



Implementation Manual CNAB for Collection

FEBRABAN-240

Version-2.2.5

Customer Service Center

Call **3003-6299** (capitals and metropolitan areas) or **0800-777-6299** (other locations).
Service available **24 hours a day, 7 days a week**.

Customer Service (SAC)

Phone: 0800-772-2827

E-mail: SAC@BTGPACTUAL.COM

Ombudsman

Phone: 0800-722-0048

Service hours: Monday to Friday, from 9 AM to 6 PM (except holidays).

INDEX

1.	Objective	4
2.	Support Materials – Collection Implementation Kit	4
3.	Formatos e Layouts	4
3.1	FEBRABAN 240 Positions	4
3.1.2	Supported Segments	4
3.2	File Extension.....	6
3.3	CNAB Configuration: Collection.....	6
4.	Basic Settings for Banksliip.....	11
4.1	Barcode Configuration.....	11
4.2	Typable Line.....	11
4.3	Banksliip Masks	12
4.4	Calculations	13
4.4.1	Due Date Factor Calculation	13
4.4.2	Check Digit (DV) Calculation for the Typable Line	14
4.4.3	Check Digit (DV) Calculation for the Barcode	15
4.4.4	Check Digit (DV) Calculation for Our Number	16
4.5	Interest	18
4.5.1	Daily Interest	18

Customer Service Center

Call **3003-6299** (capitals and metropolitan areas) or **0800-777-6299** (other locations).
Service available **24 hours a day, 7 days a week**.

Customer Service (SAC)

Phone: 0800-772-2827
E-mail: SAC@BTGPACTUAL.COM

Ombudsman

Phone: 0800-722-0048
Service hours: Monday to Friday, from 9 AM to 6 PM (except holidays).

4.6	Bankslip Instructions and Messages.....	18
5.	Return File	19
5.1	D0 Return File	19
5.2	Segment Y-04.....	19

Customer Service Center

Call **3003-6299** (capitals and metropolitan areas) or **0800-777-6299** (other locations).
Service available **24 hours a day, 7 days a week**.

Customer Service (SAC)

Phone: 0800-772-2827

E-mail: SAC@BTGPACTUAL.COM

Ombudsman

Phone: 0800-722-0048

Service hours: Monday to Friday, from 9 AM to 6 PM (except holidays).

1. Objective

This material aims to demonstrate the main points to be observed and followed during the development and creation of CNAB Billing files for processing in the BTG Pactual Empresas environment.

By following the guidelines defined in this material (complete kit), you will be able to configure your inbound files so that they are successfully submitted and processed.

2. Support Materials – Collection Implementation Kit

Along with this document, we provide other files to assist in understanding the process, system configuration, and resolving potential issues.

For any other matters, please contact our Implementation Team via the email ImplantacaoEmpresas@btgpactual.com.

3. Formatos e Layouts

Our platform has been continuously evolving to support an increasing number of existing CNAB formats and layouts in the market, with the goal of enabling our clients to achieve rapid integration with minimal development effort. Currently, we support the layouts listed below:

3.1 FEBRABAN 240 Positions

Version 10.9, dated 10/14/2021 – Attached and sent

3.1.2 Supported Segments

Currently, among the segments listed in section 3.0 Service/Product, item 3.2 Billing, our system offers support as shown in the table below:

Customer Service Center

Call **3003-6299** (capitals and metropolitan areas) or **0800-777-6299** (other locations).
Service available **24 hours a day, 7 days a week**.

Customer Service (SAC)

Phone: 0800-772-2827
E-mail: SAC@BTGPACTUAL.COM

Ombudsman

Phone: 0800-722-0048
Service hours: Monday to Friday, from 9 AM to 6 PM (except holidays).

Collection - Inbound

Events	Segment (s)	Supported
<u>Entry of Titles</u> Title Registration for Collection	P, Q, R, S, Y	P, Q, R, S
<u>Instructions</u> Commands that the Beneficiary sends for it to take some action related to a Title	P, Q, R, Y	P, Q, R
<u>Changes</u> Commands that the Beneficiary sends to modify information of a Title	P, Q, R, Y	P, Q, R

3.1.3 Supported Inbound Movement Codes

As stated on page 147 of the FEBRABAN specification document, Type C004, Inbound file Movement Code, lists the possible transactions that can be performed through CNAB FEBRABAN 240. We support the inbound file movement codes listed in the table below:

Inbound Movement Code	Description
01	Entry of Titles
02	Request for Cancellation
06	Due Date Change
12	Change of Late Payment Interest
14	Change of Fine Amount/Percentage

Customer Service Center

Call **3003-6299** (capitals and metropolitan areas) or **0800-777-6299** (other locations).
Service available **24 hours a day, 7 days a week**.

Customer Service (SAC)

Phone: 0800-772-2827

E-mail: SAC@BTGPACTUAL.COM

Ombudsman

Phone: 0800-722-0048

Service hours: Monday to Friday, from 9 AM to 6 PM (except holidays).

16	Change of Discount Amount/Date
31	Change of Other Data
47	Change of the Title's Face Value

3.2 File Extension

To upload the file on the portal, its extension must be '.rem' or '.txt'. Files with other extensions will not be processed.

3.3 CNAB Configuration: Collection

If you do not have any CNAB product registered and wish to register for the first time, go to the CNAB Transmission tab, then click on "Configurar CNAB".

Customer Service Center

Call **3003-6299** (capitals and metropolitan areas) or **0800-777-6299** (other locations).
Service available **24 hours a day, 7 days a week**.

Customer Service (SAC)

Phone: 0800-772-2827
E-mail: SAC@BTGPACTUAL.COM

Ombudsman

Phone: 0800-722-0048
Service hours: Monday to Friday, from 9 AM to 6 PM (except holidays).

[Início](#) > [Arquivos e Transmissões](#) > [CNAB](#)

Você já pode começar a usar o CNAB BTG Empresas

O seu plano atual já oferece o CNAB BTG Empresas para facilitar seus pagamentos e recebimentos. Disponibilizamos os padrões mais usados no mercado.

[Vantagens de utilizar o CNAB >](#)



Siga nosso passo a passo para configurar seu CNAB

- 1 Baixe o kit de implantação e consulte os dados de configuração para entender os requisitos de utilização do nosso CNAB.
[Baixar kit de implantação](#) ↓
- 2 Realize toda a parametrização e configure sua estrutura (servidor/sistema) para que o arquivo CNAB seja gerado no padrão BTG.
[Consultar parâmetros](#) >
- 3 Clique em "Configurar CNAB", selecione o tipo do CNAB e configure do jeito que você preferir. Depois é só salvar o seu CNAB.
- 4 Em seguida, vá em "Envio de CNAB" para selecionar o arquivo configurado e enviar para validação na área de produção.

[Configurar CNAB](#)

Choose the option, "Configurar Cobrança".

[Início](#) > [Arquivos e Transmissões](#) > [Configurar CNAB](#)

Escolha o tipo de implantação do seu CNAB

Você pode selecionar apenas uma opção por configuração. Caso precise implantar outros tipos de CNAB, repita o processo utilizando o menu "Configurações", no ambiente de produção.

Pagamento

Você pode fazer diversos tipos de pagamentos em lote utilizando arquivos tipo CNAB para facilitar a sua rotina financeira.

[Configurar Pagamentos](#)

Cobrança

Faça cobranças em lote e aproveite o boleto com Qr Code para receber na hora, todos os dias da semana, pagamentos por Pix.

[Configurar Cobranças](#)

Extrato

Organize da maneira que preferir, em um único arquivo, a visualização das transações de débito e crédito da conta BTG Empresas.

[Configurar Extratos](#)

❗ Está com dúvidas ou dificuldades na implantação do seu CNAB?

Entre em contato com a nossa célula de implantação pelo email implantacaoempresas@btgpactual.com

[Voltar](#)

Customer Service Center

Call **3003-6299** (capitals and metropolitan areas) or **0800-777-6299** (other locations).
Service available **24 hours a day, 7 days a week**.

Customer Service (SAC)

Phone: 0800-772-2827

E-mail: SAC@BTGPACTUAL.COM

Ombudsman

Phone: 0800-722-0048

Service hours: Monday to Friday, from 9 AM to 6 PM (except holidays).

Fill in the Layout and Size fields correctly, and if you wish, add the name of the ERP System used.

🏠 Início > Arquivos e Transmissões > Configurar CNAB

Configurações: Cobrança

Insira os dados relacionados ao seu CNAB de cobrança.

*Layout	*Tamanho	Sistema ERP que você utiliza, se houver
Selecione o layout:	Selecione o tamanho:	
Escolha o padrão do arquivo.		Informação opcional

Boleto com Código de Barras + QR Code Pix

Aproveite para incluir um QR Code em seus boletos e utilize o Pix para receber mais rapidamente o valor das suas cobranças.

☐

Envio de cobranças

Para que as cobranças sejam enviadas por e-mail e SMS, os usuários devem estar cadastrados como contatos na plataforma. Para fazer essa gestão, acesse a área de Contatos, pelo menu.

☐ E-mail ☐ SMS

[Voltar](#) [Criar novo CNAB](#)

If you already have another CNAB product registered, go to the Settings tab, then click the “Configurar novo CNAB” button.

CNAB

Você pode enviar seus arquivos para produção ou fazer a gestão dos tipos de CNABs que serão transmitidos.

[↔ Envio de CNAB](#) [📄 Teste de CNAB](#) [⚙ Configurações](#) [⬇ Kits de implantação e parâmetros](#)

Confira todos os CNABs configurados e seus respectivos status

[Configurar novo CNAB +](#)

Extrato

Febraban - 240 posições

⚙

Customer Service Center

Call **3003-6299** (capitals and metropolitan areas) or **0800-777-6299** (other locations).
Service available **24 hours a day, 7 days a week**.

Customer Service (SAC)

Phone: 0800-772-2827

E-mail: SAC@BTGPACTUAL.COM

Ombudsman

Phone: 0800-722-0048

Service hours: Monday to Friday, from 9 AM to 6 PM (except holidays).

Choose the option, “Configurar Cobrança”.

[Início](#) > [Arquivos e Transmissões](#) > [Configurar CNAB](#)

Escolha o tipo de implantação do seu CNAB

Você pode selecionar apenas uma opção por configuração. Caso precise implantar outros tipos de CNAB, repita o processo utilizando o menu “Configurações”, no ambiente de produção.

Pagamento

Você pode fazer diversos tipos de pagamentos em lote utilizando arquivos tipo CNAB para facilitar a sua rotina financeira.

[Configurar Pagamentos](#)

Cobrança

Faça cobranças em lote e aproveite o boleto com Qr Code para receber na hora, todos os dias da semana, pagamentos por Pix.

[Configurar Cobranças](#)

Extrato

Organize da maneira que preferir, em um único arquivo, a visualização das transações de débito e crédito da conta BTG Empresas.

[Configurar Extratos](#)

❗ Está com dúvidas ou dificuldades na implantação do seu CNAB?

Entre em contato com a nossa célula de implantação pelo email implantacaoempresas@btgpactual.com

[Voltar](#)

Fill in the Layout and Size fields correctly, and if you wish, add the name of the ERP System used.

[Início](#) > [Arquivos e Transmissões](#) > [Configurar CNAB](#)

Configurações: Cobrança

Insira os dados relacionados ao seu CNAB de cobrança.

*Layout	*Tamanho	Sistema ERP que você utiliza, se houver
Selecione o layout:	Selecione o tamanho:	
Escolha o padrão do arquivo.		Informação opcional

Boleto com Código de Barras + QR Code Pix

Aproveite para incluir um QR Code em seus boletos e utilize o Pix para receber mais rapidamente o valor das suas cobranças.

☐

Envio de cobranças

Para que as cobranças sejam enviadas por e-mail e SMS, os usuários devem estar cadastrados como contatos na plataforma. Para fazer essa gestão, acesse a área de Contatos, pelo menu.

☐ E-mail ☐ SMS

[Voltar](#) [Retornar ao menu de Configurar CNAB](#)

Customer Service Center

Call **3003-6299** (capitals and metropolitan areas) or **0800-777-6299** (other locations).
Service available **24 hours a day, 7 days a week**.

Customer Service (SAC)

Phone: 0800-772-2827
E-mail: SAC@BTGPACTUAL.COM

Ombudsman

Phone: 0800-722-0048
Service hours: Monday to Friday, from 9 AM to 6 PM (except holidays).

If you already have a billing product registered, the Layout and Size selection fields will be locked for new registration.

🏠 Início > Arquivos e Transmissões > Configurar CNAB

Configurações: Cobrança

Insira os dados relacionados ao seu CNAB de cobrança.

⚠️ Você já possui um layout cadastrado, se deseja modificar, entre em contato com o suporte.

*Layout	*Tamanho	Sistema ERP que você utiliza, se houver
Febraban	240 posições	
Escolha o padrão do arquivo.		Informação opcional

Boleto com Código de Barras + QR Code Pix

Aproveite para incluir um QR Code em seus boletos e utilize o Pix para receber mais rapidamente o valor das suas cobranças.

☐

Envio de cobranças

Para que as cobranças sejam enviadas por e-mail e SMS, os usuários devem estar cadastrados como contatos na plataforma. Para fazer essa gestão, acesse a área de Contatos, pelo menu.

☐ E-mail ☐ SMS

[Voltar](#) [Salvar Configurações CNAB](#)

❓ Está com dúvidas ou dificuldades na implantação do seu CNAB?
Entre em contato com a nossa célula de Implantação pelo email implantacaoempresas@btgpactual.com

After registering the product, it will not be possible to edit the selected layout and size. The fields will be locked, and it will be necessary to open a support ticket via the email ImplantacaoEmpresas@btgpactual.com to analyze the possibility of making changes.

If you want the bankslip to be generated with a barcode + QRCode for PIX payment, you must select the option "Boleto com codigo de barras + PIX QRCode" before saving the configuration. This option can be changed after the Collection configuration has been created.

Customer Service Center

Call **3003-6299** (capitals and metropolitan areas) or **0800-777-6299** (other locations).
Service available **24 hours a day, 7 days a week**.

Customer Service (SAC)

Phone: 0800-772-2827
E-mail: SAC@BTGPACTUAL.COM

Ombudsman

Phone: 0800-722-0048
Service hours: Monday to Friday, from 9 AM to 6 PM (except holidays).

4. Basic Settings for Bankslip

For understanding the process of creating bankslips, some information about the creation of the barcode, mask, and check digits can be found in the following sections.

4.1 Barcode Configuration

POSITION	SIZE	CONTENT
1 A 3	3	BANK NUMBER
4	1	CURRENCY CODE - 9 FOR REAL
5	1	BARCODE CHECK DIGIT
6 A 9	4	DUE DATE FACTOR
10 A 19	10	AMOUNT (8 INTEGERS AND 2 DECIMALS)
20 A 23	4	AGENCY CODE (WIHTOUT CHECK DIGIT)
24 A 25	2	WALLET CODE
26 A 36	11	OUR NUMBER
37 A 43	7	BENEFICIARY ACCOUNT (WITHOUT CHECK DIGIT)
44	1	FIXED ZERO

1. WHERE THE OUR NUMBER EXCEEDS 11 DIGITS, ONLY THE RIGHTMOST 11 DIGITS SHALL BE USED; WHERE IT CONTAINS FEWER THAN 11 DIGITS, IT SHALL BE LEFT-PADDED WITH ZEROS. IN EITHER CASE, THE CHECK DIGIT MUST BE EXCLUDED.

4.2 Typable Line

The data in the typable line does not follow the same sequence as the barcode data. The numeric representation of the barcode is distributed across 5 fields, with the first 3 fields containing a Check Digit - CD (calculated using Modulus 10), and a single-space separator between each field. The fourth field displays, independently, the barcode check digit.

Customer Service Center

Call **3003-6299** (capitals and metropolitan areas) or **0800-777-6299** (other locations).
Service available **24 hours a day, 7 days a week**.

Customer Service (SAC)

Phone: 0800-772-2827
E-mail: SAC@BTGPACTUAL.COM

Ombudsman

Phone: 0800-722-0048
Service hours: Monday to Friday, from 9 AM to 6 PM (except holidays).

4.3 Bankslip Masks

Customer Service Center

Customer Service (SAC)

E-mail: SAC@BTGPACTUAL.COM

Service hours: Monday to Friday, from 9 AM to 6 PM (except holidays).

btg pactual empresas		208-1		20890.		95960000009000	
Local de pagamento						Vencimento 15/01/2024	
Beneficiário RAMON 1-78						Agência / Código Beneficiário 50 / 45	
Data do documento 27/07/2023		Nº documento 6016		Espécie doc. DM	Aceite N	Data processamento 27/07/2023	
Carteira / Nosso número 001/880030472762882-							
Uso do banco	C I P	Carteira 001	Espécie R\$	Quantidade	(x) Valor	(=) Valor documento R\$ 90,00	
Instruções (Texto de responsabilidade do beneficiário) FATURA DE 15/12/2023 ATE 15/01/2024						(-) Desconto / Abatimentos (-) Outras deduções (+) Mora / Multa (+) Outros acréscimos (=) Valor cobrado	
Pagador							
Código de Baixa							
Pagador / Avalista							
Autenticação mecânica - Ficha de Compensação							
Pague com o PIX CNPJ: Vencimento: 15/01/2024 Valor: R\$ 90,00							
Corte na linha pontilhada							

BTG PACTUAL BANKSLIP MASK EXAMPLE

4.4 Calculations

4.4.1 Due Date Factor Calculation

To ensure greater efficiency in the collection process, reduce the risks of improper use of self-service systems and human errors, it is mandatory to indicate the Due Date Factor in the barcode and in the typable line (except for proposal bankslips and credit card bankslips). The number of calendar days between the base date ("Fixed" on 10/07/1997) and the desired due date is calculated as follows:

TYPABLE LINE COMPOSITION

Customer Service Center

Call **3003-6299** (capitals and metropolitan areas) or **0800-777-6299** (other locations).
Service available **24 hours a day, 7 days a week**.

Customer Service (SAC)

Phone: 0800-772-2827
E-mail: SAC@BTGPACTUAL.COM

Ombudsman

Phone: 0800-722-0048
Service hours: Monday to Friday, from 9 AM to 6 PM (except holidays).

DUE DATE	BASE DATE	DUE DATE FACTOR
04/07/2000	07/10/1997	1001

A DATE X FACTOR correlation table is used, starting with factor "1000" corresponding to the due date 07/03/2000, adding "1" for each subsequent day to this factor.

DATE X FACTOR TABLE

FACTOR	DUE DATE
1000	03/07/2000
1001	04/07/2000
...	...
4789	17/11/2010
9999	21/02/2025
1000	22/02/2025*
1001	23/02/2025

BASE DATE

FROM 02/22/2025, THE FACTOR RETURNS TO "1000" ADDING "1" FOR EACH SUBSEQUENT DAY TO THIS FACTOR

4.4.2 Check Digit (DV) Calculation for the Typable Line

The numeric representation of the barcode is composed of five fields, with the first three secured by check digits calculated using modulus 10, as follows:

- Modulus 10 shall be used to calculate the check digit of the first 03 (three) fields of the typable line.
- The multipliers start with the number 2 (two), always from the right, alternating between 1 and 2.

Customer Service Center

Call **3003-6299** (capitals and metropolitan areas) or **0800-777-6299** (other locations).
Service available **24 hours a day, 7 days a week**.

Customer Service (SAC)

Phone: 0800-772-2827

E-mail: SAC@BTGPACTUAL.COM

Ombudsman

Phone: 0800-722-0048

Service hours: Monday to Friday, from 9 AM to 6 PM (except holidays).

- c) Multiply each digit that composes the number by its respective weight (Multiplier).
- d) If the result of the multiplication is greater than 9 (nine), the digits of the product must be added together until reduced to a single digit.
- e) Subtract the total determined in the previous item from the immediately higher ten.
- f) The result obtained will be the check digit of the number.
- g) If the result of the subtraction is equal to 10 (ten), the check digit will be equal to 0 (zero).

Example:

BARCODE 00193373700000001000500940144816060680935031

TYPABLE LINE COMPOSITION

FIELD 1	FIELD 2	FIELD 3	FIELD 4	FIELD 5
00190.5009	40144.816069	06809.350314	3	37370000000100

NOTE

FIELDS 4 AND 5 DO NOT HAVE A CHECK DIGIT, THEREFORE THEY ARE NOT PART OF THE CALCULATION METHODOLOGY

4.4.3 Check Digit (DV) Calculation for the Barcode

By BACEN definition, the 5th position of the barcode must mandatorily indicate the Barcode Check Digit, calculated using modulus 11, as follows:

- a) The barcode has 44 positions, including the check digit
- b) To calculate the check digit, consider 43 positions of the Barcode from positions 1 to 4 and from position 6 to 44
- c) Multiply each digit that composes the number by its respective multiplier (weight), starting from the 44th position and skipping the 5th position
- d) The multipliers (weights) range from 2 to 9
- e) The first digit from right to left must be multiplied by 2, the second by 3 and so on
- f) The results of the multiplications must be added together

Customer Service Center

Call **3003-6299** (capitals and metropolitan areas) or **0800-777-6299** (other locations).
Service available **24 hours a day, 7 days a week**.

Customer Service (SAC)

Phone: 0800-772-2827
E-mail: SAC@BTGPACTUAL.COM

Ombudsman

Phone: 0800-722-0048
Service hours: Monday to Friday, from 9 AM to 6 PM (except holidays).

- g) The sum total must be divided by 11
- h) The remainder of the division must be subtracted from 11
- i) If the result of the subtraction is
 - a. Equal to 0..... CD equal to 1
 - b. Equal to 10..... CD equal to 1
 - c. Equal to 11..... CD equal to 1
 - d. Different from 10 and 11 CD will be the digit itself, in the example case "3"

NOTE

UNDER NO CIRCUMSTANCES MAY THE DIGIT 0 (ZERO) BE USED IN THE FIFTH POSITION OF THE BARCODE

- j) The result of this calculation must be included in the 5th position of the barcode

4.4.4 Check Digit (DV) Calculation for Our Number

To calculate the check digit of the Our Number, unlike the use in the Barcode, we consider all digits contained in the informed Our Number. When it has fewer than 11 digits, it is necessary to fill the field with zeros on the left until completing 11 digits.

If the client does not define the Our Number, the BTG Pactual system will generate a number and return it in the return file.

NOTE

IF OUR NUMBER IS INFORMED IN THE CNAB INBOUND FILE, MAKE SURE NOT TO SEND THE CHECK DIGIT OF THE OUT NUMBER

Passos:

1. Concatenate the Portfolio Code field with the Our Number field
2. Reverse the sequence of the result from step 1
3. Apply to each digit of the sequence from step 2 a weight ranging from 2 to 7, restarting the factor after reaching the upper limit
4. Reverse the sequence of the result from step 1

Customer Service Center

Call **3003-6299** (capitals and metropolitan areas) or **0800-777-6299** (other locations).
Service available **24 hours a day, 7 days a week**.

Customer Service (SAC)

Phone: 0800-772-2827

E-mail: SAC@BTGPACTUAL.COM

Ombudsman

Phone: 0800-722-0048

Service hours: Monday to Friday, from 9 AM to 6 PM (except holidays).

5. Apply to each digit of the sequence from step 2 a weight ranging from 2 to 7, restarting the factor after reaching the upper limit
6. Add the products from the previous step
7. To the result of the sum from the previous step, we apply modulus 11, and according to its remainder, we apply the following rule:
 - a. IF the remainder is equal to 1, the CD will be P;
 - b. IF the remainder is 0, the CD will be 0;
 - c. OTHERWISE calculate $11 - \text{remainder}$, and the result will be the CD to be used;

EXAMPLE: PORTFOLIO 01 – OUR NUMBER 87319177389

DIGITS	0	1	8	7	3	1	9	1	7	7	3	8	9
INVERTED DIGITS	9	8	3	7	7	1	9	1	3	7	8	1	0
	x	x	x	x	x	x	x	x	x	x	x	x	x
RESULT	2	3	4	5	6	7	2	3	4	5	6	7	2

SUM OF PRODUCTS: $2 + 3 + 4 + 5 + 6 + 7 + 2 + 3 + 4 + 5 + 6 + 7 + 2 \Rightarrow 261$

MODULUS 11 ON THE SUM: $261 \% 11 \Rightarrow 3$

CHECK DIGIT TO BE USED $\Rightarrow 3$

NOTE

WHEN THE OUR NUMBER HAS MORE THAN 11 POSITIONS, THE CALCULATION TO BE PERFORMED REMAINS THE SAME, CONSIDERING ONLY ITS LAST 11 DIGITS. THE WEIGHT SEQUENCE CONTINUES AND THE APPLICATION OF MODULUS 11 AT THE END OF THE SUM IS MAINTAINED

Customer Service Center

Call **3003-6299** (capitals and metropolitan areas) or **0800-777-6299** (other locations).
Service available **24 hours a day, 7 days a week**.

Customer Service (SAC)

Phone: 0800-772-2827

E-mail: SAC@BTGPACTUAL.COM

Ombudsman

Phone: 0800-722-0048

Service hours: Monday to Friday, from 9 AM to 6 PM (except holidays).

4.5 Interest

4.5.1 Daily Interest

Daily interest does not consider only business days, but rather calendar days. The daily interest calculation follows the formula described below:

$$V_j = (V_b - V_{ab}) \cdot \left[\left(\frac{\left(\frac{i}{100} \right)}{30} \right) \cdot n_{dc} \right]$$

LEGEND

$V_j \Rightarrow$ CALCULATED INTEREST VALUE, CALCULATED TRUNCATED AT THE SECOND DECIMAL PLACE

$V_b \Rightarrow$ BANKSLIP AMOUNT (NOMINAL VALUE OF THE BANKSLIP)

$V_{ab} \Rightarrow$ BANKSLIP DISCOUNT AMOUNT

$i \Rightarrow$ INTEREST RATE, EXPRESSED PER MONTH, INFORMED WITH 2 DECIMAL PLACES

4.6 Bankslip Instructions and Messages

If the client wishes to include instructions and messages on the bankslip, Segment R and S must be used. In segment R, the instructions and messages must be specified in field 18.3R – Information 3 and in field 19.3R – Information 4. In Segment S, print type 3 is used by default, where the messages must be specified in fields 09.3S through 13.3S.

NOTE

SEGMENTS R AND S ARE OPTIONAL SEGMENTS, IN WHICH ONE IS INDEPENDENT OF THE OTHER. MESSAGES CAN BE SENT IN BOTH SEGMENT R AND SEGMENT S. THE MESSAGE PRINTED ON THE DOCUMENT CAN CONTAIN A MAXIMUM OF 280 CHARACTERS COVERING BOTH SEGMENTS.

Customer Service Center

Call **3003-6299** (capitals and metropolitan areas) or **0800-777-6299** (other locations).
Service available **24 hours a day, 7 days a week**.

Customer Service (SAC)

Phone: 0800-772-2827

E-mail: SAC@BTGPACTUAL.COM

Ombudsman

Phone: 0800-722-0048

Service hours: Monday to Friday, from 9 AM to 6 PM (except holidays).

5. Return File

5.1 D0 Return File

After sending an inbound file, a return file will be generated on the same day, which we call D0, thereby allowing you to review the operations in the inbound file. If the inbound file contains invalid data, the D0 return file enables identification of the operations that need to be corrected and resent for processing.

“Accepted” or “rejected” operations will be reported in the D0 return file. The next day’s return file will be generated exclusively with operations that have undergone some type of update.

NOTE

The D0 return file validates only the information related to the operations in the inbound file.

5.2 Segment Y-04

BTG provides the functionality to generate the return file with Bolepix data. This information is presented in Segment Y-04. To enable this functionality, you must contact the support team (the step-by-step Bolepix configuration is in item 3.3 of this manual).

After support enables Segment Y-04, Pix identification data are returned in the return file; we provide three populated fields: Pix Key Type, TXID, and QR Code Identification Code.

12.4Y	Identificação PIX	Tipo de Chave	Tipo de Chave PIX	81	81	1	-	Num		G103
12.4Y		ChavePIX/URL	Chave PIX / URL do QRCode	82	158	77	-	Alfa		G102
13.4Y		TXID	Código de Identificação do QR Code	159	193	35	-	Alfa		G102

NOTE

SEGMENT Y-04 IS ONLY AVAILABLE IN THE RETURN; IF INCLUDED IN THE INBOUND FILE, THE INFORMATION FROM THIS SEGMENT WILL BE DISREGARDED.

Customer Service Center

Call **3003-6299** (capitals and metropolitan areas) or **0800-777-6299** (other locations).
Service available **24 hours a day, 7 days a week**.

Customer Service (SAC)

Phone: 0800-772-2827

E-mail: SAC@BTGPACTUAL.COM

Ombudsman

Phone: 0800-722-0048

Service hours: Monday to Friday, from 9 AM to 6 PM (except holidays).