

BAI-2 Format

**Bank Administration Institute
Cash Management Balance Reporting
Specifications**

User Guide

Updated January 14, 2025



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Purpose

This document is intended to be a guide to provide customers with detailed specifications for the BAI-2 format used by SouthState Bank.

You can find the original Bank Administration Institute (BAI) Cash Management Balance Reporting Specifications, Version 2 – Technical Reference Manual at

https://www.bai.org/docs/default-source/libraries/site-general-downloads/cash_management_2005.pdf

File Structure

Balance reporting transmission files are divided into “envelopes” of data. These envelopes organize data at the following levels: Account, Group, File. Each entry is separated by a comma and the last character is followed by a slash (/).

Account: The first level of organization is the account. An account envelope includes balance and transaction data.

Group: The next level of organization is the group. A group includes one or more account envelopes, all of which represent accounts at the same financial institution. All information in a group is for the same date and time.

File: Groups are combined into files for transmission. The groups within a file may contain different As-of-Dates and times.

File Records

BAI files include the following types of records:

CODE	MANDATORY /OPTIONAL	RECORD NAME	PURPOSE
01	Mandatory	File Header	The file header marks the beginning of the file. It identifies the sender and receiver of the transmission, and it describes the structure of the file. The file creation date is in YYMMDD format. File creation times are stated in military format (0000 through 2400).
02	Mandatory	Group Header	The group header marks the beginning of a group. It identifies a group of accounts that are from the same originator and include the same as-of-date and as-of-time. Group status will always be '1'. Currency code will be USD.
03	Mandatory	Account Identifier	This record identifies the account number and reports activity summary and account status information. Summary information may be accompanied by an item count and funds availability distribution.
16	Optional	Transaction Detail	This record is used for transmission of detail transaction information. Transaction detail may include two reference numbers and a free-form alphanumeric text.
88	Optional	Continuation Record	A Continuation record is used when data exceed the maximum physical record length, or whenever it is desirable to continue data into an additional record. It may follow any record type, including another "continuation" (88) record.
49	Mandatory	Account Trailer	The Account Trailer record provides account control totals.
98	Mandatory	Group Trailer	This record provides group control totals.
99	Mandatory	File Trailer	This record provides file control totals.

A file may contain several groups. Each group begins with a 02 Group Header record and ends with a 98 Group Trailer record. This procedure allows a file to contain information from multiple originators.

A group may contain several accounts. Each account begins with a 03 Account Identifier record. The 03 record may or may not be followed by a 16 Transaction Detail record. The account ends with a 49 Account Trailer record.

Continuation Records (88) may be used to continue any record.

Record Formats

01 Record: File Header Format

FIELD NAME	MANDATORY / OPTIONAL	DEFAULT VALUE	DESCRIPTION
Record Code	Mandatory	01	
Sender ID	Mandatory	053200983	Transmitter of file
Receiver ID	Mandatory	053200983	Next recipient of file
File Creation Date	Mandatory		YYMMDD format, sender date
File Creation Time	Mandatory		HHMM format. Times are stated in military format.
File ID	Mandatory	1	Defaults to 1 as a standard for previous day reporting.
Physical Record Length	Optional	80	Not included.
Block Size	Optional	1	Not included.
Version Number	Mandatory	2	
End of Record	Mandatory	/	

Example: 01,053200983,053200983,241011,1024,1,,,2/

02 Record: Group Header Format

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

FIELD NAME	MANDATORY / OPTIONAL	DEFAULT VALUE	DESCRIPTION
Record Code	Mandatory	02	
Ultimate Receiver ID	Optional		Not included.
Originator ID	Mandatory	053200983 or 063114030	Dependent upon originator routing number associated with the account
Group Status	Mandatory	1	1 = Update
As-of-Date	Mandatory		YYMMDD format
As-of-Time	Optional		Not included.
Currency Code	Optional	USD	US Dollars
As-of-Date Modifier	Optional	2	2 = Previous Day Data
End of Record	Mandatory	/	

Example: 02,,053200983,1,241011,,USD,2/

03 Record: Account Identifier and Summary Status

The Account Identifier and Summary Status record identifies the account number and reports summary and status information.

FIELD NAME	MANDATORY / OPTIONAL	DEFAULT VALUE	DESCRIPTION
Record Code	Mandatory	03	
Customer Account Number	Mandatory		Company account number with no leading zeros.
Currency Code	Optional	USD	US Dollars
Type Code*	Optional		Identifies the type of summary or status data. See list below.
Amount	Optional		Expressed without a decimal.
Item Count	Optional	0	Always zero.
Funds Type	Optional		Not included.
End of Record	Mandatory	/	

Example: 03,1430002583,USD,010,152436022,0,,015,60505926,0,,040,152425070,0/
88,045,60505926,0,,060,60505926,0,,100,888355,0,,400,92818451,0,/

* BAI Type code used by the bank in the 03 Record. May include an 88 continuation record.

RECORD CODE	DESCRIPTION
010	Starting Balance
015	Ending Balance
040	Opening Available
045	Closing Available
060	Current Available
100	Total Credits
400	Total Debits

16 Record: Transaction Detail

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

FIELD NAME	MANDATORY / OPTIONAL	DEFAULT VALUE	DESCRIPTION
Record Code	Mandatory	16	
Type Code	Mandatory		Identify the type of detail data. Refer to the transaction code listing for the specific codes.
Amount	Optional		Expressed without a decimal.
Funds Type	Optional		Not included.
Bank Reference Number	Optional		Bank Reference Number assigned by SouthState Bank to help identify the transaction.
Customer Reference Number	Optional		Check Number (if applicable)
Text	Optional		Transaction description.
End of Record	Mandatory	/	

Example 1 (Check): 16,475,119480,,910211979,35705,Check Paid/

Example 2 (ACH Draft): 16,142,313755,,17261162,,SchwansShare PMD Payment 010100002394162/

Example 3 (Deposit): 16,108,34700,,879614425,,Deposit/

88 Record: Continuation Format

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

FIELD NAME	MANDATORY / OPTIONAL	DEFAULT VALUE	DESCRIPTION
Record Code	Mandatory	88	
Type Code	Mandatory		The format is the same as in the preceding record.
End of Record	Mandatory	/	

Example: 03,1430002583,USD,010,152436022,0,,015,60505926,0,,040,152425070,00/
88,045,60505926,0,,060,60505926,0,,100,888355,0,,400,92818451,0,/

49 Record: Account Trailer Format

The account trailer records information on the account control total and the number of records. The account control total is the sum of the amount values in preceding type 03, 16, and 88 records associated with the account. The number of records is the total of all records in the account including the account trailer (type 49) records.

FIELD NAME	MANDATORY / OPTIONAL	DEFAULT VALUE	DESCRIPTION
Record Code	Mandatory	49	
Account Control Total	Mandatory		Sum of all amount fields in 03, 16 and 88 (after 03) records. This field includes the “-” sign if the resulting total is negative. If no sign precedes the total, the default is positive.
Number of Records	Mandatory		The total number of records in this account including 03, 16, 88, and 49 records.
End of Record	Mandatory	/	

Example: 49,16715325,3/

98 Record: Group Trailer Format

The Group Trailer record provides group level control totals.

FIELD NAME	MANDATORY / OPTIONAL	DEFAULT VALUE	DESCRIPTION
Record Code	Mandatory	98	
Group Control Total	Mandatory		Sum of the account control totals in the group.
Number of Accounts	Mandatory		Number of accounts (03 Records) in this file.
Number of Records	Mandatory		The number of records is the total of all type 02, 03, 16, 49, 88, and 98 records in the group.
End of Record	Mandatory	/	

Example: 98,93755945,2,12/

99 Record: File Trailer Format

The File Trailer records provides file control totals.

FIELD NAME	MANDATORY / OPTIONAL	DEFAULT VALUE	DESCRIPTION
Record Code	Mandatory	99	
File Control Total	Mandatory		Sum of the group control totals in the group.
Number of Groups	Mandatory		Number of 02 records in the file.
Number of Records	Mandatory		The number of records is the file including 01,02,03,16,88,49,98, and 99.
End of Record	Mandatory	/	

Example: 99,993755945,1,14/

Detail BAI Balance Reporting Codes

SouthState Bank uses the following codes which only appear in the 16 record.

BAI Code	Transaction Description	Debit/Credit
Checking		
108	Credit	Credit
115	Lockbox Deposit	Credit
142	ACH Credit	Credit
158	Instant Payment Credit	Credit
166	ACH Settlement Credit	Credit
172	Deposit Correction Credit	Credit
195	Incoming Wire	Credit
206	Transfer Credit	Credit
208	Incoming Transfer Credit	Credit
222	Foreign Checks Deposited	Credit
257	ACH Return Item Credit	Credit
295	ATM Credit	Credit
354	Interest Credit	Credit
398	Miscellaneous Fee Refund	Credit
409	Debit	Debit
451	ACH Debit	Debit
458	Instant Payment Debit	Debit
466	ACH Settlement Debit	Debit
468	ACH Return Debit	Debit
475	Check Paid	Debit
481	Loan Payment	Debit
495	Outgoing Wire	Debit
506	Transfer Debit	Debit
508	Outgoing International Wire	Debit
555	Deposited Item Returned	Debit
595	ATM Debit	Debit
691	Debit	Debit
695	Deposit Correction Debit	Debit
698	Miscellaneous Fees	Debit
Savings		
108	Credit	Credit
115	Lockbox Deposit	Credit
142	ACH Credit	Credit
158	Instant Payment Credit	Credit
195	Incoming Wire	Credit
206	Transfer Credit	Credit
295	ATM Credit	Credit
354	Interest Credit	Credit
398	Miscellaneous Fee Refund	Credit

BAI Code	Transaction Description	Debit/Credit
Savings		
409	Debit	Debit
451	ACH Debit	Debit
458	Instant Payment Debit	Debit
481	Loan Payment	Credit
495	Outgoing Wire	Debit
506	Transfer Debit	Debit
555	Deposited Item Returned	Debit
595	ATM Debit	Debit
691	Debit	Debit
695	Deposit Correction Debit	Debit
698	Miscellaneous Fee	Debit
COD		
108	Credit	Credit
354	Interest Credit	Credit
398	Miscellaneous Fee Refund	Credit
409	Debit	Debit
501	Transfer	Debit
698	Miscellaneous Fees	Debit
Loans		
108	Credit	Credit
409	Debit	Debit
721	Payment	Credit
722	Payment	Credit
723	Payment	Credit
724	Payment	Credit
726	Miscellaneous Fees Paid	Credit

Currency Codes

Currency codes are used with 02 and 03 records. The codes are based on international standard ISO 4217 and are the same as those used by S.W.I.F.T.

The currency code will always be based on how the funds posted to the account. It does not matter if a wire is sent in a foreign currency, it will be reported based on how the funds were withdrawn from the account. If the account is in the United States and it is a US Dollar account, the funds will be in US Dollars and the code will always say USD.

SouthState Bank only offers US Dollar accounts, thus the currency code reported in BAI-2 files from SouthState Bank will always have a USD currency code.

Implied Decimals

The currency code used in the 02 and 03 records will determine the number of implied decimal places in all Amount fields and Funds Type field amounts.

Currency codes have two implied decimal places for US dollar accounts. SouthState Bank accounts are US Dollar accounts and the amounts reported use two implied decimals.

This means that an amount reported as 10000 should be read as USD \$100.00 (one hundred dollars) and an amount reported as 100 should be read as USD \$1.00 (one dollar).

Sample File

```
01,053200983,053200983,241210,1228,1,,,2/
02,,063114030,1,241209,,USD,2/
03,9999999999991,USD,015,69627820,0,,045,69627820,0,,100,0,0,,400,8949876,0,/
16,506,8949876,,,,TRANSFER TO COMMERCIAL ANALYSIS ACCOUNT 9999999999992/
49,157155392,3/
03, 9999999999994,USD,010,1433010,0,,015,11093072,0,,040,0,0,,045,0,0,,060,0,0,/
88,100,20042948,0,,400,10382886,0,/
16,108,11093072,,886883152,,REMOTE CAPTURE DEPOSIT/
16,206,8949876,,,,TRANSFER FROM BUSINESS SWEEP ACCOUNT 9999999999993/
16,451,121739,,20568396,,DSTRS INVESTMENT 5555555555/
16,475,7665230,,282387919,7294,Check Paid/
16,475,1892550,,910520012,7272,Check Paid/
16,475,300000,,910456769,7238,Check Paid/
16,475,267500,,910540579,7218,Check Paid/
16,475,50000,,910528585,7281,Check Paid/
16,475,41538,,910481026,7264,Check Paid/
16,475,24449,,910931882,7299,Check Paid/
16,475,19880,,910481025,7263,Check Paid/
49,73377750,14/
03, 9999999999995,USD,010,2989754,0,,015,2989754,0,,040,2989754,0,/
88,045,2989754,0,,060,2989754,0,,100,0,0,,400,0,0,/
49,14948770,3/
03, 9999999999996,USD,010,7724,0,,015,7724,0,,040,7724,0,,045,7724,0,/
88,060,7724,0,,100,0,0,,400,0,0,/
49,38620,3/
98,245520532,4,25/
99,245520532,1,27/
```

Creating a BAI-2 File on Treasury Navigator®

Clients setup on the SouthState Treasury Navigator® system can generate BAI-2 Previous Day Information Reporting files by going into **Balance Reporting** and selecting the **Create Report** button.

Users can then select the types of transactions to include in the file. Options include Summary, Status, Credit, Debit or All Transactions.

Files may be generated on-demand or scheduled for delivery. BAI-2 files can be sent via email or SFTP (Secure File Transfer Protocol). An SFTP connection must be established for files to be delivered via SFTP.