Manual de Procedimentos - Layout Pag-For Bradesco Payment for Suppliers

4008/Comercialização de Produtos e Serviços

SUMMARY

Product Presentation:

The Pag-For Bradesco System – Book-entry payment for Suppliers was particularly developed for making the automation of Payable Account process of your company simpler.

The main benefits offered for the Pag-For are:

- Gains of productivity and time;

- Decrease of operational costs;

- Increase of safety levels.

With the Pag-for you can not only authorize the payments for suppliers in the maturity date, but also to schedule future payments, always using electronic means to transfer the files.

The payments can be performed in the following modalities:

- Credit in Checking Account or Saving Account:
- Real Time Credit in Checking Account or Saving Account:
- Issue of DOC COMPE;
- Issue of TED;
- Check OP - Payment Order;
- Securities registered in Bradesco Collection;
- Securities not registered in Bradesco Collection

Operation:

You can choose the payments to be schedule and exchange their files with Bradeco.

Schedules may be previously registered as your company consider more appropriate, as well as may be performed on the day of payment until the 7:30 PM (hour of Brasilia), with exception for TED, which must be sent until the *4:00* PM (hour of Brasilia).

For making the files exchange easier, Bradesco makes resource available as payable account manager and a software for communication between client and bank.

Modalities of Payment:

- **Credit in Checking Account or Saving Account – Single Processing**
- **Credit in Checking Account or Saving Account – Real Time Processing**

Your payments are settled by a transfer of financial resource for the checking or saving account of

your suppliers.

The execution of the transfer can be:

Single Processing: the credit related to the scheduled payment is available in the supplier´s account in the evening of the day indicated for payment.

Real Time Processing: the credit is available in the supplier´s account, at the processing moment of the file-remittance, provided that the file transmission is D+0 (in the payment date). If the file is transfer in advance, the credit is made available for the supplier in the first processing of the payment day.

Code of Special Entries:

The Pag-For Bradesco System, in the modality Credit in Account, enables the client to perform payments, using entry codes for performing debit in your account or credit to beneficiaries. The codes should be previously registered, the main ones are:

0298 EMPLOYEE PAYMENT*
0469 WAGE PAYMENT*
1360 13RD WAGE PAYMENT
1361 VACANTION PAYMENT*
1363 ADVANCE PAYMENT*
1604 PENSIONER PAYMENT*
1646 ALIMONY PAYMENT
1654 CONTRACT TERMINATION PAYMENT
1709 PFOR COMMUTATION ASSISTANCE*
1710 PFOR EVENTUAL ADVANCE
1711 PFOR VACATIONS ADVANCE
1712 PFOR TWO WEEKS PAYMENT
1713 PFOR HEALTHCARE

1714 PFOR DENTISTRY CARE
1715 PFOR COMPULSORY UNION DUES
1716 PFOR MANDATORY UNION DUES
1717 PFOR PHARMACY AGREEMENT
1718 PFOR BONUS
1719 PFOR PROFIT SHARE.
1720 PFOR BONUS
1721 PFOR INSURANCE EMPLOYEES
1722 PFOR 13RD WAGE ADVANCE
1723 PFOR DAILY TRIPS
1739 PFOR PREBENDA
1765 PFOR FOOD TICKET*

Note: The clients that uses the Pag-For Bradesco service linked with Payroll Account payment, should use the entry codes indicated with *.

For your safety:

-   **Checking of supplier´s branch and account data:** the beneficiary´s branch and account informed in the remittance file are compared to the bank´s client registration.

-   **Identification of CNPJ-CPF/account bearer:** The agency and account are informed by the payer and based on that the CNPJ-CPF/ bearer name is confirmed, therefore you can be aware if the credit will be performed for the beneficiary indicated on the remittance file.

-   **Consistency of CNPJ/CPF:** In case of differences in the suppliers´ CNPJ or CPF indicated by the payer compared to client´s registration in the Bank, the payment is blocked.

Information to the supplier:

1. Future Entries Statement.

Every scheduled payment in the "Credit in Account" modality will be previously available in the Checking Account or Saving Account statement, in the option "Future Entries" for supplier´s consultation and control, avoiding contacts between the payer and supplier concerning payments schedule. See the following example:

```
25/02/XX              B R A D E S C O   I N S T A N T A N E O              CICSSP2
10:05                 A T E N D I M E N T O   A   C L I E N T E              AC06
.........................................................................................................................
                      XXXX  XXX  XXXXXXXXXXX

    DATA         TRANSAÇÃO                          DOCTO                   V A L O R

    27/02
             598   REC.POR FORNEC.                 0000103                   100,00
                   Exemplo S/A


.........................................................................................................................
AG.9999   CTA: 999999/9  RAZÃO 07 05    PF1=Guia    PF3=Retorna    Clear=Fim
```

The payer´s name will be informed in the credited account statement, and can be sent to the supplier by mail

This "Document Number" mentioned in the statement can be informed by the payer customer in the payment inclusion.

2. Notice of Credit to the Supplier:

When the payment is executed, the supplier can receive a "Notice of Credit" by mail, which confirms the payments performed in that day, as follows:

Bradesco

CNPJ 60.746.948
PFEB

Notice of Credit

Page: XX

DATA DE EMISSÃO: XX/XX/XXXX

FAVORECIDO				CNPJ/CPF			DATA DE PAGAMENTO		
FOMOS AUTORIZADOS PELO(S) CLIENTE(S) PAGADOR(ES) ABAIXO, A EFETIVARMOS O(S) SEGUINTE(S) PAGAMENTO(S)PELO NOSSO SISTEMA DE PAGAMENTO ESCRITURAL									
CLIENTE PAGADOR	MOD. PAG.	BANCO		AGÊNCIA		CONTA CORRENTE	DOCUMENTO		DISCRIMINAÇÃO DOS VALORES

CLIENTE PAGADOR	MOD. PAG.	CÓD.	NOME	CÓD.	NOME	CONTA CORRENTE	TP	NÚMERO	BRUTO	ACRÉSC/DESC	LÍQUIDO

MODALIDADE DE PAGAMENTO	TIPO DE DOCUMENTO	TOTAL GERAL				

| 01 – CRÉDITO EM C/C | 01 – N/F / FATURA | 03 – NOTA FISCAL | 05 - OUTROS |
| | 02 – FATURA | 04 – DUPLICATA | |

- **Issue of Check O.P. - Payment Order**

  This modality is indicated when the supplier does not have checking account in the bank or do not want to receive the payments in his bank account.

  In the branch indicated by the payer is available an e-mal that provides to the branch´s manager data for check issue, and the instruction for payment to the supplier.

  The payer client can define a term for the check withdrawal. If the supplier does not withdrawal the check in the agreed period, the value will return to payer´s account. In this case, a return file will be made available with the message "Reversal of Check OP".

- **DOC COMPE- Credit Document**

  DOC COMPE provides the transfer of financial resources between checking accounts kept in different banks, in D+1. The differential in this modality is if there is any inconsistent of the beneficiary bank, the return is electronically performed, with a confirmation through an exclusive return file of Returned DOC COMPE.

  As occurs in others modalities of Pag-For Bradesco, the payment through DOC COMPE can be scheduled in advance.

- **TED – Available Electronically Transfer**

  TED provides the transfer of financial resources between checking accounts kept in different banks in real time.

- **Securities registered in Bradesco Collection**

  Pag-For Bradesco system tracks the Collect registration through a search in the registered securities compared to payer company´s CNPJ. The file that results of the search is sent to the company and it authorizes the payment.

Securities Collection not registered in Bradesco

For the payment of others banks securities or Bradesco Collection without Registration, it is necessary only to capture the data through the bar code reading or entering the numbers of the line to be typed in the top of the note.

Transfer operation of the same bearer.

The company can perform transfer of the same bearer by the modalities of Credit in Account and DOC COMPE and TED.

If identification of the debit account (CNPJ) and credit account is the same, this confirms the transfer of the same bearer, so there is not CPMF charge.

Debit List:

It enables the company to schedule the payments, although their execution is conditioned to the client to send a payment list, dully signed, for the branch manager, after the manager releasing, the balance can be consulted.

TEMPLATE OF AUTHORIZATION LETTER OF CREDIT LIST

It should be generated for each file - return, including only with the scheduled payments and should be sent to the bank.

Date:

To
Banco Bradesco S/A

Reference: Debit Authorization:

Debit list number: 999999999

We authorize the debit in our Checking Account number 999.999-9 in the branch 9999-9 the amount of *****999.999.999.999,99(XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXX*** ***),and   to   perform   the   payment   of 999.999 obligation(s), as attached list.

Yours faithfully,

9999/999.999-9 Empresa Modelo do Brasil S/A

Client: 9999/999.999-9
Registration: 999.999.999/9999-99 Empresa Modelo do Brasil S/A
Debit list number: 999999999 = Total Value: *******999.999.999.999,99 Amount: 999.999
Payment Date: 24/01/2005   Payment type: TED

SEQ	SUPPLIER/ BENEFICIARY	# PAYMENT	AMOUNT R$
0001	999999999/9999-99 XXXXXXXXXXXXXX	999999999	***** 1.000,00
0002	999999999/9999-99 XXXXXXXXXXXXXX	999999999999	******* 120,00
0003	999999999/9999-99 XXXXXXXXXXXXXX	9999999999999	**** 59.000,00

TOTAL PAGE 01 ******** 60.120,00

Confirmation of Payments:

After processing the payments, the company will receive de notice of debit with the settled operations, as the following example:

Bradesco

CNPJ 60.746.948 PFEB			**Aviso De Débito Em Conta Corrente** PAG-FOR BRADESCO						**PÁGINA** DATA DE EMISSÃO: XX/XX/XXXX		

CLIENTE PAGADOR		CNPJ/ CPF		AGÊNCIA		CONTA CORRENTE					
LEVAMOS A DÉBITO DE SUA CONTA CORRENTE O(S) VALOR(ES) ABAIXO DISCRIMINADO(S), CONFORME CONVÊNIO EM VIGOR											

DATA DÉBITO	FORNECEDOR	MOD. PAG.	BANCO		AGÊNCIA		CONTA CORRENTE	DOCUMENTO		DISCRIMINAÇÃO DOS VALORES		
			CÓD	NOME	CÓD	NOME		TP	NÚM.	BRUTO	ACRÉS/DESC	LÍQUIDO

MODALIDADE DE PAGAMENTO	TIPO DE DOCUMENTO	TOTAL GERAL			
01 - CRÉDITO EM C/C 02 - CHEQUE O.P. 03 - DOC 30 - COBRANÇA BRADESCO 31 - COBRANÇA TERCEIROS	01 - N/F / FATURA 02 - FATURA 03 - NOTA FISCAL 04 - DUPLICATA 05 - OUTROS				

A report can be printed by the company based on the information included in the confirmation return file of performed payments.

Development of System:

For the file exchange, the payer customer can choose between the following options:

➢ **Development of standard Bradesco lay-out**

The company can generate files from its database, providing the information in a standard sequence previously defined by Bradesco. This is a customized and versatile way of internal system integration of the company.

➢ **Use of computer module software**

The safety is assured through configuration of electronic signature and exclusive values attribution for each approver. With a complete database, the company can generates different types of reports, according to its specifications: The software, developed for Windows, is easy handle, has Help option and

enables operation through the net.

Remittance/Return Files Names

Computer to Computer System

Remittance-file should have the following format:

PGDDMM**X**.REM   OR   PGDDMM**XX**.REM

1 or 2 alphanumerical variables: 0, 01, AB, A1, etc.

Example: PG250601.REM , PG2506AB.REM , PG2506A1.REM , etc.

Regarding to return-file, it will have the same format, however, with RET extension.

Example: PG250600.RET , PG250601.RET , PG2506AB.RET , ETC.

Host to Host System

The Dsname for remittance/return files will be defined between Company x Bank, at the moment of implantation.

System Approaches:

- **Format:**   Bradesco
- **Communication Means:**   Computer to Computer and Host to Host
- **Type of Register:**   Header, Transaction and Trailler
- **Organization:**   Sequential
- **Register Size:**   500 bytes
- **Field Type:**   in zones
- **Codification System:**   Computer to Computer ASCII
                                            Host to Host: EBCDIC

Note: In Computer to Computer codification system, the file must contain registries delimiters at the end of each (0D0A), as well as file closer at the end of Trailler (1A).

• Structure of Format Bradesco File

Remittance/Return – If the payer has only one profile, 1 CNPJ – CPF and one account

Profile 1 – Register (0) – remittance n°. 00001	Payer customer's Header Label 1 (*)	Seq 000001
- Register (1):	Transaction 1 of payer customer 1	Seq 000002
	Transaction n of payer customer 1	Seq 000003
- Register (9):	File trailler	Seq 000004

Remittance/Return – If the payer has only one profile, 1 CNPJ – CPF and more than one account

Profile 1 – Register (0) – remittance n°. 00001	Payer customer's Header Label 1 (*)	Seq 000001
- Register (1):	Transaction 1, of the account 1, of the payer customer 1	Seq 000002
	Transaction n, of the account 1, of the payer customer 1	Seq 000003
	Transaction 1, of the account 2, of the payer customer 1	Seq 000004
	Transaction n, of the account 2, of the payer customer 1	Seq 000005
- Register (9):	File trailler	Seq 000006

Or

Remittance/Return – If the payer has only one profile, several CNPJs – CPFs and one account each

Profile 1 – Register (0) – remittance n°. 00001	Payer customer's Header Label 1 (*)	Seq 000001
- Register (1):	Transaction 1, of the account 1, of the payer customer 1	Seq 000002
	Transaction n, of the account 1, of the payer customer 1	Seq 000003
Profile 1 – Register (0) – remittance n°. 00001	Payer customer's Header Label 2 (*)	Seq 000004
- Register (1):	Transaction 1, of the account 2, of the payer customer 2	Seq 000005
	Transaction n, of the account 2, of the payer customer 2	Seq 000006
Profile 1 – Register (0) – remittance n°. 00001	Payer customer's Header Label N (*)	Seq 000007
- Register (1):	Transaction 1, of the account 3, of the payer customer N	Seq 000008
	Transaction n, of the account 3, of the payer customer N	Seq 000009
- Register (9):	File trailler	Seq 000010

Remittance/Return – If the payer has only one profile, several CNPJs – CPFs with several accounts each

Profile 1 – Register (0) – remittance n°. 00001	Payer customer's Header Label 1 (*)	Seq 000001
- Register (1):	Transaction 1, of the account 1, of the payer customer 1	Seq 000002
	Transaction n, of the account 1, of the payer customer 1	Seq 000003
	Transaction 1, of the account 2, of the payer customer 1	Seq 000004
	Transaction n, of the account 2, of the payer customer 1	Seq 000005
Profile 1 – Register (0) – remittance n°. 00001	Payer customer's Header Label 2 (*)	Seq 000006
- Register (1):	Transaction 1, of the account 3, of the payer customer 2	Seq 000007
	Transaction n, of the account 3, of the payer customer 2	Seq 000008
	Transaction 1, of the account 4, of the payer customer 2	Seq 000009
	Transaction n, of the account 4, of the payer customer 2	Seq 0000010
Profile 1 – Register (0) – remittance n°. 00001	Payer customer's Header Label N (*)	Seq 000011
- Register (1):	Transaction 1, of the account 5, of the payer customer N	Seq 000012
	Transaction n, of the account 5, of the payer customer N	Seq 000013
- Register (9):	File trailler	Seq 000014

Or

Remittance/Return – if the payer has more than one profile

Profile 1 – Register (0) – remittance n°. 00001	Payer customer's Header Label 1 (*)	Seq 000001
- Register (1):	Transaction 1 of payer customer 1	Seq 000002
	Transaction n of payer customer 1	Seq 000003
- Register (9):	File trailler	Seq 000004
Profile 2 – Register (0) – remittance n°. 00002	Payer customer's Header Label 2 (*)	Seq 000001
- Register (1):	Transaction 1 of payer customer 2	Seq 000002
	Transaction n of payer customer 2	Seq 000003
- Register (9):	File trailler	Seq 000004
Profile 3 – Register (0) – remittance n°. 0003	Payer customer's Header Label N (*)	Seq 000001
- Register (1):	Transaction 1 of the payer customer N	Seq 000002
	Transaction n of the payer customer N	Seq 000003
- Register (9):	File trailler	Seq 000004

Note: (*) Payer client and each company´s branch (CNPJ´s branch field) should be registered.

Information Processing:

- Transmission

The transmission to the bank can be executed 24 hours per day. For the payment in the same day, the files can be sent up to 7:30 pm (Brasilia hour), except from TED whose limit hour is *4:00* pm (Brasilia hour).

Processing of remittance files

The Bank performs the processing of the remittance files every hour, making the return file immediately available after each processing.

For example: If the remittance file is sent to the bank 08:15, it will be extracted 8:30 and processed 09:00, and the return will be available from 9:15 on. This enables the company to perform changes, such as disapproval, exclusion, change of dates, etc, on a previously scheduled payment, within the same scheduling day, since it is not "Real Time".

- **Making the Return file available**

There are 5 types of return files (every one with the same lay-out):

1. **Tracking:** file with securities registered in Cobrança Online Bradesco, being responsibility of the company.

2. **Confirmation of Scheduling:** immediately available after each processing, it shows consistence and inconsistence, including payments in the same day;

3. **Confirmation of Payment:** it indicates the description of executed payments, regardless the scheduling date.

4. **Confirmation of Non-executed payment –** it indicates the description of non-executed payments, because there is not sufficient balance.

5. **Returned DOC COMPE:** it indicates the description of returned DOC's COMPE.

6. **Reversal of Check OP:** it indicates the description of reversal of Check OP (Payment Order), when it is requested by the payer client or the supplier does not withdrawal.

Communication Means:

1. - COMPUTER- COMPUTER TRANSMISSION: System that was developed aiming at enabling the file transfer between several micro-computers, available in the local market, whose software for transmission are:

- **WEBTA**: software that was developed and is supplied by Bradesco, for inter-linking of company´s computers to Bank´s machines, using Internet. The company should have internet connection.

2. - TRANSMISSION VIA HOST: System that was developed aiming at enabling the file transfer between

several types of software via HOST, that is:

- **NETVIEW FTP (NETVIEW FILE TRANSFER)** = It enables the transfer of large volumes of data for systems type IBM370, MVS and AS400, in SNA net. High performance and line usage with compression, enabling connection via Renpac X.25;

- **RVS (RECHNER - VERBUND SYSTEM)** = It is a system of file transfer, which can be interconnected, in case of other RVS installed or any compatible product; It supports different protocols of line BSC/SDLC/SNA/X.25. It automates JOB after receiving the file and supports any equipment since there is RBS in the other end and enables connection via Renpac X.25;

- **INTER.PEL** = It automates the transfer, eliminates data loss and improves remote application communication, compressing data with maximum efficiency. You can use or not the proprietary X.25 net, several architectures such as SNA, DNA, etc, with several hardware interconnected. It enables connection via Renpac X.25 and supports any equipment since there is INTER.PEL in the other end;

- **CONECT DIRECT (NDM)** = It automates the transfer, eliminates data loss and improves remote application communication, compressing data with maximum efficiency. You can use or not the proprietary X.25 net, several architectures such as SNA, DNA, etc, with several hardware interconnected. It enables connection via Renpac X.25 and supports any equipment since there is NDM in the other end;

- **VAX A VAX** = It enables communication via Mail, since the client has an equipment with similar features. It enables connection via X.25 and Renpac;

- **STM400** – This emulator enables normal or compressed information exchange through software pkzip/pkunzip via PO Box, between Company x Bank and vice-versa. The client should be a Embratel user

- **GSI – IBM GLOBAL SERVICES** = It is a system that enables communication between computers, connecting different applications; business partnership; more agility in the file transfer and access to return information in a minimum time; Increase of operational efficiency by system transfer and enables connection via X.25;

- **TIVIT** = Suite of computer and storage features shared with user of EDI*4000 services, which allows cumulative deposit of documents that are sent to it, and the download by the user. It enables connection via X.25;
- **INTERCHANGE** = Use X400 standard messages for EDI service. The X400 address is similar to a PO Box, where the messages are stored. A client can have one or more X400 address registered in INTERCHANGE.

- **NEXXERA** = It is specialized in safety and services in Business Network. Its technologic base offers infra-structure in EDI, Web EDI, Internet EDI, within IP/VPN concept, supported by several communication protocols, such as X25, Frame Relay and others. The Skyline Technology offers High Performance Data Exchange, assuring the safety, data integrity and full management of transactions flow, simultaneously operating in several communication media and hardware and software platform. It enables traditional EDI (0800, Dial Up Connection, Package Network), Internet EDI (with user application) and Web EDI (via browser).

- **AccesStage = AccesStage** is a company of **Mitsubishi Corporation** created to be "Business Service Provider **(BSP)**" in the EDI market, offering solutions that assist the companies to decrease operational costs, improve productivity, increase the efficiency, and, mainly, the integration with commercial partners. **AccesStage** developed products that assure the safety traffic of information in the Internet, making the first VAN service based on Internet available to Brazilian market.

Note: If the company already uses any communication media above, it can be used for information

exchange with the bank.

HEADER REGISTER

REMITTANCE FILE – REGISTER SIZE 500 BYTES

POS. REG. FROM – UP TO	FIELD / MEANING	AMOUNT DIGIT	CONTENT	A	N
001 TO 001	Register Identification	001	Mandatory - Fixed "zero" (0)		X
002 TO 009	Communication Code - Company's identification on the Bank	008	It will be provided by Bradesco Mandatory - fixed Refer to comments on page **17**		X
010 TO 010	Type of Payer Company Enrollment	001	1 = CPF / 2 = CNPJ / 3 = OTHERS Mandatory – variable		X
011 TO 019 020 TO 023 024 TO 025	Company's CNPJ/ CPF – Base of Payer Company CNPJ/CPF - Branch CNPJ/CPF - Control	009 004 002	Enrollment number Branch Control Mandatory – variable		X X X
026 TO 065	Name of the Payer Company	040	Corporate Name Mandatory - fixed	X	
066 TO 067	Type of Service **SUPPLIER'S PAYMENT**	002	Mandatory – fixed "20"		X
068 TO 068	Source code of the file 1 – Customer Source 2 – Source in the Bank	001	Mandatory – fixed "1"		X
069 TO 073	Remittance number	005	Increasing sequential Mandatory – variable Refer to comments on page **17**		X

To be continued...

Sequence...

POS. REG. FROM – UP TO	FIELD / MEANING	AMOUNT DIGIT	CONTENT	A	N
074 TO 078	Return number	005	Mandatory – fixed zeros - Valid field only for return-file		X
079 TO 086	File recording date	008	YYYYMMDD Mandatory – variable		X
087 TO 092	File recording time	006	HHMMSS Mandatory – variable		X
093 TO 097	File/tape recording density	005	Blanks	X	
098 TO 100	File/tape density recording unit	003	Blanks	X	
101 TO 105	Computer Module Identification	005	Blanks	X	
106 TO 106	Type of Processing	001	Disregarded Valid field only for return-file		X
107 TO 180	Reserved - company	074	For company's utilization	X	
181 TO 260	Reserved - bank	080	Blanks	X	
261 TO 477	Reserved - bank	217	Blanks	X	
478 TO 486	Debit list number	009	Debit list number Refer to comments on page **17**		X
487 TO 494	Reserved - bank	008	Blanks	X	
495 TO 500	Sequential number of register	006	Increasingly sequential from 1 to 1 in file The first header will be always 000001 Mandatory		X

Note: N = NUMERIC CHARACTERS
         A = ALPHANUMERIC CHARACTERS (CONTENT IN UPPERCASE – CAPITAL LETTERS)

IMPORTANT INFORMATION

HEADER REGISTER/ FILE - REMITTANCE

⇒ The system requires a header by Company/ Branch. In the remittance (Company → Bank) for authorization or no authorization of payment schedules, the company should generate a file keeping the structure described in the pages **15** and **16.**

⇒ Numeric fields should be right aligned and filled with "zero" at left, where appropriate.

FROM POSITIONS:

002 to 009 – COMMUNICATION CODE

Identification of the company in the Bank – It will be provided by the Bank before implementation. It is the same and fixed for every company of the Group, when the processing is centered. If the processing is decentralized, for example, by region, a code for each processor center can be provided, since there are different CNPJs.

069 to 073 – REMITTANCE NUMBER

Increasingly sequence for each remittance within the day, it should be controlled by the client. It should be the same for every header of a same trailler.

478 to 486 - Debit List Number:

The Debit List Number should be an increasingly sequence and it should never be repeated.

File structure - Debit List:

Remittance File: each generated remittance file should have:
. Header, Transaction and Trailler
   . By debit list number – this number should never be repeated – it should be generated:
     . By payment modality;
     . By payment date.

Example: Remittance/Return – If the payer has only one profile, onlu 1 CNPJ – CPF and only one account

Profile 1 – Register (0) – remittance n°. 00001	Payer customer's Header Label 1	Seq 000001
- Register (1):	Transaction 1 of payer customer 1	Seq 000002
	Transaction n of payer customer 1	Seq 000003
- Register (9):	File trailler	Seq 000004

Note: If the payer has more than one profile, several CNPJ/CPF and accounts, the structure of the file will remain the same.

TRANSACTION REGISTER

REMITTANCE FILE – REGISTER SIZE 500 BYTES

POS. REG. FROM – UP TO	FIELD / MEANING	AMOUNT DIGIT	CONTENT	A	N
001 TO 001	Identification	001	Mandatory - Fixed = "1" (ONE)		X
002 TO 002	Type of supplier enrollment 1 = CPF 2 = CNPJ 3 = OTHERS	001	If it is 3 = others, the following field should be completed with any number different from zero and it will not be consolidated by the Bank Mandatory – variable		X
003 TO 011 012 TO 015 016 TO 017	Supplier's base- CNPJ/CPF CNPJ/CPF-BRANCH CNPJ/CPF-CONTROL	009 004 002	For modalities from 01 to 05 , the CNPJ/CPF could be validated against the customers' enrollment in the Bank, or rejected and used that one in the Bank, as defined in the agreement. For modality 30 – it will be provided by the Bank in tracking file. For further modalities – mandatory variable		X X X
018 TO 047	Supplier's name	030	Supplier's Corporate Name Mandatory – variable	X	
048 TO 087	Supplier's Address	040	Street/Avenue name - number Refer to comments (supplier's address) on page **26**	X	
088 TO 092	Supplier's ZIP Code	005	ZIP Code number Refer to comments (supplier's address) on page **26**		X

To be continued...

POS. REG. FROM – UP TO	FIELD / MEANING	AMOUNT DIGIT	CONTENT	A	N
093 TO 095	ZIP Code complement	003	ZIP Code Suffix Refer to comments (supplier's address) on page **26**		X
096 TO 098	Code of the supplier's bank	003	Bank Code Refer to comments (supplier bank identification) on page **26**		X
099 TO 103	Code of supplier's branch	005	Branch code Refer to comments (supplier bank identification) on page **26**		X
104 TO 104	Digit of supplier's branch	001	Digit of the branch Refer to comments (supplier bank identification) on page **26**	X	
105 TO 117	Checking account of supplier	013	Checking account Refer to comments (supplier bank identification) on page **26**		X
118 TO 119	C/c digit of supplier	002	Digit of checking account Refer to comments (supplier bank identification) on page **26**	X	
120 TO 135	Payment number	016	Refer to comments on page **28**	X	
136 TO 138	Portfolio	003	**MODALITY – 31** – Mandatory only for Bank equal to 237 (Bradesco), and must be taken out from Bar Code or Line that can be typed, according to the guide on page **33**. For further banks, fill with zeros. **MODALITY – 30** – It is in tracking file **FURTHER MODALITIES** – Fixed zeros		X

POS. REG. FROM – UP TO	FIELD / MEANING	AMOUNT DIGIT	CONTENT	A	N
139 TO 150	Our number	012	**MODALITY – 31** – Mandatory only for Bank equal to 237 (Bradesco), and must be extracted from Bar Code or Line that can be typed. For further banks, complete with zeros. **FURTHER MODALITIES** – Fixed zeros		X
151 TO 165	Your number **Investments Account – Supplier Data: Investor's CNPJ/CPF** **Refer to comments on page 28**	015	Exclusive for modality 30 – tracked security **Investments Account – Supplier Data.** **Refer to comments on page 28**	X	
166 TO 173	Maturity Date	008	YYYYMMDD Modality 31 – the factor of Maturity of position 191 to 194 is predominant, and if it is missing, the maturity date becomes mandatory. Further modalities – Mandatory – variable, it should be earlier than payment date.		X
174 TO 181	Issue date of document	008	YYYYMMDD Optional for all modalities Fixed zeros		X
182 TO 189	Deadline for discount	008	YYYYMMDD Mandatory, when discounted value is informed at positions 220 to 234		X
190 TO 190	Null	001	Fixed zeros		X
191 TO 194	Maturity Factor	004	It refers to positions from 6 to 9 of bar codes, or the first 4 (four) characters of the 5th field of the Line that can be typed, when it is different from zeros.		X

To be continued...

POS. REG. FROM – UP TO	FIELD / MEANING	AMOUNT DIGIT	CONTENT	A	N
195 TO 204	Document Value	010	**MODALITY - 31** It should be informed the constant value of the bar code or the Line that can be typed, including if the value is equal to zero, regardless of the value to be paid. Mandatory – variable **FOR MODALITY - 30** It is in tracking file **FURTHER MODALITIES** Optional, if there is no discount nor addition value.		X
205 TO 219	Payment value	015	It should be the same value of the document, minus the discount value or plus addition, if any. If the value of the document (195 to 204) is zero, it must be informed the payment value. Mandatory		X
220 TO 234	Discount Value	015	It should be equal to value of the document, minus Payment Value, except if the value of the document is equal to zeros. Mandatory		X
235 TO 249	Addition value	015	It should be equal to Payment value, minus the document value, except if the value of the document is equal to zeros. Mandatory		X
250 TO 251	Document type 01 – Bill of Sale/Invoice 02 - Invoice 01 – Bill of Sale 04 – Trade Bill 05 - Others	002	Refer to comments on page **28** Mandatory – variable		X

POS. REG. FROM – UP TO	FIELD / MEANING	AMOUNT DIGIT	CONTENT	A	N
252 TO 261	Invoice/Bill of Sale number Trade Bill	010	If the type of document in the previous filed is equal to 1 or 3, this field becomes numerical - mandatory. Refer to comments on page **28**		X
262 TO 263	Document Series	002	Optional	X	
264 TO 265	Payment Modality Account Credit Check OP Real Time Account Credit DOC COMPE TED Bradesco´s Securities Third Part´s Securities	002	It identifies how the on-lending will be done to Beneficiary. C/C credit = Fixed "01" Check OP = Fixed "02" Real Time C/C credit : Fixed "05" DOC COMPE = Fixed "03" TED = Fixed "08" Bradesco Security = Fixed "30" It is exclusive for tracking file, otherwise it must be scheduled as third part security. Third Parties Security = Fixed "31" Refer to comments on page **28** Mandatory		X
266 TO 273	Date for performing the Payment	008	YYYYMMDD (optional) When it is not informed, the system takes on the constant date of Maturity field Refer to comments on page **28**		X
274 TO 276	Currency (CNAB CODE)	003	Mandatory – fixed blank	X	
277 TO 278	Schedule status	002	Complete with code "01"		X
279 TO 280 281 TO 282 283 TO 284 285 TO 286 287 TO 288	Return information 1 Return information 2 Return information 3 Return information 4 Return information 5	002 002 002 002 002	Discard – fixed blank Valid field only for return file	X	

Sequence...

POS. REG. FROM – UP TO	FIELD / MEANING	AMOUNT DIGIT	CONTENT	A	N
289 TO 289	Type of turnover 0 - Inclusion 5 - Change 9 - Exclusion	001	Mandatory – variable Refer to comments on page **29**		X
290 TO 291	Transaction Code 00 – It authorizes schedule 25 – It denies Schedule	002	Mandatory – variable Refer to comments on page **29**		X
292 TO 295	Time for balance consultation for real time modalities: 02 - Check OP 05 - Real Time account credit 08 – TED	004	Optional When it is not informed, the system will consult in all processing	X	
295 TO 310	Available balance at consultation time.	015	Valid only for return file Disregarded	X	
311 TO 325	Value of pre funding rate	015	Valid only for return file	X	
326 TO 331	Reservation	006	Blanks	X	
332TO 371	Drawer/ Guarantor Investments Account – Supplier Data: **Investor Name**	040	Only for collection instruments Further Modalities It will be discard – fixed blanks **Investments Account – Supplier Data.** **Refer to comments on page 29**	X	
372 TO 372	Reservation	001	Fixed blank	X	
373 TO 373	Level of Return Information	001	Valid field only for return file Discard – fixed blank	X	

To be continued...

POS. REG. FROM – UP TO	FIELD / MEANING	AMOUNT DIGIT	CONTENT	A	N
374 TO 413	Complementary information	040	Analysis of information related fo payment modality Refer to comments on pages **29 to 38**	X	
414 TO 415	Area code in the company	002	Company utilization – for identification of payment source optional		X
416 TO 450	Field for company's utilization Investments Account – Supplier Data: Enrollment type 1= CPF 2 = CNPJ Investments Account – Supplier Data: Investor Code	035 01 25	Company utilization – In order to be returned in return file, it depends on enrollment in Bank optional Mandatory, modality 8 – TED, when TED objective is informed = 17, for Broker Mandatory, modality 8 – TED, when TED objective is informed = 17, for Broker	. X X	X
451 TO 472	Reservation	022	Fixed blank	X	
473 TO 477	Entry code	005	Exclusive for 01, 02, 03, 05 and 08 modalities Indicates the entry code in checking account's statement Refer to comments on page **38**		X
478 TO 478	Reservation	001	Fixed blank	X	

POS. REG. FROM – UP TO	FIELD / MEANING	AMOUNT DIGIT	CONTENT	A	N
479 TO 479	Type of supplier account	001	**Exclusive for 01 and 05 modalities** 1 = Indicates that supplier's credit it will be performed in checking account 2 = It indicates that supplier's credit it will be performed in savings account Mandatory – variable **Exclusive for Investment Account, 01, 05 and 08 modalities:** 3 = It indicates that will be performed transfer between Checking Account to Investment Account. 4 = It indicates that will be performed transfer between Investment Account to Account of Investment 5 = It indicates that will be performed transfer between Investment Account to Checking Account Mandatory – variable		X X
480 TO 486	Complementary Account	007	Mandatory when the payer customer has more than one account for debit of payments. It must be requested to the bank. Refer to comments on page **38**		X
487 TO 494	Reservation	008	Fixed blank	X	
495 TO 500	Sequential number of register	006	Sequential number – The first transaction register will always be register "000002", and so on. Mandatory – variable		X

Note: N = NUMERIC CHARACTERS
A = ALPHANUMERIC CHARACTERS (CONTENT IN UPPERCASE – CAPITAL LETTERS)

IMPORTANT INFORMATION

TRANSACTION REGISTER/ FILE - REMITTANCE

⇒ Numeric fields should be right aligned and filled with "zero" at left, where appropriate.
⇒ The fields that have values should be completed with two decimals.

FROM POSITIONS:

048 to 095 – SUPPLIER ADDRESS
- 048 to 087 – supplier address
- 088 to 092 - Supplier´s ZIP Code
- 093 to 095 - ZIP Code Suffix

When in position 265 to 265, the transaction register, has:

⇒ Modality 01 - Credit in Checking Account in Bradesco, the fields related to these positions can be obtained from the client enrollment in the Bank, or after the system to perform the content consistency in file-remittance, whose conditions will depend on the previous register in the Bank system - mandatory field – variables;

⇒ Modality 02- Payment Order Check are mandatory fields – variables;

⇒ Modality 30 – Bradesco Collection, this information will be in the tracking file.

⇒ For others modality, these fields will be included – optional. The system will always assume the received data in the file-remittance, because there is no notice of credit to the supplier.

096 to 119 – IDENTIFICATION OF THE SUPPLIER BANK

The fields related to these positions, that are:

- 096 to 098 – code of supplier bank:

⇒ For the Payment Modality 30 - Securities in Bradesco Collection - mandatory – fixed "237" and is included in tracking file;

⇒ For the Payment Modality 01- Credit in Checking Account in Bradesco – mandatory fixed "237";

⇒ For the Payment Modality 02- OP Check – mandatory - fixed "237";

⇒ For the Payment Modality 03– DOC COMPE and 08 – TED - mandatory – variable;

⇒ For the Payment Modality 31 – Third Parties Securities – mandatory – withdrawal of bar code;
- 099 to 103 - Code of supplier's branch
- 104 to 104 - Digit of supplier's branch
- 105 to 117 - Checking account of supplier
- 118 to 119 - Digit of supplier's account

⇒ **For the Payment Modality 30 – "Securities in Bradesco Collection ":** Mandatory – variable, the

base content should be informed , that is, the same information included in the tracking file;

⇒ **For the Payment Modality 01- "Credit in Checking Account in Bradesco";** Mandatory – variable and the control digits of Branch and Checking Account will be validates;

⇒ **For the Payment Modality 02- "OP Check" ;** Mandatory – variable, only the code of branch and digit;

⇒ **For the Payment Modality 03– DOC COMPE and 08 – TED;** Mandatory – variable, the system will also perform evaluation of consistency of branch code:

⇒ **For the Payment Modality 31 – "Third Parties Securities":** Case the bank code is 237, every field is mandatory, and, if the bank code is different from 237, it is not necessary to inform the branch/digit code and Checking Account/digit but is necessary to complete the fields with zero – fixed, because the payment will be performed based on the content of the complementary information field (positions 374 to 413), of the Transaction Register, that is, empty field of bar code or line to be typed.

CALCULATION OF THE CONTROL DIGIT OF THE BRANCH AND C/C BRADESCO

Bradesco Branch: Module 11 Universal, with weight from 2 to 7.

Example: Branch 9999

To perform the multiplication from right to left.   9   9   9   9
                                                          X
                                                              5   4   3   2

To perform the sum of multiplication result   45 + 36 + 27 + 18 = **126**

To divide the sum result by 11:   **1 2 6   1 1**

                                            5   1 6

To deduct the remainder from dividend:

11 - 5 = 6   (The result will be the digit)

Note: If the remainder of the division is 0 (zero), the digit will be zero (0) and if the remainder is 1 (one), the digit will be zero or "P"

- **Checking account Bradesco:** Module 11 Universal, with weight from 2 to 7 and only for the field itself, that is, without consider the Branch field.
  The criterion to be adopted should be the same of the branch, as above.

Note: Idem to Digit of the Branch

120 a 135 – PAYMENT NUMBER

Mandatory – variable
It is used for identification of the payment to be performed, changed or excluded. It is individual by payment and cannot be repeated. It is generated by the payer client when scheduling payment by that, except for the modality 30 - Securities in Bradesco Collection, which is supplied by the Bank when the generation of tracking file, which should be maintained and informed when the authorization of

scheduling, change or exclusion

151 to 165 - Investments Account – Supplier Data – Investor CNPJ/CPF

- 151 to 159 – CNPJ/ CPF Investor Base – 9 digits – Numerical - Mandatory, modality 8 – TED, when TED propose is informed = 17, for Broker

- 160 to 163 – CNPJ/ CPF - Branch – 4 digits – Numerical - Mandatory, modality 8 – TED, when TED propose is informed = 17, for Broker

- 164 to 165 – CNPJ/ CPF - Branch – 2 digits – Numerical - Mandatory, modality 8 – TED, when TED propose is informed = 17, for Broker

250 to 251 – DOCUMENT TYPE

The Bank System cannot be validated. The payer information will be always considered.

252 to 261 - INVOICE / BILL OF SALES / TRADE BILL NUMBER

It is informed in the modality: 01 – Credit in Checking Account and it will be in the document number field of the notice of credit to Supplier, mandatory when the document type is 1 or 3.

264 to 265 – MODALITIES CODES

CODE	MODALITY DESCRIPTION
01	CREDIT IN CHECKING ACCOUNT OR SAVING ACCOUNT
02	CHECK OP (PAYMENT ORDER)
03	DOC COMPE
05	REAL TIME ACCOUNT CREDIT
08	TED
30 –	TRACKED SECURITIES IN BRADESCO COLLECTION
31	THIRD PARTIES SECURITIES

266 TO 273 – DATE FOR PAYMENT EXECUTION

- This field should be the same of maturity date (positions 166 to 173), and cannot be earlier than processing date, for modalities 1, 2 e 3;
- Mandatory field for Debit List:

289 to 289 – MOVEMENT TYPE

- **0 – Inclusion:** It should be informed for any document to be executed, except from when the modality in the position 264 to 264 of the Transaction Register is 30- securities in Bradesco Collection, this field should include code 5 = change;

- **5 – Change;** It changes data of a scheduled payment (date and value);

- **9 – Exclusion;** It excludes the database register of the Bank.

290 to 291 – MOVEMENT CODE

It authorizes = 00, or does not Authorize (suspension) = 25 the scheduling , keeping the register in the database of the bank.

Note: When position 289 to 289, field Movement Type = "9" – exclusion, this field (290 to 291) will be discard, can be blank.

332 to 371 - Investments Account – Supplier Data – Investor Name

- In this field should be informed the Investor Name – 40 digits – Alpha-Numerical - Mandatory, modality 8 – TED, when TED propose is informed = 17, for Broker

374 to 413 – COMPLEMENTARY INFORMATION

Decomposition of Complementary Information due to Payment Modality (position 264 to 265 – Transaction Register).

01 and 05 - C/C CREDIT POSITION 374 TO 413.............	BLANKS	40	ALPHANUMERICAL
02 - CHECK OP POSITION 374 to 413.............	INSTRUCTION – Empty field which could contain instructions to be executed for check release.	40	ALPHANUMERICAL
03 - DOC COMPE **08 – TED** POSITION 374 to 374............. POSITION 375 to 380............. POSITION 381 to 382.............	TYPE OF DOC COMPE/TED – **C** or **D** **C** = Different holder **D** = Same holder NUMBER OF DOC COMPE/TED – this field should be informed null PURPOSE CODE OF DOC COMPE/TED **Type C = (Different holder)** 01 - Credit in Checking Account 02 – Rental/Condominium Payment 03 – Trade Bills/Securities payment 04 – Dividend Payment 05 – Tuition Fee Payment 06 – Wage Payment 07 – Payment of Supplier/Fees. 08 – Exchange Operations / Funds / Stock Exchange 09 – On-lending of Collection / Tax Payment 10 – International Tranfer in Reais 11 – DOC COMPE/TED for Savings 12 – DOC COMPE/TED for Judicial Deposit 13 - Alimony	01 06 02	ALFANUMÉRICO NUMÉRICO NUMÉRICO

POSITION 381 to 382..............	14 - Income Tax Refund 16 – Credit in investment account held by payee FI 17 – Credit in investment account held by payee FI's customer 18 – Operations Real State Insurance - SFH 19 – Operations FDS - Caixa 20 – Credit Operation Payment 21 – Credit in investment account held by payee FI 23 – Management Fee 24 – Credit for Investment in payee FI's customer – Investment Account held in source FI 25 – Credit for Investment in payee FI's customer – Investment Account held in source FI's customer 26 – Credit in Investment Account in destination FI, originating from FI without Bank Reserve 27 – Payment of Judicial Agreement/Execution 28 – Settlement of Committed Loans 29 - Trainee Payment 30 – Payment for Colloborator 31 - Prebend Payment 32 – Investment Account Resources Drawdown 33 – Interest Payment over Own Equity 34 – Payment of Revenue or Amortization w/o Quotes and/or Debentures 35 – Service Fee 37 – Interest Payment and/or Amortization of Deposited Securities in Guarantee 38 – Reversal or Refund – Various 59 – Insurance Bonus Refund 60 – Payment of Indemnity Loss Insurance 61 – Co-Insurance Bonus Payment 63 – Payment of Indemnity Loss Co-Insurance 64 – Reinsurance Bonus Payment 65 – Reinsurance Bonus Refund 66 – Payment of Indemnity Loss Reinsurance 67 – Refund Indemnity Casuality Co-Insurance 68 – Payment of Causality Costs 69 – Payment of previous Inspections/Surveillance 70 – Payment of Redemption of Capitalization Bond 71 – Payment of Capitalization Bond	02	NUMÉRICO

POSITION 381 to 382.............	Raffle 72 – Monthly return of Capitalization Bond 73 – Insurance Bonus Refund 74 – Payment of Bonus of Social Security 75 – Payment of Pension of Social Security 76 – Payment of Retirement of Social Security 77 – Payment of Redemption of Social Security 78 – Payment of brokerage fee 79 – Payment of Transfers/ Portability of Insurance Reserve/Social Security 80 = Payment of Taxes 81 – Payment of Public Services 82 = Payment of Fees 83 - Payment of Brokers 84 – BNDES on-lending 85 – Settlement of BNDES undertakings 86 – Purchase and Sale of Stocks 87 – Contracts based on Stocks or Stock rates 88 – Exchange Operation 89 – Payment of Slip Bill in the Notary Office 90 – Payment of Fee for rendered services of Collection of Agreement 91 – Operation in the Fixed-income and variable-income Market using Dealers 92 – Operation of Interbank Market Exchange – Institutions without Bank Reserves 93 – Payment of Operation with Final User Identification 94 – Treasury Bank Order - OBT 99 - Others ***Only for Brokers House:*** 22 – Credit in investment – Client Investment Account held by source FI ***Only for Notary Offices:*** 58 – Values on-lending related to Securities paid in Protest Office ***Only for Financial Institution use:*** 40 – Release of Credit Operation 49 – Investment Redemption - Credit in investment account held by payee FI 50 – Investment Redemption - Credit in investment account held by payee FI	02	NUMÉRICO

POSITION 381 to 382.............	Client 62- Payment for Shopkeeper **Type D (Same holder)** 01 - Credit in Checking Account 12 – DOC COMPE/TED for Judicial Deposit 16 – Credit in investment account held by payee FI 17 – Credit in investment account held by payee FI's customer	02	NUMÉRICO
POSITION 383 to 384.............	Account type – DOC / TED modality - invalid 01 – Individual checking account 02 – Individual savings account 03 – Judicial deposit account/Deposit in individual commitment 11 – Joint checking account 12 – Joint savings account 13 – Judicial deposit account/Deposit in joint commitment BLANKS	02	NUMÉRICO
POSITION 385 to 413.............		29	ALFANUMÉRICO
30 – BRADESCO COLLECT SECURITIES			
POSITION 374 to 398................	BLANKS	25	ALPHANUMERICAL

POSITION 399 to 407.................	Guarantor/ Drawer's CNPJ/CPF	09	NUMERICAL
POSITION 408 to 411.................	CNPJ - Branch	04	NUMERICAL
POSITION 412 to 413.................	CNPJ/CPF - Control	02	NUMERICAL
31 – THIRD PARTIES SECURITIES POSITION 374 to 398............. POSITION 399 to 399............. POSITION 400 to 400............. POSITION 401 to 413.............	EMPTY FIELD OF BAR CODE (line that can be typed) BAR CODE DIGIT CURRENCY CODE BLANKS	25 01 01 13	ALPHANUMERIC AL NUMERICAL NUMERICAL ALPHANUMERIC AL

Note: 31 – THIRD PARTIES SECURITIES – Fields from bar code, or by decomposition of constant line that can be typed of bank slip bill. Examples on next pages.

DECOMPOSITION OF BAR CODE AND LINE THAT CAN BE TYPED

The bar code for collection contains 44 positions disposed as the follows:

POSITION	SIZE	CONTENT
01 TO 03	3	BANK IDENTIFICATION
04 TO 04	1	CURRENCY CODE
05 TO 05	1	BAR CODE CHECKING DIGIT
06 TO 09	4	MATURITY FACTOR
10 TO 19	10	VALUE
20 TO 44	25	EMPTY FIELD

PROCEDURE FOR DECOMPOSITION OF ANOTHER BANK'S BAR CODE

Example of Bar Code Printed by Bank Different from "237":

291 9 7 1044 000200000 04170900012600006009573000

1. The positions 1 to 3 of the bar code is the **bank code** (291), whose content should be informed in the position 096 to 098 of the Transaction Register;

2. The positions 4 to 4 of the bar code is the **currency code** (9), whose content should be informed in the position 400 to 400 (Complementary Information field - positions 374 to 413) of the Transaction Register;

3. The positions 5 to 5 of the bar code is the **verification digit of the bar code** (7), whose content should be informed in the position 399 to 399 (Complementary Information field - positions 374 to 413) of the Transaction Register;

4. The positions 06 to 09 of the bar code is the **maturity factor** (1044), whose content should be informed in the position 191 to 191 of the Transaction Register;

5. The positions 10 to 19 of the bar code is the **value** (200000), whose content should be informed in the position 195 to 204 of the Transaction Register;

6. The positions 20 to 44 of the bar code is the **empty field** (0417090001260000600957300), whose content should be informed in the position 374 to 398 (Complementary Information field - positions 374 to 413) of the Transaction Register;

PROCEDURE FOR CALCULATION
OF THE VERIFICATION DIGIT OF THE BAR CODE

The criterion for calculation of the verification digit of the bar code is the same for every Bank, that is, module 11 with base 9.

Example:

29191044000020000004170900012600006009573000

X _____

43298765432987654329876543298765432987654329876543298765432

08+27+02+81+08+24+20+16+36+08+49+45+09+16+42+12+63+30+35+12 = 543

The result is divided by 11:   5 4 3 | 1 1

1 0 3   4 9

0 4

The result of the deduction between dividend and remainder will be the verification digit of the bar code , that is:

11 - 04 = 7 (verification digit of the bar code)

Note:

- When the remainder of the division is different from 0, 1 or higher than 9, to perform the deduction between dividend and remainder, whose result will be the verification digit of the bar code.

- When the remainder of the division is 0 (zero), 1 (one) or higher than 9 (nine), the digit of the bar code should be 1 (one).

PROCEDURE FOR DECOMPOSITION FROM LINE TO BE TYPED OF OTHERS BANKS

Composition of data for line to be typed
Example:

| ↓1º DAC | ↓2º DAC | ↓3º DAC | ↓ DAC OF BAR CODE |

29190.41703 90001.260000 06009.573004   7 10440000200000

EMPTY FIELD

VALUE

CURRENCY CODE

MATURITY FACTOR
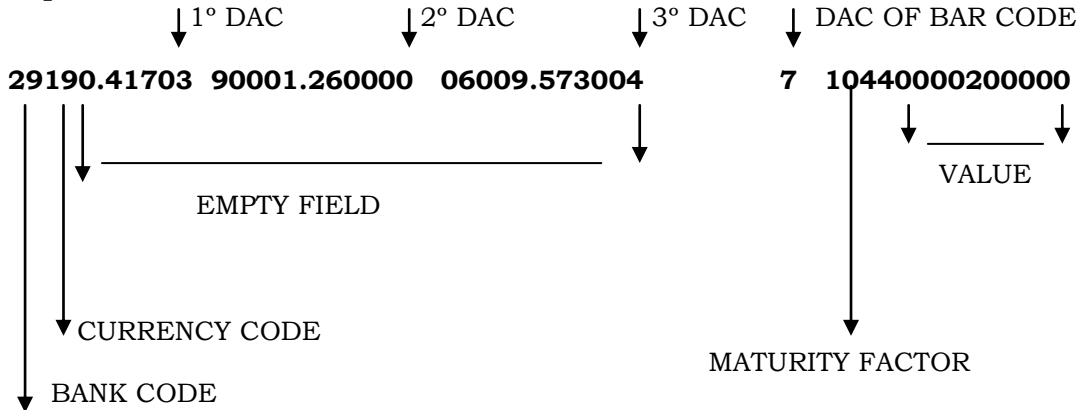
BANK CODE

1. The **bank code (291)**, should be informed in the positions 096 to 098 of the Transaction Register;

2. The **currency code (9)**, should be informed in the position 400 (Complementary Information field - positions 374 to 413) of the Transaction Register;

3. The **empty field (0417090001260000600957300)**, without the respective digits, should be informed in the position 374 to 398 (Complementary Information field - positions 374 to 413) of the Transaction Register;

4. The **verification digit of bar code (7)**, should be informed in the position 399 (Complementary Information field - positions 374 to 413) of the Transaction Register;

5. The **maturity factor (1044)**, should be informed in the positions 191 to 194 of the Transaction Register;

6. The **amount (200000)**, should be informed in the positions 195 to 204 of the Transaction Register, with zero to the left when it is the case.

PROCEDURE FOR DECOMPOSITION FROM BAR CODE –BANK "237" = BRADESCO

Example of positions of empty field – standard BRADESCO

POSITION	SIZE	CONTENT
20 TO 23	4	GRANTED BRANCH
24 TO 25	2	PORTFOLIO
26 TO 36	11	FIELD "OUR NUMBER"
37 TO 43	7	GRANTED ACCOUNT
44 TO 44	1	ZERO

Example of bar code – standard Bradesco

EMPTY FIELD OF THE BAR CODE

237 9 4 11470000042696 0054 02 00012600007 0124212 0

Fixed null

Checking account

AMOUNT

OUR NUMBER

PORTFOLIO

BRANCH

MATURITY FACTOR

BAR CODE CHECKING DIGIT
CURRENCY CODE

BANK CODE

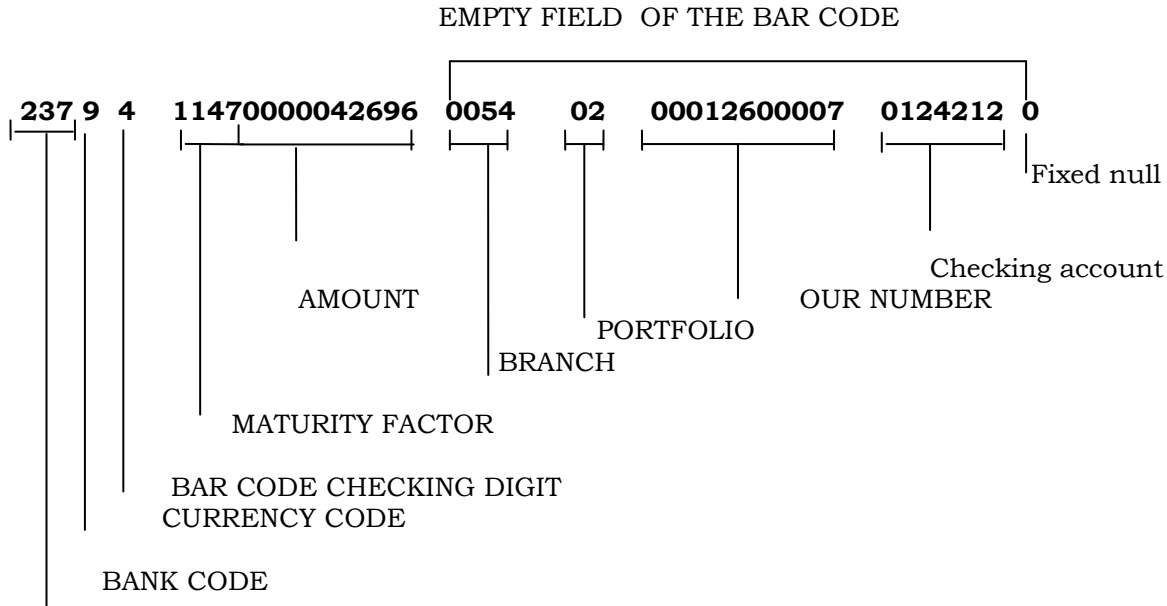1. The **Bank Code** included in the position 1 to 3 of the bar code should be informed in the positions 096 to 098 of the Transaction Register;

2. The **Currency Code** included in the position 4 of the bar code should be informed in the position 400 (Complementary Information field - positions 374 to 413) of the Transaction Register;

3. The **Verifying Digit of Bar Code** included in the position 5 of the bar code should be informed in the position 399 (Complementary Information field - positions 374 to 413) of the Transaction Register;

4. The **maturity factor** included in the position 06 to 09 of the bar code should be informed in the positions 191 to 194 of the Transaction Register;

5. The **value** included in the position 1 to 19 of the bar code should be informed in the positions 195 to 204 of the Transaction Register;

6. The **granted branch** included in the position 20 to 23 of the bar code (empty field), should be informed in the positions 374 to 377 - Complementary Information field and the positions 99 to 103 – supplier´s branch code field, of the Transaction Register and it adopts module 11, base 7 for calculation of the branch digit, that should be informed in the position 104 of the Transaction Register, see calculation mode in the page **26**;

7. The portfolio included in the positions 24 to 25 of the bar code (empty field) should be informed in the positions 378 to 379 – Complementary Information field, and in the positions 136- 138 – Portfolio field, of the Transaction Register, right aligned with zero to the left;

8. The field **Our Number** included in the positions 24 to 36 of the bar code (empty field) should be informed in the positions 380 to 390 – Complementary Information field, and in the positions 139- 150 – Our Number field, of the Transaction Register, right aligned with zero to the left;

9. The **Checking Account** included in the position 37 to 43 of the bar code (empty field), should be informed in the positions 391 to 397 - Complementary Information field and the positions 105 to 117 – supplier´s checking account field, of the Transaction Register and it adopts module 11, base 7 for calculation of the branch digit, that should be informed in the position 119 of the Transaction Register, see calculation mode in the page **26**;

10. The **Fixed null** included in the position 44 to 44 of the bar code (empty code) should be informed in the position 398 - complementary information field of the Transaction Register;

$\Rightarrow$ For calculation of the verification digit of the bar code above, it was adopted the module 11, with base 9:

    23791147000004269600540200012600007 01242120

x

    43298765432987654329876543298765432 98765432

08 + 09 + 14 + 81 + 8 + 07 + 24 + 35 + 28 + 12 + 30 + 36 + 18 + 40 + 28 + 10 + 09 + 16 + 42 + 14+ 08 + 14 +   24 + 10 + 04 + 06 = **535**

The result is divided by 11:   **5 3 5** | **1 1**

                            0 9 5   **4 8**

                    0 7

The remainder of the division should be deducted of 11 (dividend)

11 - 7 = 4 (verification digit of the bar code)

Note: When the remainder of the division is 0 (zero), 1 (one) or higher than 9 (nine), the digit of the bar code should be 1 (one).

PROCEDURE FOR DECOMPOSITION FROM LINE TO BE TYPED –BANK "237" = BRADESCO

Example of Line to be typed – standard Bradesco

EMPTY FIELD

| 1º DAC (4) | 2º DAC(7) | 3º DAC(7)

23790.05404   20001.260007 07012. 421207 4 1147   0000042696

DOCUMENT VALUE

MATURITY FACTOR (1147)

DAC OF BAR CODE DIGIT (4)

FIXED NULL (0)

CHECKING ACCOUNT (0124212)

OUR NUMBER (00012600007)

PORTFOLIO (02)

BRANCH CODE (0054)

CURRENCY CODE (9)
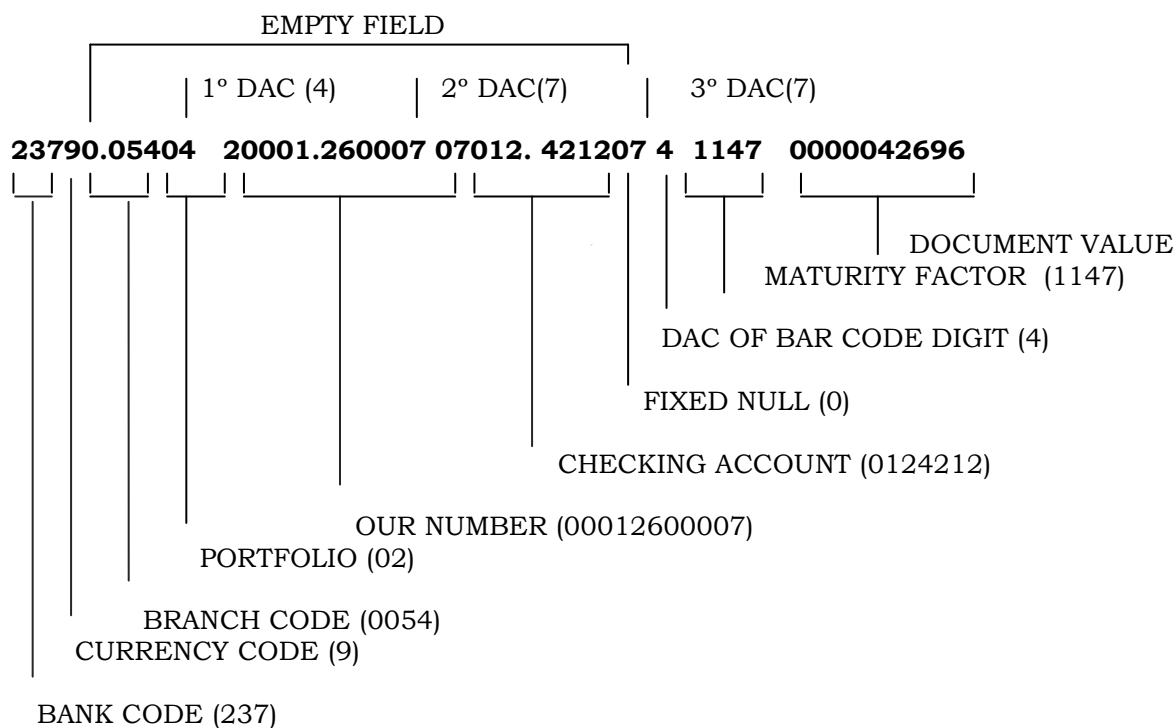
BANK CODE (237)

Note: : The empty field shoud be decomposed without the respective digits, whose procedure to be adopted, should obey the following criterion:

1. The **bank code** should be informed in the positions 096 to 098 of the Transaction Register;

2. The **currency code** should be informed in the position 400 (Complementary Information field - positions 374 to 413) of the Transaction Register;

3. The **branch code** included in the position 374 to 377 of the Transaction Register (Complementary Information field) and the positions 99 to 103 of the Transaction Register and it adopts module 11, base 7 for calculation of the branch digit that should be informed in the position 104 of the Transaction Register, see calculation mode in the page **26**;

4. The **portfolio** included in the positions 378 to 379 of Complementary Information field, and in the positions 136 to 138 – Portfolio field, of the Transaction Register, right aligned with zero to the left;

5. The Our Number field should be informed in the positions 380 to 390 – Complementary Information Field, and in the positions 139 to 150 - Our Number Field of the Transaction Register, right aligned with zero to the left;

6. The **Checking Account** included in the position 391 to 397 of Complementary Information field and the positions 105 to 117 – supplier´s checking account field, of the Transaction Register and it adopts module 11, base 7 for calculation of the Checking Account digit, which should be informed in the position 118 - Checking Account digit field and the position 119 of the Transaction Register, should be left blank. See calculation mode on page **26;**

7. The **fixed null** should be informed in the position 398 -Complementary Information field of the Transaction Register;

8. The **verification digit of the bar code**, should be informed in the position 399 - Complementary Information field of the Transaction Register;

9. The **maturity factor** included in the position 06 to 09 of the bar code should be informed in the positions 191 to 194 of the Transaction Register;

10. The **amount**, should be informed in the positions 195 to 204 of the Transaction Register;

Note: When it is the modality 31, regardless the bank, the document value field, positions 195 to 204 of the Transaction Register should be completed with the value included in the positions 10 to 19 of the bar code or printed in the end of the line to be typed after the verification digit of the bar code, regardless the payment amount that will be completed in the positions 205 to 2019 of the Transaction Register.
Example: if the line to be typed has zeros, the document value field should be totally completed with zeros.

PROCEDURE FOR CALCULATION OF DAC´S OF LINE TO BE TYPED

CALCULATION OF DAC'S (TO USE MODULE 10):

Example (1ST digit): 2 3 7 9 0 0 5 4 0
                 x
            2 1 2 1 2 1 2 1 2

Total of the multiplication = 26, therefore, the digit will be taken from a number that is a multiple of 10, higher or equal to the result of the multiplication, which in this case will be "30". Therefore, the following deduction is performed:

30 - 26 = 4 (digit), therefore the composition of the first field will be: **23790.05404**

Note: Every multiplication result whose total is higher or equal to 10 (ten), should have the sum of the two numbers, as the examples:

5 x 2 = 10, therefore, 1 + 0 = 1   or   8 x 2 = 16, therefore, 1 + 6 = 7

Example (2nd digit):   2 0 0 0 1 2 6 0 0 0
                          x
                      1 2 1 2 1 2 1 2 1 2

Total of multiplication = 13

multiple of 10 (ten) = 20, therefore

20 - 13 = 7 (digit), therefore the composition of the second field will be: **20001.260007**

Example (3rd digit):   0 7 0 1 2 4 2 1 2 0
                            x
                       1 2 1 2 1 2 1 2 1 2

Total of multiplication = 23

multiple of 10 (ten) = 30, therefore

30 - 23 = 7 (digit), therefore the composition of the third field will be: **07012.421207**

Therefore, we will have the following configuration of line to be typed:

23790 . 05404   20001 . 260007   07012 .421207   4   1147   0000042696

473 to 477 – ENTRY CODE

The payer company will inform the entry code to the bank for debit/credit (modalities 01 and 5) to be used, for previous register.

480 to 486 – COMPLEMENTARY ACCOUNT

It the payer company has severy accounts opened with the same CNPJ, every account can be previously registered and indicated for debit, you should only indicate in this field the code related to the debit account enrolled in the Bank.

TRAILLER REGISTER

REMITTANCE FILE – REGISTER SIZE 500 BYTES

POS. REG. FROM – UP TO	FIELD / MEANING	AMOUNT DIGIT	CONTENT	A	N
001 TO 001	Register Identification	001	Constant - "9" Mandatory		X
002 TO 007	Amount of registries	006	Total of file's registries, including all headers, transactions and trailer itself Mandatory		X
008 TO 024	Total of payment values	017	Sum of payment of transactions registries value field's content (*)		X
025 TO 494	Reservation	470	Blanks	X	
495 TO 500	Sequential number	006	Increasing sequential in file		X

Note: N = NUMERIC CHARACTERS
    A = ALPHANUMERIC CHARACTERS (CONTENT IN UPPERCASE – CAPITAL LETTERS)

IMPORTANT INFORMATION

TRAILLER REGISTER/ FILE - REMITTANCE

⇒ Numeric fields should be right aligned and filled with "zero" at left, where appropriate.

⇒ The fields that have values should be completed with two decimals.

HEADER REGISTER

RETURN FILE – REGISTER SIZE 500 BYTES

POS. REG. FROM – UP TO	FIELD / MEANING	AMOUNT DIGIT	CONTENT	A	N
001 TO 001	Register Identification	001	Constant 0 (zero)		X
002 TO 009	Communication Code - Company's identification on Bank	008	Constant - Code provided by the bank		X
010 TO 010	Type of payer company enrollment	001	1 = CPF 2 = CNPJ 3 = OTHERS		X
011 TO 025	Enrollment number + branch + control	015	CPF/CNPJ of payer customer		X
026 TO 065	Name of the payer company	040	Corporate name	X	
066 TO 067	Type of Service	002	Constant - "20"		X
068 TO 068	Source code of the file	001	Refer to comments on page **42**		X
069 TO 073	Remittance number	005	Disregarded		X
074 TO 078	Return number	005	Controlled by the Bank Refer to comments on page **42**		X
079 TO 086	File recording date	008	YYYYMMDD Format		X
087 TO 092	File recording time	006	HHMMSS Format		X

To be continued...

POS. REG. FROM – UP TO	FIELD / MEANING	AMOUNT DIGIT	CONTENT	A	N
093 TO 097	File recording density	005	Blanks	X	
098 TO 100	Unit of Recording Density	003	Blanks	X	
101 TO 105	Computer Module Identification	005	Blanks	X	
106 TO 106	Type of Processing	001	1 = Tracking of Bradesco Collection/Reversed check and DOC COMPE returned 2 = Schedule/Inconsistency confirmation 3 = Payment/Non executed payment confirmation Refer to comments on **pages 42 to 43**		X
107 TO 180	Reserved company	074	For company's utilization	X	
181 TO 260	Reserved Bank	080	Blanks	X	
261 TO 477	Reserved - bank	217	Blanks	X	
478 TO 486	Debit list number	009	Debit list number		X
487 TO 494	Reserved - bank	008	Blanks	X	
495 TO 500	Sequential number of register	006	Increasing sequential in file		X

Note: N = NUMERIC CHARACTERS
A = ALPHANUMERIC CHARACTERS (CONTENT IN UPPERCASE – CAPITAL LETTERS)

IMPORTANT INFORMATION
HEADER REGISTER/ FILE-RETURN

FROM POSITIONS

068 TO 068 – CODE OF FILE SOURCE

- Code 1 – It will be the file-return – Schedule Confirmation,
- Code 2 – It will be the file-return – Tracking of Bradesco Collection and Confirmation,
                                                 of payments

074 to 078 – RETURN NUMBER

The return number is generated by a sequential number beginning in 1 and is increased by 1 for each file that comes from PFEV routine, that is, only in the Tracking of Bradesco Collection and payments confirmation.

Note: This number should not be used by the client for internal controls, because numeration changes can temporarily occur, without previous notice.

In the scheduling confirmation file is sent back the same content sent by the company or zeros when the field was not numerical.

106 to 106 – PROCESSING TYPE

For every modality, the system generates daily 2 (two) types of files-return, except from the modality 30 – Bradesco Collection, in which 3 (three) types are generated, that is:

- **File- Return of Scheduling Confirmation = 2**

File immediately generated to the processing of file-remittance, indicating the consistencies and possible inconsistencies, whose payments may be ratified and resent to the Bank through a new file-remittance.

The content can be identified by position 106 (Type of Processing field) of the Register Header, which will include completed with the code "2", and in the positions 279 to 288, (Return Information field), the Transaction Register, shall include event codes as table on pages **51 to 58**, and finally in the position 289 (Type of Movement field) of the Transaction Register shall contain one of the codes: 0 = Inclusion, 5 = Change or 9 = Exclusion;

- **File- Return of Payment Confirmation = 3**

File generated after 8:00 PM, containing the confirmation of the payments carried out on the day, independent of the scheduling date.
It can be identified by position 106 (Type of Processing field) of the Register Header, which will include completed with the code "3" and in the positions 277 to 278 (Scheduling Status field) of the Transaction Register, shall state the code "02" (paid) and in the positions 279 to 280 (Return Information field) of the Transaction Register shall include the code of event "BW", and finally in position 289 (Type of Movement field), the Transaction Register shall state the code 5 = change, except when the modality is 30 (Bradesco Collection), which shall state the code 2 = Security Change.
In this time cannot be generated a file of non-executed payments, and in the positions 277 and 278 (Scheduling Status field), of the Transaction Register shall include the code of 01- Not-paid. The positions 279 and 280 (Return Information field), the event codes HB; HC; HD or HE are included.

Finally, in the position 239 (Movement Type field) of the Transaction Register, it will include the code 5-change.

- **File- Return of Tracking of Bradesco Collection = 1**

It can be identified by position 106 (Type of Processing field) of the Register Header, which will include completed with the code "1" and in the positions 277 to 278 (Scheduling Status field) of the Transaction Register, shall state the code 05- write down of the collection without payment, 06 write down of the collection with payment, 07- with protest notice, 08- transfer for notary office, 09 write off by discount, and code "01"" (not paid) and in the positions 279 to 280 (Return Information field) of the Transaction Register shall include the code of event "FS", and finally in position 289 (Type of Movement field), the Transaction Register shall state the code 1 – Inclusion of the security in the portfolio, when it is a tracking payment.

In this file, we informed the registries whose Scheduling Status field will be completed with code 11 – returned OP Check or with matured term, and in the return event field can include reason GV – Reversal of Check OP by request or GX - Check OP with overdue date.

The return or reversal of DOCS will be sent to the payer client in this file, whose Scheduling Status field will be completed with code 2 – Paid, the return event field will include the code JB - DOC reversal and return.

TRANSACTION REGISTER

RETURN FILE – REGISTER SIZE 500 BYTES

POS. REG. FROM – UP TO	FIELD / MEANING	AMOUNT DIGIT	CONTENT	A	N
001 TO 001	Register Identification	001	Constant - "1"		X
002 TO 002	Type of supplier enrollment	001	1= CPF 2 = CNPJ 3 = OTHERS		X
003 TO 011	Supplier's CNPJ/CPF	009	CNPJ		
012 TO 015	CNPJ - branch	004	BRANCH		X
016 TO 017	CNPJ/CPF - control	002	CONTROL		
018 TO 047	Supplier´s name	030		X	
048 TO 087	Supplier´s Address	040	name and address of the supplier	X	
088 TO 092	Supplier´s ZIP Code	005			X
093 TO 095	ZIP Code complement	003			X
096 TO 098	Code of the supplier's bank	003			X
099 TO 103	Code of supplier's branch	005	Identification of supplier's bank		X
104 TO 104	Digit of supplier's branch	001		X	
105 TO 117	Checking account of supplier	013		X	
118 TO 119	Digit of supplier's account	002		X	
125 TO 135	Payment number	016	Payment number	X	
136 TO 138	Portfolio	003	Exclusive for Bradesco´s slip bill for modalities 30 and 31 .		X

POS. REG. FROM – UP TO	FIELD / MEANING	AMOUNT DIGIT	CONTENT	A	N
139 TO 150	Our number	012	Number of our number		X
151 TO 165	Your number	015	Your number	X	
	Investments Account – Supplier Data:				
	CNPJ/CPF Base of Investor	009	The remittance content will be confirmed		X
	CNPJ/CPF-BRANCH	004	The remittance content will be confirmed		X
	CNPJ/CPF-CONTROL **Refer to comments on page 28**	002	The remittance content will be confirmed		X
166 TO 173	Maturity Date	008	Maturity Date		X
174 TO 181	Issue date of document	008	Issue date of document		X
182 TO 189	Deadline for discount	008	Deadline for granting discount		X
190 TO 190	Null	001	Fixed null		
191 TO 194	Maturity Factor	004	The maturity factor sent on remittance file will be informed		
195 TO 204	Document Value	010	Document Value		X
205 TO 219	Payment value	015	Payment value		X
220 TO 234	Discount Value	015	Discount Value		X

POS. REG. FROM – UP TO	FIELD / MEANING	AMOUNT DIGIT	CONTENT	A	N
235 TO 249	Addition value	015	Addition value		X
250 TO 251	Document type 01 – BILL OF SALE/INVOICE 02 - INVOICE 01 – BILL OF SALE 04 – TRADE BILL 05 - OTHERS	002	Document type		X
252 TO 261	Invoice / Bill of Sake / Trade Bill Number	010	Invoice / Bill of Sake / Trade Bill Number		X
262 TO 263	Document Series	002	Document Series	X	
264 TO 265	Payment Modality Account Credit Check OP Real Time Account Credit DOC COMPE TED Bradesco´s Securities Third Part´s Securities	002	It identifies how the on-lending will be done to Beneficiary. C/C credit = Fixed "01" Check OP = Fixed "02" Real Time C/C credit = "05" DOC COMPE = Fixed "03" TED = Fixed "08" Bradesco Security = Fixed "30" It is exclusive for tracking file, otherwise it must be scheduled as third part security. Third Parties Security = Fixed "31" Refer to comments on page **28** Mandatory		X
266 A 273	Date for performing the Payment	008	When "BW" code is inserted on Return Information field – performed payment, this date will be the payment date (acquittance)		X
274 TO 276	Currency (CNAB CODE)	003	Blanks	X	

To be continued...

POS. REG. FROM – UP TO	FIELD / MEANING	AMOUNT DIGIT	CONTENT	A	N
277 TO 278	Schedule status	002	Codes that are informed: • In tracking file 01 – NOT PAID 05 – WRITE OFF WITHOUT PAYMENT 05 – WRITE OFF WITH PAYMENT 07 – WITH PROTEST NOTICE 08 – TRANSFERENCE FOR NOTARY OFFICE 09 – WRITE OFF THROUGH DISCOUNT • In OP Check Reversal file 11 – REVERSED CHECK OP • In the Returned Doc file 02 - PAID • In schedule confirmation file 01 – NOT PAID • In payment confirmation file 02 - PAID 22 – Check O.P. Issued • In Non Performed Payment file 01 – NOT PAID		
279 TO 280 281 TO 282 283 TO 284 285 TO 286 287 TO 288	Return information 1 Return information 2 Return information 3 Return information 4 Return information 5	002 002 002 002 002	• In tracking file, when "01" in previous field "FS" – entry of bond on collection register " " (BLANK) – When payment is changed in the collection register • In schedule file Up to five events – refer to codes tables – **Pages 52 to 59** • In payments confirmation file **"BW" - payments confirmation**	X X X X X	

Sequence...

POS. REG. FROM – UP TO	FIELD / MEANING	AMOUNT DIGIT	CONTENT	A	N
289 TO 289	Type of turnover 0 - INCLUSION 5 - CHANGE 9 - EXCLUSION 1 – INCLUSION NOTARY OFFICE 2 – CHANGE SECURITIES 3 – WRITE DOWN NOTARY OFFICE	001	Mandatory 0, 5 OR 9 = It is related to confirmation of performed schedule 1, 2 OR 3 = it is related to tracked securities in Bradesco Collection ALSO 2 = Confirmation of executed payments of tracked securities 5 = Confirmation of executed payments for further modalities		X
290 TO 291	Transaction Code 00 – It authorizes schedule / payment 25 – It denies schedule / payment	002	Disregarded		X
292 TO 295	Time for balance consultation	004	Optional	X	
206 TO 310	Available balance at consultation time.	015	Valid only for return file Disregarded	X	
311 TO 325	Value of pre funding rate	015	Valid only for return file	X	
326 TO 331	Reservation	006	Reservation Bank	X	
332 TO 371	Drawer/ Guarantor Investments Account – Supplier Data: Investor Name	040 40	It is used only for securities. It aims to identify the supplier when the security has been already discounted with third parties and sent to the bank for collection. **Note:** The CNPJ/CPF of Guarantor/Drawer will be informed in the positions 399 to 413. The remittance content will be confirmed	X X	

POS. REG. FROM – UP TO	FIELD / MEANING	AMOUNT DIGIT	CONTENT	A	N
372 TO 372	Reservation	001	Blank	X	
373 TO 373	Level of Return Information	001	1 = Invalid for file 2 = Invalid for register 3 = The task was performed	X	
374 TO 413	Complementary information	040	Complementary information	X	
414 TO 415	Area code in the company	002	When Processing Type = "1", (position 106 to 106 of header register), the content of this field will be blank	X	
416 TO 450	Field for company's utilization	035	The remittance content will be confirmed	X	
416 TO 416	Investments Account – Supplier Data: Enrollment type 1= CPF 2 = CNPJ	01	The remittance content will be confirmed		X
417 TO 441	Investments Account – Supplier Data: Investor Code	25	The remittance content will be confirmed	X	
451 TO 472	Reservation	022	Blank	X	
473 TO 477	Entry code	005	Indicates the entry code in checking account's statement		X
478 TO 478	RESERVATION	001	BLANK	X	

Sequence...

POS. REG. FROM – UP TO	FIELD / MEANING	AMOUNT DIGIT	CONTENT	A	N
479 TO 479	Type of supplier account	001	**Exclusive for 01 and 05 modalities** 1 = Indicates that supplier's credit it will be performed in checking account 2 = It indicates that supplier's credit it will be performed in savings account Mandatory – variable **Exclusive for Investment Account, 01, 05 and 08 modalities:** 3 = It indicates that will be performed transfer between Checking Account to Investment Account. 4 = It indicates that will be performed transfer between Investment Account to Account of Investment 5 = It indicates that will be performed transfer between Investment Account to Checking Account Mandatory – variable		X X
480 TO 486	Complementary Account	007	It is mandatory when the payer client chooses by distinguishing payment, that is, distinguishing debit account		
487 TO 494	Reservation	008	Blank	X	
495 TO 500	Sequential number of register	006	Sequential number		X

Note: N = NUMERIC CHARACTERS
       A = ALPHANUMERIC CHARACTERS (CONTENT IN UPPERCASE – CAPITAL LETTERS)

TRAILLER REGISTER

RETURN FILE – REGISTER SIZE 500 BYTES

POS. REG. FROM – UP TO	FIELD / MEANING	AMOUNT DIGIT	CONTENT	A	N
001 TO 001	Register Identification	001	Constant - "9"		X
002 TO 007	Amount of register	006	Total of file's registries, including all headers, transactions and trailer itself (*)		X
008 TO 024	Total of payment values	017	Sum of payment of transactions registries value field's content (*)		X
025 TO 494	Reservation	470	Blanks	X	
495 TO 500	Sequential number	006	Sequential number of register		X

Note: (*) In return file related to confirmation of performed schedules, the amount of registries and/or total of payments values will be always customer's source values even if it is eventually divergent.

SUPPLIERS PAYMENT

EVENT CODES

RETURN INFORMATION/SYSTEM MESSAGES

The description of return information and system messages are used for events indicated in the return information field - positions 279 to 288 of transaction register, with their respective consistency/inconsistency levels.

LEVEL: 1 = INCONSISTENCY. INVALIDATION OF THE FILE   **REGISTER:**   0 = HEADER
               2 = INCONSISTENCY INVALIDATES THE REGISTER   1 = TRANSACTION
               3 = CONSISTENCY - TASK WAS PERFORMED   9 = TRAILLER

CODES	LEVEL	MESSAGE	REGISTER	POSITIONS
AA	1	Duplicated file	0	069/073
AB	2	Deadline for discount, without correspondent value	1	182/189 220/234
AC	1	Type of service invalid	0	066/067
AD	2	Payment modality invalid	1	264/265
AE	1	Type of enrollment and identification of payer customer incompatible	0	010/025
AF	2	The values are numerical or nulls	1	190/249
AG	2	Type of enrollment and identification of beneficiary incompatible	1	002/002 003/017
AJ	2	Type of transaction invalid	1	289/289
AL	2	Bank, branch or account invalid	1	096/119
AM	2	Beneficiary's branch invalid	1	099/104
AN	2	Beneficiary's checking account invalid	1	105/119
AO	2	Beneficiary's name not informed	1	018/047
AQ	2	Currency type invalid	1	274/276
AT	2	Beneficiary's CGC/CPF invalid	1	003/017

To be continued...

CODES	LEVEL	MESSAGE	REGISTER	POSITIONS
AU	2	Beneficiary's address not informed	1	048/087
AX	2	Beneficiary's ZIP Code invalid	1	088/095
AY	2	Change invalid; Previous bank Bradesco	1	096/098
AZ	2	Code of the Bank beneficiary's invalid	1	096/098
BD	3	Scheduled payment	1	---/---
BE	1	Recording time invalid	0	087/092
BF	1	Company's identification in Bank invalid	0	002/009
BG	1	Payer's CGC/CPF invalid	0	011/025
BH	2	Beneficiary customer's enrollment type invalid	1	002/002
BI	2	Maturity date invalid or not filled	1	166/173
BJ	2	Issue date of document invalid	1	174/181
BK	2	Beneficiary customer's enrollment type not allowed	1	002/002
BL	2	Deadline for discount invalid	1	182/189
BM	2	Date for payment execution invalid	1	266/273
BN	2	Date for execution previous to processing	1	266/273
BO	1	Customer not enrolled	0	011/025
BP	2	Identification of Bradesco Security is different from source	1	096/119 136/150
BQ	2	Document´s date is later than maturity date	1	174/181 166/173
BT	3	Discredit performed	1	---/---
BU	3	Change performed	1	---/---
BV	3	Exclusion performed	1	---/---

CODES	LEVEL	MESSAGE	REGISTER	POSITIONS
BW	3	Payment executed	1	---/---
FA	1	Source code invalid	0	068/068
FB	1	Recording date of document invalid	0	079/086
FC	2	Document type invalid	1	250/251
FE	2	Payment number invalid	1	120/135
FF	2	Discount value without deadline	1	220/234 182/189
FG	2	Deadline for discount later than maturity date	1	182/189 166/173
FH	2	Number and/or document series missing	1	252/263
FI	2	Schedule exclusion not available	1	289/289
FJ	2	Sum of values do not match	1	190/249
FK	2	Payment value missing	1	205/219
FL	2	Payment modality invalid for the contract	1	264/265
FM	2	Transaction code invalid	1	290/291
FN	2	Register inclusion attempt existent	1	120/135
FO	2	Register change attempt non existent	1	289/289 120/135
FP	2	Schedule execution attempt not available	1	266/273 277/278
FQ	2	Schedule discredit attempt not available	1	277/278 289/289
FR	2	Schedule authorization without execution and maturity date	1	266/273 166/173

CODES	LEVEL	MESSAGE	REGISTER	POSITIONS
FS	3	Scheduled Security ; Confirmation request	1	---/---
FT	1	Payer customer's enrollment type invalid	0	010/010
FU	1	Non-existent or inactive contract	0	011/025
FV	1	Customer with agreement cancelled	0	011/025
FW	2	Authorized value less than original	1	205/219
FX	1	Header register is missing	0	001/350
FZ	2	Authorized value do not match for delayed payment	1	205/219
F0	2	Delayed schedule; agreement do not allow	1	166/173
F1	2	Schedule attempt with Discount Delayed	1	182/189 220/234
F3	2	Change attempt invalid; debt confirmation already performed	1	289/289
F4	1	Trailler register is missing	9	001/350
F5	1	Trailler value do not match	9	008/024
F6	1	Trailler registries amount do not match	9	002/007
F7	2	Change attempt invalid; payment already sent to Bradesco Instantâneo	1	289/289
F8	2	Payment sent after agreed time	1	---/---
F9	2	Register inclusion attempt existent in the history	1	120/138
GA	2	DOC/TED type invalid	1	374/374
GB	2	DOC/TED number invalid	1	375/380
GC	2	DOC/TED function invalid or non existent	1	381/382

CODES	LEVEL	MESSAGE	REGISTER	POSITIONS
GD	2	Beneficiary's checking account closed / blocked	1	105/117
GE	2	Beneficiary's checking account not updated	1	105/117
GF	2	Payment inclusion via modality 30 not allowed	1	264/265 290/291
GC	2	Empty field of bar code (line that can be typed) invalid	1	374/398
GH	2	Bar code checking digit invalid	1	096/098 190/204 374/398 399/399
GI	2	Currency code in line that can be typed invalid	1	400/400
GJ	2	Beneficiary's savings account invalid	1	105/117
GK	2	Beneficiary's savings account not updated	1	105/117
GL	2	Beneficiary's savings account not found	1	105/117
GM	2	Payment 3 (three) days after maturity	1	266/273
GN	2	Complementary account invalid	1	480/486
GO	2	DOC/TED inclusion for Bank 237 not allowed	1	096/098 264/265
GP	2	Beneficiary's CGC/CPF divergent from Bank's enrollment	1	003/017
GQ	2	DOC/TED type not allowed via electronic system	1	374/374
GR	2	Change invalid; payment already sent to payer branch	1	289/289
GS	3	Payment limit exceeded. Contact the Manager of your branch	1	279/280

CODES	LEVEL	MESSAGE	REGISTER	POSITIONS
GT	3	Limit due/to expire in 30 days	1	279/280
GU	3	Payment scheduled by limit increasing or reduction in authorized total	1	279/280
GV	3	OP Check reversed according to your request	1	279/280
GW	2	Checking or savings account with ratio not allowed for credit execution	1	105/117
GX	3	OP Check with expired deadline	1	277/278
GY	2	Beneficiary's savings account closed / blocked	1	105/117
GZ	2	Checking account closed / blocked	1	105/117
HA	3	Scheduled, debt under balance consultation	1	---/---
HB	3	Payment was not performed, insufficient balance	1	---/---
HC	3	Payment was not performed, besides insufficient balance, account enrolled in DVL	1	---/---
HD	3	Payment was not performed, besides insufficient balance, blocked account	1	---/---
HE	2	Maturity/Payment date out of bank's operation time	1	266/273
HF	3	Debited and processed	1	---/---
HG	3	Processed and not debited for insufficient balance	1	---/---
JA	2	Entry code invalid	1	473/477
JB	3	DOC/TED/Returned and reversed bonds	1	--- / ---
JC	3	Modality changed from 07/CIP, to 08/STR	1	264/265

To be continued...

Sequence...

CODES	LEVEL	MESSAGE	REGISTER	POSITIONS
JD	3	Modality changed from 07/CIP, to 03/DOC COMPE	1	264/265
JE	3	Modality changed from 08/STR, to 07/CIP	1	264/265
JF	3	Modality changed from 08/STR, to 03/COMPE	1	264/265
JG	3	Modality change via File not allowed	1	264/265
JH	3	Balance consultation time after Routine Closing	1	292/295
JI	3	Modality changed from 01/Account credit, to 05/Real time account credit	1	264/265
JJ	2	Schedule time invalid	1	292/295
JK	2	Account type – DOC / TED modality - invalid	1	383/384
JL	3	Scheduled/Discounted security	1	---/---
JM	2	Change not allowed, Bond in advance/discounted	1	---/---
JN	3	Modality changed from 05/Real Time Account credit, to 01/Account credit	1	264/265
JO	2	Exclusion not allowed, Bond in advance/discounted	1	---/---
JP	3	Payment with TED Limit exceeded. Contact the Manager of your branch	1	---/---
KO	3	Account debit authorization		
KP	2	Payer customer not enrolled in PAGFOR		
KQ	2	Invalid modality for evaluated payer		
KR	2	Destination bank not operational in this date	1	096/098
KS	3	DOC modality changed. For TED	1	264/265
KT	3	Date Execution changed for next MOVTO. ** TRAG	1	266/273
KV	2	CPF/CNPJ of investor invalid or non existent	1	151/165
KW	2	Investor enrollment type invalid or non existent	1	416/416

To be continued...

CODES	LEVEL	MESSAGE	REGISTER	POSITIONS
KX	2	Investor name non existent	1	332/371
KZ	2	Investor code non existent	1	417/441
LA	3	Scheduled. Under debit list	1	---/---
LB	3	Payment not authorized under debit list	1	---/---
LC	2	List with more than one modality	1	264/265
LD	2	List with more than one payment date	1	266/273
LE	2	List number duplicated	1	478/486
LF	2	Debit list overdue and not authorized	1	266/273 478/486
LG	2	Payroll account not allowed for this agreement	1	105/119
LH	2	Entry code invalid for payroll account	1	473/477
LI	2	DOC/TED propose invalid for wage	1	381/382
LJ	2	Payroll account mandatory for this Entry Code	1	105/119 473/477
LL	2	Beneficiary name inconsistent	1	018/047
LM	1	Debit list number invalid	0	478/486
MA	2	Account type invalid for this propose	1	479/379
MB	2	Investment credit account invalid/non existent	1	105/119
MC	2	Investment debit account invalid/non existent	1	480/486
MD	2	Different holder for account type	1	3/17 479/479
TR	3	Branch/Beneficiary account changed for branch transfer	1	099/104 105/119

Information for register:

Title: Layout – Book Entry Payment for Suppliers (Portuguese version)

Validity Term: Indeterminate

Department: 4008/Products and Services Commercialization Department

Responsible for the Area – Contact: SPP – Suporte a Processos e Produtos
Ramal: 4 - 9173 – E-mail 4008.dcps@bradesco.com.br

Hard copy or logical file: Allowed

Target Public: All users

Information Rating: Internal Use

Size in bytes: 715KB

Software name and version: MS Word 2003

Data da disponibilização do arquivo na Intranet: 19/04/2010.