



Codification Annex

ING Format Description

July 2025 v1 (valid from September 15, 2025)

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 |
| 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 |

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|----------------------------|---|-------|----------------|--------------|--------------|-----------------|------|
| 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 |
| 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 |

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| 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 |