GMU 02
Technical Manual

August 2013

ING

This manual is valid as of August 1st, 2013. The information in this manual can change. For the actual version see ING.nl/bestandsformaten or dial 0900 9242 (10 cents per minute).

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Introduction

"Geïntegreerde Mutatie Uitvoer" (GMU) provides for electronical accountability of all debit and credit movements on 7-digit business accounts only, for the purposes of auto-processing in financial applications.

The information that can be passed via GMU includes:
• information about debits and credits
• name, address, and place of residence data of the counterparty of a transaction
• the transaction details of processed (European) direct debit and debt collection batches.

A GMU file does not contain balance information.

This technical guide is intended for information technology departments and software vendors for the purposes of the implementation of GMU in their financial applications and applies to GMU file version 02.

In GMU 02, the format has been further expanded, in order to be able to report extra information regarding SEPA transactions. This enables the improvement of automated reconciliation of SEPA transactions in particular European Direct Debit transactions.

Chapter 'Change history' describes the exact changes compared to previous GMU versions.

Productcharacteristics

Audience

GMU is primarily designed for organisations with large numbers of transactions on payment accounts or relationships that manage large numbers of checking accounts and those who want to automatically reconcile transactions in their records.

Singlefiles and Multifiles

GMU can be provided as Single file or as Multi file. A Single file contains the transactions of one of the 7-digit business account and is always provided to the account-holder. In a Multi file multiple 7-digit Business Accounts can be included. A Multi file can either be provided to the participant, or to a third party, as authorized by the participant, such as a service agency or shared service center. This allows Multi file business accounts containing multiple account-holders. It is also possible to have a business account in multiple Single files and/or Multi files.

Channnel and frequency

GMU can be provided daily, weekly or monthly via the channels InsideBusiness Payments (IBP) and ING FTP Service (FTP). The file is available at the latest at 7 a.m. in the morning and contains the processed transactions in the night of the current day, plus the transactions processed during the day of the closed business day.

Clusters

The different types of transactions in GMU are divided in clusters. At the close of a GMU agreement, the GMU user can decide per agreement or by accounts which of the transactions of any clusters he may wish to receive. Transactions within the cluster ' Miscellaneous ' are always provided. In chapter 'Cluster divisioning' an overview of the subtransactions per cluster is presented.

Clusters
Deposit
Credit Transfer
Debit Transfer
Acceptgiro credit
Automatic intercompany-entryings
Direct debit
POS payments
Cash withdrawal
Multiple domestic debit transfer entry by entry
Point-of-sale-credit entry by entry
Direct debit entry by entry
Miscellaneous

Provision of name-, address- and place of residence-data

Providing address information in transactions is an additional service. Interbank it is agreed that this service will be stopped in due time.

By default, no name, address and place of residence data (NAW) of the counterparty are provided in GMU. If requested, this data can be added in transactions in a number of clusters. The clusters Transfer-in Acceptgiro-in and Debt Collection-in can be chosen for optional NAW provision. In this case, only the name and address is provided if the paymentreference record is absent. See below diagram for possibilities.

For SEPA payments the SEPA address records (0550 and 0560) will be used. For all other transactions the address (0530) and Place of Residence (0540) will be filled.

At mutations where the offset account is no ING account, the completeness of the NAW can not be guaranteed.

Cluster	NAW-provision	
	Always	Optional
Credit Transfer	•	•
Debit Transfer	•	
Acceptgiro-credit	•	•
Automatic intercompany-entries	•	
Direct debit	•	•
POS payments	•	
Multiple domestic debit transfer entry by entry	•	
Direct debit entry by entry	•	
Miscellaneous	•	

Duplicates

A copy of the certificate of the electronic GMU file can be requested up to a maximum of 30 days after the original creation date at ING.

Testfacilities

For new users, or for users who carry out adjustments in their system, ING offers the possibility to receive test files. To receive these files, a connection to the channel IBP or FTP is required. The test files are generated on the basis of production data and can be recognised by production code ‘ 2 ‘ (test) in the file header record.

Day Total Report

Optionally, with each GMU file, a GMU Day Total report can be delivered.This report is provided on paper through the mail and contains per account the total number of entries per GMU-cluster and the total amount. This report can be used to check the GMU processing.

Cluster divisioning

In the diagram below the various subtransaction types per GMU cluster have been described.

Deposit (STOR)

Deposit on own account-credit (STEB)	A deposit of the participant on his own account
Branch deposit credit (STFB)	A deposit of a branch on the account of the participant
Regular deposit-credit (STAB)	A deposit of a third party on the account of the participant

Credit Transfer (OVSB)

Regular credit transfer (OVSB)	A transfer of a third party on the current account of the participant
Multiple domestic credit transfer (VOVB)	A transfer of a third party on the current account of the participant using a Collect Bank Transfer. This could also be a Chipknip-transfer in
Standing order (POVB)	A periodic transfer of a thrid party on the current account of the participant
Payment Credit Transfer (GOVB)	A transfer of a third party on the current account of the participant using MijnING.nl
Saldo line credit transfer (GRFB)	A transfer of a third party on the current account of the participant using Saldolijn
Urgent payment order (EOVB)	A transfer of a third party on the current account of the participant using an urgent payment
International credit transfer (BOVB)	A transfer of a third party on the current account of the participant, coming from abroad
Digital Invoice credit transfer (DINB)	A transfer of a third party on the current account of the participant using digital invoice
Digitale Invoice rev. cr transfer (DINR)	A return booking of a transfer of the participant to the current account of a third partyusing digital invoice
iDEAL credit transfer (IDEB)	A transfer of a third party on the current account of the participant using iDEAL

Debit transfer (OVSA)

Regular debit transfer (OVSA)	A transfer by the participant charged against the account of the participant
Reversal of debit transfer (TBKB)	The reversal of a individual transfer on the account of the participant
Multiple Domestic Debit Transfer total (VOVA)	The total of the Collect Bank Transfer of the participant charged against his current account
Reversal Multiple Domestic Debit Transfer (VOVC)	The reversal of a non executed as part of a previous submitted Collect Bank Transfer by the participant
Acceptgiro-debit (ACGA)	A transfer out on the account of the account holder using a acceptgiro
Standing order (POVA)	A periodic transfer out of the participant against his current account
Payment order debit (GOVA)	A payment order by the participant against his current account using MijnING.nl
Saldo line- debit (GRFA)	A transfer by the participant against his current account using Saldolijn
Urgent payment order debit (EOVA)	A transfer by the accountholder against his current account using urgent payment
International transfer debit (BOVA)	An international transfer against the current account of the participant to a third party foreign currency account
Multiple Domestic Debit Transfer (INCA)	A payment against the account of the participant of an automated received collect bank transfer. This also concerns recharging Chipknip
Reversal Multiple Domestic Debit Transfer (INCE)	The reversal on the account of the account holder of a refused collection
Digital Invoice-debit (DINA)	A transfer by the participant against his current account using a digital invoice
Digital Invoice return booking (DINC)	The return booking on the account of the account holder on a transfer using a digital invoice.
iDEAL (IDEA)	A transfer of the accountholder against his current account using iDEAL
iDEAL debit transfer return booking (IDEC)	A return booking on the account of the participant of a transfer using iDEAL
Intercompany-debit transfer (INTA)	A transfer by the participant against an account of an affiliated company (intercompany)

Intercompany-debit transfer reversal (INTC)	A reversal by the participant against an account of an affiliated company (intercompany)
Salary payment debit (SALA)	A transfer for salary payment by the accountholder Against his account to third parties.
Salary payment debit reversal (SALC)	A reversal of salary payment by the accountholder Against his account to third parties
Treasury payment debit (TREA)	A transfer by the participant against his account to a treasury account
Treasury payment-debit reversal (TREC)	A reversal of a transfer by the participant against his account to a treasury account

Acceptgiro-credit (ACCB)

Acceptgiro deposit credit (ACGS)	Third party deposit on the account of the participant using an acceptgiro-form
Acceptgiro transfer credit (ACGB)	A transfer of a third party on the current account of the participant using an acceptgiro
Teleaccept credit (TAGB)	A transfer of a third party on the current account of the participant using an Teleaccept

Automatic intercompany-entries (AINT)

Branch entry credit (FOVB)	A transfer from a branch account of a third party to the account of the account holder (with participation in branch account facility)
Branch entry debit (FOVA)	A transfer from the account of the accountholder to the branch account of a third party (with participation in branch account facility)
Group transfer credit (COVB)	A transfer from the account of a third party to the account of the participant, where both accounts belong to the same group (with participation in group account facility)
Group Transfer debit (COVA)	A transfer from the account of the participant to the account of a thrid party, where both accounts belong to the same group (with participation in group account facility)

Direct Debit (INCB)	**Direct Debit total (INCT)**	A payment received on the account of the accountholder of the total of automatic collected entries
	Direct debit non booked (INCC)	The payment out on the account of the non booked automated collections, presented as a reversal, name-number failure of the reversal
POS payments (TOON)	**Point-of-sale credit total (POST)**	The total of third party transfers on the account of the participant using Point of sale
	Point-of-sale-debit (POSA)	A transfer from the account of the participant to the account of a third party using point of sale
Cash Withdrawal (OPNM)	**Terminalcheque-debit (TCHA)**	A transfer from the account from the participant due to a cash withdrawal
	GUA-debit (GUAA)	A transfer from the account of the participant due to a cash withdrawal at an ATM.
Multiple Domestic debit Transfer entry by entry (decompressed) (VOVD)	**Multiple domestic debit transfer entry by entry (VOVD)**	A report of individual transfers from the current account of the participant to third party accounts, as part of a collection bank transfer forwarded by the participant
Point-of-sale-credit entry by entry (decompressed) (POSD)	**Point-of-sale-credit entry by entry (POSD)**	A report of BeaNet/Chipknip-payments in favour of the account of the participant, on a client specific level of compression: • company • operator • point of sale (branch) • cluster (point of sale) • point of sale • entry by entry (not for Chipknip)

Direct Debit entry by entry (decompressed) (INCD)	**Direct Debit entry by entry (INCD)**	A report of automatic received entries in favour of the account of the participant, as part of a collection order earlier deposited by the participant

Miscellaneous (DIVS)	**Ex officio transfer-credit (AOVB)**	A transfer from an internal account to the account of the participant, carried out by ING
	Ex officio transfer-debit (AOVA)	A transfer from the account of the participant to an internal account, carried out by ING
	Term deposit-debit (TDIA)	A transfer from the account of the participant due to transfer to a term deposit
	Term deposit-credit (TDEB)	A transfer on the account of the participant due to the expiration of a term deposit
	Interest-credit (RENB)	Interest received on the account of the participant
	Interest-debit (RENA)	Interest paid from the account of the participant
	Commission-debit (RCHA)	Commission charged by ING to a participant due to account-facilities
	Number change (NWZB)	A transfer to the account of the participant after ING changed an accountnumber that has been filled wrongly by the debtor/ depositor (with transfer or deposit transactions)
	Disposition savings account (DSPA)	A transfer in favour of the account of the participant charged to a savings account.

File Structure

A GMU file is made up of records of 50 bytes. Each file starts with a File Header Record (0001) and ends with a File Trailer Record (9999). In a file there can be multiple batches that contain 0 to n transactions. For each account a separate batch is created. Each batch starts with a batch header record (0010) and ends with a Batch Trailer Record (9990). Every transaction is a transaction record (0100) followed by one or more records. This depends on the cluster in which the transaction is classified. In chapter 'Records per cluster' you will find an overview of records per cluster

Formaat

- ASCII
- Recordlength 50 bytes
- Each record is closed with <CR> and <LF>

	Number
File Header Record (0001)	**1**
Batch Header Record (0010)	**1-9999**
Transactions	**0-n**
Batch Trailer Record (9990)	
File Trailer Record (9999)	

Records per cluster

Record (Record identification)	Deposit (STOR)	Credit Transfer (OVSB)	Debit Transfer (OVSA)	Acceptgiro-credit (ACCB)	Automatic intercompany-entries (AINT)	Direct Debit (INCB)	POS Payments (TOON)	Cash withdrawal (OPNM)	Multiple Domestic Debit Transfer entry by entry (VOVD)	Point-of-sale-credit entry by entry (POSD)	Direct Debit-entry by entry (INCD)	Miscella-neous (DIVS)
Transaction record (0100)	1	1	1	1	1	1	1	1	1	1	1	1
Deposit record (0200)	1	-	-	-	-	-	-	-	-	-	-	-
Credt transfer record (0210)	-	1	-	-	-	-	-	-	-	-	-	-
Debit-transfer-a-record (0220)	-	-	1	-	-	-	-	-	-	-	-	-
Debit-transfer-b-record (0225)	-	-	1	-	-	-	-	-	-	-	-	-
Credit Acceptgiro-record (0230)	-	-	-	1	-	-	-	-	-	-	-	-
Acceptgiro-deposit record (0235)	-	-	-	1	-	-	-	-	-	-	-	-
Acceptgiro-transfer record (0236)	-	-	-	1	-	-	-	-	-	-	-	-
Intercompany-record (0240)	-	-	-	-	1	-	-	-	-	-	-	-
Direct-debit record (0250)	-	-	-	-	-	1	-	-	-	-	-	-
POS payment record (0260)	-	-	-	-	-	-	1	-	-	-	-	-
Cash withdrawal record (0270)	-	-	-	-	-	-	-	1	-	-	-	-
Multiple domestic debit transfer record (0290)	-	-	-	-	-	-	-	-	1	-	-	-
Point-of-salerecord (0300)	-	-	-	-	-	-	-	-	-	1	-	-
Direct Debit entry by entry record (0320)	-	-	-	-	-	-	-	-	-	-	1	-
Miscellaneous record (0330)	-	-	-	-	-	-	-	-	-	-	-	1
BAN-record (0400)	0-1	0-1	0-1	0-1	0-1	0-1	0-1	0-1	0-1	0-1	0-1	0-1
Reference record (0420)	0-1	0-1	0-1	0-1	0-1	0-1	0-1	0-1	0-1	0-1	0-1	0-1
GMU-participant record (0425)	0-2	0-2	0-2	0-2	0-2	0-2	0-2	0-2	0-2	0-2	0-2	0-2
Originator ID-record (0430)	-	0-4	0-4	-	-	0-4	-	-	0-4	-	0-4	-
Beneficiary ID record (0435)	-	0-4	0-4	-	-	0-4	-	-	0-4	-	0-4	-
Mandate record (0440)	-	-	-	-	-	0-1	-	-	-	-	0-1	-
European collection-type record (0450)	-	-	-	-	-	0-1	-	-	-	-	0-1	-
Ultimate creditor-ID-record (0460)	-	0-1	0-1	-	-	-	-	-	0-1	-	0-1	-
Ultimate creditor-name record (0470)	-	0-2	0-2	-	-	-	-	-	0-2	-	0-2	-
Ultimate debtor-ID-record (0480)	-	0-1	0-1	-	-	-	-	-	0-1	-	0-1	-
Ultimate debtor-naamrecord (0490)	-	0-2	0-2	-	-	-	-	-	0-2	-	0-2	-
Payment reference record (0500)	-	0-1	0-1	0-1	-	0-1	0-1	-	0-1	0-1	0-1	-
Specification record (0510)	0-4	0-9	0-9	0-9	-	0-9	-	-	0-9	-	0-9	0-9
Name record (0520)	-	0-2	0-2	0-2	0-2	0-2	0-2	-	0-2	0-2	0-2	0-2
Address record (0530)	-	0-1	0-1	0-1	0-1	0-1	0-1	-	0-1	0-1	0-1	0-1
Place of residence record (0540)	-	0-1	0-1	0-1	-	0-1	0-1	-	0-1	0-1	0-1	0-1
SEPA-address record (0550)	-	0-4	0-4	0-4	-	0-4	-	-	0-4	-	0-4	-
SEPA-country record (0560)	-	0-1	0-1	0-1	-	0-1	-	-	0-1	-	0-1	-

Section description

Creationdate

(File Header Record)
The date of creation of the GMU-file.

Format: EEJJMMDD.

Number of entries

(debit transfer-a-record,Direct debit-record, POS payment record)
Number of entries processed in a total entry of a Multiple domestic debit transfer total (VOVA), Direct debit entry total (INCT) of POS payments total (ENTRY).

Number of entries

(Batch Trailer Record)
Number of reported transactions in a GMU-batch.

Nature transaction

(Transaction record)
This category states the nature of the transaction.

Possible values:
'1' debit
'2' credit
'3' extra comptable debit
'4' extra comptable credit.

Address

(Address record, SEPA-address record)
Counterparty address.

BAN-code

(BAN-record)
Counterparty accountnumber in IBAN- or BBAN-format.

Batch sequence number

(Batch Header Record, Batch Trailer Record)
Ascending sequence number of a batch in a GMU-file.

Amount

(Transaction record)
The amount of the transaction in cents.

File identification

(File Header Record)
Month and day of creation. In case of duplicate
the original creation date is stated

Format: MMDD.

File type

(File Header Record)
Identification of the file. Fixed value: GMU.

File version

(File Header Record)
Version of the GMU-file format

Payment reference

(Payment reference record)
Reference for the beneficiary to reconcile the reported transaction with a debtor in his own administration.

Contains the Dutch "betalingskenmerk-acceptgiro" or the ISO-payment reference (ISO Structured Creditor Reference).

NB: In the cluster ACCB (Acceptgiro-credit) only the first 16 positions are filled and the checksum (first number on the acceptgiroform) is placed behind the attribute (position 16). The attribute is right aligned.

BIC-code

(BAN-record)
Bank Identifier Code, belonging to the bank of the counterparty.

Book date

(Transaction record)
Date on which the transaction was posted at ING.

Format: EEJJMMDD.

Gross hash total

(debit transfer-a-record, direct debit-record)
Sum of the credit-accountnumbers and the debit account-numbers of all submitted Multiple Domestic Debit Transfers (VOVA) or Direct Debit Transfers (INCT).

Gross hash total

(Direct Debit entry by entry record)
Sum of all credit-accountnumbers and debit-account-numbers of all submitted entry by entry transfers from the batch of which the transfer consists. This is the reference of the single entries to the batch.

Code booking

(Multiple Domestic Debit Transfer record)
Code of the status of a single Multiple Domestic Debit Transfer .

Possible values:
'0' credit succesfully processed
'1' reversed
'2' submitted for procesing with Equens
'3' submitted for procesing with EBA
'4' submitted for procesing with International Payments.

Code correspondence

(Miscellaneous record)
Code that states whether there is a correspondence-card with the transfer.

Possible values:
'0' none.

Code amendment

(Acceptgiro-transfer-record)
Code that states whether the accountnumber stated on the-Acceptgiro form has been changed by the originator.

Possible values:
'0' accountnumber originator is bankaccount (pre coding not known)
'1' original accountnumber unchanged
'2' original accountnumber changed.

Code urgent payment

(Debit transfer-b-record)
Code states whether there is an urgent payment.

Possible values:
'0' no urgent payment
'1' urgent payment.

Code commission

(Acceptgiro-deposit-record)
The code states if there is commission due for the deposit.

Possible values:
'0' no commission to be charged
'1' commission to be charged .

Code pre coded accountnumber

(Acceptgiro-record)
This code states if the accountnumber of the accountholder has been pre coded on acceptgiroform.

Possible values:
'0' pre coded
'1' not pre coded.

Checksum accountnumber

(Acceptgirorecord)
Checksum calculated from the accountnumber (originator). In case the accountnumber is from another bank the value is always '0'.

Date submission direct debit

(Direct debit record)
Data on which the order has been received by ING.

Format: EEJJMMDD.

Participant identification

(File Header Record, Batch Header Record)
Identification of the GMU-file or the GMU-batch.

Format XXXXXXXXXXVV: XXXXXXXXXX: Accountnumber of the participant,
or with a Multifile the Multifile-number. VV: the sequence number of the GMU-agreement, or with Multifile '00'.

Duplicate code

(File Header Record)
The code states if the file is an original or a duplicate file.

Possible values:
'1' original
'2' duplicate.

Branch number

(Deposit record)
Unique identification of a depositor or subaccountholder that periodically deposits on the main account.

Identification beneficiary

(ID-beneficiary record)
The identification code of the beneficiary provided with the transfer. For example passport number, Number Chamber of Commerce or date of birth. In the section Explanatory code is stated which type of identification has been used.

Identification originator

(ID-originator record)
The identification code of the originator provided with the transfer. For example passport number, Number Chamber of Commerce or date of birth. In the Explanatory code is stated which type of identification has been used.

Direct Debit reason

(European-collection type-record)
Reason for colllection provided by participant.

Direct Debit schedule

(European-collection type-record)
States which collection schedule has been used.

Possible values:
'CORE' consumer direct debit
'B2B' business to business direct debit.

Direct Debit type

(European-collection type-record)
States which direct debit collection schedule has been used.

Possible values:
'1' one off collection
'2' first collection
'3' recurring collection
'4' last collection.

Country code

(Place of residence record, SEPA-country record)
ISO-country code of the counterparty.

Mandate reference

(Mandate record)
Unique reference concerning the mandate issued by the payee.

Multifilecode

(File Header Record)
Indicator whether the file is a Multifile.

Possible values:
'0' non Multifile
'1' Multifile.

Name

(Name record)
Name of the payee.

Name GMU participant

(Name GMU-participant record)
Name of the accountholder, as specified by the party that initiated the transaction.

Inquiry number

(Deposit record, Credit transfer-record, Debit transfer-b-record, Credit Acceptgiro-record)
Reference number in order to retrieve additonal information on a transfer.

Net hash total

(Debit transfer-a-record, Direct Debit-Entry by entry-record)
Sum of the credit-accountnumbers of all processed transfers or the sum of all debet-accountnumbers of all processed direct debit transfers.

Original accountnumber

(Debit transfer-b-record)
Destined accountnumber of the original transfer.

Period-indicator

(debit transfer-b-record, Acceptgiro-record)
Period during which it was paid. Possible values '00' to '99'. Only applicable to subtransaction types ACGA and ACGB.

Postal code

(Place of residence record)
The postal code of the person or entity (counterparty).

Production code

(File Header Record)
Indicator whether the file contains production or test data.

Possible values:
'1' production
'2' testfile with production like test transfers.

R-type

(European Collection typerecord)
States the class of return.

Possible values:
'1' Reject
'2' Return
'3' Refund
'4' Reversal
'5' Cancellation

Record identification

States the record type

Possible values:
'0001' File Header Record
'0010' Batch Header Record
'9990' Batch Trailer Record
'9999' File trailer record

'0100' Transaction record
'0200' Deposit record
'0210' Credit Transfer record
'0220' Debit-transfer-a-record
'0225' Debit-transfer-b-record
'0230' Credit acceptgiro-record
'0235' Acceptgiro-deposit-record
'0236' Acceptgiro-transfer-record
'0240' Intercompany-record
'0250' Direct-debit-record
'0260' POS payment-record
'0270' Cash withdrawal record
'0290' Multiple domestic debit transfer-record
'0300' Point-of-sale-record
0320' Direct debit entry by entry-record
'0330' Miscellaneous record
'0400' BAN-record
'0420' Reference-record
'0425' GMU participant-record
'0430' Originator ID-record
'0435' Beneficiary ID record
'0440' Mandate record
'0450' European collection type record
'0460' Ultimate creditor ID record
'0470' Ultimate creditor name record
'0480' Ultimate debtor ID record
'0490' Ultimate debtor name record
'0500' Payment reference record
'0510' Specification record
'0520' Name record
'0530' Address record
'0540' Residence record
'0550' SEPA address record
'0560' SEPA country record.

Reason non-booking

(Debit transfer-b-record, Direct debit-record)
States the reason why a transfer has not been booked or has been reversed. Only applicable for subtransaction types INCC en VOVC.

Possible values:
'A' Order can not be executed
'B' Name number do not match
'C' Account number not correct
'D' Mutation not permitted
'E' Cancelled on request of the debtor
'F' No collection mandate issued

'G' Paid twice / double transaction
'H' Transfer not accepted
'I' Cancelled by customer
'K' Not delivered according to Clieop standards
'L' IBAN not correct
'M' Accountnumber not accepted
'N' Accountnumber blocked
'O' Mutation not permitted
'P' Address beneficiary not valid
'Q' Law and/ or regulation
'R' Cancelled on request of the debtor
'S' Administrative reasons
'T' Mandate information incomplete
'U' Transaction code invalid
'V' Not compliant with initiating format guidelines
'W' BIC not valid.

Reference

(Reference-record)
A unique identification of a transfer specified by originator. For SEPA-payment the End2End-Identification or in case of a batch booking the payment-Information Identification.

Accountnumber credit

(Transaction record)
Number of the account to which the amount has been credited.

NB: With SEPA-payments the "to" account is to be found in the BAN-record. In this case a debit in the in favour of account has been initially filled.

Accountnumber debit

(Transaction record)
Account number to which the amount has been debited.

NB: With SEPA-payments the "to" account is to be found in the BAN-record. In this case a crebit in the charged to account has been initially filled.

Spare

Filled without significance, reserved for future use. A spare field can be defined numeric as well as alfa numeric.

Specification

(Specification record)
Additional information to a booking.

Deposit date

(Deposit record, Acceptgiro record)
The date on which the deposit took place.

Format: EEJJMMDD.

Subtransaction type

Specification of transaction type.
See also chapter 'Cluster divisioning' for further information.

Possible values per transaction type (cluster):

STOR (Deposit)
STAB Regular deposit credit
STEB Deposit own account credit
STFB Branch deposit credit

OVSB (Regular credit transfer)
BOVB International credit transfer
DINB Digital invoice credit transfer
DINR Digital invoice reversed credit transfer
EOVB Urgent payment order
GOVB Payment credit transfer
GRFB Account balance line credit transfer
IDEB iDEAL credit transfer
POVB Standing order
VOVB Multiple domestic credit transfer

OVSA (regular debit transfer)
ACGA Acceptgiro debit
BOVA International transfer debit
DINA Digital Invoice debit
DINC Digital invoice return booking
EOVA Urgent payment order debit
GOVA Payment order debit
GRFA Account balance line debit
IDEA iDEAL debit transfer
IDEC iDEAL return booking
INCA Multiple domestic debit transfer
INCE Reversal Multiple domestic debit transfer
INTA Intercompany debit transfer
INTC Intercompany debit transfer reversal
OVSA Regular debit transfer
POVA Standing order debit
SALA Salary payment debit
SALC Salary payment debit reversal
TBKB Terugboeking van overschrijving-bij
TREA Treasury payment debit
TREC Treasury payment debit reversal
VOVA Multiple Domestic Debit Transfer total
VOVC Multiple domestic credit transfer reversal

ACCB (Acceptgiro-credit)
ACGB Acceptgiro credit
ACGS Acceptgiro deposit credit
TAGB Teleaccept credit

AINT (Automatic intercompany entries)
COVA Group transfer debit
COVB Group transfer credit
FOVA Branch entry debit
FOVB Branch entry debit

INCB (Direct debit)
INCC Direct debit non booked
INCT Direct debit total

TOON (POS Payments)
POSA Point-of-sale-debit
POST Point-of-sale total-credit OVSB

OPNM (Cash withdrawal)
GUUA ATM debit
TCHA Terminalcheque debit

VOVD (Multiple domestic debit transfer entry by entry)
VOVD Multiple domestic debit transfer entry by entry

POSD (Point-of-sale-credit entry by entry)
POSD Point-of-sale-credit entry by entry

INCD (Direct debit entry by entry)
INCD Direct debit entry by entry

DIVS (Miscellaneous)
AOVA Ex officio transfer debit
AOVB Ex officio transfer credit
DSPA Disposition savings account
NWZB Numberchange
RCHA Commission debit
RENA Interest debit
RENB Interest credit
TDEB Term deposit-credit
TDIA Term deposit-debit

Explanatory code
(Beneficiary ID-record, Originator ID-record)
This code states what type of identification is stated in Beneficiary ID or Originator ID.

Total amount
(Batch Trailer Record)
Total of the amounts (in the Transaction code-records) of the transfers in a batch.

Total account numbers
(Batch Trailer Record)
Total of the accounts numbers debit and account numbers credit (in the Transaction records) of the transfers in the batch.

Transaction type
(Transaction record)
This fourletter code indicates the cluster of the transaction. See also subtransaction type and chapter 'Cluster divisioning'.

Ultimate creditor identification
(Ultimate creditor-ID-record)
Identification code of the ultimate creditor.

Ultimate creditor name
(Ultimate creditor-name record)
Name of the ultimate creditor.

Ultimate debtor identification
(Ultimate debtor-ID-record)
Identification code of the ultimate debtor.

Ultimate debtor name
(Ultimate debtor-name record)
Name of the ultimate debtor.

Variant code
States in which variance the applicable record is built.

Possible value: 'A'.

Sequence indicator
(Batch Trailer Record, File Trailer Record)
Through the channels IBP and FTP all transactions of a participant are delivered in one batch . The GMU is always delivered in one batch. The sequence indicator therefore contains the fixed value 'L'. The preceding records are related to the last part of a batch or file.

Sequence number
(Transfer credit-record, Transfer debit-record, Direct Debit -record, Cash withdrawal record, Multiple domestic transfer debit -record, Point-of-sale-record, Direct debit record, Miscellaneous record)
The sequence number of the (electronic) form from which the transfer was initiated c.q. the sequence numer of a mutation within a group of comparable mutations.

Volume-sequence number
(File Header Record)
Indicates the sequence of processing for volumes through the channels IBP and FTP the GMU is always delivered as one file. The sequence volume number will contain the value '02'.

Last compilation date

(File Header Record)
Date of compilation of the last file for the participant. Will be filled with "0" in case of a duplicate and the first time a GMU file is compilated.

Format: EEJJMMDD.

Place of residence

(Place of residence record)
The place of residence- or loaction of an entity (counterparty).

Record description

Category	From	To	Length	Format	Contents
File Header Record					
Record identification	1	4	4	N	0001
Variance code	5	5	1	A	A
Creation date	6	13	8	N	
File type	14	16	3	A	GMU
File version	17	18	2	A	02
Participant identification	19	30	12	N	
File identification	31	34	4	A	
Duplicate code	35	35	1	A	
Multifile code	36	36	1	A	
Production code	37	37	1	A	
Sequence number	38	39	2	N	
Last Creation date	40	47	8	N	
Spare	48	50	3	A	
File trailer record					
Record identification	1	4	4	N	9999
Variance code	5	5	1	A	A
Spare	6	49	44	A	
Sequence indicator	50	50	1	A	L
Batch Header Record					
Record identification	1	4	4	N	0010
Variance code	5	5	1	A	
Batch sequence number	6	9	4	N	
Participant identification	10	21	12	N	
Spare	22	50	29	A	
Batch Trailer Record					
Record identification	1	4	4	N	9990
Variance code	5	5	1	A	A
Batch sequence number	6	9	4	N	
Total amount	10	27	18	N	
Total accountnumbers	28	37	10	N	
Number of entries	38	44	7	N	
Spare	45	49	5	A	
Sequence indicator	50	50	1	A	L
Transaction record					
Record identification	1	4	4	N	0100
Variance code	5	5	1	A	A
Transactiontype	6	9	4	A	
Amount	10	21	12	N	
Accountnumber debit	22	31	10	N	
Accountnumber credit	32	41	10	N	
Booking date	42	49	8	N	
Nature of transaction	50	50	1	N	

Category	From	To	Length	Format	Contents
Deposit record					
Record identification	1	4	4	N	0200
Variance code	5	5	1	A	A
Subtransactiontype	6	9	4	A	
Date of deposit	10	17	8	N	
Spare	18	21	4	A	
Branch number	22	26	5	N	
Spare	27	28	2	A	
Enquiry number	29	42	14	N	
Spare	43	50	8	A	
Credit transfer record					
Record identification	1	4	4	N	0210
Variance code	5	5	1	A	A
Subtransactiontype	6	9	4	A	
Sequence number	10	14	5	N	
Spare	15	15	1	A	
Enquiry number	16	29	14	N	
Spare	30	50	21	A	
Debit-transfer-a-record					
Record identification	1	4	4	N	0220
Variance code	5	5	1	A	A
Subtransactiontype	6	9	4	A	
Sequence number	10	14	5	N	
Spare	15	15	1	A	
Net hash Toal	16	27	12	N	
Number of entries	28	32	5	N	
Spare	33	33	1	A	
Gross hash Toal	34	41	8	N	
Spare	42	50	9	A	
Debit transfer-b-record					
Record identification	1	4	4	N	0225
Variance code	5	5	1	A	A
Subtransactiontype	6	9	4	A	
Enquiry number	10	23	14	N	
Code urgent treatment	24	24	1	A	
Period	25	26	2	A	
Original accountnumber	27	34	8	N	
Reason non booking	35	35	1	A	
Spare	36	50	15	A	
Credit acceptgiro-record					
Record identification	1	4	4	N	0230
Variance code	5	5	1	A	A
Subtransactiontype	6	9	4	A	
Spare	10	12	3	A	
Enquiry number	13	26	14	A	
Spare	27	50	24	A	

Category	From	To	Length	Format	Contents
Acceptgiro deposit record					
Record identification	1	4	4	N	0235
Variance code	5	5	1	A	A
Subtransactiontype	6	9	4	A	
Date of deposit	10	17	8	N	
Spare	18	20	3	N	
Code stortingsrecht	21	21	1	A	
Spare	22	50	29	A	
Acceptgiro-transfer record					
Record identification	1	4	4	N	0236
Variance code	5	5	1	A	A
Subtransactiontype	6	9	4	A	
Period	10	11	2	A	
Code reversal	12	12	1	A	
Code pre coded accountnumber	13	13	1	A	
Checksum accountnumber	14	14	1	N	
Spare	15	50	36	A	
Intercompany-record					
Record identification	1	4	4	N	0240
Variance code	5	5	1	A	A
Subtransactiontype	6	9	4	A	
Spare	10	50	41	A	
Direct-debit-record					
Record identification	1	4	4	N	0250
Variance code	5	5	1	A	A
Subtransactiontype	6	9	4	A	
Squence number	10	14	5	N	
Net hash Toal	15	26	12	N	
Number of entries	27	31	5	N	
Reason non-booking	32	32	1	A	
Gross hash Toal	33	40	8	N	
Spare	41	50	10	A	
POS payment record					
Record identification	1	4	4	N	0260
Variance code	5	5	1	A	A
Subtransactiontype	6	9	4	A	
Spare	10	20	11	A	
Number of entries	21	25	5	N	
Spare	26	50	25	A	
Cash withdrawal record					
Record identification	1	4	4	N	0270
Variance code	5	5	1	A	A
Subtransactiontype	6	9	4	A	
Spare	10	50	41	A	

Category	From	To	Length	Format	Contents
Multiple domestic debit transfer-record					
Record identification	1	4	4	N	0290
Variance code	5	5	1	A	A
Subtransactiontype	6	9	4	A	
Sequence number	10	14	5	N	
Gross hashToal	15	22	8	N	
Code booking	23	23	1	A	
Spare	24	50	27	A	
Point-of-sale-record					
Record identification	1	4	4	N	0300
Variance code	5	5	1	A	A
Subtransactiontype	6	9	4	A	
Spare	10	50	41	A	
Direct debit entry by entry-record					
Record identification	1	4	4	N	0320
Variance code	5	5	1	A	A
Subtransactiontype	6	9	4	A	
Spare	10	14	5	N	
Date exhibit direct debit	15	22	8	N	
Gross hashToal	23	30	8	A	
Spare	31	50	20	A	
Miscellaneous record					
Record identification	1	4	4	N	0330
Variance code	5	5	1	A	A
Subtransactiontype	6	9	4	A	
Squence number	10	14	5	N	
Spare	15	15	1	A	
Code correspondence	16	16	1	A	
Spare	17	50	34	A	
BAN-record					
Record identification	1	4	4	N	0400
Variance code	5	5	1	A	A
BAN-code	6	39	34	A	
BIC-code	40	50	11	A	
Reference record					
Record identification	1	4	4	N	0420
Variance code	5	5	1	A	A
Referentie	6	40	35	A	
Spare	41	50	10	A	
GMU-participant-record					
Record identification	1	4	4	N	0425
Variance code	5	5	1	A	A
Name GMU-participant	6	50	45	A	

Category	From	To	Length	Format	Contents
Originator ID-paymentrecord					
Record identification	1	4	4	N	0430
Variance code	5	5	1	A	A
Identification originator	6	40	35	A	
Explanation code	41	50	10	A	
Beneficiary ID record					
Record identification	1	4	4	N	0435
Variance code	5	5	1	A	A
Identification beneficiary	6	40	35	A	
Explanation code	41	50	10	A	
Mandate record					
Record identification	1	4	4	N	0440
Variance code	5	5	1	A	A
Mandate reference	6	40	35	A	
Spare	41	50	10	A	
Direct debit type record					
Record identification	1	4	4	N	0450
Variance code	5	5	1	A	A
Direct debit schedule	6	9	4	A	
Direct debit type	10	10	1	A	
Direct debit reason	11	14	4	A	
R-type	15	15	1	N	
Spare	16	50	35	A	
Ultimate creditor-ID-record					
Record identification	1	4	4	N	0460
Variance code	5	5	1	A	A
Ultimate-creditor-Identification	6	40	35	A	
Spare	41	50	10	A	
Ultimate creditor-name record					
Record identification	1	4	4	N	0470
Variance code	5	5	1	A	A
Ultimate-creditor-name	6	40	35	A	
Spare	41	50	10	A	
Ultimate debtor-ID-record					
Record identification	1	4	4	N	0480
Variance code	5	5	1	A	A
Ultimate debtor-identificatie	6	40	35	A	
Spare	41	50	10	A	
Ultimate debtor-name record					
Record identification	1	4	4	N	0490
Variance code	5	5	1	A	A
Ultimate debtor-name	6	40	35	A	
Spare	41	50	10	A	

Category	From	To	Length	Format	Contents
Payment reference record					
Record identification	1	4	4	N	0500
Variance code	5	5	1	A	A
Payment reference	6	30	25	A	
Spare	31	50	20	A	
Specification record					
Record identification	1	4	4	N	0510
Variance code	5	5	1	A	A
Specification	6	40	35	A	
Spare	41	50	10	A	
Name record					
Record identification	1	4	4	N	0520
Variance code	5	5	1	A	A
Name	6	50	45	A	
Address record					
Record identification	1	4	4	N	0530
Variance code	5	5	1	A	A
Address	6	37	32	A	
Postal code	38	43	6	A	
Spare	44	50	7	A	
Place of residence record					
Record identification	1	4	4	N	0540
Variance code	5	5	1	A	A
Place of residence	6	37	32	A	
Countrycode	38	40	3	A	
Spare	41	50	10	A	
SEPA-address record					
Record identification	1	4	4	N	0550
Variance code	5	5	1	A	A
Address line	6	40	35	A	
Spare	41	50	10	A	
SEPA-country record					
Record identification	1	4	4	N	0560
Variance code	5	5	1	A	A
Country code	6	8	3	A	
Spare	9	50	42	A	

Glossary

Batch (GMU)
A GMU batch is a group assignment especially compiled for one account. A batch starts with a Batch Header Record and ends with a Batch Trailer Record. In a Single file- there will always be one batch compiled. On the electronic file of a Multifile there will be batches compiled for all accounts as per Multifile-agreement to be received in GMU per day.

Booking
See Assignment.

Booking day
The day on which a debit or credit occurred on the Business Account of participant at ING.

Comptabele entry
A transaction(booking) that should be included in the balance of the account.

Extra comptable entries
Entries or transactions that should not be included in the balance of the participants Business Account. It concerns transactions already included in another GMU-entry (total entry) or transactions delivered for information only purposes. These entries are labelled extra comptable in the Transaction record.

Decompressed
Some GMU transactions (e.g. a Multiple Domestic debit transfer) can be delivered in two ways:
• As a total entry, whereby the amount is the total of the amounts of the individual entries
• As individual entries. When the total assignment as well as the individual entries are delivered through GMU the individual entries are labelled extra comptable.

Individual entries
See Decompressed.

Multifile
A GMU-file containing reports on multiple Business Accounts. A GMU-Multifile can be delivered to the participant or An authorised thrid party /proxy holder e.g. a service agency. Therefore a Multifile can contain accounts of multiple participants.

Multifile-number
The Multifile has a unique Multifile-number assigned. This number has no relation to the account numbers in the Multifile. The Multifile-number does not change when you add or delete accountnumbers.

Mutation
See Assignment.

Assignment
The words assignment, booking, mutation, entry en transaction are used As synonyms in this Manaual. Transfer means a (notification of) debit or credit to/from the current account.

Entry
See Assignment.

Entry by entry
See Decompressed.

Participant
Owner of the Business Account of the GMU-batch report.

Singlefile	GMU-file that contains report on one business account. A GMU-Singlefile is always delivered to the participant.
Transaction	See Assignment.
Sequence number	A GMU-subscription has a number assigned. This number Consists of the account number plus a sequence number (0-9). This Sequence number makes it possible to grant GMU-facilities to a Business account; You may apply for multiple GMU for the same account and will receive multiple files for that business account.
Working day	The business day that ING compiles electronic files.

Change history

Changes in GMU 02 August 2013 in comparison with GMU 02 July 2013

Subtransaction type Intercompany credit (INTB) will not be used
Subtransaction type Intercompany credit (INTB) will not be used and is removed.

Changes in GMU 02 July 2013 in comparison with GMU 02 December 2011

Changed European Collection type record (450):
- Field collection schedule expanded to 4 positions
- Field collection reason shortened to 4 positions
- Value range amended to "CORE" and "B2B"
- Field R-type added on position 15

Possible values R-Type of European Collection type record:
'1' Reject,'2' Return,'3' Refund,'4' Reversal,5' Cancellation

New subtransaction type Intercompany credit (INTB) added to cluster regular credit transfer (OVSB)

New subtransaction types added to cluster regular debit transfer (OVSA):
- Intercompany-debit (INTA);
- Intercompany-reversal (INTC);
- Salary payment debit (SALA);
- Salary payment reversal(SALC);
- Treasury payment debit (TREA);
- Treasury payment reversal (TREC)

Reference record (0420) and GMU participant record (0425) added to the clusters:
STOR, ACCB, AINT, TOON, OPNM, POSD en DIVS

Specification record (0510) added to cluster ACCB

Acceptgiro-transfer record (0236) has no relevancy anymore for IBAN acceptgiro:
The Acceptgiro-transfer record (0236) has no relevancy anymore for IBAN acceptgiro. Meaning that period indicator, code pre coded account number and checksum account number are filled with spaces.

Changed content Reason non booking (Debit transfer-b-record, Direct debit-Record'
'M' Account number not accepted (was mutation not permitted)
'N' Account number blocked (was mutation not permitted)
'Q' Law and-or regulation (was administrative reason)
'T' Mandate information incomplete (was mutation not permitted)
'U' Invalid transaction code (was mutation not permitted)

Changes GMU 02 in comparison with Dutch version GMU 01 December 2011

Changed File Header Record (0001):
- Value field fileversion expanded to 02
- Field participant identification expanded to 12 positions (spare field on position 19 to 21 expired'

Changed Batch Header Record (0010):
- Filed participant identification expanded to12 positions

Changed Payment reference record (0500):
- Field payment reference expanded to 25 positions due to ISO-payment reference

Added new records for SEPA:
- Mandaterecord (0440)
- European collection type record (0450)
- Ultimate creditor-ID-record (0460)
- Ultimate creditor-name record (0470)
- Ultimate debtor-ID-record (0480)
- Ultimate debtor-name record (0490)
- SEPA address record (0550)
- SEPA country record (0560)

Changes GMU 01 December 2011 in comparison with Dutch version January 2009

- Text and lay-out changes of the Technical Manual
- Due to phase out of cheque products the cluster Cheques and associated chequerecords have been deleted
- Categories stated below are absolete or are not in use and are therefor changed into spare fields These fields are initially filled and may be numeric as well as alfa numeric zijn.

Category	Record
Addendum number	Acceptgiro-credit-record
Code no addendum	Deposit record, Acceptgiro-credit-record
Code correction	Miscellaneous record
Code help form	Deposit record, Transfer credit-record Transfer debit-a-record, Acceptgiro-credit-record POS payments record,Cash Withdrawal record Chequerecord, Miscellaneous record
Code cash deposit	Acceptgiro deposit record
Code type credit interest	Miscellaneous record
Code type debet interest	Miscellaneous record
Correction date	Miscellaneous record
Corrected amount	POS payments record
Entry branch number	Deposit record, Acceptgiro deposit record Cash Withdrawal record, Cheque record
Rejectcode payment reference	Transfer credit-record, Transfer debit-a-record Acceptgiro credit-record
Type Savingsform	Transfre credit-record, Transfer debit-a-record
Sequence number	Intercompany-record, POS payments record

- The description of the Payment reference record has been changed. The fields payment reference and Checkdigit are concatenated. The contents of these fields remain unchanged. In the cluster Acceptgiro-credit (ACGB) the checksum acceptgiro (first position on the acceptgiro-form) is shown on the last position of the payment reference. In this cluster the payment reference is aligned right.

Changes Dutch version January 2009 in comparison with Dutch version August 2007

- Enhanced delivery of VOVD-entries. These entries are Not ´on hold´for five days, but delivered in the earliest next GMU after processing mass payments.
- Delivery name, address en place of residence data now also possible with SEPA-transactions.
- Feedback Payment reference with SEPA-transactions.
- GMU Total overview has expired.
- End2End Identification has been renamed in Referencerecord.
- Value range, sequence indicator, File Trailer Record and Batch Trailer Record amended. Value 'V' has expired. GMU is always delivered in one file/volume.
- As of 28 January 2008 there might be incoming SEPA transactions on your account (see for additional information on SEPA: www.ingsepa.com). In order to get GMU fit for purpose, records have been added and amended, as stated below in the overview per cluster.

	225	400	420	425	430	435	510	540
STOR		New					•	
OVSB		New	New	New	New	New	•	•
OVSA	•	New	New	New	New	New	•	•
ACCB		New						•
AINT		New						•
INCT		New					•	•
TOON		New					•	•
OPNM		New						
CHQS		New					•	
VOVD		New	New	New	New	New	•	•
POSD		New					•	•
INCD		New					•	•
DIVS		New					•	•

Legenda

New New record to be added

• Change in record

For additional information

For more information
on GMU please contact
your accountmanager at ING

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