

BAI2 Statement

Message Implementation Guide

Version 1.5



BAI2 Customer Statement Message

BAI2 is a file format for performing electronic cash management balance reporting. The BAI2 format is used to provide end of day and intraday account information from a bank to a customer's TMS or ERP environment. It is used to transmit detailed and/or summary information about entries debited or credited to the account.

The purpose of this guide is to provide customers with detailed specifications on the BAI2 message format from HSBC to support the development of an appropriate interface and reconciliation routine with their TMS/ERP system. Any data content specific format required is beyond the scope of this specification.

Portions of this message implementation guide are extracted from the Cash Management Balance Reporting Specification Version 2 – [Technical Reference Manual](#) published by Bank Administration Institute. This guide should be read in conjunction with the above publication which will provide details of some of the BAI specific terminology used in this guide.

BAI2 Message Generation Timing

The BAI2 messages are usually produced between 00:00 and 07:00 local time. Generation times depend on volume of transactions so the generation time will vary from day to day.

BAI2 Account Consolidation Reporting

HSBC supports consolidated balancing reporting. Customers can either consolidated the balancing reporting into a single BAI2 file via customise account grouping or country & Institution code. The consolidated BAI2 file can either have a single or multiple 01 header records reporting (refer to [Appendix A](#)).

1. BAI2 File layout structure

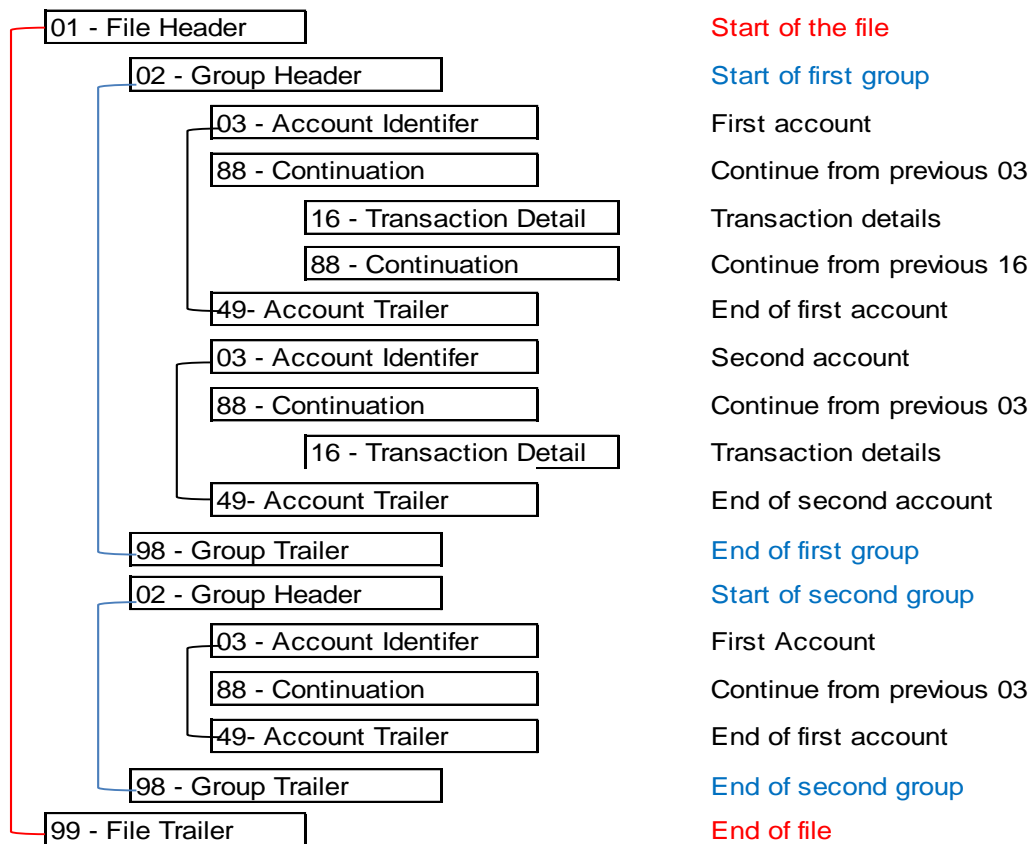
Each BAI2 file has the following records:

Record type	Mandatory / Optional*	Default Value	Description
01	M	File Header	Identifies the beginning of a file. This is configurable. Customer can opt to have single or multiple 01 records per file for consolidated account reporting.
02	M	Group Header	Identifies a group of accounts that belongs to the same country and institution code for the same day. For examples, i) Accounts in SG with the same date will be group into 2 ie. SG/HBAP and SG/HBOS. ii) Accounts from SG/HBAP with 2 different dates to be reported will be group into 2 separate groups.
03	M	Account Identifier and Summary Status	Identifies account number and reports activity summary and account status information
16	O	Transaction Detail	Provides the detail transaction information
88	O	Continuation	Identifies records continue to use the next line for data for any type of record
49	M	Account trailer	Identifies the end of account record and provides account control totals
98	M	Group trailer	Identifies the end of a group record
99	M	File Trailer	Identifies the end of a file

Each BAI2 file may contain several groups if customer opts for consolidation reporting. For Account level reporting, each BAI2 file will only contain 1 group and 1 account within the group for each file.

* The 'Mandatory/ Optional' column is incorporated for information only according to the BAI2 specification.

BAI2 reporting file structure layout with a single 01 header record and multiple 02 Group records.



2. BAI2 Record Formats

01 Record : File Header Format

The file header marks the beginning of the BAI2 file.

Field Name	Mandatory/ Optional*	Default Value	Description
Record Code	M	'01'	
Sender ID	M	022000020	Configurable by customer during the reporting setup. If the data is not provided, it will be defaulted to HSBC US ABA - 022000020.
Receiver ID	M		If the receiver ID is not known at the time of the reporting configuration, the default 18 characters Customer ID will be used. Example of Customer ID: SGHBAPGSG141000000
File Creation Date	M		YYMMDD format, file creation date UK time.
File Creation Time	M		HHMM format (2400), file creation time in UK time.
File ID	M		Defaults to 1 as a standard for previous day reporting. For interim same day reporting, the file ID will start from 1 and increment by 1 for each subsequent interim reporting. It will be reset to 1 at the beginning of each day.
Physical Record Length	O	'80'	As the bank is using variable record length (up to 80 bytes per line), the max value of 80 will be populated.
Block Size	O	'1'	
Version Number	M	'2'	
End of Record	M	'/'	

Example:

01,022000020,SGHBAPGSG141000000,120913,1906,1,80,1,2/

02 Record : Group Header Format:

The group header reports the account(s) that are from the same originator and same as-of-date and as-of-time.

Field Name	Mandatory/ Optional	Default Value	Description
Record Code	M	'02'	
Ultimate Receiver ID	O		Same as Receiver ID in 01 record.
Originator ID	M		The ABA number is only valid for US and GB accounts. The SWIFT address should

* The 'Mandatory/ Optional' column is incorporated for information only according to the BAI2 specification.

			be used for those institutions without ABA numbers.
Group Status	M	'1'	'1' for Update
As-of-Date	M	Work of Date	YYMMDD format, transaction date for each statement day or balance as-of-date
As-of-Time	O	"	HHMM format (2400). This is reported only for interim same day reporting. The time zone used will be based on the time zone setup in the overall reporting profile.
Currency Code	O	"	Not formatted as accounts with different currency may be grouped together, the currency code is formatted in account header
As-of-Date Modifier	O		'2' for Final previous-day data '3' for Interim same-day data
End of Record	M	'/'	

Example for final previous day:

02,SGHBAPGSG141000000,HSBCSGSG,1,120913,,,2/

Example for interim same day:

02,USHBUSUS12345678,021001088,1,111020,1100,,3/

03 Record : Account Identifier and Summary Status Format

The Account identifier and Summary Status record identifies the account number mad report status and summary information.

Field Name	Mandatory/Optional	Default Value	Description
Record Code	M	'03'	
Customer Account Number	M		Internal account number, without '-'
Currency Code	O		Account currency code in ISO standard
Type Code	O		Refer to the list of code used below.
Amount	O		Expressed without a decimal. The account currency code will determine the implied decimal. Status amounts are negative if applicable. Summary amounts may be negative or unsigned. Maximum may have 18 digits without leading zero.
Item Count	O	"	Default is unknown
Funds Type	O	"	Not used
End of Record	M	'/'	

BAI Type code used by the bank in the 03 record.

Record Code	Type Code	BAI2 Description	End of day BAI2	Intraday BAI2
03	010	Opening Ledger	Y	Y
88	015	Closing Ledger	Y	N
88	030	Current Ledger	N	Y
88	040	Opening Available	Y	Y
88	045	Closing Available	Y	N
88	060	Current Available	N	Y
88	063	Total Float	Y	Y
88	072	1-Day Float	Y	Y

88	074	2 or More Days Float	Y	Y
88	075	3 or More Days Float	Y	Y
88	100	Total Credits	Y	Y
88	102	No of Credits	Y	Y
88	400	Total Debits	Y	Y
88	402	No of Debits	Y	Y

Example:

```
03,260093320000,USD,010,5525116638,,/
88,015,6105839257,,,040,5524958738,,,045,6105681357,,/
88,063,0,,,072,0,,,074,0,,/
88,075,0,,,100,784117150,,,102,,18,/
88,400,203394531,,,402,,63,/
```

16 Record : Transaction Detail Format

The transaction Detail reports transaction detail with the accompanying text and referenced numbers.

Field Name	Mandatory/Optional	Default Value	Description
Record Code	M	'16'	
Type Code	M		Identify the type of detail data. Refer to the Transaction code listing for the type of codes used by the bank in Appendix B .
Amount	O		Always positive (unsigned). Expressed without a decimal. The account currency code from the account record will determine the implied decimal.
Funds Type	O	"	The Space default will be used when the value date, posting date and reporting date are the same. The funds type of "V" will be used if these dates differ. If funds type = "V", the next two fields are value date and value time. Both are the originator's business date and time zone. The value date is the date the originator makes funds available to the Customer. The value time field will remain blank.
Bank Reference Number	O		Bank Reference Number assigned by the bank to help identify the transaction. If not available, NONREF will be displayed.
Customer Reference Number	O		Customer Reference Number. If not available, NONREF will be displayed.
Text	O		Statement transaction description (1 st line of the additional narratives), other lines will be formatted to the '88' record.
End of Record	M	'/'	The '/' is not used when the last entry in the record contains a text description.

Example:

```
16,108,1626338,,SGS130920UNJ7JB4,S0622570890001,POWER CONVERSION
```


88 Record : Continuation Format

Record 88 is a continuation record. If the data in any type of record exceed the physical record size, or if dividing the record is desirable for any other reason, an 88 record allows the data to continue in the same format. The continuation is labeled as a type 88 record. A Continuation (88) record may follow any type of record, including another Continuation (88).

Field Name	Mandatory/Optional	Default Value	Description
Record Code	M	'88'	
(Next Field)	M		The format is the same as in the preceding record. If the '88' record follows a '03' record, then the format is as in the sample above . The '88' record only follows a '16' record if there is more than one line of 'Statement Transaction Description'. Only the additional lines are shown in the '88' record. See the sample below.
End of Record	M	'/'	The '/' is not used when the last entry in the record contains a text description.

If the text field in record 16 cause it to exceed the 80 bytes limit, the text field will be wrapped and then continue to an 88 record.

Example:

```
16,108,1626338,,SGS130920UNJ7JB4,S0622570890001,POWER CONVERSION PRAVITE LIMITE
88,D
```

49 Record : Account Trailer Format

The account trailer record provides account level control totals.

Field Name	Mandatory/Optional	Default Value	Description
Record Code	M	'49'	
Account Control Total	M		Algebraic sum of all amount fields in 03, 16 and 88 (after 03 record) records. This field includes the "-" sign if the resulting total is negative. If no sign precedes the total, the default is positive.
Number of Records	M		The total number of records in this account including 03, 16, 88 and 49 records. This field is padded with zeroes to make up to 7 digits number, 9999999
End of Record	M	'/'	

Example:

```
49,25236619352,0000179/
```

98 Record : Group Trailer Format

The Group Trailer record provides group level control totals.

Field Name	Mandatory/ Optional	Default Value	Description
Record Code	M	'98'	
Group Control Total	M		Algebraic sum of all account control totals in this group. This field includes the sign "+" or "-" for the total. If no sign precedes the total, the default is positive.
Number of Accounts	M		Number of 03 records in this group. This field is padded with zeroes to make up to 7 digits number, 9999999
Number of Records	M		The total number of all records in this group including 02, 03, 16, 88, 49 and 98 records. This field is padded with zeroes to make up to 7 digits number, 9999999
End of Record	M	'/'	

Example:

98,25236619352,0000001,0000181/

99 Record : File Trailer Format

The File Trailer record provides file control totals.

Field Name	Mandatory/ Optional	Default Value	Description
Record Code	M	'99'	
File Control Total	M		Algebraic sum of all group control totals in this file. This field includes the sign "+" or "-" for the total. If no sign precedes the total, the default is positive.
Number of Groups	M		Number of 02 records in this file. This field is padded with zeroes to make up to 4 digits number, 9999
Number of Records	M		The total number of all records in this file including 01, 02, 03, 16, 88, 49, 98 and 99 records. This field is padded with zeroes to make up to 7 digits number, 9999999
End of Record	M	'/'	

Example:

99,25236619352,0001,0000183/

Appendix A: BAI2 Examples

Scenario : Customer X (customer ID - SGHBAPGSG999999999) has 2 accounts setup for BAI2 balance reporting, 260999999999 (SG domicile account) and 160999999998 (HK domicile account).

Account level BAI2 report

Statement reporting for SG account 260999999999 for statement date 13-Sept-2012

```
01,022000020,SGHBAPGSG999999999,120913,1906,1,80,1,2/  
02,SGHBAPGSG999999999,HSBCSGSG,1,120913,,,2/  
03,260999999999,USD,010,5525116638,,/  
88,015,6105839257,,,040,5524958738,,,045,6105681357,,/  
88,063,0,,,072,0,,,074,0,,/  
88,075,0,,,100,784117150,,,102,,18,/   
88,400,203394531,,,402,,63,/   
16,108,476600,,SGS130999UNG9DZ4,256385419,BOS  
88,90093283A,SA 55001999,6239036,SA 55 001021  
49,25236619352,00000008/  
98,25236619352,00000001,00000010/  
99,25236619352,0001,00000012/
```

Consolidated BAI2 with multiple 01 header records

Statement reporting for both SG and HK accounts for statement date 13-Sept-2012 in a single file with multiple 01 records.

```
01,022000020,SGHBAPGSG999999999,120913,1906,1,80,1,2/  
02,SGHBAPGSG999999999,HSBCSGSG,1,120913,,,2/  
03,260999999999,USD,010,5525116638,,/  
88,015,6105839257,,,040,5524958738,,,045,6105681357,,/  
88,063,0,,,072,0,,,074,0,,/  
88,075,0,,,100,784117150,,,102,,18,/   
88,400,203394531,,,402,,63,/   
16,108,476600,,SGS130999UNG9DZ4,256385419,BOS  
88,90093283A,SA 55001999,6239036,SA 55 001021  
49,25236619352,00000008/  
98,25236619352,00000001,00000010/  
99,25236619352,0001,00000012/  
01,022000020,SGHBAPGSG999999999,120913,1906,1,80,1,2/  
02,SGHBAPGSG999999999,HSBCHKHH,1,120913,,,2/  
03,160999999998,USD,010,5525116638,,/  
88,015,6105839257,,,040,5524958738,,,045,6105681357,,/  
88,063,0,,,072,0,,,074,0,,/  
88,075,0,,,100,784117150,,,102,,18,/   
88,400,203394531,,,402,,63,/   
16,108,476600,,SGS130999UNG9DZ4,256385419,BOS  
88,90093283A,SA 55001999,6239036,SA 55 001021  
49,25236619352,00000008/  
98,25236619352,00000001,00000010/  
99,25236619352,0001,00000012/
```

Consolidated BAI2 with single 01 records

Statement reporting for both SG and HK accounts for statement date 13-Sept-2012 in a single file with a 01 record.

01,022000020,SGHBAPGSG999999999,120913,1906,1,80,1,2/
02,SGHBAPGSG999999999,HSBCSGSG,1,120913,,,2/
03,260999999999,USD,010,5525116638,,/
88,015,6105839257,,,040,5524958738,,,045,6105681357,,/
88,063,0,,,072,0,,,074,0,,/
88,075,0,,,100,784117150,,,102,,18,/

88,400,203394531,,,402,,63,/

16,108,476600,,SGS130999UNG9DZ4,256385419,BOSCH
88,90093283A,SA 55001999,6239036,SA 55 001021
49,25236619352,00000008/
98,25236619352,00000001,00000010/
02,SGHBAPGSG999999999,HSBCHKHH,1,120913,,,2/
03,160999999998,USD,010,5525116638,,/
88,015,6105839257,,,040,5524958738,,,045,6105681357,,/
88,063,0,,,072,0,,,074,0,,/
88,075,0,,,100,784117150,,,102,,18,/

88,400,203394531,,,402,,63,/

16,108,476600,,SGS130999UNG9DZ4,256385419,BOS
88,90093283A,SA 55001999,6239036,SA 55 001021
49,25236619352,00000008/
98,25236619352,00000001,00000010/
99,25236619352,0001,00000022/

Appendix B: Transaction Type Codes

CODES	DESCRIPTION	Remarks	Tran type
010	Opening Ledger Balance		N/A
015	Closing Ledger Balance		N/A
040	Opening Available Balance		N/A
045	Closing Available Balance		N/A
056	Loan Balance		N/A
063	Total Float		N/A
066	Adjusted Balance		N/A
072	One Day Float		N/A
074	Two or more Days Float		N/A
075	Three or more Days Float		N/A
100	Total Credits		N/A
102	Total Number of Credits		N/A
108	Credit (any type)		Credit
110	Total Lock Box Deposits	US specific	Credit
115	Lock Box Deposits	US specific India lockbox deposit	Credit
116	Item in Lockbox Deposit	US specific	Credit
118	Lockbox Adjustment Credit	US specific	Credit
121	EDI Transaction Credit	US specific	Credit
122	EDIBANX Credit Received	US specific	Credit
130	Total Concentration Credits	US specific	Credit
135	DTC Concentration Credit	US specific	Credit
136	Item in DTC Deposit	US specific	Credit
140	Total ACH credit		Credit
142	ACH Credit Received		Credit
143	Item in ACH Deposit	US specific	Credit
145	ACH CONCENTRATION CREDIT	US specific	Credit
147	Individual Bank Card Deposit	US specific	Credit
155	Pre-authorized Draft Credit	US specific	Credit
156	Item in PAC Deposit	US specific	Credit
163	Corporate Trade Payment Credits	US specific	Credit
164	Corporate Trade Payment Credit	US specific	Credit
165	Pre-authorized ACH Credit	US specific	Credit
166	ACH Settlement	US specific	Credit
168	ACH Return Item or Adjustment Settlement		Credit
169	Miscellaneous ACH Credit		Credit
170	Total Other Check Deposits	US specific	Credit
171	Individual Loan Deposit	US specific	Credit
172	DEPOSIT CORRECTION		Credit
173	Bank-prepared Deposit		Credit
174	Other Deposit		Credit
175	Cheque Deposit Package		Credit
176	Re-presented Check Deposit	US specific	Credit

180	Total Loan Proceeds	US specific	Credit
184	Draft Deposit	US specific	Credit
186	Total Cash Letter Credits	US specific	Credit
187	Cash Letter Credit	US specific	Credit
189	Cash Letter Adjustment	US specific	Credit
190	Total Incoming Money Transfers	US specific	Credit
191	Individual Incoming Internal Money Transfer	US specific	Credit
195	Incoming Money Transfer		Credit
196	Money Transfer Adjustment		Credit
198	Compensation		Credit
201	Individual Automatic Transfer Credits	India Inward RTGS payment	Credit
202	Bond Operations Credit		Credit
206	Book Transfer Credit		Credit
207	Total International Money Transfer Credit		Credit
208	Individual International Money Transfer Credit		Credit
210	Total International Credits		Credit
212	Foreign Letter of Credit		Credit
213	LETTER OF CREDIT		Credit
214	Foreign Exchange of Credit		Credit
215	Total Letters of Credit		Credit
216	FOREIGN REMITTANCE CREDIT		Credit
218	FOREIGN COLLECTION CREDIT		Credit
221	Foreign Check Purchase		Credit
222	Foreign Checks Deposited		Credit
224	Commission		Credit
226	International Money Market Trading		Credit
227	Standing Order		Credit
229	Miscellaneous International Credit		Credit
230	Total Security Credits		Credit
231	Total Collection Credits		Credit
232	Sale of Debt Security		Credit
233	Securities Sold		Credit
234	Sale of Equity Security		Credit
235	Matured Reverse Repurchase Order		Credit
236	Maturity of Debt Security		Credit
237	Individual Collection Credit		Credit
238	Collection of Dividends		Credit
239	Total Bankers' Acceptance Credits		Credit
240	Coupon Collections - Banks		Credit
241	Bankers' Acceptances	China BAD collection	Credit
242	Collection of Interest Income		Credit
243	Matured Fed Funds Purchased		Credit
244	Interest/Matured Principal Payment		Credit
246	Commercial Paper		Credit

247	Capital Change (Credit)		Credit
248	Savings Bonds Sales Adjustment		Credit
249	Miscellaneous Security Credit		Credit
250	Total Checks Posted and Returned		Credit
252	Debit Reversal		Credit
254	Posting Error Correction Credit	UK specific	Credit
255	Cheque Posted and returned	India Cheque deposit return	Credit
257	Individual ACH Return Item		Credit
258	ACH Reversal Credit		Credit
261	Individual Rejected Credit	India NEFT return from beneficiary bank	Credit
263	Overdraft		Credit
266	Return Item		Credit
268	Return Item Adjustment		Credit
270	Total ZBA Credits		Credit
274	Cumulative ZBA or Disbursement Credits		Credit
275	Account Sweep Credit		Credit
276	ZBA Float Adjustment		Credit
277	ZBA Credit Transfer		Credit
278	ZBA Credit Adjustment		Credit
280	Total Controlled Disbursing Credits		Credit
281	Individual Controlled Disbursing Credit		Credit
282	Total DTC Disbursing Credits		Credit
286	Individual DTC Disbursing Credit		Credit
295	ATM Credit		Credit
301	Commercial Deposit		Credit
305	Total Federal Funds Sold		Credit
306	Federal Funds Sold		Credit
308	Trust Credit		Credit
331	Individual Escrow Credit		Credit
342	Broker Deposit		Credit
344	Individual Back Value Credit		Credit
345	Item In Broker Deposit		Credit
346	Sweep Interest Income		Credit
347	Sweep Principal Sell		Credit
348	Futures Credit		Credit
349	Principal Payments Credit		Credit
351	Individual Investment Sold		Credit
353	Cash center Credit		Credit
354	Interest Credit		Credit
357	Credit Adjustment		Credit
358	YTD Adjustment Credit		Credit
359	Corrective Interest Adjustment		Credit
362	Correspondent Collection		Credit
363	Correspondent Collection Adjustment		Credit

364	Loan Participation		Credit
366	Currency And Coin Deposited		Credit
367	Food Stamp Letter		Credit
368	Food Stamp Adjustment		Credit
369	Clearing Settlement Credit		Credit
372	Back Value Adjustment		Credit
373	Customer Payroll		Credit
376	Savings Bond Letter Or Adjustment		Credit
377	Treasury Tax And Loan Credit		Credit
378	Transfer Of Treasury Credit		Credit
379	FRB Government Checks Cash Letter Credit		Credit
381	FRB Government Check Adjustment		Credit
390	Total Miscellaneous Credits		Credit
391	Universal Credit		Credit
392	Freight Payment Credit		Credit
393	Itemized Credit Over \$10,000		Credit
394	Cumulative Credit		Credit
395	Check Reversal		Credit
397	Float Adjustment		Credit
398	Miscellaneous Fee Refund		Credit
399	Miscellaneous Credit		Credit
400	Total Debits		N/A
401	Total Debit Amount MTD		Debit
402	Total Number of Debits		N/A
408	Float Adjustment		Debit
409	Debit (Any Type)		Debit
415	Lockbox Debit		Debit
416	Total Lockbox Debits		Debit
421	EDI Transaction Debit		Debit
430	Total Payable Through Drafts		Debit
435	Payable Through Draft		Debit
445	ACH Concentration Debit		Debit
447	ACH Disbursement Funding Debit		Debit
450	Total ACH Debits		Debit
451	ACH Debit Received		Debit
452	Item In ACH Disbursement Or Debit	For ACH debatch debit entry	Debit
455	Preauthorized ACH Debit		Debit
462	Account Holder Initiated ACH Debit		Debit
463	Corporate Trade Payment Debits		Debit
464	Corporate Trade Payment Debit		Debit
466	ACH Settlement		Debit
468	ACH Return Item or Adjustment Settlement		Debit
469	Miscellaneous ACH Debit	For ACH or SEPA bulk debit	Debit
470	Total Checks Paid		Debit

472	Cummulative Checks Paid		Debit
474	Certified Check Debit	LHCOS - cashier's order	Debit
475	Check Paid	LHCOS - company check	Debit
477	Bank Originated Debit		Debit
478	List Post Debits		Debit
479	List Post Debit		Debit
480	Total Loan Payments		Debit
481	Loan Payment		Debit
484	Draft		Debit
486	Total Cash Letter Debits		Debit
487	Cash Letter Debit		Debit
489	Cash Letter Adjustment		Debit
490	Total Outgoing Money Transfers		Debit
491	Individual Outgoing Internal Money Transfer		Debit
493	Customer Terminal Initiated Money Transfer		Debit
495	Outgoing Money Transfer		Debit
496	Money Transfer Adjustment		Debit
498	Compensation		Debit
501	Individual Automatic Transfer Debit		Debit
502	Bond Operations Debit		Debit
506	Book Transfer Debit		Debit
507	Total International Money Transfer Debits		Debit
508	Individual International Money Transfer Debit		Debit
510	Total International Debits		Debit
512	Letter Of Credit Debit		Debit
513	Letter Of Credit		Debit
514	Foreign Exchange Debit		Debit
515	Total Letters Of Credit		Debit
516	Foreign Remittance Debit		Debit
518	Foreign Collection Debit		Debit
522	Foreign Checks Paid		Debit
524	Commission		Debit
526	International Money Market Trading		Debit
527	Standing Order		Debit
529	Miscellaneous International Debit		Debit
530	Total Security Debits		Debit
531	Securities Purchased		Debit
533	Security Collection Debit		Debit
535	Purchase Of Equity Securities		Debit
537	Total Collection Debits		Debit
538	Matured Repurchase Order		Debit
539	Total Bankers Acceptances Debits		Debit
540	Coupon Collection Debit		Debit
541	Bankers Acceptance		Debit
542	Purchase Of Debt Securities		Debit
543	Domestic Collection		Debit

544	Interest/Matured Principal Payment		Debit
546	commercial Paper		Debit
547	Capital Change Debit		Debit
548	Savings Bonds Sales Adjustment		Debit
549	Miscellaneous Security Debit		Debit
550	Total Deposited Items Returned		Debit
552	Credit Reversal		Debit
554	Posting Error Correction Debit		Debit
555	Deposited Items Returned		Debit
556	Total ACH Return Items	Direct debit bulk return (ASP)	Debit
557	Individual ACH Return Item		Debit
558	ACH Reversal Debit		Debit
560	Total Rejected Debits		Debit
563	Overdraft		Debit
564	Overdraft Fees		Debit
566	Return Item		Debit
567	Return Item Fee		Debit
568	Return Item Adjustment		Debit
570	Total ZBA Debits		Debit
574	Cumulative ZBA Or Disbursement Debits		Debit
575	Individual ZBA Debit		Debit
577	ZBA Debit Transfer		Debit
578	ZBA Debit Adjustment		Debit
580	Total Controlled Disbursement Debits		Debit
581	Individual Controlled Disbursement Debit		Debit
582	NUM Controlled Disbursement Debit		Debit
583	Total Disbursing Checks Paid - Early Amount		Debit
584	Total Disbursing Checks Paid - Later Amount		Debit
587	Late Debits (After Notification)		Debit
590	Total DTC Debits		Debit
595	ATM Debit		Debit
597	ARP Debit		Debit
622	Broker Debit		Debit
626	Total Federal Funds Purchased		Debit
627	Federal Funds Purchased		Debit
629	Cash center Debit		Debit
630	Total Debit Adjustments		Debit
631	Debit Adjustment		Debit
633	Trust Debit		Debit
634	YTD Adjustment Debit		Debit
641	Individual Escrow Debit		Debit
644	Individual Back Value Debit		Debit
651	Individual Investment Purchased		Debit
654	Interest Debit		Debit

656	Sweep Principal Buy		Debit
657	Futures Debit		Debit
658	Principal Payments Debit		Debit
659	Corrective Interest Adjustment		Debit
661	Account Analysis Fee		Debit
662	Correspondent Collection Debit		Debit
663	Correspondent Collection Adjustment		Debit
664	Loan Participation		Debit
666	Currency and Coin Shipped		Debit
667	Food Stamp Letter		Debit
668	Food Stamp Adjustment		Debit
669	Clearing Settlement Debit		Debit
672	Back Value Adjustment		Debit
673	Customer Payroll		Debit
676	Savings Bond Letter Or Adjustment		Debit
677	Treasury Tax And Loan Debit		Debit
678	Transfer Of Treasury Debit		Debit
679	FRB Government Checks Cash Letter Debit		Debit
681	FRB Government Checks Adjustment		Debit
690	Total Miscellaneous Debits		Debit
691	Universal Debit		Debit
692	Freight Payment Debit		Debit
693	Itemized Debit Over \$10,000		Debit
694	Deposit Reversal		Debit
695	Deposit Correction Debit		Debit
696	Regular Collection		Debit
697	Cumulative Debit		Debit
698	Miscellaneous Fee		Debit
699	Miscellaneous Debit		Debit
920	SERVICE CHARGE REBATE	US specific	Credit
922	Miscellaneous Credit	UKspecific	Credit
923	REFUND UNCOLLECTED FUNDS CHG	US specific	Credit
924	TRANSFER FROM FUNDING SOURCE	US specific	Credit
925	AUTOMATIC TRANSFER DEPOSIT	US specific	Credit
926	CREDIT TO CLOSE ACCOUNT	US specific	Credit
927	SAVINGS TRANSFER FOR OVERDRAFT	US specific	Credit
928	TRANSFER OF ACCOUNT CREDIT	US specific	Credit
929	TRANSFER ACCOUNT BALANCE	US specific	Credit
930	MARINER FUND REDEMPTION	US specific	Credit
931	PAY DEPOSIT FROM YOUR EMPLOYER	US specific	Credit
932	NIGHT DEPOSIT ENVELOPE	US specific	Credit
933	MARINER FUND REDEM TAX FREE	US specific	Credit
934	FED TAX ADJ OVERWITHHOLDING	US specific	Credit
935	BROKERAGE SERVICE CREDIT	US specific	Credit
936	REFUND OF BILL PAYER SVC CHG	US specific	Credit
937	BILL PAYER CORRECTION	US specific	Credit

938	SPECIAL NEXT DAY CREDIT	US specific	Credit
939	Miscellaneous Credit	UK specific	Credit
940	SPECIAL NEXT DAY CREDIT-2DF	US specific	Credit
941	SPECIAL NEXT DAY CREDIT-3DF	US specific	Credit
942	TRANSFER OF ACCOUNT CREDIT	US specific	Credit
943	BALANCE MANAGER REDEMPTION	US specific	Credit
944	BROKERAGE SERVICE-SALE	US specific	Credit
945	ATM/ELECTRONIC BANKING TRANS	US specific	Credit
946	DEPOSIT FROM U.S. TREASURY	US specific	Credit
947	ACH CREDIT	US specific	Credit
948	BROKERAGE SVC-DIVIDEND COUPON	US specific	Credit
949	INITIAL DEPOSIT	US specific	Credit
950	Miscellaneous Credit	UK specific	Credit
951	FOREIGN EXCHANGE CREDIT-1DF	US specific	Credit
952	Miscellaneous Credit	UK specific	Credit
953	CHECK REVERSAL-UNAVAILABLE	US specific	Credit
954	Virtual Account Credit		Credit
956	MISCELLANEOUS DEBIT	US specific	Debit
957	MISCELLANEOUS DEBIT	US specific	Debit
959	Miscellaneous Credit	UK Specific	Debit
961	Faster Payment Debit	UK Specific	Debit
962	MISCELLANEOUS CHARGE	US specific	Debit
963	SERVICE CHARGE-INSUFFICIENT	US specific	Debit
964	SERVICE CHARGE-UNAVAILABLE	US specific	Debit
965	LINE OF CREDIT PAYMENT	US specific	Debit
966	CHECK CASHING SERVICE CHARGE	US specific	Debit
967	DEBIT TO CLOSE ACCOUNT	US specific	Debit
968	MONTHLY CHARGE	US specific	Debit
969	Miscellaneous Debit	UK specific	Debit
970	TRANSFER OF ACCOUNT DEBIT	US specific	Debit
971	PAYMENT MADE PER REQUEST	US specific	Debit
972	TRANSFER ACCOUNT BALANCE	US specific	Debit
973	DUE FROM BANK-DEP DF1	US specific	Debit
974	DUE FROM BANK-DEP DF2	US specific	Debit
975	DUE FROM BANK-DEP DF3	US specific	Debit
976	MARINER FUND ADJUSTMENT	US specific	Debit
977	INTEREST ADJUSTMENT DEBIT	US specific	Debit
978	MARINER FUND PURCHASE	US specific	Debit
979	CHECKBOOK SUPPLIES CHARGE	US specific	Debit
980	MARINER FUND PURCHASE-TAX FREE	US specific	Debit
981	FEDERAL TAX ADJUSTMENT	US specific	Debit
982	BACK VALUE ADJUSTMENT	US specific	Debit
983	TELEPHONE TRANSFER	US specific	Debit
984	INTERNATIONAL MONEY ORDER	US specific	Debit
985	BROKERAGE SERVICE DEBIT	US specific	Debit
986	OFFICIAL CHECK PURCHASE	US specific	Debit

987	DEFER DEBIT-2-DF	US specific	Debit
988	DEFER DEBIT-3-DF	US specific	Debit
989	BALANCE MANAGER SERVICE CHARGE	US specific	Debit
990	TRANSFER OF ACCOUNT DEBIT	US specific	Debit
991	BALANCE MANAGER PURCHASE	US specific	Debit
992	CHECKBOOK SUPPLIES CHARGE	US specific	Debit
993	MARINELEADER SERVICE CHARGE	US specific	Debit
994	BILL PAYER PAYMENT	US specific	Debit
995	CHECK PAID-INSUFFICIENT FUNDS	US specific	Debit
996	LOAN PAYMENT-1-DF	US specific	Debit
997	LETTER OF CREDIT-1-DF	US specific	Debit
998	FOREIGN EXCHANGE DEBIT-1-DF	US specific	Debit
999	FEDERAL TAX WITHHELD	US specific	Debit

Appendix C: 02 record ABA codes and SWIFT BICs

Country	Institution	Institution Description	SWIFT address	ABA code
AE	HBME	HSBC Bank Middle East	BBMEAEAD	
AM	HBAM	HSBC BANK ARMENIA	MIDLAM22	
AR	HBAR	HSBC Argentina	BACUARBA	
AU	HBAU	HSBC Bank Australia Limited	HKBAU2S	
BD	HBAP	HK and Shanghai Banking Corp Ltd	HSBCBDDH	
BD	HSBO	HSBC Offshore Banking	HSBCBDDH	
BE	HBEU	HSBC Bank plc	HSBCBEBB	
BH	HBME	HSBC Bank Middle East	BBMEBHBX	
BM	HBBM	HSBC Bank Bermuda Limited	BBDABMHM	
BN	HBAP	HK and Shanghai Banking Corp Ltd	HSBCBNBB	
BR	HBBR	HSBC Bank Brasil	BCBBBRPR	
CA	HBCA	HSBC Bank Canada	HKBCCATT	
CH	HBEU	HSBC Bank plc Ldn Zurich Branch	HSBCCHZZ	
CH	HRCH	HSBC Republic Bank Suisse S A	BLICCHGG	
CL	HBCL	HSBC Bank Chile	BLICCLRM	
CN	HASE	Hang Seng Bank (China) Ltd	HASECNSH	
CN	HBAP	HSBC Bank (China) Company Ltd.	HSBCCNSH	
CO	HBCO	HSBC Colombia SA	BISTCOBB	
CR	HBCR	Banco HSBC Costa Rica SA	BXBACRSJ	
CZ	HBEU	HSBC Bank plc	MIDLCZPP	
DE	HTDE	HSBC Trinkaus and Burkhardt	TUBDDEDD	
DZ	HBFR	HSBC Algeria	HSBCDZAL	
EG	HBEG	HSBC BANK EGYPT	EBBKEGCX	
ES	HBEU	HSBC Bank plc	MIDLESMM	
FR	HBEU	HSBC Bank	MIDLFRPX	
FR	HBFR	HSBC FRANCE	CCFRFRPP	
GB	HBEU	HSBC Bank plc	MIDLGB22BHX	557810492
GB	PBGB	HSBC Private Bank	SMCOGB2P	
GE	HBGE	HSBC BANK GEORGIA	HSBCGE22	
GR	HBEU	HSBC Bank Plc	MIDLGRAA	
HK	HASE	Hang Seng Bank Limited	HASEHKHH	
HK	HBAP	HK and Shanghai Banking Corp Ltd	HSBCHKHH	
HK	HIFS	HSBC IFS Asia	HSBCHKHH	
HN	HBHN	Banco HSBC Honduras SA	BGAHHNTE	
ID	HBAP	HK and Shanghai Banking Corp Ltd	HSBCIDJA	
IE	HBEU	HSBC Bank plc	HSBCIE2D	
IL	HBEU	HSBC Bank plc	HSBCILIT	
IN	HBAP	HK and Shanghai Banking Corp Ltd	HSBCINBB	
IQ	DESI	DAR ES SALAAM INVESTMENT BANK	DSIVIQBA	
IT	HBEU	HSBC Bank plc	MIDLITMX	
JE	PBCI	Private Bank Channel Islands	HSBCJESX	
JO	HBME	HSBC Bank Middle East	BBMEJOAX	

JP	HBAP	HK and Shanghai Banking Corp Ltd	HSBCJPJT	
KR	HBAP	HK and Shanghai Banking Corp Ltd	HSBCKRSE	
KW	HBME	HSBC Bank Kuwait	HBMEKWKW	
KY	HFSC	HSBC Bank Cayman Limited	HSBCKYKY	
KZ	HBKZ	HSBC BANK KAZAKHSTAN	HSBCKZKA	
LB	HBME	HSBC Bank Middle East	BBMELBBX	
LK	FCBU	HSBC Foreign Currency Banking CBH	HSBCLKLX	
LK	FCTU	FCTU FCY Transaction Unit	HSBCMVMV	
LK	HBAP	HK and Shanghai Banking Corp Ltd	HSBCLKLX	
LU	HSSL	HSBC Bank Plc	BBDALULX	
MC	PBMC	HSBC Private Bank Monaco	BLICMCMC	
MO	HASE	Hang Seng Bank Limited	HASEMOMX	
MO	HBAP	HK and Shanghai Banking Corp Ltd	HSBCMOMX	
MT	HBMT	HSBC Bank Malta PLC	MMEBMTMT	
MU	HBAP	HK and Shanghai Banking Corp Ltd	HSBCMUMU	
MU	MOBU	HSBC OffShore Banking Unit MU	HSBCMUMUOBU	
MX	HBMI	HSBC Mexico	BIMEMXMM	
MY	HBMB	HSBC Bank Malaysia Berhad	HBMBMYKL	
MY	HBMS	HSBC Amanah Malaysia Berhad	HMABMYKL	
MY	HSBI	HSBC Offshore Labuan Office	HBMBMYKL	
NI	HBNI	Banco HSBC Nicaragua SA	BISTNIMA	
NL	HBEU	HSBC Bank plc	HSBCNL2A	
NZ	HBAP	HK and Shanghai Banking Corp Ltd	HSBCNZ2A	
OI	MDBI	HSBC Bank International Ltd	MIDLJESH	
OM	HBME	HSBC Bank Middle East	BBMEOMRX	
PA	HBBS	HSBC Bank PLC	MIDLPAPA	
PA	HBCO	HSBC Colombia SA	MIDLPAPA	
PA	HBGT	HSBC Guatemala	MIDLPAPA	
PA	HBNI	HSBC Nicaragua	MIDLPAPA	
PA	HBPA	HSBC Bank Panama SA	MIDLPAPA	
PA	HBPE	HSBC Bank Peru SA	MIDLPAPA	
PA	HBPY	HSBC Bank Paraguay SA	MIDLPAPA	
PA	HBUS	HSBC Bank USA	MIDLPAPA	
PA	HBVE	HSBC Venezuela	MIDLPAPA	
PE	HBPE	HSBC Bank Peru SA	HBPEPEPL	
PH	HBAP	HK and Shanghai Banking Corp Ltd	HSBCPHMM	
PH	HBPH	HSBC SAVINGS BANK PHILIPPINES	HSBCPHMM	
PK	HBAP	HK and Shanghai Banking Corp Ltd	HSBCPKKX	
PL	HBPL	HSBC BANK POLSKA SA	HSBCPLPW	
PS	HBME	HSBC Bank	BBMEPS22	
PY	HBPY	HSBC Bank Paraguay SA	HSBCPYPX	
QA	HBME	HSBC Bank Middle East	BBMEQAQX	
RU	HCRR	HSBC BANK RR OOO	BLICRUMM	
SA	SABB	The Saudi British Bank	SABBSARI	
SG	HBAP	HK and Shanghai Banking Corp Ltd	HSBCSGSG	
SG	HBOS	HSBC Offshore	HSBCSGSG	

SK	HBEU	HSBC Bank Plc	HSBCSKBA	
SV	HBSV	HSBC Salvadoreno Sociedad Anonima	BSALSVSS	
TH	HBAP	HK and Shanghai Banking Corp Ltd	HSBCTHBK	
TR	HBTR	HSBC Bank AS	HSBCTRIX	
TW	APOB	HSBC Taiwan Offshore Banking Unit	HSBCTWTP	
TW	HBAP	HSBC Bank (Taiwan) Ltd.	HSBCTWTP	
US	HBUS	HSBC Bank USA NA	MRMDUS33	022000020 021001088
US	WHTB	Wells Fargo HSBC Trade Bank NA	WFBIUS6S	121000248
UY	HBUY	HSBC Bank Uruguay SA	BLICUYMM	
VN	HBAP	HK and Shanghai Banking Corp Ltd	HSBCVNVX	
ZA	HBEU	THE HONGKONG AND SHANGHAI BANKING C	HSBCZAJJ	

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