

## Technical Resources: Bank Administration Institute Codes

### Introduction

The Bank Administration Institute (BAI) codes are unique identifiers that allow you to differentiate the types of transactions that post to your accounts. All banks use BAI2 transaction codes to reference account status, summary, and detail transactions. BAI2 is the second version of this standard and has been in place since 1986.

The following table describes available BAI Codes:

#	Code Name	#	Code Name
010	Opening Ledger Balance	059	Current Available (CRS Suppressed)
011	Average Opening Ledger MTD	060	Current Available
012	Average Opening Ledger YTD	061	Average Current Available MTD
015	Closing Ledger Balance	062	Average Current Available YTD
020	Average Closing Ledger MTD	063	Total Float
021	Avg Closing Ldgr-Previous Month	065	Target Balance
022	Aggregate Balance Adjustments	066	Adjusted Balance
024	Avg Closing Ldgr YTD-Previous Month	067	Adjusted Balance MTD
025	Average Closing Ledger YTD	068	Adjusted Balance YTD
030	Current Ledger Balance	070	0-Day Float
037	ACH Net Position	072	1-Day Float
039	Open Avail + Tot Same-Day ACHDTC Deposits	073	Float Adjustment
040	Opening Available	074	2 or More Days Float
041	Average Opening Available MTD	075	3 or More Days Float
042	Average Opening Available YTD	076	Adjustment to Balances
043	Average Available-Previous Month	077	Average Adjustment to Balances MTD
044	Disbursing Opening Available Balance	078	Average Adjustment to Balances YTD
045	Closing Available	079	4-Day Float
050	Average Closing Available MTD	080	5-Day Float
051	Average Closing Available-Last Month	081	6-Day Float
054	Average Closing Available YTD-Last Month	082	Average 1-Day Float MTD
055	Average Closing Available YTD	083	Average 1-Day Float YTD
056	Loan Balance	084	Average 2-Day Float MTD
057	Mutual Fund Balance	085	Average 2-Day Float YTD

#	Code Name	#	Code Name
086	Transfer Calculation	172	Deposit Correction
087	Target Balance Deficiency	173	Bank Prepared Deposit
088	Total Funding Requirement	174	Other Deposit
100	Total Credits	175	Check Deposit Package
101	Total Credit Amount MTD	176	Re-presented Check Deposit
102	Number of Credits	178	List Post Credits
105	Credits Not Detailed	180	Total Loan Proceeds
106	Deposits Subject to Float	182	Total Bank Prepared Deposits
107	Total Adjustment Credits YTD	184	Draft Deposit
108	Credit (any type)	185	Total Miscellaneous Deposits
109	Total Current Day Lockbox CR	186	Total Cash Letter Credits
110	Total Lockbox Deposits CR	187	Cash Letter Credit
115	Lockbox Deposit	188	Total Cash Letter Adjustments
116	Item in Lockbox Deposit	189	Cash Letter Adjustment
118	Lockbox Adjustment Credit	190	Total Incoming Money Transfers
120	EDI Transaction Credit (Summary)	191	Individual Incoming Internal Money TRF
121	EDI Transaction Credit (Detail)	195	Incoming Money Transfer
122	EDIBANX Credit Received	196	Money Transfer Adjustment
123	EDIBANX Credit Return	198	Compensation
130	Total Concentration Credits	200	Total Automatic TRF Credits
131	Total DTC Credits	201	Individual Automatic Transfer Credits
135	DTC Concentration Credit	202	Bond Operations Credit
136	Item in DTC Deposit	205	Total Book Transfer Credits
140	Total ACH Credits	206	Book Transfer Credit
142	ACH Credit Received	207	Total International Money Transfer Credit
143	Item in ACH Deposit	208	Individual International Money TRF Credit
145	ACH Concentration Credit	210	Total International Credits
146	Total Bank Card Deposits	212	Foreign Letter of Credit
147	Credit Card Deposit CR	213	Letter of Credit
150	Tot Preauth Pmt Credits	214	Foreign Exchange of Credit
154	Sweep Investment Credit	215	Total Letters of Credit
155	Preauthorized Draft Credit	216	Foreign Remittance Credit
156	Item IN Preauthorization DRFT CR	218	Foreign Collection Credit
160	Total ACH Disbursing Funding Credits	221	Foreign Check Purchase
162	Corp Trade Pmt Settlement	222	Foreign Checks Deposited
163	Total Corp Trade Payment Credit	224	Commission
164	Corporate Trade Payment Credit	226	International Money Market Trading
165	Preauthorized ACH Credit	227	Standing Order
166	ACH Settlement	229	Misc. International Credit
167	ACH Settlement Credits	230	Total Security Credits
168	ACH Credit Return	231	Total Collection Credits
169	Misc. ACH Credit	232	Sale of Debt Security
170	Total Other Check Deposits	233	Securities Sold
171	Individual Loan Deposit	234	Sale of Equity Security

#	Code Name	#	Code Name
235	Sweep-Principal CR	303	Total Wire Transfers In-FF
236	Maturity of Debt Security	304	Total Wire Transfers-In-CHF
237	Individual Collection Credit	305	Total Fed Funds Sold
238	Sweep-Dividends CR	306	Fed Funds Sold
239	Total Banker's Acceptance Credits	307	Total Trust Credits
240	Coupon Collections-Banks	308	Trust Credit
241	Bankers' Acceptance	309	Total Value-Dated Funds
242	Collection of Interest Income	310	Total Commercial Deposits
243	Matured Fed Funds Purchased	315	Total International Credits-FF
244	Interest/Matured Principal Payment	316	Total International Credits-CHF
245	Monthly Dividends	318	Total Foreign Check Purchased
246	Commercial Paper	319	Late Deposit
247	Capital Charge	320	Total Securities Sold-FF
248	Savings Bond Sales Adjustment	321	Total Securities Sold-CHF
249	Misc. Security Credit	324	Total Securities Matured-FF
250	Total Checks Posted and Returned	325	Total Securities Matured-CHF
251	Total Debit Reversals	326	Total Securities Interest
252	Debit Reversal	327	Total Securities Matured
254	Posting Error Correction Credit	328	Total Securities Interest-FF
255	Check Posted and Returned	329	Total Securities Interest-CHF
256	Total ACH Return Items	330	Total Escrow Credits
257	Individual ACH Return Item	331	Individual Escrow Credits
258	ACH Reversal Credit	332	Total Misc. Securities Credits-FF
260	Total Rejected Credits	336	Total Misc. Securities Credits-CHF
261	Individual Rejected Credit	338	Total Securities Sold
263	Overdraft	340	Total Broker Deposits
266	Return Item	341	Total Broker Deposits-FF
268	Return Item Adjustment	342	Broker Deposit
270	Total ZBA Credits	343	Total Brokers Deposits-CHF
271	Net Zero-Balance Amount	344	Individual Back Value Credit
274	Cumulative ZBA or Disbursement Credits	345	Item in Brokers Deposit
275	ZBA Credit	346	Sweep Interest Income
276	CMA Float Adjustment Credit	347	Sweep-Trans From Mutual Fund
277	CMA Credit Transfer	348	Futures Credit
278	ZBA Credit Adjustment	349	Sweep Principal Credit
280	Total Controlled Disbursing Credits	350	Total Sweep Credits
281	Individual Controlled Disbursing Credit	351	Individual Investment Sold
285	Total DTC Disbursing Credits	352	Total Cash Center Credits
286	Individual DTC Disbursing Credit	353	Cash Center Credit
293	Cash Letter Credit	354	Interest Credit
294	Total ATM Credits	355	Investment Interest
295	ATM Credit	356	Total Credit Adjustment
301	Commercial Deposit	357	Credit Adjustment
302	Correspondent Bank Deposit	358	YTD Adjustment Credit

#	Code Name	#	Code Name
359	Interest Adjustment Credit	410	Total YTD Adjustment
360	Total Checks Less Wire TRF and Returned Checks	412	Total Debits Excluding Returned Items
361	Grand Total Credits Less Grand Total Debits	415	Lockbox Debit
362	Correspondent Collection	416	Total Lockbox Debits
363	Correspondent Collection Adjustment	418	Lockbox Adjustment Debit
364	Loan Participation	420	EDI Transaction Debits
366	Coin & Currency Deposited	421	EDI Transaction Debit
367	Food Stamp Letter	422	EDIBANX Transaction Debit
368	Food Stamp Adjustment	423	EDIBANX Settlement Debit
369	Clearing Settlement Credit	430	Total Payable Through Drafts
370	Total Back Value Credits	435	Payable Through Draft
372	Back Value Adjustment	445	ACH Concentration Debit
373	Customer Payroll	446	Total ACH Disbursing Funding Debits
374	FRB Statement Recap	447	ACH Prefunding Settlement DR
376	Savings Bond Letter or Adjustment	450	Total ACH Debits
377	Treasury Tax and Loan Credit	451	ACH Debit Received
378	Transfer of Treasury Credit	452	Item in ACH Disbursement or Debit
379	FRB Gov't Checks Cash Letter Credit	454	Sweep Investment Debit
381	FRB Gov't Check Adjustment	455	Preauthorized ACH Debit
382	FRB Postal Money Order Credit	462	Account Holder Initiated ACH Debit
383	FRB Postal Money Order Adjustment	463	Corporate Trade Payment Debits
384	FRB Cash Letter Auto Charge Credit	464	Corporate Trade Payment Debit
385	Total Universal Credits	465	Corporate Trade Pmt Settlement
386	Fed Settlement Adjustment CR	466	ACH Settlement
387	FRB Fine Sort Cash Letter Credit	467	ACH Settlement Debits
388	FRB Fine Sort Adjustment	468	ACH Debit Return
389	Total Freight Pmt Credits	469	Miscellaneous ACH Debit
390	Total Miscellaneous Credits	470	Total Check Paid
391	Universal Credit	471	Total Check Pd Cumulative MTD
392	Freight Payment Credit	472	Cumulative Checks Paid
393	Itemized Credit Over \$10,000	474	Certified Check Debit
394	Cumulative Credits	475	Check Paid
395	Check Reversal	476	Federal Reserve Bank Letter Debit
397	Float Adjustment	477	Bank Originated Debit
398	Miscellaneous Fee Refund CR	478	Total List Post Debits
399	Miscellaneous Credit	479	List Post Debit
400	Total Debits	480	Total Loan Payments
401	Total Debit Amount MTD	481	Individual Loan Payment Debit
402	Number of Debits	482	Total Bank Originated Debits
403	Today's Total Debits	484	Draft
405	Tot DR Less Wire TR	485	DTC Debit
406	Debits Not Detailed	486	Total Cash Letter Debits
408	Float Adjustment Debit	487	Cash Letter Debit
409	Debit (any type)	489	Cash Letter Adjustment

#	Code Name	#	Code Name
490	Total Outgoing Money Transfer	550	Total Deposited Items Returned
491	Individual Outgoing Internal Money Transfer	551	Total Credit Reversals
493	Customer Terminal Initiated Money Transfer	552	Credit Reversal
495	Outgoing Money Transfer	554	Posting Error Correction Debit
496	Money Transfer Adjustment	555	Deposited Item Returned
498	Compensation	556	Tot ACH Return Items
500	Total Automatic Transfer Debits	557	Individual ACH Return Item
501	Individual Automatic Transfer Debit	558	ACH Reversal Debit
502	Bond Operations Debit	560	Total Rejected Debits
505	Total Book Transfer Debits	561	Individual Rejected Debit
506	Book Transfer Debit	563	Overdraft
507	Total International Money Trf Debit	564	Overdraft Fee
508	Individual International Money Trf Debits	566	Return Item
510	Total Intl Debits	567	Return Item Fee
512	Letters of Credit Debit	568	Return Item Adjustment
513	Letter of Credit	570	Total ZBA Debits
514	Foreign Exchange Debit	574	Cumulative ZBA Debits
515	Total Letters of Credit	575	ZBA Debit
516	Foreign Remittance Debit	577	ZBA Debit Transfer
518	Foreign Collection Debit	578	ZBA Debit Adjustment
522	Foreign Checks Paid	580	Total Controlled Disbursing Debits
524	Commission	581	Individual Controlled Disbursing Debit
526	International Money Market Trading	583	Total Disbursing Checks Paid-Early Amt
527	Standing Order	584	Total Disbursing Checks Paid-Later Amt
529	Misc. International Debit or Draft	585	Disbursing Funding Requirement
530	Total Security Debits	586	FRB Presentment Estimate (FED estimate)
531	Securities Purchased	587	Late Debits (After Notification)
532	Total Amt of Securities Purchased	590	Total DTC Debits
533	Security Collection Debit	594	Total ATM Debits
534	Tot Misc Securities DB FF	595	ATM Debit
535	Purchase of Equity Securities	596	Total ARP Debits
536	Tot Misc Securities DB-CHF	597	ARP Debit
537	Total Collection Debit	610	Total Funds Required
538	Matured Repurchase Order	611	Total Wires Transfers Out-CHF
539	Total Banker's Acceptance Debit	612	Total Wire Transfers Out FF
540	Coupon Collection Debit	613	Total International Debit CHF
541	Banker's Acceptances	614	Total International Debit FF
542	Purchase of Debit Securities	615	Tot Federal Reserve BK Comm BK Debit
543	Domestic Collection	616	Federal Reserve Bank-Commercial Bank DB
544	Interest-Matured Principal Payment	617	Total Securities Purchased-CHF
546	Commercial Paper	618	Total Securities Purchased-FF
547	Capital Change	621	Total Broker Debits
548	Savings Bond Sales Adjustment	622	Broker Debit
549	Miscellaneous Security Debit	623	Total Broker Debits-FF

#	Code Name	#	Code Name
625	Total Broker Debits	684	FRB Cash Letter Auto Charge Debit
626	Total Fed Funds Purchased	685	Total Universal Debits
627	Sweep-Fed Funds Debit	686	Fed Settlement Adjustment DR
628	Total Cash Center Debits	687	FRB Fine-Sort Cash Letter Debit
629	Cash Center Debit	688	FRB Fine-Sort Adjustment
630	Total Debit Adjustment	689	FRB Freight Pmt Debits
631	Debit Adjustment	690	Total Miscellaneous Debits
632	Total Trust Debits	691	Universal Debit
633	Trust Debit	692	Freight Payment Debit
634	YTD Adjustment Debit	693	Itemized Debit Over \$10,000
640	Total Escrow Debits	694	Deposit Reversal
641	Individual Escrow Debit	695	Deposit Correction Debit
644	Individual Back Value Debit	696	Regular Collection Debit
646	Transfer Calculation Debit	697	Cumulative Debits
650	Investments Purchased	698	Miscellaneous Fees
651	Individual Investment Purchased	699	Miscellaneous Debit
652	Total Bank Card Debits	701	ACH Items Credit
653	Bank Card Debit	702	Domestic Collection Draft DR
654	Interest Debit	706	Trading Securities Credit
655	Total Investment Interest Debits	707	Safekeeping Credit
656	Sweep-Mutual Fund Debit	708	Trading Securities Debit
657	Futures Debit	710	Safekeeping Credit
658	Principal Payments Debit	711	Safekeeping Debit
659	Interest Adjustment Debit	715	ACH Disbursement Credits
661	Account Analysis Fee	716	ACH Disbursement Debits
662	Correspondent Collection Debit	724	Total Disb Opening Avail BAL
663	Correspondent Collection Adjustment	725	Total ACH Disb Funding Credits
664	Loan Participation	726	Total ACH Disb Funding Debits
665	Intercept Debits	727	Total Disb Chks Paid-1ST Pres
666	Currency and Coin Shipped	728	Total Disb Chks Paid-2nd Pres
667	Food Stamp Letter	729	Total Disbursement Funding Requirement
668	Food Stamp Adjustment	733	Bill Pay Transfer Credit
669	Clearing Settlement Debit	734	Bill Pay Adjustment Credit
670	Total Back Value Debits	738	Controlled Disb Funding Debit
672	Back Value Adjustment	739	Controlled Disb Funding Credit
673	Customer Payroll	741	PC Bill Payment Debit
674	FRB Statement Recap	742	Pre-Authorized BillPay Debit
676	Savings Bond Letter or Adjustment	743	Bill Pay Transfer Debit
677	Treasury Tax and Loan Debit	744	Bill Pay Rep Assist Debit
678	Transfer of Treasury Debit	745	Bill Pay Adjustment Debit
679	FRB Government Checks Cash Letter Debit	746	Telephone Bill Pay Debit
681	FRB Government Check Adjustment	755	Erin Return Charge Back Debit
682	FRB Postal Money Order Debit	766	Erin Return Reclear Debit
683	FRB Postal Money Order Adjustment	777	Adjustment Disb Credits

#	Code Name	#	Code Name
778	Adjustment Disb Debits	926	SEPA B2B DD Payment Return
779	Total Adjustment Disb Credits	931	Total Lockbox CR Item Count
780	Total Adjustment Disb Debits	936	ACH Debit Reject
781	Credit for Closed CD Debits	937	Deposit Correction Cash Credit
782	Debit to Fund New CD	938	Deposit Correction Cash Debit
820	Balance to be Settled for the Day	940	Counter Check Debit
821	Current Investment Balance	941	Force Pay Debit
822	Current Blocked Balance	942	Check Debit
823	Current Overdraft Limit	943	Check Debit
824	Interest	945	Loan Interest Credit
825	Interest Not Posted	946	Intra Account Transfer Debit
826	IOF	947	Loan Fee Credit
827	IOF Not Yet Posted	951	Security Purchase Debit
856	Dep+ Transfer Credit	952	Repurchase Agreement Debit
868	Dep+ Transfer Debit	953	Insufficient Check Charge DR
890	Non-Monetary info	956	Purchased of CD Debit
899	Pre-Encoded Deposit Credit	960	AutoBorrow Payment Debit
901	FundsNet Transfer Credit	963	Clearing Transfer Debit
904	Vault Deposit Credit	964	INClearing Settlement Debit
906	Today's Opening 1 Day Float	965	Stop Pay Charge Debit
907	Today's Opening 2+ Day Float	966	Telephone Transfer Charge DR
914	1 Day Avail Balance	968	Account Analysis Charge Debit
916	2 Day Avail Balance	972	SEPA B2B DD Payment
917	3 Day Avail Balance	973	SEPA Core DD Receipt Return
918	4 Day Avail Balance	974	SEPA B2B DD Receipt Return
919	5 Day Avail Balance	975	SEPA Payment
920	Total Credit 0 Day Float	976	SEPA Core DD Payment
921	SEPA Receipt	977	Debit to Close Account
922	SEPA Return	985	Loan Interest Debit
923	SEPA Core DD Receipt	987	Loan Fee Debit
924	SEPA B2B DD Receipt	998	Undefined Credit
925	SEPA Core DD Payment Return	999	Undefined Debit

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