

Virtual Account Management

Reference Guide: File Format Specification Guide

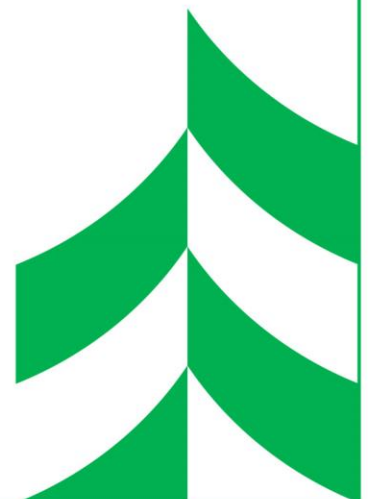


Table of Contents

General Import Rules	3
Wire Transfer Batch Payments.....	4
ACH Origination Batch Payments	6
Account Transfer From an Account	8
Account Transfer To an Account	10
Batch Import For Expectation	11

General Import Rules

Structure and Delimiters

- Files may contain up to 99 columns
- Max column width: 999 characters
- Supported delimiter: comma (,)
- Text qualifiers must be double quotes (“”)
- Headers are mandatory

Account Holder Reference:

- Is required in all imports
- If hosted, must be exactly 20 characters
- If not hosted, must be 1 to 20 characters

Logical fields must be:

- 0,1,Y,N,T,F

Wire Transfer Batch Payments

Heading	Description	Text Limit/Requirement	Mandatory
A/C Holder	Account Holder Reference the client/customer reference initiating the transaction	20 Alphanumeric	Y
Payee	Name of payee	18 Alphanumeric	Y
PSC	Payee Routing Code	6—10 Numeric	Y
Paccount	Payee account number	8—14 Numeric	Y
Narr	Narrative on transaction	18 Alphanumeric	Y
Date	Date which the transaction will be debited (can be postdated)	MM/DD/YYYY	Y
NetAmount	Value of transaction in pence (no decimals)	12 Numeric	Y
TransCode	Code that links transaction to transaction type Exchange Vertical <ul style="list-style-type: none"> • A33: Payment Exchange • XXX: Direct Payment Title/Escrow Vertical <ul style="list-style-type: none"> • B33: Pmt Escrow Account MAS • B35: Pmt Other Account MAS • B37: Pmt Escrow Account OPA • B39: Payment Other Account OPA • XXE: Direct Payment from Master Account 	6 Numeric	Y
Comments	Information that will show on the client's statement. Default to payer name + narrative + date if left blank	500 Alphanumeric	N
Desc	Information purposes only	18 Alphanumeric	N
Receiving Bank Name	Receiving Bank Name	35 Alphanumeric	Y
BTA	Used for allocation (can be left blank)	20 Alphanumeric	N
Currency	3-letter currency identifier (e.g. USD)	3 Alphanumeric	N
GenExtRem	Create external remittance, enter 1 for yes, 0 for no (if blank defaults to 1, an external remittance is generated)	1 Numeric	N
BeneStreet	Beneficiary Street	35 Alphanumeric	N
BeneTownCity	Beneficiary Town/City	35 Alphanumeric	Y
Bene Region	Beneficiary Region	35 Alphanumeric	N
BeneCnty	Beneficiary Country	2 Alphanumeric	N
Purpose	Must exist in the Core	4 Alphanumeric	N
BeneLEI	Beneficiary Legal ID Identifier	20 Alphanumeric	N
Field1 to Field10	Positive or negative amounts, no decimals	12 Numeric	N

Sample:

A/CHolder,Payee,PSC,Paccount,Narr,Date,NetAmount,TransCode,Comments,Desc, Receiving Bank Name,BTA,Currency,GenExtRem,BeneStreet,BeneTownCity,BeneRegion,BeneCty,Purpose,BeneLei,Field1,Field2,Field3,Field4,Field5,Field6,Field7,Field8,Field9,Field10

MTUSAB00000000200001,Ext Payee 1,333222111,806976321,Narrative
000001,10/06/2025,244700,XXX,Comments Wire 1,Description,Bene Bank Name 1,,USD,1,Street Name
1,Green Bay 1,WI 54311,US,,,,,,,,,

MTUSAB00000000200002,Ext Payee 2,333222111,806976321,Narrative
000002,10/06/2025,2300,XXX,Comments Wire 2,Description2,Bene Bank Name 2,,USD,1,Street Name 2,Green
Bay 2,WI 54312,US,,,,,,,,,



ACH Origination Batch Payments

Heading	Description	Text Limit / Requirement	Mandatory
A/C Holder	Account Holder Reference the client/customer reference initiating the transaction	20 Alphanumeric	Y
Payee	Name of payee	18 Alphanumeric	Y
Routing Number	Payee Routing Code	6-10 Numeric	Y
Paccount	Payee account number	8-14 Numeric	Y
Narr	Narrative on transaction	18 Alphanumeric	Y
Date	Date which the transaction will be debited (can be post dated)	MM/DD/YYYY	Y
NetAmount	Value of transaction in pence (no decimals)	12 Numeric	Y
TransCode	Code that links transaction to transaction type Exchange Vertical <ul style="list-style-type: none"> • XXX: Direct Payment from Master Bank Account • REV: Direct Payment from Revenue Bank Account Title/Escrow Vertical <ul style="list-style-type: none"> • B33: Pmt Escrow Account MAS • B35: Pmt Other Account MAS • B37: Pmt Escrow Account OPA • B39: Payment Other Account OPA • XXE: Direct Payment from Master Account 	6 Numeric	Y
Comments	Information that will show on the clients statement. Defaults to payer name + Narrative + Date if left blank	500 Alphanumeric	N
BTA	Used for allocation (can be left blank)	20 Alphanumeric	N
Currency	3-letter currency identifier (e.g. USD)	3 Alphanumeric	N
GenExtRem	Create external remittance, enter 1 for yes, 0 for no (if blank defaults to 1, an external remittance is generated)	1 Numeric	N
Field1 to Field10	Positive or negative amounts, no decimals.	12 Numeric	N
ACH Code	22 for Deposit to Checking and 32 for Deposit to Savings	Alphanumeric	Y
ACH Payment Type	CCD for Corporate to Corporate or PPD for Corporate to Individual	Alphanumeric	Y

Sample:

A/CHolder,Payee,PSC,Paccount,Narr,Date,NetAmount,TransCode,Comments,BTA,Currency,GenExtRem,Field1,Field2,Field3,Field4,Field5,Field6,Field7,Field8,Field9,Field10, ACHCode,ACH Payment Type

MTUS020000000200001,Ext Payee 000001,236073474,20858449,bank narr
000001,08/17/2025,650075,XXX,ACH Pmnt 00007,,USD,1,,,,,,,,,22,PPD

MTUSAB00000000200001,Ext Payee 1,021000021,208584491,bank narr. 000001, 08/17/2025,55000,XXX,REV
Pmnt 00001,,USD,1,,,,,,,,,22,PPD

MTUSAB00000000200003,Ext Payee 3,021000021,208584491,bank narr. 000003,
08/17/2025,250000,XXX,ACH Pmnt 00003,,USD,1,,,,,,,,,22,CCD

MTUSAB00000000200006,Ext Payee 6,021000021,208584491,bank narr. 000006,
08/17/2025,550000,XXX,ACH Pmnt 00006,,USD,1,,,,,,,,,32,CTX

Account Transfer From an Account

Heading	Description	Text Limit/Requirement	Mandatory
A/C Holder	Account Holder Reference the client/customer reference initiating the transaction	20 Alphanumeric	Y
Scheme Name	To be left blank	0	Y
Total	Value of transaction in pence (no decimals)	12 Numeric	Y
Paydate	Date of transfer, can be post dated	MM/DD/YYYY	Y
Trans Code	Code that links transaction to transaction type Exchange Vertical <ul style="list-style-type: none"> • A25: Exchange Sub Account to Master • A26: Exchange Account Interest Rev • A27: Exchange Account Tax • A28: Closing Exchange Account Title/Escrow Vertical <ul style="list-style-type: none"> • B07: Operating to Master Bank Account • B08: Master Bank Account to Operating • B11: Suspense to Escrow Account • B14: Other Account to Suspense • B25: Escrow Account to Master • B26: Escrow Account Interest Reverse • B27: Escrow Account Tax • B28: Closing Escrow Account • B29: Other Account to Master • B30: Other Account Interest Rev • B31: Other Account Tax • B32: Closing Other Account 	6 Numeric	N
Date	Date which the transaction will be debited (can be post dated)	MM/DD/YYYY	Y
NetAmount	Value of transaction in pence (no decimals)	12 Numeric	Y
Comments	Information that will show on the clients statement. Defaults to payer name +Narrative + Date if left blank	500 Alphanumeric	N
BTA	Used for allocation (can be left blank)	20 Alphanumeric	N
Currency	3-letter currency identifier (e.g. USD)	3 Alphanumeric	N
Field1 to Field10	Positive or negative amounts, no decimals	12 Numeric	N

Sample:

A/CHolder,SchemeName,Total,Paydate,TransCode,Comments,BTA,Currency,Field1,Field2,Field3,Field4,Field5,Field6,Field7,Field8,Field9,Field10

BRIADM000000CLIENT01,,8000,10/08/2025, A25,Exchange to Master,,USD,,,,,,,,,,

BRIADM000000CLIENT01,,12345,10/08/2025, A26,Reversing Interest Trans,,USD,,,,,,,,,,

Account Transfer To an Account*

Heading	Description	Text Limit / Requirement	Mandatory
A/C Holder	Account Holder Reference the client/customer reference initiating the transaction	20 Alphanumeric	Y
Date	Date which the transaction will be debited (can be post dated)	DD/MM/YYYY	Y
NetAmount	Value of transaction in pence (no decimals)	12 Numeric	Y
Trans Code	Code that links transaction to transaction type Exchange Vertical <ul style="list-style-type: none"> • A25: Exchange Account to Master • A26: Exchange Account Interest Rev • A27: Exchange Account Tax • A28: Closing Exchange Account Title/Escrow Vertical <ul style="list-style-type: none"> • B11: Suspense to Escrow Account • B15: Master to Escrow Account • B16: Escrow Account Interest • B17: Escrow Account Tax Reversal 	6 Numeric	N
Comments	Information that will show on the clients statement. Defaults to payer name +Narrative + Date if left blank	500 Alphanumeric	N
Received	Details on who the money was received from	50 Alphanumeric	N
Giro	Leave Blank	Blank	N
BTA	Used for allocation (can be left blank)	20 Alphanumeric	N
Currency	3 letter currency identifier (e.g. USD)	3 Alphanumeric	N
Field1 to Field10	Positive or negative amounts, no decimals	12 Numeric	N

*Master Account Holder Only

Sample:

A/CHolder,Date,NetAmount,TransCode,Comments,Received,Giro,BTA,Currency,Field1,Field2,Field3 ,Field4,Field5,Field6,Field7,Field8,Field9,Field10

BRIADM000000CLIENT01,10/03/2025,900000,A25,comments,Robert Marsh,,USD,,,,,,,,,



Batch Import For Expectation

Heading	Description	Text Limit/Requirement	Mandatory
A/C Holder	Account Holder Reference the client/customer reference initiating the transaction	20 Alphanumeric	Y
Receipt Date	Expected date of transaction (equal to or greater than current date)	MM/DD/YYYY	Y
NetAmount	Value of transaction in pence (no decimals)	12 Numeric	Y
TransCode	Code that links transaction to transaction type Exchange Vertical <ul style="list-style-type: none"> • A21: Expected Exchange Account Dep • A23: Expected Exchange Account Wtd Title/Escrow Vertical <ul style="list-style-type: none"> • B21: Expected Escrow Account Dep • B22: Expected Other Account Dep • B23: Expected Escrow Account Wtd • B24: Expected Other Account Wtd 	6 Numeric	N
Comments	Narrative on transaction	500 Alphanumeric	N
ExpectedBankNarr	Expected narrative on transaction	35 Alphanumeric	Y
BTA	Used for allocation (can be left blank)	20 Alphanumeric	N
Currency	3-letter currency identifier (e.g. USD)	3 Alphanumeric	N
Field1 to Field10	Left blank, included for mapping purposes	No Input	N

Sample:

A/CHolder,Receipt

Date,NetAmount,TransCode,Comments,ExpectedBankNarr,BTA,Currency,Field1,Field2,Field3,Field4 ,Field5,Field6,Field7,Field8,Field9,Field10

BRIADM000000CLIENT01,10/15/2025,9000000,A23,Comments,Property Deposit 1234,BTA00987,USD,,,,,,,,,