

Guidance for Financial Institutions:

Making payments in Bankline with 'By Order Of' fields

This guide is for the use of Financial Institutions that make payments using Bankline and have permitted use of the 'By order Of' fields. Customers with an FI marker on Bankline have the ability to make electronic transfers as the originating PSP i.e. they have access to the 'By order of' fields.

In line with current guidance, only legitimate Payment Service Provider (PSPs) should have use of the 'By Order of' fields. This guidance note is designed to ensure that all payments comply with the Funds Transfer Regulation.

EU Regulation 2015/847, is an extension to the existing Wire Transfer Regulation which imposes further requirements on Payment Service Providers (PSPs) when they make or receive electronic transfers. It came into force on 26th June 2017.

The primary obligation on the PSP of the payer includes:

- Before transferring any funds, the payers PSP must verify the complete information about the payer; and
- Ensure the required payer and payee information accompanies any transfer of funds

International Payments and Same Day payments

Making a payment from your own funds

You must leave the 'By order of ' fields blank. These details will be automatically completed by the Bank and will contain your details on the payment message. The ordering Institution fields must be blanked as the Bank is the ordering Institution in this instance.

Making a payment on behalf of your customers

You will need to provide your clients details within the 'By Order of' fields. This should include the account number, name and address of your client. The address should include the country code or post code if available. You are the ordering Institution and therefore the Ordering Institution fields should be left as shown, as these are automatically populated from your BIC, if provided, or otherwise the Bank's records.

Enter international payment help

Standard priority payments routed via SEPA are often the most cost effective way to send a non-urgent Euro payment to SEPA-zone countries. See [help](#) for more information about SEPA routed payments.

To make a payment to United Kingdom, simply complete the form and select the Make payment button.

* indicates required fields

Payment Destination country	
United Kingdom ▶ Change destination	
Submission deadline: 21/12/2015 16:30	
* Debit account	* IBAN <input type="text"/>
	BIC ULSBIE2DXXX
* Payment date (DD/MM/YYYY)	21/12/2015 <input type="text"/> <input type="text"/>
	<input type="radio"/> Date payment initiated <input checked="" type="radio"/> Date payment to arrive ¹
* Payment currency & amount	GBP <input type="text"/>
* Currency payment to be sent in	GBP <input type="text"/>
Your reference	<input type="text"/>
Payment method	Electronic <input type="text"/>
	* Priority <input type="text" value="Please select..."/>
	Intra-company transfer <input type="checkbox"/>
By Order Of account	<input type="text"/>
By Order Of name	<input type="text"/>
By Order Of address	<input type="text"/>
	<input type="text"/>
Ordering Institution ID	<input type="text"/> <input type="text"/> BIC (or sort code / NCC)
Ordering Institution Name	UBR 1002 7
Ordering Institution address	GEORGE'S QUAY
	DUBLIN
	<input type="text"/>

Completing the Ordering Institution name and address could jeopardise straight through processing. Use the search facility to locate the bank identifier instead.

Enter Same Day payment

Help

To make a Same Day payment simply complete the form and select the Make payment button.

* indicates required fields.

Payment details		Submission deadline: 21/12/2015 17:48		
* Debit account	Sort code	<input type="text" value="985010"/>	Account number	<input type="text" value="XXXXXXXX"/>
* Payment date (DD/MM/YYYY)		<input type="text" value="21/12/2015"/>		
* Payment amount	EUR	<input type="text"/>		
Your reference		<input type="text"/>		
By Order Of account		<input type="text"/>		
By Order Of name		<input type="text"/>		
By Order Of address		<input type="text"/>		
		<input type="text"/>		
		<input type="text"/>		
Ordering Institution ID		<input type="text"/>	BIC (or sort code / NCC)	
Ordering Institution Name		<input type="text" value="UBR 1002 7"/>		Completing the Ordering Institution name and address could jeopardise straight through processing. Use the search facility to locate the bank identifier instead.
Ordering Institution address		<input type="text" value="GEORGE'S QUAY"/>		
		<input type="text" value="DUBLIN"/>		
		<input type="text"/>		

Standard Domestic Payments

Making a payment on behalf of your customers

You will need to provide in the 'By order of' field your client (payer) International Bank account number (IBAN) or an unique identifier allowing the transaction to be traced back to the payer.

Enter standard payment

Help

Please enter details of the account you want to debit and credit.

We will use the most effective payment system to send your payment. [See the rules here.](#)

* indicates required fields.

Payment details	
Debit account	* IBAN <input type="text" value="IE63ULSB985010XXXXXXXX"/>
	BIC <input type="text" value="ULSBIE2DXXX"/>
* Date payment to arrive (DD/MM/YYYY) ¹	<input type="text"/>
* Payment amount	EUR <input type="text"/>
Your reference	<input type="text"/>
By Order Of	<input type="text"/>

Beneficiary details	
* Beneficiary name	<input type="text"/>
Account details	* IBAN <input type="text"/>
	BIC <input type="text"/>
Beneficiary reference	<input type="text"/>
Information for the beneficiary	<input type="text"/>
	<input type="text"/>
	<input type="text"/>
	<input type="text"/>

▶ Add remittance advice

▶ Save as Template ▶ Save for later

◀ Cancel

▶ Make payment

Making a payment from your own funds

You must leave the 'By order of ' fields blank. These details will be automatically completed by the Bank and will contain your details on the payment message. The ordering Institution fields must be blanked as the Bank is the ordering Institution in this instance.

Please note in the event that complete information on the payer is requested by the PSP of the payee, you must make available complete information about the payer within three working days of receiving the request. You should make every effort to include as much information as possible in your payments. The Bank will be monitoring payments to ensure minimum requirements are being met.

Further Help and Support

For further guidance, please contact your Relationship Manager or the Bankline Helpdesk

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