



BAI2 Reporting
Reference Guide

August 2022



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I. Overview on BAI Reporting

BAI is a file format developed by the Bank Administration Institution (BAI) for electronic cash management balance reporting. The standard and detailed technical information on BAI2 file format is provided by the Accredited Standard Committee X9, Inc., and a copy of the “Cash Management Balance Reporting Specifications Version 2 Technical Reference Manual” is accessible online at - [\[https://www.bai.org/docs/default-source/libraries/site-general-downloads/cash_management_2005.pdf\]](https://www.bai.org/docs/default-source/libraries/site-general-downloads/cash_management_2005.pdf)

East West Bank customers with access to *businessBridgeEssentials* / *businessBridgePremier* may download account details in BAI2 format. Or customers can sign up for direct file transmission for our basic or enhanced information reporting services in BAI2 file format.

II. Types of Report Files & Delivery Time

Report Type	Delivery Time	Frequency
Prior Day Account Balances and Activities	5AM PT	Daily M-F
Current Day Account Balances and Activities	5AM – 8PM PT	Hourly M-F
Current Day Enhanced Wire Detail Report	7AM – 9PM PT	Hourly M-F

III. Record Types

Information reporting files include the following types of records:

Record Code	Record Name	Purpose
01	File Header	Indicate beginning of the File
02	Group Header	Indicate beginning of the Group
03	Account Identifier	Indicate beginning of the Account
16	Transaction Detail	Within the Account
88	Continuation Record	Continuation of the Account
49	Account Trailer	Indicate end of the Account
98	Group Trailer	Indicate end of the Group
99	File Trailer	Indicate end of the File

IV. Balance and Transaction Code List

Balance Codes:

Code	Description
010	Opening Ledger Balance
015	Closing Ledger Balance
020	Average Closing Ledger Month-To-Date
025	Average Closing Ledger Year-To-Date
040	Opening Available Balance
045	Closing Available Balance
050	Average Closing Available Month-To-Date
055	Average Closing Available Year-To-Date
072	One Day Available
074	Two or More Days Available
100	Total Credit
400	Total Debits

Transaction Codes:

- Listed some of the codes for the most frequent transaction types
- Transaction codes are associated with 16, transaction detail, record
- The “Description” is from the Description of the code from the BAI Standard
- Transactions can be a credit (CR) or debit (DR)

* For list of complete BAI codes, please refer to the BAI2 Technical Reference Manual. EWB Custom BAI Codes are included in APPENDIX II.

Code	Description	Credit/Debit
142	ACH Credit Received	CR
168	ACH Returned	CR
195	Incoming Money Transfer	CR
201	Transfer – Automatic	CR
206	Money Transfer – Book	CR
399	Miscellaneous Credit	CR
455	ACH Received	DR
468	ACH Returned	DR
475	Check Paid	DR
495	Money Transfer	DR
506	Money Transfer – Book	DR
501	Transfer – Automatic	DR
699	Miscellaneous Debit	DR

V. Record Formats and File Layouts

Field Delimiters -

- Fields are separated by commas – “,”
- The end of the record is indicated by slash – “/”
- Some fields are optional and the optional field can be left unspecified, it will be indicated by adjacent delimiters – “,,” or “,/”

1. File Header

01,322070381,0,210503,1800,928,80,,2/
02,,322070381,1,210503,,USD,2/

Character Position	Description	Example	Note
1	Record Code	01,	
4	Sender of the file	322070381,	East West Bank
9	Recipient of the file	0,	
15	File Creation Date (YYMMDD)	210503,	
22	File Creation Time (HHMM)	1800,	
27	File Identification Number	928,	
31	Physical Record Length	80,	
34	Block Size	,	null
37	Version Number	2/	end of record

2. Group Header

01,322070381,0,210503,1800,928,80,,2/
02,,322070381,1,210503,,USD,2/

Character Position	Description	Example	Note
1	Record Code	02,	
4	File Receiver	,	null
10	File Sender	322070381,	East West Bank
15	Group Status	1,	
17	As-Of-Date (YYMMDD)	210503,	
24	As-Of-Time (HHMM)	,	null
25	Currency Code	USD, or null	Field value will be null if include foreign currency account(s)
29	As-Of-Date Modifier	2/	end of record

3. Account Identifier

01,322070381,0,210503,1800,928,80,,2/
02,,322070381,1,210503,,USD,2/
03,123456789,USD,015,+2196655604,1,,060,+2138587013,1,/
16,142,55000,,071000280772632,,AAA TEXT TESTING DESC9649/
16,455,2100,,091409689730222,/
88,CARD ONLINE PAYMENT 210503 @@1199999999999999/
49,4339291508,5/

Character Position	Description	Example	Note
1	Record Code	03,	
4	Account Number	123456789,	
13	Currency Code	USD,	Or other supported currency type codes
17	Type Code	015,	Closing Ledger
21	Amount	+219665604,	Expressed without decimal and the field length various based on the amount
33	Item Count	1,	
35	Funds Type	,	null
36	Type Code	060,	Current Available
40	Amount	+2138587013	Expressed without decimal and the field length various based on the amount
52	Item Count	1,/	end of record

4. Account Transaction Detail

```
03,123456789,USD,015,+2196655604,1,,060,+2138587013,1,/
16,142,55000,,071000280772632,,AAA TEXT TESTING DESC9649/
16,455,2100,,091409689730222,/
88,CARD ONLINE PAYMENT 210503 @@1199999999999999/
49,4339291508,5/
```

Character Position	Description	Example	Note
1	Record Code	16,	
4	Type Code	142,	Refer to section IV for other commonly used type codes
8	Amount	55000,	Expressed without decimal and the field length various based on the amount
13	Funds Type	,	optional
14	Bank Reference	071000280772632,	Bank-assigned reference number to help identify the transaction
30	Customer Reference	,	
31	Text	AAA TEXT TESTING DESC9649/	end of record

Account Transaction Detail – Continuation

Record 88 is a continuation record. If the data in any type of record exceeds limit or has additional information to capture, an 88 record indicates the data continues in the same format. There can be multiple 88 records.

```
03,123456789,USD,015,+2196655604,1,,060,+2138587013,1,/
16,142,55000,,071000280772632,,AAA TEXT TESTING DESC9649/
16,455,2100,,091409689730222,/
88,CARD ONLINE PAYMENT 210503 @@1199999999999999/
49,4339291508,5/
```

Character Position	Description	Example	Note
1	Record Code	88,	
4	Text	CARD ONLINE PAYMENT 210503 @@1199999999999999/	End of record

5. Account Trailer

03,123456789,USD,015,+2196655604,1,,060,+2138587013,1,
 16,142,55000,,071000280772632,,AAA TEXT TESTING DESC9649/
 16,455,2100,,091409689730222,/
 88,CARD ONLINE PAYMENT 210503 @@1199999999999999/
 49,4339291508,5/

Character Position	Description	Example	Note
1	Record Code	49,	
4	Account Control Total	4339291508,	Sum of the amount value in the preceding 03, 16, and 88 records for the account
15	Number of Records	5/	Number of all records

6. Group Trailer

01,322070381,0,210503,1800,928,80,,2/
 02,,322070381,1,210503,,USD,2/
 03,123456789,USD,015,+2196655604,1,,060,+2138587013,1,
 16,455,2100,Z,091409689730222,/
 88,CITI CARD ONLINE PAYMENT 210503 @@1199999999999999/
 16,142,55000,Z,071000280772632,,AAA TEXT TESTING DESC9649
 49,4339291508,5/
 98,+4546785716,2,70/
 99,+4546785716,1,72/

Character Position	Description	Example	Note
1	Record Code	98,	
4	Group Control Total	+4546785716,	Sum of the account control totals in the group
16	Number of Accounts	2,	Number of accounts in this group
18	Number of Records	70/	Number of all records, including 02, all 03, 16, 49, and 88 records

7. File Trailer

```
01,322070381,0,210503,1800,928,80,,2/
02,,322070381,1,210503,,USD,2/
03,123456789,USD,015,+2196655604,1,,060,+2138587013,1,/
16,455,2100,Z,091409689730222,/
88,CITI CARD ONLINE PAYMENT 210503 @@1199999999999999/
16,142,55000,Z,071000280772632,,AAA TEXT TESTING DESC9649
49,4339291508,5/
98,+4546785716,2,70/
99,+4546785716,1,72/
```

Character Position	Description	Example	Note
1	Record Code	99,	
4	File Control Total	+4546785716	Sum of all group control totals in the file
16	Number of Groups	1,	Number of groups in this group
18	Number of Records	72/	Total number of all records in the file

APPENDIX I - Sample File Layout

1. Intraday (Current Day) BAI File

File Name Sample: COMPANY-REPORTNUMBER_EWB_CD_*_YYYYMMDDHHMMSS.txt

*value - null / ALLDDA

```
01,322070381,54692306,210423,0143,928,80,,2/
02,322070381,322070381,1,210423,0142,USD,3/
03,123456789,USD,015,+186379551,3,,057,+159329364,3,,060,+159329364,3,/
16,455,4046791,Z,021001217082313,,SMTCH0096X SETTLEMENT 201201 ALTTEST/
16,455,23058396,Z,043000098356466,/
88,ABC TESTING TEXT SMART-CH/
16,142,9000,,,/
88,DoorDash Pay 210423/
16,142,20000,,9876543211,/
88,MERCHANT SERVICE MERCH DEP 210422/
16,168,100000,,300100010001,/
88,RETURN SETTLE A ACH RTN - FROM COMPANY TO SETTLE
88,ENTRY EFF DATE = 210421/
16,468,150000,,322070386896893,/
88,RETURN SETTLE A ACH RTN - R01 746 US ORIGI
88,NAL ENTRY EFF DATE = 210421/
16,195,2172000,,000000000000250,/
88, INTERNATIONAL TEST CMPANY/
16,495,3170500,,000000000007244,/
88, HONG KONG INTERNATIONAL LIMITED/
16,206,9997500,,000000000003478,/
88, CAPITAL MANAGEMENT LIMITED/
16,506,250000000,,000000000001746,/
88, GLOBAL TEST TECHNOLOGY,INC/
49,31054482340,23/
03,234567890,USD,015,+104329500,1,,057,+100080473,1,,060,+99767890,1,/
16,495,4561610,Z,675001201160111,/
88,TEST COMPANY HEALTHCARE FUND INC./
49,617478946,4/
98,+1671961286,2,27/
99,+1671961286,1,29/
```

2. Enhanced Prior Day Reporting

File Name Sample: COMPANY-REPORTNUMBER_EWB_PD_Enhanced-#_YYYYMMDDHHMMSS.txt

value – optional, 4 digit identification number

```
01,322070381,0,210503,1800,928,80,,2/  
02,,322070381,1,210503,,USD,2/  
03,123456789,USD,015,+2196655604,1,,060,+2138587013,1,/  
16,455,4046791,Z,021001217082313,,SMTCH0096X SETTLEMENT 201201 ALTTEST/  
16,455,2100,Z,091409689730222,/  
88,CITI CARD ONLINE PAYMENT 210503 @@1199999999999999/  
16,142,55000,Z,071000280772632,,AAA TEXT TESTING DESC9649  
49,4339291508,6/  
03,987654321,USD,015,+104329500,1,,060,+99767890,1,/  
16,142,64818,,@SabcXX,/  
88,76771 ENDEAVOR CASH TRANS 200114 @@ABC COMPANY/  
16,142,2600,,091000016557082,/  
88,Merchant TRANSFER 210503 ST-ABC1234567/  
16,195,120000,Z,210503053234F999,/  
88,Bank Control Number - 000000000000570  
88,Message Id - 210503053234F999  
88,Status - COMPLETE  
88,Sender Reference - D0312360241234  
88,Reference for Beneficiary (OBI) - INVOICES  
88,FED/SWIFT Reference# - 20210812L2B77Q1C000211  
88,Msg Type - 1000  
88,Credit Amount - 1,200.00  
88,Currency - USD  
88,Value Date - 04/23/2021  
88,Originator's Name/Sender's Name - ABC COMPANY  
88,Originator ID - 235412  
88,Originator Bank Name - JPMORGAN CHASE BANK, N.A., HONG KONG  
88,Originator Bank ID - CHASHKHHMTS  
88,Originator Country Code - US  
88,Originator Bank Address 1 - G BR.  
88,Originator Bank Address 2 - WORLD TRADE CENTER CAUSEWAY BAY  
88,Originator Bank Address 3 - HONG KONG HONG KONG HK  
88,Remittance Information 1 - 12345678 PAYMENT  
88,Sending Bank ID - 021000021  
88,Sending Bank Name - JPMORGAN CHASE  
88,Sender/Originator Address 1 - 3575 MONROE STREET 305 SANTA CLARA  
88,Sender/Originator Address 2 - CA 95051 USA  
88,Beneficiary Name - XYZ COMPANY  
88,Beneficiary Account - 80012345  
88,Charge Currency 1 - USD  
88,Charge Amount - 10.00  
88,Charge Type - SHA/  
16,495,3154400,Z,21503103728HA00,/  
88,Bank Control Number - 0000000000005413  
88,Message Id - 210503103728HA00  
88,Status - COMPLETE  
88,External Reference - U0B2ZHN6Z99AB  
88,Sender Reference - 28206931  
88,Reference for Beneficiary (OBI) - INVOICE 987654321  
88,FED/SWIFT Reference# - 20210824L2B77Q1C001747  
88,Msg Type - 1000  
88,Paid Amount/Debit Amount - 31,544.00  
88,Currency - USD  
88,Value Date - 04/23/2021  
88,Originator's Name/Sender's Name - ABC COMPANY  
88,Originator ID - 123456789  
88,Originator Country Code - US  
88,Remittance Information 1 - INVOICES  
88,Remittance Information 2 - ADDITIONAL PAYMENT  
88,Sending Bank ID - 322070381  
88,Sending Bank Name - EAST WEST BANK-EWB  
88,Sending Country Code - US  
88,Sender/Originator Address 1 - 201 MISSION ST SUITE 1201  
88,Sender/Originator Address 2 - SAN FRANCISCO, CA 94105  
88,Beneficiary Country Code - US  
88,Beneficiary Name - XYZ COMPANY  
88,Beneficiary Account - 1001009999  
88,Beneficiary Address 1 - 800 MARKET AVENUE CITY, CA  
88,Beneficiary Address 2 - 90010/  
49,207439208,62/  
98,+4546785716,2,70/  
99,+4546785716,1,72/
```

3. Intraday Wire Reporting

File Name Sample: COMPANY-REPORTNUMBER_EWB_*_WR_YYYYMMDDHHMMSS.txt

*value: CD / EOD

```
01,322070381,0,210115,0852,2,,,2/  
02,,322070381,1,210115,0852,USD,3/  
03,123456789,USD,015,+2207262564,1,,060,+2207662564,1,/  
16,195,400000,Z,2019120900123456,/  
88,Status - COMPLETE  
88,Sender Reference - 2019120900735819  
88,Reference for Beneficiary (OBI) - 00160T7411111  
88,FED/SWIFT Reference# 20191209G1B76E2C00000  
88,Credit Amount - 4,000.00  
88,Currency - USD  
88,Value Date - 12/9/2019  
88,Originator's Name/Sender's Name - Donald Duck  
88,Originator ID - 123456789  
88,Originator Bank Name - DBS BANK LTD  
88,Originator Bank ID - DBSSSGSG  
88,Originator Country Code - SG  
88,Originator Bank Address 1 - 4 BANK WAY  
88,Originator Bank Address 2 - BAC BUILDING, TOWER ONE  
88,Originator Bank Address 3 - NY 068809  
88,Remittance Information 1 - 00005 DAISY DUCK  
88,Sending Bank ID - 012345678  
88,Sending Bank Name - NOTRON INTL NYC  
88,Sender/Originator Address 1 - ABC STREET 31  
88,Sender/Originator Address 2 - COUPLEMJEE 44-323 NY  
88,Sender/Originator Address 3 - 731355  
88,Beneficiary Bank ID - 322070381  
88,Beneficiary Name - ABC LIMITED  
88,Beneficiary Account - 123456874  
88,Beneficiary Address 1 - 555 NORTH LOS ROBLES AVENUE, 7TH FL  
88,Beneficiary Address 2 - FLOENCE,CA 91101,USA/  
16,495,203000,Z,191212062000000,/  
88,Status - COMPLETE  
88,Sender Reference - 191212062000000  
88,FED/SWIFT Reference# - 20191212L0B77Q1C00000  
88,Paid Amount - 2,030.00  
88,Currency - USD  
88,Value Date - 12/12/2019  
88,Originator's Name/Sender's Name - PEPE ADM  
88,Originator ID - 123456789  
88,Sending Bank ID - 322070381  
88,Sending Bank Name - EAST WEST BANK-EWB  
88,Sender/Originator Address 1 - ABC ACCOUNT  
88,Sender/Originator Address 2 - 650 AD BROADWAY  
88,Sender/Originator Address 3 - NEWMARKET AUCKLAND 1023  
88,Beneficiary Bank ID - 322070381  
88,Beneficiary Bank Name - EAST-WEST BANK  
88,Beneficiary Country Code - US  
88,Beneficiary Name - BLACK WIDOW  
88,Beneficiary Account - 125488854/  
49,4415325128,48/  
98,+4415528128,1,50/  
99,+4415528128,1,52/
```

APPENDIX II – Enhanced Wire Reporting Field Mapping

1. Outgoing Wire

Please note fields without data/information will not appear in the file.						
Standard Name (EWB)	Required	Definition	Sample	Maximum Field Length	BAI Mapping	BAI with sample data
Debit Account Number	Y	Account to be debited	987654321	34	03	03,987654321,USD,015,+104329500,1,060,+99767890,1,/
Bank Control Number	Y	Bank Control Number	0000000000005413	N/A	88	88,Bank Control Number - 0000000000005413
Message Id	Y	Message Identifier	210503103728HA00	50	88	88,Message Id - 210503103728HA00
Status	Y	Status of the wire can be PENDING, CANCELED or COMPLETE	Complete	N/A	88	88,Status - COMPLETE
External Reference	Y	Payment Identifier	U082ZHN6Z99AB	N/A	88	88,External Reference - U082ZHN6Z99AB
Sender Reference	N	Information for the Sender	28206931	16	88	88,Sender Reference - 28206931
Reference for Beneficiary (OBI)	N	Reference information for the beneficiary	INVOICE 987654321	16	88	88,Reference for Beneficiary (OBI) - INVOICE 987654321
FED/SWIFT Reference#	Y	FED/SWIFT Confirmation #	20210824L2B77Q1C001747	N/A	88	88,FED/SWIFT Reference# - 20210824L2B77Q1C001747
Msg Type	Y	Message Type	1000	N/A	88	88,Msg Type - 1000
Paid Amount/Debit Amount	Y	Amount to be Debited	31,544.00	12	88	88,Paid Amount/Debit Amount - 31,544.00
Currency	Y	Payment Currency	USD	3	88	88,Currency - USD
Send Date	Y	Date the payment is sent	210817	8	02	02,,322070381,1,210817,,USD,2,/
Value Date	Y	Expected date of receipt of funds	4/23/2021	8	88	88,Value Date - 04/23/2021
Originator's Name/Sender's Name	Y	Originator's Name/Sender's Name	ABC COMPANY	35	88	88,Originator's Name/Sender's Name - ABC COMPANY
Originator ID	Y	Originator of the Payment identifier	123456789	35	88	88,Originator ID - 123456789
Originator Country Code	N	Originator Country Code	US	2	88	88,Originator Country Code - US
Remittance Information 1	N	Information from the originator to the beneficiary	INVOICES	35	88	88,Remittance Information 1 - INVOICES
Remittance Information 2	N	Continue information for beneficiary (if applicable)	ADDITIONAL PAYMENT	35	88	88,Remittance Information 2 - ADDITIONAL PAYMENT
Remittance Information 3	N	Continue information for beneficiary (if applicable)		35	88	88,Remittance Information 3-x
Remittance Information 4	N	Continue information for beneficiary (if applicable)		35	88	88,Remittance Information 4-x
Sending Bank ID	Y	Sending Bank ID	322070381	9	88	88,Sending Bank ID - 322070381
Sending Bank Name	Y	Sending Bank Name	EAST WEST BANK-EWB	18	88	88,Sending Bank Name - EAST WEST BANK-EWB
Sending Country Code	N	Sending Bank Country Code	US	2	88	88,Sending Country Code - US
Sender/Originator Address 1	N	Sender/Originator's Address Line 1	201 MISSION ST SUITE 1201	35	88	88,Sender/Originator Address 2 -201 MISSION ST SUITE 1201
Sender/Originator Address 2	N	Sender/Originator's Address Line 2	SAN FRANCISCO, CA 94105	35	88	88,Sender/Originator Address 3 - SAN FRANCISCO, CA 94105
Sender/Originator Address 3	N	Sender/Originator's Address Line 2		35	88	88,Sender/Originator Address 3-x
Beneficiary Country Code	Y	Beneficiary Country Code	US	2	88	88,Beneficiary Country Code - US
Beneficiary Name	Y	The name of the party receiving the funds. (Names longer than 35 characters, continue the name in Beneficiary Address 1	XYZ Company	35	88	88,Beneficiary Name -XYZ Company
Beneficiary Account	Y	Beneficiary Account Number	1001009999	34	88	88,Beneficiary Account - 1001009999
Beneficiary Address 1	Conditional	Beneficiary Address Line 1 (Required for international wire outside of U.S.)	800 MARKET AVENUE CITY, CA	35	88	88,Beneficiary Address 1 - 800 MARKET AVENUE CITY, CA
Beneficiary Address 2	Conditional	Beneficiary Address Line 2 (Required for international wire outside of U.S.)	90010	35	88	88,Beneficiary Address 2 - 90010
Beneficiary Address 3	N	Beneficiary Address Line 3		35	88	88,Beneficiary Address 3-x

2. Incoming Wire

Please note fields without data/information will not appear in the file.						
Standard Name (EWB)	Required	Definition	Sample	Maximum Field Length	BAI Mapping	BAI with sample data
Credit Account Number	Y	Account to be credited	987654321	34	03	03,987654321,USD,015,+104329500,1,060,+99767890,1,/
Bank Control Number	Y	Bank Control Number	000000000000570	N/A	88	88,Bank Control Number - 000000000000570
Message Id	Y	Message Identifier	210503053234F999	50	88	88,Message Id - 210503053234F999
Status	Y	Status of the wire can be PENDING or COMPLETE	COMPLETE	N/A	88	88,Status - COMPLETE
Sender's Reference	N	Information for the Sender	D0312360241234	16	88	88,Sender Reference - D0312360241234
Reference for Beneficiary (OBI)	N	Reference information for the beneficiary	INVOICES	16	88	88,Reference for Beneficiary (OBI) - INVOICES
FED/SWIFT Reference#	N	FED/SWIFT Confirmation #	20210812L2B77Q1C000211	N/A	88	88,Fed Reference # 20210812L2B77Q1C000211
Msg type	Y	Message Type: 1000 (Basic Fund Transfer)/1002 (Return of Transfer, reversal of a funds transfer received on the current day)/1006 (Return of a Prior Day Transfer, reversal of a funds transfer received on a prior business day). NOTE - Value for this field is dependent on the originating bank updating the correct type.	1000	N/A	88	88,Msg Type - 1000
Credit Amount	Y	Total Credit Amount	1,200.00	12	88	88,Credit Amount - 1,200.00
Currency	Y	Credit Currency	USD	3	88	88,Currency - USD
Value Date	Y	Expected date of receipt of funds	4/23/2021	8	88	88,Value Date - 04/23/2021
Originator's Name/Sender's Name	Y	Originator's Name/Sender's Name	ABC COMPANY	35	88	88,Originator's Name/Sender's Name - ABC COMPANY
Originator ID	Y	Originator of the Payment identifier	235412	35	88	88,Originator ID-235412
Originator Bank Name	Y	Originator Bank Name	JPMORGAN CHASE BANK, N.A., HONG KONG	18	88	88,Originator Bank Name - JPMORGAN CHASE BANK, N.A., HONG KONG
Originator Bank ID	N	Originator Bank ID	CHASHKHMTS	ABA-9 / BIC- 8 or 11	88	88,Originator Bank ID - CHASHKHMTS
Originator Country Code	Y	Originator's Country Code	US	35	88	88,Originator Country Code - US
Originator Bank Address 1	N	Originator Bank Address 1	G BR.	35	88	88,Originator Bank Address 1 - G BR.
Originator Bank Address 2	N	Originator Bank Address 2	WORLD TRADE CENTER CAUSEWAY BAY	35	88	88,Originator Bank Address 2 - WORLD TRADE CENTER CAUSEWAY BAY
Originator Bank Address 3	N	Originator Bank Address 3	HONG KONG HONG KONG HK	35	88	88,Originator Bank Address 3 - HONG KONG HONG KONG HK
Remittance Information-1	N	Information from the originator to the beneficiary	12345678 PAYMENT	35	88	88,Remittance Information 1-12345678 PAYMENT
Remittance Information-2	N	Continue information for beneficiary (if applicable)		35	88	88,Remittance Information 2-x
Remittance Information-3	N	Continue information for beneficiary (if applicable)		35	88	88,Remittance Information 3-x/
Remittance Information-4	N	Continue information for beneficiary (if applicable)		35	88	88,Remittance Information 4-x/
Sending Bank ID	Y	Sending Bank ID	021000021	ABA-9 / BIC- 8 or 11	88	88,Sending Bank ID - 021000021
Sending Bank Name	Y	Sending Bank Name	JPMORGAN CHASE	18	88	88,Sending Bank Name - JPMORGAN CHASE
Sender/Originator Address 1	N	Sender/Originator Address 1	3575 MONROE STREET 305 SANTA CLAR	35	88	88,Sender/Originator Address 1-3575 MONROE STREET 305 SANTA CLARA
Sender/Originator Address 2	N	Sender/Originator Address 2	CA 95051 USA	35	88	88,Sender/Originator Address 2-CA 95051 USA
Sender/Originator Address 3	N	Sender/Originator Address 3		35	88	88,Sender/Originator Address 3-x
Beneficiary Name	Y	Beneficiary Name	XYZ COMPANY	35	88	88,Beneficiary Name-XYZ COMPANY
Beneficiary Account	Y	Beneficiary Account	80012345	34	88	88,Beneficiary Account-80012345
Beneficiary Address 1	N	Beneficiary Address 1		35	88	88,Beneficiary Address 1-x
Beneficiary Address 2	N	Beneficiary Address 2		35	88	88,Beneficiary Address 2-x
Beneficiary Address 3	N	Beneficiary Address 3		35	88	88,Beneficiary Address 3-x
Charge Currency 1	N	Charge Currency 1	USD	3	88	88,Charge Currency 1 - USD
Charge Amount 1	N	Charge Amount 1	10.00	12	88	88,Charge Amount1 - 10.00
Charge Currency 2	N	Charge Currency 2		3	88	88,Charge Currency 2 - x
Charge Amount 2	N	Charge Amount 2		12	88	88,Charge Amount 2 - x
Charge Type	N	Charge Type-OUR,BEN or SHA	SHA	3	88	88,Charge Type - SHA

APPENDIX III – East West Bank Custom BAI Codes

Code	Description	Credit/Debit
926	CASHBRIDGE DEPOSIT	CR
928	DEPOSITBRIDGEPLUS DEPOSIT	CR
931	CORRESPONDENT BANKING DEPOSIT	CR
938	Cross Region Transfer Credit	CR
988	Cross Region Transfer Debit	DR