



Codification Annex

ING Format Description

August 2026 v1 (valid from August 18, 2026)

Applicable to accounts held with ING Bank N.V. in the Czech Republic

InsideBusiness Connect File Transfer

InsideBusiness Connect for SwiftNet FileAct

InsideBusiness Connect for SwiftNet FIN

InsideBusiness Connect for EBICS

InsideBusiness Payments MT Reporting and Camt.053 Extended Reporting

Introduction

This annex contains various transaction codifications supported by ING in the End of Day & Intra Day Reporting. It complements the ING Format Description for Structured MT940 & MT942 (Version 4) and ING Format Descriptions for Camt.052, Camt.053 and Camt.054.

ING Group Transaction code	ING Group Transaction code Description	SWIFT	ISO	ISO (Domain)	ISO (Family)	ISO (Subfamily)	Sign
00000	Miscellaneous (in case product is not mapped)	TRF	PMNT MCOP OTHR	PMNT	MCOP	OTHR	CRDT
00000	Miscellaneous (in case product is not mapped)	TRF	PMNT MDOP OTHR	PMNT	MDOP	OTHR	DBIT
00100	SEPA Credit Transfer	TRF	PMNT RCDT ESCT	PMNT	RCDT	ESCT	CRDT
00100	SEPA Credit Transfer	TRF	PMNT ICDT ESCT	PMNT	ICDT	ESCT	DBIT
00105	SEPA Credit Transfer ING In-house	TRF	PMNT RCDT BOOK	PMNT	RCDT	BOOK	CRDT
00105	SEPA Credit Transfer ING In-house	TRF	PMNT ICDT BOOK	PMNT	ICDT	BOOK	DBIT
00112	SEPA Credit Transfer Instant	TRF	PMNT IRCT ESCT	PMNT	IRCT	ESCT	DBIT
00112	SEPA Credit Transfer Instant	TRF	PMNT RRCT ESCT	PMNT	RRCT	ESCT	CRDT
00160	Euro Credit Transfer Real Time	TRF	PMNT RCDT PRCT	PMNT	RCDT	PRCT	CRDT
00160	Euro Credit Transfer Real Time	TRF	PMNT ICDT PRCT	PMNT	ICDT	PRCT	DBIT
00190	Return SEPA Credit Transfer	RTI	PMNT ICDT RRTN	PMNT	ICDT	RRTN	CRDT
00300	Domestic Credit Transfer	TRF	PMNT RCDT DMCT	PMNT	RCDT	DMCT	CRDT
00300	Domestic Credit Transfer	TRF	PMNT ICDT DMCT	PMNT	ICDT	DMCT	DBIT
00308	Domestic Credit Transfer ING In-house	TRF	PMNT RCDT BOOK	PMNT	RCDT	BOOK	CRDT
00308	Domestic Credit Transfer ING In-house	TRF	PMNT ICDT BOOK	PMNT	ICDT	BOOK	DBIT
00350	Domestic Credit Transfer Same day	TRF	PMNT RCDT DMCT	PMNT	RCDT	DMCT	CRDT
00350	Domestic Credit Transfer Same day	TRF	PMNT ICDT DMCT	PMNT	ICDT	DMCT	DBIT
00371	Lending Repayment / Drawdown	TRF	PMNT MCOP OTHR	PMNT	MCOP	OTHR	CRDT
00371	Lending Repayment / Drawdown	TRF	PMNT MDOP OTHR	PMNT	MDOP	OTHR	DBIT
00390	Return Domestic Credit Transfer	RTI	PMNT ICDT RRTN	PMNT	ICDT	RRTN	CRDT
00551	International Credit Transfer ING In-house SHA	TRF	PMNT RCDT XBCT	PMNT	RCDT	XBCT	CRDT
00551	International Credit Transfer ING In-house SHA	TRF	PMNT ICDT XBCT	PMNT	ICDT	XBCT	DBIT
00552	International Credit Transfer ING In-house OUR	TRF	PMNT RCDT XBCT	PMNT	RCDT	XBCT	CRDT
00552	International Credit Transfer ING In-house OUR	TRF	PMNT ICDT XBCT	PMNT	ICDT	XBCT	DBIT
00553	International Credit Transfer ING In-house BEN	TRF	PMNT RCDT XBCT	PMNT	RCDT	XBCT	CRDT
00553	International Credit Transfer ING In-house BEN	TRF	PMNT ICDT XBCT	PMNT	ICDT	XBCT	DBIT
00561	International Credit Transfer SHA	TRF	PMNT RCDT XBCT	PMNT	RCDT	XBCT	CRDT
00561	International Credit Transfer SHA	TRF	PMNT ICDT XBCT	PMNT	ICDT	XBCT	DBIT
00563	International Credit Transfer Urgent SHA	TRF	PMNT ICDT XBCT	PMNT	ICDT	XBCT	DBIT
00564	International Credit Transfer OUR	TRF	PMNT RCDT XBCT	PMNT	RCDT	XBCT	CRDT
00564	International Credit Transfer OUR	TRF	PMNT RCDT XBCT	PMNT	RCDT	XBCT	CRDT
00564	International Credit Transfer OUR	TRF	PMNT ICDT XBCT	PMNT	ICDT	XBCT	DBIT
00566	International Credit Transfer Urgent OUR	TRF	PMNT ICDT XBCT	PMNT	ICDT	XBCT	DBIT
00567	International Credit Transfer BEN	TRF	PMNT RCDT XBCT	PMNT	RCDT	XBCT	CRDT
00567	International Credit Transfer BEN	TRF	PMNT ICDT XBCT	PMNT	ICDT	XBCT	DBIT
00569	International Credit Transfer Urgent BEN	TRF	PMNT ICDT XBCT	PMNT	ICDT	XBCT	DBIT
00616	Domestic Direct Debit Transaction (as creditor)	DDT	PMNT IDDT PMDD	PMNT	IDDT	PMDD	CRDT

ING Group Transaction code	ING Group Transaction code Description	SWIFT	ISO	ISO (Domain)	ISO (Family)	ISO (Subfamily)	Sign
01015	SEPA Direct Debit Core Transaction	DDT	PMNT RDDT ESDD	PMNT	RDDT	ESDD	DBIT
01025	SEPA Direct Debit B2B transaction	DDT	PMNT RDDT BBDD	PMNT	RDDT	BBDD	CRDT
01025	SEPA Direct Debit B2B transaction	DDT	PMNT RDDT BBDD	PMNT	RDDT	BBDD	DBIT
01051	Domestic Direct Debit transaction (as debtor)	DDT	PMNT RDDT PADD	PMNT	RDDT	PADD	DBIT
01052	Refund Domestic Direct Debit (as debtor)	RTI	PMNT RDDT UPDD	PMNT	RDDT	UPDD	CRDT
01415	Reversal SEPA Direct Debit Core	RTI	PMNT RDDT PRDD	PMNT	RDDT	PRDD	CRDT
01425	Reversal SEPA Direct Debit B2B	RTI	PMNT RDDT PRDD	PMNT	RDDT	PRDD	CRDT
05001	Cash Balancing transaction	CMI	CAMT ACCB SWEP	CAMT	ACCB	SWEP	CRDT
05001	Cash Balancing transaction	CMI	CAMT ACCB SWEP	CAMT	ACCB	SWEP	DBIT
08500	Settlement Trade Finance Services	TRF	PMNT MCOP OTHR	PMNT	MCOP	OTHR	CRDT
08500	Settlement Trade Finance Services	TRF	PMNT MDOP OTHR	PMNT	MDOP	OTHR	DBIT
09001	Settlement instruction total invoice amount	CHG	PMNT MDOP CHRG	PMNT	MDOP	CHRG	CRDT
09001	Settlement instruction total invoice amount	CHG	PMNT MDOP CHRG	PMNT	MDOP	CHRG	DBIT
09101	Debit interest	ODC	ACMT MDOP INTR	ACMT	MDOP	INTR	DBIT
09102	Credit interest	INT	ACMT MCOP INTR	ACMT	MCOP	INTR	CRDT
09102	Credit interest	INT	ACMT MCOP INTR	ACMT	MCOP	INTR	DBIT
09905	Recall SEPA Credit Transfer on Behalf of Client	RTI	PMNT ICDT RRTN	PMNT	RCDT	RRTN	CRDT
09905	Recall SEPA Credit Transfer on Behalf of Client	RTI	PMNT RCDT RRTN	PMNT	RCDT	RRTN	DBIT