

Lidion Bank – Batch File Validation Tool

Customer User Guide & Macro Security Notice

Version: 1.5

Issued by: Lidion Bank – Payment Operations

1. Introduction

Lidion Bank provides a secure **Batch File Validation Tool** to assist clients submitting SEPA Credit Transfer batch files.

This Excel-based tool contains **digitally signed VBA macros** created and verified by Lidion Bank to ensure:

- the file is correctly structured
- all fields meet SEPA and internal validation rules
- mismatches are highlighted automatically
- the final SEPA batch file is generated in the correct format

To use the tool successfully, please review the macro-security guidance below and share with your IT department where required.

Excel Compatibility Notice

This tool relies on embedded VBA macros to perform validation and file generation functions. While the template is designed to work with commonly used Excel environments, Lidion Bank cannot guarantee that the macros will function correctly in all Excel versions, configurations, or restricted environments.

In particular, macro execution may be impacted by organisational security policies, disabled VBA support, or Excel environments that do not fully support macros. If the tool does not function as expected, clients are advised to consult their internal IT support team.

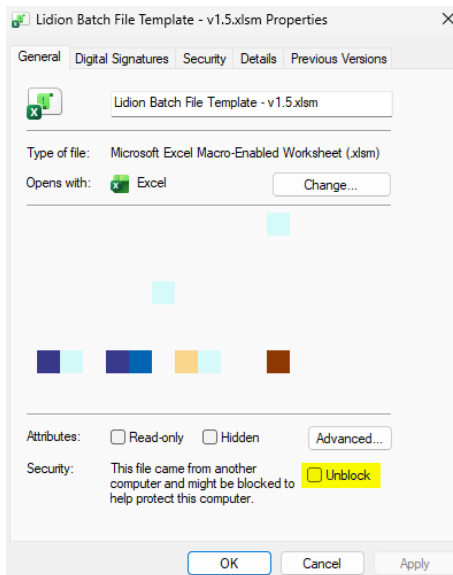
Purpose and Scope of the Tool

This Excel-based tool has been made available to assist clients with the preparation and validation of SEPA Credit Transfer batch files. The embedded macros are provided solely for this purpose.

The tool is offered as a supporting aid and is not intended to be a continuously evolving software product. Lidion Bank does not commit to providing further functional enhancements, custom developments, or modifications to the underlying macros beyond their current scope.

2. Macro Security & Excel Warning Messages

Important: Before opening the file for the first time, right-click the Excel file, select Properties, and tick Unblock. Otherwise, macros will not run.



2.1 VBA Digital Signature

All VBA code is **digitally signed by Lidion Bank**.

This assures users that:

- the code originates from an authenticated Lidion Bank source
- it has not been tampered with after signing
- your operating system can trust the macro content

Your internal IT team may have security controls that block unsigned or unfamiliar macros. If macros do not load or are disabled, please contact your IT department to whitelist Lidion Bank's digital signature.

2.2 Expected Excel Security Banners

When opening the tool for the first time, you will see up to a banner at the top of Excel:

“Security Warning: Active Content Disabled”

Message:

“Some active content has been disabled.”

Button shown: **Enable Content**

Action Required (if shown):

✓ Click **Enable Content**

Without this, none of the tool's buttons (Import, Validate, Generate) will function.

Some organisations suppress macro warnings via policy; if this banner does not appear, continue normally.

2.3 When IT Support Is Required

Please contact your IT department if:

- macros remain disabled even after clicking *Enable Content*
- your organisation blocks all macros from external sources
- your company policy requires approval for running signed macros
- you cannot open the file or run the embedded buttons

Your IT team may need to whitelist:

- Lidion Bank's VBA digital certificate
 - Excel macros within this tool
 - Network locations where the file is stored
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3. Overview of the Tool

The tool contains two main input sections and six operational buttons.

4. Structure of the Template

4.1 Header Table (Cells A1–E2)

This table contains batch-level details:

Cell	Field	Description
A2	Customer ID	6-digit Lidion Bank customer number
B2	Debiting Account	16-digit Lidion Bank account number used to process the batch
C2	Batch File Total	Total of all payment amounts
D2	Value Date	Same-day or future-dated execution date
E2	Batch File Narrative	e.g., <i>Salaries</i> (max 35 chars)

4.2 Payment Table (Rows 5–504)

Each row represents one payment instruction (max 500 payments):

Column	Field	Description
A	Payment Amount	Amount of the payment
B	Beneficiary Name	Max 35 chars, SEPA-compliant charset
C	IBAN	Clean IBAN without spaces
D	BIC	11-character BIC
E	Remittance Info	Max 35 chars

5. Button Functions

The tool has 6 buttons, divided into Windows and macOS-specific actions.

5.1 Universal Buttons (Windows & macOS)

A. Import File

Reads a SEPA batch .txt file and automatically populates the header and payment tables.

Key features:

- Supports Windows file dialog and macOS POSIX file picker
 - Clears previous payment lines before import
 - Interprets header line (Customer ID, Account, Total, Date, Narrative)
 - Loads up to 500 payment lines
 - Auto-converts dd-mm-yyyy date format
 - Deletes any old **Mismatch Log** to prevent confusion
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B. Clear Contents

Resets the tool for a new batch.

Clears:

- Header (A2:E2)
- Payment table (A5:E504)
- Deletes any existing **Mismatch Log** sheet

Does **not** affect formatting or buttons.

5.2 Windows-Only Buttons

C. File Validator (Windows)

Runs comprehensive validation on:

Header fields

- Customer ID format
- Debiting Account format and linkage
- Value Date not in past
- Narrative length
- Sum of payments = Batch Total

Payment lines

- Valid amount
- Name format and allowed characters
- IBAN structure and ISO 13616 checksum
- National ID extraction from IBAN
- BIC correctness based on IBAN + reference data
- SEPA participation
- Remittance info

Outputs results to a **Mismatch Log** showing:

- row number
- problematic fields
- precise issue descriptions

If no errors are found → log is deleted and a success message appears.

D. Generate Batch File (Windows)

Only allowed when **no validation issues exist**.

Performs:

- Final re-validation
- Header correctness
- Payment-by-payment compliance
- SEPA credit transfer line formatting

Outputs:

- Fully structured SEPA .txt batch file
- Prompts user to select save location
- Formats:
- Header Line
- A,Amount,Name,IBAN,SEPACREDIT,BIC,RemInfo,RemInfo,,,

If validation errors exist → user is redirected to *Mismatch Log*.

5.3 macOS-Only Buttons

Behave identically to the Windows versions but use macOS-compatible file operations.

6. Validation Logic Overview

The tool uses reference sheets embedded inside the workbook:

IBANPLUS

Contains:

- Country code
- National ID
- Expected BIC
- SEPA participation

National ID

Defines:

- How to extract the national identifier from an IBAN (position + length)

Sepa Participants

List of BICs participating in SEPA schemes

The validator uses these sheets to:

- Match IBAN → Country → National ID
 - Extract bank identifier
 - Verify expected BIC
 - Check if BIC supports SEPA
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7. Typical Error Messages & Their Meaning

Examples include:

- “Batch total and sum of payments mismatch”
- “Invalid IBAN; BIC validation could not be performed”
- “Beneficiary name has invalid characters or exceeds 35 characters”
- "BIC inputted 'XXX' should be 'YYY'"
- “BIC does not support SEPA”
- “Customer ID must be 6 digits”

All issues appear in **Mismatch Log**.

8. Recommended User Workflow

1. Open the file → Click **Edit Anyway** → Click **Enable Content**
2. Enter header fields or click **Import File**
3. Review the populated data
4. Click **File Validator**
5. Open the **Mismatch Log** (if generated)
6. Fix all issues
7. Re-run **File Validator**
8. Once validated → click **Generate Batch File**

9. Save the generated SEPA .txt file
10. Upload to Lidion Bank's system

9. Support

If you require assistance or experience errors, please contact:

Lidion Bank – Client Relations

clientrelations@lidionbank.com