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Silicon Valley Bank

Transact Gateway Global – Account Activity/Recon Direct Transmission BAI2 File Guidelines

OVERVIEW

Account activity end of day files are available for direct transmission retrieval from Silicon Valley Bank via Transact Gateway Global. All files are formatted in industry standard BAI2 (Bankers Administration Institute) format, with standard BAI codes used to identify record contents. (Refer to list of BAI codes and descriptions, available from your SVB Cash Management Advisor).

FILE NAMES

BAI2 account statement files are available for direct transmission retrieval and adhere to the following file naming convention:

BAI2 Statements sent to New Information Reporting Clients

Interval	Account Type	File name
Intra Day	USDDA USMCA UK In Country	ARR_IR_<OnlineBankingID>_ID_YYYYMMDD_Last Five digits of Account number_###.TXT
Prior Day	USDDA USMCA UK	ARR_IR_<OnlineBankingID>_PD_YYYYMMDD_Last Five digits of Account number.TXT
Prior Day	In Country	ARR_IR_<OnlineBankingID>_PD_YYYYMMDD_Last Five Digits of Account number_###.TXT
Account Bundling (Intra Day)	USDDA USMCA UK In Country	ARR_IR_<OnlineBankingID>_ID_YYYYMMDD_###.TXT
Account Bundling (Prior Day)	USDDA USMCA UK In Country	ARR_IR_<OnlineBankingID>_PD_YYYYMMDD_###.TXT

‣ IR – Identifier for New Transact Gateway Global Clients

‣ Online Banking ID – Online Banking ID assigned to clients

‣ ID – Identifies the file as Intra Day

‣ PD – Identifies the file as Prior Day

‣ MMDDYYYY – File Date

‣ ### - Sequence number

‣ File extension must be .TXT

BAI2 Statements sent to Existing Information Reporting Client

Interval	Account Type	File name
Intra Day	USDDA USMCA UK In Country	ARR_SI_<SFTPNAME>_ID_YYYYMMDD_Last Five digits of Account number_###.TXT
Prior Day	USDDA USMCA UK	ARR_SI_<SFTPNAME>_PD_YYYYMMDD_Last Five digits of Account number.TXT
Prior Day	In Country	ARR_SI_<SFTPNAME>_PD_YYYYMMDD_Last Five Digits of Account number_###.TXT
Account Bundling (Intra Day)	USDDA USMCA UK In Country	ARR_SI_<SFTPNAME>_ID_YYYYMMDD_###.TXT
Account Bundling (Prior Day)	USDDA USMCA UK In Country	ARR_SI_<SFTPNAME>_PD_YYYYMMDD_###.TXT

‣ SI – Identifier for Existing Transact Gateway Global Clients

‣ SFTPNAME – SFTPNAME assigned to clients

‣ ID – Identifies the file as Intra Day

‣ PD – Identifies the file as Prior Day

‣ MMDDYYYY – File Date

‣ ### - Sequence number

‣ File extension must be .TXT

FILE GENERATION – Prior Day

BAI2 account statement files are generated and sent to client's SFTP folder, Tuesday through Saturday at the following times

US DDA	4:45 AM PT – 5:45 AM PT
US MCA	2:00 AM PT – 3:00 AM PT
UK Accounts	5:35 PM PT – 6:35 PM PT
In Country	Every 3 Hours, 365 Days (if there are transactions)

FILE GENERATION – Intra Day

BAI2 account statement files are generated every two hours and sent to client's SFTP folder, Monday thru Friday at the following times:

US DDA	5:00 AM PT – 9:00 PM PT (Every 2 hours)
US MCA	5:00 AM PT – 7:00 PM PT (Every 2 hours)
UK Accounts	7:00 AM GMT – 7:00 PM GMT (Every 2 hours)
In Country	Every 3 Hours 365 Days (if there are transactions)

FILE FORMAT

File record types are organized as follows:

Record Number/Descriptor	Purpose
01-File Header	Marks the beginning of the file and describes the structure of the file. (Each file has a single 01 record.). It identifies the sender and receiver of the transmission.
02-Group Header	Identifies the beginning of a group of accounts with same as-of-date and as-of-time. Note: Account recon files that are generated on a weekly or monthly basis will have multiple 02 groups.
03-Account Identifier	Identifies the account number and reports activity summary and account status information.
16-Transaction Detail	Used for detail transaction information, which includes two reference numbers and a free-form alphanumeric text (as applicable to the transaction type).
88-Continuation	Used when data exceeds maximum physical record length, or when it is desirable to continue data into an additional record. It may follow any record type, including another "continuation" (88) record.
49-Account Trailer	Contains account control totals (one 49 record for each 03 record).
98-Group Trailer	Contains group control totals (one 98 record for each 02 record).
99-File Trailer	Contains file control totals (one 99 record for the file).
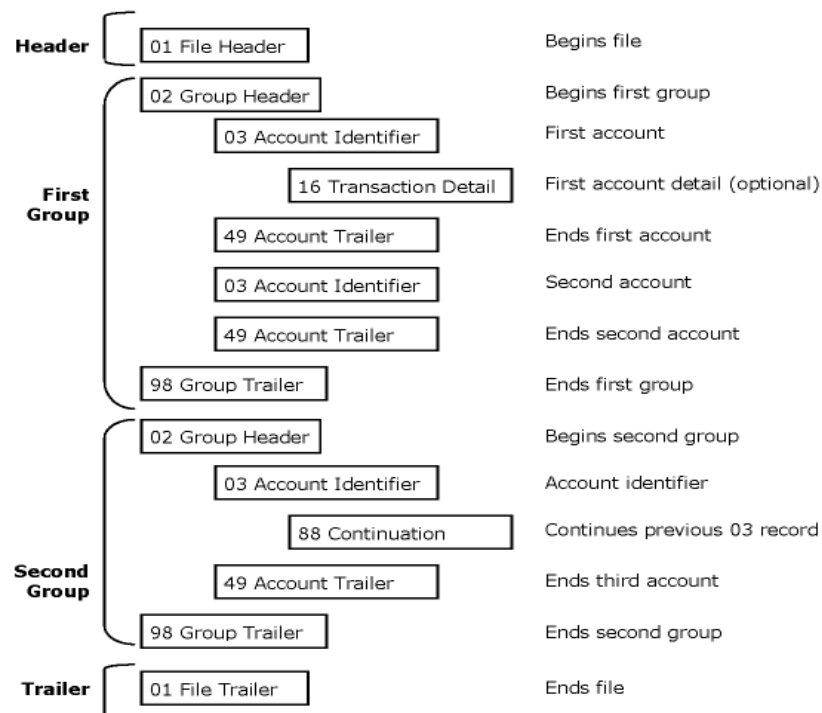
General notes applying to all record types include:

‣ Fields are free format within records

‣ Commas are used as field delimiters

‣ Slashes (/) are used at the end of logical record

‣ Defaulted or omitted fields are identified by adjacent delimiters

01 - FILE HEADER RECORD:

The file header marks the beginning of a file

Record Type 01: File Header Record

Field Name	Type	Maximum Length	Required/ Optional	Description/"Value"
Record ID	N	2	R	"01"
Sender Identification	AN	10	R	Static value of "121140399"
Receiver Identification	AN	10	R	Static value of "121140399"
File Creation Date	N	6	R	Format YYMMDD
File Creation Time	N	4	R	Military format (2400)
File Identification Number	AN	4	R	File sequence number
Physical Record Length	N	4	O	Number of characters in a physical record. Default is variable length records.
Block size	N	2	O	Number of physical records in a block. Default is variable block size.
Version number	N	1	R	"2"

Sample 01 Record: `01,121140399,121140399,160621,0200,1,55,,2/`

‣ Sender and Receiver is Silicon Valley Bank's ABA number (121140399).

‣ The file was created June 21, 2016 (160621) at 2:00 AM (0200).

‣ This is the first file created on this date and is identified as number 1.

‣ The physical records in this file are (55) characters in length.

‣ No block size is specified.

‣ This default is noted by adjacent delimiters (,,).

‣ The file is in Version (2).

‣ The slash (/) indicates that the preceding character was the last significant character in this physical record.

02 – GROUP HEADER RECORD:

The group header identifies a group of accounts, all of which are from the same originator and include the same As-of-Date

Record Type 02: Group Header Record

Field Name	Type	Maximum Length	Required/ Optional	Description/"Value"
Record Code	N	2	R	"02"
Ultimate Receiver ID	AN	10	O	Final Receiver
Originator ID	AN	9	R	"121140399"
Group Status	N	1	R	"1"
As of date	N	6	R	Format YYMMDD
As of time	N	4	O	Format HHMM
Currency code	A	3	O	Default "USD"
As-of-date modifier	N	1	O	2= Final previous day data

Sample 02 Record: `02,9999999999,121140399,1,160620,2359,,2/`

- A group of data is being sent from Silicon Valley Bank (121140399).

- The data in the file has a group status of update (1) and the data are as-of-June 20, 2016 (040620) at 11:59 PM (2359).

- The optional group currency code field is defaulted as indicated by the adjacent delimiters (,,) and therefore is USD (US dollars).

- The data is final previous-day data as signified by the As-of-Date modifier (2).

03 – ACCOUNT RECORD:

This record identifies the account number and reports summary and status information. Summary information may be accompanied by an item count and funds availability distribution. An 03 record must be used to identify each account.

Record Type 03: Account Record				
Field Name	**Type**	**Maximum Length**	**Required/ Optional**	**Description/"Value"**
Record ID	N	2	R	"03"
Account Number	AN	15	R	Customer account at SVB
Currency Code	A	3	O	Default group currency code
Type Code	N	3	R	Refer to BAI code table list
Amount	N	12	R	Expressed without a decimal. The currency code will determine the implied decimal. Status amounts are signed positive "+" or negative "-". Default is positive
Item Count	N	5	O	(Not used by SVB in 03 records)
Funds Type	AN	1	O	(Not used by SVB in 03 records)

Sample 03 Record*: `03,3000000000,,015,288573688,,,100,4436316550,,,400,4277138987,,,/`

- Account summary and account status information for SVB account number (300000000).

- The amount of closing ledger balance (015) is $2885736.88 USD (288573688).

- Total credits summary (100) is $436316550 USD (436316550).

- Total debits summary (400) is $42771389.87 (4277138987).
  - 03 – Record ID (indicating that this line identifies the account number and reports activity summary and account status information)
  - 3000000000 – SVB account number
  - 015 – Type Code (closing ledger balance)
  - 288573688,,, – Amount of Ledger Balance
  - ,,, – Unused field
  - 100 – Type code (total credits summary)
  - 436316550 – Amount of credits
  - ,,, – Unused field
  - 400 – Type code (total debits)
  - 4277138987 – Amount of debits
  - ,,, – Unused fields of item count and fund type

16 – DETAIL TRANSACTION RECORD:

This record reports transaction detail with accompanying text and reference numbers

Record Type 16: Detail Transaction Record

Field Name	Type	Maximum Length	Required/ Optional	Description/"Value"
Record ID	N	2	R	"16"
Type code	N	3	R	Refer to BAI code table list
Amount	N	12	R	Always positive (unsigned).
Funds Availability	AN	1	O	unknown (default)
Reference number 1	AN	20	O	Bank reference number for transaction
Reference number 2	AN	20	O	Customer reference number Examples: Check number, Fed Ref# for wires
Text (up to 15)	AN	75	O	Free-form alphanumeric description of transaction (if applicable)

Sample 16 Record: `16,475,36289575,,154609,12345/`

▸ The amount for type code 475 is $362895.75 (Check Paid).

▸ The Bank reference number is "154609".

▸ The customer reference number is "12345".

88 – CONTINUATION RECORD:

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.

Record Type 88: Continuation Record

Field Name	Type	Maximum Length	Required/ Optional	Description/"Value"
Record ID	N	2	R	"88"
Remainder of record	AN			Continuation of format from preceding record

Sample 88 Records* (sample wire with detail text):

```
16,195,1283304,,20160407123000,20160407L1B84D2C5641/

88,SENDER BNK := BK AMER INTL NYC;

88, SENDER ID:=026009593;

88,ORG:=ABC CORPORATION LITTLETON MA

88, ORG ADDRESS:=19 BLUE BLVD SAN FRANCISCO CA 85465

88, BNF ID: =3301254786

88, BNF NAME: = ABC CORP

88, BNF ADDRESS:= 1925 BLVD SAN FRANCISCO CA 45456

88,RFB=INVOICE 29344112

88,OBI=REMIT CREDIT – BALANCE
```

49 – ACCOUNT TRAILER:

The Account Trailer record provides account level control totals

Record Type 49: Account Trailer Record				
Field Name	**Type**	**Maximum Length**	**Required/ Optional**	**Description/"Value"**
Record ID	N	2	R	"49"
Account Control Total	N	16	R	Sum of credit and debit amounts in the preceding record codes 03, 16 and 88 (listed in record code 03)
Number of Records	N	5	R	Total number of records in account, including 03 and all 16 and 88 records, including the 49 record

Sample 49 Record: 49,107109627,3/

‣ The Account Trailer record contains the account control total (107109627) which is the algebraic sum of "Amounts" in all records back to and including the preceding 03 record.

‣ The Account Control total does not include amounts in Funds Type fields.

‣ The number of records (3) includes the 03 record, a Detail (16) or Continuation (88) record, and this Account Trailer (49) record.

98 – GROUP TRAILER RECORD:

Provides group level control totals

Record Type 98: Group Trailer				
Field Name	**Type**	**Maximum Length**	**Required/ Optional**	**Description/"Value"**
Record ID	N	2	R	"98"
Group control total	N	16	R	Algebraic sum of 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	N	5	R	Integer. The number of 03 records in this group
Number of records	N	5	R	The total number of all records in this group. Include the 02, all 03, 16, 49, and 88 records, and this 98 record

Sample 98 Record: 98,107109627,2,11/

‣ This Group Trailer record contains the group control total (107109627) which is the algebraic sum of all account control totals in this group.

‣ The number of accounts is two (2), reflecting the two account records (record type 03) in this group.

‣ The number of records in this group (11) includes the 02 record, all 03, 16, 88, and 49 records and this 98 record.

99 – FILE TRAILER RECORD:

The File Trailer record provides file control totals

Record Type 99 – File Trailer				
Field Name	**Type**	**Maximum Length**	**Required/ Optional**	**Description/"Value"**
Record ID	N	2	R	"99"
File control total	N	16	R	Sum of all group control totals in record code 98 for this file
Number of groups	N	5	R	Total number of 02 records
Number of records	N	5	R	Total number of records in file, including 01 and 99 records

Sample 99 Record: `99,264666663,10,42/`

‣ The File Trailer record contains the file control total (264666663) which is the algebraic sum of all group control totals for this file.

‣ The number of groups (10) is the number of 02 records in this file.

‣ The number of records (42) is the total number of records in this file, including this 99 record.