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

**Bank Transaction Codes – External Code Lists**

ISO 20022

10 June 2009

Version 6.2 – Approved Version

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

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# Introduction

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

# Document structure

Chapter 3 is composed of several sections:

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

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

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

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

# External Code Lists

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

### Scope of the Bank Transaction Code

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

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

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

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

### The Bank Transaction Code component

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

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

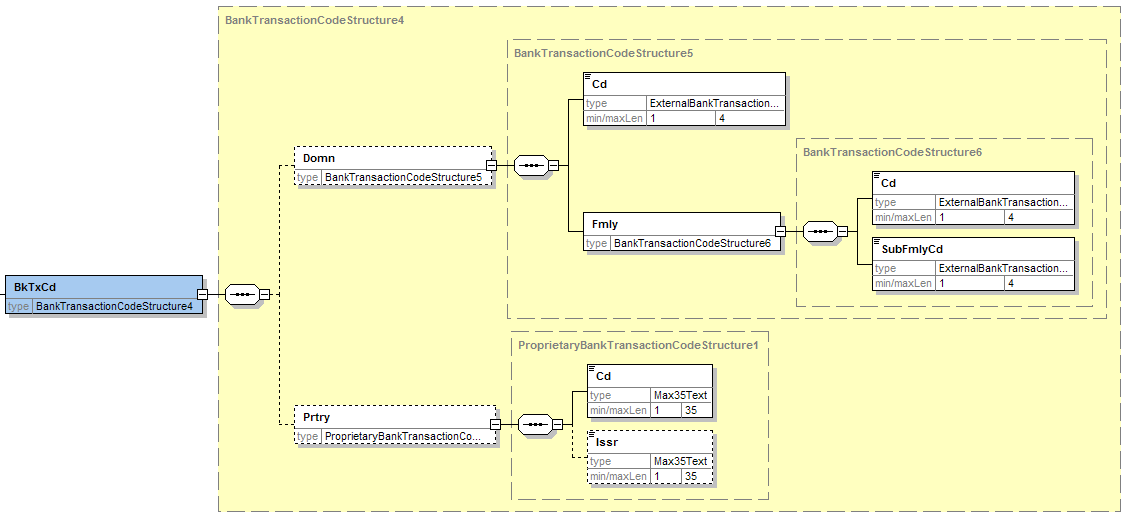
The values/codes for the Domain/Family/Sub-Family are the subject of this document and are registered as external ISO 20022 code lists.

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

Rules associated with the Bank Transaction Code structure:

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

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



### Proprietary component

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

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

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

Sample of the Proprietary element usage:

## Section 2: Definition of the Domains

### Domains overview

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

### Domains definition

The Domains are defined as follows:

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

### Securities Families definition

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

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

### Generic Sub-Family definition

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

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

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

### Payments Sub-Families definition

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

#### Received and Issued Credit Transfers codes

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

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

#### Cash Pooling codes

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

### Derivatives Sub-Families definition

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

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

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

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

### Trade Services Sub-Families definition

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

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

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

### Securities Sub-Families definition

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

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

### Account Management Sub-Families definition

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

#### Opening & Closing codes

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

## Section 5: Domains without defined Sub-Families

### Foreign Exchange Sub-Families definition

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

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

### Commodities Sub-Families definition

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

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

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

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

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

# Revision record

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