J.P. Morgan Access®

SWIFT MT File-Based Reporting User Guide

Format Guide for:

J.P. Morgan Host-to-Host Reporting MT940/942

J.P. Morgan Access Reports MT940/942 Export

Last modified: April 30, 2018

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Introduction

The specifications presented in this guide define a format for data in files and records. The file format described here applies to information reporting files sent to you. Any data or format deviation required is beyond the scope of this specification.

The specifications do not replace, define, restrict, supersede, or alter data communication or telecommunication protocols used by senders and receivers of these files.

The J.P. Morgan standard SWIFT file format for prior and current day information reporting presented in this guide is the standard used for the file-based delivery channel.

This guide covers the SWIFT Reporting format for these services:

- **J.P. Morgan Host-to-Host Reporting (MT940 and MT942)**
- **J.P. Morgan Access® Reports (MT940 and MT942)**

The default MT940 file format is the same for both. However, many configuration options are available with the Host-to-Host Reporting service to enable the file to meet specific requirements; refer to Appendix D for a list of these options.

J.P. Morgan also offers SWIFT FIN message-based reporting for those clients who are SWIFT members or use a SWIFT-member intermediary. Please contact your J.P. Morgan relationship manager for further information as the formatting and content information for that service is not covered in this document.

Consideration should be given to the type of activity being reported and the processing application that will consume the statement. For example, in the United States, check deposit availability is distributed over the course of business days. In the United States, provisional credit is provided to the check depositor until the receiving institution collects the funds from the institution from which the check was drawn. The SWIFT MT format does not accommodate, at a transactional level, the ability to report check distribution, rather it reports an aggregated distribution at the account level through the use of the "Forward Available Balance" field 65:.

General RULES

The following conventions are used when generating an MT formatted file:

1. Each tag is preceded by a Line-Feed (ASCII 010). There are no carriage control characters (ASCII 013) included. Therefore, when viewed in Microsoft® Notepad the file will not wrap after every 65 characters but it will wrap to the next line with each Line-Feed character in Microsoft Word®.

2. The maximum length of a SWIFT MT message is 2,000 characters. If the total number of characters in a bank statement exceeds the SWIFT 2,000 character message limitation, the statement will be broken into separate individual MT message segments, with each logical 2,000-character grouping referred to as a "page".

The following rules will be in place:

- A page will not break in the middle of a record.
- A page will not break between tag 61 and tag 86 records.
- J.P. Morgan will combine multiple pages into one file.

3. Logical page breaks will occur at every new account number or when the maximum logical page length (2,000 characters) is reached.

4. A Line Feed (LF) followed by a dash "-", followed by a Line Feed will indicate a break between logical pages.

       LF   = ASCII 010 / HEX 0A

       -          = ASCII 045 / HEX 2D

5. Amounts use a comma as decimal position. The position of the comma is governed by the currency code of the account. For example, a $100.50 (One Hundred Dollars and fifty cents) appears as 100,50. Japanese Yen are reported as 10000,.

6. Optional tags with no values/spaces are omitted.

7. If a "blank" tag appears in reporting, it is an indication that multibyte or accented local language data was suppressed. This data can be displayed on Access Reports and Host-to-Host Reporting through the use of a configurable option.

8. For variable length fields, trailing spaces are truncated.

9. J.P. Morgan utilizes the semi-colon (;) as a field delimiter.

Transaction Identification

Information reporting contains transactions that span hundreds of different types of account activity, ranging from securities transactions to lockbox deposits. In addition to the SWIFT Transaction Type Identification Code, Host-to-Host Reporting can provide the BAI Transaction Types Code or the GVC Business Transaction Codes.

Each transaction is assigned a BAI transaction code (also known as a type code). The transaction code uniquely identifies the type of activity being reported.

In accordance with SWIFT standards, each transaction adheres to a 390-character limit per transaction. Any data associated with the transaction that extends beyond the 390-character limit will be truncated.

Permissible Character Set

As Host-to-Host Reporting (MT940 and MT942) and Access Reports (MT940 and MT942) are not sent via the SWIFT FIN network, the SWIFT Alliance Access (SAA) validation process need not be employed. This allows the reporting of additional character sets such as local character-set reporting in field 86:

MT940 File Structure

The SWIFT message type can contain multiple pages. Each new page contains a forward balance from the previous page (field 60M).

J.P. Morgan reports additional balance information and the total number of credits and debits are reported in the Final Descriptive Information record.

The following illustrative layout represents the reporting of a single account with five transactions. For illustrative purposes, it is presumed that the total number of characters being reported exceeds the 2,000 character per page limit, necessitating the reporting of two pages of data.

	TAG	Field Description
	20:	Statement Period
	21:	Reporting Bank Identification
	25:	Account Number
	28:	Statement Number / Page Number
	60F:	Ledger Balance Information
	61:	Transaction Information
1st Page	86:	Transaction Descriptive Information
	61:	Transaction Information
	86:	Transaction Descriptive Information
	61:	Transaction Information
	86:	Transaction Descriptive Information
	61:	Transaction Information
	86:	Transaction Descriptive Information
	62M:	Interim Statement Balance
	-	Page Separator
	20:	Statement Period
	21:	Reporting Bank Identification
	25:	Account Number
	28C:	Statement Number / Page Number
	60M:	Forward Statement Balance
2nd Page	61:	Transaction Information
	86:	Transaction Descriptive Information
	62F:	Final Ledger Balance
	64:	Closing Available Balance
	65:	Forward Available Balance
	86:	Final Descriptive Information

The first page for the account statement begins with page 001 in field 28C:. Subsequent pages will increase the page number by one.

Each account statement begins with an opening ledger balance in field 60F:.

Individual credits and/or debit transactions are reported in 61: fields. If there are associated transactional descriptive details, they are reported in the 86: field associated with the 61: transaction field. The maximum number of characters that can be reported in field 86: per SWIFT standards is 390 characters.

As the statement exceeds 2,000 characters, the value of field 60F: plus or minus the values reported in the 61: fields are totaled and are reported in field 62M:. The subsequent page contains field 60M:, the forward statement balance, which will match the value in reported in field 62M: of the previous page

MT940 Customer Statement Message

The MT940 Customer Statement Message is an end-of-day report used to transmit detailed information of all booked entries to an account. Depending on the transactions being reported, associated detail reporting may not be available or pertinent to the transaction.

Field	Field Limit	Field Name	Usage
:20:	16v Alpha	Transaction Reference Number	Statement date in YYMMDD format followed by the last 10 digits of account number prefixed by zeros **Example:** `:20:1103260000123456`
:21:	16v Alphanumeric	Related Reference	SWIFT BIC (with branch code) or ABA (9 digit) **Example:** `:21:CHASUS33XXX` or `:21:021000021`
:25:	35v Alphanumeric	Account Identification	Account number. **Example:** `:25:0bb00000104640`
:28C:	5/5 Numeric	Statement Number / Sequence Number	YY followed by the Ordinal Date (or Account Sequence Number) / page sequence number. Note: the choice of ordinal date or Account Sequence Number is a configurable option available on Host-to-Host ONLY. Default is Ordinal Date. Example: If the ordinal date for February 16 is 047 and the year is 2012 `:28C:12047/00001`
:60M:	25v Alphanumeric	Intermediate Balance for the date requested	This is the Intermediate Balance for the date requested. This ledger balance reports if there is a page break within an account. The requested statement date will be reported in 60M as opposed to the date of the previous customer statement message. The amount reported will be identical to field 62F (closing balance) of the previous customer statement message for this account. **Example:** `:60M:C120513USD8494891,36` Format:

Subfield	Description	Format
1	Debit/Credit Indicator	1 Alpha
2	As-of-Date YYMMDD	6 Numeric
3	Currency Code	3 Alpha
4	Amount	15v Numeric

Field	Field Limit	Field Name	Usage
:60F:	25v Alphanumeric	Opening Balance	Opening Ledger Balance Example: `:60F:C120216USD100,50` Format: <table><tr><td>Subfield</td><td>Description</td><td>Format</td></tr><tr><td>1</td><td>Debit/Credit indicator</td><td>1 Alpha</td></tr><tr><td>2</td><td>As-of-Date YYMMDD</td><td>6 Numeric</td></tr><tr><td>3</td><td>Currency Code</td><td>3 Alpha</td></tr><tr><td>4</td><td>Amount</td><td>15v Numeric</td></tr></table>

Field	Field Limit	Field Name	Usage
:61:	97v Alphanumeric	Statement Line	Detail Records

Field 61 Example:

A transaction for $100.50 USD was debited on 2012 Feb 15 with the Customer Reference: 1234 and a Bank Reference of 0807480027178

```
:61:1202150215CN100,50NCHK1234//0807480027178
```

A transaction for $100.50 USD was debited on 2012 Feb 15 with the Customer Reference exceeding 16 characters: 12345678901234567890 and a Bank Reference of 0807480027178

```
:61:1202150215CN100,50NCHK1234567890123456//0807480027178
7890
```

Subfield	Description	Format
1	Value Date – YYMMDD	6 Numeric
2	Entry Date – MMDD	4 Numeric
3	Credit / Debit Indicator **Note:** J.P. Morgan does not report reversal of credit (debit entry) or reversal of debit (credit entry). Reversals will appear as a debit or a credit to the account.	1 Alpha
4	Funds Distribution D = Immediate available / no float N = Next / 1 day float M = Mixed / 2 or more day float U = Unknown **Note:** J.P. Morgan does not report Funds Code, the third character of the currency code.	1 Alpha
5	Amount with leading zeroes suppressed. Comma position is determined by currency code of the account.	15v Numeric
6	Transaction Type. See Appendix A for a list of Transaction Types.	4 Alphanumeric
7	First 16 characters of "YOUR REF" field. If the transaction is a check, then the check number is reported. If "YOUR REF" is not present, then "NONREF" will be reported.	16v Alphanumeric
8	Bank reference number proceeded by delimiter "//" only if Bank reference is present.	16v Alphanumeric
9	Subfield 7, "YOUR REF" is limited to 16 characters. If the reference exceeds 16 characters, up to 34 additional characters will be reported in a subsequent line without a tag indicator.	34v Alphanumeric

Field	Field Limit	Field Name	Usage
:86:	390v Alphanumeric	Information to Account Owner	This field contains any additional information related to the transaction referenced in the preceding statement line. When following field 61, field 86 may contain the U.S. BAI2 code subsequent to the 86: tag. The BAI2 code will be tagged with the identifier "BAI=" followed by the BAI code. A semi-colon ";" will appear next, followed by the transaction details which vary by transaction type. Example: `:86:BAI=195;` Note: This field will be omitted if no additional data is present for the transaction. Reporting of an :86: will vary by detail reported for a given date. In accordance with SWIFT standards, each transaction adheres to a 390-character limit per transaction. Any data associated with the transaction that would extend beyond the 390-character limit will be truncated.
:62M:	25v Alphanumeric	Intermediate Closing Balance	The Intermediate Closing Balance. This balance is reported if there is a page break within an account number. Example: `:62M:C110513USD5112170,11` Format:
:62F:	25v Alphanumeric	Final Closing Balance	The Closing Book Balance for the date requested. Example: `:62F:C110513USD2393533,96` Format:
:64:	25v Alphanumeric	Closing Available Balance	The Closing Available Balance. Example: `:64:C110513USD10000,00` Format:

For :62M::

Subfield	Description	Format
1	Debit/Credit indicator	1 Alpha
2	As-of-Date YYMMDD	6 Numeric
3	Currency Code	3 Alpha
4	Amount	15v Numeric

For :62F::

Subfield	Description	Format
1	Debit/Credit indicator	1 Alpha
2	As-of-Date YYMMDD	6 Numeric
3	Currency Code	3 Alpha
4	Amount	15v Numeric

For :64::

Subfield	Description	Format
1	Debit/Credit indicator	1 Alpha
2	As-of-Date YYMMDD	6 Numeric
3	Currency Code	3 Alpha
4	Amount	15v Numeric

Field	Field Limit	Field Name	Usage
:65:	25v Alphanumeric	Forward Available Balance	The Forward Available Balance. Example: `:65:C110514USD11000,00` Format: Subfield table below

:86:	390v Alphanumeric	This field contains additional information about the message as a whole that is to be passed to the account owner.	This segment, the Final Descriptive Information 86 Tag (Information to Account Owner), may contain:
			
			    Average Available Balance This Month
			    Average Available Balance Prior Month-To-Date
			    Average Available Balance Year-To-Date
			    Total Number of Credits
			    Total Number of Debits

Format table for :65::

Subfield	Description	Format
1	Debit/Credit indicator	1 Alpha
2	As-of-Date YYMMDD	6 Numeric
3	Currency Code	3 Alpha
4	Amount	15v Numeric

Final 86 tags:

AVG MTD	Current Month-to-Date Average
AVG PREV MTDC	Prior Month-to-Date Average
AVG TTDC	Current Year-to-Date Average
NUMBER OF CREDITS=	Total Number of Credits
SUM OF CREDITS=	Total Credits
NUMBER OF DEBITS=	Total Number of Debits
SUM OF DEBITS=	Total Debits

Example:

```
:86:AVG MTDC12345,67AVG PREV MTDC22222,88AVG YTDC9876,54NUMBER OF CR
EDITS=55SUM OF CREDITS=55555,33NUMBER OF DEBITS=33SUM OF DEBITS=4
444,22
```

Sample MT940 File

```
:20:1203260000123456
:21:021000021
:25:000000000123456
:28C:12085/00001
:60F:C120326USD2853451,28
:61:1203260326C3760000,00NDDTNONREF//0857405029TC
:86:BAI=165;ORIG CO NAME=PAY 123 TESTEM;ORIG ID=3051123456;DESC DATE=
032511;ENTRY DESCR=HHS PAYMNT;ENTRY CLASS=CCD;TRACE NO=0210000274
05029;ENTRY DATE=120326;IND ID NO=7272 G 7272G;IND NAME=UNIVERSIT
Y OF JPM12345
:61:1203260326C2177837,59NDDTNONREF//0857405023TC
:86:BAI=166;ORIG CO NAME=UNIV OF JPM12345;ORIG ID=9000712345;DESC DAT
E=OFFSET;ENTRY DESCR=PAYMENTS;ENTRY CLASS=CCD;TRACE NO=0210000274
05023;ENTRY DATE=120326;IND ID NO=9000778001;IND NAME=EFT FILE NA
ME: INF83M;COMPANY DATA=090325 INF83M;REMARK=EFT/ACH CREATED OFFS
ET FOR ORIGIN#: 009312113 CO EFF DATE: 1112/03/26
:61:1203260326C1250000,00NDDTNONREF//0857405080TC
:86:BAI=165;ORIG CO NAME=ASAP;ORIG ID=9051036803;DESC
DATE=12090325;ENT
RY DESCR=GRANT PAY;ENTRY CLASS=CTX;TRACE NO=021000027405080;ENTRY
 DATE=120326;IND ID NO=03251209C0000018;IND NAME=0007UNIV
JPMCROCH0*U*0
0304*000000042*0*P*~\GS*RA*05105555536803*3668000*120325*120010*00000
4
2*X*003040ISA*00*          *00*          *17*000000051036803*ZZ*0
00000003668000*090325*12021*DA*0000000778*090326\TRN*1*05105555553680
00
:61:1203260326C1212092,66NDDTNONREF//0857405071TC
:86:BAI=165;ORIG CO NAME=ASAP;ORIG ID=9051036803;DESC DATE=120325;ENT
RY DESCR=GRANT PAY;ENTRY CLASS=CTX;TRACE NO=021000027405071;ENTRY
 DATE=12090326;IND ID NO=03251209C0000018;IND NAME=0008UNIV
JPMCROCHISA*0
0*          *00*
*17*0000000510555536803*ZZ*0000000362222284592*
090325*120\IEA*1*000000041\
                          1\RMR*11*NA28302**1212955.78*1212955.78\
:62F:C120817USD10032322,08
:64:C120817USD176374,08
:65:C120818USD8934014,08
:65:C120819USD9994693,08
:65:C120820USD10032422,08
:86:AVG MTDC146018,90AVG PREV MTDC154851,62AVG YTDC131585,01NUMBER OF
 CREDITS=26SUM OF CREDITS=11755261,77NUMBER OF DEBITS=6SUM OF DEB
ITS=12802610,47


-
```

MT942 Interim Transaction Report

SWIFT Field	Field Limit	SWIFT Description	JPM Description
:20:	16v Alpha	Transaction Reference Number	Statement date in YYMMDD format followed by the last 10 digits of account number prefixed by zeros. **Example:** `:20:1106230004002137`

:21:	16v Alphanumeric	Related Reference	SWIFT BIC (with branch code) or ABA (9 digit).
			
			Example: `:21:CHASUS33XXX`
			                    `or`
			    `:21:021000021`

:25:	35v Alphanumeric	Account Identification	Account number. **Example:** `:25:0bb00000104444`

:28C:	5/5 Numeric	Statement Number/Sequence Number	YY followed by the Ordinal Date (or Account Sequence Number)/ page sequence number. The choice of a Account Sequence Number is a configurable option and is available ONLY on Host-to-Host.
			
			Example: The ordinal date for February 16 is 047.
			    If the year is 2012
			    `:28C:12047/00001`

:34F:	21v Alphanumeric	Floor Limit Indicator	This field specifies the minimum credit value (transaction amount) reported in the message. **Note:** JPMorgan does not populate the optional SWIFT field 34F/subfield 2, Debit/Credit indicator. Example: `:34F:USD110,50` Format: <table><tr><td>Subfield</td><td>Description</td><td>Format</td></tr><tr><td>1</td><td>Currency Code</td><td>3 Alpha</td></tr><tr><td>2</td><td>Debit/Credit</td><td>1 Alpha</td></tr><tr><td>3</td><td>Amount</td><td>15v Numeric</td></tr></table>
:13D:	15v Alphanumeric	Date/Time Indication	This field indicates the date, time, and time zone at which the report was created. Current date in YYMMDD format + current time in HHMM format + offset against the UTC (Coordinated Universal Time - ISO 8601) in ("+" or "-") HHMM format. Time will be Eastern US time zone. Example: `:13D:1108041130-0500` Format: <table><tr><td>Subfield</td><td>Description</td><td>Format</td></tr><tr><td>1</td><td>Date</td><td>6 Numeric</td></tr><tr><td>2</td><td>Time</td><td>4 Numeric</td></tr><tr><td>3</td><td>Sign</td><td>"-/+"</td></tr><tr><td>4</td><td>Offset</td><td>4 Numeric</td></tr></table>

SWIFT Field	Field Limit	SWIFT Description	JPM Description
:61:	97v Alphanumeric	Detail records.	

Field 61 Example:

A transaction for $100.50 USD was debited on 2012 Feb 15 with the Customer Reference: 1234 and a Bank Reference of 0807480027178

      :61:1202150215CN100,50NCHK1234//0807480027178

A transaction for $100.50 USD was debited on 2012 Feb 15 with the Customer Reference exceeding 16 characters: 12345678901234567890 and a Bank Reference of 0807480027178

      :61:1202150215CN100,50NCHK1234567890123456//0807480027178
      7890

Subfield	Description	Format
1	Value Date – YYMMDD	6 Numeric
2	Entry Date – MMDD	4 Numeric
3	Credit / Debit Indicator **Note:** J.P. Morgan does not report reversal of credit (debit entry) or reversal of debit (credit entry). Reversals will appear as a debit or a credit to the account.	1 Alpha

4	Funds Distribution
	    D = Immediate available / no float
	    N = Next / 1 day float
	    M = Mixed / 2 or more day float
	    U = Unknown
	Note: J.P. Morgan does not report Funds Code, the third character of the currency code.
		1 Alpha

5	Amount with leading zeroes suppressed. Comma position is determined by currency code of the account.	15v Numeric
6	Transaction Type. See Appendix A for a list of Transaction Types.	4 Alphanumeric
7	First 16 characters of "YOUR REF" field. If the transaction is a check, then the check number is reported. If "YOUR REF" is not present, then "NONREF" will be reported.	16v Alphanumeric
8	Bank reference number proceeded by delimiter "//" only if Bank reference is present.	16v Alphanumeric
9	Subfield 7, "YOUR REF" is limited to 16 characters. If the reference exceeds 16 characters, up to 34 additional characters will be reported in a subsequent line without a tag indicator.	34v Alphanumeric

SWIFT Field	Field Limit	SWIFT Description	JPM Description
:86:	390v Alphanumeric	Information to Account Owner	This field contains any additional information related to the transaction referenced in the preceding statement line. When following field 61, field 86 may contain the U.S. BAI2 code subsequent to the 86 tag. The BAI2 code will be tagged with the identifier "BAI=" followed by the **BAI code**. A semi-colon ";" will appear next, followed by the transaction details which vary by transaction type. **Example:** `:86:BAI=195;` **Note:** This field will be omitted if no additional data is present for the transaction. Reporting of an :86: will vary by detail reported for a given date. In accordance with SWIFT standards, each transaction adheres to a 390-character limit per transaction. Any data associated with the transaction that would extend beyond the 390-character limit will be truncated.
:90D:	23v Alphanumeric	Number and Total of Debit Entries	**Number and Total of Debit Entries.** **Example:** `:90D:10USD92985,23` Format: <table><tr><td>Subfield</td><td>Description</td><td>Format</td></tr><tr><td>1</td><td>Number of Debits</td><td>5v Numeric</td></tr><tr><td>2</td><td>Currency Code</td><td>3 Alpha</td></tr><tr><td>3</td><td>Amount</td><td>15v Numeric</td></tr></table>
:90C:	23v Alphanumeric	Number and Total of Credit Entries	**Number and Total of Credit Entries.** **Example:** `:90C:3USD7141447,22` Format: <table><tr><td>Subfield</td><td>Description</td><td>Format</td></tr><tr><td>1</td><td>Number of Debits</td><td>5v Numeric</td></tr><tr><td>2</td><td>Currency Code</td><td>3 Alpha</td></tr><tr><td>3</td><td>Amount</td><td>15v Numeric</td></tr></table>

Appendix A: Bank Standard BAI / SWIFT / German Business Codes

BAI Detail Type Codes detail individual credits and debits. The table that follows shows the BAI Detail used by the Bank and the associated Summary Type Codes.

- The column "BAI Detail Code" are the codes associated with a 16, transaction detail, record.
- The column "BAI Description" is the description of the Detail Code from the BAI Standard.
- The column "MT940 MT942 Codes" are the codes used in Tag 61: sub-field 6 (Transaction Type). Each code has a lead "N" inserted.
- The values present under the column GVC Business Transaction Codes are only available via Host-to-Host Reporting and are not available via Access. Via Host-to-Host Reporting, either BAI2 codes or GVC Business Transaction Codes are available.
- The column "DDA Text" is static text associated with prior day transactions posted to the Bank's DDA system.
- The final column indicates if the detail code is associated with a credit (CR) or debit (DR) transaction.
- Any BAI2 code not listed is assigned the MT940/MT942 Code "MSC".

BAI Detail Code	BAI Description	BAI Summary Code	MT940 MT942 Codes	GVC Business Transaction Codes*	DDA Text	Credit/ Debit
108	Credit	390	MSC	88		CR
115	Lockbox Deposit	110	LBX	70		CR
116	Item in Lockbox Deposit	110	LBX	70		CR
118	Lockbox Adjustment Credit	110	LBX	805		CR
135	DTC Concentration Credit	131	MSC	833		CR
142	ACH Credit Received	140	TRF	51		CR
145	ACH Concentration Credit	130	MSC	833		CR
147	Individual Bank Card Deposit	146	MSC	98		CR
164	CTP Credit	163	MSC	51		CR
165	Preauthorized ACH Credit	140	TRF	4		CR
166	ACH Settlement	167	TRF	805		CR
168	ACH Return Item	167	DDT	59		CR
169	Miscellaneous ACH Credit	140	TRF	51		CR
171	Individual Loan Deposit	180	LDP	825	INDIV LOAN DEPOSIT	CR
172	Deposit Correction	170	CHK	805	DEPOSIT CORRECTION	CR
173	Bank Prepared Deposits	170	CHK	835		CR
174	Other Deposit	170	CHK	835		CR
175	Check Deposit Package	170	CHK	70		CR
184	Draft Deposit	170	MSC	835	PAPER DRAFT CREDIT	CR
187	Cash Letter Credit	170	CLR	225	CASH LETTER DEPOSIT	CR
191	Ind Incoming Internal Money Transfer	190	TRF	97		CR
195	Incoming Money Transfer	190	TRF	88		CR
196	MONEY TRANSFER ADJUSTMENTS	190	TRF	805		CR
198	COMPENSATION	190	TRF	81		CR
201	Individual Automatic Transfer Credits	190	MSC	52		CR
202	BOND OPERATIONS CREDIT	190	TRF	302		CR
206	Book Transfer Credit	190	TRF	97		CR
BAI Detail Code	BAI Description	BAI Summary Code	MT940 MT942 Codes	GVC Business Transaction Codes*	DDA Text	Credit/ Debit
208	Ind International Money Transfer	207	MSC	211		CR
212	FOREIGN LETTERS OF CREDIT	215	DCR	219		CR
213	Letter of Credit	215	DCR	219		CR
214	Foreign Exchange Credit	210	FEX	224		CR
216	Foreign Remittance Credit	190	TRF	202		CR
218	Foreign Collection Credit	210	TRF	203		CR

BAI Detail Code	BAI Description	BAI Summary Code	MT940 MT942 Codes	GVC Business Transaction Codes*	DDA Text	Credit/ Debit
222	Foreign Checks Deposited	210	CLR	221		CR
224	Commission	210	COM	835		CR
226	International Money Market Trading	210	MSC	824		CR
227	Standing Order	190	STO	212		CR
229	Miscellaneous International Credit	210	MSC	202		CR
232	Sale of Debt Security	230	SAL	306		CR
233	Securities Sold	230	SAL	303		CR
234	SALE OF EQUITY SECURITY	230	SAL	303		CR
235	Matured Reverse Repurchase Order	230	SEC	340		CR
236	Maturity of Debit Security	230	RED	340		CR
237	Security Collection Credit	230	COL	301		CR
238	Collection of Dividends	230	DIV	302		CR
240	COLLECTION OF COUPONS - BANKS	230	CPN	302		CR
241	BANKER'S ACCEPTANCE	230	BOE	73		CR
242	Collection of Interest Income	230	SEC	814		CR
244	Interest/Matured Principal Payment	230	MAT	340		CR
246	Commercial Paper	230	SEC	306		CR
247	Capital Change	230	SEC	835		CR
248	SAVINGS BONDS SALES ADJUSTMENT	230	SEC	828		CR
249	Miscellaneous Security Credit	230	SEC	303		CR
252	Debit Reversal	251	MSC	59		CR
BAI Detail Code	BAI Description	BAI Summary Code	MT940 MT942 Codes	GVC Business Transaction Codes*	DDA Text	Credit/ Debit
254	Posting Error Correction Credit	250	MSC	835	DEPOSIT ERROR CORRECTION INCREASE	CR
255	Check Posted and Returned	250	RTI	70		CR
257	Ind ACH Return Items	256	RTI	59		CR
266	Return Item	260	RTI	59		CR
268	Return Item Adjustment	250	RTI	59	RETURN ITEM ADJUSTMENT CREDIT	CR
275	ZBA Credit	270	CMZ	52		CR
277	CMA Credit Transfer	270	CMT	52		CR
281	Ind Cont Disbursement Credits	280	TRF	52		CR
286	IND. DTC DISBURSEMENT CREDITS	285	CHK	70		CR
295	ATM Credit	390	MSC	98	ATM CASH DEPOSIT	CR

BAI Detail Code	BAI Description	BAI Summary Code	MT940 MT942 Codes	GVC Business Transaction Codes*	DDA Text	Credit/ Debit
295	ATM Credit	390	MSC	224	ATM CHECK DEPOSIT	CR
295	ATM Credit	390	MSC	827	CARD PURCHASE RETURN	CR
295	ATM Credit	390	MSC	0	CARD PURCHASE REVERSAL	CR
301	Commercial Deposit	390	MSC	0		CR
308	Trust Credit	307	SEC	303		CR
331	IND. ESCROW CREDITS	390	CMS	835		CR
346	Sweep Interest Income	230	MSC	814		CR
347	Sweep Principal Sell	230	CMS	303		CR
351	Ind. Investment Sold	390	SAL	303		CR
353	Cash Center Credit	352	MSC	835		CR
354	Interest Credit	355	INT	814	RFND INT WTHHLD	CR
357	Credit Adjustment	356	VDA	805		CR
359	Interest Adjustment Credit	390	INT	814	INTEREST ADJUSTMENT CREDIT	CR
364	Loan Participation	390	MSC	601		CR
366	Currency and Coin Deposited	352	MSC	82		CR
372	Back Value Adjustment	370	VDA	805		CR
BAI Detail Code	**BAI Description**	**BAI Summary Code**	**MT940 MT942 Codes**	**GVC Business Transaction Codes***	**DDA Text**	**Credit/ Debit**
373	Customer Payroll	390	MSC	53		CR
392	Freight Payment Credit	390	MSC	67		CR
394**	Cumulative Credits	390	MSC	51		CR
395	Check Reversal	390	MSC	899		CR
397	Float Adjustment	390	MSC	805		CR
398	Miscellaneous Fee Refund	390	CHG	808	ATM SURCHARGE REFUND (OTHER BANKS FEES)	CR
398	Miscellaneous Fee Refund	390	CHG	808	CARD FEE REFUND	CR
398	Miscellaneous Fee Refund	390	CHG	808	FDIC FEE REFUND	CR
398	Miscellaneous Fee Refund	390	CHG	808	FEE REVERSAL	CR
398	Miscellaneous Fee Refund	390	CHG	808	NSF OD FEE REVERSAL	CR
398	Miscellaneous Fee Refund	390	CHG	808	OD FEE REVERSAL	CR
398	Miscellaneous Fee Refund	390	CHG	808	REFUND OD FEE	CR
398	Miscellaneous Fee Refund	390	CHG	808	REFUND OVERDRAFT CHARGE	CR
398	Miscellaneous Fee Refund	390	CHG	808	REV ASST TRAN FEE	CR
398	Miscellaneous Fee Refund	390	CHG	808	REV PREMIER ONE FEE	CR
398	Miscellaneous Fee Refund	390	CHG	808	RFND ATM DEPOSIT FEE	CR
398	Miscellaneous Fee Refund	390	CHG	808	RFND ATM INQUIRY FEE	CR
398	Miscellaneous Fee Refund	390	CHG	808	RFND ATM STMT FEE	CR
398	Miscellaneous Fee Refund	390	CHG	808	RFND ATM WTHDRWL FEE	CR
398	Miscellaneous Fee Refund	390	CHG	808	RFND ATM XFER FEE	CR
398	Miscellaneous Fee Refund	390	CHG	808	RFND EXT OD FEE	CR
398	Miscellaneous Fee Refund	390	CHG	808	RFND FAVORPAK FEE	CR

| 398 | Miscellaneous Fee Refund | 390 | CHG | 808 | RFND LEGAL PROC FEE | CR |
| 398 | Miscellaneous Fee Refund | 390 | CHG | 808 | RFND ODP FEE | CR |
BAI Detail Code	BAI Description	BAI Summary Code	MT940 MT942 Codes	GVC Business Transaction Codes*	DDA Text	Credit/ Debit
398	Miscellaneous Fee Refund	390	CHG	808	RFND ODP XFER FEE	CR
398	Miscellaneous Fee Refund	390	CHG	808	RFND PHONE FUNDS FEE	CR
398	Miscellaneous Fee Refund	390	CHG	808	RFND REQ STMT FEE	CR
398	Miscellaneous Fee Refund	390	CHG	808	RFND RTN CHECK FEE	CR
398	Miscellaneous Fee Refund	390	CHG	808	SERVICE CHARGE REVERSAL	CR
398	Miscellaneous Fee Refund	390	MSC	808	REFUND RETURN CHARGE	CR
399	Miscellaneous Credit	390	MSC	51	CREDIT MEMO	CR
399	Miscellaneous Credit	390	MSC	51	DEBIT CARD OVER THE COUNTER CASH ADVANCE REVERSAL	CR
399	Miscellaneous Credit	390	MSC	51	OVERDRAFT RESERVE ADVANCES	CR
399	Miscellaneous Credit	390	MSC	51	OVERDRAFT RESERVE LOAN PYMNTS REVERSAL	CR
399	Miscellaneous Credit	390	MSC	51	OD XFER	CR
399	Miscellaneous Credit	390	MSC	51	PHONE FUNDS XFER	CR
399	Miscellaneous Credit	390	MSC	51	REV ODP XFER	CR
399	Miscellaneous Credit	390	MSC	51	REV ONLINE PMT	CR
399	Miscellaneous Credit	390	MSC	51	REVERSAL OF ATM PAYMENT TO AUTO LEASE	CR
399	Miscellaneous Credit	390	MSC	51	REVERSAL OF ATM PAYMENT TO EQUITY LINE	CR
399	Miscellaneous Credit	390	MSC	51	REVERSAL OF ATM PAYMENT TO INSTALLMENT LOAN	CR
399	Miscellaneous Credit	390	MSC	51	REVERSAL OF ATM PAYMENT TO MORTGAGE	CR
399	Miscellaneous Credit	390	MSC	51	OD XFER	
399	Miscellaneous Credit	390	MSC	51	TRANSFER FROM OTHER CHECKING	CR
399	Miscellaneous Credit	390	MSC	51	TRANSFER FROM SAVINGS	CR
BAI Detail Code	BAI Description	BAI Summary Code	MT940 MT942 Codes	GVC Business Transaction Codes*	DDA Text	Credit/ Debit
399	Miscellaneous Credit	390	MSC	51	XFER FROM CR CARD	CR
399	Miscellaneous Credit	390	MSC	51	XFER FROM SAVINGS	CR
399	Miscellaneous Credit	390	MSC	51	ZBA CLOSING CREDIT	CR
408	Float Adjustment	690	MSC	805		DB
409	Debit	690	MSC	20		DB
415	Lockbox Debit	416	LBX	20		DB
435	Payables Thru Drafts	430	MSC	73		DB
445	ACH Concentration Debit	450	MSC	833		DB
447	ACH Disbursement Funding Debit	450	MSC	833		DB

BAI Detail Code	BAI Description	BAI Summary Code	MT940 MT942 Codes	GVC Business Transaction Codes*	DDA Text	Credit/Debit
451	Item in ACH Disbursement or Debit	450	MSC	10		DB
455	Preauthorized ACH Debit	450	STO	10		DB
464	CTP Debit	450	MSC	20		DB
466	ACH Settlement	450	MSC	20		DB
467	ACH Settlement Debits	450	MSC	0		DB
468	ACH Return Item or Adjustment Settlement	467	MSC	805		DB
469	Misc. ACH Debit	450	DDT	20		DB
472	Cumulative Checks Paid	470	MSC	1		DB
474	Certified Check Debit	470	CHK	1		DB
475	Check Paid	470	CHK	1		DB
477	Bank Originated Debit	470	MSC	6		DB
478	List Post Debit		MSC	0		DB
481	Individual Loan Payment	480	LDP	603	ATM PAYMENT TO AUTO LEASE	DB
481	Individual Loan Payment	480	LDP	603	ATM PAYMENT TO EQUITY LINE	DB
481	Individual Loan Payment	480	LDP	603	ATM PAYMENT TO INSTALLMENT LOAN	DB
481	Individual Loan Payment	480	LDP	603	ATM PAYMENT TO MORTGAGE	DB
481	Individual Loan Payment	480	LDP	603	INDIV LOAN PAYMENT	DB
BAI Detail Code	BAI Description	BAI Summary Code	MT940 MT942 Codes	GVC Business Transaction Codes*	DDA Text	Credit/Debit
481	Individual Loan Payment	480	LDP	603	VRU LOAN PYMNT	DB
484	Draft	690	MSC	73		DB
487	Cash Letter Debit	470	CLR	1	CASH LETTER DEP REV	DB
491	Ind Outgoing Internal Mon TFR	490	TRF	96		DB
493	CUSTOMER TERMINAL INIT MONEY TRANSFER	490	TRF	98		DB
495	Outgoing Money Transfer	490	TRF	87		DB
496	MONEY TRANSFER ADUSTMENT	490	TRF	805		DB
498	COMPENSATION	490	CMP	81		DB
501	Individual Automatic Transfer Debit	490	MSC	8		DB
506	Book Transfer Debit	490	TRF	96		DB
508	Int International Money Transfer Debit	510	TRF	210		DB
512	Letter of Credit Debit	515	MSC	218		DB
513	Letter of Credit	515	DCR	218		DB
514	Foreign Exchange Debit	510	FEX	225		DB
516	Foreign Remittance Debit	490	TRF	206		DB
518	Foreign Collection Debit	510	TRF	201		DB
522	Foreign Checks Paid	510	CHK	209		DB

524	Commission	510	COM	835		DB
526	International Money Market Trading	510	MSC	824		DB
527	Standing Order	490	STO	213		DB
529	Miscellaneous International Debit	510	MSC	206		DB
531	Securities Purchased	530	PCH	303		DB
533	SECURITY COLLECTION DEBIT	530	SEC	303		DB
535	PURCHASE OF EQUITY SECURITIES	530	PCH	303		DB
538	MATURED REPURCHASE ORDER	530	MAT	302		DB
540	COUPON COLLECTION DEBIT	530	CPN	302		DB
BAI Detail Code	BAI Description	BAI Summary Code	MT940 MT942 Codes	GVC Business Transaction Codes*	DDA Text	Credit/ Debit
541	BANKERS' ACCEPTANCES	530	BOE	73		DB
542	Purchase of Debt Securities	530	PCH	303		DB
544	Interest/Matured Principal Payment	530	MAT	306		DB
546	Commercial Paper	530	SEC	306		DB
547	Capital Change	530	SEC	835		DB
548	SAVINGS BOND SALES ADJUSTMENT	530	SEC	828		DB
549	Miscellaneous Security Debit	530	SEC	303		DB
552	Credit Reversal	551	MSC	899		DB
554	Posting Error Correction Debit	551	MSC	835		DB
555	Deposited Item Returned	550	RTI	899		DB
557	Ind ACH Return Items	450	RTI	899		DB
563	Overdraft	690	MSC	835		DB
564	Overdraft Fee	551	ODC	808	EXT OD FEE	DB
566	Return Item	550	RTI	899		DB
567	Return Item Fee	551	RTI	808		DB
568	Return Item Adjustment	550	RTI	805		DB
575	ZBA Debit	570	CMZ	8		DB
577	ZBA Debit Transfer	570	CMS	8		DB
581	Individual Controlled Disbursement Debit	580	CHK	83		DB
595	ATM Debit	690	MSC	98	CARD PURCHASE WITH PIN	DB
595	ATM Debit	690	MSC	98	PURCHASE REVERSAL/RETURN	DB
595	ATM Debit	690	MSC	98	REVERSAL OF ATM CASH DEPOSIT	DB

BAI Detail Code	BAI Description	BAI Summary Code	MT940 MT942 Codes	GVC Business Transaction Codes*	DDA Text	Credit/ Debit
595	ATM Debit	690	MSC	98	REVERSAL OF ATM CHECK DEPOSIT	DB
597	ARP Debit	690	MSC	1		DB
622	Broker Debits	690	MSC	320		DB
629	Cash Center Debit	628	MSC	835		DB
631	Debit Adjustment	630	VDA	805		DB
633	Trust Debit	632	MSC	303		DB
651	Ind Investment Purchased	530	MSC	303		DB
654	Interest Debit	690	INT	814	FED INT WTHHLD	DB
656	Sweep Principal Buy	530	CMS	303		DB
658	Principal Payments Debit	530	MSC	306		DB
659	Interest Adjustment Debit	655	INT	805	INTEREST ADJUSTMENT DEBIT	DB
661	Account Analysis Fee	690	MSC	808		DB
666	Currency and Coin Shipped	628	MSC	224		DB
672	Back Value Adjustment	670	MSC	805		DB
691	Universal Debit	690	MSC	20		DB
694	Deposit Reversal	690	MSC	20		DB
695	Deposit Correction Debit	690	MSC	899	DEPOSIT CORRECTION	DB
695	Deposit Correction Debit	690	MSC	899	DEPOSIT ERROR CORRECTION DECREASE	DB
696	Regular Collection	690	COL	6		DB
697***	Cumulative Debits	690	MSC	818		DB
698	Miscellaneous Fees	690	CHG	808	ACCOUNT CLOSING FEE	DB
698	Miscellaneous Fees	690	CHG	808	ACCOUNT RECONCILIATION FEE	DB
698	Miscellaneous Fees	690	CHG	808	ACCT CLOSING FEE	DB
698	Miscellaneous Fees	690	CHG	808	ACCT RECON FEE	DB
698	Miscellaneous Fees	690	CHG	808	ACCT RESEARCH FEE	DB
698	Miscellaneous Fees	690	CHG	808	ACCT SERVICE FEE	DB
698	Miscellaneous Fees	690	CHG	808	ADDTNL WTHDRWL FEE	DB
698	Miscellaneous Fees	690	CHG	808	ASST TRAN FEE CHK	DB
698	Miscellaneous Fees	690	CHG	808	ASST TRAN FEE DEP	DB
698	Miscellaneous Fees	690	CHG	808	ASST TRAN FEE WDRL	DB
698	Miscellaneous Fees	690	CHG	808	ASST TRAN FEE XFER	DB
698	Miscellaneous Fees	690	CHG	808	ATM CARD REPLACEMENT FEE	DB
698	Miscellaneous Fees	690	CHG	808	ATM DEPOSIT FEE	DB
698	Miscellaneous Fees	690	CHG	808	ATM EMPTY ENV FEE	DB
698	Miscellaneous Fees	690	CHG	808	ATM INQUIRY FEE	DB
698	Miscellaneous Fees	690	CHG	808	ATM STMT FEE	DB

BAI Detail Code	BAI Description	BAI Summary Code	MT940 MT942 Codes	GVC Business Transaction Codes*	DDA Text	Credit/ Debit
698	Miscellaneous Fees	690	CHG	808	ATM SURCHARGE REFUND REVERSAL (OTHER BANKS FEE)	DB
698	Miscellaneous Fees	690	CHG	808	ATM WTHDRWL FEE	DB
698	Miscellaneous Fees	690	CHG	808	ATM XFER FEE	DB
698	Miscellaneous Fees	690	CHG	808	AUTO XFER FEE	DB
698	Miscellaneous Fees	690	CHG	808	BOBDE FEE	DB
698	Miscellaneous Fees	690	CHG	808	CARD FEE	DB
698	Miscellaneous Fees	690	CHG	808	CARD REPLACEMENT FEE	DB
698	Miscellaneous Fees	690	CHG	808	CHECK COPY FEE	DB
698	Miscellaneous Fees	690	CHG	808	CHECK VERIFY FEE	DB
698	Miscellaneous Fees	690	CHG	808	CHK ENCLOSURE FEE	DB
698	Miscellaneous Fees	690	CHG	808	CHK IMAGE FEE	DB
698	Miscellaneous Fees	690	CHG	808	CHK PRINTING FEE	DB
698	Miscellaneous Fees	690	CHG	808	COUNTER CHECK FEE	DB
698	Miscellaneous Fees	690	CHG	808	COUNTER CHK FEE	DB
698	Miscellaneous Fees	690	CHG	808	DEBIT CARD OVER THE COUNTER CASH ADVANCE FEE	DB
698	Miscellaneous Fees	690	CHG	808	DEP PROC FEE	DB
698	Miscellaneous Fees	690	CHG	808	DRAFT DEPOSIT FEE	DB
698	Miscellaneous Fees	690	CHG	808	DUP STMT FEE	DB
698	Miscellaneous Fees	690	CHG	808	FAVORPAK FEE	DB
698	Miscellaneous Fees	690	CHG	808	FDIC FEE	DB
BAI Detail Code	BAI Description	BAI Summary Code	MT940 MT942 Codes	GVC Business Transaction Codes*	DDA Text	Credit/ Debit
698	Miscellaneous Fees	690	CHG	808	LEGAL PROCESS FEE	DB
698	Miscellaneous Fees	690	CHG	808	MULTI SIGNATURE FEE	DB
698	Miscellaneous Fees	690	CHG	808	ODP ANNUAL FEE	DB
698	Miscellaneous Fees	690	CHG	808	ODP XFER FEE	DB
698	Miscellaneous Fees	690	CHG	808	PHONE INQUIRY FEE	DB
698	Miscellaneous Fees	690	CHG	808	PHONE XFER FEE	DB
698	Miscellaneous Fees	690	CHG	808	PIN REPLACEMENT FEE	DB
698	Miscellaneous Fees	690	CHG	808	REGULATION-D FEE	DB
698	Miscellaneous Fees	690	CHG	808	PREMIER ONE FEE	DB
698	Miscellaneous Fees	690	CHG	808	REPRESENT DI FEE	DB
698	Miscellaneous Fees	690	CHG	808	REQ STMT FEE	DB
698	Miscellaneous Fees	690	CHG	808	SAFE DEP BOX FEE	DB
698	Miscellaneous Fees	690	CHG	808	SNAPSHOT STMT FEE	DB
698	Miscellaneous Fees	690	CHG	808	SPEC HNDLNG STMT FEE	DB
698	Miscellaneous Fees	690	CHG	808	SPECIAL HANDLING STATEMENT FEE	DB
698	Miscellaneous Fees	690	CHG	808	STOP PMNT FEE	DB
698	Miscellaneous Fees	690	CHG	808	THE ONE CARD REPLACEMENT FEE	DB

BAI Detail Code	BAI Description	BAI Summary Code	MT940 MT942 Codes	GVC Business Transaction Codes*	DDA Text	Credit/ Debit
698	Miscellaneous Fees	690	CHG	808	UNCOLLECTED FUNDS RETURN ITEM FEE	DB
698	Miscellaneous Fees	690	CHG	808	WIRE XFER FEE	DB
699	Miscellaneous Debit	690	MSC	20	BANK CHARGE	DB
699	Miscellaneous Debit	690	MSC	20	DEBIT CARD OVER THE COUNTER CASH ADVANCE	DB
699	Miscellaneous Debit	690	MSC	20	MISCELLANEOUS CHARGE	DB
699	Miscellaneous Debit	690	MSC	20	OD XFER	DB
699	Miscellaneous Debit	690	MSC	20	ODP XFER	DB
699	Miscellaneous Debit	690	MSC	20	ONLINE PMT	DB
BAI Detail Code	BAI Description	BAI Summary Code	MT940 MT942 Codes	GVC Business Transaction Codes*	DDA Text	Credit/ Debit
699	Miscellaneous Debit	690	MSC	20	OVERDRAFT RESERVE ADV REVERSAL	DB
699	Miscellaneous Debit	690	MSC	20	OVERDRAFT RESERVE LOAN PAYMENTS	DB
699	Miscellaneous Debit	690	MSC	20	PHONE FUNDS XFER	DB
699	Miscellaneous Debit	690	MSC	20	REV XFER FROM CR CARD	DB
699	Miscellaneous Debit	690	MSC	20	REV XFER FROM SAV	DB
699	Miscellaneous Debit	690	MSC	20	TRANSFER TO ANOTHER CHECKING	DB
699	Miscellaneous Debit	690	MSC	20	TRANSFER TO SAVINGS	DB
699	Miscellaneous Debit	690	MSC	20	TRUST INT XFER	DB
699	Miscellaneous Debit	690	MSC	20	WITHDRAWAL	DB
699	Miscellaneous Debit	690	MSC	20	XFER TO SAVINGS	DB
699	Miscellaneous Debit	690	MSC	20	ZBA CLOSING DEBIT	DB

* The values present under the column GVC Business Transaction Codes are only available via Host-to-Host Reporting and are not available via Access. Via Host-to-Host Reporting, either BAI2 codes or GVC Business Transaction Codes are available

** BAI Code 394: This Type Code is used when Threshold Summarization has been requested. When this Option is selected, the cumulative dollar amount of credits not transmitted as separate detail records are transmitted as a detail item. *Example:* Each check over $10,000 is transmitted as an individual detail item. The cumulative value of checks under $10,000 is transmitted in one Type Code 394.

*** BAI Code 697: This Type Code is used when Threshold Summarization has been requested. Using this Option, cumulative dollar amount of debits that are not transmitted as separate detail records are transmitted as a detail item. *Example:* Each non-check debit over $10,000 is transmitted as an individual detail item. The cumulative value of non-check debits under $10,000 is transmitted in one Type Code 697.

Appendix B: Reference and Text Fields

Bank Reference Field (Tag 61 Sub-element 8)

Generally, the Bank Reference Field appears as follows: 0022640118XF

The first ten characters are a numeric identifier supplied by the Transaction Processing System. The last 2 characters are an Alpha Suffix that identifies the Transaction processing system. Items from Check Processing are 9 character numeric sequence numbers without an Alpha Suffix.

The following table details the Alpha Suffixes in use and what Transaction Processing System the transaction originates from.

Bank Reference Alpha Suffix	Transaction Processing System
AA	Global Deposit Processing
AC	EFTS (ACH)
AC	Account Management
AE	OneStop Memo Post
AF	NY FX Trading
AK	Strategic Banking System
AK	OneStop Memo Post
AL	Asset Based Lending
AN	Money Market
AQ	Chase Support
AY	Strategic Banking System
AY - AZ	OneStop Memo Post
BD	Broker Dealer
BK	Broker Dealer Division
BL	Global Funds Processor
BN	Global Funds Processor
BQ - BS	Global Funds Processor
BU - BW	Global Funds Processor
CC	Long Island Cash Services
CL	Investment Operations
CM	Capital Markets
CR	Rochester Cash Services
CU	Central Branch
DF	Account Management
DL	Account Management
DM	Commercial Loan Services SW
DP	Account Management
DR	Dealer Clearance
DW	Account Management
EA - EZ	Global Funds Processor
FA - FZ	Global Funds Processor
GA - GZ	Global Funds Processor
HA - HZ	Global Funds Processor
IB	CHASE SECURITIES INC
ID - IF	IBF Nassau Funds Control

Bank Reference Alpha Suffix	Transaction Processing System
ID - IF	Nassau Funds Control
II - IM	Global Funds Processor
IN	IBF Nassau Funds Control
IN	Nassau Funds Control
IQ	Strategic Banking System
IU	Global Funds Processor
IW	Global Funds Processor
JA - JZ	Global Funds Processor
KC	Liquidity/TSLink Investments
KD	DDA & Liquidity Operations
KG	Investment Operations
KI	DDA & LIQ Operations
KO - KP	Liquidity/TSLink Investments
KR	DDA & LIQ Operations
LA	Lockbox Pega
LB	Lockbox Dallas
LB	Lockbox Los Angeles
LB	National Lockbox Atlanta
LB	Lockbox Chicago
LB	Lockbox Retail
LB	Wholesale Lockbox
LB	RemitOne Lockbox Support
LB	Lockbox Support
LC	Letter of Credit
LE	Letter of Credit
LE	Collections
LF	Lockbox Dallas
LG	National Lockbox Atlanta
LG - LH	Global Funds Processor
LH	Lockbox Los Angeles
MC	Armored Motor Service
MF	FED Funds
NE	Intl Comp & Benefits
OB	OPICS/Capital Markets
PA	Payroll Services
PB	Cash Processing Control
RC	Outgoing Distribution
RE	Global Funds Processor
RI	Return Items
RL	Reimbursement Letter of Credit
RL	Letter of Credit
SB	Strategic Banking System
SL	Security Lending Group
ST	Securities Proof & Control

Bank Reference Alpha Suffix	Transaction Processing System
SU	Securities Proof & Control
SU	Securities Proof & Control
SV	Securities Proof & Control
SV	Securities Proof & Control
SX	Securities Proof & Control
SY	Securities Proof & Control
TC	EFTS (ACH)
TC	Strategic Banking System
TE	Item Processing Console
TF	Securities Proof & Control
TG	Securities Proof & Control
TH	Securities Proof & Control
TR	Chaselink Account
TT	
TZ	Private Banking
VA	AIP/GAINS
VB - VC	Global Funds Processor
WA	Worldwide Insurance
WB	Global Funds Processor
WC	Syracuse Operations
XH	Worldwide Insurance
XJ	Investment Operations (INDY)
XN	AIP/GAINS
XO	Investment operations
XP	AIP/GAINS
XR	DDA & Liquidity Operations
XT	Worldwide Insurance
XW	Worldwide Insurance
YH	Worldwide Insurance
YI	Netting Services
YQ	Domestic Treasury Proof & Control
YR	STT (Chase Securities)
YT	Funds Transfer
YY	Syracuse Operations
ZA	Investment Operations
ZB	Texas - Pega Check
ZD	Lockbox Chicago
ZF	Item Processing Console
ZG	Lockbox Support
ZH	Lockbox Retail
ZI	NY FX Trading
ZK	Collections
ZM	Wholesale Lockbox
ZM - ZZ	Global Funds Processor

Bank Reference Alpha Suffix	Transaction Processing System
ZN	Return Items
ZN	Letter of Credit

Customer Reference Field (Tag 61 Sub-element 7)

Category	BAI Detail Code	Customer Reference Field Contains
Checks Paid	475	Customer Check Number, including leading zeros
Global Funds Transfer	195 495	Value of "Your Ref" field
Lockbox	115	Lockbox number
AIP	229 699	Investment Account Number or DDA Account Number
Securities Movement and Control Global Investors Services	249 549	Value of "Your Ref" field
ZBA	275	ZBA Account Number

Note: For non-J.P. Morgan accounts (multi-bank reporting), J.P. Morgan will forward the reference provided by the third party bank.

Appendix B continued: Reference and Text Fields

`Text Tags`

Within the Text associated with an :61: record (which is contained in :86: records following the :61: record), the text is divided into groups. Each group begins with a Text Tag.

The following table supplies text tags that can be expected from the supplying J.P. Morgan system. Not all tags will be included with every transaction. Only tags sent by the supplying system (and which fit within the 390 character transaction limit) will be reported.

The data associated with an :86: tag may be identified by individual transaction text labels. Text labels are delimited with an equal sign (=) and end with a semi-colon (;) except for the last group.

Text tags with no data following the equal sign (=) indicate the presence of local language (multibyte or accented data) which is associated with the transaction but which has been suppressed. To enable display of this data on Host-to-Host Reporting, a configurable option to pass accented and/or multibyte data can be selected through your bank representative.

As a default, any non-multibyte, non-accented data will be displayed following the applicable tags.

Example:

```
:86:BAI=165;ORIG CO NAME=ASAP;ORIG ID=9051036803;DESC DATE=120325;ENT
RY DESCR=GRANT PAY;ENTRY CLASS=CTX;TRACE NO=021000027405071; DESC TEXT
1=
```

Text tags are bank-specific. If multibank reporting is used, different tags may appear on your file.

The following table shows a sampling of text tags that can be expected from the supplying J.P. Morgan systems.

Supplying System	Text Tag	Description
Reimbursement Letter of Credit	RS NO	
	ISSUE BANK	Issuing Bank
	NEGOT BANK	Ordering Bank
	B/O	By Order Of
	IN FAVOR OF	
	DB DR	
	CR DR	
	REMARK	
	YOUR REF	Customer Reference Number
Securities Movement and Control Global Investors Services	YOUR REF	Customer Reference Number
	GIS REF	Global Investors Service Reference Number
	CUSIP NO	Committee on Uniform Securities Identification Procedures. A CUSIP number identifies most securities, including: stocks of all registered U.S. and Canadian companies, and U.S. government and municipal bonds. This field contains the CUSIP Number of the security of concern to the transaction.
	SAFEKP	
	TRANS	
	SEC TYPE	The type of security of concern to the transaction
	UNITS	Number of Units, such as shares of stock or units of a Mutual Fund
	INTEREST	If a fixed-income security, interest rate.
	P RATE	
	CAP FACTOR	
	TRADE DATE	Date of Trade
	SETTLE DATE	Date of Settlement
	RECORD DATE	
	MATURE DATE	Maturity Date, if applicable.
	PAY DATE	
	PRIN AMT	Principal Amount.
	INT AMT	
	BROKER	
	CL BKR	
	REMARK	

Letter of Credit	YOUR REF	Customer Reference Number
	SEQ#	
	RS NO	
	D/F NO	
	L/C NUMBER	LC Number
	ACC RANGE	Account Range
	ACC NO	Account Number
	DESCR	Description
	ACCT PARTY	Account Party
	BENE	Beneficiary
	REMARK	Remark
	ISSUANCE AMT	Issuance Amount
	DRAFT AMT	Draft Amount
	TENOR	Tenor
	FX RATE	FX Rate
	DT CALC MAT	
	REBATE AMT	Rebate Amount
	COMM P FROM	
	COMM RATE	
	"-COMMISS-"	
	UNUTILIZED	Unutilized
	ISS/ADV	Issue/Advise
	CONFIRM	Confirmation
	AMEND	Amendment
	PAYMENT	Payment
	"-CHARGES-"	Charges
	NEGOT BANK	Negotiating Bank
	POSTAGE	Postage
	CABLE	Cable
	HANDLING	Handling
	SERVICE	Service
	OPEN BANK	Opening Bank
	CORR BK CHG	Correspondent Bank Charge
	OTHER	Other
	DISC CHGS	
	COMMISSION	
	ALL IN AMT	
	INTER CHGS	
	DATE SIGHTED	
	ACC MAT DATE	
	FUNDS REM RS	
	FUNDS REM LC	
	EXPIRATION	
Global Funds Processing	YOUR REF	Sender's Reference Party's Reference Number (REF2) If not available, see MRN SEQ (Debits Only) Related Reference (Credits Only)
	REMARK	Contains Payment Details, Bank to Bank Information, and Sender's Correspondent Bank (after /INS/ code word).
	ACCT PARTY	Account Party; Beneficiary

	ULTI BENE	Ultimate Beneficiary
		For Debits, if no Ultimate Beneficiary go to ACCT PARTY. If no ACCT PARTY then information is not provided.
		For Credits, if no Ultimate Beneficiary, go to ACCT PARTY. If no ACCT PARTY then look at party name in PAID TO.
	PAID TO	Intermediary Bank Name
		Account with Bank Name (Debits Only)
	SRN	
	TEB	
	FED ID	Sending Bank ABA
	FED TIME	HH:MM (EST) (Credits Only)
	PYMT CHARGE	
	SWIFT REF	SWIFT Reference Number
	REC FROM	Sender's Bank Name (Credits Only)
	B/O BANK	By Order of Bank
	B/O CUSTOMER	By Order of Customer
	REC GFP	MMDDHHMM (GMT)
	TRN	Transaction Reference Number
	MRN SEQ	Source Code and Date
	CHIP REF	Clearing House Interbank Payment System Reference Number
	CHIP SEQ	Clearing House Interbank Payment System Payment Sequence Number
	FED REF	FED Reference
Miscellaneous	GISREF	Global Investors Service Reference Number
	REMARK	Free-Form Text
	DEP REF	Deposit Reference
	ADT FLOAT	
	ADT OFFSET	
EFT/ACH	ORIG CO NAME	Originating Company Name
	ORIG ID	Originating Company ID
	DESC DATE	Company Descriptive Date
	ENTRY DESCR	Company Entry Description
	ENTRY CLASS	Standard Entry Class
	TRACE NO	Trace Number
	ENTRY DATE	Effective Entry Date
	IND ID NO	Individual ID
	IND NAME	Individual Name
	TRN	Transaction Reference Number
	REMARK	
	ADDENDA	Addenda Text if applicable
Lockbox	LOCKBOX NO	Lockbox Number
	ITEMS	Number of Items in this transaction
	DEP SEQ	Deposit Sequence Number
Checks	CHECK NO	Check Number
	CERT CHK NO	Certified Check Number
International Branches	VALDATE	Value Date
	CHASE REF	Bank Reference
	B/O CUSTOMER	By Order Of Customer
	CHECK NO	Check Number
	REC FROM	Received From
	PAY METHOD	Payment Method
	PAID TO	
	REMARK	Free-Form Text

	YOUR REF	Customer Reference Number
	FXAMT	Amount of an FX Debit
	FXCUR	Currency of an FX Debit
	FXEXCH	Exchange Rate of an FX Debit
Asia Clearing Tags	RELATED REF	
	ADDL INFO	
	SHORT DESC	
	DEPARTMENT	
	YOUR REF	
	EXCHNG RATE	
	BENEF NAME 1	
	BENEF NAME 2	
	BY ORDER OF	
	CNTRA PTY NM	
	CORR BANK NM	
	FOR ACCT NM	
	INTRST RATE	
	LOAN CURRNCY	
	MATURITY DT	
	NOTICE DAYS	
	OPT DEAL NUM	
	ORIGPRINCAMT	
	PRINCLOANAMT	
	PAYMENT SYS	
	ROLLDEAL NUM	
	SECURITY NM	
	SPCL INSTR	
	TERM	
	OTHERADDINFO	
	PRINCCURRNCY	
	ACCT W BANK	
	BENEFICIARY	
	DESC TEXT 1	
	DESC TEXT 2	
	DESC TEXT 3	
	DESC TEXT 4	
	BENEF ACCT	

Appendix C: ISO Currency Codes

Code	Country	Code	Country
AED	United Arab Emirates, Dirhams	EEK	Estonia, Krooni
AFN	Afghanistan, Afghanis	EGP	Egypt, Pounds
ALL	Albania, Leke	ERN	Eritrea, Nakfa
AMD	Armenia, Drams	ETB	Ethiopia, Birr
ANG	Netherlands Antilles, Guilders (also called Florins)	EUR	Euro Member Countries, Euro
AOA	Angola, Kwanza	FJD	Fiji, Dollars
ARS	Argentina, Pesos	FKP	Falkland Islands (Malvinas), Pounds
AUD	Australia, Dollars	GBP	United Kingdom, Pounds
AWG	Aruba, Guilders (also called Florins)	GEL	Georgia, Lari
AZM	Azerbaijan, Manats [being phased out]	GGP	Guernsey, Pounds
AZN	Azerbaijan, New Manats	GHC	Ghana, Cedis
BAM	Bosnia and Herzegovina, Convertible Marka	GIP	Gibraltar, Pounds
BBD	Barbados, Dollars	GMD	Gambia, Dalasi
BDT	Bangladesh, Taka	GNF	Guinea, Francs
BGN	Bulgaria, Leva	GTQ	Guatemala, Quetzales
BHD	Bahrain, Dinars	GYD	Guyana, Dollars
BIF	Burundi, Francs	HKD	Hong Kong, Dollars
BMD	Bermuda, Dollars	HNL	Honduras, Lempiras
BND	Brunei Darussalam, Dollars	HRK	Croatia, Kuna
BOB	Bolivia, Bolivianos	HTG	Haiti, Gourdes
BRL	Brazil, Brazil Real	HUF	Hungary, Forint
BSD	Bahamas, Dollars	IDR	Indonesia, Rupiahs
BTN	Bhutan, Ngultrum	ILS	Israel, New Shekels
BWP	Botswana, Pulas	IMP	Isle of Man, Pounds
BYR	Belarus, Rubles	INR	India, Rupees
BZD	Belize, Dollars	IQD	Iraq, Dinars
CAD	Canada, Dollars	IRR	Iran, Rials
CDF	Congo/Kinshasa, Congolese Francs	ISK	Iceland, Kronur
CHF	Switzerland, Francs	JEP	Jersey, Pounds
CLP	Chile, Pesos	JMD	Jamaica, Dollars
CNY	China, Yuan Renminbi	JOD	Jordan, Dinars
COP	Colombia, Pesos	JPY	Japan, Yen
CRC	Costa Rica, Colones	KES	Kenya, Shillings
RSD	Serbia, Dinars	KGS	Kyrgyzstan, Soms
CUP	Cuba, Pesos	KHR	Cambodia, Riels
CVE	Cape Verde, Escudos	KMF	Comoros, Francs
CYP	Cyprus, Pounds	KPW	Korea (North), Won
CZK	Czech Republic, Koruny	KRW	Korea (South), Won
DJF	Djibouti, Francs	KWD	Kuwait, Dinars
DKK	Denmark, Kroner	KYD	Cayman Islands, Dollars
DOP	Dominican Republic, Pesos	KZT	Kazakhstan, Tenge
DZD	Algeria, Algeria Dinars	LAK	Laos, Kips
EEK	Estonia, Krooni	LBP	Lebanon, Pounds
EGP	Egypt, Pounds	LKR	Sri Lanka, Rupees
ERN	Eritrea, Nakfa	LRD	Liberia, Dollars
ETB	Ethiopia, Birr	LSL	Lesotho, Maloti
EUR	Euro Member Countries, Euro	LTL	Lithuania, Litai
FJD	Fiji, Dollars	LVL	Latvia, Lati
FKP	Falkland Islands (Malvinas), Pounds	LYD	Libya, Dinars
GBP	United Kingdom, Pounds	MAD	Morocco, Dirhams
GEL	Georgia, Lari	MDL	Moldova, Lei
GGP	Guernsey, Pounds	MGA	Madagascar, Ariary
GHC	Ghana, Cedis	MKD	Macedonia, Denars
GIP	Gibraltar, Pounds	MMK	Myanmar (Burma), Kyats
GMD	Gambia, Dalasi	MNT	Mongolia, Tugriks
GNF	Guinea, Francs	MOP	Macau, Patacas
GTQ	Guatemala, Quetzales	MRO	Mauritania, Ouguiyas
GYD	Guyana, Dollars	MTL	Malta, Liri
HKD	Hong Kong, Dollars	MUR	Mauritius, Rupees
HNL	Honduras, Lempiras	MVR	Maldives (Maldive Islands), Rufiyaa
HRK	Croatia, Kuna	MWK	Malawi, Kwachas
HTG	Haiti, Gourdes	MXN	Mexico, Pesos
HUF	Hungary, Forint	MYR	Malaysia, Ringgits
IDR	Indonesia, Rupiahs	MZM	Mozambique, Meticais [being phased out]
ILS	Israel, New Shekels	MZN	Mozambique, Meticais [newer unit, same name]
IMP	Isle of Man, Pounds	NAD	Namibia, Dollars
INR	India, Rupees	NGN	Nigeria, Nairas
IQD	Iraq, Dinars	NIO	Nicaragua, Cordobas
IRR	Iran, Rials	NOK	Norway, Krone
ISK	Iceland, Kronur	NPR	Nepal, Nepal Rupees
JEP	Jersey, Pounds	NZD	New Zealand, Dollars

Code	Country
JOD	Jordan, Dinars
JPY	Japan, Yen
KES	Kenya, Shillings
KGS	Kyrgyzstan, Soms
KHR	Cambodia, Riels
KMF	Comoros, Francs
KPW	Korea (North), Won
KRW	Korea (South), Won
KWD	Kuwait, Dinars
KYD	Cayman Islands, Dollars
KZT	Kazakhstan, Tenge
LAK	Laos, Kips
LBP	Lebanon, Pounds
LKR	Sri Lanka, Rupees
LRD	Liberia, Dollars
LSL	Lesotho, Maloti
LTL	Lithuania, Litai
LVL	Latvia, Lati
LYD	Libya, Dinars
MAD	Morocco, Dirhams
MDL	Moldova, Lei
MGA	Madagascar, Ariary
MKD	Macedonia, Denars
MMK	Myanmar (Burma), Kyats
MNT	Mongolia, Tugriks
MOP	Macau, Patacas
MRO	Mauritania, Ouguiyas
MTL	Malta, Liri
MUR	Mauritius, Rupees
MVR	Maldives (Maldive Islands), Rufiyaa
MWK	Malawi, Kwachas
MXN	Mexico, Pesos
MYR	Malaysia, Ringgits
MZM	Mozambique, Meticais [being phased out]
MZN	Mozambique, Meticais [newer unit, same name]
NAD	Namibia, Dollars
NGN	Nigeria, Nairas
NIO	Nicaragua, Cordobas
NOK	Norway, Krone
NPR	Nepal, Nepal Rupees
NZD	New Zealand, Dollars
OMR	Oman, Rials
PAB	Panama, Balboa
PEN	Peru, Nuevos Soles
PGK	Papua New Guinea, Kina
PHP	Philippines, Pesos
PKR	Pakistan, Rupees
PLN	Poland, Zlotych
PYG	Paraguay, Guarani
QAR	Qatar, Rials
ROL	Romania, Lei [being phased out]
RON	Romania, New Lei
RUB	Russia, Rubles
RWF	Rwanda, Rwanda Francs
SAR	Saudi Arabia, Riyals
SBD	Solomon Islands, Dollars
SCR	Seychelles, Rupees

Code	Country
PAB	Panama, Balboa
PEN	Peru, Nuevos Soles
PGK	Papua New Guinea, Kina
PHP	Philippines, Pesos
PKR	Pakistan, Rupees
PLN	Poland, Zlotych
PYG	Paraguay, Guarani
QAR	Qatar, Rials
ROL	Romania, Lei [being phased out]
RON	Romania, New Lei
RUB	Russia, Rubles
RWF	Rwanda, Rwanda Francs
SAR	Saudi Arabia, Riyals
SBD	Solomon Islands, Dollars
SCR	Seychelles, Rupees
SDD	Sudan, Dinars
SEK	Sweden, Kronor
SGD	Singapore, Dollars
SHP	Saint Helena, Pounds
SIT	Slovenia, Tolars
SKK	Slovakia, Koruny
SLL	Sierra Leone, Leones
SOS	Somalia, Shillings
SPL	Seborga, Luigini
SRD	Suriname, Dollars
STD	São Tome and Principe, Dobras
SVC	El Salvador, Colones
SYP	Syria, Pounds
SZL	Swaziland, Emalangeni
THB	Thailand, Baht
TJS	Tajikistan, Somoni
TMM	Turkmenistan, Manats
TND	Tunisia, Dinars
TOP	Tonga, Pa'anga
TRY	Turkey, New Lira
TTD	Trinidad and Tobago, Dollars
TVD	Tuvalu, Tuvalu Dollars
TWD	Taiwan, New Dollars
TZS	Tanzania, Shillings
UAH	Ukraine, Hryvnia
UGX	Uganda, Shillings
USD	United States of America, Dollars
UYU	Uruguay, Pesos
UZS	Uzbekistan, Sums
VEB	Venezuela, Bolivares
VND	Viet Nam, Dong
VUV	Vanuatu, Vatu
WST	Samoa, Tala
XAF	Communauté Financière Africaine BEAC, Francs
XAG	Silver, Ounces
XAU	Gold, Ounces
XCD	East Caribbean Dollars
XDR	International Monetary Fund (IMF) Special Drawing Rights
XOF	Communauté Financière Africaine BCEAO, Francs
XPD	Palladium Ounces
XPF	Comptoirs Français du Pacifique Francs
XPT	Platinum, Ounces
YER	Yemen, Rials
ZAR	South Africa, Rand
ZMK	Zambia, Kwacha
ZWN	Zimbabwe, Zimbabwe Dollars

Appendix D: Host-to-Host Reporting Configurable Options

The following options apply only to Host-to-Host Reporting.

- Exclude the check digit in the ABA
- Exclude the 3 digit branch identifier from a SWIFT bank identifier code (BIC)
- Specify an alternate ABA or Bank Identifier Code (BIC)
- Remove leading zeros from account numbers in field 61:
- Specify an alternate account number for reporting in field 61:
- Summarize transactions below a minimum threshold into a debit summarization transaction (BAI2 394) and a credit summarization transaction (BAI2 697). Detail is not reported
- Report either BAI2 or GVC Business Transaction Codes
- Exclude specified transaction-types codes (BAI codes) and their associated transactions
- Exclude special characters from field 86:
- Specify a J.P. Morgan structured Tag 86: with 27 Character Subfields – includes choice of delimiter character
- Exclude "BAI2=" from Tag 86:
- Exclude "REMARK=" from Tag 86:
- Begin each narrative text line with ":86:"
- Choose sequence number or ordinal date in field 28C
- Report local character sets – multibyte, accented or both

The following options apply only to Access Reports.

- Report local character sets – multibyte, accented or both

Appendix E: J. P. Morgan Structured Field 86

A structured field 86: is available only on Host-to-Host Reporting. A "Less Than" symbol "<" (ASCII 060 / HEX 3C) or "Question Mark" symbol "?" (ASCII 063 / HEX 3F) can be used as the subfield delimiter.

Subfield	Subfield Length	JPM Description
--	3n	BAI Code
00	27v	Transaction Description
10	10v	Literal "NONREF"
20	27v	1st 27 characters from the transaction details
21	27v	2nd set of 27 characters from the transaction details
22	27v	3rd set of 27 characters from the transaction details
23	27v	4th set of 27 characters from the transaction details
24	27v	5th set of 27 characters from the transaction details
25	27v	6th set of 27 characters from the transaction details
26	27v	7th set of 27 characters from the transaction details
27	27v	8th set of 27 characters from the transaction details
28	27v	9th set of 27 characters from the transaction details
29	27v	10th set of 27 characters from the transaction details
30	12v	If applicable, the Federal Reserve Reference Number will be reported
31	24v	If applicable, the "By Order of" Account Number
32	27v	If applicable, the "By Order of" Account Name
33	27v	If subfield 32 exceeds 27 characters, an additional 27 characters will be reported in subfield 33