

BAI2 is a standard format for cash management balance reporting.  
 The BAI2 file exported by e-banking is a plain text file (.txt format)

### File Header

Field	Comment
01	Record Code
BBL	Bank ID
M CITIZEN	Customer Name
190916	File Creation Date (YYMMDD)
1830	File Creation Time (HHMM)
183045	File ID (HHMMSS)
	Record Length
	Block Size
2	Version

### Group Header

Field	Comment
02	Record Code
	Ultimate Receiver ID
BBL	Originator ID
1	Group Status
190916	Transaction Date (YYMMDD)
	As-of-time
AUD	Currency Code
	As-of-date Modifier

### Account Identifier

Field	Comment
03	Record Code
123456789	Customer Account Number
AUD	Currency Code
100	Type Code: * 015 – Closing Balance 100 – Total Credits 400 – Total Debits
20000	Amount *
1	Item Count *
	Funds Type *

\* These fields are repeated to report several summary values for the account.

## Transaction Detail

Field	Comment
16	Record Code
399	Type Code: 399 – Miscellaneous Credit 699 – Miscellaneous Debit
20000	Amount
	Funds Type
DEPOSIT CHEQUE(S) #CHQ:1 PAY 0000765432	Transaction Description
0000765432	Reference Number
#CHQ:1 PAY_TRAN EFFDATE 190904	Reference Date

## Account Trailer

Field	Comment
49	Record Code
40000	Account Control Total - Sum of all "Amount" fields in the preceding type 03 record and all type 16 records associated with that account
3	Total number of records in the account (including the 03 record, all 16 records and this Account Trailer record)

## Group Trailer

Field	Comment
98	Record Code
40000	Group Control Total - Sum of all "Amount" fields in the preceding type 49 records associated with this group
1	Number of Accounts
5	Total number of records in the group (including the 02 record, the 03 record, all 16 records, the 49 record and this Group Trailer)

## File Trailer

Field	Comment
99	Record Code
40000	File Control Total
1	Number of Groups
7	Number of Records in this file

### Note:

There are commas between each of these fields.

Records are delimited by a slash "/", with the exception of text fields.

Adjacent delimiters ",", or " ," indicate defaulted or unspecified fields.