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

GB/T 32319-2025

Replacing GB/T 32319-2015

**Reference data for financial services - Specification for the
description of banking products or services (BPoS)**

金融服务参考数据 银行产品服务 (BPoS) 描述规范

(English Translation)

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Foreword

This document is in accordance with the provisions of GB/T 1.1-2020 "Guidelines for standardization work Part 1: Structure and drafting rules for standardization documents" Drafting.

This document replaces GB/T 32319-2015 "Banking Product Description Specifications".

In addition to structural adjustments and editorial changes, the main technical changes are as follows.

- a) The scope of application has been changed (see Chapter 1, Chapter 1 of GB/T 32319-2015 edition);
- b) Eight terms, including "banking services", were added (see Chapter 3), and seven terms, including "banking products", were changed (see Chapter 3, GB/T 32319-2015 edition, Chapter 3);
- c) The corresponding technical content of "Description of general requirements" has been changed (see Chapter 4, Chapter 4 of GB/T 32319-2015 edition);
- d) The technical content corresponding to "Conformity Level" has been changed (see

Chapter 5, Chapter 5 of GB/T 32319-2015 edition);

e) Changed the technical content of 23 key elements such as "BPoS identifier" and 10 key elements such as "professional name" Content (see Chapter 6, Chapter 6 of GB/T 32319-2015 edition);

f) Added key elements and corresponding technical information of "ELF code of BPoS" (see 6.2.2.2) and "CFI code of BPoS" (see 6.2.4.1).

Technical content;

g) Deleted "Full English Business Name", "Abbreviated English Business Name", "Uniform Social Credit Code of Product Issuing Agency" and "Product Issuing Agency" Key elements of the "Financial Institution Code" (see 6.5, 6.6, 6.8, and 6.9 of GB/T 32319-2015);

h) The corresponding technical content of "Display Requirements" has been changed (see Chapter 7, Chapter 7 of GB/T 32319-2015 edition);

i) The basic model for the logical presentation of banking product specifications (see Appendix B of GB/T 32319-2015) has been deleted.

This document is modified to adopt ISO 21586:2020 "Financial services reference data - Banking Product Service (BPoS) description specification".

This document has the following structural adjustments compared to ISO 21586:2020.

--- Added Appendix A and Appendix B;

--- Appendix C corresponds to Appendix E in ISO 21586:2020;

--- Appendix D corresponds to Appendix A in ISO 21586:2020;

--- Appendix E corresponds to Appendix C in ISO 21586:2020;

--- Appendix F corresponds to Appendix D in ISO 21586:2020;

--- Appendix G corresponds to Appendix B in ISO 21586:2020.

The technical differences between this document and ISO 21586:2020 and their reasons are as follows.

--- Deleted the definition of conformity (see 3.16 of ISO 21586:2020). The term has been included in the introduction to Chapter 3.

GB/T 19000-2016;

--- Replaced ISO 20275 (see 6.2.2.2.2, 6.2.2.4.2) and GB/T 16711 with the normative reference GB/T 42182 ISO 9362 (see 6.2.2.3.2, 6.2.2.4.2), GB/T 35964 replaced ISO 10962 (see 6.2.4.1.2, 6.2.4.1.3), GB/T 12406 replaces ISO 4217:2015 (see 6.2.4.3.4, Appendix E) and adds the normative reference GB/T 39601 (see 6.2.1.4.2), GB/T 42495.1 (see 6.2.2.1.2), GB/T 23696 (see 6.2.2.3.4), to adapt to my country's technical

requirements parts, increasing operability;

--- Added content related to virtual currency (see 6.2.4.3.4), explanation of region codes (see 6.2.4.8.4, 6.2.4.9.4), and Applicable to my country's national conditions;

--- Deleted the content related to cryptocurrency (see 6.2.4.3.4 of ISO 21586:2020) to adapt to my country's national conditions;

--- Added the Chinese description of the key elements of BPoS supplement (see Appendix B) to comply with relevant requirements.

The following editorial changes have been made to this document.

---3.3, 3.5, 4.2.1.2, 4.2.2.3, 6.2.1.3.4, 6.2.2.1~6.2.2.5, 6.2.4.3.4, 6.2.4.5.4, 6.2.4.7.4, 6.2.4.13.4, Notes were added to 7.4, C.1, Appendix D, E.1, and G.3;

---6.2.3.1.2 added examples;

--- Replaced ISO/IEC Guide 37 (see 7.3.1) and GB/T 24620-2022 with the informative reference GB/T 5296.1 ISO/IEC Guide 76 (see 7.3.1), GB/T 27926 (all parts) replaced ISO.20022 (all parts) (see F.3);

--- Added Appendix A (informative) "Explanation of the correspondence between some terms in this document and those in GB/T 32319-2015";

---Deleted the content related to cryptocurrency in Appendix C.

Introduction

The banking industry has a long history. Before the mid-20th century, most banking services were very simple and easy for ordinary people to understand.

The services are very similar and do not require special description. Therefore, under the circumstances at that time, there was no standardization of the description of bank products and services.

need.

With the large-scale application of information technology in the banking industry and the emergence of financial innovations, the situation has gradually changed.

Since the beginning of the 1990s, especially when the role of financial technology (FinTech) in banking business has become increasingly prominent, the banking product service (BPoS, see 3.3, in order to focus on the object of this document and avoid possible differences, BPoS is used below to refer to banking products and services.

On the one hand, many banks have established a bank product management department to provide banking services to bank customers.

The functions and behaviors of banking products are determined before customers are