



SPANISH BANKING ASSOCIATION

Direct Debit Payments by Magnetic Media



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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. PRIOR REQUIREMENTS

In order to avoid possible incidents in the debiting of these transactions, an order for direct debit by the debtor must already exist, for which the issuing clients are advised to complete the standard form "Direct Payment Orders" provided in Pamphlet No. 50 of the "Banking Procedures and Standards" set of documents.

Two pieces of information are essential for this form in order for the direct debit to be carried out correctly:

a) **Reference Code**, which directly identifies the debtor in the issuing client's internal organization; said code must not change from one invoice to another for the same holder and service; it might be the contract number, policy number, etc.

For operating purposes, therefore, the holder whose direct payments are made by an Agency, is identified by the term ISSUING CUSTOMER-REFERENCE CODE.

b) **Client Account Code (CCC)**. See Annex 8.

Before the first file containing direct payments is delivered to the corresponding Agency, however, because the direct debit data (CCC) will have to be debugged, a file containing the whole set of direct payments must be submitted for processing, giving adequate notice. Once this file has been studied, the Agency will return it to the issuing client with any corrected data.

The design given in Annex 1 will be used for these debugging files, and the amount field will contain a numerical entry which will not be processed, and may even be "zeros".

2. SYSTEM FIGURES

A-SUBMITTING:

A1- ISSUING CLIENT:

The one that issues and in the name of which amounts are debited. It may be a natural person or a Legal Entity.

A2- SUBMITTING CLIENT:

The one that obtains and submits the Medium or File to the Depository Agency. It may be the same ISSUING CLIENT or not and may be a natural person or a Legal Entity.

A3-RECEIVING AGENCY:

The Depository Agency which physically receives the Medium or File

A4-DIRECT PAYMENT AGENCY:

The Depository Agency from where the credit payments will be debited.

B-RETURNS:

B1- SUBMITTING AGENCY:

Depository Agency which returns the Medium or File to the Issuing Client. In Submitting, it acted as Receiving Agency.

B2- RECEIVING CLIENT:

The one that receives the returned Medium or File. It is the same one which Submitted the Medium or File.

B3- ISSUING CLIENT:

The one to which the Medium or File is returned. It is the same one as in Submitting.

B4- DIRECT PAYMENT AGENCY:

Depository Agency from where the credit payments returned should have been debited. It is the

same one as in Submitting

C-IDENTIFICATION:

C1- ISSUING CLIENT:

The Issuing Client is identified by a two-part code: Tax ID No. (N.I.F.) and Suffix (Three-figure number between 000 and 999); it cannot be 000 in the following situations:

--When the Client wishes to differentiate its credits by their typology.

--To identify the different Medium-Issuing Centres which the same Issuing Client may have.

--When the Issuing Client submits to various Receiving Agencies and the media contain direct credit payments for payment in others. However, if the media only contain Direct Credit payments in the Receiving Agency, or if the Client has no duplicated references, use thereof will not be compulsory. In the above cases, the NIF will stay the same, but the Suffix will be different.

C2- SUBMITTING AND RECEIVING CLIENT:

Identification according to the same criteria in the previous point.

C3- RECEIVING, SUBMITTING AND DIRECT PAYMENT AGENCY:

These are identified by the Code assigned to them by the Bank of Spain.

II. GENERAL CHARACTERISTICS

1. MAGNETIC TAPE

1.1 EBCDIC format medium

- a) Magnetic tape (1,600 or 6,250 bpi, 9-track)
- b) IBM Streamer
- c) 3480 magnetic tape cartridges
 - EBCDIC Code. (recommended table T1V10284 country extended: Spain, Latin America)
 - Fixed length records (162 bytes).
 - Block: 40 records (6,480 bytes).
 - With no label or marking of tape at beginning.
 - With marking of tape at end.
 - Labelling.- Adhesive label containing:
 - * FROM: Submitting Client
 - * TO: Receiving Agency
 - * DENSITY: 1,600 or 6,250 b.p.i. (only magnetic tapes)
 - * FILE: Notification of credits
 - * VOLUME: n of m

1. 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 (162 bytes). On CD add 2 bytes (CRLF)
 - Text type sequential MS/DOS format.
 - Labelling. Adhesive label containing:
 - * FROM: Submitting Client
 - * TO: Receiving Agency
 - * CHARACTERISTICS: One or two sides, double or high density
 - * FILE: Notification of credits
 - * VOLUME: n of m

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

III. FILE ORGANIZATION

It will start with a "Submitter Header" record, containing information concerning the Submitter, as well as the destination.

An "Issuing Client Header" record will then follow which, in turn, will be followed by individual records, for which each credit must have a "Compulsory Individual" record. Then will follow the "Optional" records (to a maximum of six) for sending all the information needed for the credit. These optional records will be sorted, under the same reference code, in ascending order by the data code, although all are not required, i.e., some intermediaries may be missing.

Under each issuing client must appear all the individual records in the files, sorted in ascending order by the Debit Agency–Branch number, reference and data code.

If a submitter wishes to deliver a single file containing the transactions of various issuers, it can do so only when each one has the structure indicated, i.e., the "Issuer Header" record first, the "Individual" records, "Issuer Total" and others, with no **marking**, the "Header" record of the second issuer, the "Individual" records, etc., and so on.

However, if the file contains the direct payments of a single issuer, the "Submitter" record must also appear, even though, in this case, the "Submitter" and the "Issuing Client" are one and the same.

In all cases, a "General Total" record will appear at the end.

IV. REASONS FOR RETURNING THE FILE

1.- If any of the following records are missing:

- Submitter Header.
- Issuer Header.
- Compulsory Individual Records.
- Issuer Total.
- General Total.

2.- Failure to comply with the compulsory organization of the file.

3.- If any of the different fields do not tally with the "Totals Records".

V. STRUCTURE OF RECORDS

Information is listed below for each field in the different record types. As a rule, the free zones will contain "blanks" and will be kept free in case additional data needs to be added to the records in the future. The amounts will appear to two decimal places (cents) without the decimal point, aligned to the right and filled in with zeros to the left, where necessary.

1. Submitter Header Record

ZONE A.

A1. Record Code: 51 (Euros)

A2. Data Code: 70

ZONE B.

B1. Submitter Code. As indicated in the "SYSTEM FIGURES" ("IDENTIFICATION") section. For technical reasons, aligned to the right, with zeros to the left, where necessary.

B2. File creation date. In DDMMYY format.

B3. Free.

ZONE C. Name of Submitting Client.

ZONE D. Free.

ZONE E.

E1. Agency receiving the file. Always in four positions.

E2. Receiving Branch. Branch of the Receiving Agency, where the file is delivered.

E3. Free.

ZONE F. Free.

ZONE G. Free.

Computer field definition:

Numerical: A1, A2, B2, E1 and E2.

Alphanumerical: Rest.

2 Issuer Header Record

ZONE A.

A1. Record Code: 53 (Euros).

A2. Data Code: 70.

ZONE B.

B1. Issuing Client Code. As indicated in the "SYSTEM FIGURES" ("IDENTIFICATION") section. For technical purposes, aligned to the right, with zeros to the left, where necessary. The Issuing Client Code must be given in full, it must never change for the same type of direct payments.

B2. File creation date. In DDMMYY format.

B3. Issue date (it can be a future date). In DDMMYY format.

ZONE C. Name of Issuing Client.

ZONE D. CCC of Issuing Client, where the invoice amount must be paid.

- D1.** Agency Number. Always in four numerical positions.
- D2.** Branch Number where the Issuing Client account is held. Four numerical positions.
- D3.** Control Digits of the Agency, Branch and Account Number.
- D4.** Account Number of Issuing Client. Always aligned to the right, with zeros to the left.

ZONE E.

- E1.** Free
- E2.** Debit procedure
- "01", if it is the "First".
- E3.** Free.

ZONE F. Free.

ZONE G.

- G1.** Free
- G2.** INE Code of the town of issue. The Code assigned by the National Statistics Institute to the town where the transactions are issued will be given here
- G3.** Free

Computer field definition:

Numerical: A1, A2, B2, D1, D2, D3, D4, E2 and G2.
Alphanumerical: Rest.

3 Compulsory Individual Record

ZONE A.

- A1. Record Code: 56 (Euros).
- A2. Data Code: 70.

ZONE B.

- B1. Issuing Client Code. The same entered in this field in the "Issuer Header" record.
- B2. Reference Code. As indicated in the "PRIOR REQUIREMENTS" section.

ZONE C. Name or company name of the direct payment holder.

ZONE D. CCC ID of the direct payment account.

- D1. Agency Number, in four numerical positions.
- D2. Branch Number. The number assigned by each Agency to its branches.
- D3. Control Digits validating the Agency, Branch and Account Number. If this information is not provided by the account holder, or is incorrect, "***" will be entered in the field.
- D4. Account Number to be debited. Numerical entry aligned to the right, with zeros to the left.

ZONE E. Direct payment amount, to two decimal places for cents. May be given with zeros.

ZONE F.

- F1.** Returns Code. Code for identifying the transaction
- F2.** Internal Reference Code. Also used for identification by the issuing client, for any returns. Neither field appears in the form created by the Agency, but they will be provided in the returns field, where appropriate.

ZONE G. First Item Field. May have spaces.

ZONE H.

H1. Expiry date in DDMMYY format.

H2. Free

Computer field definition:

Numerical: A1, A2, D1, D2, D4, E and H1.

Alphanumerical: Rest.

4. Optional First Individual Record

ZONE A.

A1. Record Code: 56 (Euros).

A2. Data Code: 71.

ZONE B.

B1. Issuing Client Code. The same entered in this field in the "Issuer Header" record.

B2. Reference Code. The same entered in the corresponding "Compulsory Individual" record.

ZONE C. Second item field. This will be written in the second half of the first line of the zone reserved for item in the "Direct Debit Payments" or "Notification" created by the Agency.

ZONE D. Third item field. This will be written in the first half of the second line of the zone reserved for item in the "Direct Debit Payments" or "Notification" created by the Agency.

ZONE E. Fourth item field. This will be written in the first half of the second line of the zone reserved for item in the "Direct Debit Payments" or "Notification" created by the Agency.

ZONE F. Free.

Computer field definition:

Numerical: A1 and A2.

Alphanumerical: Rest.

5. Optional Second Individual Record

ZONE A.

A1. Record Code: 56 (Euros).

A2. Data Code: 72.

ZONE B.

B1. Issuing Client Code. The same entered in this field in the "Issuer Header" record.

B2. Reference Code. The same entered in the corresponding "Compulsory Individual" record.

ZONE C. Fifth item field. This will be written in the second half of the first line of the zone reserved for item in the "Direct Debit Payments" or "Notification" created by the Agency.

ZONE D. Sixth item field. This will be written in the first half of the second line of the zone reserved for item in the “Direct Debit Payments” or “Notification” created by the Agency.

ZONE E. Seventh item field. This will be written in the first half of the second line of the zone reserved for item in the “Direct Debit Payments” or “Notification” created by the Agency.

ZONE F. Free.

Computer field definition:

Numerical: A1 and A2.

Alphanumerical: Rest.

6. Optional Third Individual Record

ZONE A.

A1. Record Code: 56 (Euros).

A2. Data Code: 73.

ZONE B.

B1. Issuing Client Code. The same entered in this field in the "Issuer Header" record.

B2. Reference Code. The same entered in the corresponding "Compulsory Individual" record.

ZONE C. Eighth item field. This will be written in the second half of the first line of the zone reserved for item in the “Direct Debit Payments” or “Notification” created by the Agency.

ZONE D. Ninth item field. This will be written in the first half of the second line of the zone reserved for item in the “Direct Debit Payments” or “Notification” created by the Agency.

ZONE E. Tenth item field. This will be written in the first half of the second line of the zone reserved for item in the “Direct Debit Payments” or “Notification” created by the Agency.

ZONE F. Free.

Computer field definition:

Numerical: A1 and A2.

Alphanumerical: Rest.

7. Optional Fourth Individual Record

ZONE A.

A1. Record Code: 56 (Euros).

A2. Data Code: 74.

ZONE B.

B1. Issuing Client Code. The same entered in this field in the "Issuer Header" record.

B2. Reference Code The same entered in the corresponding "Compulsory Individual" record.

ZONE C. Eleventh item field. This will be written in the second half of the first line of the zone reserved for item in the "Direct Debit Payments" or "Notification" created by the Agency.

ZONE D. Twelfth item field. This will be written in the first half of the second line of the zone reserved for item in the "Direct Debit Payments" or "Notification" created by the Agency.

ZONE E. Thirteenth item field. This will be written in the first half of the second line of the zone reserved for item in the "Direct Debit Payments" or "Notification" created by the Agency.

ZONE F. Free.

Computer field definition:

Numerical: A1 and A2.

Alphanumerical: Rest.

8 Optional Fifth Individual Record

ZONE A.

A1. Record Code: 56 (Euros).

A2. Data Code: 75.

ZONE B.

B1. Issuing Client Code. The same entered in this field in the "Issuer Header" record.

B2. Reference Code. The same entered in the corresponding "Compulsory Individual" record.

ZONE C. Fourteenth item field. This will be written in the second half of the first line of the zone reserved for item in the "Direct Debit Payments" or "Notification" created by the Agency.

ZONE D. Fifteenth item field. This will be written in the first half of the second line of the zone reserved for item in the "Direct Debit Payments" or "Notification" created by the Agency.

ZONE E. Sixteenth item field. This will be written in the first half of the second line of the zone reserved for item in the "Direct Debit Payments" or "Notification" created by the Agency.

ZONE F. Free.

Computer field definition:

Numerical: A1 and A2.

Alphanumerical: Rest.

9. Compulsory address file, for non-direct payments

ZONE A.

A1. Record Code: 56 (Euros).

A2. Data Code: 76.

ZONE B.

B1. Issuing Client Code. The same entered in this field in the "Issuer Header" record.

B2. Reference Code. The same entered in the "Compulsory Individual" record.

ZONE C. Address of debtor.

ZONE D.

D1. Town of address of debtor.

D2. Post code of address of debtor. When the full post code is not known, at least the first two positions identifying the province will be given, completing the other positions with zeros.

ZONE E.

E1. Town of issuer to whom the credit is being advanced.

E2. Province Code for this town

ZONE F.

F1. Original date on which the credit advance was executed in DDMMYY format.

F2. Free

Computer field definition:

Numerical: A1, A2, D2, E2 and F1.

Alphanumerical: Rest.

10. Issuer Total

ZONE A.

A1. Record Code: 58 (Euros).

A2. Data Code: 70.

ZONE B.

B1. Issuing Client Code. The same entered in this field in the "Issuer Header" record.

B2. Free.

ZONE C. Free.

ZONE D. Free.

ZONE E.

E1. Sum of Issuer's amounts.

E2. Free.

ZONE F.

F1. Number of Issuer's compulsory individual records or credits.

F2. Total number of Issuer's records. Including the Header and Issuer Total Records.

F3. Free.

ZONE G. Free.

Computer field definition:

Numerical: A1, A2, E1, F1 and F2.

Alphanumerical: Rest.

11. General Total Record

ZONE A.

A1. Record Code: 59 (Euros).

A2. Data Code: 70.

ZONE B.

B1. Submitter Code. The same entered in this field in the "Submitter Header" Record.

B2. Free.

ZONE C. Free.

ZONE D.

D1. Number of issuers.

D2. Free.

ZONE E.

E1. Amounts total. Sum of the amounts of the "Record Code 56" and "Data Code 80" records, in the file.

E2. Free.

ZONE F.

F1. Total number of compulsory individual records.

F2. Number of records contained in the file, including the Header, the Issuer Total and the General Total record.

F3. Free.

ZONE G. Free.

Computer field definition:

Numerical: A1, A2, D1, E1, F1 and F2.

Alphanumerical: Rest.

ANNEX 1: CREDIT ADVANCE FORMAT

Information is listed below for each field in the different record types.

As a rule, the free zones will contain "blanks" and will be kept free in case additional data needs to be added to the records in the future. The amounts will appear without cents, aligned to the right and filled in with zeros to the left, when necessary.

SUBMITTER HEADER RECORD

ZONE	DESCRIPTION	INITIAL POSITION	LENGTH	RECORD TYPE
A : A1	Record Code	1	2	Numerical
A2	Data Code	3	2	Numerical
B: B1	Submitter code (N.I.F.)	5	9	Alphanumeric
B1	Submitter code (SUFFIX)	14	3	Alphanumeric
B2	Medium creation date (DDMMYY)	17	6	Numerical
B3	Free	23	6	Alphanumeric
C:	Submitter Name	29	40	Alphanumeric
D:	Free	69	20	Alphanumeric
E: E1	Receiving Agency	89	4	Numerical
E2	Receiving Branch (of the Receiving Agency)	93	4	Numerical
E3	Free	97	12	Alphanumeric
F:	Free	109	40	Alphanumeric
G:	Free	149	14	Alphanumeric

ISSUER HEADER RECORD

ZONE	DESCRIPTION	INITIAL POSITION	LENGTH	RECORD TYPE
A: A1	Record Code 53	1	2	Numerical
A2	Data Code 70	3	2	Numerical
B: B1	Issuing Client Code (N.I.F.)	5	9	Alphanumeric
B1	Issuing Client Code (SUFFIX)	14	3	Numerical
B2	Medium creation date (DDMMYY)	17	6	Alphanumeric
B3	Issue date (DDMMYY)	23	6	Alphanumeric
C:	Issuing Client Name	29	40	Alphanumeric
D: D1	Agency No.	69	4	Numerical
D2	Agency Branch No.	73	4	Numerical
D3	Control digits of Agency-Branch and Account No.	77	2	Numerical
D4	Issuing Client Acc. No. (aligned to right, zeros to left)	79	10	Numerical
E. E1	Free	89	8	Alphanumeric
E2	Type of debit procedure: 01	97	2	Numerical
E3	Free	99	10	Alphanumeric
F:	Free	109	40	Alphanumeric
G: G1	Free	149	2	Alphanumeric
G2	INE Code of the Town of issue	151	9	Numerical

G3	Free	160	3	Alphanumeric
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COMPULSORY INDIVIDUAL RECORD

ZONE	DESCRIPTION	INITIAL POSITION	LENGTH	RECORD TYPE
A: A1	Record Code: 56	1	2	Numerical
A2	Data Code : 70	3	2	Numerical
B: B1	Issuing client code (NIF 9POS and SUF 3POS)	5	12	Alphanumeric
B2	Reference code	17	12	Alphanumeric
C:	Name or Company Name of Holder of Credit	29	40	Alphanumeric
D: D1	Agency Number	69	4	Numerical
D2	Branch Number	73	4	Numerical
D3	Control Digits	77	2	Alphanumeric
D4	Debit Account Number	79	10	Numerical
E:	Amount	89	10	Numerical
F: F1	Returns code	99	6	Alphanumeric
F2	Internal Reference code	105	10	Alphanumeric
G:	First Item field	115	40	Alphanumeric
H: H1	Expiry date (DDMMYY)	155	6	Numerical
H2	Free	161	2	Alphanumeric

OPTIONAL FIRST INDIVIDUAL RECORD

ZONE	DESCRIPTION	INITIAL POSITION	LENGTH	RECORD TYPE
A: A1	Record Code: 56	1	2	Numerical
A2	Data Code: 71	3	2	Numerical
B: B1	Issuing client code (NIF 9POS and SUF 3POS)	5	12	Alphanumeric
B2	Reference code	17	12	Alphanumeric
C:	Second Item field	29	40	Alphanumeric
D:	Third Item field	69	40	Alphanumeric
E:	Fourth Item field	109	40	Alphanumeric
F:	Free	149	14	Alphanumeric

OPTIONAL SECOND INDIVIDUAL RECORD

ZONE	DESCRIPTION	INITIAL POSITION	LENGTH	RECORD TYPE
A: A1	Record Code: 56	1	2	Numerical
A2	Data Code: 72	3	2	Numerical
B: B1	Issuing client code (NIF 9POS and SUF 3POS)	5	12	Alphanumeric
B2	Reference code	17	12	Alphanumeric
C:	Fifth Item field	29	40	Alphanumeric
D:	Sixth Item field	69	40	Alphanumeric
E:	Seventh Item field	109	40	Alphanumeric
F:	Free	149	14	Alphanumeric

OPTIONAL THIRD INDIVIDUAL RECORD

ZONE	DESCRIPTION	INITIAL POSITION	LENGTH	RECORD TYPE
A: A1	Record Code: 56	1	2	Numerical
A2	Data Code: 73	3	2	Numerical
B: B1	Issuing client code (NIF 9POS and SUF 3POS)	5	12	Alphanumeric
B2	Reference code	17	12	Alphanumeric
C:	Eighth Item field	29	40	Alphanumeric
D:	Ninth Item field	69	40	Alphanumeric
E:	Tenth Item field	109	40	Alphanumeric
F:	Free	149	14	Alphanumeric

OPTIONAL FOURTH INDIVIDUAL RECORD

ZONE	DESCRIPTION	INITIAL POSITION	LENGTH	RECORD TYPE
A: A1	Record Code: 56	1	2	Numerical
A2	Data Code: 74	3	2	Numerical
B: B1	Issuing client code (NIF 9POS and SUF 3POS)	5	12	Alphanumeric
B2	Reference code	17	12	Alphanumeric
C:	Eleventh Item field	29	40	Alphanumeric
D:	Twelfth Item field	69	40	Alphanumeric
E:	Thirteenth Item field	109	40	Alphanumeric
F:	Free	149	14	Alphanumeric

OPTIONAL FIFTH INDIVIDUAL RECORD

ZONE	DESCRIPTION	INITIAL POSITION	LENGTH	RECORD TYPE
A: A1	Record Code: 56	1	2	Numerical
A2	Data Code: 74	3	2	Numerical
B: B1	Issuing client code (NIF 9POS and SUF 3POS)	5	12	Alphanumeric
B2	Reference code	17	12	Alphanumeric
C:	Fourteenth Item field	29	40	Alphanumeric
D:	Fifteenth Item field	69	40	Alphanumeric
E:	Sixteenth Item field	109	40	Alphanumeric
F:	Free	149	14	Alphanumeric

COMPULSORY ADDRESS RECORD, FOR NON-DIRECT PAYMENTS

ZONE	DESCRIPTION	INITIAL POSITION	LENGTH	RECORD TYPE
A: A1	Record Code: 56	1	2	Numerical
A2	Data Code: 76	3	2	Numerical
B: B1	Issuing client code (NIF 9POS and SUF 3POS)	5	12	Alphanumerical
B2	Reference code	17	12	Alphanumerical
C:	Address of debtor	29	40	Alphanumerical
D: D1	Town of Address of debtor	69	35	Alphanumerical
D2	Post Code of Address of debtor	104	5	Numerical
E: E1	Issuer town to which the Credit is being advanced	109	38	Alphanumerical
E2	Province code for this town	147	2	Numerical
F: F1	Original date on which credit advance was executed (DDMMYY)	149	6	Numerical
F2	Free	155	8	Alphanumerical

ISSUING CLIENT TOTAL RECORD

ZONE	DESCRIPTION	INITIAL POSITION	LENGTH	RECORD TYPE
A: A1	Record Code: 58	1	2	Numerical
A2	Data Code: 70	3	2	Numerical
B: B1	Issuing client code (NIF 9POS and SUF 3POS)	5	12	Alphanumerical
B2	Free	17	12	Alphanumerical
C:	Free	29	40	Alphanumerical
D:	Free	69	20	Alphanumerical
E: E1	Sum of Amounts corresponding to Issuing Client	89	10	Numerical
E2	Free	99	6	Alphanumerical
F: F1	No. of Credits or Compulsory Individual Records of the same Issuing Client	105	10	Numerical
F2	No. of Records of the same Issuing Client, including the Issuer Header and the Total Record	115	10	Numerical
F3	Free	125	20	Alphanumerical
G:	Free	145	18	Alphanumerical

GENERAL TOTAL RECORD

ZONE	DESCRIPTION	INITIAL POSITION	LENGTH	RECORD TYPE
A: A1	Record Code: 59	1	2	Numerical
A2	Data Code: 70	3	2	Numerical
B: B1	Issuing client code (NIF 9POS and SUF 3POS)	5	12	Alphanumerical
B2	Free	17	12	Alphanumerical
C:	Free	29	40	Alphanumerical
D: D1	C	69	4	Numerical
D2		73	16	Alphanumerical
E: E1	Total Amounts (Sum of the amounts of Record Code 06 and Data Code 80)	89	10	Numerical
E2	Free	99	6	Alphanumerical
F: F1	No. of Credits contained in the medium (of Code 06)	105	10	Numerical
F2	No. of Credits contained in the medium, including the Header, Issuer Total and General Total Record	115	10	Numerical

F3	Free	125	20	Alphanumeric
G:	Free	145	18	Alphanumeric

ANNEX 2: FORMAT FOR SUBMITTING RETURNS

Information is listed below for each field in the different record types. As a rule, the free zones will contain "blanks" and will be kept free in case additional data needs to be added to the records in the future. The amounts will appear without cents, aligned to the right and filled in with zeros to the left, when necessary.

SUBMITTER HEADER RECORD

ZONE	DESCRIPTION	INITIAL POSITION	LENGTH	RECORD TYPE
A: A1	Record Code: 01	1	2	Numerical
A2	Data Code: 95	3	2	Numerical
B: B1	Receiver code ("Identification")	5	12	Alphanumeric
B2	Medium creation date (DDMMYY)	17	6	Numerical
B3	Free	23	6	Alphanumeric
C:	Receiver Name	29	40	Alphanumeric
D:	Free	69	20	Alphanumeric
E: E1	Agency submitting the Medium (4 positions)	89	4	Numerical
E2	Submitting Branch of the Submitting Agency	93	4	Numerical
E3	Free	97	12	Alphanumeric
F:	Name of Submitting Depository Agency	109	40	Alphanumeric
G:	Free	149	14	Alphanumeric

ISSUER HEADER RECORD

ZONE	DESCRIPTION	INITIAL POSITION	LENGTH	RECORD TYPE
A: A1	Record Code: 03	1	2	Numerical
A2	Data Code: 95	3	2	Numerical
B: B1	Issuing client code	5	12	Alphanumeric
B2	Free	17	6	Alphanumeric
B3	Free	23	6	Alphanumeric
C:	Name of Issuing Client of the Return	29	40	Alphanumeric
D: D1	Agency No. (4 numerical positions)	69	4	Numerical
D2	Branch No. of Issuing Client Account (4 pos)	73	4	Numerical
D3	Control Digits of the Agency-Branch and Account No.	77	2	Numerical
D4	Issuing Client Account No. (Aligned to the right and with zeros to the left)	79	10	Numerical
E:	Free	89	20	Alphanumeric
F:	Free	109	40	Alphanumeric
G:	Free	149	14	Alphanumeric

INDIVIDUAL RECORD

ZONE	DESCRIPTION	INITIAL POSITION	LENGTH	RECORD TYPE
A: A1	Record Code: 06	1	2	Numerical
A2	Data Code: 95	3	2	Numerical
B: B1	Issuing client code	5	12	Alphanumeric
B2	Reference code	17	12	Alphanumeric
C:	Name or Company Name of holder of the returned Credit	29	40	Alphanumeric
D: D1	Agency No. (4 numerical positions)	69	4	Numerical
D2	Branch No. of Account to be debited (4 pos)	73	4	Numerical
D3	Control Digits of the Agency-Branch and Account No.	77	2	Alphanumeric
D4	Issuing Client Account No. (Aligned to the right and with zeros to the left.)—If the Credit is not for direct payment, all Zone D will have zeros-	79	10	Numerical
E:	Amount of Return	89	10	Numerical
F: F1	Returns Code	99	6	Alphanumeric
F2	Internal Reference Code	105	10	Alphanumeric
G:	Item appearing in the Compulsory Individual Record	115	40	Alphanumeric
H: H1	Reason for Return: 1-Refused, 2-Not Domiciled, 3- Non-existing Agency-Branch, 4- R.D.338/90 NIF Application	155	1	Numerical
H2	Expiry date	156	6	Numerical
H3	Free	162	1	Alphanumeric

ISSUER TOTAL RECORD

ZONE	DESCRIPTION	INITIAL POSITION	LENGTH	RECORD TYPE
A: A1	Record Code: 08	1	2	Numerical
A2	Data Code: 95	3	2	Numerical
B: B1	Issuing client code	5	12	Alphanumeric
B2	Free	17	12	Alphanumeric
C:	Free	29	40	Alphanumeric
D:	Free	69	20	Alphanumeric
E: E1	Sum of Amounts corresponding to Issuing Client	89	10	Numerical
E2	Free	99	6	Alphanumeric
F: F1	No. Returns of same Issuing Client	105	10	Numerical
F2	No. Records of same Issuing Client, including Header and Total Record	115	10	Numerical
F3	Free	125	20	Alphanumeric
G:	Free	145	18	Alphanumeric

GENERAL TOTAL RECORD

ZONE	DESCRIPTION	INITIAL POSITION	LENGTH	RECORD TYPE
A: A1	Record Code: 09	1	2	Numerical
A2	Data Code: 95	3	2	Numerical
B: B1	Receiver Code (same as Submitter Header)	5	12	Alphanumeric
B2	Free	17	12	Alphanumeric
C:	Free	29	40	Alphanumeric
D:	Free	69	20	Alphanumeric
E: E1	Amounts Total	89	10	Numerical
E2	Free	99	6	Alphanumeric
F: F1	No. Returns contained in the Medium	105	10	Numerical
F2	No. Records contained in the Medium, including the Header, Issuer Total and the General Total Record	115	10	Numerical
F3	Free	135	20	Alphanumeric
G:	Free	155	18	Alphanumeric

ANNEX 3: DESCRIPTION OF CLIENT ACCOUNT CODE AND CONTROL DIGITS CALCULATION AND BRANCH CODES

The CCC is made up of a set of 20 numerical characters which correspond to the following data:

Agency Code: 4 Digits

Branch Code: 4 Digits

Control Digits: 2 Digits

Account Number: 10 Digits

The Agency and Branch Codes as well as the Account Number are used with all their digits and filled in with zeros to the left.

The first Control Digit verifies the Agency and Branch Codes, and the second, the Account Number.

The modulus 11 is used to obtain each of these. The sum of the products obtained by multiplying each of the figures making up the elements by the assigned weights is divided by 11. The remainder of such Division is then subtracted from 11, the result of which is the Control Digit; with the following exceptions: if the result is 10 it would be taken as 1 and if it is 11, zero.

The weights to be used are:

Units 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 the CCC of account 6/789-0 of Branch 345 of Agency 12:

--First Control Digit (Agency and Branch)--

For the purposes of calculation 00120345

WEIGHTED FIGURES

UNITS 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

SUM.....=88

The remainder of 88 divided by 11 is 0 and on subtracting this from 11 we get 11, so the Control Digit is therefore 0

--Second Control Digit (Account Number)--

For the purposes of calculation 0000067890

WEIGHTED FIGURES

UNITS 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
SUM.....= 206

By dividing 206 by 11 we get a remainder of 8 and subtracting this from 11 gives us.....3

The full CCC is therefore: 0012 0345 03 0000067890

THE BRANCH CODES ARE:

01 ALAVA	02 ALBACETE	03 ALICANTE	04 ALMERIA	05 AVILA	06 BADAJOZ
07 BALEARIC ISLANDS	08 BARCELONA	09 BURGOS	10 CACERES	11 CADIZ	12 CASTELLON
13 CIUDAD REAL	14 CORDOBA	15 LA CORUÑA	16 CUENCA	17 GERONA	18 GRANADA
19 GUADALAJARA	20 GUIPUZCOA	21 HUELVA	22 HUESCA	23 JAEN	24 LEON
25 LERIDA	26 LA RIOJA	27 LUGO	28 MADRID	29 MALAGA	30 MURCIA
31 NAVARRE	32 ORENSE	33 ASTURIAS	34 PALENCIA	35 LAS PALMAS	36 PONTEVEDRA
37 SALAMANCA	38 TENERIFE	39 CANTABRIA	40 SEGOVIA	41 SEVILLE	42 SORIA
43 TARRAGONA	44 TERUEL	45 TOLEDO	46 VALENCIA	47 VALLADOLID	48 BISCAY
49 ZAMORA	50 ZARAGOZA	51 CEUTA	52 MELILLA		