**ISO 20022 – Universal financial industry message scheme**

**Bank Transaction Codes – External Code Sets**

ISO 20022

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This document provides the detailed description of the external code sets and values to be used in the Bank Transaction Code structure.

[1 Introduction 4](#_Toc357175508)

[2 Document structure 4](#_Toc357175509)

[3 External Code Sets 5](#_Toc357175510)

[3.1 Section 1: Bank Transaction Code scope and high level structure 5](#_Toc357175511)

[3.1.1 Scope of the Bank Transaction Code 5](#_Toc357175512)

[3.1.2 The Bank Transaction Code component 6](#_Toc357175513)

[3.1.3 Proprietary component 9](#_Toc357175514)

[3.2 Section 2: Definition of the Domains 10](#_Toc357175515)

[3.2.1 Domains overview 10](#_Toc357175516)

[3.2.2 Domains definition 11](#_Toc357175517)

[3.3 Section 3: Families within Domains 12](#_Toc357175518)

[3.3.1 Generic Family definition 12](#_Toc357175519)

[3.3.2 Payments Families definition 13](#_Toc357175520)

[3.3.3 Cash Management Families definition 14](#_Toc357175521)

[3.3.4 Derivatives Families definition 15](#_Toc357175522)

[3.3.5 Loans, Deposits & Syndications Families definition 16](#_Toc357175523)

[3.3.6 Foreign Exchange Families definition 17](#_Toc357175524)

[3.3.7 Precious Metals Families definition 18](#_Toc357175525)

[3.3.8 Commodities Families definition 18](#_Toc357175526)

[3.3.9 Trade Services Families definition 19](#_Toc357175527)

[3.3.10 Securities Families definition 20](#_Toc357175528)

[3.3.11 Account Management Families definition 21](#_Toc357175529)

[3.3.12 Extended Domain Family definition 21](#_Toc357175530)

[3.4 Section 4: Sub-Families within Families of Domains 22](#_Toc357175531)

[3.4.1 Generic Sub-Family definition 22](#_Toc357175532)

[3.4.2 Payments Sub-Families definition 24](#_Toc357175533)

[3.4.3 Cash Management Sub-Families definition 34](#_Toc357175534)

[3.4.4 Derivatives Sub-Families definition 36](#_Toc357175535)

[3.4.5 Loans, Deposits & Syndications Sub-Families definition 38](#_Toc357175536)

[3.4.6 Trade Services Sub-Families definition 40](#_Toc357175537)

[3.4.7 Securities Sub-Families definition 42](#_Toc357175538)

[3.4.8 Account Management Sub-Families definition 53](#_Toc357175539)

[3.5 Section 5: Domains without defined Sub-Families 55](#_Toc357175540)

[3.5.1 Foreign Exchange Sub-Families definition 55](#_Toc357175541)

[3.5.2 Precious Metal Sub-Families definition 56](#_Toc357175542)

[3.5.3 Commodities Sub-Families definition 57](#_Toc357175543)

[3.5.4 Exceptional Securities Sub-Families definition (Custody Collection) 58](#_Toc357175544)

[4 Set of 4 character codes 59](#_Toc357175545)

[4.1 External Domain Code Set (ExternalBankTransactionDomain1Code) 59](#_Toc357175546)

[4.2 External Family Code Set (ExternalBankTransactionFamily1Code) 59](#_Toc357175547)

[4.3 External Sub-Family Code Set (ExternalBankTransactionSubFamily1Code) 64](#_Toc357175548)

[4.3.1 Sub-Families of generic Families 64](#_Toc357175549)

[4.3.2 Generic Sub-Families 65](#_Toc357175550)

[4.3.3 Payments Domain 66](#_Toc357175551)

[4.3.4 Cash Management Domain 73](#_Toc357175552)

[4.3.5 Derivatives Domain 74](#_Toc357175553)

[4.3.6 Loans, Deposits & Syndications Domain 75](#_Toc357175554)

[4.3.7 Trade Services Domain 76](#_Toc357175555)

[4.3.8 Securities Domain 77](#_Toc357175556)

[4.3.9 Account Management Domain 82](#_Toc357175557)

[5 Revision record 83](#_Toc357175558)

# Introduction

This document provides the detailed description of the external code sets and values to be used in the Bank Transaction Code structure.

# Document structure

Chapter 3 is composed of several sections:

Section 1: This section provides the overview of the approved structure of the Bank Transaction Code set, with detailed information on the scope and structure of the domains.

Section 2 to 5: Per domain there is one dedicated section. Each section contains:

* The families and sub-families of the corresponding domain, including the relevant definition for the families and sub-families.

Chapter 4 provides a summary of the domains, families and sub-families, with the codes to be applied.

# External Code Sets

## Section 1: Bank Transaction Code scope and high level structure

### Scope of the Bank Transaction Code

The scope of the Bank Transaction Code is to deliver a harmonised set of codes, which should be applied in bank-to-customer cash account reporting information. The bank transaction code information allows the account servicer to correctly report a transaction, which in its turn will help account owners to perform their cash management and reconciliation operations.

The Bank Transaction Code proposes a harmonised, global alternative for the different domestic bank transaction code sets that exist. The lack of such a harmonised set led to a misuse and misinterpretation of the domestic codes.

The requirements that have been expressly identified as part of the scope of the Bank Transaction Code are the following:

* All transactions resulting in a cash movement on the customer’s account should be taken into account;
* Usage of national bank transaction code sets should be catered for initially in order to ease the migration from the existing sets towards the harmonised bank transaction code set.
* The existing domestic bank transaction code sets need to migrate towards the standardised set for consistency and interoperability.
* Clear definitions of the bank transaction codes are required so that the same code is always used in the same context and two codes may not be used for the same transaction.
* The bank transaction code is used to allow the reconciliation between the reason of the cash movement and the sub-ledger and/or the routing of the information to the adequate processing system at the customer side.

### The Bank Transaction Code component

|  |  |  |
| --- | --- | --- |
| The structure of the Bank Transaction Code component includes the following 3 levels: | | **Product sub**  **-**  **family**  **Product family**  **Domain**  **SubFamily**  **Family**  **Domain** |
| * Domain: | Highest definition level to identify the sub-ledger. The domain defines the business area of the underlying transaction (e.g., payments, securities...).  ***This layer is a specific ISO 20022 external code set (defined as the ExternalBankTransactionDomain1Code).*** |
| * Family: | Medium definition level: e.g. type of payments: credit transfer, direct debit.  ***This layer is a specific ISO 20022 external code set (defined as the ExternalBankTransactionFamily1Code).*** |
| * Sub-family: | Lowest definition level: e.g. type of cheques: drafts, etc  ***This layer is a specific ISO 20022 external code set (defined as the ExternalBankTransactionSubFamily1Code).*** |

As shown below, it is possible to specify both a proprietary code and a standard code, in a structured format. The structured component provides for three mandatory levels. The first level is the Domain of the Bank Transaction Code. The Domain must be further extended with the Family and Sub-Family.

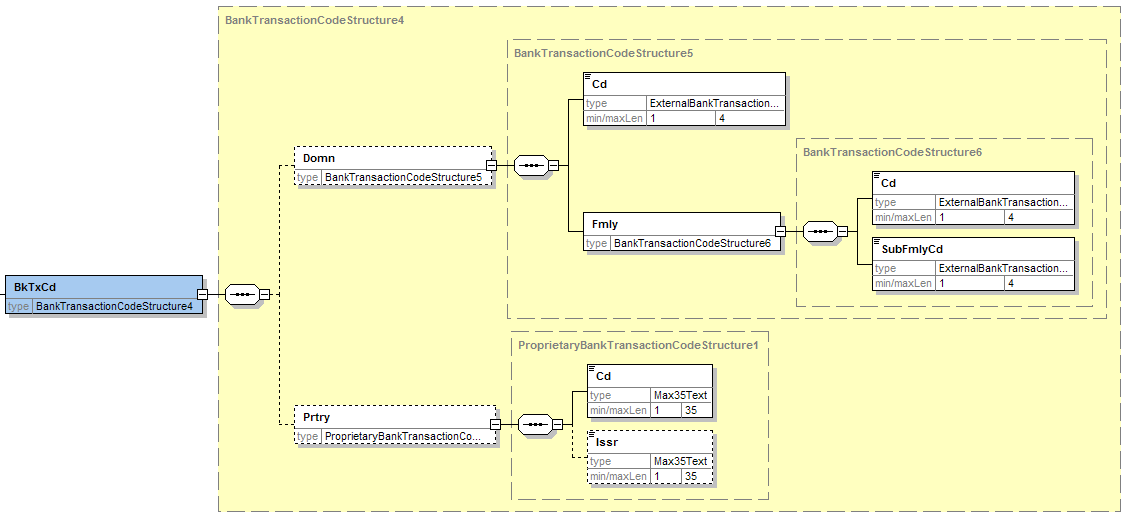
The values/codes for the Domain/Family/Sub-Family are the subject of this document and are registered as external ISO 20022 code sets.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Ref.** | **Structure Element** | **XML Tag** | **Multipicity** | **Data Type** | **Definition** |
| 1.0 | BankTransactionCode | <BkTxCd> | [1..1] |  | Set of elements to fully identify the type of underlying transaction resulting in an entry. |
| 1.1 | Domain | <Domn> | [0..1] |  | Specifies the domain, the family and the sub-family of the bank transaction code, in a structured and hierarchical format.  *Usage*: If a specific family or sub-family code cannot be provided, the generic family code defined for the domain or the generic sub-family code defined for the family should be provided. |
| 1.1.1 | Code | <Cd> | [1..1] | ExternalBankTransactionDomain1Code (4 chars max) | Specifies the business area of the underlying transaction. |
| 1.1.2 | Family | <Fmly> | [1..1] |  | Specifies the family and the sub-family of the bank transaction code, within a specific domain, in a structured and hierarchical format. |
| 1.1.2a | Code | <Cd> | [1..1] | ExternalBankTransactionFamily1Code (4 chars max) | Specifies the family within a domain. |
| 1.1.2b | SubFamilyCode | <SubFmlyCd> | [1..1] | ExternalBankTransactionSubFamily1Code (4 chars max) | Specifies the sub-product family within a specific family. |
| 1.2 | Proprietary | <Prtry> | [0..1] |  | Proprietary identification of the bank transaction code, as defined by the issuer. |
| 1.2.1 | Code | <Cd> | [1..1] | Max35Text | Proprietary bank transaction code to identify the underlying transaction. |
| 1.2.2 | Issuer | <Issr> | [0..1] | Max35Text | Identification of the issuer of the proprietary bank transaction code. |

Rules associated with the Bank Transaction Code structure:

* If Domain is absent, then Proprietary must be present.
* If Proprietary is absent, then Domain must be present

The picture below shows the Bank Transaction Code component in a graphical view.



### Proprietary component

The Proprietary component has been added to the structure to cater for two of the most important requirements:

* During a transition period, existing national bank transaction code sets can be reported through the proprietary element in the bank transaction code structure.
* The proprietary element can be used to report codes that are not defined (yet) in the registered code sets, but are candidates to be included in the registered sets.

Even though the Proprietary element is used to define the Bank Transaction Code, the structured Domain/Family/Sub-Family structure may already be completed with the information available to the sender of the message.

Sample of the Proprietary element usage:

## Section 2: Definition of the Domains

### Domains overview

The diagram below provides you with an overview of the Domains that have been agreed for the Bank Transaction Code. A definition for each of those Domains is provided further in this document.

### Domains definition

The Domains are defined as follows:

|  |  |
| --- | --- |
| **Bank Transaction Code Domains** | |
| **Domain Name** | **Definition** |
| **Payments** | The Payments domain provides the bank transaction codes for all payment activities that relate to transfer of funds between parties. |
| **Cash Management** | The Cash Management domain provides the bank transaction codes for cash management activities that relate to own account management, i.e. cash concentration, zero-balancing or topping of accounts or pooling activities. The underlying objective of these techniques is the coverage of funds deficits in one area with surpluses in another. |
| **Derivatives** | The Derivatives domain provides the bank transaction codes for the derivatives related transactions, i.e. a financial instrument derived from a cash market commodity, futures contract, or other financial instrument. Derivatives can be traded on regulated exchanges as listed derivatives or over-the-counter. |
| **Loans, Deposits & Syndications** | The Loans, Deposits and Syndications domain provides the bank transaction codes of all operations that are related to loans, deposits and syndications management. |
| **Foreign Exchange** | The Foreign Exchange domain provides the bank transaction codes of all operations that are related to the foreign exchange market. Often abbreviated as FOREX. |
| **Precious Metal** | The Precious Metal domain provides the bank transaction codes of all operations that are related to a classification of metals that are considered to be rare and/or have a high economic value. |
| **Commodities** | The Commodities domain provides the bank transaction codes of all operations that are related to a commodity which might be an extraction (mining), an agricultural product (soybeans, grains, coffee, etc.), a non-precious metal, wood, or any other physical substance that investors buy or sell, usually as commodity futures contracts. They are complex, and include a wide array of instruments to manage risk through contracts for delivery of any product or service that can be characterized in an interchangeable way |
| **Trade Services** | The Trade Services domain provides the bank transaction codes related to all of the Trade Services operations that need to be reported in the statements. |
| **Securities** | The Securities domain provides the bank transaction codes for cash movements related to transactions on equities, fixed income and other securities industry related financial instruments. |
| **Account Management** | The Account Management domain provides the bank transaction codes for operations on one account. Those transactions imply cash movements related to activities between the financial institution servicing the account and the customer/owner of the account. |
| **Extended Domain** | The extended domain code is to be used whenever a specific domain has not yet been identified, or a proprietary Bank Transaction Code has not been associated with a specific domain. |

## Section 3: Families within Domains

### Generic Family definition

Within each Domain, there are 4 generic Family codes defined:

|  |  |  |
| --- | --- | --- |
| **Generic Domain Families** | | |
|  | **Family** | **Definition** |
|  | **Not available** | The “Not Available” family is used to cater for the Bank Transaction Code mandatory field, when no further details are available for the Bank Transaction Code, eg a payment is reported but no family is available in the information provided in the transaction. |
|  | **Other** | The “Other” family is used to cater for the Bank Transaction Code mandatory field, when the reported family does not match any of the families listed in the specified domain, but further details are available in addition to the domain code. |
|  | **Miscellaneous Credit Operations** | Transaction is related to miscellaneous credit operations on the balance or on a specific transaction on the account. |
|  | **Miscellaneous Debit Operations** | Transaction is related to miscellaneous debit operations on the balance or on a specific transaction on the account. |

In the details of the Domain, these 4 generic Families are indicated in *italics* in the list of Families.

### Payments Families definition

| **Payments Domain Families** | | |
| --- | --- | --- |
|  | **Received Credit Transfers** | Receivable Credit Transfers are instructions to receive an amount of money from a debtor by the account owner. The receivable credit transfers are related to transactions received by the account owner. |
|  | **Issued Credit Transfers** | Payable Credit Transfers are instructions to transfer an amount of money by the account owner to a creditor. The payable credit transfers are related to instructions sent by the account owner. |
|  | **Received Cash Concentration** | Transaction is related to incoming cash movements that are related to cash management activities initiated by the owner of the sending account to optimise the return on the available funds. |
|  | **Issued Cash Concentration** | Transaction is related to outgoing cash movements that are related to cash management activities initiated by the owner of the account to optimise the return on the available funds. |
|  | **Received Direct Debits** | The Received Direct Debit transactions are related to instructions received by the account owner to debit the account. |
|  | **Issued Direct Debits** | The Issued Direct Debit transactions are related to instructions sent by the account owner to collect an amount of money that is due to the account owner. |
|  | **Received Cheques** | Transaction is related to a written paper order – the cheque – received by the account owner from the cheque drawer, to credit the account of the owner. |
|  | **Issued Cheques** | Transaction is related to a written paper order – the cheque – issued by the account owner to the cheque recipient, to debit the account of the cheque issuer. |
|  | **Customer Card Transactions** | Transaction is a payment card operation performed by the customer by the means of a debit or credit card. Cards are issued by a credit institution or a card company. They indicate that the holder of the card may charge his/her account at the bank (debit card) or draw on a line of credit (credit card) up to an authorised limit. |
|  | **Merchant Card Transactions** | Transaction is a payment card operation performed by debit or credit card operation, reported for the merchant. |
|  | **Lock Box** | Transaction is related to a lockbox, which is a batch of cheques that have been deposited in a BO, and are processed in one operation. |
|  | **Counter Transactions** | Transaction is related to cash movements initiated through over-the-counter operations at the financial institution’s counter |
|  | **Drafts / Bill Of Orders** | Transaction is related to a guaranteed bank cheque issued by the account owner with a future value date (do not pay before), which in commercial terms is a ‘negotiable instrument’: the beneficiary can receive early payment from any bank under subtraction of a discount. The ordering customer’s account that has issued the draft is debited on value date. |
|  | ***Not available*** | *Generic code for Payments* |
|  | ***Other*** | *Generic code for Payments* |
|  | ***Miscellaneous Credit Operations*** | *Generic code for Payments* |
|  | ***Miscellaneous Debit Operations*** | *Generic code for Payments* |
|  | | |

### Cash Management Families definition

|  |  |  |
| --- | --- | --- |
| **Cash Management Domain Families** | | |
|  | **Cash Pooling** | Cash pooling is an arrangement between entities within the same business organisation. It presents their short term credit and debit cash balance positions as a net number. Pooling is normally effected through a bank which provides a single summary account with interest charged or earned on the net cash balance position. There is no movement of funds between accounts of the entities participating in the cash pool. While the accounts must be at the same bank they need not be in the same branch. |
|  | **Account Balancing** | Transaction is related to a cash movement that sets the balances of an account to an amount that has been pre-agreed or specified in the transaction. Those transactions are mainly automated liquidity management transactions to optimise the return on the available funds. |
|  | ***Not available*** | *Generic code for Cash Management* |
|  | ***Other*** | *Generic code for Cash Management* |
|  | ***Miscellaneous Credit Operations*** | *Generic code for Cash Management* |
|  | ***Miscellaneous Debit Operations*** | *Generic code for Cash Management* |
|  | | |

### Derivatives Families definition

| **Derivatives Domain Families[[1]](#footnote-1)** | | |
| --- | --- | --- |
|  | **OTC – Credit Derivatives** | Transaction is related to an OTC derivative designed to assume or shift credit risk, that is, the risk of a credit event such as a default or bankruptcy of a borrower. For example, a lender might use a credit derivative to hedge the risk that a borrower might default or have its credit rating downgraded. Common credit derivatives include Credit Default Options, Credit Default Swaps, Credit Spread Options, Downgrade Options, and Total Return Swaps. |
|  | **OTC – Interest Rates Derivatives** | Transaction relates to an interest rate derivative. |
|  | **OTC – Equity Derivatives** | Transaction is related to an equity derivative, i.e. a derivative whose pay-offs depends on the value of an underlying share, basket, or stock market index eg single stock derivatives, equity basket derivatives or equity index derivatives. |
|  | **OTC – Bonds Derivatives** | Transaction is related to a bond derivative, i.e. a derivative whose pay-offs depends on the value of an underlying long-term debt security issued by corporations and governments. Typical derivatives are bond options. |
|  | **OTC – Structured Exotic derivatives** | Transaction is related to derivatives operations of combined multiple types of instruments, including securities, bonds, commodities and/or weather derivatives. |
|  | **OTC – Swap Derivatives** | Transaction is related to any kind of swap derivative. |
|  | **Listed Futures** | Transaction is a cash movement related to a listed future, i.e. a legally binding agreement, made on a futures exchange, to buy or sell a financial instrument some time in the future. |
|  | **Listed Options** | Transaction is a movement related to an option listed on a stock or futures exchange, i.e. a contract that gives the option holder the right to purchase (or call) a specified number of shares of the optioned asset (or underlying of the option) at the strike price from the option writer on or before the option contract hits its expiration date or;  provides the option holder the right, but not the obligation to sell (or put) an optioned asset to the option writer at the strike price on or before the option contract hits its expiration date. |
|  | ***Not available*** | *Generic code for Derivatives* |
|  | ***Other*** | *Generic code for Derivatives* |
|  | ***Miscellaneous Credit Operations*** | *Generic code for Derivatives* |
|  | ***Miscellaneous Debit Operations*** | *Generic code for Derivatives* |
|  | | |

### Loans, Deposits & Syndications Families definition

|  |  |  |
| --- | --- | --- |
| **Loans, Deposits & Syndications Domain Families** | | |
|  | **Fixed Term Loans** | Transaction relates to a loan with a fixed maturity during which time interest is paid, but no payments to reduce principal are made. The entire principal is due and payable at the end of the loan term. |
|  | **Notice Loans** | Transaction relates to a loan which can be reimbursed with a fixed notice period. |
|  | **Fixed Term Deposits** | Transaction relates to an amount of money deposited in a savings account for a fixed period of time, the terms of which impose a financial penalty if the amount of money is withdrawn before the specified maturity date. |
|  | **Notice Deposits** | Transaction relates to a deposit which can be recalled with a fixed notice period. The amount of money is put on a savings account on which the customer agrees to give the thrift institution a specified notice before making a withdrawal, usually in return for higher interest rates. A penalty may be imposed by the institution for a withdrawal made without the agreed upon notice. |
|  | **Mortgage Loans** | Transaction relates to a loan that is secured by a guarantee of real estate. |
|  | **Consumer Loans** | Transaction related to a loan that has been issued for consumable goods, such as a car. |
|  | **Syndications** | Transaction relates to a syndication which is the process of involving numerous different lenders in providing various portions of a loan. |
|  | ***Not available*** | *Generic code for Loans, Deposits and Syndications transactions* |
|  | ***Other*** | *Generic code for Loans, Deposits and Syndications transactions* |
|  | ***Miscellaneous Credit Operations*** | *Generic code for Loans, Deposits and Syndications transactions* |
|  | ***Miscellaneous Debit Operations*** | *Generic code for Loans, Deposits and Syndications transactions* |
|  | | |

### Foreign Exchange Families definition

|  |  |  |
| --- | --- | --- |
| **Foreign Exchange Domain Families** | | |
|  | **Spots** | Transaction is related to the exchange of two currencies at an agreed upon exchange rate for cash delivery. |
|  | **Forwards** | Transaction is related to a Foreign Exchange forward, i.e. an exchange of two currencies on a future date. |
|  | **Swaps** | Transaction is related to a swap that involves the exchange of principal and interest in one currency for the same in another currency |
|  | **Futures** | Transaction is related to contracts on futures exchange which require the delivery of a specified amount of currency at a specified date, if not liquidated before the contract matures. |
|  | **Non Deliverable** | Transaction is related to a non-deliverable Forex ie a cash-settled, short term forward contract on a thinly traded or non-convertible foreign currency, where the profit or loss at the time at the settlement is calculated by taking the difference between the agreed upon exchange rate and the spot rate at the time of settlement, for an agreed upon amount of money. |
|  | ***Not available*** | *Generic code for Foreign Exchanges transactions* |
|  | ***Other*** | *Generic code for Foreign Exchanges transactions* |
|  | ***Miscellaneous Credit Operations*** | *Generic code for Foreign Exchanges transactions* |
|  | ***Miscellaneous Debit Operations*** | *Generic code for Foreign Exchanges transactions* |
|  | | |

### Precious Metals Families definition

|  |  |  |
| --- | --- | --- |
| **Precious Metal Domain Families** | | |
|  | **Spots** | Transaction is related to the purchase or the selling of precious metal at the spot price i.e. at the price for the spot delivery of precious metal. |
|  | **Futures** | Transaction is related to contracts for the future delivery at a fixed price of precious metal, or future delivery at a fixed price of securities backed by precious metal. The contracts are bought and sold on precious metal exchanges. |
|  | **Options** | Transaction is related to precious metal option instruments |
|  | **Delivery** | Transaction is the physical delivery of precious metal. |
|  | ***Not available*** | *Generic code for Precious Metal**transactions* |
|  | ***Other*** | *Generic code for Precious Metal**transactions* |
|  | ***Miscellaneous Credit Operations*** | *Generic code for Precious Metal**transactions* |
|  | ***Miscellaneous Debit Operations*** | *Generic code for Precious Metal**transactions* |
|  | | |

### Commodities Families definition

| **Commodities Domain Families** | | |
| --- | --- | --- |
|  | **Spots** | Transaction is related to the purchase, or selling of commodities at the spot price, i.e. at the price for the spot delivery of the commodities. |
|  | **Futures** | Transaction is related to contracts for the future delivery at a fixed price of goods, such as agricultural or mining products, or future delivery at a fixed price of securities backed by those products. The contracts are bought and sold on commodities exchanges. |
|  | **Options** | Transaction is related to commodities option instruments |
|  | **Delivery** | Transaction is related to the physical delivery of commodities |
|  | ***Not available*** | *Generic code for Loans, Deposits and Syndications transactions* |
|  | ***Other*** | *Generic code for Loans, Deposits and Syndications transactions* |
|  | ***Miscellaneous Credit Operations*** | *Generic code for Loans, Deposits and Syndications transactions* |
|  | ***Miscellaneous Debit Operations*** | *Generic code for Loans, Deposits and Syndications transactions* |
|  | | |

### Trade Services Families definition

|  |  |  |
| --- | --- | --- |
| **Trade Services Domain Families** | | |
|  | **Stand-by Letter Of Credit** | Stand-by credits do not necessarily require the presentation of documentary evidence that events have happened, but rely on attestations. Since “standbys” normally do not guarantee specific performance, they do promise |
|  | **Documentary Credit** | Documentary Credits, also called “commercial credits”, require the presentation of documents that prove certain events have taken place. |
|  | **Clean Collection** | Transaction is related to a clean collection, i.e. collections that do not require documents restricting possession or ownership. A collection is a set of documents including a letter or completed form indicating the drawer’s instructions (called the collection letter), and then often accompanied by documents: drafts, invoices, packing lists and other agreed documents for the export / import of products. |
|  | **Documentary Collection** | Transaction is related to a documentary collection, i.e. collections which are accompanied by documents restricting possession or ownership. |
|  | **Guarantees** | Transaction relates to a guarantee, i.e. a promise, especially in writing, that something is of specified quality, content, benefit, or that it will provide satisfaction or will perform or produce in a specified manner. |
|  | ***Not available*** | *Generic code for Trade Service**transactions* |
|  | ***Other*** | *Generic code for Trade Service**transactions* |
|  | ***Miscellaneous Credit Operations*** | *Generic code for Trade Service**transactions* |
|  | ***Miscellaneous Debit Operations*** | *Generic code for Trade Service**transactions* |
|  | | |

### Securities Families definition

| **Securities Domain Families** | | |
| --- | --- | --- |
|  | **Trade, Clearing and Settlement** | Transaction relates to cash movement generated by a Trading, Clearing or Settlement Activity |
|  | **Non Settled** | Transaction representing the cash equivalent of all non-settled securities transactions |
|  | **Blocked Transactions** | Represents all cash legs for trades settling via CSD that have been matched but blocked in order to not settle |
|  | **CSD Blocked Transactions** | Represents total of all cash legs for trades settling via CSD that have been matched but blocked by the CSD in order to not settle |
|  | **Collateral Management** | Cash movement related to the management of collateral. |
|  | **Corporate Action** | Cash movement related to corporate action activity |
|  | **Custody** | Represents the total of all asset servicing transactions such as dividends, income corporate action equivalents, tax returns, redemptions etc |
|  | **Custody Collection** | All corporate action related payment obligations of the participant bank, based on their role as main paying agent |
|  | **LACK** | ‘LACK’ is an extra amount to be funded in addition to ‘FUND’, as it is a forecast of a cash amount that will not be delivered to the participant due to sales that will fail because of lack of holdings from the seller |
|  | **Miscellaneous Securities Operation** | Cash movement related to other securities related activity |
|  | ***Not available*** | *Generic code for Securities**transactions* |
|  | ***Other*** | *Generic code for Securities**transactions* |
|  | ***Miscellaneous Credit Operations*** | *Generic code for Securities**transactions* |
|  | ***Miscellaneous Debit Operations*** | *Generic code for Securities**transactions* |
|  | | |

### Account Management Families definition

| **Account Management Domain Families** | | |
| --- | --- | --- |
|  | **Opening & Closing** | Transaction is related to the administration of the account, such as closing or opening of the account. |
|  | **Additional Miscellaneous Credit Operations** | Transaction is related to miscellaneous credit operations on the balance or on a specific transaction on the account which are not covered by the generic Miscellaneous Credit Operations. |
|  | **Additional Miscellaneous Debit Operations** | Transaction is related to miscellaneous debit operations on the balance or on a specific transaction on the account which are not covered by the generic Miscellaneous Debit Operations. |
|  | ***Not available*** | *Generic code for Account Management* *transactions* |
|  | ***Other*** | *Generic code for Account Management* *transactions* |
|  | ***Miscellaneous Credit Operations*** | *Generic code for Account Management* *transactions* |
|  | ***Miscellaneous Debit Operations*** | *Generic code for Account Management* *transactions* |
|  | | |

### Extended Domain Family definition

|  |  |  |
| --- | --- | --- |
| **Extended Domain Families** | | |
|  | ***Not available*** | *Generic code for Extended Domain* **transactions***. No other code will be allowed for this special purpose Domain.* |

*Additionally, the Not Available Family used in the Extended Domain only allows for the Not Available Sub-Family (See further details below in the families without defined sub-families Section 5).*

## Section 4: Sub-Families within Families of Domains

### Generic Sub-Family definition

Within each Family, there is a total of 12 generic Sub-Family codes:

|  |  |  |
| --- | --- | --- |
| **Generic Sub-Families** | | |
|  | **Sub-Family** | **Definition** |
|  | **Not available** | The “Not Available” Sub-Family is used to cater for the Bank Transaction Code mandatory field, when no further details are available for the Bank Transaction Code, e.g. a received credit transfer is reported but no Sub-Family is available in the information provided in the transaction. |
|  | **Fees** | Generic fees related to the transaction without further details available |
|  | **Commissions – Generic** | Generic commissions without further details related to the transaction |
|  | **Commissions excluding taxes** | Generic commissions without taxes related to the transaction without further details available |
|  | **Commissions including taxes** | Generic commissions including taxes related to the transaction without further details available |
|  | **Non-taxable Commissions** | Generic non-taxable commissions related to the transaction without further details available |
|  | **Taxes** | Generic taxes related to the transaction without further details available |
|  | **Charges** | Generic charges related to the transaction without further details available |
|  | **Interest** | Generic interest related to the transaction without further details available |
|  | **Adjustments** | Generic credit or debit adjustments related to the transaction without further details available |
|  | **Reimbursement of costs** | Generic reimbursement of costs related to the transaction without further details available |
|  | **Other** | The “Other” Sub-Family is used to cater for the Bank Transaction Code mandatory field, when the reported Family does not match any of the Families listed in the specified Domain, but further details are available in addition to the Domain and Family codes. |

In the details of the Sub-Families, these generic Families are listed in a reduced form (without definition). However, the codes are listed in the 4-character code set in *Italic grey* for each specific Family where applicable*.*

### Payments Sub-Families definition

This Payments Domain contains the following Sub-Families within the below Families:

#### Received and Issued Credit Transfers codes

| **Sub-Families for both**  **Received and Issued Credit Transfers** | | |
| --- | --- | --- |
|  | **Sub-Family** | **Definition** |
|  | **Internal Book Transfer** | Transaction is a transfer between –two different accounts within the same bank. |
|  | **Standing Order** | Transaction is a standing order. A standing order is an instruction given by a party having explicit authority on the debtor’s account to debit, i.e. either debit account owner or originating party, to an account servicer, to process credit transfers at specified intervals during an implicit or explicit period of time. It is given once, and is valid for an open or closed period of time. |
|  | **Cross-Border Standing Order** | Transaction is a cross-border standing order |
|  | **SEPA Credit Transfer** | Transaction is a SEPA credit transfer |
|  | **Domestic Credit Transfer** | Transaction is a in-country domestic currency credit transfer |
|  | **Cross-Border Credit Transfer** | Transaction is a cross-border credit transfer |
|  | **Credit Transfer with agreed Commercial Information** | Transaction is a credit transfer including commercial information, i.e. additional information agreed between the sender and the receiver. |
|  | **Financial Institution Credit Transfer** | Transaction is a financial institution credit transfer, i.e. the debtor and creditor are financial institutions. |
|  | **Priority Credit Transfer** | Transaction is a credit transfer defined with higher priority, eg a PRIEURO credit transfer |
|  | **Payroll/Salary Payment** | Transaction is related to the payment of a payroll salary |
|  | **Cross-border Payroll/Salary Payment** | Transaction is related to the payment of a cross-border payroll salary |
|  | **Same Day Value Credit Transfer** | Transfer is a credit transfer whereby the payment was executed with same day value to the beneficiary*.* |
|  | **Reversal due to Payment Cancellation Request** | Transaction is related to the cancellation of an initial credit transfer upon request from the debtor. The debtor had already been debited for the initial credit transfer, but interbank settlement had not been completed yet. |
|  | **Reversal due to Payment Return/reimbursement of a Credit Transfer** | Transaction is related to the return/reimbursement of a credit transfer transaction (which may be related to a double processing, the debit of an incorrect account, or return of the credit transfer) |
|  | **Automatic Transfer** | Transaction is an individual automatic transfer transaction executed under agreed conditions. |
|  | **ACH Transaction** | Transaction is an electronic payment that is processed through an ACH (generic ACH transfer). |
|  | **ACH Corporate Trade** | Transfer is an ACH Corporate Trade transaction. |
|  | **ACH Pre-Authorised** | Transfer is an ACH Pre-Authorised transaction |
|  | **ACH Settlement** | Transfer is an ACH Settlement transaction. Likely used as a single transaction that is the total of a batch of ACH Debits. |
|  | **ACH Return** | Transfer is an ACH Return transaction, processed through an ACH. |
|  | **ACH Reversal** | Transaction is related to a reversal of an initial credit transfer, following pre-established rules (eg in ACH environment). |
|  | **ACH Credit** | Transaction is an electronic credit payment that is processed through an ACH. |
|  | **ACH Debit** | Transaction is an electronic debit payment that is processed through an ACH. |
|  | **Treasury Tax and Loan Service** | Transaction is related to a Treasury Tax and Loan Service, i.e. a service offered by the [Federal Reserve Banks](file:///\\Be-file02\group\Standards-Calendar\ISO20022_Registration_authority\Local%20Settings\Temporary%20Internet%20Files\Content.IE5\Local%20Settings\Temp\Local%20Settings\wiki\Federal_Reserve_Banks) of the [United States](file:///\\Be-file02\group\Standards-Calendar\ISO20022_Registration_authority\Local%20Settings\Temporary%20Internet%20Files\Content.IE5\Local%20Settings\Temp\Local%20Settings\wiki\United_States) that keeps [tax](file:///\\Be-file02\group\Standards-Calendar\ISO20022_Registration_authority\Local%20Settings\Temporary%20Internet%20Files\Content.IE5\Local%20Settings\Temp\Local%20Settings\wiki\Taxation_in_the_United_States) receipts in the banking sector by depositing them into select banks that meet certain criteria. |
|  | ***Generic*** | *One selected code out of the generic code for Sub-Family:* ***Not available****,* ***Other****,* ***Fees, Commissions, Taxes, Charges and Interest*** *etc (see section 3.4.1* *for more details)* |

#### Received and Issued Cash Concentration codes

| **Sub-Families for both**  **Received and Issued Cash Concentration** | | |
| --- | --- | --- |
|  | **Sub-Family** | **Definition** |
|  | **Corporate Own Account Transfer** | Transaction is a cash concentration transfer between own accounts, i.e., a transfer between 2 different accounts of the same company within the same bank.  Difference between sub accounts and main accounts may be identified through the families: issued or received. |
|  | **Intra Company Transfer** | Transaction is an intra-company cash concentration transfer, i.e., a payment between two different legal entities belonging to the same group. |
|  | **Cross-border Intra-Company Transfer** | Transaction is a cross-border intra-company cash concentration transfer. |
|  | **Financial Institution Own Account Transfer** | Transaction is a cash concentration transfer between financial institution’s own accounts, i.e., a transfer between two different accounts of the financial institution customer within one financial institution. |
|  | **Branch Account Transfer** | Transaction is a cash concentration transfer between two financial institution branches belonging to the same group. |
|  | **ACH Concentration** | Transfer is an ACH Concentration transaction, i.e. movement of funds from own smaller depository accounts at other financial institutions to a concentration account |
|  | ***Generic*** | *One selected code out of the generic code for sub-family:* ***Not available****,* ***Other****,* ***Fees, Commissions, Taxes, Charges and Interest*** *etc (see section 3.4.1* *for more details)* |

#### Received and Issued Direct Debits codes

| **Sub-Families for both**  **Received and Issued Direct Debits** | | |
| --- | --- | --- |
|  | **Sub-Family** | **Definition** |
|  | **Direct Debit** | Transaction is a legacy direct debit payment, which is related to a recurring payment. The settlement of the direct debit transaction has already been completed successfully. |
|  | **Direct Debit under reserve** | Transaction is a legacy direct debit payment under reserve of settlement. Although the amount has been already been posted, the funds have not yet been settled. |
|  | **SEPA Core Direct Debit** | Transaction is SEPA core direct debit payment. |
|  | **SEPA B2B Direct Debit** | Transaction is SEPA direct debit payment, as defined in the B2B Direct Debit Rulebook. |
|  | **One-Off Direct Debit** | Transaction is a one-off direct debit payment. |
|  | **Cross-Border Direct Debit** | Transaction is a cross-border direct debit payment. |
|  | **Pre-Authorised Direct Debit** | Transaction is a Pre-Authorised Direct Debit payment, e.g. the ACH pre-authorised Direct Debit. |
|  | **Financial Institution Direct Debit Payment** | Transaction is a financial institution direct debit payment. |
|  | **Reversal due to a Payment Cancellation Request** | Transaction is related to the cancellation of an initial direct debit upon request from the creditor. The creditor had already been credited for the initial direct debit, but interbank settlement had not been completed yet. |
|  | **Reversal due to Return/Unpaid Direct Debit** | Transaction is related to a Returned Direct Debit. Several reasons may exist: debtor’s account closed, insufficient funds available, request for refund by the Debtor, etc. |
|  | **Reversal due to Payment Reversal** | Transaction is related to the reversal / reimbursement of a direct debit transaction (which may be related to a double processing, the debit of an incorrect account, or request to reimburse the debtor issued by the creditor) |
|  | ***Generic*** | *One selected code out of the generic code for Sub-Family:* ***Not available****,* ***Other****,* ***Fees, Commissions, Taxes, Charges and Interest*** *etc (see section 3.4.1* *for more details)* |

#### Received and Issued Cheques codes

| **Sub-Families for both**  **Received and Issued Cheques** | | |
| --- | --- | --- |
|  | **Sub-Family** | **Definition** |
|  | **Cheque** | Transaction is related to a cheque drawn on the account of the debtor, and debited on the debtor’s account when the cheque is cashed. Settlement of the cheque has been completed. |
|  | **Cheque under reserve** | Transaction is related to a cheque booked before settlement of the funds has taken place. |
|  | **Unpaid Cheque** | Transaction is related to a cheque for which the settlement could not be completed. |
|  | **Cheque Reversal** | Transaction is related to a reversal of a cheque payment. |
|  | **Certified Customer Cheque** | Transaction is related to a cheque drawn on the account of the debtor, and debited on the debtor’s account when the cheque is cashed. The financial institution prints and certifies the cheque, guaranteeing the payment. |
|  | **Circular Cheque** | Transaction is related to an instruction from a bank to its correspondent bank to pay the creditor a stated sum upon the presentation of a means of identification. |
|  | **Non-Presented Circular Cheque** | Transaction is related to a non-presented circular cheque. |
|  | **Crossed Cheque** | Transaction is related to a cheque that must be paid into an account and not cashed over the counter. There are two parallel lines across the face of a crossed cheque. |
|  | **Order Cheque** | Transaction is related to a cheque made payable to a named recipient ‘or order’. The payee can either deposit the cheque in an account or endorse it to a third party. |
|  | **Open Cheque** | Transaction is related to a cheque that may only be cashed at the bank of origin. |
|  | **Bank Cheque** | Transaction is related to a cheque drawn on the account of the debtor’s financial institution, which is debited on the debtor’s account when the cheque is issued. These cheques are printed by the debtor’s financial institution and payment is guaranteed by the financial institution. Synonym is ‘cashier’s cheque’. |
|  | **Foreign Cheque** | Transaction is related to a cheque drawn on the account of the debtor, and cashed in a different country than the country of the debtor’s bank. |
|  | **Foreign Cheque under reserve** | Transaction is related to a foreign cheque, booked before settlement of the funds has taken place. |
|  | **Unpaid Foreign Cheque** | Transaction is related to a foreign cheque for which the settlement could not be completed. |
|  | **Controlled Disbursement** | Transaction is related to a service that provides for movement of funds associated with cheque presentation. This is the presentation leg of the transaction. |
|  | **ARP Debit** | Transaction is an account reconciliation package transaction that allows the account consolidation and enhances the management of paper cheques. |
|  | **Cash Letter** | Transaction is related to a cash letter. |
|  | **Cash Letter Adjustment** | Transaction is related to an adjustment of a cash letter payment. |
|  | ***Generic*** | *One selected code out of the generic code for Sub-Family:* ***Not available****,* ***Other****,* ***Fees, Commissions, Taxes, Charges and Interest*** *etc (see section 3.4.1* *for more details)* |

#### Customer Card Transaction codes

|  |  |  |
| --- | --- | --- |
| **Sub-Families for**  **Customer Card Transactions** | | |
|  | **Sub-Family** | **Definition** |
|  | **Cash Withdrawal** | Transaction is an ATM withdrawal operation |
|  | **Cash Deposit** | Transaction is an ATM deposit operation |
|  | **Cross-Border Cash Withdrawal** | Transaction is an ATM cash withdrawal operation in a foreign country. |
|  | **Point-of-Sale (POS) Payment - Debit Card** | Transaction is a payment done through an electronic network of banks, debit cardholders, and merchants that permit consumers to electronically make direct payment at the place of purchase. The funds transfer directly from the account of the cardholder to the account of the merchant. |
|  | **Credit Card Payment** | Transaction is a payment done through a credit card that permits the credit cardholders to electronically make a payment at the place of purchase. |
|  | **Cross-border Credit Card Payment** | Transaction is a payment done through a credit card in a foreign country. |
|  | **Smart-Card Payment** | Transaction is a card-based payment. The smart-card is a system that stores values for transactions on a computer chip located on the card itself. As the card is used for transactions, the amounts are subtracted from a balance on the chip. As the balance approaches zero, the chip can be “reloaded” through a number of methods. |
|  | ***Generic*** | *One selected code out of the generic code for Sub-Family:* ***Not available****, Other,* ***Fees, Commissions, Taxes, Charges and Interest*** *(see section 3.4.1* *for more details)* |

#### Merchant Card Transaction codes

| **Product Sub-Families for**  **Merchant Card Transactions** | | |
| --- | --- | --- |
|  | **Sub-Family** | **Definition** |
|  | **Point-of-Sale (POS) Payment** | Transaction is a payment done through an electronic network of banks, debit cardholders, and merchants that permit consumers to electronically make direct payment at the place of purchase. The funds transfer directly from the account of the cardholder to the account of the merchant. |
|  | **Credit Card Payment** | Transaction is a payment done through a credit card that permits the credit cardholders to electronically make a payment at the place of purchase. |
|  | **Smart-Card Payment** | Transaction is a card-based payment. For the merchant, the transaction related to transfer of the funds related to the settlement of the recorded transaction paid through smart-cards. |
|  | **Unpaid Card Transaction** | Transaction is related to the return of a debit/credit payment that has not been settled or has been rejected by the card holder for a justified reason. |
|  | ***Generic*** | *One selected code out of the generic code for Sub-Family:* ***Not available****,* ***Other****,* ***Fees, Commissions, Taxes, Charges and Interest*** *etc (see section 3.4.1* *for more details)* |

#### Counter Transaction codes

| **Sub-Families for**  **Counter Transactions** | | |
| --- | --- | --- |
|  | **Sub-Family** | **Definition** |
|  | **Cash Deposit** | Transaction is a counter or safe cash deposit operation, related to coin and currency deposit |
|  | **Cash Withdrawal** | Transaction is a counter cash withdrawal operation, related to coin and currency withdrawal |
|  | **Branch Deposit** | Transaction is a counter or safe cash deposit operation, related to coin and currency deposit, operated at branch location. |
|  | **Branch Withdrawal** | Transaction is a counter cash withdrawal operation, related to coin and currency withdrawal, operated at branch location. |
|  | **Cheque Deposit** | Transaction is a counter or safe cash deposit operation, related to cheque deposit |
|  | **Mixed Deposit** | Transaction is a counter cash deposit operation, related to a combination of cheque, coin and currency deposit |
|  | **Miscellaneous Deposit** | Transaction is a counter deposit related to undefined underlying instruments |
|  | **Foreign Currency Withdrawal** | Transaction is a movement resulting from foreign currency buy operations (bank notes and coins) at the counter. |
|  | **Foreign Currency Deposit** | Transaction is a movement resulting from foreign currency sell operations (bank notes and coins) at the counter. |
|  | **Travellers Cheques Withdrawal** | Transaction is a movement resulting from a travellers’ cheques withdrawal by the account owner at the counter. |
|  | **Travellers Cheque Deposit** | Transaction is a movement resulting from a travellers’ cheques deposit by the account owner at the counter. |
|  | ***Generic*** | *One selected code out of the generic code for Sub-Family:* ***Not available****,* ***Other****,* ***Fees, Commissions, Taxes, Charges and Interest*** *etc (see section 3.4.1* *for more details)* |

#### Lockbox codes

|  |  |  |
| --- | --- | --- |
| **Sub-Families for**  **Lockbox Transactions** | | |
|  | **Sub-Family** | **Definition** |
|  | **Credit adjustment** | Transaction is related to a lockbox credit adjustment. |
|  | **Debit** | Transaction is related to a lockbox debit. |
|  | **Deposit** | Transaction is related to a lockbox deposit |
|  | ***Generic*** | *One selected code out of the generic code for Sub-Family:* ***Not available****,* ***Other****,* ***Fees, Commissions, Taxes, Charges and Interest*** *etc (see section 3.4.1* *for more details)* |

#### Drafts / Bill to Order codes

|  |  |  |
| --- | --- | --- |
| **Sub-Families for**  **Drafts / Bill to Order** | | |
|  | **Sub-Family** | **Definition** |
|  | **Settlement at Maturity** | Transaction is related to a draft or bill to order which has been paid on maturity date. |
|  | **Settlement under reserve** | Transaction is related to a settlement under reserve of the draft. |
|  | **Discounted Draft** | Transaction is related to a discounted draft, i.e. the beneficiary has received an early payment from any bank under subtraction of a discount. |
|  | **Dishonoured/Unpaid Draft** | Transaction is related to a Dishonoured / Unpaid Draft or Bill To Order. The beneficiary has received early payment, but the ordering customer’s account could not be debited on value date. |
|  | **Draft Maturity Change** | Transaction is related to the change of the maturity date of a draft. |
|  | ***Generic*** | *One selected code out of the generic code for Sub-Family:* ***Not available****,* ***Other****,* ***Fees, Commissions, Taxes, Charges and Interest*** *etc (see section 3.4.1* *for more details)* |

### Cash Management Sub-Families definition

This Cash Management Domain contains the following Sub-Families within the below Families:

#### Cash Pooling codes

|  |  |  |
| --- | --- | --- |
| **Sub –Families for**  **Cash Pooling** | | |
|  | **Sub-Family** | **Definition** |
|  | **Cross-Border** | Transaction is related to cash a management activity that is cross-border cash pooling operation. |
|  | ***Generic*** | *One selected code out of the generic code for Sub-Family:* ***Not available****,* ***Other****,* ***Fees, Commissions, Taxes, Charges and Interest*** *etc (see section 3.4.1* *for more details)* |

#### Account Balancing codes

|  |  |  |
| --- | --- | --- |
| **Sub-Families for**  **Account Balancing** | | |
|  | **Sub-Family** | **Definition** |
|  | **Zero Balancing** | Transaction is a cash management instruction, requesting to zero balance the account.  Zero Balance Accounts empty or fill the balances in accounts at the same bank, in the same country into or out of a main account each day. |
|  | **Sweeping** | Transaction relates to a cash management instruction, requesting a sweep of the account above an agreed floor amount.  The purpose is to move the funds from multiple accounts to a single bank account. Funds can move domestically or across border and more than one bank can be used. |
|  | **Topping** | Transaction is a cash management instruction, requesting to top the account above a certain floor amount. The floor amount, if not pre-agreed by the parties involved, may be specified. |
|  | **Controlled Disbursement** | Transaction is related to a service that provides for movement of funds associated with cheque presentation. This is the funding leg of the transaction performed as part of the account balancing. |
|  | **Overdraft** | Transaction relates to a cash management instruction that requesting the processing of overdraft conditions |
|  | **Cross-Border** | Transaction is related to a cash management activity that is cross-border account balancing operation. |
|  | ***Generic*** | *One selected code out of the generic code for Sub-Family:* ***Not available****,* ***Other****,* ***Fees, Commissions, Taxes, Charges and Interest*** *etc (see section 3.4.1* *for more details)* |

### Derivatives Sub-Families definition

This Derivatives Domain contains the following Sub-Families within the below Families:

#### OTC Derivatives codes

|  |  |  |
| --- | --- | --- |
| **Sub-Families for**  **OTC Credit, Interest Rates, Equity, Bonds and Structured Exotic Derivatives** | | |
|  | **Sub-Family** | **Definition** |
|  | ***No specific Sub-Families required*** | ***No Sub-Families defined so far*** |
|  | ***Generic*** | *One selected code out of the generic code for Sub-Family:* ***Not available****,* ***Other****,* ***Fees, Commissions, Taxes, Charges and Interest*** *etc (see section 3.4.1* *for more details)* |

|  |  |  |
| --- | --- | --- |
| **Sub-Families for**  **OTC Swaps** | | |
|  | **Sub-Family** | **Definition** |
|  | **Upfront Payment** | Transaction is a swap related upfront payment |
|  | **Reset Payment** | Transaction is a swap related reset payment |
|  | **Partial Payment** | Transaction is a swap related partial payment |
|  | **Final Payment** | Transaction is a swap related final payment |
|  | **Client Owned Collateral** | Transaction is a swap client owned collateral |
|  | ***Generic*** | *One selected code out of the generic code for Sub-Family:* ***Not available****,* ***Other****,* ***Fees, Commissions, Taxes, Charges and Interest*** *etc (see section 3.4.1* *for more details)* |

### Loans, Deposits & Syndications Sub-Families definition

The Loans, Deposits & Syndication Domain contains the following Sub-Families within the below Families:

#### Fixed Term / Notice / Mortgage / Consumer or Syndications Loans codes

| **Sub-Families for all of the**  **Fixed Term Loans / Notice Loans / Mortgage Loans / Consumer Loans or Syndications** | | |
| --- | --- | --- |
|  | **Sub-Family** | **Definition** |
|  | **Drawdown** | Transaction is related to drawdown of fixed term / notice / mortgage / consumer loans or syndications contracts. |
|  | **Renewal** | Transaction is related to renewal of fixed term / notice / mortgage / consumer loans or syndications contracts. |
|  | **Principal Payment** | Transaction is related to the payment of the principal of fixed term / notice / mortgage / consumer loans or syndications contracts. |
|  | ***Generic*** | *One selected code out of the generic code for Sub-Family:* ***Not available****,* ***Other****,* ***Fees, Commissions, Taxes, Charges and Interest*** *etc (see section 3.4.1* *for more details)* |

#### Fixed Term and Notice Deposits codes

|  |  |  |
| --- | --- | --- |
| **Sub-Families for both**  **Fixed Term Deposits And Notice Deposit** | | |
|  | **Sub-Family** | **Definition** |
|  | **Deposit** | Transaction is related to opening of the fixed term / notice deposits contract. |
|  | **Repayment** | Transaction is related to repayment of the fixed term / notice deposits. |
|  | ***Generic*** | *One selected code out of the generic code for Sub-Family:* ***Not available****,* ***Other****,* ***Fees, Commissions, Taxes, Charges and Interest*** *etc (see section 3.4.1* *for more details)* |

### Trade Services Sub-Families definition

This Trade Services Domain contains the following Sub-Families within the below Families:

#### Stand-By Letter of Credit and Documentary Credit codes

| **Sub-Families for both**  **Stand-By Letters Of Credit and Documentary Credit** | | |
| --- | --- | --- |
|  | **Sub-Family** | **Definition** |
|  | **Freeze of funds** | Transaction is related to the freeze of funds under Import Stand-by letter of credit or documentary credit. |
|  | **Settlement of Sight Import document** | Transaction is related to the settlement upon presentation of the Import Letter of credit (Stand-By or Documentary) |
|  | **Settlement of Sight Export document** | Transaction is related to the settlement upon presentation of the Export Letter of credit (Stand-By or Documentary) |
|  | **Settlement against bank guarantee** | Transaction is related to the settlement of the Letter of Credit (Stand-By or Documentary) against a bank guarantee. |
|  | **Settlement under reserve** | Transaction is related to a settlement under reserve of fulfilment of all requirements as defined in the Letter of Credit (Stand-By or Documentary). |
|  | ***Generic*** | *One selected code out of the generic code for Sub-Family:* ***Not available****,* ***Other****,* ***Fees, Commissions, Taxes, Charges and Interest*** *etc (see section 3.4.1* *for more details)* |

#### Clean and Documentary Collections codes

|  |  |  |
| --- | --- | --- |
| **Sub-Families for both**  **Clean and Documentary Collections** | | |
|  | **Sub-Family** | **Definition** |
|  | **Settlement under reserve** | Transaction is related to a settlement under reserve of collection. |
|  | **Settlement after collection** | Transaction is related to a settlement after collection |
|  | ***Generic*** | *One selected code out of the generic code for Sub-Family:* ***Not available****, Other,* ***Fees, Commissions, Taxes, Charges and Interest*** *(see section 3.4.1* *for more details)* |

#### Guarantees codes

|  |  |  |
| --- | --- | --- |
| **Sub-Families for**  **Guarantees** | | |
|  | **Sub-Family** | **Definition** |
|  | **Settlement** | Transaction relates to the settlement of a guarantee. |
|  | ***Generic*** | *One selected code out of the generic code for Sub-Family:* ***Not available****,* ***Other****,* ***Fees, Commissions, Taxes, Charges and Interest*** *etc (see section 3.4.1* *for more details)* |

### Securities Sub-Families definition

This Securities Domain contains the following Sub-Families within the below Families:

#### Trading, Clearing and Settlement & Non Settled Sub-families codes

| **Sub-Families for**  **Trade, Clearing and Settlement and Non Settled** | | |
| --- | --- | --- |
|  | **Sub-Family** | **Definition** |
|  | **Pair-Off** | Clean cash movement related to a pair-off transaction, ie a buyback to offset and effectively liquidate a prior sale of securities or a sellback to offset and effectively liquidate a prior buy of securities. |
|  | **Trade** | Cash movement related to a securities purchase or sale. |
|  | **Netting** | Cash movement related to the netting of securities trades. |
|  | **Triparty Repo** | Cash movement related to the initiation or closing of a triparty repo transaction |
|  | **Triparty Reverse Repo** | Cash movement related to the initiation or closing of a triparty reverse repo transaction |
|  | **Reverse Repo** | Cash movement related to the initiation or closing of a reverse repo transaction in which a buyer lends cash by buying securities (used as collateral) and simultaneously agrees to sell back the same or similar securities at a future (may be open) time. |
|  | **Repo** | Cash movement related to the initiation or closing of a repo transaction in which a seller acquires cash by selling securities (used as collateral) and simultaneously agrees to repurchase the same or similar securities at a future (may be open) time. |
|  | **Securities Borrowing** | Cash movement related to the initiation or closing of a securities borrowing transaction. |
|  | **Securities Lending** | Cash movement related to the initiation or closing of a securities lending transaction |
|  | **Buy Sell Back** | Cash movement related to the opening or closing of a buy-sell back transaction ie a transaction which consist of a simultaneous matching purchase and sale of the same quantity of the same securities for different value dates. |
|  | **Sell Buy Back** | Cash movement related to the opening or closing of a sell-buy back transaction ie a transaction which consist of a simultaneous matching sale and purchase of the same quantity of the same securities for different value dates. |
|  | **Factor Update** | Cash movement related to a factor update transaction on a purchase or sale of factored securities. |
|  | **Depositary Receipt Issue** | Cash movement related to a depositary receipt issue operation. |
|  | **Inspeci/Share Exchange** | Cash movement related to a move of stock into or out of a pooled account. |
|  | **External Account Transfer** | Cash movement related to an external securities account transfer ie a transfer involving more than one instructing party and/or account servicer. |
|  | **Internal Account Transfer** | Cash movement related to an internal securities account transfer ie a transfer involving one instructing party at one account servicer. |
|  | **Non Syndicated** | Cash movement related to the issue of a medium and short term paper (CP, CD, MTN, notes etc) under a program and without syndication arrangement. |
|  | **Placement** | Cash movement related to a placement/new issue. |
|  | **Portfolio Move** | Cash movement related to a portfolio move from one investment manager to another and/or from an account servicer to another. |
|  | **Syndicated** | Cash movement related to the issue of securities (bonds, warrants, equities etc) through a syndicate of underwriters and a Lead Manager. |
|  | **TBA closing** | Cash movement related to a TBA (To Be Announced) closing transaction. |
|  | **Turnaround** | Cash movement related to a turnaround transaction, the simultaneous purchase and sell of the same quantity of financial instruments on the same day. |
|  | **Redemption** | Cash movement related to the redemption of an investment fund. |
|  | **Subscription** | Cash movement related to the subscription to an investment fund. |
|  | **Cross Trade** | Cash movement related to an investment funds cross in or out transaction |
|  | **Switch** | Cash movement related to a change between investment funds (usually of the same family) with cash in/out, at more interesting conditions than a separate redemption or a separate subscription. |
|  | **Redemption Asset Allocation** | Cash movement related to a redemption in an asset allocation plan which enables investors to withdraw, by percentage a certain amount of cash from several sub-funds of a same umbrella structure. |
|  | **Subscription Asset Allocation** | Cash movement related to an asset allocation plan that enables investors to allocate, by percentage a certain amount of cash into several sub-funds of a same umbrella structure. |
|  | **Principal Pay-down/pay-up** | Partial payment or receipt of principal on factored securities. |
|  | **Transfer Out** | Cash movement related to a debit to an account on the shareholders register, and is not linked to a shift in investment (redemption or switch), but to account management. |
|  | **Transfer In** | Cash movement related to an incoming credit to an account on the shareholders register, and is not linked to a shift in investment (subscription or switch), but to account management. |
|  | **Exchange Traded CCP** | Representing cash legs of transactions in exchanges, going through CCP functions |
|  | **Exchange Traded** | Representing cash legs of transactions traded in exchanges – this code is only to be used where the service-provider does not distinguish between transactions going through CCP and other transactions |
|  | **Exchange Traded Non-CCP** | Represents cash legs of transactions traded in exchanges, not going through CCP functions |
|  | **OTC CCP** | Represents the cash legs of transactions ‘over the counter’ (OTC), going through CCP functions |
|  | **OTC** | Represents the cash legs of transactions ‘over the counter’ (OTC) exchanges – this code is only to be used where the service-provider does not distinguish between transactions going through CCP and other transactions |
|  | **OTC Non-CCP** | Represents the cash legs of transactions ‘over the counter’ (OTC), not going through CCP functions |
|  | ***Generic*** | *One selected code out of the generic code for Sub-Family:* ***Not available****,* ***Other****,* ***Fees, Commissions, Taxes, Charges and Interest*** *etc (see section 3.4.1* *for more details)* |

#### Blocked Transactions & CSD Blocked Transactions

| **Sub-Families for**  **Blocked Transactions & CSD Blocked Transactions** | | |
| --- | --- | --- |
|  | **Sub-Family** | **Definition** |
|  | **Exchange Traded CCP** | Representing cash legs of transactions in exchanges, going through CCP functions |
|  | **Exchange Traded** | Representing cash legs of transactions traded in exchanges – this code is only to be used where the service-provider does not distinguish between transactions going through CCP and other transactions |
|  | **Exchange Traded Non-CCP** | Represents cash legs of transactions traded in exchanges, not going through CCP functions |
|  | **OTC CCP** | Represents the cash legs of transactions ‘over the counter’ (OTC), going through CCP functions |
|  | **OTC** | Represents the cash legs of transactions ‘over the counter’ (OTC) exchanges – this code is only to be used where the service-provider does not distinguish between transactions going through CCP and other transactions |
|  | **OTC Non-CCP** | Represents the cash legs of transactions ‘over the counter’ (OTC), not going through CCP functions |
|  | ***Generic*** | *One selected code out of the generic code for Sub-Family:* ***Not available****,* ***Other****,* ***Fees, Commissions, Taxes, Charges and Interest*** *etc (see section 3.4.1* *for more details)* |

#### Collateral Management Sub-Families codes

| **Sub-Families for**  **Collateral Management** | | |
| --- | --- | --- |
|  | **Sub-Family** | **Definition** |
|  | **Margin Payments** | Cash collateral movement to meet the minimum amount of financial instruments that must be maintained in a margin account after an investor has bought securities on margin. |
|  | **Triparty Repo** | Cash collateral marks related to triparty repo. |
|  | **Repo** | Cash collateral marks related to repo. |
|  | **Securities Borrowing** | Cash collateral marks related to securities borrowing activity |
|  | **Securities Lending** | Cash collateral marks related to securities lending activity. |
| ***The below sub-families have been requested by ISITC in addition to the SMPG set of codes listed above*** | | |
|  | **Option Broker** | Cash collateral movement related to option broker owned collateral |
|  | **Option Client** | Cash movement related to option client owned collateral |
|  | **Forwards Broker** | Cash movement related to forwards broker owned collateral |
|  | **Forwards Client** | Cash movement related to forwardsclient owned collateral |
|  | **Margin Client** | Cash collateral movement related to margin client owned cash collateral |
|  | **Swap Broker** | Cash movement related to swap broker owned collateral |
|  | **Equity Mark Client** | Cash movement related to equity mark client owned collateral |
|  | **Equity Mark Broker** | Cash movement related to equity mark broker owned collateral |
|  | **Corporate Client** | Cash movement related to corporate mark client owned collateral |
|  | **Corporate Broker** | Cash movement related to corporate mark broker owned collateral |
|  | **Lending Client** | Cash movement related to lending client owned collateral |
|  | **Lending Broker** | Cash movement related to lending broker owned collateral |
|  | **Corporate Rebate** | Cash movement related to a corporate rebate |
|  | ***Generic*** | *One selected code out of the generic code for Sub-Family:* ***Not available****,* ***Other****,* ***Fees, Commissions, Taxes, Charges and Interest*** *etc (see section 3.4.1* *for more details)* |

#### Corporate Action & Custody Sub-Families codes

| **Sub-Families for**  **Corporate Action & Custody** | | |
| --- | --- | --- |
|  | **Sub-Family** | **Definition** |
|  | **Repurchase offer/Issuer Bid/Reverse Rights.** | Offer to existing shareholders by the issuing company to repurchase equity or other securities convertible into equity. The objective of the offer is to reduce the number of outstanding equities. |
|  | **Bonus Issue/Capitalisation Issue** | Bonus, scrip or capitalisation issue. Security holders receive additional assets free of payment from the issuer, in proportion to their holding. |
|  | **Put Redemption** | Early redemption of a security at the election of the holder subject to the terms and condition of the issue. |
|  | **Capital Gains Distribution** | Distribution of profits resulting from the sale of company assets eg Shareholders of Mutual Funds, Unit Trusts, or Sicavs are recipients of capital gains distributions which are often reinvested in additional shares of the fund. |
|  | **Conversion** | Conversion of securities (generally convertible bonds or preferred shares) into another form of securities (usually common shares) at a pre-stated price/ratio. |
|  | **Decrease in Value** | Reduction of face value of a single share. The number of circulating shares remains unchanged. This event may include a cash payout to holders. |
|  | **Drawing** | Redemption in part before the scheduled final maturity date of a security. Drawing is distinct from partial call since drawn bonds are chosen by lottery and results are confirmed to bondholder. |
|  | **Dividend Reinvestment** | Dividend payment where holders can keep cash or have the cash reinvested in the market by the issuer into additional shares in the issuing company. To be distinguished from DVOP as the company invests the dividend in the market rather than creating new share capital in exchange for the dividend. |
|  | **Dutch Auction** | Action by a party wishing to acquire a security. Holders of the security are invited to make an offer to sell, within a specific price range. The acquiring party will buy from the holder with lowest offer. |
|  | **Cash Dividend** | Distribution of cash to shareholders, in proportion to their equity holding. Ordinary dividends are recurring and regular. Shareholder must take cash and may be offered a choice of currency. |
|  | **Dividend Option** | Distribution of a dividend to shareholders with a choice of benefit to receive. Shareholders may choose to receive shares or cash. To be distinguished from DRIP as the company creates new share capital in exchange for the dividend rather than investing the dividend in the market. |
|  | **Exchange** | Exchange of holdings for other securities and/or cash. The exchange can be either mandatory or voluntary involving the exchange of outstanding securities for different securities and/or cash. For example “exchange offer” and “capital reorganisation” |
|  | **Call on intermediate securities** | Call or exercise on nil-paid securities or intermediate securities resulting from an intermediate securities distribution. This code is used for the second event, when an intermediate securities’ issue (rights/coupons) is composed of two events, the first event being the distribution of intermediate securities. |
|  | **Warrant Exercise/Warrant Conversion** | Option to buy (call warrant) or to sell (put warrant) a specific amount of equities, cash, commodity, etc, at a predetermined price over a specific period of time. |
|  | **Interest Payment** | Regular interest payment distributed to holders of an interest bearing asset. |
|  | **Liquidation Dividend / Liquidation Payment** | Distribution of cash, assets, or both. Debt may be paid in order of priority based on preferred claims to assets specified by the security. |
|  | **Full Call / Early Redemption** | Redemption of an entire issue outstanding of bonds/preferred equity by the issuer before final maturity. |
|  | **Merger** | Exchange of outstanding securities, initiated by the issuer which may include options, as the result of two or more companies combining assets ie an external, third party company. Cash payments may accompany share exchange. |
|  | **Odd Lot Sale/Purchase** | Sale or purchase of odd-lots to/from the issuing company, initiated either by the holder of the security or through an offer made by the issuer. |
|  | **Partial Redemption with reduction of nominal value** | Securities are redeemed in part before their scheduled final maturity date with reduction of the nominal value of the shares. The outstanding amount of securities will be reduced proportionally. |
|  | **Partial Redemption Without Reduction of Nominal Value** | Securities are redeemed in part before their scheduled final maturity date without reduction of the nominal value of the shares. This is commonly done by pool factor reduction. |
|  | **Interest Payment with Principles** | Payment of a portion of the principal of an interest bearing asset, in addition to the interest payment. |
|  | **Priority Issue** | Form of open or public offer where, due to a limited amount of securities available, priority is given to existing shareholders. |
|  | **Final Maturity** | Redemption of an entire issue outstanding of bonds/preferred equities by the issuer at final maturity. |
|  | **Rights Issue/Subscription Rights/Rights Offer** | Distribution of a security or privilege that gives the holder an entitlement or right to take part in a future event. |
|  | **Equity Premium Reserve** | Shareholders receive an amount in cash issued from the equity premium reserve. This event is similar to a dividend but has different tax implications. |
|  | **Tender** | Cash movement related to an offer made to shareholders, normally by a third party, requesting them to sell (tender) or exchange their equities. |
|  | **Tax Reclaim** | Event related to tax reclaim activities. |
|  | **Redemption Withdrawing Plan** | Cash movement related to a withdrawal by individuals in the framework of a structured plan for investments made in the past. |
|  | **Subscription Savings Plan** | Cash movement related to a subscription for a savings plan, i.e. money set aside by individuals in the framework of a structured plan for a special purpose eg retirement. |
|  | **Cash in lieu** | Cash paid in lieu of something else. |
|  | ***Generic*** | *One selected code out of the generic code for Sub-Family:* ***Not available****,* ***Other****,* ***Fees, Commissions, Taxes, Charges and Interest*** *etc (see section 3.4.1* *for more details)* |

#### Miscellaneous Securities Operations codes

|  |  |  |
| --- | --- | --- |
| **Sub-Families for Miscellaneous Securities Operations** | | |
|  | **Sub-Family** | **Definition** |
|  | **Charge/fees** | Overall charge paid for an account. May or may not be split up into detailed charges. |
|  | **Bank Fees** | Charges that a bank applies to an account for custody services provided. |
|  | **Compensation/Claims** | Cash movement related to the payment of a claim or compensation. |
|  | **Management Fees** | Charges that an investment manager applies to an account for services provided. |
|  | **Overdraft Charge** | Fees charged to an account when the cash is overdrawn. |
|  | **Transaction Fees** | Fees associated with security settlement activity. |
|  | **Underwriting Commission** | Fee investment bankers charge for underwriting a security issue. |
|  | **Stamp duty** | Stamp duty. |
|  | **Withholding Tax** | Tax levied by a country of source on income paid, usually on dividends remitted to the home country of the firm operating in a foreign country. |
|  | **Brokerage fee** | Fee paid to a broker for services provided. |
|  | **Interest Payment with Principle** | Payment of a portion of the principal of an interest bearing asset, in addition to the interest payment. |
|  | **Tax Reclaim** | Event related to tax reclaim activities. |
|  | **Withdrawal/distribution** | Cash movement related to the withdrawal/distribution of cash out of an account. |
|  | **Deposit/Contribution** | Cash movement related to the deposit/contribution of cash into an account. |
|  | **Borrowing fee** | Fee paid for borrowing activity. |
|  | **Lending income** | Income received from lending activity |
|  | **Sweep** | Cash movement related to a sweep eg an end of day short term investment vehicle.  ***Defined in SMPG set and kept for consistency: is a duplicate of Cash Management / Account Balancing / Sweeping, which should be used instead.*** |
|  | **Swap Payment** | Transaction is a swap related payment. |
|  | **Future Variation Margin** | Transaction is for the payment of futures variation margin/s. |
|  | **Futures Residual Amount** | Transaction related to a futures residual amount. |
|  | **Futures Commission** | A fee charged for executing futures transactions. |
|  | **Fixed Deposit Interest Amount** | Interest payment distributed to holders of a deposit with a fixed term. |
|  | ***Generic*** | *One selected code out of the generic code for Sub-Family:* ***Not available****,* ***Other****,* ***Fees, Commissions, Taxes, Charges and Interest*** *etc (see section 3.4.1* *for more details)* |

### Account Management Sub-Families definition

This Account Management Domain contains the following Sub-Families within the below Families:

#### Opening & Closing codes

|  |  |  |
| --- | --- | --- |
| **Sub-Families for Opening & Closing** | | |
|  | **Sub-Family** | **Definition** |
|  | **Account Opening** | Transaction is related to the opening of the account |
|  | **Account Closing** | Transaction is related to the closing of the account |
|  | **Account Transfer** | Transaction is related to the transfer of the account within the same institution (resulting in a change of the account number) |
|  | ***Generic*** | *One selected code out of the generic code for Sub-Family:* ***Not available****,* ***Other****,* ***Fees, Commissions, Taxes, Charges and Interest*** *etc (see section 3.4.1* *for more details)* |

#### Additional Miscellaneous Credit or Debit Operations codes (extending the generic Family codes)

|  |  |  |
| --- | --- | --- |
| **Sub-Families for**  **Additional Miscellaneous Credit Operations and Additional Miscellaneous Debit Operations** | | |
|  | **Sub-Family** | **Definition** |
|  | **Value Date** | Transaction relates to adjustments required on the value date of the transaction and/or the balance, those adjustments will be reported as value date adjustments |
|  | **Back Value** | Transaction related to adjustments required on the Back Value of the transaction. |
|  | **Adjustment** | Transaction relates to corrections on the account that result in a debit / credit on the account, and are reported as debit / credit adjustments on the statement (eg double credit / debit of a transaction). |
|  | **YTD Adjustment** | Transaction relates to corrections on the account that result in a debit / credit on the account through year-to-date adjustments. |
|  | **Float adjustment** | Transaction relates to corrections on the account that result in a debit / credit on the account through float adjustments. |
|  | **Exchange Rate Adjustment** | Transaction relates to corrections on the account that result in a debit / credit on the account through exchange rates adjustments. |
|  | **Posting Error** | Translation relates to the correction of a posting error. |
|  | ***Generic*** | *One selected code out of the generic code for Sub-Family:* ***Not available****,* ***Other****,* ***Fees, Commissions, Taxes, Charges and Interest*** *etc (see section 3.4.1* *for more details)* |

## Section 5: Domains without defined Sub-Families

### Foreign Exchange Sub-Families definition

The Families for the Foreign Exchange Domain are identified in section 2 as follows:

No further Sub-Families have been defined for the Foreign Exchange Families so far. Therefore, only the 12 generic codes are available for each of the Families.

### Precious Metal Sub-Families definition

The Families for the Precious Metal Domain are identified in section 2 as follows:

No further Sub-Families have been defined for the Precious Metal Families so far. Therefore, only the 12 generic codes are available for each of the Families.

### Commodities Sub-Families definition

The Families for the Commodities Domain are identified in section 2 as follows:

No further Sub-Families have been defined for the Commodities Families so far. Therefore, only the 12 generic codes are available for each of the Families.

### Exceptional Securities Sub-Families definition (Custody Collection)

The Families for the Securities Domain are identified in section 2 as follows:

The Sub-Families are defined for the Securities Family in section 3.4.7 above. But exceptionally for the Custody Collection Sub Family only the 12 generic codes are available.

# Set of 4 character codes

## External Domain Code Set (ExternalBankTransactionDomain1Code)

| **Bank Transaction Code Domains** | |  |  |
| --- | --- | --- | --- |
| **Domains** | **Code** | **Status** | **Status Date** |
| ***Payments*** | ***PMNT*** | ***New*** | ***27 April 2009*** |
| ***Cash Management*** | ***CAMT*** | ***New*** | ***27 April 2009*** |
| ***Derivatives*** | ***DERV*** | ***New*** | ***27 April 2009*** |
| ***Loans, Deposits & Syndications*** | ***LDAS*** | ***New*** | ***27 April 2009*** |
| ***Foreign Exchange*** | ***FORX*** | ***New*** | ***27 April 2009*** |
| ***Precious Metal*** | ***PMET*** | ***New*** | ***27 April 2009*** |
| ***Commodities*** | ***CMDT*** | ***New*** | ***27 April 2009*** |
| ***Trade Services*** | ***TRAD*** | ***New*** | ***27 April 2009*** |
| ***Securities*** | ***SECU*** | ***New*** | ***27 April 2009*** |
| ***Account Management*** | ***ACMT*** | ***New*** | ***27 April 2009*** |
| ***Extended Domain*** | ***XTND*** | ***New*** | ***27 April 2009*** |

## External Family Code Set (ExternalBankTransactionFamily1Code)

| **Bank Transaction Code Families *[[2]](#footnote-2)*** | | | | |
| --- | --- | --- | --- | --- |
| **Domains** | **Family** | **Code** | **Status** | **Status Date** |
| ***Payments*** | Received Credit Transfers | ***RCDT*** | **New** | **27 April 2009** |
| Issued Credit Transfers | ***ICDT*** | **New** | **27 April 2009** |
| Received Cash Concentration Transactions | ***RCCN*** | **New** | **27 April 2009** |
| Issued Cash Concentration Transactions | ***ICCN*** | **New** | **27 April 2009** |
| Received Direct Debits | ***RDDT*** | **New** | **27 April 2009** |
| Issued Direct Debits | ***IDDT*** | **New** | **27 April 2009** |
| Received Cheques | ***RCHQ*** | **New** | **27 April 2009** |
| Issued Cheques | ***ICHQ*** | **New** | **27 April 2009** |
| Customer Card Transactions | ***CCRD*** | **New** | **27 April 2009** |
| Merchant Card Transactions | ***MCRD*** | **New** | **27 April 2009** |
| Lockbox Transactions | ***LBOX*** | **New** | **27 April 2009** |
| Counter Transactions | ***CNTR*** | **New** | **27 April 2009** |
| Drafts/BillOfOrders | ***DRFT*** | **New** | **27 April 2009** |
| ***Not available*** | ***NTAV*** | **New** | **27 April 2009** |
| ***Other*** | ***OTHR*** | **New** | **27 April 2009** |
| ***Miscellaneous Credit Operations (see section for details)*** | ***MCOP*** | **New** | **27 April 2009** |
| ***Miscellaneous Debit Operations (see section for details)*** | ***MDOP*** | **New** | **27 April 2009** |
| ***Cash Management*** | Cash Pooling | ***CAPL*** | **New** | **27 April 2009** |
| Account Balancing | ***ACCB*** | **New** | **27 April 2009** |
| ***Not available*** | ***NTAV*** | **New** | **27 April 2009** |
| ***Other*** | ***OTHR*** | **New** | **27 April 2009** |
| ***Miscellaneous Credit Operations (see section for details)*** | ***MCOP*** | **New** | **27 April 2009** |
| ***Miscellaneous Debit Operations (see section for details)*** | ***MDOP*** | **New** | **27 April 2009** |
| ***Derivatives[[3]](#footnote-3)*** | OTC Derivatives – Credit Derivatives | ***OCRD*** | **New** | **27 April 2009** |
| OTC Derivatives – Interest Rates | ***OIRT*** | **New** | **27 April 2009** |
| OTC Derivatives – Equity | ***OEQT*** | **New** | **27 April 2009** |
| OTC Derivatives – Bonds | ***OBND*** | **New** | **27 April 2009** |
| OTC Derivatives – Structured Exotic Derivatives | ***OSED*** | **New** | **27 April 2009** |
| OTC Derivatives – Swaps | ***OSWP*** | **New** | **27 April 2009** |
| Listed Derivatives – Futures | ***LFUT*** | **New** | **27 April 2009** |
| Listed Derivatives – Options | ***LOPT*** | **New** | **27 April 2009** |
| ***Not available*** | ***NTAV*** | **New** | **27 April 2009** |
| ***Other*** | ***OTHR*** | **New** | **27 April 2009** |
| ***Miscellaneous Credit Operations (see section for details)*** | ***MCOP*** | **New** | **27 April 2009** |
| ***Miscellaneous Debit Operations (see section for details)*** | ***MDOP*** | **New** | **27 April 2009** |
| ***Loans, Deposits & Syndications*** | Fixed Term Loans | ***FTLN*** | **New** | **27 April 2009** |
| Notice Loans | ***NTLN*** | **New** | **27 April 2009** |
| Fixed Term Deposits | ***FTDP*** | **New** | **27 April 2009** |
| Notice Deposits | ***NTDP*** | **New** | **27 April 2009** |
| Mortgage Loans | ***MGLN*** | **New** | **27 April 2009** |
| Consumer Loans | ***CSLN*** | **New** | **27 April 2009** |
| Syndications | ***SYDN*** | **New** | **27 April 2009** |
| ***Not available*** | ***NTAV*** | **New** | **27 April 2009** |
| ***Other*** | ***OTHR*** | **New** | **27 April 2009** |
| ***Miscellaneous Credit Operations (see section for details)*** | ***MCOP*** | **New** | **27 April 2009** |
| ***Miscellaneous Debit Operations (see section for details)*** | ***MDOP*** | **New** | **27 April 2009** |
| ***Foreign Exchange*** | Spots | ***SPOT*** | **New** | **27 April 2009** |
| Forwards | ***FWRD*** | **New** | **27 April 2009** |
| Swaps | ***SWAP*** | **New** | **27 April 2009** |
| Futures | ***FTUR*** | **New** | **27 April 2009** |
| Non Deliverable | ***NDFX*** | **New** | **27 April 2009** |
| ***Not available*** | ***NTAV*** | **New** | **27 April 2009** |
| ***Other*** | ***OTHR*** | **New** | **27 April 2009** |
| ***Miscellaneous Credit Operations (see section for details)*** | ***MCOP*** | **New** | **27 April 2009** |
| ***Miscellaneous Debit Operations (see section for details)*** | ***MDOP*** | **New** | **27 April 2009** |
| ***Precious Metal*** | Spots | ***SPOT*** | **New** | **27 April 2009** |
| Futures | ***FTUR*** | **New** | **27 April 2009** |
| Options | ***OPTN*** | **New** | **27 April 2009** |
| Delivery | ***DLVR*** | **New** | **27 April 2009** |
| ***Not available*** | ***NTAV*** | **New** | **27 April 2009** |
| ***Other*** | ***OTHR*** | **New** | **27 April 2009** |
| ***Miscellaneous Credit Operations (see section for details)*** | ***MCOP*** | **New** | **27 April 2009** |
| ***Miscellaneous Debit Operations (see section for details)*** | ***MDOP*** | **New** | **27 April 2009** |
| ***Commodities*** | Spots | ***SPOT*** | **New** | **27 April 2009** |
| Futures | ***FTUR*** | **New** | **27 April 2009** |
| Options | ***OPTN*** | **New** | **27 April 2009** |
| Delivery | ***DLVR*** | **New** | **27 April 2009** |
| ***Not available*** | ***NTAV*** | **New** | **27 April 2009** |
| ***Other*** | ***OTHR*** | **New** | **27 April 2009** |
| ***Miscellaneous Credit Operations (see section for details)*** | ***MCOP*** | **New** | **27 April 2009** |
| ***Miscellaneous Debit Operations (see section for details)*** | ***MDOP*** | **New** | **27 April 2009** |
| ***Trade Services*** | Stand-By Letter Of Credit | ***LOCT*** | **New** | **27 April 2009** |
| Documentary Credit | ***DCCT*** | **New** | **27 April 2009** |
| Clean Collection | ***CLNC*** | **New** | **27 April 2009** |
| Documentary Collection | ***DOCC*** | **New** | **27 April 2009** |
| Guarantees | ***GUAR*** | **New** | **27 April 2009** |
| ***Not available*** | ***NTAV*** | **New** | **27 April 2009** |
| ***Other*** | ***OTHR*** | **New** | **27 April 2009** |
| ***Miscellaneous Credit Operations (see section for details)*** | ***MCOP*** | **New** | **27 April 2009** |
| ***Miscellaneous Debit Operations (see section for details)*** | ***MDOP*** | **New** | **27 April 2009** |
| ***Securities*** | Trade, Clearing and Settlement | ***SETT*** | **New** | **27 April 2009** |
| Non Settled | ***NSET*** | **New** | **27 April 2009** |
| Blocked Transactions | ***BLOC*** | **New** | **27 April 2009** |
| CSD Blocked Transactions | ***OTHB*** | **New** | **27 April 2009** |
| Collateral Management | ***COLL*** | **New** | **27 April 2009** |
| Corporate Action | ***CORP*** | **New** | **27 April 2009** |
| Custody | ***CUST*** | **New** | **27 April 2009** |
| Custody Collection | ***COLC*** | **New** | **27 April 2009** |
| Lack | ***LACK*** | **New** | **27 April 2009** |
| Miscellaneous Securities Operations | ***CASH*** | **New** | **27 April 2009** |
| ***Not available*** | ***NTAV*** | **New** | **27 April 2009** |
| ***Other*** | ***OTHR*** | **New** | **27 April 2009** |
| ***Miscellaneous Credit Operations (see section for details)*** | ***MCOP*** | **New** | **27 April 2009** |
| ***Miscellaneous Debit Operations (see section for details)*** | ***MDOP*** | **New** | **27 April 2009** |
| ***Account Management*** | Opening & Closing | ***OPCL*** | **New** | **27 April 2009** |
| Additional Miscellaneous Credit Operations | ***ACOP*** | **New** | **27 April 2009** |
| Additional Miscellaneous Debit Operations | ***ADOP*** | **New** | **27 April 2009** |
| ***Not available*** | ***NTAV*** | **New** | **27 April 2009** |
| ***Other*** | ***OTHR*** | **New** | **27 April 2009** |
| ***Miscellaneous Credit Operations (see section for details)*** | ***MCOP*** | **New** | **27 April 2009** |
| ***Miscellaneous Debit Operations (see section for details)*** | ***MDOP*** | **New** | **27 April 2009** |
| ***Extended Domain*** | ***Not available*** | ***NTAV*** | **New** | **27 April 2009** |

## External Sub-Family Code Set (ExternalBankTransactionSubFamily1Code)

### Sub-Families of generic Families

| **Generic Sub-Families** | | | | |
| --- | --- | --- | --- | --- |
| **Family** | **Sub-Family** | **Code** | **Status** | **Status Date** |
| ***Not available*** | ***Not available*** | ***NTAV*** | **New** | **27 April 2009** |
| ***Other*** | ***Not available*** | ***NTAV*** | **New** | **27 April 2009** |
| ***Miscellaneous Credit Operations*** | Fees | ***FEES*** | **New** | **27 April 2009** |
| Commission | ***COMM*** | **New** | **27 April 2009** |
| Commission excluding taxes | ***COME*** | **New** | **27 April 2009** |
| Commission including taxes | ***COMI*** | **New** | **27 April 2009** |
| Non Taxable commissions | ***COMT*** | **New** | **27 April 2009** |
| Taxes | ***TAXE*** | **New** | **27 April 2009** |
| Charges | ***CHRG*** | **New** | **27 April 2009** |
| Interest | ***INTR*** | **New** | **27 April 2009** |
| Reimbursements | ***RIMB*** | **New** | **27 April 2009** |
| Adjustments | ***ADJT*** | **New** | **27 April 2009** |
| ***Not available*** | ***NTAV*** | **New** | **27 April 2009** |
| ***Other*** | ***OTHR*** | **New** | **27 April 2009** |
| ***Miscellaneous Debit Operations*** | Fees | ***FEES*** | **New** | **27 April 2009** |
| Commission | ***COMM*** | **New** | **27 April 2009** |
| Commission excluding taxes | ***COME*** | **New** | **27 April 2009** |
| Commission including taxes | ***COMI*** | **New** | **27 April 2009** |
| Non Taxable commissions | ***COMT*** | **New** | **27 April 2009** |
| Taxes | ***TAXE*** | **New** | **27 April 2009** |
| Charges | ***CHRG*** | **New** | **27 April 2009** |
| Interest | ***INTR*** | **New** | **27 April 2009** |
| Reimbursements | ***RIMB*** | **New** | **27 April 2009** |
| Adjustments | ***ADJT*** | **New** | **27 April 2009** |
| ***Not available*** | ***NTAV*** | **New** | **27 April 2009** |
| ***Other*** | ***OTHR*** | **New** | **27 April 2009** |

### Generic Sub-Families

| **Generic Sub-Families** | | | | |
| --- | --- | --- | --- | --- |
| **Family** | **Sub-Family** | **Code** | **Status** | **Status Date** |
| ***Generic Sub-Families*** | Fees | ***FEES*** | **New** | **27 April 2009** |
| Commission | ***COMM*** | **New** | **27 April 2009** |
| Commission excluding taxes | ***COME*** | **New** | **27 April 2009** |
| Commission including taxes | ***COMI*** | **New** | **27 April 2009** |
| Non Taxable commissions | ***COMT*** | **New** | **27 April 2009** |
| Taxes | ***TAXE*** | **New** | **27 April 2009** |
| Charges | ***CHRG*** | **New** | **27 April 2009** |
| Interest | ***INTR*** | **New** | **27 April 2009** |
| Reimbursements | ***RIMB*** | **New** | **27 April 2009** |
| Credit Adjustments | ***DAJT*** | **New** | **27 April 2009** |
| Debit Adjustments | ***CAJT*** | **New** | **27 April 2009** |
| ***Not available*** | ***NTAV*** | **New** | **27 April 2009** |
| ***Other*** | ***OTHR*** | **New** | **27 April 2009** |

### Payments Domain

| **Payments Sub-Families** | | | | |
| --- | --- | --- | --- | --- |
| **Family** | **Sub-Family** | **Code** | **Status** | **Status Date** |
| **Received Credit Transfer** | Internal Book Transfer | ***BOOK*** | **New** | **27 April 2009** |
| Standing Order | ***STDO*** | **New** | **27 April 2009** |
| Cross-Border Standing Order | ***XBST*** | **New** | **27 April 2009** |
| SEPA Credit Transfer | ***ESCT*** | **New** | **27 April 2009** |
| Domestic Credit Transfer | ***DMCT*** | **New** | **27 April 2009** |
| Cross-Border Credit Transfer | ***XBCT*** | **New** | **27 April 2009** |
| Credit Transfer with agreed Commercial Information | ***VCOM*** | **New** | **27 April 2009** |
| Financial Institution Credit Transfer | ***FICT*** | **New** | **27 April 2009** |
| Priority Credit Transfer | ***PRCT*** | **New** | **27 April 2009** |
| Payroll/Salary Payment | ***SALA*** | **New** | **27 April 2009** |
| Cross-Border Payroll/Salary Payment | ***XBSA*** | **New** | **27 April 2009** |
| Same Day Value Credit Transfer | ***SDVA*** | **New** | **27 April 2009** |
| Reversal due to Payment Cancellation Request | ***RPCR*** | **New** | **27 April 2009** |
| Reversal due to Payment Return/reimbursement of a Credit Transfer | ***RRTN*** | **New** | **27 April 2009** |
| Automatic Transfer | ***AUTT*** | **New** | **27 April 2009** |
| ACH Transaction | ***ATXN*** | **New** | **27 April 2009** |
| ACH Corporate Trade | ***ACOR*** | **New** | **27 April 2009** |
| ACH Pre-Authorised | ***APAC*** | **New** | **27 April 2009** |
| ACH Settlement | ***ASET*** | **New** | **27 April 2009** |
| ACH Return | ***ARET*** | **New** | **27 April 2009** |
| ACH Reversal | ***AREV*** | **New** | **27 April 2009** |
| ACH Credit | ***ACDT*** | **New** | **27 April 2009** |
| ACH Debit | ***ADBT*** | **New** | **27 April 2009** |
| Treasury Tax And Loan Service | ***TTLS*** | **New** | **27 April 2009** |
| ***Fees, Commissions, Taxes, Charges and Interest*** | ***Generic Codes*** | **New** | **27 April 2009** |
| ***Not available*** | ***NTAV*** | **New** | **27 April 2009** |
| ***Other*** | ***OTHR*** | **New** | **27 April 2009** |
| **Issued Credit Transfer** | Internal Book Transfer | ***BOOK*** | **New** | **27 April 2009** |
| Standing Order | ***STDO*** | **New** | **27 April 2009** |
| Cross-Border Standing Order | ***XBST*** | **New** | **27 April 2009** |
| SEPA Credit Transfer | ***ESCT*** | **New** | **27 April 2009** |
| Domestic Credit Transfer | ***DMCT*** | **New** | **27 April 2009** |
| Cross-Border Credit Transfer | ***XBCT*** | **New** | **27 April 2009** |
| Financial Institution Credit Transfer | ***FICT*** | **New** | **27 April 2009** |
| Priority Credit Transfer | ***PRCT*** | **New** | **27 April 2009** |
| Credit Transfer with agreed Commercial Information | ***VCOM*** | **New** | **27 April 2009** |
| Payroll/Salary Payment | ***SALA*** | **New** | **27 April 2009** |
| Cross-Border Payroll/Salary Payment | ***XBSA*** | **New** | **27 April 2009** |
| Reversal due to Payment Cancellation Request | ***RPCR*** | **New** | **27 April 2009** |
| Reversal due to Payment Return/reimbursement of a Credit Transfer | ***RRTN*** | **New** | **27 April 2009** |
| Same Day Value Credit Transfer | ***SDVA*** | **New** | **27 April 2009** |
| Automatic Transfer | ***AUTT*** | **New** | **27 April 2009** |
| ACH Transaction | ***ATXN*** | **New** | **27 April 2009** |
| ACH Corporate Trade | ***ACOR*** | **New** | **27 April 2009** |
| ACH Pre-Authorised | ***APAC*** | **New** | **27 April 2009** |
| ACH Settlement | ***ASET*** | **New** | **27 April 2009** |
| ACH Return | ***ARET*** | **New** | **27 April 2009** |
| ACH Reversal | ***AREV*** | **New** | **27 April 2009** |
| ACH Credit | ***ACDT*** | **New** | **27 April 2009** |
| ACH Debit | ***ADBT*** | **New** | **27 April 2009** |
| Treasury Tax And Loan Service | ***TTLS*** | **New** | **27 April 2009** |
| ***Fees, Commissions, Taxes, Charges and Interest*** | ***Generic Codes*** | **New** | **27 April 2009** |
| ***Not available*** | ***NTAV*** | **New** | **27 April 2009** |
| ***Other*** | ***OTHR*** | **New** | **27 April 2009** |
| **Received Cash Concentration** | Corporate Own Account Transfer | ***COAT*** | **New** | **27 April 2009** |
| Intra Company Transfer | ***ICCT*** | **New** | **27 April 2009** |
| Cross-Border Intra Company Transfer | ***XICT*** | **New** | **27 April 2009** |
| Financial Institution Own Account Transfer | ***FIOA*** | **New** | **27 April 2009** |
| Branch Account Transfer | ***BACT*** | **New** | **27 April 2009** |
| ACH Concentration | ***ACON*** | **New** | **27 April 2009** |
| ***Fees, Commissions, Taxes, Charges and Interest*** | ***Generic Codes*** | **New** | **27 April 2009** |
| ***Not available*** | ***NTAV*** | **New** | **27 April 2009** |
| ***Other*** | ***OTHR*** | **New** | **27 April 2009** |
| **Issued Cash Concentration** | Corporate Own Account Transfer | ***COAT*** | **New** | **27 April 2009** |
| Intra Company Transfer | ***ICCT*** | **New** | **27 April 2009** |
| Cross-Border Intra Company Transfer | ***XICT*** | **New** | **27 April 2009** |
| Financial Institution Own Account Transfer | ***FIOA*** | **New** | **27 April 2009** |
| Branch Account Transfer | ***BACT*** | **New** | **27 April 2009** |
| ACH Concentration | ***ACON*** | **New** | **27 April 2009** |
| ***Fees, Commissions, Taxes, Charges and Interest*** | ***Generic Codes*** | **New** | **27 April 2009** |
| ***Not available*** | ***NTAV*** | **New** | **27 April 2009** |
| ***Other*** | ***OTHR*** | **New** | **27 April 2009** |
| **Received Direct Debit** | Direct Debit | ***PMDD*** | **New** | **27 April 2009** |
| Direct Debit under reserve | ***URDD*** | **New** | **27 April 2009** |
| SEPA Core Direct Debit | ***ESDD*** | **New** | **27 April 2009** |
| SEPA B2B Direct Debit | ***BBDD*** | **New** | **27 April 2009** |
| Cross-Border Direct Debit | ***XBDD*** | **New** | **27 April 2009** |
| One-Off Direct Debit | ***OODD*** | **New** | **27 April 2009** |
| Pre-Authorised Direct Debit | ***PADD*** | **New** | **27 April 2009** |
| Financial Institution Direct Debit Payment | ***FIDD*** | **New** | **27 April 2009** |
| Reversal due to a Payment Cancellation Request | ***RCDD*** | **New** | **27 April 2009** |
| Reversal due to Return/Unpaid Direct Debit | ***UPDD*** | **New** | **27 April 2009** |
| Reversal due to Payment Reversal | ***PRDD*** | **New** | **27 April 2009** |
| ***Fees, Commissions, Taxes, Charges and Interest*** | ***Generic Codes*** | **New** | **27 April 2009** |
| ***Not available*** | ***NTAV*** | **New** | **27 April 2009** |
| ***Other*** | ***OTHR*** | **New** | **27 April 2009** |
| **Issued Direct Debit** | Direct Debit Payment | ***PMDD*** | **New** | **27 April 2009** |
| Direct Debit under reserve | ***URDD*** | **New** | **27 April 2009** |
| SEPA Core Direct Debit | ***ESDD*** | **New** | **27 April 2009** |
| SEPA B2B Direct Debit | ***BBDD*** | **New** | **27 April 2009** |
| One-Off Direct Debit | ***OODD*** | **New** | **27 April 2009** |
| Cross-Border Direct Debit | ***XBDD*** | **New** | **27 April 2009** |
| Pre-Authorised Direct Debit | ***PADD*** | **New** | **27 April 2009** |
| Financial Institution Direct Debit Payment | ***FIDD*** | **New** | **27 April 2009** |
| Reversal due to a Payment Cancellation Request | ***RCDD*** | **New** | **27 April 2009** |
| Reversal due to Return/Unpaid Direct Debit | ***UPDD*** | **New** | **27 April 2009** |
| Reversal due to Payment Reversal | ***PRDD*** | **New** | **27 April 2009** |
| ***Fees, Commissions, Taxes, Charges and Interest*** | ***Generic Codes*** | **New** | **27 April 2009** |
| ***Not available*** | ***NTAV*** | **New** | **27 April 2009** |
| ***Other*** | ***OTHR*** | **New** | **27 April 2009** |
| **Received Cheque** | Cheque | ***CCHQ*** | **New** | **27 April 2009** |
| Cheque Under Reserve | ***URCQ*** | **New** | **27 April 2009** |
| Unpaid Cheque | ***UPCQ*** | **New** | **27 April 2009** |
| Cheque Reversal | ***CQRV*** | **New** | **27 April 2009** |
| Certified Customer Cheque | ***CCCH*** | **New** | **27 April 2009** |
| Circular Cheque | ***CLCQ*** | **New** | **27 April 2009** |
| Non-Presented Circular Cheque | ***NPCC*** | **New** | **27 April 2009** |
| Crossed Cheque | ***CRCQ*** | **New** | **27 April 2009** |
| Order Cheque | ***ORCQ*** | **New** | **27 April 2009** |
| Open Cheque | ***OPCQ*** | **New** | **27 April 2009** |
| Bank Cheque | ***BCHQ*** | **New** | **27 April 2009** |
| Foreign Cheque | ***XBCQ*** | **New** | **27 April 2009** |
| Foreign Cheque Under Reserve | ***XRCQ*** | **New** | **27 April 2009** |
| Unpaid Foreign Cheque | ***XPCQ*** | **New** | **27 April 2009** |
| Controlled Disbursement | ***CDIS*** | **New** | **27 April 2009** |
| ARP Debit | ***ARPD*** | **New** | **27 April 2009** |
| Cash Letter | ***CASH*** | **New** | **27 April 2009** |
| Cash Letter Adjustment | ***CSHA*** | **New** | **27 April 2009** |
| ***Fees, Commissions, Taxes, Charges and Interest*** | ***Generic Codes*** | **New** | **27 April 2009** |
| ***Not available*** | ***NTAV*** | **New** | **27 April 2009** |
| ***Other*** | ***OTHR*** | **New** | **27 April 2009** |
| **Issued Cheque** | Cheque | ***CCHQ*** | **New** | **27 April 2009** |
| Cheque Under Reserve | ***URCQ*** | **New** | **27 April 2009** |
| Unpaid Cheque | ***UPCQ*** | **New** | **27 April 2009** |
| Cheque Reversal | ***CQRV*** | **New** | **27 April 2009** |
| Certified Customer Cheque | ***CCCH*** | **New** | **27 April 2009** |
| Circular Cheque | ***CLCQ*** | **New** | **27 April 2009** |
| Non-Presented Circular Cheque | ***NPCC*** | **New** | **27 April 2009** |
| Crossed Cheque | ***CRCQ*** | **New** | **27 April 2009** |
| Order Cheque | ***ORCQ*** | **New** | **27 April 2009** |
| Open Cheque | ***OPCQ*** | **New** | **27 April 2009** |
| Bank Cheque | ***BCHQ*** | **New** | **27 April 2009** |
| Foreign Cheque | ***XBCQ*** | **New** | **27 April 2009** |
| Foreign Cheque Under Reserve | ***XRCQ*** | **New** | **27 April 2009** |
| Unpaid Foreign Cheque | ***XPCQ*** | **New** | **27 April 2009** |
| Controlled Disbursement | ***CDIS*** | **New** | **27 April 2009** |
| ARP Debit | ***ARPD*** | **New** | **27 April 2009** |
| Cash Letter | ***CASH*** | **New** | **27 April 2009** |
| Cash Letter Adjustment | ***CSHA*** | **New** | **27 April 2009** |
| ***Fees, Commissions, Taxes, Charges and Interest*** | ***Generic Codes*** | **New** | **27 April 2009** |
| ***Not available*** | ***NTAV*** | **New** | **27 April 2009** |
| ***Other*** | ***OTHR*** | **New** | **27 April 2009** |
| **Customer Card Transaction** | Cash Withdrawal | ***CWDL*** | **New** | **27 April 2009** |
| Cash Deposit | ***CDPT*** | **New** | **27 April 2009** |
| Cross-Border Cash Withdrawal | ***XBCW*** | **New** | **27 April 2009** |
| Point-of-Sale (POS) Payment - Debit Card | ***POSD*** | **New** | **27 April 2009** |
| Credit Card Payment | ***POSC*** | **New** | **27 April 2009** |
| Cross-Border Credit Card Payment | ***XBCP*** | **New** | **27 April 2009** |
| Smart-Card Payment | ***SMRT*** | **New** | **27 April 2009** |
| ***Fees, Commissions, Taxes, Charges and Interest*** | ***Generic Codes*** | **New** | **27 April 2009** |
| ***Not available*** | ***NTAV*** | **New** | **27 April 2009** |
| ***Other*** | ***OTHR*** | **New** | **27 April 2009** |
| **Merchant Card Transaction** | Point-of-Sale (POS) Payment | ***POSP*** | **New** | **27 April 2009** |
| Credit Card Payment | ***POSC*** | **New** | **27 April 2009** |
| Smart-Card Payment | ***SMCD*** | **New** | **27 April 2009** |
| Unpaid Card Transaction | ***UPCT*** | **New** | **27 April 2009** |
| ***Fees, Commissions, Taxes, Charges and Interest*** | ***Generic Codes*** | **New** | **27 April 2009** |
| ***Not available*** | ***NTAV*** | **New** | **27 April 2009** |
| ***Other*** | ***OTHR*** | **New** | **27 April 2009** |
| **Counter Transaction** | Cash Deposit | ***CDPT*** | **New** | **27 April 2009** |
| Cash Withdrawal | ***CWDL*** | **New** | **27 April 2009** |
| Branch Deposit | ***BCDP*** | **New** | **27 April 2009** |
| Branch Withdrawal | ***BCWD*** | **New** | **27 April 2009** |
| Cheque Deposit | ***CHKD*** | **New** | **27 April 2009** |
| Mixed Deposit | ***MIXD*** | **New** | **27 April 2009** |
| Miscellaneous Deposit | ***MSCD*** | **New** | **27 April 2009** |
| Foreign Currency Deposit | ***FCDP*** | **New** | **27 April 2009** |
| Foreign Currency Withdrawal | ***FCWD*** | **New** | **27 April 2009** |
| Travellers Cheques Deposit | ***TCDP*** | **New** | **27 April 2009** |
| Travellers Cheques Withdrawal | ***TCWD*** | **New** | **27 April 2009** |
| ***Fees, Commissions, Taxes, Charges and Interest*** | ***Generic Codes*** | **New** | **27 April 2009** |
| ***Not available*** | ***NTAV*** | **New** | **27 April 2009** |
| ***Other*** | ***OTHR*** | **New** | **27 April 2009** |
| **Lockbox** | Credit Adjustment | ***LBCA*** | **New** | **27 April 2009** |
| Debit | ***LBDB*** | **New** | **27 April 2009** |
| Deposit | ***LBDP*** | **New** | **27 April 2009** |
| ***Fees, Commissions, Taxes, Charges and Interest*** | ***Generic Codes*** | **New** | **27 April 2009** |
| ***Not available*** | ***NTAV*** | **New** | **27 April 2009** |
| ***Other*** | ***OTHR*** | **New** | **27 April 2009** |
| **Drafts / Bill to Order** | Settlement at Maturity | ***STAM*** | **New** | **27 April 2009** |
| Settlement under reserve | ***STLR*** | **New** | **27 April 2009** |
| Discounted Draft | ***DDFT*** | **New** | **27 April 2009** |
| Dishonoured/Unpaid Draft | ***UDFT*** | **New** | **27 April 2009** |
| Draft Maturity Change | ***DMCG*** | **New** | **27 April 2009** |
| ***Fees, Commissions, Taxes, Charges and Interest*** | ***Generic Codes*** | **New** | **27 April 2009** |
| ***Not available*** | ***NTAV*** | **New** | **27 April 2009** |
| ***Other*** | ***OTHR*** | **New** | **27 April 2009** |

### Cash Management Domain

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Cash Management Sub-Families** | | | | |
| **Family** | **Sub-Family** | **Code** | **Status** | **Status Date** |
| **Cash Pooling** | Cross-Border | ***XBRD*** | **New** | **27 April 2009** |
| ***Fees, Commissions, Taxes, Charges and Interest*** | ***Generic Codes*** | **New** | **27 April 2009** |
| ***Not available*** | ***NTAV*** | **New** | **27 April 2009** |
| ***Other*** | ***OTHR*** | **New** | **27 April 2009** |
| **Account Balancing** | Zero Balancing | ***ZABA*** | **New** | **27 April 2009** |
| Sweeping | ***SWEP*** | **New** | **27 April 2009** |
| Topping | ***TOPG*** | **New** | **27 April 2009** |
| Controlled Disbursement | ***DSBR*** | **New** | **27 April 2009** |
| Overdraft | ***ODFT*** | **New** | **27 April 2009** |
| Cross-Border | ***XBRD*** | **New** | **27 April 2009** |
| ***Fees, Commissions, Taxes, Charges and Interest*** | ***Generic Codes*** | **New** | **27 April 2009** |
| ***Not available*** | ***NTAV*** | **New** | **27 April 2009** |
| ***Other*** | ***OTHR*** | **New** | **27 April 2009** |

### Derivatives Domain

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Derivatives Sub-Families** | | | | |
| **Family** | **Sub-Family** | **Code** | **Status** | **Status Date** |
| **OTC Derivatives**   * Credit Derivatives * Interest Rates * Equity Derivatives * Bonds Derivatives * Structured Exotic derivatives   **Listed Derivatives**   * Listed Futures * Listed Options | ***Not available*** | ***NTAV*** | **New** | **27 April 2009** |
| ***Other*** | ***OTHR*** | **New** | **27 April 2009** |
| ***Fees, Commissions, Taxes, Charges and Interest*** | ***Generic Codes*** | **New** | **27 April 2009** |
| **OTC Swaps** | Upfront Payment | ***SWUF*** | **New** | **27 April 2009** |
| Reset Payment | ***SWRS*** | **New** | **27 April 2009** |
| Partial Payment | ***SWPP*** | **New** | **27 April 2009** |
| Final Payment | ***SWFP*** | **New** | **27 April 2009** |
| Client Owned Collateral | ***SWCC*** | **New** | **27 April 2009** |
| ***Not available*** | ***NTAV*** | **New** | **27 April 2009** |
| ***Other*** | ***OTHR*** | **New** | **27 April 2009** |
| ***Fees, Commissions, Taxes, Charges and Interest*** | ***Generic Codes*** | **New** | **27 April 2009** |

### Loans, Deposits & Syndications Domain

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Loans, Deposits & Syndications Sub-Families** | | | | |
| **Family** | **Sub-Family** | **Code** | **Status** | **Status Date** |
| **Loans & Syndications: - Fixed Term**  **- Notice**  **- Mortgage**  **- Consumer**  **- Syndications** | Drawdown | ***DDWN*** | **New** | **27 April 2009** |
| Renewal | ***RNEW*** | **New** | **27 April 2009** |
| Principal Payment | ***PPAY*** | **New** | **27 April 2009** |
| ***Fees, Commissions, Taxes, Charges and Interest*** | ***Generic Codes*** | **New** | **27 April 2009** |
| ***Not available*** | ***NTAV*** | **New** | **27 April 2009** |
| ***Other*** | ***OTHR*** | **New** | **27 April 2009** |
| **Deposits:  - Fixed Term - Notice** | Deposit | ***DPST*** | **New** | **27 April 2009** |
| Repayment | ***RPMT*** | **New** | **27 April 2009** |
| ***Fees, Commissions, Taxes, Charges and Interest*** | ***Generic Codes*** | **New** | **27 April 2009** |
| ***Not available*** | ***NTAV*** | **New** | **27 April 2009** |
| ***Other*** | ***OTHR*** | **New** | **27 April 2009** |

### Trade Services Domain

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Trade Services Sub-Families** | | | | |
| **Family** | **Sub-Family** | **Code** | **Status** | **Status Date** |
| **Stand-By Letters Of Credit**  **Documentary Of Credit** | Freeze of funds | ***FRZF*** | **New** | **27 April 2009** |
| Settlement of Sight Import document | ***SOSI*** | **New** | **27 April 2009** |
| Settlement of Sight Export document | ***SOSE*** | **New** | **27 April 2009** |
| Settlement against bank guarantee | ***SABG*** | **New** | **27 April 2009** |
| Settlement under reserve | ***STLR*** | **New** | **27 April 2009** |
| ***Not available*** | ***NTAV*** | **New** | **27 April 2009** |
| ***Other*** | ***OTHR*** | **New** | **27 April 2009** |
| ***Fees, Commissions, Taxes, Charges and Interest*** | ***Generic Codes*** | **New** | **27 April 2009** |
| **Clean and Documentary Collections** | Settlement under reserve | ***STLR*** | **New** | **27 April 2009** |
| Settlement after collection | ***STAC*** | **New** | **27 April 2009** |
| ***Not available*** | ***NTAV*** | **New** | **27 April 2009** |
| ***Other*** | ***OTHR*** | **New** | **27 April 2009** |
| ***Fees, Commissions, Taxes, Charges and Interest*** | ***Generic Codes*** | **New** | **27 April 2009** |
| **Guarantees** | Settlement | ***STLM*** | **New** | **27 April 2009** |
| ***Not available*** | ***NTAV*** | **New** | **27 April 2009** |
| ***Other*** | ***OTHR*** | **New** | **27 April 2009** |
| ***Fees, Commissions, Taxes, Charges and Interest*** | ***Generic Codes*** | **New** | **27 April 2009** |

### Securities Domain

| **Securities Sub-Families** | | | | |
| --- | --- | --- | --- | --- |
| **Family** | **Sub-Family** | **Code** | **Status** | **Status Date** |
| **Trade, Clearing and Settlement**  **&**  **Non Settled** | Pair-Off | ***PAIR*** | **New** | **27 April 2009** |
| Trade | ***TRAD*** | **New** | **27 April 2009** |
| Netting | ***NETT*** | **New** | **27 April 2009** |
| Triparty Repo | ***TRPO*** | **New** | **27 April 2009** |
| Triparty Reverse Repo | ***TRVO*** | **New** | **27 April 2009** |
| Reverse Repo | ***RVPO*** | **New** | **27 April 2009** |
| Repo | ***REPU*** | **New** | **27 April 2009** |
| Securities Borrowing | ***SECB*** | **New** | **27 April 2009** |
| Securities Lending | ***SECL*** | **New** | **27 April 2009** |
| Buy Sell Back | ***BSBO*** | **New** | **27 April 2009** |
| Sell Buy Back | ***BSBC*** | **New** | **27 April 2009** |
| Factor Update | ***FCTA*** | **New** | **27 April 2009** |
| Depositary Receipt Issue | ***ISSU*** | **New** | **27 April 2009** |
| Inspeci/Share Exchange | ***INSP*** | **New** | **27 April 2009** |
| External Account Transfer | ***OWNE*** | **New** | **27 April 2009** |
| Internal Account Transfer | ***OWNI*** | **New** | **27 April 2009** |
| Non Syndicated | ***NSYN*** | **New** | **27 April 2009** |
| Placement | ***PLAC*** | **New** | **27 April 2009** |
| Portfolio Move | ***PORT*** | **New** | **27 April 2009** |
| Syndicated | ***SYND*** | **New** | **27 April 2009** |
| TBA closing | ***TBAC*** | **New** | **27 April 2009** |
| Turnaround | ***TURN*** | **New** | **27 April 2009** |
| Redemption | ***REDM*** | **New** | **27 April 2009** |
| Subscription | ***SUBS*** | **New** | **27 April 2009** |
| Cross Trade | ***CROS*** | **New** | **27 April 2009** |
| Switch | ***SWIC*** | **New** | **27 April 2009** |
| Redemption Asset Allocation | ***REAA*** | **New** | **27 April 2009** |
| Subscription Asset Allocation | ***SUAA*** | **New** | **27 April 2009** |
| Principal Pay-down/pay-up | ***PRUD*** | **New** | **27 April 2009** |
| Transfer Out | ***TOUT*** | **New** | **27 April 2009** |
| Transfer In | ***TRIN*** | **New** | **27 April 2009** |
| Exchange Traded CCP | ***XCHC*** | **New** | **27 April 2009** |
| Exchange Traded | ***XCHG*** | **New** | **27 April 2009** |
| Exchange Traded Non-CCP | ***XCHN*** | **New** | **27 April 2009** |
| OTC CCP | ***OTCC*** | **New** | **27 April 2009** |
| OTC | ***OTCG*** | **New** | **27 April 2009** |
| OTC Non-CCP | ***OTCN*** | **New** | **27 April 2009** |
| ***Not available*** | ***NTAV*** | **New** | **27 April 2009** |
| ***Other*** | ***OTHR*** | **New** | **27 April 2009** |
| ***Fees, Commissions, Taxes, Charges and Interest*** | ***Generic Codes*** | **New** | **27 April 2009** |
| **Blocked Transactions**  **&**  **CSD Blocked Transactions** | Exchange Traded CCP | ***XCHC*** | **New** | **27 April 2009** |
| Exchange Traded | ***XCHG*** | **New** | **27 April 2009** |
| Exchange Traded Non-CCP | ***XCHN*** | **New** | **27 April 2009** |
| OTC CCP | ***OTCC*** | **New** | **27 April 2009** |
| OTC | ***OTCG*** | **New** | **27 April 2009** |
| OTC Non-CCP | ***OTCN*** | **New** | **27 April 2009** |
| ***Not available*** | ***NTAV*** | **New** | **27 April 2009** |
| ***Other*** | ***OTHR*** | **New** | **27 April 2009** |
| ***Fees, Commissions, Taxes, Charges and Interest*** | ***Generic Codes*** | **New** | **27 April 2009** |
| **Collateral Management** | Margin Payments | ***MARG*** | **New** | **27 April 2009** |
| Triparty Repo | ***TRPO*** | **New** | **27 April 2009** |
| Repo | ***REPU*** | **New** | **27 April 2009** |
| Securities Borrowing | ***SECB*** | **New** | **27 April 2009** |
| Securities Lending | ***SECL*** | **New** | **27 April 2009** |
| Option broker owned collateral | ***OPBC*** | **New** | **27 April 2009** |
| Option client owned collateral | ***OPCC*** | **New** | **27 April 2009** |
| Forwards broker owned collateral | ***FWBC*** | **New** | **27 April 2009** |
| Forwards client owned collateral | ***FWCC*** | **New** | **27 April 2009** |
| Margin client owned cash collateral | ***MGCC*** | **New** | **27 April 2009** |
| Swap broker owned collateral | ***SWBC*** | **New** | **27 April 2009** |
| Equity mark client owned | ***EQCO*** | **New** | **27 April 2009** |
| Equity mark broker owned | ***EQBO*** | **New** | **27 April 2009** |
| Corporate mark client owned | ***CMCO*** | **New** | **27 April 2009** |
| Corporate mark broker owned | ***CMBO*** | **New** | **27 April 2009** |
| Lending Broker Owned Cash Collateral | ***SLBC*** | **New** | **27 April 2009** |
| Lending Client Owned Cash Collateral | ***SLCC*** | **New** | **27 April 2009** |
| Corporate Rebate | ***CPRB*** | **New** | **27 April 2009** |
| ***Not available*** | ***NTAV*** | **New** | **27 April 2009** |
| ***Other*** | ***OTHR*** | **New** | **27 April 2009** |
| ***Fees, Commissions, Taxes, Charges and Interest*** | ***Generic Codes*** | **New** | **27 April 2009** |
| **Corporate Action & Custody** | Repurchase offer/Issuer Bid/Reverse Rights. | ***BIDS*** | **New** | **27 April 2009** |
| Bonus Issue/Capitalisation Issue | ***BONU*** | **New** | **27 April 2009** |
| Put Redemption | ***BPUT*** | **New** | **27 April 2009** |
| Capital Gains Distribution | ***CAPG*** | **New** | **27 April 2009** |
| Conversion | ***CONV*** | **New** | **27 April 2009** |
| Decrease in Value | ***DECR*** | **New** | **27 April 2009** |
| Drawing | ***DRAW*** | **New** | **27 April 2009** |
| Dividend Reinvestment | ***DRIP*** | **New** | **27 April 2009** |
| Dutch Auction | ***DTCH*** | **New** | **27 April 2009** |
| Cash Dividend | ***DVCA*** | **New** | **27 April 2009** |
| Dividend Option | ***DVOP*** | **New** | **27 April 2009** |
| Exchange | ***EXOF*** | **New** | **27 April 2009** |
| Call on intermediate securities | ***EXRI*** | **New** | **27 April 2009** |
| Warrant Exercise/Warrant Conversion | ***EXWA*** | **New** | **27 April 2009** |
| Interest Payment | ***INTR*** | **New** | **27 April 2009** |
| Liquidation Dividend / Liquidation Payment | ***LIQU*** | **New** | **27 April 2009** |
| Full Call / Early Redemption | ***MCAL*** | **New** | **27 April 2009** |
| Merger | ***MRGR*** | **New** | **27 April 2009** |
| Odd Lot Sale/Purchase | ***ODLT*** | **New** | **27 April 2009** |
| Partial Redemption with reduction of nominal value | ***PCAL*** | **New** | **27 April 2009** |
| Partial Redemption Without Reduction of Nominal Value | ***PRED*** | **New** | **27 April 2009** |
| Interest Payment with Principle | ***PRII*** | **New** | **27 April 2009** |
| Priority Issue | ***PRIO*** | **New** | **27 April 2009** |
| Final Maturity | ***REDM*** | **New** | **27 April 2009** |
| Rights Issue/Subscription Rights/Rights Offer | ***RHTS*** | **New** | **27 April 2009** |
| Equity Premium Reserve | ***SHPR*** | **New** | **27 April 2009** |
| Tender | ***TEND*** | **New** | **27 April 2009** |
| Tax Reclaim | ***TREC*** | **New** | **27 April 2009** |
| Redemption Withdrawing Plan | ***RWPL*** | **New** | **27 April 2009** |
| Subscription Savings Plan | ***SSPL*** | **New** | **27 April 2009** |
| Cash in lieu | ***CSLI*** | **New** | **27 April 2009** |
| ***Not available*** | ***NTAV*** | **New** | **27 April 2009** |
| ***Other*** | ***OTHR*** | **New** | **27 April 2009** |
| ***Fees, Commissions, Taxes, Charges and Interest*** | ***Generic Codes*** | **New** | **27 April 2009** |
| **Lack** | ***Not available*** | ***NTAV*** | **New** | **27 April 2009** |
| ***Other*** | ***OTHR*** | **New** | **27 April 2009** |
| ***Fees, Commissions, Taxes, Charges and Interest*** | ***Generic Codes*** | **New** | **27 April 2009** |
| **Miscellaneous Securities Operations** | Charge/fees | ***CHAR*** | **New** | **27 April 2009** |
| Bank Fees | ***BKFE*** | **New** | **27 April 2009** |
| Compensation/Claims | ***CLAI*** | **New** | **27 April 2009** |
| Management Fees | ***MNFE*** | **New** | **27 April 2009** |
| Overdraft Charge | ***OVCH*** | **New** | **27 April 2009** |
| Transaction Fees | ***TRFE*** | **New** | **27 April 2009** |
| Underwriting Commission | ***UNCO*** | **New** | **27 April 2009** |
| Stamp duty | ***STAM*** | **New** | **27 April 2009** |
| Withholding Tax | ***WITH*** | **New** | **27 April 2009** |
| Brokerage fee | ***BROK*** | **New** | **27 April 2009** |
| Interest Payment with Principle | ***PRIN*** | **New** | **27 April 2009** |
| Tax Reclaim | ***TREC*** | **New** | **27 April 2009** |
| Withdrawal/distribution | ***GEN1*** | **New** | **27 April 2009** |
| Deposit/Contribution | ***GEN2*** | **New** | **27 April 2009** |
| Borrowing fee | ***ERWI*** | **New** | **27 April 2009** |
| Lending income | ***ERWA*** | **New** | **27 April 2009** |
| Sweep | ***SWEP*** | **New** | **27 April 2009** |
| Swap Payment | ***SWAP*** | **New** | **27 April 2009** |
| Future Variation Margin | ***FUTU*** | **New** | **27 April 2009** |
| Futures Residual Amount | ***RESI*** | **New** | **27 April 2009** |
| Futures Commission | ***FUCO*** | **New** | **27 April 2009** |
| Fixed Deposit Interest Amount | ***INFD*** | **New** | **27 April 2009** |
| ***Not available*** | ***NTAV*** | **New** | **27 April 2009** |
| ***Other*** | ***OTHR*** | **New** | **27 April 2009** |
| ***Fees, Commissions, Taxes, Charges and Interest*** | ***Generic Codes*** | **New** | **27 April 2009** |

### Account Management Domain

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Account Management Sub-Families** | | | | |
| **Family** | **Sub-Family** | **Code** | **Status** | **Status Date** |
| **Opening & Closing** | **Account Opening** | ***ACCO*** | **New** | **27 April 2009** |
| **Account Closing** | ***ACCC*** | **New** | **27 April 2009** |
| **Account Transfer** | ***ACCT*** | **New** | **27 April 2009** |
| ***Not available*** | ***NTAV*** | **New** | **27 April 2009** |
| ***Other*** | ***OTHR*** | **New** | **27 April 2009** |
| ***Fees, Commissions, Taxes, Charges and Interest*** | ***Generic Codes*** | **New** | **27 April 2009** |
| **Additional Miscellaneous Credit Operations**  **Additional Miscellaneous Debit Operations**  **(extending the generic codes for the Account Management domain)** | **Value Date** | ***VALD*** | **New** | **27 April 2009** |
| **Back Value** | ***BCKV*** | **New** | **27 April 2009** |
| **YTD Adjustment** | ***YTDA*** | **New** | **27 April 2009** |
| **Float adjustment** | ***FLTA*** | **New** | **27 April 2009** |
| **Exchange Rate Adjustment** | ***ERTA*** | **New** | **27 April 2009** |
| **Posting Error** | ***PSTE*** | **New** | **27 April 2009** |
| ***Not available*** | ***NTAV*** | **New** | **27 April 2009** |
| ***Other*** | ***OTHR*** | **New** | **27 April 2009** |
| ***Fees, Commissions, Taxes, Charges and Interest*** | ***Generic Codes*** | **New** | **27 April 2009** |

# Revision record

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Revision |  | Date |  | Author |  | Description |  | Sections affected |
| 5.7 |  | January 2009 |  | Nicole Jolliffe |  | Alignment and updates |  | 3 & 4 |
| 5.8 |  | 17 February 2009 |  | Nicole Jolliffe |  | Update of mis-aligned Sub-family codes in Securities (Corporate Actions & Custody) |  | 4.3.8 |
| 5.9 |  | 11 March 2009 |  | Vincent Kuntz |  | Addition of Lack code in Securities |  | p. 20 |
| 6.0 |  | 27 April 2009 |  | ISO 20022 Payments SEG |  | Update of document status to Approved |  | Top page,  Header & Footer |
| 6.1 |  | 16 June 2009 |  | ISO 20022 RA |  | * Addition of 2 columns in section 4 for the status and the Status Date of the codes * Addition of securities/lack missing in section 4 * Correction of typos/errors |  | Section 4 + all for typos/errors |
| 6.2 |  | 16 June 2009 |  | ISO 20022 RA |  | Modification of status date column header name |  | Section 4 |

1. Foreign Exchange, Precious Metal and Commodities derivatives have been defined in their respective Domains. [↑](#footnote-ref-1)
2. The 4 generic Family codes common to all of the domains are reported in gray *Italic* [↑](#footnote-ref-2)
3. Derivatives domain has been fully reviewed based on ISITC additional requests. [↑](#footnote-ref-3)