

BAI Code Definitions

With the new InBusiness Online Banking system, BAI descriptions have changed for certain tran codes. The list of items below outline each code and the appropriate descriptions.

For questions, to contact Treasury Management Support at 563.589.1953 or 877.251.1953 or by emailing TMsupport@dubuquebak.com.

Trancode	Description	Debit/ Credit	BAI Code	BAI Description	Tran Code Type
181	ACH Adv Credit	Credit	169	Miscellaneous ACH Credit	ACH Credit
183	ACH ADV Credit	Credit	169	Miscellaneous ACH Credit	ACH Credit
185	ACH ADV Credit	Credit	169	Miscellaneous ACH Credit	ACH Credit
187	ACH ADV Credit	Credit	169	Miscellaneous ACH Credit	ACH Credit
18	DDA ACH Deposit	Credit	165	Preauthorized ACH Credit	ACH Credit
19	SV ACH Deposit	Credit	165	Preauthorized ACH Credit	ACH Credit
58	ACH Withdrawal	Debit	451	ACH Debit Received	ACH Debit
59	ACH Withdrawal	Debit	451	ACH Debit Received	ACH Debit
62	ACH RCK Debit	Debit	451	ACH Debit Received	ACH Debit
65	Converted Check	Debit	451	ACH Debit Received	ACH Debit
182	ACH ADV Debit	Debit	451	ACH Debit Received	ACH Debit
184	ACH ADV Debit	Debit	451	ACH Debit Received	ACH Debit
186	ACH ADV Debit	Debit	451	ACH Debit Received	ACH Debit
188	ACH ADV SUM Debit	Debit	451	ACH Debit Received	ACH Debit
16	ATM Deposit	Credit	295	ATM Credit	ATM Credit
17	ATM Class Code 1 CR	Credit	295	ATM Credit	ATM Credit
23	ATM Class Code 2 CR	Credit	295	ATM Credit	ATM Credit
24	ATM Class Code 3 CR	Credit	295	ATM Credit	ATM Credit
53	ATM Withdrawal	Debit	595	ATM Debit	ATM Debit
54	ATM Class Code 1 DR	Debit	595	ATM Debit	ATM Debit
56	ATM Class code 2 DR	Debit	595	ATM Debit	ATM Debit
57	ATM Class Code 3 DR	Debit	595	ATM Debit	ATM Debit
79	Check	Debit	475	Check Paid	Check
80	Check	Debit	475	Check Paid	Check
81	Check	Debit	475	Check Paid	Check
82	Check	Debit	475	Check Paid	Check
14	NSF Reversal	Credit	395	Check Reversal	Check
6	e-Deposit	Credit	301	Commercial Deposit	Deposit
7	Savvy Mobile Remote Deposit	Credit	301	Commercial Deposit	Deposit
8	Deposit	Credit	301	Commercial Deposit	Deposit
10	Deposit	Credit	301	Commercial Deposit	Deposit
11	Deposit	Credit	301	Commercial Deposit	Deposit
12	Keyed Deposit	Credit	301	Commercial Deposit	Deposit

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13	Sav Deposit Nobook	Credit	301	Commercial Deposit	Deposit
15	Keyed Deposit	Credit	108	Credit (Any Type)	Deposit
22	Telephone Trf Credit	Credit	108	Credit (Any Type)	Deposit
26	Lockbox Credit	Credit	115	Lockbox Deposit	Deposit
98	Transfer-Internal	Credit	108	Credit (Any Type)	Other Credit
120	Internal Transfer	Credit	108	Credit (Any Type)	Other Credit
998	Transfer-Internal	Credit	108	Credit (Any Type)	Other Credit
25	LN Disbursement Tfr	Credit	171	Individual Loan Deposit	Other Credit
97	Interest Paid	Credit	354	Interest Credit	Other Credit
997	Interest Paid	Credit	354	Interest Credit	Other Credit
35	Remittance Deposit	Credit	115	Lockbox Deposit	Other Credit
43	Service Charge CR	Credit	398	Miscellaneous Fee Refund	Other Credit
44	ATM Surcharge Rebate	Credit	398	Miscellaneous Fee Refund	Other Credit
45	Fee Reversal	Credit	398	Miscellaneous Fee Refund	Other Credit
943	Cam Serv Chg Credit	Credit	398	Miscellaneous Fee Refund	Other Credit
944	Pd UCF fee cr	Credit	398	Miscellaneous Fee Refund	Other Credit
945	Pd UCF Fee cr	Credit	398	Miscellaneous Fee Refund	Other Credit
946	Ret UCF fee cr	Credit	398	Miscellaneous Fee Refund	Other Credit
947	Ret UCF fee cr	Credit	398	Miscellaneous Fee Refund	Other Credit
948	PD hold fee cr	Credit	398	Miscellaneous Fee Refund	Other Credit
949	Pd hold fee cr	Credit	398	Miscellaneous Fee Refund	Other Credit
950	Ret hold fee cr	Credit	398	Miscellaneous Fee Refund	Other Credit
951	Ret hold fee cr	Credit	398	Miscellaneous Fee Refund	Other Credit
952	NSF/OD Refund	Credit	398	Miscellaneous Fee Refund	Other Credit
954	Sustain OD fee - Cur	Credit	398	Miscellaneous Fee Refund	Other Credit
955	Sustain OD fee - Prior	Credit	398	Miscellaneous Fee Refund	Other Credit
995	Overdraft/NSF Fee	Credit	398	Miscellaneous Fee Refund	Other Credit
996	Overdraft Charge	Credit	398	Miscellaneous Fee Refund	Other Credit
3	Zero Balance TFR Cr	Credit	275	ZBA Credit	Other Credit
903	Zero Balance Trf CR	Credit	275	ZBA Credit	Other Credit
20	Repurchase Agreement Tfr CR	Credit	108	Credit (Any Type)	Other Credit
34	Credit Memo	Credit	108	Credit (Any Type)	Other Credit
37	DBT Pay a Person	Credit	108	Credit (Any Type)	Other Credit
37	DBT Pay a Person	Credit	108	Credit (Any Type)	Other Credit
93	Cash Advance Sys-Gen	Credit	108	Credit (Any Type)	Other Credit
110	Exception Forced CR	Credit	108	Credit (Any Type)	Other Credit
140	TIP Prior Yr Contr	Credit	108	Credit (Any Type)	Other Credit
141	TIP Rollover Dep	Credit	108	Credit (Any Type)	Other Credit
142	TIP Intnl Reinvest	Credit	108	Credit (Any Type)	Other Credit
143	TIP Trns frm Other	Credit	108	Credit (Any Type)	Other Credit
171	Exception RTN Credit	Credit	108	Credit (Any Type)	Other Credit
901	Club Payment	Credit	108	Credit (Any Type)	Other Credit
990	Force Pay Internal	Credit	108	Credit (Any Type)	Other Credit

Trancode	Description	Debit/ Credit	BAI Code	BAI Description	Tran Code Type
993	Cash Advance Sys-gen	Credit	108	Credit (Any Type)	Other Credit
MC	Memo-posted Credit	Credit	108	Credit (Any Type)	Other Credit
MEMOC	Memo-posted Credit	Credit	108	Credit (Any Type)	Other Credit
33	Deposit Adjust - CR	Credit	357	Credit Adjustment	Other Credit
46	Reversing Entry	Credit	357	Credit Adjustment	Other Credit
71	Credit Reversal	Debit	552	Credit Reversal	Other Debit
1	Club Payout	Debit	409	Debit (Any Type)	Other Debit
50	Forced Paid Item	Debit	409	Debit (Any Type)	Other Debit
66	Money Mkt Internal	Debit	409	Debit (Any Type)	Other Debit
72	Closing Transaction	Debit	409	Debit (Any Type)	Other Debit
74	Debit Memo	Debit	409	Debit (Any Type)	Other Debit
78	Repo Transfer Debit	Debit	409	Debit (Any Type)	Other Debit
90	Force Pay Internal	Debit	409	Debit (Any Type)	Other Debit
92	List Posted Cks Sysg	Debit	409	Debit (Any Type)	Other Debit
114	Exception RTN Debit	Debit	409	Debit (Any Type)	Other Debit
150	Debit Force Post	Debit	409	Debit (Any Type)	Other Debit
163	DBT Pay a Person	Debit	409	Debit (Any Type)	Other Debit
190	TIP Excess Cpmt WD	Debit	409	Debit (Any Type)	Other Debit
191	TIP Disability WD	Debit	409	Debit (Any Type)	Other Debit
192	TIP Death Distribution	Debit	409	Debit (Any Type)	Other Debit
193	TIP Intl Reinvest	Debit	409	Debit (Any Type)	Other Debit
194	TIP Trns frm Other	Debit	409	Debit (Any Type)	Other Debit
592	Early Redemption	Debit	409	Debit (Any Type)	Other Debit
593	Early Redemption	Debit	409	Debit (Any Type)	Other Debit
594	Early Redemption	Debit	409	Debit (Any Type)	Other Debit
992	List Posted Cks Sysg	Debit	409	Debit (Any Type)	Other Debit
999	Automatic Transfer	Debit	409	Debit (Any Type)	Other Debit
Hold	Hold	Debit	409	Debit (Any Type)	Other Debit
MD	Memo-posted Debit	Debit	409	Debit (Any Type)	Other Debit
MEMOD	Memo-posted Debit	Debit	409	Debit (Any Type)	Other Debit
73	Deposit Adjust - DB	Debit	695	Deposit Correction Debit	Other Debit
67	ATM/Debit Card Fee	Debit	698	Miscellaneous Fees	Other Debit
68	Service Fee	Debit	698	Miscellaneous Fees	Other Debit
85	Late Fee Assess	Debit	698	Miscellaneous Fees	Other Debit
91	ATM Transaction Fee	Debit	698	Miscellaneous Fees	Other Debit
94	Service Fee	Debit	698	Miscellaneous Fees	Other Debit
152	Exception Fee Debit	Debit	698	Miscellaneous Fees	Other Debit
668	ATM Non - Proprietary Usage -F	Debit	698	Miscellaneous Fees	Other Debit
894	Sales Tax	Debit	698	Miscellaneous Fees	Other Debit
932	Paid UCF DR Sys-gen	Debit	698	Miscellaneous Fees	Other Debit
933	Ret UCF Dr Sys-gen	Debit	698	Miscellaneous Fees	Other Debit
934	Paid HLD DR sys-gen	Debit	698	Miscellaneous Fees	Other Debit
935	Ret hold DR sys-gen	Debit	698	Miscellaneous Fees	Other Debit

Trancode	Description	Debit/ Credit	BAI Code	BAI Description	Tran Code Type
936	Surcharge	Debit	698	Miscellaneous Fees	Other Debit
953	6th bal xfr-MMDA DR	Debit	698	Miscellaneous Fees	Other Debit
968	Cam Serv Chg Debit	Debit	698	Miscellaneous Fees	Other Debit
991	ATM Transaction Fee	Debit	698	Miscellaneous Fees	Other Debit
994	Service Fee	Debit	698	Miscellaneous Fees	Other Debit
52	NSF/OD Fee	Debit	564	Overdraft Fee	Other Debit
95	Overdraft/NSF Fee	Debit	564	Overdraft Fee	Other Debit
96	Overdraft Charge	Debit	564	Overdraft Fee	Other Debit
930	NSF/OD Paid Item Fee	Debit	564	Overdraft Fee	Other Debit
931	SNF/OD Retn Item Fee	Debit	564	Overdraft Fee	Other Debit
940	NSF/OD Refund Pd Fee	Debit	564	Overdraft Fee	Other Debit
941	NSF/OD Refnd Paid-PR	Debit	564	Overdraft Fee	Other Debit
942	NSF/OD Refund RtnFee	Debit	564	Overdraft Fee	Other Debit
55	Rtn Dep or ACH Item	Debit	566	Return Item	Other Debit
51	Return Dep Item Fee	Debit	567	Return Item Fee	Other Debit
99	Zero Bal Transfer Debit	Debit	577	ZBA Debit Transfer	Other Debit
36	POS Purchase Return	Credit	108	Credit (Any Type)	Point of Sale Credit
61	Point of Sale Debit	Debit	409	Debit (AnyType)	Point of Sale Debit
161	Point of Sale Debit Signature	Debit	409	Debit (AnyType)	Point of Sale Debit
162	Recurring POS Trans	Debit	409	Debit (AnyType)	Point of Sale Debit
21	Wire Transfer Credit	Credit	195	Incoming Money Transfer	Wire Transfer In
41	Wire - Domestic In	Credit	195	Incoming Money Transfer	Wire Transfer In
472	Wire In	Credit	195	Incoming Money Transfer	Wire Transfer In
473	Wire In	Credit	195	Incoming Money Transfer	Wire Transfer In
474	Wire In - Domestic	Credit	195	Incoming Money Transfer	Wire Transfer In
475	Wire In - Domestic	Credit	195	Incoming Money Transfer	Wire Transfer In
42	Wire - Internation In	Credit	208	Individual International Money Transfer Credit	Wire Transfer In
476	Wire In -Intl	Credit	208	Individual International Money Transfer Credit	Wire Transfer In
477	Wire In - Intl	Credit	208	Individual International Money Transfer Credit	Wire Transfer In
478	Wire In - Intl	Credit	208	Individual International Money Transfer Credit	Wire Transfer In
479	Wire In - Intl	Credit	208	Individual International Money Transfer Credit	Wire Transfer In
64	Wire - international Out	Debit	508	Individual International Money Transfer Debits	Wire Transfer Out
454	Wire Out - Intl	Debit	508	Individual International Money Transfer Debits	Wire Transfer Out
455	Wire Out - Intl	Debit	508	Individual International Money Transfer Debits	Wire Transfer Out
458	Wire Out - Intl	Debit	508	Individual International Money Transfer Debits	Wire Transfer Out

Trancode	Description	Debit/ Credit	BAI Code	BAI Description	Tran Code Type
459	Wire Out - Intl	Debit	508	Individual International Money Transfer Debits	Wire Transfer Out
464	Wire Out - Intl	Debit	508	Individual International Money Transfer Debits	Wire Transfer Out
465	Wire Out - Intl	Debit	508	Individual International Money Transfer Debits	Wire Transfer Out
466	Wire Out - Intl	Debit	508	Individual International Money Transfer Debits	Wire Transfer Out
467	Wire Out - Intl	Debit	508	Individual International Money Transfer Debits	Wire Transfer Out
468	Wire Out - Intl	Debit	508	Individual International Money Transfer Debits	Wire Transfer Out
469	Wire Out - Intl	Debit	508	Individual International Money Transfer Debits	Wire Transfer Out
470	Wire Out - Intl	Debit	508	Individual International Money Transfer Debits	Wire Transfer Out
471	Wire Out - Intl	Debit	508	Individual International Money Transfer Debits	Wire Transfer Out
63	Wire - Domestic Out	Debit	495	Outgoing Money Transfer	Wire Transfer Out
446	Internet Wire Out	Debit	495	Outgoing Money Transfer	Wire Transfer Out
447	Outgoing Wire	Debit	495	Outgoing Money Transfer	Wire Transfer Out
448	Wire Out	Debit	495	Outgoing Money Transfer	Wire Transfer Out
449	Outgoing Wire	Debit	495	Outgoing Money Transfer	Wire Transfer Out
450	Wire Out	Debit	495	Outgoing Money Transfer	Wire Transfer Out
451	Wire Out	Debit	495	Outgoing Money Transfer	Wire Transfer Out
452	Wire Out - Domestic	Debit	495	Outgoing Money Transfer	Wire Transfer Out
453	Wire Out - Domestic	Debit	495	Outgoing Money Transfer	Wire Transfer Out
456	Wire Out - Domestic	Debit	495	Outgoing Money Transfer	Wire Transfer Out
457	Wire Out - Domestic	Debit	495	Outgoing Money Transfer	Wire Transfer Out
460	Wire Out - Domestic	Debit	495	Outgoing Money Transfer	Wire Transfer Out
461	Wire Out - Domestic	Debit	495	Outgoing Money Transfer	Wire Transfer Out
462	Wire Out - Domestic	Debit	495	Outgoing Money Transfer	Wire Transfer Out
463	Wire Out - Domestic	Debit	495	Outgoing Money Transfer	Wire Transfer Out
60	Withdrawal	Debit	409	Debit (Any Type)	Withdrawal
75	Keyed Withdrawal	Debit	409	Debit (Any Type)	Withdrawal
76	Keyed Withdrawal	Debit	409	Debit (Any Type)	Withdrawal
83	Sav W/D Nobook	Debit	409	Debit (Any Type)	Withdrawal
77	Telephone Trf Debit	Debit	409	Debit (AnyType)	Other Debit
160	Internal Transfer	Debit	409	Debit (AnyType)	Other Debit
88	Loan Payment Debit	Debit	481	Individual Loan Payment	Other Debit
988	Loan Payment Debit	Debit	481	Individual Loan Payment	Other Debit