



BAI2 报告
参考指南

2022 年 8 月

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I. BAI 报告概览

BAI 是由银行管理机构（Bank Administration Institution，简称 BAI）开发的文件格式，供电子现金管理余额报告使用。BAI2 文档格式的标准和详细技术数据由 Accredited Standard Committee X9， Inc. 提供，同时您可通过下列网址下载《Cash Management Balance Reporting Specifications Version 2 Technical Reference Manual（现金管理余额报告规范版本 2 技术参考手册）》的副本。

[\[https://www.bai.org/docs/default-source/libraries/site-general-downloads/cash_management_2005.pdf\]](https://www.bai.org/docs/default-source/libraries/site-general-downloads/cash_management_2005.pdf)

使用华美商桥 Essentials/华美商桥 Premier 的华美银行客户，可下载 BAI2 格式的账户详细资料。客户亦可注册直接文件传送功能，通过 BAI2 文件格式获取我们基本或加强版的资料报告服务。

II. 报告文件类型及交付时间

报告类型	交付时间	频率
前一天的账户余额及活动	太平洋时间早上 5 时	星期一至五每日
当天的账户余额及活动	太平洋时间早上 5 时至下午 8 时	星期一至五每小时
当天加强版的电汇详细资料报告	太平洋时间早上 7 时至下午 9 时	星期一至五每小时

III. 记录类型

数据报告文档包括以下记录类型：

记录代码	记录名称	目的
01	文件标题	表示文件开始
02	组别标题	表示组别开始
03	账户识别码	表示账户开始
16	交易详情	在账户内
88	延续记录	账户的延续
49	账户追踪器	表示账户结束
98	组别追踪器	表示组别结束
99	文件追踪器	表示文件结束

IV. 余额及交易代码列表

余额代码：

代码	描述
010	期初分类账余额
015	期末分类账余额
020	平均期末分类账余额（本月至今）
025	平均期末分类账余额（年初至今）
040	期初可用余额
045	期末可用余额
050	平均期末可用余额（本月至今）
055	平均期末可用余额（年初至今）
072	一天可用余额
074	两天或以上可用余额
100	总入账
400	总出账

事务代码：

- 列出一些最常用的交易类型代码
- 交易代码与 16、交易详情、记录相关联
- 「描述」是来自 BAI 标准的代码描述
- 交易可以为入账（CR）或出账（DR）

* 如需完整的 BAI 代码列表，请参阅 BAI2 技术参考手册。华美银行自订的 BAI 代码包含在附录 II 当中。

代码	描述	入账/出账
142	已收取 ACH 自动转账入账	CR
168	已退回 ACH 自动转账	CR
195	收款转账	CR
201	转账 — 自动	CR
206	转账 — 票据	CR
399	其他入账	CR
455	已收取 ACH 自动转账	DR
468	已退回 ACH 自动转账	DR
475	已付支票	DR
495	款项转账	DR
506	款项转账 — 票据	DR
501	转账 — 自动	DR
699	其他出账	DR

V. 记录格式及文件配置

字段分隔符 ——

- 字段以逗号「，」分隔
- 记录的结尾以斜线「/」表示
- 部分字段为非必要项，无需做说明，并将由相邻的分隔符号「，，」或「，/」表示

1. 文件标题

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

字符位置	描述	例子	注
1	记录代码	01,	
4	文件发送人	322070381,	华美银行
9	文件收取人	0,	
15	文件创建日期（年月日）	210503,	
22	文档创建时间（小时分钟）	1800,	
27	文件识别号码	928,	
31	实际记录长度	80,	
34	区块大小	,	空白
37	版本号码	2/	记录结束

2. 组别标题

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

字符位置	描述	例子	注
1	记录代码	02,	
4	文件收取人	,	空白
10	文件发送人	322070381,	华美银行
15	组别状态	1,	
17	截至日期（年月日）	210503,	
24	截至时间（小时分钟）	,	无效
25	货币代码	USD, 或空白	如包括外币账户，则字段值为空白
29	截至日期修改器	2/	记录结束

3. 账户识别码

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/

字符位置	描述	例子	注
1	记录代码	03,	
4	账户号码	123456789,	
13	货币代码	USD,	或其他支持的货币类型代码
17	类型代码	015,	期末分类账
21	金额	+219665604,	以不带小数的方式表示， 字段长度因金额而异
33	项目数量	1,	
35	资金类型	,	空白
36	类型代码	060,	当前可用
40	金额	+2138587013	以不带小数的方式表示， 字段长度因金额而异
52	项目数量	1,/ /	记录结束

4. 账户交易详情

```
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/
```

字符位置	描述	例子	注
1	记录代码	16,	
4	类型代码	142,	其他常用的类型代码，请参考第 IV 部分
8	金额	55000,	以不带小数的方式表示，字段长度因金额而异
13	资金类型	,	非必要项
14	银行参考编号	071000280772632,	由银行分配的参考编号，以用作识别交易
30	客户参考编号	,	
31	文字	AAA TEXT TESTING DESC9649/	记录结束

账户交易详情 —— 延续

记录 88 是一项延续记录。假如在任何类型记录中的数据超出限制或需要获取其他资料，则 88 记录将表示数据会以相同的格式延续。这当中可以有多个 88 记录。

```
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/
```

字符位置	描述	例子	注
1	记录代码	88,	
4	文字	CARD ONLINE PAYMENT 210503 @@1199999999999999/	记录结束

5. 账户追踪器

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/

字符位置	描述	例子	注
1	记录代码	49,	
4	账户控制总数	4339291508,	账户在前面的 03、16 及 88 记录中金额值的总和
15	记录数目	5/	所有记录数目

6. 组别追踪器

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/

字符位置	描述	例子	注
1	记录代码	98,	
4	组别控制总数	+4546785716,	组别中账户控制总数的总和
16	账户数目	2,	此组别中的账户数目
18	记录数目	70/	所有记录数目，包括 02、所有 03、16、49 及 88 记录

7. 文件追踪器

```
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/
```

字符位置	描述	例子	注
1	记录代码	99,	
4	文件控制总数	+4546785716	文件中组别控制总数的总和
16	组别数目	1,	此组别中的组别数目
18	记录数目	72/	文件中所有记录的总数

附录 I — 文件配置样本

1. 日内的（当天）BAI 文件

文件名称样本：COMPANY-REPORTNUMBER_EWB_CD_*_YYYYMMDDHHMMSS.txt

*数值 — 空白/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 ALTTST/
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/
16,168,10000,,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,,00000000000250,/
88, INTERNATIONAL TEST COMPANY/
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. 前一天报告（加强版）

文件名称样本：COMPANY-REPORTNUMBER_EWB_PD_Enhanced-#_YYYYMMDDHHMMSS.txt

数值 — 非必须，4 位识别号码

```
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 - 00000000000570  
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,Re  
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 - 000000000005413  
88,Message Id - 210503103728HA00  
88,Status - COMPLETE  
88,External Reference - UOB2ZHN6Z99AB  
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. 盘中电汇报告

文件名称样本：COMPANY-REPORTNUMBER_EWB_*_WR_YYYYMMDDHHMMSS.txt

*数值：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/
```

附录 II — 加强版电汇报告字段图表

1. 导出

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,+1043295001,060,+99767890,1/
Bank Control Number	Y	Bank Control Number	000000000005413	N/A	88	88,Bank Control Number - 000000000005413
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	U0B2ZHNG299AB	N/A	88	88,External Reference - U0B2ZHNG299AB
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. 汇入

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,+1043295001,060,+99767890,1/
Bank Control Number	Y	Bank Control Number	0000000000000570	N/A	88	88,Bank Control Number - 0000000000000570
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) /1008 (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	Y	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 CLARA	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	90012345	34	88	88,Beneficiary Account - 90012345
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

附录 III — 华美银行自订的 BAI 代码

代码	描述	入账/出账
926	CASHBRIDGE 存款	CR
928	DEPOSITBRIDGEPLUS 存款	CR
931	代理银行存款	CR
938	跨区转账入账	CR
988	跨区转账出账	DR