



SPANISH BANKING ASSOCIATION

Orders by file for the issuing of transfers and cheques



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INTRODUCTION

The procedure covered in this Booklet has been developed by the Spanish Credit Agencies via their respective associations, the Spanish Banking Association (AEB), the Spanish Confederation of Savings Banks (CECA) and the National Union of Credit Cooperatives (UNACC).

It is therefore a standardized procedure shared by all Credit Agencies which provide the service set out in this Booklet.

In order for it to be applied in practice, prior agreement must be reached between the client requesting the Service covered in this Booklet and the Credit Agency providing such service.

I. DEFINITION AND CHARACTERISTICS OF THE SERVICE

This service consists of the periodic channelling of payments in euros for salaries and pensions from Companies and Organizations (hereafter the issuing clients) to existing or retired employees and, in general, any type of payment order for other reasons.

Both the issuer's charge account and the payee's credit account must be indicated and should appear in the standardized Client Account Code (C.C.C.) format for national transfers, or the International Bank Account Number (IBAN) and Swift Code of the payee's bank, the Bank Identification Code (BIC) for cross-border transfers, the characteristics of which are detailed in Annex 1.

The issuing client must at no time complete the CCC or IBAN without being sure of having all the correct details and should always obtain all the necessary information from the payee. The instructions given in Annex 1 should only be used for implementation of the verification procedures.

This service will therefore be used to channel requests to issue the followings types of transfers:

- National transfers (ordinary, salaries and pensions)
- Cross-border transfers in euros
- Pay cheques and bank cheques for national payments

1. PAYMENT OF SALARIES AND PENSIONS

- Payments for Salaries or Pensions may not be ordered for amounts greater than 15 000 euros.
- When the transfer method is used to provide the service, both the issuing clients and the payees must hold an account in the Credit Agencies.
- The Credit Agencies shall neither deal with nor handle any internal document of the issuing client, as receipts of the amounts received for these items.
- The Credit Agencies shall at no time send a letter acknowledging receipt of payment to the payee.
It is thus recommended that this fact be mentioned on the individual salary payment slips produced by the issuing clients, if the form of payment is by transfer, indicating the CCC or IBAN of the payee account.
- To provide this service, the issuing clients will preferably use the transfer method of payment, which is now considered the most suitable as it is flexible and secure.

Unlike transfers, payment by pay cheque has a number of disadvantages, such as: the handling of documents by the company, lack of security, increased risk of theft, robberies, forgery, etc.

- The issuing clients will send the orders to the Credit Agencies in electronic files.

2. OTHER ORDERS FOR TRANSFERS AND ISSUING OF BANK CHEQUES

To dispatch payment orders to Credit Agencies for any reason other than for the payment of salaries or pensions, whenever high volumes of transactions are involved, payment can also be made by TRANSFER or BANK CHEQUE.

3. OPERATING INSTRUCTIONS

The Agency must be in possession of the files containing the transfer orders at least THREE WORKING DAYS before the issue date.

The date set for issuing the transfers and pay cheques must fall on a working day at the location of the Credit Agency's Branch of the issuing client's charged account.

Issuers must deliver a file with the characteristics listed in Annexes 2 and 3 of this Booklet.

The Credit Agency receiving the file will debit the amount from the issuing client's account, sending him/her/it the corresponding notification.

National transfer orders, which give express instructions for direct payment via the CCC, must contain a "1" in the field "Instruction for direct payment order by the CCC" in the payee's first compulsory record, the rest being considered as complementary data, or merely for information only. Any amount up to the limit agreed at any time may be used.

For cross-border transfers payment will be made via the IBAN, according to the rules of the receiving country.

The issuing client must supply the issuing Credit Agency with the corresponding Declaration of Payment in accordance with Royal Decree 1816/91 and implementing rules, and it is also a compulsory requirement that the Payee Records 11, 12 and 13 be completed, for transfers in which the following circumstances all apply:

- The issuer is Resident
- The transfers are cross-border or national transfers (only if the payee is Non-Resident)
- The amount is equal to or greater than the limit for individualized notification to Trade balance set at any time.

As these transfers require that the information concerning the Payment Declaration be confirmed and/or completed before payment is made, prior agreement is required by the issuing client and its Credit Agency.

II. ANNEXES

ANNEX 1

DESCRIPTION AND VERIFICATION OF THE CCC and IBAN CODES

1. CCC

1.1. Structure

The Client Account Code (CCC) is made up of a set of 20 numerical digits which relate to the following data:

- **Agency Code:** (4 digits), where the account is held
- **Branch Code:** assigned by each Agency (4 digits), where the client holds the account.
- **Control Digits:** (2 digits); the first is used to check the Agency and Branch Codes, the second, the "Account Number"
- **Account Number:** (10 digits), which contains all the internal identifiers the Agency chooses to use, to individualize each separate account.

1.2. Control Digits Verification Method

The first control digit verifies the Agency and Branch codes, and the second, the Account Number.

The modulus 11 is used to check each of these. Thus, the sum of the products obtained by multiplying the figures of the information to be checked by their corresponding weights, is divided by 11. The difference between the number 11 and the remainder obtained from the previous division will be the control digit.

Since this check comprises a single figure, if the resulting control digit were 10, the digit 1 would apply instead, and if it were 11, 0.

The weighting to be used is as follows:

One:	6
Tens:	3
Hundreds:	7
Thousands:	9
Tens of thousands:	10
Hundreds of thousands:	5
Millions:	8
Tens of millions:	4
Hundreds of millions:	2
Thousands of millions:	1

Example: To verify if the CCC 0012 0345 03 0000067890 corresponds to account 67890 of branch 0345 of Agency 0012 is correct or not:

a) First control digit (Agency and Branch)

For calculation purposes: 00120345

	<u>Figures</u>		<u>Weighting</u>		
One:	5	X	6	=	30
Tens:	4	X	3	=	12
Hundreds:	3	X	7	=	21
Thousands:	0	X	9	=	0
Tens of thousands:	2	X	10	=	20
Hundreds of thousands:	1	X	5	=	5
Millions:	0	X	8	=	0
Tens of millions:	0	X	4	=	0
			<u>Sum</u>		<u>88</u>

The remainder of 88 divided by 11 is 0 which, when subtracted from 11, gives this figure, so the control digit is **0**

b) Second control digit (Account No.):

For calculation purposes: 0000067890

	<u>Figures</u>		<u>Weighting</u>		
One:	0	X	6	=	0
Tens:	9	X	3	=	27
Hundreds:	8	X	7	=	56
Thousands:	7	X	9	=	63
Tens of thousands:	6	X	10	=	60
Hundreds of thousands:	0	X	5	=	0
Millions:	0	X	8	=	0
Tens of millions:	0	X	4	=	0
Hundreds of millions:	0	X	2	=	0
Thousands of millions:	0	X	1	=	0
			<u>Sum</u>		<u>206</u>

206 divided by 11 gives a remainder of 8 which, when subtracted from 11, gives us **3**

Both control digits are correct, and therefore so is the CCC.

2. IBAN

The International Bank Account Number (IBAN) is used to identify an account in a Credit Agency, in order to facilitate the automated handling of cross-border transfers.

The IBAN can be established without changing the codes or formats of national accounts. This is done by creating a standardized prefix after which the unchanged national account code can be inserted.

2.1. Structure

The IBAN can have up to 34 contiguous alphanumerical characters which contain the following elements:

- a) Country code: 2 alphabetical positions.
- b) Control digits: (2 digits) validating the full IBAN.
- c) Basic Bank Account Number (BBAN): Up to 30 alphanumerical characters, from 0 to 9, from A to Z (capital letters only), without spaces between them. It contains a fixed length per country.

2.2. Verification

To verify whether an IBAN code is correct, the following steps must be carried out:

Step 1

Move the first 4 characters of the IBAN (country code and control digits) to the right of the code

Step 2

Convert the letters into numbers using the Conversion Table below:

A = 10	G = 16	M = 22	S = 28	Y = 34
B = 11	H = 17	N = 23	T = 29	Z = 35
C = 12	I = 18	O = 24	U = 30	
D = 13	J = 19	P = 25	V = 31	
E = 14	K = 20	Q = 26	W = 32	
F = 15	L = 21	R = 27	X = 33	

Step 3

Divide the number obtained in the previous step by 97. For the IBAN to be correct, the result of this division must be 1.

Example: To check if IBAN BE62 5100 0754 7061 is correct, the steps given above must be followed

Step 1: Move the first four characters of the IBAN to the right of the code, to obtain the following code:

510007547061BE62

Step 2: Convert the letters into numbers using the conversion table, and the following code is obtained:

510007547061111462

Step 3: Divide the number obtained in the previous step by 97.

The remainder of this division is 1, meaning that the IBAN given is correct.

N.B.: To help check parts of the full IBAN and for greater precision, the use of whole numbers rather than decimals is recommended. If the figure is too long for insertion in the whole numbers software (a whole number of 32 bits or 64 bits represents a maximum of 9 to 18 digits), the calculation must be divided into consecutive remainder calculations over whole numbers with a maximum length of 9 or 18 digits.

The division given in Step 3 for a limit of 9 digits, will be done as follows:

1. Divide the first 9 digits of the code by 97

510007547 : 97 The remainder of the division is 74

2. Build up the following whole number of 9 digits and divide it by 97

740611114 : 97 The remainder of the division is 12

3. Repeat the previous step until all the digits of the initial code have been done.

1262 : 97 The remainder of the division is 1

ANNEX 2 – COMPOSITION AND ORGANIZATION OF THE FILE

1. FILE COMPOSITION

The transfer orders, in accordance with the criteria given below, will come under one of the following three Blocks:

- National Transfers Block: All national transfers, except those meeting all the following requirements:
 - . The source account belongs to a Resident
 - . The receiving account belongs to a Non Resident
 - . The amount is equal to or greater than the limit for individualized notification to Trade balance set at any time

- Cross-border Transfers Block: All cross-border transfers, except those meeting all the following requirements:
 - . The source account belongs to a Resident
 - . The amount is equal to or more than the limit for individualized notification to Trade balance set at any time

- Special Transfers Block: All transfers, whether national or cross-border, which meet all the following requirements:
 - . The source account belongs to a Resident
 - . If it involves national transfers, the receiving account belongs to a Non-Resident
 - . The amount is equal to or greater than the limit for individualized notification to Trade balance set at any time

A summary table follows:

		TYPE OF TRANSFER / DESTINATION			
		NATIONAL		CROSS-BORDER	
		RESIDENT	NON RESIDENT		
O R I G I N	R E S I D E N T	Less or equal than 50,000 Euros	National Transfers Block	National Transfers Block	Cross-border Transfers Block
		Greater than 50,000 euros	National Transfers Block	Special Transfers Block	Special Transfers Block
	N O N R E S I D E N T	Less or equal than 50,000 euros	National Transfers Block	National Transfers Block	Cross-border Transfers Block
		Greater than 50,000 euros	National Transfers Block	National Transfers Block	Cross-border Transfers Block

For Cross-border Transfers, although the payee is a Resident, he/she will always be considered as Non-Resident.

2. FILE ORGANIZATION

It will have the following structure:

ISSUER HEADER RECORDS

NATIONAL TRANSFERS HEADER RECORD

Payee Records 1

.....

Payee Records N

NATIONAL TRANSFERS TOTALS RECORD

CROSS-BORDER TRANSFERS HEADER RECORD

Payee Records 1

.....

Payee Records N

CROSS-BORDER TRANSFERS TOTALS RECORD

SPECIAL TRANSFERS HEADER RECORD (1)

Payee Records 1

.....

Payee Records N

SPECIAL TRANSFERS TOTALS RECORD

GENERAL TOTAL RECORD

- (1) For cross-border transfers and national transfers in which the payee is Non-Resident, and which require justification to Trade balance, this block must be completed.

3. FILE STRUCTURE

Name of Records	Record Code	Transaction Code	Data No.	Comments
<u>Issuer Header Records</u>				
Type 1.....	03	62	001	Compulsory
Type 2.....	03	62	002	Compulsory
Type 3.....	03	62	003	Compulsory
Type 4.....	03	62	004	Compulsory
Type 5.....	03	62	007	Optional
Type 6.....	03	62	008	Optional
<u>National Transfer records</u>				
<u>Header Record</u>				
Type 1	04	56	-	Compulsory
<u>Detailed Records</u>				
Type 1.....	06	56 or 57	010	Compulsory
Type 2.....	06	56 or 57	011	Compulsory
Type 3.....	06	56 or 57	012	Comp. in trans. without direct payment order via the CCC
Type 4.....	06	56 or 57	013	Optional
Type 5.....	06	56 or 57	014	Compulsory for transfers without direct payment order via the CCC
Type 6.....	06	56 or 57	015	Optional
Type 7.....	06	56 or 57	016	Optional
Type 8.....	06	56 or 57	017	Optional
Type 9.....	06	56 or 57	018	Optional
<u>Totals Record</u>				
Type 1.....	08	56	-	Compulsory
<u>Cross-border Transfers Records</u>				
<u>Header Record</u>				
Type 1	04	60	-	Compulsory
<u>Detailed Records</u>				

Type 1.....	06	60	033	Compulsory
Type 2.....	06	60	034	Compulsory
Type 3.....	06	60	035	Compulsory
Type 4.....	06	60	036	Optional
Type 5.....	06	60	037	Optional
Type 6.....	06	60	038	Optional
Type 7.....	06	60	039	Optional
Type 8.....	06	60	040	Optional
Type 9.....	06	60	041	Optional
Type 10.....	06	60	042	Optional

Totals Record

Type 1.....	08	60	-	Compulsory
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Special Transfer records

Header Record

Type 1.....	04	61	-	Compulsory
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Detailed Records

Type 1.....	06	61	043	Compulsory
Type 2.....	06	61	044	Compulsory
Type 3.....	06	61	045	Compulsory
Type 4.....	06	61	046	Optional
Type 5.....	06	61	047	Optional
Type 6.....	06	61	048	Optional
Type 7.....	06	61	049	Optional
Type 8.....	06	61	050	Optional
Type 9.....	06	61	051	Optional
Type 10.....	06	61	052	Optional
Type 11.....	06	61	053	Compulsory
Type 12.....	06	61	054	Compulsory
Type 13.....	06	61	055	Compulsory

Totals Record

Type 1	08	61	-	Compulsory
--------	----	----	---	------------

General Total Record

Type 1	09	62	-	Compulsory
--------	----	----	---	------------

The possible values for the transaction code in the payee detailed records are:

- 56= National transfers
- 57= Bank / pay cheque
- 60= Cross-border transfers
- 61= Special transfers

Only national bank cheques and pay cheques will be issued. When orders for sending bank / pay cheques are involved, only two payee detailed records will be needed, one Type 1 and the other Type 2.

In each Record Type are zones which are the same and others which vary depending on the different data to be sent.

All the fields of the different records are unpacked.

Zone C (Issuer Code) has the same value in all the file records.

The zones defined as "Free" will be left blank.

In each National Payments, Cross-border Payments and/or Special Payments block, the following classification will be required:

- Record Code (Zone A)
- Transaction code (Zone B)
- Payee Reference (Zone D)
- Data Number (Zone E)

4. METHOD FOR SENDING THE FILE

If the file is on hard copy, a label will be attached to the outside showing the data as indicated in the following section of this annex.

It will also be accompanied by a letter indicating the total amount of orders, as well as the date on which they must be issued, which will be the same as the date in field F2 of the file of the Issuer's first compulsory Header Record: "Date for issuing orders".

To complete the data communication via interconnection, the issuing client can contact the Credit Agency beforehand.

5. GENERAL CHARACTERISTICS OF MAGNETIC MEDIA

5.1. EBCDIC format medium

- a) IBM Streamer
- b) 3480 magnetic tape cartridges
 - EBCDIC Code (recommended table T1V10284 country extended: Spain, Latin America)
 - Fixed length records (72 bytes).
 - Block: 45 records (3,240 bytes).
 - No label or marking of tape at beginning.
 - With marking of tape at end.
 - Labelling.- Adhesive label containing:

<ul style="list-style-type: none">* FROM: Submitting client* TO: Receiving Agency*FILE: Orders for issuing Transfers and Cheques* VOLUME: n of m* SEND DATE:
--

5.2. ASCII format medium

- a) Diskette
- b) CD – ROM
- c) ZIP units
 - 3.5 inch diskette. On a CD any capacity valid.
 - ASCII Code (in capital letters) (character 165=Ñ) (recommended table T1000850) (Personal computer: multilingual)
 - Fixed length records (72 bytes). On CD add 2 bytes (CRLF)
 - Text type sequential MS/DOS format.
 - Labelling. Adhesive label containing:

<ul style="list-style-type: none">* FROM: Submitting Client* TO: Receiving Agency* CHARACTERISTICS: One or two sides, double or high density*FILE: Orders for issuing Transfers and Cheques* VOLUME: n of m* SEND DATE:
--

If the length of the file means it cannot be saved on a single diskette, the back-up/compression system used must be agreed with the receiving agency.

ANNEX 3 - DESIGN AND DESCRIPTION OF THE RECORDS

1. ISSUER HEADER RECORDS

1.1. Design

First Record Type

ZONE	A	B	C		D	E	F							G
			C1	C2			F1	F2	F3	F4	F5	F6	F7	
LENGTH	2	2	9	3	12	3	6	6	4	4	2	10	1	8
CONTENTS	Record Code	Transfer Code	Issuer NIF	Suffix	Free	Data Number	Sending of file	Issuing of orders	Agency No.	Branch No.	Control digits	Account Number	Detail of Charge	Free
							Dates		CCC of Issuer					
POSITION	2	4	13	16	28	31	43		63			64	72	

Second to Sixth Record Type inclusive

ZONE	A	B	C		D	E	F	G
			C1	C2				
LENGTH	2	2	9	3	12	3	36	5
CONTENTS	Record Code	Transaction code	Issuer NIF	Suffix	Free	Data Number	Different information, depending on the Record Type	Free
POSITION	2	4	13	16	28	31	67	72

1.2. Description (Issuer Header Records)

There **must** be **four records** with different structures, and **two more optional** records are allowed:

In the six types of header records, **the first 28 positions will be the same for all of them**, containing the following information:

Zone A: Record Code = 03

Zone B: Transaction code = 62

Zone C: Issuer ID:

C1: Issuer NIF.: This will be the NIF, CIF or NIE of the issuer. It is an alphanumeric field.

C2: Suffix: when the issuer wishes to identify different types of payment

The contents of this zone will be the same for all the records contained in the file, whatever the type.

Zone D: Free

In the issuer's first compulsory Record Type, a Reference for the issuer could be given (optional).

Computer field definition:

Numerical: A and B

Alphanumeric: rest

From this field on, the contents of the records vary depending on their category, as listed below:

- **First Record Type: COMPULSORY**

Zone E: Data Number = 001

Zone F: F1: Date of sending the file: DDMMYY format

F2: Date of issuing the orders: DDMMYY format

F3: Agency Code: Number allocated to the Credit Agency by the Bank of Spain.

F4: Number of the Branch where the issuing client holds the account to be charged.

F5: Control digits of the Client Account Code (CCC) of the account to be charged.

F6: Number of the account to be charged.

F7: Details of the amount charged:

0 – No details given

1 – Details given

Zone G: Free.

Computer field definition:

Numerical: E, F1, F2, F3, F4, F5, F6 and F7.

Alphanumerical: rest.

- **Second Record Type: COMPULSORY**

Zone E: Data Number = 002

Zone F: Issuer Number.

Zone G: Free

Computer field definition:

Numerical: E

Alphanumerical: rest

- **Third Record Type: COMPULSORY**

Zone E: Data Number = 003

Zone F: Residence of Issuer.

Zone G: Free.

Computer field definition:

Numerical: E

Alphanumerical: rest

- **Fourth Record Type: COMPULSORY**

Zone E: Data Number = 004

Zone F: Town of Issuer.

Zone G: Free.

Computer field definition:

Numerical: E

Alphanumerical: rest

- **Fifth Record Type: OPTIONAL**

Zone E: Data Number = 007

Zone F: When the transaction is performed on behalf of another person or Company their name will be entered in this zone.

Zone G: Free.

Computer field definition:

Numerical: E

Alphanumerical: rest

Sixth Record Type: OPTIONAL

Zone E: Data Number = 008

Zone F: Residence of the person or Company on behalf of which the transaction is being performed. This record, therefore, will only be produced if the one before is entered.

Zone G: Free.

Computer field definition:

Numerical: E

Alphanumerical: rest

2. PAYEE NATIONAL TRANSFER RECORDS

2.1. Design

HEADER RECORD

ZONE	A	B	C		D	E	F				
			C1	C2							
LENGTH	2	2	9	3	12	3	41				
CONTENTS	Record Code	Transaction code	Issuer NIF	Suffix	Free	Free	Free				
POSITION	2	4	13	16	28	31	72				

DETAILED RECORDS

First Record Type

ZONE	A	B	C		D	E	F								G	
			C1	C2			F1	F2	F3	F4	F5	F6	F7	F8		
LENGTH	2	2	9	3	12	3	12	4	4	2	10	1	1	1	6	
CONTENTS	Record Code	Transaction code	Issuer NIF	Suffix	Payee Reference	Data Number	Amount	Agency No.	Branch No.	Control digits	Account Number	Charges Code	Reason for Order	Payment order instruction	Free	
POSITION	2	4	13	16	28	31	43	63					64	65	66	72

Second to Eighth Record Type inclusive

ZONE	A	B	C		D	E	F			G
			C1	C2						
LENGTH	2	2	9	3	12	3	36			5
CONTENTS	Record Code	Transaction code	Issuer NIF	Suffix	Payee Reference	Data Number	Different information depending on the Record Type			Free
POSITION	2	4	13	16	28	31	67			72

Ninth Record Type

ZONE	A	B	C		D	E	F			G
			C1	C2			F1	F2	F3	
LENGTH	2	2	9	3	12	3	9	13	18	1
CONTENTS	Record Code	Transaction code	Issuer NIF	Suffix	Payee Reference	Data Number	Payee NIF	Reference for Payee	Payee ID No.	Free
POSITION	2	4	13	16	28	31	40	53	71	72

TOTALS RECORD

ZONE	A	B	C		D	E	F				G
			C1	C2			F1	F2	F3	F4	
LENGTH	2	2	9	3	12	3	12	8	10	6	5
CONTENTS	Rec. Code	Trans. Code	Issuer NIF	Suffix	Free	Free	Amounts total	Number of data records 010	Total number of records	Free	Free
POSITION	2	4	13	16	28	31	43	51	61	67	72

2.2. Description (Payee National Transfer records)

2.2.1. Header Record

This will contain the following information:

Zone A: Record Code = 04

Zone B: Transaction code = 56

Zone C: Issuer ID: Same entry for this field in the Issuer Header Record.

Zone D: Free

Zone E: Free

Zone F: Free

Computer field definition:

Numerical: A and B,

Alphanumerical: rest

2.2.2. Detailed Records

For each payee receiving payment by transfer, **2 records must be produced** (one of the first type and the other of the second type). If the transfers are not for direct payment via the CCC, 2 other records will also be compulsory (of the third and fifth types). Also, depending on the circumstances, **5 more optional records may be used** which will only be included when necessary.

If it involves orders for sending cheques, there **must be two records** (one of the first type and the other of the second type), and up to **7 more optional** records may be used. For the first record, only F1, F6 and F7 Data are compulsory.

All the records that must be produced for the same payee, will have the **same first 28 positions**, containing the following information:

Zone A: Record Code = 06

Zone B: Transaction code: 56 – National Transfer or 57 – Bank/Pay Cheque.

Zone C: Issuer ID: Same entry for this field in the Issuer Header Record.

Zone D: Payee Reference: ID Code set up by the issuer and different for each payee, which will be the same for all his/her/its salaries, pensions or

consecutive payments. Can be the N.I.F., payroll number, Social Security number, etc.

Computer field definition:

Numerical: A and B

Alphanumerical: rest

From the following zone onwards, the information to be given varies depending on the Record Type and according to the following list:

- **First Record Type: COMPULSORY**

Zone E: Data Number = 010

Zone F: Payment Data:

F1: Amount in euros given to two decimal points, without showing the decimal point

F2: Payee Credit Agency Number. This will be the number assigned to said Agency by the Bank of Spain. This is compulsory whenever transfers are involved

F3: Payee Credit Agency Branch Number. This is compulsory whenever transfers are involved

F4: Client Account Code (C.C.C.) control digits of the account paying the transfer. This is compulsory whenever transfers are involved

F5: Account number to which a payment is to be made. This is compulsory whenever transfers are involved

F6: Charges Code: Code indicating who should pay the transfer charges, using the following codes:

1: Transfer charges paid by the Issuer.

2: Transfer charges paid by the Payee.

F7: Reason for Order:

1 = Salary.

8 = Pension.

9 = Other.

F8: Instruction for direct payment order via the CCC:

1 = Yes

2 = No

This is compulsory whenever transfers are involved

Zone G: Free

Computer field definition:

Numerical: E, F1, F2, F3, F4, F5, F6, F7 and F8

Alphanumeric: rest

- **Second Record Type: COMPULSORY**

Zone E: Data Number = 011

Zone F: Payee name. Compulsory

Zone G: Free

Computer field definition:

Numerical: E

Alphanumeric: rest

- **Third Record Type: COMPULSORY FOR TRANSFERS WITHOUT DIRECT PAYMENT ORDER VIA THE CCC.**

Zone E: Data Number = 012

Zone F: Payee residence. If there is insufficient space in this field, the residence can be continued in the Record Type indicated below.

Zone G: Free

Computer field definition:

Numerical: E

Alphanumeric: rest

- **Fourth Record Type: OPTIONAL**

Zone E: Data Number = 013

Zone F: Continuation of the payee residence. This will only be used when said residence does not fit in the previous Record Type.

Zone G: Free.

Computer field definition:

Numerical: E

Alphanumeric: rest

- **Fifth Record Type: COMPULSORY IN TRANSFERS WITHOUT DIRECT PAYMENT ORDER VIA THE CCC**

Zone E: Data Number = 014

Zone F: Post code and town of the transfer payee.

Zone G: Free

Computer field definition:

Numerical: E

Alphanumeric: rest

- **Sixth Record Type: OPTIONAL**

Zone E: Data Number = 015

Zone F: Region of the transfer payee's town. This is given in full, i.e., never in code. If the location is the capital, this record is not used.

Zone G: Free.

Computer field definition:

Numerical: E

Alphanumeric: rest

Seventh Record Type: OPTIONAL

Zone E: Data Number = 016

Zone F: Reason for transfer

Zone G: Free.

Computer field definition:

Numerical: E

Alphanumeric: rest

- **Eighth Record Type: OPTIONAL**

Zone E: Data Number = 017

Zone F: Continuation of the transfer reason text, if there is insufficient space in the previous record.

Zone G: Free.

Computer field definition:

Numerical: E

Alphanumeric: rest

- **Ninth Record Type: OPTIONAL**

Zone E: Data Number = 018

Zone F: Special ID:

F1: Payee N.I.F. Particularly important for payment of salaries.

F2: Reference for the Payee: Reference identifying the payment which, at the payee's request, will include the issuing client. This field may be taken from the 2nd Reference of the AEB/CECA/UNACC Booklet 43 governing electronic account statements. Different from that in field D.

F3: Payee ID number: any other data which may be given, different from that in zones D and F2.

Zone G: Free

Computer field definition:

Numerical: E

Alphanumeric: rest

2.2.3. Totals Record

There is **only one record** of this type, which is made up as follows:

Zone A: Record Code = 08

Zone B: Transaction code = 56

Zone C: Issuer ID: The same entry for this zone in the Issuer Header Records.

Zone D: Free

Zone E: Free

Zone F: Totals Data:

F1: Sum of all the amounts in euros from the block of national transfers. Amount given to two decimal places, without showing the decimal point (Data Number 010, field F1).

F2: Number of first individual records type, i.e., those containing the Data Number "010".

F3: Total number of records contained in the block of national transfers, including that for the Header Record and that for the Totals Record itself.

F4: Free

Zone G: Free

Computer field definition:

Numerical: A, B, F1, F2 and F3

Alphanumeric: rest

3. PAYEE CROSS-BORDER TRANSFER RECORDS

3.1 Design

HEADER RECORD

ZONE	A	B	C		D	E	F
			C1	C2			
LENGTH	2	2	9	3	12	3	41
CONTENTS	Record Code	Transaction code	Issuer NIF	Suffix	Free	Free	Free
POSITION	2	4	13	16	28	31	72

DETAILED RECORDS

First Record Type

ZONE	A	B	C		D	E	F				G
			C1	C2			F1	F2	F3	F4	
LENGTH	2	2	9	3	12	3	2	2	30	1	6
CONTENTS	Record Code	Transaction code	Issuer NIF	Suffix	Payee Reference	Data Number	Country Code	Control digits	Basic Bank Account Number BBAN	Reason for order	Free
POSITION	2	4	13	16	28	31	65			66	72

Second Record Type

ZONE	A	B	C		D	E	F					G
			C1	C2			F1	F2	F3	F4	F5	
LENGTH	2	2	9	3	12	3	12	1	2	6	11	9
CONTENTS	Record Code	Transaction code	Issuer NIF	Suffix	Payee Reference	Data Number	Nominal Amount	Charges Code	ISO Code	Free	Receiving Agency Code	Free
POSITION	2	4	13	16	28	31	43	44	46	52	63	72

Third to Ninth Record Type inclusive

ZONE	A	B	C		D	E	F	G
			C1	C2				
LENGTH	2	2	9	3	12	3	36	5
CONTENTS	Rec. Code	Trans. Code	Issuer NIF	Suffix	Payee Reference	Data Number	Different information, depending on the Record Type	Free
POSITION	2	4	13	16	28	31	67	72

Tenth Record Type

ZONE	A	B	C		D	E	F			G
			C1	C2			F1	F2	F3	
LENGTH	2	2	9	3	12	3	9	13	18	1
CONTENTS	Record Code	Transaction code	Issuer NIF	Suffix	Payee Reference	Data Number	Free	Reference for Payee	Free	Free
POSITION	2	4	13	16	28	31	40	53	71	72

TOTALS RECORD

ZONE	A	B	C		D	E	F				G
			C1	C2			F1	F2	F3	F4	
LENGTH	2	2	9	3	12	3	12	8	10	6	5
CONTENTS	Record Code	Transaction code	Issuer NIF	Suffix	Free	Free	Amounts total	Number of data records 033	Total number of records	Free	Free
POSITION	2	4	13	16	28	31	43	51	61	67	72

3.2. Description (Payee Cross-border Transfer records)

3.2.1. Header Record

This will contain the following information:

Zone A: Record Code = 04

Zone B: Transaction code = 60 Cross-border Transfer

Zone C: Issuer ID: Same entry for this field in the Issuer Header Record

Zone D: Free

Zone E: Free

Zone F: Free

Computer field definition:

Numerical: A and B

Alphanumerical: rest

3.2.2. Detailed Records

For each payee receiving a payment by transfer, **3 records must be produced** (one of the first type, one of the second type and one of the third type). **7 more optional records may be used** which will only be included when necessary.

All the records that must be produced for the same payee, will have the **same first 28 positions**, which will contain the following information:

Zone A: Record Code = 06

Zone B: Transaction code: 60: Cross-border Transfer

Zone C: Issuer ID: Same entry for this field in the Issuer Header Record.

Zone D: Payee Reference: ID Code set by the issuer and different for each payee.

From the following zone on, the information to be given varies depending on the Record Type and according to the following list:

- **First Record Type: COMPULSORY**

Zone E: Data Number = 033

Zone F: Payee IBAN:

F1: Country Code (ISO)
F2: IBAN control digits
F3: Basic Bank Account Number, BBAN

As specified in Annex 1

F4: Reason for the Order:

2 = Overseas Salary
6 = Overseas Pension
7 = Other overseas items

Zone G: Free

Computer field definition:

Numerical: E, F2 and F4

Alphanumeric: rest

- **Second Record Type: COMPULSORY**

Zone E: Data Number = 034

Zone F:

F1: Amount in euros: given to two decimal places without showing the decimal point.

F2: Charges code:

1 - Transfer charges paid by the Issuer (OUR)
2 - Transfer charges paid by the Payee (BEN)
3 - Shared charges (SHA)

F3: ISO code of the country of the payee.

F4: Free.

F5: ID Code of the Receiving Agency. The Swift Code, Bank Identification Code (BIC) will be indicated.

Zone G: Free

Computer field definition:

Numerical: E, F1 and F2.

Alphanumerical: rest

- **Third Record Type: COMPULSORY**

Zone E: Data Number = 035

Zone F: Payee name.

Zone G: Free

Computer field definition:

Numerical: E

Alphanumerical: rest

- **Fourth Record Type: OPTIONAL**

Zone E: Data Number = 036

Zone F: Residence of payee. If there is insufficient space in this field, the residence can be continued in the Record Type indicated below.

Zone G: Free

Computer field definition:

Numerical: E

Alphanumerical: rest

- **Fifth Record Type: OPTIONAL**

Zone E: Data Number = 037

Zone F: Continuation of the payee residence. This will only be used when said residence does not fit in the previous Record Type.

Only used for transfers.

Zone G: Free.

Computer field definition:

Numerical: E

Alphanumerical: rest

- **Sixth Record Type: OPTIONAL**

Zone E: Data Number = 038

Zone F: Post code and town of the transfer payee.

Zone G: Free

Computer field definition:

Numerical: E

Alphanumeric: rest

- **Seventh Record Type: OPTIONAL**

Zone E: Data Number = 039

Zone F: Country of the payee's town.

Zone G: Free.

Computer field definition:

Numerical: E

Alphanumeric: rest

- **Eighth Record Type: OPTIONAL**

Zone E: Data Number = 040

Zone F: Reason for transfer.

Zone G: Free.

Computer field definition:

Numerical: E

Alphanumeric: rest

- **Ninth Record Type: OPTIONAL**

Zone E: Data Number = 041

Zone F: Continuation of the transfer reason text, if there is insufficient space in the previous record.

Zone G: Free.

Computer field definition:

Numerical: E

Alphanumeric: rest

- **Tenth Record Type: OPTIONAL**

Zone E: Data Number = 042

Zone F: Special ID:

F1: Free

F2: Reference for the payee: Reference identifying the payment which, at the payee's request, will include the issuing client

F3: Free

Computer field definition:

Numerical: E

Alphanumeric: rest

3.2.3 Totals Record

There is **only one record** of this type, which is made up as follows:

Zone A: Record Code = 08

Zone B: Transaction code = 60

Zone C: Issuer ID: Same entry for this zone in the Issuer Header Records.

Zone D: Free

Zone E: Free

Zone F: Totals Data:

F1: Sum of all the amounts in euros from the block of cross-border transfers: Amount given to two decimal places, without showing the decimal point. (Data Number 034, field F1)

F2: Number of first individual records type, i.e., those containing the Data Number "033".

F3: Total number of records contained in the block of cross-border transfers, including that for the Header Record and that for the Totals Record itself.

F4: Free

Zone G: Free

Computer field definition:

Numerical: A, B, F1, F2 and F3

Alphanumeric: rest

4. PAYEE SPECIAL TRANSFER RECORDS (Cross-border and national transfers requiring individualized notification to Trade balance).

4.1 Design

HEADER RECORD

ZONE	A	B	C		D	E	F	
			C1	C2				
LENGTH	2	2	9	3	12	3	41	
CONTENTS	Record Code	Transaction code	Issuer NIF	Suffix	Free	Free	Free	
POSITION	2	4	13	16	28	31	72	

DETAILED RECORDS

First Record Type

ZONE	A	B	C		D	E	F				G	
			C1	C2			F1	F2	F3	F4		
LENGTH	2	2	9	3	12	3	2	2	30	1	6	
CONTENTS	Record Code	Transaction code	Issuer NIF	Suffix	Payee Reference	Data Number	Country Code	Control digits	Basic Bank Account Number BBAN	Reason for order	Free	
POSITION	2	4	13	16	28	31	65				66	72

Second Record Type

ZONE	A	B	C		D	E	F					G
			C1	C2			F1	F2	F3	F4	F5	
LENGTH	2	2	9	3	12	3	12	1	2	6	11	9
CONTENTS	Record Code	Transaction code	Issuer NIF	Suffix	Payee Reference	Data Number	Nominal Amount	Charges Code	Payee ISO Country Code	Free	Receiving Agency Code	Free
POSITION	2	4	13	16	28	31	43	44	46	52	63	72

Third to Ninth Record Type inclusive

ZONE	A	B	C		D	E	F	G
			C1	C2				
LENGTH	2	2	9	3	12	3	36	5
CONTENTS	Rec. Code	Trans. Code	Issuer NIF	Suffix	Payee Reference	Data Number	Different information, depending on Record Type	Free
POSITION	2	4	13	16	28	31	67	72

Tenth Record Type

ZONE	A	B	C		D	E	F			G
			C1	C2			F1	F2	F3	
LENGTH	2	2	9	3	12	3	9	13	18	1
CONTENTS	Record Code	Transaction code	Issuer NIF	Suffix	Payee Reference	Data Number	Free	Reference for Payee	Free	Free
POSITION	2	4	13	16	28	31	40	53	71	72

Eleventh Record Type

ZONE	A	B	C		D	E	F	G
			C1	C2				
LENGTH	2	2	9	3	12	3	35	6
CONTENTS	Rec. Code	Trans. Code	Issuer NIF	Suffix	Payee Reference	Data Number	Overseas payment	Free
POSITION	2	4	13	16	28	31	66	72

Twelfth Record Type

ZONE	A	B	C		D	E	F	G
			C1	C2				
LENGTH	2	2	9	3	12	3	35	6
CONTENTS	Rec. Code	Trans. Code	Issuer NIF	Suffix	Payee Reference	Data Number	Continuation of overseas payment	Free
POSITION	2	4	13	16	28	31	66	72

Thirteenth Record Type

ZONE	A	B	C		D	E	F						G
			C1	C2			F1	F2	F3	F4	F5	F6	
LENGTH	2	2	9	3	12	3	2	6	3	9	8	12	1
CONTENTS	Record Code	Transaction code	Issuer NIF	Suffix	Payee Reference	Data Number	Payment Category	Statistics Code	Goods Country Code	Issuer NIF	NOF (Financial Transaction No.)	ISN Code	Free
POSITION	2	4	13	16	28	31	33	39	42	51	59	71	72

TOTALS RECORD

ZONE	A	B	C		D	E	F				G
			C1	C2			F1	F2	F3	F4	
LENGTH	2	2	9	3	12	3	12	8	10	6	5
CONTENTS	Record Code	Transaction code	Issuer NIF	Suffix	Free	Free	Amounts total	Number of data records 043	Total number of records	Free	Free
POSITION	2	4	13	16	28	31	43	51	61	67	72

4.2. Description (Payee Special Transfer records)

4.2.1. Header Record

This will contain the following information:

Zone A: Record Code = 04

Zone B: Transaction code = 61 Transfers which require notification to Trade balance

Zone C: Issuer ID: Same entry for this field in the Issuer Header Records

Zone D: Free

Zone E: Free

Zone F: Free

Computer field definition:

Numerical: A and B

Alphanumerical: rest

4.2.2. Detailed Records

For each payee receiving a payment by transfer, **6 records must be produced** (first type, second type, third type, eleventh type, twelfth type and thirteenth type). **7 more optional records may also be used** which will only be included when necessary.

All the records that must be produced for the same payee, will have the **same first 28 positions**, which will contain the following information:

Zone A: Record Code = 06

Zone B: Transaction code: 61: Transfers which require notification to Trade balance

Zone C: Issuer ID: Same entry for this field in the Issuer Header Records.

Zone D: Payee Reference: ID code set up by the issuer and different for each payee.

From the following zone onwards, the information given varies depending on the Record Type and according the following list:

- **First Record Type: COMPULSORY**

Zone E: Data Number = 043

Zone F: Payee IBAN:

F1: Country Code (ISO)
F2: IBAN control digits
F3: Basic Bank Account Number, BBAN

As specified in Annex 1

F4: Reason for order:

2 = Salary
6 = Pension
7 = Other

Zone G: Free

Computer field definition:

Numerical: E, F2 and F4

Alphanumerical: rest

- **Second Record Type: COMPULSORY**

Zone E: Data Number = 044

Zone F:

F1: Amount in euros: given to two decimal places without showing the decimal point.

F2: Charges Code:

1 – Transfer charges paid by the Issuer (OUR)
2 – Transfer charges paid by the Payee (BEN)
3 – Shared charges (SHA)

F3: ISO Country Code of the payee.

F4: Free.

F5: ID Code of the Receiving Agency. The Swift Code, Bank Identification Code (BIC) will be indicated.

Zone G: Free

Computer field definition:

Numerical: E, F1 and F2.

Alphanumeric: rest

- **Third Record Type: COMPULSORY**

Zone E: Data Number = 045

Zone F: Payee name.

Zone G: Free

Computer field definition:

Numerical: E

Alphanumeric: rest

- **Fourth Record Type: OPTIONAL**

Zone E: Data Number = 046

Zone F: Residence of payee. If there is insufficient space in this field, the residence can be continued in the Record Type indicated below.

Zone G: Free

Computer field definition:

Numerical: E

Alphanumeric: rest

- **Fifth Record Type: OPTIONAL**

Zone E: Data Number = 047

Zone F: Continuation of the payee residence. This will only be used when said residence does not fit in the previous Record Type.

Zone G: Free.

Computer field definition:

Numerical: E

Alphanumeric: rest

- **Sixth Record Type: OPTIONAL**

Zone E: Data Number = 048

Zone F: Post code and town of the transfer payee.

Zone G: Free

Computer field definition:

Numerical: E

Alphanumeric: rest

- **Seventh Record Type: OPTIONAL**

Zone E: Data Number = 049

Zone F: Country of the payee's town

Zone G: Free.

Computer field definition:

Numerical: E

Alphanumeric: rest

- **Eighth Record Type: OPTIONAL**

Zone E: Data Number = 050

Zone F: Reason for transfer.

Zone G: Free.

Computer field definition:

Numerical: E

Alphanumeric: rest

- **Ninth Record Type: OPTIONAL**

Zone E: Data Number = 051

Zone F: Continuation of the transfer reason text, if there is insufficient space in the previous record.

Zone G: Free.

Computer field definition:

Numerical: E

Alphanumerical: rest

- **Tenth Record Type: OPTIONAL**

Zone E: Data Number = 052

Zone F: Special ID:

F1: Free

F2: Reference for the payee: Reference identifying the payment which, at the payee's request, will include the issuing client.

F3: Free

Zone G: Free

Computer field definition:

Numerical: E

Alphanumerical: rest

- **Eleventh Record Type: COMPULSORY**

Zone E: Data Number = 053

Zone F: Overseas payment, for purposes of Trade balance: free text so that the issuing client can indicate the purpose of the overseas payment.

Zone G: Free.

Computer field definition:

Numerical: E

Alphanumerical: rest

- **Twelfth Record Type: COMPULSORY**

Zone E: Data Number = 054

Zone F: Continuation of the Overseas payment, for purposes of Trade balance: continuation of the free text so that the issuing client can indicate the purpose of the overseas payment, if there is insufficient space in the previous record

Zone G: Free.

Computer field definition:

Numerical: E

Alphanumeric: rest

- **Thirteenth Record Type: COMPULSORY**

Zone E: Data Number = 055

Zone F: Information for Trade balance

F1: Payment Category:

01 - Goods

02 – Not goods

F2: Payment Reason Statistics Code, customs entry or Invisible transaction code

F3: Goods Country Code. ISO Code of the Country to which the overseas payment is being made.

F4: NIF of the issuer of securities and loan capital

F5: NOF: Financial Transaction Number

F6: ISIN Code

The fields F2, F3, F4, F5 and F6 will be completed in accordance with the standards established by Trade balance for each statistics code.

Zone G: Free.

Computer field definition:

Numerical: E, F1 and F2

Alphanumeric: rest

4.2.3 Totals Record

There is **only one record** of this type, which is made up as follows:

Zone A: Record Code = 08

Zone B: Transaction code = 61

Zone C: Issuer ID: Same entry for this field in the Issuer Header Records.

Zone D: Free

Zone E: Free

Zone F: Totals Data:

F1: Sum of all the amounts in euros from the block of special transfers: Amount given to two decimal places, without showing the decimal point. (Data Number 044, field F1)

F2: Number of first individual records type, i.e., those containing the Data Number "043".

F3: Total number of records contained in the block of special transfers, including that for the Header Record and that for the Totals Record itself.

F4: Free

Zone G: Free

Computer field definition:

Numerical: A, B, F1, F2 and F3

Alphanumerical: rest

5. GENERAL TOTAL RECORD

5.1. Design

GENERAL TOTAL RECORD

ZONE	A	B	C		D	E	F				G
			C1	C2			F1	F2	F3	F4	
LENGTH	2	2	9	3	12	3	12	8	10	6	5
CONTENTS	Record Code	Transaction code	Issuer NIF	Suffix	Free	Free	Total of Record amounts	Number of data records 010, 033, and 043	Total number of records	Free	Free
POSITION	2	4	13	16	28	31	43	51	61	67	72

5.2. Description (General Total Record)

There is **only one record** of this type, which is made up as follows:

Zone A: Record Code = 09

Zone B: Transaction code = 62

Zone C: Issuer ID: Same entry for this zone in the Issuer Header Records.

Zone D: Free

Zone E: Free

Zone F: Totals Data:

F1: Sum of all the amounts in euros (field F1) of the totals records 08. Amount given to two decimal places, without showing the decimal point.

F2: Number of first individual records type, i.e., those containing the Data Number "010", "033" and "043".

F3: Total number of records contained in the file, including that for the Header Record, that for the Totals Record and that for the General Total Record itself.

F4: Free

Zone G: Free

Computer field definition:

Numerical: A, B, F1, F2 and F3

Alphanumeric: rest