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# Coded statement of account (CODA)

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

Version 2.2 - See enclosure V for an inventory of the updates.

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This standard can be found on www.febelfin.be > paiements > standards for telebanking.

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

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## 1. GENERAL CHARACTERISTICS

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

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

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

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

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

## 2. THE RECORDS

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

The codes serve to identify the various records :

0 = header record;

1 = old balance;

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

3 = additional information

8 = new balance

(4) = free communications

9 = trailer record

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

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## *3. CODING OF THE TRANSACTIONS*

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

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

### 3.1 Type

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

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

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

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### 3.2 Family

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

### 3.3 Transaction

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

### 3.4 Category

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

### 3.5 Remarks

When a financial institution encounters a transaction which has not yet received a common code and which should be given one, code 39 or 89 will be given to the transaction within family 30. This will facilitate the allocation of a definitive code afterwards.
Within each family, numbers 40 to 48 and 90 to 98 have been earmarked for the transactions which are proper to one bank and for which no common code is required immediately.
Numbers 49 and 99 identify the correction and cancellation entries.

## 4. STRUCTURED FORMAT COMMUNICATIONS

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

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

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

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## 5. OTHER CODES

### 5.1 Code "separate application"

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

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

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

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

Examples:

00000 =     file containing all the customer's transactions;

00005 =     file containing transactions belonging to different families;

01000 =     file containing all the customer's transactions belonging to the  "transfers" family;

01010 =     file containing exclusively all individual transfers ordered by the customer (debit);

01500 =     file containing all transfers in your favour;

01005 =     credit transfers and cash payments with structured communication

05030 =      unpaid collections

### 5.2 Version code

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

### 5.3 Code "multiple file"

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

1 = another file is next
2 = last file

**5.4 Globalisation code**

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

**'5.5 next code**

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

In a record 21, pos 126 will be 1 when it is followed by a record 22 or 23, and 0 when no record 22 or 23 is following.
In a record 22, pos 126 will be 1 when it is followed by a record 23, and 0 when no record 23 is following.
In a record 23, pos 126 always will be 0.
In a record 31, pos 126 will be 1 when it is followed by a record 32, and 0 when no record 32 is following.

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

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

**5.6 Link code**

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

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


## 6. SEQUENCE NUMBER AND DETAIL NUMBER

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

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

The same rationale is applied in a separate application.

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

The exact number of records is specified in record 9.

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# 7. VARIOUS REMARKS CONCERNING THE RECORDS

## 7.1 'Movement data' record

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

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

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

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

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

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

## 7.2 Possible variations

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

### 7.2.1 One or several files

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

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

### 7.2.2 Globalisation or not

A distinction is made between :

- globalisation by the customer
- globalisation by the bank

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

This can be done for :
- domestic/local credit transfers – SEPA credit transfers
- international credit transfers – non-SEPA credit transfers
- direct debit
- cheques

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

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

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

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


### 7.3 Empty file

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

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

### 7.4 Bank references

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

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

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## 7.5 Account number and currency code – Structure

Position 2 of the type 1 data record determines the account structure to be used:
.
- If this position contains '0', the records concerned will show the BBAN structure of a Belgian account number

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

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

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

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

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

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

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

Please note that this rule pertains only to the reporting account structure one can find in the 1 (pos 6-42) and 8 (pos 5-41) data records.
This rule does not pertain to the counterparty's account structure one can find in the 2.3 (pos 11-47) data record, which will be included into the initial payment structure.

## 7.6 (Category)Purpose

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

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

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

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

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

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

## 7.8. Customer references

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

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

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

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Annexe I: The lay-out

**Header record 0**

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

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

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

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

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

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

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

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

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

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

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

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

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

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[1] For each line of TAG 86 in the MT940-message, one 3-1 record is created.

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

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

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

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

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

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## Data record 8 - "new balance"

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

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

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

**Trailer record 9**

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

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## ANNEXE II: CODING OF THE TRANSACTIONS

### Families – Transactions

01 to 39 : domestic or local SEPA transactions
41 to 79 : foreign/non-SEPA transactions
80 to 89 : other families

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

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

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

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

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

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Family: 03 = Cheques

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

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### Credit transactions

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

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**Family : 04 = Cards**

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

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

Family: 05 = Direct debit

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

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Family: 07 = Domestic commercial paper

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

**Credit transactions**

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

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Family: 09 = Counter transactions

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

**Credit transactions**

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

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Family: 11 = Securities

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

**Family: 11 = Securities**

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

Family: 13 = Credits

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

**Credit transactions**

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

Family: 30 = Miscellaneous transactions

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

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

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

Family: 41 = Foreign– non-SEPA credit transfers

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

Family: 43 = Foreign cheques

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

Family: 47 = Foreign commercial paper

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

**Credit transactions**

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

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Family: 80 = Fees and commissions charged separately

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

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

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

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

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## Categories

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

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

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

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

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

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

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

Categories 700 to 999 proper to each bank

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## *ANNEX III: THE STRUCTURED FORMAT COMMUNICATIONS*

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

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

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

The list of structured format communications is given below.

**In the record type "movement"**

| 100 | **Payment with a structured format communication applying the ISO standard 11649: Structured creditor reference to remittance information** | RF + 2 Check Digits + max. 21 AN |
|---|---|---|

| 101 | **Credit transfer or cash payment with structured format communication** | 12 pos N 10 + 2 (digit 97) |
|---|---|---|

| 102 | **Credit transfer or cash payment with reconstituted structured format communication** | 12 pos N 10 + 2 (digit 97) |
|---|---|---|

| 103 | **number (e.g. of the cheque, of the card, etc.)** | 12 pos N |
|---|---|---|

| 105 | **original amount of the transaction** | |
|---|---|---|
| | - gross amount in the currency of the account | 15 pos N (12 + 3) |
| | - gross amount in the original currency | 15 pos N (12 + 3) |
| | - rate | 12 pos N (4 + 8) |
| | - currency | 3 pos AN (ISO currency code) |
| | - structured format communication | 12 pos AN |
| | - country code of the principal | 2 pos AN (ISO country code) |
| | - equivalent in EUR | 15 pos N (12 + 3) |

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| 106 | **Method of calculation (VAT, withholding tax on income, commission, etc.)** | |
|---|---|---|
| | - equivalent in the currency of the account | 15 pos N (12 + 3 decimals) |
| | - amount on which % is calculated | 15 pos N (12 + 3) |
| | - percent | 12 pos N (4 + 8) |
| | - minimum | 1 pos AN<br>1 = minimum applicable<br>2 = minimum not applicable |
| | - equivalent in EUR | 15 pos N (12 + 3) |

| 107 | **Direct debit – DOM'80** | |
|---|---|---|
| | - direct debit number | 12 pos N |
| | - central (pivot) date | 6 pos N (DDMMYY) |
| | - communication zone | 2 x 15 pos AN |
| | - paid or reason for refusal (1, 2, D & E) | 1 pos AN<br>0 = paid<br>1 = direct debit cancelled or non-existent<br>2 = refusal – other reason<br>D = payer disagrees<br>E = direct debit number linked to another identification number of the creditor |
| | - creditor's number | 11 pos N |

| 108 | **Closing** | |
|---|---|---|
| | - equivalent in the currency of the account | 15 pos N (12 + 3) |
| | - interest rates, calculation basis | 15 pos N |
| | - interest | 12 pos N (4 + 8) |
| | - period from ... to ... | 12 pos N (DDMMYYDDMMYY) |

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**111    POS credit – Globalisation**

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

---

**113    ATM/POS debit**

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

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

| 114 | **POS credit - individual transaction** | |
|---|---|---|
| | - card scheme: Bancontact/Mister Cash = 1; Maestro = 2; Private = 3; TINA = 5; Other = 9 | 1 pos N |
| | - POS number | 6 pos AN |
| | - period number | 3 pos N |
| | - sequence number of transaction | 6 pos N |
| | - date of transaction (DDMMYY) | 6 pos N |
| | - hour of transaction (HHMM) | 4 pos 1 |
| | - transaction type | 1 pos N |
| | | 1 = withdrawal |
| | | 7 = distribution sector |
| | | 8 = teledata |
| | | 9 = fuel |
| | - identification of terminal (16 = name; 10 = town/city) | 26 pos AN (16 + 10) |
| | - reference of transaction | 16 pos AN |

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| 115 | **Terminal cash deposit** | |
|---|---|---|
| | - card number | 16 pos N |
| | - card scheme     Private = 2 | 1 pos N |
| |                     Other = 9 | |
| | - terminal number | 6 pos N |
| | - sequence number of transaction | 6 pos N |
| | - payment day (DDMMYY) | 6 pos N |
| | - hour of payment (HHMM) | 4 pos N |
| | - validation date (DDMMYY) | 6 pos N |
| | - sequence number of validation | 6 pos N |
| | | |
| | - original amount (given by the customer) | 15 pos N (12 + 3) |
| | - conformity code or blank | 1 pos AN |
| | - identification of terminal (16 = name, 10 = locality) | 26 pos AN (16 + 10) |
| | - message (structured of free) | 12 AN |

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| 121 | **Commercial bills** | |
|---|---|---|
| | - amount of the bill | 15 pos N (12 + 3) |
| | - maturity date of the bill (DDMMYY) | 6 pos N |
| | - conventional maturity date ( conventional maturity for periodic discounts) | 6 pos N (DDMMYY) |
| | - date of issue of the bill (DDMMYY) | 6 pos N |
| | - company number | 11 pos N (0 + company number) |
| | - currency | 3 pos AN ISO currency code |
| | - blanks | 3 pos AN |
| | - number of the bill | 13 pos AN |
| | - exchange rate | 12 pos N (4 + 8) |

| 122 | **Bills - calculation of interest** | |
|---|---|---|
| | - number of days | 4 pos N |
| | - interest rate | 12 pos N (4 + 8) |
| | - basic amount of the calculation | 15 pos N (12 + 3) |
| | - minimum rate | 1 pos AN 1 = minimum applicable 2 = minimum not applicable |
| | - number of the bill | 13 pos AN |
| | - maturity date of the bill (DDMMYY) | 6 pos N |

| 123 | **Fees and commissions** | |
|---|---|---|
| | - starting date (DDMMYY) | 6 pos N |
| | - maturity date (DDMMYY) if guarantee without fixed term: 999999 | 6 pos N |
| | - basic amount | 15 pos N (12 + 3) |
| | - percentage | 12 pos N (4 + 8) |
| | - term in days | 4 pos N |
| | - minimum rate | 1 pos AN 1 = minimum applicable 2 = minimum not applicable |
| | - guarantee number (no. allocated by the bank) | 13 pos AN |

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| 124 | **Number of the credit card** | |
|---|---|---|
| | - card number | 20 pos AN |
| | - issuing institution: | 1 pos AN |
| |            1 = Mastercard | |
| |            2 = Visa | |
| |            3 = American Express | |
| |            4 = Diners Club | |
| |            9 = Other | |
| | - invoice number (is used when the credit card issuer allocates a sequence number to the invoices) | 12 pos AN |
| | - identification number (is used for credit card issuers who centralize the information on the card(s) under the client identification number) | 15 pos AN |
| | - date | 6 pos AN |

| 125 | **Credit** | |
|---|---|---|
| | - account number of the credit | 12 pos N |
| | - extension zone of account number of the credit | 15 pos AN |
| | - old balance of the credit | 15 pos N (12 + 3) |
| | - new balance of the credit | 15 pos N (12 + 3) |
| | - amount (equivalent in foreign currency) | 15 pos N (12 + 3) |
| | - currency | 3 AN (ISO currency code) |
| | - starting date (DDMMYY) | 6 pos N |
| | - end date (DDMMYY) | 6 pos N |
| | - nominal interest rate or rate of charge | 12 pos N (4 + 8) |
| | - reference of transaction on credit account | 13 pos AN |

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

| 127 | **European direct debit (SEPA)** | | |
|---|---|---|---|
| | | | |
| | Settlement Date | 6N | DDMMJJ |
| | Type Direct Debit | 1N | 0 : unspecified<br>1 : recurrent<br>2 : one-off<br>3 : 1-st (recurrent)<br>4 : last (recurrent) |
| | Direct Debit scheme | 1N | 0 : unspecified<br>1 : SEPA core<br>2: SEPA B2B |
| | Paid (0) or reason for refusal (1-4) | 1N | 0 : paid<br>1 : technical problem<br>2 : refusal: reason not specified<br>3 : debtor disagrees<br>4 : debtor's account problem |
| | Creditor's identification code | 35AN | |
| | Mandate reference | 35AN | |
| | Communication | 65AN | |

*Remarks*

1° The use of structured format communications by the bank remains optional, so it may use a free communication;

2° In order not to complicate the settlements, it is not obligatory to officially inform the customer of the minima on the basis of which some of the fees and commissions are calculated;

3° A single structure can apply both to commission rates and to interest rates, although the former are calculated on a fixed amount and the latter pro rata temporis.

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In the " detail record"

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

| 001 | Data concerning the counterparty | |
|-----|----------------------------------|---|
| | Name | 70 AN |
| | Street, number, bus | 35 An |
| | Locality | 35AN |
| | Identification code | 35 AN |

| 002 | Mededeling van de bank | 4x35 positions |
|-----|------------------------|----------------|

| 004 | Counterparty's banker | 4x35 positions |
|-----|-----------------------|----------------|

| 005 | Data concerning the correspondent | 4x35 positions |
|-----|-----------------------------------|----------------|

| 006 | Information concerning the detail amount | |
|-----|------------------------------------------|---|
| | Description of the detail | 30 pos AN |
| | Currency | 3 pos AN (ISO code) |
| | Amount | 15 pos N (12 + 3) |
| | Sign of the amount | 1 pos N (0 = credit, 1= debit) |
| | Category | 3 pos N |

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

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

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

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| **010** | **Information pertaining to sale or purchase of securities** | |
| --- | --- | --- |
| | - order number (number given by the bank) | 13 pos AN |
| | - number or reference of the "securities" file (number given by the bank) | 15 pos AN |
| | - customer reference | 13 pos AN |
| | - type of "securities code" | 2 pos AN |

01 = SVM         07 = Euroclear
02 = ISIN (ISO)      08 = Wertpapier (Germany)
04 = Telekurs (Switz.)   09 = EOE (European
05 = Cedol (London)       Option Exchange)
06 = Cedel (Luxemburg)   99 = Internal code

| | | |
| --- | --- | --- |
| | - code of the security | 15 pos AN |
| | - method of entry N = nominal U = per unit | 1 pos AN |
| | - number | 12 N (8 + 4) |
| | - currency of issue (ISO currency code) | 3 pos AN |
| | - number of securities per transaction unit | 4 pos N |

normal case = 0001
option = number of securities per option (e.g. 0010, 0100, 0250, 1000, etc.)

| | | |
| --- | --- | --- |
| | - currency of quotation (ISO currency code) | 3 pos AN |
| | - Stock Exchange rate in the currency of quotation (method of quotation = method of entry) | 8 + 4 pos N |
| | - exchange rate of the currency of quotation in relation to the reference currency | 4 + 8 pos N |
| | - name of the security (3 = nature (alphabetical SVM code) 1 = blanks 36 = name) | 40 pos AN |
| | - bordereau number | 13 pos AN |
| | - number of the coupon attached | 8 pos AN |
| | - payment day of the coupon | 8 pos N |
| | - country, Stock Exchange and market | 30 pos AN |
| | - date of purchase/sale (DDMMYYYY) | 8 pos N |
| | - nature of the transaction (e.g. capital redemption) | 24 pos AN |
| | - nominal value | 15 pos N (12+3) |

*Remarks*

- costs, interest and charges are mentioned in the "detail record" (record code = 3)

- information pertaining to a settlement can be mentioned in a "free communication" (record code = 4)

- issues are equal to a purchase, and reimbursements to a sale

---

**011   Information pertaining to coupons**

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

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## ANNEX IV: CONVERSION OF MT940 COMMUNICATIONS INTO CODA

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

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

If tag 61.6 is not readily convertible, the following codes will be used:
      Debit: 3039
      Credit: 3089

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## BIJLAGE V: UPDATES

### Version 1

December 2004: (European) residence state withholding tax = category 052

June 2005: TINA (Banksys back-up) payments – net = 5 in structured format communications 111 en 114

### Version 2 – April 2006

### *Modifications concerning the general lay-out:*

Cancellation of version 360

This version is no longer available.

BIC of the bank holding the account and code version 2

|  |  | **Version 1** | **Version 2** |
|---|---|---|---|
| **Record 0** | pos 61-71 | Identification number of the beneficiary | BIC of the bank holding the account |
|  | Pos 128 | Code version = 1 | Code version = 2 |

Structure of the account number

Structure of the account number: it is possible to use a national/local or IBAN structure for indicating the account number (which will also make it possible to do away with mirror accounts for the reporting of movement on foreign accounts).

Version 1 :

| **Record 1** | Pos 2 | Blank |
|---|---|---|
|  | pos 6-17 | Account number – BBAN structure |
|  | pos 18-27 | Internal code or blanks |
|  | pos 28-42 | Extension of the account or [blanks] |
| **record 2.3** | pos 11-22 | Counterparty's account number – BBAN structure |
|  | pos 23-32 | Counterparty's nternal codes or [blanks] |
|  | pos 33-47 | Extension of the counterparty's account or [blanks] |
| **record 8** | pos 5-16 | Account number – BBAN structure |
|  | pos 17-26 | Internal codes or [blanks] |
|  | pos 27-41 | Extension of the account identification or [blanks] |

Version 2 :

| **record 1** | pos 2 | 0 = Belgian account – BBAN structure |
|---|---|---|
|  |  | 1 = foreign account – BBAN structure |
|  |  | 2 = Belgian account – IBAN structure |
|  |  | 3 = foreign account – IBAN structure |

| | pos 6-42 | Account number and currency code (see 7.5) |
|---|---|---|
| **Record 2.3** | Pos 11-47 | Counterparty's account number and currency code  (see 7.5) or blanks |
| **record 8** | pos 5-41 | Account number and currency code – see 7.5 |

## Account number and currency code - Structure

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

or

| | |
|---|---|
| 34 AN | foreign account number |
| 3 A | ISO currency code of the account |

of

| | |
|---|---|
| 31 AN | IBAN (Belgian number) |
| 3 AN | extension zone or blank |
| 3 A | ISO currency code of the account |

or

| | |
|---|---|
| 34 AN | IBAN (Foreign account number) |
| 3 A | ISO currency code of the account |

Cancellation of the original currency and amount

| **Record 2.2** | **Version 1** | | **Version 2** |
|---|---|---|---|
| | Pos 90-92 | Original currency of the transaction | Replaced by part of the reference (see below) |
| | Pos 93-107 | Original amount of the transaction | Replaced by part of the reference and the BIC (see below) |

<u>Sequence number and detail number: …9999, 0000, 0001…</u>

In version 2 it is specified that if a file contains more than 9,999 movements or details pertaining to one movement, the sequence number (pos 3-6) and detail number (pos 7-10) counter goes up to (1)0000 at starts again at (1)0001.

<u>Zero replaced by blank</u>

|  |  | **Version 1** | **Version 2** |
|---|---|---|---|
| **Record 0** | Pos 20-24 | Zeros | Blanks |
| **Record 2.2** | Pos 127 | Zero | Blank |
| **Record 2.3** | pos 127 | Zero | Blank |

<u>Data record « free communication » (4)</u>

*Version 1 :*
Data record free communication (4) before data record new balance (8)

*Version 2 :*
Data record free communication (4) after data record new balance (8)

<u>Trailer record 9 - pos 17-22:</u>

- version 1: Number of articles 1, 2, 3, 4 and 8

- version 2.1: Number of records 1, 2.1, 2.2, 2.3, 3.1, 3.2, 3.3 and 8 (4 not anymore included)

<u>Guidelines for the conversion of SWIFT communication MT940 into CODA</u>

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

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### *Harmonisation of the data concerning national/local and international credit transfers:*

Currently, the data concerning the elements pertaining to the counterparty in case of a payment (name, address, communication, account number…) are being processed in different ways depending on whether the payment is national/local or international. In view of the SEPA[2], one tries to achieve a harmonisation of the way in which information is being passed on in CODA, as well as a reshuffle of the zones in order to make sure that CODA is SEPA-compliant.

- ➢ Customer reference : extension up to 35 pos.
- ➢ Communication : is extended to 140 positions and can be found in type 2 records ('movement data'), both for national/local (no changes) and international credit transfers – credit transfers  (see modifications below).
- ➢ Information about the counterparty :
  - ➢ Account number : can be found in type 2 records ('movement data'), both for national/local (no changes) and international payments (see modifications below).
  - ➢ Name and address : the name can be found in a 'record 2' AS WELL AS  in a 'record 3' (continuity for national/local payments). The name will be repeated in a record 3 followed by the counterparty's address (continuïty for international payments).
- ➢ BIC code of the counterparty's bank : if this information is available, it can be found in a type 2 record ('movement data')

| | National credit transfers (version 1) | | | International credit transfers (version 1) | | | All credit transfers (version 2) | | |
|---|---|---|---|---|---|---|---|---|---|
| | Record | Pos. | Length | Record | Pos. | Length | **Record** | **Pos.** | **Length** |
| **Customer reference** | 2.2 | 64-89 | 26 | 2.2 | 64-89 | 26 | **2.2** | **64-98** | **35** |
| **Communication** | 2.1 2.2 | 63-115 11-63 | 2x53 | 3.1 3.2 | 44-113 11-115 | 4x35 | **2.1** **2.2** **2.3** | **63-115** **11-63** **83-125** | **53** **53** **43**[3] |
| **Information about counterparty :** | | | | | | | | | |
| **Account number/ currency** | 2.3 | 11-44 | 34 | 3.1 | 44-78 | 34 | **2.3** | **11-47** | **37** |
| **Name, address &** | | 48-125 | | 3.1 | 79-113 | | **2.3** | **48-82** | **35 (name)** |

---

[2] SEPA (Single Euro Payments area) is the area where citizens, companies and other economic actors will be able to make and receive payments in euro, within Europe, whether between or within national boundaries under the same basic conditions, rights and obligations, regardless of their location.

[3] The last 9 positions are not available for credit transfers.

| identification code | 2.3 | | 3x26 | 3.2 | 11-115 | 4x35 | 3.1 3.2 | *44-113* *11-115* | *5x35 (name & address)* |
|---|---|---|---|---|---|---|---|---|---|
| **Counterparty bank :** <br><br> **BIC** <br><br> **Name  & address** | Nihil <br> nihil | | | nihil <br><br> 3.1 <br> 3.2 | <br><br> 44-113 <br> 11-80 | <br><br> 4x35 | **2.2** <br><br> **3.1** <br> **3.2** | *99-109* <br><br> *44-113* <br> *11-80* | *11* <br><br> *4x35* |

In CODA version 1, the account number as well as the counterparty's name and address, within the context of credit transfers at the national level, have always been mentioned in record 2.3. As for international credit transfers, including those at the European level, these data were mentioned in informative 3 records. The structure of the account number was different from the Belgian structure and was spread over 5 fields of 35 positions together with the name and address.

Due to the introduction of IBAN and SEPA, there is a need to change the structure of CODA for mentioning the credit transfers at the European level. Consequently, the data pertaining to the counterparty are spread over records 2.3 and 3. As a result, the mentioning of each credit transfer at the European level always will consist of a movement record as well as an information record. This is new for the credit transfers at the purely Belgian level. This also has an influence on the detail numbering when the individual credit transfers follow an overall entry.

Below, one can find a number of files containing fictitious examples as an illustration of the different presentation in both versions. In CODA version 1, each detail number refers to a new transaction within the overall amount which has been booked. CODA version 2.1 adds to each transaction a 3 record, which is also given a detail number, and this explains why only the odd detail numbers refer to the individual transactions within the overall amount which has been booked.

As for the payment of wages and the payments to suppliers, these movements are presented as follows in CODA version 1:

```
2100010000MXOVZ0C0K BHKDGLDTBNL1000000000131200030060610107000 0                        3006061241100
2200010000                                      0000912315           000000000000000             000
2100010001MWLJ00001 TBOGOVOVERS100000000001500003006065010700004500164001                3006061240100
2200010001                                      0000912315  00226488  000000000000000             100
2300010001310127925811              IVO DUFOUR          A. FELDHEIMWEG 17     1000 BRUSSEL         000
2100010002MWLJ00002 TBOGOVOVERS100000000000500003006065010700004500164681                3006061240100
2200010002                                      0000912315  00226488  000000000000000             100
2300010002775598870846              RAMSEY NASSER        LANGE NIEUWSTRAAT 25  2099 ANTWERPEN      000
2100010003MWLJ00003 TBOGOVOVERS100000000000500003006065010700004500164680                3006061240100
2200010003                                      0000912315  00226488  000000000000000             100
2300010003416101709140              CAS KROMBEEK         KROMBEEKWEG 54        2222 ITEGEM         000
2100010004MWLJ00004 TBOGOVOVERS100000000002500003006065010700004500160200                3006061240100
2200010004                                      0000912315  00226488  000000000000000             100
2300010004001139126065              THE BRANES           RECHTESTRAAT 74       2500 LIER          000
2100010005MWLJ00005 TBOGOVOVERS10000000000406000300606501070000 9/06                     3006061240100
2200010005                                      0000912315  00226488  000000000000000             100
2300010005979939058722              HANS LEEST           LEESTSESTEENWEG  75   2800 MECHELEN       000
2100010006MWLJ00006 TBOGOVOVERS10000000000406000300606501070000 8/06                     3006061241100
2200010006                                      0000912315  00226488  000000000000000             100
2300010006979939058722              THEO LEEST           LEESTSESTEENWEG  80   2800 MECHELEN       000
```

In Coda version 2.1, the same transaction will look somewhat different due to the fact that the data are spread over 2.3 and 3 records.

```
2100010000MXOVZ0C0K BHKDGLDTBNL1000000000131200030060610107000 0                        30060612411 0
2200010000                                      0000912315           000000000000000            0 0
2100010001MWLJ00001 TBOGOVOVERS100000000001500003006065010700004500164001               30060612401 0
2200010001                                      0000912315  00226488  000000000000000            1 0
2300010001310127925811              IVO DUFOUR                                                   0 1
3100010002MWLJ00001 TBOGOVOVERS5010700010011IVO DUFOUR                                           1 0
3200010002A. FELDHEIMWEG 17          1000 BRUSSEL                                                0 0
2100010003MWLJ00002 TBOGOVOVERS100000000000500003006065010700004500164681               30060612401 0
2200010003                                      0000912315  00226488  000000000000000            1 0
2300010003775598870846              RAMSEY NASSER                                                0 1
3100010004MWLJ00001 TBOGOVOVERS5010700010011RAMSEY NASSER                                        1 0
3200010004LANGE NIEUWSTRAAT 25       2099 ANTWERPEN                                              0 0
2100010005MWLJ00003 TBOGOVOVERS100000000000500003006065010700004500164680               30060612401 0
2200010005                                      0000912315  00226488  000000000000000            1 0
2300010005416101709140              CAS KROMBEEK                                                 0 1
```

```
3100010006MWLJ00001 TBOGOVOVERS501070001001CAS KROMBEEK                                                                    1 0
3200010006KROMBEEKWEG 54                 2222 ITEGEM                                                                       0 0
2100010007MWLJ00004 TBOGOVOVERS100000000025000030060650107000004500160200                                    30060612401 0
2200010007                                                  0000912315   00226488       000000000000000                     1 0
230001000700113912606065                      THE BRANES                                                                   0 1
3100010008MWLJ00001 TBOGOVOVERS501070001001THE BRANES                    WIM DE WOLF                                       1 0
3200010008RECHTESTRAAT 74                2500 LIER                                                                         0 0
2100010009MWLJ00005 TBOGOVOVERS100000000040600030060650107000009/06                                          30060612401 0
2200010009                                                  0000912315   00226488       000000000000000                     1 0
23000100099979939058722                       HANS LEEST                                                                   0 1
3100010010MWLJ00001 TBOGOVOVERS501070001001HANS LEEST                                                                      1 0
3200010010LEESTSESTEENWEG  75            2800 MECHELEN                                                                     0 0
2100010011MWLJ00006 TBOGOVOVERS100000000040600030060650107000008/06                                          30060612411 0
2200010011                                                  0000912315   00226488       000000000000000                     1 0
23000100119799939058722                       THEO LEEST                                                                   0 1
3100010012MWLJ00001 TBOGOVOVERS501070001001THEO LEEST                                                                      1 0
3200010012LEESTSESTEENWEG  80            2800 MECHELEN                                                                     0 0
```

The same goes for orders 'globalised' by the bank(i.e. mainly credit tranfers with structured format communication)In Coda version 1, these orders are presented as follows (the presentation is part of this kind of centralising).

```
2100020000VEOE00513ABHKDSODSTOC000000000147278302806062015000000GLOBALE DOORBOEKING      OVERSCHRIJVINGEN MET OGM   2806062361000
2100020001OL1060304AOVSOVSOVERS0000000000098850280606601500001101228390656044                                2806062360100
23000200017343483441254                       SCHAATSEN CRIS          HEIKWADEN 80           3770RIEMST                   000
2100020002OL1060320AOVSOVSOVERS0000000000086930280606601500001101608642187021                                2806062360100
23000200024511752451162                       POLLENTIER JOZEF        HOLLANDSVELDLAAN 74    3500HASSELT                  000
2100020003OL1060355AOVSOVSOVERS0000000000046170280606601500001101608725294601                                2806062360100
23000200037353511122810                       MERCKX GEOFFREY         MENNEWEG 425           3800SINT-TRUIDEN      000
2100020004OL1060464AOVSOVSOVERS0000000000032780280606601500001101229215534041                                2806062360100
23000200047353394454013                       LAUWE ROB               LANGESTEEGSTRAAT 8     3500HASSELT                  000
2100020005OL4439348AOVSOVSOVERS0000000000105550280606601500001101228646440596                                2806062360100
23000200057352244154052                       PHLIPKENS ANDRE         SINT-JORISSTRAAT 20    3700LAUW                     000
```

In version 2.1, the corresponding part of the transaction will look as follows :

```
2100020000VEOE00513ABHKDSODSTOC0000000014727830280606201500000GLOBALE DOORBOEKING        OVERSCHRIJVINGEN MET OGM   28060623610 0
2100020001OL1060304AOVSOVSOVERS0000000000098850280606601500001101228390656044                                     28060623601 0
2300020001734348341254                     SCHAATSEN CRIS                                                                      0 1
3100020002MWLJ00001 TBOGOVOVERS501070001001SCHAATSEN CRIS                                                                     1 0
3200020002HEIKWADEN         80            3770RIEMST                                                                           0 0
2100020003OL1060320AOVSOVSOVERS0000000000086930280606601500001101608642187021                                     28060623601 0
2300020003451752451162                     POLLENTIER JOZEF                                                                    0 1
3100020004MWLJ00001 TBOGOVOVERS501070001001POLLENTIER JOZEF                                                                   1 0
3200020004HOLLANDSVELDLAAN 74             3500HASSELT                                                                          0 0
2100020005OL1060355AOVSOVSOVERS0000000000046170280606601500001101608725294601                                     28060623601 0
2300020005735351122810                     MERCKX GEOFFREY                                                                     0 1
3100020006MWLJ00001 TBOGOVOVERS501070001001MERCKX GEOFFREY                                                                    1 0
3200020006MENNEWEG 425                     3800SINT-TRUIDEN                                                                     0 0
2100020007OL1060464AOVSOVSOVERS0000000000032780280606601500001101229215534041                                     28060623601 0
2300020007735339454013                     LAUWE ROB                                                                           0 1
3100020008MWLJ00001 TBOGOVOVERS501070001001LAUWE ROB                                                                          1 0
3200020008LANGESTEEGSTRAAT 8              3500HASSELT                                                                          0 0
2100020009OL4439348AOVSOVSOVERS0000000000010555028060660150000110122846440596                                     28060623601 0
2300020009735224154052                     PHLIPKENS ANDRE                                                                     0 1
3100020010MWLJ00001 TBOGOVOVERS501070001001PHLIPKENS ANDRE                                                                    1 0
3200020010SINT-JORISSTRAAT 20             3700LAUW                                                                             0 0
```

*Improving the quality of the information content*

Coding the transactions : adaptation to the market evolution (more particularly as for cards).

Categories : cancellation of categories and creating new categories

Structured format communications : improving the quality of CODA also requires adding new structured format communications as well as a revision of the content of some of these.

Standardisation : preventing the use of coding the transactions proper to each bank.

## Family 00 : undefined transactions – debit transactions
### CANCELLED FAMILY

| Transfer of codes | Description | Family and destination code(s) |
|---|---|---|
| 00 | Undefined transaction | Family 30 – codes 39 and 89 |
| 33 | Value correction | Family 30 - codes 33 |
| 35 | Correction | Family 30 - codes 49 |
| 37 | Costs | Copied in code 37 of each family |
| 39 | Cancellation of a transaction | Copied in code 49 of each family |

## Family 00 : undefined transactions – credit transactions
### CANCELLED FAMILY

| Transfer of codes | Description | Family and destination code(s) |
|---|---|---|
| 83 | Value correction | Family 30 - codes 83 |
| 85 | Correction | Family 30 - codes 99 |
| 87 | Costs refunded | Copied in code 87 of each family |
| 89 | Cancellation of a transaction | Copied in code 99 of each family |

## Family 01 : national and local SEPA payments – debit transactions

| Cancelled codes | Description |
|---|---|
| 09 | Your semi-standing order |
| 11 | Your semi-standing order – payment to employees |
| 15 | Balance due insurance premium |

| Change of codes | Old | New |
|---|---|---|
| 49 | Code proper to each institution | Cancellation/correction |

| New codes | Description |
|---|---|
| 02 | Simple credit transfer initiated by the bank |

## Family 01 : national and local  SEPA payments – credit transactions

| Change of codes | Old | New |
|---|---|---|
| 99 | Code proper to each institution | Cancellation/correction |

| New codes | Description |
|---|---|
| 51 | Credit transfer in your favour – initiated by the bank |

**Family 03 : cheques – debit transactions** : transactions implying the use of payment/credit cards are transferred into the new 'cards' family (04)

| Cancelled codes | Description |
|---|---|
| 07 | Definitely unpaid cheque |
| 13 | Eurocheque written out abroad |
| 35 | Cash advance |
| 39 | Provisionally unpaid due to other reason than manual presentation |

| Change of codes | Former description | New description |
|---|---|---|
| 49 | Code proper to each institution | Cancellation/correction |

| Transfer of codes | Description | Family and destination code(s) |
|---|---|---|
| 03 | Your purchase by payment card | Family 04 - codes 02 and 08 |
| 19 | Settlement of credit cards | Family 04 - code 03 |

**Familie 03 : cheques – credit transactions** : transactions implying the use of payment/credit cards are transferred into the new 'cards' family (04)

| Cancelled codes | Description |
|---|---|
| 56 | Non-presented certified cheques |

| Change of codes | Former description | New description |
|---|---|---|
| 99 | Code proper to each institution | Cancellation/correction |

| Transfer of codes | Description | Family and destination code(s) |
|---|---|---|
| 50 | Credit of a payment via terminal | Family 04 – code 50 |
| 64 | Reversal of settlement of credit card | Family 04 - code 99 |
| 68 | Credit of a payment via electronic purse | Family 04 – code 68 |

## Family 04 : cards – debit transactions

### NEW FAMILY

| New codes | Description |
|---|---|
| 01 | Loading a GSM card – debit customer who is loading |
| 02 | Purchase with a payment card – POS transaction within the Eurozone |
| 03 | Settlement of credit cards – with structured format communication 124 |
| 04 | Cash withdrawal from an ATM – at home as well as abroad |
| 05 | Proton card loading |
| 06 | Payment after refill |
| 07 | Payment by GSM |
| 08 | Purchase with payment card – POS transaction outside the Eurozone |
| 37 | Costs – various costs for possessing or using a a payment card |
| 40 tot 48 | Codes proper to each bank |
| 49 | Cancellation  – no change of original amount |

## Family 04 : cards  –  credit transactions

### NEW FAMILY

| New codes | Description |
|---|---|
| 50 | Credit after a payment at a terminal – except Proton |
| 51 | Reimbursement of Proton balance |
| 52 | Loading GSM cards – credit provider |
| 53 | Cash deposit at an ATM |
| 55 | Income from payments by GSM |
| 68 | Credit after Proton payments |
| 87 | Reimbursement of costs |
| 90 tot 98 | Codes proper to each bank |
| 99 | Cancellation – no change of original amount |

## Family 05 : direct debit – debit transactions

| Change of codes | Former description | New description |
|---|---|---|
| 49 | Code proper to each institution | Cancellation/correction |

## Family 05 : direct debit – credit transactions

| Change of codes | Former description | New description |
|---|---|---|
| 99 | Code proper to each institution | Cancellation/correction |

## Family 07 : commercial paper – debit transactions

| Cancelled codes | Description |
|---|---|
| 03 | Payment receipt card |
| 10 | Renewal of agreed maturity date |
| 12 | Safe custody |
| 14 | Warrant fallen due |

| Change of codes | Former description | New description |
|---|---|---|
| 49 | Code proper to each institution | Cancellation/correction |

## Family 07 : commercial paper – credit transactions

| Cancelled codes | Description |
|---|---|
| 64 | Warrant |
| 86 | Payment after cession |

| Change of codes | Former description | New description |
|---|---|---|
| 99 | Code proper to each institution | Cancellation/correction |

**Family 09 : counter transactions – debit transactions** : transactions implying the use of payment/credit cards are transferred into the new 'cards' family (04)

| Cancelled codes | Description |
|---|---|
| 11 | Your purchase of luncheon vouchers |
| 15 | Your purchase of lottery tickets |

| Change of codes | Former description | New description |
|---|---|---|
| 49 | Code proper to each institution | Cancellation/correction |

| Transfer of codes | Description | Family and destination code(s) |
|---|---|---|
| 03 | Cash withdrawal by card (ATM) | Family 04 - codes 04 |
| 21 | Cash withdrawal on card (PROTON) | Family 04 - codes 05 |

**Family 09 : counter transactions – credit transactions** : transactions implying the use of payment/credit cards are transferred into the new 'cards' family (04)

| Cancelled codes | Description |
|---|---|
| 56 | Reserve |
| 64 | Your winning lottery ticket |
| 66 | Repurchase of petrol coupons |

| Change of codes | Former description | New description |
|---|---|---|
| 70 | Settlement sale of lottery tickets | Sale of traveller's cheque |
| 99 | Code proper to each institution | Cancellation/correction |

| Transfer of codes | Description | Family and destination code(s) |
|---|---|---|
| 54 | Your payment ATM | Family 04 – code 53 |

## Family 11 : securities and coupons – debit transactions

| Change of codes | Former description | New description |
|---|---|---|
| 49 | Code proper to each institution | Cancellation/correction |

| New codes | Description |
|---|---|
| 02 | Tenders |
| 04 | Issues |
| 06 | Share option plan – exercising an option |

## Family 11 : securities and coupons – credit transactions

| Codes cancelled | Description |
|---|---|
| 56 | Reserve |

| Change of codes | Former description | New description |
|---|---|---|
| 99 | Code proper to each institution | Cancellation/correction |

| New codes | Description |
|---|---|
| 51 | Tender |

## Family 13 : credits – debit transactions

| Change of codes | Former description | New description |
|---|---|---|
| 49 | Code proper to each institution | Cancellation/correction |

| New codes | Description |
|---|---|
| 02 | Lening op lange termijn |

## Family 13 : credits – credit transactions

| Change of codes | Former description | New description |
|---|---|---|
| 99 | Code proper to each institution | Cancellation/correction |

| New codes | Description |
|---|---|
| 55 | Fixed advance – interest only |

## Family 30 : miscellaneous transactions – debit transactions

| Change of codes | Former description | New description |
|---|---|---|
| 49 | Code proper to each institution | Cancellation/correction |

| New codes | Description |
|---|---|
| 33 | Float correction |
| 39 | Undefined transaction |

## Family  30 : miscellaneous transactions  – credit transactions

| Change of codes | Former description | New  description |
|---|---|---|
| 99 | Code proper to each bank | Cancellation/correction |

| New codes | Description |
|---|---|
| 55 | Interest term investment |
| 83 | Float correction |
| 89 | Undefined transaction |

## Family 35 : closing – debit transactions

| Change of codes | Former description | New description |
|---|---|---|
| 49 | Code proper to each institution | Cancellation/correction |

## Family  35 : closing – credit transactions

| Change of codes | Former description | New description |
|---|---|---|
| 99 | Code proper to each institution | Cancellation/correction |

## Family 41 : international payments / non-SEPA – debit transactions

| Change of codes | Former description | New description |
|---|---|---|
| 49 | Code proper to each institution | Cancellation/correction |

| New codes | Description |
|---|---|
| 05 | Collective payment of wages |
| 07 | Collective transfers |
| 38 | Costs relating to incoming foreign transfers and non-SEPA transfers |

## Family 41 : international payments / non-SEPA – credit transactions

| Change of codes | Former description | New description |
|---|---|---|
| 99 | Code proper to each institution | Cancellation/correction |

## Family 43 : international cheques – debit transactions

| Cancelled codes | Description |
|---|---|
| 25 | Sale of traveller's cheques |

| Change of codes | Former description | New description |
|---|---|---|
| 49 | Code proper to each institution | Cancellation/correction |

| Transfer of codes | Description | Family and destination code(s) |
|---|---|---|
| 03 | Your purchase with payment card | Family 04 - codes 02 / 08 |
| 43 | Purchase of traveller's cheque | Family 09 – code 25 |

| New codes | Description |
|---|---|
| 15 | Purchase of international bank cheque |

## Family 43 : international cheques – credit transactions

| Cancelled codes | Description |
|---|---|
| 70 | Purchase of traveller's cheque |

| Change of codes | Former description | New description |
|---|---|---|
| 99 | Code proper to each institution | Cancellation/correction |

## Family 47 : foreign commercial paper – credit transactions

| Change of codes | Former description | New description |
|---|---|---|
| 99 | Code proper to each institution | Cancellation/correction |

## Family 47 : foreign commercial paper – debit transactions

| Change of codes | Former description | New description |
|---|---|---|
| 49 | Code proper to each institution | Cancellation/correction |

## Family 49 : foreign counter transactions – debit transactions

### CANCELLED FAMILY

| Transfer of codes | Description | Family and destination code(s) |
|---|---|---|
| 03 | ATM withdrawal | Family 04 - code 04 |

## Family 80 : fees and commissions charged separately – debit transactions

| Cancelled codes | Description |
|---|---|
| 01 | Guarantee card charges |

| Transfer of codes | Description | Family and destination code(s) |
|---|---|---|
| 03 | Payment card charges | Family 04 - code 37 |
| 05 | Card charges | Family 04 - code 37 |

| New codes | Description |
|---|---|
| 02 | Costs relating to electronic output |
| 04 | Costs for holding a documentary cash credit |
| 06 | Damage relating to bills and cheques |
| 08 | Registering compensation for savings accounts |
| 10 | Purchase of Smartcard |
| 12 | Costs for opening a bank guarantee |
| 14 | Handling costs instalment credit |
| 16 | Bank confirmation to revisor or accountant |
| 18 | Trade information |
| 20 | Drawing up a certificate |
| 22 | Management / custody |
| 24 | Participation in and management of interest refund system |
| 26 | Travel insurance premium |
| 49 | Cancellation/correction (debit) |
| 99 | Cancellation/correction (credit) |

## Families 90 up to 99 : free use by each institution

Cancelled

*Categories :*

| Cancelled categories | Description |
|---|---|
| 016 | BLIW/IBLC dues |

| Change of categories | Former description | New description |
|---|---|---|
| 039 | Telex-telephone-telefax… | Telecommunications |
| 429 | Foreign tax | Foreign **Stock Exchange tax** |

| New categories | Description |
|---|---|
| 021 | Costs for drawing up a bank cheque |
| 022 | Priority costs  (costs for urgent credit transfers) |
| 023 | Exercising fee (in case of a share option plan) |
| 024 | Growth premium |
| 028 | Fidelity premium |
| 030 | Account insurance |
| 032 | Drawing up a circular cheque |
| 034 | Reinvestment fee  (in case of partial advanced reimbursement of a fixed advance). |
| 036 | Costs relating to a refused cheque |
| 041 | Credit card costs |
| 042 | Payment card costs |

*Structured format communications for <u>type 2 records</u> (movement):*

| Cancelled SFM | Description |
|---|---|
| 104 | Equivalent in EUR |
| 112 | ATM payment (usually Eurocheque card) |
| 120 | Correction of a transaction |

| Change of SFM | | |
|---|---|---|
| **105** *Original amount of the transaction* | | |
| **Former description** | | **New description** |
| • Equivalent in the currency of the account (12+3)<br><br>• Original amount | | • Gross amount in the currency of the account (12+3)<br><br>• Gross amount in the original currency (12+3) |
| **107** *Direct debit DOM'80 (non-SEPA)* | | |
| **Former description** | | **New description** |
| • Paid or reason of refusal<br><br>• Debtor origin code : 1 or 2 | | • A, B, C, 3, 4 and 5 cancelled and 0 added<br><br>• Cancelled zone |
| **113** *ATM / POS debit (new card)* | | |
| **Former description** | | **New description** |
| • Card number (second mentioning) | | *Cancelled* |
| Type of operation | | 2, 3 et 4 added |
| • Nihil | | Volume (3+2), product code (2) and unit price (2+3) |
| **115** *ATM payment* | | |
| **Former description** | | **New description** |
| • Network : Banksys = 1 , private = 3,  other = 9 | | • Private becomes 2 – no change as for the other codes |
| **124** **Number of the credit card** | | |
| Former description | | New description |
| • 1 = Eurocard, 5 = Mastercard | | • 1 = Mastercard<br><br>• 5 has been cancelled |

| New SFM |
|---|
| **127** *Direct Debit SEPA / international* |

*Structured format communications as for <u>type 3 records</u> (detailed):*

| Cancelled SFM | Description |
|---|---|
| 002 | Communication |
| 003 | RBP data |
| 006 (again in version 2.1) | Information about detailed amounts |

| Change of SFM | |
|---|---|
| **010** *Informaton concerning a sale or purchase of securities* | |
| **Former description** | **New description** |
| Type of 'securities code' | 03 and 10 have been cancelled |
| Quantity : 12+3 pos N | Quantity : 8+4pos N |
| **011** *Information concerning coupons* | |
| **Former description** | **New description** |
| Type of 'securities code' | 03 and 10 have been cancelled |
| Quantity : 12+3 pos N | Quantity : 8+4pos N |

## Version 2.1 – September 2006

In version 2, the following corrections are made:

7.5 Account number and currency code: currency code optional for counterparty

|              |           | Version 2                                          | Version 2.1                            |
| ------------ | --------- | -------------------------------------------------- | -------------------------------------- |
| **Record 0** | pos 61-71 | BIC of the bank holding the account or blank (AN)  | BIC of the bank holding the account (AN) |

|                |           | Version 2                                   | Version 2.1                              |
| -------------- | --------- | ------------------------------------------- | ---------------------------------------- |
| **Record 2.1** | pos 48-53 | Value date or entry date if not known (DDMMYY) | Value date or 000000 if not known (DDMMYY) |

### Structured format communications as for registering type 2 (movements) cards:

111, 113, 114 and 115: card scheme: replacing 1 = Banksys by 1 = Bancontact/ Mister Cash and adding 2 = Maestro

111: transaction type– adding code 2 for cumulative on network

111 and 113 : transaction type–code 0 (cumulative) is cancelled

113 and 115: replacing cardnumber by PAN (first 16 positions) or cardnumber

115: adding a message at the end

124: the issuing institution: 6 = Others now becomes 9 = Others

### Structured format communications in detail record 3:

001: The counterparty's data is stuctured

006: had been cancelled in version 2 but is now maintained though

007: added for detail of cash

010: The fourth remark has been cancelled

011: The field for the 'gross amount of the coupon – 15 N' is replaced by:
- amount– 12 N (4 pos + 8 decimals) and
- type of amount : 3 N – 001 = dividend and 002 = interest

**Some of the updates in enclosure V – version 2 had not been mentioned (correctly):**

These corrections have been integrated in enclosure V – chapter version 2

Code supplementary file

| Record 2.1 | Version 1 | | Version 2 |
|---|---|---|---|
| | Pos 127 | Code supplementary file (N) | Blank (AN) |

Data registering "free communication" (4)

| Record 4 | Version 1 | Version 2 |
|---|---|---|
| Pos 11-31 | Reference number financial institution or blank | Blanks |
| Pos 32 | Code message structure | Blank |
| pos 113-116 | Message of execution | Blank |

Data registering « new balance »

| Record 8 | Version 1 | Version 2 |
|---|---|---|
| Pos 95-126 | Zone to be used on a bilateral basis | Blanks |
| Pos 128 | Blank | Code link with next data registering |

The counterparty's name and address (and identification code) still is 5*35 and extends up to position 115 of record 3.2 (as in version 1)

Adding explanation and examples concerning the new succession of the movement and information record and detail numbering for local-domestic credit transfers.

Family 00: code 00 (undefined transaction) changes into codes 39 or 89 within the 30 family
codes 35 and 85 (correction) change respectively into codes 49 (not 35) and 99 (not 85) within the 30 family

Family 01.: code 62 (unpaid postal draft) is not cancelled

Family 03: Code 64 (Reversal of settlement of credit card) transferred to family 04 – code 99 (and not 87)

Family 04: code 54 (income out of fuel cards) has not been included

Family 07: codes 10, 12, 14, 64 and 86 have been cancelled

Family 11: codes 04 and 51: new; code 52 is maintained (not new)

Family 43: code 25 (sale of traveller's cheques) transferred unto family 09 (code 25)

Categories: 067 and 074 are not cancelled; 417 has never existed and has not been cancelled; 041 is not changed; 429 becomes foreign  Stock Exchange tax; 041 new

Structured format communication 111: private becomes 2

Structured format communication 113 – transaction type: 2, 3 and 4 are added

Structured format communication 011 – number: 12+3 becomes 8+4 pos N

Translation corrections only in the English version:

Family 30: delete code 30
Family 43: add code 43


## Version 2.1.a  – October 2006 - errata

In the standard and in the Annexe V (Updates) the following update has been integrated:

Structured format communications 111, 113, 114 and 115: card scheme: 3 = private (not 2) and 2 = Maestro (not 3)

In the Annexe V (Updates) the following update has been included for trailer record 9 - pos 17-22:

- version 1: Number of articles 1, 2, 3, 4 and 8

- version 2.1: Number of records 1, 2.1, 2.2, 2.3, 3.1, 3.2, 3.3 and 8 (4 not anymore included)


## Version 2.1.b - November 2006 - errata

In the Annexe V (updates) the sequence numbers and the link code has been corrected in the files with examples for orders 'globalised' by the bank.

### Version 2.1.c - December 2006 - errata

*Structured format communications 010 and 011 in detail record 3:*

exchange rate: 4 pos + 8 decimals of version 1 is maintained. The update to 8 pos + 4 decimals in version 2.(1.b) is cancelled (also in annex V – version 2).

*Structured format communication 011 in detail record 3:*

The version 2.1 replacing of the field for the 'gross amount of the coupon – 15 N' by:
- amount– 12 N (4 pos + 8 decimals) and
- type of amount : 3 N – 001 = dividend and 002 = interest
is changed in:
- amount– 14 N (8 pos + 6 decimals) and
- type of amount : 1 N – 1 = dividend and 2 = interest

### Version 2.1.d - January 2008

*5.5. Code 'next'*

In a record 21, pos 126 will be 1 when it is followed by a record 22 or 23, and 0 when no record 22 or 23 is following.
In a record 22, pos 126 will be 1 when it is followed by a record 23, and 0 when no record 23 is following.
In a record 23, pos 126 always will be 0.
In a record 31, pos 126 will be 1 when it is followed by a record 32, and 0 when no record 32 is following.

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

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

*5.6 'Link' code*

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

*6. Sequence and detail number*

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

*Structured format communication 127 in detail record 2 (European direct debit – SEPA):*

- direct debit scheme: 2 = SEPA B2B (addition)
- reason for refusal:: 1 & 4 general: 'problem; 4 'creditor's' replaced by 'debtor's '

## Version 2.2 - July 2008

*1. General*

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

### (Category)Purpose

New in movement registration 2.2 in pos 118-121and pos 122-125 of CategoryPurpose and Purpose (explained in chapter 7.6)

*Structured communication*

New structured communication 100

*Detail records 3*

New types 002 (as in version 1), 008 and 009.

## Version 2.2 – update December 2009

*5. The other codes*

5.1 Code "separte application"

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

*7. Various comments upon the records*

7.5 Account number and currency code– structure: Explanations about the structure of the accounts in BBAN – IBAN

7.8  Customer references

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

Pos. 64-98 : including reference to 7.8

*Enclosure III: The Structured format Communications*

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

*127 European Direct Debit (Sepa)*

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