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**Orders in file for issue of foreign currency  
transfers and cheques**

**34-1 Foreign  
currency**

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Madrid - May 2004

## **File Format**

The format of the file used in this product for the issue of foreign currency transfer and cheque payments belongs to Bankinter and is based on the AEB/1 standard of the Spanish Banking Association (Asociación Española de Banca AEB).

## **FILE COMPOSITION**

The AEB standard file has three blocks: block for domestic transfers, block for cross-border transfers and block for special transfers. Non-euro foreign currency payments will be issued with the special transfers' format.

## **FILE STRUCTURE**

It will have the following structure:

### **TRANSFEROR HEADING RECORDS**

#### **HEADING RECORD FOR SPECIAL TRANSFERS**

**Records of Beneficiary 1**

.....

**Records of Beneficiary N**

#### **RECORD OF SPECIAL TRANSFER TOTALS**

#### **RECORD OF GENERAL TOTAL**

<b>Name of the Records</b>	<b>Record Code</b>	<b>Transaction code</b>	<b>Data No.</b>	<b>Observations</b>
<b><u>Transferor Heading Records</u></b>				
Type 1.....	03	<b>62</b>	001	Compulsory
Type 2.....	03	<b>62</b>	002	Compulsory
Type 3.....	03	<b>62</b>	003	Compulsory
Type 4.....	03	<b>62</b>	004	Compulsory
Type 5.....	03	<b>62</b>	007	Optional

## **Special Transfer Records**

### **Heading Record**

Type 1.....	04	61	-	Compulsory
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### **Detail 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/Comp.
Type 5.....	06	61	047	Optional
Type 6.....	06	61	048	Optional/Comp.
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

### **Record of totals**

Type 1	08	61	-	Compulsory
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### **Record of general total**

Type 1	09	62	-	Compulsory
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The possible transaction code values in the detail records of the beneficiary are:

61= Transfers / Cheque

Each type of record contains areas which are either equal or vary according to the different data to be assigned.

All the different record fields are disassembled.

Area C (Transferor Code) has the same value in all the file records

Areas defined as "Free" will be left blank.

The following classification will be made in the block:

Record code (Area A)

Transaction code (Area B)

Beneficiary Reference (Area D)

Data Number (Area E)

**DEFINITION OF RECORDS  
TRANSFEROR HEADING RECORDS**

First Type of Record

AREA	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
CONTENT	Record Code	Transaction code	Transferor's tax code	Suffix	Free	Data number	Issue of file	Issue orders	No. Agency	No. Branch	Check digits	Account number	Charge detail	Free
							Dates		Transferor's account code					
	2 4	13 16	28 31		43				63 64		72			

Second to Sixth Type of Record inclusive

AREA	A	B	C		D	E	F	G
			C1	C2				
LENGTH	2	2	9	3	12	3	36	5
CONTENT	Record Code	Transaction code	Transferor's tax code	Suffix	Free	Data number	Different information according to the type of record	Free
	POSITION	2 4	13 16		28 31		67 72	

## 1.2. Description (Transferor heading records)

**Four records**, which are each different in structure, **must** appear, with **two additional options** possible too:

**The first 28 positions will all be the same for** the six type of heading records and contain the following information:

Area A: Record code = 03

Area B: Transaction code = 62

Area C: Identification of transferor:

C1: Transferor's tax code: This will be the NIF, CIF or NIE of the transferor. It is an alphanumeric field.

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

The content of this area will be the same for all the records contained in the file, irrespective of their type.

Area D: Free

The transferor's first type of compulsory record may feature a transferor reference.

### IT definition of fields:

**Numeric:** A and B

**Alphanumeric:** rest

After this field the content of the records varies according to its type, as shown below:

- **First type of record: COMPULSORY**

Area E: Data number = 001

Area F: F1: Date of file issue: in DAY MONTH YEAR format

F2: Date of issue of orders: in DAY MONTH YEAR format

F3: Agency Code: Number allocated to the Credit Agency by Banco de España.

F4: Number of the branch where the transferor has the charge account.

F5: Check digits of the charge account code.

F6: Charge account number.

F7: Charge detail:

0 – Without detail

1 – With detail

Area G: Free.

**IT definition of fields:**

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

**Alphanumeric:** rest.

- **Second type of record: COMPULSORY**

Area E: Data number = 002

Area F: Transferor name.

Area G: Free

**IT definition of fields:**

**Numeric:** E

**Alphanumeric:** rest

- **Third type of record: COMPULSORY**

Area E: Data number = 003

Area F: Address of transferor.

Area G: Free.

**IT definition of fields:**

**Numeric:** E

**Alphanumeric:** rest

- **Fourth type of record: COMPULSORY**

Area E: Data number = 004

Area F: Town of transferor.

Area G: Free.

**IT definition of fields:**

**Numeric:** E

**Alphanumeric:** rest

- **Fifth type of record: OPTIONAL**

Area E: Data number = 007

Area F: When the transaction is performed by another person or Company, the name of the person or Company will be assigned to this area.

Area G: Free.

**IT definition of fields:**

**Numeric:** E

**Alphanumeric:** rest

- **Sixth type of record: OPTIONAL**

Area E: Data number = 008

Area F: Address of the person or Company performing the transaction. This record will only be created therefore if the previous record has been completed.

Area G: Free.

**IT definition of fields:**

**Numeric:** E

**Alphanumeric:** rest





### Second Type of Record

AREA	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
CONTENT	Record Code	Transaction code	Transferor's tax code	Suffix	Beneficiary Reference	Data number	Nominal amount	Charges code	ISO code of beneficiary country	Free	Code of Addressee Institution	Free
POSITION	2	4	13	16	28	31	43	44	46	52	63	72

### Third to Ninth Type of Record inclusive

AREA	A	B	C		D	E	F	G
			C1	C2				
LENGTH	2	2	9	3	12	3	36	5
CONTENT	Record code.	Transaction code.	Transferor's tax code	Suffix	Beneficiary Reference	Data number	Different information according to the type of record	Free
POSITION	2	4	13	16	28	31	67	72

### Tenth Type of Record

AREA	A	B	C		D	E	F			G
			C1	C2			F1	F2	F3	
LENGTH	2	2	9	3	12	3	9	13	18	1
CONTENT	Record Code	Transaction code	Transferor's tax code	Suffix	Beneficiary Reference	Data number	Free	Beneficiary Reference	Free	Free
POSITION	2	4	13	16	28	31	40	53	71	72

Eleventh Type of Record

AREA	A	B	C		D	E	F	G
			C1	C2				
LENGTH	2	2	9	3	12	3	35	6
CONTENT	Record Code	Transaction code.	Transferor's tax code	Suffix	Beneficiary Reference	Data number	Purpose of overseas payment	Free
POSITION	2	4 13	16	28	31		66 72	

Twelfth Type of Record

AREA	A	B	C		D	E	F	G
			C1	C2				
LENGTH	2	2	9	3	12	3	35	6
CONTENT	Record Code	Transaction code	Transferor's tax code	Suffix	Beneficiary Reference	Data number	Continuation of purpose of overseas payment	Free
POSITION	2	4 13	16	28	31		66 72	

Thirteenth Type of Record

AREA	A	B	C		D	E	F						G
			C1	C2			F1	F2	F3	F4	F5	F6	
LENGTH	2	2	9	3	12	3	2	6	2	9	8	12	2
CONTENT	Record Code	Transaction code	Transferor's tax code	Suffix	Beneficiary Reference	Data number	Type of payment	Statistical Code	Goods Country Code	Tax code of issuer	NOF	ISIN code	Free
POSITION	2	4 13	16			28	31 33	39 42		51	59	71 72	

## RECORD OF TOTALS

AREA	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
CONTE NT	Record Code	Transaction code	Transferor's tax code	Suffix	Free	Free	Total amounts	Number of 043 data records	Total number of records	Free	Free

POS. 2    4    13    16    28    31    43    51    61    67    72

## 4.2. Description (Records of beneficiary in special transfers)

### 4.2.1. Heading record

It will contain the following information:

Area A: Record code = 04

Area B: Transaction code = 61

Area C: Identification of transferor: The same content as the same field in the transferor heading records

Area D: Free

Area E: Free

Area F: Free. In order to distinguish a special Euro or foreign currency batch, we will include

In position 32 the text 'FOREIGN CURRENCY'.

In position 46 the addressee branch, if a Bankinter Branch has been selected as the addressee.

### IT definition of fields:

**Numeric:** A and B

**Alphanumeric:** rest

### 4.2.2. Detail records

For each transfer payment beneficiary, **6 records** must be **compulsorily** set up (first type, second type, third type, eleventh type, twelfth type and thirteenth type). In addition, **7 other optional records** may be included when necessary.

All the records created for the same beneficiary will have the **first 28 same positions**, which will include the following information:

Area A: Record code = 06

Area B: Transaction code: 61: Transfers and Cheques.

Area C: Identification of transferor: The same content as the same field in the transferor heading records.

Area D: Beneficiary reference: Identification code set by the transferor, different for each beneficiary.

After the next area, the information to be assigned varies according to the type of record in question, as outlined below:

- **First type of record: COMPULSORY**

Area E: Data Number = 043

Area F: Beneficiary's IBAN:

F1: Country Code (ISO)

F2: IBAN check digits

F3: Basic Bank Account Number, BBAN

As specified in Appendix 1

F4: Purpose of the order:

2 = Salary

6 = Pension

7 = Other purposes

Area G: Identification of payment type 'CHEQUE' OR 'TRANSF'.

**IT definition of fields:**

**Numeric:** E, F2 and F4

**Alphanumeric:** rest

- **Second type of record: COMPULSORY**

Area E: Data number = 044

Area F:

F1: Amount in euros: with two decimal positions without showing the point.

F2: Charges code:

1 1 – Transferor charges (OUR)

2 2 – Beneficiary charges (BEN)

3 3 – Shared charges (SHA)

F3: ISO code of the country of the payment beneficiary.

F4: Free.

F5: Identification Code of the addressee institution. The Swift code will be indicated, "Bank Identification Code" (BIC).

Area G: Identification of foreign currency payment, 3 numeric positions

**IT definition of fields:**

**Numeric:** E, F1 and F2.

**Alphanumeric:** rest

- **Third type of record: COMPULSORY**

Area E: Data number = 045

Area F: Name of beneficiary.

Area G: Free

**IT definition of fields:**

**Numeric:** E

**Alphanumeric:** rest

- **Fourth type of record: OPTIONAL. (COMPULSORY if the type of payment is CHEQUE)**

Area E: Data number = 046

Area F: Address of beneficiary. If this field is not enough, the address may be continued in the type of record indicated below.

Area G: Free

**IT definition of fields:**

**Numeric:** E

**Alphanumeric:** rest

- **Fifth type of record: OPTIONAL**

Area E: Data number = 047

Area F: Continuation of beneficiary address. This record will only be used when the address does not fit in the previous record type.

Area G: Free.

**IT definition of fields:**

**Numeric:** E

**Alphanumeric:** rest

- **Sixth type of record: OPTIONAL**

Area E: Data number = 048

Area F: Postcode and town of beneficiary of transfer.

Area G: Free

**IT definition of fields:**

**Numeric:** E

**Alphanumeric:** rest

- **Seventh type of record: OPTIONAL. (COMPULSORY if type of payment is CHEQUE)**

Area E: Data number = 049

Area F: Country of the town of the Beneficiary

Area G: Free.

**IT definition of fields:**

**Numeric:** E

**Alphanumeric:** rest

- **Eighth type of record: OPTIONAL**

Area E: Data number = 050

Area F: Purpose of transfer.

Area G: Free.

**IT definition of fields:**

**Numeric:** E

**Alphanumeric:** rest

- **Ninth type of record: OPTIONAL**

Area E: Data number = 051

Area F: Continuation of text detailing transfer, when this has not been enough with the previous record.

Area G: Free.

**IT definition of fields:**

**Numeric:** E

**Alphanumeric:** rest

- **Tenth type of record: OPTIONAL**

Area E: Data number = 052

Area F: Special identifications:

F1: Free

F2: Reference for the beneficiary: Reference identifying payment, which at the beneficiary's request will include the transferor.

F3: Free

Area G: Free

**IT definition of fields:**

**Numeric:** E

**Alphanumeric:** rest

- **Eleventh type of record: COMPULSORY**

Area E: Data number = 053

Area F: Free

Area G: Free.

**IT definition of fields:**

**Numeric:** E

**Alphanumeric:** rest

- **Twelfth type of record: COMPULSORY**

Area E: Data number = 054



Area F: Free.

Area G: Free.

**IT definition of fields:**

**Numeric:** E

**Alphanumeric:** rest

- **Thirteenth type of record: COMPULSORY**

Area E: Data number = 055

Area F: Free

F1: Free

F2: Free

F3: Free

F4: Free

F5: Free

F6: Free

Area G: Free.

**IT definition of fields:**

**Numeric:** E, F1 and F2

**Alphanumeric:** rest

- **Fifteenth type of record: OPTIONAL (Not Standard if telephone or e-mail has been communicated)**

Area E: Data number = 020

Area F: Special identifications:

F1: Free.

F2: E-mail address.

Area G: Free

**IT definition of fields:**

**Numeric:** F1

**Alphanumeric:** rest

- **Sixteenth type of record: OPTIONAL (Not standard if telephone or e-mail has been communicated)**

Area E: Data number = 021

Area F: Special identifications:

F1: E-mail address.

Area G: Free

**IT definition of fields:**

**Alphanumeric:** all

#### **4.2.3 Record of totals**

There is **only one record** of this type, with the following composition:

Area A: Record code = 08

Area B: Transaction code = 61

Area C: Identification of transferor: assigned in this same area in the transferor heading records.

Area D: Free

Area E: Free

Area F: Total data:

F1: As each payment is expressed in a different type of currency, a 0 is always placed. Amount with two decimal positions without showing the point.

F2: Number of the first type of individual records, i.e. those which contain the data number “043”.

F3: Total number of records which contain the block of special transfers, including those of the heading and Totals.

F4: Free

Area G: Free

**IT definition of fields:**

**Numeric:** A, B, F1, F2 and F3

**Alphanumeric:** rest

**RECORD OF GENERAL TOTAL**

AREA	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
CONTENT	Record Code	Transaction code	Transferor's tax code	Suffix	Free	Free	Total of record amounts 08	Number of 010, 033, and 043 data records	Total number of records	Free	Free
	POS 2	4 13	16	28		31	43	51	61	67	72

## 5.2. Description (Record of general total)

There is **only one record** of this type, with the following composition:

Area A: Record code = 09

Area B: Transaction code = 62

Area C: Identification of transferor: assigned in this same area in the transferor heading records.

Area D: Free

Area E: Free

Area F: Total data:

F1: As each payment is expressed in a different type of currency, a 0 is always placed. Amount with two decimal positions without showing the point.

F2: Number of the first type of individual records, i.e. those which contain the data number "010", "033" and "043".

F3: Total number of records which contain the file, including those of the heading, totals and the general total.

F4: Free

Area G: Free

### IT definition of fields:

**Numeric:** A, B, F1, F2 and F3

**Alphanumeric:** rest