

Bulk File Specifications

Glossary:

BT	Within Bank Payments	Type	
LBT	Local Currency Payments	A	Alphabet characters only
TT	Foreign Currency Payments	N	Numbers only
M	Mandatory	AN	Alpha Numeric characters
O	Optional	DATE	Date format
C	Conditional		

Basic formatting guidelines:

- Please create your payment file in the .xls format.
- Avoid using special characters in any of the fields
- All cells in your excel sheet should be formatted as 'Text' before uploading the file on **business**ONLINE.

File Format:

S No	Field Name	Length	Type	M/O/C	Applicable for	Remarks
1	Debit Account Number	23	AN	M	BT / LBT / TT	The 13 digit account number which you would like to debit for each transaction within your file. e.g. for Payment 1, you can use debit account 101XXXXXXXXX04 and for Payment 2, you can use the debit account 103XXXXXXXXX02.

S No	Field Name	Length	Type	M/O/C	Applicable for	Remarks
2	Customer Reference No	16	AN	O	BT / LBT / TT	- Your preferred, unique reference number for the payment. - This reference number will also appear in your account statement, if you selected the Debit Type: as 'Multi' when uploading your file. - You cannot use the same reference number more than once within 30 days.
3	Transaction Type Code	3	AN	M	BT / LBT / TT	BT, LBT or TT BT – Payments to Emirates NBD or Emirates Islamic accounts LBT - Local currency payments – AED payments to other banks in the UAE excluding Emirates NBD and Emirates Islamic TT – Payments in Foreign Currencies to any bank (UAE or International). This also includes AED payments sent to foreign countries.
4	Beneficiary Name	60	AN	M	BT / LBT / TT	Your Beneficiary's Name (Account title / Credit Card Title) Please refer field 7 for more details.

S No	Field Name	Length	Type	M/O/C	Applicable for	Remarks
5	Beneficiary Address	255	AN	M	LBT / TT	- The address provided by your Beneficiary. - This field is mandatory for Local Currency Payments (LBT) and Foreign Currency Payments (TT).
6	Beneficiary Country	2	AN	M	LBT / TT	- Your Beneficiary's address (Country), as registered with his bank. - e.g. Your beneficiary has asked you to make a payment to his account in the UAE, but he resides in UK. If he has registered his address as "United Kingdom" with his bank, the Beneficiary Country would be "GB" (United Kingdom). - Please use the applicable 2-digit ISO country code as mentioned in our 'Supplementary Information for Payments' document.

S No	Field Name	Length	Type	M/O/C	Applicable for	Remarks
7	Beneficiary's Account Type	1	AN	C	ALL	This specifies the 'Type of Account' to which you are paying. ▪ A – Payment to an Account (e.g. Current Account, Savings Account etc.) ▪ C – Payment to a Credit Card belonging to any other bank other than Emirates NBD. The default Account Type is "A"
8	Beneficiary Account Number / IBAN / Credit Card Number	34	AN	M	BT / LBT / TT	Applicable if you mentioned 'A' in Field 7: ▪ We recommend mentioning the IBAN when initiating payments to countries which use the IBAN system. ▪ When sending payments to countries which do not use the IBAN system, you may enter the beneficiary's account number instead. Applicable if you mentioned 'C' in Field 7: Mention the 16 digit credit card number of your beneficiary

S No	Field Name	Length	Type	M/O/C	Applicable for	Remarks
9	Sender Purpose Code / UAE Purpose Code	3	AN	C	BT / LBT / TT	- This is mandatory if Field 3 was - LBT (Local Currency Payments) or TT (Foreign Currency Payments) - It is optional if Field 3 was – BT (Within Bank Transfer) - Select the most appropriate code from the 'Sender Purpose Code' list in our 'Supplementary Information for Payments' document.
10	Beneficiary Bank SWIFT Code	11	AN	M	TT	- SWIFT code, BIC or Bank code of your Beneficiary's bank - This is mandatory for 'Foreign Currency Payments' (TT).
11	Local Clearing Code	11	AN	C	TT	- If you are initiating payments in the local currency to Australia, India, New Zealand and the UK, a local clearing code would be required. E.g. when remitting AUD to Australia, INR to India etc. - Please refer the 'Local Clearing Code' section in our 'Supplementary Information for Payments' document for further information.

S No	Field Name	Length	Type	M/O/C	Applicable for	Remarks
12	Beneficiary Bank Country	2	AN	M	BT / LBT / TT	The country where your Beneficiary's Bank is located. e.g. Your beneficiary has asked you to make a payment to his account in the UAE, but he resides in UK. Since the payment would be sent to his bank account in the UAE, the Beneficiary Bank Country would be "AE" (United Arab Emirates). Tip: The SWIFT code/BIC of the Beneficiary's bank can help you identify the Beneficiary Bank country. Please use the applicable 2-digit ISO country code as mentioned in our 'Supplementary Information for Payments' document.
13	Receiver Purpose code	10	AN	C	TT	- If your Beneficiary's Bank is located in China, Jordan, Palestine, Malaysia or Russia, you would need to include a 'Receiver Purpose Code' for those payments. - E.g. If you are initiating a payment to any bank in Jordan, a purpose code which is understood by banks in Jordan, is required. Please refer the 'Receiver Purpose Code' section in our 'Supplementary Information for Payments' document.

S No	Field Name	Length	Type	M/O/C	Applicable for	Remarks
14	Intermediary Bank's SWIFT code	11	AN	O	TT	Only applicable if your Beneficiary has requested you enter an Intermediary Bank SWIFT code / BIC for the payment. The SWIFT code / BIC should be 8 or 11 characters
15	Payment Currency	3	A	M	BT / LBT / TT	- The currency of your payment. - Please refer our "Supplementary Information for Payments" document, for the list of currency codes and decimal places allowed for each.
16	Payment Amount	15	N	M	LBT / TT	- The decimals places allowed, depend on the Payment Currency you have entered, in Field 17. - The amount should always be greater than '0' and should not be a negative number.
17	Purpose Of Payment / Narration	135	AN	M	LBT / TT	- This is the Remittance information field (Tag 70 in SWIFT MT103). - This is the information about the payment (narration) which will be commonly understood by you and your beneficiary. E.g. Payment for Supplies order no 512

S No	Field Name	Length	Type	M/O/C	Applicable for	Remarks
18	Beneficiary E-mail ID	150	AN	O	BT / LBT / TT	- You can mention your Beneficiary's email address in this field. - Only one email address is allowed in this field.
19	Future Payment Date	10	DATE	O	BT / LBT / TT	- This is only applicable if you have selected the Debit Type as 'Multi' when uploading your file. - If you would like your payment to be processed on a date in the future, you can mention the relevant date for each payment in your file. - The date format should be - DD/MM/YYYY - If you do not mention any date in this field, today's date will be considered. - If the future date you have mentioned, is a UAE bank holiday, the payment will be processed on the next working day.

S No	Field Name	Length	Type	M/O/C	Applicable for	Remarks
20	Charge Type	3	AN	O	ALL	OUR, BEN or SHA 'OUR' - indicates that Bank charges and additional Correspondent Bank charges for the payment, will be debited from your account 'BEN' - indicates that Bank charges will be deducted from the amount paid to your Beneficiary. 'SHA' - indicates that Bank Charges will be debited from your account. Correspondent Bank Charges (if applicable), will be debited from the amount paid to your Beneficiary. Note: If you leave this field blank, the Charge Type will be considered as 'SHA'.

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