

MGeB Guidance on How to Input Requirements / Information of Creditor's Country

November 2025 Revision

Mizuho Bank, Ltd.

MIZUHO

Update History

Version	Updated	Point of Change	Description
1.0	February 27, 2025	First edition	—
2.0	June 4, 2025	4-6. India (3/3)	New requirements added
3.0	September 1, 2025	4-1. Australia 4-16. United States	URL for searching <i>Clearing System Identification Code</i> updated
3.0	September 1, 2025	4-15. UAE	URL for searching <i>Remittance Purpose Code</i> updated
4.0	September 19, 2025	4-4. China	Category of <i>Remittance Purpose Code</i> updated (<i>Remittance Purpose Code</i> remains unchanged)
4.0	September 19, 2025	4-7. Indonesia	Details regarding input examples updated
5.0	November 28, 2025	4-1. Angola	New requirements added
5.0	November 28, 2025	4-4. Canada	Requirement details and input examples updated

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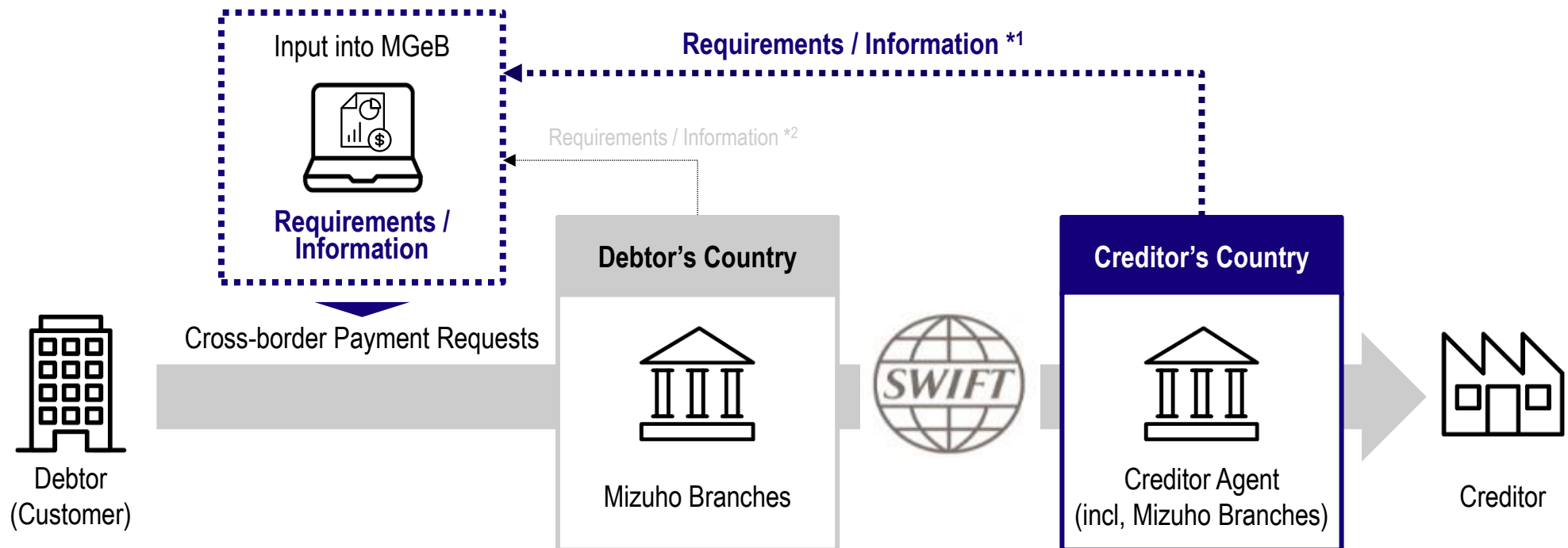
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Important Notice

- In accordance with the regulations/instructions issued by the central bank and local regulatory authorities of the creditor’s country, it may be required to notify the beneficiary bank specific matters such as remittance purpose codes and/or other country-specific requirements when conducting cross-border remittances.
- For more details, please consult with the beneficiary or refer to the relevant central bank’s website, etc.
- Please note that regulations and/or circumstances in each country may change from time to time, and the statements, terms or other matters described in this material are not intended to be legally binding. Mizuho shall not be liable or responsible for any failure or delay in the remittances.

1. Scope of Document

- In case of conducting cross-border payments, there are requirements / information set forth by the local authorities that need to be reported when making remittance requests in both debtor's and creditor's countries.
- This document explains how to input **requirements / information of the creditor's country** when making remittance requests via Mizuho Global e-Banking (MGeB).
 - If there are any requirements / information specified by other financial institutions in the creditor's country, please also take those into consideration and input the relevant information into MGeB.
 - Regarding the requirements / information of the debtor's country, it will be separately informed by Mizuho branches in each debtor's country.



***1 In scope of this document**

4 ***2 Out of scope** (To be separately informed by Mizuho branches in each debtor's country)

2. Overview of Requirements / Information of Creditor's Country (1/2)

- In case of cross-border payments to the creditor's countries listed in the table below, the input method will vary according to requirements / information of the creditor's country. (In case of cross-border payments to the countries that are not listed in the table below, please kindly check individually.)
- When making remittance requests, please refer to "4. Details of Requirements / Information of Creditor's Country".
 - The specific input method may vary according to the branch receiving the payment requests.
 - If appropriate input fields to enter requirements / information do not appear on the MGeB screen, please confirm with Mizuho branches in each debtor's country.
 - For your convenience, guidance (Tab Name, Category Name) is provided on the top right corner of each page.
(See sample on the right)

Tab Name	Category Name
Other	Regulatory Reporting Remittance Information

Creditor's Country	Requirements / Information	Where to Input in MGeB	
		Tab Name	Category Name
Angola	In case of cross-border payments to Angola, it is necessary to input (i) "Remittance Purpose Code" and (ii) "Tax Identification Number" of the debtor or creditor.	Other	Regulatory Reporting
Australia	In case of cross-border payments to Australia in Australian Dollars, it is necessary to input "BSB Code (Bank State Branch Code)" unless SWIFT BIC is input.	Creditor	Creditor Agent – BICFI, Clearing System Member Identification
Bahrain	In case of cross-border payments to Bahrain, it is necessary to input "Remittance Purpose Code".	Other	Regulatory Reporting
Canada	In case of cross-border payments to Canada, The Travel Rule requires to ensure Creditor's full name and Full complete address (full complete address includes a building/street number, Suite/Unit number, city/town, postal/zip code, province, and country . Post office box (P.O.box, POB) are not acceptable.	Creditor	Creditor Name Postal Address
China	In case of cross-border payments to China in Chinese Yuan, it is necessary to input "Remittance Purpose Code".	Other	Regulatory Reporting
Hong Kong	In case of cross-border payments to Hong Kong, it is necessary to input the bank code unless SWIFT BIC is input.	Creditor	Creditor Agent – BICFI, Clearing System Member Identification

2. Overview of Requirements / Information of Creditor's Country (2/2)

Creditor's Country	Requirements / Information	Where to Input in MGeB	
		Tab Name	Category Name
India	In case of cross-border payments to India, it is necessary to input the purpose of remittance (specific transaction/product details, etc.).	Other	Regulatory Reporting Remittance Information
	In case of cross-border payments to an Indian bank in Indian Rupees, it is necessary to input "Indian Financial System Code" (This does not apply for remittance requests to Mizuho branches in India).	Creditor	Creditor Agent – Clearing System Member Identification
	In case of cross-border payments to local Indian financial institutions in Indian Rupees, when the remittance amount exceeds INR500,000,000.00, LEI ("Legal Entity Identifier") of both Debtor and Creditor is necessary.	Creditor	Creditor – Organization Identification – LEI
Indonesia	In case of trade related cross-border payments to Indonesia, it is necessary to input: (i) "Remittance Purpose Code (1011)", (ii) "INVOICE number", and (iii) "INVOICE amount".	Other	Remittance Information
Jordan	In case of cross-border payments to Jordan, it is necessary to input "Remittance Purpose Code".	Other	Regulatory Reporting
Mexico	In case of cross-border payments to Mexico, it is necessary to input "CLABE Number (18 digits)".	Creditor	Creditor Account Identification
Myanmar	In case of cross-border payments to Myanmar, it is necessary to input "Remittance Purpose Code (ITRS Code)".	Other	Regulatory Reporting
New Zealand	In case of cross-border payments to New Zealand in New Zealand Dollars, it is necessary to input "NCC (National Clearing Code)" unless SWIFT BIC is input.	Creditor	Creditor Agent – BICFI, Clearing System Member Identification
Philippines	In case of cross-border payments to the Philippines, it is necessary to input the specific purpose of remittance (e.g., transaction/product details, etc.).	Other	Remittance Information
South Korea	In case of cross-border payments to South Korea in South Korean Won, when the intermediary bank is Mizuho Bank Seoul Branch and the remittance amount exceeds the equivalent of USD5,000, it is necessary to input the creditor's "Phone Number".	Other	Remittance Information
Thailand	In case of capital remittance to Thailand in Thai Baht, it is necessary to input the purpose of the remittance (e.g., Capital, Loan etc.).	Other	Regulatory Reporting
UAE	In case of cross-border payments to UAE, it is necessary to input "Remittance Purpose Code".	Other	Regulatory Reporting
United States	In case of cross-border payments to United States in United States Dollars, it is necessary to input the "ABA Code (American Bankers Association Code)".	Creditor	Creditor Agent – Clearing System Member Identification
Vietnam	In case of cross-border payments to Vietnam, it is necessary to input the purpose of the remittance (e.g., transaction/product details).	Other	Remittance Information

3. How to Select Tab when Inputting Requirements / Information in MGeB

- There are two types of tabs when inputting requirements / information: “Other” and “Creditor”.
- The MGeB Tab Name will vary according to Category Name listed in “2. Overview of Requirements / Information of Creditor’s Country”.

When the Tab Name is “Other”

Tab Name	Category Name
Other	Regulatory Reporting or Remittance Information

* : Mandatory

Account Information Basic Information * Ultimate Debtor Creditor * Ultimate Creditor Charge Information * Other

Regulatory Reporting

Regulation 1 Regulation 2 Regulation 3 Regulation 4 Regulation 5 Regulation 6

Debit Credit Reporting Indicator * (Not Selected) ▼ CRED:Regulatory information applies to the credit side
DEBT:Regulatory information applies to the debit side
BOTH:Regulatory information applies to both credit and debit sides

Authority

Country [] Search

Name []

Details

Type []

Date [] / [] / [] (YYYY/MM/DD)

Country [] Search

Code []

Currency (Not Selected) ▼

Amount []

Info []

Remittance Information []

Instruction For Debtor Agent []

When the Tab Name is “Creditor”

Tab Name	Category Name
Creditor	Clearing System Member Identification etc.

* : Mandatory

Account Information Basic Information * Ultimate Debtor Creditor * Ultimate Creditor Charge Information * Other

Creditor Account Identification * []

Creditor

Creditor Name * []

Organization Identification

LEI []

Creditor Agent

BICFI * [] Select

BIC Information

Clearing System Member Identification

Clearing System Identification Code AUBSB []

Member Identification * []

Intermediary Agent

BICFI [] Search Clear

BIC Information

Multiple tabs are made available in “Regulatory Reporting” section. If any of the following cases apply, please continue inputting in a subsequence tab. (The number of tabs displayed in the MGeB screen depends on each branch)

- In case there are Requirements / Information from both Debtor’s Country and Creditor’s Country.
- In case Category Name is “Regulatory Reporting” and there are multiple requirements to be input in the same field.

4. Details of Requirements / Information of Creditor's Country

4-1. Angola

Tab Name	Category Name
Other	Regulatory Reporting

Requirements / Information

- In case of cross-border payments to Angola, it is necessary to input (i) “Remittance Purpose Code” and (ii) “Tax Identification Number” of the debtor or creditor.
(List of “Remittance Purpose Codes”: ”INSTRUCTIVE NO. 01 / 2023 of 09 January” (Please see document in “6. Reference”))
 (“Tax Identification Number” search site: <https://portaldocontribuinte.minfin.gov.ao/consultar-nif-do-contribuinte>)

Account InformationBasic Information *Ultimate DebtorCreditor *Ultimate CreditorCharge Information *OtherAttachment

Regulatory Reporting

Regulation 1Regulation 2Regulation 3Regulation 4Regulation 5Regulation 6

Debit Credit Reporting Indicator

CRED

CRED:Regulatory information applies to the credit side
DEBT:Regulatory information applies to the debit side
BOTH:Regulatory information applies to both credit and debit sides

Select “CRED”

Authority

Country

Search

Name

Details

Type

PURP

Date

(YYYY/MM/DD)

Country

Search

Code

XXXXXX

(Remittance Purpose Code (6 alphabets))

Currency

(Not Selected)

Amount

Info

XXXXXXXXXX

(Tax Identification Number (corporates: 10 digits / individuals: 14 digits))

Remittance Information

Instruction For Debtor Agent

4. Details of Requirements / Information of Creditor's Country

4-2. Australia

Tab Name	Category Name
Creditor	Creditor Agent – BICFI, Clearing System Member Identification

Requirements / Information

- In case of cross-border payments to Australia in Australian Dollars, it is necessary to input “BSB Code (Bank State Branch Code)” of the creditor agent unless SWIFT BIC is input. (BSB Code search site: <https://auspaynet.com.au/bsbquery/>)

In case of inputting SWIFT BIC (recommended)

Account InformationBasic Information *Ultimate DebtorCreditor *Ultimate CreditorCharge Information *Other

Creditor Account Identification *

Creditor

Creditor Name *

Organization Identification

LEI

Creditor Agent

BICFI *XXXXXXXXSelect (BIC Code)

BIC Information

Clearing System Member Identification

Clearing System Identification Code

Member Identification *

Intermediary Agent

BICFI

SearchClear

BIC Information

(Note) No additional requirements other than the above are designated by the authorities.

In case SWIFT BIC cannot be input

Account InformationBasic Information *Ultimate DebtorCreditor *Ultimate CreditorCharge Information *Other

Creditor Account Identification *

Creditor

Creditor Name *

Organization Identification

LEI

Creditor Agent

BICFI *

Select

BIC Information

Creditor Agent Name

XXX Bank

Creditor Agent Postal Address *

Country *AU

Search

Town Name *XXXXXX

Please click here to enter Creditor Agent Postal Address details

Clearing System Member Identification

Clearing System Identification Code

AUBSB

Member Identification *

XXXXXX (BSB Code (6 digits))

Intermediary Agent

BICFI

SearchClear

BIC Information

(Note) No additional requirements other than the above are designated by the authorities.

4. Details of Requirements / Information of Creditor's Country

4-3. Bahrain

Tab Name	Category Name
Other	Regulatory Reporting

Requirements / Information

- In case of cross-border payments to Bahrain, it is necessary to input “Remittance Purpose Code”.

Account InformationBasic Information *Ultimate DebtorCreditor *Ultimate CreditorCharge Information *OtherAttachment

Regulatory Reporting

Regulation 1Regulation 2Regulation 3Regulation 4Regulation 5Regulation 6

Debit Credit Reporting Indicator

CRED

CRED:Regulatory information applies to the credit side
DEBT:Regulatory information applies to the debit side
BOTH:Regulatory information applies to both credit and debit sides

Select “CRED”

Authority

Country

Search

Name

Details

Type

PURP

Date

/

/

(YYYY/MM/DD)

Country

Search

Code

XXX

(Remittance Purpose Code (3 alphabets))

Currency

(Not Selected)

Amount

Info

Remittance Information

Instruction For Debtor Agent

(Note) No additional requirements other than the above are designated by the authorities.

4. Details of Requirements / Information of Creditor's Country

4-4. Canada

Tab Name	Category Name
Creditor	Creditor Name Postal Address

Requirements / Information

- In case of cross-border payments to Canada, *The Travel Rule* requires to ensure Creditor's full name and full complete physical address. Full complete physical address includes a building/street number, suite/unit number, city/town, postal/zip code, province, and country. (Post office box (P.O. box, POB) are not acceptable.)

Account InformationBasic Information *Ultimate DebtorCreditor *Ultimate CreditorCharge Information *Other

Creditor Account Identification

Creditor Account Identification IBAN

Creditor Account Type

(Not Selected)

Creditor Account Currency

(Not Selected)

Creditor

Creditor Name

XXX

Creditor Postal Address

Creditor Postal Address details

Country

CA

Search

Post Code

XXX XXX

(Alphanumeric (3 digits + 3 digits))

Town Name

XXX

Building Name

XXX

Department

XXX

Sub Department

XXX

Street Name

XXX

Building Number

XXX

Floor

XXX

Post box

XXX

Room

XXX

Town Location Name

Do not use

District Name

XXX

Country Sub Division

XX

(2 alphabets)

Address Line

Do not use

(Note) No additional requirements other than the above are designated by the authorities.

4. Details of Requirements / Information of Creditor's Country

4-5. China

Tab Name	Category Name
Other	Regulatory Reporting

Requirements / Information

- In case of cross-border payments to China in Chinese Yuan, it is necessary to input “Remittance Purpose Code”. (Please refer to the image below.)
 - When making remittance requests, please confirm with the creditor whether “Remittance Purpose Code” is correct or not.

Account Information Basic Information * Ultimate Debtor Creditor * Ultimate Creditor Charge Information * Other Attachment

Regulatory Reporting

Regulation 1 Regulation 2 Regulation 3 Regulation 4 Regulation 5 Regulation 6

Debit Credit Reporting Indicator

CRED

CRED:Regulatory information applies to the credit side
DEBT:Regulatory information applies to the debit side
BOTH:Regulatory information applies to both credit and debit sides

Authority

Country

Search

Name

Details

Type

PURP

Date

(YYYY/MM/DD)

Country

Search

Code

XXXXXX

(6 alphabets)

Currency

(Not Selected)

Amount

Info

Remittance Information

Instruction For Debtor Agent

Select “CRED”

Select and input “Remittance Purpose Code” from the followings.

- 1. “CGODDR” = Goods Trade
- 2. “CSTRDR” = Service Trade
- 3. “CCTFDR” = Capital Transfer
- 4. “REMTDR” = Individual Remittance
- 5. “COCADR” = Other Current Account Transactions

(Note) No additional requirements other than the above are designated by the authorities.

4. Details of Requirements / Information of Creditor's Country

4-6. Hong Kong

Tab Name	Category Name
Creditor	Creditor Agent – BICFI, Clearing System Member Identification

Requirements / Information

- In case of cross-border payments to Hong Kong, it is necessary to input the bank code unless SWIFT BIC is input.

In case of inputting SWIFT BIC (recommended)

Account InformationBasic Information *Ultimate DebtorCreditor *Ultimate CreditorCharge Information *Other

Creditor Account Identification *

Creditor

Creditor Name *

Organization Identification

LEI

Creditor Agent

BICFI *XXXXXXXXSelect (BIC Code)

BIC Information

Clearing System Member Identification

Clearing System Identification Code

Member Identification *

Intermediary Agent

BICFI

SearchClear

BIC Information

(Note) No additional requirements other than the above are designated by the authorities.

In case SWIFT BIC cannot be input

Account InformationBasic Information *Ultimate DebtorCreditor *Ultimate CreditorCharge Information *Other

Creditor Account Identification *

Creditor

Creditor Name *

Organization Identification

LEI

Creditor Agent

BICFI *

Select

BIC Information

Creditor Agent Name

XXX Bank

Creditor Agent Postal Address *

Country *

HK

Search

Town Name *

XXXXXX

Please click here to enter Creditor Agent Postal Address details

Clearing System Member Identification

Clearing System Identification Code

HKNCC

Member Identification *

XXX (Bank code (3 digits))

Intermediary Agent

BICFI

SearchClear

BIC Information

(Note) No additional requirements other than the above are designated by the authorities.

4. Details of Requirements / Information of Creditor's Country

4-7. India (1/3)

Tab Name	Category Name
Other	Regulatory Reporting Remittance Information

Requirements / Information

- In case of cross-border payments to India, it is necessary to input the purpose of remittance. (specific transaction/product details, etc.)

Account InformationBasic Information *Ultimate DebtorCreditor *Ultimate CreditorCharge Information *OtherAttachment

Regulatory Reporting

Regulation 1Regulation 2Regulation 3Regulation 4Regulation 5Regulation 6

Debit Credit Reporting Indicator

CRED

CRED:Regulatory information applies to the credit side
DEBT:Regulatory information applies to the debit side
BOTH:Regulatory information applies to both credit and debit sides

Select "CRED"

Authority

Country

Search

Name

Details

Type

PURP

Date

/

/

(YYYY/MM/DD)

Country

Search

Code

Currency

(Not Selected)

Amount

Info

XXXXXXXXXX

(Describe the purpose of remittance in detail in English.)

Remittance Information

INVOICE NO XXXXXX

(Alphanumeric code)

Instruction For Debtor Agent

(Note) No additional requirements other than the above are designated by the authorities.

4. Details of Requirements / Information of Creditor's Country

4-7. India (2/3)

Tab Name	Category Name
Creditor	Creditor Agent – Clearing System Member Identification

Requirements / Information

- In case of cross-border payments to local Indian financial institutions in Indian Rupees, it is necessary to input “Indian Financial System Code”. (This **does not apply** for remittance requests to Mizuho branches in India.) (IFSC search site: <https://www.rbi.org.in/Scripts/IFSCMICRDetails.aspx>)

Account InformationBasic Information *Ultimate DebtorCreditor *Ultimate CreditorCharge Information *Other

Creditor Account Identification *

Creditor

Creditor Name *

Organization Identification

LEI

Creditor Agent

BICFI *

XXXXXXXX

Select

(BIC Code)

BIC Information

Clearing System Member Identification

Clearing System Identification Code

INFSC

Member Identification *

XXXXXXXXXX

(INFSC code (11 alphanumeric characters))

Intermediary Agent

BICFI

Search

Clear

BIC Information

(Note) No additional requirements other than the above are designated by the authorities.

4. Details of Requirements / Information of Creditor's Country

4-7. India (3/3)

Tab Name	Category Name
Creditor	Creditor – Organization Identification – LEI

Requirements / Information

- In case of cross-border payments to local Indian financial institutions in Indian Rupees, when the remittance amount exceeds INR500,000,000.00, LEI (“Legal Entity Identifier”) of **both Debtor and Creditor** is necessary.
 - How to input *Creditor LEI* is provided below.
 - Regarding how to input *Debtor LEI*, please confirm with Mizuho branches in each debtor’s country.

Account Information

Basic Information *

Ultimate Debtor

Creditor *

Ultimate Creditor

Charge Information *

Other

Creditor Account Identification *

Creditor

Creditor Name *

Organization Identification

LEI

XXXXXXXXXXXXXXXXXXXX

(Creditor LEI)

Creditor Agent

BICFI *

Select

BIC Information

Clearing System Member Identification

Clearing System Identification Code

AUBSB

Member Identification *

Intermediary Agent

BICFI

Search

Clear

BIC Information

(Note) No additional requirements other than the above are designated by the authorities.

4. Details of Requirements / Information of Creditor's Country

4-8. Indonesia

Tab Name	Category Name
Other	Remittance Information

Requirements / Information

- In case of trade related cross-border payments to Indonesia, it is necessary to input: (i) “Remittance Purpose Code (1011)”, (ii) “INVOICE number”, and (iii) “INVOICE amount”.
- If it is necessary to input multiple values for (ii) or (iii), please input them consecutively in the same input field. (Please refer to the image below.)

Account InformationBasic Information *Ultimate DebtorCreditor *Ultimate CreditorCharge Information *OtherAttachment

Regulatory Reporting

Regulation 1Regulation 2Regulation 3Regulation 4Regulation 5Regulation 6

Debit Credit Reporting Indicator

(Not Selected) ▼

CRED:Regulatory information applies to the credit side
DEBT:Regulatory information applies to the debit side
BOTH:Regulatory information applies to both credit and debit sides

Authority

Country

Search

Name

Details

Type

Date

/

/

(YYYY/MM/DD)

Country

Search

Code

Currency

(Not Selected) ▼

Amount

Info

Example (In case there are multiple values)

1011//123ABC(1000000)234ABC(500000)

Remittance Purpose Code / INVOICE number(INVOICE amount) INVOICE number(INVOICE amount)

(i)(ii)(iii)(ii)(iii)

Remittance Information

1011//123ABC(1000000)234ABC(500000)

Instruction For Debtor Agent

(Note) No additional requirements other than the above are designated by the authorities.

4. Details of Requirements / Information of Creditor's Country

4-9. Jordan

Tab Name	Category Name
Other	Regulatory Reporting

Requirements / Information

- In case of cross-border payments to Jordan, it is necessary to input “Remittance Purpose Code”.

Account InformationBasic Information *Ultimate DebtorCreditor *Ultimate CreditorCharge Information *OtherAttachment

Regulatory Reporting

Regulation 1Regulation 2Regulation 3Regulation 4Regulation 5Regulation 6

Debit Credit Reporting Indicator

CRED

CRED:Regulatory information applies to the credit side
DEBT:Regulatory information applies to the debit side
BOTH:Regulatory information applies to both credit and debit sides

Authority

Country

Search

Name

Details

Type

PURP

Date

/

/

(YYYY/MM/DD)

Country

Search

Code

XXXX

(Remittance Purpose Code (4 digits))

Currency

(Not Selected)

Amount

Info

Remittance Information

Instruction For Debtor Agent

Select “CRED”

18

(Note) No additional requirements other than the above are designated by the authorities.

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4. Details of Requirements / Information of Creditor's Country

4-10. Mexico

Tab Name	Category Name
Creditor	Creditor Account Identification

Requirements / Information

- In case of cross-border payments to Mexico, it is necessary to input "CLABE Number (18 digits)" based on requirements set forth by the local authorities.
- "CLABE Number" consists of: bank code (3 digits), city code (3 digits), account number (11 digits), and check digit (1 digit))

Account InformationBasic Information *Ultimate DebtorCreditor *Ultimate CreditorCharge Information *Other

Creditor Account Identification *XXXXXXXXXXXXXXXXXXXX (CLABE Number (18 digits))

Creditor

Creditor Name *

Creditor Postal Address *

Country

Search

Town Name

Creditor Postal Address details

Post Code

Building Name

Department

Sub Department

Street Name

Building Number

Floor

Post box

Room

Town Location Name

District Name

Country Sub Division

(Note) No additional requirements other than the above are designated by the authorities.

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4. Details of Requirements / Information of Creditor's Country

4-11. Myanmar

Tab Name	Category Name
Other	Regulatory Reporting

Requirements / Information

- In case of cross-border payments to Myanmar, it is necessary to input “Remittance Purpose Code (ITRS Code)”. (ITRS Code Search Site: https://www.mizuhobank.co.jp/oshirase/myanmar_soukin/pdf/itrs_code.pdf)

Account InformationBasic Information *Ultimate DebtorCreditor *Ultimate CreditorCharge Information *OtherAttachment

Regulatory Reporting

Regulation 1Regulation 2Regulation 3Regulation 4Regulation 5Regulation 6

Debit Credit Reporting Indicator

CRED

CRED:Regulatory information applies to the credit side
DEBT:Regulatory information applies to the debit side
BOTH:Regulatory information applies to both credit and debit sides

Select “CRED”

Authority

Country

Search

Name

Details

Type

PURP

Date

/

/

(YYYY/MM/DD)

Country

Search

Code

XXXX

(ITRS Code (4 digits))

Currency

(Not Selected)

Amount

Info

Remittance Information

Instruction For Debtor Agent

(Note) No additional requirements other than the above are designated by the authorities.

4. Details of Requirements / Information of Creditor's Country

4-12. New Zealand

Tab Name	Category Name
Creditor	Creditor Agent – BICFI, Clearing System Member Identification

Requirements / Information

- In case of cross-border payments to New Zealand in New Zealand Dollars, it is necessary to input “NCC (National Clearing Code)” of the creditor agent unless SWIFT BIC is input.

In case of inputting SWIFT BIC (recommended)

Account InformationBasic Information *Ultimate DebtorCreditor *Ultimate CreditorCharge Information *Other

Creditor Account Identification *

Creditor

Creditor Name *

Organization Identification

LEI

Creditor Agent

BICFI *XXXXXXXXSelect (BIC Code)

BIC Information

Clearing System Member Identification

Clearing System Identification Code

Member Identification *

Intermediary Agent

BICFI

SearchClear

BIC Information

(Note) No additional requirements other than the above are designated by the authorities.

In case SWIFT BIC cannot be input

Account InformationBasic Information *Ultimate DebtorCreditor *Ultimate CreditorCharge Information *Other

Creditor Account Identification *

Creditor

Creditor Name *

Organization Identification

LEI

Creditor Agent

BICFI *

Select

BIC Information

Creditor Agent Name

XXX Bank

Creditor Agent Postal Address *

Country *NZSearch

Town Name *XXXXXX

Please click here to enter Creditor Agent Postal Address details

Clearing System Member Identification

Clearing System Identification Code

NZNCC

Member Identification *

XXXXXX(NCC (6 digits))

Intermediary Agent

BICFI

SearchClear

BIC Information

(Note) No additional requirements other than the above are designated by the authorities.

4. Details of Requirements / Information of Creditor's Country

4-13. Philippines

Tab Name	Category Name
Other	Remittance Information

Requirements / Information

- In case of cross-border payments to the Philippines, it is necessary to input the specific purpose of remittance (e.g., transaction/product details, etc.).

Account InformationBasic Information *Ultimate DebtorCreditor *Ultimate CreditorCharge Information *OtherAttachment

Regulatory Reporting

Regulation 1Regulation 2Regulation 3Regulation 4Regulation 5Regulation 6

Debit Credit Reporting Indicator

(Not Selected) ▼

CRED:Regulatory information applies to the credit side
DEBT:Regulatory information applies to the debit side
BOTH:Regulatory information applies to both credit and debit sides

Authority

Country

Search

Name

Details

Type

Date

/

/

(YYYY/MM/DD)

Country

Search

Code

Currency

(Not Selected) ▼

Amount

Info

Remittance Information

XXXXXXXXXX

(Describe the purpose of remittance in English.)

Instruction For Debtor Agent

(Note) No additional requirements other than the above are designated by the authorities.

4. Details of Requirements / Information of Creditor's Country

4-14. South Korea

Tab Name	Category Name
Other	Remittance Information

Requirements / Information

- In case of cross-border payments to South Korea in South Korean Won, when the intermediary bank is Mizuho Bank Seoul Branch and the remittance amount exceeds the equivalent of USD5,000, it is necessary to input the creditor's "Phone Number".

Account InformationBasic Information *Ultimate DebtorCreditor *Ultimate CreditorCharge Information *OtherAttachment

Regulatory Reporting

Regulation 1Regulation 2Regulation 3Regulation 4Regulation 5Regulation 6

Debit Credit Reporting Indicator

(Not Selected) ▼

CRED:Regulatory information applies to the credit side
DEBT:Regulatory information applies to the debit side
BOTH:Regulatory information applies to both credit and debit sides

Authority

Country

Search

Name

Details

Type

Date

/

/

(YYYY/MM/DD)

Country

Search

Code

Currency

(Not Selected) ▼

Amount

Info

Remittance Information

XXXXXXXXXX

(Creditor's Phone Number)

Instruction For Debtor Agent

(Note) No additional requirements other than the above are designated by the authorities.

4. Details of Requirements / Information of Creditor's Country

4-15. Thailand

Tab Name	Category Name
Other	Regulatory Reporting

Requirements / Information

- In case of capital remittance to Thailand in Thai Baht, it is necessary to input the purpose of remittance (e.g., Capital, Loan etc.).

Account InformationBasic Information *Ultimate DebtorCreditor *Ultimate CreditorCharge Information *OtherAttachment

Regulatory Reporting

Regulation 1Regulation 2Regulation 3Regulation 4Regulation 5Regulation 6

Debit Credit Reporting Indicator

CRED

CRED:Regulatory information applies to the credit side
DEBT:Regulatory information applies to the debit side
BOTH:Regulatory information applies to both credit and debit sides

Select "CRED"

Authority

Country

Search

Name

Details

Type

PURP

Date

/

/

(YYYY/MM/DD)

Country

Search

Code

Currency

(Not Selected)

Amount

Info

XXXXXXXXXX

(Describe the purpose of remittance in English.)

Remittance Information

Instruction For Debtor Agent

(Note) No additional requirements other than the above are designated by the authorities.

4. Details of Requirements / Information of Creditor's Country

4-16. UAE

Tab Name	Category Name
Other	Regulatory Reporting

Requirements / Information

- In case of cross-border payments to UAE, it is necessary to input “Remittance Purpose Code”.
(List of “Remittance Purpose Codes”: <https://www.centralbank.ae/media/mbyhizie/technical-notes-on-transaction-codes-for-bop-en.pdf>)

Account InformationBasic Information *Ultimate DebtorCreditor *Ultimate CreditorCharge Information *OtherAttachment

Regulatory Reporting

Regulation 1Regulation 2Regulation 3Regulation 4Regulation 5Regulation 6

Debit Credit Reporting Indicator

CRED

CRED:Regulatory information applies to the credit side
DEBT:Regulatory information applies to the debit side
BOTH:Regulatory information applies to both credit and debit sides

Select “CRED”

Authority

Country

Search

Name

Details

Type

PURP

Date

/

/

(YYYY/MM/DD)

Country

Search

Code

XXX

(Remittance Purpose Code (3 alphabets))

Currency

(Not Selected)

Amount

Info

Remittance Information

Instruction For Debtor Agent

(Note) No additional requirements other than the above are designated by the authorities.

4. Details of Requirements / Information of Creditor's Country

4-17. United States

Tab Name	Category Name
Creditor	Creditor Agent – Clearing System Member Identification

Requirements / Information

- In case of cross-border payments to the United States in United States Dollars, it is necessary to input “ABA Code (American Bankers Association Code)”. (ABA Code search site: <https://frbervices.org/EPaymentsDirectory/searchFedwire.html>)

In case of inputting SWIFT BIC (recommended)

Account InformationBasic Information *Ultimate DebtorCreditor *Ultimate CreditorCharge Information *Other

Creditor Account Identification *

Creditor

Creditor Name *

Organization Identification

LEI

Creditor Agent

BICFI *XXXXXXXXSelect (BIC Code)

BIC Information

Clearing System Member Identification

Clearing System Identification Code

USABA

Member Identification *XXXXXXXXX (ABA Code (9 digits))

Intermediary Agent

BICFI

SearchClear

BIC Information

In case SWIFT BIC cannot be input

Account InformationBasic Information *Ultimate DebtorCreditor *Ultimate CreditorCharge Information *Other

Creditor Account Identification *

Creditor

Creditor Name *

Organization Identification

LEI

Creditor Agent

BICFI *

Select

BIC Information

Creditor Agent Name

XXX Bank

Creditor Agent Postal Address *

Country *

US

Search

Town Name *

XXXXXX

Please click here to enter Creditor Agent Postal Address details

Clearing System Member Identification

Clearing System Identification Code

USABA

Member Identification *XXXXXXXXX (ABA Code (9 digits))

Intermediary Agent

BICFI

SearchClear

BIC Information

(Note) No additional requirements other than the above are designated by the authorities.

(Note) No additional requirements other than the above are designated by the authorities.

4. Details of Requirements / Information of Creditor's Country

4-18. Vietnam

Tab Name	Category Name
Other	Remittance Information

Requirements / Information

- In case of cross-border payments to Vietnam, it is necessary to input the purpose of remittance (e.g., transaction/product details, etc.).

Account InformationBasic Information *Ultimate DebtorCreditor *Ultimate CreditorCharge Information *OtherAttachment

Regulatory Reporting

Regulation 1Regulation 2Regulation 3Regulation 4Regulation 5Regulation 6

Debit Credit Reporting Indicator

(Not Selected) ▼

CRED:Regulatory information applies to the credit side
DEBT:Regulatory information applies to the debit side
BOTH:Regulatory information applies to both credit and debit sides

Authority

Country

Search

Name

Details

Type

Date

/

/

(YYYY/MM/DD)

Country

Search

Code

Currency

(Not Selected) ▼

Amount

Info

Remittance Information

XXXXXXXXXX

(Describe the purpose of remittance in English.)

Instruction For Debtor Agent

(Note) No additional requirements other than the above are designated by the authorities.

5. For Customers Creating Their Own Upload Files for MGeB

5-1. Overview

- Specific examples of how to reflect requirements / information of each country in the XML message (pain.001) are provided in the following pages.
 - How to Create Upload File (XML File) (Refer to 5-2 for details)
 - Reference Table of Item Names and XML Tags (Refer to 5-3 for details)

(Example) How to Create Upload File (XML File)

(Example) Reference Table of Item Names and XML Tags

5. Appendix (For Customers Creating Their Own Upload Files for MGeB)
5-2. How to Create Upload File (XML File) (1/7)

Creditor's Country	Requirements / Information	How to Create Upload File (XML File)
Australia	In case of cross-border payments to Australia in Australian Dollars, it is necessary to input "BSB Code (Bank State Branch Code)" of the creditor agent unless SWIFT BIC is input. (BSB Code search site: https://auspaynet.com.au/bsbquery/)	<pre><CdrAg> <FinInstnId> <CrSysMmbld> <CrSysId> <Cd>AUBSB</Cd> <CrSysId> <Mmbld>XXXXXX (BSB Code (6 digits))</Mmbld> <CrSysMmbld> <FinInstnId> </CdrAg> </pre> <p>(Note) Focusing on the input field for the "Clearing System Member Identification".</p>
Bahrain	In case of cross-border payments to Bahrain, it is necessary to input "Remittance Purpose Code".	<pre><RgltryRptg> <DtCdrRptgInd>CRED</DtCdrRptgInd> <DtIs> <Tp>PURP</Tp> <Cd>XXX (Remittance Purpose Code (3 alphabets))</Cd> </DtIs> </RgltryRptg> </pre>
Canada	In case of cross-border payments to Canada, The Travel Rule requires to ensure Creditor's full name and Full complete address (full complete address includes a building/street number, Suite/Unit number, city/town, postal/zip code, province, and country . Post office box (P.O.box, POB) are not acceptable. (Inputting information in "Town Location Name" and "Address Line" is not acceptable.)	<p>Please refer to "Samples of ISO 20022 Structured Postal Addresses" for details. (URL: Global Guidance (mizuhogroup.com))</p>

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5. Appendix (For Customers Creating Their Own Upload Files for MGeB)
5-3. Reference Table of Item Names and XML Tags

#	Item Name in MGeB	Item Name of XML Tag	XML Tag
Regulatory Reporting	1 Debit Credit Reporting Indicator	Regulatory Reporting	<RgltryRptg>
	2 Details	Debit Credit Reporting Indicator	<DtCdrRptgInd>
	3 Type	Details	<DtIs>
	4 Code	Type	<Tp>
	5 info	Code	<Cd>
Remittance Information	6 Remittance Information	info	<In>
Creditor	7 Creditor Account Identification	Remittance Information	<RmtIn>
	8 LEI	Unstructured	<Ustrd>
Creditor Agent	9 Creditor Agent	Creditor Account	<CdrAcct>
	10 —	LEI	<LEI>
	11 BICFI	Creditor Agent	<CdrAg>
	12 Clearing System Member Identification	Financial Institution Identification	<FinInstnId>
	13 Clearing System Identification Code	BICFI	<BICFI>
	14 Member Identification	Clearing System Member Identification	<CrSysMmbld>
		Clearing System Identification	<CrSysId>
		Code	<Cd>
		Member Identification	<Mmbld>

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5. For Customers Creating Their Own Upload Files for MGeB

5-2. How to Create Upload File (XML File) (1/7)

Creditor's Country	Requirements / Information	How to Create Upload File (XML File)
Angola	<p>In case of cross-border payments to Angola, it is necessary to input (i) "Remittance Purpose Code" and (ii) "Tax Identification Number" of the debtor or creditor.</p> <p>(List of "Remittance Purpose Codes": "INSTRUCTIVE NO. 01 / 2023 of 09 January" (Please see document in "6. Reference"))</p> <p>("Tax Identification Number" search site: https://portaldocontribuinte.minfin.gov.ao/consultar-nif-do-contribuinte)</p>	<pre> <RgltryRptg> <DbtCdtRptgInd>CRED</DbtCdtRptgInd> <DtIs> <Tp>PURP</Tp> <Cd>XXXXXX (Remittance Purpose Code (6 alphabets))</Cd> <Inf>XXXXXXXXXX (Tax Identification Number (10 digits: corporates / 14 digits: individuals))</Inf> </DtIs> </RgltryRptg> </pre>
Australia	<p>In case of cross-border payments to Australia in Australian Dollars, it is necessary to input "BSB Code (Bank State Branch Code)" of the creditor agent unless SWIFT BIC is input. (BSB Code search site: https://auspaynet.com.au/bsbquery/)</p>	<pre> <CdtrAgt> <FinInstnId> <ClrSysMmbld> <ClrSysId> <Cd>AUBSB</Cd> </ClrSysId> <Mmbld>XXXXXX (BSB Code (6 digits))</Mmbld> </ClrSysMmbld> </FinInstnId> </CdtrAgt> </pre> <p>(Note) Focusing on the input field for the "Clearing System Member Identification".</p>
Bahrain	<p>In case of cross-border payments to Bahrain, it is necessary to input "Remittance Purpose Code".</p>	<pre> <RgltryRptg> <DbtCdtRptgInd>CRED</DbtCdtRptgInd> <DtIs> <Tp>PURP</Tp> <Cd>XXX (Remittance Purpose Code (3 alphabets))</Cd> </DtIs> </RgltryRptg> </pre>

5. For Customers Creating Their Own Upload Files for MGeB

5-2. How to Create Upload File (XML File) (2/7)

Creditor's Country	Requirements / Information	How to Create Upload File (XML File)
Canada	In case of cross-border payments to Canada, <i>The Travel Rule</i> requires to ensure Creditor's full name and full complete physical address. Full complete physical address includes a building/street number, suite/unit number, city/town, postal/zip code, province, and country. (Post office box (P.O. box, POB) are not acceptable.)	<pre> <Cdr> <Nm>XXX</Nm> <PstlAdr> <Ctry>CA</Ctry> <PstCd>XXX</PstCd> <TwnNm>XXX XXX (Alphanumeric (3 digits + 3 digits))</TwnNm> <BldgNm>XXX</BldgNm> <Dept>XXX</Dept> <SubDept>XXX</SubDept> <StrtNm>XXX</StrtNm> <BldgNb>XXX</BldgNb> <Flr>XXX</Flr> <PstBx>XXX</PstBx> <Room>XXX</Room> <DstrctNm>XXX</DstrctNm> <CtrySubDvsn>XX (2 alphabets)</CtrySubDvsn> </PstlAdr> </Cdr> </pre>
China	<p>In case of cross-border payments to China in Chinese Yuan, it is necessary to input the "Remittance Purpose Code". (When making a remittance request, please confirm with the creditor whether "Remittance Purpose Code" is correct or not.)</p> <ol style="list-style-type: none"> 1. "CGODDR" = Goods Trade 2. "CSTRDR" = Service Trade 3. "CCTFDR" = Capital Transfer 4. "REMTDR" = Charity Donation 5. "COCADR" = Other Current Account Transactions 	<pre> <RgltryRptg> <DbtCdtRptgInd>CRED</DbtCdtRptgInd> <DtIs> <Tp>PURP</Tp> <Cd>XXXXXX (6 alphabets) </Cd> </DtIs> </RgltryRptg> </pre>
Hong Kong	In case of cross-border payments to Hong Kong, it is necessary to input the bank code unless SWIFT BIC is input.	<pre> <CdrAgt> <FinInstnId> <ClrSysMmbld> <ClrSysId> <Cd>HKNCC</Cd> </ClrSysId> <Mmbld>XXXXXX (Bank code (3 digits))</Mmbld> </ClrSysMmbld> </FinInstnId> </CdrAgt> </pre> <p>(Note) Cases where "Clearing System Member Identification" is input.</p>

5. For Customers Creating Their Own Upload Files for MGeB

5-2. How to Create Upload File (XML File) (3/7)

Creditor's Country	Requirements / Information	How to Create Upload File (XML File)
India (1/3)	In case of cross-border payments to India, it is necessary to input the purpose of remittance (specific transaction/product details, etc.).	<pre><RgltryRptg> <DbtCdtRptgInd>CRED</DbtCdtRptgInd> <DtIs> <Tp>PURP</Tp> <Inf>XXXXXXXXXX (Describe the purpose of remittance in English.) </Inf> </DtIs> </RgltryRptg> ~~~~~ <RmtInf> <Ustrd>INVOICE NO XXXXXX (Alphanumeric code)</Ustrd> </RmtInf></pre>
India (2/3)	In case of cross-border payments to an Indian bank in Indian Rupees, it is necessary to input "Indian Financial System Code" (this also applies to remittances to Mizuho's India branches). (IFSC search site: https://www.rbi.org.in/Scripts/IFSCMICRDetails.aspx)	<pre><CdtrAgt> <FinInstnId> <BICFI> XXXXXXXX (BIC code)</BICFI> <ClrSysMmbld> <ClrSysId> <Cd>INFSC</Cd> </ClrSysId> <Mmbld>XXXXXXXXXX (IFSC code (11 alphanumeric characters))</Mmbld> </ClrSysMmbld> </FinInstnId> </CdtrAgt></pre>
India (3/3)	In case of cross-border payments to local Indian financial institutions in Indian Rupees, when the remittance amount exceeds INR500,000,000.00, LEI ("Legal Entity Identifier") of both Debtor and Creditor is necessary.	<pre><Cdtr> <Id> <OrgId> <LEI>XXXXXXXXXXXXXXXXXXXXX (Creditor LEI)</LEI> </OrgId> </Id> </Cdtr></pre>

5. For Customers Creating Their Own Upload Files for MGeB

5-2. How to Create Upload File (XML File) (4/7)

Creditor's Country	Requirements / Information	How to Create Upload File (XML File)
Indonesia	In case of trade related cross-border payments to Indonesia, it is necessary to input: (i) "Remittance Purpose Code (1011)", (ii) "INVOICE number", and (iii) "INVOICE amount". (If you need to input multiple values for item (ii) or (iii), please list them consecutively in the same input field)	<pre><RmtInf> <Ustrd>1011//123ABC(1000000)234ABC(500000)</Ustrd> </RmtInf></pre>
Jordan	In case of cross-border payments to Jordan, it is necessary to input "Remittance Purpose Code".	<pre><RgltryRptg> <DbtCdtRptgInd>CRED</DbtCdtRptgInd> <DtIs> <Tp>PURP</Tp> <Cd>XXXX (Remittance Purpose Code (4 digits))</Cd> </DtIs> </RgltryRptg></pre>
Mexico	In case of cross-border payments to Mexico, it is necessary to input "CLABE Number (18 digits)". ("CLABE number" consists of: bank code (3 digits), city code (3 digits), account number (11 digits), and check digit (1 digit))	<pre><CdtrAcct> <Id> <Othr> <Id>XXXXXXXXXXXXXXXXXXXX (CLABE Number (18 digits)) </Id> </Othr> </Id> </CdtrAcct></pre>

5. For Customers Creating Their Own Upload Files for MGeB

5-2. How to Create Upload File (XML File) (5/7)

Creditor's Country	Requirements / Information	How to Create Upload File (XML File)
Myanmar	In case of cross-border payments to Myanmar, it is necessary to input "Remittance Purpose Code (ITRS Code)". (ITRS Code Search Site: https://www.mizuhobank.co.jp/oshirase/myanmar_soukin/pdf/itrs_code.pdf)	<pre> <RgltryRptg> <DbtCdtRptgInd>CRED</DbtCdtRptgInd> <Dtls> <Tp>PURP</Tp> <Cd>XXXX (ITRS Code (4 digits))</Cd> </Dtls> </RgltryRptg> </pre>
New Zealand	In case of cross-border payments to New Zealand in New Zealand Dollars, it is necessary to input "NCC (National Clearing Code)" unless SWIFT BIC is input.	<pre> <CdtrAgt> <FinInstnId> <BICFI>XXXXXXXX</BICFI> <ClrSysMmbld> <ClrSysId> <Cd>NZNCC</Cd> </ClrSysId> <Mmbld>XXXXXX (NCC (6 digits))</Mmbld> </ClrSysMmbld> </FinInstnId> </CdtrAgt> </pre> <p>(Note) Focusing on the input field for the "Clearing System Member Identification".</p>
Philippines	In case of cross-border payments to the Philippines, it is necessary to input the specific purpose of remittance (e.g., transaction/product details, etc.).	<pre> <RmtInf> <Ustrd>XXXXXXXXXXXX (Describe the purpose of remittance in English.) </Ustrd> </RmtInf> </pre>

5. For Customers Creating Their Own Upload Files for MGeB

5-2. How to Create Upload File (XML File) (6/7)

Creditor's Country	Requirements / Information	How to Create Upload File (XML File)
South Korea	In case of cross-border payments to South Korea in South Korean Won, when the intermediary bank is Mizuho Bank Seoul Branch and the remittance amount exceeds the equivalent of USD5,000, it is necessary to input the creditor's "Phone Number".	<pre><RmtInf> <Ustrd>XXXXXXXXXX (Creditor's Phone Number)</Ustrd> </RmtInf></pre>
Thailand	In case of capital remittance to Thailand in Thai Baht, it is necessary to input the purpose of the remittance (e.g., Capital, Loan etc.).	<pre><RgltryRptg> <DbtCdtRptgInd>CRED</DbtCdtRptgInd> <DtIs> <Tp>PURP</Tp> <Inf>XXXXXXXXXX (Describe the purpose of remittance in English.)</Inf> </DtIs> </RgltryRptg></pre>
UAE	In case of cross-border payments to UAE, it is necessary to input "Remittance Purpose Code". (List of "Remittance Purpose Codes": https://www.centralbank.ae/media/mbyhizie/technical-notes-on-transaction-codes-for-bop-en.pdf)	<pre><RgltryRptg> <DbtCdtRptgInd>CRED</DbtCdtRptgInd> <DtIs> <Tp>PURP</Tp> <Cd>XXX (Remittance Purpose Code (3 alphabets))</Cd> </DtIs> </RgltryRptg></pre>

5. For Customers Creating Their Own Upload Files for MGeB

5-2. How to Create Upload File (XML File) (7/7)

Creditor's Country	Requirements / Information	How to Create Upload File (XML File)
United States	In case of cross-border payments to the United States in United States Dollars, it is necessary to input "ABA Code (American Bankers Association Code)". (ABA Code search site: https://frbervices.org/EPaymentsDirectory/searchFedwire.html)	<pre><CdtrAgt> <FinInstnId> <ClrSysMmbld> <ClrSysId> <Cd>USABA</Cd> </ClrSysId> <Mmbld>XXXXXXXXX (ABA code (9 digits))</Mmbld> </ClrSysMmbld> </FinInstnId> </CdtrAgt></pre> <p>(Note) Focusing on the input field for the "Clearing System Member Identification".</p>
Vietnam	In case of cross-border payments to Vietnam, it is necessary to input the purpose of the remittance (e.g., transaction/product details).	<pre><RmtInf> <Ustrd>XXXXXXXXXXXX (Describe the purpose of remittance in English.) </Ustrd> </RmtInf></pre>

5. For Customers Creating Their Own Upload Files for MGeB

5-3. Reference Table of Item Names and XML Tags

	#	Item Name in MGeB	Item Name of XML Tag	XML Tag
Regulatory Reporting	1	Debit Credit Reporting Indicator	Regulatory Reporting	<RgltryRptg>
			Debit Credit Reporting Indicator	<DbtCdtRptgInd>
	2	Details	Details	<Dtls>
	3	Type	Type	<Tp>
	4	Code	Code	<Cd>
Remittance Information	5	info	info	<Inf>
			Remittance Information	<RmtInf>
	6	Remittance Information	Unstructured	<Ustrd>
Creditor	7	Creditor Account Identification	Creditor Account	<CdtrAcct>
	8	LEI	LEI	<LEI>
Creditor Agent	9	Creditor Agent	Creditor Agent	<CdtrAgt>
	10	—	Financial Institution Identification	<FinInstnId>
	11	BICFI	BICFI	<BICFI>
	12	Clearing System Member Identification	Clearing System Member Identification	<ClrSysMmbld>
			Clearing System Identification	<ClrSysId>
	13	Clearing System Identification Code	Code	<Cd>
	14	Member Identification	Member Identification	<Mmbld>

Disclaimer

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6. Reference

6. Reference

6-1. Angola

The following pages contain the notification “INSTRUCTIVE NO. 01/2023 of 09 January” issued by the National Bank of Angola. Please refer to this document when confirming Remittance Purpose Codes for remittances to Angola.



INSTRUCTIVE NO. 01/2023
of 09 January

TOPIC: FINANCIAL SYSTEM

- Standardised Reporting of Transactions with Foreign Countries

There is a need to regulate the rules and procedures for the reporting of statistical information on transactions with abroad by Financial Banking Institutions, with a view to ensuring the quality of the system for monitoring and processing foreign exchange transactions, as well as guaranteeing the correct definition and implementation of foreign exchange policy by the National Bank of Angola.

Under the terms of the provisions of Article 3 of Law 5/97, of 27 June, the Foreign Exchange Law, combined with subparagraph f) of Article 31 and paragraph 1 of Article 98 of Law 24/21, of 18 October, law of the National Bank of Angola.

DETERMINED:

1. Object

This Instruction establishes the rules and procedures that the Banking Financial Institutions shall observe when reporting statistical information to the National Bank of Angola.

2. Scope

This Instruction applies to the Banking Financial Institutions under the supervision of the National Bank of Angola, provided for in Law No. 14/21 of May 19, the Law on the General Regime of Financial Institutions.



3. Requirements

3.1. 3.1. The Banking Financial Institutions must subscribe to the SWIFT FIN inform transaction reporting system, with a view to ensuring that the data on international operations (payments and receipts) carried out by them are communicated directly to National Bank of Angola, by means of a copy of messages MT103 - Customer Payments and Cheques MT202 - Financial Institution Transfers and MT700 - *Documentary Credits and Guarantees*.

3.2. For the purposes of the provisions of the previous number, the Banking Financial Institutions shall comply with the rules for completion in SWIFT, observing the following:

Structure Data	Type of Data	Description	Business Rules
Purpose Code	Up to 6 alphanumeric characters	Code for defining the purpose of the operation	According to the Foreign Exchange Transaction Classification Table
NIF	Text maximum 20 characters	NIF of Applicant/Beneficiary	In case of a foreign exchange resident, the NIF should correspond to the format issued by AGT, for Individuals or Legal Entities
Sender/Beneficiary	Text of up to 250 characters	Full name of the Applicant / Beneficiary of the operation	-

3.3. Without prejudice to the provisions of the previous paragraph, the Banking Financial Institutions shall fill in the fields included in the table "Types of SWIFT Messages", taking into account the Table for the Classification of Foreign Exchange Transactions included in the Appendix to this Instruction, observing the following:



MESSAGE	FIELD	
	77B	
MT 103	/ ORDERRES or BENEFRES/ISO Country Code//Purpose Code/NIF of the Payer or Beneficiary /	
MT 700	50	45A
	/ Name of the Applicant/NIF of the Applicant /	/ Purpose Code/Free Text /

4. Expenses

The FINInform service does not entail any additional cost for Financial Banking Institutions.

5. Sanctions

Non-compliance with the provisions set out in this Instruction constitutes a contravention punishable under Law 14/21 of 19 May, the Law on the General Regime of Financial Institutions, and Law 5/97 of 27 June, the Foreign Exchange Law.

6. Revocation

Instruction no. 11/2022, of September 20, is hereby revoked, as are all provisions that contradict the provisions of this Instruction.

7. Doubts and Omissions

The doubts and omissions arising from the interpretation and application of this Instruction shall be settled by the National Bank of Angola.

8. Entry into force

This Instruction shall enter into force 180 days after its publication.

PUBLISHED.

Luanda, 09 January 2023.

BY THE GOVERNOR

JOSÉ DE LIMA MASSANO

ANNEX

CURRENCY OPERATIONS CLASSIFICATION TABLE

1. Introduction

Considering that under Law 24/21 of 18 October, the National Bank of Angola (BNA) Law, BNA is responsible for guaranteeing and ensuring an information system, compilation and processing of monetary, financial and foreign exchange statistics, as well as the preparation of the country's balance of external payments;

Also considering the need to improve the quality of the information provided within the scope of the statistics on foreign exchange operations produced in the country, as a basic tool in the decision-making process, the National Bank of Angola has drawn up the Foreign Exchange Operations Classification Table, which is intended to support users of the same, especially the Banking Financial Institutions authorised to operate on the foreign exchange market, their customers and the general public, with a view to correctly classifying the foreign exchange operations they carry out, making it an obligatory instrument for consultation, for the framing and recording of the said foreign exchange operations.

The aim of this document is also to standardise the classification of transactions for the purposes of recording foreign exchange operations and to assist in the compilation of Balance of Payments statistics.

The document comprises the Classification Table, the Description of the Classification Categories and the Glossary. The Classification Table lists the seven major categories of foreign exchange transactions, namely Goods, Services, Primary Income, Secondary Income (Current Transfers), Capital and Financial Account and Complementary Operations, as well as the list of accounts that compose each category.

The Description of the Classification Categories contains the definitions of the classification categories and their respective accounts.

Finally, we present a Glossary, containing an alphabetical list of terms related to this domain, as well as their respective definitions.

2. Classification Table

A. General Goods

A01. Raw Materials and Supplies

- A01.01 Platinum
- A01.02 Crude Oil
- A01.03 Refined petroleum products
- A01.04 Diamonds
- A01.05 Steel
- A01.06 Coal
- A01.07 Iron Ore
- A01.08 Copper (processed and unprocessed copper, including copper wire, electrical cables, etc.)
- A01.09 Metals (including cobalt, nickel, manganese ore/concentrate, zinc, zinc concentrate, etc.)
- A01.10 Processed Mineral Products (including cement, lime, etc.)
- A01.11 Electricity
- A01.12 Water
- A01.13 Unprocessed animal products (including hides, raw hides, leather, leather goods, etc.)
- A01.99 Raw materials and supplies - Others

A02. Food Products or Foodstuffs

- A02.01 Processed Crops and Agricultural Products (including sugar, peanut butter, corn meal, cotton yarn, etc.)
- A02.02 Unprocessed crops and agricultural products (including vegetables, fruits, soya beans, maize, wheat, meslin, cotton seed, etc.)
- A02.03 Livestock (including cattle, sheep, goats, horses, ostriches, small animals, chickens, pigs, etc.)
- A02.04 Processed and unprocessed meat and fish (including sausages, sausages, scallops, cuts of meat, shellfish, lobster, crab, etc.)

A02.05 Beverages(including alcoholic and non-alcoholic beverages, etc.)

A02.99 Food products - Others

A03. Capital Goods

A03.01 Capital goods (including industrial boilers, equipment, etc.)

A04. Medicines or Related Products

A04.01 Medicines

A04.02 Chemicals (including sulfuric acid, soap, detergent powder, uranium oxide, etc.)

A04.99 Medicines or related products - others

A05. Parts and Accessories

A05.01 Goods exported via the country's Post Office

A05.02 Scrap metal

A05.99 Parts and Accessories - Others

A06. Others

A06.01 Triangular Trade Goods - Triangular trade purchase

A06.02 Triangular trade goods - Triangular trade sale

A06.03 Shipping supplies - In ports

A06.04 Shipping supplies - At airports

A06.05 Shipping supplies - Others

A06.06 Non-monetary gold

A06.99 Others

B. Travels

B01. Work Travel

B01.01 Public Sector

B01.02 Private Sector

B01.99 Others

B02. Personal Travel

B02.01 Health Travel

B02.02 Travel for Educational or Scientific Purposes

B03. Travel for Tourism

B03.01 Accommodation

B03.02 Local transport

- B03.03 Other Services
- B03.04 Package tours with international travel included
- B03.05 Cruise ships
- B03.99 Others

B04. Viagens - Internacional International Payment Cards

- B04.01 Credit Card
- B04.02 Debit card
- B04.03 Pre-paid card
- B04.99 Others

C. Services

C01. Government

- C01.01 Embassies and Consulates
- C01.02 Maintenance of Angolan Embassies, Consulates and Representations Abroad
- C01.03 Remittances from Angolan Embassies, Consulates and Representations Abroad
- C01.04 Maintenance of Embassies, Foreign Consulates and Representations of International Institutions in Angola
- C01.05 Remittances from Embassies, Foreign Consulates and Representations of International Institutions in Angola
- C01.06 Military Expenses
- C01.99 Government - Others

C02. Transport

- C02.01 Sea, River and Lake Transports - Passenger
- C02.02 Sea, River and Lake Transports - Freight
- C02.03 Sea, river and lake transports - chartering with crew
- C02.04 Sea, River and Lake Transports - Supporting and auxiliary services
- C02.05 Air Transport - Passenger
- C02.06 Air Transport - Freight of goods
- C02.07 Air transport - chartering with crew
- C02.08 Air transport - Supporting and auxiliary services
- C02.09 Railway Transport - Passenger

- C02.10 Railway transport – freight of goods
- C02.11 Railway transport - chartering with crew
- C02.12 Railway transport - Supporting and auxiliary services
- C02.13 Road Transport - Passenger
- C02.14 Road transport - Freight of goods
- C02.15 Road transport - chartering with crew
- C02.16 Road transport - Supporting and auxiliary services
- C02.99 Transport - Others

C03. Telecommunications

- C03.01 Telecommunications Services
- C03.02 Postal and Courier Services
- C03.03 Computer Services
- C03.04 Information services - Information services provided by news agencies
- C03.05 Information services - Database and other information services
- C03.99 News or information services - Others

C04. Construction

- C04.01 Overseas construction
- C04.02 Construction in Angola
- C04.99 Construction - Others

C05. Insurances

- C05.01 Insurance Goods - Premiums
- C05.02 Goods insurance - indemnity
- C05.03 Direct Insurance
- C05.04 Insurance Reinsurance - Premiums
- C05.05 Insurance Reinsurance - Indemnity
- C05.06 Auxiliary Insurance Services

C06. Financials

- C06.01 Banking and other financial intermediation services - Banking intermediation services
- C06.02 Banking and other financial intermediation services - Financial leasing services

- C06.03 Banking and other financial intermediation services - Financial intermediation services - others
- C06.04 Services auxiliary to financial intermediation - Financial market management
- C06.05 Services auxiliary to financial intermediation - Brokerage and related services
- C06.06 Services auxiliary to financial intermediation - Others
- C06.99 Financial Services - Others

C07. Commercial Services

- C07.01 Investigation services and development
- C07.02 Professional and management consulting for Business services - Legal services
- C07.03 Professional and management consulting for business services - Accounting and auditing services
- C07.04 Professional and management consulting for business services - Management consulting services
- C07.05 Professional and management consulting for business services - Advertising services
- C07.06 Professional and management consulting for business services - Market research and public opinion polling services
- C07.07 Professional and management consulting for business services - Public relations services
- C07.99 Professional and management consulting for business services - Others

C08. Technician and Other Business Services

- C08.01 Commercial intermediation
- C08.02 Operational Leasing Services
- C08.03 Rental of Vessels
- C08.04 Aircraft Rental
- C08.05 Renting of Railway Equipment
- C08.06 Renting of Other Transport Equipment
- C08.07 Other Rental Services
- C08.08 Agricultural services

- C08.09 Mining Services
- C08.10 Industrial services
- C08.11 Environmental/Ecological Treatment Services
- C08.12 Architectural and Urban Planning Services
- C08.13 Engineering services
- C08.14 Technical Consultancy Services
- C08.15 Technical assistance
- C08.16 Prospecting services or Specialised studies
- C08.99 Technical services - Others
- C09. Personal, Cultural, Sporting and Recreational
 - C09.01 Audiovisual and related services
 - C09.99 Personal, cultural, sporting and recreational services - Others
- C10. Intellectual Property
 - C10.01 Intellectual Property Rights
 - C10.02 Intellectual property distribution rights - Distribution rights arising from franchising, marketing, investigation and development
 - C10.03 Distribution rights of intellectual property - Reproduction and/or distribution rights of software
 - C10.04 Distribution rights of intellectual property - Reproduction and/or distribution rights of audiovisuals
 - C10.05 Distribution rights of Intellectual Property - temporary rights of use of natural resources
 - C10.99 Distribution rights of intellectual property - royalties - others
- C11. Manufacturing Services of physical inputs owned by third parties
 - C11.01 Processing fees made to materials (except gold, platinum, crude oil, refined petroleum products, precious stones, steel, coal, copper and iron ore);
 - C11.02 Fees for gold processing;
 - C11.03 Processing fees made from platinum;
 - C11.04 Processing fees made to crude oil;
 - C11.05 Processing fess made to refined petroleum products;
 - C11.06 Processing fess for precious stones;

- C11.07 Processing fees made from steel;
- C11.08 Charges for processing made from coal;
- C11.09 Fees for processing made from iron ore;
- C11.10 Processing Charges made to copper (processed and unprocessed copper, including copper wire, electrical cables, etc.);
- C11.11 Fees for processing made to metals (including cobalt, nickel, manganese ore/concentrate, zinc, zinc concentrate, etc.).
- C11.12 Processing fees - Processed crops and agricultural products (including sugar, peanut butter, maize meal, cotton yarn, etc.);
- C11.13 Fees for processing done to unprocessed agricultural crops and products (including vegetables, fruit, soya beans, maize, wheat, meslin, cotton lint, etc.);
- C11.14 Charges for processing made to chemicals (including sulphuric acid, soap, washing powder, uranium oxide, etc.)
- C11.15 Processing fees - Processed mineral products (including cement, lime, etc.);
- C11.16 Charges for processing done on unprocessed animal products (including hides, raw hides, leather, etc.) purchased by non-residents where there will be no physical export other than commercial transactions
- C11.17 Processing fees for scrap metal;
- C11.18 Fees for processing done to farm animals (including cattle, sheep, goats, horses, ostriches, small animals, chickens, pigs, etc.);
- C11.19 Fees for processing done to processed and unprocessed meat and fish (including sausages, scallops, meat parts, seafood, lobster, crab, etc.);
- C11.20 Processing charges for beverages, both alcoholic and non-alcoholic (including beer, wine, spirits, soft drinks, juices, etc.)
- C11.99 Processing Charges - Others
- C12. Maintenance and repair services n.i.e.
 - C12.01 Maintenance and repair services n.i.e.

C99. Others

- C99.01 Other Business Services
- C99.02 Purchase and Sale and Other Services
- C99.03 Operational leasing

D. Current Transfers

D01. Current Transfers

- D01.01 Maintenance of individuals (family support)
- D01.02 Emigrants' remittances
- D01.03 Emigrants' remittances
- D01.04 Health
- D01.05 Education
- D01.06 Contributions to class entities
- D01.07 Other current transfers
- D01.08 Current taxes on income and wealth
- D01.09 Social contribution
- D01.10 Social benefits
- D01.11 Non-life insurance premium
- D01.12 Non-life insurance indemnity
- D01.13 Current international cooperation
- D01.99 Bursary
- D01.100 Miscellaneous current transfer

E. Income

E01. Compensation of employees

- E01.01 Wages and other remuneration paid by residents to non-residents;
- E01.02 Wages and other remuneration paid by residents to non-residents;
- E01.99 Compensation of employees - Others

E02. Direct investment

- E02.01 Direct Investment Income - Profit and Dividends - Income from equity and investment fund shares;
- E02.02 Direct Investment Income - Profits and dividends;

- E02.03 Direct Investment Income - Profits and dividends - Direct investor in direct investment enterprises;
- E02.04 Direct Investment Income - Profits and dividends - Direct investment enterprises in the direct investor;
- E02.05 Direct Investment Income - Profits and dividends - Between relative or related enterprises;
- E02.06 Direct Investment Income - Reinvested earnings;
- E02.07 Direct Investment Income - Interest;
- E02.08 Direct Investment Income - Interest - Direct investor in direct investment enterprises;
- E02.09 Direct investment income - Interest - Direct investment enterprises in the direct investor (reverse investment)
- E02.10 Direct Investment Income - Interest - Between relative or related enterprises;

E03. Portfolio Investment

- E03.01 Investment income on equity and investment fund shares;
- E03.02 Dividendos sobre o capital próprio excluindo participações em fundos de investimento;
- E03.03 Investment income attributable to investment fund shareholders;
- E03.04 Reinvested earnings
- E03.05 Dividends
- E03.06 Interest

E04. Real estate investment

- E04.01 Real estate investment
- E04.02 Income from real estate investments

E05. Government

- E05.01 Current taxes on income and wealth
- E05.02 Social contribution
- E05.03 Social benefits
- E05.04 Current international cooperation
- E05.05 Bursary
- E05.06 Current diverse transfers from the general government

E06. Other income

- E06.01 Taxes on production and output
- E06.02 Subsidies on product and production
- E06.03 Rental
- E06.04 Other investment
- E06.05 Interest on deposits
- E06.06 Interest from Deposits - Interest from deposits and investments, with maturity ≤ 1 year
- E06.07 Interest from deposits and applications, with maturity > 1 year
- E06.08 Interest on Central Administration Loans
- E06.09 Other Sectors Loan Interest
- E06.98 Profit and dividends
- E06.99 Other income from financial applications

F. Capital Account

F01. Capital Account

- F01.01 Acquisition or disposal of assets non-financial non-produced

F02. Capital transfers

- F02.01 Government - Debt Forgiveness
- F02.02 Government - Investment Donation
- F02.03 Government - Other capital transfers
- F02.04 Other Sectors - Debt Forgiveness
- F02.05 Other Sectors - Investment Grant
- F02.06 Other Sectors - Inheritance
- F02.07 Other Sectors - Donations
- F02.08 Other Sectors - Other capital transfers
- F02.09 Acquisition of Real Estate/Real Estate Assets
- F02.10 Life insurance benefit
- F02.11 Blocked Funds
- F02.12 Personal capital transfers
- F02.99 Capital Transfers – Others

G. Financial Account

G01. Direct investment

- G01.01 Equity and investment fund shares
- G01.02 Company Formation Capital (Includes Partial Realisation)
- G01.03 Increase in capital
- G01.04 Merger and acquisition
- G01.05 Acquisition or disposal of Shares and Participations between Resident and Non-Resident Investors
- G01.06 Acquisition abroad of Shares and Participations by Resident Investors (> 10%)
- G01.07 Acquisition of Shares and Stakes in Angola by Non Resident Investors (> 10%)
- G01.08 Offshore Sale of Shares and Participations by Resident Investors (>10%)
- G01.09 Sale of Shares and Participations by Non Resident Investors in Angola (>10%)
- G01.10 Company Liquidation or Extinction
- G01.11 Reinvestment of Profits (Includes Reserves Held within the Company)
- G01.12 Debt instruments - Loans
- G01.13 Debt instruments - Loans granted to the direct investor by the direct investment company
- G01.14 Debt instruments - Loans obtained by the direct investment company from the direct investor
- G01.99 Others

G02. Portfolio investment

- G02.01 Equity and investment fund shares
- G02.02 Company Formation Capital (Includes Partial Realisation)
- G02.03 Increase of Capital
- G02.04 Acquisition or disposal of Shares and Participations between Resident and Non-Resident Investors
- G02.05 Acquisition abroad of Shares and Participations by Resident Investors (< 10%)

- G02.06 Acquisition in Angola of Shares and Stakes by Non Resident Investors (< 10%)
- G02.07 Disposal abroad of Shares and Participations by Resident Investors (<10%)
- G02.08 Disposal of Shares and Participations by Non-resident Investors in Angola (<10%)
- G02.09 Company Liquidation or Extinction
- G02.10 Reinvestment of Profits (Includes Reserves Held within the Company)
- G02.11 Debt securities - Loans
- G02.12 Debt securities - loans granted to the portfolio investor by the portfolio investment company
- G02.13 Debt securities - Loans obtained by the portfolio investment company from the portfolio investor
- G02.99 Others

G03. Other Investments

- G03.01 Currencies and Deposits
- G03.02 Deposits and investments abroad by residents, with maturity <= 1 year
- G03.03 Deposits and investments abroad by residents, with a maturity > 1 year
- G03.04 Deposits and investments in Angola by non-residents, with maturity <= 1 year
- G03.05 Deposits and investments in Angola by non-residents, with a maturity > 1 year
- G03.06 Insurance, pension schemes and standardised guarantee mechanisms
- G03.07 Commercial credits
- G03.08 Disinvestment - liquidation product from investment
- G03.09 Repurchase agreements
- G03.10 Real estate investment
- G03.11 Angola's real estate investment abroad
- G03.12 Foreign real estate investment in Angola

- G03.13 Other investment
- G03.14 Other Capital Participations
- G03.15 Other forms of participation in the capital of non-resident entities
- G03.16 Other forms of participation in the capital of resident entities
- G03.99 Other investment

G04. Financial derivatives (that do not constitute reserves) and employee stock options

- G04.01 Financial derivatives (that do not constitute reserves) and employee stock options
- G04.02 Share options granted to employees (*employees stock options*)
- G04.03 Share options granted to suppliers

G05. Financial Accounts

- G05.01 Reserved assets

G06. Loans

- G06.01 Disbursement of loans granted/received
- G06.02 Repayment of loans granted/received

G07. Warranty

- G07.01 Execution of bank guarantee

G08. Repatriation of capital

- G08.01 Repatriation of capital

H. Complementary Operations

H01. Complementary Operations

- H01.01 Sales to Exchange Bureaus
- H01.02 Remittance of Values
- H01.03 Opening and Operation of Accounts with Financial Institutions Abroad
- H01.04 Resident Transfers Received from a Resident's Overseas Account, to a Resident
- H01.05 Foreign Payments to a Non-Resident from the Account of another Non-Resident (Transactions between Non-Residents)
- H01.06 Purchase or Sale of Foreign Currency between Banks (against local currency)

- H01.07 Foreign Currency Conversions between Banks (FC to FC)
- H01.08 Borrowing and lending of foreign currency
- H01.09 Foreign Currency Deposits
- H01.10 Account to Account Transfers - Accounts "Nostro
- H01.11 - Nostro" Accounts Transfer to "Nostro" Accounts
- H01.12 Especiais Transfers between Special Accounts
- H01.13 Banks' Provisioning
- H01.14 Bank-to-Bank Transfers
- H01.15 Transfers between accounts at the Central Bank
- H01.16 Forex Currency Transactions
- H01.17 Forex Gold Transactions
- H01.18 Compensation between central Banks

H02. Foreign Exchange Exposure Reposition

- H02.01 International payment cards
- H02.02 Credit operations
- H02.03 Remittance of values
- H02.04 Merchandise
- H02.05 Importing of banknotes
- H02.06 Invisibles
- H02.07 Capitals
- H02.08 Credit line
- H02.09 Others

3. Description of the Classification Categories

A. Merchandise

Are movable goods imported or exported by residents of an economy.

A01. Raw materials and inputs

These are payments or receipts between a resident entity and a non-resident entity which result in the transfer of ownership of substances used to manufacture a given product.

- A01.01 Platinum
- A01.02 Crude Oil
- A01.03 Refined petroleum products
- A01.04 Diamonds

- A01.05 Steel
- A01.06 Coal
- A01.07 Iron ore
- A01.08 Copper (processed and unprocessed copper, including copper wire, electrical cables, etc.)
- A01.09 Metals (including cobalt, nickel, manganese ore/concentrate, zinc, zinc concentrate, etc.)
- A01.10 Processed mineral products (including cement, lime, etc.)
- A01.11 Electricity
- A01.12 Water
- A01.13 Unprocessed animal products (including hides, raw hides, leather, leather, etc.)
- A01.99 Raw materials and inputs - Others

A02. Foodstuffs

These are payments or receipts between a resident entity and a non-resident entity which result in the transfer of ownership of foodstuffs.

- A02.01 Crops and processed agricultural products (including sugar, peanut butter, maize meal, cotton yarn, etc.)
- A02.02 Unprocessed agricultural crops and products (including vegetables, fruits, soya beans, maize, wheat, meslin, cotton lint, etc.)
- A02.03 Livestock (including cattle, sheep, goats, horses, ostriches, small animals, chickens, pigs, etc.)
- A02.04 Processed and unprocessed meat and fish (including sausages, sausages, scallops, meat cuts, seafood, lobster, crab, etc.)
- A02.05 Beverages (including alcoholic and non-alcoholic beverages, etc.)
- A02.99 Foodstuffs - Others

A03. Capital Assets

These are intermediate goods, such as equipment and plant, required for the production of other goods and commodities, including high-value goods such as ships, heavy machinery and other equipment, traded between residents and non-residents of an economy, in which their registration occurs when economic

ownership is transferred from the seller (exporter) to the buyer (importer).

A03.01 Capital goods (including industrial boilers, equipment, etc.)

A04. Medicines or Related Products

These are substances or compositions of substances which have properties for treating or preventing disease and its symptoms in human beings or animals, with a view to making a medical diagnosis or to restoring, correcting or modifying its functions.

A04.01 Medicines

A04.02 Chemicals (including sulphuric acid, soap, washing powder, uranium oxide, etc.)

A04.99 Medicines or related products - Others

A05. Parts and Accessories

This is complementary equipment, instruments or utensils used to improve the operation of a given product.

A05.01 Goods exported via the country's Post Office

A05.02 Scrap metal

A05.99 Parts and accessories - Others

A06. Others

A06.01 Triangular trade goods - Triangular trade purchase

Purchases of goods by residents and sales to non-residents in the same or different periods, which do not pass through the national territory. These transactions should be recorded on a gross basis, giving rise to individual records for the acquisition and sale of goods.

A06.02 Triangular trade goods - Triangular trade sale

Sale of goods by residents and purchased from non-residents in the same or different periods, which do not pass through the national territory. These transactions should be recorded on a gross basis, giving rise to individual records for the acquisition and sale of goods.

A06.03 Supplies for shipping - In ports

Settlement of operations for the supply of fuel and other goods

to shipping, including the provision of meals and provisions.

A06.04 Supplies to air navigation - at airports

Settlement of operations for the supply of fuel and other goods to air navigation, including the provision of meals and supplies.

A06.05 Supply to shipping

Settlement of operations for the provision of fuel and other supplies to other modes of transport not included in A06.03 and A06.04, including the provision of meals and supplies.

A06.06 Non-monetary gold

Transactions with non-residents involving exports and imports of gold not classified as monetary gold, which may be in the form of bars, powder or other unwrought or semi-manufactured forms

A06.99 Others

Other types of settlement of transactions not included in the above items.

B. Travel

Comprises receipts and payments relating to expenses incurred by travellers when they are in another country in which they are not resident and stay for periods of less than one year (with the exception of trips for educational and health purposes which regardless of the period of duration are included in this account), includes the purchase and sale of notes over the counter.

B01. Business Travel

Refers to the settlement of travel and subsistence expenses of a professional nature. Business trips are those in which the traveler visits a given economy with the objective of promoting marketing campaigns, market exploration, commercial negotiation, service mission, meetings, or other business purposes in favor of a company resident in another economy. It also covers expenditures for the acquisition of goods and services by seasonal or frontier workers (resident in one economy and employed, fixed or temporary, in another economy).

B01.01 Public sector

This includes travel expenses for employees of public

enterprises and international organisations on official trips.

B01.02 Private Sector

Included here are travel expenses for employees of private companies when undertaken on their behalf..

B01.99 Others

Other travel expenses not included in the above items.

B02. Personal Travels

This category covers travel expenses for any purpose other than work, such as leisure, holidays, sports and other recreation, cultural activities, visits to friends and relatives, pilgrimages, studies, health, etc.

B02.01 Health Travel

This covers settlement transactions for travel and subsistence expenses for medical reasons, such as hospital and clinic costs, regardless of the duration of treatment.

B02.02 Travel for educational or scientific purposes

It covers the goods and services acquired by students in the economy to which they travel for study purposes.

B03. Tourism Travel

Contemplates travel and accommodation expenses of a touristic nature

B03.01 Accommodation

Contemplates accommodation expenses.

B03.02 B03.02 Local Transportation

Contemplates local transportation expenses

B03.03 B03.03 Other services

Contemplates the expenses related to other travel and tourism services not specified above

B03.04 B03.04 Tour packages with international travel included

Contemplates expenses related to a travel itinerary predetermined by the travel operator, which includes means of transportation, lodging, food, transfers, etc.

B03.05 B03.05 Cruises

Contemplates expenses for tourism purposes and of relatively

long duration on a ship, with determined stops in some ports.

B03.99 Others

Contemplates expenses for tourism purposes not specified above.

B04. Travel - International Payment Cards

Settlement of transactions carried out using international payment cards as a counterpart to movements on "nostro" or "vostro" accounts

B04.01 Credit card

Receipts or settlement payments for transactions carried out using credit cards.

B04.02 Debit card

Receipts or settlement payments for transactions carried out through the use of debit cards.

B04.03 Cartão pré-pago

Prepaid card

Receipts or settlement payments for transactions carried out using prepaid cards.

B04.99 Others

Contemplates the settlement of travel and subsistence expenses for other reasons not specified above.

C. Services

C01. Government

This is a residual category recording the transactions of a government and international and regional bodies, not included in previous classifications. It is mainly concerned with the income and expenditure of diplomatic representations, other forms of official representation and expenditure of a military nature.

C01.01 Embassies and Consulates

Included are receipts or payments for services resulting from the activities of diplomatic and consular representations and representations of international institutions, including the purchase and sale of buildings by embassies and consulates. It does not include the remuneration of local employees, which

should be recorded under the heading of employment income.

C01.02 Maintenance of Angolan Embassies, Consulates and Representations abroad

Payment for services rendered regarding the activity of diplomatic and consular representations, includes the purchase of buildings by Angolan embassies and consulates.

C01.03 Remittances from Angolan Embassies, Consulates and Representations Abroad

Receipt of services resulting from Angolan diplomatic and consular representations, as well as the sale of buildings by Angolan embassies and consulates.

C01.04 Maintenance of Embassies, Foreign Consulates and Representations of International Institutions in Angola

Remittances of funds made by foreign governments or International Institutions to their respective diplomatic and consular representations to enable them to carry out their activities. It also includes the purchase of buildings by foreign embassies and consulates.

C01.05 Remittances from Embassies, Foreign Consulates and Representations of International Institutions in Angola

Remittance of funds by diplomatic and consular representations of foreign governments or International Institutions, resulting from their income in Angola. It also includes the sale of buildings by foreign embassies and consulates.

C01.06 Military Expenditure

These are expenditures resulting from the activity of military units or establishments (including transactions related to joint military agreements and peacekeeping forces such as those of the United Nations). Not included under this heading are the import or export values of military equipment which should be recorded under goods.

C01.99 Government - others

This is other government expenditure not specified above.

C02. Transport

Refers to transactions between residents and non-residents, concerning the activity of transporting people and goods from abroad to the country and vice versa, as well as the provision of various supporting and auxiliary services at airports, ports, railway and bus terminals, as well as the activity of carrier agency and travel agency. It also includes postal and courier services, as well as the transportation of gas and other fuels by pipeline (gas and oil pipelines) and the transmission of electricity, etc.

C02.01 Maritime, river and lake transportation - Passenger

Covers payments and receipts relating to tickets for sea, river and lake travel, tour packages, cruises, excess baggage, on-board sales, fees paid by carriers to travel agencies and other reservation service providers.

C02.02 Maritime, fluvial and lake transportation - Freight

Freight relating to the payment or receipt of transport of goods by sea, river and lake. It refers to the value of the cost of transporting goods from the customs border of the supplier to the place of delivery indicated by the importer.

C02.03 Maritime, fluvial and lake transportation - chartering with crew

Refers to the payment or receipt relating to the chartering of maritime transport equipment with crew.

C02.04 Maritime, inland waterway and lake transport - Supporting and auxiliary services

Covers payments or receipts for services rendered in ports, e.g.: (i) port charges, storage, pilotage and navigation aids, cleaning of transport equipment; (ii) commissions and agency fees; (iii) other support and auxiliary services rendered (excludes repair outside ports, which should be recorded in the repair and maintenance services account); and (iv)

miscellaneous charges. Rental (operational leasing) of means of transport and auxiliary equipment without the respective crew is registered in the corresponding sub-account of the Operational Leasing Services account

"C08.03. Vessel Rental ".

C02.05 Air Transport - Passenger

Refers to payments or receipts relating to the carriage of passengers by air, covering tickets, tour packages, cruises, excess baggage, in-flight sales, fees paid by carriers to travel agencies and other reservation service providers.

C02.06 Air Transport - Freight of Goods

Freight relating to the payment or receipt of goods transport by air, covers the value of the cost of transporting goods from the customs border of the supplier to the place of delivery indicated by the importer.

C02.07 Air Transport - Crewed Aircraft Charter

Covers payments or receipts associated with the chartering of air transport equipment with crew.

C02.08 Air transport - Support and auxiliary services

Covers payments or receipts for services rendered at airports, for example: (i) airport charges, storage, pilotage and navigation aids and maintenance and cleaning services for transport equipment, loading and unloading operations, warehousing services, towing services; (ii) commissions and agency fees; (iii) other support and auxiliary services rendered (excludes repair outside airports, which should be recorded in "C12.01 Maintenance and Repair Services" account); and (iv) miscellaneous charges. The rental (operational leasing) of means of transport and auxiliary equipment without the respective crew is registered in the corresponding sub-account of the Operational Leasing Services account

"C08.04. Aircraft Rental".

C02.09 Rail - Passenger

Covers payments or receipts associated with ticketing, tour packages, excess baggage, on-board sales, fees paid by carriers to travel agencies.

C02.10 Rail Transport - Freight of goods

Freight relating to the payment or receipt of transport of goods by rail. Contemplates the value of the cost of transporting goods from the customs border of the supplier to the place of delivery indicated by the importer.

C02.11 Railroad transportation - chartering with crew

Refers to payments or receipts arising from the chartering of railroad transportation equipment with crew.

C02.12 Rail transport - Supporting and auxiliary services

Covers payments or receipts for services rendered at railway stations, for example: (i) railway charges, storage, loading and unloading operations, warehousing services, towing services, pilotage and navigational aid services, equipment maintenance, cleaning and disinfection services; (ii) commissions and agency fees; (iii) other support and auxiliary services rendered (excludes repair outside stations, which should be recorded in "C12.01 Maintenance and Repair Services" account); and (iv) miscellaneous charges. The rental (operational leasing) of means of transport and auxiliary equipment without the respective crew is registered in the corresponding sub-account of the Operational Leasing Services account

"C08.05. Railway Equipment Rental ".

C02.13 Road Transport - Passenger

Comprises payments or receipts associated with ticketing, tour packages, excess baggage, on-board sales, fees paid by carriers to travel agencies.

C02.14 Road Transport - Freight of Goods

Freight relating to the payment or receipt of transportation of goods by road. Contemplates the value of the cost of transporting goods from the customs border of the supplier to the place of delivery indicated by the importer.

C02.15 Road Transport - Chartering with operators

Refers to payments or receipts arising from the chartering of road transport equipment with operators.

C02.16 Road Transport - Supporting and auxiliary services

Covers payments or receipts for services rendered at road stations, for example: (i) road charges, warehousing, loading and unloading operations, warehousing services, towing services, pilotage and navigation aids and equipment maintenance, cleaning and disinfection services; (ii) commissions and agency fees; (iii) other support and auxiliary services rendered; and (iv) miscellaneous charges. The rental (operational leasing) of means of transport and auxiliary equipment without the respective crew is recorded in the corresponding sub-account of the Operational Leasing Services account **"C08.06. Rental of Other Equipments"**.

C02.99 Transport - Others

This is a payment or receipt of transport which by its nature differs from the others presented under the previous headings.

C03. Telecommunications

It comprises transactions between residents and non-residents in the field of telecommunications, computers and information.

C03.01 Telecommunications Services

This covers the settlement of international transmission services of sound, images, data or other information by telephone, telefax, telegram, radio and television cable and satellite, electronic mail etc. Includes commercial network service, teleconferencing, Internet services, mobile telecommunications and supporting services: cable and satellite networks.

C03.02 Post and courier services

Includes the collection, transport and delivery of mail, newspapers, magazines, brochures, other printed matter and parcels, including the renting of post office boxes and the sale of postage stamps.

C03.03 Computer Services

This is the settlement of consulting services for the configuration and design of computer hardware, as well as software implementation services at the programming level, software customization, and maintenance services

C03.04 Information services - Information services provided by news agencies

These are the settlement of news agency services, subscriptions to newspapers and magazines, and access to databases (such as database development, storage and

availability of data "on-line", on magnetic or other media).

C03.05 Information services - Database and other information services

This is the settlement of subscription and database access services (such as database development, storage and availability of data on-line, on magnetic or other media).

C03.99 Information or news services - OtherS

These are information services the nature of which has not been previously specified.

C04. Construction

Construction covers the creation, renovation, repair, or extension of fixed assets, in the form of building, land improvements, and other constructions, such as engineering roads, bridges, dams, and etc. It also includes related installation and assembly work. This item also includes site preparation, construction project management, building construction, as well as specialised services such as painting, plumbing, demolition, etc.

C04.01 Construction Abroad

This is settlement of construction, repair and maintenance work on fixed assets in the form of (buildings, roads, bridges, dams and others) by a resident enterprise. It also includes goods and services acquired by the resident enterprise in the country where it is carrying out the work. Excludes goods and services acquired by enterprises resident in their country of residence (as they are transactions between two resident entities).

C04.02 Construction in Angola

This is the settlement of construction, repair and maintenance work on fixed assets in the form of (buildings, roads, bridges, dams and others) by a non-resident company. The goods and services acquired by the non-resident company in Angola, should also be recorded under this heading. Excludes goods and services acquired by non-resident companies in their country of residence.

C04.99 Construction - Others

This is the settlement of construction work of a nature not previously specified.

C05. Insurances

They include services providing life insurance and annuities, non-life insurance, reinsurance, cargo insurance, pensions, standardised guarantees and ancillary services to insurance, pension plans and standardised guarantee plans.

C05.01 Insurance of Goods - Premiums

Covers transactions resulting from insurance premiums for goods after deduction of the respective commissions for services rendered.

C05.02 Insurance of Goods - Indemnities

Contemplates insurance compensation operations to cover events or accidents resulting from the breakage of goods.

C05.03 Direct insurance

This refers to commissions charged by insurance and pension fund service providers resident in one economy for carrying out the respective transactions with entities resident in another economy.

C05.04 Reinsurance Insurance - Premiums

This refers to commissions charged by reinsurance service providers and pension fund companies resident in one economy

for carrying out their transactions with entities resident in another economy.

C05.05 Insurance Reinsurance - Indemnities

Contemplates reinsurance indemnity operations to cover various events or accidents resulting from the breakage of goods or property, among others

C05.06 Insurance auxiliary services

It comprises receipts and payments for insurance intermediation and pension fund services, and other services auxiliary to insurance.

C06. Financials

Comprises the provision of financial intermediation and related services (except insurance and pension fund related services) between residents of one economy and residents of another economy. It includes: (i) Fees for services of letters of credit, lines of credit, financial leasing and foreign exchange transactions; (ii) Commissions and fees related to securities transactions and placement fees; and (iii) Fees for services related to asset management and custodial services.

C06.01 Banking and other financial intermediation services - Banking intermediation services

Commissions and other charges payable for the provision of bank intermediation services, in particular those relating to credit granting and deposit taking.

C06.02 Banking and other financial intermediation services - Financial leasing services

Commissions and other charges due for contracting financial leasing operations.

C06.03 Banking and other financial intermediation services - Financial intermediation services - others

Commissions and other charges payable for the provision of financial intermediation services not included in the preceding headings, in particular those associated with hedging

transactions such as swaps and options, credit card services, bank giro and cheque cashing services and other non-bank financial intermediation services.

C06.04 Services auxiliary to financial intermediation - Administration of financial markets

Commissions and other charges for the provision of services related to the operation and supervision of organised financial markets (such as stock exchanges).

C06.05 Services auxiliary to financial intermediation - Brokerage and related services

Commissions and other charges related to the provision of brokerage and broker-dealer services and other related services.

C06.06 Services auxiliary to financial intermediation - Other

Commissions and other charges payable for the provision of other services auxiliary to financial intermediation, including advisory and financial management services, portfolio management services and factoring services.

C06.99 Financial Services - Others

These are other financial services whose nature has not been previously specified

C07. Commercial Services

They comprise other business services performed by entities resident in one economy to entities resident in another economy, within the scope of research and development services, professional services and business management consulting and other technical services.

C07.01 Investigation and development services

Services provided in the field of research and development (in the physical, social and interdisciplinary sciences).

- C07.02 Professional services and business management consulting -
Legal services
Services provided in the field of legal advice, advocacy and notarial services.
- C07.03 Professional services and business management consulting -
Accounting and auditing services
Accounting and auditing services as well as tax consultancy services.
- C07.04 Professional services and business management consulting -
Management consulting services
Management consulting services, such as planning, organisation and quality control, information management and dispute resolution (between employees and employers).
- C07.05 Professional services and business management consulting services - Advertising services
Advertising services through general mass media (newspapers, radio, television, etc.) and advertising agencies (including design, creation and marketing). This heading should also include amounts related to exhibition and sales promotion operations.
- C07.06 Professional and management consulting services - Market research and public opinion polling services
Market research and public opinion polling services.
- C07.07 Professional and business management consulting services -
Public relations services
Public relations services, such as answering and monitoring services.
- C07.99 Professional and management consulting services to enterprises - others
Other professional services and business management consultancy services of a kind not elsewhere specified.

C08. Technical and Other Business Services

Refers to services related to commercial intermediation, operational leasing services, agricultural, mining, industrial, environmental or ecological, architectural, engineering, technical consulting and other services provided by companies.

C08.01 Commercial intermediation

These are receipts and payments of commissions arising from the provision of services supporting the conduct of business between seller and buyer of goods, associated with triangular trade relating to services, commissions and commercial brokerage.

C08.02 Operational Leasing Services

This is the leasing of means of transport and equipment without the respective driver, operator or crew. It includes the rental of movable goods and sundry equipment. The rental of ships, aircraft with crew is included in transport, while the rental of cars by non-resident visitors is included in travel.

C08.03 Chartering of ships

It covers receipts or payments for the hiring of ships and related equipment without their driver, operator or crew.

C08.04 Aircraft Rental

This covers receipts or payments for the lease of aircraft and related equipment without a driver, operator or crew.

C08.05 Railway Equipment Rental

Covers receipts or payments for the rental of related equipment without the respective driver, operator, or crew.

C08.06 Rental of Other Transportation Equipment

Covers receipts or payments for the rental of transport equipment not mentioned above.

C08.07 Other Rental Services

Includes receipts or payments for other rental services of movable, immovable, and miscellaneous equipment, namely, those relating to television and cinema equipment.

C08.08 Agricultural services

Services, supplied by enterprises, relating to the production of agricultural goods, such as disinfestation, harvesting, planting and fire prevention.

C08.09 Mining services

Services provided by enterprises associated with mining prospecting and production.

C08.10 Industrial services

Services, supplied by business, in connection with the production of industrial goods. This item should not include figures on repair and inward processing operations.

C08.11 Environmental/ecological treatment services

Settlement of operations associated with the treatment of effluents and waste of various kinds such as the treatment of radioactive waste, contaminated soil and decontamination and sanitation services, among others.

C08.12 Architectural and urban planning services

Architectural, urban planning and design services in the field of building design and construction supervision.

C08.13 Engineering services

Engineering services associated with the design and implementation of investment projects.

C08.14 Technical consultancy services

Technical consultancy services, such as technical testing and analysis, feasibility studies, insurance claims analysis reports, inspection services and quality control services.

C08.15 Assistance

. Assistência Técnica

Serviço especializado de assistência técnica, geralmente relacionado com equipamento fabricado por uma entidade ou utilizado para o fornecimento de um serviço.

C08.16 Prospecting services or specialised studies

Business prospecting services related to the study of opportunities offered by the market, and geological associated with the detailed analysis carried out through specialised techniques on land, seeking to find mineral, oil or gas deposits: oil prospecting.

C08.99 Technical services - other

Other business services.

This heading should include the provision of labour placement services, security, survey services, industrial cleaning, building maintenance contracts, photography, translation and interpretation, packaging and other services which by their nature are not included in the preceding headings.

C09. Personal, Cultural, Sports and Recreational

Comprises personal, cultural, recreational and sports services provided by residents of one economy to residents of another economy, such as concerts, conferences, theatrical performances, circus acts and sports.

C09.02 Audio-visual and related services

Refers to services and commissions related to the production of (film, videocassette, disc or electronically transmitted, etc.) radio and television programmes (live or on magnetic tape), music recordings, fees for actors, directors and producers involved in theatre and music production, sporting events, circuses and other similar events. Includes payment or receipt of rental of audiovisual and related products and charging for access to encrypted television channel.

C09.99 Personal services, Culturais, Desportivos e Recreativos –outros
Trata-se de recebimentos e pagamentos relativos aos outros serviços pessoais, culturais e recreativos associados aos museus, bibliotecas, arquivos e outras actividades de natureza cultural, desportiva e recreativa. Inclui a provisão de cursos por correspondência. Cultural, sporting and recreational - other

These are receipts and payments relating to other personal, cultural and recreational services associated with museums, libraries, archives and other activities of a cultural, sporting and recreational nature. Includes provision of correspondence courses.

C10. Intellectual Property

Refers to receipts and payments for the use of: Property rights and intellectual property distribution rights, by residents of one economy to residents of another economy.

C10.01 Intellectual property rights

Payments and receipts resulting from the exploitation of copyrights, patents, trademarks, franchising, industrial processes and design.

C10.02 Distribution rights of intellectual property - Distribution rights arising from franchising, marketing, research and development

Payments and receipts resulting from obtaining or designing the licence for the distribution of franchising, marketing, research and development rights.

C10.03 Distribution rights of intellectual property - Reproduction and/or distribution rights of software

Payments and receipts resulting from obtaining or designing the licence for the distribution of software reproduction and/or distribution rights.

C10.04 Distribution rights of intellectual property - Reproduction and/or distribution rights of audiovisuals

Payments and receipts resulting from obtaining or arranging the licence for distribution rights of reproduction and/or distribution of audiovisuals.

C10.05 C10.05 Distribution rights of intellectual property - Temporary rights of use of natural resources

Payments and receipts resulting from obtaining or designing the licence for the distribution of temporary rights to use natural resources.

C10.99 Distribution rights of intellectual property - Rights of use of intellectual property - other

Payments and receipts resulting from obtaining or devising the licence for the distribution of rights to other property the nature of which has not been specified above.

C11. Manufacturing Services of physical inputs owned by third parties

It covers payments or receipts for processing, assembly, labelling, packaging and the like made by companies that do not own the goods concerned, as the goods cross the country border for processing.

C11.01 Charges for processing done to materials (except gold, platinum, crude oil, refined petroleum products, precious stones, steel, coal, copper and iron ore)

Covers payments or receipts of fees for processing (transformation, assembly, labelling, packaging) made to materials (except gold, platinum, crude oil, refined petroleum products, precious stones, steel, coal, copper and iron ore).

C11.02 Charges for gold processing

Covers payments or receipts of fees for gold processing (transformation, assembly, labelling, packaging).

C11.03 Charges for processing made to platinum

Covers payments or receipts of processing fees (transformation, assembly, labelling, packaging) made to platinum.

- C11.04 Processing charges made to crude oil
Covers payments or receipts of processing charges (transformation, assembly, labelling, packaging) made to crude oil.
- C11.05 Refined petroleum products processing charges
Covers payments or receipts of processing charges (transformation, assembly, labelling, packaging) made to refined petroleum products.
- C11.06 Processing Charges
Covers payments or receipts of processing charges (transformation, assembly, labelling, packing) made to precious stones.
- C11.07 Charges for processing made to steel
Covers payments or receipts of processing charges (transformation, assembly, labelling, packaging) made to steel.
- C11.08 Charges for coal processing
Covers payments or receipts of charges for processing (transformation, assembly, labelling, packaging) done to coal.
- C11.09 Charges for processing done to iron ore
Covers payments or receipts of processing charges (transformation, assembly, labelling, packaging) made to iron ore.
- C11.10 Charges for processing fees made to copper (processed and unprocessed copper, including copper wires, power cables, etc.).
Covers payments or receipts of fees for the processing (conversion, assembly, labelling, packaging) done to copper (processed and unprocessed copper, including copper wire, power cables, etc.).
- C11.11 Charges for processing made to metals (including cobalt, nickel, manganese ore/concentrate, zinc, zinc concentrate, etc.).
Covers payments or receipts of charges for processing (transformation, assembly, labelling, packaging) made to

metals (including cobalt, nickel, manganese ore/concentrate, zinc, zinc concentrate, etc.).

C11.12 Processing charges - Crops and processed agricultural products (including sugar, peanut butter, cornflour, cotton yarn, etc.)

Covers payments or receipts of processing charges (transformation, assembly, labelling, packaging) made to crops and processed agricultural products (including sugar, peanut butter, maize meal, cotton yarn, etc.).

C11.13 Charges for processing done to unprocessed agricultural crops and products (including vegetables, fruits, soya beans, maize, wheat, meslin, cotton lint, etc.)

Covers payments or receipts of charges for processing (transformation, assembly, labelling, packaging) done on unprocessed agricultural products and crops (including vegetables, fruit, soya beans, maize, wheat, meslin, cotton seed, etc.).

C11.14 Charges for processing done to chemicals (including sulphuric acid, soap, washing powder, uranium oxide, etc.)

Covers payments or receipts of processing charges (transformation, assembly, labelling, packaging) made to chemical products (including sulphuric acid, soap, detergent powder, uranium oxide, etc.).

C11.15 Processing charges - Processed mineral products (including cement, lime, etc.)

Covers payments or receipts of processing charges (transformation, assembly, labelling, packaging) made to processed mineral products (including cement, lime, etc.).

C11.16 Charges for processing done on unprocessed animal products (including hides, raw hides, leather, etc.) purchased by non-residents where there will be no physical exports other than commercial transactions.

Covers payments or receipts of charges for processing (transformation, assembly, labelling, packaging) done on non-

processed products of animal origin (including hides, raw hides, leather, etc.) purchased by non-residents where there will be no physical exports, except trade transactions. .

C11.17 Scrap metal processing Charges

Covers payments or receipts of processing charges (transformation, assembly, labelling, packaging) made to scrap metals

C11.18 Farming livestock processing charges (including cattle, sheep, goats, horses, ostriches, small animals, chickens, pigs, etc.)

Covers payments or receipts of processing fees on farm animals (including cattle, sheep, goats, horses, ostriches, small animals, chickens, pigs, etc.).

C11.19 Charges for the processing of processed and unprocessed meat and fish (including sausages, frankfurters, scallops, cuts of meat, shellfish, lobster, crab, etc.)

Covers payments or receipts of processing fees on processed and unprocessed meat and fish (including sausages, sausages, scallops, meat cuts, shellfish, lobster, crab, etc.).

C11.20 Beverage processing charges, both alcoholic and non-alcoholic (including beer, wine, spirits, soft drinks, juices, etc.)

Covers payments or receipts of processing charges made to beverages, both alcoholic and non-alcoholic (including beer, wine, spirits, soft drinks, juices, etc.).

C11.99 Processing charges - Other

Covers payments or receipts of processing fees made to other goods or products the nature of which has not been specified above.

C12. Maintenance and repair services n.i.e.

C12.01 Maintenance and repair services n.i.e.

Covers maintenance and repair work performed by residents on movable property owned by non-residents (or vice versa), such as ships, aircraft, and other transport equipment. These are repair transactions that reflect the value paid for the repair and

not the value of the goods both before and after the repair. It excludes repairs of computer equipment (which should be recorded in the computer services account), repairs to buildings (which should be recorded in the building account), and maintenance of transport equipment performed at ports and airports (which should be recorded in the auxiliary services account of the corresponding transport heading).

C99. Others

They comprise other business services performed by resident entities of one economy to resident entities in another economy, under Other business services, purchase and sale and operating leases

C99.01 Other Business Services

Services provided within the scope of other Business services

C99.02 Buying & Selling and Other Services

Services provided in the context of Buying and Selling

C99.03 Exploitation Lease

Services provided in the scope of Exploration Lease

D. Current Transfers

D01. Current Transfers

They refer to financial flows between the national territory and abroad or between residents and non-residents, carried out by public or private sector entities, without counterpart of goods, services, financial applications or investment.

D01.01 Maintenance of individuals (family support)

Remittance of funds by a foreign exchange resident entity to another economy for the maintenance of family members who are financially dependent on residents in the country.

D01.02 Emigrants' Remittances

This is income transferred by workers resident in a given country to residents on the national territory.

D01.03 Migrant remittances

This is income transferred by workers resident on the national territory to residents in another economy.

D01.04 Health

Current transfers in cash or in kind made by natural persons resident in one economy to natural persons resident in another economy or vice versa to cover health care costs.

D01.05 Education

Current transfers in cash or in kind made by natural persons resident in one economy to natural persons resident in another economy or vice versa to cover education and training expenditure.

D01.06 Contributions to class entities

Comprises transactions between resident and non-resident entities destined to cover expenses of contributions to class entities (non-profit organisations and entities governed by private law that bring people together for a common good in favour of welfare, social, cultural, political, philanthropic or productive processes of collective goods and/or services).

D01.07 Others current transfers

It comprises transactions between resident and non-resident private entities regarding: donations received or granted by Non-Governmental Organisations, administrative contributions in international organisations, and other unspecified transfers. Transactions extend to individuals.

D01.08 Current taxes on income and wealth

These consist mainly of taxes levied on income earned by non-residents of an economy for the provision of their labour or investment of financial assets. Included are taxes on capital gains arising from financial investment, wages and other remuneration, interest, dividends, rents, and taxes on financial transactions payable by/to non-residents of an economy, levied

on individuals, corporations, non-profit institutions, governments, and international organisations.

D01.09 Social contribution

It covers current financial flows between resident private entities and non-resident entities (vice versa), associated with social security and pension fund contributions. Social contributions are recorded when an employee makes social security and pension fund contributions in an economy other than the one in which he/she is working, or when an employer makes contributions in another economy on behalf of his/her employee.

D01.10 Social benefits

Covers benefits in the context of social security and pension fund provided by the private sector. It includes social benefits such as events related to sickness, unemployment, housing and education, and may be in the form of cash or in kind.

D01.11 Non-life insurance premium

It covers transactions resulting from insurance premiums other than life insurance after deduction of the respective commissions for the provision of services carried out by the private sector.

D01.12 Non-life insurance indemnity

Contemplates insurance compensation operations to cover various events or accidents resulting from the breakage of goods or property, among others, carried out by the private sector.

D01.13 Current International Cooperation

Payments of regular contributions from private companies to non-resident international institutions.

D01.14 Scholarships

It covers current financial flows for the purpose of financing

training activities.

D01.99 Transferência corrente diversa

Trata-se de outros fluxos financeiros correntes entre entidades privadas e entidades não residentes não incluídos nas rubricas precedentes.

E. Income

It consists of the receipt of and payment for the use of factors of production, namely land (including natural resources), labour and capital. Thus, income may result from the production process (by providing labour, remunerating workers and fixing subsidies and taxes on products and production) or from ownership (by providing financial assets - investment income and from renting natural resources).

E01. Remuneration of employees

Includes the payment or receipt of salaries and other remuneration (including payment in kind and payment of social contributions) to employees whose centre of predominant economic interest is not within the national territory. It includes the remuneration of local employees of embassies and consulates, as well as seasonal, border and other non-resident workers. Note that there is usually a contractual link between the employer and the employee.

E01.01 Wages and other remuneration paid by residents to non-residents

This covers wages and salaries paid to employees whose centre of economic interest is not within the national territory. It includes the wages of seasonal, border and other non-resident workers.

E01.02 Wages and other remuneration paid by non-residents to residents

These are wages and other remuneration paid by non-residents to resident workers. It includes the remuneration of local employees of embassies and consulates.

E01.99 Remuneration of employees - Others

This is other remuneration paid by non-residents to resident workers and vice versa, the nature of which has not been previously specified.

E02. Direct Investment

This is income due to a resident (non-resident) entity for its interest in the share capital of the non-resident (resident) company. The participation in the share capital should be equal or superior to 10% of the company's control by the shareholders.

E02.01 Direct investment income - Dividend income - Income from equity and investment fund shares

It covers financial flows arising from direct investment income in the form of dividends and other income on equity participation (other than portfolio investment income), arising from holding securities in the form of shares, units, etc.

E02.02 Direct Investment Income - Profit and Dividends

Distributed results, profits or dividends due to the (non-resident) resident company or natural person for its participation in the share capital of the (resident) non-resident company. In the case of retained earnings reinvested in capital, the respective entry should be made under "Reinvested earnings", in the appropriate direct investment item.

E02.03 Direct Investment Income - Profits and dividends -

Direct investor in direct investment enterprises

Payment or receipt of dividends or profits from income, due from the direct investor to the direct investment enterprise.

E02.04 Direct Investment Income - Profits and dividends - Direct investment enterprises in direct investor (Depositary receipts)

Contempla os pagamentos ou recebimentos de dividendos ou lucros, devidos pela empresa de investimento directo ao investidor directo.

- E02.05 Direct Investment Income - Profits and dividends - Between related or related enterprises
Contemplates payments or receipts of dividends or profits, due, between related or related enterprises.
- E02.06 Direct Investment Income - Reinvested earnings
Income retained and reinvested in capital.
- E02.07 Direct Investment Income - Interest
This is a form of income received or paid by holders of certain financial assets.
- E02.08 Direct investment income - Interest - Direct investor in direct investment enterprises
This covers interest on loans, whether secured or unsecured (whether or not linked to the issue of securities, e.g. bonds), due from the direct investor to the direct investment enterprise.
- E02.09 Direct investment income - Interest - Direct investment enterprises in the direct investor (reverse investment)
This covers interest on loans, whether secured or unsecured (whether or not linked to the issuance of securities, e.g. bonds), due from the direct investment enterprise to the direct investor.
- E02.10 Direct Investment Income - Interest - Between related or related enterprises
This includes interest on loans, whether secured or unsecured (whether or not linked to the issue of securities, e.g. bonds), that are payable between related or related enterprises.

E03. Portfolio Investment

These are payments or receipts of income related to equity securities of less than 10%, long-term debt, money market instruments, and financial derivatives.

- E03.01 Investment income on equity and investment fund shares
Covers transactions in portfolio investment income in the form of dividends and other income from equity participation (other than direct investment income), arising from holding securities

in the form of shares, units, etc.

E03.02 Dividends on equity excluding investment fund shares

Distributed results, profits or dividends, due to the (non-resident) resident company or natural person for its participation in the share capital of the (resident) non-resident company. In the case of retained earnings reinvested in capital, the respective entry should be made under "Reinvested earnings" in the appropriate direct investment account heading.

E03.03 Investment income attributable to investment fund shareholders

It covers income earned by a resident enterprise or natural person in one economy from its participation in an investment fund resident in another economy.

E03.04 Reinvested earnings

Retained earnings and reinvested in capital.

E03.05 Dividends

Distributed results, profits or dividends due to the (non-resident) resident company or individual for its participation in the (resident) non-resident investment fund.

E03.06 Interests

This is a form of income received or paid by holders of certain financial assets.

E04. Real estate investment

It is the purchase of real estate, such as houses for rental solution, tourist exploitation, real estate for commercial or industrial purposes, such as offices, consulting offices, stores, warehouses, among other possibilities.

These are payments or receipts of income relating to rental contracts of rustic or urban property, concluded between residents and non-residents.

E04.01 Real Estate Investment Income

These are payments or receipts of income between residents and non-residents in respect of property investment.

E05. Government

- E05.01 Current tax on income and wealth**
Covers regular taxes on the income earned by non-residents from their work or from the investment of financial assets.
- E05.02 Social Contribution**
This covers current financial flows between resident government entities and non-resident entities (vice versa), associated with social security and pension fund contributions. Social contributions are recorded when an employer in one economy (public entity) makes or receives contributions in another economy on behalf of its employee.
- E05.03 Social benefits**
Covers benefits in the context of social security and pension funds provided by the public sector. It includes social benefits such as events related to sickness, unemployment, housing and education, and may be in the form of cash or in kind.
- E05.04 Current international cooperation**
Consists of current transfers in cash or in kind between governments of different countries or between governments and international organizations. These transfers serve to finance current expenditure including: emergency relief following natural disaster in the form of food, medicine, clothing etc. It also covers annual or regular transfers from governments to organisations of which they are members, as well as salary payments for technical assistance staff.
- E05.05 Scholarships**
Covers the current financial flows for the purpose of financing training actions
- E05.06 Miscellaneous current transfers from general government**
These are other current financial flows between a public entity of one economy and an entity of another economy which are not included in the preceding headings.

E06. Other incomes

Refers to the payment or receipt of other primary income related to taxes on products and production, production subsidies and natural resource rent.

Taxes on products, which are payable on each unit of a good or service. Examples include value added tax, import duties, export duties and excise duties, includes other taxes on production.

Subsidies on product and production

Covers subsidies on product and production, which are received per unit of a good or service.

E06.01 Rental

Includes income received or paid for the use of natural resources. Examples of rent include amounts payable for the extraction of minerals and other subsoil wealth, rights for fishing, forestry and grazing.

E06.02 Other Investment

These are payments or receipts of income, associated with interest, investment in equity and investment fund shares that are not classified in other categories and investment attributable to holders of insurance policies, pension plans and standardised guarantees.

E06.03 Interest from Deposits

Income from (non-resident) deposits of residents with non-resident (resident) credit institutions. Includes interest from investments of funds from insurance companies and pension funds.

E06.04 Interest from deposits and investments, with agreed maturity <= 1 year

Income from deposits by residents (non-residents) with non-resident (resident) credit institutions with a maturity of less than or equal to 1 year.

- E06.05 Interest from deposits and investments with a maturity > 1 year
Income from deposits by residents (non-residents) with non-resident (resident) credit institutions with a maturity of over 1 year.
- E06.06 Juros de Empréstimos da Administração Central
interest and other income on credits associated with international trade transactions and on non-securitised financial loans, such as bonds, obtained from or granted to non-residents. It includes interest on government securities, interest on foreign government debt loans, interest on financial leasing and interest on late payments paid/received from abroad.
- E06.07 Interest on Other Sectors' Loans
Covers interest and other income on debt claims arising from international trade transactions and unsecured financial loans, such as bonds, obtained from or granted to 'Private' non-residents (private and public corporations). Includes interest on debt securities, interest on private external debt loans, interest on foreign currency loans granted to residents and non-residents, interest on financial leasing operations and interest on arrears paid or received from abroad. Excludes interest on credits associated with international trade operations and on financial loans established between enterprises with direct investment links.
- E06.98 Profits and dividends
Dividends are the profits distributed and allocated to the owners of capital out of the funds placed at the disposal of enterprises.
- E06.99 Other income from financial investments
Refers to the payment or receipt of other primary income related to taxes on products and production, production subsidies and the renting of natural resources.

F. Capital Account

F01. Capital Account

Comprises the acquisition and disposal of non-produced non-financial assets and capital transfers receivable and payable.

F01.01 Acquisition or Disposal of Non-produced Non-financial Assets

Comprises acquisitions or disposals associated with tangible assets that can be used or needed for the production of goods and services, but are currently not produced (e.g. land and subsoil) and non-produced intangible assets (e.g. patents, copyrights, trademarks, franchising and other transferable contracts, including contracts with athletes and authors).

F02. Capital transfers

It corresponds to the transfer of ownership of an asset from a resident to a non-resident, and vice versa. It causes a corresponding change in the "stock" of assets of both parties (e.g. donations) or of one of the parties (debt forgiveness) involved in the transaction, without affecting the savings of either of them. Capital transfers are usually large and infrequent, although they cannot be defined in terms of size or frequency.

F02.01 Government - Debt Forgiveness

Refers to financial flows between the Angolan State and non-resident entities associated with partial or total contractual cancellation of a debt.

F02.02 Government - Investment grants

Comprises financial flows referring to capital transfers in monetary means or goods and equipment from governments and/or international institutions to local governments for the realization of investment projects or vice versa.

F02.03 Government - Other capital transfers

These are other financial capital flows between a public entity resident in one economy and entities resident in another economy not included under the preceding headings, such as capital contributions in international organisations and miscellaneous compensation arising from the break-up of

property or assets, etc.

F02.04 Other Sectors - Debt Forgiveness

Financial flows between resident private entities and non-resident private entities, associated with debt forgiveness

F02.05 Other Sectors - Investment grants

Comprises financial flows relating to capital transfers in the form of cash or goods and equipment from non-governmental and other private organisations for investment projects.

F02.06 Other Sectors - Inheritance

Financial flows relating to payments or receipts of inheritance taxes.

F02.07 Other Sectors - Donations

Financial flows relating to payments or receipts of taxes on donations

F02.08 Other Sectors - Other capital transfers

These are other financial capital flows between resident private entities in one economy and entities resident in another economy not included under the preceding headings, such as capital contributions in international organisations and miscellaneous indemnities arising from breakage or serious damage to goods or property not covered by insurance companies. It also includes transfers of inheritances, etc.

F02.09 Acquisition of Real Estate/Real Estate Assets

These are other financial capital flows between resident private entities of one economy and entities resident in another economy relating to the acquisition of Real Estate/Properties

F02.10 Life Insurance Benefit

These are other financial capital flows between private resident entities of one economy and entities resident in another economy relating to the provision of life insurance.

F02.11 Blocked Funds

These are other financial capital flows between resident private entities of one economy and entities resident in another

economy in respect of blocked funds.

F02.12 Personal Capital Transfers

These are other financial capital flows between private resident entities of one economy and resident entities in another economy of a personal nature.

F02.99 Capital transfers - others

These are other financial capital flows between resident private entities in one economy and entities resident in another economy not included under the preceding headings.

G. Financial Account

It comprises acquisition and disposal of financial assets in the form of direct investment, portfolio investment and other investment. Any sub-account included here is subdivided into assets and liabilities.

G01. Direct Investment

Direct investment occurs when a resident investor in one economy has control or a significant degree of influence over the management of a company that is resident in another economy (holding 10% or more of the company's share capital). As well as funds, direct investors can provide additional contributions such as know-how, technology, management and marketing.

Direct Active Investment - Covers the investment made abroad by a resident entity, in which this entity holds 10% or more of the capital of the company in which it made the investment.

Passivo Direct Passive Investment - This is the investment made in national territory by a non-resident entity, in which this entity holds 10% or more of the capital of the company where the investment was made.

G01.01 Equity participation and investment fund shares

Acquisition or disposal of equity and investment fund shares held by residents of one economy in entities resident in another economy.

G01.02 Company Formation Capital (Includes Partial Realization)

Transactions carried out by residents of one economy whose purpose is to set up a business in another economy. It also includes partial liquidations for the realization of capital up to

the amount of capital subscribed by each direct investor, and excludes the amount in excess of the subscribed start-up capital that should be included in the **"Capital Increase" account.**

G01.03 Capital Increase

Transactions carried out by entities resident in an economy with the purpose of increasing the share capital of a company resident abroad

G01.04 Merger and acquisition

Includes flows between a resident entity of an economy and a non-resident entity resulting from a merger or acquisition of companies or a corporate group.

G01.05 Acquisition or disposal of Shares and Participations between Resident and Non-Resident Investors

Purchase and Sale of shares or participations between resident and non-resident investors.

G01.06 Acquisition abroad of Shares and Participations by Resident Investors (> 10%)

Acquisition abroad of Shares and Participations by Resident Investors in an amount exceeding 10% of the Company's capital.

G01.07 Acquisition of Shares and Stakes by Non-resident Investors in Angola (> 10%)

Acquisition in Angola of Shares and Participations by Non-Resident Investors in an amount exceeding 10% of the Company's capital.

G01.08 Disposal abroad of Shares and Participations by Resident Investors (>10%)

Disposal abroad of Shares and Participations by Resident Investors in an amount exceeding 10% of the capital of the Company.

- G01.09 Disposal of Shares and Participations by Non-resident Investors in Angola (>10%)
Disposal in Angola of Shares and Participations by Non-Resident Investors in an amount exceeding 10% of the Company.
- G01.10 Liquidation or Extinction of Companies
Receipts or payment resulting from the liquidation or extinction of foreign direct investment enterprises.
- G01.11 Reinvestment of Profits (Includes Reserves Retained in Company)
Includes undistributed earnings and incorporated into the share capital or held as reserves of the non-resident company.
- G01.12 Debt instruments - Loans
These refer to instruments that require the payment of principal and/or interest in a specified period.
- G01.13 Debt instruments - loans granted by direct investment enterprise to direct investors
This corresponds to loan operations granted to direct investors by the direct investment enterprise.
- G01.14 Debt instruments - Borrowings from direct investment enterprise to direct investor
This corresponds to loans obtained by direct investment enterprises from direct investors.
- G01.99 Others
Comprises acquisition and disposal of financial assets in the form of direct investment the nature of which is not specified above.

G02. Portfolio Investment

Refers to a resident investor holding less than 10% of the equity of a non-resident company or vice versa. Other modalities of this type of investment are besides shares, bonds, bills, deposit certificates, commercial and financial papers, bank acceptances and other marketable securities, different from share capital participation. In this type of investment, the economy is divided into 4 institutional sectors, namely, Central Government, Central Bank, Banks and Other Sectors.

Portfolio Investment Assets - Acquisition or sale transactions (in primary and secondary markets) and redemption of securities issued by non-residents, carried out by residents. It includes external securitised credit (in the form of the issue of securities, namely bonds) granted abroad, with the exception of credit operations between direct investment enterprises.

Portfolio Investment Passive - Acquisition or sale transactions (in primary and secondary markets) and redemption of securities issued by resident entities, carried out by non-residents. It includes external securitised credit (in the form of the issue of securities, namely bonds) received from abroad, with the exception of credit operations between direct investment enterprises.

G02.01 Equity and investment fund shares

Payments or receipts from resident entities in connection with investment in shares and other equity issued by non-residents or vice versa (Includes shares, investment fund units, and other equity securities such as Depositary receipts); Conversion of debt into equity.

G02.02 Company Formation Capital (Includes Partial Realization)

Transactions carried out by residents of one economy whose purpose is to set up a business in another economy. It also includes partial liquidations for the realization of capital up to the amount of capital subscribed by each direct investor, and excludes the amount in excess of the subscribed start-up capital that should be included in the "Capital Increase" account.

G02.03 Capital Increase

Operations carried out by entities resident in an economy whose purpose is to increase the share capital of a company abroad.

G02.04 Acquisition or disposal of Shares and Participations between Resident and Non-Resident Investors

Purchase and sale of shares or participations between resident and non-resident investors.

G02.05 Acquisition abroad of Shares and Participations by Resident Investors (< 10%)

Acquisition abroad of Shares and Participations by Resident Investors in an amount less than 10% of the capital of the Company.

G02.06 Acquisition of Shares and Participations in Angola by Non-resident Investors (< 10%)

Acquisition in Angola of Shares and Participations by Non-Resident Investors amounting to less than 10% of the Company's capital.

G02.07 Disposal abroad of Shares and Participations by Resident Investors (<10%)

Disposal abroad of Shares and Participations by Resident Investors in an amount less than 10% of the capital of the Company.

G02.08 Disposal of Shares and Participations by Non-resident Investors in Angola (<10%)

Disposal in Angola of Shares and Participations by Non-Resident Investors in an amount less than 10% of the Company's capital.

- G02.09 Liquidation or Extinction of Companies
Receipts or payment resulting from the liquidation or extinction of foreign direct investment enterprises.
- G02.10 Reinvestment of Profits (Includes Reserves Held within the Company)
Includes undistributed earnings and incorporated into the share capital or held as reserves of the non-resident enterprise of an economy.
- G02.11 Debt securities - Loans
This covers payments or receipts relating to bonds, debentures, and other debt securities; money market instruments, or other negotiable debt instruments. The institutional sector (Central Government, Central Bank, Banks and Other Sectors) and the original maturity (long or short term) of the debt instruments should be reported.
- G02.12 Debt securities - loans granted to the portfolio investor by the portfolio investment company.
Corresponds to loan transactions granted to the portfolio investor by the portfolio investment company.
- G02.13 Debt securities - loans obtained by the portfolio investment company from the portfolio investor.
Corresponds to loan transactions obtained by the portfolio investment firm from the portfolio investor.
- G02.99 Others
Other portfolio investment transactions, the natures of which are not mentioned above.

G03. Other Investments

It is a residual category comprising all financial transactions not included in Direct Investment, Portfolio Investment and Reserve Assets of the Central Bank. Other Investment is divided into investments representing assets and liabilities of an economy. Like portfolio investment, the other investment category is divided by 4 resident institutions, namely Central Government, Central Bank, Banks and Other sectors.

Other Investment Assets - Other investments made by residents abroad.

Other Investment Liabilities - Other investments made by non-residents in Angola.

- G03.01 Currency and deposits
Corresponds to deposits and investments abroad by residents and vice versa.
- G03.02 Deposits and investments abroad by residents, with maturity ≤ 1 year
- G03.03 Deposits and investments abroad by residents, with a maturity > 1 year
- G03.04 Deposits and investments in Angola by non-residents, with maturity ≤ 1 year
- G03.05 Deposits and investments in Angola by non-residents, with a maturity > 1 year
- G03.06 Insurance, pension and standardised guarantee schemes
Covers the investment of funds abroad by resident insurers and pension funds (or vice versa) with a view to their monetisation, and life insurance premiums and claims.
- G03.07 Trade credits
Covers credits granted by the supplier of goods and services directly to the customer.
- G03.08 Divestment - Proceeds from liquidation of investment
- G03.09 Repurchase agreements
Comprises the purchase by the borrower of his own debt at a discounted price which confers the extinguishment of the debt.

- G03.10 Real Estate investment
Comprises financial flows between residents and non-residents of an economy, relating to acquisitions or disposals of urban or rural property.
- G03.11 Angolan real estate investment abroad
Includes financial flows from investment in moveable assets of overseas residents.
- G03.12 Real estate investment from abroad in Angola
It comprises the financial flows from investments in movable assets from non-residents in Angola.
- G03.13 Other investment
- G03.14 Other equity investments
These are equity interests that are not in the form of securities. It includes interests in companies, agencies, trust, limited liability company and other types of partnership, unincorporated funds, fictitious unit holding real estate and other natural resources.
- G03.15 Other forms of participation in the capital of non-resident entities
These are equity interests that are not in the form of securities. Includes equity investments in companies, agencies, trusts, limited liability companies and other types of companies, unincorporated funds, fictitious unit ownership of real estate and other natural resources of non-residents in Angola
- G03.16 Other forms of equity participation in resident entities
These are equity interests that are not in the form of securities. It includes shares in corporations, agencies, trusts, limited liability companies and other types of companies, unincorporated funds, notional unit ownership of real estate and other natural resources of resident abroad.

G03.99 Other investment

Covers capital transactions between residents and non-residents that result in the creation or cancellation of external assets, which are not classified under any of the other headings.

G04. Financial Derivatives

(which do not constitute reserves) and employee stock options

Covers payments or receipts from transactions relating to financial derivatives, namely: options, swaps, warrants, fowards, futures, etc.

G04.01 Stock options granted to employees (employees stock options)

Corresponds to a mechanism whereby a certain employee of a company receives part of his remuneration in company shares.

G04.02 Stock options granted to suppliers

Corresponds to a mechanism whereby a given supplier receives part of his payment in shares in the company in which he has provided or supplied a certain product or service.

G05. Reserve Assets

G05.01 Reserve assets are those foreign assets that are readily available and can be controlled by the monetary authority (BNA) to meet balance of payments financing needs, as well as for intervention in foreign exchange markets to influence the exchange rate and for other related purposes (such as maintaining confidence in the currency and the economy, and serving as a basis for foreign borrowing). Reserve assets must be in foreign currency that actually exist. Potential credits are excluded.

G06. Loans

Covers financial assets that arise when a creditor resident in one economy lends directly to a debtor resident in another economy and are evidenced by non-negotiable documents. It includes credit lines extended or received by Foreign Banking Financial Institutions, Banking Financial Institutions and resident public or private entities.

G06.01 Loan Disbursements Granted/Received

These are financial transactions in respect of loan disbursements granted or received by a creditor resident in one economy to a debtor resident in another economy and vice versa.

G06.02 Repayment of Loans Granted/Received

These are financial transactions regarding repayments of loans granted or received by a creditor resident in one economy to a debtor resident in another economy and vice versa.

G07. Warranty

It covers the execution of credit guarantees associated with various types of international trade operations and financial loans.

G07.01 Execution of bank guarantee

These are financial transactions relating to a bank guarantee provided to a non-resident at the request of a resident, the latter being the beneficiary of the guarantee and vice versa.

G08. Capital Repatriation

G08.01 Repatriation of capital

Transfer of financial resources from a non-resident to a resident financial institution at the request of the owner of the resident funds and vice versa.

H. Complementary Operations

Operations that due to their specific nature do not fall under the headings referred to above.

H01. Complementary Operations

H01.01 Sales to Exchange Bureaus

Covers transactions regarding the sale of foreign exchange to exchange bureaux

H01.02 Remittance of Values

Covers operations regarding the remittance of values

- H01.03 Opening and Operation of Accounts with Financial Institutions Abroad
Code to be used when opening and operating accounts with Financial Institutions abroad.
- H01.04 Transfers Received from a Resident's Foreign Account to a Resident
Code to be used when transfers received from the foreign account of a resident, to a resident (inter-resident transactions).
- H01.05 Foreign Payments to a Non-Resident from the Account of Another Non-Resident (Transactions between Non-Residents)
Code to be used when making foreign payments to a nonresident from the account of another nonresident.
- H01.06 Purchase or Sale of Foreign Currency between Banks (against local currency)
Code to be used when the purchase or sale of foreign currency between Banks is carried out as a counter value in local currency.
- H01.07 Foreign Currency Conversions between Banks (FC to FC)
Code to be used when foreign currency conversions are carried out between Banks (external currency movement).
- H01.08 Borrowing and lending of foreign currency
Code to be used when foreign currency is bought and sold between banks.
- H01.09 Foreign Currency Deposits
Comprises deposits that non-residents make with Banks domiciled in the national territory, as well as deposits by residents in Banks outside the country.
- H01.10 Account to Account Transfers - "Nostro" Accounts
Purchase or sale of foreign exchange by the Central Bank in the Interbank Foreign Exchange Market.

- H01.11 Transfers between Special Accounts
Transfers of funds between "Nostro" (correspondent) accounts of the type "tied" held by the Central Bank.
- H01.12 Bank Provisioning
Transfers of funds between Commercial Banks and their correspondents with the intermediation of the Central Bank.
- H01.13 Bank to Bank Transfers
Transfers of funds in foreign currency between commercial banks in Angola on instructions from their clients
- H01.14 Transfers between accounts at the Central Bank
Transfers of funds between accounts held at the Central Bank.
- H01.15 Forex Currency Trading
Covers buying and selling transactions in the international foreign exchange market.
- H01.16 Forex Gold Trading
Covers the operations of buying and selling Gold in the international market.
- H01.17 Central Bank Clearing
Covers currency clearing operations by Central Banks.

H02. Foreign Exchange Exposure Reposition

Covers operations regarding the measurement of gains/losses in profitability, cash flow as a function of exchange rate variations

- H02.01 International payment cards
- H02.02 Credit operations
- H02.03 Remittance of values
- H02.04 Merchandise
- H02.05 Importing of banknotes
- H02.06 Invisibles
- H02.07 Capitals
- H02.08 Line of credit
- H02.09 Outras

4. Glossary

Share - are securities that represent a portion of the share capital of a public limited company. This means that by buying a share, the investor becomes part owner of the company, having the right to a share (however small) of the assets and earnings that the company will have.

Repurchase Agreement – Repurchase or repurchase agreements, a term derived from the Anglo-Saxon term "repurchase agreements", are a form of financing in which the debtor - usually a financial institution - lends securities from its portfolio - e.g. government securities - as consideration for a loan and simultaneously undertakes to repurchase them on a pre-established date. The difference between the sale and repurchase prices is the interest paid by the debtor.

Assets - are asset values, representing credits, rights or goods held by an economic agent.

Amortization (or Repayment): Payment of an outstanding principal. Amortisation may be total, if the entire outstanding principal is repaid, or partial, if only part of the outstanding principal is paid.

Balance of Payments - is the systematic recording of all economic transactions carried out between the residents of a given economy and the residents of the rest of the world during a certain period.

Treasury Bills: Short-term government debt securities issued at a discount.

Stock Exchange: Physical or virtual place where securities and derivative financial instruments are traded (bought and sold).

Share Capital - Initial investment by the partners of a company, represented in the form of shares, (if it is a public limited company) or (if it is a private limited company).

Portfolio: a set of contractual positions, both active and passive, assumed through the acquisition or sale of financial products.

Certificates of Deposit: Certificates of Deposit are documents proving a deposit made with the issuing Bank.

Commission - Amount payable for the provision of an intermediation service.

Nostro" account - a foreign currency account of a resident Bank, with its correspondent abroad.

Vostro" Account - Foreign correspondent account in foreign currency with a resident Bank.

Debentures - are certificates or securities issued by corporations, representing loans contracted by them, each security giving the debenture holder, identical credit rights against the corporations, established in the deed of issue. It consists of an instrument to raise funds in the capital market, which companies use to finance their projects.

Derivatives - Generic denomination for operations that have as reference any asset, called "base asset" or "underlying asset" (which is usually traded in the spot market). Derivatives usually have an expiry date. Examples of derivatives are call/put options, futures and swaps.

Related Companies - two companies are said to be related when they are under the influence and control of the same direct investor.

Factoring - collection service provided by a financial institution to companies supplying goods and/or services that grant short-term commercial credits to client companies. This service may also be associated with advance payment and risk coverage services, depending on what is contracted.

Forward - A contract to buy and sell a given quantity and quality of an asset (financial or otherwise) on a specific future date, at a price fixed in the present, negotiated bilaterally (over the counter). Under a forward contract, the buyer is bound to pay the agreed price and the seller is bound to deliver the asset at the agreed conditions. However, forward contracts may be subject to physical settlement (where the seller delivers the sold commodity) or financial settlement (where there is no physical delivery of the commodity, but only a settlement of accounts in accordance with the market price of the asset on the settlement date). Unlike futures contracts, which are multilaterally negotiated (on an exchange) and are subject to a high degree of standardisation, forward contracts can be freely drawn according to the will of the parties (buyer and seller).

Franchising - is the cession to a franchisee by a holder ("franchisor") of the right to use a trademark or patent, manufacturing and administrative technologies and others, against payment.

Pension Fund - Pension funds are assets exclusively dedicated to the realisation of one or more pension plans.

Future - standardised and exchange-traded contract in which two parties fix the price of an asset for a certain future date. Standardised, reversible contract for the purchase and sale of a given quantity and quality of an asset (financial or otherwise) on a specific future date, at a price fixed in the present. By the futures contract, the buyer is bound to pay the agreed price and the seller is bound to deliver the asset at the agreed conditions. Futures contracts may be subject to physical settlement (where the seller delivers the sold commodity) or financial settlement (where there is no physical delivery of the commodity, but only a settlement of accounts in accordance with the market price of the asset on the settlement date). Unlike forward contracts, which are negotiated off-exchange on a bilateral basis and can be tailored to the will of the parties, futures contracts are fully standardised so that the price is the only variable that can be negotiated (on-exchange). Futures contracts allow either party to reverse its contractual position by making a reverse transaction (i.e. selling a contract of the same series as the one initially bought, or buying a contract of the same series as the one initially sold).

Guarantees - Set of assets deposited by the debtor (investor, financial intermediary or other) with the creditor (financial intermediary, clearing house or other) which, under certain conditions, may be mobilised by the latter to satisfy its claim.

Goodwill - corresponds, for the purposes of consolidation of a holding, to the difference between the acquisition value of that holding and the book value of the appropriate company's equity.

Indemnity - refers to compensation due to someone in order to annul or reduce a damage of a material nature, originated by total non-fulfilment, or deficient fulfilment of an obligation. It is also the name given to the amount paid by an insurer to the insured in the event of a claim.

Financial Instrument: Investment instruments including transferable securities, derivative financial instruments, money market instruments as well as any others considered as such.

Direct Investment - refers to an investment in which an investor resident in one economy makes an investment that gives control or a significant degree of influence over the management of an enterprise that is resident in another economy. Control or significant degree of influence should be understood as all investment equal to or greater than 10%.

Interest - Income paid by the issuer to the holders of debt investment products and which corresponds to the consideration for the credit granted for a given period. The amount of interest can be determined based on a variable rate (in which case the amount of interest depends on the evolution of an indexing factor) or on a fixed rate. The periodicity of payment is defined in each case, and may be annual, half-yearly, quarterly or other.

Interest in arrears - Interest produced by interest accrued in previous capitalisation periods.

Financial leasing - is the contract whereby one of the parties undertakes, for a consideration, to grant to the other the temporary enjoyment of a movable or immovable asset, acquired or built by indication of the latter and which the latter may purchase totally or partially within an agreed period of time, against payment of a price determined or determinable under the terms of the contract itself.

Capital Market - Market where financial instruments and securities that do not have the nature of short-term financial instruments are traded.

Money market - Market where financial instruments of a short-term nature are traded (i.e. typically with a maturity of less than one year). In contrast to the money market, in the capital market, financial instruments of a medium and long term nature are traded.

Bonds - Securities representing debt that entitle the holder to receive periodic interest payments during the loan's life and to repayment of the principal on maturity.

Convertible bonds - Bonds that allow, as a form of reimbursement, their conversion into shares of the issuing company or into another type of security, within the terms and conditions defined at the time of their issue.

Option - a contract between two parties whereby the buyer acquires, through the payment of a monetary consideration (called premium), the right to buy/sell to the other party the underlying asset during a certain future period (exercise period), at the price set in the contract (called exercise price).

Foreign Exchange Transaction - any act, business or transaction carried out between foreign exchange resident and non-resident person that may result in payment over or receipt from abroad.

Liabilities - are negative asset values, representing debts, obligations, commitments or liabilities of the economic agent.

Patents - is the legal title granted to protect an invention and which confers on its holder the exclusive right to exploit it.

Pension Plan - The pension plans are programmes that define the conditions in which the right to receive a pension is established, such as pre-retirement, retirement due to old age or disability or survivor's pension.

Premiums - A term used in various senses in the financial market, associated (in its most common sense) with the compensation that an agent has for taking some risk.

Reinvestment - operation whose objective is the incorporation of results (profits and dividends) in reserves or in the share capital of a company.

Resident - Refers to economic agents whose habitual residence or centre of economic interest is in the national territory. It is understood by habitual residence, national and foreign individuals resident in the country for at least one year as well as any form of representation of legal persons in the national territory.

Reinsurance - It is a contract in which the reinsurer undertakes to indemnify the insurance company (ceding) for damages that may occur as a result of its insurance policies. Operation by which the insurer, transfers to another, totally or partially, a risk assumed through the issue of a policy or a set of them. In this operation, the insurer tries to diminish its responsibilities in the acceptance of a risk considered excessive or dangerous, and cedes to another part of the responsibility and of the premium received.

Royalties" e "Copyright – É o pagamento pelo uso de propriedade intelectual e industrial.

Direct Insurance - Refers to transactions between insurance companies and the public.

Non-Life insurance - includes accident, health, life, aviation and other means of transport insurance; fire and other damage to property insurance, pecuniary loss insurance; general liability, and credit insurance.

Broker/dealer services - this is a contract whereby one party undertakes to the other to bring interested parties together and conclude business deals, without subordination and for a fee.

Custody Services - is the safekeeping and exercise of the rights of bonds and securities, deposited on behalf of investors, ensuring their property in the Financial Institutions. There are two types of custody: Fungible Custody, according to which, when the securities are withdrawn, they may not be the same as those deposited, although they have the same quantity, quality and kind; and Non-Fungible Custody, in which the securities withdrawn are exactly the same as those deposited.

Swap - A contractual instrument for the exchange of legal and/or financial positions or financial instruments, entered into bilaterally between two economic agents. They are concluded essentially at the level of rates, but may be at the level of any financial element.

Debt Security - are negotiable instruments that serve as evidence of a debt.

Equity Certificates - Equity certificates are securities that tend to be perpetual, entitling the holder to a remuneration with two components: a fixed and a variable one. Both the fixed and the variable remuneration are determined on a percentage of the nominal value of the equity security.

Seasonal or Frontier Worker - these are workers who move from their country of residence to another for their place of service.

Investment Fund Investment Unit - A financial instrument representing part of the equity of an investment fund. Investment units are the parts into which the equity of an investment fund is divided. The duration of the investment units should be equivalent to the duration of the fund.

Securities - Documents representing homogeneous legal situations, standardised, fungible among themselves and susceptible of being transmitted in the market.

Warrants - give the holder the right, but not the obligation, to buy or sell the underlying asset at a predetermined price within a specified period between the acquisition date and the maturity date.

