

## Uniform Bank Statements (UBS) for authorities

Version 1.0 – 21/5/2026

### 1. Introduction

This document specifies the Febelfin standard e-format for the history of bank statements (including balance) for payment and saving accounts as a response to an investigation request by competent authorities.

#### Conventions:

- CSV format
- Datafields separator: ;
- First line = labels
- M: Mandatory when relevant and available  
C: Conditional (when available and relevant for the use case)
- Leading zero's in numbers get deleted if the CSV file is opened in excel. Open the CSV file in a text editor (such as NotePad or WordPad) to see the real values
- Character encoding method: UTF-8
- If a request implies more than one account then the response includes in one or separate file(s) all the information about these accounts.
- Balance information begin of each booking day or at least begin of the start date.

## 2. Data fields

| Label-ColumnHeader           | Comments                                                               | M/C | Length    |
|------------------------------|------------------------------------------------------------------------|-----|-----------|
| Account-IBANOther            |                                                                        | M   | 12...16AN |
| Account-Name                 | (last) name of account holder(s)                                       | M   | ...35AN   |
| EntryReference               | Unique reference: internal reference number in bank or sequence number | M   | ...20AN   |
| Amount                       | Decimal separator: comma                                               | M   | ...20N    |
| Currency                     | ISO Code                                                               | M   | 3A        |
| CreditDebitIndicator         | C or D                                                                 | M   | 1A        |
| ExecutionDate                | DDMMYYYY                                                               | M   | 8N        |
| ExecutionTime                | hhmmss                                                                 | C   | 6N        |
| BankTransaction-Description  | Internal statement of account text                                     | M   | ...150AN  |
| CODACode                     | CODA family and transaction code                                       | M   | 4N        |
| Counterparty-BIC             |                                                                        | C   | 8..11AN   |
| Counterparty-IBANOther       |                                                                        | C   | ...35AN   |
| Counterparty-Name            |                                                                        | C   | ...35AN   |
| Counterparty-Address         |                                                                        | C   | ...140AN  |
| Counterparty-Country         | ISO code                                                               | C   | 2A        |
| RemittanceInformation        | Communication (C)<br>Other information (ATM/POS...) (C)                | C   | ...AN     |
| Balance-Amount               | Decimal separator: comma                                               | C   | ...20N    |
| Balance-Currency             | ISO Code                                                               | C   | 3A        |
| Balance-CreditDebitIndicator | C or D                                                                 | C   | 1A        |
| Balance-Date                 | DDMMYYYY                                                               | C   | 8N        |

CODA: Coded statement of accounts (Febelfin standard publication):

EN : [Febelfin banking standards for online banking | Febelfin](#) - annexe 2

NL : [Febelfin standaarden voor online bankieren | Febelfin](#) - bijlage 2

FR : [Les standards Febelfin pour la banque à distance | Febelfin annexe 2](#)