

<i>Bank anytime. Everywhere.</i> <i>BancNet</i> <i>Non-Stop Banking Network</i>		TITLE OF MANUAL BancNet Transaction Log		TITLE OF SECTION File Layout	
DOCUMENT CODE BNET_LOG	AUTHORIZATION	INITIAL ISSUE DATE OCT 2015	REVISION DATE APRIL 2020	REVISION NO. 5-0-5	PAGE NO. 1

1. Cash Withdrawal Transaction Log File

File Name : BNET<mmddyyyy><bank alpha code>.TXT.zip.pgp

Description : This file will contain all approved local and non local cash withdrawal/cash advance and cash withdrawal/cash advance Reversal as Acquirer and Issuer Bank transacted via ATM. This file will be encrypted using the bank's pgp key.

Format :

```
[Header]
Type = BNET
[Txns]
XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
[Trailer]
```

Fields:

Field	Length	Format	Description	Example
Acquirer Bank Code	X(4)	XXXX	Right justified padded with leading zeroes	0102
ATM Branch Code	X(4)	XXXX	Right justified padded with leading zeroes	0001
ATM Terminal Number	X(4)	XXXX	Right justified padded with leading zeroes	0002
Issuer Bank Code	X(4)	XXXX	Right justified padded with leading zeroes	0032
Transaction Date	9(8)	MMDDYYYY		09091999
Transaction Time	9(6)	HHMMSS		052630
BancNet Sequence Number	X(6)	XXXXXX		000003
Acquirer Trace Number	X(6)	XXXXXX		000004
Transaction Code	X(3)	XXX		CWD – Cash Withdrawal Credit Card Cash Advance CWC – Cash Withdrawal / Cash Advance Correction
Account Number	9(16)	9999999999999999	Right justified padded with leading zeroes	1234567890123456
Card Number	9(20)	999999999999999999		12345678901234567890
Transaction Amount	9(9)V9(2)	9999999999	Last 2 digit is the decimal value of the transaction amount This includes the Convenience Fee if	00000100000

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Field	Length	Format	Description	Example
Reversal Code	9(3)	999	applicable.	102
Acquirer Network Flag	X(1)	X		B – BancNet M – Megalink E – ExpressNet J – JCB C – CUP N – NYCE K – KFTC D – Diners I – Discover
Acquirer Membership Type	9(1)	9		1 – Co-equal 2 – Associate 3 – Alliance 4 – Megalink 5 – ExpressNet 6 – International Partner
ATM Terminal Site Code	X(1)	X		M – Metro Manila P – Provincial O – Offsite
ATM Terminal Area Code	9(1)	9		1 – Metro Manila 2 – Luzon 3 – Visayas 4 – Mindanao
Issuer Network Flag	X(1)			B – BancNet M – Megalink E – ExpressNet J – JCB C – CUP N – NYCE K – KFTC D – Diners I – Discover
Issuer Membership Type	9(1)	9		1 – Co-equal 2 – Associate 3 – Alliance 4 – Megalink 5 – ExpressNet 6 – International Partner
Channel / Device Used	9(1)	9		1 – ATM 2 – POS 3 – Internet 4 – Mobile
Account Type	X(2)	XX		SA – Savings Account

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Field	Length	Format	Description	Example
				CA – Checking Account CC – Credit Card
Convenience / Service Fee Amount	9(9)V9(2)	9999999999	<p>Last 2 digit is the decimal value of the transaction amount</p> <p>If transaction is Cash Withdrawal or Cash Advance, this refers to the reference bank share based on the Convenience Fee charged.</p> <p>If transaction is a POS Cashout transaction, this refers to the reference bank share on the Service Fee.</p> <p>Applicable for both regular and reversal transactions.</p> <p>Sign Values will be the same as seen in BSS reports. A – sign value indicate a credit while a no sign value indicates a debit.</p> <p>Kindly refer to the BancNet Convenience Fee sharing table Withdrawal as reference.</p>	00000100000 -0000100000
Access Fee Amount	9(9)V9(2)	9999999999	<p>Last 2 digit is the decimal value of the transaction amount.</p> <p>Refers to the reference bank share on the Access Fee charged by the Acquirer Bank for non local transactions.</p> <p>Sign Values will be the same as seen in BSS reports. A – sign value indicate a credit while a no sign value indicates a debit.</p> <p>Applicable for both regular and reversal transactions.</p>	00000100000 -0000100000
Transaction Fee	9(9)V9(2)	9999999999	Last 2 digit is the decimal value of the transaction amount	00000100000 -0000100000

<i>Bank anytime. Everywhere.</i> <i>BancNet</i> <i>Non-Stop Banking Network</i>		TITLE OF MANUAL BancNet Transaction Log		TITLE OF SECTION File Layout	
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Field	Length	Format	Description	Example
			<p>This refers to the issuer bank share on the transaction fee for local transactions.</p> <p>Applicable for both regular and reversal transactions.</p> <p>Sign Values will be the same as seen in BSS reports. A – sign value indicate a credit while a no sign value indicates a debit.</p> <p>Kindly refer to the BancNet cash withdrawal transaction fee sharing table for local transactions as reference.</p>	
Acquirer Share	9(9)V9(2)	9999999999	<p>Last 2 digit is the decimal value of the transaction amount</p> <p>This refers to the acquirer bank share on the transaction Fee for local transactions.</p> <p>Kindly refer to the BancNet cash withdrawal transaction fee sharing table for local transactions as reference.</p> <p>Sign Values will be the same as seen in BSS reports. A – sign value indicate a credit while a no sign value indicates a debit.</p> <p>Applicable for both regular and reversal transactions.</p>	00000100000 -0000100000
BancNet Share	9(9)V9(2)	9999999999	<p>Last 2 digit is the decimal value of the transaction amount.</p> <p>This refers to the BancNet share on the transaction Fee for local transactions.</p> <p>Kindly refer to the BancNet cash withdrawal transaction fee sharing table for local transactions as reference.</p>	00000100000 -0000100000

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Field	Length	Format	Description	Example
			Sign Values will be the same as seen in BSS reports. Applicable for both regular and reversal transactions.	

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2. Balance Inquiry Transaction Log File

File Name : INQ<mmddyyyy><bank alpha code>.TXT.zip.pgp

Description : This file will contain all approved balance inquiry transactions as Acquirer and Issuer Bank. This file will be encrypted using the bank's pgp key.

Format :

```
[Header]
Type = INQ
[Txns]
XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
[Trailer]
```

Fields:

Field	Length	Format	Description	Example
Acquirer Bank Code	X(4)	XXXX	Right justified padded with leading zeroes	0102
ATM Branch Code	X(4)	XXXX	Right justified padded with leading zeroes	0001
ATM Terminal Number	X(4)	XXXX	Right justified padded with leading zeroes	0002
Issuer Bank Code	X(4)	XXXX	Right justified padded with leading zeroes	0032
Transaction Date	9(8)	MMDDYYYY		09091999
Transaction Time	9(6)	HHMMSS		052630
BancNet Sequence Number	X(6)	XXXXXX		000003
Acquirer Trace Number	X(6)	XXXXXX		000004
Transaction Code	X(3)	XXX		INQ – Balance Inquiry
Account Number	9(16)	9999999999999999	Right justified padded with leading zeroes	1234567890123456
Card Number	9(20)	999999999999999999		12345678901234567890
Transaction Amount	9(9)V9(2)	9999999999	Last 2 digit is the decimal value of the transaction amount.	Always value zero 00000000000
Reversal Code	9(3)	999	000	Always value zero 000
Acquirer Network Flag	X(1)	X		B – BancNet M – Megalink E – ExpressNet

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Field	Length	Format	Description	Example
				J – JCB C – CUP N – NYCE K – KFTC D – Diners I – Discover
Acquirer Membership Type	9(1)	9		1 – Co-equal 2 – Associate 3 – Alliance 4 – Megalink 5 – ExpressNet 6 – International Partner
ATM Terminal Site Code	X(1)	X		M – Metro Manila P – Provincial O – Offsite
ATM Terminal Area Code	X(1)	X		1 – Metro Manila 2 – Luzon 3 – Visayas 4 – Mindanao
Issuer Network Flag	X(1)			B – BancNet M – Megalink E – ExpressNet J – JCB C – CUP N – NYCE K – KFTC D – Diners I – Discover
Issuer Membership Type	9(1)	9		1 – Co-equal 2 – Associate 3 – Alliance 4 – Megalink 5 – ExpressNet 6 – International Partner
Channel / Device Used	9(1)	9		1 – ATM 2 – POS 3 – Internet 4 – Mobile
Account Type	X(2)	XX		SA – Savings Account CA – Checking Account CC – Credit Card
Transaction Fee	9(9)V9(2)	999999999999	Last 2 digit is the decimal value of the transaction amount	00000100000

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Field	Length	Format	Description	Example
Acquirer Share	9(9)V9(2)	99999999999	Last 2 digit is the decimal value of the transaction amount	00000100000
BancNet Share	9(9)V9(2)	99999999999	Last 2 digit is the decimal value of the transaction amount	00000100000

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3. Purchase Transaction Log File

File Name : BNET1<mmddyyyy><bank alpha code>.TXT.zip.pgp

Description : This file will contain all approved local and non local purchase transactions as issuer and depository bank. This file will be encrypted using the bank's pgp key.

Format :

```
[Header]
Type = BNET1
[Txns]
XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
[Trailer]
```

Fields:

Field	Length	Format	Description	Example
Acquirer Bank Code	X(4)	XXXX	Right justified padded with leading zeroes	0102
POS Terminal ID	X(8)	XXXXXXXX	Right justified padded with leading zeroes	00010002
Issuer Code	X(4)	XXXX	Right justified padded with leading zeroes	0032
Transaction Date	9(8)	MMDDYYYY		09091999
Transaction Time	9(6)	HHMMSS		052630
BancNet Sequence Number	X(6)	XXXXXX		000003
Acquirer Trace Number	X(6)	XXXXXX		000004
Transaction Code	X(3)	XXX		SAL – Debit POS SLR – Debit POS Reversal ESH – eShopping ESC – eShopping Reversal
Account Number	9(16)	9999999999999999	Right justified padded with leading zeroes	1234567890123456
Card Number	9(20)	999999999999999999		12345678901234567890
Transaction Amount	9(9)V9(2)	9999999999	Last 2 digit is the decimal value of the transaction amount	00000100000
Reversal Code	9(3)	999	102	102
Transferee Bank Code	X(4)	XXXX	Right justified padded with leading zeroes	Always zero

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Field	Length	Format	Description	Example
Transferee Account Number	X(16)	9999999999999999	Right justified padded with leading zeroes	Always zero
Merchant ID	X(15)	999999999999999		
Bills Payment Biller Code	X(4)	XXXX		Always zero
Bills Payment Subscriber No.	9(16)	9999999999999999	Right justified padded with leading zeroes	Always zero
Merchant Depository Bank Code	X(4)	XXXX	Right justified padded with leading zeroes	0026
Computed MDR / Flat Fee Amount	9(9)V9(2)	9999999999	Last 2 digit is the decimal value of the transaction amount	
Net Amount	9(9)V9(2)	9999999999	Last 2 digit is the decimal value of the transaction amount Transaction Amount less Computed MDR/Flat Fee less Add-On Amount	
POS Acquirer Share	9(9)V9(2)	9999999999	Last 2 digit is the decimal value of the transaction amount	
POS Issuer Share	9(9)V9(2)	9999999999	Last 2 digit is the decimal value of the transaction amount	
Add-On Amount	9(9)V9(2)	9999999999	Last 2 digit is the decimal value of the transaction amount	00000100000
Merchant Aggregator Name	X(30)	XXXXXXXXXXXXXXXXXXXXXXXXXXXX		
Merchant Name	X(30)	XXXXXXXXXXXXXXXXXXXXXXXXXXXX		
Merchant Tag Fee	X(3)	XXX		MDR – Merchant Discount Rate FLT – Flat Fee
POS Terminal Area Code	X(1)	X		1 – Metro Manila 2 – Luzon 3 – Visayas 4 – Mindanao
Issuer Network Flag	X(1)			B – BancNet M – Megalink E – ExpressNet J – JCB C – CUP N – NYCE K – KFTC D – Diners I – Discover
Channel / Device Used	9(1)	9		1 - ATM 2 – POS 3 – Internet 4 - Mobile
Account Type	X(2)	XX		SA – Savings Account

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Field	Length	Format	Description	Example
				CA – Checking Account CC – Credit Card
Transaction Amount	9(9)V9(2)	99999999999	Last 2 digit is the decimal value of the transaction amount	00000100000
Add-On Amount	9(9)V9(2)	99999999999	Last 2 digit is the decimal value of the transaction amount	00000100000
POS BancNet Share	9(9)V9(2)	99999999999	Last 2 digit is the decimal value of the transaction amount	
POS International Partner Share	9(9)V9(2)	99999999999	Last 2 digit is the decimal value of the transaction amount	
Merchant Category	9(1)	9		1 – DPOS Merchant Acquirer 2 – DPOS Merchant Solicitor 3 – DPOS Direct Merchant 4 – DPOS Direct Merchant thru Aggregator 5 – As Issuer and as Settlement Bank

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4. Bills Payment

File Name : BPS<mmddyyyy><bank alpha code>.TXT.zip.pgp

Description : This file will contain all approved bills payment and eGov payment transactions as acquirer, issuer bank and settlement bank. This file will be encrypted using the bank's pgp key.

Format :

```
[Header]
Type = BPS
[Txns]
XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
[Trailer]
```

Fields:

Field	Length	Format	Description	Example
Acquirer Bank Code	X(4)	XXXX	Right justified padded with leading zeroes	0102
Acquirer Terminal ID	X(8)	XXXXXXXX	Right justified padded with leading zeroes	00010002
Issuer Code	X(4)	XXXX	Right justified padded with leading zeroes	0032
Transaction Date	9(8)	MMDDYYYY		09091999
Transaction Time	9(6)	HHMMSS		052630
BancNet Sequence Number	X(6)	XXXXXX		000003
Acquirer Trace Number	X(6)	XXXXXX		000004
Transaction Code	X(3)	XXX		BPS – Bills Payment
Account Number	9(16)	9999999999999999	Right justified padded with leading zeroes	1234567890123456
Card Number	9(20)	999999999999999999		12345678901234567890
Transaction Amount	9(9)V9(2)	9999999999	Last 2 digit is the decimal value of the transaction amount	00000100000
Reversal Code	9(3)	999		102
Transferee Bank Code	X(4)	XXXX	Right justified padded with leading zeroes	Always zero
Transferee Account Number	X(16)	9999999999999999	Right justified padded with leading zeroes	Always zero
Merchant ID	X(15)	999999999999999		Always zero

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Field	Length	Format	Description	Example
Billers Code	X(4)	XXXX	Right justified padded with leading zeroes CTB Visa and CTB Mastercard will be segregated into Biller Code 45 (CitiBank Visa) and 50 (CitiBank MasterCard) and Security bank will be segregated into Biller Code 14 (Security Bank Diners) and 18 (Security Bank MasterCard)	
Bills Payment Subscriber No.	9(16)	9999999999999999	Right justified padded with leading zeroes	
BPS Biller Depository Bank Code	X(4)	XXXX	Right justified padded with leading zeroes	
BPS Fee Amount	9(9)V9(2)	9999999999	Last 2 digit is the decimal value of the transaction amount	
Net Amount	9(9)V9(2)	9999999999		Always zero value
BPS Acquirer Share	9(9)V9(2)	9999999999	Last 2 digit is the decimal value of the transaction amount	Last 2 digit is the decimal value of the transaction amount Transaction Amount less BPS Fee
BPS Issuer Share	9(9)V9(2)	9999999999	Last 2 digit is the decimal value of the transaction amount	
Acquirer Network Flag	X(1)	X		B – BancNet
Acquirer Terminal Area Code	X(1)	X		1 – Metro Manila 2 – Luzon 3 – Visayas 4 – Mindanao
Issuer Network Flag	X(1)	X		B – BancNet
Channel / Device Used	9(1)	9		1 - ATM 2 – POS 3 – Internet 4 - Mobile
Account Type	X(2)	XX		SA – Savings Account CA – Checking Account CC – Credit Card
Billers Name	X(30)	xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx		
BPS BancNet Share	9(9)V9(2)	9999999999	Last 2 digit is the decimal value of the transaction amount	

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5. Interbank Fund Transfer

File Name : IBF<mmddyyyy><bank alpha code>.TXT.zip.pgp

Description : This file will contain all approved interbank fund transfer transactions as acquirer, issuer and transferee bank. This file will be encrypted using the bank's pgp key.

Format :

```
[Header]
Type = IBF
[Txns]
XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
[Trailer]
```

Fields:

Field	Length	Format	Description	Example
Acquirer Bank Code	X(4)	XXXX	Right justified padded with leading zeroes	0102
Acquirer Terminal ID	X(8)	XXXXXXXX	Right justified padded with leading zeroes	00010002
Issuer Code	X(4)	XXXX	Right justified padded with leading zeroes	0032
Transaction Date	9(8)	MMDDYYYY		09091999
Transaction Time	9(6)	HHMMSS		052630
BancNet Sequence Number	X(6)	XXXXXX		
Acquirer Trace Number	X(6)	XXXXXX		000004
Transaction Code	X(3)	XXX		IBF – IBFT Transaction ELD – Eload
Account Number	9(16)	9999999999999999	Right justified padded with leading zeroes	1234567890123456
Card Number	9(20)	999999999999999999		12345678901234567890
Transaction Amount	9(9)V9(2)	9999999999	Last 2 digit is the decimal value of the transaction amount	00000100000
Reversal Code	9(3)	999	102	102
Transferee Bank Code	X(4)	XXXX	Right justified padded with leading zeroes	0032
Transferee Account Number	9(16)	9999999999999999	Right justified padded with leading zeroes	1234567890123456
Merchant ID	X(15)	999999999999999		Always zero
Billor Code	X(4)	XXXX	Right justified padded with leading zeroes	Always zero

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Field	Length	Format	Description	Example
Bills Payment Subscriber No.	9(16)	9999999999999999	Right justified padded with leading zeroes	Always zero
Depository Bank Code	X(4)	XXXX	Right justified padded with leading zeroes	Always zero
IBFT Fee Amount	9(9)V9(2)	9999999999	Last 2 digit is the decimal value of the transaction amount	
Net Amount	9(9)V9(2)	9999999999		Always zero value
IBFT Acquirer Share	9(9)V9(2)	9999999999	Last 2 digit is the decimal value of the transaction amount	
IBFT Issuer Share	9(9)V9(2)	9999999999	Last 2 digit is the decimal value of the transaction amount	
Acquirer Network Flag	X(1)	X		B – BancNet
Acquirer Terminal Area Code	X(1)	X		1 – Metro Manila 2 – Luzon 3 – Visayas 4 – Mindanao
Issuer Network Flag	X(1)			B – BancNet
Transferee Network Flag	X(1)			B – BancNet
Channel / Device Used	9(1)	9		1 - ATM 3 – Internet 4 - Mobile
Account Type	X(2)	XX		SA – Savings Account CA – Checking Account CC – Credit Card
IBFT Transferee Share	9(9)V9(2)	9999999999	Last 2 digit is the decimal value of the transaction amount	
IBFT BancNet Share	9(9)V9(2)	9999999999	Last 2 digit is the decimal value of the transaction amount	

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6. Adjustment

File Name : ADJ<mmddyyyy><bank alpha code>.TXT.zip.pgp

Description : This file will contain all payable transactions of the banks in dispute

Format :

```
[Header]
Type = ADJ
[Txns]
XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
[Trailer]
```

Fields:

Field	Length	Format	Description	Example
Acquirer Bank Code	X(4)	XXXX	Right justified padded with leading zeroes	0102
Acquirer Terminal ID	X(8)	XXXXXXXX	Right justified padded with leading zeroes	00010002
Issuer Bank Code	X(4)	XXXX	Right justified padded with leading zeroes	0032
Transaction Date	9(8)	MMDDYYYY		09091999
Transaction Time	9(6)	HHMMSS		052630
BancNet Sequence Number	X(6)	XXXXXX		000003
Acquirer Trace Number	X(6)	XXXXXX		000004
Transaction Code	X(3)	XXX		CWD – Cash Withdrawal Credit Card Cash Advance CWC – Cash Withdrawal / Cash Advance Correction IBF – IBFT Transaction ELD – eLoad SAL – Debit POS SLR – Debit POS Reversal ESH – eShopping ESC – eShopping Correction BPS – Bills Payment
Account Number	9(16)	9999999999999999	Right justified padded with leading zeroes	1234567890123456

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Field	Length	Format	Description	Example
Card Number	9(20)	99999999999999999999		12345678901234567890
Transaction Amount	9(9)V9(2)	999999999999	Last 2 digit is the decimal value of the transaction amount	00000100000
Reversal Code	9(3)	999	000	Always zero
Transferee Bank Code	X(4)	XXXX	Right justified padded with leading zeroes Zero value if transaction code is not Interbank Fund Transfer	0032
Transferee Account Number	9(16)	9999999999999999	Right justified padded with leading zeroes Zero value if transaction code is not Interbank Fund Transfer	1234567890123456
Merchant ID	X(15)	999999999999999	Zero value if transaction code is not Purchase	
Biller Code	X(4)	XXXX	Right justified padded with leading zeroes Zero value if transaction code is not Bills Payment	
Bills Payment Subscriber No.	9(16)	9999999999999999	Right justified padded with leading zeroes Zero value if transaction code is not Bills Payment	
Merchant / Biller Depository Bank Code	X(4)	XXXX	Right justified padded with leading zeroes	0026
Commission / Fee Amount	9(9)V9(2)	999999999999	Last 2 digit is the decimal value of the transaction amount	00000100000
Net Amount	9(9)V9(2)	999999999999		Always zero value
Acquirer Share	9(9)V9(2)	999999999999	Last 2 digit is the decimal value of the transaction amount	
Issuer Share	9(9)V9(2)	999999999999	Last 2 digit is the decimal value of the transaction amount	
Transferee Share	9(9)V9(2)	999999999999	Last 2 digit is the decimal value of the transaction amount	
BancNet Share	9(9)V9(2)	999999999999	Last 2 digit is the decimal value of the transaction amount	
Initiating Bank Code	X(4)	XXXX	Right justified padded with leading zeroes If TRAN CODE = 'CWD' or 'CWC' If Init Bank = Acquirer Rec Bank = Issuer	0010

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Field	Length	Format	Description	Example
			If Init Bank = Issuer Rec Bank = Acquirer If TRAN CODE = 'PCO' or 'PCR' If Init Bank = Acquirer Rec Bank = Issuer If Init Bank = Issuer Rec Bank = Acquirer If TRAN CODE = 'SAL' or 'SLR' or 'ESH' or 'ESC' If Init Bank = Issuer Rec Bank = Dep Bank If Init Bank = Dep Bank Rec Bank = Issuer If TRAN CODE = 'BPS' If Init Bank = Issuer Rec Bank = Dep Bank If Init Bank = Dep Bank Rec Bank = Issuer If TRAN CODE = 'IBF' or 'ELD' If Init Bank = Issuer Rec Bank = Transferee If Init Bank = Transferee Rec Bank = Issuer	
Receiving Bank code	X(4)	XXXX	Right justified padded with leading zeroes	0014
Acquirer Network Flag	X(1)	X		B – BancNet M – Megalink
Acquirer Membership Type	9(1)	9		1 – Co-equal 2 – Associate 3 – Alliance 4 – Megalink 5 – International Partner
Acquirer Terminal Site Code	X(1)	X		M – Metro Manila P – provincial O – Offsite
Acquirer Terminal Area Code	X(1)	X		1 – Metro Manila 2 – Luzon 3 – Visayas 4 – Mindanao
Issuer Network Flag	X(1)			B – BancNet M – Megalink
Issuer Membership Type	9(1)	9		1 – Co-equal

<i>Bank anytime. Everywhere.</i> <i>BancNet</i> <i>Non-Stop Banking Network</i>		TITLE OF MANUAL BancNet Transaction Log		TITLE OF SECTION File Layout	
DOCUMENT CODE BNET_LOG	AUTHORIZATION	INITIAL ISSUE DATE OCT 2015	REVISION DATE APRIL 2020	REVISION NO. 5-0-5	PAGE NO. 19

Field	Length	Format	Description	Example
				2 – Associate 3 – Alliance 4 – Megalink 5 – International Partner
Transferee Network Flag	X(1)			B – BancNet M – Megalink
Merchant Aggregator ID	X(15)	9999999999999999	Zero value if transaction code is not Purchase	
Merchant Aggregator Name	X(30)	xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx	Spaces value if transaction code is not Purchase	
Merchant Name	X(30)	xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx	Spaces value if transaction code is not Purchase	
Merchant Tag Fee	X(3)	XXX	Spaces value if transaction code is not Purchase	MDR – Merchant Discount Rate FLT – Flat Fee
Biller Code	X(4)	XXXX	Right justified padded with leading zeroes Zero value if transaction code is not Bills Payment	
Channel / Device Used	9(1)	9		1 – ATM 2 – POS 3 – Internet 4 – Mobile
Account Type	X(2)	XX		SA – Savings Account CA – Checking Account CC – Credit Card
Particulars Description	X(40)			