

## Quick Reference Guide

# BAI Transaction Codes via Webster Web-Link®

Bank Administration Institute (BAI) Transaction Codes are used throughout most of Web-Link's information reporting modules: Current Day, Prior Day, Account Reports and Transaction Search. They are an industry standard set of codes that most financial institutions use to deliver current and prior day reporting. Webster Bank uses them to report transactions posting to your deposit accounts. They are not used to report transactions posting to your borrowing accounts (loans and lines).

The BAI Codes that Webster uses are broken into two categories:

- Account Status Codes – reported via Web-Link as BAI Summary Codes, these are items related to the account balance e.g. Opening Ledger, 1-Day Float, Total Debits
- Detail Codes – reported via Web-Link as Transaction Codes, these are items related to the transactions posting to your deposit accounts e.g. 108 (Credit-Any Type), 195 (Incoming Money Transfer)

Detail Codes are either credits or debits; Codes between 100 and 399 are credits: Codes between 400 and 699 are debits. BAI also allows banks to set their own custom BAI codes. They have assigned a range between 900 and 999 that banks can use for this purpose. Webster uses custom codes for some of our products.

This guide provides you a list of the Summary and Transaction Codes that Web-Link uses when you access the Web-Link modules associated with current and prior day reporting.

The Account reporting modules are located on the top navigation bar under the Accounts tab.

Treasury Dashboard	Accounts	Payments	Fraud Control	Check Services	File Services	Tools	Administration
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Depending on your entitlements, the top navigation bar may appear different, e.g. Home instead of Treasury Dashboard.

### Account Status Codes:

Account Status Codes (reported in Web-Link as BAI Summary Codes)	Balance Type	Current/Prior Day
010	Opening Ledger	Current Day
015	Closing Ledger	Prior Day
040	Opening Available	Current & Prior Day*
060	Current Available	Current Day
045	Closing Available	Prior Day
072	1 Day Float	Current & Prior Day
074	2+ Day Float	Current & Prior Day
100	Total Credits	Current & Prior Day
400	Total Debits	Current & Prior Day

\* Opening Available Balance, when reported Prior Day, is the opening available balance for the start of business day following the day for which activity is being reported

## BAI Transaction Codes via Webster Web-Link®

Credit BAI Code Numbers	Credit BAI Descriptions	
108	Credit (Any Type)	Credit
115	Lockbox Deposit	Credit
142	ACHCreditReceived	Credit
169	MiscellaneousACHCredit	Credit
174	Other Deposit	Credit
187	Cash Letter Credit	Credit
195	Incoming Money Transfer	Credit
206	Book Transfer Credit	Credit
252	Debit Reversal	Credit
275	ZBA Credit	Credit
350	Investment Sold	Credit
354	Interest Credit	Credit
357	Credit Adjustment	Credit
399	Miscellaneous Credit	Credit
920	Payment-Link ACH	Credit
921	EZConsoleACHCR	Credit
922	Wholesale Lockbox Deposit	Credit
923	RetailLockboxDeposit	Credit
924	Wholesale Lockbox Agent Deposit	Credit
926	VISA Money Transfer	Credit
927	VISA Money Transfer Debit Reversal	Credit
928	Verified Cash Depositi	Credit
929	ADVCRSafe Deposit	Credit
930	Cash Provisional	Credit
931	CashSRAdjustment	Credit
932	CashAdjPorvCR	Credit
933	CashCRAdjSafe	Credit

Debit BAI Code Numbers	Debit BAI Descriptions	
409	Debit (Any Type)	Debit
451	ACH Debit Received	Debit
469	Miscellaneous ACH Debit	Debit
475	Check Paid	Debit
495	Outgoing Money Tranfer	Debit
552	Credit Reversal	Debit
564	Overdraft Fee	Debit
566	Return Item	Debit
567	Return Item Fee	Debit
575	ZBA Debit	Debit
650	Investments Purchased	Debit
651	Individual Investment Purchased	Debit
654	Interest Debit	Debit
698	Miscellaneous Fees	Debit

# BAI Transaction Codes via Webster Web-Link®

Debit BAI Code Numbers	Debit BAI Descriptions	
699	Miscellaneous Debit	Debit
960	Payment-LinkACHDebit	Debit
961	EZConcolACHDB	Debit
962	Deposit-LinkACHReturn	Debit
963	VISA Money Transfer Debit	Debit
964	VISA Money Transfer Credit Reversal	Debit
965	MemoPostChangeOrder	Debit
966	CashDBAdjusment	Debit
967	HardPostChgOrderDB	Debit
968	CashAdjProvCr (Debit)	Debit
969	CashDBAdjSave	Debit

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