



BAI2 報告  
參考指南

2022 年 8 月

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## I. BAI 報告概覽

BAI 是由銀行管理機構（Bank Administration Institution，簡稱 BAI）開發的文件格式，供電子現金管理餘額報告使用。BAI2 文件格式的標準和詳細技術資料由 Accredited Standard Committee X9, Inc. 提供，同時您可通過下列網址下載《Cash Management Balance Reporting Specifications Version 2 Technical Reference Manual（現金管理餘額報告規範版本 2 技術參考手冊）》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)

使用華美商橋 Essentials／華美商橋 Premier 的華美銀行客戶，可下載 BAI2 格式的帳戶詳細資料。客戶亦可註冊直接文件傳送功能，通過 BAI2 文件格式獲取我們基本或加強版的資料報告服務。

## II. 報告文件類型及交付時間

報告類型	交付時間	頻率
前一天的帳戶餘額及活動	太平洋時間早上 5 時	星期一至五每日
當天的帳戶餘額及活動	太平洋時間早上 5 時至下午 8 時	星期一至五每小時
當天加強版的電匯詳細資料報告	太平洋時間早上 7 時至下午 9 時	星期一至五每小時

## III. 記錄類型

資料報告文件包括以下記錄類型：

記錄代碼	記錄名稱	目的
01	文件標題	表示文件開始
02	組別標題	表示組別開始
03	帳戶識別碼	表示帳戶開始
16	交易詳情	在帳戶內
88	延續記錄	帳戶的延續
49	帳戶追蹤器	表示帳戶結束
98	組別追蹤器	表示組別結束
99	文件追蹤器	表示文件結束

## IV. 餘額及交易代碼列表

餘額代碼：

代碼	描述
010	期初分類帳餘額
015	期末分類帳餘額
020	平均期末分類帳餘額（本月至今）
025	平均期末分類帳餘額（年初至今）
040	期初可用餘額
045	期末可用餘額
050	平均期末可用餘額（本月至今）
055	平均期末可用餘額（年初至今）
072	一天可用餘額
074	兩天或以上可用餘額
100	總入帳
400	總出帳

交易代碼：

- 列出一些最常用的交易類型代碼
- 交易代碼與 16、交易詳情、記錄相關聯
- 「描述」是來自 BAI 標準的代碼描述
- 交易可以為入帳（CR）或出帳（DR）

\* 如需完整的 BAI 代碼列表，請參閱 BAI2 技術參考手冊。華美銀行自訂的 BAI 代碼包含在附錄 II 當中。

代碼	描述	入帳／出帳
142	已收取 ACH 自動轉帳入帳	CR
168	已退回 ACH 自動轉帳	CR
195	收款轉帳	CR
201	轉帳 — 自動	CR
206	轉帳 — 票據	CR
399	其他入帳	CR
455	已收取 ACH 自動轉帳	DR
468	已退回 ACH 自動轉帳	DR
475	已付支票	DR
495	款項轉帳	DR
506	款項轉帳 — 票據	DR
501	轉帳 — 自動	DR
699	其他出帳	DR

## V. 記錄格式及文件配置

欄位分隔符號 —

- 欄位以逗號「,」分隔
- 記錄的結尾以斜線「/」表示
- 部分欄位為非必要項，無需做說明，並將由相鄰的分隔符號「,,」或「,/」表示

## 1. 文件標題

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

字符位置	描述	例子	註
1	記錄代碼	01,	
4	文件發送人	322070381,	華美銀行
9	文件收取人	0,	
15	文件建立日期（年月日）	210503,	
22	文件建立時間（小時分鐘）	1800,	
27	文件識別號碼	928,	
31	實際記錄長度	80,	
34	區塊大小	,	空白
37	版本號碼	2/	記錄結束

## 2. 組別標題

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

字符位置	描述	例子	註
1	記錄代碼	02,	
4	文件收取人	,	空白
10	文件發送人	322070381,	華美銀行
15	組別狀態	1,	
17	截至日期（年月日）	210503,	
24	截至時間（小時分鐘）	,	無效
25	貨幣代碼	USD, 或空白	如包括外幣帳戶，則欄位值為空白
29	截至日期修改器	2/	記錄結束

### 3. 帳戶識別碼

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	註
1	記錄代碼	03,	
4	帳戶號碼	123456789,	
13	貨幣代碼	USD,	或其他支援的貨幣類型代碼
17	類型代碼	015,	期末分類帳
21	金額	+219665604,	以不帶小數的方式表示，欄位長度因金額而異
33	項目數量	1,	
35	資金類型	,	空白
36	類型代碼	060,	當前可用
40	金額	+2138587013	以不帶小數的方式表示，欄位長度因金額而異
52	項目數量	1,/ /	記錄結束

#### 4. 帳戶交易詳情

```
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	註
1	記錄代碼	16,	
4	類型代碼	142,	其他常用的類型代碼，請參考第 IV 部分
8	金額	55000,	以不帶小數的方式表示，欄位長度因金額而異
13	資金類型	,	非必要項
14	銀行參考編號	071000280772632,	由銀行分配的參考編號，以用作識別交易
30	客戶參考編號	,	
31	文字	AAA TEXT TESTING DESC9649/	記錄結束

#### 帳戶交易詳情 — 延續

記錄 88 是一項延續記錄。假如在任何類型記錄中的數據超出限制或需要獲取其他資料，則 88 記錄將表示數據會以相同的格式延續。這當中可以有多个 88 記錄。

```
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	註
1	記錄代碼	88,	
4	文字	CARD ONLINE PAYMENT 210503 @@1199999999999999/	記錄結束

## 5. 帳戶追蹤器

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	註
1	記錄代碼	49,	
4	帳戶控制總數	4339291508,	帳戶在前面的 03、16 及 88 記錄中金額值的總和
15	記錄數目	5/	所有記錄數目

## 6. 組別追蹤器

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	註
1	記錄代碼	98,	
4	組別控制總數	+4546785716,	組別中帳戶控制總數的總和
16	帳戶數目	2,	此組別中的帳戶數目
18	記錄數目	70/	所有記錄數目，包括 02、所有 03、16、49 及 88 記錄



## 7. 文件追蹤器

```
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	註
1	記錄代碼	99,	
4	文件控制總數	+4546785716	文件中組別控制總數的總和
16	組別數目	1,	此組別中的組別數目
18	記錄數目	72/	文件中所有記錄的總數

## 附錄 I — 文件配置樣本

### 1. 日內的（當天）BAI 文件

文件名稱樣本： COMPANY-REPORTNUMBER\_EWB\_CD\_\*\_YYYYMMDDHHMMSS.txt

\*數值 — 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. 前一天報告 (加強版)

文件名稱樣本：COMPANY-REPORTNUMBER\_EWB\_PD\_Enhanced-#\_YYYYMMDDHHMMSS.txt

# 數值 — 非必須，4 位識別號碼

```
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. 盤中電匯報告

文件名稱樣本：COMPANY-REPORTNUMBER\_EWB\_\*\_WR\_YYYYMMDDHHMMSS.txt

\*數值：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/
```

# 附錄 II — 加強版電匯報告欄位圖表

## 1. 匯出

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,+104329500,1,060,+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	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, C	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. 匯入

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,+104329500,1,060,+99767890,1,/
Bank Control Number	Y	Bank Control Number	000000000005070	N/A	88	88,Bank Control Number - 000000000005070
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 depended 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 Amount 1 - 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

代碼	描述	入帳／出帳
926	CASHBRIDGE 存款	CR
928	DEPOSITBRIDGEPLUS 存款	CR
931	代理銀行存款	CR
938	跨區轉帳入帳	CR
988	跨區轉帳出帳	DR