Ajay Maheshwari

October 20, 2015 | 2 minute read

EBS – How to interpret a BAI2 file

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Hello Reader,

I would like to share the knowledge I gained around Electronic Bank Statement (aka EBS) processing. After avoiding it for several years, finally the time turned on me. What appeared as cumbersome all these years, is actually very interesting and logical

To begin with, I would like to start with a very basic topic – Interpreting the BAI2 file. There are many other prevalent formats for EBS like MT940 / Multi Cash Format, etc.

The BAI2 file is a plain text file (.TXT Format), which contains values / texts one after the other. Hence, interpreting that becomes a bit tedious. Usually, one should request a BAI Statement Guide from the Bank / End Client to interpret the BAI2 file. A Sample BAI2 Statement Guide is attached at the end of this document

For now, I will make an attempt to explain what and how does a BAI2 file contain. Other Bank statement formats (MT940, etc.) also have a similar science surrounding them

This is how a BAI2 bank statement file looks like.

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```
01,JSLTEST,JSLTEST,150828,1353,004,80,,2/
02,JSLTEST,JSLTEST,1,150827,1435,USD,2/
03,9000000009124,USD,010,00000006850000,,/
88,015,00000008430000,,/
88,100,00000004190000,,/
88,400,00000002610000,,/
16,354,004000000,,KB0075 IMG8650153019,,Int Inc
16,654,000100000,,KB0075 IMG8650153019,,Int exp
16,116,100000,,KB0075 IMG8650153019,1800000040,Check(s) In,/
88,rcode056,invoice number, text info,/
16,116,90000,,KB0075 IMG8650153019,1800000041,Check(s) In,/
16,698,0010000,,KB0075 IMG8650153019,,Bank Fee
16,475,1000000,,KB0075 IMG8650153019,100007,Check(s) Paid
16,475,1100000,,KB0075 IMG8650153019,100008,Check(s) Paid
16,469,4000000,,20150840796815,/
49,0000000000010000,000007/
98,0000000000010000,00001,000009/
99,0000000000010000,00001,000011/
```

With the help of colour coding, lets understand how to interpret the key elements in the above file.

The data records in the screenshot above are depicted in the below excel sheet. With different colour coding for various key elements, I shall try to explain what do they mean

File Record	Remark 1	Remark 2	Remark 3
01,JSLTEST,JSLTEST,150828,1353,004,80,,2/	Bank Key	File Generation Date	
02,JSLTEST,JSLTEST,1,150827,1435,USD,2/	Statement Date		
03,9000000009124,USD,010,00000006850000,,/	Bank Account No.	Opening Balance	Amount 685000
88,015,00000008430000,,/	Closing Balance	Amount 88300	
88,100,00000004190000,,/	Total Credits	Amount 41900	
88,400,00000002610000,,/	Total Debits	Amount 22100	
16,354,004000000,,KB0075 IMG8650153019,,Int Inc	Interest Income	Amount 40000	
16,654,000100000,,KB0075 IMG8650153019,,Int exp	Interest Expense	Amount 1000	
16,116,100000,,KB0075 IMG8650153019,1800000040,Check(s) In,/	Checks In	Amount 1000	AR Document #
16,116,90000,,KB0075 IMG8650153019,1800000041,Check(s) In,/	Checks In	Amount 900 (Partial Payment)	AR Document #
16,698,0010000,,KB0075 IMG8650153019,,Bank Fee	Bank Fee	Amount 100	
16,475,1000000,,KB0075 IMG8650153019,100007,Check(s) Paid	Checks Out	Amount 10000	Check# 10007
16,475,1100000,,KB0075 IMG8650153019,100008,Check(s) Paid	Checks Out	Amount 11000	Check# 10008
16,469,4000000,,20150840796815,/	ACH Ou	Amount 40000	

The file records with 01, 02 and 03 contain the basic information with regards to Bank Routing No (Bank Key). Statement generation date, Statement date, Bank Account no., Opening Balance, etc

The file records with 88 always contain some extra information about the preceding record. In the above screenshot, the records with 88 after the 03 record, contain information about Closing Balance, Total Debits and Total Credits

The file records beginning with 16 contain the transactional information – Checks In / Out, Wires In / Out, Bank Charges, Bank Interest, etc. Each one of these transactions is represented by a unique transaction type. For example, 475 for Checks Out, 354 for Interest Income, etc. We use these transactions to trigger the various postings in the FI – General Ledger

If some extra information is there about a particular transaction, the data record 16 will follow with a 88 data record (See below). The 88 record usually serves the purpose of "Note to Payee" wherein Invoice Reference or some Unique reference about the transaction is stored.

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Using this information, for example, an incoming check from a customer can be used to clear the invoice

```
01,JSSTEST,JSSTEST,150828,1353,004,80,,2/
02,JSSTEST,JSSTEST,1,150827,1435,USD,2/
03,9000000009124,USD,010,00000006850000,,/
88,015,00000008430000,,/
88,100,00000004190000,,/
88,400,00000002610000,,/
16,354,004000000,,KB0075 IMG8650153019,,Int Inc
16,654,000100000,,KB0075 IMG8650153019,,Int exp
16,116,100000,,KB0075 IMG8650153019,1800000040,Check(s) In,/
88,rcode056,invoice number, text info,/
16,116,90000,,KB0075 IMG8650153019,1800000041,Check(s) In,/
16,698,0010000,,KB0075 IMG8650153019,,Bank Fee
16,475,1000000,,KB0075 IMG8650153019,100007,Check(s) Paid
16,475,1100000,,KB0075 IMG8650153019,100008,Check(s) Paid
16,469,4000000,,20150840796815,/
49,0000000000010000,000007/
98,0000000000010000,00001,000009/
99,0000000000010000,00001,000011/
```

The records 49, 98, 99 appear at the end. These signify the closure records of the Bank Statement.

I hope this simple explanation helps you to understand the basics of BAI2 file.

The link to download the BAI2 Statement Guide is here: BAI2 File Format Guide 091208.doc – Google Drive

Please do share your feedback on the same and we can improve it

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Regards

Ajay Maheshwari

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Thank you Ajay, Wonderful.

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October 21, 2015 at 7:01 am

Thanks for the feedback Sam

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Former Member
October 21, 2015 at 7:05 am

Thank you!

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Ajay Maheshwari | Blog Post Author
October 21, 2015 at 1:27 pm

Thanks Atul

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October 21, 2015 at 8:45 am

Thanks for sharing the knowledge sir.

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Ajay Maheshwari | Blog Post Author
October 21, 2015 at 1:27 pm

you are welcome Anurag!

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Santanu Das
October 21, 2015 at 3:07 pm

Thanks Ajay.

Precise & Crisp.

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Ajay Maheshwari | Blog Post Author
October 27, 2015 at 12:14 pm

Thanks Santanu

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Sanil Bhandari
October 22, 2015 at 6:12 am

Hi Ajay

A crisp document, which is very useful to anyone who is looking to configure EBS and probably also use Search String functionality.

Excellent as usual 😎

Regards

Sanil

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Ajay Maheshwari | Blog Post Author
October 29, 2015 at 1:41 pm

Thanks Sanil for the feedback

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Mukthar Ali Ahamed N
October 23, 2015 at 4:29 am

Thanks Ajay..It is very useful.

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Ajay Maheshwari | Blog Post Author
October 29, 2015 at 1:41 pm

Thanks Mukhtar and Salaam!!

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Vij Goud
November 20, 2015 at 3:17 am

Hi Ajay,

Very good document to understand BAI2 file format. Thanks for sharing, really appreciate.

Regards

Vijay

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Ajay Maheshwari | Blog Post Author
April 11, 2016 at 11:28 am

Thanks Vijay

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Moazzam Mubarak
December 15, 2015 at 4:16 am

Hi Ajay. Thanks for this useful document. In the EBS you used in your example, there's no date field on line 16 but in my case we have a value date appearing on line 16. In a scenario I want to use this date as the document's posting date. Can you please guide where in BAI2 config the mapping of different fields is maintained so that I could try changing that config.

Thanks

Moazzam

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Former Member
May 4, 2016 at 10:07 am

Great piece of work as usual.

I am highly obliged to you for your knowledge along with great sharing passion.

Thanks a lot

Regards

Pankaj Agrawal

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Ajay Maheshwari | Blog Post Author
June 21, 2016 at 8:02 am

Thanks Pankaj for the feedback

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Manjunath v
May 11, 2016 at 10:49 am

Thank you Ajay for sharing.

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Former Member
June 3, 2016 at 10:30 am

Hi Ajay,

Nice document. thanks for sharing the knowledge.

Regards

Karthik

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Former Member
June 20, 2016 at 12:41 am

Ajay

In fact every concept you share carries/adds up to concrete learning curve, here we go - 5 stars, This particular post gave more clarity on BAI2- Thanks for being so kind

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Former Member
June 20, 2016 at 3:58 am

Ajay,

Nice presentation, as usual it is very informative.

Regards,

Ravi

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Venkatakasi Reddy Polu

June 24, 2016 at 7:20 am

Thank u Ajay for sharing ur knowledge wit us.

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Sagar Reddy Kunta

July 19, 2016 at 7:47 am

Thanks for sharing the information. 🙂

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Former Member

September 15, 2016 at 6:38 am

Hi Ajay,

Can you teach me how to convert that txt format to this BAI format?

Thank you.

Regards,

Sharon

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Suresh Babu Vemuru

November 15, 2016 at 9:43 am

Nice Ajay,

Is there any blog like this for MT940?

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Regards
Suresh

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Former Member
June 22, 2017 at 9:09 am

Wonderful explanation by Ajay. Thanks sir.

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Former Member
August 16, 2017 at 9:28 pm

Thank you Ajay, It's really helpful.

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Daniel Kokkiligadda
November 8, 2018 at 10:36 am

Please tell me about lock box concept please take over session sir my humbled request

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Suresh Kumar
January 29, 2019 at 6:05 am

Hi Ajay,

Good document and got a basic idea about how the BAI file format is. Could you please help me to understand the EBS and how can we do practise using FF_5 through IDES. Are we able to try for results in EBS in IDES?.

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Ranjan Kumar Nahak

June 25, 2021 at 6:53 pm

Nice documents..

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Shahzad Ahmed Iqbal

October 18, 2022 at 3:33 pm

There is not full detail explanation of BAI Format but he tried best to explin..

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