

	Manual de Procedimentos	Nº 4008.524.0311
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Manual of Operational Procedures for File Exchange - Bradesco Billing (English Version)

4008/Sale of Products and Services

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Dear Entrepreneur

With Bradesco Billing Bookkeeping, via data transmission, your Company can now use a technically advanced and totally computerized system, definitively eliminating the use of paper, issuance of trade notes, completion of bordereaux and Bank remittances, signatures, use of endorsement stamps, Securities amount sums, etc., substantially cutting operational costs, among many other advantages regarding the financial area, commercial area, and agility in updating your "Accounts Receivable."

This service provider modality puts your Company in direct contact with our computers to send Securities billing files and confirmation of protest instructions, extension of due dates, write-offs, etc., using an online method.

Banco Bradesco S.A.
4008/Product and Services Sale Department

Operational Workings

- Data Transmission:
 - Via Internet, through the Bradesco Net Company/Webta.
 - Host to Host, using market solutions or Van's.

 - Issuance of Billing Payment Slips:
 - When issuance of payment slips is done by the Bank, printing takes place in a self-enveloping process, with delivery done through the mail, without proof of receipt from the Payer.
 - When issuance of payment slips is done by the client, the file need only be sent to the Bank to carry out registration of the securities.

 - Billing with Automatic Debit:
 - Pending authorization from the Payer (Bradesco Account Holder), your Transactional Account can be automatically debited, therefore eliminating issuance of billing Payment Slips.
- Note:** The automatic debit process depends on prior approval from the Bank, via signature of a specific agreement.
-
- Billing with Apportionment of Credit:
 - Allows for Apportionment of Credit between the Originator client and said client's beneficiaries, facilitating transfer of funds to this client's business partners.

Means of Communication

The system of billing via Data Transmission is the best means for transferring information in providing services that **Bradesco Billing** has to offer, providing agility, security and efficiency in services, as well as ensuring the confidentiality and reliability of the data sent for billing.

1. Bradesco Net Company/WEBTA: File Transfer - this is the safest, most practical and most affordable way to transfer files using the internet.

It is the ideal solution for Companies with internet access. Among other advantages, the ability to send files to the Bank every day, including on Saturdays, Sundays and holidays, is noteworthy.

Confirmation of the records and any inconsistencies are processed on the same date the file is sent, between 7am and 9pm (Brasilia time). This allows clients to make any same-day corrections to their file, in addition to permitting discount operations to be done on the same date.

2. Transfer Via Host: System developed with the purpose of enabling file transfer between various types of software VIA Host, in other words:

Applications available:

- RVS (Rechner-Verbund System);
- Inter. Pel (Pelican);
- Connect Direct (NDM);
- STM400;
- GXF - IBM Global Services;

Operational Focuses

Company Procedures

To perform the test, as many Delivery Files as you like can be transferred, however, they must be saved with fictitious data, as required in the Layout, and must contain no more than 10 registries payable.

After they are made official, the Delivery Files may contain as many records as you wish.

Under no circumstances should files be compacted but rather they should be zoned, just as the records should be done according to Layout specifications.

Name of Delivery / Return Files

Bradesco Net Company/WEBTA: The Delivery File must contain the following formatting:

CBDDMM??.REM

CB - Bradesco Billing

DD - Day file created

MM - Month File created

?? - alpha-numeric/Numeric

variables Ex.: 01, AB, A1 etc.

.Rem - File extension

Example: CB010501.REM or CB0105AB.REM or CB0105A1.REM

Note: When it comes to test delivery files, the extension must be TST.

Example: CB010501.TST, the return will be made available as CB010501.RST.

Note: Different Delivery Files with the same names may not be transferred on the same day. The variable in the file name serves to differentiate one from another.

Host System

The DSNNAME for both the Delivery Files and the Return Files will be defined by the Company x Bank upon implementation of the transfer system.

Important:

The return file should be received daily and processed by the client in order to reconcile information on billing that is accepted, rejected, liquidated, changed, etc.

Bank Procedures

Regardless of the number of Delivery Files transferred, in reference to a single Company code (Pos. 27 to 46 Reg. Header Label), only one return file will be generated.

Even if on the previous day no Delivery File was sent, a Return File will be generated containing the occurrences on the previously registered Securities. Ex.: Securities paid, written off for lapse of time, with protest instruction, sent to protest notary, etc.

Availability of the Return File

Bradesco Net Company/Webta

Return Files are made available at approximately 6am (Brasilia time) or every hour on the hour, according to the Originator client's registration.

Host to Host System

Regarding the Return File, it will be released by the Bank starting at around 5:30am (Brasilia time) or every hour on the hour, according to the Originator client's registration.

Rejected Files

Bradesco Net Company/Webta

The Bank submits information on any file rejections and the reason for rejection on the same day as the transfer.

System Focuses

CNAB Format

File	Logical Reg.	Bloc Factor	REM/RET
Block	400 Bytes	1	400
Bytes			

Description of CNAB File Format

Delivery: Registry 0 -
Header Label
Registry 1 - Transaction
Registry 2 - Message (optional)
Registry 3 - Apportionment of Credit (optional)
Registry 7 - Guarantor Payee (optional)
Registry 9 - Trailer

Return: Registry 0 - Header Label
Registry 1 - Transaction
Registry 3 - Apportionment of Credit (optional)
Registry 9 - Trailer

File Format

Text file - CNAB standard

Means of Registration

Data Transmission

Organization

Sequential

Codification System - Low Platform

ASC II - the file must also contain registry delimiters at the end of each registry, (ODOA), as well as a file finalizer, at the end of the trailer, (1A).

Codification System - Host System

EBCDIC

Layout of the Delivery File - Header Label Registry

Layout for Billing with Registry and without Registry with Issuance of Payment Slip by the Bank or by the Company

Description of Registry - Size 400 Bytes

A - Alpha-numeric - Content in High Box (Capital Letters)

N - Numeric

Position From to	Name of Field	Size of Field	Content	A
001 to 001	Identification of Registry	001	0	
002 to 002	Identification of Delivery File	001	1	
003 to 009	Literal Delivery	007	DELIVERY	X
010 to 011	Service Code	002	01	
012 to 026	Literal Service	015	BILLING	X
027 to 046	Company Code	020	Will be provided by Bradesco upon Registration. See Obs. Pg. 16	
047 to 076	Company Name	030	Company Name	X
077 to 079	Bradesco Clearinghouse Number	003	237	
080 to 094	Name of Bank in Full	015	Bradesco	X
095 to 100	Date File Saved	006	DDMMYY See Obs. Pg. 16	
101 to 108	Blank	008	Blank	X
109 to 110	System Identification	002	MX See Obs. Pg. 16	X

111 to 117	Sequential Delivery No.	007	Sequential See Obs. Pg. 16	
118 to 394	Blank	277	Blank	X
395 to 400	Sequential No. of One to One Registry	006	000001	

Layout of the Delivery File - Transaction Registry - Type 1

**Layout for Billing with Registry and without Registry with Issuance
of Payment Slip by the Bank or by the Company**

Description of Registry - Size 400 Bytes

A - Alpha-numeric - Content in High Box (Capital Letters)

N - Numeric

Position From to	Name of Field	Size of Field	Content	A	N
001 to 001	Identification of Registry	001	1		X
002 to 006	Debit Bank Branch (optional)	005	Code of the Payer Bank Branch Only for Debit of Account See Obs. Pg. 16		X
007 to 007	Digit of Debit Bank Branch (optional)	001	Digit of the Payer Bank Branch See Obs. Pg. 16	X	
008 to 012	Transactional Account Name (optional)	005	Name of Payer Account See Obs. Pg. 16		X
013 to 019	Transactional Account (optional)	007	Number of Payer Account See Obs. Pg. 16		X
020 to 020	Digit of Transactional Account (optional)	001	Digit of Payer Account See Obs. Pg. 16	X	
021 to 037	Bank Identification of the Originator Company	017	Zero, Portfolio, Branch and Transactional Account See Obs. Pg. 16	X	
038 to 062	Participant Control No.	025	Company Use See Obs. Pg. 17	X	
063 to 065	Code of Bank to be debited in the Clearinghouse	003	Bank No. "237" See Obs. Pg. 17		X

066 to 066	Penalty Field	001	If = 2 consider penalty percentage. If = 0, no penalty. See Obs. Pg. 17		X
067 to 070	Penalty percentage	004	Percentage of penalty to be considered see Obs. Pg. 17		X
071 to 081	Bank Identification of Security	11	Bank Number for Billing With or Without Registry See Obs. Pg. 17		X
082 to 082	Auto-Verification Digit of Bank Number.	001	Digit N/N See Obs. Pg. 17	X	
083 to 092	Bonus per day Discount	010	Amount of bonus/day discount		X
093 to 093	Condition for Issuance of Charge Slips	01	1 = Bank issues and Processes the registry. 2 = Client issues and Bank only processes registry - See obs. Pg. 19		
094 to 094	Ident. issues Automatic Debit Payment Slip	001	N= Not registered in billing. Different from N registers and issues Payment Slip. See Obs. Pg. 19	X	
095 to 104	Identification of the Bank Operation	010	Blank	X	
105 to 105	Credit Apportionment Indicator (optional)	001	"R" See Obs. Pg. 19	X	
106 to 106	Mailing for Automatic Debit from Transactional Account Notice (optional)	001	See Obs. Pg. 19		X
107 to 108	Blank	002	Blank	X	
109 to 110	Identification of occurrence	002	Occurrence codes See Obs. Pg. 20		X
111 to 120	Document no.	010	Document	X	
121 to 126	Security Due Date	006	DDMMYY See Obs. Pg. 20		X
127 to 139	Security Amount	013	Security Amount (complete without points and commas)		X
140 to 142	Bank Responsible for Charge	003	Complete with zeros		X
143 to 147	Custodian Branch	005	Complete with zeros		X

148 to 149	Security Type	002	01-Trade Bill 02-Promissory Note 03-Insurance Note 04-Installment Billing 05-Receipt 10-Bills of Exchange 11-Bill of Sale 12-Serv. Trade Bill 99-Others		X
150 to 150	Identification	001	Always = N	X	
151 to 156	Date of issuance of Security	006	DDMMYY		X
157 to 158	1 st instruction	002	See Obs. Pg. 20		X
159 to 160	2 nd instruction	002	See Obs. Pg. 20		X
161 to 173	Amount to be charged per Day in Default	013	Arrears per Day in Default See obs. Pg. 21		X
174 to 179	Cut-off date for Granting Discount	006	DDMMYY		X
180 to 192	Amount of Discount	013	Discount Amount		X
193 to 205	IOF (Tax on Financial Transactions) Amount	013	IOF (Tax on Financial Transactions) Amount - See Obs. Pg. 21		X
206 to 218	Amount of Rebate to be granted or cancelled	013	Rebate Amount		X
219 to 220	Identification of Type of Payer Registration	002	01-CPF (Brazilian Individual Taxpayer ID) 02-CNPJ (Brazilian Corporate Taxpayer ID) 03-PIS/PASEP (Employee Profit Participation and Public Employee Savings Programs) 98-None 99-Others		X
221 to 234	Payer Registration No.	014	CNPJ/ CPF - See Obs. Pg. 21		X
235 to 274	Payer Name	040	Payer Name	X	
275 to 314	Full Address	040	Payer Address	X	
315 to 326	1 st Message	012	See Obs. Pg. 22	X	
327 to 331	Postal Code	005	Payer Postal Code		X
332 to 334	Postal Code Suffix	003	Suffix		X
335 to 394	Payee/Guarantor or 2nd Message	060	Decomposition See Obs. Pg. 22	X	

395 to 400	Sequential no. of Registry	006	Sequential no. of Registry		X
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Layout of the Delivery File - Transaction Registry - Type 2

Optional Registration

Layout for Billing with Registry and without Registry with Issuance of Payment Slip by the Bank

Description of Registry - Size 400 Bytes

A - Alpha-numeric - Content in High Box (Capital Letters)

N - Numeric

Position From to	Name of Field	Size of Field	Content	A
001 to 001	Registry Type	001	2	
002 to 081	Message 1	080	Message	X
082 to 161	Message 2	080	Message	X
162 to 241	Message 3	080	Message	X
242 to 321	Message 4	080	Message	X
322 to 327	Cut-off date for Granting Discount 2	006	DDMMYY	
328 to 340	Amount of Discount	013	Discount Amount	
341 to 346	Cut-off date for Granting Discount 3	006	DDMMYY	
347 to 359	Amount of Discount	013	Amount of Discount	
360 to 366	Reserve	007	Filler	X
367 to 369	Portfolio	003	Portfolio No.	
370 to 374	Branch	005	Code of Originator Branch	
375 to 381	Transactional Account	007	Transactional Account No.	
382 to 382	Transactional Account Digit	001	Verification Digit (DAC) for Transactional Account	X
383 to 393	Our Number	011	Bank Number See Obs. Pg. 23	
394 to 394	Our Digit Verification (DAC) Number	001	Digit See Obs. Pg. 23	X
395 to 400	Sequential No. of Registry	006	Sequential No. of Registry	

Note 1.: In order for the system to consider one line for each message, a minimum of 41 characters must be used for each interval of 80 positions. Example.: Positions 002 to 081 must be completed up to position 041.

Note 2.: We have implemented the Type 2 Registry Layout, to allow originator clients to grant (2) more new discounts, which can be stated in positions 322 to 359. Granting of the discount available in the Type 1 Transaction Registry Layout is unchanged.

Layout of the Delivery File – Transaction Registry – Type 3

Apportionment of Credit (optional)

Layout for Billing with Registry with Issuance of Payment Slip by the Bank and/or by the Company

Delivery File - Description of Registry – Size 400 Bytes

A - Alpha-numeric - Content in High Box (Capital Letters)

N - Numeric

Position From to	Name of Field	Size of Field	Content
001 to 001	Identification of Registry	001	Set "3"
002 to 017	Company Identification at the Bank	016	Portfolio, Branch, Transactional Account-See Obs. Pg. 23
018 to 029	Security Identification at the Bank	012	Bank Number See Obs. Pg. 23
030 to 030	Code for Calculation of Apportionment	001	"1"=Amount billed "2"=Registry amount "3"=Apportionment by Lowest Amount See Obs. Pg. 23
031 to 031	Type of Amount Entered	001	"1" = Percentage "2" = Amount See Obs. Pg. 23
032 to 043	Filler	012	Blank
044 to 046	Bank Code for 1 st Beneficiary Credit	003	Set "237"
047 to 051	Beneficiary for 1 st Credit Branch Code	005	Branch Code
052 to 052	Digit of 1 st Beneficiary Credit Branch	001	Agency Digit
053 to 064	Number of 1 st Beneficiary Transactional Account for Credit	012	Number of Beneficiary Transactional Account

065 to 065	Digit of 1 st Beneficiary Transactional Account for Credit	001	Digit of Transactional Account
066 to 080	Amount, or Percentage, for Apportionment	015	Amount of apportionment, according to type (percentage or amount) See Obs. Pg. 23
081 to 120	Name of 1 st Beneficiary	040	Name of 1 st Beneficiary See Obs. Pg. 24
121 to 151	Filler	031	Blank
152 to 157	Installment	006	Identification of Installment See Obs. Pg. 24
158 to 160	Floating for 1st Beneficiary	003	Number Days Credit Benef. See Obs. Pg. 24
161 to 163	Bank Code for 2 nd Beneficiary Credit	003	Set "237"
164 to 168	2 nd Beneficiary Branch Code for Credit	005	Beneficiary Branch Code
169 to 169	Digit of 2 nd Beneficiary Branch for Credit	001	Agency Digit
170 to 181	Number of 2 nd Beneficiary Transactional Account for Credit	012	Number of Beneficiary Transactional Account
182 to 182	Digit of 2 nd Beneficiary Transactional Account for Credit	001	Digit of Transactional Account
183 to 197	Amount, or Percentage, for Apportionment	015	Amount of apportionment, according to type (percentage or amount) See Obs. Pg. 23
198 to 237	Name of 2 nd Beneficiary	040	Name of Beneficiary
238 to 268	Filler	031	Blank
269 to 274	Installment	006	Identification of Installment
275 to 277	Floating for the 2nd Beneficiary	003	Number of days for Beneficiary Credit
278 to 280	Bank Code for Beneficiary for 3 rd Credit	003	Set "237"
281 to 285	Beneficiary Credit Branch for 3 rd Code	005	Beneficiary Branch Code

286 to 286	Digit of Beneficiary for Branch for Credit 3rd	001	Agency Digit
287 to 298	Number of 3 rd Beneficiary Transactional Account for Credit	012	Number of Beneficiary Transactional Account
299 to 299	Digit of 3 rd Beneficiary Transactional Account for Credit	001	Digit of Transactional Account
300 to 314	Amount, or Percentage, for Apportionment	015	Amount of apportionment, according to type (percentage or amount) See Obs. Pg. 23
315 to 354	Name of 3 rd Beneficiary	040	Name of 3 rd Beneficiary
355 to 385	Filler	031	Blank
386 to 391	Installment	006	Identification of Installment
392 to 394	Floating for 3 rd Beneficiary	003	Number of Days for Beneficiary Credit
395 to 400	Sequential number of Registry	006	Sequential number of Registry

Layout of the Delivery File - Transaction Registry - Type 7

Guarantor Payee Data (optional)

Description of Registry - Size 400 Bytes

A - Alpha-numeric - Content in High Box (Capital Letters)

N - Numeric

Position From to	Name of Field	Size of Field	Content	A
001 to 001	Registry Type	001	7	
002 to 046	Payee/Guarantor Address	045	Payee/Guarantor Address	X
047 to 051	Postal Code	005	Postal Code	
052 to 054	Postal Code Suffix	003	Postal Code Suffix	
055 to 074	City	020	City	X
075 to 076	State	002	State	X
077 to 366	Reserve	290	Filler	X
367 to 369	Portfolio	003	Portfolio No.	
370 to 374	Branch	005	Code of Originator Branch	
375 to 381	Transactional Account	007	Transactional Account No.	

382 to 382	Transactional Account Digit	001	Verification Digit (DAC) for Transactional Account	X
383 to 393	Our Number	011	Bank Number See Obs. Pg. 23	
394 to 394	Our Digit Verification (DAC) Number	001	Digit N/N See Obs. Pg. 23	X
395 to 400	Sequential No. of Registry	006	Sequential No. of Registry	

Layout of the Delivery File - Trailer Registry

Description of Registry - Size 400 Bytes

A - Alpha-numeric - Content in High Box (Capital Letters)

N - Numeric

Position From to	Name of Field	Size of Field	Content	A	N
001 to 001	Registry Identification	001	9		X
002 to 394	Blank	393	Blank	X	
395 to 400	Sequential number of Registry	006	Sequential No. of Last Registry		X

Additional Information

Delivery File

Note 1: Numeric fields must be aligned to the right and completed with "Zeros" to the left, when needed.

Note 2: The fields corresponding to amounts (real currency), must be completed with two decimal places. When dealing with indexed currency (USD, TR, etc.), they must be completed with five decimal places.

Header Label Registry

Of the Positions

027 to 046 - Company Code

Will be provided by Bradesco, upon registration of the originator Account at your Branch.

This code should be right aligned with Zeros to the left.

095 to 100 - Date File Saved

To re-transfer a rejected Delivery File, the date contained in this field must be changed and the delivery number in position 111 to 117 (sequential number of delivery) must be updated.

111 to 117 - Sequential Number of Delivery

The delivery number should start with 0000001 and add + 1 for every new Delivery File, with the aim of preventing duplicate files from occurring; under no circumstances can a file be repeated or reset.

Transaction Record - Type 1

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002 to 020 - Identification of Automatic Debit in Transactional Account

This should only be completed if the Originator client has been previously registered to operate with the automatic debt billing modality, whose corresponding fields to these positions are:

- position 002 to 006 = Branch no. of payer to be debited
- position 007 to 007 = Branch digit
- position 008 to 012 = Account name - Ex. 07050
- position 013 to 019 = Payer Transactional Account no.
- position 020 to 020 = Transactional Account digit

021 to 037 - Identification of the Originator Company at the Bank

Must be completed (left to right), as follows:

- 21 to 21 - Zero
- 22 to 24 - portfolio code
- 25 to 29 - Originator Branch code, without digit
- 30 to 36 - Transactional Account
- 37 to 37 - Account digit

038 to 062 - Participant Control No.

Field reserved for Company use. The information contained in the Delivery File will be confirmed in the Return File and will not be printed on billing payment slips.

063 to 065 - Bank Code for Debit - "237"

If the Originator client has chosen automatic debit in Payer Account, 237 must be entered.

For Securities where automatic debit should not be applied, this field must be completed with Zeros.

066 to 066 - Penalty Identification

If = 0 (no penalty)

If = 2 (penalty)

067 to 070 - Percentage of Arrears Penalty

If field 66 to 66 = 0, complete with zeros

If field 66 to 66 = 2, complete with percentage of the penalty with 2 decimal places.

071 to 082 - Identification of the Security at the Bank (Our Number)

Field reserved for Our Security Number (Bank Number), whose procedure for adoption should comply with the following items:

BANK ISSUANCE OF PAYMENT SLIP

Registered Billing: In this case, this field must be submitted with "Zeros," since the system will provide Our Number in the Return File, upon confirmation of entry.

CLIENT ISSUANCE OF PAYMENT SLIP

Registered Billing: The clearinghouse form must show the required specifications, regarding bar code, as established on page 32, and, in this case, position 71 to 82 of the transaction record must be completed with Our Number and its respective verification (DAC) digit, which will be confirmed in the Return File upon registration of the Security. Below, we have included criteria to be used to calculate the verification (DAC) digit:

The numbering line must be comprised of 11 numerals plus the verification (DAC) digit, which shall follow the following format:

- Position 71 to 81: Our Number - can be generated based on 00000000001, 00000000002, etc. - 11 positions; a unique identification number for each document in Bradesco Billing should be given.
- position 82 to 82: Verification (DAC) digit of Our Number - 1 position

Obs.: To calculate the digit, the portfolio number needs to be added to the left before Our Number, applying module 11, with base 7.

Example

a) run multiplication:

	Portfolio		Our Number												
x	1	9	0	0	0	0	0	0	0	0	0	0	0	0	2
		2	7	6	5	4	3	2	7	6	5	4	3		
	2														
	=	=	=	=	=	=	=	=	=	=	=	=	=	=	=
	+ 0 = 6	+ 6	+ 0	+ 0	+ 0	+ 0	+ 0	+ 0	+ 0	+ 0	+ 0	+ 0	+ 0	+ 0	+ 0
	0	2	3	0	0	0	0	0	0	0	0	0	0	0	0
	0	4	9												

b) run addition, whose result is = 69

**E
x
a
m
p
l
e**

Portfolio		Our Number											
1	9	0	0	0	0	0	0	0	0	0	0	0	6
x													
2	2	7	6	5	4	3	2	7	6	5	4	3	
=	=	=	=	=	=	=	=	=	=	=	=	=	=
+ 1 = 7	0 + 6 + 0 + 0 + 0 + 0 + 0 + 0 + 0 + 0 + 0 + 0 + 0 + 0												
0	2 3 0 0 0 0 0 0 0 0 0 0 0												
	2 7												

run 77 | 11
 division: -7 7
 0

Therefore, Our Number will be:

Our Number	Dígito
0 0 0 0 0 0 0 0 0 0	

Billing without Registering the Banking number follows the same formatting criteria and rule; there will just be no generation of delivery file.

093 to 093 - Condition for Issuing the Billing Payment Slip

- if equal to 1 = the Bank issues the Payment Slip and processes the registry
 - ⇒ If Our Number is entered in position 71 to 82 of the transaction registry, the Bank is responsible.
 - ⇒ if Our Number is not entered, the Bank will automatically create.
- if equal to 2 = the Client issues the Payment Slip and the Bank only processes the registry
 - ⇒ in this case, it will be necessary to enter Our Number formatted in position 71 to 82 of the type 1 transaction registry.

094 to 094 - Registry Condition for Automatic Debit

- when equal to "N" and the debit data are incorrect, the registry in billing is rejected and no billing Payment Slip is issued;
- when different than "N" and the debit data are incorrect, billing is registered and a billing Payment Slip is issued. In this case, no debit will be scheduled.

105 to 105 - Apportionment Credit Indicator

This must only be completed with the Letter "R" if the Company has contracted the credit apportionment service; if otherwise, leave Blank.

106 to 106 - Mailing for Automatic Debit from Transactional Account Notice

- 1 = issue notice, and use Payer address contained in the Delivery File;
- 2 = do not issue notice; different than 1 or 2 = issue and use debited client address contained in Bank registration.

109 to 110 - Identification of Occurrence

- 01..Delivery
- 02..Write-off request
- 03..Request for Bankruptcy Protest
- 04..Rebate granted
- 05..Cancellation of rebate granted
- 06..Change due date
- 07..Change participant control
- 08..Change your number
- 09..Request protest
- 18..Stop protest and write-off Security
- 19..Stop protest and keep in portfolio
- 22..Transfer credit Assignment ID. Prod. 10
- 23..Transfer between Portfolios
- 24..Deb. Transfer between Portfolios
- 31..Change other data
- 45.. Request for Negativity (New)**
- 46.. Stop negativity and write-off Security (New)**
- 47.. Stop negativity and keep in portfolio (New)**
- 68..Correct Credit apportionment data
- 69..Cancel credit apportionment.

121 to 126 - Security Maturity Date

- For cash maturity, complete the field with (000000)
- For maturity upon submission, complete the field with (999999)

Note 1: To change a registered Security whose maturity is (DDMMYY) to "cash," complete this field with (888888).

157 to 160 - 1st / 2nd Instruction

Field reserved for pre-determining protest of the Security or write-off for expiration of term, upon registration.

If there is no interest, complete with Zeros.

However, if the Company wishes to use the automatic protest or write-off for expiration of term instruction, the procedures are as follows:

Protest/Negativity:

- position 157 to 158 = Indicate code "06" - (Protest).
- **position 157 to 158 = Indicate code "07" - (Negativity) (New)**
- position 159 to 160 = Indicate the number of days to protest (minimum 5 days).

Bankruptcy Protest:

- position 157 to 158 = Indicate code "05" - (Bankruptcy Protest)
- position 159 to 160 = Indicate the number of days to protest (minimum 5 days).

Expiration of Term:

- position 157 to 158 = Indicate code "18" - (Expiration of term).
- position 159 to 160 = Indicate the number of days to write-off for expiration of term.

Note: Position 157 to 158 may also be used to define the following messages, to be printed on billing Payment Slips, issued by the Bank:

- 08 Do not charge arrears interest
- 09 Do not receive after due date
- 10 Penalty of 10% after 4th day from Due Date.
- 11 Do not receive after 8th day from due date
- 12 Charge fees after 5th day from due date.
- 13 Charge fees after 10th day from due date.
- 14 Charge fees after 15th day from due date.
- 15 Grant discount even if paid after due date.

Attention: These instructions must be sent in the Delivery File, upon entry, provided the occurrence code in position 109 to 110 of the transaction registry is "01" for the **protest/negativity** instructions and the Payer CNPJ / CPF and address must be correctly entered.

Cancelation of the Automatic **Protest/Negativity Instruction**

To cancel the automatic protest instruction, just send a Delivery File with the following characteristics: position 109 to 110 of the transaction registry = 31 - Change Other Data position 157 to 160 of the transaction registry = 9999

161 to 173 - Amount to be Charged per day in default (daily arrears)

Field reserved for the Originator to state the daily arrears amount to be charged to the Payer, if the payment is in default (amount only). However, if the Originator does not wish to state the daily arrears amount, in the Delivery File, we can calculate it and print it; nevertheless, it is necessary to state the amount of monthly interest, through a letter, which must be sent to our Branch for effective registration.

Obs.: Issuance of payment slips by the client. When there is a Holding Commission to be billed per day of default, it will be necessary to inform this amount in the delivery file.

193 TO 205 - Amount of the Tax on Financial Transactions (IOF)

This field must only be completed by the Originator Companies, whose area of activity is Insurance Administration.

The originator shall state the amount of the IOF to be collected. Collection is done automatically by the Bank system.

221 to 234 - Payer Registration Number

Concerning CNPJ, use the criteria of completion from right to left, using: 2 control positions

4 subsidiary positions

8 CNPJ positions

Concerning CPF, use the same criteria of completion from right to left, using:

2 control positions

9 CPF positions

3 zeroed positions to the left

315 to 326 - 1st Message

Field open for Company use. The message sent in this field will only be printed on the payment slip and will not be confirmed in the Delivery File.

Guarantor Payee

335 to 394 - 2nd Message/Guarantor Payee - (can be use for the purpose of Payee/Guarantor or message)

This field may be used to state:

- Only Payee/Guarantor, or Only Message.

- Do not use the expressions "bank fee" or "bank charge" on the billing payment slips, since this fee regards the fee negotiated by the Bank with its originator client. FEBRABAN Guideline (Notice FB-170/2005).

Obs.: Upon registration of the Originator Company in Notary Fee Billing, the sending of messages will be automatically authorized; however, to state Payee/Guarantor, registration must be previously done through a request made at your Branch.

Breakdown of the Field

Payee / Guarantor	CNPJ/CPF of Guarantor Payee (the criteria for completion should be the same for both CNPJ and CPF, that is, beginning from right to left: <ul style="list-style-type: none"> • 2 control positions • 4 subsidiary positions • 9 CNPJ/CPF positions Obs.: In the case of CPF, the subsidiary filed must be completed with Zeros.		
	Blank	15	Numeric
	Payee / Guarantor	43	Alphanumeric
Message to be printed on the Payment Slip or on the Payer's Automatic Debit Statement Notice	Automatic Condition of Registration Open Message	60	Alphanumeric

Transaction Registry - Type 2 / Message (Optional)

Of the Positions

383 to 394 - Our Number + Digit

These fields must be completed according to position 71 to 82 of the transaction registry - type 1.

Registration - Type 3/ Credit Apportionment - Delivery File

Of the Positions

02 to 17 - Company Identification at the Bank

Must be completed (left to right), as follows:

02 to 24 - Portfolio code.

05 to 09 - Originator Branch code, without digit.

10 to 16 - Transactional Account.
17 to 17 - Digit of Transactional Account.

18 to 29 - Identification of the Security at the Bank (Our Number)

This field must be stated with Zeros, when the Bank issues the Billing Payment Slip; when issued by the Company, this field must be completed according to the criteria shown on pages 18 to 20.

30 to 30 - Apportionment Calculation Code

1- Amount billed
2- Amount of registry
3- Apportionment by lowest amount (registered or paid)

31 to 31 - Type of Amount informed

1- Percentage
2- Amount

For the same Security, the Originator must choose amount or percentage, but never both.

Important: Companies choosing apportionment by billed amount must necessarily state the apportionment in percentage.

66 to 80 - Amount or Percentage for Apportionment

Local currency - Must be entered with 2 (two) decimal places.
Indexed currency - Must be entered with 5 (five) decimal places. Percentage - must be entered with 3 (three) decimal places.

81 to 120 - Name of Beneficiary

For each Security, a maximum of 90 beneficiaries will be allowed; that is, a maximum of 30 type 3 registries for each Security. (Type 1 Registry)

152 to 157 - Installment

To differentiate apportionments for the same Security, for the same beneficiary various times.

158 to 160 - Beneficiary Floating

State the amount of days for apportionment, after the billing credit date in the originator's Transactional Account.

This amount is limited to 30 (thirty) days.

Apportionment Notes

Occurrence 68 - Correction of Apportionment Data

To correct apportionment data already registered in the Bank system (not yet apportioned), all of the beneficiary data previously submitted must be entered.

Ex.: Security registered at the Bank with 10 beneficiaries; however, 1 (one) of them needs to be changed.

The Company must once again generate the type 1 registry with occurrence code 68 in position 109 to 110, plus our number in position 71 to 82, provided in the return file, with the 10 (ten) beneficiaries, since our system will replace all of the registration data with the new corrected data.

Occurrence 69 - Cancellation of Apportionment

Enter occurrence 69 in position 109 to 110 of the type 1 transaction registry, followed by our number in position 71 to 82.

The type 3 registry with the apportionment data does not need to be provided.

Obs.: For securities written-off from billing, all associated apportionments will be automatically cancelled/eliminated.

Additional Information

Delivery File - Type 7

Transfer of additional PAYEE/GUARANTOR information after registration of the security.

- Fill out the TYPE 1 transaction file with the same information sent in the security registration, indicating Occurrence Code 31 - Change other data, in positions 109 and 110.
- Indicate the additional payee/guarantor information in the TYPE 7 transaction.

Note: In order for the Billing system to accept the payee/guarantor information sent in the TYPE 1 and TYPE 7 transactions registries, the originator must be registered with the acceptance conditions for inserting Guarantor Payee data (S

= payee/guarantor or A = both message and payee/guarantor). Prior to formatting/sending the registries, consult the Service Center (11) 3003-1000.

PAYMENT SLIP BAR CODE FOR BRADESCO BILLING

Code I25 (2 of 5 Interspersed)

- numeric representation allowed
- uses identifying characters at the start and end
- thin bars (E) are represented by the number 0
- thick bars (L) are represented by the number 1 (one)
- form of codification of I25: according to the combination of two thin (E) and/or wide (L) bars. Configuration in ASCII and EBCDIC:

EBCDIC	Bars	ASCII
<	Start	3C
>	End	3E
N	EL	4E
W	LL	57
n	EE	6E
w	LE	77

- in order to have one of the pairs of bars above, numbers 0 to 9 should first be replaced as follows:

Number	Representation
0	00110
1	10001
2	01001
3	11000
4	00101
5	10100
6	01100
7	00011
8	10010
9	01010

Example

To represent 123, we have to add the number 0 (Zero) to the left, so that we have an even number of digits.

Pursuant to the representation above, the first BIT of the number should be joined with the first BIT of the number 1, forming the 01 pair, which means an E (thin) bar and other L (wide) bar, which allows for an ASCII configuration equal to 4E. So, codification of the number 0123 will be:

Start	0	1	0	0	1	0	1	0	0	1	0	1	1	1	0	0	0	0	1	0	End
EEEE	E	L	E	E	L	E	L	E	E	L	E	L	L	L	E	E	E	E	L	E	LEEE
3C	4	E	6	E	7	7	7	7	4	E	4	E	5	7	6	E	6	E	7	7	3E
<	N		n		w		w		N		N		W		n		n		w		>

Numbers	EBCDIC Configuration	Hexa Configuration
00	NnWWn	95 95 E6 E6 95
01	NnwwN	D5 95 A6 A6 D5
02	NNwwN	95 D5 A6 A6 D5
03	NNwwn	D5 D5 A6 A6 95
04	NnWwN	95 95 E6 A6 D5
05	NnWwn	D5 95 E6 A6 95
06	NNWwn	95 D5 E6 A6 95
07	NnwWN	95 95 A6 E6 D5
08	NnwWn	D5 95 A6 E6 95
09	NNwWn	95 D5 A6 E6 95
10	WnNNw	A6 95 D5 D5 A6
11	WnnnW	E6 95 95 95 E6
09	NNwWn	95 D5 A6 E6 95
10	WnNNw	A6 95 D5 D5 A6
11	WnnnW	E6 95 95 95 E6
12	WNnnW	A6 D5 95 95 E6
13	WNnnw	E6 D5 95 95 A6
14	WnNnW	A6 95 D5 95 E6
15	WnNnw	E6 95 D5 95 A6
16	WNNnw	A6 D5 D5 95 A6
17	WnnNW	A6 95 95 D5 E6
18	WnnNw	E6 95 95 D5 A6
19	WNnNw	A6 D5 95 D5 A6
20	NwNNw	95 A6 D5 D5 A6
21	NwnnW	D5 A6 95 95 E6
22	NWnnW	95 E6 95 95 E6
23	NWnnw	D5 E6 95 95 A6
24	NwNnW	95 A6 D5 95 E6
25	NwNnw	D5 A6 D5 95 A6
26	NWNnw	95 E6 D5 95 A6
27	NwnNW	95 A6 95 D5 E6
28	NwnNw	D5 A6 95 D5 A6
29	NWnNw	95 E6 95 D5 A6
30	WwNNn	A6 A6 D5 D5 95
31	WwnnN	E6 A6 95 95 D5
32	WWnnN	A6 E6 95 95 D5
33	WWnnn	E6 E6 95 95 95
34	WwNnN	A6 A6 D5 95 D5
35	WwNnn	E6 A6 D5 95 95
36	WWNnn	A6 E6 D5 95 95
37	WwnNN	A6 A6 95 D5 D5
38	WwnNn	E6 A6 95 D5 95
39	WWnNn	A6 E6 95 D5 95
40	NnWNw	95 95 E6 D5 A6
41	NnwnW	D5 95 A6 95 E6
42	NNwnW	95 D5 A6 95 E6

43	NNwnw	D5 D5 A6 95 A6
44	NnWnW	95 95 E6 95 E6
45	NnWnw	D5 95 E6 95 A6
46	NNWnw	95 D5 E6 95 A6
47	NnwNW	95 95 A6 D5 E6
48	NnwNw	D5 95 A6 D5 A6
49	NNwNw	95 D5 A6 D5 A6
50	WnWNn	A6 95 E6 D5 95
51	WwnnN	E6 95 A6 95 D5
52	WNwnN	A6 D5 A6 95 D5
53	WNwnn	E6 D5 A6 95 95
54	wnWnN	A6 95 E6 95 D5
55	WnWnn	E6 95 E6 95 95
56	wnWnn	A6 D5 E6 95 95
57	wnwNN	A6 95 A6 D5 D5
58	WnwNn	E6 95 A6 D5 95
59	wNwNn	A6 D5 A6 D5 95
60	nwWNn	95 A6 E6 D5 95
61	NwwnN	D5 A6 A6 95 D5
62	nWwnN	95 E6 A6 95 D5
63	NWwnn	D5 E6 A6 95 95
64	nwWnN	95 A6 E6 95 D5
65	NwWnn	D5 A6 E6 95 95
66	nWWnn	95 E6 E6 95 95
67	nwwNN	95 A6 A6 D5 D5
68	NwwNn	D5 A6 A6 D5 95
69	nWwNn	95 E6 A6 D5 95
70	nnNWw	95 95 D5 E6 A6
71	NnnwW	D5 95 95 A6 E6
72	nNnwW	95 D5 95 A6 E6
73	NNnww	D5 D5 95 A6 A6
74	nnNwW	95 95 D5 A6 E6
75	NnNww	D5 95 D5 A6 A6
76	nNNww	95 D5 D5 A6 A6
77	nnnWW	95 95 95 E6 E6
78	NnnWw	D5 95 95 E6 A6
79	nNnWw	95 D5 95 E6 A6
80	wnNWn	A6 95 D5 E6 95
81	WnnwN	E6 95 95 A6 D5
82	wNnwN	A6 D5 95 A6 D5
83	WNnwN	E6 D5 95 A6 95
84	wnNwN	A6 95 D5 A6 D5
85	WnNwn	E6 95 D5 A6 95
86	wNNwn	A6 D5 D5 A6 95
87	wnnWN	A6 95 95 E6 D5
88	WnnWn	E6 95 95 E6 95

89	wNnWn	A6 D5 95 E6 95
90	nWNWn	95 A6 D5 E6 95
91	NwnwN	D5 A6 95 A6 D5
92	nWnwN	95 E6 95 A6 D5
93	NWwnn	D5 E6 95 A6 95
94	nWNwN	95 A6 D5 A6 D5
95	NwNwn	D5 A6 D5 A6 95
96	nWNwn	95 E6 D5 A6 95
97	nwnWN	95 A6 95 E6 D5

98	NwnWn	D5 A6 95 E6 95
99	nWnWn	95 E6 95 E6 95
94	nWNwN	95 A6 D5 A6 D5
95	NwNwn	D5 A6 D5 A6 95
96	nWNwn	95 E6 D5 A6 95
97	nwnWN	95 A6 95 E6 D5
98	NwnWn	D5 A6 95 E6 95
99	nWnWn	95 E6 95 E6 95

Below is a table with all of the Pairs of Bars:

Numbers	Bar Pairs
Start	EEEE
End	LEEE
00	EEEELLLLLE
01	ELEEELEEL
02	EEELLELEEL
03	ELEEELEEEE
04	EEEELLLEEL
05	ELEEELEEEE
06	EEELLLLLEE
07	EEEELELLEL
08	ELEEELELEE
09	EEELLELEEE
10	LEEELELELE
11	LLEEEEEELL
12	LEELEEEELL
13	LLELEEEELE
14	LEEELELEEL
15	LLEEELEELE
16	LEELELEELE
17	LEEEEEELLL
18	LLEEEEEELLE
19	LEELEEEELLE
20	EELEEELELE
21	ELLEEEELLL
22	EELLEEEELL
23	ELLEEEEEELE
24	EELEEELEEL
25	ELLEEELEELE
26	EELLELEELE
27	EELEEEELLL
28	ELLEEEELLE
29	EELLEEEELLE
30	LELEEELEEE
31	LLEEEEEELL
32	LLELEEELLL
33	LLELEEELLEE
34	LELEEELEEL
35	LLEEELEEEE
36	LLELEEELLEE
37	LEEELEELEL
38	LLEEELEELEE
39	LLELEELEEL

40	EEEELELELE
41	ELEEELEELL
42	EEELLEEEEL
43	ELEEELEELE
44	EEEELELEEL
45	ELEEELEELE
46	EEELLEEELE
47	EEEELEELLL
48	ELEEELEELLE
49	EELEELEELE
50	LEEELELEEE
51	LLEEELEEEEL
52	LEEELEEEEL
53	LLEEELEEEE
54	LEEELEEEEL
55	LLEEELEEEE
56	LEEELEEEEL
57	LEEELELEEL
58	LLEEELEELE
59	LEEELEEELE
60	EELEEELEEE
61	ELLEEEELLL
62	EELLEEEEL
63	ELLEELEEEE
64	EELEEELEEL
65	ELLEEELEEE
66	EELLEEEEEE
67	EELEEELEEL
68	ELLEEELEEE
69	EELLEEELEEE
70	EEEEELLLLE
71	ELEEELELEL
72	EELEEELEEL
73	ELEEELELEL
74	EEEELELEEL
75	ELEEELEELE
76	EELEEELELE
77	EEEEELLLLL
78	ELEEELLLLE
79	EELEEELEEL
80	LEEEELLLLE
81	LLEEELELEL
82	LEEELELEEL
83	LLEEELELEE
84	LEEELELEEL

85	LLLLLEEEEE
86	LEELEEEEE
87	EEEEELLEL
88	LLLLLEEEEE
89	LEELEEEEE
90	EELEEEEE
91	ELLEEELEL
92	EELLEEELEL

93	ELLLEEEEE
94	EELEEELEL
95	ELLEEEEE
96	EELEEEEE
97	EELEEELEL
98	ELLEEEEE
99	EELLEEEEE

Assembly of Bar Code Data

The bar code for billing contains 44 positions arranged as follows:

Position	Size	Content
01 to 03	3	Bank Identification
04 to 04	1	Currency Code (BRL = 9, Others = 0)
05 to 05	1	Verification digit for Bar Code
06 to 09	4	Due Date Factor (See Note)
10 to 19	10	Amount
20 to 44	25	Open Field

- The open field positions are at the discretion of each collecting Bank, with the **Bradesco standard** being:

Position	Size	Content
20 to 23	4	Originator Branch (Without the verifying digit, complete with zeros to the left when necessary)
24 to 25	2	Portfolio
26 to 36	11	Our Number Number (Without verifying digit)
37 to 43	7	Account of Originator (Without the verifying digit, complete with zeros to the left when necessary)
44 to 44	1	Zero

To calculate the verifying Digit of the Bar Code, proceed as follows:

- calculation using module 11, with calculation base equal to 9.

Example:

NN { 43 Positions with all data:
To calculate the digit consider 43

Positions,

with: Position 1 to 4 and Position

6 to 44.

4329876543298765432987654329876543298765432 { Rate of Multiplication
 - - - - < - - - - < - - - - < - - - - < - - - { Direction of Calculation

- The first digit from right to left will be multiplied by 2, the second by 3, and so on.
- The results of the multiplications should be accumulated.
- At the end, the accumulated value should be divided by 11.
- 11 should be subtracted from the remainder of the division.
 - if the result after subtraction is equal to 0 (Zero), 1 (one) or greater than 9 (nine), the digit should be assumed as being equal to 1 (one).
 - otherwise, the outcome of the subtraction will be the digit itself.

- This result is the verifying digit of the bar code and must be placed in the fifth position.
- The 0 (Zero) digit in the fifth position will indicate that the bar code does not have a verifying digit.

Assembly and Printing of Bar Code

Obs.: '2 of 5 interspersed' means that 5 bars define one character, with two of them being wide bars; 'interspersed' means that the spaces between the bars have meaning, just like the bars.

For Laser Printing

After the assembly above, create the graphic representation for the line that contains the bar code data or use the appropriate font.

□ Position of the bar code on the charge slip (according to example below):

The start of the bar should be 0.5 cm from the left margin of the page;

The middle of the bar should be 12 mm from the end of the page; Total length equal to 103mm and height equal to 13mm.

Obs.: These positions should be strictly followed, since they are of fundamental importance to reading the bar code.

Assembly of Data to Compose the Editable Line

The editable line will be composed of five fields:

1st field

Comprised of the Bank code, currency code, the first five positions of the open field and the verifying digit of this field;

2nd field

Comprised of positions 6 to 15 of the open field and the verifying digit of this field;

3rd field

Comprised of positions 16 to 25 of the open field and the verifying digit of this field;

4th field

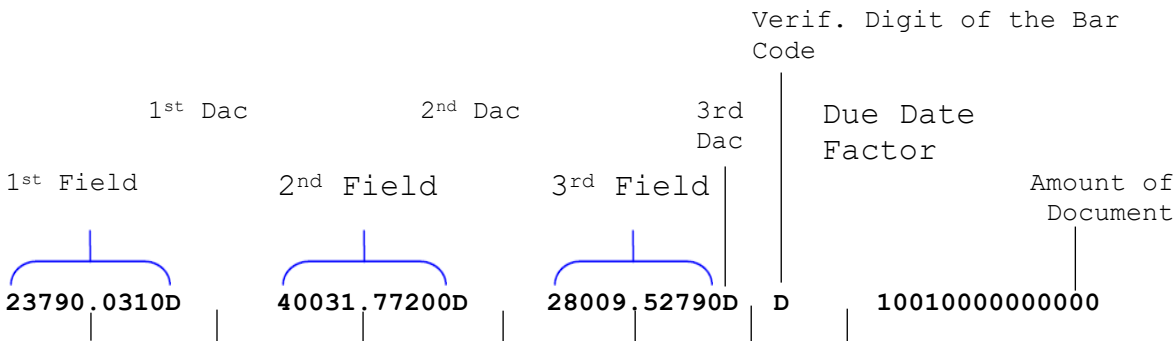
Comprised of the verifying digit of the bar code, that is, the 5th position of the bar code;

5th field

Comprised of the due date factor with 4 (four) characters and the document amount with 10 (ten) characters, with no separation or editing.

Between each field there should be a space equal to 2 (two) positions, with the 1st being represented by a period (.) and the 2nd by a blank space.

Example



Period Space Space Perio Space Space
 Period d

Calculation of the Verification Digit (DAC) for the Editable line fields

Use module 10:

Example (1st digit): 2 3 7 9 0 0 3 1 0
 | | | | | | | | |

 X 2 1 2 1 2 1 2 1 2
 = = = = = = = = =
 4 3 1+4 9 0 0 6 1 0 = 28

Obs.: Total of the multiplication = 28; therefore, to find the digit, a multiple of 10, greater than or equal to the result of the multiplication, must be considered, which, in this case, will be "30." Therefore, the following subtraction is done:
30 - 28 = 2 (digit); so, the composition of the first field will be:

23790.03102

Note: The entire result of the multiplication, whose total is greater than or equal to 10 (ten), must be the sum of the two numbers, according to the examples below:

5 x 2 = 10, therefore, 1 + 0 = 1

8 x 2 = 16, therefore, 1 + 6 = 7

Example (2nd digit): 4 0 0 3 1 7 7 2 0 0
 | | | | | | | | | |

 X 1 2 1 2 1 2 1 2 1 2
 = = = = = = = = = =
 4 0 0 6 1 1+4 7 4 0 0 = 27

Total of multiplication = 27
multiple of 10 (ten) = 30, therefore
30 - 27 = 3 (digit); so, the composition of the 2nd field will be:

40031.772003

Example (3rd digit): 2 8 0 0 9 5 2 7 9
 0
 | | | | | | | | |

 X 1 2 1 2 1 2 1 2 1 2
 = = = = = = = = = =
 2 1+6 0 0 9 1+0 2 1+4 9 0 = 35

Total of multiplication = 35
multiple of 10 (ten) = 40; therefore, 40 - 35 = 5 (digit), so the composition of the 3rd field will be:

28009.527905

Thus, we have the following configuration of the editable line:

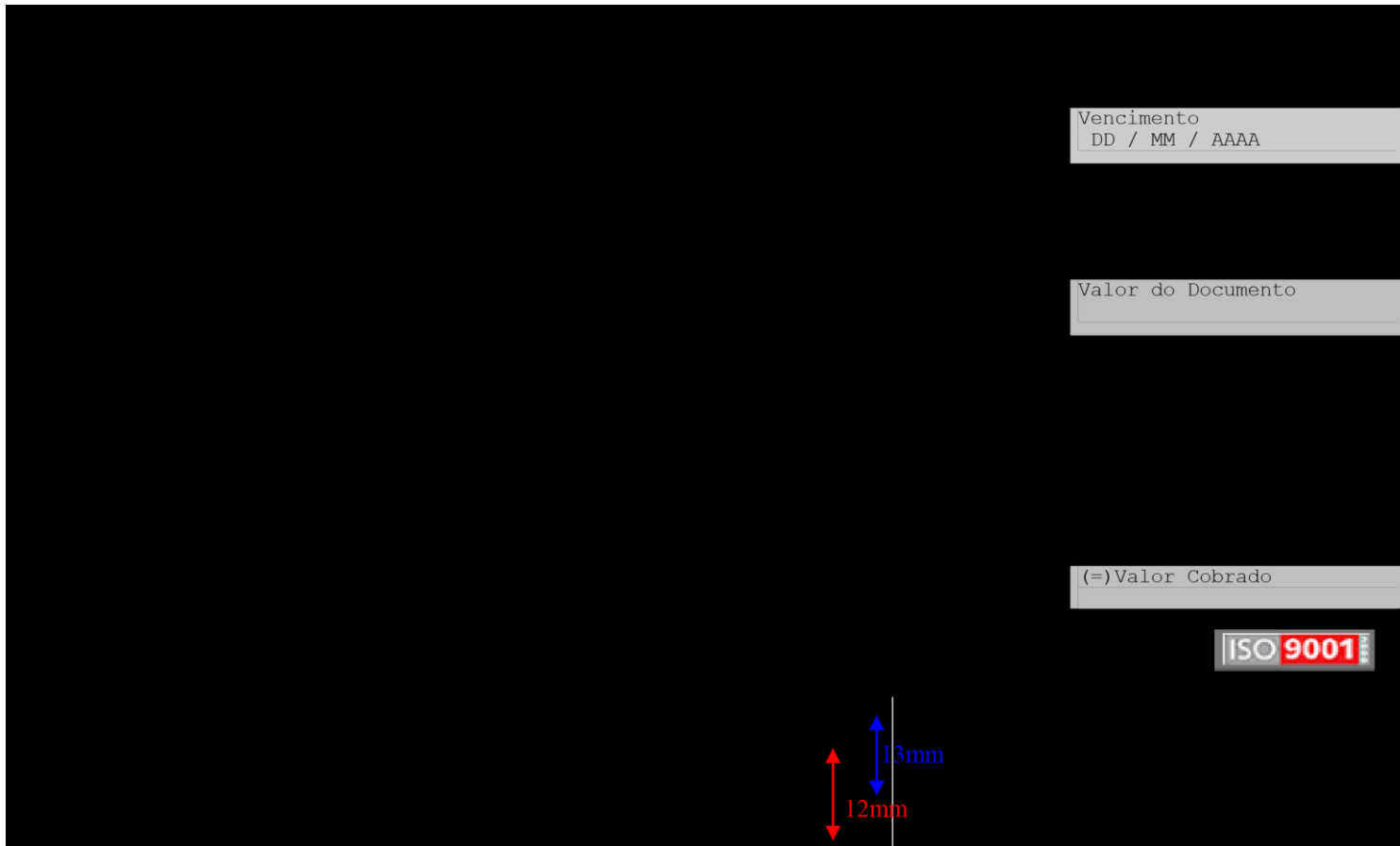
23790 . 03102 40031 . 772003 28009 . 527905 7 10010000000000

SPECIFICATIONS OF THE BILLING PAYMENT SLIP

Payment Slips must comply with the following parameters, defined by the Brazilian Central Bank:

- number of copies or parts - 2 (two): Receipt for the Payer b) Compensation Form.
Obs.: The payer receipt must contain the Document Amount, Our Number, Portfolio, Branch/Originator Code and Due Date.
- weight of paper - minimum of 50g/m2
- dimensions
 - a) Compensation Sheet: 95 to 104 mm X 170 to 216 mm
 - b) Payer Receipt: at Bank's discretion
- color of copy/print
 - a) white background / blue print
 - b) white background / black print
- Entry of Bank/Editable Line data on the top border of the compensation Sheet.
 - Left side 0 the name of the Bank; the Bank number, along with the verifying digit must be included;
(the Bank code must be comprised using a 5mm character and 1.2mm lines or strings)
 - Right side - must contain the Editable Line - Dimensions will be 3.5 to 4mm and lines or strings at 0.3mm

COMPENSATION SHEET MODEL



Instruction for Completion of Payment Slip Fields

1. PAYMENT LOCATION:

Field reserved for entry of a message to indicate to the payer where the payment can be made.

2. DUE DATE FIELD

The due date contained in this field must necessarily be the same as contained in the Due Date Factor of the editable line and the Bar Code.

If there is a difference in this information, the date indicated in the Due Date Factor in the Bar Code/Editable Line will prevail.

3. ORIGINATOR:

Company Name or Trade Name and CNPJ of the Company issuing the bank payment slip, which should be the same as is registered with the Bank.

4. ORIGINATOR CODE / BRANCH:

Must be completed with the branch with 4 (four characters) - branch digit / Account for Billing with 7 (seven) characters - Account Digit. Ex. 9999-D/9999999-D

Obs.: Fill in zeros to the Left when necessary.

5. DATE ISSUED:

Complete with the Document Issue date, or the billing date.

6. DOCUMENT NUMBER:

Identification of the bill number, trade bill, etc., can be entered.

7. DOCUMENT TYPE:

According to the area of activity, one of the following acronyms can be used: DM-Mercantile Trade Bill, NP-Promissory Note, NS-Insurance Note, CS-Installment Billing, LC-Exchange Letters, ND-Debit Note, DS-Services Trade Bill, Others.

8. ACCEPTANCE: N - Not accepted

9. DATA PROCESSING:

May be the same date as issue date

10. PORTFOLIO / OUR NUMBER:

Portfolio with 2 (two) characters / Our Number with 11 (eleven) characters + digit Ex.: 99 / 99999999999-D

Obs.: Our Number is a bank slip identifier and a different Our Number should be given for each document.

11. BANK USE:

Do not complete.

12. CIP (Interbank Payment Chamber) :

This is a code used to identify specific messages to the originator, with the same contained in the Bank registration; when there is no code registered, complete with zeros "000."

13. PORTFOLIO:

Billing portfolio that the company operates at the Bank.

14. CURRENCY:

Field reserved for information on the type of currency in which the document was issued (BRL, USD, IGPM, Etc.)

15. QUANTITY:

When the document is issued in an indexed currency (USD, IGPM, etc..), complete this field with the corresponding amount.

16. DOCUMENT AMOUNT:

Field reserved for information on the document amount, which should be completed with the same amount stated in the bar code and on the Editable line. If the document amount is zero in the bar code and on the line, leave this field blank.

17. INSTRUCTIONS:

Field reserved for originator messages.

DUE DATE FACTOR

Rules for Insertion of the Due Date Factor in the Bar Code

The Due Date Factor, expressed using 4 digits, will be used to identify the Due Date of the security and should be obtained by subtracting the due date from the base date of 07/Oct/1997.

DUE DATE FACTOR	
DUE DATE:	03-07-2000
BASE DATE:	- 07-10-1997
QTY. OF DAYS:	= 1000

To check the calculation of the Due Date Factor, we suggest creating some tests, using the data below, to certify that the Due Date Factor is correct.

CORRELATION TABLE	
DUE DATE	DUE DATE FACTOR
03/07/2000	1000
05/07/2000	1002
01/05/2002	1667
17/11/2010	4789
21/02/2025	9999

Payment Slips with Due Date - "In Full or Upon Submission"

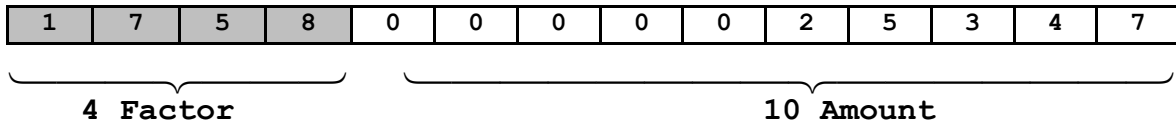
If there is any interest in issuing documents in these conditions, the following criteria should be adopted:

- Add 15 calendar days to the "Issue Date" of the Payment Slip;
- The date of **07/10/1997** (base date) should be subtracted from the date gained from this addition;
- The number of days resulting from this subtraction should be placed in the bar code and in the Editable line;
- The "Due Date" field on the Payment Slip should be completed with the words "In Full" or "Upon Submission."

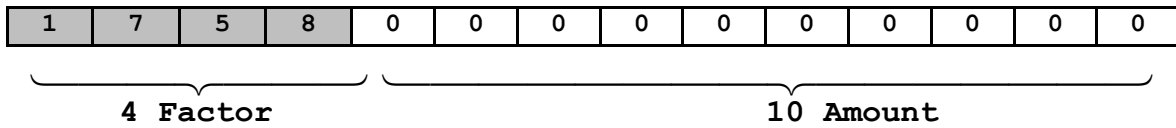
EXAMPLE			
(A)	Date Doc. Issued :	05/12/2000	
(B)	Add 15 days:	+ 15	
(C)	Result of Addition:	= 20/12/2000	(A) + (B)
(D)	Start Date:	- 07/10/1997	
(E)	Number of Days:	= 1170	(C) - (D)

RULES FOR INSERTION OF THE DUE DATE FACTOR

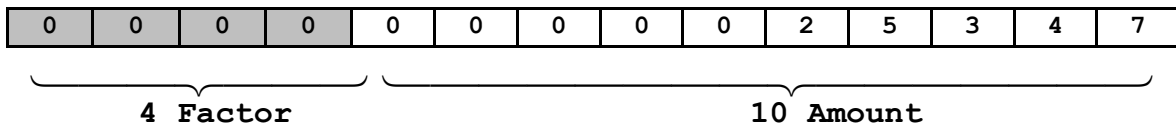
- **With Due Date Factor and Amount**



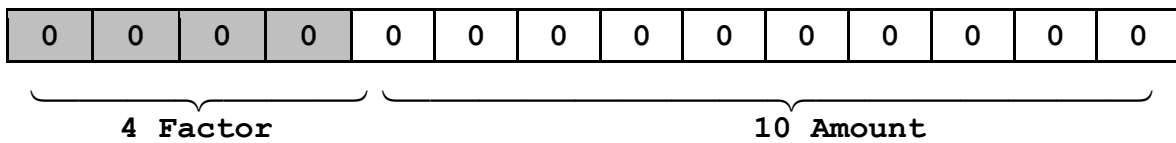
- **With Due Date Factor and without Amount**



- **Without Due Date Factor and with Amount**



- **Without Due Date Factor and without Amount**



Note.: Pursuant to Brazilian Central Bank circular letter, the receiving bank shall not be responsible for financial charges not charged on any receipt of the payment slip after the due date, when these charges were issued without the Due Date Factor indication in the Bar Code.

BRADESCO INTERNAL BILLING

- The "**Internal Billing**" is comprised of the **21 - With registration** and **22 - Without registration** portfolios;
- The documents in this billing modality are different from others because the payment slips that were issued may only be paid within the Bradesco network (branch bank tellers, self-service channels, and Bradesco Expresso).
- The unique feature that makes them different from other billing Payment Slips is identification of the phrase "**Non-Compensable Document.**"
- Payment Slips contain a **Bar code** and can be issued by the client or by the Bank;
- Receipt of documents occurs through electronic capture of Bar Code date or using the Editable Line.

All registry, maintenance, payment and write-off information can be seen using any means of "On-Line" Billing currently available at Bradesco.

- "21" Portfolio - Internal Billing with Registration; it must have a delivery file formatted with a 400 position layout to send the registry to the Bank.
- "22" Portfolio - Internal Billing without registry; the client will only receive the return file (Cnab 400 positions) containing payment of the securities.

ISSUANCE OF INTERNAL BILLING PAYMENT SLIPS

TECHNICAL SPECIFICATIONS:

Internal Billing documents must contain 2 copies, specifically:

- ✓ Bank Copy;
- ✓ Proof of Payment. (At company's discretion)
- The unique feature differentiates Internal Billing documents from other billing Payment Slips is the necessary identification of the phrase "**Non-Compensable Document - Only Payable at Bradesco,**" both on the "Bank Copy" and the "Proof of payment."
- Insertion of Bank data on the top border of the Bank Copy.
 - . must contain the Bank's name (Bank logo).
 - . must contain a fixed Message: "**Non-compensable document - Only Payable at Bradesco.**"
 - . must contain identification of the copy.
- Insertion of Bar Code and Editable Line data on the lower part of the Bank Copy.
 - . Bar code must be printed;
 - . Above the Bar Code there must be a numeric representation of the Editable Line, with each field being individually within the box, aimed at highlighting the Editable Line.
 - . To the right of the Bar Code, reserve a field for mechanical authentication.

COMPLETING THE INTERNAL BILLING PAYMENT SLIP FIELDS

18. DUE DATE FIELD

The due date contained in this field must necessarily be the same as contained in the Due Date Factor of the editable line and the Bar Code.

Note.: If there is a difference in this information, the date indicated in the Due Date Factor in the Bar Code/Editable Line will prevail.

19. BENEFICIARY/ADDRESS:

Company Name of the Company issuing the document, which should be the same as in the Bank registration;

Full address of the Company.

20. BRANCH / ACCOUNT OF BENEFICIARY:

Must be completed with the branch with 4 (four characters) - branch digit / Beneficiary Billing Account with 7 (seven) characters - Account Digit. Ex. 9999-D / 9999999-9

Note.: Fill in zeros to the left when necessary.

21. DATE ISSUED:

Complete with the Document Issue date.

22. DOCUMENT NUMBER

Identification number of the client debited, ID card number, etc., may be included.

23. DOCUMENT TYPE:

According to the area of activity, one of the following acronyms can be used: DM-Mercantile Trade Bill, NP-Promissory Note, NS-Insurance Note, CS-Installment Billing, REC-Reciept, ND-Debit Note, DS-Services Trade Bill, Others.

24. ACCEPTANCE:

N - Not accepted

25. DATA PROCESSING:

May be the same date as issue date

26. DOCUMENT IDENTIFICATION:

The Product Code (Portfolio) should be listed with 2 (two) characters / document identification (Our Number) with 11 (eleven) characters - our number digit. Ex.: 99 / 9999999999-9

Obs.: Document Identification is an identified that must be different for each document issued;

Note.: Our Number and its respective verification digit => number line must be comprised of 11 digits plus the verification digit. To calculate the digit, the portfolio number needs to be added to the left before Our Number, applying module 11, with base 7.

27. BANK USE:

Do not complete.

28.CIP (Interbank Payment Chamber):

This is a code used to identify specific messages to the originator, with the same contained in the Bank registration; when there is no code registered, complete with zeros "000."

29.PORTFOLIO:

Billing Portfolio number that the company operates at the Bank. In the case of Internal Billing it is:

- 21 - Internal Billing With Registry
- 22 - Internal Billing without registry

30.CURRENCY:

Field reserved for information on the type of currency in which the document was issued (BRL, USD, IGPM, Etc.)

31.DOCUMENT AMOUNT:

Field reserved for information on the document amount, which should be completed with the same amount stated in the bar code and on the Editable line. If the document amount is zero in the bar code and on the line, leave this field blank.

15. PAYER / ADDRESS:

Must contain the Company Name of the Payer / Full address.

BAR CODE FOR BRADESCO INTERNAL BILLING

ASSEMBLY OF BAR CODE DATA

The bar code for billing contains 44 positions arranged as follows:

Position	Size	Content
01 to 03	3	Bank Identification (See Note Below)
04 to 04	1	Currency Code (BRL = 9, Others = 0)
05 to 05	1	Verification digit for Bar Code
06 to 09	4	Due Date Factor (See Note) Amount
10 to 19	10	Open Field
20 to 44	25	

Note.: Because Internal Billing (Port. 21 and 22) is a product that can only be paid at the Bradesco Bank network, the bar code (position - 1 to 3 Bank Code) must necessarily be completed with zeros "000"

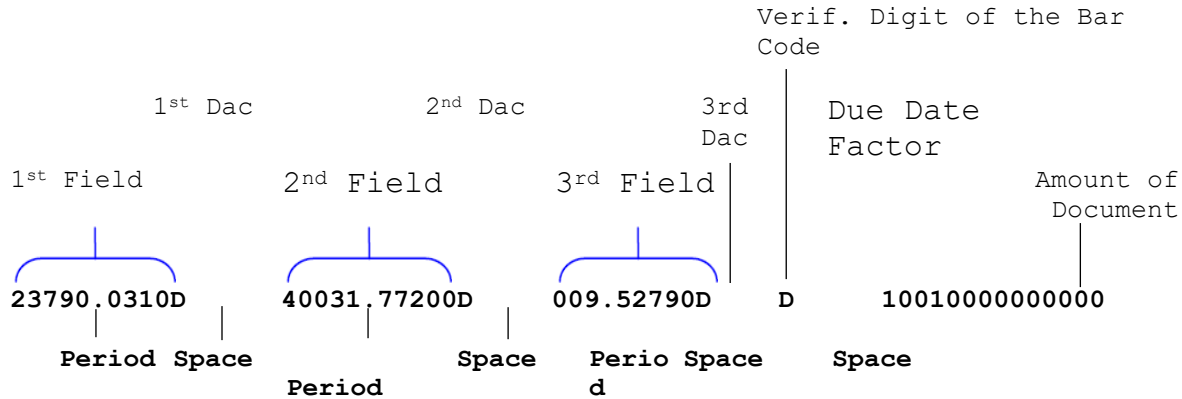
The open field positions are at the discretion of each collecting Bank, with the Bradesco standard being:

Position	Size	Content
20 to 23	4	Originator Branch (Without the verifying digit, complete with zeros to the left when necessary)
24 to 25	2	Portfolio (21 or 22)

26 to 36	11	Document Identification - Our Number Number (without verifying digit)
37 to 43	7	Beneficiary Account (Without the verifying digit, complete with zeros to the left when necessary)
44 to 44	1	Zero

ASSEMBLY OF DATA TO COMPOSE THE EDITABLE LINE

Example



Return File Layout - Header Label Registry

Description of Registry - Size 400 Bytes

A - Alpha-numeric - Content in High Box (Capital Letters)

Position From to	Name of Field	Size of Field	Content	A	N
001 to 001	Identification of Registry	001	0		X
002 to 002	Identification of Return File	001	2		X
003 to 009	Literal Return	007	Return	X	
010 to 011	Service Code	002	01		X
012 to 026	Literal Service	015	Billing	X	
027 to 046	Company Code	020	Company No.		X
047 to 076	Name of Company In Full	030	Company Name	X	
077 to 079	Bradesco Clearinghouse Number	003	237		X
080 to 094	Name of Bank in Full	015	Bradesco	X	
095 to 100	Date File Saved	006	DDMMYY		X

101 to 108	Density of Save	008	01600000		X
109 to 113	Bank Notice No.	005	Notice No.		X
114 to 379	Blank	266	Blank		
380 to 385	Credit Date	006	DDMMYY		X
386 to 394	Blank	009	Blank		
395 to 400	Sequential No. of Registry	006	000001		X

Return File Layout - Transaction Registry - Type 1

Description of Registry Size 400 Bytes

A - Alpha-numeric - Content in High Box (Capital Letters)

N - Numeric

Position From to	Name of Field	Size of Field	Content	A	N
001 to 001 (*)	Identification of Registry	001	1		X
002 to 003 (*)	Type of Company Registration	002	01-CPF (Brazilian Individual Taxpayer ID) 02-CNPJ (Brazilian Corporate Taxpayer ID) 03-PIS/PASEP (Employee Profit Participation and Public Employee Savings Programs) 98-None 99- Others		X
004 to 017 (*)	Company Registration No.	014	CNPJ/CPF Number Subsidiary Control		X
018 to 020	Zeros	003	Zeros	X	
021 to 037 (*)	Bank Identification of the Originator Company	017	Zero Portfolio Branch Transactional Account See Obs. Pg. 45	X	
038 to 062	Participant Control No.	025	Company Use	X	
063 to 070	Zeros	008	Zeros		X
071 to 082 (*)	Bank Identification of Security	012	Bank No. See Obs. Pg. 45	X	
083 to 092	Bank Use	010	Zeros		X
093 to 104	Bank Use	012	Zeros	X	
105 to 105	Apportionment Credit Indicator	001	"R" See Obs. Pg. 45	X	

106 to 107	Zeros	002	Zeros		X
108 to 108	Portfolio	001	Portfolio		X
109 to 110 (*)	Occurrence Identification	002	See Obs. Pg. 46		X
111 to 116 (*)	Occurrence Date at Bank	006	DDMMYY		X
117 to 126	Document Number	010	Document no.	X	
127 to 146 (*)	Bank Identification of Security	020	Bank No. See Obs. Pg. 46	X	
147 to 152	Security Due Date	006	DDMMYY		X
153 to 165	Security Amount	013	Security Amount		X
166 to 168 (*)	Billing Bank	003	Bank Code Clearinghouse		X
169 to 173 (*)	Billing Branch	005	Code of Bank Billing Branch		X
174 to 175	Type of Security	002	Blank	X	
176 to 188	Billing expenses for Occurrence Codes 02 - Entry Confirmed 28 - Debit of Charges	013	Expenditure Amount See Obs. Pg. 46		X
189 to 201	Other Protest Cost expenses	013	Other expenses amount See Obs. Pg. 47		X
202 to 214	Arrears Interest Operation	013	Will be stated with zeros		X
215 to 227	IOF (Tax on Financial Transactions) Due	013	IOF (Tax on Financial Transactions) Amount See Obs. Pg. 47		X
228 to 240	Rebate Granted to Security	013	Rebate Amount Granted See Obs. Pg. 47		X
241 to 253	Granted Discounted	013	Discount Amount Granted See Obs. Pg. 47		X
254 to 266 (*)	Amount Paid	013	Amount Paid See Obs. Pg. 47		X
267 to 279	Arrears Interest	013	Arrears Interest		X
280 to 292	Other Credits	013	Will be stated with zeros		X
293 to 294	Blank	002	Blank	X	
295 to 295	Reason for Occurrence Code 25 (Confirmation of Bankruptcy Protest Instruction and Occurrence 19 Code Confirmation of Protest Instruction)	001	A - Accepted D - Denied See Obs. Pg. 47	X	
296 to 301 (*)	Credit Date	006	DDMMYY		X

302 to 304	Payment Origin	03	Origin See OBS Pg. 47		X
305 to 314	Blank	010	Blank	X	
315 to 318	When Bradesco checked, enter 0237	004	Bank code		X
319 to 328	Reasons for Rejections for Position 109 to 110 Occurrence Codes	010	Reason See Obs. Pg. 48		X
329 to 368	Blank	040	Blank	x	
369 to 370	Notary Number	002	Notary Number		X
371 to 380	Protocol Number	010	Protocol Number	X	
381 to 394	Blank	014	Blank		X
395 to 400	Sequential No. of Registry	006	Sequential No. of Registry		X

Obs.: When dealing with billing without registry, only fields marked with (*) asterisk will be confirmed in the Return File.

Return File Layout - Transaction Registry - Type 3 - Credit Apportionment

Return File - Description of Registry - Size 400 Bytes

A - Alpha-numeric - Content in High Box (Capital Letters)

N - Numeric

Position From to	Name of Field	Size of Field	Content	A	N
001 to 001	Identification of Registry	001	Set "3"		X
002 to 017	Company Identification at the Bank	016	Portfolio, Branch, Transactional Account see Obs. Pg. 54	X	
018 to 029	Security Identification at the Bank	012	Bank Number See Obs. Pg. 54	X	
030 to 030	Code for Calculation of Apportionment	001	"1" = Amount billed "2" = Amount of Registry "3" = Apportionment by Lowest Amount		X
031 to 031	Type of Amount Entered	001	"1" = Percentage "2" = Amount		X
032 to 043	Filler	012	Blank	X	
044 to 046	Bank Code for Credit of 1 st Beneficiary	003	Set "237"		X
047 to 051	1 st Beneficiary Branch Code for Credit	005	Beneficiary Branch Code		X
052 to 052	Digit of 1 st Beneficiary Branch for Credit	001	Agency Digit	X	

053 to 064	Number of 1 st Beneficiary Transactional Account for Credit	012	Number of Beneficiary Transactional Account		X
065 to 065	Digit of 1 st Beneficiary Transactional Account for Credit	001	Digit of Transactional Account	X	
066 to 080	Effective Amount of Apportionment upon payment	015	Amount BRL See Obs. Pg. 54		X
081 to 120	Name of 1 st Beneficiary	040	Name of 1 st Beneficiary	X	
121 to 141	Filler	021	Blank	X	
142 to 147	Installment	006	Identification of Installment	X	
148 to 150	Floating for 1 st Beneficiary	003	Number of Days for Beneficiary Credit		X
151 to 158	Date of Credit for 1 st Beneficiary	008	Credit Date DDMMYYYY See Obs. Pg. 54		X
159 to 160	Status / Reason for Apportionment Occurrence	002	See Obs. Pg. 54		X
161 to 163	Bank Code for Credit of 2 nd Beneficiary upon payment	003	Set "237"		X
164 to 168	2 nd Beneficiary Branch Code for Credit	005	Beneficiary Branch Code		X
169 to 169	Digit of 2 nd Beneficiary Branch for Credit	001	Agency Digit	X	
170 to 181	Number of 2 nd Beneficiary Transactional Account for Credit	012	Number of Beneficiary Transactional Account		X
182 to 182	Digit of 2 nd Beneficiary Transactional Account for Credit	001	Digit of Transactional Account	X	
183 to 197	Effective Amount of Apportionment upon payment	015	Amount in BRL Pg. 54		X
198 to 237	Name of 2 nd Beneficiary	040	Name of 2 nd Beneficiary	X	
238 to 258	Filler	021	Blank	X	
259 to 264	Installment	006	Identification of Installment	X	
265 to 267	Floating for 2 nd Beneficiary	003	Number of days for Beneficiary Credit		X
268 to 275	Date of Credit for 2 nd Beneficiary upon payment	008	Credit Date DDMMYYYY		X
276 to 277	Status/Reason for apportionment occurrence	002	Pg. 54		X
278 to 280	Bank Code for Credit of 3 rd Beneficiary	003	Set "237"		X

281 to 285	3 rd Beneficiary Branch Code for Credit	005	Beneficiary Branch Code		X
286 to 286	Digit of 3 rd Beneficiary Branch for Credit	001	Agency Digit	X	
287 to 298	Number of 3 rd Beneficiary Account for Credit	012	Number of Beneficiary Transactional Account		X
299 to 299	Digit of 3 rd Beneficiary Account for Credit	001	Digit of Transactional Account	X	
300 to 314	Effective Amount of Apportionment upon payment	015	Amount in BRL		X
315 to 354	Name of 3 rd Beneficiary	040	Name of 3 rd Beneficiary	X	
355 to 375	Filler	021	Blank	X	
376 to 381	Installment	006	Identification of Installment	X	
382 to 384	Floating for 3 rd Beneficiary	003	Number of days for Beneficiary Credit		X
385 to 392	Date of Credit for 3 rd Beneficiary upon payment	008	Date of Credit DDMMYYYY		X
393 to 394	Status / Reason for Apportionment Occurrence	002	See Obs. Pg. 54		X
395 to 400	Sequential number of Registry	006	Sequential number of Registry		X

Return File Layout - Trailer Registry

Description of Registry - Size 400 Bytes

A - Alphanumeric

N - Numeric

Position From to	Name of Field	Size Field	of Content	A	N
001 to 001	Identification of Registry	001	9		X
002 to 002	Identification of Return	001	2		X
003 to 004	Type of Registry Identification	002	01		X
005 to 007	Bank code	003	237		X
008 to 017	Blank	010	Blank	X	
018 to 025	Number of Billed Securities	008	Number of Billed Securities		X
026 to 039	Total Amount Billed	014	Total Amount Billed		X
040 to 047	Bank Notice No.	008	Bank Notice No.		X

048 to 057	Blank	010	Blank	X	
058 to 062	Number of Registries- - Occurrence 02 Confirmation of Entries	005	Number of registries		X
063 to 074	Amount of Registries - - Occurrence 02 Confirmation of Entries	012	Amount of Registries		X
075 to 086	Amount of Registries - Occurrence 06 - Payment	012	Amount of Registries		X
087 to 091	Number of Registries - Occurrence 06 - Liquidation	005	Number of Registries		X
092 to 103	Amount of Registries - Occurrence 06	012	Amount of Registries		X
104 to 108	Number of Registries - Occurrence 09 and 10-Securities written-off	005	Number of Registries Written-off		X
109 to 120	Amount of Registries - Occurrence 09 and 10 - Securities written-off	012	Amount of Registries Written-off		X
121 to 125	Number of registries - occurrence 13 - Rebate Cancelled	005	Number of Registries		X
126 to 137	Number of Registries - Occurrence 13 - Rebate Cancelled	012	Amount of Registries		X
138 to 142	Number of Registries - Occurrence 14 - Due Date Changed	005	Number of Registries		X
143 to 154	Number of Registries - Occurrence 14 - Due Date Changed	012	Amount of Registries		X
155 to 159	Number of Registries - Occurrence 12 - Rebate Granted	005	Number of Registries		X
160 to 171	Number of Registries - Occurrence 12 - Rebate Granted	012	Amount of Registries		X
172 to 176	Number of Registries - Occurrence 19-Confirmation of Protest Instruction	005	Number of Registries		X
177 to 188	Amount of Registries - Occurrence 19 - Confirmation of Protest Instruction	012	Amount of Registries		X
189 to 362	Blank	174	Blank	X	
363 to 377	Total Amount of Apportionments Made	015	Total Amount Apportionments		X
378 to 385	Total Amount of Apportionments Made	08	Amount of Apportionments Made		X
386 to 394	Blank	09	Blank	X	

395 to 400	Sequential number of Registry	006	Sequential no. of Registry		X
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Supplementary Information - Return File

Note 1: Numerical fields will be right aligned and filled in with "Zeros" to the left.

Transaction Registry - Type 1

Of the Positions

021 to 037 - Identification of the Originator Company at the Bank

Confirmation identical to the Delivery File (Zero, portfolio, Branch and Transactional Account)

071 to 082 - Identification of the Security at the Bank (Our Number)

If the Delivery File has been sent with "Zeros," Our Number generated for the Security will be confirmed in this field.

If the Delivery File has been sent with Our Number formatted, this number will be confirmed.

105 to 105 - Apportionment Identification

- Only "R" will be stated for the Company participating in the credit apportionment routine, otherwise zeros will be stated.

-

109 to 110 - Identification of Occurrence

• For Billing with Registry and without Registry.

02..Entry Confirmed (verify reason in position 319 to 328)

03..Entry Denied (verify reason in position 319 to 328)

06..Normal payment (no reason)

09..Automatic Write-off via File (verify reason position 319 to 328)

10..Write-off pursuant to Branch instructions (verify reason pos. 319 to 328)

11..In Ser. - Pending Securities File (no reason)

12..Rebate Granted (no reason)

12..Rebate Cancelled (no reason)

14..Due Date Changed (no reason)

15..Payment at Notary Public (no reason)

16..Security Paid by Check - Attached

17..Payment after write-off or Security not registered (no reason)

18..Custodian Correction (no reason)

19..Confirmation Rvd. Protest Inst. (verify reason pos. 295 to 295)

20..Confirmation Received Stop Protest Instruction (no reason)
21..Correction of Participant Control (no reason)
22..Security with Payment Cancelled
15..Entry of Security at Notary Public (no reason)
24..Entry rejected due to Irregular Postal Code (verify reason pos. 319 to 328)
25..Confirmation Rcvd. Bankruptcy Protest Inst. (verify pos. 295 to 295)
27..Write-off Denied (verify reason in position 319 to 328)
28..Debit of charges/costs (verify reason in position 319 to 328)
29..Payer Occurrences (NEW)
30..Change of Other Data Rejected (verify reason pos. 319 to 328)
27..Instruction Denied (verify reason in position 319 to 328)
33..Confirmation Request to Change Other Data (no reason)
34..Withdrawn from Notary Public and Portfolio Maintenance (no reason)
35..Unscheduled of automatic debit (verify reasons pos. 319 to 328)
40 Payment reversal **(New)**
55 Judicial stop **(New)**
68..Correction of Credit apportionment data (verify reason position of status of type 3 registry)
69..Cancellation of apportionment data (verify reason position of status of type 3 registry)
73..Confirmation Request to negativity (new)
74..Confirmation Request stop Negativity (with or without denied) (new)

Note: For occurrences with no reasons, the positions will be stated with Zeros.

127 to 146 - Identification of the Security at the Bank (Our Number)

Same Our Number as stated in positions 71 to 82 of the transaction registry.

176 to 188 - Billing Expenses

The amount of the registry charge, corresponding to occurrence code 02 - entry confirmed (position 109 to 110 of the transaction registry) and occurrence code 28 - debit of charges/costs (position 109 to 110 of the transaction registry), will be stated in this field, with reason 03 - stop charge and reason 04 - protest charge (position 319 to 328 of the transaction registry).

189 to 201 - Other Expenses

The amount regarding occurrence code 28 - debit of charges/costs (position 109 to 110 of the transaction registry), will be stated in this field, with reason 08 - protest costs (position 319 to 328 of the transaction registry).

215 to 227 - Tax on Financial Transactions (IOF) due

Upon confirmation of entries, occurrence code 02 (position 109 to 110), the IOF amount will not be confirmed; however, upon payment, whose occurrence code is 06, the amount of IOF collected will be stated.

228 to 240 - Rebate granted to Security

Upon confirmation of entries, occurrence code 02 (position 109 to 110), the rebate amount to be granted amount will not be confirmed; however, upon payment, the amount of the rebate granted will be stated in position 241 to 253 (discount granted).

241 to 253 - Discount granted

Upon confirmation of entries, occurrence code 02 (position 109 to 110), the discount amount to be granted amount will not be confirmed; however, upon payment, the amount of the discount granted will normally be stated this field.

254 to 266 - Amount paid

The total amount received will be stated in this field; in position 267 to 279, the amount of arrears interest will be itemized and in position 241 to 253, the amount of rebate/discount granted will be itemized, as is the case. Note: For security with rebate, paid overdue:

- if the rebate amount is greater than the interest amount (difference of rebate minus interest), this information will be sent in fields 241 to 253.
- if the rebate amount is lesser than the interest amount (difference of interest minus rebate), this information will be sent in fields 267 to 279.

295 to 295 - Reason for Protest Instruction

Upon sending of the Delivery File containing occurrence code 03 - Request for Bankruptcy Protest (position 109 to 110 of the transaction registry), occurrence code 25 - Confirmation of receipt of Bankruptcy Protest Instruction will be stated in the return file, however, with the respective reasons in this position, that is, A = Accepted or D = Denied.

Upon sending of the Delivery File containing occurrence code 09 - Request for Protest (position 109 to 110 of the Transaction Registry), occurrence code 19 - Confirmation of receipt of Protest Instruction will be stated in the Return File, however, with the respective reasons in this position, that is: A = Accepted or D = Denied

302 TO 304 - Payment Origin

State the corresponding code of the payment channel for the occurrence codes (06 - Payment, 15 - Payment Notary, 17 - Payment upon write-off or security not registered).

OBS: This information will only be made available in the return file for companies previously registered for this.

Teller Booth:

- 01 - CICS (AT00)
- 07 - CBCA PF8 MGMT. TERM.
- 10 - CBCA PASSWORDS MGMT. TERM.
- 74 - TELLER DISBURSMENT
- 75 - BACK END
- 76 - SUB-CENTER

BDN:

- 02 - BDN MULTI WITHDRAW
- 24 - MULTI-FUNCTION TERM.
- 27 - BILL PAY

Internet:

- 14 - INTERNET
- 35 - NET COMPANY

52 - SHOP CREDIT
73 - PAY FOR

Hotline:

13 - HOTLINE

67 - AUTOMATIC DEB.
77 - CREDIT CARD
78 - ELECTRONIC COMPENSATION
82 - BRADESCO EXPRESSO

319 to 328 - Reasons for Occurrence Codes

For each occurrence code (position 109 to 110), up to 5 (five) reasons may be stated in this field, as needed.

Occurrence = 02 - Entry confirmed

Reasons

00..Occurrence accepted
01..Invalid Bank Code
04..Movement code not permitted for portfolio **(New)**
15..Incompatible billing features **(New)**
17..Due date prior to issue date
21..Invalid Security type
24..Invalid issue date
27..Invalid arrears interest amount/rate **(New)**
38..Invalid term for protest/negativity (changed)
39..Protest/Negativity request not allowed for security (changed)
43..Invalid term for write-off and return
45..Invalid Payer Name
46..Invalid Payer type/registration numb.
47..Payer address not provided
48..Invalid postal code
50..Postal code regards corresponding Bank
53..Invalid Payee/guarantor registration no. (CPF/CNPJ)
54..Payee/guarantor not stated
67..Automatic debit scheduled
68..Debit not scheduled - error in delivery data
69..Debit not scheduled - Payer not included in the authorizing party registration
70..Debit not scheduled - Originator not authorized by Payer
71..Debit not scheduled - Originator does not participate in automatic debit modality
72..Debit not scheduled - Currency code different from BRL
73..Debit not scheduled - Invalid/expired due date
75..Debit not scheduled - Invalid registration number type for payer debited
76..Electronic Payer Authorized Direct Debit (NEW) - This reason will only be made available in the return file for the companies registered under this condition.
86..Your document number is invalid
89..Payer Email not sent - security with automatic debit **(New)**
90..Payer Email not sent - billing security not registered **(New)**

Note

- Reasons 17, 21, 24, 38, 39, 43, 45, 46, 47, 48, 50, 53 and 54 of this occurrence will only be stated in the Return File for the Securities with protest instruction in the

delivery (position 157 to 160 of the transaction registry). We will not reject the Security; we will only state that data is missing which will cause non-acceptance of the protest instruction, if it is not corrected in a timely manner.

- Reason 48 of this occurrence will only be stated in the return file for Securities whose charge slips are issued by the Originator. We will not reject the Security; we will only provide information on the error in this data which will cause non-acceptance of the protest instruction, if it is not corrected in a timely manner.
- Reasons 53 and 54 of this occurrence will only be stated in the return file for the Securities with protest instruction in the delivery (position 157 to 160 of the transaction registry). We will not reject the Security; we will only state that data is missing which will cause a missing Payee/Guarantor in the Protest Instruction, if not corrected in a timely manner.

Occurrence = 03 - Entry Rejected

Reasons

- 02..Invalid registry detail code
- 03..Invalid occurrence code
- 04..Occurrence code not allowed for portfolio
- 05..Non-numeric occurrence code
- 07..Invalid Branch/Account/Digit
- 08..Invalid Our Number
- 09..Duplicate Our Number
- 10..Invalid portfolio
- 13..Invalid payment slip issuance identification **(New)**
- 16..Invalid due date
- 18..Due date outside of the operation term
- 20..Invalid Security amount
- 21..Invalid Security type
- 22..Type not allowed for the portfolio
- 24..Invalid issue date
- 28..Invalid discount code **(New)**
- 38..Invalid term for protest/negativity (changed)**
- 44..Originator branch not provided
- 45..Payer name not provided **(New)**
- 46..Invalid Payer type/registration number **(New)**
- 47..Payer address not provided **(New)**
- 48..Invalid postal code **(New)**
- 50..Irregular Postal Code - Corresponding Bank
- 63..Entry for Security already registered
- 65..Limit exceeded **(New)**
- 66..Non-existent authorization number **(New)**
- 68..Debit not scheduled - error in delivery data
- 69..Debit not scheduled - Payer not included in the authorizing party registration
- 70..Debit not scheduled - Originator not authorized by Payer
- 71..Debit not scheduled - Originator does not use Automatic debit
- 72..Debit not scheduled - Currency code different from BRL
- 73..Debit not scheduled - Invalid due date
- 74..Debit not scheduled - As per your request, Security not registered
- 75..Debit not scheduled - Invalid registration number type for party debited

Occurrence = 06 - Payment

Reason

- 00..Security paid with cash
- 15..Security paid with check

42..Apportionment not made, Calculation code 2 (Registry AMT.) and v **(New)**

Note.: Situation of credits in D+0.

1) Available

When occurrence 06, 15 and 17, associated with reason "00" and the billing Bank are the same as "237;"

2) Attached without reserve

When occurrence 06 and 17, associated with reason "00" and the billing Bank are the same as "237;"

When occurrences 06 and 17, associated with the reason 15 code.

Occurrence = 09 - Automatically Written-off via File

Reason

00..Occurrence accepted **(New)**

10..Write-off Ordered by client

Occurrence = 10 - Written-off by the Bank

Reason

00..Write-off According to Branch Instructions

14..Security Protested

15..Security excluded

16..Security Written-off by the Bank for Term expiration

17..Security Written-off Portfolio Transferred

20..Security Written-off and Transferred for Discount

Occurrence = 15 - Payment at Notary

Reason

00..Security paid with cash

15..Security paid with check

Occurrence = 17 - Payment after write-off or Security not registered Reason

00..Security paid with cash

15..Security paid with check

Occurrence = 24 - Entry Rejected for irregular Postal Code Reason

48..Invalid postal code

Occurrence = 27 - Write-off Denied

Reasons

04..Occurrence code not allowed for portfolio

07..Invalid Branch/Account/digit

08..Invalid Our Number

10..Invalid portfolio

15..Invalid Portfolio/Branch/Account/Our Number

40..Security with protest order issued

42..Invalid code for write-off/return via Telebradesco

60..Movement for Security not registered

77..Transfer for discount not allowed for portfolio

85..Security with Payment attached

Occurrence = 28 - Debit of Charges/Costs

Reasons

OBS: The reasons identified below as **(NEW)** will only be available in the return file for companies registered for this condition.

- 02..Maintenance charge for security registered **(New)**
- 03..Protest/Negativity Stop charge (changed)**
- 04..Protest/Negativity charge (changed)**
- 05..Other instructions charge **(New)**
- 06..Other occurrences charge **(New)**
- 08..Protest costs
- 12..Registry charge **(New)**
- 13..Security charge paid at Bradesco **(New)** 14..Security charge paid by compensation **(New)**
- 15..Written-off security charge not paid **(New)**
- 16..Due date change charge **(New)**
- 17..Rebate grant charge **(New)**
- 18..Rebate cancellation charge **(New)**
- 19..Discount grant charge **(New)**
- 20..Discount cancellation charge **(New)**
- 21..Charge for security paid with CICS **(New)**
- 22..Charge for security paid by Internet **(New)**
- 23..Charge for security paid by management services term. **(New)**
- 24..Charge for security paid by Bill Pay **(New)**
- 25..Charge for security paid by Easy Phone **(New)**
- 26..Charge for security Postal Debit **(New)**
- 27..Print charge for pending securities **(New)** 28..Charge for security paid by BDN **(New)**
- 29..Charge for security paid by Multi Function Term. **(New)**
- 30..Printing of securities written-off **(New)**
- 31..Printing of securities paid **(New)**
- 32..Charge for security paid with Pagfor **(New)**
- 33..Charge reg/pmt. - teller booth **(New)**
- 34..Charge for security paid backend **(New)**
- 35..Charge for security paid Subcenter **(New)**
- 36..Charge for security paid by Credit Card **(New)**
- 37..Charge for security paid by Electronic Comp. **(New)**
- 38..Charge for Written-off security paid at Notary **(New)**
- 39..Charge for written-off security BCO correction **(New)**
- 40..Write-off duplicate registry **(New)**
- 41..Charge for security written off term expiration **(New)**
- 42..Charge for security written off judicially **(New)**
- 43..Charge for security written off via delivery **(New)**
- 44..Charge for security written off tracking **(New)**
- 45..Charge for security written off acc. Request **(New)**
- 46..Charge for protested security written off **(New)**
- 47..Charge for security written off for return **(New)**
- 48..Charge for security written off frank pmt. **(New)**
- 49..Charge for security written off STOP/HOLD/NOTARY **(New)**
- 50..Charge for security written off STOP/NO/SEND/NOTARY **(New)**
- 51..Charge for security with discount transferred **(New)**
- 52..Manual write-off charged **(New)**
- 53..Write-off by client correction **(New)**
- 54..Accounting write-off charge **(New)**

55..Chg. attempt cons aut deb
56..Chg. online credit
57..Charge reg/pmt Bradesco Expresso
58..Charge Charge Slip issuance **(New)**
59..Charge prov semi completed charge slip **(New)**
60..Charge slip holder (RPB)S **(New)**
61..Charge slip holder (RPB)s PERSONAL **(New)**
62..Blank charge slip form **(New)**
63..A4 serrated form **(New)**
64..Supply of transfer software **(New)**
65..Supply of consult software **(New)**
66..Supply Complete Comp **(New)**
67..Supply MODEM **(New)**
68..Supply FAX machine **(New)**
69..Supply optical machines **(New)**
70..Supply Printers **(New)**
71..Reactivation of security **(New)**
72..Change of negotiated product **(New)**
73..Charge issuance of counter receipt **(New)**
74..Charge issuance of 2nd Charge Slip copy **(New)**
75..Resave return file charge **(New)**
76..Arch. Securities payable monthly **(New)**
77..Auxiliary credit listing **(New)**
78..Charge registration permanent instruction card **(New)**
79..Credit channeling **(New)**
80..Registration of Fixed Message **(New)**
81..Charge for automatic re-submission of security **(New)**
82..Registration charge automatic deb. security **(New)**
79..Credit Apportionment charge **(New)**
84..Issuance of no-value charge slip **(New)**
85..No use **(New)**
86..Registration of reimbursement of difference **(New)**
87..Pmt. flow report **(New)**
88..Issuance mob. Portfolio statement **(New)**
89..Local pmt. field message **(New)**
90..Public serv. concessionaire registration **(New)**
91..Classif. Transactional Account Statement **(New)**
92..Special accounting **(New)**
93..Re-submit pmt. **(New)**
79..Credit transfer **(New)**
96..Charge reg. pmt. other media **(New)**
97..Charge Reg/Pmt - Net Company **(New)**
98..Charge expired security paid **(New)**
99..Charge for security written off term expiration **(New)**
100..Early return file **(New)**
101..Hour/Hour return file **(New)**
102..Chg. Aut. Deb. Scheduling **(New)**
105..Chg. Credit appor. Scheduling **(New)**
106..Chg. Issue apportionment notice **(New)**
107..Protest statement **(New)**

OBS: The occurrence identified below as **(NEW)** will only be available in the return file for companies registered for this condition.

Occurrence = 29 - Payer Occurrence (NEW)

78..Payer alleges billing is undue
95..Payer accepts/recognizes billing

Occurrence = 30 - Change to Other Data Rejected - Reasons

01..Invalid Bank Code
04..Occurrence code not allowed for portfolio
05..Non-numeric occurrence code
08..Invalid Our Number
15..Incompatible billing feature
16..Invalid due date
17..Due date prior to issue date
18..Due date outside of the operation term
24..Invalid issue date
26 Invalid arrears interest code **(New)**
27 Invalid arrears interest amount/rate **(New)**
28 Invalid discount code **(New)**
29..Amount of discount greater than/same as Security amount
30..Discount to be granted does not match
31..Discount concession already exists (Previous discount)
32 Invalid IOF (Tax on Financial Transactions) Amount
33..Invalid rebate amount
34..Amount of rebate greater than/same as Security amount
38..Invalid term for protest/negativity (changed)
39..Protest/Negativity request not allowed for security (changed)
40..Security with protest/negativity order issued (changed)
42..Invalid code for write-off/return
46..Invalid Payer type/registration number **(New)**
48..Invalid postal code **(New)**
53..Invalid payee/guarantor type/registration number **(New)**
54..Payee/guarantor not stated **(New)**
57..Invalid penalty code **(New)**
58..Invalid penalty date **(New)**
60..Movement for Security not registered
79..Invalid arrears Interest date **(New)**
80..Invalid discount date **(New)**
85..Security with Payment attached
88..Payer E-mail not read in 5 day term **(New)**
91..Payer E-mail not received **(New)**

Occurrence = 32 - Instruction Rejected - Reasons

01..Invalid Bank Code
02..Invalid registry detail code
04..Occurrence code not allowed for portfolio
05..Non-numeric occurrence code
07..Invalid Branch/Account/digit
08..Invalid Our Number
10..Invalid portfolio
15..Incompatible billing features

16..Invalid due date
17..Due date prior to issue date
18..Due date outside of the operation term
20..Invalid Security amount
21..Invalid Security type
22..Type not allowed for the portfolio
24..Invalid issue date
28..Invalid discount code via Telebradesco
29..Amount of discount greater than/same as Security amount
30..Discount to be granted does not match
31..Discount concession - already a previous discount
33..Invalid rebate amount
34..Amount of rebate greater than/same as Security amount
36..Rebate concession - already a previous rebate
38..Invalid term for protest/negativity (changed)
39..Protest/Negativity request not allowed for security (changed)
40..Security with protest/negativity order issued (changed)
41..Cancellation/stop request for Security without protest/negativity instruction (changed)
42..Invalid code for write-off/return
45..Payer name not provided
46..Invalid Payer type/registration number
47..Payer address not provided
48..Invalid postal code
50..Postal code regards corresponding Bank
53..Invalid Payee/guarantor registration type
60..Movement for Security not registered
85..Security with Payment attached
86..Your number invalid
94..Lien on Security - Instruction Not Released by Branch **(New)**
97..Instruction not allowed, Security amount negated (new)
98..Blocked inclusion due to court order (new)
99..Beneficiary's phone not informed/inconsistent (new)

Occurrence = 35 - Unsheduling of Automatic Debit - Reasons

81..Attempt limit reached, written off
82..Attempt limit reached, pending
83..Cancelled by Payer and Kept Pending, according to negotiation **(New)**
84..Cancelled by payer and written off, according to negotiation **(New)**

Registration - Type 3 - Credit Apportionment - Return File

2 to 17 = Identification of the Company at the Bank stated as follows:

02 to 04 - Portfolio code
05 to 09 - Originator BRANCH code, without Digit
10 to 16 - Transactional Account
17 to 17- Account Digit

18 to 29 - Identification of the Security at the Bank (Our Number)

IF the Delivery File has been sent with "Zeros," the Our Number generated by the Bank will be stated in this field.

If the Delivery File has been sent with Our Number already formatted, this number will be confirmed.

66 to 80 - Effective Amount of Apportionment - upon payment

The effective amount of apportionment, in local currency, when regarding payment, will be stated.

When the occurrence is different from 06 - Normal payment in the type 1 registry, this field will go back to zero.

151 to 158 - Date of Credit for Apportionment for Beneficiary

The date in this field will only return when the occurrence in the type 1 registry is equal to 06 - Normal Payment.

159 to 160 - Status/Reasons for Credit Apportionment Occurrence

Reasons for the occurrence codes of the type 1 registry, position 109 to 110.

Occurrence 02 - Entry Confirmed

Reasons

- 00..Delivery for apportionment accepted, Security awaiting apportionment
- 01..Invalid Beneficiary Account for Bank 237
- 02..Delivery App. rejected, position 105 different from "R" and accompanies type 3
- 03..Delivery App. rejected, position 105 different from "R" and does not accompany type 3
- 04..Delivery App. rejected, position 105 different from "R" or blank
- 05..Inactive company for apportionment
- 06..Inactive originator for apportionment
- 08..Calculation code for apportionment different from 1, 2 or 3
- 09..Beneficiary Bank Branch Account non-numeric
- 11..Apportionment amount stated not numeric
- 12..Apportionment percentage stated not numeric
- 13..Type of amount stated different from 1 or 2
- 14..Bank not participating in apportionment, Bank different from 237
- 16..Beneficiary Branch digit not compatible, for Bank 237
- 17..Beneficiary Account digit not compatible, for Bank 237
- 18..Beneficiary Bank/Branch/Account equal to Zeros
- 20..Beneficiary name exceeded 90
- 23..Beneficiary floating over 30 days
- 24..Calculation code 1 (amount charged) and beneficiary not stated in percentage
- 26..Beneficiary stated in percentage and others in amount
- 27..Sum of beneficiary amounts exceeded Security amount
- 28..Sum of beneficiary percentages exceeded 100%
- 32..Company Blocked for apportionment
- 33..Originator Blocked for apportionment
- 44..Security already registered for apportionment
- 45..Invalid Security number
- 46..Invalid Originator account

Occurrences 03 and 24 - Entry Rejected and entry for irregular Postal Code rejected - Reason

- 07..Security rejected at billing

Occurrences 06 and 15 - Normal Payment and Payment in Notary - Reasons

- 38..Apportionment made, beneficiary awaiting credit

39..Apportionment made, beneficiary already credited
40..Apportionment not made, Originator debit account blocked
41..Apportionment not made, Beneficiary Account closed, for Bank 237
42..Apportionment not made, Calculation 2 code (Registry Amount) and lower paid amt.
43..Occurrence has no apportionment.

Occurrence 09 and 10 - Write-off at Client or Branch request - Reasons

37..Cancellation of apportionment for reason of write-off ordered
43..Occurrence has no apportionment.

Occurrence 68 - Correction of Credit Apportionment data - Reasons

00..Delivery for apportionment accepted, Security awaiting apportionment
01..Invalid beneficiary account, for Bank 237
02..Apportionment rejected, position 105 different from "R" and accompanies type 3
03..Apportionment rejected, position 105 different from "R" and does not accompany type 3
04..Apportionment rejected, position 105 different from "R" or blank
05..Inactive company for apportionment
06..Inactive originator for apportionment
08..Calculation code for apportionment different from 1, 2 or 3
09..Beneficiary Bank/Branch/Account non-numeric
10..Beneficiary Branch/name/account non-numeric
11..Apportionment amount stated not numeric
12..Apportionment percentage not numeric
13..Type of amount stated different from 1 or 2
14..Bank not participating in apportionment, Bank different from 237
15..Percentage and value stated for same beneficiary
16..Beneficiary Branch digit not compatible, for Bank 237
17..Beneficiary Account digit not compatible, for Bank 237
18..Beneficiary Branch Account equal to Zeros
19..Beneficiary Branch/name/account equal to Zeros
20..Beneficiary name not stated
21..Number of Beneficiaries exceeded 90
22..Number of beneficiaries exceeded 4 (old layout) **(New)**
23..Beneficiary floating over 30 days
24..Calculation code 1 (amount charged) and benef. not stated in percentage
25..Beneficiary with different apportionment calculation codes
26..Beneficiary stated in percentage and others in amount
27..Sum of beneficiary amounts exceeded Security amount
28..Sum of beneficiary percentages exceeded 100%
29..Correction done to apportionment
30..Correction to apportionment rejected, non-participant company
31..Correction to apportionment rejected, non-participant Originator
32..Company Blocked for apportionment
33..Originator Blocked for apportionment
34..Correction to apportionment rejected, Security not registered in billing
35..Security not registered for apportionment, inclusion done
43..Occurrence has no apportionment
44..Security already registered for apportionment
45..Invalid Security number
46..Invalid Originator account
48..Correction rejected, Security already apportioned or written off

Occurrence 69 - Cancellation of Apportionment

Reasons

- 04..Delivery App. rejected, position 105 different from "R" or blank
- 05..Inactive company for apportionment
- 06..Inactive originator for apportionment
- 32..Company Blocked for apportionment
- 33..Originator Blocked for apportionment
- 36..Cancellation of apportionment done
- 43..Occurrence has no apportionment
- 45..Invalid Security number
- 46..Invalid Originator account
- 47..Cancellation of apportionment rejected, Security not registered in billing
- 49..Cancellation rejected, Security not registered in billing
- 50..Cancellation rejected, Security already apportioned

Information for cataloguing:

- a) Title: Bradesco Billing Layout
- b) Term of Validity: Indefinite
- c) Department: 4008/Product and Services Sale Department

- d) Responsible for Area - SPP - Ramal 4-8100
- e) Reproduction on paper or logical file: Allowed
- f) Target Public: All users
- g) Classification of information: Public
- h) Size in bytes: 1117KB
- i) Name and version of software: MS Word 97