



Codification Annex

ING Format Descriptions

Structured MT940 & MT942

Camt.052 & Camt.053 &

Camt.054

Strategic

InsideBusiness Connect
InsideBusiness Payments CEE
SwiftNet FIN
SwiftNet FileAct
Telelink@Isabel
EBICS

Introduction

This annex contains various transaction codifications supported by ING in the End of Day & Intra Day Reporting.

It complements the ING Format Description Structured MT940 & MT942 (Version 4) *Strategic* and the ING Format Description Camt.052.001.02, Camt.053.001.02 and Camt.054.001.02 *Strategic*.

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Appendix A SWIFT Transaction Codification

For complete SWIFT table and detailed description of the codes see www.swift.com

Code	Description
BNK	Securities Related Item - Bank fees
BOE	Bill of exchange
BRF	Brokerage fee
CAR	Securities Related Item - Corporate Actions Related
CAS	Securities Related Item - Cash in Lieu
CHG	Charges and other expenses
CHK	Cheques
CLR	Cash letters/Cheques remittance
CMI	Cash management item - No detail
CMN	Cash management item - Notional pooling
CMP	Compensation claims
CMS	Cash management item - Sweeping
CMT	Cash management item -Topping
CMZ	Cash management item - Zero balancing
COL	Collections (used when entering a principal amount)
COM	Commission
CPN	Securities Related Item - Coupon payments
DCR	Documentary credit (used when entering a principal amount)
DDT	Direct Debit Item
DIS	Securities Related Item - Gains disbursement
DIV	Securities Related Item - Dividends
EQA	Equivalent amount
EXT	Securities Related Item - External transfer for own account
FEX	Foreign exchange
INT	Interest
LBX	Lock box
LDP	Loan deposit
MAR	Securities Related Item - Margin payments/Receipts
MAT	Securities Related Item - Maturity
MGT	Securities Related Item - Management fees

Code	Description
MSC	Miscellaneous
NWI	Securities Related Item - New issues distribution
ODC	Overdraft charge
OPT	Securities Related Item - Options
PCH	Securities Related Item - Purchase
POP	Securities Related Item - Pair-off proceeds
PRN	Securities Related Item - Principal pay-down/pay-up
REC	Securities Related Item - Tax reclaim
RED	Securities Related Item - Redemption/Withdrawal
RIG	Securities Related Item - Rights
RTI	Returned item
SAL	Securities Related Item - Sale
SEC	Securities (used when entering a principal amount)
SLE	Securities Related Item - Securities lending related
STO	Standing order
STP	Securities Related Item - Stamp duty
SUB	Securities Related Item - Subscription
SWP	Securities
TAX	Securities Related Item - Withholding tax payment
TCK	Traveller's cheques
TCM	Securities Related Item - Tripartite collateral management
TRA	Securities Related Item - Internal transfer for own account
TRF	Transfer
TRN	Securities Related Item - Transaction fee
UWC	Securities Related Item - Underwriting commission
VDA	Value date adjustment
WAR	Securities Related Item - Warrant

Appendix B ISO Transaction Codification

For complete ISO table and detailed description and usage of the codes see www.ISO20022.org

Domain	Family	Subfamily	Description (subfamily code)	
ACMT	ACOP	VALD	Value Date	
		VALD	Value Date	
	MCOP	ADJT	Adjustments (Generic)	
		INTR	Interests (Generic)	
	MDOP	CHRG	Charges (Generic)	
		FEES	Fees (Generic)	
CAMT	ACCB	SWEP	Sweeping	
		TOPG	Topping	
		ZABA	Zero Balancing	
LDAS	CSLN	DDWN	Drawdown	
		PPAY	Principal Payment	
	MGLN	DDWN	Drawdown	
		PPAY	Principal Payment	
PMNT	CCRD	CAJT	Credit Adjustments (Generic)	
		CDPT	Cash Deposit	
		CWDL	Cash Withdrawal	
		DAJT	Debit Adjustments (Generic)	
		POSC	Credit Card Payment	
		POSD	Point-of-Sale (POS) Payment - Debit Card	
		SMRT	Smart-Card Payment	
		XBCW	Cross-Border Cash Withdrawal	
		CNTR	BCDP	Branch Deposit
			BCWD	Branch Withdrawal
	CAJT		Credit Adjustments (Generic)	
	CDPT		Cash Deposit	
	CHKD		Check Deposit	
	CWDL		Cash Withdrawal	
	FCDP		Foreign Currencies Deposit	
	FCWD		Foreign Currencies Withdrawal	
	ICCN	ACON	ACH Concentration	
		ICDT	BOOK	Internal Book Transfer
	CHRG		Charges (Generic)	
	DMCT		Domestic Credit Transfer	
	ESCT		SEPA Credit Transfer	

Domain	Family	Subfamily	Description (subfamily code)
		PRCT	Priority Credit Transfer
		RRTN	Reversal Due To Payment Return
		SALA	Payroll/Salary Payment
		SDVA	Same Day Value Credit Transfer
		STDO	Standing Order
		XBCT	Cross-Border Credit Transfer
ICHQ	BCHQ		Bank Cheque
	CCHQ		Cheque
IDDT	BBDD		SEPA B2B Direct Debit
	ESDD		SEPA Core Direct Debit
	OODD		One-Off Direct Debit
	PADD		Pre-Authorised Direct Debit
	PMDD		Direct Debit
	UPDD		Unpaid Direct Debit
IRCT	DMCT		Domestic Credit Transfer Instant
	ESCT		SEPA Credit Transfer Instant
MCOP	ADJT		Adjustments (Generic)
	OTHR		Other
MCRD	OTHR		Other
	POSC		Credit Card Payment
	POSP		Point-of-Sale (POS) Payment
	SMCD		Smart-Card Payment
	UPCT		Unpaid Card Transaction
MDOP	ADJT		Adjustments (Generic)
	CHRG		Charges (Generic)
	OTHR		Other
RCCN	ACON		ACH Concentration
	CAJT		Credit Adjustments (Generic)
	DAJT		Debit Adjustments (Generic)
RCDT	BOOK		Internal Book Transfer
	CAJT		Credit Adjustments (Generic)
	DAJT		Debit Adjustments (Generic)
	DMCT		Domestic Credit Transfer
	ESCT		SEPA Credit Transfer
	PRCT		Priority Credit Transfer
	RRTN		Reversal Due To Payment Return
	SDVA		Same Day Value Credit Transfer
	STDO		Standing Order
	XBCT		Cross-Border Credit Transfer
RCHQ	CCHQ		Cheque
RDDT	BBDD		SEPA B2B Direct Debit
	CAJT		Credit Adjustments (Generic)

Domain	Family	Subfamily	Description (subfamily code)
		ESDD	SEPA Core Direct Debit
		OODD	One-Off Direct Debit
		PADD	Pre-Authorised Direct Debit
		PMDD	Direct Debit
		PRDD	Reversal Due To Payment Reversal
		RCDD	Reversal Due To Payment Cancellation Request
		UPDD	Unpaid Direct Debit
	RRCT	DMCT	Domestic Credit Transfer Instant
		ESCT	SEPA Credit Transfer Instant

Appendix C ING Transaction Codification

The ING Transaction Codification list contains the current list of possible codes. A number of codes are country specific or for future reference.

Code	Description	NL	IE	BG	FR	AT	CH	DE	ES	GB	IT	PT	CZ	HU	SK	RO	PL	TR	RU	UA	LU
00000	Miscellaneous (in case product is not mapped)	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
00100	SEPA Credit Transfer	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X				
00101	SEPA Credit Transfer (paper)	X			X																
00102	SEPA Credit Transfer Intra-company	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X				
00104	SEPA Standing order					X	X	X	X	X	X	X									
00105	SEPA Credit Transfer ING In-house		X	X																	
00106	SEPA iDeal payment	X																			
00108	IBAN Acceptgiro	X																			
00110	ING employee initiated SEPA Credit Transfer (no cost)	X																			
00111	ING employee initiated SEPA Credit Transfer Urgent (no cost)	X																			
00150	SEPA Credit Transfer Same Day	X			X	X	X	X	X	X	X	X	X	X	X	X					
00112	SEPA Credit Transfer Instant [5]	X																			
00113	SEPA Credit Transfer Instant Intra-Company [5]	X																			
00151	ING employee initiated SEPA Credit Transfer	X																			
00152	ING employee initiated SEPA Credit Transfer Urgent	X																			
00160	Euro Credit Transfer Real Time		X	X									X	X	X	X					
00170	SEPA Credit Transfer (loan pay -off)	X																			
00190	Return SEPA Credit Transfer	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X					
00192	Return SEPA Credit Transfer Intra-Company	X																			
00193	Return SEPA Credit Transfer Same Day	X																			
00196	Return iDeal	X																			
00200	SEPA Credit Transfer Batch	X	X	X	X	X	X	X	X	X	X	X									
00201	SEPA Credit Transfer transaction in Batch[1]	X																			
00202	SEPA Credit Transfer Batch Salary	X	X	X	X	X	X	X	X	X	X	X									

Code	Description	NL	IE	BG	FR	AT	CH	DE	ES	GB	IT	PT	CZ	HU	SK	RO	PL	TR	RU	UA	LU
00203	SEPA Credit Transfer transaction (in Batch) Salary[2]	X			X	X	X	X	X	X	X	X					X	X	X	X	X
00250	Reject Domestic Multiple Credit Transfer	X																			
00291	Reject Credit Transfer Salary	X	X	X																	
00300	Domestic Credit Transfer	X		X		X	X	X	X	X	X	X	X	X	X	X					
00301	Domestic Credit Transfer (paper)	X																			
00308	Domestic Credit Transfer ING In-house [3]			X									X	X	X	X					
00309	Domestic Credit Transfer Tax Real Time			X																	
00310	Domestic Credit Transfer Tax			X																	
00312	Domestic Credit Transfer Instant [5]													X							
00313	Domestic Credit Transfer Instant Intra-Company [5]													X							
00350	Domestic Credit Transfer Same day	X		X		X	X	X	X	X	X	X									
00355	Domestic Credit Transfer Real Time			X																	
00370	Savings or Securities Payout / Drawdown	X																			
00371	Lending Repayment / Drawdown	X																			
00375	Principal Payout Term Deposit Account			X																	
00376	Premature breakup Term Deposit Account			X																	
00385	Principal pay-out Notice Savings Account			X																	
00386	Premature breakup Notice Savings Account			X																	
00400	Domestic Credit Transfer Batch	X											X	X		X					
00500	International Credit Transfer	X			X	X	X	X	X	X	X	X	X	X	X	X					
00551	International Credit Transfer ING In-house SHA		X	X																	
00552	International Credit Transfer ING In-house OUR		X	X																	
00553	International Credit Transfer ING In-house BEN		X	X																	
00554	International Credit Transfer Intra-company SHA		X	X																	
00555	International Credit Transfer Intra-company OUR		X	X																	
00556	International Credit Transfer Intra-company BEN		X	X																	
00561	International Credit Transfer SHA		X	X																	
00563	International Credit Transfer Urgent SHA		X	X																	
00564	International Credit Transfer OUR		X	X																	

Code	Description	NL	IE	BG	FR	AT	CH	DE	ES	GB	IT	PT	CZ	HU	SK	RO	PL	TR	RU	UA	LU
00566	International Credit Transfer Urgent OUR		X	X																	
00567	International Credit Transfer BEN		X	X																	
00569	International Credit Transfer Urgent BEN		X	X																	
00570	International Credit Transfer ING book transfer OUR																				
00571	International Credit Transfer ING book transfer BEN																				
00572	International Credit Transfer ING book transfer SHA																				
00590	Return International Credit Transfer													X	X	X	X				
00616	Domestic Direct Debit transaction (as debtor)													X	X	X	X				
01000	SEPA Direct Debit Batch	X												X	X	X	X				
01001	SEPA Direct Debit	X				X	X	X	X		X	X									
01010	SEPA Direct Debit Core Batch	X			X	X	X	X	X		X	X									
01015	SEPA Direct Debit Core	X			X	X	X	X	X		X	X	X	X	X						
01016	SEPA Direct Debit Core transaction One Off (as debtor)	X	X	X									X	X	X						
01017	SEPA Direct Debit Core transaction First (as debtor)	X	X	X																	
01018	SEPA Direct Debit Core transaction Recurrent (as debtor)	X	X	X																	
01019	SEPA Direct Debit Core transaction Last (as debtor)	X	X	X																	
01020	SEPA Direct Debit B2B Batch	X			X	X	X	X	X		X	X									
01025	SEPA Direct Debit B2B transaction	X			X	X	X	X	X		X	X	X	X	X						
01026	SEPA Direct Debit B2B transaction One Off (as debtor)	X	X	X									X	X	X						
01027	SEPA Direct Debit B2B transaction First (as debtor)	X	X	X																	
01028	SEPA Direct Debit B2B transaction Recurrent (as debtor)	X	X	X																	
01029	SEPA Direct Debit B2B transaction Last (as debtor)	X	X	X																	
01050	Domestic Direct Debit Batch	X			X																
01051	Domestic Direct Debit transaction (as debtor)	X		X	X								X	X		X					
01052	Refund Domestic Direct Debit (as debtor)			X									X	X		X					
01061	Domestic Direct Debit Batch (Government)				X																
01101	Reject SEPA Direct Debit					X	X	X	X		X	X									
01159	Refund Domestic Direct Debit			X																	
01160	Reversal Domestic Direct Debit			X																	

Code	Description	NL	IE	BG	FR	AT	CH	DE	ES	GB	IT	PT	CZ	HU	SK	RO	PL	TR	RU	UA	LU
01061	Domestic Direct Debit batch (Government)	X																			
01062	Domestic Direct Debit (Government)	X																			
01090	Reject Domestic Direct Debit Batch	X																			
01115	Reject SEPA Direct Debit Core	X			X																
01125	Reject SEPA Direct Debit B2B	X			X								X	X	X						
01150	Reject Domestic Direct Debit	X			X								X	X	X						
01201	Return SEPA Direct Debit	X				X	X	X	X		X	X	X	X							X
01215	Return SEPA Direct Debit Core	X			X																
01225	Return SEPA Direct Debit B2B	X			X																
01301	Refund SEPA Direct Debit					X	X	X	X		X	X									
01315	Refund Authorised SEPA Direct Debit Core	X	X	X	X																
01401	Reversal SEPA Direct Debit	X				X	X	X	X		X	X	X	X	X						
01402	Reversal SEPA Direct Debit Batch [5]	X			X	X	X	X	X		X	X									
01403	Reversal Correction SEPA Direct Debit [5]	X			X	X	X	X	X		X	X									
01415	Reversal SEPA Direct Debit Core	X	X	X	X																
01416	Reversal SEPA Direct Debit Core Batch [5]	X			X	X	X	X	X		X	X									
01417	Reversal Correction SEPA Direct Debit Core [5]	X			X	X	X	X	X		X	X									
01420	Refund Unauthorized SEPA Direct Debit Core (as debtor)		X	X																	
01425	Reversal SEPA Direct Debit B2B	X	X	X	X																
01426	Reversal SEPA Direct Debit B2B Batch [5]	X			X	X	X	X	X		X	X									
01427	Reversal Correction SEPA Direct Debit B2B [5]	X			X	X	X	X	X		X	X									
01501	Revocation SEPA Direct Debit	X				X	X	X	X		X	X									
01515	Revocation SEPA Direct Debit Core	X			X																
01525	Revocation SEPA Direct Debit B2B	X																			
01526	Revocation SEPA Direct Debit B2B One Off																				
01527	Revocation SEPA Direct Debit B2B First																				
01530	Refund Unauthorised SEPA Direct Debit B2B	X	X	X																	
02000	Point of Sale	X			X								X	X	X						
02001	Point of Sale Mobile	X																			

Code	Description	NL	IE	BG	FR	AT	CH	DE	ES	GB	IT	PT	CZ	HU	SK	RO	PL	TR	RU	UA	LU
02002	Point of Sale Contactless	X																			
02010	Cross Border Point of Sale	X																			
02011	Cross Border Point of Sale Mobile	X																			
02012	Cross Border Point of Sale Contactless	X																			
02100	Point of Sale Merchant	X			X																
02130	Returned POS Debit Card	X																			
03000	ATM Withdrawal	X			X																
03010	ATM Withdrawal Abroad	X																			
03090	Correction DOM Cash Withdrawal ATM	X																			
03091	ATM Refund	X																			
03200	Cash Withdrawal	X																			
03500	Deposit on own account	X																			
03501	Deposit on third party account				X																
03700	Cash Deposit	X																			
03710	Settlement cash withdrawal			X																	
03804	Sealbag Deposit	X											X	X	X	X					
03805	Sealbag Deposit pre-credit	X																			
03806	Sealbag Deposit correction	X																			
03807	Sealbag Deposit actual amount	X																			
03910	Settlement cash deposit			X																	
04000	Cheque	X				X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
04001	Traveler's Cheque					X	X	X	X	X	X	X	X	X	X	X					
04002	Bank Cheque				X	X	X	X	X	X	X	X									
04003	Domestic Cheque		X																		
04090	Domestic Cheque Unpaid Transaction		X		X	X	X	X	X	X	X	X									
05001	Cash Balancing transaction [4]	X	X	X	X	X	X	X	X	X	X	X									
05006	Virtual Bank Account Sweeping transaction [5]	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X					
05007	Virtual Bank Account Funding transaction [5]	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X					
05100	Nordic Re-account Service transaction [5]																				

Code	Description	NL	IE	BG	FR	AT	CH	DE	ES	GB	IT	PT	CZ	HU	SK	RO	PL	TR	RU	UA	LU
06001	Direct Debit																X	X	X	X	X
06002	Interest																X	X	X	X	X
06003	Returned Item																X	X	X	X	X
06004	Standing Order																X	X	X	X	X
06005	Transfer																X	X	X	X	X
08101	Fixed term Loans				X																
08500	Documentary Collection Import				X																
09000	Miscellaneous (ING internal clients only)	X			X	X	X	X	X	X	X	X									
09001	Settlement instruction total invoice amount	X	X	X	X	X	X	X	X	X	X	X									
09002	Cost / Charges Other	X															X	X	X	X	X
09003	Cost/Charges International Credit Transfer	X											X	X	X	X					
09004	Charges and Fees					X	X	X	X	X	X	X	X	X	X	X					
09101	Debit interest	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
09102	Credit interest	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X					
09103	Interest payout Term deposit Account				X								X	X	X	X					
09104	Interest payout Notice Savings account				X								X	X	X	X					
09200	Derivatives					X	X	X	X	X	X	X									
09201	Derivatives SWAP OTC					X	X	X	X	X	X	X									
09240	Loans & Deposits					X	X	X	X	X	X	X					X	X	X	X	X
09242	Consumer Loan Drawdown					X	X	X	X	X	X	X	X	X	X	X					
09243	Consumer Loan Payment					X	X	X	X	X	X	X	X	X	X	X					
09244	Consumer Loan Reimbursement					X	X	X	X	X	X	X									
09245	Consumer Loan Adjustment					X	X	X	X	X	X	X									
09246	Consumer Loan Interest					X	X	X	X	X	X	X									
09255	Fixed Term Deposit Adjustment					X	X	X	X	X	X	X									
09256	Fixed Term Deposit Interest					X	X	X	X	X	X	X									
09257	Fixed Term Deposit Deposit					X	X	X	X	X	X	X									
09258	Fixed Term Deposit Repayment					X	X	X	X	X	X	X									
09259	Fixed Term Deposit Taxes					X	X	X	X	X	X	X									

Code	Description	NL	IE	BG	FR	AT	CH	DE	ES	GB	IT	PT	CZ	HU	SK	RO	PL	TR	RU	UA	LU	
09260	Loans & Deposits Syndication					X	X	X	X	X	X	X										
09262	L&D Syndication Drawdown					X	X	X	X	X	X	X										
09263	L&D Syndication Payment					X	X	X	X	X	X	X										
09264	L&D Syndication Reimbursement					X	X	X	X	X	X	X										
09265	L&D Syndication Adjustment					X	X	X	X	X	X	X										
09266	L&D Syndication Interest					X	X	X	X	X	X	X										
09270	Securities					X	X	X	X	X	X	X					X	X	X	X	X	
09271	Securities Collateral Mgmt					X	X	X	X	X	X	X										
09281	Trade Guarantees Commissions					X	X	X	X	X	X	X										
09800	Interest Set -off transaction (Netting)		X																			
09900	Rectification		X																			
09901	Rectification Value Date		X										X	X	X	X						
09902	Rectification Cost/Charges		X																			
09905	Recall SEPA Credit Transfer on behalf of client [5]																					
09906	Recall SEPA Credit Transfer by ING														X							
09907	Recall SEPA Credit Transfer by 3rd bank		X												X							
09908	Recall domestic Credit Transfer on behalf of client [5]																					
09909	Recall domestic Credit Transfer by ING [5]																					
09910	Recall domestic Credit Transfer by 3rd bank [5]																					
12345	Settlement Wholesale Banking		X	X																		

[1] Only in combination with Camt Format and Global Entry Enrichment

[2] Either Single SEPA SCT Salary or In Batch; In Batch only in combination with Camt Format and Global Entry Enrichment;

[3] Used to report an All-in-country transfer within the branch

[4] As of mid 2018 the Codes 05002, 05003, 05004, 05005, 05007, 5010 and 05011 will all be reported as 05001

[5] depending on commercial availability of the product

The following set of codes are applicable for Aggregated Transaction groups

Code	Description
09500	Aggregated Incoming Payments
09501	Aggregated Accept giro
09502	Aggregated International Credit Transfer
09503	Aggregated Salary payment
09504	Aggregated Cheque
09505	Aggregated Cash Balancing Transaction
09506	Aggregated Cash Deposit
09507	Aggregated Cash Withdrawal
09508	Aggregated Card payment
09509	Aggregated Card withdrawal
09510	Aggregated SEPA Direct Debit Core
09511	Aggregated SEPA Direct Debit B2B
09512	Aggregated SEPA Direct Debit Core R-message
09513	Aggregated SEPA Direct Debit B2B R-message
09514	Aggregated SEPA Credit Transfer
09515	Aggregated SEPA Credit Transfer Urgent
09516	Aggregated SEPA Credit Transfer Multiple
09517	Aggregated SEPA Credit Transfer R-message
09518	Aggregated Domestic Credit Transfer Single
09519	Aggregated Domestic Credit Transfer Multiple

Code	Description
09520	Aggregated Domestic Credit Transfer Return
09521	Aggregated Domestic Direct Debit
09522	Aggregated Domestic Direct Debit Return
09523	Aggregated Charges
09524	Aggregated Interest
09525	Aggregated Miscellaneous
09526	Aggregated Virtual Bank Account Sweeps
09527	Aggregated iDeal
09999	Aggregated All

A group will only contain transactions if the transaction type occurs in the specific country for the specific account.

Appendix D GVC Transaction codes

The GVC Transaction Codification list contains the current list of possible GVC Geschäftsvorfallcodes in the Camt files.

Below deviations from Appendix 3 of DFÜ Agreement from Deutsche Kreditwirtschaft need to be taken in consideration for GVC codification.

- ING delivers ISO Bank Transactions Code and Business Transaction Code (GVC) on C level and when applicable (global enrichments) on D-level. Swift Transaction Code, Priman Nota number and Text Key Supplement are not provided.
- ING continues to provide codes removed from the above mentioned documentation but existing in previous version. Some products are obsolete/not used anymore in Germany but still offered in other countries where ING branches are located (i.e domestic direct debit, domestic batch...).

GVC Codes

Code	Description	Description (German)
002	Order cheque	Orderscheck
004	Direct debit (Pre-authorized payment order procedure)	Lastschrift (Abbuchungsverfahren)
008	Standing order debit	Dauerauftrag Belastung
009	Return debit from data carrier file interchange, debit entry (return)	DTA - Rücklastschrift aus Datenträgeraustausch, Lastschrift (Rückbelastung)
010	Return account of bills of exchange	Wechselrückrechnung
020	Remittance	Überweisung
051	Remittance credit	Überweisungsgutschrift
052	Standing order credit	Dauerauftragsgutschrift
059	Reversal of credit for remittances that cannot be credited, credit (reverse remittance)	DTA - Retourenhülle (Gutschrift) für unanbringliche Überweisung, Gutschrift (Rücküberweisung)
070	Cheque presentation	Scheckeinreichung
075	BSE cheque (cheque collection procedure)	Scheck BSE
079	Bulk remittance	Sammler
080	Salary	Gehalt

Code	Description	Description (German)
082	Payment on an account	Einzahlungen
083	Withdrawal	Auszahlungen
087	Remittance with fixed value date	Überweisung mit Festvaluta
088	Remittance credit with fixed value date	Überweisungsgutschrift mit Festvaluta
089	Electronic remittance with fixed value date	drahtliche Überweisung mit Festvaluta
092	File submission (German DTAUS) direct debits	DATA-Einreichung Lastschriften
098	Cash card (electronic wallet transactions)	GeldKarte (Umsatz Elektronische Geldbörse)
104	SEPA Direct Debit (single entry – debit, B2B)	SEPA Direct Debit (Einzelbuchung-Soll, B2B)
105	SEPA Direct Debit (single entry – debit, Core)	SEPA Direct Debit (Einzelbuchung-Soll, Core)
106	SEPA Cards Clearing (single entry - debit)	SEPA Cards Clearing (Einzelbuchung-Soll)
108	SEPA Direct Debit (debit; reversal debit,B2B)	SEPA Direct Debit (Soll, Rückbelastung, B2B)
109	SEPA Direct Debit (debit; reversal debit, Core) ¹	SEPA Direct Debit (Soll, Rückbelastung, Core)
110	SEPA Cards Clearing (debit; reversal debit, Core)	SEPA Cards Clearing (Soll, Rückbelastung)
116	SEPA Credit Transfer (single entry – debit)	SEPA Credit Transfer (Einzelbuchung-Soll)
152	SEPA Credit Transfer (credit, recurring instalment payment)	SEPA Dauerauftragsgutschrift
153	SEPA Credit Transfer (single entry – credit, wages, salaries, pension credit)	SEPA Credit Transfer (Einzelbuchung-Haben, Lohn-, Gehalts-, Rentengutschrift)
159	SEPA Credit Transfer return (credit) for remittance that cannot be credited (reverse remittance)	SEPA Credit Transfer (Retoure-Haben) für unanbringliche Überweisung, (Rücküberweisung)
166	SEPA Credit Transfer (single entry – credit)	SEPA Credit Transfer (Einzelbuchung-Haben)
171	SEPA Direct Debit submission (single entry – credit, Core)	SEPA Direct Debit Einreichung (Einzelbuchung-Haben, Core)
174	SEPA Direct Debit (single entry – credit, B2B)	SEPA Direct Debit (Einzelbuchung-Haben, B2B)

Code	Description	Description (German)
177	SEPA Credit Transfer Online (single entry - debit)	SEPA Credit Transfer Online (Einzelbuchung-Soll)
181	SEPA Direct Debit (credit; recredit, Core)	SEPA Direct Debit (Haben Wiedergutschrift, Core)
182	SEPA Cards Clearing (credit; recredit)	SEPA Cards Clearing (Haben Wiedergutschrift)
184	SEPA Direct Debit (credit; recredit, B2B)	SEPA Direct Debit (Haben Wiedergutschrift, B2B)
191	SEPA Credit Transfer (bulk posting debit)	SEPA Credit Transfer (Sammler-Soll)
192	SEPA Direct Debit (bulk posting credit, Core)	SEPA Direct Debit (Sammler-Haben, Core)
193	SEPA Direct Debit (debit, reversal)	SEPA Direct Debit (Soll, Reversal)
194	SEPA Credit Transfer (bulk posting credit)	SEPA Credit Transfer (Sammler-Haben)
195	SEPA Direct Debit (bulk posting debit, Core)	SEPA Direct Debit (Sammler-Soll, Core)
196	SEPA Direct Debit (bulk posting credit, B2B)	SEPA Direct Debit (Sammler-Haben, B2B)
198	SEPA Cards Clearing (bulk posting credit)	SEPA Cards Clearing (Sammler-Haben)
201	Payment order	Zahlungsauftrag
203	Collection	Inkasso
206	Cross-border remittance	Auslandsüberweisung
209	Cheque payment	Zahlung per Scheck
605	Interest on loan with additional services	Darlehenszinsen mit Nebenleistungen
607	Repayment principal amount and/or interest	Kredit- und/oder Zinszahlung
803	Custodianship	Depotverwahrung
808	Charges	Gebühren
814	Interest	Zinsen
823	Fixed-term deposits	Festgeld
824	Money for lending or donating purposes	Leihgeld

Code	Description	Description (German)
833	Cash concentrating: main account posting ²	Cash Concentrating Buchung Hauptkonten
835	Other non-defined transaction types ³	Sonstige nicht definierte GV-Arten
837	Value added tax / sales tax	Umsatzsteuer
899	Reversal	Storno
999	Unstructured assignment of remittance information field '86'	Unstrukturierte Belegung des Mehrzweckfeldes Feld '86'

¹ ING specific: This could also include retrun for B2B. Some branches would not provide in posting sufficient details to determine the type of SEPA DD return

² ING specific: code used also sub account postings

³ ING specific: code for aggregated items. Only one code for all aggregation types

Appendix E ISO Return Reason codes (SCT/SDD)*

The ISO return reason codes in the table below are applicable to:

- SEPA Credit Transfer (SCT) and/or
- SEPA Direct Debit (SDD)

MT940 and MT942 ISO-Return reason Codes (SCT/SDD)

Code	Description	SCT	SDD
AC01	Incorrect account number	X	X
AC04	Account closed	X	X
AC06	Blocked account	X	X
AC13	Debtor account type is missing or invalid	X	X
AG01	Transaction forbidden	X	X
AG02	Invalid bank operation code	X	X
AM04	Insufficient funds (only reported to debtor)		X
AM05	Duplication	X	X
BE01	Debtor's name does not match account holder name		X
BE04	Creditor address missing or incorrect	X	
BE05	Creditor identification incorrect		X
CNOR	Creditor bank is not registered under this BIC in CSM	X	
DNOR	Debtor bank is not registered under this BIC in CSM		X
FF01	Operations/transaction code incorrect, invalid file format	X	X
FF05	Direct Debit Type Incorrect		X
FOCR	Return following a cancellation request	X	

Code	Description	SCT	SDD
MD01	No mandate		X
MD02	Missing or Incorrect Mandatory Mandate Information		X
MD06	Return of funds requested by end customer		X
MD07	End customer deceased	X	X
MS02	Reason has not been specified by end customer	X	X
MS03	Reason has not been specified by Agent	X	X
RC01	Bank identifier incorrect	X	X
RR01	Regulatory reason	X	X
RR02	Specification of debtor's name and/or address needed for reasons of regulatory requirements is insufficient or missing	X	X
RR03	Missing creditor name or address	X	X
RR04	Regulatory reason	X	X
SL01	Due to specific services offered by debtor agent		X
TM01	File received after Cut-off Time	X	

* Ensure the above listed ISO Return Reason codes can be handled by your IT system.
For the most recent list of reason codes see www.iso20022.org

Appendix F Appendix ISO Return Reason codes (Other)*

The ISO return reason codes in the table below are generic codes that can occur in payment processing, including SEPA transactions.

ISO-Return reason Codes (Other)

Code	Description
AC03	InvalidCreditorAccountNumber
AGNT	Incorrect agent
AM01	ZeroAmount
AM02	NotAllowedAmount
AM06	TooLowAmount
AM07	BlockedAmount
AM09	WrongAmount
AM10	InvalidControlSum
ARDT	AlreadyReturnedTransaction
BE06	UnknownEndCustomer
CURR	IncorrectCurrency
CUST	RequestedByCustomer
CUTA	Cancellation requested because an investigation has been requested and no remediation is possible
DT01	InvalidDate
ED01	CorrespondentBankNotPossible
ED03	BalanceInfoRequest
ED05	SettlementFailed

Code	Description
EMVL	EMV Liability Shift
MD04	Invalid Fileformat
MD05	Creditor/creditor's agent should not have collected the DD
NARR	Narrative
NOAS	NoAnswerFromCustomer
NOOR	NoOriginalTransactionReceived
PINL	PIN Liability Shift
PY01	Correspondent bank not possible
RC07	InvalidCreditorBICIdentifier
RF01	NotUniqueTransactionReference
SL02	Specific Service offered by Creditor Agent
SVNR	ServiceNotRendered
TECH	Technical problems resulting in erroneous SDD's
XT78	Check on compensation amount in refunds failed
XT79	Debtor agent not allowed to receive DD
XT80	Credit agent not allowed to send DD
XT87	R-Message not following same DP route / sending DP not identical to instructing / instructed agent of the original transaction

- * Ensure the above listed ISO Return Reason codes can be handled by your IT system.
For the most recent list of reason codes see www.ISO20022.org

More information

For more information about the
ING Format Description Structured MT940 & MT942 and/or
Camt.052 & Camt.053 please contact your ING account manager