

# Coded statement of account (CODA)

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This bank standard (also called CODA) specifies the lay-out for the electronic files, by banks to customers, of the account transactions and the information concerning the enclosures in connection with the movement.

Version 2.3.a - Update July 2012

See enclosure V for an inventory of the updates.

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Deze standaard bestaat eveneens in het Nederlands.  
Ce standard existe également en français.

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## ***1. GENERAL CHARACTERISTICS***

Each bank decides on its own about the elements it will implement and about the starting point.

Reporting is done in the account currency. Any movement in an other currency will be converted into the account currency.

As a matter of principle, a file for each account (+ currency) will be generated and sent each banking working day when there has been a movement. Exceptionally, this may also be done on days when there was no movement (empty file)

A separate CODA file will be generated for each account (single records in record 1 pos 6 up to and including 42). These files will be sent in one single physical file. Exceptionally, the customer may ask for a separate physical files for each account.

Each transaction mentioned on the statement of account will be included into detail into the CODA file. Extra information pertaining to the movement will be saved in informative records (3). Information which is not linked to a particular transaction, can be included into free records (4). These records (4) can be inserted only between the new balance (8) record and the trailer record (9).

## ***2. THE RECORDS***

Each file containing movement at least consists of records 0, 1, 2, 8 and 9. Records 3 will be included if they give extra information about record 2, which precedes.

The codes serve to identify the various records :

0 = header record;

1 = old balance;

2 = movement. Part 1 is always mentioned, parts 2 and 3 will be mentioned if necessary.

3 = additional information

8 = new balance

(4) = free communications

9 = trailer record

An 'empty file' consists of records 0, 1 and 9. Only when there are 4 records, does this kind of file consist of records 0, 1, 8, 4 and 9.

### 3. CODING OF THE TRANSACTIONS

Under CODA, each transaction will be given its own code, which is always made up of the following eight positions.

1st	= type
2nd + 3rd	= family
4th + 5th	= transaction
6th + 7th + 8th	= category

#### 3.1 Type

This represents the amount which is communicated (total, subtotal, detail)

<b>0</b>		Simple amount without detailed data; e.g. : an individual credit transfer (free of charges)
<b>1</b>		Amount as totalised by the customer; e.g. a file regrouping payments of wages or payments made to suppliers or a file regrouping collections for which the customer is debited or credited with one single amount. As a matter of principle, this type is also used when no detailed data is following (type 5).
	<b>5</b>	detail of 1 Standard procedure is no detailing. However, the customer may ask for detailed data to be included into his file after the overall record (type 1).
<b>2</b>		Amount as totalised by the bank; e.g. : the total amount of a series of credit transfers with a structured communication As a matter of principle, this type will also be used when no detailed data (type 6 or 7) is following.
	<b>6</b>	detail of 2, simple amount without detailed data Normally, data of this kind comes after type 2. The customer may ask for a separate file containing the detailed data. In that case, one will speak of a 'separate application'. The records in a separate application keep type 6.
	<b>7</b>	detail of 2, simple account with detailed data The records in a separate application keep type 7.
	<b>9</b>	detail of 7 The records in a separate application keep type 9.
<b>3</b>		Simple amount with detailed data; e.g. in case of charges for cross-border credit transfers
	<b>8</b>	detail of 3

**It is possible to combine type 2 and types 6 and 7, 9.**



### 3.2 Family

Gives the broad division a transaction belongs to. E.g. credit transfer, cards, collection,...

### 3.3 Transaction

Identifies the transaction within a family. For each family code, there are a number of different debit or credit transaction codes.

### 3.4 Category

Provides additional information about the nature of the transaction. For each movement record, the category clearly distinguishes between the different items relating to a single transaction.

### 3.5 Remarks

When a financial institution encounters a transaction which has not yet received a common code and which should be given one, code 39 or 89 will be given to the transaction within family 30. This will facilitate the allocation of a definitive code afterwards.

Within each family, numbers 40 to 48 and 90 to 98 have been earmarked for the transactions which are proper to one bank and for which no common code is required immediately.

Numbers 49 and 99 identify the correction and cancellation entries.

## 4. *STRUCTURED FORMAT COMMUNICATIONS*

Communications may occur both in the '**movement**' record (record code 2) and the '**information**' record (record code 3).

The 'communication format' zone indicates whether the communication is free (0) or structured(1) format.

When the communication is structured format, a 3-position code indicates the type of communication. See annex III for a list of structured format communications.



## 5. OTHER CODES

### 5.1 Code "separate application"

This 5-position code specifies the content of the file agreed upon with the customer. Each bank can freely decide whether or not to use the code which is explained below, or to use its proper code.

The first two positions indicate the family (see annex III) of the transactions recorded, positions 3 and 4 specify the transaction type.

Some clients proposed using position 5 to enable their banks to sort the transactions in a way that meets their wishes better (e.g. distinguish between transfers with structured format communications and payments with structured format communication, although the transfer could be considered as belonging to the "transfers" family, whereas the payment may be considered part of the "counter transactions" family).

A 5 in fifth position means that the file contains some transactions (although not necessarily all of them) belonging to one or more families, shown in positions 1 to 4, e.g.

#### Examples:

- 00000 = file containing all the customer's transactions;
- 00005 = file containing transactions belonging to different families;
- 01000 = file containing all the customer's transactions belonging to the "transfers" family;
- 01010 = file containing exclusively all individual transfers ordered by the customer (debit);
- 01500 = file containing all transfers in your favour;
- 01005 = credit transfers and cash payments with structured communication
- 05030 = unpaid collections

### 5.2 Version code

This code specifies the version of the standard applied by the bank.

### 5.3 Code "multiple file"

It is possible to record different files on a single physical file (e.g. for payment orders concerning different account numbers or with different dates of execution).

- 1 = another file is next
- 2 = last file

#### **5.4 Globalisation code**

The value which is mentioned (1 to 9), specifies the hierarchy level of the globalisation of which this record is the first. The same code will be repeated at the end of the globalisation.

#### **‘5.5 next code**

The ‘next’ code (pos 126) shows whether or not there is a part 2 and/or 3 in the record.

In a record 21, pos 126 will be 1 when it is followed by a record 22 or 23, and 0 when no record 22 or 23 is following.

In a record 22, pos 126 will be 1 when it is followed by a record 23, and 0 when no record 23 is following.

In a record 23, pos 126 always will be 0.

In a record 31, pos 126 will be 1 when it is followed by a record 32, and 0 when no record 32 is following.

In a record 32, pos 126 will be 1 when it is followed by a record 33, and 0 when no record 33 is following.

In a record 33, pos 126 always will be 0.

#### **5.6 Link code**

The ‘link’ code (pos 128) shows if there is any following record.

In a record 21, 22, 23, 31, 32 or 33, pos 128 will be 1 when it is followed by a record, and 0 when no record 31 is following.

### ***6. SEQUENCE NUMBER AND DETAIL NUMBER***

In a CODA file, each movement is given a sequence number. Each detail of the movement is given an upward detail number.

When the sequence number remains identical, the detail number will go up by one unit for each new transaction record (type 2) with an article 1 code (record 21) or for each new detail record (type 3) with an article 1 code (record 31).

The same rationale is applied in a separate application.

If a file contains more than 9,999 movements or details pertaining to one single movement, the number will go up to (1)0000 and start again at (1)0001. Upon checking, one must avoid that these records are counted twice.

The exact number of records is specified in record 9.



## **7. VARIOUS REMARKS CONCERNING THE RECORDS**

### **7.1 'Movement data' record**

The 'movement data' record is understood to include each transaction which results in an account movement.

A single transaction may result in several 'movement records'.

An international payment order in foreign currency may hence result in several "movement records" (equivalent in EUR, exchange commission, payment commission, mailing costs, postage, telex charges, VAT, , debit total), although the customer has only one or two entries on his statement (the credit transfer and costs can be booked separately).

A payment of interest may also result in several "movement records" (credit interest, deduction at source, insurance costs, postage, settlement charges, stamp duties, total).

All "movement records" relating to a particular transaction have the same sequence number, but the detail number varies. .

The additional information concerning a movement (type 3 records) will contain data such as the name and address of the foreign correspondent through whom the money has been sent.

### **7.2 Possible variations**

Depending on the customer's wishes, several variations are possible.

#### *7.2.1 One or several files*

A customer may wish to receive all or only part of his transactions (separate application).

A customer may also wish to receive all his transactions on one file, whereas another customer for instance may wish details of a particular transaction on a separate file. In a separate file, the old and the new balance are zeroed out. The date of the old balance will be the date of the latest file which has been put together. The date on which the file has been generated, will be in the new balance. An empty file cannot be used for a separate application.

#### *7.2.2 Globalisation or not*

A distinction is made between :



- globalisation by the customer
- globalisation by the bank

A customer giving in the files to be processed, can ask to get back, in CODA, the total amount of the file or the total amount followed by the individual movement.

This can be done for :

- domestic/local credit transfers – SEPA credit transfers
- international credit transfers – non-SEPA credit transfers
- direct debit
- cheques

If it is possible for the bank to globalize, the customer can choose between

- a) receiving the total amount **for each value date** followed by the individual movement or not, or
- b) all individual changes taken separately. The detailed data which normally comes after the total, can also be given in as a 'separate application'.

If a record containing the total as well as the detail records that go together with it, covers several files, the total record will be allotted type 2 in CODA and the detail records in the separate application will keep type 6 (or 7 and 9).

If, in both cases, the total is represented in CODA, this amount will also be specified on the account statement printed on paper (if the latter is made available).

### 7.3 Empty file

The customer may wish to receive a file for each of his bank accounts, even if there has not been a movement on some of his accounts.

For some types of accounts (e.g. term accounts), CODA will be used only in case of movement. Hence, the possibility of using an empty file is non-existent.

### 7.4 Bank references

The bank reference may vary from one bank to another and is purely informative. As a rule, each transaction has its own reference. The reference may be either that of the bank of origin or of the customer's bank.

The bank may change this reference without prior notice. Consequently, it is not recommendable to apply any kind of programming in this field.

## 7.5 Account number and currency code – Structure

Position 2 of the type 1 data record determines the account structure to be used:

- If this position contains '0', the records concerned will show the BBAN structure of a Belgian account number

12 N Belgian account number  
 1 AN blank  
 3 AN ISO currency code or blank  
 1 N qualification code or blank  
 2 AN ISO country code or blank  
 3 AN blank spaces  
 15 AN extension zone or blank

- If this position contains '1', the records concerned will show the BBAN structure of a foreign account number

34 AN foreign account number  
 3 AN ISO currency code of the account (optional for counterparty)

- If this position contains '2', the records concerned will show the BIAN structure of a Belgian account number

31 AN IBAN (Belgian number)  
 3 AN extension zone or blank  
 3 AN ISO currency code of the account (optional for counterparty)

- If this position contains '3', the records concerned will show the IBAN structure of a foreign account number

34 AN IBAN (foreign account number)  
 3 AN ISO currency code of the account (optional for counterparty)

Please note that this rule pertains only to the reporting account structure one can find in the 1 (pos 6-42) and 8 (pos 5-41) data records.

This rule does not pertain to the counterparty's account structure one can find in the 2.3 (pos 11-47) data record, which will be included into the initial payment structure.

## 7.6 (Category)Purpose

CategoryPurpose and Purpose are specified in record 2.2 if these codes have been specified in (SEPA) Credit Transfer or SEPA Direct Debit.



'CategoryPurpose' specifies the purpose of the payment based on a set of pre-defined categories. This code enables a specific processing as specified in an agreement between the originator and the bank of the originator.

Purpose specifies the underlying reason for the payment transaction. Purpose is used by the originator to provide information to the counterparty, concerning the nature of the payment transaction. It is not used for processing by any of the banks involved.

For a complete list of possible codes, see (Category)Purpose sheets in External Code Lists spreadsheet at [http://www.iso20022.org/External\\_Code\\_Lists\\_and\\_DSS.page](http://www.iso20022.org/External_Code_Lists_and_DSS.page)

### **7.7 Guidelines for the conversion of SWIFT communication MT940 into CODA**

See last column in the lay-out and annex IV.

### **7.8. Customer references**

The customer references can be found in the 2.2 (pos 64 up to 98) data records.

This field can be split up into 2x13 positions. In that case, the overall reference can be found in the first 13 positions and the individual reference in the last 13 positions.

As for SEPA (SCT or SDD) transactions, the PaymentInformationIdentification is to be included into the records pertaining to a globalisation, and the EndToEndReference into the records for simple transactions or for the details of a globalisation.

## Annexe I: The lay-out

**Header record 0**

<b>Positions</b>	<b>Number</b>	<b>Type</b>	<b>Content</b>	<b>TAG</b>
1	1	N	Record identification = 0	
2-5	4	N	Zeros	
6-11	6	N	Creation date (DDMMYY) - Repairing or duplicating does not alter the original creation date.	
12-14	3	N	Bank identification number or zeros	
15-16	2	N	Application code = 05	
17	1	AN	If duplicate "D", otherwise blank	
18-24	7	AN	Blank	
25-34	10	AN	file reference as determined by the bank or blank	
35-60	26	AN	Name addressee	
61-71	11	AN	BIC of the bank holding the account (8 characters followed by 3 blanks or 11 characters)	
72-82	11	N	Identification number of the Belgium-based account holder: 0 + company number	
83	1	AN	Blank	
84-88	5	N	Code "separate application"	
89-104	16	AN	Blank or Transaction reference	20/1
105-120	16	AN	Blank or Related reference	21/1
121-127	7	AN	Blank	
128	1	N	Version code = 2	

**Data record - "old balance" 1**

Positions	Number	Type	Content	Tag
1	1	N	Record identification = 1	
2	1	N	Account structure 0 = Belgian account number  1 = foreign account number  2 = IBAN of the Belgian account number  3 = IBAN of the foreign account number	
3-5	3	N	Sequence number statement of account on paper or Julian date or zeros. This number may be different from the number specified in the 'new balance' record (contact your bank for concrete specifications).  In case of a non-Belgian account number: last 3 positions of the first part of the statement of account number	28c/1
6-42	37	AN	Account number and currency code (see 7.5)	
43	1	N	Old balance sign: 0 = credit 1 = debit	60F/1
44-58	15	N	Old balance (12 pos. + 3 decimals)	60F/4

59-64	6	N	<p>Old balance date (DDMMYY) In an empty file, this will be the 'new balance' date of the latest file including movement. This date will be changed only after the next file including movement.</p> <p>As for separate applications, this field contains the creation date of the previous file.</p>	60F/2
65-90	26	AN	Name of the account holder	
91-125	35	AN	Account description	
126-128	3	N	<p>Sequence number of the coded statement of account or zeros. Each year, this number starts at 001 and will be increased by 1 each time a file with or without movement is created.</p> <p>As for a non-Belgian account number: last 3 positions of the first part of the statement of account number</p>	

**Data record 2.1 - "movement record"**

Positions	Number	Type	Content	Tag
1	1	N	Record identification = 2	
2	1	N	Article code = 1	
3-6	4	N	Continuous sequence number Starts at 0001 and is increased by 1 for each movement record referring to another movement on the daily statement of account. If there are more than 9,999 transactions, the number goes up to 0000 and then 0001.	
7-10	4	N	Detail number starts at 0000 and is increased by 1 for each movement record for the same continuous sequence number. If there are more than 9,999 details relating to one single transaction, the number goes up to 0000 and then 0001.	
11-31	21	AN	Reference number of the bank This information is purely informative.	61/8
32	1	N	Movement sign: 0 = credit 1 = debit	61/3
33-47	15	N	Amount: 12 pos. + 3 decimals	61/5
48-53	6	N	Value date or 000000 if not known (DDMMYY)	61/1
54-61	8	N	Transaction code (see enclosure II)	61/6
62	1	N	Communication type: 0 = none or unstructured  1 = structured	



63-115	53	AN	Communication zone: - if pos. 62 = 0 free communication in pos. 63 up to 115 - if pos. 62 = 1 type of structured communication in pos. 63 up to 65, and communication as of pos. 66 (see enclosure III)	61/9
116-121	6	N	Entry date DDMMYY	61/2
122-124	3	N	Sequence number statement of account on paper or Julian date or zeros.  As for a non-Belgian account number: last 3 positions of the first part of the statement of account number.	28/c
125	1	N	Globalisation code Marks the beginning and end of a globalisation for each hierarchy level.	
126	1	N	Next code: 0 = no record 2 or 3 with record identification 2 is following 1 = a record 2 or 3 with record identification 2 is following	
127	1	AN	Blank	
128	1	N	Link code with next data record: 0 = no information record is following (data record 3)  1 = an information record is following	

**Data record 2.2 - "movement record"**

1	1	N	Record identification = 2
2	1	N	Article code = 2
3-6	4	N	Continuous sequence number
7-10	4	N	Detail number
11-63	53	AN	Communication (ctd.)
64-98	35	AN	Customer reference or blank : see 7.8
99 – 109	11	AN	BIC (8 or 11 characters) of the counterparty's bank or blank
110-117	8	AN	Blank
118-121	4	AN	"CategoryPurpose' : see 7.6
122-125	4	AN	"Purpose' : see 7.6
126	1	N	Next code: 0 = no record 3 with record identification 2 is following 1 = a record 3 with record identification 2 is following
127	1	AN	Blank
128	1	N	Link code with next data record: 0 = no information record is following (data record 3) 1 = an information record is following

**Data record 2.3 - "movement record"**

1	1	N	Record identification = 2
2	1	N	Article code = 3
3-6	4	N	Continuous sequence number
7-10	4	N	Detail number
11-47	37	AN	Counterparty's account number and currency code or blank
48-82	35	AN	Counterparty's name
83-125	43	AN	Communication (ctd.)
126	1	N	Next code – always 0
127	1	AN	Blank
128	1	N	Link code with next data record: 0 = no information code is following (data record 3) 1 = an information record is following

**Data record 3.1 - "information record"**

Positions	Number	Type	Content	Tag
1	1	N	Record identification = 3	
2	1	N	Article code = 1	
3-6	4	N	Continuous sequence number: must be identical to the continuous sequence number of the movement record to which the information record refers.	
7-10	4	N	Detail number	
11-31	21	AN	Reference number added by the bank: must be identical to the reference number of the movement record to which the information record refers.	61/8
32-39	8	N	Transaction code	61/6
40	1	N	Code structure communication zone: 0 = none or unstructured  1 = structured	
41-113	73	AN	Communication: - if pos. 40 = 0 free communication in pos. 41 to 113 - if pos. 40 = 1 type of structured communication in pos. 41 to 43 and actual communication as of pos. 44 (see enclosure III)	861
114-125	12	AN	Blank	

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<sup>1</sup> For each line of TAG 86 in the MT940-message, one 3-1 record is created.

126	1	N	Next code: 0 = no record 2 with record identification 3 is following 1 = a record 2 with record identification 3 is following	
127	1	AN	Blank	
128	1	N	Link code with next data record: 0 = no information record is following (data record 3)  1 = an information record is following	

**Data record 3.2- "information record"**

1	1	N	Record identification = 3
2	1	N	Article code = 2
3-6	4	N	Continuous sequence number
7-10	4	N	Detail number
11-115	105	AN	Communication (ctd.)
116-125	10	AN	Blank
126	1	N	Next code: 0 = no record 3 with record identification 3 is following 1 = a record 3 with record identification 3 is following
127	1	AN	Blank
128	1	N	Link code with next data record: 0 = no information record is following (data record 3) 1 = an information record is following

**Data record 3.3 - "information record"**

1	1	N	Record identification = 3
2	1	N	Article code = 3
3-6	4	N	Continuous sequence number
7-10	4	N	Detail number
11-100	90	AN	Communication (ctd.)
101-125	25	AN	Blank
126	1	N	Next code: always 0
127	1	AN	Blank
128	1	N	Link code with next data record: 0 = no information record is following (data record 3) 1 = an information record is following

**Data record 8 - "new balance"**

Positions	Number	Type	Content	Tag
1	1	N	Record identification = 8	
2-4	3	N	Sequence number statement of account on paper or Julian date or zeros: This number may be different from the number specified in the 'old balance' record.  000 in case of a separate application.  As for a non-Belgian account number: last 3 positions of the first part of the statement of account number.	28c/1
5-41	37	AN	Account number and currency code (see 7.5)	
42	1	N	New balance sign: 0 = credit 1 = debit	62F/1
43-57	15	N	New balance 12 pos. + 3 decimals	62F/4
58-63	6	N	New balance date DDMMYY	62F/2
64-127	64	AN	Blank	
128	1	N	Link code with next data record: 0 = no free communication is following (data record 4) 1 = a free communication is following	



**Data record 4 - "free communication"**

Positions	Number	Type	Content	Tag
1	1	N	Record identification = 4	
2	1	AN	Blank	
3-6	4	N	Continuous sequence number: starts at 0001 and is increased by 1 for each record referring to another 'free communication'	
7-10	4	N	Detail number: starts at 0000 and is increased by 1 for each record of the same 'free communication'	
11-32	22	AN	Blank	
33-112	80	AN	Text of the free communication	
113-127	15	AN	Blank	
128	1	N	Link code with the next data record: 0 = no free communication is following  1 = a free communication is following	

**Trailer record 9**

<b>Positions</b>	<b>Number</b>	<b>Type</b>	<b>Content</b>
1	1	N	Record identification = 9
2-16	15	AN	Blank
17-22	6	N	Number of records 1, 2.1, 2.2, 2.3, 3.1, 3.2, 3.3 and 8
23-37	15	N	Debit movement Sum of the amounts in type 2 records with detail number 0000  12 pos. + 3 decimals
38-52	15	N	Credit movement: Sum of the amounts in type 2 records with detail number 0000  12 pos. + 3 decimals
53-127	75	AN	Blank
128	1	N	Multiple file code: 1 = another file is following 2 = last file

## **ANNEXE II: CODING OF THE TRANSACTIONS**

### ***Families – Transactions***

01 to 39 : domestic or local SEPA transactions

41 to 79 : foreign/non-SEPA transactions

80 to 89 : other families

01	Domestic or local SEPA credit transfers	41	International credit transfers - non-SEPA credit transfers
03	Cheques	43	Foreign cheques
04	Cards		
05	Direct debit		
07	Domestic commercial paper	47	Foreign commercial paper
09	Counter transactions		
11	Securities		
13	Credit		
30	Various transactions		
35	Closing (periodical settlements for interest, costs,...)		
80	Separately charged costs and provisions		

*Family : 01 = Domestic or local SEPA credit transfers*

<b>Uniform code</b>	<b>Specification of the transaction</b>	<b>Comment</b>
<b>Debit transactions</b>		
01	Individual transfer order	Credit transfer given by the customer on paper or electronically, even if the execution date of this transfer is in the future. Domestic payments as well as euro payments meeting the requirements.
02	Individual transfer order initiated by the bank	The bank takes the initiative for debiting the customer's account.
03	Standing order	Credit transfer for which the order has been given once and which is carried out again at regular intervals without any change.
05	Payment of wages, etc.	The principal will be debited for the total amount of the file entered.
07	Collective transfer	The principal will be debited for the total amount of the file entered.
13	Transfer from your account	Transfer from one account to another account of the same customer at the bank's or the customer's initiative (intracompany).
17	Financial centralisation	In case of centralisation by the bank, type 2 will be allotted to this transaction. This total can be followed by the detailed movement.
37	Costs	
39	Your issue circular cheque	To be used for issued circular cheques given in consignment
40 – 48	Codes proper to each bank	
49	Cancellation or correction	

**Family: 01 = Domestic local/credit transfers – SEPA credit transfers**

<b>Uniform code</b>	<b>Specification of the transaction</b>	<b>Comment</b>
<b>Credit transactions</b>		
50	Transfer in your favour	
51	Transfer in your favour – initiated by the bank	The bank takes the initiative for crediting the customer's account.
52	Payment in your favour	Payment by a third person
54	Unexecutable transfer order	
60	Non-presented circular cheque	
62	Unpaid postal order	
64	Transfer to your account	Intracompany
66	Financial centralization	In case of centralisation by the bank, type 2 will be allotted to this transaction. This total can be followed by the detailed movement.
87	Reimbursement of costs	
90-98	Codes proper to each bank	
99	Cancellation or correction	

Family: 03 = Cheques

<b>Uniform code</b>	<b>Specification of the transaction</b>	<b>Comment</b>
<b>Debit transactions</b>		
01	Payment of your cheque	
05	Payment of voucher	Payment of holiday pay, etc.
09	Unpaid voucher	
11	Department store cheque	
15	Your purchase bank cheque	Cheque drawn by the bank on itself, usually with charges.
17	Your certified cheque	Amount of the cheque; if any, charges receive code 37
37	Cheque-related costs	
38	Provisionally unpaid	
40-48	Codes proper to each bank	
49	Cancellation or correction	

### **Credit transactions**

52	First credit of cheques, vouchers, luncheon vouchers, postal orders, credit under usual reserve	
58	Remittance of cheques, vouchers, etc. credit after collection	Also for vouchers, postal orders, anything but bills of exchange, acquittances, promissory notes, etc.
60	Reversal of voucher	
62	Reversal of cheque	cheques debited on account, but debit cancelled afterwards for lack of cover (double debit/contra-entry of transaction 01 or 05)
63	Second credit of unpaid cheque	
66	Remittance of cheque by your branch - credit under usual reserve	
87	Reimbursement of cheque-related costs	Overall amount, VAT included
90-98	Codes proper to each bank	
99	Cancellation or correction	

*Family : 04 = Cards*

<b>Uniform code</b>	<b>Specification of the transaction</b>	<b>Comment</b>
	<b>Debit transactions</b>	
01	Loading a GSM card	Debit customer who is loading
02	Payment by means of a payment card within the Eurozone	Eurozone = countries which have the euro as their official currency
03	Settlement credit cards	See annexe III : communication 124
04	Cash withdrawal from an ATM	At home as well as abroad
05	Loading Proton	
06	Payment with tank card	
07	Payment by GSM	
08	Payment by means of a payment card outside the Eurozone	Eurozone = countries which have the euro as their official currency
37	Costs	Various costs for possessing or using a payment card
40-48	Codes proper to eachy bank	
49	Cancellation or correction	

	<b>Credit transactions</b>	
50	Credit after a payment at a terminal	Except Proton
51	Unloading Proton	
52	Loading GSM cards	Credit provider
53	Cash deposit at an ATM	
55	Income from payments by GSM	
68	Credit after Proton payments	
87	Reimbursement of costs	
90 – 98	Codes proper to each bank	
99	Cancellation or correction	



Family: 05 = Direct debit

<b>Uniform code</b>	<b>Specification of the transaction</b>	<b>Comment</b>
<b>Debit transactions</b>		
01	Payment	
03	Unpaid debt	
05	Reimbursement	
37	Costs	
40 – 48	Codes proper to each institution	
49	Cancellation or correction	
<b>Credit transactions</b>		
50	Credit after collection	
52	Credit under usual reserve	
54	Reimbursement	
56	Unexecutable reimbursement	
58	Reversal	(cancellation of an undue debit of the debtor at the initiative of the financial institution or the debtor for lack of cover)
87	Reimbursement of costs	
90-98	Codes proper to each bank	
99	Cancellation or correction	

Family: 07 = Domestic commercial paper

<b>Uniform code</b>	<b>Specification of the transaction</b>	<b>Comment</b>
<b>Debit transactions</b>		
01	Payment commercial paper	Bills of exchange, acquittances, promissory notes; debit of the drawee
05	Commercial paper claimed back	Bill claimed back at the drawer's request (bill claimed back before maturity date)
06	Extension of maturity date	Costs chargeable to the remitter
07	Unpaid commercial paper	Contra-entry of a direct credit or of a discount
08	Payment in advance	Debit of the remitter when the drawee pays in advance directly to the remitter (regards bank acceptances)
09	Agio on supplier's bill	Debit of the agios to the account of the drawee
37	Costs related to commercial paper	If any, detail in the category (e.g. costs for presentation for acceptance, etc.)
39	Return of an irregular bill of exchange	Debit of the drawer after credit under usual reserve or discount
40-48	Codes proper to each bank	
49	Cancellation or correction	

### **Credit transactions**

50	Remittance of commercial paper - credit after collection	Credit of the remitter
52	Remittance of commercial paper - credit under usual reserve	
54	Remittance of commercial paper for discount	Among other things advances or promissory notes
56	Remittance of supplier's bill with guarantee	
58	Remittance of supplier's bill without guarantee	
87	Reimbursement of costs	
90-98	Codes proper to each bank	
99	Cancellation or correction	

Family: 09 = Counter transactions

<b>Uniform code</b>	<b>Specification of the transaction</b>	<b>Comment</b>
	<b>Debit transactions</b>	
01	Cash withdrawal	Withdrawal by counter cheque or receipt; cash remitted by the bank clerk
05	Purchase of foreign bank notes	
07	Purchase of gold/pieces	
09	Purchase of petrol coupons	
13	Cash withdrawal by your branch or agents	On the account of the head office
17	Purchase of fiscal stamps	
19	Difference in payment	Used in case of payments accepted under reserve of count, result of overcrediting
25	Purchase of traveller's cheque	
37	Costs	
40-48	Codes proper to each bank	
49	Cancellation or correction	

### **Credit transactions**

50	Cash payment	For own account - the comment for the client is given in the communication; also for mixed payments (cash + cheques) - not to be communicated to the clients; for payments made by a third person: see family 01
52	Payment night safe	
58	Payment by your branch/agents	Takes priority over transaction 52 (hence a payment made by an agent in a night safe = 58 and not 52)
60	Sale of foreign bank notes	
62	Sale of gold/pieces under usual reserve	
68	Difference in payment	In case of payment accepted under reserve of count; result of undercrediting - see also transaction 19
70	Sale of traveller's cheque	
87	Reimbursement of costs	
90-98	Codes proper to each bank	
99	Cancellation or correction	

Family: 11 = Securities

<b>Uniform code</b>	<b>Specification of the transaction</b>	<b>Comment</b>
<b>Debit transactions</b>		
01	Purchase of securities	Purchase of domestic or foreign securities, including subscription rights, certificates, etc.
02	Tenders	Payment to the bank on maturity date
03	Subscription to securities	Bonds, shares, tap issues of CDs, with or without payment of interest, etc.
04	Issues	
05	Partial payment subscription	Debit of the subscriber for the complementary payment of partly-paid shares
06	Share option plan – exercising an option	
09	Settlement of securities	For professionals (stockbrokers) only, whoever the issuer may be (Belgian or foreigner)
11	Payable coupons/repayable securities	Debit of the issuer by the bank in charge of the financial service
13	Your repurchase of issue	Unissued part (see 64)
15	Interim interest on subscription	In case of subscription before the interest due date
17	Management fee	
19	Regularisation costs	
37	Costs	
40-48	Codes proper to each bank	
49	Cancellation or correction	

**Family: 11 = Securities**

<b>Uniform code</b>	<b>Specification of the transaction</b>	<b>Comment</b>
<b>Credit transactions</b>		
50	Sale of securities	
51	Tender	Company issues paper in return for cash
52	Payment of coupons from a deposit or settlement of coupons delivered over the counter - credit under usual reserve	Whatever the currency of the security
58	Repayable securities from a deposit or delivered at the counter - credit under usual reserve	
62	Interim interest on subscription	When reimbursed separately to the subscriber
64	Your issue	Amount paid to the issuer by the bank in charge of the placement (firm underwriting or not); also used for the payment in full of partly-paid shares, see transaction 05
66	Retrocession of issue commission	For professionals such as insurances and stockbrokers
68	Compensation for missing coupon	In case coupons attached to a purchased security are missing
70	Settlement of securities	Only with stockbrokers when they deliver the securities to the bank
87	Reimbursement of costs	
90-98	Codes proper to each bank	
99	Cancellation or correction	

Family: 13 = Credits

<b>Uniform code</b>	<b>Specification of the transaction</b>	<b>Comment</b>
<b>Debit transactions</b>		
01	Short-term loan	Capital and/or interest (specified by the category)
02	Long-term loan	
05	Settlement of fixed advance	Full or partial reimbursement of a fixed advance at maturity date
07	Your repayment instalment credits	Often by standing order or direct debit. In case of direct debit, family 13 is used.
11	Your repayment mortgage loan	
13	Settlement of bank acceptances	
15	Your repayment hire-purchase and similar claims	Hire-purchase agreement under which the financial institution is the lessor
19	Documentary import credits	
21	Other credit applications	
37	Credit-related costs	
40-48	Codes proper to each bank	
49	Cancellation or correction	



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**Credit transactions**

50	Settlement of instalment credit	
54	Fixed advance – capital and interest	
55	Fixed advance – interest only	
56	Subsidy	Interest or capital subsidy
60	Settlement of mortgage loan	
62	Term loan	
68	Documentary export credits	
70	Settlement of discount bank acceptance	
87	Reimbursement of costs	
90-98	Codes proper to each bank	
99	Cancellation or correction	



Family: 30 = Miscellaneous transactions

<b>Uniform code</b>	<b>Specification of the transaction</b>	<b>Comment</b>
<b>Debit transactions</b>		
01	Spot purchase of foreign exchange	
03	Forward purchase of foreign exchange	
05	Capital and/or interest term investment	
33	Value (date) correction	
37	Costs	
39	Undefined transaction	
40-48	Codes proper to each bank	
49	Cancellation or correction	
<b>Credit transactions</b>		
50	Spot sale of foreign exchange	
52	Forward sale of foreign exchange	
54	Capital and/or interest term investment	
55	Interest term investment	
83	Value (date) correction	
87	Reimbursement of costs	
89	Undefined transaction	
90-98	Codes proper to each bank	
99	Cancellation or correction	

Family: 35 = Closing (e.g. periodical payments of interest, costs, ...)

<b>Uniform code</b>	<b>Specification of the transaction</b>	<b>Comment</b>
<b>Debit transactions</b>		
01	Closing	
37	Costs	
40-48	Codes proper to each bank	
49	Cancellation or correction	
<b>Credit transactions</b>		
50	Closing	
87	Reimbursement of costs	
90-98	Codes proper to each bank	
99	Cancellation or correction	

Family: 41 = Foreign– non-SEPA credit transfers

<b>Uniform code</b>	<b>Specification of the transaction</b>	<b>Comment</b>
<b>Debit transactions</b>		
01	Transfer	
03	Standing order	
05	Collective payments of wages	
07	Collective transfers	
13	Transfer from your account	Intracompany
17	Financial centralisation (debit)	
37	Costs relating to outgoing foreign transfers and non-SEPA transfers	
38	Costs relating to incoming foreign and non-SEPA transfers	
40-48	Codes proper to each bank	
49	Cancellation or correction	
<b>Credit transactions</b>		
50	Transfer	
64	Transfer to your account	Intracompany
66	Financial centralisation (credit)	
87	Reimbursement of costs	
90-98	Codes proper to each bank	
99	Cancellation or correction	

Family: 43 = Foreign cheques

<b>Uniform code</b>	<b>Specification of the transaction</b>	<b>Comment</b>
<b>Debit transactions</b>		
01	Payment of a foreign cheque	Debit of a cheque in foreign currency or in EUR in favour of a foreigner
07	Unpaid foreign cheque	Foreign cheque remitted for collection that returns unpaid
15	Purchase of an international bank cheque	
37	Costs relating to payment of foreign cheques	
40-48	Codes proper to each bank	
49	Cancellation or correction	
<b>Credit transactions</b>		
52	Remittance of foreign cheque credit under usual reserve	
58	Remittance of foreign cheque credit after collection	
62	Reversal of cheques	
87	Reimbursement of costs	
90-98	Codes proper to each bank	
99	Cancellation or correction	

Family: 47 = Foreign commercial paper

<b>Uniform code</b>	<b>Specification of the transaction</b>	<b>Comment</b>
<b>Debit transactions</b>		
01	Payment of foreign bill	
05	Bill claimed back	
06	Extension	
07	Unpaid foreign bill	
11	Payment documents abroad	Bills of lading
13	Discount foreign supplier's bills	Debit customer, payment of agios, interest, exchange commission, etc.
14	Warrant fallen due	
37	Costs relating to the payment of a foreign bill	
40-48	Codes proper to each bank	
49	Cancellation or correction	

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**Credit transactions**

50	Remittance of foreign bill credit after collection
52	Remittance of foreign bill credit under usual reserve
54	Discount abroad
56	Remittance of guaranteed foreign supplier's bill
58	Idem without guarantee
60	Remittance of documents abroad - credit under usual reserve
62	Remittance of documents abroad - credit after collection
64	Warrant
87	Reimbursement of costs
90-98	Codes proper to each bank
99	Cancellation or correction

Family: 80 = Fees and commissions charged separately

<b>Uniform code</b>	<b>Specification of the transaction</b>	<b>Comment</b>
02	Costs relating to electronic output	
04	Costs for holding a documentary cash credit	
06	Damage relating to bills and cheques	
07	Insurance costs	- insurance costs of account holders against fatal accidents - passing-on of several insurance costs
08	Registering compensation for savings accounts	
09	Postage	Postage recouped to the debit of the customer (including forwarding charges)
10	Purchase of Smartcard	
11	Costs for the safe custody of correspondence	Costs chargeable to clients who ask to have their correspondence kept at their disposal at the bank's counter
12	Costs for opening a bank guarantee	
13	Renting of safes	Commission for renting a safe deposit box
14	Handling costs instalment credit	
15	Night safe	Commission collected to the debit of the customer to whom the bank delivers a key which gives access to the night safe
16	Bank confirmation to revisor or accountant	
17	Charge for safe custody	Collected for unsealed deposit of securities, and other parcels



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18	Trade information	
19	Special charge for safe custody	Collected for securities, gold, pass-books, etc. placed in safe custody
20	Drawing up a certificate	
21	Pay-packet charges	Charges for preparing pay packets
22	Management/custody	
23	Research costs	Costs charged for all kinds of research (information on past transactions, address retrieval, ...)
24	Participation in and management of interest refund system	
25	Renting of direct debit box	Commission for the renting of boxes put at the disposal for the correspondence
26	Travel insurance premium	
27	Subscription fee	For publications of the financial institution

**Family: 80 = Fees and commissions charged separately (continued)**

<b>Uniform code</b>	<b>Specification of the transaction</b>	<b>Comment</b>
29	Information charges	Charges collected for: - commercial information - sundry information
31	Writ service fee	E.g. for signing invoices
33	Miscellaneous fees and commissions	Costs not specified otherwise, often with a manual communication (e.g. for collecting, ordering funds). VAT excluded = type 0 VAT included = type 3 (at least 3 articles)
35	Costs	Costs charged for calculating the amount of the tax to be paid (e.g. Fiscomat).
37	Access right to database	Fixed right, either one-off or periodical; for details, see "categories"
39	Surety fee	Agios on guarantees given
41	Research costs	
43	Printing of forms	
45	Documentary credit charges	
47	Charging fees for transactions	
49	Cancellation or correction	
	<b>Credit transactions</b>	
99	Cancellation or correction	

### Categories

The "category" provides the detail of the charges or of the settlement of fees and commissions. In exceptional cases the category may differ from 000 for single entries also.

<b>Uniform code</b>	<b>Specification of the fees/commissions</b>	<b>Comment</b>
000	Net amount	Amount as stated on the account
001	Interest received	
002	Interest paid	
003	Credit commission	
004	Postage	
005	Renting of letterbox	
006	Various fees/commissions	
007	Access right to database	See also family 80, transaction 37
008	Information charges	e.g. commercial information, certificate for bills taken in safe custody, etc.
009	Travelling expenses	
010	Writ service fee	
011	VAT	
012	Exchange commission	
013	Payment commission	
014	Collection commission	
015	Correspondent charges	
017	Research costs	
018	Tental guarantee charges	
019	Tax on physical delivery	e.g. securities
020	Costs of physical delivery	e.g. securities

<b>Uniform code</b>	<b>Specification of the fees/commissions</b>	<b>Comment</b>
021	Costs for drawing up a bank cheque	
022	Priority costs	Costs for urgent credit transfers
023	Exercising fee	In case of a share option plan
024	Growth premium	
025	Individual entry for exchange charges	
026	Handling commission	Manual processing of payments
027	Charges for unpaid bills	
028	Fidelity premium	
029	Protest charges	Crossing off costs included
030	Account insurance	
031	Charges foreign cheque	
032	Drawing up a circular cheque	
033	Charges for a foreign bill	
034	Reinvestment fee	- in case of partial advanced reimbursement of a fixed advance
035	Charges foreign documentary bill	
036	Costs relating to a refused cheque	
037	Commission for handling charges	
039	Telecommunications	- confirmation of a foreign order to the beneficiary or to a third party
041	Credit card costs	
042	Payment card costs	
043	Insurance costs	
045	Handling costs	
047	Charges extension bill	
049	Fiscal stamps/stamp duty	
050	Capital term investment	

051	Withholding tax	Basic amount
052		
053	Printing of forms	
055	Repayment loan or credit capital	
057	Interest subsidy	
058	Capital premium	
059	Default interest	
061	Charging fees for transactions	
063	Rounding differences	
065	Interest payment advice	
066	Fixed loan advance – reimbursement	
067	Fixed loan advance - extension	
068	Countervalue of an entry	
069	Forward arbitrage contracts : sum to be supplied by customer	
070	Forward arbitrage contracts : sum to be supplied by bank	
071	Fixed loan advance - availability	
072	Countervalue of commission to third party	
073	Costs of ATM abroad	
074	Mailing costs	
100	Gross amount	Amount in a settlement for fees or commissions
200	Overall documentary credit charges	

201	Advice notice commission	
202	Advising commission Additional advising commission	
203	Confirmation fee Additional confirmation fee Commitment fee Flat fee Confirmation reservation commission Additional reservation commission	
204	Amendment fee	e.g. for bills
205	Documentary payment commission Document commission Drawdown fee Negotiation fee	
206	Surety fee/payment under reserve	
207	Non-conformity fee	
208	Commitment fee deferred payment	
209	Transfer commission	
210	Commitment fee	
211	Credit arrangement fee Additional credit arrangement fee	
212	Warehousing fee	
213	Financing fee	
214	Issue commission (delivery order)	
400	Acceptance fee	
401	Visa charges	

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402	Certification costs	
403	Minimum discount rate	
404	Discount commission	
405	Bill guarantee commission	
406	Collection charges	
407	Costs Article 45	
408	Cover commission	
409	Safe deposit charges	E.g. for bills remitted for collection whose maturity date is still a long way off
410	Reclamation charges	
411	Fixed collection charge	
412	Advice of expiry charges	
413	Acceptance charges	
414	Regularisation charges	
415	Surety fee	
416	Charges for the deposit of security	Charges transferred to the Deposit and Consignment Office
418	Endorsement commission	
419	Bank service fee	E.g. for presentation of a bill for acceptance
420	Retention charges	Charges retained on the yield of a discount when the client has given insufficient guarantees

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425	Foreign broker's commission	Tax included
426	Belgian broker's commission	
427	Belgian Stock Exchange tax	
428	Interest accrued	Only for securities transactions
429	Foreign Stock Exchange tax	
430	Recovery of foreign tax	
431	Delivery of a copy	e.g. copy of commercial paper
435	Tax on physical securities	
436	Supplimentary tax	

Categories 700 to 999 proper to each bank



### ***ANNEX III: THE STRUCTURED FORMAT COMMUNICATIONS***

Communications may be mentioned in the "movement" record (record 2). The "communication type" zone indicates whether the communication is free or structured format.

If the communication is structured format, a code of 3 positions indicates the communication type. The number of positions and their meaning vary according to the type and the record type (movement or detail).

When a structured format communication is used, some zones in the structured format part may remain unused (blank for alphanumeric zones or zeros for numeric zones).

The list of structured format communications is given below.

*In the record type "movement"*

<b>100</b>	<b>Payment with a structured format communication applying the ISO standard 11649: Structured creditor reference to remittance information</b>	RF + 2 Check Digits + max. 21 AN
<b>101</b>	<b>Credit transfer or cash payment with structured format communication</b>	12 pos N 10 + 2 (digit 97)
<b>102</b>	<b>Credit transfer or cash payment with reconstituted structured format communication</b>	12 pos N 10 + 2 (digit 97)
<b>103</b>	<b>number (e.g. of the cheque, of the card, etc.)</b>	12 pos N
<b>105</b>	<b>original amount of the transaction</b>	
	- gross amount in the currency of the account	15 pos N (12 + 3)
	- gross amount in the original currency	15 pos N (12 + 3)
	- rate	12 pos N (4 + 8)
	- currency	3 pos AN (ISO currency code)
	- structured format communication	12 pos AN
	- country code of the principal	2 pos AN (ISO country code)
	- equivalent in EUR	15 pos N (12 + 3)

<b>106</b>	<b>Method of calculation (VAT, withholding tax on income, commission, etc.)</b>	
	- equivalent in the currency of the account	15 pos N (12 + 3 decimals)
	- amount on which % is calculated	15 pos N (12 + 3)
	- percent	12 pos N (4 + 8)
	- minimum	1 pos AN 1 = minimum applicable 2 = minimum not applicable
	- equivalent in EUR	15 pos N (12 + 3)
<b>107</b>	<b>Direct debit – DOM'80</b>	
	- direct debit number	12 pos N
	- central (pivot) date	6 pos N (DDMMYY)
	- communication zone	2 x 15 pos AN
	- paid or reason for refusal (1, 2, D & E)	1 pos AN 0 = paid 1 = direct debit cancelled or non-existent 2 = refusal – other reason D = payer disagrees E = direct debit number linked to another identification number of the creditor
	- creditor's number	11 pos N
<b>108</b>	<b>Closing</b>	
	- equivalent in the currency of the account	15 pos N (12 + 3)
	- interest rates, calculation basis	15 pos N
	- interest	12 pos N (4 + 8)
	- period from ... to ...	12 pos N (DDMMYYDDMMYY)

**111 POS credit – Globalisation**

- card scheme: Bancontact/Mister Cash = 1 Private = 2;Maestro = 3; TINA = 5; Other = 9	1 pos N
- POS number	6 pos AN
- period number	3 pos N
- sequence number of first transaction	6 pos N
- date of first transaction (DDMMYY)	6 pos N
- sequence number of last transaction	6 pos N
- date of last transaction (DDMMYY)	6 pos N
- transaction type (0 = cumulative, 1 = withdrawal, 2 = cumulative on network, 7 = distrib 9 = fuel)	1 pos N
- identification of terminal (16 = name, 10 = locality)	26 pos AN (16 + 10)

**113 ATM/POS debit**

- card number	16 pos N
- card scheme: Bancontact/Mister Cash = 1 Maestro = 2 Private = 3 Other = 9	1 pos N
- terminal number	6 pos N
- sequence number of transaction	6 pos N
- date of transaction (DDMMYY)	6 pos N
- hour of transaction (HHMM)	4 pos N
- transaction type 1 = withdrawal, 2 = Proton loading 3 = reimbursement Proton balance 4 = reversal of purchases 7 = distribution sector 8 = teledata, 9 = fuel	1 pos N
- identification of terminal (16 = name, 10 = town/city)	26 pos AN (16 + 10)
- original amount	15 pos N (12 + 3)
- rate	12 pos N (4 + 8)
- currency	3 pos AN ISO
- volume	5 pos N (3 + 2)

- product code	2 N 01 = premium with lead substitute 02 = europremium 03 = diesel 04 = LPG 06 = premium plus 98 oct 07 = regular unleaded 08 = domestic fuel oil 09 = lubricants 10 = petrol 11 = premium 99+ 12 = Avgas 16 = other types
- unit price	5 N (2 + 3)

#### 114 POS credit - individual transaction

- card scheme: Bancontact/Mister Cash = 1; Maestro = 2; Private = 3; TINA = 5; Other = 9	1 pos N
- POS number	6 pos AN
- period number	3 pos N
- sequence number of transaction	6 pos N
- date of transaction (DDMMYY)	6 pos N
- hour of transaction (HHMM)	4 pos 1
- transaction type	1 pos N 1 = withdrawal 7 = distribution sector 8 = teledata 9 = fuel
- identification of terminal (16 = name; 10 = town/city)	26 pos AN (16 + 10)
- reference of transaction	16 pos AN

**115 Terminal cash deposit**

- card number	16 pos N
- card scheme    Private = 2 Other = 9	1 pos N
- terminal number	6 pos N
- sequence number of transaction	6 pos N
- payment day (DDMMYY)	6 pos N
- hour of payment (HHMM)	4 pos N
- validation date (DDMMYY)	6 pos N
- sequence number of validation	6 pos N
- original amount (given by the customer)	15 pos N (12 + 3)
- conformity code or blank	1 pos AN
- identification of terminal (16 = name, 10 = locality)	26 pos AN (16 + 10)
- message (structured of free)	12 AN

**121 Commercial bills**

- amount of the bill	15 pos N (12 + 3)
- maturity date of the bill (DDMMYY)	6 pos N
- conventional maturity date ( conventional maturity for periodic discounts)	6 pos N (DDMMYY)
- date of issue of the bill (DDMMYY)	6 pos N
- company number	11 pos N (0 + company number)
- currency	3 pos AN ISO currency code
- blanks	3 pos AN
- number of the bill	13 pos AN
- exchange rate	12 pos N (4 + 8)

**122 Bills - calculation of interest**

- number of days	4 pos N
- interest rate	12 pos N (4 + 8)
- basic amount of the calculation	15 pos N (12 + 3)
- minimum rate	1 pos AN 1 = minimum applicable 2 = minimum not applicable
- number of the bill	13 pos AN
- maturity date of the bill (DDMMYY)	6 pos N

**123 Fees and commissions**

- starting date (DDMMYY)	6 pos N
- maturity date (DDMMYY) if guarantee without fixed term: 999999	6 pos N
- basic amount	15 pos N (12 + 3)
- percentage	12 pos N (4 + 8)
- term in days	4 pos N
- minimum rate	1 pos AN 1 = minimum applicable 2 = minimum not applicable
- guarantee number (no. allocated by the bank)	13 pos AN

**124 Number of the credit card**

- card number	20 pos AN
- issuing institution:	1 pos AN
1 = Mastercard	
2 = Visa	
3 = American Express	
4 = Diners Club	
9 = Other	
- invoice number (is used when the credit card issuer allocates a sequence number to the invoices)	12 pos AN
- identification number (is used for credit card issuers who centralize the information on the card(s) under the client identification number)	15 pos AN
- date	6 pos AN

**125 Credit**

- account number of the credit	12 pos N
- extension zone of account number of the credit	15 pos AN
- old balance of the credit	15 pos N (12 + 3)
- new balance of the credit	15 pos N (12 + 3)
- amount (equivalent in foreign currency)	15 pos N (12 + 3)
- currency	3 AN (ISO currency code)
- starting date (DDMMYY)	6 pos N
- end date (DDMMYY)	6 pos N
- nominal interest rate or rate of charge	12 pos N (4 + 8)
- reference of transaction on credit account	13 pos AN

<b>126</b>	<b>Term investments</b>		
	- deposit number		15 pos AN
	- deposit amount		15 pos N (12 + 3)
	- equivalent in the currency of the account		15 pos N (12 + 3)
	- starting date (DDMMYY)		6 pos N
	- end date (DDMMYY)		6 pos N
	- interest rate		12 pos N (4 + 8)
	- amount of interest		15 pos N
	- currency		3 AN (ISO currency code)
	- rate		12 pos N (4 + 8)

<b>127</b>	<b>European direct debit (SEPA)</b>		
	Settlement Date	6N	DDMMJJ
	Type Direct Debit	1N	0 : unspecified 1 : recurrent 2 : one-off 3 : 1-st (recurrent) 4 : last (recurrent)
	Direct Debit scheme	1N	0 : unspecified 1 : SEPA core 2 : SEPA B2B
	Paid or reason for refused payment	1N	0 : paid 1 : technical problem 2 : reason not specified 3 : debtor disagrees 4 : debtor's account problem
	Creditor's identification code	35AN	
	Mandate reference	35AN	
	Communication	62AN	
	Type of R transaction	1N	0 : paid 1 : reject 2 : return 3 : refund 4 : reversal 5 : cancellation
	Reason	4AN	For a list of possible codes, see Reason Code List at <a href="http://www.febelfin.be">www.febelfin.be</a>



*Remarks*

- 1° The use of structured format communications by the bank remains optional, so it may use a free communication;
- 2° In order not to complicate the settlements, it is not obligatory to officially inform the customer of the minima on the basis of which some of the fees and commissions are calculated;
- 3° A single structure can apply both to commission rates and to interest rates, although the former are calculated on a fixed amount and the latter pro rata temporis.

In the " detail record"

In records 3 (details or additional information), the following codes indicate the communication type:

<b>001</b>	<b>Data concerning the counterparty</b>	
	Name	70 AN
	Street, number, bus	35 An
	Locality	35AN
	Identification code	35 AN

<b>002</b>	<b>Communication from the bank</b>	4x35 positions
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<b>004</b>	<b>Counterparty's banker</b>	4x35 positions
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<b>005</b>	<b>Data concerning the correspondent</b>	4x35 positions
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<b>006</b>	<b>Information concerning the detail amount</b>	
	Description of the detail	30 pos AN
	Currency	3 pos AN (ISO code)
	Amount	15 pos N (12 + 3)
	Sign of the amount	1 pos N (0 = credit, 1= debit)
	Category	3 pos N

<b>007</b>	<b>Information concerning the detail cash</b>	
	Number of notes/coins	7 N
	Note/coin denomination	6 N (3+3)
	Total amount	15 N (12 + 3)

<b>008</b>	<b>Identification of the de ultimate beneficiary/creditor (SEPA SCT/SDD)</b>	
	- name	70 AN
	- identification code	35 AN

<b>009</b>	<b>Identification of the de ultimate ordering customer/debtor (SEPA SCT/SDD)</b>	
	- name	70 AN
	- identification code	35 AN

**010 Information pertaining to sale or purchase of securities**

- order number (number given by the bank)	13 pos AN
- number or reference of the "securities" file (number given by the bank)	15 pos AN
- customer reference	13 pos AN
- type of "securities code"	2 pos AN
01 = SVM	07 = Euroclear
02 = ISIN (ISO)	08 = Wertpapier (Germany)
04 = Telekurs (Switz.)	09 = EOE (European Option Exchange)
05 = Cedol (London)	99 = Internal code
06 = Cedel (Luxemburg)	
- code of the security	15 pos AN
- method of entry N = nominal U = per unit	1 pos AN
- number	12 N (8 + 4)
- currency of issue (ISO currency code)	3 pos AN
- number of securities per transaction unit normal case = 0001 option = number of securities per option (e.g. 0010, 0100, 0250, 1000, etc.)	4 pos N
- currency of quotation (ISO currency code)	3 pos AN
- Stock Exchange rate in the currency of quotation (method of quotation = method of entry)	8 + 4 pos N
- exchange rate of the currency of quotation in relation to the reference currency	4 + 8 pos N
- name of the security (3 = nature (alphabetical SVM code) 1 = blanks 36 = name)	40 pos AN
- bordereau number	13 pos AN
- number of the coupon attached	8 pos AN
- payment day of the coupon	8 pos N
- country, Stock Exchange and market	30 pos AN
- date of purchase/sale (DDMMYYYY)	8 pos N
- nature of the transaction (e.g. capital redemption)	24 pos AN
- nominal value	15 pos N (12+3)

### Remarks

- costs, interest and charges are mentioned in the "detail record" (record code = 3)
- information pertaining to a settlement can be mentioned in a "free communication" (record code = 4)
- issues are equal to a purchase, and reimbursements to a sale

### 011 Information pertaining to coupons

- order number (number given by the bank)	13 pos AN
- number or reference of the "securities" file of the client (number given by the bank)	15 pos AN
- customer reference	13 pos AN
- type of "securities code"	2 pos AN
01 = SVM	07 = Euroclear
02 = ISIN (ISO)	08 = Wertpapier (Germany)
04 = Telekurs (Switz.)	09 = EOE (European Option Exchange)
05 = Cedol (London)	
06 = Cedel (Luxemburg)	99 = Internal code
- code of the security	15 pos AN
- number	12 N (8 + 4)
- name of the security (3 = nature (alphabetical SVM code) 1 = blanks 36 = name)	40 pos AN
- currency of issue (ISO currency code)	3 pos N
- amount of coupon	8 + 6 pos N
- type of amount (1 = dividend; 2 = interest)	1N
- foreign tax rate (in the currency of payment)	12 + 3 pos N
- nature of the transaction (e.g. half-yearly coupon, advance)	24 pos AN
- number of the coupon paid	6 pos AN
- date (DDMMYY)	6 pos AN
- exchange rate	4 + 8 pos N
- currency chosen for the payment (for payments with option)	3 pos AN (ISO currency code)
- nominal value	15 pos N (12 +3)

#### ***ANNEX IV: CONVERSION OF MT940 COMMUNICATIONS INTO CODA***

The conversion of (SWIFT) MT 940 communications into CODA is indicated in the last column (tag) of the lay-out description, tag 61.6 being converted as follows:

<b>Tag 61.6</b>	<b>Description</b>	<b>Debit</b>	<b>Credit</b>
BOE	Bill of exchange	4701	4750
BRF	Brokerage fee	1137	1166
CHG	Charges and other expenses	3037	3087
CHK	Cheques	0301	0352
CLR	Cash letter/cheque remittance	4301	4352
CMS	Cash Management item – sweeping	0117	0166
CMN	Cash Management item – notional pooling	3501	3550
CMI	Cash Management item – no detail	0117	0166
CMT	Cash management item – Topping	0117	0166
CMZ	Cash management item - Zero balancing	0117	0166
COL	Collections	0707	0752
COM	Commission	3037	3087
DCR	Documentary credit (used when entering a principal amount)	1319	1368
DDT	Direct debit item	0501	0552
DIV	Dividends – Warrants	1111	1152
EQA	Equivalent amount	3039	3089
FEX	Foreign exchange	3001	3050
INT	Interest	3501	3550
LBX	Lock box	0307	0352
LDP	Loan deposit	1301	1362
MSC	Miscellaneous	0101	0150
RTI	Returned item	3049	3099
SEC	Securities (used when entering a principal amount)	1101	1150
STO	Standing order	0103	0150
TCK	Travellers cheques	4325	4370
TRF	Transfer	0101	0150
VDA	Value date adjustment	3033	3083

If tag 61.6 is not readily convertible, the following codes will be used:

Debit: 3039  
Credit: 3089

## **ANNEX V: LAST UPDATES**

### **Version 2.2 – update December 2009**

*5. The other codes > 5.1 Code “separte application”*

Further specification : “Each bank can freely decide whether or not to use the code which is explained below, or to use its proper code.”

*7. Various comments upon the records > 7.5 Account number and currency code–structure:*

Explanations about the structure of the accounts in BBAN – IBAN

7.8 Customer references

*Enclosure I: Layout - Data record 2.2 - "movement record"*

Pos. 64-98 : including reference to 7.8

*Enclosure III: The Structured format Communications*

*100 ~~Sepa~~ Payment with a structured format communication applying the ISO standard 11649: Structured creditor reference to remittance information*

*127 European Direct Debit (Sepa)*

Paid (0) or reason for refusal (1-4): value 1 ‘mandate problem’ has been replaced by 1 ‘technical problem’

### **Version 2.3 – update February 2011**

*Enclosure III: The Structured format Communications > 127 European Direct Debit (Sepa)*

Communication: 62 positions instead of 65 positions

New fields “Type of R-transaction” & “reason”

### **Version 2.3.a – update July 2012**

New category codes 435 and 436 and deleted category code 052