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**NATIONAL STANDARD OF THE
PEOPLE'S REPUBLIC OF CHINA**

GB/T 27931-2011

Banking -- Nostro accounts reconciliation

银行业务 往账对账

(English Translation)

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Foreword

This standard is identical with ISO 7341:2005 "to the banking account reconciliation" (in English).

For ease of use, this standard made the following editorial changes.

- a) use the "standard" instead of "this International Standard";
- b) Remove international standards foreword.

Appendix A of this standard is an informative annex.

The standard proposed by the People's Bank of China.

This standard by the National Standardization Technical Committee on Finance (SAC/TC180) centralized.

Introduction

Providing services for Bank account bank statements regularly sent to the Bank. Reconciliation (ie, verify entries) can be done manually, but using self Automated means to assist reconciliation are becoming increasingly common.

Successful reconciliation bill requires accurate and complete data, standardized data transmission facilitates automatic reconciliation. Further reference number (but with the transaction Use one correspondence) rules also greatly reduces the chance of the accounts do not match.

The standard agreement for the relevant financial institutions provided the basis for the bill.

This standard is based on SWIFTMT950 message type.

Banking to account reconciliation

1 Scope

This standard specifies the account to bill for the data elements and their format. The bill also provides for the preparation, transmission, and check the reference number with the rules.

2 Normative references

The following documents for the application of this document is essential. For dated references, only the dated version suitable for use herein Member. For undated references, the latest edition (including any amendments) applies to this document.

GB/T 7408 Data elements and interchange formats - Information interchange the date and time notation (GB/T 7408-2005, ISO 8601.

2000, IDT)

GB/T 12406 represents monetary and financial code (GB/T 12406-2008, ISO 4217:2001, IDT)

3 Terms and Definitions

The following terms and definitions apply to this document.

Account identification Bank account identification unique identifier assigned by the account rows.

Bank accountownerfinancialinstitution in other bank accounts by the bank accounts of financial institutions services.

Account bank accountservicingfinancialinstitution Hell deposit bank account financial institution.

Declaration (debit or credit) advice (debitorcredit) Confirm that the funds have been allocated.

Note: The declaration does not include payment instructions.

Balance balances

3.5.1

Available balance as of the date of reconciliation disposable balance.

3.5.2

Ending balance closingbalance as of the date of the book balance of reconciliation.