

## Quick Reference Guide

# Multi-Bank Reporting Transaction Codes

When you maintain banking relationships with more than one financial institution, and you want to see a comprehensive prior-day view of all balances and account activity on a single online banking platform, Webster Bank offers both inbound and outbound Multi-Bank Reporting of prior-day activity.

Information is securely exchanged via industry standard BAI2 or SWIFT MT940 files. BAI2 files are typically exchanged between banks in the United States, while SWIFT MT940 files are most often sent by and delivered to banks internationally. When the Multi-Bank service includes a SWIFT MT940, Webster facilitates the translation of information from/to the BAI2 format.

This Guide provides the lists of how Transaction Codes are translated between SWIFT and BAI; depending if it's Inbound or Outbound Multi-Bank Reporting, the translations will differ. For more information about Multi-Bank Reporting, refer to the Multi-Bank Reporting for Deposit Accounts Quick Reference Guide.

### Inbound Multi-Bank Reporting Transaction Codes:

When prior day information is sent by the other financial institution to Webster Bank via SWIFT, information is translated to BAI for reporting on Web-Link.

#### SWIFT>BAI Credits

SWIFT Transaction Code*	SWIFT Description	Credit BAI Transaction Codes	BAI Description
NCHK	Checks	175	Check Deposit Package
NCLR	Cash Letters/Check Remittance	187	Cash Letter Credit
NCOL	Collections	237	Individual Collection Credit
NCOM	Commission	224	Commission
NDCR	Documentary Credit	213	Letter of Credit
NDIV	Dividends (Security related)	238	Collection of Dividends
NFEX	Foreign Exchange	214	Foreign Exchange of Credit
NINT	Interest	354	Interest Credit
NLBX	Lockbox	115	Lockbox Deposit
NLDP	Loan Deposit	171	Individual Loan Deposit
NMSC	Miscellaneous	357	Credit Adjustment
NRTI	Returned Item	266	Return Item
NSEC	Securities	249	Miscellaneous Security Credit
NSTO	Standing Order	227	Standing Order
NTRF	Transfer	195	Incoming Money Transfer
NVDA	Value Date Adjustment	357	Credit Adjustment

# Multi-Bank Reporting Transaction Codes

## SWIFT>BAI Debits

SWIFT Transaction Code*	SWIFT Description	Debit BAI Transaction Codes	BAI Description
NCHK	Miscellaneous	475	Check Paid
NCLR	Cash Letters/Check Remittance	487	Cash Letter Debit
NCOL	Collections	487	Cash Letter Debit
NCOM	Commission	524	Commission
NDCR	Documentary Credit	513	Letter of Credit
NDIV	Dividends (Security related)	549	Miscellaneous Security Debit
NDRC	Documentary Credit	513	Letter of Credit
NFEX	Foreign Exchange	514	Foreign Exchange Debit
NINT	Interest	654	Interest Debit
NLBX	Lockbox	415	Lockbox Debit
NLDP	Loan Deposit	481	Individual Loan Payment
NMSC	Miscellaneous	699	Miscellaneous Debit
NRTI	Returned Item	566	Return Item
NSEC	Securities	549	Miscellaneous Security Debit
NSTO	Standing Order	527	Standing Order
NTRF	Transfer	495	Outgoing Money Transfer
NVDA	Value Date Adjustment	651	Individual Investment purchased

\* SWIFT Transaction Codes not listed are mapped to BAI 399 or 699, Miscellaneous Credit or Debit

## Outbound Multi-Bank Reporting Transaction Codes:

When prior day information is sent by Webster Bank to the other financial institution via SWIFT, the information is translated from BAI to SWIFT for reporting by the other financial institution.

## BAI>SWIFT Credits

Webster Credit BAI Transaction Codes	BAI Description	SWIFT Transaction Codes	SWIFT Description
195	Incoming Money Transfer	NTRF	Transfer
206	Book Transfer Credit	NTRF	Transfer
252	Debit Reversal	NMSC	Miscellaneous

# Multi-Bank Reporting Transaction Codes

Webster Credit BAI Transaction Codes	BAI Description	SWIFT Transaction Codes	SWIFT Description
275	ZBA Credit	NMSC	Miscellaneous
350	Investment Sold	NMSC	Miscellaneous
354	Interest Credit	NMSC	Miscellaneous
357	Credit Adjustment	NMSC	Miscellaneous
399	Miscellaneous Credit	NMSC	Miscellaneous
900	Deposit-Link Deposit		This will not report
920	Payment-Link ACH Credit	NMSC	Miscellaneous
921	EZ Consol ACH CR	NMSC	Miscellaneous
922	Wholesale Lockbox Deposit	NMSC	Miscellaneous
923	Retail Lockbox Deposit	NMSC	Miscellaneous
924	Wholesale Lockbox Agent Deposit	NMSC	Miscellaneous
925	Deposit-Link ACH Credit	NMSC	Miscellaneous
926	VISA Money Transfer Credit	NMSC	Miscellaneous
927	VISA Money Transfer Debit Reversal	NMSC	Miscellaneous
928	Verified Cash Deposit	NMSC	Miscellaneous
929	ADVCR Safe Deposit	NMSC	Miscellaneous
930	Cash Provisional Credit	NMSC	Miscellaneous
931	Cash CR Adjustment	NMSC	Miscellaneous
932	Cash Adj Prov CR	NMSC	Miscellaneous
933	Cash CR Adj Safe	NMSC	Miscellaneous

## BAI>SWIFT Debits

Webster Debit BAI Transaction Codes	BAI Description	SWIFT Transaction Codes	SWIFT Description
409	Debit (Any Type)	NMSC	Miscellaneous
451	ACH Debit Received	NMSC	Miscellaneous
469	Miscellaneous ACH Debit	NMSC	Miscellaneous
475	Check Paid	NCHK	Miscellaneous

## Multi-Bank Reporting Transaction Codes

Webster Debit BAI Transaction Codes	BAI Description	SWIFT Transaction Codes	SWIFT Description
495	Outgoing Money Transfer	NTRF	Transfer
552	Credit Reversal	NMSC	Miscellaneous
564	Overdraft Fee	NMSC	Miscellaneous
566	Return Item	NRTI	Returned Item
567	Return Item Fee	NMSC	Miscellaneous
575	ZBA Debit	NMSC	Miscellaneous
650	Investments Purchased	NMSC	Miscellaneous
651	Individual Investment Purchased	NMSC	Miscellaneous
654	Interest Debit	NINT	Interest
698	Miscellaneous Fees	NMSC	Miscellaneous
699	Miscellaneous Debit	NMSC	Miscellaneous
960	Payment-Link ACH Debit	NMSC	Miscellaneous
961	EZ Consol ACH DB	NMSC	Miscellaneous
962	Deposit-Link ACH Return	NMSC	Miscellaneous
963	VISA Money Transfer Debit	NMSC	Miscellaneous
964	VISA Money Transfer Credit Reversal	NMSC	Miscellaneous
965	Memo Post Change Order	NMSC	Miscellaneous
966	Cash DB Adjustment	NMSC	Miscellaneous
967	Hard Post Chg Order DB	NMSC	Miscellaneous
968	Cash Adj Prov Cr (Debit)	NMSC	Miscellaneous
969	Cash DB Adj Save	NMSC	Miscellaneous

Updated 04/2020

If you have any questions, contact your Client Support Specialist.

Webster Bank, N.A. Member FDIC  
The Webster Symbol is a registered trademark in the U.S.  
© 2020 All Rights Reserved, Webster Financial Corporation

