



SPANISH BANKING ASSOCIATION

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**Orders for issuing transfers/salaries  
and cheques/promissory  
notes/certified payment**



**Banking procedures and standards series NO. 34**

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Madrid – November 2003

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## **INTRODUCTION**

The procedure covered in this Booklet has been developed by the Spanish Financial 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 the Financial 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 Financial Agency providing such service.

## **1. DEFINITION AND CHARACTERISTICS OF THE SERVICE**

This service primarily consists in the periodic channelling of mass cash payments made by Companies and Organizations to their existing or retired employees for salaries and pensions and, in general, of any other type of payment order for other reasons.

In order for these payments to be made correctly, both the issuer's account to be charged as well as the payees' accounts to be credited must be indicated, and must be given under the standard Client Account Code (C.C.C.) format, for the transfers.

Consequently, for this service, requests to issue the following types of transactions will be channelled:

- Transfers (ordinary, salary and pensions)
- Pay cheques
- Bank cheques

### **1.1. PAYMENT OF SALARIES AND PENSIONS**

- When the service is provided by transfer payment, the Companies and Organizations as well as the existing and retired employees must hold an account with one of the Credit Agencies.

- The Credit Agencies shall neither deal with nor handle any internal document of the paying Companies or Organizations, as receipts of the amounts received.

- 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 payment slips produced by the Companies, if the form of payment is by transfer, indicating the CCC of the payee account.

- To provide this service, the Companies and Organizations will preferably use the transfer form of payment, which is now considered the most suitable as it is flexible and secure.

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

- The Companies will send the orders to the Credit Agencies via electronic files.

### **1.2. OTHER ORDERS FOR TRANSFER AND ISSUING OF BANK CHEQUES**

To dispatch payment orders to the 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.

## 2. GENERAL CHARACTERISTICS OF MAGNETIC MEDIA

### 2.1. MEDIUM

- Magnetic tape. 1,600 or 6,250 B.P.I., 9 tracks, E.B.C.D.I.C. code
- Fixed length records (72 bytes).
- Block factor: 45 records (3,240 bytes).
- Label and marking of tape at beginning (TM), omitted.

N.B.: Diskettes may be used instead of tape, as long as the Issuing Companies and the Agency which is to carry out the orders agree beforehand on the technical characteristics of said magnetic media.

### 2.2. ORGANIZATION OF THE MEDIUM

There are three groups of records in each of which are various types, some fixed or compulsory, others optional:

a) **Header Records:** Four compulsory and two optional records.

b) **Payee Records:** For each payee receiving a transfer there must be four compulsory records, and the possibility of up to 5 more optional ones. For orders for issuing bank cheques, only two records are compulsory, one of the first type and one of the second type, with the possibility of up to 7 optional ones.

c) **Totals Record:** A single record, a summary of the tape.

Under each record type are zones which are the same and others which vary depending on the different data to be entered.

All the fields of the different records are unpacked.

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

The zones defined as "Free" are reserved for future use but shall, as a rule, be left blank.

The tape must be sorted in ascending order by:

Record Code (Zone A)

Payee Reference (Zone D)

Date Number (Zone E)

The same medium may contain orders for transfers and issuing of cheques.

## 2.3. FILE STRUCTURE

### Design

Record Code	Transaction Code (1)	Data No.	Comments	Description
03	56	001	Compulsory	Dates, Acc., Detail, Digit
03	56	002	Compulsory	Issuer Name
03	56	003	Compulsory	Issuer Address
03	56	004	Compulsory	Issuer Town
03	56	005	Optional	References 12 and 16
03	56	007	Optional	Person with authorized power
03	56	008	Optional	Previous Address
06	56, 57, 58 or 59	010	Compulsory	Payee acc./ Amount/ Charges
06	56, 57, 58 or 59	011	Compulsory	Payee Name
06	56, 57, 58 or 59	012	Comp. in transfers	Payee Address
06	56, 57, 58 or 59	013	Optional	Payee Address contd.
06	56, 57, 58 or 59	014	Comp. in transfers	Post code and town
06	56, 57, 58 or 59	015	Optional	Province
06	56, 57, 58 or 59	016	Optional	Item
06	56, 57, 58 or 59	017	Optional	Item (contd.)
06	56, 57, 58 or 59	018	Optional	DNI + payee identifier
06	56, 57, 58 or 59	019	Optional	References 12 and 16
06	56, 57, 58 or 59	020	Optional	Payee mobile phone no. Payee e-mail
06	56, 57, 58 or 59	021	Optional	E-mail contd.
08	56	--	Compulsory	Totalizators

(1) 56 = Salaries & Transfers, 57 = Bank cheques, 58 = Prom. Notes, 59 = Certified Payments

**NOTE 1:** Optional records 005, 019, 020 and 021 are included (adapted to Bankinter's own special format), which are not included in the usual Standard CSB 34.

**NOTE 2:** Products 58 and 59 are included (adapted to Bankinter's own special format) as long as they never interfere with the usual Standard CSB 34.

## 2.4. METHOD OF SENDING THE MEDIUM

A label must be attached to the outside of the medium showing the following data:

- Issuer Name
- Tape density (when this type of medium is used)
- Send Date

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 given in field F2 of the first compulsory Header Record: "Date for issuing orders".

# ANNEX 1. DESIGN AND DESCRIPTION OF THE RECORDS

## 1. HEADER RECORDS

### 1.1. Description (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 26 positions will be the same for all of them, containing the following information:

#### FIRST RECORD TYPE

A	B	C	D	E	F								G
2	2	10	12	3	F1	F2	F3	F4	F5	F6	F7	F8	7
CODIGO REGISTRO	CODIGO OPERACION	CODIGO DEL ORDENANTE	LIBRE	NUMERO DE DATO	EMVIO DEL SOPORTE	EMISION ORDENES	NUMERO ENTIDAD	NUMERO SUCURSAL	NUMERO CUENTA	FECHA	LIBRE	C.C.C.	LIBRE
					FECHAS		CUENTA CARGO ORDENANTE						
1		15		30		42				60		66	72

#### SECOND TO EIGHTH RECORD TYPE INCLUSIVE

A	B	C	D	E	F								G
2	2	10	12	3	36								7
CODIGO REGISTRO	CODIGO OPERACION	CODIGO DEL ORDENANTE	LIBRE	NUMERO DE DATO	INFORMACION DIFERENTE DE ACUERDO CON EL TIPO REGISTRO								LIBRE
1		15		30		42				60		66	72

**Zone A:** Record Code **03**

**Zone B:** Transaction Code **56**

**Zone C:** Issuer Code

Company ID No. such as the NIF/CIF or DNI. The contents of this zone will be the same for all the file records and in ebankinter companies it must be the CIF of the company in whose name the user is sending the remittance.

**Zone D:** Free, blank

**Data Type 001** (compulsory)

**Zone E:** Data Number 001

**Zone F:**

F1: Date medium generated (DDMMYY)

F2: Date orders issued (DDMMYY)

F3: Issuer Bank Code (Numerical-zeros left)

F4: Issuer Branch Code (Numerical-zeros left)

F5: Issuer Account Number (Numerical-zeros left)



F6: Details of amount charged: 0 = A single accounting entry, 1 = An accounting entry per Payee

F7: Free

F8: D.C. (Issuer Account Control Digits)

**Zone G: Free**

**Data Type 002 (Compulsory)**

**Zone E:** Data Number 002

**Zone F:** Issuer Name, aligned to the left

**Zone G:** Free, blank

**Data Type 003 (Compulsory)**

**Zone E:** Data Number 003

**Zone F:** Issuer address aligned to left

**Zone G:** Free, blank

**Data Type 004: (Compulsory)**

**Zone E:** Data Number 004

**Zone F:** Issuer town aligned to the left, with blanks to the right

**Zone G:** Free, blank

**Data Type 005: (Optional. Is not standard)**

**Zone E:** Data Number 005

**Zone F:** References 12 and 16 of the Remittance, for Total entry

**Zone G:** Free, blank

**Data Type 007: (Optional)**

**Zone E:** Data Number 007

**Zone F:** On behalf of ...

**Zone G:** Free, blank

**Data Type 008: (Optional)**

**Zone E:** Data Number 008

**Zone F:** Address of the person on behalf of ...

**Zone G:** Free, blank

1					2					3					4					5					6					7							
5	6	7	8	9	0	1	2	3	4	5	6	7	8	9	0	1	2	3	4	5	6	7	8	9	0	1	2	3	4	5	6	7	8	9	0	1	2
Zona Libre (12)												001	Fecha Envío DDMMAA	Fecha Emisión DDMMAA	Entidad Ordenante	Sucursal Ordenante	Cuenta Ordenante	Detalle del Cargo	Libre (3)	DC de la cuenta Ordenante	Zona Libre (7)																
												002	Nombre del Ordenante (36)																								
												003	Domicilio del Ordenante (36)																								
												004	Plaza (localidad) del Ordenante (36)																								
												005	Referencia 12	Referencia 16	Libre (8)																						
												007	Por cuenta de (36)																								
												008	Domicilio de Por cuenta de (36)																								

## 1.2. Design

HEADER RECORD TYPE			
ZONE	DESCRIPTION	INITIAL POSITION	LENGTH
A:	Record Code: 03	1	2
B:	Transaction Code: 56	3	2
C:	Issuer Code	5	10
D:	Payee Reference	15	12
HEADER RECORD TYPE 001			
ZONE	DESCRIPTION	INITIAL POSITION	LENGTH
E:	Data Number: 001	27	3
F:F1	Medium send date: DDMMYY	30	6
F:F2	Order issue date: DDMMYY	36	6
F:F3	Agency receiving medium	42	4
F:F4	Branch number of charge account	46	4
F:F5	Number of charge account	50	10
F:F6	Detail of amount charged	60	1
F:F7	Free	61	3
F:F8	Control digit of charge account	64	2
G:	Free	66	7

HEADER RECORD TYPE 002			
ZONE	DESCRIPTION	INITIAL POSITION	LENGTH
E:	Data Number: 002	27	3
F:	Issuer Name	30	36
G:	Free	66	7

HEADER RECORD TYPE 003			
ZONE	DESCRIPTION	INITIAL POSITION	LENGTH
E:	Data Number: 003	27	3
F:	Issuer Address	30	36
G:	Free	66	7

HEADER RECORD TYPE 004			
ZONE	DESCRIPTION	INITIAL POSITION	LENGTH

E:	Data Number: 004	27	3
F:	Issuer Town	30	36
G:	Free	66	7

<b>HEADER RECORD TYPE 005</b>			
<b>ZONE</b>	<b>DESCRIPTION</b>	<b>INITIAL POSITION</b>	<b>LENGTH</b>
E:	Data Number: 005	27	3
F: F1	Reference 12	30	12
F: F2	Reference 16	42	16
F: F3	Free	58	8
G:	Free	66	7

<b>HEADER RECORD TYPE 007</b>			
<b>ZONE</b>	<b>DESCRIPTION</b>	<b>INITIAL POSITION</b>	<b>LENGTH</b>
E:	Data Number: 007	27	3
F:	On behalf of ...	30	36
G:	Free	66	7

<b>HEADER RECORD TYPE 008</b>			
<b>ZONE</b>	<b>DESCRIPTION</b>	<b>INITIAL POSITION</b>	<b>LENGTH</b>
E:	Data Number: 008	27	3
F:	Address on behalf of ...	30	36
G:	Free	66	7

## 2. PAYEE RECORDS

### 2.1. Description, (Payee Record)

The following compulsory Data record types must be included: 010, 011, 012, 014 for each Transfers or Salaries record, while records 013, 016 and 017 are optional.

For each record for Bank Cheques, Promissory Notes or Certified Payments, the following compulsory Data record types must be included: 010, 011, while records 012, 013, 014, 015, 016, 017 and 018 are optional. The Data record types 012, 013, 014 and 015 will be compulsory if issued with a letter.

All the records that must be produced for the same payee, will have the same first 26 positions, containing the following information:

**Zone A:** Record Code **06**

**Zone B:** Record Code **56/57/58/59**... Transfer/Bank Cheque/Promissory Note/Certified Payment

**Zone C:** Issuer Code, the same as in the Header

**Zone D:** DNI or ID No. Payee identifier. (For the Certified Payment Product Type, this must be a valid DNI or CIF.)

From this point onwards, the information varies as described:

#### **Data Type 010 (Compulsory)**

**Zone E:** Data Number 010

**Zone F:** Payment Data:

F1: Amount to two decimal places with cents to zeros (for pesetas) aligned to the right and filled in with zeros to the left.

F2: Payee Bank Code, Numerical and aligned with zeros to the left (Compulsory in Transfers)

F3: Branch Code, numerical with zeros to the left (Compulsory in Transfers)

F4: Account Number, Numerical with zeros to the left (Compulsory in Transfers)

F5: Charges 1/2 ....Issuer/Payee.

F6: Reason for order 1=Salary, 8=Pension, 9=Other Reasons

F7: **Amount sign: (+ or space)/(-) pos./neg. (Is not standard)** (In CSB, Free, blank)

F8: D.C. (Account Control Digits). (Compulsory in Transfers)

**Zone G: Due Date of Promissory Note or Certified Payment (DDMMYY) (Is not standard)** (In CSB, Free, blank)

**SECOND TO EIGHTH RECORD TYPE INCLUSIVE**

A	B	C	D	E	F	G
2	2	10	12	3	36	7
CODIGO REGISTRO	CODIGO OPERACION	CODIGO DEL ORDENANTE	LIBRE	NUMERO DE DATO	INFORMACION DIFERENTE DE ACUERDO CON EL TIPO REGISTRO	LIBRE
1		15		30	42	60
						66
						72

**Data Type 011 (Compulsory)**

**Zone E:** Data Number 011

**Zone F:** Payee Name, aligned to the left and blank to the right.

**Zone G:** Date (DDMMYY) (Is not standard) (In CSB, Free, blank)

**Data Type 012 (Compulsory)**

**Zone E:** Data Number 012

**Zone F:** Payee Address, aligned to the left and blank to the right.

**Zone G:** Free, blank

**Data Type 013 (Optional)**

**Zone E:** Data Number 013

**Zone F:** Payee Address continued, aligned to the left and blank to the right.

**Zone G:** Free, blank

**Data Type 014 (Compulsory)**

**Zone E:** Data Number 014

**Zone F:** Post code (5 pos) and payee town continued aligned to the left and blank to the right

**Zone G:** Free, blank

**Data Type 015 (Compulsory)**

**Zone E:** Data Number 015

**Zone F:** Payee province, aligned to the left and blank to the right

**Zone G:** Free, blank

**Data Type 016 (Optional)**

**Zone E:** Data Number 016

**Zone F:** Reason for order, aligned to the left and blank to the right

**Zone G:** Free, blank

**Data Type 017 (Optional)**

**Zone E:** Data Number 017

**Zone F:** Reason for order continued

**Zone G:** Free, blank

**Data Type 018 (Optional)**

- Zone E:** Data Number 018
- Zone F:** DNI for Pay Cheques plus a Payee ID below
- Zone G:** Free, blank

**Data Type 019 Is not standard, does not exist in the CSB (Optional)**

- Zone E:** Data Number 019
- Zone F:** Reference12 of the Cheque. Reference16 of the Cheque
- Zone G:** Free, blank

**Data Type 020 Is not standard, does not exist in the CSB (Optional)**

- Zone E:** Data Number 020
- Zone F:** Payee mobile telephone. Payee e-mail address
- Zone G:** Free, blank

**Data Type 021 Is not standard, does not exist in the CSB (Optional)**

- Zone E:** Data Number 021
- Zone F:** Payee e-mail address continued
- Zone G:** Free, blank

1										2										3										4										5										6										7									
8	6	7	8	9	0	1	2	3	4	5	6	7	8	9	0	1	2	3	4	5	6	7	8	9	0	1	2	3	4	5	6	7	8	9	0	1	2																																
Cave del Beneficiario (12)												010	Importe (12, dos posiciones decimales)										Espacios (18) <small>(Se corresponden a los datos de cuenta de abono pero que en nuestro caso no es necesario)</small>										Bartos		Concepto		Signo		DC <small>(No se usa)</small>		Libre		Fecha Vto del Pagare/Pago Certificado (DDMMAA)		Libre																								
												011	Nombre del Beneficiario (36)																										Fecha del Cheque (DDMMAA)		Libre																												
												012	Domicilio del Beneficiario (36)																												Libre (7)																												
												013	Continuación del Domicilio del Beneficiario (36)																																																								
												014	Código y Plaza del Beneficiario (36)																																																								
												015	Provincia del Beneficiario (36)																																																								
												016	Concepto del Documento (36)																																																								
												017	Continuación del Concepto del Documento (36)																																																								
												018	DNI (18)										Nº de Identificación del Beneficiario (18)																																														
												019	Referencia 12 (12)					Referencia 16 (16)					Libre (8)																																														
												020	Teléfono Móvil (10)					Dirección e-mail del Beneficiario (26)																																																			
021	Continuación Dirección e-mail del Beneficiario (36)																																																																				

## 2.2. Design

PAYEE RECORD TYPE			
ZONE	DESCRIPTION	INITIAL POSITION	LENGTH
A:	Record Code: 06	1	2
B:	Transaction Code: 56, 57, <a href="#">58</a> , <a href="#">59</a>	3	2
C:	Issuer Code	5	10
D:	Payee Reference	15	12

PAYEE RECORD TYPE 010			
ZONE	DESCRIPTION	INITIAL POSITION	LENGTH
E:	Data Number: 010	27	3
F:F1	Amount	30	12
F:F2	Free (in transfers and salaries it corresponds to the payment account data)	42	18
F:F3	Charges	60	1
F:F4	Reason for order	61	1
F:F5	Free (for cheques, promissory notes and certified payments the amount sign will be included - <b>see description</b> )	62	2
F:F6	Free (for transfers and salaries the Client Account Code Control Digit will be included – <b>see description</b> )	64	2
G:	Free (for promissory notes and certified payments the Due Date will be included – <b>see description</b> )	66	7

PAYEE RECORD TYPE 011			
ZONE	DESCRIPTION	INITIAL POSITION	LENGTH
E:	Data Number: 011	27	3
F:	Payee Name	30	36
G:	Free (for cheques, promissory notes and certified payments the Invoice Date will be included - <b>see description</b> )	66	7

PAYEE RECORD TYPE 012			
ZONE	DESCRIPTION	INITIAL POSITION	LENGTH
E:	Data Number: 012	27	3
F:	Payee Address	30	36
G:	Free	66	7

PAYEE RECORD TYPE 013			
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<b>ZONE</b>	<b>DESCRIPTION</b>	<b>INITIAL POSITION</b>	<b>LENGTH</b>
E:	Data Number: 013	27	3
F:	Payee Address continued	30	36
G:	Free	66	7

<b>PAYEE RECORD TYPE 014</b>			
<b>ZONE</b>	<b>DESCRIPTION</b>	<b>INITIAL POSITION</b>	<b>LENGTH</b>
E:	Data Number: 014	27	3
F:	Payee Town code	30	36
G:	Free	66	7

<b>PAYEE RECORD TYPE 015</b>			
<b>ZONE</b>	<b>DESCRIPTION</b>	<b>INITIAL POSITION</b>	<b>LENGTH</b>
E:	Data Number: 015	27	3
F:	Payee Province	30	36
G:	Free	66	7

<b>PAYEE RECORD TYPE 016</b>			
<b>ZONE</b>	<b>DESCRIPTION</b>	<b>INITIAL POSITION</b>	<b>LENGTH</b>
E:	Data Number: 016	27	3
F:	Reason for Document	30	36
G:	Free	66	7

<b>PAYEE RECORD TYPE 017</b>			
<b>ZONE</b>	<b>DESCRIPTION</b>	<b>INITIAL POSITION</b>	<b>LENGTH</b>
E:	Data Number: 017	27	3
F:	Reason for Document continued	30	36
G:	Free	66	7

<b>PAYEE RECORD TYPE 018</b>			
<b>ZONE</b>	<b>DESCRIPTION</b>	<b>INITIAL POSITION</b>	<b>LENGTH</b>
E:	Data Number: 018	27	3
F: F1	D.N.I.	30	18
F: F2	Payee ID No.	48	18
G:	Free	66	7



<b>PAYEE RECORD TYPE 019</b>			
<b>ZONE</b>	<b>DESCRIPTION</b>	<b>INITIAL POSITION</b>	<b>LENGTH</b>
E:	Data Number: 019	27	3
F: F1	Reference 12	30	12
F: F2	Reference 16	42	16
F: F3	Free	88	8
G:	Free	66	7

<b>PAYEE RECORD TYPE 020</b>			
<b>ZONE</b>	<b>DESCRIPTION</b>	<b>INITIAL POSITION</b>	<b>LENGTH</b>
E:	Data Number: 020	27	3
F: F1	Mobile telephone	30	10
F: F2	Payee e-mail address	40	26
G:	Free	66	7

<b>PAYEE RECORD TYPE 021</b>			
<b>ZONE</b>	<b>DESCRIPTION</b>	<b>INITIAL POSITION</b>	<b>LENGTH</b>
E:	Data Number: 021	27	3
F:	Payee e-mail address continued	40	36
G:	Free	66	7

### 3. TOTALS RECORDS

#### 3.1. Description (Totals Record)

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

A	B	C	D	E	F				G	
2	2	10	12	3	12	8	10	6	7	
CODIGO REGISTRO CODIGO OPERACION		CODIGO DEL ORDENANTE	LIBRE	Libre	suma de Importes	Nº de registros de datos 010	Nº total de registros	LIBRE	LIBRE	
1		15		30		42		60	66	72

**Zone A:** Record Code: **08**

**Zone B:** Transaction Code **56**

**Zone C:** Issuer Code, as in the Header and Payee records

**Zone D:** Free, blank

**Zone E:** Free, blank

**Zone F:**

F1: Sum of the amounts in the Medium

F2: Number of payee records type 010 (no. of Orders)

F3: Total number of records in the file

F4: Free, blank

**Zone G:** Free, blank

1	2	3	4	5	6	7		
5 6 7 8 9 0 1 2 3 4 5 6 7 8 9	0 1 2 3 4 5 6 7 8 9	0 1 2 3 4 5 6 7 8 9	0 1 2 3 4 5 6 7 8 9	0 1 2 3 4 5 6 7 8 9	0 1 2 3 4 5 6 7 8 9	0 1 2 3 4 5 6 7 8 9	0 1 2	
Libre		Suma de Importes (12)		Nº de rgtos 010		Nº total de rgtos		Libre

### 3.2. Design

TOTALS RECORD TYPE			
ZONE	DESCRIPTION	INITIAL POSITION	LENGTH
A:	Record Code: 08	1	2
B:	Transaction Code: 56	3	2
C:	Issuer Code	5	10
D:	Free	15	12
E:	Free	27	3
F:F1	Sum of amounts	30	12
F:F2	Number of data records 010	42	8
F:F3	Total number of records	50	10
F:F4	Free	60	6
G:	Free	66	7