

## 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 877.812.1563 or by emailing [TMsupport@rmbank.com](mailto:TMsupport@rmbank.com).

| Trancode | Description                 | Debit/<br>Credit | BAI<br>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        |

| Trancode | Description                 | Debit/<br>Credit | BAI<br>Code | BAI Description          | Tran Code Type |
|----------|-----------------------------|------------------|-------------|--------------------------|----------------|
| 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/<br>Credit | BAI<br>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/<br>Credit | BAI<br>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<br>Transfer Credit | Wire Transfer In     |
| 476      | Wire In -Intl                 | Credit           | 208         | Individual International Money<br>Transfer Credit | Wire Transfer In     |
| 477      | Wire In - Intl                | Credit           | 208         | Individual International Money<br>Transfer Credit | Wire Transfer In     |
| 478      | Wire In - Intl                | Credit           | 208         | Individual International Money<br>Transfer Credit | Wire Transfer In     |
| 479      | Wire In - Intl                | Credit           | 208         | Individual International Money<br>Transfer Credit | Wire Transfer In     |
| 64       | Wire - international Out      | Debit            | 508         | Individual International Money<br>Transfer Debits | Wire Transfer Out    |
| 454      | Wire Out - Intl               | Debit            | 508         | Individual International Money<br>Transfer Debits | Wire Transfer Out    |
| 455      | Wire Out - Intl               | Debit            | 508         | Individual International Money<br>Transfer Debits | Wire Transfer Out    |
| 458      | Wire Out - Intl               | Debit            | 508         | Individual International Money<br>Transfer Debits | Wire Transfer Out    |

| Trancode | Description         | Debit/<br>Credit | BAI<br>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       |