JPMorganChase

Direct Transmission
BAI 2
User Guide

JPMorgan ACCESS℠

JPMorganChase

Version 1.1

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Contents

Introduction

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The specifications presented in this guide define a format for data in files and records. The file format described here applies to 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 Bank standard BAI2 format for prior and current day information reporting presented in this guide is the Bank standard used for JPMAccess BAI2 files that are delivered you automatically.

Portions of this document are quoted directly from the Bank Administration Institute publication *Cash Management Balance Reporting Specifications Version 2 – Technical Reference Manual* published by Bank Administration Institute, and are used with its permission. The full text of this publication may be obtained from the Bank Administration Institute, One North Franklin, Suite 1000, Chicago, Illinois, 60606. An electronic copy is also available, along with a complete list of BAI type codes, from their web site: http://www.bai.org/operations/reportingcodes.asp.

Guide Conventions

- *Italic type in this font* indicates the Bank's usage of BAI2 codes. This usage is expanded from the Institute's standard.

- Record examples and text you *must* enter exactly appear in this font: `Courier New`.

- Names of fields and controls you interact with are in **Bold Type**.

Codes and File Structures

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Uniform Type Codes

Information reporting transmissions and downloads include data describing hundreds of different types of account activity, ranging from securities transactions to lockbox deposits. Each transaction, summary, or balance classification has been assigned a uniform type code. The type code uniquely identifies the type of activity or balance being reported. Type codes are grouped into three levels:

Account Status	Describes the status of the account, usually an account balance. For example, ledger balance, available balance, or float position.
Activity Summary	Summarizes account credit and debit activity. For example, total lockbox credits or total security debits.
Transaction Detail	Details individual credits and debits. For example, individual lockbox deposit or foreign exchange debit.

File Structure

Information reporting transmissions and downloads are divided into "envelopes" of data. These envelopes organize data at the following levels:

- Account
- Group
- File

Account

The account is the basic level of organization. An account envelope contains balance, summary, and transaction data for a specific account at a financial institution. All records in an account envelope refer to the same account, time stamped with the same date and time.

Example:

Account 001110012345678 at the Bank, previous-day information as of midnight.

Group

A group contains one or more account envelopes, all of which represent accounts at the same financial institution. All information in a group is time stamped from the same date and time.

Example:

Several accounts from the Bank to XYZ Reporting Service, same-day information as of 9:00 a.m.

File

Groups are combined into files for transmission. A file includes data transmitted between one sender and one receiver. A file can include groups of data from any number of originating financial institutions destined for any number of ultimate receivers.

Intermediaries may combine groups from several different source files into a new file for transmission. For example, the Bank may combine reports from several Bank ABA routing numbers into a single file for transmission to XYZ Reporting Service.

Example:

A file from the Bank to XYZ Reporting Service could contain both of the following groups:

- From the Bank (ABA 071000010) to XYZ, previous day, as of midnight.
- From the Bank (ABA 071000770) to XYZ, previous day, as of midnight.

Record Descriptions

Balance Reporting files include the following types of records:

Code	Name	Purpose
01	File Header	Marks the beginning of a file. It identifies the sender and receiver of the transmission and describes the structure of the file.
02	Group Header	Identifies a group of accounts that are from the same originator and includes the same as-of-date and as-of-time.
03	Account Identifier and Summary Status	Identifies the account number and reports activity summary and account status information. Summary information may be accompanied by an item count.
16	Transaction Detail	Used for transmission of detail transaction information.
88	Continuation	Used when data exceed the maximum physical record length, or whenever it is desirable to continue data into an additional record. It may follow 03, 16, or 88 records.
49	Account Trailer	Provides account control totals.
98	Group Trailer	Provides group control totals.
99	File Trailer	Provides file control totals.

File Layout

The records in a balance reporting transmission file are ordered as follows:

01	File Header	Begins File
02	Group Header	Begins Group
03	Account Identifier	Begins Account
16	Transaction Detail (Optional)	Within Account
49	Account Trailer	Ends Account
98	Group Trailer	Ends Group
99	File Header	Ends File

Groups in Files

A file may contain several groups. Each group begins with an 02 group header record and ends with a 98 group trailer record. This procedure allows a file to contain information from multiple originators.

A group may contain several accounts. Each account begins with a 03 record. The 03 record may or may not be followed by a transaction detail record (16). The account always ends with a 49 Account Trailer record.
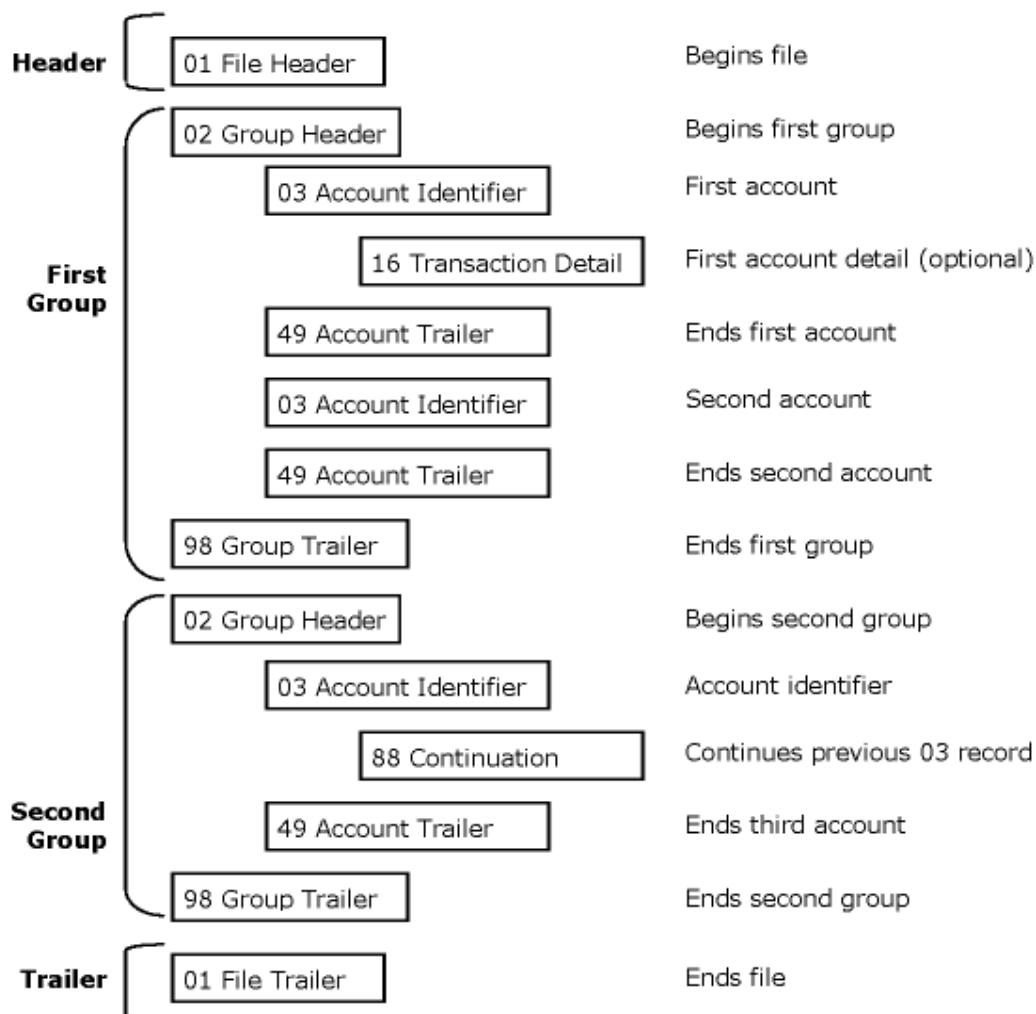
Physical and Logical Records

The specifications in this section refer to both physical and logical records.

Physical Record: A group of contiguous characters occupying a specific number of character spaces.

Logical Record: The group of characters within a physical record that convey meaningful, related data. The logical record includes the record code, other codes defined by the format, all data, field delimiters, and text.

The Bank BAI2 Specification will follow a variable-length record up to 80 bytes per line including the carriage-return/linefeed character.

Free Format Fields and Field Delimiters

The record specification allows free-format fields in records. Free-format fields allow more flexibility than fixed fields for reporting diverse cash management data.

- Fields in records are delimited by commas (,).
- The end of a record that does not include text is indicated by the delimiter slash (/).

Some fields in records are optional. If an optional field is defaulted or left unspecified, this must be indicated by adjacent delimiters: two commas (,,). Optional fields at the end of a record cannot be left off, but must be indicated by adjacent delimiters.

Because commas and slashes are used as field and record delimiters, neither can be included in any field except Text. A text field may include commas or slashes, but may not begin or end with a slash.

End of Record

The end of a logical record that does not contain text is indicated by the delimiter slash (/).

Example:

```
01,021000021,G5702364 COL,060202,1301,001,,,2/
```

The last field in the type 16 transaction detail record is **Text**. *When a 16 record contains text, the Bank BAI Specification will follow the rule that the text will begin with an 88 record. The 16 record line will terminate with a slash (/), not a comma-slash (,/). The 88 record will begin with a comma and will be followed by the text.*

The text must not begin with a slash, but may contain commas or slashes after the first text character. Also, the end of a record ending in text cannot be delimited using these characters. Instead, the logical record continues until another record that is not a continuation (88) record begins.

Examples:

```
16,175,631500,S,0,576000,55500,0003930045232,0013256202/
88,YOUR REF=0013256202
```

```
16,195,43079714,S,43079714,0,0,0516917181ZT,1973970103/
88,YOUR REF=1973970103,REC FROM=STANDARD FEDERAL BANK NA FARMINGTON MI,FED ID=
88,072000805,B:O CUSTOMER=:OTHR:AC-0001378005 INTERFIRST 6300 INTERFIRST DRIVE
88,ANN ARBOR. MI 48108,REMARK=IF LOAN ID 648226142 ROBERT JAMES FAIRFIELD FAIR
88,FIELD GF 407535,FED TIME=11:29,REC GFP=06301529,MRN SEQ=2005063000012275,FE
88,D REF=0630 G1B7781C 003196 **VIA FED**
```

If a type 16 record does not include text, the **Text** field is defaulted as indicated by the adjacent delimiters (,/).

Example:

```
16,175,83124608,S,17647808,64097300,1379500,0010000959TS,0000000000,/
```

It is possible for a 16 record to exceed 80 bytes prior to the start of the Text field. Should this occur, the 16 record is to break at the beginning of a field, then continue to an 88 record.

Example:

```
16,175,12383124608,S,10017647808,2364097300,1379500,0010000959TS,
88,12000000000045,/
```

If that 16 record has text associated with it, the 88 record will end with a slash (/), not a comma-slash (,/). The text would begin on a new 88 continuation record.

Example:

```
16,175,12383124608,S,10017647808,2364097300,1379500,0010000959TS,
88,12000000000045/
88,Deposit
```

Record Formats

01 – File Header

The file header marks the beginning of a file. It identifiers the sender and the receiver of the file, and it describes the structure of the file.

Field	Description	Contents
1	Record Code	01
2	Sender ID	*Sending bank 9-digit ABA number. This will be the JPMorgan Chase NY ABA, which 021000021.*
3	Receiver ID	*Receiver identification information, to be output as follows:* *UserID. If the UserID is unknown, use the Company ID.* *Follow with a space, then up to a 4 Character Platform Abbreviation, as follows:* • COL = Cash Online • DT = Direct Transmission *Example:* G5702364 COL *If the file contains BAI2 File Options designed by you, then append a space, followed by the letter O.* *Example:* G5702364 COL O
4	File Creation Date	YYMMDD format; *file creation date, in Eastern time (NY).*
5	File Creation Time	Military format (0001 through 2400); *file creation time in Eastern time (NY).*
6	File ID Number	*A Unique ID number for each file within a day.*
7	Physical Record Length	*As the Bank is using Variable Record Length (up to 80 bytes per line), no value is to be placed in this field.*
8	Block Size	*As the Bank is using Variable Block Size, no value is to be placed in this field.*
9	BAI Version	2

Sample 01 Record:

```
01,021000021,G5702364 COL,060202,1301,001,,,2/
```

In the above example:

• A file is being sent from JPMorgan Chase (0201000021) to a JPMorgan ACCESS℠ User (G5702364 COL).
• The date of the file is as of February 2, 2006 (060202) at 1:01 PM (1301).
• The unique file identifier is 001 and the file is in BAI2 format.

02 – Group Header

The group header identifies a group of accounts that are from the same originator and includes the same as-of date and as-of time.

Field	Description	Contents
1	Record Code	02
2	Ultimate Receiver ID	*Same as Receiver ID in 01 record.*
3	Originator ID	*ABA (domestic) or SWIFT BIC (international) associated with all accounts until "98" record occurs.* *9-digit ABA numbers are to be output as a standard when ABA is applicable. This is the ABA number of this group of accounts.* *In the case of data originating from non-bank processors, this field will have a DUNS number.*
4	Group Status	*1 (The Bank has chosen to limit Group Status to 1, Update.)*
5	As-of Date	*YYMMDD. The As-of Date of the Transactions for all accounts contained within the Group.*
6	As-of Time	*0001 through 2400 Eastern time. Same as File Creation Time in 01 record.*
7	Currency Code	*Always blank. Currency Codes are always on the Account Record (03 Record)*
8	As-of Date Modifier	*2 Final previous-day data.* *3 Interim same-day data.*

Note: State of Delaware Controlled Disbursement Accounts have the same ABA number as New York accounts (021000021). If both Delaware and New York accounts are in a single BAI2 file, the Delaware accounts are to have their own 02 Group, reporting the 021000021 ABA and all the Delaware accounts. The New York accounts are to have their own 02 Group, reporting the 021000021 ABA and all the New York accounts.

Sample Domestic 02 Record:

```
02,G5702364 COL,044000037,1,060201,1301,USD,3/
```

In the above example:

- A group of data is being sent to a JPMorgan ACCESS User (G5702364 COL) from the Bank (044000037). (For international accounts, a SWIFT BIC is used in place of the ABA number).
- The data in the file has a group status of update (1), and the data is as of February 1, 2006 (060201) at 1:01 PM (1301).
- The currency is U.S. Dollars (USD). ISO currency codes are used for accounts in other currencies. See Appendix C, ISO Currency Codes, for a complete list.
- The data is interim same-day data as signified by the as-of date modifier (3).

03 – Account Identifier and Summary Status

The Account Identifier and Summary Status record identifies the account number and reports status and summary information. Status and summary information may be accompanied by an item count and funds availability distribution. An 03 record must be used to identify each account.

Field	Description	Contents
1	Record Code	03
2	Customer Account Number	Up to 35 alpha-numeric characters, no commas or slashes allowed. The Bank will include leading zeros.
3	Currency Code	USD or ISO Standard currency codes where applicable. The Bank will always provide a currency code.
4	Type Code	Identifies the type of summary or status data being reported in the following field. Status codes are in the range of 10-88 and contain balance and total float information. Summary codes give totals for groupings of BAI codes found for this account's transactions, per the BAI2 Standard.
5	Amount	Dollar amount without the decimal place. The Currency code determines the implied decimal. Status amounts are signed negative if applicable. Summary amounts do not have signs. No default allowed.
6	Item Count	For summary codes, number of items making up the total. Default means unknown; the default must be used for status codes. Item Counts for Summary Codes are to be provided for both prior day and intraday files.
7	Funds Type	Not used.
Note:	Fields 4 through 7 are repeated for each Status and Summary code available for the account.	

Notes:

- Type 03 records may report several different status and/or summary amounts for the same account. For example, a single 03 record might report ledger balance and available balance, as well as the amount and item count for total credits and total debits. The "Type Codes," "Amount," "Item Count" and "Funds Type" fields are repeated to identify each status or summary type. See Appendix A for Type Codes in use at the Bank.

- Type 03 records allow the reporting of item counts and funds availability for summary data only. Status availability is reported by individual type codes, e.g., type code 072, one-day float. The "Item Count" and "Funds Type" fields following a status amount should be defaulted by adjacent delimiters.

- The BAI2 Type Codes are to be sorted in BAI Type Code order, ascending.

- The data is to be wrapped continuously; do not break to a new "88" record with each BAI Type Code, and do not break in the middle of a type code or dollar amount.

Sample 03 Record:

```
03,000001234567890,USD,010,8494448,,,015,-41506352,,,040,8494448,,,/
88,043,-20827118,,,045,-304794052,,,050,-304794052,,055,-29701085,,,/
88,063,263287700,,,072,263287700,,,074,0,,,075,0,,,100,0,,,400,50000800,2,,/
88,510,50000000,1,,690,800,1,/
```

In the above example:

- Data in this record is for Customer Account Number 000001234567890. The leading zeros in the account number are significant and will be included in the data.
- The account is in U.S. Dollars. The amount for Type Code 010, therefore, is $84,944.48. The Item Count and Funds Type fields are defaulted to unknown as indicated by adjacent delimiters (,,,).
- Type Code 400, with an amount of $500,008.00, has an Item Count of 2.

16 – Transaction Detail

Transaction Detail reports transaction detail with accompanying text and reference numbers.

Field	Description	Contents
1	Record Code	16
2	Type Code	*Identifies the type of detail data. The Bank uses only standard BAI2 type codes, listed in Appendix A "Bank Standard BAI Codes."*
3	Amount	Dollar amount of the transaction, unsigned, without a decimal. The currency code in the group header determines implied placement of the decimal. Default indicates that no amount is being reported.
4	Funds Type	0 = Immediate Availability (zero)
		1 = One-Day Availability
		2 = Two or More Days Availability
		S = Distributed availability
		V = Value dated
		Z = Unknown availability
		If a funds type of S is used, the next three fields are immediate availability amount, one day availability amount, and 2+ day availability amount. Amounts in these fields assume the same currency code and implied decimal as the Amount field.
		If a funds type of V is used, the next two fields are value date (YYMMDD) and value time (2400), both referring to the originator's business day/time zone.
		Amounts will not be signed except in the case of Distributed Availability. These will be used when negative float is reported in the 1 and 2 day float fields due to float adjustments.
		Note: Amounts in the funds type field have the same currency code and implied decimals as the amount following the type code. Amounts in the funds type field are not included in the account, group, and file trailer batch control totals.

Field	Description	Contents
5	Bank Reference	Bank-assigned reference number to help identify the transaction, such as trace number or Fed Reference number. This is the value that is in the transaction's Bank Reference field, common known as the TRN number. In the case of Lockbox, it is the Lockbox Bank Reference field. For more information, see Appendix B "Reference and Text Fields."
6	Customer Reference	This field contains information that you should know, such as check number, lockbox number, etc.
		This is the value that is in the transaction's Customer Reference Field. In the case of Lockbox, it is the Lockbox Number. In the case of a Check Paid, it is the check number. In the case of a ZBA transaction, it will contain the ZBA Account Number. For more information, see Appendix B "Reference and Text Fields."
8	Text	Transaction text. *For information on text tagging, see Appendix B "Reference and Text Fields."*

Only one detailed transaction may be reported by each Type 16 record. Record 16 cannot report status or summary amounts. Status and summary are reported in record 03.

Transaction detail records report activity in accounts identified by 03 records. All type 16 records following an 03 record refer to the account identified in the Customer Account Number field. For more information, see "03 – Account Identifier and Summary Status," above.

The transactions are to be sort ascending by BAI Type Code (field 2), then in descending order by Amount (field 3).

If the transaction is stored in the database as having 3+ day float, the total of the 2 day and 3+ day float fields are added together to arrive at the 2+ day float. This applies to Funds Type S.

The end of the text field is indicated by the beginning of the next record (unless it is a type 88 continuation record). If the type 16 record does not include text, the end of the logical record is indicated by the adjacent delimiters (,/) following the Customer Reference Number field.

Example:

```
16,175,83124608,S,17647808,64097300,1379500,0010000959TS,0000000000,/
```

88 – Continuation Record

Record 88 is a continuation record. If the data in any type of record exceeds the physical record size or if dividing the record is desirable for any other reason, an 88 record allows the data to continue in the same format. The continuation is labeled as a type 88 record. A continuation (88) record may follow an 03, 16, or other continuation record (88).

Field	Description	Contents
1	Record Code	88
2	(Next Field)	A continuation of the preceding record. The format is exactly the same as in the preceding record.
		If the preceding record ended with a text field, the text continues in the 88 record. If the preceding record did not end within a text field, the 88 record continues with whatever field follows the final field in the preceding physical record.
		Do not split non-text fields between records. If a non-text field is started in one record, it must be completed in that record. The 88 record that follows may continue with the next field.

Notes:

- The Bank will begin Text with a new 88 record.
- Text and text tag data is to be wrapped continuously; do not break to a new 88 record with each text tag.
- Be sure to reference Section 2.2.9 for more information on this record used in combination with a 16 record.

Examples:

```
16,175,631500,S,0,576000,55500,0003930045232,0013256202/
88,YOUR REF=0013256202
```

```
16,195,140427495,S,140427495,0,0,0322817181ZT,0:B FST COMM PEA/
88,YOUR REF=0:B FST COMM PEA,REC FROM=FIRST COMMUNITY BANK PEARLAND TX,FED ID
88,=113117767,B:0 CUSTOMER=:8138091 CENIZO PROPERTIES & INVESTMENTS 2121 SAGE
88,STE 370 HOU TX 77056,REMARK=GF 400732 ADVICE: JANET KARR 713-653-6105,FED T
88,IME=10:06,REC GFP=06301408,MRN SEQ=003,FED REF=0630 K3QOCJOD 000003 **VIA F
```

49 – Account Trailer

The Account Trailer record provides account level control totals.

Field	Description	Contents
1	Record Code	49
2	Account Control Total	Algebraic sum of all **Amount** fields in the preceding Type 03 record and all Type 16 records. The field is to be signed positive if applicable; *do not sign positive (+)*.
3	Number of Records	The total number of records for the account, including the 03, all 16, all 88 records, and this 49 record.

Note: There must be one 49 record for each 03 record. All 16 and 88 records between the 03 record and the 49 record refer to the account identified in the 03 record.

Sample 49 Record:

```
49,10688141,6/
```

The Account Trailer record contains the account control total (10688141), which is the algebraic sum of **Amounts** in all records back to and including the preceding 03 record. The account control total does not include amounts in **Funds Type** fields. The number of records (6) includes the 03 record, a detail (16) record, three continuation (88) records, and this account trailer (49) record.

98 – Group Trailer

The Group Trailer record provides group level control totals.

Field	Description	Contents
1	Record Code	98
2	Group Control Total	Algebraic sum of all account control totals in this group. The field is to be signed positive if applicable; *do not sign positive (+)*.
3	Number of Accounts	The number of 03 records in this group.
4	Number of Records	The total number of all records in this group. Includes the 02, all 03, 16, 49, and 88 records and this 98 record.

Note: There must be one 98 record for each 02 record.

Sample 98 Record:

```
98,1045040086,39,288/
```

The Group Trailer record contains the group control total (1045040086), which is the algebraic sum of all account control totals in this group. The number of accounts is 39, reflecting the 39 account records (record type 03) in this group. The number of records (288) includes the 02 record, all 03, 16, 88, and 49 records, and this 98 record.

99 – File Trailer

The File Trailer record provides file control totals.

Field	Description	Contents
1	Record Code	99
2	File Control Total	Algebraic sum of all group control totals in this file. The field is to be signed positive if applicable; *do not sign positive (+)*.
3	Number of Groups	The number of 02 records in this group.
4	Number of Records	The total number of all records in this group. Includes the 02, all 03, 16, 49, and 88 records and this 99 record.

Note: There must be one 98 record for each 02 record.

Sample 99 record:

```
99,5285018446,2,315/
```

The File Trailer record contains the file control total (5285018446), which is the algebraic sum of all group control totals in this group. The number of groups is 2, reflecting the number of 02 records in this file. The number of records (315) includes the 01 record, all 02, 03, 16, 88, 49, and 98 records, and this 99 record.

Appendix A — Bank Standard BAI Codes

Bank Standard BAI Status Type Codes

BAI Status Type Codes describe the status of the account, usually showing account balances. The following BAI Status Type Codes are in use by the Bank.

BAI Status Code	BAI Description
010	Opening Ledger
015	Closing Ledger
030	Current Ledger
040	Opening Available
043	Average Available – Previous Month
045	Closing Available
050	Average Closing Available MTD
055	Average Closing Available YTD
057*	Total Investment Position
060	Current Available
063	Total Float
072	1-Day Float
074	2 or More Days Float
073	Float Adjustment
075	3 or More Days Float
076**	Adjustment to Balances

* Provided only if you are set up with Liquidity for Sweeps

** Expected to be available with Controlled Disbursement Reporting, April 2008

Bank Standard BAI Summary Type Codes

BAI Summary Type Codes summarize account credit and debit activity. The following BAI Summary Type Codes are in use by the Bank.

BAI Summary Code	BAI Description	Credit/ Debit
100	Total Credits	CR
110	Total Lockbox Deposits	CR
131	Total DTC Credits	CR
140	Total ACH Credits	CR
167	ACH Settlement Credits	CR
170	Total Other Check Deposits	CR
180	Total Loan Proceeds	CR
190	Total Incoming Money Transfers	CR
210	Total International Credits	CR
215	Total Letters of Credit	CR
230	Total Security Credits	CR
250	Total Checks Posted and Returned	CR
251	Total Debit Reversals	CR
260	Total Rejected Credits	CR
270	Total ZBA Credits	CR
307	Total Trust Credits	CR
352	Total Cash Center Credits	CR
356	Total Credit Adjustment	CR
370	Total Back Value Credits	CR
390	Total Miscellaneous Credits	CR
400	Total Debits	DB
416	Total Lockbox Debits	DB
446*	Total ACH Disbursement Funding Debits	DB
450	Total ACH Debits	DB
467	ACH Settlement Debits	DB
470	Total Checks Paid	DB
480	Total Loan Payments	DB
490	Total Outgoing Money Transfers	DB
510	Total International Debits	DB
515	Total Letters of Credit	DB
530	Total Security Debits	DB
550	Total Deposited Items Returned	DB

BAI Summary Code	BAI Description	Credit/ Debit
551	Total Credit Reversals	DB
570	Total ZBA Debits	DB
580*	Total Presentment	DB
583*	Total Disbursing Checks Paid – Early Amount (interim)	DB
584*	Total Disbursing Checks Paid – Later Amount (final)	DB
585*	Disbursing Funding Requirement	DB
587*	Late Debits (After Notification)	
628	Total Cash Center Debits	DB
630	Total Debit Adjustments	DB
632	Total Trust Debits	DB
655	Total Investment Interest Debits	DB
670	Total Back Value Debits	DB
690	Total Miscellaneous Debits	DB

* Expected to be available with Controlled Disbursements Reporting, April 2008

Bank Standard BAI Detail Type Codes

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

- 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 "BAI Summary Code" are the Summary Type Codes found in the 03, Account Status and Summary, record. Note that many BAI Detail Codes are associated with one BAI Summary Code. The Summary Code will contain the total of the transactions and item count associated with those Detail Codes.
- The column DDA Text is static text associated with prior day transactions posted to the Bank's DDA system. If the transaction is being seen for the first time in prior day, this is the text that will see that text in the BAI file.
- The final column indicates if the detail code is associated with a credit (CR) or debit (DR) transaction.

BAI Detail Code	BAI Description	BAI Summary Code	DDA Text	Credit/ Debit
115	Lockbox Deposit	110		CR
118	Lockbox Adjustment Credit	110		CR
135	DTC Concentration Credit	131		CR
165	Preauthorized ACH Credit	140		CR
166	ACH Settlement	167		CR
171	Individual Loan Deposit	180		CR
171	Individual Loan Deposit	180	INDIV LOAN DEPOSIT	CR
172	Deposit Correction	170		CR
172	Deposit Correction	170	DEPOSIT CORRECTION	CR
174	Other Deposit	170		CR
175	Check Deposit Package	170		CR
184	Draft Deposit	170	PAPER DRAFT CREDIT	CR
187	Cash Letter Credit	170	CASH LETTER DEPOSIT	CR
195	Incoming Money Transfer	190		CR
196	Money Transfer Adjustment	190		CR
201	Individual Automatic Transfer Credits	390		CR
213	Letter of Credit	215		CR
214	Foreign Exchange Credit	210		CR
218	Foreign Collection Credit	210		CR
222	Foreign Checks Deposited	210		CR
227	Standing Order	190		CR
229	Miscellaneous International Credit	210	CASH LETTER CREDIT (OUR REF #, YOUR REF #)	CR
249	Miscellaneous Security Credit	230		CR
249	Miscellaneous Security Credit	230	REDEMPTION OF (INVESTMENT TYPE)	CR
249	Miscellaneous Security Credit	230	TRANSFER FROM (INVESTMENT TYPE)	CR
252	Debit Reversal	251		CR
254	Posting Error Correction Credit	250		CR
254	Posting Error Correction Credit	250	DEPOSIT ERROR CORRECTION INCREASE *	CR
255	Check Posted and Returned	250		CR
255	Check Posted and Returned	250	REVERSAL OF CHECK #9999999	CR

BAI Detail Code	BAI Description	BAI Summary Code	DDA Text	Credit/ Debit
266	Return Item	260		CR
268	Return Item Adjustment	250		CR
268	Return Item Adjustment	250	RETURN ITEM ADJUSTMENT CREDIT *	CR
275	ZBA Credit	270	FROM ACCOUNT (15 DIGIT ACCT #)	CR
275	ZBA Credit	270	TRANSFER FROM CONCENTRATION #[15 DIGIT ACCT #]	CR
275	ZBA Credit	270	TRANSFER FROM ZERO BALANCE #[15 DIGIT ACCT #]	CR
277	CMA Credit Transfer	270	FUNDING XFER FROM (15 DIGIT ACCT #)	CR
295	ATM Credit	390		CR
295	ATM Credit	390	ATM CASH DEPOSIT	CR
295	ATM Credit	390	ATM CHECK DEPOSIT	CR
295	ATM Credit	390	CARD PURCHASE RETURN	CR
295	ATM Credit	390	CARD PURCHASE REVERSAL	CR
308	Trust Credit	307		CR
353	Cash Center Credit	352	CASH SVCS DB/CR DEP ADJUST (ORG DEP AMT, DEPDATE, VLTID, REASON)	CR
354	Interest Credit	390	INTEREST PAID TO (INVESTMENT)	CR
354	Interest Credit	390	RFND INT WTHHLD	CR
354	Interest Credit	390	TDA TO DDA INT XFER	CR
357	Credit Adjustment	356		CR
357	Credit Adjustment	356	PREV DAY LATE PRESENTMENT CREDIT	CR
359	Interest Adjustment Credit	390		CR
359	Interest Adjustment Credit	390	INTEREST ADJUSTMENT CREDIT	CR
366	Currency and Coin Deposited	352	CASH SVCS CASH DEP (DEPDATE, BAG, ULID, VLTID)	CR
372	Back Value Adjustment	370		CR
372	Back Value Adjustment	370	FROM ACCOUNT (15 digit acct #)	CR
394 *	Cumulative Credits			CR

* This Type Code is used when Threshold Summarization has been requested. Using this Option, cumulative dollar amount of debits 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. *The dollar amounts and item counts will roll up to the 03 record summary codes as if detail items had been produced for each non-check debit under $10,000.*

BAI Detail Code	BAI Description	BAI Summary Code	DDA Text	Credit/ Debit
395	Check Reversal	390		CR
397	Float Adjustment	390		CR
398	Miscellaneous Fee Refund	390		CR
398	Miscellaneous Fee Refund	390	ATM SURCHARGE REFUND (OTHER BANKS FEES)	CR
398	Miscellaneous Fee Refund	390	CARD FEE REFUND	CR
398	Miscellaneous Fee Refund	390	FDIC FEE REFUND	CR
398	Miscellaneous Fee Refund	390	FEE REVERSAL	CR
398	Miscellaneous Fee Refund	390	NSF OD FEE REVERSAL	CR
398	Miscellaneous Fee Refund	390	OD FEE REVERSAL	CR
398	Miscellaneous Fee Refund	390	REFUND OD FEE	CR
398	Miscellaneous Fee Refund	390	REFUND OVERDRAFT CHARGE	CR
398	Miscellaneous Fee Refund	390	REFUND RETURN CHARGE	CR
398	Miscellaneous Fee Refund	390	REV ASST TRAN FEE	CR
398	Miscellaneous Fee Refund	390	REV PREMIER ONE FEE	CR
398	Miscellaneous Fee Refund	390	RFND ATM DEPOSIT FEE	CR
398	Miscellaneous Fee Refund	390	RFND ATM INQUIRY FEE	CR
398	Miscellaneous Fee Refund	390	RFND ATM STMT FEE	CR
398	Miscellaneous Fee Refund	390	RFND ATM WTHDRWL FEE	CR
398	Miscellaneous Fee Refund	390	RFND ATM XFER FEE	CR
398	Miscellaneous Fee Refund	390	RFND EXT OD FEE	CR
398	Miscellaneous Fee Refund	390	RFND FAVORPAK FEE	CR
398	Miscellaneous Fee Refund	390	RFND LEGAL PROC FEE	CR
398	Miscellaneous Fee Refund	390	RFND ODP FEE	CR
398	Miscellaneous Fee Refund	390	RFND ODP XFER FEE	CR
398	Miscellaneous Fee Refund	390	RFND PHONE FUNDS FEE	CR
398	Miscellaneous Fee Refund	390	RFND REQ STMT FEE	CR
398	Miscellaneous Fee Refund	390	RFND RTN CHECK FEE	CR
398	Miscellaneous Fee Refund	390	SERVICE CHARGE REVERSAL	CR
399	Miscellaneous Fee Refund	390		CR
399	Miscellaneous Fee Refund	390	CREDIT MEMO	CR

BAI Detail Code	BAI Description	BAI Summary Code	DDA Text	Credit/ Debit
399	Miscellaneous Fee Refund	390	DEBIT CARD OVER THE COUNTER CASH ADVANCE REVERSAL	CR
399	Miscellaneous Fee Refund	390	OVERDRAFT RESERVE ADVANCES	CR
399	Miscellaneous Fee Refund	390	OVERDRAFT RESERVE LOAN PYMNTS REVERSAL	CR
399	Miscellaneous Fee Refund	390	OD XFER	CR
399	Miscellaneous Fee Refund	390	PHONE FUNDS XFER	CR
399	Miscellaneous Fee Refund	390	PRIMEPLUS XFER	CR
399	Miscellaneous Fee Refund	390	REV DDA TO TDA SWEEP	CR
399	Miscellaneous Fee Refund	390	REV ODP XFER	CR
399	Miscellaneous Fee Refund	390	REV ONLINE PMT	CR
399	Miscellaneous Fee Refund	390	REVERSAL OF ATM PAYMENT TO AUTO LEASE	CR
399	Miscellaneous Fee Refund	390	REVERSAL OF ATM PAYMENT TO EQUITY LINE	CR
399	Miscellaneous Fee Refund	390	REVERSAL OF ATM PAYMENT TO INSTALLMENT LOAN	CR
399	Miscellaneous Fee Refund	390	REVERSAL OF ATM PAYMENT TO MORTGAGE	CR
399	Miscellaneous Fee Refund	390	TDA TO DDA SWEEP	CR
399	Miscellaneous Fee Refund	390	TRANSFER FROM OTHER CHECKING	CR
399	Miscellaneous Fee Refund	390	TRANSFER FROM SAVINGS	CR
399	Miscellaneous Fee Refund	390	XFER FROM CR CARD	CR
399	Miscellaneous Fee Refund	390	XFER FROM SAVINGS	CR
399	Miscellaneous Fee Refund	390	ZBA CLOSING CREDIT	CR
408	Float Adjustment	400		DB
415	Lockbox Debit	416		DB
455	Preauthorized ACH Debit	450		DB
466	ACH Settlement	450		DB
468	ACH Return Item or Adjustment Settlement	467		DB
474	Certified Check Debit	470		DB
475	Check Paid	470		DB
481	Individual Loan Payment	480		DB
481	Individual Loan Payment	480	ATM PAYMENT TO AUTO LEASE	DB
481	Individual Loan Payment	480	ATM PAYMENT TO EQUITY LINE	DB

BAI Detail Code	BAI Description	BAI Summary Code	DDA Text	Credit/ Debit
481	Individual Loan Payment	480	ATM PAYMENT TO INSTALLMENT LOAN	DB
481	Individual Loan Payment	480	ATM PAYMENT TO MORTGAGE	DB
481	Individual Loan Payment	480	INDIV LOAN PAYMENT	DB
481	Individual Loan Payment	480	VRU LOAN PYMNT	DB
487	Cash Letter Debit	470	CASH LETTER DEP REV	DB
495	Outgoing Money Transfer	490		DB
496	Money Transfer Adjustment	490		DB
501	Individual Automatic Transfer Debit	690		DB
512	Letter of Credit Debit	515		DB
513	Letter of Credit	515		DB
514	Foreign Exchange Debit	510		DB
518	Foreign Collection Debit	510		DB
527	Standing Order	490		DB
529	Miscellaneous International Debit	510		DB
549	Miscellaneous Security Debit	530		DB
549	Miscellaneous Security Debit	530	PURCHASE OF (INVESTMENT TYPE)	DB
549	Miscellaneous Security Debit	530	TRANSFER TO (INVESTMENT TYPE)	DB
552	Credit Reversal	551		DB
554	Posting Error Correction Debit	551		DB
555	Deposited Item Returned	550	DEPOSIT ITEM RETURNED-(REASON, CHK #, MAKER [OPTIONAL])	DB
564	Overdraft Fee	551		DB
564	Overdraft Fee	551	EXT OD FEE	DB
567	Return Item Fee	551		DB
575	ZBA Debit	570	TO ACCOUNT (15 DIGIT ACCT #)	DB
575	ZBA Debit	570	TRANSFER TO CONCENTRATION #[15 DIGIT ACCT #]	DB
577	ZBA Debit Transfer	570	FUNDING XFER TO (15 DIGIT ACCT #)	DB
595	ATM Debit	690		DB
595	ATM Debit	690	CARD PURCHASE WITH PIN	DB
595	ATM Debit	690	PURCHASE REVERSAL/RETURN	DB

BAI Detail Code	BAI Description	BAI Summary Code	DDA Text	Credit/ Debit
595	ATM Debit	690	REVERSAL OF ATM CASH DEPOSIT	DB
595	ATM Debit	690	REVERSAL OF ATM CHECK DEPOSIT	DB
629	Cash Center Debit	628		DB
631	Debit Adjustment	630		DB
631	Debit Adjustment	630	PREV DAY LATE PRESENTMENT DEBIT	DB
633	Trust Debit	632		DB
654	Interest Debit	690		DB
654	Interest Debit	690	FED INT WTHHLD	DB
654	Interest Debit	690	STATE INT WTHHLD	DB
659	Interest Adjustment Debit	655		DB
659	Interest Adjustment Debit	655	INTEREST ADJUSTMENT DEBIT	DB
666	Currency and Coin Shipped	628	CURR/COIN SHIPMENT (SHIP DATE, ULID, CONFIRM #)	DB
672	Back Value Adjustment	670		DB
672	Back Value Adjustment	670	TO ACCOUNT (15 DIGIT ACCT #)	DB
694	Deposit Reversal	690		DB
695	Deposit Correction Debit	690		DB
695	Deposit Correction Debit	690	DEPOSIT CORRECTION	DB
695	Deposit Correction Debit	690	DEPOSIT ERROR CORRECTION DECREASE	DB
696	Regular Collection	690		DB
697 **	Cumulative Debits			DB
698	Miscellaneous Fees	690		DB
698	Miscellaneous Fees	690	ACCOUNT CLOSING FEE	DB
698	Miscellaneous Fees	690	ACCOUNT RECONCILIATION FEE	DB
698	Miscellaneous Fees	690	ACCT CLOSING FEE	DB
698	Miscellaneous Fees	690	ACCT RECON FEE	DB
698	Miscellaneous Fees	690	ACCT RESEARCH FEE	DB
698	Miscellaneous Fees	690	ACCT SERVICE FEE	DB

** This Type Code is used when Threshold Summarization has been requested. Using this Option, cumulative dollar amount of debits 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. *The dollar amounts and item counts will roll up to the 03 record summary codes as if detail items had been produced for each non-check debit under $10,000.*

BAI Detail Code	BAI Description	BAI Summary Code	DDA Text	Credit/ Debit
698	Miscellaneous Fees	690	ADDTNL WTHDRWL FEE	DB
698	Miscellaneous Fees	690	ASST TRAN FEE CHK	DB
698	Miscellaneous Fees	690	ASST TRAN FEE DEP	DB
698	Miscellaneous Fees	690	ASST TRAN FEE WDRL	DB
698	Miscellaneous Fees	690	ASST TRAN FEE XFER	DB
698	Miscellaneous Fees	690	ATM CARD REPLACEMENT FEE	DB
698	Miscellaneous Fees	690	ATM DEPOSIT FEE	DB
698	Miscellaneous Fees	690	ATM EMPTY ENV FEE	DB
698	Miscellaneous Fees	690	ATM INQUIRY FEE	DB
698	Miscellaneous Fees	690	ATM STMT FEE	DB
698	Miscellaneous Fees	690	ATM SURCHARGE REFUND REVERSAL (OTHER BANKS FEE)	DB
698	Miscellaneous Fees	690	ATM WTHDRWL FEE	DB
698	Miscellaneous Fees	690	ATM XFER FEE	DB
698	Miscellaneous Fees	690	AUTO XFER FEE	DB
698	Miscellaneous Fees	690	BOBDE FEE	DB
698	Miscellaneous Fees	690	CARD FEE	DB
698	Miscellaneous Fees	690	CARD REPLACEMENT FEE	DB
698	Miscellaneous Fees	690	CHECK COPY FEE	DB
698	Miscellaneous Fees	690	CHECK VERIFY FEE	DB
698	Miscellaneous Fees	690	CHK ENCLOSURE FEE	DB
698	Miscellaneous Fees	690	CHK IMAGE FEE	DB
698	Miscellaneous Fees	690	CHK PRINTING FEE	DB
698	Miscellaneous Fees	690	COUNTER CHECK FEE	DB
698	Miscellaneous Fees	690	COUNTER CHK FEE	DB
698	Miscellaneous Fees	690	DEBIT CARD OVER THE COUNTER CASH ADVANCE FEE	DB
698	Miscellaneous Fees	690	DEP PROC FEE	DB
698	Miscellaneous Fees	690	DRAFT DEPOSIT FEE	DB
698	Miscellaneous Fees	690	DUP STMT FEE	DB
698	Miscellaneous Fees	690	FAVORPAK FEE	DB
698	Miscellaneous Fees	690	FDIC FEE	DB

BAI Detail Code	BAI Description	BAI Summary Code	DDA Text	Credit/ Debit
698	Miscellaneous Fees	690	LEGAL PROCESS FEE	DB
698	Miscellaneous Fees	690	MULTI SIGNATURE FEE	DB
698	Miscellaneous Fees	690	ODP ANNUAL FEE	DB
698	Miscellaneous Fees	690	ODP XFER FEE	DB
698	Miscellaneous Fees	690	PHONE INQUIRY FEE	DB
698	Miscellaneous Fees	690	PHONE XFER FEE	DB
698	Miscellaneous Fees	690	PIN REPLACEMENT FEE	DB
698	Miscellaneous Fees	690	PREMIER ONE FEE	DB
698	Miscellaneous Fees	690	REPRESENT DI FEE	DB
698	Miscellaneous Fees	690	REQ STMT FEE	DB
698	Miscellaneous Fees	690	SAFE DEP BOX FEE	DB
698	Miscellaneous Fees	690	SNAPSHOT STMT FEE	DB
698	Miscellaneous Fees	690	SPEC HNDLNG STMT FEE	DB
698	Miscellaneous Fees	690	SPECIAL HANDLING STATEMENT FEE	DB
698	Miscellaneous Fees	690	STOP PMNT FEE	DB
698	Miscellaneous Fees	690	THE ONE CARD REPLACEMENT FEE	DB
698	Miscellaneous Fees	690	UNCOLLECTED FUNDS RETURN ITEM FEE	DB
698	Miscellaneous Fees	690	WIRE XFER FEE	DB
699	Miscellaneous Fees	690		DB
699	Miscellaneous Fees	690	BANK CHARGE	DB
699	Miscellaneous Fees	690	DDA TO TDA SWEEP	DB
699	Miscellaneous Fees	690	DEBIT CARD OVER THE COUNTER CASH ADVANCE	DB
699	Miscellaneous Fees	690	MISCELLANEOUS CHARGE	DB
699	Miscellaneous Fees	690	OD XFER	DB
699	Miscellaneous Fees	690	ODP XFER	DB
699	Miscellaneous Fees	690	ONLINE PMT	DB
699	Miscellaneous Fees	690	OVERDRAFT RESERVE ADV REVERSAL	DB
699	Miscellaneous Fees	690	OVERDRAFT RESERVE LOAN PAYMENTS	DB
699	Miscellaneous Fees	690	PHONE FUNDS XFER	DB
699	Miscellaneous Fees	690	PRIMEPLUS XFER	DB

BAI Detail Code	BAI Description	BAI Summary Code	DDA Text	Credit/ Debit
699	Miscellaneous Fees	690	REV TDA TO DDA SWEEP	DB
699	Miscellaneous Fees	690	REV XFER FROM CR CARD	DB
699	Miscellaneous Fees	690	REV XFER FROM SAV	DB
699	Miscellaneous Fees	690	TRANSFER TO ANOTHER CHECKING	DB
699	Miscellaneous Fees	690	TRANSFER TO SAVINGS	DB
699	Miscellaneous Fees	690	TRUST INT XFER	DB
699	Miscellaneous Fees	690	WITHDRAWAL	DB
699	Miscellaneous Fees	690	XFER TO SAVINGS	DB
699	Miscellaneous Fees	690	ZBA CLOSING DEBIT	DB

Appendix B — Reference and Text Fields

Bank Reference Field

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

The first ten characters are a numeric identified 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

Bank Reference Alpha Suffix	Transaction Processing System
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
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

Bank Reference Alpha Suffix	Transaction Processing System
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
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	

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

Customer Reference Field

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
International Branches		Value of "Your Ref" field.
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.

Text Tags

Within the Text associated with a 16 record, the text is divided into groups. Each group begins with a Text Tag.

Tags within text are to be delimited with an equals sign (=). The text tags are detailed in Appendix A.

Text Tag groups end with a comma (,) except for the last group. A text tag group is the text tag, the equal sign (=) and the content that follows it.

The following table supplies text tags that can be expected by supplying system.

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	

Supplying System	Text Tag	Description
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

Supplying System	Text Tag	Description
Letter of Credit (continued)	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

Supplying System	Text Tag	Description
Global Funds Processing (continued)	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

Appendix C — ISO Currency Codes

Code	Country	Code	Country
AED	United Arab Emirates, Dirhams	CHF	Switzerland, Francs
AFN	Afghanistan, Afghanis	CLP	Chile, Pesos
ALL	Albania, Leke	CNY	China, Yuan Renminbi
AMD	Armenia, Drams	COP	Colombia, Pesos
ANG	Netherlands Antilles, Guilders (also called Florins)	CRC	Costa Rica, Colones
AOA	Angola, Kwanza	CSD	Serbia, Dinars
ARS	Argentina, Pesos	CUP	Cuba, Pesos
AUD	Australia, Dollars	CVE	Cape Verde, Escudos
AWG	Aruba, Guilders (also called Florins)	CYP	Cyprus, Pounds
AZM	Azerbaijan, Manats [being phased out]	CZK	Czech Republic, Koruny
AZN	Azerbaijan, New Manats	DJF	Djibouti, Francs
BAM	Bosnia and Herzegovina, Convertible Marka	DKK	Denmark, Kroner
BBD	Barbados, Dollars	DOP	Dominican Republic, Pesos
BDT	Bangladesh, Taka	DZD	Algeria, Algeria Dinars
BGN	Bulgaria, Leva	EEK	Estonia, Krooni
BHD	Bahrain, Dinars	EGP	Egypt, Pounds
BIF	Burundi, Francs	ERN	Eritrea, Nakfa
BMD	Bermuda, Dollars	ETB	Ethiopia, Birr
BND	Brunei Darussalam, Dollars	EUR	Euro Member Countries, Euro
BOB	Bolivia, Bolivianos	FJD	Fiji, Dollars
BRL	Brazil, Brazil Real	FKP	Falkland Islands (Malvinas), Pounds
BSD	Bahamas, Dollars	GBP	United Kingdom, Pounds
BTN	Bhutan, Ngultrum	GEL	Georgia, Lari
BWP	Botswana, Pulas	GGP	Guernsey, Pounds
BYR	Belarus, Rubles	GHC	Ghana, Cedis
BZD	Belize, Dollars	GIP	Gibraltar, Pounds
CAD	Canada, Dollars	GMD	Gambia, Dalasi
CDF	Congo/Kinshasa, Congolese Francs	GNF	Guinea, Francs
		GTQ	Guatemala, Quetzales

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

Code	Country
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

Code	Country
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