

## Help Card: BAI File Formatting

### The New Regions iTreasury



*BAI download formatting will change within the new iTreasury application. Please review the following information and complete preparations if needed during the new iTreasury preview period.*

#### How to Prepare

- **Review resources:** Review the BAI file format samples on the pages that follow. The samples provide a visual comparison of the format in the current iTreasury to the new format required by the enhanced iTreasury application. An explanation of the changes is also provided.
- **Download sample file:** Download a sample BAI file from the new iTreasury interactive demo in order to preview the new format. A link to the demo is housed on the Regions OnePass home page ('Other Regions Services' section). Although the demo will not contain your company's data, it will provide a download that can be used to test changes with your system.
- **Test:** Test the BAI download during your company's 10-day iTreasury preview period. During this time, you will have access to two weeks of your company's transactions and balances – one week during the first week of the preview period and two weeks during the second week of the preview period.

#### Have Questions or Need Assistance?

If you have questions or need assistance, please contact Regions Client Services by calling the direct iTreasury line at 1-800-774-4135 (7am--6pm CT), or email [clientservicesgroup@regions.com](mailto:clientservicesgroup@regions.com) (please include 'BAI' in the email subject line).

## SAMPLE BAI FILE FORMAT CHANGES

Current iTreasury	Notes	New iTreasury
01,,,170531,0958,524989,,,2/ 02,TMSOPER,062000019,1,170509,,USD,2/ 03,123456789,USD,010,1359920164,,Z/ 88,015,853987442,,Z/ 88,040,715066942,,Z/ 88,045,473697542,,Z/ 88,072,241369400,,Z/ 88,074,138920500,,Z/ 88,100,366596236,,Z/ 88,400,872528958,,Z/ 16,165,1350,Z,29000902386,,/ 88, ONLINE / 88, ACME INC. 0000000111111111 / 16,165,4224,Z,29009702290,,/ 88, RETURN SETTLE RETURN / 88, RETURNS ACME -SETT-ACME / 16,175,260670,Z,00000000800,,/ 16,175,1981233,Z,00000000800,,/ 16,175,6540264,Z,,/ 88, REGIONS BANK RLB 999999 / 16,195,23614,Z, 55555555555555,,/ 88, WIRE TRANSFER / 88, ACME INC PYMT / 16,275,99634474,Z,00002017129,,/ 88, TRANSFER FR 0055555552 / 16,455,6930,Z,29000814353,,/ 88, ACME INC SUB 1 / 88, ACME INC PRIMARY 555555555555 / 49,5130539943,27/ 98,5130539943,1,30/ 99,5130539943,1,31/		01,00000000,00000000,170531,1407,97123,,,2/ 02,,062000019,1,170509,1407,USD,2/ 03,123456789,USD,010,1895361161,,,015,853987442,,,040,1895361161,,,045/ 88,473697542,,,072,241369400,,,074,138920500,,,100,366596236,,,400,872528958,,/ 16,165,1350,,17129000902386,/ 88,ONLINE / 88, ACME INC. 0000000111111111 / 16,165,4224,,17129009702290,/ 88,RETURN SETTLE RETURN / 88, RETURNS ACME -SETT-ACME / 16,175,260670,,00000000800,,/ 16,175,1981233,,00000000800,,/ 16,175,6540264,,,/ 88,REGIONS BANK RLB 999999 / 16,195,23614,,55555555555555,2017121200099999/ 88,Sender Reference Number :2017121200099999 88,From Name :REGIONS BANK 88,From Address :BIRMINGHAM, AL 88,Sender :1234577 88,Sender Name :ACME INC - 88,Sender Address :C/O ACCT RECEIVALBE ATTN J SMITH 88, :555 EAST 41TH STREET 88, :BIRMINGHA AL 35210 88,Beneficiary Bank Name :OPERATING ACCOUNT 88, :7777 HIGHWAY AVENUE S 88, :BIRMINGHAM AL 35210 88,Beneficiary Name :ACME INC. 88, :7777 HIGHWAY AVENUE S 88, :BIRMINGHAM AL 35210 88,Related Reference Info :ABCD123456789 88,Originator to Beneficiary Info:ATTN J SMITH INV55511111 88,Value Date :05/09/2017 88,Debit Currency :USD 88,Credit Currency :USD 88,Sort Code :FED 88, WIRE TRANSFER / 88, ACME INC PYMT / 16,275,99634474,,00002017129,/ 88,TRANSFER FR 0055555552 / 16,455,6930,,17121200888888,/ 88,ACME INC SUB 1 / 88, ACME INC PRIMARY 55555555555555 / 49,6846275159,41/ 98,6846275159,1,44/ 99,6846275159,1,45/

## SAMPLE BAI FILE FORMAT CHANGES

Current iTreasury	Notes	New iTreasury
01,,,170531,0958,524989,,,2/	<b>01-File Header:</b> Added '0's" to the Sender and Receiver Identification records.	01,00000000,000000000,170531,1407,97123,,,2/
02,TMSOPER,062000019,1,170509,,USD,2/	<b>02-Group Header:</b> Removed value listed in the Ultimate Receiver Identification record, which was incorrectly reporting as OrgID.  Added "As-of-Time to indicate the time stamp associated with the creation of the file.	02,,062000019,1,170509,1407,USD,2
03,123456789,USD,010,1359920164,,Z/ 88,015,853987442,,Z/ 88,040,715066942,,Z/ 88,045,473697542,,Z/ 88,072,241369400,,Z/ 88,074,138920500,,Z/ 88,100,366596236,,Z/ 88,400,872528958,,Z/	<b>03-Account Identifier and Summary Status</b> Updated schema to leverage the full 80 bytes available for the record. This includes collapsing 88 or "continuation records" previously reporting each summary or balance record on a new line. Removed optional "Funds Type" reference of "Z". This is an optional record with "Z" referencing unknown	03,123456789,USD,010,1895361161,,,015,853987442,,,040,1895361161,,,045/ 88,473697542,,,072,241369400,,,074,138920500,,,100,366596236,,,400,872528958,,/

## EXPLANATION OF BAI FORMAT CHANGES

Current iTreasury	Notes	New iTreasury
<pre>16,165,1350,Z,29000902386,,/ 88,      ONLINE                / 88,      ACME INC. 0000000111111111 /  16,175,260670,Z,00000000800,,/</pre>	<p><b>16-Transaction Detail</b></p> <p>Removed optional "Funds Type" reference of "Z". This is an optional record with "Z" referencing unknown availability of the transaction. BAI standards reference a blank field or ,, as the preferred method for reporting unknown availability.</p>	<pre>16,165,1350,,17129000902386,/ 88,ONLINE                / 88,      ACME INC. 0000000111111111 /  16,175,260670,,00000000800,,/</pre>
<pre>16,195,23614,Z, 55555555555555,,/ 88,      WIRE TRANSFER          / 88,      ACME INC PYMT          /</pre>	<p><b>16-Transaction Detail (Wire Transfer)</b></p> <p>Removed optional "Funds Type" reference of "Z". This is an optional record with "Z" referencing unknown availability of the transaction. BAI standards reference a blank field or ,, as the preferred method for reporting unknown availability.</p> <p>Added Fully Enriched Wire Transfer data. All applicable Wire Transfer data elements reporting in 88 or continuation records.</p>	<pre>16,195,23614,,55555555555555,2017121200099999/ 88,Sender Reference Number :2017121200099999 88,From Name                :REGIONS BANK 88,From Address             :BIRMINGHAM, AL 88,Sender                   :1234577 88,Sender Name              :ACME INC - 88,Sender Address          :C/O ACCT RECEIVALBE ATTN J SMITH 88,                          :555 EAST 41TH STREET 88,                          :BIRMINGHA AL 35210 88,Beneficiary Bank Name   :OPERATING ACCOUNT 88,                          :7777 HIGHWAY AVENUE S 88,                          :BIRMINGHAM AL 35210 88,Beneficiary Name        :ACME INC. 88,                          : 7777 HIGHWAY AVENUE S 88,                          : BIRMINGHAM AL 35210 88,Related Reference Info  :ABCD123456789 88,Originator to Beneficiary Info:ATTN J SMITH INV55511111 88,Value Date              :05/09/2017 88,Debit Currency          :USD 88,Credit Currency         :USD 88,Sorce Code              :FED 88,                          WIRE TRANSFER / 88,      ACME INC PYMT          /</pre>

Current iTreasury	Notes	New iTreasury
49,5130539943,27/	<b>49-Account Trailer</b> No change	49,6846275159,41/
98,5130539943,1,30/	<b>98-Group Trailer</b> No Change	98,6846275159,1,44/
99,5130539943,1,31/	<b>99-File Trailer</b> No Change	99,6846275159,1,45/

### Summary: What's Changing

- **01-File Header:**
  - o Added '0's to the Sender and Receiver Identification records.
- **02-Group Header:**
  - o Removed value listed in the Ultimate Receiver Identification record, which was incorrectly reporting as OrgID.
  - o Added "As-of-Time" to indicate the time stamp associated with the creation of the file.
- **03-Account Identifier and Summary Status:**
  - o Updated schema to leverage the full 80 bytes available for the record. This includes collapsing 88 or "continuation records" previously reporting each summary or balance record on a new line.
  - o Removed optional "Funds Type" reference of "Z". This is an optional record with "Z" referencing unknown
- **16-Transaction Detail:**
  - o Removed optional "Funds Type" reference of "Z". This is an optional record with "Z" referencing unknown availability of the transaction. BAI standards reference a blank field as the preferred method for reporting unknown availability.
- **16-Transaction Detail (Wire Transfer):**
  - o Removed optional "Funds Type" reference of "Z". This is an optional record with "Z" referencing unknown availability of the transaction. BAI standards reference a blank field as the preferred method for reporting unknown availability.
  - o Added Fully Enriched Wire Transfer data. All applicable Wire Transfer data elements reporting in 88 or continuation records.