Codification Annex
ING Format Descriptions Structured MT940 & MT942 Camt.052 & Camt.053 & Camt.054

Strategic (version 7.0 Jul 2025)

InsideBusiness Connect File Transfer
InsideBusiness Connect for SwiftNet FileAct
InsideBusiness Connect for SwiftNet FIN
InsideBusiness Connect for EBICS
InsideBusiness Payments

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.

Contents

Document owner: Commercial Product Management Account Reporting (P&C)

Effective date: April 2025

Appendix A   SWIFT Transaction Codification supported by ING

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
CHG	Charges and other expenses
CHK	Cheques
CLR	Cash letters/Cheques remittance
CMI	Cash management item - No detail
CMN	Cash management item - Notional pooling
CMS	Cash management item - Sweeping
CMT	Cash management item -Topping
CMZ	Cash management item - Zero balancing
COL	Collections
COM	Commission
CPN	Securities Related Item - Coupon payments
DCR	Documentary credit (used when entering a principal amount)
DDT	Direct Debit Item
DIV	Securities Related Item – Dividends
EQA	Equivalent amount
FEX	Foreign exchange
INT	Interest
LDP	Loan deposit
MSC	Miscellaneous
ODC	Overdraft charge
OPT	Securities Related Item - Options
RED	Securities Related Item - Redemption/Withdrawal
RTI	Returned item
SEC	Securities (used when entering a principal amount)
STO	Standing order
SWP	Securities
TCK	Traveller's cheques
TRF	Transfer

VDA	Value date adjustment

Note: For SWIFT bank transaction codes of 3rd party bank statements, please consult with your bank.

Appendix B   ISO Transaction Codification supported by ING

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

Domain	Family	Subfamily	Description (Subfamily code)
ACMT	ACOP	OTHR	Additional Misc. Cr. Operations Other
ACMT	ACOP	VALD	Additional Misc. Cr. Operations Value Date
ACMT	ADOP	VALD	Additional Misc. Dr. Operations Value Date
ACMT	MCOP	ADJT	Account Management Misc. Cr. Operations Adjustments
ACMT	MCOP	FEES	Misc. Cr. Operations Fees - Generic
ACMT	MCOP	INTR	Misc. Cr. Operations Interests
ACMT	MCOP	OTHR	Misc. Cr. Operations Other
ACMT	MDOP	CHRG	Misc. Dr. Operations Charges
ACMT	MDOP	FEES	Misc. Dr. Operations Fees
ACMT	MDOP	INTR	Misc. Dr. Operations Interests
ACMT	MDOP	OTHR	Misc. Dr. Operations Other
ACMT	MDOP	TAXE	Misc. Dr. Operations Taxes
ACMT	OTHR	OTHR	Account Management Other
CAMT	ACCB	SWEP	Account Balancing Sweeping
DERV	OSWP	OTHR	OTC Derivatives-Swaps Other
DERV	OTHR	OTHR	Derivatives Other
FORX	FWRD	OTHR	Forwards Other
FORX	MCOP	OTHR	Foreign Exchange Misc. Cr. Operations
FORX	MDOP	OTHR	Foreign Exchange Misc. Dr. Operations
FORX	OTHR	OTHR	Foreign Exchange Other
FORX	SPOT	CAJT	Spots Credit Adjustments
FORX	SPOT	DAJT	Spots Debit Adjustments
FORX	SPOT	OTHR	Spots Other
FORX	SPOT	RIMB	Spots Reimbursements
FORX	SWAP	OTHR	Swaps Other
FORX	SWAP	RIMB	Swaps Reimbursements
LDAS	CSLN	CAJT	Consumer Loans Cr. Adjustments
LDAS	CSLN	CHRG	Consumer Loans Charges
LDAS	CSLN	DAJT	Consumer Loans Dr. Adjustments
LDAS	CSLN	DDWN	Consumer Loans Drawdown
LDAS	CSLN	INTR	Consumer Loans Interest
LDAS	CSLN	NTAV	Consumer Loans Not Available
LDAS	CSLN	PPAY	Consumer Loans Principal Payment
LDAS	CSLN	RIMB	Consumer Loans Reimbursements
LDAS	FTDP	RPMT	Fixed Term Deposits Repayment
LDAS	FTDP	CAJT	Fixed Term Deposits Cr. Adjustments
LDAS	FTDP	CHRG	Fixed Term Deposits Charges

LDAS	FTDP	DAJT	Fixed Term Deposits Dr. Adjustments
LDAS	FTDP	DPST	Fixed Term Deposits Deposit
LDAS	FTDP	INTR	Fixed Term Deposits Interest
LDAS	FTDP	RPMT	Fixed Term Deposits Repayment
LDAS	FTDP	TAXE	Fixed Term Deposits Taxes
LDAS	FTLN	FEES	Fixed Term Loans fees
LDAS	FTLN	OTHR	Fixed Term Loans Other
LDAS	FTLN	PPAY	Fixed Term Loans Principal Payment
LDAS	MGLN	DDWN	Mortgage Loans Drawdown
LDAS	NTDP	CHRG	Notice Deposits Charges
LDAS	NTDP	INTR	Notice Deposits Interests
LDAS	NTDP	RPMT	Notice Deposits Repayment
LDAS	OTHR	OTHR	Loans, Deposits, & Syndications, Other
LDAS	SYDN	CAJT	Syndications Cr. Adjustments
LDAS	SYDN	DAJT	Syndications Dr. Adjustments
LDAS	SYDN	DDWN	Syndications Drawdown
LDAS	SYDN	INTR	Syndications Interest
LDAS	SYDN	NTAV	Syndications Not Available
LDAS	SYDN	PPAY	Syndications Principal Payment
LDAS	SYDN	RIMB	Syndications Reimbursements
PMNT	CCRD	CAJT	Customer Card Transactions Cr. Adjustments
PMNT	CCRD	CWDL	Customer Card Transactions Cash Withdrawal
PMNT	CCRD	DAJT	Customer Card Transactions Dr. Adjustments
PMNT	CCRD	POSD	Customer Card Transactions Point-of-Sale (POS) Payment-Debit Card
PMNT	CCRD	RIMB	Customer Card Transactions Reimbursements
PMNT	CNTR	BCDP	Counter Transactions Branch Deposit
PMNT	CNTR	CDPT	Counter Transactions Cash Deposit
PMNT	CNTR	CWDL	Counter Transactions Cash Withdrawal
PMNT	CNTR	DPST	Counter Transactions Deposit
PMNT	CNTR	FCDP	Counter Transactions Foreign Currencies Deposit
PMNT	CNTR	MSCD	Counter Transactions Misc. Deposit
PMNT	CNTR	TCDP	Counter Transactions Travellers Cheques Deposit
PMNT	CNTR	TCWD	Counter Transactions Travellers Cheques Withdrawal
PMNT	DRFT	DDFT	Drafts Discounted Draft
PMNT	DRFT	OTHR	Drafts Other
PMNT	DRFT	STAM	Drafts Settlement at Maturity
PMNT	DRFT	UDFT	Drafts Dishonoured/Unpaid Draft
PMNT	ICCN	ICCT	Issued Cash Concentration Transactions, Intra Company Transfer
PMNT	ICCN	XICT	Issued Cash Concentration Transactions, Cross-Border Intra Company Transfer
PMNT	ICDT	BOOK	Issued Cr. Internal Book Transfer
PMNT	ICDT	CHRG	Issued Cr. Charges
PMNT	ICDT	DMCT	Issued Cr. Domestic Credit Transfer

PMNT	ICDT	ESCT	Issued Cr. SEPA Credit Transfer
PMNT	ICDT	FEES	Issued Cr. Fees
PMNT	ICDT	FICT	Issued Cr. Financial Institution Credit Transfer
PMNT	ICDT	OTHR	Issued Cr. Other
PMNT	ICDT	PRCT	Issued Cr. Priority Credit Transfer
PMNT	ICDT	RRTN	Issued Cr. Reversal Due to Payment Reject/Return
PMNT	ICDT	SALA	Issued Cr. Payroll/Salary Payment
PMNT	ICDT	SDVA	Issued Cr. Same Day Value Credit Transfer
PMNT	ICDT	STDO	Issued Cr. Standing Order
PMNT	ICDT	TAXE	Issued Cr. Taxes
PMNT	ICDT	VCOM	Issued Cr. Credit Transfer with agreed Commercial Information
PMNT	ICDT	XBCT	Issued Cr. Cross-Border Credit Transfer
PMNT	ICHQ	BCHQ	Issued Cheques Bank Cheque
PMNT	ICHQ	CCHQ	Issued Cheques Cheque
PMNT	ICHQ	UPCQ	Issued Cheques Unpaid Cheque
PMNT	IDDT	BBDD	Issued Cr. SEPA B2B Direct Debit
PMNT	IDDT	ESDD	Issued Cr. SEPA Core Direct Debit
PMNT	IDDT	OTHR	Issued Cr. Other
PMNT	IDDT	PADD	Issued Cr. Pre-Authorized Direct Debit
PMNT	IDDT	PMDD	Issued Cr. Direct Debit
PMNT	IDDT	PRDD	Issued Cr. Reversal due to Payment Reversal
PMNT	IDDT	RCDD	Issued Cr. Reversal due to a Payment Cancellation Request
PMNT	IDDT	UPDD	Issued Cr. Unpaid Direct Debit
PMNT	IRCT	DMCT	Issued Real-Time Cr. Transfers Domestic Credit Transfer Instant
PMNT	IRCT	ESCT	Issued Real-Time Cr. Transfers SEPA Credit Transfer Instant
PMNT	IRCT	RRTN	Issued Real-Time Cr. Transfers Reversal Due To Pmt. Reject/Return
PMNT	MCOP	ADJT	Payments Misc. Cr. Operations Adjustments
PMNT	MCOP	CHRG	Misc. Cr. Operations Charges
PMNT	MCOP	OTHR	Misc. Cr. Operations Other
PMNT	MCRD	DAJT	Merchant Card Transactions Dr. Adjustments
PMNT	MCRD	POSP	Merchant Card Transactions Point-of-Sale (POS) Payment
PMNT	MCRD	UPCT	Merchant Card Transactions Unpaid Card Transaction
PMNT	MDOP	ADJT	Payments Misc. Dr. Operations Adjustments
PMNT	MDOP	CHRG	Misc. Dr. Operations Charges
PMNT	MDOP	OTHR	Misc. Dr. Operations Other
PMNT	OTHR	OTHR	Payments Other
PMNT	RCCN	ACON	Received Cash Concentration Transactions ACH Concentration
PMNT	RCDT	BOOK	Received Cr. Transfers Internal Book Transfer
PMNT	RCDT	CAJT	Received Cr. Transfers Credit Adjustments
PMNT	RCDT	DMCT	Received Cr. Transfers Domestic Credit Transfer
PMNT	RCDT	ESCT	Received Cr. Transfers SEPA Credit Transfer
PMNT	RCDT	FICT	Received Cr. Transfers Financial Institution Credit Transfer
PMNT	RCDT	OTHR	Received Cr. Transfers Other

PMNT	RCDT	PRCT	Received Cr. Transfers Priority Credit Transfer
PMNT	RCDT	RRTN	Received Cr. Transfers Reversal Due To Payment Reject/Return
PMNT	RCDT	SALA	Received Cr. Transfers Payroll/Salary Payment
PMNT	RCDT	SDVA	Received Cr. Transfers Same Day Value Credit Transfer
PMNT	RCDT	STDO	Received Cr. Transfers Standing Order
PMNT	RCDT	VCOM	Received Cr. Transfers, Credit Transfer with agreed Commercial Information
PMNT	RCDT	XBCT	Received Cr. Transfers Cross-Border Credit Transfer
PMNT	RCHQ	BCHQ	Received Cheques, Bank Cheque
PMNT	RCHQ	CCCH	Received Cheques, Certified Customer Cheque
PMNT	RCHQ	CCHQ	Received Cheques, Cheque
PMNT	RCHQ	CQRV	Received Cheques, Cheque Reversal
PMNT	RDDT	BBDD	Received Direct Debits SEPA B2B Direct Debit
PMNT	RDDT	ESDD	Received Direct Debits SEPA Core Direct Debit
PMNT	RDDT	OODD	Received Direct Debits One-Off Direct Debit
PMNT	RDDT	OTHR	Received Direct Debits Other
PMNT	RDDT	PADD	Received Direct Debits Pre-Authorized Direct Debit
PMNT	RDDT	PMDD	Received Direct Debits Direct Debit
PMNT	RDDT	PRDD	Received Direct Debits, Reversal Due To Payment Reversal
PMNT	RDDT	RCDD	Received Direct Debits, Reversal Due To Pmt. Cancellation Request
PMNT	RDDT	UPDD	Received Direct Debits, Unpaid Direct Debit
PMNT	RRCT	DMCT	Received Real-Time Cr. Transfers Domestic Credit Transfer Instant
PMNT	RRCT	ESCT	Received Real-Time Cr. Transfers SEPA Credit Transfer Instant
PMNT	RRCT	RRTN	Received Real-Time Cr. Transfers Reversal Due To Pmt. Reject/Return
SECU	COLL	OTHR	Collateral Management Other
SECU	MCOP	OTHR	Securities Misc. Cr. Operations Other
SECU	MDOP	OTHR	Securities Misc. Dr. Operations Other
SECU	OTHR	OTHR	Securities Other
TRAD	DCCT	SOSI	Documentary Credit Settlement of Sight Ixport document
TRAD	DOCC	STAC	Documentary Collection Settlement after collection
TRAD	GUAR	COME	Guarantees Commission excluding taxes
TRAD	OTHR	OTHR	Trade Services Other

*Not all ISO codes may apply to every implementation or every client.

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
00000	Miscellaneous (in case product is not mapped)
00100	SEPA Credit Transfer
00101	SEPA Credit Transfer (paper)
00102	SEPA Credit Transfer Intra-company
00104	SEPA Standing order
00105	SEPA Credit Transfer ING In-house
00106	SEPA iDeal payment
00108	IBAN Acceptgiro
00110	ING employee initiated SEPA Credit Transfer (no cost)
00111	ING employee initiated SEPA Credit Transfer Urgent (no cost)
00112	SEPA Credit Transfer Instant
00150	SEPA Credit Transfer Same Day
00151	ING employee initiated SEPA Credit Transfer
00152	ING employee initiated SEPA Credit Transfer Urgent
00160	Euro Credit Transfer Real Time
00170	SEPA Credit Transfer (loan pay –off)
00190	Return SEPA Credit Transfer
00192	Return SEPA Credit Transfer Intra-Company
00193	Return SEPA Credit Transfer Same Day
00196	Return iDeal
00200	SEPA Credit Transfer Batch
00201	SEPA Credit Transfer transaction in Batch[1]
00202	SEPA Credit Transfer Batch Salary
00203	SEPA Credit Transfer transaction (in Batch) Salary [2]
00210	SEPA Credit Transfer Batch Instant
00250	Reject Domestic Multiple Credit Transfer
00291	Reject Credit Transfer Salary
00300	Domestic Credit Transfer
00301	Domestic Credit Transfer (paper)
00302	Domestic Credit Transfer (phone)
00304	Domestic Standing Order
00305	Domestic iDEAL payment
00308	Domestic Credit Transfer ING In-house
00309	Domestic Credit Transfer Tax Real Time
00310	Domestic Credit Transfer Tax
00312	Domestic Credit Transfer Instant
00313	Domestic Credit Transfer Instant Intra-Company
00350	Domestic Credit Transfer Same day
00355	Domestic Credit Transfer Real Time

Code	Description
00360	Aceptgiro Storting
00365	QR-bill
00370	Savings or Securities Payout / Drawdown
00371	Lending Repayment / Drawdown
00374	Term Deposit Funding
00375	Principal Payout Term Deposit Account
00376	Premature breakup Term Deposit Account
00385	Principal pay-out Notice Savings Account
00386	Premature breakup Notice Savings Account
00390	Return Domestic Credit Transfer
00400	Domestic Credit Transfer Batch
00405	Domestic Credit transfer tnx in Batch Salary
00410	Domestic Credit Transfer Batch Salary
00500	International Credit Transfer
00551	International Credit Transfer ING In-house SHA
00552	International Credit Transfer ING In-house OUR
00553	International Credit Transfer ING In-house BEN
00554	International Credit Transfer Intra-company SHA
00555	International Credit Transfer Intra-company OUR
00556	International Credit Transfer Intra-company BEN
00561	International Credit Transfer SHA
00563	International Credit Transfer Urgent SHA
00564	International Credit Transfer OUR
00566	International Credit Transfer Urgent OUR
00567	International Credit Transfer BEN
00569	International Credit Transfer Urgent BEN
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
00616	Domestic Direct Debit transaction (as Creditor)
01000	SEPA Direct Debit Batch
01001	SEPA Direct Debit
01010	SEPA Direct Debit Core Batch
01015	SEPA Direct Debit Core Transaction
01016	SEPA Direct Debit Core transaction One Off (as debtor)
01018	SEPA Direct Debit Core transaction Recurrent (as debtor)
01020	SEPA Direct Debit B2B Batch
01025	SEPA Direct Debit B2B transaction
01026	SEPA Direct Debit B2B transaction One-Off (as debtor)
01028	SEPA Direct Debit B2B transaction Recurrent (as debtor)
01050	Domestic Direct Debit Batch
01051	Domestic Direct Debit transaction (as debtor)
01052	Refund Domestic Direct Debit (as debtor)
01061	Domestic Direct Debit batch (Government)

Code	Description
01062	Collection upon request of Authority
01090	Reject Domestic Direct Debit Batch
01101	Reject SEPA Direct Debit
01115	Reject SEPA Direct Debit Core
01125	Reject SEPA Direct Debit B2B
01150	Reject Domestic Direct Debit
01159	Refund Domestic Direct Debit
01160	Reversal Domestic Direct Debit
01201	Return SEPA Direct Debit
01215	Return SEPA Direct Debit Core
01225	Return SEPA Direct Debit B2B
01301	Refund SEPA Direct Debit
01315	Refund Authorised SEPA Direct Debit Core
01401	Reversal SEPA Direct Debit
01402	Reversal SEPA Direct Debit Batch
01403	Reversal Correction SEPA Direct Debit
01415	Reversal SEPA Direct Debit Core
01416	Reversal SEPA Direct Debit Core Batch
01417	Reversal Correction SEPA Direct Debit Core
01420	Refund Unauthorized SEPA Direct Debit Core (as debtor)
01425	Reversal SEPA Direct Debit B2B
01426	Reversal SEPA Direct Debit B2B Batch
01427	Reversal Correction SEPA Direct Debit B2B
01501	Revocation SEPA Direct Debit
01515	Revocation SEPA Direct Debit Core
01525	Revocation SEPA Direct Debit B2B
01526	Revocation SEPA Direct Debit B2B One Off
01527	Revocation SEPA Direct Debit B2B First
01530	Refund Unauthorised SEPA Direct Debit B2B
02000	Point of Sale
02001	Point of Sale Mobile
02002	Point of Sale Contactless
02010	Cross Border Point of Sale
02011	Cross Border Point of Sale Mobile
02012	Cross Border Point of Sale Contactless
02100	Point of Sale Merchant
02130	Returned POS Debit Card
03000	ATM Withdrawal
03010	ATM Withdrawal Abroad
03090	Correction DOM Cash Withdrawal ATM
03091	ATM Refund
03200	Cash Withdrawal
03500	Deposit on own account
03501	Deposit on third party account
03700	Cash Deposit

Code	Description
03710	Settlement cash withdrawal
03804	Sealbag Deposit
03805	Sealbag Deposit pre-credit
03806	Sealbag Deposit correction
03807	Sealbag Deposit actual amount
03910	Settlement cash deposit
04000	Cheque
04001	Traveler's Cheque
04002	Bank Cheque
04003	Domestic Cheque
04090	Domestic Cheque Unpaid Transaction
05001	Cash Balancing transaction
05006	Virtual Bank Account Sweeping transaction
06001	Direct Debit
06002	Interest
06003	Returned Item
06004	Standing Order
06005	Transfer
08030	Forex Transaction
08101	Lending Repayment
08500	Settlement Trade Finance Services
09000	Miscellaneous (ING internal clients only)
09001	ING Invoice Settlement
09002	Cost / Charges Other
09003	Cost/Charges International Credit Transfer
09004	Charges and Fees
09101	Debit interest
09102	Credit interest
09103	Interest payout Term deposit Account
09104	Interest payout Notice Savings Account
09200	Derivatives
09201	Derivatives SWAP OTC
09202	Forex Spot Remboursement
09203	Forex Adjustment
09204	Forex Swap Remboursement
09220	Foreign Exchange
09224	Based on Iso Payment of Principal
09240	Loans & Deposits
09242	Consumer Loan Drawdown
09244	Consumer Loan Reimbursement
09245	Consumer Loan Adjustment
09246	Consumer Loan Interest
09255	Fixed Term Deposit Adjustment
09256	Fixed Term Deposit Interest
09257	Fixed Term Deposit Deposit

Code	Description
09258	Fixed Term Deposit Repayment
09259	Fixed Term Deposit Taxes
09260	Loans & Deposits Syndication
09262	L&D Syndication Drawdown
09263	L&D Syndication Payment
09264	L&D Syndication Reimbursement
09265	L&D Syndication Adjustment
09266	L&D Syndication Interest
09270	Securities
09271	Securities Collateral Mgmt
09281	Trade Guarantees Commissions
09800	Quarterly Interest Set-Off Settlement Transaction
09900	Rectification
09901	Rectification Value Date
09902	Rectification Cost/Charges
09904	Recall Domestic Credit Transfer by ING
09905	Recall SEPA Credit Transfer on Behalf of Client
09906	Recall SEPA Credit Transfer by ING
09907	Recall SEPA Credit Transfer by 3rd Bank
09908	Recall domestic Credit Transfer on Behalf of Client
09910	Recall domestic Credit Transfer by Bank
11179	Cancel International Credit Transfer third party charges

[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;

ING transaction code to SWIFT and ISO code mapping is available on request at the time of implementation.

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
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
09531	Aggregated QR-bill
09999	Aggregated All

These will be only applicable if Customer has opted for details of aggregated transactions.

Appendix D   GVC Transaction codes used by ING only in Germany

The GVC Transaction Codification list contains the current list of possible GVC Geschäftsvorfallcodes in the Reporting files for ING Germany account.
Detailed GVC to SWIFT and ISO code mapping is available on request.

GVC Codes

Code	Description	Description (German)
002	Order cheque	Orderscheck
070	Cheque presentation	Scheckeinreichung
075	BSE cheque (cheque collection procedure)	Scheck BSE
079	Bulk remittance	Sammler
083	Withdrawal	Auszahlungen
087	Remittance with fixed value date	Überweisung mit Festvaluta
088	Remittance credit with fixed value date	Überweisungsgutschrift mit Festvaluta
095	Bank guarantee credit (domestic)	Bankgarantiekredit
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)
109	SEPA Direct Debit (debit; reversal debit, Core)[1]	SEPA Direct Debit (Soll, Rückbelastung, Core)
116	SEPA Credit Transfer (single entry – debit)	SEPA Credit Transfer (Einzelbuchung-Soll)
117	SEPA Credit Transfer (Recurring Instalment – debit)	SEPA Credit Transfer (Wiederkehrende Ratenzahlung-Soll)
118	SEPA Credit Transfer Instant (single entry – debit)	SEPA Credit Transfer Instant (Einzelbuchung-Soll)
152	SEPA Credit Transfer (credit, recurring instalment payment)	SEPA Dauerauftragsgutschrift (Haben, Wiederkehrende Ratenzahlung
153	SEPA Credit Transfer (single entry – credit, wages, salaries, pension credit)	SEPA Credit Transfer (Einzelbuchung-Haben, Lohn-, Gehalts-, Rentengutschrift)
156	SEPA Credit Transfer (single entry – credit, governmental)	SEPA Credit Transfer (Einzelbuchung-Haben, Staatlishe)
159	SEPA Credit Transfer return (credit) for remittance that cannot be credited (reverse remittance	SEPA Credit Transfer (Retoure-Haben) für unanbringliche Überweisung, (Rück-überweisung)
166	SEPA Credit Transfer (single entry – credit)	SEPA Credit Transfer (Einzelbuchung-Haben)
168	SEPA Credit Transfer Instant	Einzelbuchung Haben
181	SEPA Direct Debit (credit; recredit, Core)	SEPA Direct Debit (Haben Wiedergutschrift, Core)
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)
196	SEPA Direct Debit (bulk posting credit, B2B)	SEPA Direct Debit (Sammler-Haben, B2B)

Code	Description	Description (German)
198	SEPA Cards Clearing (bulk posting credit)	SEPA Cards Clearing (Sammler-Haben)
206	Cross-border remittance	Auslandsüberweisung
209	Cheque payment	Zahlung per Scheck
210	Payment by electronic media	Zahlung mit elektronischen Medien
306	Securities	Wertpapiere
311	Derivates	Derivate
808	Charges	Gebühren
814	Interest	Zinsen
823	Fixed-term deposits	Festgeld
830	Interest	Interesse
833	Cash concentrating: main account posting[2]	Cash Concentrating Buchung Hauptkonten
835	Other non-defined transaction types	Sonstige nicht definierte GV-Arten
837	Value added tax / sales tax	Umsatzsteuer
999	Unstructured assignment of remittance information field '86'	Unstrukturierte Belegung des Mehrzweckfeldes Feld '86'

[1] ING specific: This could also include return 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

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)

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	
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

Code	Description	SCT	SDD
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
AB05	TimeoutCreditorAgent
AB06	TimeoutInstructedAgent
AB07	OfflineAgent
AB08	OfflineCreditorAgent
AB09	ErrorCreditorAgent
AB10	ErrorInstructedAgent
AC03	InvalidCreditorAccountNumber
AG09	PaymentNotReceived
AG10	AgentSuspended
AG11	CreditorAgentSuspended
AGNT	Incorrect agent
AM01	ZeroAmount
AM02	NotAllowedAmount
AM06	TooLowAmount
AM07	BlockedAmount
AM09	WrongAmount
AM10	InvalidControlSum
AM23	AmountExceedsSettlementLimit
ARDT	AlreadyReturnedTransaction
BE06	UnknownEndCustomer
CURR	IncorrectCurrency
CUST	RequestedByCustomer
CUTA	Cancelation requested because an investigation has been requested and no remediation is possible
DT01	InvalidDate
ED01	CorrespondentBankNotPossible
ED03	BalanceInfoRequest
ED05	SettlementFailed
EMVL	EMV Liability Shift
MD04	Invalid Fileformat

Code	Description
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
SM01	Payementnotprocessedforthechnicalreasons
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