Statements of accounts

CBI - Technical standards

References	
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Updates and revisions

LIST OF AMENDMENTS MADE TO PREVIOUS RELEASES

(Release 6.5 March 2013)

Date	Release	With effect from	CBI Communication	Function	Paragraph	Paragraph Title	Amendment description
31 January 2005	**5.0**	**9 May 2005**	**Circular 1/2005**	**RP**			
				Portfolio Statements	6.5	*Record type 62*	Modification to the description of the "Total Movements" field, indicating clearly that it should be expressed to one hundredth of a euro (positions 27-41).
				Portfolio Statements	6.7	*Record type 64*	Modification to the description of the "currency code" field (positions 11-13)
8 April 2005	**5.01**	**9 May 2005**	**Network Message**	**RP**			
				Portfolio Statements	6.5	*Record type 62*	Cancellation of the modification made to "Total Movements" field (positions 27-41) (this must be expressed with the explicit decimal point).
28 July 2006	**6.00**	**Starting of Porting Service**	**Circular 7/2006**	**RH, EC, RA, DT, RP**			
Inclusion of references to the New CBI Architecture, in particular to the Directory (cf. document DIRECTORY-MO-001).							
Removal of references to the previous CBI Service operating model.							
				Statement of balances and current account movements (RH)	2.5	*Movement*	Inclusion of note referring to the check to be carried out in the "movement sign" field (pos. 62)
					2.6	*Movement information*	Additional information on the structure of Record Type 63
				Periodic bank statement (EC)	3.5	*Movement*	Inclusion of note referring to the check to be carried out in the "movement sign" field (pos. 62)
					3.6	*Movement information*	Additional information on the structure of Record Type 63
15 Dec 2006	**6.01**	**15 Dec 2006**	**Circular 9/2006**				
				Statement of balances and current account	2.6	*Record type 63*	Additional information on the structure and compulsoriness of Record type 63

	Title:		Code	Release
CBI Corporate Banking Interbancario	Statements of accounts		CBI-RND-001	6.05
	Document type: CBI - Technical standards		Date 31 July 2013	Page 3/51

				movements (RH)				
				Periodic bank statement (EC)	3.6		*Record type 63*	Additional information on the structure and compulsoriness of Record type 63
				Statement of advance accounts (RA)	4.6		*Record type 63*	On the "movement sign" field (pos. 38), there is no need for a consistency check with the movement sign defined in the "ACBI Reasons Table" – Appendix B – of document CBI-STD-001
				Portfolio statement (RP)	6.5		*Record type 62*	On the "movement sign" field (pos. 26), there is no need for a consistency check with the movement sign defined in the "CBI Reasons Table" – Appendix B – of document CBI-STD-001
				Securities statement (DT)	5.5		*Record type 20*	Check to be carried out on the "movement reason" field (pos. 71-74)
07 Apr 2008	**6.02**	**10 Nov 2008**	**Circular 3/2008**					
				Statement of balances and current account movements	2.4		*Record type 61*	The "cin" field is mandatory (pos. 52)
					2.4		*Record type 61*	The "country code" field was inserted (pos. 100-101) to complete the IBAN code
					2.4		*Record type 61*	The Check digit field was inserted (pos. 102-103) to complete the IBAN code
					2.5		*Record type 62*	Some explanations and the footnote were inserted within the description of the "bank reference" field (pos. 62-67)
					2.5		*Record type 62*	In the "customer reference", the "customer reference type" name was changed (pos. 78-86)
					2.5		*Record type 62*	In the "movement description" field, the "Customer reference – movement description" name was changed (pos. 87-120)
					2.6		*Record type 63*	Some explanations were included within the description of the "ordering party's taxpayer's code" field (pos. 25-40)
					2.6		*Record type 63*	Some explanations were included within the description of the "ordering party's description" field (pos. 41-120)

					2.6	_Record type 63_	Three new record types were inserted in order to include the remittance information, and consequently to be consistent with the new CPI payment service structured in XML format and with the Credit Transfer SEPA
				Periodic bank statement	3.4	_Record type 61_	The "cin" field is mandatory (pos. 52)
					3.4	_Record type 61_	The "country code" field was inserted (pos. 100-101) to complete the IBAN code
					3.4	_Record type 61_	The Check digit field was inserted (pos. 102-103) to complete the IBAN code
					3.5	_Record type 62_	Some explanations and the footnote were inserted within the description of the "bank reference" field (pos. 62-67))
					3.5	_Record type 62_	In the "customer reference", the "customer reference type" name was changed (pos. 78-86)
					3.5	_Record type 62_	In the "movement description" field, the "Customer reference – movement description" name was changed (pos. 87-120)
					3.6	_Record type 63_	Some explanations were included within the description of the "ordering party's taxpayer's code" field (pos. 25-40)
					3.6	_Record type 63_	Some explanations were included within the description of the "ordering party's description" field (pos. 41-120)
					3.6	_Record type 63_	Three new record types were inserted in order to include the remittance information, and consequently to be consistent with the new CPI payment service structured in XML format and with the Credit Transfer SEPA
07 Oct 2009	**6.03**	**1 Mar 2010**	**Network message**				
					MISCELLANEOUS		References to ACBI were replaced by CBI
				Statement of balances and current account movements (RH)	2.3	_Record type EF_	A mistake in the description of the field content in pos 53-82 and 83-89 was corrected

	Title:		Code	Release
CBI Corporate Banking Interbancario	Statements of accounts		CBI-RND-001	6.05
	Document type: CBI - Technical standards		Date 31 July 2013	Page 5/51

						2.4	*Record type*	The description of the currency code field, but the not the check type, was changed.
						2.6	*Record type 63*	The description of the currency code fields, but the not the check types, was changed
						2.7	*Record type 64*	The description of the currency code field, but the not the check type, was changed
					Periodic bank statement (EC)	*3.4*	*Record type 61*	The description of the currency code field, but the not the check type, was changed
						3.6	*Record type 63*	The description of the currency code fields, but the not the check types, was changed
						3.7	*Record type 64*	The title of the paragraph previously referring erroneously to the record type 65 was corrected
						3.7	*Record type 64*	The description of the currency code field, but the not the check type, was changed
					Statement of advance accounts (RA)	*4.4*	*Record type 61*	The description of the currency code field, but the not the check type, was changed
					Securities statement (DT)	5.4	*Record type 10*	The description of the currency code field, but the not the check type, was changed
						5.5	*Record type 20*	The description of the currency code field, but the not the check type, was changed
						5.5	*Record type 20*	The description of the reason for the movement field, but the not the check type, was changed
						5.6	*"Types of reasons for securities movements" table*	The table was moved in doc CBI-STD-001 appendix "F" for consistency in manuals' content.
					Portfolio statement (RP)	6.4	*Record type 61*	The description of the currency code field, but the not the check type, was changed
						6.7	*Record type 64*	The description of the currency code field, but the not the check type, was changed
27 May 2010	**6.04**	**1 Jul 2010**	**Network message of 28 May**					

			2010				
				Securities statement (DT)	5.4	Record type 10	A new reason for "recovered" transmissions was introduced ("95010")
5th March 2013	6.05		Network message of 08-03-2013				
		1st February 2014		Statement of balances and current account movements (RH)	2.6	Record type 63	Type 'YYY' modified taking a cue from AUI records for the so called "società prodotto"
		1st February 2014			2.6	Record type 63	Inserted new type 'YY2' for AUI records limited to the so called "società prodotto"
		30 June 2013			2.6	Record type 63	Inserted new field "Country Code" at pos 118-120 with structure flag "ZZ1" for the so called "Financial Monitoring – CAPACI Project"

Table of Contents

1 Introduction

This document defines the technical standards for flows concerning the "Statements of accounts" functions and, in particular:

- Daily statement of balances and movements for current accounts

- Periodic statement of balances and movements for current accounts

- Statement of advance accounts

- Portfolio Statement.

Please refer to the relevant regulations issued by the competent bodies governing this function, as well as aspects regarding the functioning of the technological infrastructures and their related applications.

For rules governing the representation and composition of flows exchanged when the "Corporate Banking Interbancario - CBI" service is provided, please consult the document "CBI-STD-001", which must be used as a reference for all documents describing the various active CBI functions and which may also document any exceptions or particularities.

As opposed to what is defined for Amount fields in paragraph 3.2. of the document, "CBI-STD-001", please take note that all fields containing amounts in euros or currency present in the records detailed in the paragraphs below must terminate with "." followed by two decimal places. These last two decimal places are validated as zero if - on the basis of ISO-4217 codes - the currency code does not allow for decimals.

2 "Statement of balances and movements for current accounts" function

Each Bank must, by contract as part of the Corporate Banking Interbancario service, send a **daily** statement of all current accounts indicated by the customer. Even if there has been no movement on an account throughout the whole day, the Bank must still send a statement for the relevant account showing only the opening balance and closing balance records (plus, optionally, the expected cash on hand record).

2.1 Structure of statements

The statement for each individual current account consists of 5 different record types, each 120 characters long in the following sequence:
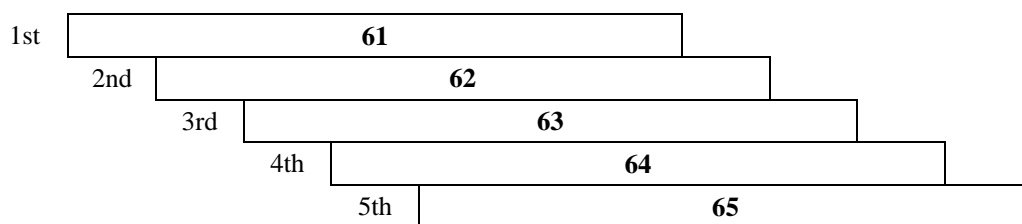
All the statements for accounts held by the same company are preceded by a header record and followed by a trailer record, each consisting of 120 characters:
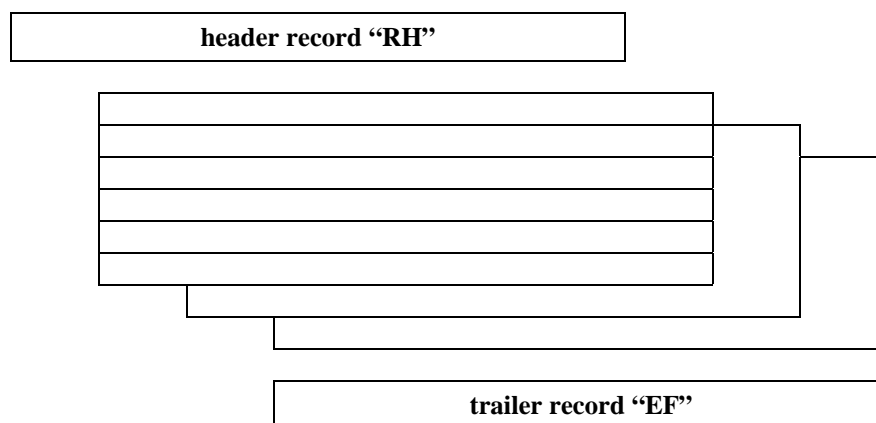
2.2 Header record structure - fixed code "RH"

position	m/o	type	field name	check	contents
1-	-	-	filler	N	blank
2-3	m	an	**record type**	V	"RH"

4-8	m	n	**sender**	V	the ABI code of the Bank sending the account statements; registered in the directory;
9-13	m	an	**recipient**	V	the SIA code for the Company receiving the statement of current accounts in the logic support; registered in the directory;
14-19	m	n	creation date:	F	date on which the 'flow' is created by the sender company, entered as DDMMYY
20-39	m	an	**support name**	V	open field available to the Sending Bank; this must have the same creation date and be the same for both sender and recipient
40-115			filler	N	blank
116-120			**Field not available**	N	No information may be entered in this field

2.3   Trailer record structure - fixed code "EF"

position	m/o	type	field name	check	contents
1-	-	-	filler	N	blank
2-3	m	an	**record type**	V	"EF"
4-8	m	n	**sender**	V	same data as on the header record
9-13	m	an	**recipient**	V	" "
14-19	m	n	**creation date:**	V	" "
20-39	m	an	**support name**	V	" "
40-45	-	-	filler	N	blank
46-52	m	n	**number of statements**	V	total number of statements of current accounts in the flow
53-82	-	-	filler	N	blank
83-89	m	n	**number of records**	V	number of records making up the flow (including header and trailer records)
90-114	-	-	filler	N	blank
115-120	m	n	Field not available	N	No information may be entered in this field

2.4   Record structure – fixed code "61" - Opening Balance

position	m/o	type	field name	check	contents
1-	-	-	filler	N	blank
2-3	m	an	**record type**	V	fixed code "61"

4-10	m	n	**progressive number**	V	the statement number in the flow. Begins with 1 and progresses by 1. The number must be the same for all records in the same statement
11-23	-	-	filler	N	blank
24-28	o	n	original bank's ABI code	F	to be validated with the merging Bank's code (only applicable for mergers between banks);
29-33	m	n	**reason**	V	this has the fixed value: "93001" if it is an ordinary transmission; "93011" if it is a "recovered" transmission[1]
34-49	o	an	description	F	description of type of current account
50-51	o	an	account type	F	account type code allocated by the Bank (according to the Sending Bank's own codes)
52-74	m	an	bank details		customer's account code consisting of:
52-52	*__m__*	*an*	*cin*	*F*	*check character of the bank details according to ABI standards.*
53- 57	*m*	*n*	***bank's ABI code***	*V*	*sending bank's ABI code; this must be the same as that recorded in the header record*
58- 62	*m*	*n*	*Bank CAB*	*F*	*sending bank's CAB code;*
63-74	*m*	*an*	*Currency code*	*F*	*current account code (cf. BBAN Standard)*
75-77	m	an	**currency code**	V	Currency code **(cf. doc. CBI-STD-001: appendix D)**
78-83	m	n	**accounting date**	V	accounting reference date for the balance; This must be the same as the accounting date for the closing balance (record type 64 at positions 14-19)
84-	m	an	**sign**	V	this has the values: D (Debit) - C (Credit)
85-99	m	n	opening balance	F	Statement opening balance; this is calculated by subtracting the amounts for all movements recorded in the statement from the closing balance (record 64 at positions 21-35); (NB: therefore, this field may not necessarily be the same as the statement closing balance recorded for the previous day)
100-103			*Field available for the completion of IBAN details*		
100-101	*m*	*an*	***Country code***	*V*	*Country code. It may show only the IT or SM value*
102-103	*m*	*n*	***Check digit***	*V*	*IBAN Check digit*
104- 120	-	-	filler	N	blank

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[1] Reason 93011 is only used when the Bank is **retransmitting** the statement of accounts (where the previous transmission was either not received by the customer for some reason or was incorrect). In this case, the Sending Bank must take care not to use the same "support name" and "creation date" as the ones used in the previous statement transmission in order to avoid the flow being rejected for reasons of duplication.

2.5 Record structure – fixed code "62" - Movement

This record is optional given that it is not present when there has been no movement on the account. If it is present, it can be repeated for an unlimited number of times.

position	m/o	type	field name	check	contents
1-	-	-	filler	N	blank
2-3	m	an	**record type**	V	fixed code "62"
4-10	m	n	**progressive number**	V	same number as for record type 61 (opening balance) on the statement
11-13	m	n	**progressive number for the movement**	V	it begins with 001; when it reaches 999, it begins with 001 again
14-19	m	n	value date	F	movement value
20-25	m	n	registration and/or accounting date	F	registration and/or accounting date of the movement
26-	o	an	**movement sign**	V	It shows the following values: D (Debit) - C (Credit). No check is needed between the reason and the sign defined in Appendix B "CBI Reasons Table" of document CBI-STD-001
27-41	m	n	movement amount	F	Movement Amount;
42-43	o	an	**CBI reason**	V	CBI reason (cf. Appendix B of document CBI-STD-001)
44-45	o	an	internal reason	F	reason according to the bank's own codes
46-61	o	an	**cheque number**	V	if the CBI reason (positions 42-43) has the value "13" (which refers to "Your bank cheque number"), this field becomes mandatory and must have the cheque number in full; if the CBI reason has a different value from "13", this field must be filled with a blank. Otherwise, the statement will be rejected.
62-77	o	an	bank reference	F	transaction reference number allocated by the Bank . *In case of debits, where possible, or credits deriving from transfers, it includes the transaction code (CRO or CRI) or other bank's references*
78-86	o	an	customer reference type	F	reference allocated by the customer when the transaction is carried out on the customer's initiative; If it has the reason "26" or "90", it may have the value "NROSUPCBI" for Italian payment orders and "PAYORDREF" for foreign payment orders. Entering this data, where applicable, is mandatory. If the reason is for collection of bills/cheques or foreign discounted bills or Italian sureties/ guarantees, it may have the values

	Title:	Code	Release
⟡ CBI Corporate Banking Interbancario	Statements of accounts	CBI-RND-001	6.05
	Document type: CBI - Technical standards	Date 31 July 2013	Page 14/51

position	m/o	type	field name	check	contents
87-120	o	an	*Customer reference – V movement description*		“NRPRATICA” or “NDISTINTA”; If the reason is for statements of portfolio results with the relevant accounting memos, it may have the value “RIFESICBI”; If the value “NROSUPCBI” is in the previous field, this field becomes mandatory and must have the support name of the CBI flow of payments sent by the customer. If the value “PAYORDREF” is in the previous field, this field becomes mandatory and must have the unique identifier number of the foreign payment order (cf. indications specified for support type “PE” in record “H1” at positions 28-61). If the value “NRPRATICA” is in the previous field, this field becomes mandatory and must have the dossier number that the movement refers to. If the value “NDISTINTA” is in the previous field, this field becomes mandatory and must have the receipt number allocated by the seller. If the value “RIFESICBI” is in the previous field, this field becomes mandatory and must have the reference code for the accounts summary (record 10 at positions 58-69) sent by the bank to the customer via a logic support for “order results”

2.6 Record structure – fixed code “63” - Movement Information

This record is optional after each individual occurrence of the movement record (62) and provides additional information about the movement. This can be repeated up to a maximum of 5 times.

The first records 63 concerning movement information may have special formatting dependent on the reason the movement refers to. Until a future date – to be promptly communicated in due time – no check is made on the formatting and compulsoriness of Record Types; hence the flows containing Record Types 63 that are not structured compliantly with the manual are not to be discarded.

If it refers to **transfer transactions (reason 34) or cash pooling (reason Z1)**, record 63 is mandatory[1] and must have the following structure:

position	m/o	type	field name	check	contents
1-	-	-	filler	N	blank
m	c	an	**record type**	V	fixed code "63"
4-10	m	n	**progressive number**	V	same number as for record 61 (opening

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[1] The presence of Record Type 63 is not to be considered mandatory. This rule is valid regardless of the information shown in the “ACBI reason” field in Record Type 62 (pos. 42-43), thus even should such reason show one of the following values: 34 – Transfer transactions; Z1 - Cash pooling; 48 – Transfer in your favour; ZI – Transfer from abroad; ZL – Transfer to abroad.

balance) on the statement

11-13	m	n	**progressive number for the movement**	V	same progressive number as for record type 62 (movement)
14-16	m	an	structure flag	N	this has the fixed value "KKK"
17-39	m	an	type identifier	N	for cash pooling transactions, it contains the bank details of the counterparty's A/C; for transfer transactions, it contains the incoming A/C (when there is a deposit) or outgoing A/C (when there is a payment). The recommended format is as follows: ABI code at positions 17-21, CAB code at positions 22-26, account code at positions 27-38, CIN code at position 39
40-120	-	-	filler	N	blank

If the **reason is CBI "48" (record 62 at positions 42-43),** record 63 is mandatory[1] and must have the following structure:

position	m/o	type	field name	check	contents
1-	-	-	filler	N	blank
2-3	m	an	**record type**	V	fixed code "63"
4-10	m	n	**progressive number**	V	same number as for record 61 (opening balance) on the statement
11-13	m	n	**progressive number for the movement**	V	same progressive number as for record type 62 (movement)
14-16	m	an	structure flag	N	this has the fixed value " YYY"
17-24	m	n	order date	N	ordering customer's order date in the format DDMMYYYY (if it is an interbank message, this is shown by the IDC D28)
25-40	o	an	ordering party's taxpayer's code	N	ordering party's taxpayer's code/VAT no. *Please refer to the following documents applicable from the current date in order to find these data:* • *"SIA-RI-BON-001" for the ordinary interbank payment transactions;* • *"SEPA Credit Transfer Scheme Rulebook", "SEPA Credit Transfer Implementation Guidelines", "UNIFI (ISO 20022) Message Definition Report - Payments Standards Clearing and Settlement" for the SEPA interbank payment transactions.*

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[1] The presence of Record Type 63 is not to be considered mandatory. This rule is valid regardless of the information shown in the "ACBI reason" field in Record Type 62 (pos. 42-43), thus even should such reason show one of the following values: 34 – Transfer transactions; Z1 - Cash pooling; 48 – Transfer in your favour; ZI – Transfer from abroad; ZL – Transfer to abroad.

If the forwarding bank and the recipient bank are the same, please refer to the following documents applicable form the current date in order to find these data:

- *"CBI-BON-001" for the CBI ordinary payment transactions;*

- *"STIP-MO-001 Proceeds and Payments" for the CBI payment transactions ("Italia XML payment transaction" and "SEPA XML Credit transfer").*

41-120	m	an	ordering party's description	N	ordering party's name/corporate purpose and location .

Please refer to the following documents applicable from the current date in order to find these data:

- *"SIA RI BON 001" for the ordinary interbank payment transactions;*

- *"SEPA Credit Transfer Scheme Rulebook", "SEPA Credit Transfer Implementation Guidelines", "UNIFI (ISO 20022) Message Definition Report — Payments Standards Clearing and Settlement" for the SEPA interbank payment transactions.*

If the forwarding bank and the recipient bank are the same, please refer to the following documents applicable form the current date in order to find these data:

- *"CBI-BON-001" for the CBI ordinary payment transactions;*

- *"STIP MO 001 Proceeds and Payments" for the CBI payment transactions ("Italia XML payment transaction" and "SEPA XML Credit transfer").*

41-80	m	an	ordering party's description	N	Surname name (in the order) or Business name of the ordering party.

To take those information, please refer to the following documentations in the last version, where available:

- "SIA-RI-BON-001" for the interbank ordinary payment transactions;

- SEPA Credit Transfer Scheme Rulebook", "SEPA Credit Transfer Implementation Guidelines", "UNIFI (ISO 20022) Message Definition Report - Payments

Standards Clearing and Settlement" for the SEPA interbank payment transactions ("debtor"/ "name").

If the forwarding bank and the recipient bank are the same, please refer to the following documents applicable form the current date in order to find these data:

- CBI-BON-001" for the CBI ordinary payment transactions;

- "STIP-MO-001 Proceeds and Payments" for the CBI payment transactions ("Italia XML payment transaction" and "SEPA XML Credit transfer").

position	m/o	type	field name	check	contents
81-120	o	an	country	N	Ordering party's Country of residence.

To take those information, please refer to the following documentations in the last version, where available:

- "SIA-RI-BON-001" for the interbank ordinary payment transactions;

- SEPA Credit Transfer Scheme Rulebook", "SEPA Credit Transfer Implementation Guidelines", "UNIFI (ISO 20022) Message Definition Report - Payments Standards Clearing and Settlement" for the SEPA interbank payment transactions ("debtor"/ "postal address") .

If the forwarding bank and the recipient bank are the same, please refer to the following documents applicable form the current date in order to find these data:

- CBI-BON-001" for the CBI ordinary payment transactions;

- "STIP-MO-001 Proceeds and Payments" for the CBI payment transactions ("Italia XML payment transaction" and "SEPA XML Credit transfer").

With the presence of CBI **reason CBI "48"** (**rec. type 62 pos. 42-43**) the second record type 63 with structure flag 'YY2' is optional and is transmitted - In accordance with existing laws – based on bilateral agreements between bank and customer; if it is present, it must be structured as following:

position	m/o	type	field name	check	contents
1-	-	-	filler	N	blank
2-3	m	an	**record type**	V	fixed code "63"

4-10	m	n	**progressive number**	V	same number as for record 61 (opening balance) on the statement
11-13	m	n	**progressive number for the movement**	V	same progressive number as for record type 62 (movement)
14-16	m	an	structure flag	N	this has the fixed value " YY2"
17-66	m	n	ordering party's address	N	Street and number where ordering party's address is located.
					To take those information, please refer to the following documentations in the last version, where available:
					• SEPA Credit Transfer Scheme Rulebook", "SEPA Credit Transfer Implementation Guidelines", "UNIFI (ISO 20022) Message Definition Report - Payments Standards Clearing and Settlement" for the SEPA interbank payment transactions ("debtor"/ "postal address") .
					If the forwarding bank and the recipient bank are the same, please refer to the following documents applicable form the current date in order to find these data:
					• "STIP-MO-001 Proceeds and Payments" for the CBI payment transactions ("Italia XML payment transaction" and "SEPA XML Credit transfer").
67-100	m	an	ordering party's IBAN	N	Complete IBAN code according to the ISO 3166 standard: aligned to the left with filling blanks on the right ("debtor account" according to SEPA standard).
101-120	-	-	filler	N	blank

If movements derive from **transfers to and from abroad**, records 63 must be entered with the following structure and sequence[1]:

1st Record Type 63:

position	m/o	type	field name	check	contents
1-	-	-	filler	N	blank
2-3	m	an	**record type**	V	fixed code "63"
4-10	m	n	**progressive number**	V	same number as for record 61 (opening balance) on the statement
11-13	m	n	**progressive number for the movement**	V	same progressive number as for record type 62 (movement)
14-16	m	an	structure flag	N	this has the fixed value "ZZ1"
17-34	o	n	original payment amount	N	amount ordered by the ordering party before

commission; if this information was received by the Sending Bank for the statement, this amount is mandatory

position	m/o	type	field name	check	contents
35-37	o	an	currency code for the original amount	N	currency code (cf. doc. CBI-STD-001: appendix D) for the previous amount; it becomes mandatory if the previous field has been validated
38-55	m	n	amount paid	N	amount paid between the banks (this is the amount in field 032 for SWIFT messages or in IDC 034 for domestic messages)
56-58	m	an	currency code for payment	N	currency code (cf. doc. CBI-STD-001: appendix D) for the previous amount
59-76	o	n	amount transacted	N	this is the exchange value in currency of the amount recorded on the books
77-79	o	an	currency code for the amount transacted	N	Currency code (cf. doc. CBI-STD-001: appendix D) for the previous amount; it becomes mandatory if the previous field has been validated
80-91	o	n	exchange rate applied	N	exchange rate applied; the last 5 characters are decimals (implicit decimal point)
92-104	o	n	amount of commission	N	this must be indicated if it has not been recorded on the books separately from the payment amount
105-117	o	n	amount of commission fees	N	this must be indicated if it has not been recorded on the books separately from the payment amount
~~118-120~~	~~-~~	~~-~~	~~filler~~	~~N~~	~~blank~~
118-120	m	n	Country Code	N	Country code of origin or destination of the funds, according to UIC standard.

2nd Record Type 63:

position	m/o	type	field name	check	contents
1-	-	-	filler	N	blank
2-3	m	an	**record type**	V	fixed code "63"
4-10	m	n	**progressive number**	V	same number as for record 61 (opening balance) on the statement
11-13	m	n	**progressive number for the movement**	V	same progressive number as for record type 62 (movement)
14-16	m	an	structure flag	N	this has the fixed value "ZZ2"
17-120	m	an	ordering party making the payment	N	indicates in detail the ordering party making the payment

3rd Record Type 63:

position	m/o	type	filler **field name**	check	contents

1-	-	-		N	blank
2-3	m	an	**record type**	V	fixed code "63"
4-10	m	n	**progressive number**	V	same number as for record 61 (opening balance) on the statement
11-13	m	n	**progressive number for the movement**	V	same progressive number as for record type 62 (movement)
14-16	m	an	structure flag	N	this has the fixed value "ZZ3"
17-66	m	an	payee	N	payee for the payment
67-120	m	an	reason for payment	N	reason for payment as indicated by the foreign ordering bank or as received by the receiver bank carrying out the credit (if this reason exceeds the 54 characters available, it is possible to enter the remaining text in a non-formatted record 63 preceded and followed by the string "/ZZ4/")

Subsequent record types 63 - and also the first record 63, if the movement does not refer to any of the above cases - have the following format:

position	m/o	type	field name	check	contents
1-	-	-	filler	N	blank
2-3	m	an	**record type**	V	fixed code "63"
4-10	m	n	**progressive number**	V	same number as for record type 61 (opening balance) on the statement
11-13	m	n	**progressive number for the movement**	V	same progressive number as for record type 62 (movement)
14-120	m	an	description	F	description of the movement in uncoded form; in this field, the Bank must comply with the following rules[1]. If the movement originates from: - an interbank transaction, the Bank must record the content of the IDC062 (customer-customer information) and of the IDC099 (bank-bank information) for the component preceded by the password /BENEF/ indicating that the information is addressed to the payee customer; - if a CBI payment order is submitted for which the Ordering Bank and the Receiving Bank are one and the same, this Bank must record the contents of records 50/60 for the payment orders (debit/credit references) received from the ordering customer; - for all other cases, the description is free.

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[1] It is mandatory to complete this field.

*For consistency with the **new payment services structured in the XML standard language** and containing data supporting automatic reconciliation (Cf. document CBI "STIP-MO-001 Proceeds and Payments"), three additional Record types 63 were added.*

These record types are not mandatory and are added to the other Record types, but the maximum number of 5 occurrences must be retained.

In this respect, please find below the three additional Record types 63 that should be included as data supporting the reconciliation for the new payment services structured in the XML standard language:

End customer side

    o   *"End-to-end identification": the unique ID supporting the reconciliation entered by the initiating party; it must not exceed 35 characters and identify the unique payment transaction for the whole chain until the end customer. It is included in the "EndToEndId" tag of the CBI XML credit transfer service scheme and in the corresponding field of the SEPA Credit Transfer interbank scheme. In the national credit transfer interbank scheme (BON procedure),the '"End-to-end identification" is shown instead inside the IDC099, preceded by the keyword/URI/.*

    o   *"Reconciliation data": these data provide details on documents related to the payment transaction (invoices, etc.). They should not exceed 140 characters and are included in the CBI XML Credit transfer standard (Cf. document STIP-MO-001) and in the corresponding field of the SEPA Credit Transfer interbank scheme.*

Initiating party side

    o   *"Message unique identification": the reference assigned by the initiating party in order to identify univocally the payment request (slip/group) "logic message". This field must not exceed 35 characters and is arbitrarily structured by the initiating party based on the original slip. It is included in the "MessageIdentification" tag of the CBI XML Credit transfer service scheme (Cf. document STIP-MO-001).*

    o   *Should the slip contain only one payment transaction, the Initiating party can receive the following data, equal to those received by the end customer:*

        o   *"End-to-end identification"*

        o   *"Reconciliation data"*

The record type 63 showing the "ID1" structure flag (pos. 14-16) includes two fields of 35 characters each that, in case of outgoing credit transfer (reason CBI 26), can show the "Message unique identification" and the "End-to-end identification" values, only if the registered slip contains a single transaction; in case of incoming credit transfer (reason CBI 48), the field in position 52-86 shows the "End-to-end identification" value, that is the URI".

The record type 63 showing the "RI1" structure flag (pos. 14-16),) includes a field named Reconciliation data (pos. 52-111) showing the first 104 characters of the above mentioned "Reconciliation data". If these data exceed 104 characters, up to a maximum number of 140 characters, they can be included not only in the Record type 63 showing the "RI1" structure flag (pos. 14-16), but also in an additional Record type 63, showing the "RI2" structure flag (pos. 14-16). The remaining characters of these reconciliation data can be placed in the dedicated 36 characters field.

The Record types 63 showing the "ID1", "RI1" and "RI2" structure flag must comply with the following presence and sequence rules:

- *The Record type 63 showing the RI2" structure flag is always optional. If it is included, it must be preceded by a record type 63 showing the "RI1" structure flag;*

- *The record type 63 showing the "RI1" structure flag is optional. It becomes mandatory if the record 63 with "RI2" structure flag is present. In that case, it must be preceded by a Record type 63 showing the "ID1" structure flag;*

- *The Record type 63 showing the "ID1" structure flag is optional. It becomes mandatory if the Record type 63 with "RI1" structure flag is present;*

In summary, the possible combinations (and the corresponding sequence) are listed in the table below:

	Title:	Code	Release
CBI Corporate Banking Interbancario	Statements of accounts	CBI-RND-001	6.05
	Document type: CBI - Technical standards	Date 31 July 2013	Page 22/51

Structure flag of Record type 63	1st combination	2nd combination	3rd combination	4th combination
ID1	missing	included	included	included
RI1	missing	missing	included	included
RI2	missing	missing	missing	included

These record types supporting the reconciliation data have the following format.

Record type showing the ID1" structure flag:

position	m/o	type	Field name	check	contents
1-	-	-	filler	N	blank
2-3	m	an	**Record type**	V	fixed code "63"
4-10	m	n	**Progressive number**	V	same number as record 61 (opening balance) of the statement
11-13	m	n	**progressive number movement**	V	Same progressive number of the record type 62 (movement)
14-16	m	an	**Structure flag**	V	This has the fixed value "ID1".

The two following fields, up to position 86 included, represent the key data supporting the payment automatic reconciliation

17-51	o	an	Message unique identification	F	Message unique identification. It becomes mandatory for reason CBI 26
52-86	o	an	End To End identification	F	End To End identification. It becomes mandatory for reason CBI 48
87-120	-	-	filler	N	blank

Record type showing the "RI1" structure flag:

position	m/o	type	Field name	check	contents
1-	-	-	filler	N	blank
2-3	m	an	**Record type**	V	fixed code "63"
4-10	m	n	**Progressive number**	V	same number as record 61 (opening balance) of the statement
11-13	m	n	**progressive number movement**	V	Same progressive number of the record type 62 (movement)
14-16	m	an	**Structure flag**	V	This has the fixed value "RI1".
17-120	m	an	Reconciliation data	F	Reconciliation data

Record type showing the "RI2" structure flag:

position	m/o	type	Field name	check	contents
1-	-	-	filler	N	blank

2-3	m	an	**Record type**	V	fixed code "63"
4-10	m	n	**Progressive number**	V	same number as record 61 (opening balance) of the statement
11-13	m	n	**progressive number movement**	V	Same progressive number of the record type 62 (movement)
14-16	m	an	**Structure flag**	V	This has the fixed value "RI2".
17-120	m	an	Reconciliation data	F	Reconciliation data
53-120	-	-	filler	N	blank

2.7 Record structure – fixed code "64" - Closing balance

position	m/ o	type	field name	check	contents
1-	-	-	filler	N	blank
2-3	m	an	record type	V	fixed code "64"
4-10	m	n	progressive number	V	same number as for record type 61 (opening balance) on the statement
11-13	m	an	currency code	V	currency code (cf. doc. CBI-STD-001: appendix D) this must be the same as the field for record type 61 at positions 75-77.
14-19	m		accounting date	F	the date the bank recorded the balance on the books
20-	m	an	accounts balance sign	V	this has the values: D (Debit) - C (Credit)
21-35	m	n	accounts balance	V	closing balance for the reference day; this must be the same as the algebraic sum of the opening balance and the amounts for the individual movements;
36 -	o	an	cash balance sign	V	cash balance sign; this has the values: D (Debit) - C (Credit)
37-51	o	n	cash balance	F	cash balance for the accounting day
52-105	-	-	filler	-	blank
106-120	-	-	filler	N	blank

2.8 Record structure – fixed code "65" - Expected cash on hand

This record is optional.

position	m/ o	type	field name	check	contents
1-	-	-	filler	N	blank
2-3	m	an	record type	V	fixed code "65"

4-10	m	n	**progressive number**	V	same number as for record type 61 (opening balance) on the statement
11-32	m	an	first cash balance		
11-16	*m*	*n*	*cash on hand date*	*F*	*next balance reference date*
17-	*m*	*an*	*sign*	*V*	*this has the values: D (Debit) - C (Credit)*
18-32	*m*	*n*	*cash balance*	*F*	*cash balance on the previous date*
33-54	o	an	second cash balance		
33-38	*o*	*n*	*cash on hand date*	*F*	*next balance reference date*
39-	*o*	*an*	*sign*	*V*	*this has the values: D (Debit) - C (Credit):*
40-54	*o*	*n*	*cash balance*	*F*	*cash balance on the previous date*
55-76	o	an	third cash balance		
55-60	*o*	*n*	*cash on hand date*	*F*	*next balance reference date*
61-	*o*	*an*	*sign*	*V*	*this has the values: D (Debit) - C (Credit)*
62-76	*o*	*n*	*cash balance*	*F*	*cash balance on the previous date*
77-98	o	an	fourth cash balance		
77-82	*o*	*n*	*cash on hand date*	*F*	*next balance reference date*
83-	*o*	*an*	*sign*	*V*	*this has the values: D (Debit) - C (Credit)*
84-98	*o*	*n*	*cash balance*	*F*	*cash balance on the previous date*
99-120	o	an	fifth cash balance		
99-104	*o*	*n*	*cash on hand date*	*F*	*next balance reference date*
105-	*o*	*an*	*sign*	*V*	*this has the values: D (Debit) - C (Credit)*
106-120	*o*	*n*	*cash balance*	*F*	*cash balance on the previous date*

3 "Periodic bank statement" function

Following a mutual agreement between the customer and the customer's Bank, the latter may send a statement of current account for a longer reference period than a single day (weekly, monthly, quarterly, etc.).

3.1 Structure of statements

The statement for each individual current account consists of 5 different record types, each 120 characters long in the following sequence:
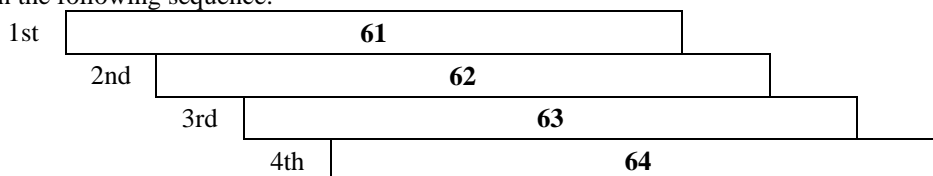
All periodic statements for the same company are preceded by a header record and followed by a trailer record, each consisting of 120 characters:
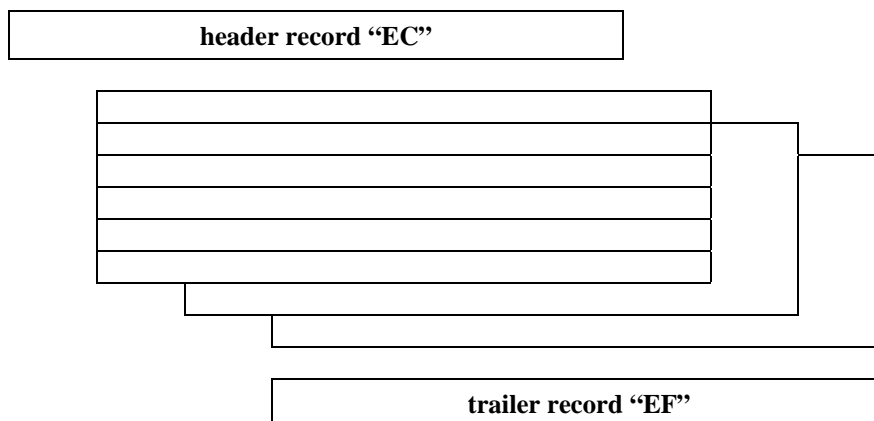
3.2 Header record structure - fixed code "EC"

position	m/o	type	field name	check	contents
1-	-	-	filler	N	blank
2-3	m	an	**record type**	V	"EC"
4-8		c	**sender**	V	the ABI code of the Bank sending the account statements; registered in the directory;
9-13	m	an	**recipient**	V	the SIA code for the Company receiving the statement in the logic support; registered in the directory;
14-19	m	n	creation date:	F	date on which the 'flow' is created

position	m/o	type	field name	check	contents
					by the Sending Bank, entered as DDMMYY
20-39	m	an	**support name**	V	open field available to the Sending Bank; this must have the same creation date and be the same for both sender and recipient
40-115	-	-	filler	N	blank
116-120		n	**Field not available**	N	No information may be entered in this field

3.3 Trailer record structure - fixed code "EF"

position	m/o	type	field name	check	contents
1-	-	-	filler	N	blank
2-3	m	an	**record type**	V	"EF"
4-8	m	n	**sender**	V	same data as on the header record
9-13	m	an	**recipient**	V	" "
14-19	m	n	**creation date:**	V	" "
20-39	m	an	**support name**	V	" "
40-45	-	-	filler	N	blank
46-52	m	n	**number of statements**	V	total number of statements of current accounts in the flow
53-82	-	-	filler	N	blank
83-89	m	n	**number of records**	V	number of records making up the flow (including header and trailer records)
90-114	-	-	filler	N	blank
115-120			Field not available	N	No information may be entered in this field

3.4 Record structure – fixed code "61" - Opening Balance

position	m/o	type	field name	check	contents
1-	-	-	filler	N	blank
2-3	m	an	**record type**	V	fixed code "61"
4-10	m	n	**progressive number**	V	the statement number in the flow. Begins with 1 and progresses by 1. The number must be the same for all records for the same statement
11-23	-	-	filler	N	blank
24-28	o	n	original bank's ABI code	F	to be validated with the merging Bank's code (only applicable for mergers between banks);

29-33	m	n	**reason**	V	this has the fixed value: "93003" if it is an ordinary transmission; "93013" if it is a "recovered" transmission [1]
34-49	o	an	description	F	description of type of current account
50-51	o	an	account type	F	account type code allocated by the Bank (according to the Sending Bank's own codes)
52-74	m	an	bank details		customer's account code consisting of:
52-52	*m*	*an*	*CIN*	*F*	*check character of the bank details according to ABI standards*
53- 57	*m*	*n*	*bank's ABI code*	*V*	*sending bank's ABI code; this must be the same as that recorded in the header record*
58- 62	*m*	*n*	*Bank CAB*	*F*	*sending bank's CAB code;*
63-74	*m*	*an*	*current account*	*F*	*current account code*
75-77	m	an	**currency code**	V	currency code (cf. doc. CBI-STD-001: appendix D)
78-83	m	n	period start date	F	accounting reference date for the opening balance;
84-	m	an	**sign**	V	this has the values: D (Debit) - C (Credit)
85-99	m	n	opening balance	F	opening balance for the statement period;
100-103			*Fields available for the completion of IBAN details*		
100-101	*m*	*an*	*Country code*	*V*	*Country code. It may show only the IT or SM value*
102-103	*m*	*n*	*Check digit*	*V*	*IBAN Check digit*
104- 120	-	-	filler	N	blank

3.5 Record structure – fixed code "62" - Movement

This record is optional given that it is not present when there has been no movement on the account. If it is present, it can be repeated for an unlimited number of times.

position	m/o	type	field name	check	contents
1-	-	-	filler	N	blank
2-3	m	an	**record type**	V	fixed code "62"
4-10	m	n	**progressive number**	V	same number as for record type 61 (opening balance) on the statement

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[1] Reason 93013 is only used when the Bank is **retransmitting** the statement of accounts (where the previous transmission was either not received by the customer for some reason or was incorrect). In this case, the Sending Bank must take care not to use the same "support name" and "creation date" as the ones used in the previous statement transmission in order to avoid the flow being rejected for reasons of duplication.

	Title:		Code	Release
CBI Corporate Banking Interbancario	Statements of accounts		CBI-RND-001	6.05
	Document type: CBI - Technical standards		Date 31 July 2013	Page 28/51

11-13	m	n	**progressive number for the movement**	V	it begins with 001; when it reaches 999, it begins with 001 again
14-19	m	n	value date	F	movement value
20-25	m	n	registration and/or accounting date	F	registration and/or accounting date of the movement
26-	m	an	**movement sign**	V	this has the values: D (Debit) - C (Credit) [1]
27-41	m	n	movement amount	F	movement amount;
42-43	m	an	**CBI reason**	V	CBI reason (cf. Appendix B)
44-45	o	an	internal reason	F	reason according to the bank's own codes
46-61	o	an	**cheque number**	V	if the CBI reason (positions 42-43) has the value "13" (which refers to "Your bank cheque number"), this field becomes mandatory and must have the cheque number in full; if the CBI reason has a different value from "13", this field must be filled with a blank. Otherwise, the statement will be rejected.
62-77	o	an	bank reference	F	transaction reference number allocated by the Bank . *In case of debits, where possible, or credits deriving from transfers, it includes the transaction code (CRO or CRI) or other bank's references*
78-86	o	an	customer reference type	F	reference allocated by the customer when the transaction is carried out on the customer's initiative; If it has the reason "26" or "90", it may have the value "NROSUPCBI" for Italian payment orders and "PAYORDREF" for foreign payment orders; If the reason is for collection of bills/cheques or foreign discounted bills or Italian sureties/ guarantees, it may have the values "NRPRATICA" or "NDISTINTA"; If the reason is for statements of portfolio results with the relevant accounting memos, it may have the value "RIFESICBI";
87-120	o	an	**Customer reference - movement description**	V	If the value "NROSUPCBI" is in the previous field, this field becomes mandatory and must have the support name of the CBI flow of payments sent by the customer. If the value "PAYORDREF" is in the previous field, this field becomes mandatory and must have the unique identifier number of the foreign payment order (cf. indications specified for support type "PE" in record "H1" at positions 28-61). If the value "NRPRATICA" is in the

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[1] No check is carried out between the reason and the sign defined in Appendix B "ACBI Reasons Table" of document CBI-STD-001.

	Title:	Code	Release
CBI Corporate Banking Interbancario	Statements of accounts	CBI-RND-001	6.05
	Document type: CBI - Technical standards	Date 31 July 2013	Page 29/51

previous field, this field becomes mandatory and must have the dossier number that the movement refers to.

If the value "NDISTINTA" is in the previous field, this field becomes mandatory and must have the receipt number allocated by the seller.

If the value "RIFESICBI" is in the previous field, this field becomes mandatory and must have the reference code for the accounts summary (record 10 at positions 58-69) sent by the bank to the customer via a logic support for "order results"

3.6 Record structure – fixed code "63" - Movement Information

This record is optional after each individual occurrence of the movement record (62) and provides additional information about the movement. This can be repeated up to a maximum of 5 times.

The first records 63 concerning movement information may have special formatting dependent on the reason the movement refers to. Until a future date – to be promptly communicated in due time – no check is made on the formatting and compulsoriness of Record Types; hence the flows containing Record Types 63 that are not structured compliantly with the manual are not to be discarded.

If it refers to **transfer transactions (reason 34) or cash pooling (reason Z1)**, record 63 is mandatory[1] and must have the following structure:

position	m/o	type	field name	check	contents
1-	-	-	filler	N	blank
2-3	m	an	**record type**	V	fixed code "63"
4-10	m	n	**progressive number**	V	same number as for record 61 (opening balance) on the statement
11-13	m	n	**progressive number for the movement**	V	same progressive number as for record type 62 (movement)
14-16	m	an	structure flag	N	this has the fixed value "KKK"
17-39	m	an	type identifier	N	for cash pooling transactions, it contains the bank details of the counterparty's A/C; for transfer transactions, it contains the incoming A/C (when there is a deposit) or outgoing A/C (when there is a payment). The recommended format is as follows: ABI code at positions 17-21, CAB code at positions 22-26, account code at positions 27-38, CIN code at position 39
40-120	-	-	filler	N	blank

[1] The presence of Record Type 63 is not to be considered mandatory. This rule is valid regardless of the information shown in the "ACBI reason" field in Record Type 62 (pos. 42-43), thus even should such reason show one of the following values: 34 – Transfer transactions; Z1 - Cash pooling; 48 – Transfer in your favour; ZI – Transfer from abroad; ZL – Transfer to abroad.

If the **reason is CBI "48" (record 62 at positions 42-43)**, the first Record type 63 is mandatory[1] and has the following structure:

position	m/o	type	field name	check	contents
1-	-	-	filler	N	blank
2-3	m	an	**record type**	V	fixed code "63"
4-10	m	n	**progressive number**	V	same number as for record 61 (opening balance) on the statement
11-13	m	n	**progressive number for the movement**	V	same progressive number as for record type 62 (movement)
14-16	m	an	structure flag	N	this has the fixed value " YYY"
17-24	m	n	order date	N	ordering customer's order date in the format DDMMYYYY (if it is an interbank message, this is shown by the IDC D28)
25-40	o	an	ordering party's taxpayer's code	N	ordering party's taxpayer's code/VAT no. *Please refer to the following documents applicable from the current date in order to find these data:* • *"SIA-RI-BON-001" for the ordinary interbank payment transactions;* • *"SEPA Credit Transfer Scheme Rulebook", "SEPA Credit Transfer Implementation Guidelines", "UNIFI (ISO 20022) Message Definition Report - Payments Standards Clearing and Settlement" for the SEPA interbank payment transactions.* *If the forwarding bank and the recipient bank are the same, please refer to the following documents applicable form the current date in order to find these data:* • *"CBI-BON-001" for the CBI ordinary payment transactions;* • *"STIP-MO-001 Proceeds and Payments" for the CBI payment transactions ("Italia XML payment transaction" and "SEPA XML Credit transfer").*
41-120	m	an	ordering party's description	N	ordering party's name/corporate purpose and location . *Please refer to the following documents applicable from the current date in order to find these data:* • *"SIA-RI-BON-001" for the ordinary interbank payment transactions;*

	Title:		Code	Release
CBI Corporate Banking Interbancario	Statements of accounts		CBI-RND-001	6.05
	Document type: CBI - Technical standards		Date 31 July 2013	Page 31/51

- *"SEPA Credit Transfer Scheme Rulebook", "SEPA Credit Transfer Implementation Guidelines", "UNIFI (ISO 20022) Message Definition Report - Payments Standards Clearing and Settlement" for the SEPA interbank payment transactions.*

If the forwarding bank and the recipient bank are the same, please refer to the following documents applicable form the current date in order to find these data:

- *"CBI-BON-001" for the CBI ordinary payment transactions;*

- *"STIP-MO-001 Proceeds and Payments" for the CBI payment transactions ("Italia XML payment transaction" and "SEPA XML Credit transfer").*

If movements derive from **transfers to and from abroad**, record types 63 are mandatory[1] and must be entered with the following structure and sequence:

1st Record type 63:

position	m/o	type	field name	check	contents
1-	-	-	filler	N	blank
2-3	m	an	**record type**	V	fixed code "63"
4-10	m	n	**progressive number**	V	same number as for record 61 (opening balance) on the statement
11-13	m	n	**progressive number for the movement**	V	same progressive number as for record type 62 (movement)
14-16	m	an	structure flag	N	this has the fixed value "ZZ1"
17-34	o	n	original payment amount	N	amount ordered by the ordering party before commission; if this information was received by the Sending Bank for the statement, this amount is mandatory
35-37	f	an	currency code for the original amount	N	currency code (cf. doc. CBI-STD-001: appendix D) for the previous amount; it becomes mandatory if the previous field has been validated
38-55	m	n	amount paid	N	amount paid between the banks (this is the amount in field 032 for SWIFT messages or in IDC 034 for domestic messages)

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[1] The presence of Record Type 63 is not to be considered mandatory. This rule is valid regardless of the information shown in the "ACBI reason" field in Record Type 62 (pos. 42-43), thus even should such reason show one of the following values: 34 – Transfer transactions; Z1 - Cash pooling; 48 – Transfer in your favour; ZI – Transfer from abroad; ZL – Transfer to abroad.

	Title:		Code	Release
CBI Corporate Banking Interbancario	Statements of accounts		CBI-RND-001	6.05
	Document type: CBI - Technical standards		Date 31 July 2013	Page 32/51

56-58	m	an	currency code for payment	N	Currency code (cf. doc. CBI-STD-001: appendix D) for the previous amount
59-76	o	n	amount transacted	N	this is the exchange value in currency of the amount recorded on the books
77-79	o	an	currency code for the amount transacted	N	Currency code (cf. doc. CBI-STD-001: appendix D) for the previous amount; it becomes mandatory if the previous field has been validated
80-91	o	n	exchange rate applied	N	exchange rate applied; the last 5 characters are decimals (implicit decimal point)
92-104	o	n	amount for commission	N	this must be indicated if it has not been recorded on the books separately from the payment amount
105-117	o	n	amount for commission fees	N	this must be indicated if it has not been recorded on the books separately from the payment amount
118-120	-	-	filler	N	blank

2nd Record type 63:

position	m/o	type	field name	check	contents
1-	-	-	filler	N	Blank
2-3	m	an	**record type**	V	fixed code "63"
4-10	m	n	**progressive number**	V	same number as for record 61 (opening balance) on the statement
11-13	m	n	**progressive number for the movement**	V	same progressive number as for record type 62 (movement)
14-16	m	an	structure flag	N	this has the fixed value "ZZ2"
17-120	m	an	ordering party making the payment	N	this indicates the ordering party making the payment in detail

3rd Record type:

position	m/o	type	field name	check	contents
1-	-	-	filler	N	blank
2-3	m	an	**record type**	V	fixed code "63"
4-10	m	n	**progressive number**	V	same number as for record 61 (opening balance) on the statement
11-13	m	n	**progressive number for the movement**	V	same progressive number as for record type 62 (movement)
14-16	m	an	structure flag	N	this has the fixed value "ZZ3"
17-66	m	an	payee for the payment	N	payee for the payment
67-120	m	an	reason for payment	N	reason for payment as indicated by the foreign ordering bank or as received by the receiver bank carrying out the credit (if this

reason exceeds the 54 characters available, it is possible to enter the remaining text in a non-formatted record 63 preceded and followed by the string "/ZZ4/")

Subsequent records 63 - and also the first record 63, if the movement does not refer to any of the above cases - have the following format:

position	m/o	type	field name	check	contents
1-	-	-	filler	N	blank
2-3	m	an	**record type**	V	fixed code "63"
4-10	m	n	**progressive number**	V	same number as for record type 61 (opening balance) on the statement
11-13	m	n	**progressive number for the movement**	V	same progressive number as for record type 62 (movement)
14-120	m	an	description	F	description of the movement in uncoded form; if the movement originates from an interbank transaction, the Bank can record the content of the IDC062 (customer-customer information) and the IDC099 (bank-bank information) for the component preceded by the password /BENEF/ indicating that the information is addressed to the payee customer; if the movement originates from a CBI payment order for which the Ordering Bank and the Paying Bank are one and the same, this Bank must record the contents of records 50/60 for the payment orders (debit/credit references) received from the ordering customer; for all other cases, the description is free.

For consistency with the **new payment services structured in the XML standard language** and containing data supporting automatic reconciliation (Cf. document CBI "STIP-MO-001 Proceeds and Payments"), three additional Record types 63 were added.

These record types are not mandatory and are added to the other Record types, but the maximum number of 5 occurrences must be retained.

In this respect, please find below the three additional Record types 63 that should be included as data supporting the reconciliation for the new payment services structured in the XML standard language:

End customer side

o "End-to-end identification": the unique ID supporting the reconciliation entered by the initiating party; it must not exceed 35 characters and identify the unique payment transaction for the whole chain until the end customer. It is included in the "EndToEndId" tag of the CBI XML credit transfer service scheme and in the corresponding field of the SEPA Credit Transfer interbank scheme. In the national credit transfer interbank scheme (BON procedure),the '"End-to-end identification" is shown instead inside the IDC099, preceded by the keyword/URI/.

o "Reconciliation data": these data provide details on documents related to the payment transaction (invoices, etc.). They should not exceed 140 characters and are included in the CBI XML Credit transfer standard (Cf. document STIP-MO-001) and in the corresponding field of the SEPA Credit Transfer interbank scheme.

Initiating party side

o *"Message unique identification": the reference assigned by the initiating party in order to identify univocally the* payment request (slip/group) *"logic message". This field must not exceed 35 characters and is arbitrarily structured by the initiating party based on the original slip. It is included in the "MessageIdentification" tag of the CBI XML Credit transfer service scheme (Cf. document STIP-MO-001).*

o *Should the slip contain only one payment transaction, the Initiating party can receive the following data, equal to those received by the end customer:*

o *"End-to-end identification"*

o *"Reconciliation data"*

The record type 63 showing the "ID1" structure flag (pos. 14-16) includes two fields of 35 characters each that, in case of outgoing credit transfer (reason CBI 26), can show the "Message unique identification" and the "End-to-end identification" values, only if the registered slip contains a single transaction; in case of incoming credit transfer (reason CBI 48), the field in position 52-86 shows the "End-to-end identification" value, that is the URI".

The record type 63 showing the "RI1" structure flag (pos. 14-16),) includes a field named Reconciliation data (pos. 52-111) showing the first 104 characters of the above mentioned "Reconciliation data". If these data exceed 104 characters, up to a maximum number of 140 characters, they can be included not only in the Record type 63 showing the "RI1" structure flag (pos. 14-16), but also in an additional Record type 63, showing the "RI2" structure flag (pos. 14-16). The remaining characters of these reconciliation data can be placed in the dedicated 36 characters field.

The Record types 63 showing the "ID1", "RI1" and "RI2" structure flag must comply with the following presence and sequence rules:

- *The Record type 63 showing the RI2" structure flag is always optional. If it is included, it must be preceded by a record type 63 showing the "RI1" structure flag;*

- *The record type 63 showing the "RI1" structure flag is optional. It becomes mandatory if the record 63 with "RI2" structure flag is present. In that case, it must be preceded by a Record type 63 showing the "ID1" structure flag;*

- *The Record type 63 showing the "ID1" structure flag is optional. It becomes mandatory if the Record type 63 with "RI1" structure flag is present;*

In summary, the possible combinations (and the corresponding sequence) are listed in the table below:

Structure flag of Rec type 63	1st combination	2nd combination	3rd combination	4th combination
ID1	missing	included	included	included
RI1	missing	missing	included	included
RI2	missing	missing	missing	included

These record types supporting the reconciliation data have the following format.

Record type showing the ID1" structure flag:

position	m/f	type	Field name	check	contents
1-	-	-	filler	N	blank
2-3	m	an	**Record type**	V	fixed code "63"
4-10	m	n	**Progressive number**	V	same number as record 61 (opening balance) of the statement

11-13	m	n	**progressive number movement**	V	Same progressive number of the record type 62 (movement)
14-16	m	an	**Structure flag**	V	This has the fixed value "ID1".

The two following fields, up to position 86 included, represent the key data supporting the payment automatic reconciliation

17-51	o	an	Message unique identification	F	Message unique identification. It becomes mandatory for reason CBI 26
52-86	o	an	End To End identification	F	End To End identification. It becomes mandatory for reason CBI 48
87-120	-	-	filler	N	blank

Record type showing the "RI1" structure flag:

position	m	type	Field name	check	contents
1-	-	-	filler	N	blank
2-3	m	an	**Record type**	V	fixed code "63"
4-10	m	n	**Progressive number**	V	same number as record 61 (opening balance) of the statement
11-13	m	n	**progressive number movement**	V	Same progressive number of the record type 62 (movement)
14-16	m	an	**Structure flag**	V	This has the fixed value "RI1".
17-120	m	an	Reconciliation data	F	Reconciliation data

Record type showing the "RI2" structure flag:

position	m/f	type	Field name	check	contents
1-	-	-	filler	N	blank
2-3	m	an	**Record type**	V	fixed code "63"
4-10	m	n	**Progressive number**	V	same number as record 61 (opening balance) of the statement
11-13	m	n	**progressive number movement**	V	Same progressive number of the record type 62 (movement)
14-16	m	an	**Structure flag**	V	This has the fixed value "RI2".
17-120	m	an	Reconciliation data	F	Reconciliation data
53-120	-	-	filler	N	blank

3.7 Record structure – fixed code "64" - Closing balance

position	m/o	type	field name	check	contents
1-	-	-	filler	N	blank

2-3	m	an	**record type**	V	fixed code "64"
4-10	m	n	**progressive number**	V	same number as for record type 61 (opening balance) on the statement
11-13	m	an	**currency code**	V	currency code (cf. doc. CBI-STD-001: appendix D); this must be the same as the field for record type 61 at positions 75-77
14-19	m	n	period end date	F	accounting date for the balance at the end of the statement period
20-	m	an	**accounts balance sign**	V	this has the values: D (Debit) - C (Credit)
21-35	m	n	**accounts balance**	V	closing balance for the reference period; this must be the same as the algebraic sum of the opening balance and the amounts for the individual movements;
36-105	-	-	filler	-	blank
106-120	-	-	filler	-	blank

	Title:	Code	Release
CBI Corporate Banking Interbancario	Statements of accounts	CBI-RND-001	6.05
	Document type: CBI - Technical standards	Date 31 July 2013	Page 37/51

# 4 "Statement of advance accounts" function

4.1 Structure of statements

The statement for each individual advance account consists of 5 different record types, each 120 characters long in the following sequence:
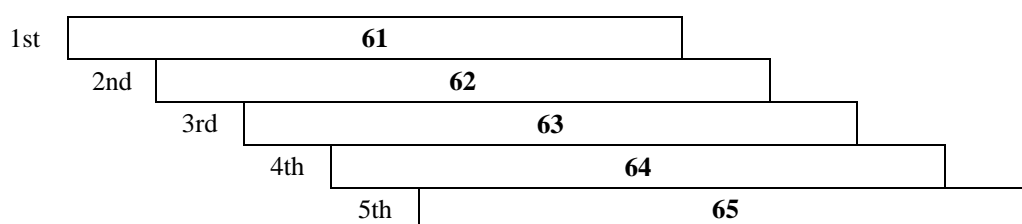
Each individual advance account may consist of several dossiers, all of the same currency. The statement must consist of a single record 61 for the opening balance (which identifies the advance account), several groups of records for each individual account dossier, and a single record 65 for the closing balance (optional). The group for an individual account dossier consists of 1 mandatory record 62 (dossier record), followed by any n records 63 (movement record) with any m records 64 (movement information). The number of movements for each dossier in the statement is unlimited.

All the statements for accounts held by the same company are preceded by a header record and followed by a trailer record, each consisting of 120 characters:
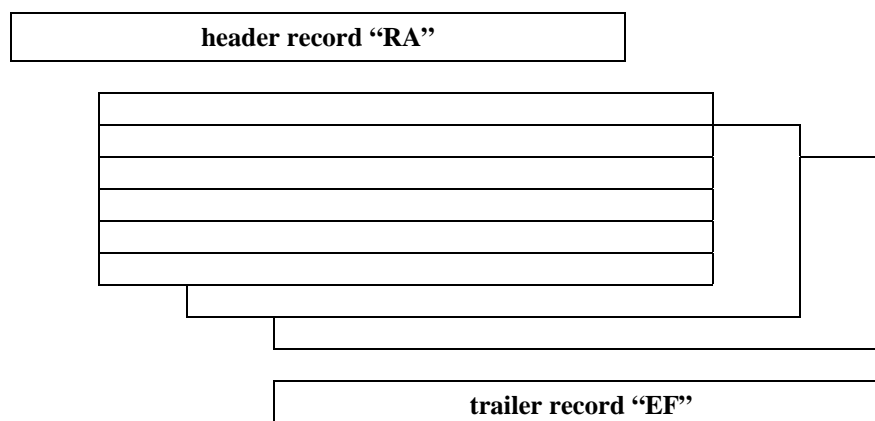
4.2 Header record structure - fixed code "RA"

This has the same structure as for ordinary current accounts, but has the fixed value "RA" in the field record type (at positions 2-3).

4.3 Trailer record structure - fixed code "EF"

This has the same structure as for ordinary current accounts.

4.4 Record structure – fixed code "61" - Opening Balance

position	m/o	type	field name	check	contents
1-	-	-	filler	N	blank
2-3	m	an	**record type**	V	fixed code "61"
4-10	m	n	**progressive number**	V	the statement number in the flow. Begins with 1 and progresses by 1. The number must be the same for all records for the same statement
11-23	-	-	filler	N	blank
24-28	o	n	original bank's ABI code	F	to be validated with the merging Bank's code (only applicable for mergers between banks);
29-33	c	n	**reason**	V	this has the fixed value: "93002" if it is an ordinary transmission; "93012" if it is a "recovered" transmission
34-49	o	an	description	F	description of type of current account
50-51	o	an	account type	F	account type code allocated by the Bank (according to the Sending Bank's own codes)
52-74	m	an	bank details		customer's account code consisting of:
52-	o	an	*CIN*	*F*	*check character of the bank details according to ABI standards This becomes mandatory for reason 93002 (at positions 29-33)*
53- 57	*m*	*n*	***bank's ABI code***	*V*	*sending bank's ABI code; this must be the same as that recorded in the header record*
58- 62	*mc*	*n*	*Bank CAB code*	*F*	*sending bank's CAB code;*
63-74	*m*	*an*	*current account*	*F*	*current account code (cf. BBAN Standard)*
75-77	m	an	**currency code**	V	Currency code (cf. doc. CBI-STD-001: appendix D)
78-83	m	n	accounting date	F	accounting date for the balances recorded in the statement (dossier balances)
84-	-	-	filler	N	blank
85-99	o	n	opening account balance	F	total opening account balance
100- 120	-	-	filler	N	blank

4.5   Record structure – fixed code "62" - Dossiers

position	m/o	type	field name	check	contents
1-	-	-	filler	N	blank
2-3	m	an	**record type**	V	fixed code "62"
4-10	m	n	**progressive number**	V	same number as for record type 61 (opening balance) on the statement
11-13	m	n	**progressive number for the dossier**	V	progressive number for the dossier in the advance account; it begins with the value 001
14-19	o	n	date dossier was opened	F	(DDMMYY)
20-25	o	n	date dossier expires	F	(DDMMYY)
26-33	o	n	dossier rate	F	(the last 5 characters are decimals)
34-39	o	n	date dossier rate expires	F	(DDMMYY)
40-51	m	n	dossier number	F	dossier identifier number allocated by the Bank
52-	o	an	**dossier type**	V	this may have the following values: "I" for Imports "E" for Exports blank or "A" for any other type of dossier
53-	-	-	filler	N	blank
54-68	o	n	dossier opening balance	F	dossier opening balance
69-	-	-	filler	N	blank
70-84	c	n	dossier closing balance	F	dossier closing balance
85-120	-	-	filler	N	blank

4.6   Record structure – fixed code "63" - Movement

This record is optional in the sequence for any given dossier given that it is not present when there has been no movement on the account.

position	m/o	type	field name	check	contents
1-	-	-	filler	N	blank
2-3	m	an	**record type**	V	fixed code "63"
4-10	m	n	**progressive number**	V	same number as for record type 61 (opening balance) on the statement
11-22	m	n	**dossier number**	V	same dossier number as for record 62 (at positions 40-51
23-25	m	n	**progressive number for the movement**	V	it begins with 001 for each new dossier and progresses by 1;
26-31	m	n	value date	F	movement value
32-37	m	n	registration and/or	F	registration and/or accounting date

position	m/o	type	field name	check	contents
			accounting date		of the movement
38-	m	an	**movement sign**	V	this has the values: D (Debit) - C (Credit). No check is needed between the reason and the sign defined in Appendix B "CBI Reasons Table" of document CBI-STD-001
39-53	m	n	movement amount	F	Movement amount
54-55	m	an	**CBI reason**	V	CBI reason (cf. doc. CBI-STD-001: appendix B)
56-57	o	an	internal reason	F	reason according to the bank's own codes
58-73	o	an	bank reference	F	transaction reference number allocated by the Bank
74-82	o	an	customer reference	F	transaction reference number allocated by the customer
83-120	o	an	description	F	available to complete the description of the movement

4.7   Record structure – fixed code "64" - Movement Information

This record is optional after each individual occurrence of the movement record (63) and provides additional information about the movement. This can be repeated up to a maximum of 5 times.

position	m/o	type	field name	check	contents
1-	-	-	filler	N	blank
2-3	m	an	**record type**	V	fixed code "64"
4-10	m	n	**progressive number**	V	same number as for record type 61 (opening balance) on the statement
11-13	m	n	**progressive number for the dossier**	V	same progressive number as for record type 62 (movement)
14-16	m	n	**progressive number for the movement**	V	same progressive number as for record type 63 (movement)
17-120	m	an	description	F	movement description

4.8   Record structure – fixed code "65" - Closing balance

This record is optional. This is present if the Bank effectively maintains a total balance for the advance account and not only balances for each individual dossier.

position	m/o	type	field name	check	contents
1-	-	-	filler	N	blank
2-3	m	an	**record type**	V	fixed code "65"
4-10	m	n	**progressive number**	V	same number as for record type 61 (opening balance) on the statement

| 11-13	-	-	filler	N	blank
14-19	m	n	**accounting date**	V	accounting date for the closing balance; this must be the same as the date recorded in record 61 (opening balance)
20-	-	-	filler	N	blank
21-35	m	n	accounts balance	F	accounts balance derived from the Bank's results
36-120	-	-	filler	N	blank

5 "Statement of Securities Dossier" function

As opposed to what happens for the statement of a current account, each bank is only obliged to send a dossier statement when there has been a movement on the account, unless a special agreement has been made otherwise with each individual customer. If there have been no movements on the account, the statement can consist simply of the balance record.

5.1 Structure of statements

Each statement consists of 2 separate record types, each 120 characters long.

The group of statements is preceded by a header record and followed by a trailer record, each 120 characters long:

header record "DT"

trailer record "EF"
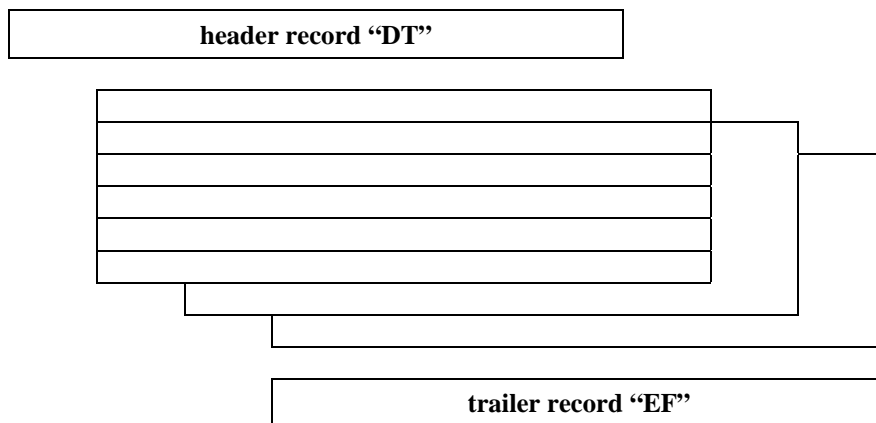
All fields containing quantities / quotas / nominal values in the records defined below must have the "." followed by 3 decimals.

5.2 Header record structure - fixed code "DT"

position	m/o	type	field name	check	contents
2-3	m	an	**record type**	V	"DT"
4-8	m	n	**sender**	V	Sending Bank's ABI code.
9-13	m	an	**recipient**	V	Receiving Company's code allocated by the SIA; this must be registered in association with the Forwarding agent at the Applicative Centre sending the flow
14-19	m	n	creation date:	F	date on which the "flow" is created by the Sending Bank in the format DDMMYY
20-39	m	an	**support name**	V	open field available to the Bank; this must have the same creation date and be the same for both sender and receiver.
40-45	o	an	field available	N	open field available to the Sending Bank

position	m/o	type	field name	check	contents
46-115	-	-	filler	N	blank
116-120			Field not available	V	No information may be entered in this field

5.3 Trailer record structure - fixed code "EF"

position	m/o	type	field name	check	contents
1-	-	-	filler	N	blank
2-3	m	an	**record type**	V	"EF"
4-8	m	n	**sender**	V	same data as on the header record
9-13	m	an	**recipient**	V	" "
14-19	m	n	**creation date:**	V	" "
20-39	m	an	**support name**	V	" "
40-45	o	an	field available	N	open field available to the Bank Sender
46-82	-	-	filler	F	blank
83-89	m	n	**number of records**	V	number of records making up the flow (including header and trailer records)
90-114	-	-	filler	N	blank
115-120		n	Field not available	N	No information may be entered in this field

5.4 Record structure – fixed code "10" - Securities Balance

position	m/o	type	field name	check	contents
1-	-	-	filler	N	blank
2 -3	m	an	**record type**	V	fixed code "10"
4-10	m	n	**progressive number**	V	the statement number in the flow. Begins with 1 and progresses by 1. The number must be the same for all records of the same order
11-28	m	n	present balance	F	quantities/nominal value/quotas
29-33	m	n	**reason**	V	this has the fixed value "95000" in case of ordinary transmission; in case of "recovery transmission" it takes the value "95010" [1]
34-45	m	an	ISIN code	F	security ISIN code
46-65	m	an	security description	F	security description

[1] the reason 95010 must be used only when the Bank is transmitting again the statement of accounts dossier (which was not received previously by the customer or was not correct for whatever reason). n this case, the Sending Bank must take care not to use the same "support name" and "creation date" as the ones used in the previous statement transmission in order to avoid the flow being rejected for reasons of duplication.

66-68	m	an	currency code	F	code for the security currency (cf. doc. CBI-STD-001: appendix D)
69-91	m	an	bank details		customer's dossier code consisting of:
69-73	*m*	*n*	**bank's ABI code**	*V*	*this must be the same as the sending bank's ABI code*
74-78	*m*	*n*	*bank's CAB*	*F*	*sending bank's CAB code;*
79-91	*m*	*an*	*dossier number*	*F*	*security dossier code*
92-97	m	n	balance date	F	security balance date in the format DDMMYY
98-103	o	n	security expiry date	F	security expiry date in the format DDMMYY
104-107	o	n	due date 1	F	dividend due date in the format DDMM
108-111	o	n	due date 2	F	second dividend due date in the format DDMM
112-115	o	n	due date 3	F	third dividend due date in the format DDMM
116-119	o	n	due date 4	F	fourth dividend due date in the format DDMM
120	-	-	filler	N	blank

5.5   Record structure – fixed code "20" - Movement

This record is optional after each individual occurrence of the record Security Balance (10). This can be repeated up to a maximum of 999 times.

position	m/o	type	field name	check	contents
1	-	-	filler	N	blank
2 -3	m	an	**record type**	V	fixed code "20"
4-10	m	n	**progressive number**	V	same number as for record 10 in the order
11-22	m	an	ISIN code	F	security ISIN code
23-42	m	an	security description	F	security description
43-45	m	an	currency code	F	code for the security currency (cf. doc. CBI-STD-001: appendix D)
46-63	m	n	quantities negotiated	F	quantities/nominal value/quotas
64	m	an	**transaction sign**	V	this can have the following values: 'D' = sale 'C' = purchase
65-70	c	n	movement date	F	transaction date in the format DDMMYY
71-74	m	an	reason for the movement	F	type of reason for the movement; cf. doc. CBI-STD-001: appendix F).
75-79	o	n	transfer CAB	F	CAB for the sending/receiving branch of the transfer movement
80-92	o	an	transfer dossier number	F	sending/receiving dossier number of the transfer movement

93-110	o	an	reference number	F	movement reference number (e.g. stamped fixed number)
111-120	-	-	filler	N	blank

6 "Portfolio Statement" function

Each Bank, if so requested by a customer of theirs, must, by contract as part of the Corporate Banking Interbancario service, send a **daily** statement of the portfolio transactions indicated by the customer. Even if there has been no movement on an account throughout the whole day, the Bank must still send the relevant statement showing only the opening balance and closing balance records.

6.1 Structure of statements

The statement for each individual account consists of 4 different record types, each 120 characters long in the following sequence:
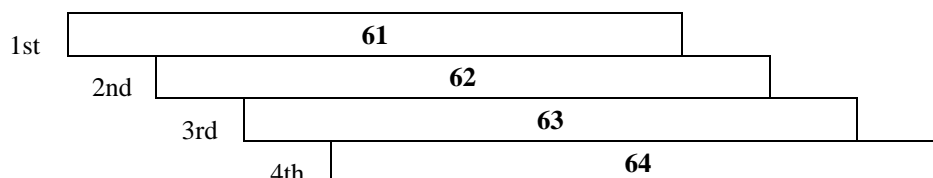
All the statements for accounts held by the same company are preceded by a header record and followed by a trailer record, each consisting of 120 characters:

6.2 Header record structure - fixed code "RP"

position	m/o	type	field name	control	contents
1-	-	-	filler	N	blank
2-3	m	an	**record type**	V	"RP"
4-8	m	n	**sender**	V	the ABI code of the Bank sending the account statements (Debtor agent); registered in the directory;
9-13	m	an	**recipient**	V	the SIA code for the Company receiving the statement in the logic support; registered in

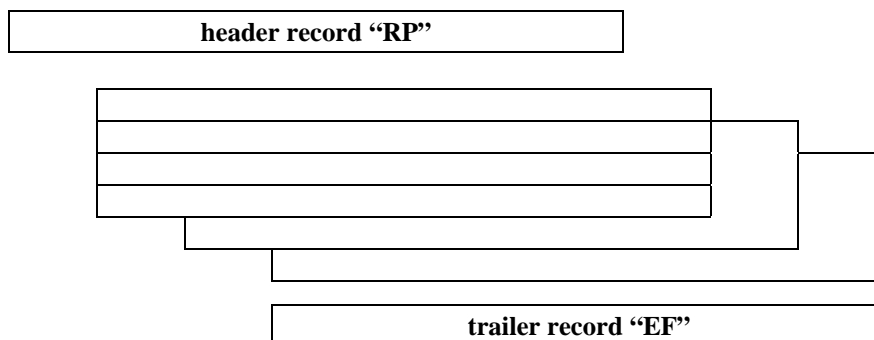|	Title:	Code	Release
✕CBI Corporate Banking Interbancario	Statements of accounts	CBI-RND-001	6.05
	Document type: CBI - Technical standards	Date 31 July 2013	Page 47/51

the directory;

14-19	m	n	creation date:	F	date on which the 'flow' is created by the sender company, entered as DDMMYY
20-39	m	an	**support name**	V	open field available to the Sending Bank; this must have the same creation date and be the same for both sender and recipient
40-115			filler	N	blank
116-120		n	**Field not available**	N	No information may be entered in this field

6.3 Trailer record structure - fixed code "EF"

position	m/o	type	field name	control	contents
1-	-	-	filler	N	blank
2-3	m	an	**record type**	V	"EF"
4-8	m	n	**sender**	V	same data as on the header record
9-13	m	an	**recipient**	V	" "
14-19	m	n	**creation date:**	V	" "
20-39	m	an	**support name**	V	" "
40-45	-	-	filler	N	blank
46-52	m	n	**number of statements**	V	total number of portfolio statements in the flow
53-82	-	-	filler	N	blank
83-89	c	n	**number of records**	V	number of records making up the flow (including header and trailer records)
90-114	-	-	filler	N	blank
115-120	m	n	Field not available	N	No information may be entered in this field

6.4 Record structure – fixed code "61" - Opening Balance

position	m/o	type	field name	control	contents
1-	-	-	filler	N	blank
2-3	m	an	**record type**	V	fixed code "61"
4-10	m	n	**progressive number**	V	the statement number in the flow. Begins with 1 and progresses by 1. The number must

	Title:		Code	Release
CBI Corporate Banking Interbancario	Statements of accounts		CBI-RND-001	6.05
	Document type: CBI - Technical standards		Date 31 July 2013	Page 48/51

					be the same for all records for the same statement
11-23	-	-	filler	N	blank
24-28	o	n	original bank's ABI code	F	to be validated with the merging Bank's code (only applicable for mergers between banks);
29-33	m	n	**reason**	V	this has the fixed value: "93004" if it is an ordinary transmission; "93014" if it is a "recovered" transmission [1]
34-49	o	an	text	F	portfolio type description
50-51	o	an	account type	F	portfolio type code allocated by the Bank (according to the Sending Bank's own codes)
52-74	m	an	bank details		customer's account code consisting of:
52-52	*m*	*an*	*CIN*	*F*	*check character of the bank details according to ABI standards*
53- 57	*m*	*n*	***bank's ABI code***	*V*	*sending bank's ABI code; this must be the same as that recorded in the header record*
58- 62	*m*	*n*	*Bank CAB*	*F*	*sending bank's CAB code;*
63-74	*m*	*an*	*type*	*F*	*type code (cf. BBAN Standard)*
75-77	m	an	**currency code**	V	currency code . (cf. doc. CBI-STD-001: appendix D). The currency code field must always be validated
78-83	m	n	**accounting date**	V	accounting reference date for the balance; This must be the same as the accounting date for the closing balance (record type 64 at positions 14-19)
84-	m	an	**sign**	V	this has the values: D (Debit) - C (Credit)
85-99	m	n	opening balance	F	Statement opening balance; this is calculated by subtracting the amounts for all movements recorded in the statement from the closing balance (record 64 at positions 21-35); the amounts for all the movements recorded in the statement (NB: therefore, this field may not necessarily be the same as the statement closing balance for the previous day)
100-103	m	An	IBAN code	F	Field available for the completion of IBAN details. If validated, it must have the following structure:
100-101	*m*	*An*	*Country Code*	*F*	*Country Code*
102-103	*m*	*N*	*Check digit*	*F*	*IBAN check digit*
104- 120	-	-	filler	N	blank

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[1] Reason 93014 is only used when the Bank is **retransmitting** the statement of accounts where the previous transmission was unsuccessful. In this case, the Sending Bank must take care not to use the same "support name" and "creation date" as the ones used in the previous statement transmission in order to avoid the flow being rejected for reasons of duplication.

6.5 Record structure – fixed code "62" - Movement

This record is optional given that it is not present when there has been no movement on the account. If it is present, it can be repeated for an unlimited number of times.

position	m/o	type	field name	control	contents
1-	-	-	filler	N	blank
2-3	m	an	**record type**	V	fixed code "62"
4-10	m	n	**progressive number**	V	same number as for record type 61 (opening balance) on the statement
11-13	m	n	**progressive number of the movement**	V	it begins with 001; when it reaches 999, it begins with 001 again
14-19	m	n	value date	F	movement value
20-25	m	n	registration/accounting date	F	registration and/or accounting date of the movement
26-	m	an	**movement sign**	V	this has the values: D (Debit) - C (Credit). No check is needed between the reason and the sign defined in Appendix B "CBI Reasons Table" of document CBI-STD-001.
27-41	m	n	movement amount	F	Movement amount;
42-43	m	an	**CBI reason**	V	CBI reason (cf. doc. CBI-STD-001: appendix B)
44-45	o	an	internal reason	F	reason according to the bank's own codes
46-61	-	-	filler	N	blank
62-77	o	an	bank reference	F	transaction reference number allocated by the Bank
78-86	o	an	customer reference	F	reference allocated by the customer when the transaction is carried out on the customer's initiative;
87-120	o	an	movement description	F	Movement description in uncoded form. It is possible to record the information from the original order submitted in record type 63 in accordance with the portfolio statement submitted via CBI.

	Title:	Code	Release
CBI Corporate Banking Interbancario	Statements of accounts	CBI-RND-001	6.05
	Document type: CBI - Technical standards	Date 31 July 2013	Page 50/51

6.6 Record structure – fixed code "63" - Movement Information

This record is optional after each individual occurrence of the movement record (62) and provides additional information about the movement. Following each record type 62, it can be repeated up to a maximum of 5 times and the first record 63 has the following structure.

position	m/o	type	field name	control	contents
1-	-	-	filler	N	blank
2-3	m	an	**record type**	V	fixed code "63"
4-10	m	n	**progressive number**	V	same number as for record 61 (opening balance) on the statement
11-13	m	n	**progressive number of the movement**	V	same progressive number as for record type 62 (movement)
14-19	o	n	Creation date:	F	Date on which the "flow" is created by the Sending Company in the format DDMMYY
20-39	o	an	Support name	F	Support name allocated by the Customer when the order is submitted
40-46	o	n	Number of orders	F	Number of orders (e.g.. RiBa receipts) in the original flow
47-60	o	n	Amount	F	Total amount – to one hundredth of a euro – of the orders in the flow
61-120	o	an	movement description	F	Movement description in uncoded form according to the portfolio statement submitted via CBI.

The structure for the next 4 records, if applicable, is as follows:

position	m/o	type	field name	control	contents
1-	-	-	filler	N	blank
2-3	m	an	**record type**	V	fixed code "63"
4-10	m	n	**progressive number**	V	same number as for record 61 (opening balance) on the statement
11-13	m	n	**progressive number of the movement**	V	same progressive number as for record type 62 (movement)
14-120	o	an	Description	F	field available to complete the description of the movement

6.7 Record structure – fixed code "64" - Closing balance

position	m/o	type	field name	control	contents
1-	-	-	filler	N	blank
2-3	m	an	**record type**	V	fixed code "64"

4-10	m	n	**progressive number**	V	same number as for record type 61 (opening balance) on the statement
11-13	f	an	**currency code**	V	currency code (cf. doc. CBI-STD-001**:** appendix D; if validated, this must be the same as the field for record type 61 at positions 75-77
14-19	m		accounting date	F	the date the Bank recorded the balance on the books
20-	m	an	**accounts balance sign**	V	this has the values: D (Debit) - C (Credit)
21-35	m	n	**accounts balance**	V	closing balance for the reference day; this must be the same as the algebraic sum of the opening balance and the amounts for the individual movements;
36-120	-	-	**Filler**	-	Blank

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