

# Transaction Code Definitions

Bank of New Zealand PC Business Banking



This document is prepared by the Bank of New Zealand to assist PC Business Banking users interface their systems to PC Business Banking.

If further assistance is required, please call the PC Business Banking Helpdesk on 0800 280 269.

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## Introduction

This is an excerpt from the Bank's manuals and sets out the definitions of each transaction code. It also includes the combination of transaction code 13 and a variable serial number to identify the type of Bank fee charged eg. tran code 13 and serial number 2100 represents a special answer fee.

Transaction codes are used to differentiate between debits and credits and to identify a particular type of item.

Debit transaction codes	00 to 49
Credit transaction codes	50 to 99

## Automated Entry Transaction Codes

The following transaction codes are only acceptable via automated entry systems:

Transaction codes	Range of suffixes to which tran codes are compatible	Terminal Indicator	Statement Indicator	Usage
<b>Debit</b>				
21	00 to 99	CHG	DATABANK CHG	Databank Charges
32	00 to 99		MTS STOP DR	Stopped Payment Reversal to initiators account
<b>Credit</b>				
55	00 to 99	DFF		Direct Input Transaction
82	00 to 99	REV	NM STOP CR	Stopped MTS Payment Reversed

## Debit Transaction Codes

The following is a list of associations between transaction codes and suffixes:

Debit transaction codes	Range of suffixes to which tran codes are compatible	Terminal Indicator	Statement Indicator	Usage
00	00 to 99			
01	00 to 70, 83, 84 & 97	RET	UNPAID ITEM	Unpaid Item
02	00 to 29	C/F	CLEARANCE	Cheque Clearance Fee
03	00 to 29	C/C	COUNTER CHQ	Counter Cheques
05	00 to 29			Direct Debit Non Mirc
06	00 to 29			Check digit verifiable analysis codes
07	00 to 29			Non check digit verifiable analysis codes
08	00 to 29			Modulus 10 check on Serial No.
09	00 to 29			Modulus 9 check on Serial No.
10	00 to 29		CASH FEE	Cash handling fee
11	00 to 29 & 61	CBK	GOVERNMENT CHEQUE DUTY	Cheque Book Duty/Book Count
12	00 to 29	DFT	BILL/DRAFT	Acceptances of Promissory Notes
13	00 to 99		Bank Charges	Sundry Charges; handybank MICR
14	00 to 29	INS	INSURANCE	Group Assurance
15	00 to 29	A/P	AUTOPAYMENT	Regular Transfer
16	00 to 29	FEE	BANK FEE	Bank Fee
17	00 to 99	INT	DR-INTREST	Interest
18	00 to 99	T/C		Travellers' Cheques
19	00 to 29	VSF	VISA CARD FEE	VISA Card Fee
20	00 to 99		UNUSED LIMIT	Unused Limit Fee
21	00 to 99		DBK CHARGES	
22	00 to 99	S/C	SAFE CUSTODY	S/C Deposit Charge (see page MEF12-7 for specific usage)
23	00 to 99	TCC	TOLLS/CABLE	Customer Charges
24	00 to 29	SCF	SERV/COM FEE	Service Commitment Fee
25	00 to 99	ERR-	ERROR IN DEP	Customer Deposit adjustment
27	00 to 29			Foreign Accounts – 9 digit serial
28	00 to 99	TET	TELEPHON TRANSFERS	Transfers to an Autocall Account
30	00 to 90	REV	REVERSED CR	Reversal of Credit
31	00 to 99			Debit last business day
32	00 to 99		MTS STOP DR	Stopped MTS Payment Reversal to initiators account
34	30 to 70			Savings Bank Withdrawal (Savings Bank withdrawals/cheques may have either a 00 or a 34 tran code)
36	00 to 99			Debit Transfer (to come)
38	00 to 29			Debit Book/Exempt From Duty Cheque Book Counter
39	58 to 60			Debits to accounts with suffix 71 to 80 inclusive
40	71 to 80			Debits to accounts with suffix 71 to 80 inclusive
41	00 to 04			Conventional Transit Account – net debit forwarded
42	00 to 04			Conventional Transit Account – net credit received
43	81 to 90			Debits to accounts with suffix 81–90 inclusive
45	91 to 99			Debits to accounts with suffix 91-99 inclusive

## Credit Transaction Codes

The following is a list of associations between transaction codes and suffixes:

Credit transaction codes	Range of suffixes to which tran codes are compatible	Terminal Indicator	Statement Indicator	Usage
50	00 to 99	DEP		Deposits (Savings Bank Credits may also have T/C 84)
51	00 to 99	C/T	CR TRANSFER	Credit Transfers
52	00 to 70	SAL	SALARY	Salary
53	00 to 99	D/C		Special Direct Credit
55	00 to 99	DIT		Direct Input Transaction
56	00 to 70			Check digit verifiable analysis code
57	00 to 70			non check digit verifiable analysis code
58	00 to 29			Modulus 10 check digit on Serial No.
59	00 to 29			Modulus 9 check digit on Serial No.
60	00 to 99	SAL		Govt. salaries posted under following business day date
61	00 to 70	DIV	DIVIDEND	Dividends
62	00 to 70	T/T	TEL TRANSFER	Telegraphic Transfers
63	00 to 70		UNAPPLIED	Unapplied funds at receiving branch returned to remitting branch
64	00 to 29	DEP		Deposits with Serial No. these also accepted with T/C 50
65	00 to 99	PMT	PAYMENT	Third Party Deposit
66	00 to 70	SAL	MIN DEFENCE	Ministry of Defence deposits
67	00 to 70	INT	CR INTEREST	Interest
68	00 to 31			Public Account
69	01 to 31			Public Account/Railways
70	00 to 31			Public Account
72	00 to 99	DIV	INT GVT STK	Govt. Stock payments
75	00 to 99	ERR	ERROR IN DEPOSIT	Customer Deposit adjustment
77	00 to 29			Foreign Accounts – 9 digit serial
78	00 to 99		TELEPHONE TR	Telephone Transfer BNZ
79	00 to 99	REV	CHQ DUTY REV	Cheque duty reversal
80	00 to 99	REV	REVERSED DR	Reversal of Debit
81	00 to 99	DEP		Credit last business day
82	00 to 99	REV	DISHONOUR FEE	Automated Dishonour Charging
83				Telephone Transfer from National Bank
84	30 to 70	DEP		Savings Bank Credits – Also T/C 50
85	00 to 99			Ready money group rebate
87				Direct Bank Customers – Fee Post Items
89	59 to 60			Commercial Bill Account
90	71 to 80			Credits to accounts with suffix 71-80 inclusive
91	00 to 04			Conventional Transit Account net credit forwarded
92	00 to 04			Conventional Transit Account net debit received
93	81 to 90			Credits to accounts with suffix 81-90 inclusive
95	91 to 99			Credits to accounts with suffix 91-99 inclusive

## Sundry Charges (debit tran code 13)

Directly below is a listing of serial numbers which, when used with debit tran code 13, will show the appropriate message on bank statements.

Serial No.	Statement Indicator
100	Auditors Confirmation Report Fee
150	Automatic Teller Withdrawal
200	Bank/Counter Cheque Fee
300	Credit Transfer Fee
350	Commercial Bill Accep/End Fee
400	Commission on Amendment to L/C
500	Dishonour Fee
600	Document Handling Fee
700	Duplicate Statement Fee
750	Cash Handling Fee
800	Indemnity/Guarantee Fee
900	Letter of Credit Advising Commission
1000	Letter of Credit Commission
1100	Line Fee
1200	Loan Fee
1300	Loan Holding Fee
1400	Option Fee
1450	Error in Deposit Fee
1500	Overprint Cheque Book Fee
1600	Overseas Bank Charges
1700	Overseas Transaction Commission
1800	Postage
1900	Transaction Enquiry Fee

Serial No.	Statement Indicator
2000	Security Inspection Fee
2100	Special Answer Fee
2200	Inland Telegraphic Transfer Fee
2250	Surrender of Paid Cheques Fee
2300	Term Loan Application Fee
2400	Lodgement for Verification Fee
2500	Travellers Cheques Commission
2600	Customer Services Fee
2700	Ltd/Coy Office Search Fee
2800	Registration Fee re Mortgages/Chattel Securities etc.
2900	Stamp Duty
3000	Charge Back
3100	Sundry Credit Card Adjustments
3200	Stop Payment Fee
3300	Certificate of Balance Fee
3400	Execution of Security Documents
3500	Production of Security Documents
3600	Automatic Payment Load/Amendment Fee
5300	Card Replacement Fee

## Sundry Charges (debit tran code 22)

Below is a listing of serial numbers which, when used with debit tran code 22, will show the appropriate message on bank statements.

Serial No.	Name of Other Party	Particulars/Code
800	(GST Included)	Indemnity/Guarantee Fee
1400	(GST Included)	Opinion Fee
1850	(GST Included)	Safe Custody Charge

## Further information

For more information on Bank of New Zealand PC Business Banking, please contact the Bank of New Zealand PC Business Banking Helpdesk on the freephone number below.

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PC Business Banking Helpdesk **0800 280 269**  
**[www.bnz.co.nz/pcbanking](http://www.bnz.co.nz/pcbanking)**