BULK PAYMENT FILE SPECIFICATIONS



The Service

To provide MCB customers with the possibility of giving transfer instructions through electronic media.

The salient feature of this new product is the one-for-all payment types possibility within one file submission i.e. Inter account, Interbank, Express & SWIFT and the possibility given to the customer to include his own narrative, which can be different for each individual transaction in order to make the beneficiary statement of account more meaningful.

Electronic File Description

File Characteristics

- The file name is BP-9999999999.txt Where 'BP-', '-', '.txt' are constants
 9999999999 is the customer number of the account to be debited, without leading zeroes.
- The file contains printable ASCII characters (text file).
- The file contains line sequential records. Records are separated by a carriage return followed by a linefeed character i.e. hex (0d0a).
- The fields in the record are delimited with the pipe ("|") character.
- The file is made up of: -
 - One Header record
 - Several detail records

containing: The account

number to be debited

The account numbers to be credited for MCB (MUR & Non MUR), NON-MCB (other local bank/ MUR only) and foreign currency to other local banks and foreign banks

- The detail records are the actual transactions.
- The file order should be as follows:
 - Header record (Record Type: 0)
 - One debit record (Record Type: 9)
 - At least one credit record (Record Type: 1 or 2 or 3)

Important Notes:

- 1. If any of the validations in the header record fails, then the whole file will be rejected.
- 2. All transaction amounts in the file are expressed in the currency of the account to be debited.
- 3. The transfer currency should be same as the currency of the debit account.

Records Description

	Header Record		
Field No	Length	Format	Description
1	1	Numeric	Record type = '0' (header record)
2	5	Character	File type and version number. The value should be set to BP-V2
3	8	Date (Format:YYYYMMDD)	Date at which payment should be effected. This date should be greater or equal to the loading date and it should be a working day.

4	2	Character	Central Bank payment purpose code. This code should be defined as per the list of Central Bank payment purpose codes below.
5		Numeric	Total number of debit records in the payment file
6		Number with 2 decimal places (includes decimal point)	Sum of all debit transaction amounts in the payment file
7		Numeric	Total number of credit records in the payment file
8		Number with 2 decimal places (includes decimal point)	Sum of all credit transaction amounts in the payment file
9	3	Alpha	Transaction Currency. This currency should be the same as the currency of the account to be debited, and as defined in list of currency codes below.
10	14	Numeric (Format:YYYYMMDDHHMISS)	Time stamp at which the file was generated

	Detail Record for Remitter			
Field No	Length	Format	Description	
1	1	Numeric	Record type = '9' debit record	
2		Number with 2 decimal places (includes decimal point)	Transaction amount expressed in the currency of the account to be debited. This amount must be equal to the total transaction amount of the credit records.	
3	12	Character	Account number to be debited, with leading zeroes to make up the 12 character-length of the field.	
4	35	Character	Payment Details which will appear on the statement of account of the remitter	
			Free text, optional, accepts alphanumerical characters (A-Z, a-z, 0-9)	

	Detail Record for Beneficiary Account at MCB (MUR & FCY)			
Field No	Length	Format	Description	
1	1	Numeric	Record type = '1' credit record for MCB account	
2		Number with 2 decimal places (includes decimal point)	Transaction amount. This amount should be greater than zero and expressed in the currency of the account to be debited.	
3	12	Character	Account number to be credited in MCB, with leading zeroes to make up the 12 character-length of the field.	
4	35	Character	Payment Details which will appear on the statement of account of the beneficiary	
			Free text, optional, accepts alphanumerical characters (A-Z, a-z, 0-9)	

Detail Record for Beneficiary Account at Other Local Bank (MUR only)			
Field No	Length	Format	Description
1	1	Numeric	Record type = '2' credit record for other local bank account
2		Number with 2 decimal places (includes decimal point)	Transaction amount. This amount should be greater than zero and expressed in the currency of the account to be debited.

3	2	Numeric	Local bank code. The bank code should exist in the list of other local banks defined below.
4	16	Character	Beneficiary account number held in the local bank
5	40	Character	Beneficiary's name
6	35	Character	Payment Details which will appear on the statement of account of the beneficiary
			Free text, mandatory, accepts alphanumerical characters (A-Z, a-z, 0-9)
7	1	Character	MACSS flag, if value is set to 'Y' the transaction will be sent via SWIFT. Else value should be set to 'N'

	Detail Record for Foreign Currency to Other Banks (Local and Foreign Banks)			
Field No	Length	Format	Description	
1	1	Numeric	Record type = '3' credit record for overseas payment	
2		Number with 2 decimal places (includes decimal point)	Transaction amount. This amount should be greater than zero and expressed in the currency of the account to be debited.	
3	3	Character	Credit Currency Currency code to be used for the overseas transfer	
4	11	Character	Bank Identification Code Conditional, Mandatory if: IBAN format is not provided	
5	15	Character	Routing code Optional, only if IBAN format is not used	
6	35	Character	Beneficiary Client Account	
			Mandatory, accepts alphanumerical characters IBAN format mandatory for EUR and European countries	
7	35	Character	Beneficiary client name Mandatory, accepts alphanumerical characters	
8	70	Character	Beneficiary client address Mandatory, accepts alphanumerical characters	
9	140	Character	Payment details Mandatory, accepts alphanumerical characters	
10	5	Character	Purpose code Mandatory	

Other Details

List of Central Bank Payment Purpose Codes		
Payment Purpose Code	Description	
01	Standing Order	
02	Salary	
03	Credit Card Settlement	
04	Pension	
05	Dividend	
06	Interest received	
07	Internet Banking Transfer	

08	Merchant Settlement
10	Special Allowance - Min salary
14	Transfers/Bonus
22	Refund and Repayment of Taxes
99	International Payment

List of Other Local Bank Codes		
Bank Code	Bank Name	
01	BANK OF MAURITIUS	
02	BANK OF BARODA	
03	ABSA BANK (MAURITIUS) LIMITED	
05	BANK ONE	
06	HABIB BANK	
07	HSBC	
08	SBI	
09	THE MAURITIUS COMMERCIAL BANK LTD	
11	STATE BANK OF MAURITIUS	
12	MAU BANK	
14	BCP (MAURITIUS) LTD – EX BANQUE DES MASCAREIGNES	
22	STANDARD BANK (MAURITIUS) LTD	
23	STANDARD CHARTERED BANK (MAURITIUS)	
25	AFRASIA	
27	ABC BANKING CORPORATION	
32	BANYANTREE BANK LIMITED	

List of Currency Codes		
Currency Code	Description	
MUR	Mauritian Rupee	
USD	US Dollar	
EUR	Euro	
GBP	Pound Sterling	
ZAR	South African Rand	
AUD	Australian Dollar	
CHF	Swiss Franc	

Currenty Code Description 00 COMIZA A01 Payments for import/ Export earning B01 Air Transport - Passenger Fares B02 Air Transport - Passenger Fares B03 Air Transport - Passenger Fares B04 SEA TRANSPORT - PREIGHT CHARGES B05 SEA TRANSPORT - PREIGHT CHARGES B06 SEA TRANSPORT - PREIGHT CHARGES C01 TRAY & TOURIST EXP - PERSONAL / HEA C02 TRAY & TOURIST EXP - PERSONAL / HEA C03 TRAY & TOURIST EXP - PERSONAL / HEA C04 TRAY & TOURIST EXP - PERSONAL / HEA C05 TRAY & TOURIST EXP - PERSONAL / HEA C06 TRAY & TOURIST EXP - PERSONAL / HEA C07 TRAY & TOURIST EXP - O'THER C01 TRAY & TOURIST EXP - O'THER C01 TRAY & TOURIST EXP - O'THER C01 NOOME ON D'RICCT INVESTMENT E02 INCOME ON D'RICCT INVESTMENT E03 INCOME ON D'RICCT INVESTMENT E04 INVESTMENT INCOME (GOVT) E05 INVESTMENT INCOME (PRIV SECT) E07		List of Purpose Codes for Payment to Account at Overseas Bank
A01 Payments for Import/ Export earning B01 Air Transport - Passenger fares B02 Air Transport - Passenger fares B03 Air Transport - Passenger Fares B04 SEA TRANSPORT - PASSENGER FARES B05 SEA TRANSPORT - PASSENGER FARES B06 SEA TRANSPORT - FREIGHT CHARGES B06 SEA TRANSPORT - AUX SERVICES C02 TRAY & TOURIST EXP - PERSONAL / HEA C03 TRAY & TOURIST EXP - PERSONAL / HEA C04 TRAY & TOURIST EXP - OTHER D01 COMPENSATION OF EMPLOYEES E01 INCOME ON DECT INVESTMENT E02 INCOME ON DECT INVESTMENT E03 INCOME ON DECT INVESTMENT E04 INVESTMENT INCOME (PARASTATAL) E05 INVESTMENT INCOME (PARASTATAL) E06 INVESTMENT INCOME (PARASTATAL) E07 OTHER INVESTMENT INCOME (PARASTATAL) F01 TELECOMMUNICATION F02 POSTAL AND COURTER SERVICES F03 RUSHANCE PERMILUMS RECEIVED/FAID F05 RISURDAY OF ARMILLING RECEIVED / FAID F06 </th <th>Currency Code</th> <th>Description</th>	Currency Code	Description
B01		
B02 AIR TRANSPORT - FREIGHT CHARGES B03 AIR TRANSPORT - AUX SERVICES B04 SEA TRANSPORT - PASSENGER FARES B05 SEA TRANSPORT - PREIGHT CHARGES B06 SEA TRANSPORT - AUX SERVICES C01 TRAV & TOURIST EXP - BUSINESS C02 TRAV & TOURIST EXP - PERSONAL / HEA C03 TRAV & TOURIST EXP - PERSONAL / HEA C04 TRAV & TOURIST EXP - FEDICATION C04 TRAV & TOURIST EXP - COTHER C05 COMPENSATION OF EMPLOYEES C06 INCOME ON DIRECT INVESTMENT E02 INCOME ON DERCT INVESTMENT E02 INCOME ON EQUITY (DIVIDENDS) E03 INCOME ON DEBT (INTEREST) E05 INVESTMENT INCOME (PARASTATAL) E06 INVESTMENT INCOME (PARASTATAL) E07 OTHER INVESTMENT INCOME E08 OTHER INVESTMENT INCOME E09 OTHER E09 OT		
B03 AIR TRANSPORT - AUX SERVICES B04 SEA TRANSPORT - PASSENGER FARES B05 SEA TRANSPORT - PASSENGER FARES B06 SEA TRANSPORT - AUX SERVICES C01 TRAV & TOURIST EXP - BUSINESS C02 TRAV & TOURIST EXP - PERSONAL / HEA C03 TRAV & TOURIST EXP - PERSONAL / HEA C04 TRAV & TOURIST EXP - CHER C05 TRAV & TOURIST EXP - CHER C06 TRAV & TOURIST EXP - CHER C07 COMPENSATION OF EMPLOYEES C01 INCOME ON DIRECT INVESTMENT C02 INCOME ON EQUITY (DIVIDENDS) C03 INCOME ON EQUITY (DIVIDENDS) C04 INVESTMENT INCOME (GOVT) C05 INVESTMENT INCOME (FARSTATAL) C06 INVESTMENT INCOME (PRAVSECT) C07 OTHER INVESTMENT INCOME C08 ONSTRUCTION SERVICES C09 OSTAL AND COURIER SERVICES C09 OSTAL AND COURIER SERVICES C09 INSURANCE PREMIUMS RECEIVED/PAID C05 INSURANCE PREMIUMS RECEIVED/PAID C06 FINANCIAL SERVICES C07 OCMPUTER AND INFORMICES C08 ROYALTES AND LICENCE FEES C09 MERCHANTING, TRADE RELATED SERV F10 OPERATIONAL LEASING SERVICES C09 MERCHANTING, TRADE RELATED SERV F10 OPERATIONAL LEASING SERVICES C09 MERCHANTING, TRADE RELATED SERV F10 OPERATIONAL LEASING SERVICES		
SEA TRANSPORT - PASSENGER FARES 805 SEA TRANSPORT - ALIX SERVICES R06 SEA TRANSPORT - ALIX SERVICES R07 TRAV& TOURIST EXP - BUSINESS R08 TRAV& TOURIST EXP - BUSINESS R09 TRAV& TOURIST EXP - BUSINESS R00 TRAV& TOURIST EXP - BUSINESS R01 TRAV& TOURIST EXP - BUJCATION R04 TRAV& TOURIST EXP - DUILATION R05 TRAV& TOURIST EXP - OTHER R01 COMPENSATION OF EMPLOYEES R01 INCOME ON DIRECT INVESTMENT R02 INCOME ON DIRECT INVESTMENT R03 INCOME ON DEBT (INTEREST) R04 INVESTMENT INCOME (GOVT) R05 INVESTMENT INCOME (PARASTATAL) R06 INVESTMENT INCOME (PRIV SECT) R07 OTHER INVESTMENT INCOME R01 TELECOMMUNICATION R02 POSTAL AND COURRIER SERVICES R03 CONSTRUCTION SERVICES R04 INSURANCE CLAIMS RECEIVED / PAID R05 INSURANCE CLAIMS RECEIVED / PAID R06 FINANCIAL SERVICES R07 COMPUTER AND INFO SERVICES R08 ROYALTIES AND LICENCE FEES R09 MERCHANTING, TRADE RELATED SERV F10 OPERATIONAL LEASING SERVICES F11 MISC BUS, PROF, TECH SERVICES F11 MISC BUS, PROF, TECH SERVICES		
B05 SEA TRANSPORT - FREIGHT CHARGES B06 SEA TRANSPORT - AUX SERVICES C01 TRAV & TOURIST EXP - BUSINESS C02 TRAV & TOURIST EXP - BUSINESS C03 TRAV & TOURIST EXP - BUSINESS C04 TRAV & TOURIST EXP - BUSINESS C05 TRAV & TOURIST EXP - DUCATION C04 TRAV & TOURIST EXP - DUCATION C05 TRAV & TOURIST EXP - OTHER D01 COMPENSATION OF EMPLOYEES E01 INCOME ON DIRECT INVESTMENT E02 INCOME ON DEBT (INTEREST) E03 INCOME ON DEBT (INTEREST) E04 INVESTMENT INCOME (GOVT) E05 INVESTMENT INCOME (PARASTATAL) E06 INVESTMENT INCOME (PRIV SECT) E07 OTHER INVESTMENT INCOME F01 TELECOMMUNICATION F02 POSTAL AND COURRIER SERVICES F03 CONSTRUCTION SERVICES F04 INSURANCE CLAIMS RECEIVED / PAID F05 INSURANCE CLAIMS RECEIVED / PAID F06 FINANCIAL SERVICES F07 COMPUTER AND INFO SERVICES F08 ROYALTIES AND LICENCE FEES F09 MERCHANTINN, TRADE RELATED SERV F10 OPERATIONAL LEASING SERVICES F11 MISC BUS, PROF, TECH SERVICES	B03	AIR TRANSPORT - AUX SERVICES
B06 SEA TRANSPORT - AUX SERVICES C01 TRAY & TOURIST EXP - BUSINESS C02 TRAY & TOURIST EXP - PERSONAL / HEA C03 TRAY & TOURIST EXP - DELICATION C04 TRAY & TOURIST EXP - OTHER C05 TRAY & TOURIST EXP - OTHER C06 TRAY & TOURIST EXP - OTHER C07 COMPENSATION OF EMPLOYEES E01 INCOME ON DIRECT INVESTMENT E02 INCOME ON EQUITY (DIVIDENDS) E03 INCOME ON DEBT (INTEREST) E04 INVESTMENT INCOME (GOVT) E05 INVESTMENT INCOME (FRIV SECT) E06 INVESTMENT INCOME (PRIV SECT) E07 OTHER INVESTMENT INCOME F01 TELECOMMUNICATION F02 POSTAL AND COURRIER SERVICES F03 CONSTRUCTION SERVICES F04 INSURANCE PREMIUMS RECEIVED / PAID F05 INSURANCE CLAIMS RECEIVED / PAID F06 FINANCIAL SERVICES F07 COMPUTER AND INFO SERVICES F08 ROYALTIES AND LICENCE FEES F09 MERCHANTING, TRADE RELATED SERV E11 MISC BUS, PROF, TECH SERVICES	B04	SEA TRANSPORT - PASSENGER FARES
C01 TRAV & TOURIST EXP - BUSINESS C02 TRAV & TOURIST EXP - PERSONAL / HEA C03 TRAV & TOURIST EXP - DUCATION C04 TRAV & TOURIST EXP - OTHER D01 COMPENSATION OF EMPLOYEES E01 INCOME ON DIRECT INVESTMENT E02 INCOME ON DEQUITY (DIVIDENDS) E03 INCOME ON DEBT (INTEREST) E04 INVESTMENT INCOME (GOVT) E05 INVESTMENT INCOME (PARASTATAL) E06 INVESTMENT INCOME (PRIV SECT) E07 OTHER INVESTMENT INCOME F01 TELECOMMUNICATION F02 POSTAL AND COURRIER SERVICES F03 CONSTRUCTION SERVICES F04 INSURANCE PREMIUMS RECEIVED / PAID F05 INSURANCE CLAIMS RECEIVED / PAID F06 FINANCIAL SERVICES F07 COMPUTER AND INFO SERVICES F08 ROYALTIES AND LICENCE FEES F09 MERCHANTING, TRADE RELATED SERV F10 OPERATIONAL LEASING SERVICES F11 MISC BUS, PROF, TECH SERVICES	B05	SEA TRANSPORT - FREIGHT CHARGES
TRAV & TOURIST EXP - PERSONAL / HEA CO3 TRAV & TOURIST EXP - EDUCATION CO4 TRAV & TOURIST EXP - EDUCATION CO4 TRAV & TOURIST EXP - OTHER D01 COMPENSATION OF EMPLOYEES E01 INCOME ON DIRECT INVESTMENT E02 INCOME ON EQUITY (DIVIDENDS) E03 INCOME ON DEBT (INTEREST) E04 INVESTMENT INCOME (GOVT) E05 INVESTMENT INCOME (PRASTATAL) E06 INVESTMENT INCOME (PRASTATAL) E07 OTHER INVESTMENT INCOME F01 TELECOMMUNICATION F02 POSTAL AND COURRIER SERVICES F03 CONSTRUCTION SERVICES F04 INSURANCE PREMIUMS RECEIVED/PAID F05 INSURANCE CLAIMS RECEIVED / PAID F06 FINANCIAL SERVICES F07 COMPUTER AND INFO SERVICES F08 ROYALTIES AND LICENCE FEES F09 MERCHANTING, TRADE RELATED SERV F10 OPERATIONAL LEASING SERVICES F11 MISCBUS, PROF, TECH SERVICES	B06	SEA TRANSPORT - AUX SERVICES
TRAV & TOURIST EXP - EDUCATION CO4 TRAV & TOURIST EXP - OTHER D01 COMPENSATION OF EMPLOYEES E01 INCOME ON DIRECT INVESTMENT E02 INCOME ON EQUITY (DIVIDENDS) E03 INCOME ON EQUITY (DIVIDENDS) E04 INVESTMENT INCOME (GOVT) E05 INVESTMENT INCOME (PARASTATAL) E06 INVESTMENT INCOME (PARASTATAL) E07 OTHER INVESTMENT INCOME F01 TELECOMMUNICATION F02 POSTAL AND COURRIER SERVICES F03 CONSTRUCTION SERVICES F04 INSURANCE PREMIUMS RECEIVED/PAID F05 INSURANCE CLAIMS RECEIVED / PAID F06 FINANCIAL SERVICES F07 COMPUTER AND INFO SERVICES F08 ROYALTIES AND LICENCE FEES F09 MERCHANTING, TRADE RELATED SERV F10 OPERATIONAL LEASING SERVICES F11 MISCBUS, PROF, TECH SERVICES	C01	TRAV & TOURIST EXP - BUSINESS
CO4 TRAV & TOURIST EXP - OTHER DD1 COMPENSATION OF EMPLOYEES E01 INCOME ON DIRECT INVESTMENT E02 INCOME ON EQUITY (DIVIDENDS) E03 INCOME ON DEBT (INTEREST) E04 INVESTMENT INCOME (GOVT) E05 INVESTMENT INCOME (PARASTATAL) E06 INVESTMENT INCOME (PRIV SECT) E07 OTHER INVESTMENT INCOME F01 TELECOMMUNICATION F02 POSTAL AND COURRIER SERVICES F04 INSURANCE PREMIUMS RECEIVED/PAID F05 INSURANCE CLAIMS RECEIVED / PAID F06 FINANCIAL SERVICES F07 COMPUTER AND INFO SERVICES F08 ROYALTIES AND LICENCE FEES F09 MERCHANTING, TRADE RELATED SERV F10 OPERATIONAL LEASING SERVICES F11 MISC BUS, PROF, TECH SERVICES	C02	TRAV & TOURIST EXP - PERSONAL / HEA
DO1 COMPENSATION OF EMPLOYEES E01 INCOME ON DIRECT INVESTMENT E02 INCOME ON EQUITY (DIVIDENDS) E03 INCOME ON DEBT (INTEREST) E04 INVESTMENT INCOME (GOVT) E05 INVESTMENT INCOME (PARASTATAL) E06 INVESTMENT INCOME (PRIV SECT) E07 OTHER INVESTMENT INCOME F01 TELECOMMUNICATION F02 POSTAL AND COURRIER SERVICES F03 CONSTRUCTION SERVICES F04 INSURANCE PREMIUMS RECEIVED/PAID F05 INSURANCE CLAIMS RECEIVED / PAID F06 FINANCIAL SERVICES F07 COMPUTER AND INFO SERVICES F08 ROYALTIES AND LICENCE FEES F09 MERCHANTING, TRADE RELATED SERV F10 OPERATIONAL LEASING SERVICES F11 MISC BUS, PROF, TECH SERVICES	C03	TRAV & TOURIST EXP - EDUCATION
E01 INCOME ON DIRECT INVESTMENT E02 INCOME ON EQUITY (DIVIDENDS) E03 INCOME ON DEBT (INTEREST) E04 INVESTMENT INCOME (GOVT) E05 INVESTMENT INCOME (PARASTATAL) E06 INVESTMENT INCOME (PRIV SECT) E07 OTHER INVESTMENT INCOME F01 TELECOMMUNICATION F02 POSTAL AND COURRIER SERVICES F03 CONSTRUCTION SERVICES F04 INSURANCE PREMIUMS RECEIVED / PAID F05 INSURANCE CLAIMS RECEIVED / PAID F06 FINANCIAL SERVICES F07 COMPUTER AND INFO SERVICES F08 ROYALTIES AND LICENCE FEES F09 MERCHANTING, TRADE RELATED SERV F10 OPERATIONAL LEASING SERVICES F11 MISC BUS, PROF, TECH SERVICES	C04	TRAV & TOURIST EXP - OTHER
E02 INCOME ON EQUITY (DIVIDENDS) E03 INCOME ON DEBT (INTEREST) E04 INVESTMENT INCOME (GOVT) E05 INVESTMENT INCOME (PARASTATAL) E06 INVESTMENT INCOME (PRIV SECT) E07 OTHER INVESTMENT INCOME F01 TELECOMMUNICATION F02 POSTAL AND COURRIER SERVICES F03 CONSTRUCTION SERVICES F04 INSURANCE PREMIUMS RECEIVED/PAID F05 INSURANCE CLAIMS RECEIVED / PAID F06 FINANCIAL SERVICES F07 COMPUTER AND INFO SERVICES F08 ROYALTIES AND LICENCE FEES F09 MERCHANTING, TRADE RELATED SERV F10 OPERATIONAL LEASING SERVICES F11 MISC BUS, PROF, TECH SERVICES	D01	COMPENSATION OF EMPLOYEES
E03 INCOME ON DEBT (INTEREST) E04 INVESTMENT INCOME (GOVT) E05 INVESTMENT INCOME (PARASTATAL) E06 INVESTMENT INCOME (PRIV SECT) E07 OTHER INVESTMENT INCOME F01 TELECOMMUNICATION F02 POSTAL AND COURRIER SERVICES F03 CONSTRUCTION SERVICES F04 INSURANCE PREMIUMS RECEIVED/PAID F05 INSURANCE CLAIMS RECEIVED / PAID F06 FINANCIAL SERVICES F07 COMPUTER AND INFO SERVICES F08 ROYALTIES AND LICENCE FEES F09 MERCHANTING, TRADE RELATED SERV F10 OPERATIONAL LEASING SERVICES F11 MISC BUS, PROF, TECH SERVICES	E01	INCOME ON DIRECT INVESTMENT
E04 INVESTMENT INCOME (GOVT) E05 INVESTMENT INCOME (PARASTATAL) E06 INVESTMENT INCOME (PRIV SECT) E07 OTHER INVESTMENT INCOME F01 TELECOMMUNICATION F02 POSTAL AND COURRIER SERVICES F03 CONSTRUCTION SERVICES F04 INSURANCE PREMIUMS RECEIVED/PAID F05 INSURANCE CLAIMS RECEIVED / PAID F06 FINANCIAL SERVICES F07 COMPUTER AND INFO SERVICES F08 ROYALTIES AND LICENCE FEES F09 MERCHANTING, TRADE RELATED SERV F10 OPERATIONAL LEASING SERVICES F11 MISC BUS, PROF, TECH SERVICES	E02	INCOME ON EQUITY (DIVIDENDS)
E05 INVESTMENT INCOME (PARASTATAL) E06 INVESTMENT INCOME (PRIV SECT) E07 OTHER INVESTMENT INCOME F01 TELECOMMUNICATION F02 POSTAL AND COURRIER SERVICES F03 CONSTRUCTION SERVICES F04 INSURANCE PREMIUMS RECEIVED/PAID F05 INSURANCE CLAIMS RECEIVED / PAID F06 FINANCIAL SERVICES F07 COMPUTER AND INFO SERVICES F08 ROYALTIES AND LICENCE FEES F09 MERCHANTING, TRADE RELATED SERV F10 OPERATIONAL LEASING SERVICES F11 MISC BUS, PROF, TECH SERVICES	E03	INCOME ON DEBT (INTEREST)
E06 INVESTMENT INCOME (PRIV SECT) E07 OTHER INVESTMENT INCOME F01 TELECOMMUNICATION F02 POSTAL AND COURRIER SERVICES F03 CONSTRUCTION SERVICES F04 INSURANCE PREMIUMS RECEIVED/PAID F05 INSURANCE CLAIMS RECEIVED / PAID F06 FINANCIAL SERVICES F07 COMPUTER AND INFO SERVICES F08 ROYALTIES AND LICENCE FEES F09 MERCHANTING, TRADE RELATED SERV F10 OPERATIONAL LEASING SERVICES F11 MISC BUS, PROF, TECH SERVICES	E04	INVESTMENT INCOME (GOVT)
E07 OTHER INVESTMENT INCOME F01 TELECOMMUNICATION F02 POSTAL AND COURRIER SERVICES F03 CONSTRUCTION SERVICES F04 INSURANCE PREMIUMS RECEIVED/PAID F05 INSURANCE CLAIMS RECEIVED / PAID F06 FINANCIAL SERVICES F07 COMPUTER AND INFO SERVICES F08 ROYALTIES AND LICENCE FEES F09 MERCHANTING, TRADE RELATED SERV F10 OPERATIONAL LEASING SERVICES F11 MISC BUS, PROF, TECH SERVICES	E05	INVESTMENT INCOME (PARASTATAL)
F01 TELECOMMUNICATION F02 POSTAL AND COURRIER SERVICES F03 CONSTRUCTION SERVICES F04 INSURANCE PREMIUMS RECEIVED/PAID F05 INSURANCE CLAIMS RECEIVED / PAID F06 FINANCIAL SERVICES F07 COMPUTER AND INFO SERVICES F08 ROYALTIES AND LICENCE FEES F09 MERCHANTING, TRADE RELATED SERV F10 OPERATIONAL LEASING SERVICES F11 MISC BUS, PROF, TECH SERVICES	E06	INVESTMENT INCOME (PRIV SECT)
F02 POSTAL AND COURRIER SERVICES F03 CONSTRUCTION SERVICES F04 INSURANCE PREMIUMS RECEIVED/PAID F05 INSURANCE CLAIMS RECEIVED / PAID F06 FINANCIAL SERVICES F07 COMPUTER AND INFO SERVICES F08 ROYALTIES AND LICENCE FEES F09 MERCHANTING, TRADE RELATED SERV F10 OPERATIONAL LEASING SERVICES F11 MISC BUS, PROF, TECH SERVICES	E07	OTHER INVESTMENT INCOME
F03 CONSTRUCTION SERVICES F04 INSURANCE PREMIUMS RECEIVED/PAID F05 INSURANCE CLAIMS RECEIVED / PAID F06 FINANCIAL SERVICES F07 COMPUTER AND INFO SERVICES F08 ROYALTIES AND LICENCE FEES F09 MERCHANTING, TRADE RELATED SERV F10 OPERATIONAL LEASING SERVICES F11 MISC BUS, PROF, TECH SERVICES	F01	TELECOMMUNICATION
F04 INSURANCE PREMIUMS RECEIVED/PAID F05 INSURANCE CLAIMS RECEIVED / PAID F06 FINANCIAL SERVICES F07 COMPUTER AND INFO SERVICES F08 ROYALTIES AND LICENCE FEES F09 MERCHANTING, TRADE RELATED SERV F10 OPERATIONAL LEASING SERVICES F11 MISC BUS, PROF, TECH SERVICES	F02	POSTAL AND COURRIER SERVICES
F05 INSURANCE CLAIMS RECEIVED / PAID F06 FINANCIAL SERVICES F07 COMPUTER AND INFO SERVICES F08 ROYALTIES AND LICENCE FEES F09 MERCHANTING, TRADE RELATED SERV F10 OPERATIONAL LEASING SERVICES F11 MISC BUS, PROF, TECH SERVICES	F03	CONSTRUCTION SERVICES
F06 FINANCIAL SERVICES F07 COMPUTER AND INFO SERVICES F08 ROYALTIES AND LICENCE FEES F09 MERCHANTING, TRADE RELATED SERV F10 OPERATIONAL LEASING SERVICES F11 MISC BUS, PROF, TECH SERVICES	F04	INSURANCE PREMIUMS RECEIVED/PAID
F07 COMPUTER AND INFO SERVICES F08 ROYALTIES AND LICENCE FEES F09 MERCHANTING, TRADE RELATED SERV F10 OPERATIONAL LEASING SERVICES F11 MISC BUS, PROF, TECH SERVICES	F05	INSURANCE CLAIMS RECEIVED / PAID
F08 ROYALTIES AND LICENCE FEES F09 MERCHANTING, TRADE RELATED SERV F10 OPERATIONAL LEASING SERVICES F11 MISC BUS, PROF, TECH SERVICES	F06	FINANCIAL SERVICES
F09 MERCHANTING, TRADE RELATED SERV F10 OPERATIONAL LEASING SERVICES F11 MISC BUS, PROF, TECH SERVICES	F07	COMPUTER AND INFO SERVICES
F10 OPERATIONAL LEASING SERVICES F11 MISC BUS, PROF, TECH SERVICES	F08	ROYALTIES AND LICENCE FEES
F11 MISC BUS, PROF, TECH SERVICES	F09	MERCHANTING, TRADE RELATED SERV
	F10	OPERATIONAL LEASING SERVICES
F12 AUDIOVISUAL AND RELATED SERV	F11	MISC BUS, PROF, TECH SERVICES
	F12	AUDIOVISUAL AND RELATED SERV

F13	OTHER PERS, CULT, REC SERV
F14	GOVERNMENT SERVICES
F15	OTHER SERVICES
G01	GOVERNMENT PENSIONS
G02	OTHER CURRENT GOVT TRANSF
G03	WORKERS REMITTANCES
G04	OTHER CURRENT PRIVATE TRANSF
G05	OTHER CURRENT TRANSFERS
H01	GOVERNMENT CAPITAL TRANSFERS
H02	MIGRANTS TRANSFERS
H03	OTHER CAPITAL PRIVATE TRANSF
H04	OTHER CAPITAL TRANSFERS
J01	DIRECT INVESTMENT
K01	PORTF INV - EQUITY SEC
К02	PORTF INV - LONG-TERM DEBT SEC
К03	PORTF INV - SHORT-TERM DEBT SEC
L01	LOANS RECEIVED /MADE - GOVERNMENT
L02	LOANS RECEIVED / MADE - PARASTATAL
L03	LOANS RECEIVED / MADE - PRIVATE SEC
L04	CURRENCY AND DEPOSITS
L05	OTHER ASSETS /LIABILITIES
M01	REPATRIATION - DIRECT INV
M02	REPATRIATION - EQUITY SEC
M03	REPATRIATION - LONG-TERM DEBT SEC
M04	REPATRIATION - SHORT-TERM DEBT SEC
N01	REPAY OF LOANS - GOVERNMENT
N02	REPAY OF LOANS - PARASTATAL
N03	REPAY OF LOANS - PRIVATE SECT
P01	OTHER INWARD/OUTWARD REMITTANCES

Note:

- 1. A single file can contain both MCB and Other Local Banks accounts record in MUR, whereas a separate distinct file should be created for foreign currency to Other Local Banks or Foreign Banks.
- 2. For transfer of foreign currency to other banks (SWIFT), the Central Bank payment purpose code selected should be 99 International Payment.
- 3. For transfer of foreign currency to other local banks, SWIFT transfer should be done.
- 4. For customers who will be effecting Foreign Currency to local banks or foreign banks (SWIFT) for the first time, we strongly recommend that you contact your Relationship Manager before loading your file on Internet Banking.