



VOCALINK

Extended ISCD Specification (XML)



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Guide information:

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About this specification

This specification provides information about the content of the extended industry sorting code directory (EISCD).

The EISCD contains information about all bank offices that participate in one or more of the UK clearing services: Bacs, CHAPS Sterling, Cheque & Credit Clearing (C&CC) and Faster Payments Service (FPS). There are several members of CHAPS clearing schemes that are not based in the UK. Details of some of their non-UK based bank offices are included on the ISCD.

This specification relates to the XML extract of the EISCD that is available to customers for download from the Bacs payment services website.

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1 Extended ISCD contents

This section describes the business contents of the extended ISCD XML extract. For details of the size, format and structure of the data, see the XML schema: `Extended_ISCD_Extract_Schema`; `Global_Schema`. For copies of these schema contact the service desk.

The schema version date is contained within the schema, and you should always ensure you are using the latest version.

The extract has about 20,000 records and the XML file will be about 55 megabytes. When the extract is downloaded from the Bacs payment services website, it is compressed in a zip file that is about 1.5 megabytes. In the extract, all tags in the hierarchy are displayed. In the case of an empty field, the data will be shown with empty tags.

Tag information

The service names are as follows:

- BACSServiceOffice
- FPSServiceOffice
- CHAPSSterling
- CHAPSEuro
- CnCCC

The following details the different tags that show the participation of an office within a clearing:

- When an office has never been in a service it has a tag of `<servicenameNull>`.
- When an office has previously been open in a service but has now closed it has a tag of `<servicenameClosed>`.
- When an office is open in a service it has a tag of `<servicename>`. However, future dated closures effect the services differently. A bank office in:
 - Bacs with a closure date in the future has a tag of `<servicenameClosed>`. Therefore, a bank office that currently participates in the Bacs service has a tag of either: `<BacsServiceOffice>`, or `<BacsServiceOfficeClosed>` with a future closure date.
 - CHAPS Sterling or C&CC with a closure date in the future does not show that closure date until the date is reached. Therefore, a bank office in CHAPS Sterling or C&CC has a tag of `<servicename>` until any closure date is reached.
 - FPS with a closure date in the future has a tag of `<servicename>` until the closure date is reached when the tag changes to `<servicenameClosed>`.

Contents

XML tag/attribute	Details of contents
Bank	
AbbreviatedBankName	Short name of owning bank.
BankName	Full name of owning bank.
BankCode	Bank code of owning bank. This code is allocated by Vocalink.

XML tag/attribute	Details of contents
SupervisoryBody	Supervisory body: <ul style="list-style-type: none"> • A PRA/FCA • B other financial authorities • C Jersey, Guernsey or Isle of Man • D other.
Bank office	
SortCode	Sorting code of the bank office. All bank offices that participate in Bacs, CHAPS Sterling, Cheque and Credit Clearing and Faster Payments service will have a sorting code. There may be several bank offices with the same sorting code; one main with one or more subbank offices. These will be distinguished by a unique suffix.
BICBank	These two fields make up the BIC (bank identifier code) for the bank office.
BICBranch	
Suffix	Subbank office sorting code suffix. A sorting code can have multiple subbank offices each identified by a suffix unique for the sorting code.
BankOfficeTitle	Short bank office title. Title appears, for example, on cheque books.
NCBCountryCode	National clearing bank country code. For bank offices that are Target NCBs, will be the ISO country code for the country the bank office is the NCB for.
DeletedDate	The date the bank office will be removed from the ISCD as it no longer participates in any UK clearing; only populated if date is migrated.
DateLastChanged	The date the bank office was last amended, including the amendment, closure or removal of its participation from any of the clearings.
PrintIndicator	Will be 0 to 5.
Bacs service	
Status	Bacs service status: <ul style="list-style-type: none"> • M Bank office of a Bacs scheme member; accepts Bacs payments • A Bank office of a sponsored institution in Bacs; accepts Bacs payments • N Bank office either does not participate in Bacs or has a future dated closure. Note: If the office has a future dated closure it will have a status of N.
Toddaso4	This flag is used to identify whether the bank office participates in the Account Switching service: <ul style="list-style-type: none"> • Y Bank office supports full and partial account switches • N Bank office supports partial account switches • null Bank office does not support account switches.
DateLastChanged	The date that the details of the bank office's participation in the Bacs clearing was amended. (Note: Closure of the Bacs service is not considered an amendment for the purpose of this field.)
DateClosed	The is the date from which the bank office will no longer participate in the Bacs service.
RedirectionFromFlag	If R , the bank office is set as the redirection sorting code of another bank office(s).
RedirectionToSortCode	If the output from the Bacs service for this bank office is to be redirected, will contain the sorting code to which payments are redirected.

XML tag/attribute	Details of contents
SettlementBank	The bank code of the Bacs scheme member that settles the output from the Bacs clearing for this bank office.
SettlementSection	Data used for Bacs output and settlement.
SettlementSubSection	
HandlingBank	The bank code of the Bacs scheme member that handles the output from the Bacs clearing for this bank office.
HandlingBankStream	Data used for Bacs output.
AccountNumbersFlag	Account numbered flag: <ul style="list-style-type: none"> • Y Bank office has transferable account numbers On redirection due to branch closure the account number is not zeroised. • N Bank office does not transferable account numbers On redirection due to branch closure the account number is zeroised.
DDIVoucherFlag	Direct Debit Instruction (DDI) voucher flag: <ul style="list-style-type: none"> • Y Bank office cannot accept output of electronic DDIs; requires printed vouchers • N Bank office can accept output of electronic DDIs; does not require printed vouchers.
TransactionGroupCode	Disallowed transactions code. Specifies that the bank office cannot accept a particular transaction type: <ul style="list-style-type: none"> • DR Direct Debits (transaction codes 01, 17, 18, 19) • CR credits (99) • CU claims for unpaid cheques (13) • BS interest payments (Z4) • DV dividend payments (Z5) • AU Direct Debit Instructions (0N, 0C, 0S).
CHAPS Sterling service	
ReturnIndicator	If R , the bank office is the office to which returned CHAPS Sterling payments should be sent.
Status	CHAPS Sterling service status: <ul style="list-style-type: none"> • D Bank office is a direct office that accepts CHAPS Sterling payments • I Bank office is an indirect office that accepts CHAPS Sterling payments • N Bank office does not participate in CHAPS Sterling; does not accept CHAPS Sterling payments. <p>Note: If the office is set to close at a date in the future it will have a status of D or I until that date is reached.</p>
DateLastChanged	The date that the details of the bank office's participation in the CHAPS Sterling clearing was amended. (Note: Removal of the bank office's participation in CHAPS Sterling is not considered an amendment for the purpose of this field.)
DateClosed	The date the bank office closed in the CHAPS Sterling service.
CHAPSSterlingID	The CHAPS code of the CHAPS Sterling scheme member that settles the CHAPS Sterling payments for this bank office.
RoutingBICBank	The direct BIC to which CHAPS Sterling payments for this bank office should be routed.
RoutingBICBranch	
CHAPS Euro service (service no longer available)	
Status	CHAPS Euro service status will be N .

XML tag/attribute	Details of contents
DateLastChanged	Will be null.
DateClosed	
RoutingBICBank	
RoutingBICBranch	
CHAPSEuroID	
ReturnIndicator	
RTGSIndicatorTargetStatus	
C&CC service	
Status	<p>C&CC service status:</p> <ul style="list-style-type: none"> • M Owing bank of bank office is a C&CC scheme member • F Bank office is a full agency • D Bank office is a debit agency • N Bank office does not participate in C&CC; does not accept C&CC payments. <p>Note: If the office is set to close at a date in the future it will have a status of M, F or D until that date is reached.</p>
DateLastChanged	The date that the details of the bank office's participation in the C&CC clearing was amended. (Note: Removal of the bank office's participation in C&CC is not considered an amendment for the purpose of this field.)
DateClosed	The date the bank office closed in the C&CC service.
SettlementBank	The bank code of the C&CC scheme member that settles the output from the C&CC clearing for this bank office.
DebitAgencySortCode	If C&CC service status is D , this is the sorting code of the bank office that handles the cheque clearing for this bank office.
ReturnIndicator	If R , the bank office is the office to which C&CC returns should be sent.
GBNIndicator	The Great Britain/Northern Ireland indicator. NI indicates the bank office participates in the Northern Ireland C&CC; otherwise GB .
Faster Payments service	
Status	<p>FPS service status:</p> <ul style="list-style-type: none"> • M Bank office of FPS scheme member; accepts FPS payments • A Bank office of FPS agency bank; accepts FPS payments • N Bank office does not accept FPS payments. <p>Note: If the office has a future dated closure it will have a status of M or A until that date is reached.</p>
DateLastChanged	The date that the details of the bank office's participation in the FPS clearing was amended.
DateClosed	The date the bank office has been to set to close in the FPS service.
RedirectionFromFlag	If R , the bank office is set as the redirection sorting code of another bank office(s).
RedirectionToSortCode	If the output from the FPS service for this bank office is to be redirected, will contain the sorting code to which payments are redirected.
SettlementBankConnection	The two-digit connectivity code (01) of the FPS scheme member that settles the output from the FPS clearing for this bank office.

XML tag/attribute	Details of contents
SettlementBankCode	The four-digit bank code of the FPS scheme member that settles the output from the FPS clearing for this bank office.
HandlingBankConnection	The two-digit connectivity code of the FPS scheme member that handles the output from the FPS clearing for this bank office. Either: <ul style="list-style-type: none"> • 01 FPS member • 02 Direct agency • 04 Responding third party beneficiary • 05 Nonresponding third party beneficiary.
HandlingBankCode	The bank code of the FPS member, agency or third party beneficiary that the Faster Payments routed payment will be sent to.
AccountNumbersFlag	Account numbered flag: <ul style="list-style-type: none"> • Y Bank office has transferable account numbers On redirection due to branch closure the account number is not zeroised. • N Bank office does not transferable account numbers On redirection due to branch closure the account number is zeroised.
AgencyType	Agency type can be either: <ul style="list-style-type: none"> • D Bank office is a direct agency FPS payment requests are sent directly to the agency • I Bank office is an indirect agency FPS payment requests are sent via an intermediary bank. The intermediary bank can be either an FPS member or a direct agency.
Other bank office information	
BankOfficeType	Bank office type indicator: <ul style="list-style-type: none"> • M Bank office is a main bank office • S Bank office is a subbank office; bank office has the same sorting code as a main bank office but also has a subbank office suffix • L Bank office is a linked bank office; bank office is linked to a main bank office with a different sorting code.
MainBankOfficeSortCode	If bank office type is L , this is the sorting code of the main bank office this bank office is linked to.
MajorLocation	Major and minor locations associated to the bank office.
MinorLocation	
OfficeOrPlaceName	Bank office/place name.
SecondEntryIndicator	Second entry indicator. May be 1 or 2.
OfficeOrPlaceNameSecond	Bank office/place name (second entry).
OfficeTitle	Full bank office title.

XML tag/attribute	Details of contents
AddresseeName	Address details of the bank office.
PostalName	
AddressLine1	
AddressLine2	
CityOrTown	
AreaOrCounty	
PostCodeOutcode	
PostCodeIncode	
ZipCode	
Country	
InternationalPrefix	
Std	
Number	
InternationalPrefix	Fax number of the bank office.
Std	
Number	

2 Converting XML to heritage

For users wanting to convert the XML extract to a flat file, this section details how to map fields. It also details what data transformation may be required.

For the purposes of this section “XML” refers to the extended ISCD extract in XML format, and “heritage” refers to the ISCD as a tab delimited file.

2.1 Field differences

The following describes the fields that differ between the XML and heritage formats.

Address differences

In XML, the address is made up of 10 fields; in heritage it is 8 fields. The two new fields are: ZipCode. Country. For details of how to use these fields when creating a heritage format, see *Transformation details*, page 14.

Also, in XML the first four lines of the address have been truncated from 35 to 33 characters.

Telephone differences

In XML, telephone numbers are made up of 3 fields; in heritage there are 2 fields. The new field is InternationalPrefix. For details of how to use this field when creating a heritage format, see *Transformation details*, page 14.

Also, in XML there is an additional telephone number.

Other differences

The following are other differences between the two formats:

- In XML, the fields are not necessarily in the same order as those in heritage
- In XML, there is a new field, Toddaso4
- In XML, BankName is one field; in heritage it was split into two fields
- In XML BankOfficeFullTitle is one field; in heritage it was split into three fields
- In XML the TransactionGroupCode (that shows disallowed transactions relating to the Bacs service) is a tag that can be used zero or multiple times to show the disallowed transactions; in heritage there are 7 fields (and 3 spare), one for each transaction code. Note: PR and spare fields do not have XML tags.

2.2 Field mapping

In the following table:

- The element column specifies the XML element that encloses the relevant source tag. Each Bank element contains a number of BankOffice elements. Only relevant elements are shown
- The source tag column specifies the elements containing the relevant data; attributes are marked with an @. Note that some elements generate more than one field in heritage
- The no. (len) column shows the field number and length (in brackets) in heritage. The length specifies the length to which the field should be padded or truncated following transformation
- The field description columns shows the field description as used in heritage
- The transformation column indicates how the data from XML must be transformed to create data in heritage format. For the key to entries in this column, see *Transformation details*, page 14.

XML extract		Heritage extract		Transformation for output
Element	Source tag	No. (len)	Field description	
BankOffice	@SortCode	1 (6)	Sorting code	
BankOffice	@BicBank	2 (8)	BIC bank	
BankOffice	@BicBranch	3 (3)	BIC branch	
BankOffice	@Suffix	4 (2)	Subbranch suffix	
BankOffice	BankOfficeTitle	5 (27)	Short branch title	
Bank	AbbreviatedBankName	6 (20)	Owning bank name	
Bank	BankName	7 (35)	Full owning bank name 1	substr(BankName,1,35)
Bank	BankName	8 (35)	Full owning bank name 2	substr(BankName,36,35)
Bank	@BankCode	9 (4)	Owning bank code	
BankOffice	NCBCountryCode	10 (2)	NCB country code (ISO)	
Bank	SupervisoryBody	11 (1)	Supervisory body	
BankOffice	DeletedDate	12 (10)	Deleted date	Date
BankOffice	DateLastChanged	13 (20)	Date of last change	Date
BankOffice	PrintIndicator	14 (1)	Print indicator	
BACSServiceOffice	Status	15 (1)	Bacs status	
BACSServiceOffice	DateLastChanged	16 (10)	Date of last change	Date
BACSServiceOffice	DateClosed	17 (10)	Date closed in Bacs clearing	Date
BACSServiceOffice	RedirectionFromFlag	18 (1)	Redirection from flag	
BACSServiceOffice	RedirectionToSortCode	19 (6)	Redirection to sorting code	
BACSServiceOffice	SettlementBank	20 (4)	Bacs settlement bank code	
BACSServiceOffice	SettlementSection	21 (2)	Settlement section	

XML extract		Heritage extract		Transformation for output
Element	Source tag	No. (len)	Field description	
BACSServiceOffice	SettlementSubSection	22 (2)	Settlement subsection	
Stream	@HandlingBank	23 (4)	Handling bank code	
Stream	@HandlingBankStream	24 (2)	Handling bank stream	
BACSServiceOffice	AccountNumbersFlag	25 (1)	Account numbers	
BACSServiceOffice	DDIVoucherFlag	26 (1)	DDI voucher flag	
DisallowedTransactions	TransactionGroupCode	27 (2)	DR	Use code or null (note, PR is no longer used)
DisallowedTransactions	TransactionGroupCode	28 (2)	CR	
DisallowedTransactions	TransactionGroupCode	29 (2)	CU	
DisallowedTransactions	TransactionGroupCode	30 (2)	PR	
DisallowedTransactions	TransactionGroupCode	31 (2)	BS	
DisallowedTransactions	TransactionGroupCode	32 (2)	DV	
DisallowedTransactions	TransactionGroupCode	33 (2)	AU	
<i>Not applicable</i>	<i>Not applicable</i>	34 (2)	Spare	null
<i>Not applicable</i>	<i>Not applicable</i>	35 (2)	Spare	null
<i>Not applicable</i>	<i>Not applicable</i>	36 (2)	Spare	null
<i>Not applicable</i>	<i>Not applicable</i>	37 (2)	Spare	null
CHAPSSterling	ReturnIndicator	38 (1)	Return indicator	
CHAPSSterling	Status	39 (1)	CHAPS Sterling status	
CHAPSSterling	DateLastChanged	40 (10)	Date of last change	Date
CHAPSSterling	DateClosed	41 (10)	Date closed	Date
CHAPSSterling	CHAPSSterlingID	42 (3)	Settlement bank CHAPS code	
CHAPSSterling	RoutingBICBank	43 (8)	Routing BIC bank	
CHAPSSterling	RoutingBICBranch	44 (3)	Routing BIC branch	
CHAPSEuro	Status	45 (1)	CHAPS Euro status	
CHAPSEuro	<i>DateLastChanged</i>	46 (10)	<i>Date of last change</i>	The CHAPS Euro service is no longer in use. The status will be N and the other fields will be null.
CHAPSEuro	<i>DateClosed</i>	47 (10)	<i>Date closed</i>	
CHAPSEuro	<i>RoutingBICBank</i>	48 (8)	<i>Routing BIC bank</i>	
CHAPSEuro	<i>RoutingBICBranch</i>	49 (3)	<i>Routing BIC branch</i>	
CHAPSEuro	<i>CHAPSEuroID</i>	50 (3)	<i>Settlement bank CHAPS code</i>	
CHAPSEuro	<i>ReturnIndicator</i>	51 (1)	<i>Return indicator</i>	
CHAPSEuro	<i>RTGSIndicatorTargetStatus</i>	52 (5)	<i>RTGS indicator / Target status</i>	

XML extract		Heritage extract		Transformation for output
Element	Source tag	No. (len)	Field description	
<i>Not applicable</i>	<i>Not applicable</i>	53 (20)	Spare	null
CnCCC	Status	54 (1)	C&CC status	
CnCCC	DateLastChanged	55 (10)	Date of last change	Date
CnCCC	DateClosed	56 (10)	Date closed	Date
CnCCC	SettlementBank	57 (4)	Settlement bank code	SettlementBank padded on the right with blanks
CnCCC	DebitAgencySortCode	58 (6)	Debit agency sorting code	
CnCCC	ReturnIndicator	59 (1)	Return indicator	
CnCCC	GBNIIndicator	60 (20)	GB/NI indicator	
FPSERVICEOFFICE	Status	61 (1)	Faster Payments status	
FPSERVICEOFFICE	DateLastChanged	62 (10)	Date of last change	Date
FPSERVICEOFFICE	DateClosed	63 (10)	Date closed	Date
FPSERVICEOFFICE	RedirectionFromFlag	64 (1)	Redirection from flag	
FPSERVICEOFFICE	RedirectionToSortCode	65 (6)	Redirection to sorting code	
FPSERVICEOFFICE	SettlementBankConnection	66 (2)	FPS settlement bank - connectivity code	
<i>Not applicable</i>	<i>Not applicable</i>	67 (1)	Spare	null
FPSERVICEOFFICE	SettlementBankCode	68 (4)	FPS settlement bank - bank code	
FPSERVICEOFFICE	HandlingBankConnection	69 (2)	FPS handling bank - connectivity code	
<i>Not applicable</i>	<i>Not applicable</i>	70 (1)	Spare	null
FPSERVICEOFFICE	HandlingBankCode	71 (4)	FPS handling bank - bank code	
FPSERVICEOFFICE	AccountNumbersFlag	72 (1)	Account numbers	
FPSERVICEOFFICE	AgencyType	73 (1)	Agency type	
<i>Not applicable</i>	<i>Not applicable</i>	74 (1)	Spare	null
BankOffice	BankOfficeType	75 (1)	Branch type indicator	
BankOffice	MainBankOfficeSortCode	76 (6)	Main branch sorting code	
BankOffice	MajorLocation	77 (30)	Major location	
BankOffice	MinorLocation	78 (30)	Minor location	
BankOffice	OfficeOrPlaceName	79 (35)	Branch/place name	

XML extract		Heritage extract		Transformation for output
Element	Source tag	No. (len)	Field description	
BankOffice	SecondEntryIndicator	80 (1)	Second entry indicator	
BankOffice	OfficeOrPlaceNameSecond	81 (35)	Branch name second entry	
BankOffice	OfficeTitle	82 (35)	Full branch title 1	substr(BankOfficeFullTitle, 1,35)
BankOffice	OfficeTitle	83 (35)	Full branch title 2	substr(BankOfficeFullTitle, 36,35)
BankOffice	OfficeTitle	84 (35)	Full branch title 3	substr(BankOfficeFullTitle, 71,35)
Address	AddresseeName	85 (35)	Address line 1	
Address	PostalName	86 (35)	Address line 2	
Address	AddressLine1	87 (35)	Address line 3	
Address	AddressLine2	88 (35)	Address line 4	
Address	Country, CityOrTown, AreaOrCounty, ZipCode	89 (30)	Address town	Town
Address	AreaOrCounty, Country	90 (30)	Address county	County
Address	PostCodeOutcode	91 (4)	Postcode major	
Address	PostCodeIncode	92 (4)	Postcode minor	rpad(PostCodeIncode,4,'')
Telephone	InternationalPrefix, Std	93 (10)	Telephone area code	Telephone code
Telephone	Number	94 (8)	Telephone number	substr(Number,1,8)
Telephone2	InternationalPrefix, Std	95 (10)	Second telephone area code	Telephone code
Telephone2	Number	96 (8)	Second telephone number	substr(Number,1,8)

Transformation details

Transformation	Description
<<blank>>	Do not transform the data. Pad the data on the right with blanks or truncate to the output length.
Null	Do not output a value. Insert the field separator tab character.
Use code or null	If there is a matching code in the element DisallowedTransactions use the code, otherwise set the code to null.
Date	Reverse the date format and replace each hyphen with a slash. Change yyyy-mm-dd to dd/mm/yyyy
substr(tag,pos,len)	Extract a substring from the value of the tag , starting at position pos for len characters.
rpad(tag,len,'')	Pad the value of the tag on the right with blanks to a length of len characters.
Town	Output field as follows: <pre> If Country is UNITED KINGDOM use CityOrTown padded to 30 characters else remove trailing blanks from CityOrTown and append a space append the AreaOrCounty take first 19 characters of result and append a space append first 10 characters of ZipCode end if </pre> Return the first 30 characters of the result. The result may contain slightly different data, eg additional blank spaces.
County	If the address country is "UNITED KINGDOM" output the AreaOrCounty padded to 30 characters; otherwise, output the Country padded to 30 characters.
Telephone code	Output field as follows: <pre> If no InternationalPrefix use Std else if combined number of digits is less than 10 combine the trimmed InternationalPrefix, a space and Std else combine the trimmed InternationalPrefix and Std end if end if </pre> Return the result padded to the right with blanks to 10 characters. Note: "trimmed" means blanks on the right of the field are removed.

Version history

1.00	19 September 2006	Baselined document released.
1.11	11 July 2007	Document branding updated to VocaLink.
1.20	18 September 2008	Baseline version following removal of CHAPS Euro.
1.30	19 February 2009	Clarification of the reporting of bank office service closures.
1.40	26 April 2013	Update to the business description of the ToDDaSO4 field. This change is effective from the start of the Account Switching service. Change to the description of option 5 of the PrintIndicator field.
1.50	8 May 2013	Removed references to the UKCD.
1.60	15 May 2013	Description of SupervisoryBody updated to refer to PRA/FCA rather than FSA.

Changes history

The following are the changes made since version 1.30 of the document.

Page	Details
4	SupervisoryBody field. Update to the description to refer to PRA/FCA rather than FSA.
4	PrintIndicator field. Update to the description to remove reference to UKCD and SWIFT impacts of the values.
4	ToDDaSO4 field. Updated the description of the field in line with the new use of the field for the Account Switching service.
7	SecondEntryIndicator and OfficeOrPlaceNameSecond – removed reference to the UKCD.

