



SPANISH BANKING ASSOCIATION

Orders by file for the issuing of direct debit payments



banking procedures and standards series

68

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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.

1. CHARACTERISTICS

With this service, Credit Agencies offer their clients the management, notification and subsequent crediting of their payments to third parties, sending the payee the “direct debit” document by letter, detailing each one of the invoices, according to the Annex 4 model.

So that the Credit Agency which offers this service can issue the direct debit payments, the client should send a file based on the format described in Annex 2.

The payment will be made after the date indicated in the document for the payment. The Credit agency only undertakes to make the payment when it has not received an express order indicating it is not to be paid and there are sufficient funds in the payer’s account. Therefore, it is not a document guaranteed by the Credit agency issuing it, and this circumstance should be clearly set down in the actual document.

For these payments to be correctly made, the payer’s charge account should be indicated. It should likewise include the payee data.

To following should be considered to provide this service:

- The payers should hold an account in the Credit agencies.
- The payers will send their orders to the Credit agencies in electronic files.
- The Credit agencies will not accept any physical document from the payers, as receipt for the amount received for these items.
- The Credit Agencies shall at no time send a letter acknowledging receipt of payment to the payee.

2. SYSTEM FIGURES

- **Issuer of the Direct debit payment (Payer/ Issuer)**

Legal entity which makes payments to its payees

- **Invoice issuer (Payee)**

It may be a natural person or legal entity supplying goods and services which has issued invoices charged to the payer and, once said invoices have been confirmed, it (issuer of the direct debit payment) will issue payment order(s) in its favour.

- **Credit agency**

It receives the file from the payer with the content of the payments to be made.

It issues the direct debit payment documents and sends them to the payee.

3. ADVANTAGES OF THE SERVICE FOR THE CLIENT

- It eliminates bureaucracy and paperwork in its administrative procedures.
- It reduces operational and management costs.
- It reduces errors in handling the transactions.
- It satisfies the existing demand for payment management products.
- The payees can reduce the deferment of payments, as it can be advanced by a Credit agency, after negotiation.
- It permits obtaining precise information on the situation of its payments.
- It improves the image of the company to its suppliers.

3. OPERATIONAL INSTRUCTIONS

a) Submitting direct debit payments

The Credit Agency must be in possession of the corresponding data files at least **THREE WORKING DAYS** before the issue date, in accordance with the characteristics detailed in Annexes 1 and 2 of this booklet.

The letters addressed to the payees detailing the invoices comprising the direct debit payment will be issued in this process. The total amount and payment date should be indicated.

If there are invoices for a negative amount, it will be checked that the total amount to issue the direct payment will be positive.

The payment can be cancelled provided that the document is outstanding and an express order not to pay it is received from the client, indicating the issue date, payment date, payee name, amount and direct debit payment number.

b) Report on the execution of the payments

The payer will be informed of the direct debit payments that are debited in its account, with the agreed periodicity, in the "Document number" field of the main transactions record of Booklet 43 of AEB/CECA/UNACC.

ANNEX 1 –SUBMISSION FILE

1. FILE ORGANIZATION

There are three groups of records and there are several types within each one, some fixed or compulsory, and others which are optional:

a) **Issuer header record**

b) **Payee records:** For each payee receiving a direct debit payment there should be:

- Payee header record: four for each payee.
- Payment header record: one for each payment
- Detailed records: as many as necessary per payment (up to a maximum of 29).

c) **Totals record:** Only one record, summary of the file.

The different Payee record types have a common zone 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

The file should be classified, in ascending order, by:

- Record code (Zone A)
- Payee reference (Zone D)
- Data number (Zone E)

2. FILE STRUCTURE

Name of Records	Record Code	Transaction Code	Data No.	Comments
<u>Issuer Header Records</u>				
Type 1.....	03	59	001	Compulsory
<u>Payee records</u>				
Type 1 Payee Header	06	59	010	Compulsory
Type 2 “ “	06	59	011	Compulsory
Type 3 “ “	06	59	012	Compulsory
Type 4 “ “	06	59	013	Compulsory
Type 5 Payment Header	06	59	014	Compulsory
Type 6 Payment data	06	59	015	Compulsory (*)
<u>Totals record</u>				
One.....	08	59	-	Compulsory

(*) There may be up to 29 Records, the first (015) being compulsory and the others optional, going up by one in the Data no. for each new record.

3. GENERAL CHARACTERISTICS OF THE MAGNETIC MEDIA

3.1. 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 (100 bytes).
 - Block: 45 records (4,500 bytes).
 - With no label or marking of tape at beginning.
 - With marking of tape at end.
 - Labelling.- Adhesive labelling containing:

<ul style="list-style-type: none">* FROM: Submitting client* TO: Receiving agency* DENSITY: 1,600 or 6,250 b.p.i. (only magnetic tape)* FILE: Orders to issue Direct debit payments* VOLUME: n of m* SEND DATE:
--

3.2. 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 T-1000850) (Personal computer: multilingual)
 - Fixed length records (100 bytes). On CD add 2 bytes (CRLF)
 - Text type sequential MS/DOS format.
 - Labelling. Adhesive labelling 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 Direct Debit payments* 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 2 - DESIGN AND DESCRIPTION OF THE RECORDS

1. ISSUER HEADER RECORD

1.1. Design

ZONE	A	B	C		D	E	F	G	H					I
			C1	C2					IBAN CHARGE ACCOUNT					
									H1	H2	H3	H4	H5	
LENGTH	2	2	9	3	12	3	6	9	4	4	4	2	10	30
CONTENTS	Record code	Transaction code	Issuer code	Suffix	Free	Data number	File send date	Free	IBAN code	Agency no.	Branch number	Control digit	Issuer charge account	Free
POSITION	2	4	13	16	28	31	37	46	50	54	58	60	70	100

1.2. Description (Issuer header record)

There is **only one record** of this type made up of the following:

Zone A: Record code = 03

Zone B: Transaction code = 59

Zone C: C1: Issuer code: An identifying number for the issuing client. It can be the NIF, CIF or NIE. It is an alphanumeric field, aligned to the right. The contents of this zone will be the same for all records the file contains, whatever their type.

C2: Suffix: three-figure number, between 000 and 999, which is compulsory to use in the following situations:

- a) When the issuing client wants to distinguish its different types of invoicing.
- b) To identify the different file issuing centres a company may have.

For example: company "A" which has factories in Madrid and Barcelona, and both submit direct debit payments to the Agencies.

In said cases, the NIF will be the same, but the suffix should be different. Therefore, issuing client ID, for all intents and purposes, will always be in accordance with the NIF-SUFFIX unit.

Zone D: Free

Zone E: Data number = 001

Zone F: File send date: in DDMMYY format

Zone G: Free.

Zone H: IBAN of the charge account

H1: IBAN code: letters "ES" followed by the control digit as specified in Annex 3

H2: Agency the file is sent to: Number assigned to the Credit agency by the Bank of Spain, aligned to the right, filled in with zeros when necessary.

H3: Branch number where the issuing Agency holds the charge account. Aligned to the right, filled in with zeros when necessary.

H4: Control digit of the CCC (client account code) as specified in Annex 3.

H5: Charge account number. Same characteristics as above data. Aligned to the right, filled in with zeros when necessary.

Zone I: Free

2. PAYEE RECORDS

2.1. Design

FIRST RECORD TYPE – PAYEE HEADER (1)

ZONE	A	B	C		D	E	F		G
			C1	C2					
LENGTH	2	2	9	3	12	3	40		29
CONTENTS	Record code	Transaction code	Issuer code	Suffix	Payee reference	Data number	Name		Free
POSITION	2	4	13	16	28	31	71		100

SECOND RECORD TYPE – PAYEE HEADER (2)

ZONE	A	B	C		D	E	F		G
			C1	C2					
LENGTH	2	2	9	3	12	3	45		24
CONTENTS	Record code	Transaction code	Issuer code	Suffix	Payee reference	Data number	Address		Free
POSITION	2	4	13	16	28	31	76		100

THIRD RECORD TYPE – PAYEE HEADER (3)

ZONE	A	B	C		D	E	F		G
			C1	C2			F1	F2	
LENGTH	2	2	9	3	12	3	5	40	24
CONTENTS	Record code	Transaction code	Issuer code	Suffix	Payee reference	Data number	Post code	Town	Free
POSITION	2	4	13	16	28	31	36	76	100

FOURTH RECORD TYPE – PAYEE HEADER (4)

ZONE	A	B	C		D	E	F			G
			C1	C2			F1	F2	F3	
LENGTH	2	2	9	3	12	3	9	30	20	10
CONTENTS	Record code	Transaction code	Issuer code	Suffix	Payee reference	Data number	Post code	Region	Country	Free
POSITION	2	4	13	16	28	31	40	70	90	100

FIFTH RECORD TYPE – PAYMENT HEADER

ZONE	A	B	C		D	E	F						G
			C1	C2			F1	F2	F3	F4	F5	F6	
LENGTH	2	2	9	3	12	3	8	8	12	1	2	6	32
CONTENTS	Record code	Transaction code	Issuer code	Suffix	Payee reference	Data number	Payment number	Payment date	Amount	Submission Code.	ISO code	Statistics code	Free
POSITION	2	4	13	16	28	31	39	47	59	60	62	68	100

SIXTH RECORD TYPE – PAYMENT DATA

ZONE	A	B	C		D	E	F					
			C1	C2			F1	F2	F3	F4	F5	F6
LENGTH	2	2	9	3	12	3	8	12	8	12	1	26
CONTENTS	Record code	Transaction code	Issuer code	Suffix	Payee reference	Data number	Payment no.	Payment method reference	Issue date	Amount	Sign	Item
POSITION	2	4	13	16	28	31	39	51	59	71	72	100

2.2. Description (Payee records)

All records that have to be formed 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 = 59

Zone C:

C1: Issuer code: Same contents in this field as in the Issuer Header Record.

C2: Suffix: Same contents in this field as in the Issuer Header Record.

Zone D: Payee reference: ID code fixed by the issuer, different for each payee, which will be the same for all invoices or payment collection dues of the same payee (N.I.F, C.I.F., N.I.E., etc.).

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: PAYEE HEADER**

Zone E: Data number = 010

Zone F: Payee Name. Aligned to the left, filled in with blanks

Zone G: Free

- **Second Record type: PAYEE HEADER**

Zone E: Data number = 011

Zone F: Payee address. Aligned to the left, filled in with blanks

Zone G: Free

- **Third Record type: PAYEE HEADER**

Zone E: Data number = 012

Zone F: F1: Post code of the payee receiving the payment. Aligned to the left, filled in with blanks.

F2: Town of payee receiving the payment. Aligned to the left, filled in with blanks

Zone G: Free

- **Fourth Record type: PAYEE HEADER**

It will be used to expand on the previous data or for foreign payees.

Zone E: Data number = 013

Zone F: F1: Post code of payee receiving the payment. Aligned to the left, filled in with blanks. For residents abroad.

F2: Region of the town of the payee receiving the payment. This is given in full, i.e. never in code. Aligned to the left, filled in with blanks. If the location is the capital, this record cannot be used.

F3: Country of the payee receiving the payment. Aligned to the left, filled in with blanks.

Zone G: Free

- **Fifth Record type: PAYMENT HEADER**

Zone E: Data number = 014

Zone F: Payment data:

F1: Payment number. It can coincide with the payment number to be shown in CMC7 characters. It will be formed by 7 numerical characters plus one control digit obtained according to Annex 3. It should be the same for all records which make up a payment. Likewise, the same payment number cannot be repeated for the same issuing account unless the one issued previously had been cancelled, paid or revoked.

F2: Payment date. It will be the same, for the same payment number, with ddmmyyyy format.

F3: Amount given to two decimal points without showing the decimal point, aligned to the right, filled in with zeros to the left, when necessary. It will be the sum of all the amounts of the Detailed Records which make up a payment, taking their sign into account.

F4: Submission Code:
0 – Submission

1 – Cancellation. When a client wants to cancel a payment notified in a previous remittance, provided that it is notified sufficiently in advance of the payment, and should enter all the above data (payment no., payment date and amount).

F5: ISO code of the country of the payee receiving the payment.

In payment to non-residents, when the amount of the payments to one payee exceeds the amount established at any time to notify the Trade Balance. This field is left blank for Residents.

F6: Payment reason Statistics Code. Same specifications as the previous field.

Zone G: Free

- **Sixth Record type: PAYMENT DATA**

Zone E: Data number = 015

Zone F: Payee details:

F1: Payment no.: Same contents as in the Payment Header record. The same payment number cannot be repeated more than 29 times. If necessary, a new payment number will be assigned.

F2: Payment invoice reference. It should be different for each detailed Record for the same payment.

F3: Issue date of the Payment Invoice, with ddmmyyyy format.

F4: Payment Invoice amount, amount given to two decimal points without showing the decimal points, aligned to the right, filled in with zeros to the left, when necessary.

F5: Amount Sign: D – negative; H – positive.

F6: Reason for payment. Aligned to the left, filled in with blanks. It may be the same or different for all the detailed records that make up a payment.

Zone G: Free

3. TOTALS RECORD

3.1. Design

ZONE	A	B	C		D	E	F			G
			C1	C2			F1	F2	F3	
LENGTH	2	2	9	3	12	3	12	10	42	5
CONTENTS	Record code	Transaction code	Issuer code	Suffix	Free	Free	Sum of amounts	Total number of records	Free	Free
POSITION	2	4	13	16	28	31	43	53	95	100

3.2. Description (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 = 59

Zone C:

C1: Issuer code: Same entry in this zone as in the Payee and Header Records.

C2: Suffix: Same entry in this zone as in the Payee and Header Records.

Zone D: Free

Zone E: Free

Zone F: Totals data:

F1: Sum of all the amounts in the file. Amount to two decimal points without showing the decimal point, aligned to the right, filled in with zeros to the left, when necessary

F2: Total number of records contained in the file, including those of Header and Totals.

F3: Free

Zone G: Free

4. METHOD FOR SENDING THE FILES

If the file is on hard copy, a label will be attached to the outside showing the data as indicated in section 3 of Annex 1.

It will also be accompanied by a letter indicating the total amount of the orders, as well as the date on which they must be issued, which will be the same as the date in field F of the first compulsory Header record: "File send date".

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

ANNEX 3. SPECIFICATIONS

1. FORMAT

The document format will be DIN A4

2. DISTRIBUTION OF SPACES

The direct debit payment is made up of two completely differentiated parts set down in Annex 4:

- Data of payee receiving the payment and data on the reasons for the direct debit payment.
- The actual direct debit payment. It should also should be differentiated that, on the lower part, there is a zone reserved for the magnetic labelling of characters.
- The spaces between lines will preferably be 1/6 inch.

2.1. Payee data

- Upper Zone: heading, name and address of the payee receiving the payment.
- Intermediate zone: includes the payment components data.

2.2. The actual direct debit payment

This part of the direct debit payment is divided in three zones:

UPPER ZONE

In this zone, spaces are reserved for:

- Space to include the Client Account Code, hereinafter C.C.C. and the International Bank Account Number, hereinafter IBAN.

This data will be included between 18 mm. from the upper edge and 80 mm. from the right side edge.

The C.C.C. structure is the following:

- * Agency Code (4 digits)
- * Issuing agency code (4 digits)
- * Agency and Branch Control digit (1 digit)
- * Account number Control digit (1 digit)
- * Account number(10 digits).

When the data to be printed in each space does not cover the established points, they will be filled in with zeros to the left.

Each one of the previous data blocks will be separated by blank spaces, without including vertical bars and after the heading CCC.

The IBAN structure is the following:

- 2 alphabetical positions indicating the country. Always ES.
- 2 control digits, applied to the two alphabetical positions ES and the 20 digits of the C.C.C.
- 20 numerical positions made up of the Client Account Code

As regards its graphic representation, it will be divided in groups of 4 characters separated by a space, and after the word IBAN.

- Space for the name of the Agency and Branch paying the document.

It will precede the previous space and the anagram of the Agency issuing the direct debit payment and will occupy a maximum of 20 mm from the upper edge.

Below this data, the address and town of the issuing branch is included. It is also recommended to include the country name.

- For non-resident account direct debit payments the heading" NON-RESIDENT ACCOUNT" will be included.

INTERMEDIATE ZONE

- In first place, and to the left, the words "DIRECT DEBIT PAYMENT", following the space to indicate the direct debit payment number.

- Immediately next, the issue date which will coincide with the date the document is processed by the Credit Agency, and then the payment date.
- Under the previous inscription, two lines are reserved for the payer and payee details. To the right of the first of said lines, the space is reserved for the amount in euros in numbers.

The following line is reserved for the literal inscription of the amount, which will be written immediately after AMOUNT IN WORDS (euros).

LOWER ZONE

The following spaces are established in this zone:

- **Space reserved for issuer's signature**

It will be placed in the right part of the zone

- **Space reserved for document number:**

It will be placed to the left of the document, below the previous spaces.

It will have 7 digits, possibly with a series code first, which can be alphabetical or numerical. If the series appears, it is convenient that it is indicated immediately in front of or above the direct debit payment number.

This number will be assigned a control digit which will be printed afterwards.

It should be provided to the issuing client by the Credit agency of the charge account, as they should be taken into account and correctly registered in their databases, to control their receipt.

- **Space reserved for the Identification Code:**

It will appear to the right of the space used for the direct debit payment.

It will be printed within a square and will be formed by 4 digits and one control digit, which will be indicated after them.

The first two digits on the left, which identify the document type will be: 90 for resident direct debit payments and 91 for non-residents direct debit payments. The following two will be of interest for the

Issuing Agency, and may be those them consider most convenient for their organization.

- **Payment expiry heading**

The expiry date will be 60 days.

ZONE FOR MAGNETIC PRINTING (see annex 4)

A space of 15 mm is reserved for magnetic labelling, on the lower part of the direct debit payment and along its entire length.

The code line is comprised of five fields which is marked in two different phases.

The first four fields will include all elements necessary to identify the direct debit payment in its interbank relations:

Field 1: Direct debit payment number, and Issuing Agency Code (number assigned by Bank of Spain).

Field 2: Issuing Branch Code.

Field 3: Account number

Field 4: Identification code.

These fields must be marked before placing the direct debit payment into circulation and they should coincide with the corresponding data in typographic characters.

The fifth field, which is optional, is reserved for the amount of the direct debit payment, to two decimal points.

3. CONTROL DIGITS

There are five control digits for:

- Direct debit number
- Identification code
- Agency and Office
- Account number
- Of the IBAN

a) Control digit of the direct debit payment number

- **Calculation:**

It will be done by applying the same formula used to obtain the control digit of the recorded payment number control digit, to the corresponding identification code.

c) Branch and Office Control Digit

- **Position:**

It will appear after the Issuing Agency and Branch codes.

- **Calculation:**

It will be assigned directly by the issuing Agency using modulus 11. It will be invariable in each Branch.

The weights used are the following

- **Calculation formula:**

Modulus 11 is used to calculate the code. Therefore, the sum of the products obtained by multiplying each of the figures of the information to be verified by their corresponding weights is divided by 11. The control digit will be the difference between the remainder obtained in the division and 11.

Since the control is made up of just one figure, if the resulting control digit was 10, digit 1 would be applied instead, and 0 if it was 11.

- **Weights used:**

The weights used to calculate the control digits, are the following:

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

d) Account number control digit:

- Situation:

It will go in front of the account number, separated from it by a blank space.

- Calculation:

Identical formula to that indicated to obtain the Agency-Branch control digit.

The data to be taken from the document to calculate this digit will include the possible internal control digit(s) that each Agency may have established, provided that they appear next to the account number, forming part of it, and without exceeding 10 digits of the total length of this data.

The account number control digit will be assigned by each Agency using modulus 11, under the same formula and weights used to obtain the Agency – Branch control digit.

e) IBAN control digit

It will be calculated as follows:

Preliminary step

Create a previous IBAN code made up of the country code (ES) followed by “00” and the C.C.C.

e.g.: ES0000120345030000067890

Step 1

Move the first 4 characters of the IBAN to the right of the code
Result = 00120345030000067890ES00

Step 2

Convert the letters into numbers applying E = 14 ; S = 28
Result = 00120345030000067890142800

Step 3

Apply MOD 97-10 (see ISO 7604)

Calculating modulus 97 (remainder of dividing the IBAN created by 97)

```
00120345030000067890142800 : 97
233                               1240670412371833918997
394
0650
6830
0400
120
230
360
696
177
808
329
380
891
184
872
968
950
770
91
```

Establishing the difference between 98 and the remainder. If the result is one digit place a zero in front.

$$98 - 91 = 07$$

The IBAN created would be **IBAN ES07 0012 0345 03 000006789**

ANNEX 4. DOCUMENT DESIGN

1. FRONT

Issuing Credit agency
(Branch of issuer account)
(Town, region and country)

Payment notification document

Date:

Dear Sirs,

In accordance with the instructions received from
(Name of issuer payer)
we are attaching a Direct debit payment document
corresponding to the following items

Payee data

<p>(Issuing Credit agency) Branch of issuing account Town, region and country</p>		<p>CCC Agency 1234 Branch 1234 C.D. 1 2 Account number 1234567890 IBAN ES01 1234 1234 1212 3456 7890</p>	
DIRECT DEBIT PAYMENT	DIRECT DEBIT PAYMENT NUMBER	ISSUE DATE	PAYMENT DATE
PAYER			EUROS €
PAYEE			
AMOUNT in words (Euros)			
Series	<input type="checkbox"/> IDENTIFICATION CODE	CREDIT AGENCY By Proxy	
The direct debit of the payment notified expires 60 days after the payment date			
Document no. control digit		Magnetic printing zone	
Identification code and Control digit		Space for the signature of the issuing Agency	

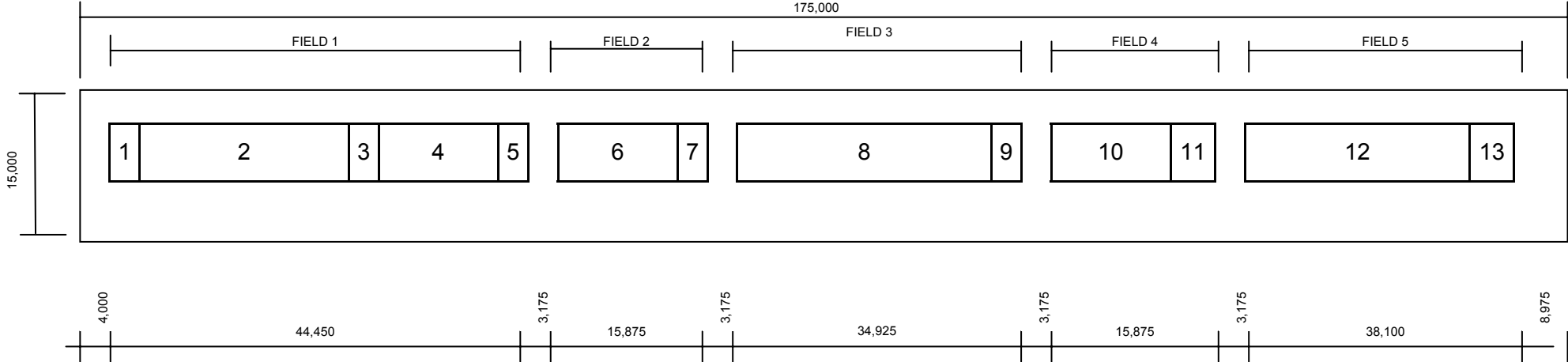
2. BACK

CONDITIONS:

- (Information document)
- (Does not mean guarantee of payment)
- (Cannot be exchanged)

3. STRIP FOR MAGNETIC LABELLING

FIGURES IN MILLIMETRES



- 1 - Separator S3
- 2 - Document no. (7 digits)
- 3 - Separator S5
- 4 - Agency no. (4 digits)
- 5 - Separator S3
- 6 - Branch no. (4 digits)
- 7 - Separator S5
- 8 - Account no. (10 digits)
- 9 - Separator S2
- 10 - Identification code (4 digits). Field divided in:
 - Type code of document (2 digits) 90 - Resident; 91 - Non-resident
 - Agency interest data (2 digits)
- 11 - Separator S1
- 12 - Amount (11 digits), with the last two being decimal points
- 13 - Separator S3