



EAST WEST BANK

*business*Bridge® Direct
Information Reporting
File Specification



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Overview

The following pages describe the return file format for information reporting through *businessBridge*® Direct or *businessBridge*® Direct HK. The information reporting return files can be sent in the below file formats:

- BAI Version 2
- CSV Transaction Report (*coming soon*)
- ISO CAMT Report (*coming soon*)

The file format will be designed according to the client's preferences.

There are two types of Information Reporting available:

- Current Day Reporting / Intra-Day Reporting (*coming soon*)
- Prior Day Reporting

Reports will be sent via FTP Pickup / FTP Delivery according to the client's preference.

Note: BAI 2 fields may be slightly different between *businessBridge*® Direct and *businessBridge*® Direct HK due to the core banking systems used. For details, please reference the sample file on page 6 of this guide.

File Format Specification

BAI 2 Format

BAI2 file format is a standardized set of codes which comes in text format (txt).

BAI 2 Body Structure

Record Code	Record Name	Purpose	Description
01	File Header	Begins File	The file header marks the beginning of a file. It identifies the sender and the receiver of the transmission and describes the structure of the file.
02	Group Header	Begins First Group	The group header identifies a group of accounts, all of which are from the same originator and include the same As-of-Date.
03	Account Identifier	First Account	This record identifies the account number and reports summary and status information. Summary information include ledger balances and available balances. A 03 record must be used to identify each account and cannot report transaction detail. Transaction Detail is reported in record 16.
16	Transaction Details	First Account Detail	This record reports transaction detail with accompanying text and reference numbers.
49	Account Trailer	End First Account	The Account Trailer record provides account-level control totals.
88	Continuation	Continues Previous 03 Record	The "Record Code" field is followed by a continuation of the preceding record. The format is exactly the same as in the

			preceding record. If the preceding record ended within a text field, the text continues in the 88 records. If the preceding record did not end within the text field, the 88 record continues with whatever field follows the final field in the preceding physical record. Do not split non-text fields between records. If a non-text field is begun in one record, it must be completed in that record. The following 88 record may continue with the next field.
98	Group Trailer	Ends Second Group	The Group Trailer record provides group level control totals.
99	File Trailer	Ends File	The File Trailer record provides file control totals. All fields are required.

Details on each record

BAI2 Format – File Header – 01

- Record code – 01
- Sender Id – alphanumeric value
- Receiver Id – alphanumeric value
- File Creation Date – YYMMDD format
- File Creation Time – HHMM format
- File Identification Number – Unique value to distinguish files sent on the same date
- Physical Record length – optional
- Block Size – optional
- Version Number – 2

Sample: 01,121000248,TESTABCCOMPANY,220116,0359,01,,,2/

BAI2 Format – Group Header – 02

Note: A group header highlights accounts from the same originator with the same as-of date

- Record Code – 02
- Ultimate Receiver Notification – optional, normally empty
- Originator Identification – bank SWIFT BIC where the account being reported (in record 3) is held
- Group Status:
 - 1 – Update – most commonly used for previous day reporting and same day reporting
 - 2 – Deletion
 - 3 – Correction
 - 4 – Test Only
- As of Date – YYMMDD – as of date of all accounts with the group
- As of Time – HHMM – in military format i.e., from 0000 – 2359
- Currency Code

- As of Date Modifier:
 - 1 – Interim previous day data
 - 2 – Final previous day – most commonly used for prior day reporting
 - 3 – Interim same day – most commonly used for intra-day reporting
 - 4 – Final same day

Sample: 02, ,EWBKHKHHXXX,1,220203,0231,HKD,2/

BAI2 Format – Account Identifier & Summary Status – 03

- Record Code – 03
- Customer Account Number – at the originator financial institution
- Currency Code – Account currency code
- Type Code – optional* – indicates the type of balance (Summary/Transaction) being reported. – in this record type Account Status & Activity Summary codes are used
- Amount – optional
- Item Count – optional*
- Funds Type – optional*

For details on the type code definitions, visit https://www.bai.org/docs/default-source/libraries/site-general-downloads/cash_management_2005.pdf

BAI2 Format – Transaction Detail – 16

- Record Code – 16
- Type Code – details data type* – indicates the type of balance (Summary/Transaction) being reported. – in this record type Transaction Detail codes only are used
- Amount
- Funds Type*
- Bank Reference – bank assigned reference to help identify the transaction
- Customer Reference – as corporates, this is the field we’re interested in. It should contain our reference for reconciliation purposes
- Text

For details on the type code definitions, visit https://www.bai.org/docs/default-source/libraries/site-general-downloads/cash_management_2005.pdf

BAI2 Format – Continuation Record – 88

If the data in any record type exceeds the physical record size, or if required for any other reason the 88-record type can be used to continue the previous record. A record type 88 can only follow a record type 03 (Account Identifier), 16 (Transaction Detail) Or 88 (Continuation Record)

- Record Code – 88
- Next field

BAI2 Format – Account Trailer – 49

- Record Code – 49
- Account Control Total – Sum of all the Amount fields in the preceding 03 (Account Identifier) and all 16 (Transaction Detail) records
- Number of Records – Total number of records for the account – including the 03, all 16 and 88 records and this 49 record

BAI2 Format – Group Trailer – 98

- Record Code – 98
- Group Control Total – Sum of all control totals in this group
- Number of Accounts – The number of 03 records in this group
- Number of records – The number of records in this group – including the 02, all 03, 16, 49 and 88 records, and this 98 record

BAI2 Format – File Trailer – 99

- Record Code – 99
- File Control Total – Sum of all control totals in the file
- Number of Groups – The number of 02 records in this file
- Number of Records – Total number of records in this file, including this 99 record

Sample File

*business*BridgeDirect



Test_Chan_BalRep_20
220414.txt

*business*BridgeDirect HK



HK_BAIFILE_PD_3.txt