

Enhanced Data in Payments

Corporate accounts held in the UK

This document provides details on the enhanced data¹ elements mandated or encouraged in payments initiated by corporate clients and provides timelines for these. Whilst these dates outline when you must adhere to these requirements, Barclays aims to support these enhanced data requirements within your digital payments journeys from the earliest opportunity.

Over time other UK payment schemes, such as Bacs and FPS may encourage or mandate the use of enhanced data points within payments, however nothing has been announced at this stage.

Enhanced Data in International Payments

International Payments are processed mainly through correspondent banking, leveraging the SWIFT network. Each individual jurisdiction and local payment scheme will have their own payment data and formatting requirements.

The migration to a global payments standard (ISO 20022) is expected to lead to a common set of rules regarding enhanced data in payments. For further details please refer to the [Global Payments Guide](#), that we will continue to update as data requirements evolve.

Barclays will continue to engage within the industry and work with payment schemes to understand their view and position on enhanced data points. We will continue to keep you updated as these views evolve.

Data element	GBP Same day payments service (CHAPS)	SEPA payments
Structured Address	Mandatory when a debtor or creditor address is provided, from November 2025	No plan to mandate
Legal Entity Identifier	Encouraged, but not mandated	No plan to mandate
Purpose of Payment Code	Some codes mandated from November 2024, details on the next page	No plan to mandate
Structured Remittance	Mandatory from November 2025	No plan to mandate

¹We recommend that you review this guide in conjunction with the guide 'Introduction to Enhanced Data in Payments' which can be found in the [Digital Channels Help Centre](#).

Purpose of Payment Codes

Bank of England are mandating the use of some purpose of payment codes in CHAPS payments (GBP Same Day Payments Service) from November 2024.

From this date, some **property finance related payments** will be mandated and all other payments are encouraged to hold a relevant purpose of payment code.

The table on this page includes details of the mandatory property finance purpose codes.

It is expected that further codes will be mandated in time.

More information on purpose of payment codes for CHAPS payments can be found in our [Digital Channels Help Centre](#).

Code	Short Description	Detailed Description
HLRP	Property Loan Repayment	Transaction is related to a payment of a property loan
HLST	Property Loan Settlement	Transaction is related to the settlement of a property loan
PLDS	Property Loan Disbursement	Payment of funds from a lender as part of the issuance of a property loan
PDEP	Property Deposit	Payment of the deposit required towards purchase of a property
PCOM	Property Completion Payment	Final payment to complete the purchase of a property
PLRF	Property Loan Refinancing	The transfer or extension of a property financing arrangement to a new deal or loan provider, without change of ownership of property

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