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**Confirminet**  
**Comprehensive Payment Management**



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**Madrid – February 2016**

## CONFIRMINET FILE FORMAT

The entry format for the Comprehensive Payment Management Product is assimilable to the Transfer standards format, except for changes in some fields due to specific product needs.

This format, in accordance with SEPA regulations, seeks to integrate on a single file payment orders to providers located in the national territory, in the rest of Europe and also orders of a purely international nature.

### CPM

#### File organization

Each file should contain the following records:

- A record with code 03 and data number 001, heading record with Remittance ID data.
- A detail record, code 06 and data number 010, with Payment Order data (Amount).
- A detail record, code 06 and data number 011, with Provider Name.
- A detail record, code 06 and data number 012, with Provider Address. (Compulsory)
- A detail record, code 06 and data number 014, with Provider Postcode (Compulsory if payment is made within Spain) and Town.(Compulsory).
- A detail record, code 06 and data number 017, with Telephone, if Provider wishes to receive information in this way. (Optional)
- A detail record, code 06 and data number 170, with Provider Email Address, if it has one and wishes to receive information in this way. (Compulsory)
- A detail record, code 06 and data number 171, with continued Provider Email Address, if it has one and wishes to receive information in this way (Optional).
- A detail record, code 06 and data number 172, with continued Provider Email Address, if it has one and wishes to receive information in this way (Optional).
- A detail record, code 06 and data number 173, with Provider Account (Compulsory if the form of payment is Transfer) and Swift Country Code (Compulsory).
- A detail record, code 06 and data number 174, with Swift Address (Compulsory for transfers that are made to accounts outside SEPA area) and the additional codes ABA/BLZ/FW/SC/etc. of Provider Account when required by Beneficiary.
- A detail record, code 06 and data number 175, with Provider Language.
- A detail record, code 06 and data number 176, with Provider second Email Address, if it has one and wishes to receive information in this way (Optional).
- A detail record, code 06 and data number 177, with Provider second Email Address continued, if it has one and wishes to receive information in this way (Optional).
- A detail record, code 06 and data number 178, with Provider second Email Address continued, if it has one and wishes to receive information in this way (Optional).
- A detail record, code 06 and data number 179, with Provider third Email Address, if it has one and wishes to receive information in this way (Optional).
- A detail record, code 06 and data number 180, with Provider third Email Address continued, if it has one and wishes to receive information in this way (Optional).
- A detail record, code 06 and data number 181, with Provider third Email Address continued, if it has one and wishes to receive information in this way (Optional).
- A detail record, code 06 and data number 182, with reference for the Provider. (Compulsory)
  
- A detail record, code 06 and data number 018, with Invoice ID data (invoice number and due date) and the possibility of putting an internal reference.
- A detail record, code 06 and data number 019, with and the possibility of putting an internal reference of twelve positions. (Compulsory)
  
- A Record of Totals, code 08.

#### Description of Records

**First Record:** Heading Record with Information on Originator and Remittance:

Position	Description	Length	Observation
1-2	Record Code.	X(2)	'03' Compulsory.
3-4	Data Code.	X(2)	'60' Compulsory.
5-14	Originator Code.	X(10)	Customer NIF/CIF (Tax ID) or ID code (Issuer). It must be adjusted to the left and filled in with blanks on the right. Compulsory.
15-26	Free.	X(12)	In the first 7 positions there will be a BK internal reference.
27-29	Data Number.	X(3)	'001' Compulsory.
30-35	Send Date.	X(6)	YYMMDD format. Compulsory.
36-41	Date of Issue.	X(6)	YYMMDD format. Compulsory.
42-45	Code of Entity where contract is held.	X(4)	Will always be '0128'. Compulsory.
46-49	Code of Branch where contract is held.	X(4)	Compulsory.
50-59	Contract Number.	X(10)	Comprehensive Payment Management contract number. Compulsory.
60-63	Free.	X(4)	
64-65	Check Digit.	X(2)	Digit completing the Customer Account Code of the Comprehensive Payment Management account. Compulsory.
66-72	Free.	X(7)	

**Detail Record**

These records will have common initial positions, for all the same (positions 1-26) and a few specific areas.

Let's see first the format common to all of them:

Position	Description	Length	Observation
1-2	Record Code.	X(2)	'06' Compulsory.
3-4	Form of Payment.	X(2)	'56' Transfer '57' Cheque For payments outside Spain, only Transfer will be accepted as form of payment.

			Compulsory.
5-14	Originator Code.	X(10)	Customer NIF/CIF (Tax ID). Compulsory.
15-26	Provider Reference.	X(12)	NIF / CIF / NIE / Residencia card or international provider tax identification number : You can ask up to 12 positions. If no more than 12 positions must be left and adjusted White completed by the law. See Annex 1 for detailed reference provider . Compulsory.
27-29	Data Number.	X(3)	'010' Compulsory. '011' Compulsory. '012' Compulsory. '014' Compulsory. '017' Optional. '170' Optional. '171' Optional. '173' Compulsory. '174' Compulsory. '175' Compulsory. '018' Compulsory. '019' Compulsory.
30-72	It depends on the type of record. See description of specific areas depending on data number.	X(43)	

**Description of specific areas depending on Data Number.**

Data Number	Position	Description	Length	Observation
010	30-41	Invoice Amount.	9(10)V9(2)	Amount of invoice with 12 total positions, the last two being decimal positions. No sign. It will be adjusted to the right and completed with zeros on the left. Compulsory.
	42-60	Free.	X(19)	
	61-61	Sign of Invoice Amount.	X(1)	The following values will be admitted: ' ', if it is a Normal Invoice, and '-', if it is a payment order to net or offset with other invoices. Compulsory.
	62-72	Free.	X(11)	

**Description of specific areas depending on Data Number.**

Data Number	Position	Description	Length	Observation
011	30-65	Provider Name.	X(36)	It must be adjusted to the left and filled in with blanks on the

				right. Compulsory.
	66-72	Free.	X(7)	

**Description of specific areas depending on Data Number.**

Data Number	Position	Description	Length	Observation
012	30-65	Provider Address.	X(36)	It must be adjusted to the left and filled in with blanks on the right. Compulsory
	66-72	Free.	X(7)	

**Description of specific areas depending on Data Number.**

Data Number	Position	Description	Length	Observation
014	30-34	Post Code.	X(5)	Compulsory if Provider Address is in Spain
	35-66	Provider Town.	X(32)	It must be adjusted to the left and filled in with blanks on the right. Compulsory
	67-72	Free	X(6)	

**Description of specific areas depending on Data Number.**  
This record is optional. It may exist or not.

Data Number	Position	Description	Length	Observation
017	30-34	Provider Telephone Prefix.	X(5)	It corresponds to the prefix of the telephone of the country to which the Provider belongs. It must be adjusted to the left and filled in with blanks on the right. Optional (if telephone is provided, it is compulsory to provide telephone prefix).
	35-46	Provider Telephone.	X(12)	Provider telephone number It must be adjusted to the left and filled in with blanks on the right. Optional (if telephone prefix is provided, it is compulsory to provide telephone).
	47-72	Free.	X(26)	

**Description of specific areas depending on Data Number.**  
This record is optional. It may exist or not.

Data Number	Position	Description	Length	Observation
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<b>170</b>	30-65	Provider Email	X(36)	It corresponds to the Provider's email address. It must be adjusted to the left and filled in with blanks on the right. Optional.
	66-72	Free.	X(7)	

**Description of specific areas depending on Data Number.  
This record is optional. It may exist or not.**

<b>Data Number</b>	<b>Position</b>	<b>Description</b>	<b>Length</b>	<b>Observation</b>
<b>171</b>	30-65	Provider Email (continued).	X(36)	It corresponds to the Provider's email address continued, if it does not fit into the previous record. It must be adjusted to the left and filled in with blanks on the right. Optional.
	66-72	Free.	X(7)	

**Description of specific areas depending on Data Number.  
This record is optional. It may exist or not.**

<b>Data Number</b>	<b>Position</b>	<b>Description</b>	<b>Length</b>	<b>Observation</b>
<b>172</b>	30-65	Provider Email (continued).	X(36)	It corresponds to the Provider's email address continued, if it does not fit into the previous record. It must be adjusted to the left and filled in with blanks on the right. Optional.
	66-72	Free.	X(7)	

**Description of specific areas depending on Data Number.**

<b>Data Number</b>	<b>Position</b>	<b>Description</b>	<b>Length</b>	<b>Observation</b>
<b>173</b>	30-63	Provider Account.	X(34)	It corresponds to the account to which the transfer will be sent. In the case of the transfer being to an EU country it will be in IBAN format; otherwise, it will be the account referenced by the

				<p>Provider's bank. If it is in IBAN format, it must have the following format:</p> <ul style="list-style-type: none"> <li>Country Code (ISO), length: 2, type: alphanumeric.</li> <li>IBAN Check Digit, length: 2, type: alphanumeric.</li> <li>Basic Bank Account Number (BBAN), up to 30 alphanumeric characters, 0 to 9, A to Z (uppercase only), with no spaces. It has a fixed extension per country.</li> </ul> <p>Compulsory if form of payment is Transfer. In the case of Cheques, it must be left blank.</p>
	64-64	Free.	X(1)	Blank
	65-66	Provider Country SWIFT Code.	X(2)	It corresponds to the SWIFT code of the Provider's country of residence. Compulsory.
	67-72	Free.	X(6)	

**Description of specific areas depending on Data Number.**

Data Number	Position	Description	Length	Observation
174	30-40	Swift Address.	X(11)	It corresponds to the Swift/BIC address of the Beneficiary Bank. It must be adjusted to the left and filled in with blanks on the right. Compulsory for transfers that are made to accounts outside SEPA area. In the case of Cheques, it must be left blank.
	41-56	Additional Codes (ABA/BLZ...)	X(16)	It corresponds to the codes ABA/BLZ/FW/SC/etc. when required by the Beneficiary. It must be adjusted to the left and filled in with blanks on the right. Optional.
	57-72	Free.	X(16)	

**Description of specific areas depending on Data Number.**

Data Number	Position	Description	Length	Observation
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175	30-30	Language.	X(1)	<p>It corresponds to the language in which the Provider will receive the information sent by the bank. The following values will be admitted:</p> <ul style="list-style-type: none"> <li>• 'E', if it wants to receive it in Spanish.</li> <li>• 'I', if it wants to receive in English.</li> <li>• 'blank', by default, it will be received in Spanish.</li> </ul> <p>Compulsory.</p>
	31-72	Free.	X(35)	

**Description of specific areas depending on Data Number.**  
**This record is optional. It may exist or not.**

Data Number	Position	Description	Length	Observation
176	30-65	Provider Email.	X(36)	<p>It corresponds to the Provider second email address. It must be adjusted to the left and filled in with blanks on the right.</p> <p>Optional.</p>
	66-72	Free.	X(7)	

**Description of specific areas depending on Data Number.**  
**This record is optional. It may exist or not.**

Data Number	Position	Description	Length	Observation
177	30-65	Provider Email (continued).	X(36)	<p>It corresponds to the Provider second email address continued, if it does not fit into the previous record. It must be adjusted to the left and filled in with blanks on the right.</p> <p>Optional.</p>
	66-72	Free.	X(7)	

**Description of specific areas depending on Data Number.**  
**This record is optional. It may exist or not.**

Data Number	Position	Description	Length	Observation
178	30-65	Provider Email (continued).	X(36)	<p>It corresponds to the Provider second email address continued,</p> <p>It must be adjusted to the left</p>

				and filled in with blanks on the right. Optional.
	66-72	Free.	X(7)	

**Description of specific areas depending on Data Number.**  
**This record is optional. It may exist or not.**

Data Number	Position	Description	Length	Observation
179	30-65	Provider Email.	X(36)	It corresponds to the Provider third email address, if it does not fit into the previous record. It must be adjusted to the left and filled in with blanks on the right. Optional.
	66-72	Free.	X(7)	

**Description of specific areas depending on Data Number.**  
**This record is optional. It may exist or not.**

Data Number	Position	Description	Length	Observation
180	30-65	Provider Email (continued).	X(36)	It corresponds to the Provider third email address continued, if it does not fit into the previous record. It must be adjusted to the left and filled in with blanks on the right. Optional.
	66-72	Free.	X(7)	

**Description of specific areas depending on Data Number.**  
**This record is optional. It may exist or not.**

Data Number	Position	Description	Length	Observation
181	30-65	Provider Email (continued).	X(36)	It corresponds to the Provider third email address continued, if it does not fit into the previous record. It must be adjusted to the left and filled in with blanks on the right. Optional.
	66-72	Free.	X(7)	

**Description of specific areas depending on Data Number.**

<b>Data Number</b>	<b>Position</b>	<b>Description</b>	<b>Length</b>	<b>Observation</b>
<b>182</b>	30-41	Provider Reference.	X(12)	NIF / CIF / NIE / Residencia card or international provider tax identification number : You can ask up to 12 positions. If no more than 12 positions must be left and adjusted White completed by the law. See Annex 1 for detailed reference provider . Compulsory.
	42-72	Free.	X (31)	

**Description of specific areas depending on Data Number.**

<b>Data Number</b>	<b>Position</b>	<b>Description</b>	<b>Length</b>	<b>Observation</b>
<b>018</b>	30-35	Invoice Due Date.	X(6)	YYMMDD format. Compulsory.
	36-51	Invoice Number.	X(16)	It must be adjusted to the left and filled in with blanks on the right. Compulsory.
	52-65	Free. It is left as internal customer reference.	X(14)	In this field the value will be respected, for Bankinter it is transparent. It corresponds to the value of the order reference field.
	66-72	Free.	X(7)	

**Description of specific areas depending on Data Number.**  
**This record is optional. It may exist or not.**

<b>Data Number</b>	<b>Position</b>	<b>Description</b>	<b>Length</b>	<b>Observation</b>
<b>019</b>	30-41	Free. It is left as internal customer reference.	X(12)	In this field the value will be respected, for Bankinter it is transparent. It corresponds to the value of the order reference field. Compulsory. In the cases in which this information is unknown, it must be left blank.

**Description of Records**

**Record of Totals: To validate file reception.**

<b>Position</b>	<b>Description</b>	<b>Length</b>	<b>Observation</b>
1-2	Record Code.	X(2)	'08'

			Compulsory.
3-4	Data Code.	X(2)	'60' Compulsory.
5-14	Originator Code.	X(10)	Customer NIF/CIF (Tax ID). Compulsory.
15-29	Free.	X(15)	
30-41	Sum of Amounts.	9(10)V9(2)	Total amount of invoices. It will be the sum in euros of all invoices (if there is any negative invoice, it will be added as positive). Amount with two decimal positions, no sign and adjusted to the right and filled in with zeros on them left. Compulsory.
42-49	Number of Data Records 010.	9(8)	It is a number, no decimals, adjusted to the right and filled in with zeros on the left. Compulsory.
50-59	Total Number of Records.	X(10)	It is a number, no decimals, adjusted to the right and filled in with zeros on the left. It contains the total records contained in the block, including the header and the totals. Compulsory.
60-72	Free	X(13)	

## Annex 1

### **Provider Reference**

The Provider Reference will be NIF/CIF (Tax ID) or Tax ID of its country of origin: up to 12 positions may be given. If Tax ID has more than 12 positions, the last 12 positions of that number must be given.

For cases of payments to resident suppliers in Spain and whose account starting with ES (Spain) should be reported in the reference field an ID / CIF / NIE / Residencia valid card.