



# Electronic Statement Technical Specification Manual

Version 15.14 – out/2025

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## ELECTRONIC STATEMENT VERSIONS

| VERSION | DESCRIPTION  | RELEASE DATE<br>(DDMMAAAA) | IMPLEMENTATION<br>DATE<br>(DDMMAAAA) |
|---------|--|----------------------------|--------------------------------------|
| 15.0    | First version of the manual  | 05/06/2023                 | -                                    |
| 15.1    | Field update on E Record Type and increase in E Record Type size   | 04/08/2023                 | 16/01/2024                           |
| 15.2    | Update on table V - Payment Method   | 07/09/2023                 | 16/01/2024                           |
| 15.3    | Update on E Record Type, referring to the fields: <ul style="list-style-type: none"> <li>▪ <b>Posting type</b> - rule inclusion</li> <li>▪ <b>Payment method</b> - rule inclusion</li> <li>▪ <b>Reason for denial</b> - just a complement to the existing rule</li> <li>▪ <b>Capture Type</b> - inclusion of a new field</li> <li>▪ <b>Cielo Use</b> - size adjustment</li> </ul>  | 06/11/2023                 | 16/01/2024                           |
| 15.4    | Update on table V - Payment Method   | 01/12/2023                 | 16/01/2024                           |
| 15.5    | Update on the following tables: <ul style="list-style-type: none"> <li>▪ Table IV - Payment status</li> <li>▪ Table IX - Adjustment code</li> <li>▪ Table VIII - Capture type</li> </ul> Update to the 9 Record Type (trailer)   | 20/12/2023                 | 16/01/2024                           |
| 15.6.1  | Update on the following tables: <ul style="list-style-type: none"> <li>▪ Table V - Payment Method</li> <li>▪ Table II – Posting Types</li> </ul> Update on the Settlement Type field   | 29/02/2024                 | 15/04/2024                           |
| 15.7    | Inclusion of a new record type to demonstrate financial reserves   | 05/04/2024                 | 03/06/2024                           |
| 15.8    | Update on the demonstration rules of posting types related to receivable negotiations  | 05/04/2024                 | 02/07/2024                           |
| 15.8.1  | Complementary information regarding version 15.8   | 06/06/2024                 | 02/07/2024                           |
| 15.9    | Inclusion of new fields for Pix transaction demonstration<br><br>Inclusion of complementary rules in the following fields and tables: <ul style="list-style-type: none"> <li>▪ Updates in Record E, regarding the fields: <ul style="list-style-type: none"> <li>○ <b>Payment method</b> - rule complement</li> <li>○ <b>Batch number</b> - rule complement</li> <li>○ <b>Adjustment code</b> - rule complement</li> <li>○ <b>Bank agency</b> - data type change</li> </ul> </li> <li>▪ Table II – Posting types</li> <li>▪ Table IX - Adjustment code*</li> </ul> <i>*The update to Table IX becomes effective as of the manual publication date.</i> | 10/06/2024                 | 23/07/2024                           |
| 15.9.1  | Inclusion of a complement regarding repeating decimals in adjustments in the Demonstrations section<br><br>Increase in the size of the Cielo Use field in Record Type 8 - Pix<br><br>Updates in the following tables: <ul style="list-style-type: none"> <li>▪ Table VII – Sale channel</li> <li>▪ Table IX - Adjustment code<sup>1</sup></li> </ul> <i><sup>1</sup>The update to Table IX becomes effective as of the manual publication date.</i>  | 18/07/2024                 | 23/07/2024                           |

| VERSION | DESCRIPTION  | RELEASE DATE<br>(DDMMAAAA) | IMPLEMENTATION<br>DATE<br>(DDMMAAAA) |
|---------|--|----------------------------|--------------------------------------|
| 15.10   | Inclusion of additional data and adjustment table update <ul style="list-style-type: none"> <li>Record Type A – Effective rate percentage of the negotiation (CIELO15)</li> <li>Record Type B – Discounted amount (CIELO15)</li> <li>Record Type E – CPF/CNPJ document of the institution responsible for the negotiation (CIELO03 and CIELO04)</li> <li>Record Type E – Equalization of bank data between Record Types D and E (CIELO04)</li> <li>Inclusion of the code 0463 to table IX – Adjustment Code</li> </ul> | 09/09/2024                 | 24/10/2024                           |
| 15.11   | New fee pricing model <ul style="list-style-type: none"> <li>Adequacy in field 557 to 565 for inclusion of field "Pricing modality code"</li> <li>Inclusion of table XI – Pricing modality</li> </ul>  | 04/10/2024                 | 14/01/2025                           |
| 15.11.1 | Update on the implementation date of version V15.11  | 06/01/2025                 | 25/01/2025                           |
| 15.12   | Inclusion of the TX ID field in the Pix transactions statement   | 07/02/2025                 | 26/03/2025                           |
| 15.12.1 | Inclusion of New Payment Status  | 09/05/2025                 | 16/06/2025                           |
|         |  |                            |                                      |

## LATEST UPDATES

### Version 15.1 – Update on E Record Type

| CHANGE   | FROM  | TO   |
|--|---|--|
| Size increase  | 700 positions in the “E” register                   | 760 positions in the “E” register          |
| Inclusion “Banking domicile”                                       | Blanks in positions 653 to 682 of the “E” registers | Bank domicile data in positions 653 to 682 |
| Inclusion of the “ARN” field                                       | Blanks in positions 683 to 700 of the “E” registers | ARN data at positions 683 to 705           |
| Inclusion of the field “Cielo’s receivable negotiation identifier” | Inclusion of callsign in records “E”                | Position 706 of the “E” record type        |

### Version 15.2 - Update on table V - Payment Method

Inclusion of code “034” Visa debit currency converter in table V (Method of payment).

### Version 15.3 – Update on E Record Type

| CHANGE   | FROM   | TO  |
|--|--|---|
| Posting type - rule inclusion                              | Posting type – see table II  | Posting type – see table II<br>For rejected transactions, 00 will be displayed.   |
| Payment method - rule inclusion                            | Code that identifies the payment method – see Table V.   | Code that identifies the payment method – see Table V.<br>This field may be blank.  |
| Reason for denial - just a complement to the existing rule | If transaction is denied, it will be populated with the domains of table X.<br><br>Denied transactions are displayed only in the “03” files, other statements do not show transactions with this characteristic. | If transaction is denied, it will be populated with the domains of table X.<br>If the Denied transaction code field is equal to “N”, the “Reason for denial” field will be reported in blanks.<br>Denied transactions are displayed only in the “03” files, other statements do not show transactions with this characteristic. |
| Capture Type - inclusion of new field                      | -  | Code that identifies the Type of Capture – see VIII.<br>Capture type<br>This field may be blank.  |
| Cielo Use - size adjustment                                | Starting at position <b>707</b> to position 760, with size <b>54</b>   | Reduction of 2 positions to accommodate the new Capture Type field:<br>Starting at position <b>709</b> to position 760, with size <b>52</b>   |

### Version 15.2 - Update on table V - Payment Method

Inclusion of code “282 - Prepaid Amex Credit” to table V (Method of payment).



### Version 15.5 – Update on tables and the 9 Record Type

1. **Update table IV – Payment Status** - Inclusion of code “06 - Rejected by the bank”
2. **Update table IX – Adjustment code** - Inclusion of code “0065 - Collection/Return of incorrect collection of Cielo machine lease”
3. **Update table VIII – Capture type** – Update in descriptions and inclusion of new domains. Refer to the table VIII – Capture type
4. **Update Record 9 – Trailer** – Changes to the rules for the fields below:

| CHANGE   | FROM  | TO  |
|--|---|---|
| Net Amount of the sum of all records type "E" (*) – change the field name to <b>Net Amount of the sum of all records (*)</b>           | Net Amount of the sum of all records type "E"     | For Capture/Forecast files: Net Amount of the sum of all records type "E"<br>For Settlement/Payment files: Net Amount of the sum of all records type "D" + "8"<br>For Outstanding balance files: Net Amount of the sum of all records type "D"<br>For Cielo Receivables Negotiation (NRC) files: Not calculated, filled with zeros  |
| Signal Gross Amount of the sum of all records type "E" – change the field name to <b>Signal Gross Amount of the sum of all records</b> | -   | -   |
| Gross Amount of the sum of all records type "E" (*) change the field name to <b>Gross Amount of the sum of all records (*)</b>         | Gross Amount of the sum of all records type "E"   | For Capture/Forecast files: Gross Amount of the sum of all records type "E"<br>For Settlement/Payment files: Gross Amount of the sum of all records type "D" + "8"<br>For Outstanding balance files: Gross Amount of the sum of all records type "D"<br>For Cielo Receivables Negotiation (NRC) files: Not calculated, filled with zeros  |
| Sum net amount "amounts assigned" (*)  | Sum for all detail records with posting type "11" | For Capture/Forecast files: Net Amount of the sum of all records type "E" with posting type "11"<br>For Settlement/Payment files: Net Amount of the sum of all records type "D" with posting type "11"<br>For Outstanding balance files: Net Amount of the sum of all records type "D" with posting type "11"<br>For Cielo Receivables Negotiation (NRC) files: Not calculated, filled with zeros                   |
| Sum net amount "lien amounts" (*)  | Sum for all detail records with posting type "13" | For Capture/Forecast files: Net Amount of the sum of all records type "E" with posting type "13"<br>For Settlement/Payment files: Net Amount of the sum of all records type "D" with posting type "13"<br>For Outstanding balance files: Net Amount of the sum of all records type "D" with posting type "13"<br>For Cielo Receivables Negotiation (NRC) files: Amount deposited of the sum of all records type "C" |

### Version 15.6.1 – Update on tables V (Payment Method), II (Posting Type), and Type of settlement

1. Inclusion of new Voucher Elo product codes in table V - Payment Method:
  - “275 - Elo Multibenefit”
  - “278 - Elo Transport”
2. Inclusion of the Type of settlement “004 – Voucher” in records D and E
3. Inclusion of new Posting Type “42 – Voucher Sale” in table II - Posting Types

#### Version: 15.7 – Financial Reserve Demonstration

1. Changes to the CIELO03 Capture/Forecast file, in the topic FILE TYPOLOGY (FORMAT AND STRUCTURE)
2. Inclusion of the new type of Record R – Financial Reserve, in the topic RECORD TYPES AND STRUCTURE
3. Inclusion of the FINANCIAL RESERVE topic in the FINANCIAL CONCEPTS section

#### Version: 15.8 – Update on the demonstration rules of posting types related to receivable negotiations

Inclusion of the topic *Update on the demonstration rules of posting types related to receivable negotiations* in the section CONCILIATION THROUGH THE ELECTRONIC STATEMENT.

#### Version: 15.8.1 – (Complement) Update on the demonstration rules of posting types related to receivable negotiations

Update on the topic *Update on the demonstration rules of posting types related to receivable negotiations* in the section CONCILIATION THROUGH THE ELECTRONIC STATEMENT.

For the information filled in position 526 to 540 of Record Type E, a new code will be presented to add the reconciliation key for updates to the receivable negotiation posting types.

FROM:

| INI | END | SIZE | TYPE      | DESCRIPTION            | EDI MATCHES   |
|-----|-----|------|-----------|------------------------|---|
| 526 | 540 | 15   | Alpha/Num | Unique adjustment code | Identifies the grouping code of the settings. If posting type "01", "02" and "03", this field will show zeros |

TO

| INI | END | SIZE | TYPE      | DESCRIPTION  | EDI MATCHES  |
|-----|-----|------|-----------|--|--|
| 526 | 540 | 15   | Alpha/Num | Identifier of the effect of receivable negotiation | <p>Identifies the code for the effects of receivable negotiations to track amount updates, if any. It will be demonstrated for posting types greater than 10, except for 15, 16 and 42. For other posting types, it will be demonstrated with zeros.</p> <p>This field must be added to the negotiation record reconciliation key for possible updates: UR Key + Receivable Negotiation Code at the Brazilian Registration System + Card Scheme + Original payment date + <b>Identifier of the effect of receivable negotiation</b></p> <p>If the reconciliation key above is shown in the CIELO03 file, with the same code in the <b>Identifier of the effect of receivable negotiation</b> field, but with a different amount from the first record, it indicates that the negotiation was recalculated. Therefore, it is necessary to update the amount processed to <b>replace</b> it with the last amount received.</p> <p>On the other hand, if the reconciliation key above is demonstrated in the CIELO03 file, but the code in the <b>Identifier of the effect of receivable negotiation</b> field is different from the last processed amount, this indicates that the receivable negotiation changed. In this scenario, it is necessary to <b>add</b> the amount of this new record to the last value received.</p> |

#### Version: 15.9 – Addition of new fields for Pix transaction demonstration

- Inclusion of the NSU/DOC field with 8 positions (positions 62 to 67 will continue to be filled)
- Identifier of scheduled transfer for Pix sales
- Increase in the size of Record Type 8 from 250 to 400 positions
- Inclusion of the *Scheduled transfer service for Pix transactions* item in the topic RECONCILIATION THROUGH THE ELECTRONIC STATEMENT

The manual also highlighted additional information about the fields **Posting types**, **Payment method**, **Batch number**, **Adjustment code**, and data type in the **Bank agency** field.

| CHANGE  | FROM  | TO  |
|---|---|---|
| <b>Posting type</b> – exclusion of discontinued domains             | Posting type – see table II   | Exclusion of posting types “21”, “22”, “24”, “25”, “98”, and “99” in Table II   |
| <b>Payment method</b> – update on the rules for blank demonstration | Code that identifies the payment method – see Table V. This field may be blank.   | Code that identifies the payment method – see Table V. This field may be blank for posting types <b>other than</b> “01”, “02”, “03”, “06”, “07”, “08”, “09” and “42”  |
| <b>Batch number</b> – update on the rules for zero demonstration    | Sale summary number. Contain information for a group of sales made on a particular date. Batch/shipment number for transactions submitted via IATA (Airlines) or captures via EDI.  | Sale summary number. Contain information for a group of sales made on a particular date. Batch/shipment number for transactions submitted via IATA (Airlines) or captures via EDI. This field may be filled with zeros for posting types <b>other than</b> “01”, “02”, “03”, “06”, “07”, “08”, “09”, “10”, “42”. Data in this field should be processed as complementary information and not as a reconciliation key. |
| <b>Adjustment code</b> – inclusion of posting type “42”             | Identifies the detail regarding the adjustment conditioned to the “Posting Type” field – see Table IX. Not completed for postings type “01”, “02” and “03”, other types may prompt this field with blanks. For these cases, consider only the posting type code | Identifies the detail regarding the adjustment conditioned to the Posting Type field – see Table IX. Not completed for postings type “01”, “02”, “03”, and “42”. Other types may prompt this field with blanks. For these cases, consider only the posting type code.   |
| <b>Bank agency</b> – change in the data type                        | Num   | Alpha/Num   |

#### Version: 15.9.1 – General field updates and demonstrational details

- Inclusion of a section in Demonstrations for the **Calculation of repeating decimals in adjustments**
- Increase in the size of the Cielo Use field in Record Type 8 from 160 to 161 positions
- Update of table IX - Adjustment code
- Update of domain 09 in table VII - Sale channel for Toll

## Version: 15.10 – Inclusion of additional information in statements and equalization of bank data

- Inclusion of the 'Effective rate' field in the 'A' record of the CIELO15 files.

| INI | END | SIZE | TYPE      | DESCRIPTION                | EDI MATCHES   |
|-----|-----|------|-----------|----------------------------|---|
| 87  | 91  | 5    | Num       | Effective negotiation rate | Effective rate percentage for the negotiation (Field available for negotiations made from 01/10/2024, transactions prior to this date will be reported as zeros). |
| 92  | 250 | 159  | Alpha/Num | Cielo Use                  | Blanks. The size of this field may increase according to the need to add new information to the statements  |

- Inclusion of the 'Discount amount field in the 'B' record of the CIELO15 files

| INI | END | SIZE | TYPE      | DESCRIPTION            | EDI MATCHES  |
|-----|-----|------|-----------|------------------------|--|
| 127 | 127 | 1    | Alpha     | Signal Discount amount | "+" identifies credit amount<br>"-" identifies debit amount  |
| 128 | 140 | 13   | Num       | Discount amount (*)    | Discount amount  |
| 141 | 250 | 110  | Alpha/Num | Cielo Use              | Blanks. The size of this field may increase according to the need to add new information to the statements |

- Inclusion of the 'Negotiator's CPF/CNPJ' field in the 'E' record of the CIELO03 and CIELO04 files.

| INI | END | SIZE | TYPE      | DESCRIPTION                | EDI MATCHES  |
|-----|-----|------|-----------|----------------------------|--|
| 709 | 722 | 14   | Alpha/num | CPF/CNPJ of the negotiator | Identifies the CPF/CNPJ of the institution that carried out the negotiation of receivables.                |
| 723 | 760 | 38   | Alpha/num | Cielo Use                  | Blanks. The size of this field may increase according to the need to add new information to the statements |

- Equalization of bank data between 'D' and 'E' records for CIELO04 files

For scenarios where there is a change/update of the bank data between the information first provided in the CIELO03 files and the effective settlement data presented in the CIELO04 files, until version 15.9.1, the E Record Type presented the original bank data from the forecast. As from version 15.10 the E Record Type will present the updated bank data, if applicable.

- Inclusion of adjustment code in table IX

Inclusion of adjustment '0463' in the adjustment table (Renova Fácil service charge/return consumption).

Inclusion of adjustment '0469' in the adjustment table (Transfer/refund Visa non-tokenization fee).

### Version: 15.11 – Structure Adjustment for Rate Pricing Model Statement

- Tuning of data statement in the field

| INI | FIM | TAM | TIPO      | DESCRIÇÃO               | CONSISTÊNCIAS EDI  |
|-----|-----|-----|-----------|-------------------------|--|
| 557 | 560 | 4   | Num       | Use Cielo               | Zeros. Field reserved for Cielo use (Can be used in the future)                    |
| 561 | 565 | 5   | Alpha/num | Rate Pricing Model Code | This code identifies the pricing model used for the transaction. Validate Table XI |

- Inclusion of Table XI – Type of pricing

### Version: 15.11.1 – Update on the implementation date of version V15.11

Adjustment to the implementation date of version V15.11 from 01/15/2025 to 01/28/2025.

### Version: 15.12 – Addition of a new field for displaying Pix transaction

- Inclusion of the TX ID field

| INI | FIM | TAM | TIPO      | DESCRIÇÃO                        | CONSISTÊNCIAS EDI  |
|-----|-----|-----|-----------|----------------------------------|--|
| 239 | 239 | 1   | Alpha     | Identifier of scheduled transfer | Identifier of transfer at pre-defined times from the Cielo account to the merchant's main account:<br>"S" - Has scheduled transfer service<br>"N" - Does not have scheduled transfer service |
| 240 | 275 | 36  | Alpha/Num | TX ID                            | Identification code for Pix transactions   |
| 276 | 400 | 125 | Alpha/Num | Cielo Use                        | Blanks. The size of this field may increase according to the need to add new information to the statements.  |

### Version: 15.13 – Account debits demonstration + Pix automatic

- Inclusion of payment status 45 in table IV for demonstration of account debit settlements
- Inclusion of ID for demonstration of recurring transactions in Pix in type 8 records

| INI | FIM | TAM | TIPO      | DESCRIÇÃO     | CONSISTÊNCIAS EDI  |
|-----|-----|-----|-----------|---------------|--|
| 240 | 275 | 36  | Alpha/Num | TX ID         | Identification code for Pix transactions   |
| 276 | 311 | 36  | Alpha/Num | Recurrence ID | Recurrence code for Pix transactions<br>For Pix transactions without a recurrence plan, this field will be left blank<br>Note: Field available for transactions starting from 06/17. |
| 312 | 400 | 89  | Alpha/Num | Cielo Use     | Blanks. The size of this field may increase according to the need to add new information to the statements.  |

### Version: 15.14 – Improvements in Pix Transaction Reporting

Inclusion of a new settlement tracking field for Pix transactions (**Deployment on 10/14/2025**)

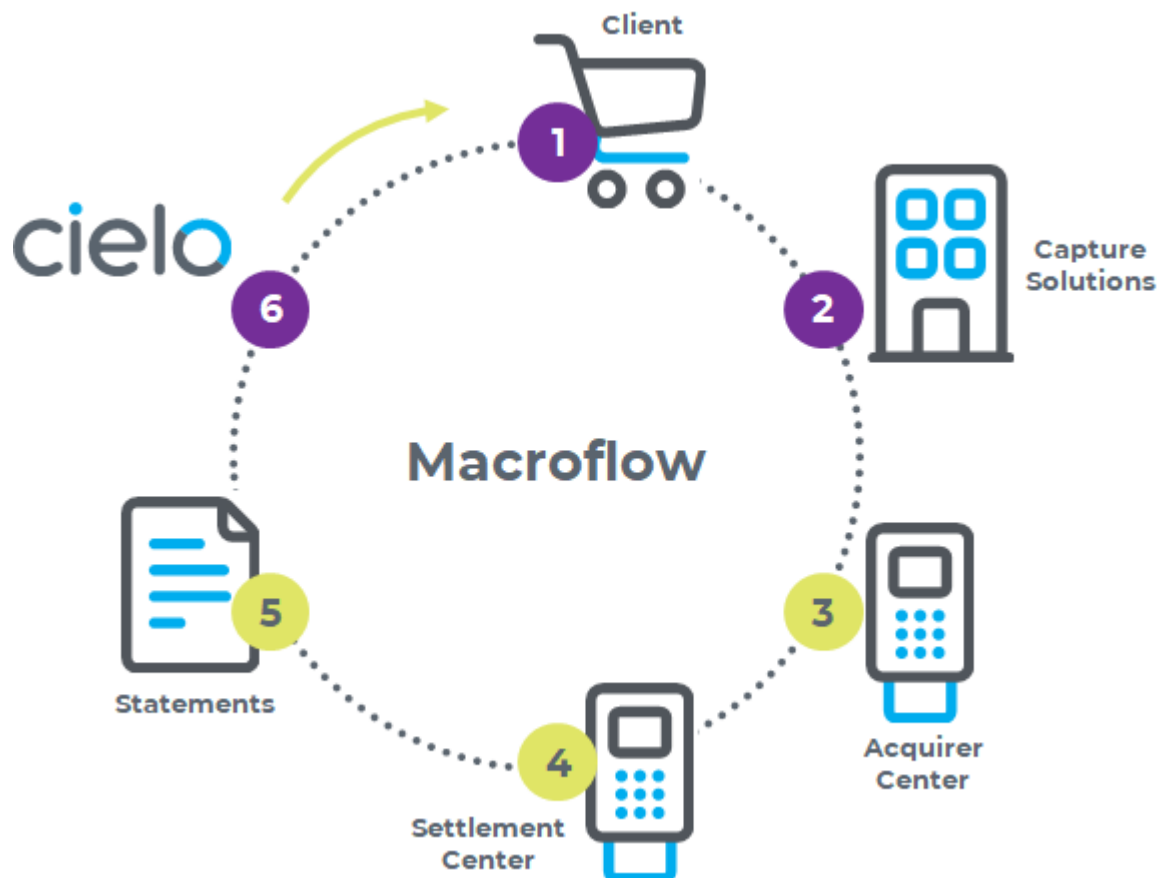
| INI | END | SIZE | TYPE      | DESCRIPTION    | EDI MATCHES  |
|-----|-----|------|-----------|----------------|--|
| 312 | 347 | 36   | Alpha/Num | Pix Payment ID | Field exclusive for clients with Automatic Transfers (TA) and Scheduled Transfers (TP).<br><br>Records with the field 'Transfer Status to Payment Account' equal to 'S' will be shown with this field blank. |
| 348 | 400 | 53   | Alpha/Num | Cielo Use      | Blanks. The size of this field may increase according to the need to add new information to the statements.  |

Generation of CIELO16 files exclusively for Pix transactions (**Deployment on 01/13/2026**)

| CODE | DESCRIPTION                             |
|------|---|
| 03   | Capture/Forecast                        |
| 04   | Settlement/Payment                      |
| 09   | Outstanding balance                     |
| 15   | Cielo Receivables Negotiation (NRC)     |
| 16   | Pix (Available from <b>01/13/2026</b> ) |

## PRODUCT DESCRIPTION

The Electronic Statement is a product made available by Cielo to customers who need automation in the sale reconciliation process. In it, transaction data regarding sales and payments processed by Cielo are transmitted in a standardized way without any manual interference through a SFG (Sterling File Gateway) channel, making information traffic more agile and secure. Find below how it works:



### Key benefits

- ✓ Allows for automated accounting and financial reconciliation
- ✓ Provides greater agility and operational efficiency
- ✓ Enables integration with commercial sales automation
- ✓ Generates security in the receipt of information
- ✓ Specialized customer service channel

## FILE TYPOLOGY (FORMAT AND STRUCTURE)

This section presents the types of files made available by Cielo, their characteristics and structure and the purpose of use.

| FILE TYPE   | INFORMATION  | STRUCTURE  | PURPOSE   |
|---|--|--|---|
| <b>CIELO03</b><br>Capture/Forecast                    | <ul style="list-style-type: none"> <li>Demonstrates sales and adjustments processed by Cielo on T-1 (according to the <b>Posting Date</b><sup>3</sup> field)</li> <li>Demonstrates the entire settlement plan for installment transactions</li> <li>Presents values referring to the financial reserve</li> <li>Presents update on the forecast amounts related to the financial reserve and receivable negotiation (posting types 11, 13, 14, 23, 36, 37, 38, 39, and 40)</li> </ul> <p><b>Note:</b> the demonstration of receivable assignments negotiated with third parties only occurs whether Cielo receives the negotiation data from the Receivable Registration Institutions, which must receive them from the institutions responsible for the negotiations.</p> | <p><b>0</b> - Header<br/> <b>E</b> - Posting type detail (analytical UR)<br/> <b>R</b> - Financial Reserve<br/> <b>9</b> - Trailer</p> <p><b>Note:</b> the R Record Type (Financial Reserve) is only demonstrated whether there is a reserve applied by Cielo on the merchant's receivables, as well as the respective reserve amounts are updated by Cielo's discretion.</p> <p><b>Note:</b> Record Type E in CIELO03 file includes individual records for each installment/negotiation</p> | <p>Check whether all sales and adjustments have been received and scheduled for settlement.</p> <p>Inform the amounts related to the financial reserve.</p> <p>Update the forecast amounts related to the financial reserve and receivable negotiation posting types.</p> |
| <b>CIELO04</b><br>Settlement/Payment                  | <ul style="list-style-type: none"> <li>Amounts paid and cleared to the customer's bank account on T+0</li> <li>Details the URs settled and adjustments cleared on T+0</li> </ul>   | <p><b>0</b> - Header<br/> <b>D</b> - Schedule UR<br/> <b>E</b> - Posting type detail (analytical UR)<br/> <b>9</b> - Trailer</p> <p><b>Note:</b> the "D" and "E" Record Types are linked by the posting type and the UR key.</p> <p><b>Note:</b> Record Type E in CIELO04 file for installment sales only demonstrates the installment released for settlement</p>   | <p>Check the source of the payment received (type of sale, Card Scheme and merchant that made the sale).</p>  |
| <b>CIELO09</b><br>Outstanding balance                 | <ul style="list-style-type: none"> <li>Receivable amounts processed by Cielo not yet settled for the transactions captured up to the last day of the previous month.</li> </ul> <p><b>Note:</b> the file is sent on the 1st day of every month.</p>  | <p><b>0</b> - Header<br/> <b>D</b> - Schedule UR<br/> <b>9</b> - Trailer</p>   | <p>Check receivables forecast. Should not be used for transaction reconciliation purposes.</p>  |
| <b>CIELO15</b><br>Cielo Receivables Negotiation (NRC) | <ul style="list-style-type: none"> <li>Demonstrates the negotiations of receivables (settlement anticipation) carried out with Cielo on T-1, both with Cielo's receivables and those resulting from transactions processed by other PSPs.</li> <li>Anticipations with Cielo's receivables shown in the B Type Records will generate respective E Type Records in the CIELO03 identified as posting type 11, maintaining the same negotiation number.</li> </ul>  | <p><b>0</b> - Header<br/> <b>A</b> - Receivables Trading Summary<br/> <b>B</b> - Receivables Trading Detail<br/> <b>C</b> - Receiving Account<br/> <b>9</b> - Trailer</p> <p><b>Note:</b> the above records are ordered at the negotiation level<sup>1</sup>.</p>  | <p>Check negotiations that were carried out with Cielo.</p>   |
| <b>CIELO16</b><br>Pix                                 | <ul style="list-style-type: none"> <li>Details of the Pix transactions sent for settlement on the day prior to the file submission</li> </ul>  | <p><b>0</b> - Header<br/> <b>8</b> - Pix Transaction Detail<br/> <b>9</b> - Trailer</p>  | <p>Verify the payment statement of Pix transactions processed through Cielo.</p>  |

<sup>1</sup> Negotiation code that identifies the anticipation

<sup>3</sup> The field Date of sale was labeled as Posting Date as of version 15.9. There has not been any change in the field rule, only naming.



## RECORD TYPES AND STRUCTURE

This section presents the structure of the record types generated in the files and the concept applied to each transaction. Record type is understood as the type of data shown in the statement, identified by the first digit of each line listed on the file.

| RECORD TYPE | DESCRIPTION                         | OVERVIEW   |
|-------------|-------------------------------------|--|
| 0           | Header                              | It shows details about the period contemplated in the statement, type of transaction, statement array and file version.  |
| D           | Schedule UR                         | Shows general information regarding the settlement of values, such as payment status, resubmission codes, among others at the UR level (Due date, Card Scheme, CNPJ, type of settlement and product).  |
| E           | Posting type detail (analytical UR) | Shows transactional data from captured and settled URs.<br>For sale transactions, it details records at the authorization level, NSU, TID, installment and date of payment/forecast.<br>For receivable negotiation records, it shows data regarding negotiated amounts such as negotiation number and due dates.<br><br>To link between type "D" and "E" records, use information listed in the "UR Key" and "Posting type" fields listed in both records. |
| 8           | Pix transaction detail              | Displays the transactions sent for settlement in the Pix mode, whether for the Cielo account or the merchant's main account.<br>The demonstration of data in this record is conditioned to the fields "Automatic transfer identifier" and "Status of transfer to payment account".<br><br>For more details, consult the corresponding fields in the section "IV. Record 8 – Pix Transaction Detail".   |
| A           | Summary of receivables negotiations | Shows the negotiations that have been carried out with Cielo, whether for the transactions captured at Cielo or processed by other PSPs. Demonstration at the negotiation level.   |
| B           | Receivables negotiation detail      | Shows the negotiations that have been carried out with Cielo, whether for the transactions captured at Cielo or in the market. Demonstration at negotiated UR and CNPJ level.  |
| C           | Receivables negotiation account     | Presents the merchant's bank account where the negotiation amounts were settled.   |
| R           | Financial reserve                   | Informational record presenting the amounts related to the Financial Reserve, in accordance with the Brazilian Central Bank Resolution No. 264 of 11/25/2022, as well as any of its updates. This record type demonstration may vary according to the merchant.  |
| 9           | Trailer                             | File totalizer record.   |

## I. Record Type 0 – Header

Identifies the header of each file by electronic statement array\*.

| INI | END | SIZE | TYPE      | DESCRIPTION      | EDI MATCHES  |
|-----|-----|------|-----------|------------------|--|
| 1   | 1   | 1    | Alpha/Num | Record Type      | If "0", it identifies the type of record header (beginning of file)  |
| 2   | 11  | 10   | Num       | Main Merchant    | Electronic statement main merchant code  |
| 12  | 19  | 8    | Num       | Processing date  | YYYYMMDD – date the file was generated.  |
| 20  | 27  | 8    | Num       | Initial period   | YYYYMMDD – initial period.   |
| 28  | 35  | 8    | Num       | Final period     | YYYYMMDD – final period.   |
| 36  | 42  | 7    | Num       | Sequence         | Sequential file number. In cases of reprocessing, this data will be sent as 9999999. This field is increasing and can be used to control the processing sequence of the daily files. |
| 43  | 47  | 5    | Alpha     | PSP Company      | Cielo  |
| 48  | 49  | 2    | Num       | Statement option | See Table I.   |
| 50  | 50  | 1    | Alpha     | Transmissions    | "I" – Cielo.   |
| 51  | 70  | 20   | Alpha/Num | File Mailbox     | File Mailbox.  |
| 71  | 73  | 3    | Num       | Layout Version   | "015".   |
| 74  | 250 | 177  | Alpha/Num | Cielo Use        | Blanks.<br>The size of this field may increase according to the need to add new information to the statements.   |

(\*) Grouping available by CNPJ root.

## II. Record Type D – Schedule UR

Demonstrates settled URs according to the Brazilian Registration System

| INI | END | SIZE | TYPE      | DESCRIPTION                    | EDI MATCHES   |
|-----|-----|------|-----------|--------------------------------|---|
| 1   | 1   | 1    | Alpha/Num | Record Type                    | If "D", it identifies the type of Schedule UR record (shown only in files "04" and "09")  |
| 2   | 11  | 10   | Num       | Submitting merchant            | Number of merchant and/or branch where the sale or adjustment was made  |
| 12  | 25  | 14   | Num       | CPF/CNPJ holder                | CPF/CNPJ of the credit holder   |
| 26  | 39  | 14   | Num       | CPF/CNPJ of transaction holder | CPF/CNPJ of transaction holder, corresponding to the merchant where the transaction/adjustment was processed  |
| 40  | 53  | 14   | Num       | Receiving CPF/CNPJ             | CPF/CNPJ of the merchant that received the settlement   |
| 54  | 56  | 3    | Num       | Card Scheme                    | Card Scheme Code – see table III  |
| 57  | 59  | 3    | Num       | Type of settlement             | "000" – unidentified<br>"001" – debit<br>"002" – credit<br>"004" – voucher<br><br><b>Note:</b> this field does not indicate the nature of the posting type (positive or negative) but rather the type of settlement of the amounts according to the arrangement defined in the URs. Scenarios with settlement type "000" may occur in situations where open debits are negotiated with Cielo to send collection to bank account |
| 60  | 69  | 10   | Num       | Payment array                  | For non-centralized payment scenarios, the merchant associated with the capture of the transaction/adjustment is shown  |
| 70  | 71  | 2    | Num       | Payment status                 | Indicates payment status – see table IV   |
| 72  | 72  | 1    | Alpha     | Gross value sign               | "+" identifies credit amount<br>"-" identifies debit amount   |
| 73  | 85  | 13   | Num       | Gross amount (*)               | Sum of the sale/adjustment amounts of the UR  |
| 86  | 86  | 1    | Alpha     | Administrative fee sign        | "+" identifies debit amount<br>"-" identifies credit amount   |
| 87  | 99  | 13   | Num       | Administrative fee amount (*)  | Administrative fee amount discounted from sales   |
| 100 | 100 | 1    | Alpha     | Net amount signal              | "+" identifies credit amount<br>"-" identifies debit amount   |
| 101 | 113 | 13   | Num       | Net amount (*)                 | Sales amount minus administrative fee amount  |
| 114 | 117 | 4    | Num       | Bank                           | Code of the bank in which the amounts were settled  |
| 118 | 122 | 5    | Alpha/Num | Bank agency                    | Code of the bank agency in which the amounts were settled   |
| 123 | 142 | 20   | Alpha/Num | Account                        | Account in which the amounts were settled   |
| 143 | 143 | 1    | Alpha/Num | Account digit                  | Digit of the account in which the amounts were settled  |
| 144 | 149 | 6    | Num       | Number of UR postings          | Number of postings (E records) grouped in the UR  |

| INI | END | SIZE | TYPE      | DESCRIPTION                  | EDI MATCHES   |
|-----|-----|------|-----------|------------------------------|---|
| 150 | 151 | 2    | Num       | Posting type                 | Type of posting of the transaction grouped in the UR – see table II   |
| 152 | 251 | 100  | Alpha/Num | UR Key                       | Value grouping key.<br>It is recommended to use this key grouped with "Posting type" to track the <u>settlement lifecycle</u> .   |
| 252 | 253 | 2    | Num       | Original posting type        | Original posting type – see table II<br>If the UR has no modification between capture and settlement, this field will be submitted with "00"  |
| 254 | 254 | 1    | Num       | Receivable anticipation type | "0" - Normal Transaction<br>"1" - Pre-paid Transaction<br>"2" - Assigned Transaction<br>" " – Unidentified<br><br>Field available for postings 29 and 31 (see table II)<br><br><b>Note:</b> identifier used only for receivable anticipations carried out before June 7, 2021. The ones negotiated after June 7, 2021 are identified through the posting types 11, 13 and 14, as per table II |
| 255 | 263 | 9    | Num       | Receivable anticipation code | Identifies the receivable anticipation code for posting types 29 and 31<br><br><b>Note:</b> identifier used only for receivable anticipations carried out before June 7, 2021   |
| 264 | 267 | 4    | Num       | Receivable anticipation fee  | Average rate negotiated for the receivable anticipation for posting types 29 and 31<br><br><b>Note:</b> identifier used only for receivable anticipations carried out before June 7, 2021   |
| 268 | 275 | 8    | Num       | Payment date                 | DDMMYYYY – Payment date (forecast date for files "09") of the UR. At reprocessing, it can be updated after the transaction/adjustment has been processed  |
| 276 | 283 | 8    | Num       | Bank submission date         | DDMMYYYY – Date payment is submitted to the bank. In reprocessing, it can be updated after transaction processing or adjustment. For amounts not yet submitted, "01011001" is shown   |
| 284 | 291 | 8    | Num       | Original due date            | DDMMYYYY – Original due date<br>Static field.   |
| 292 | 301 | 10   | Num       | Payment merchant number      | Number of merchant that received the credit/debit   |
| 302 | 302 | 1    | Alpha/Num | Pending posting code         | Identifies debtor URs awaiting clearing/write-off<br><br>"S" – Yes<br>"N" – No  |
| 303 | 303 | 1    | Alpha/Num | Payment resubmission code    | Identifies URs with settlement resubmitted for credit/debit<br><br>"S" – Yes<br>"N" – No<br><br>For records with the "S" code it is necessary to always consider the last submission, overlapping the previously received records   |

| INI | END | SIZE | TYPE      | DESCRIPTION              | EDI MATCHES   |
|-----|-----|------|-----------|--------------------------|---|
| 304 | 304 | 1    | Alpha/Num | Lien negotiation code    | Identifies URs that were negotiated with guarantees associated with credit negotiations (liens)<br><br>"S" – Yes<br>"N" – No  |
| 305 | 318 | 14   | Num       | CPF/CNPJ of negotiator   | Identifies the CPF/CNPJ of the financial institution that carried out the receivable negotiation  |
| 319 | 319 | 1    | Alpha/Num | Outstanding balance code | This field is only completed for files type "09" (see table I)<br><br>"D" debit balance<br>"R" revolving balance<br>"P" balance in installments<br>" " for files other than "09"<br><br>Used to consolidate amounts according to due dates <sup>2</sup> |
| 320 | 400 | 81   | Alpha/Num | Cielo Use                | Blanks. The size of this field may increase according to the need to add new information to the statements  |

(\*) Should be considered as having two decimal places, without commas, periods, or any other character.

<sup>2</sup> See details in the section "Balance/Circularization Letter" (PDF)

### III. Record Type E – Posting type detail (analytical UR)

Shows capture/settlement transactions for sales, adjustments, and receivable negotiations.

| INI | END | SIZE | TYPE      | DESCRIPTION   | EDI MATCHES  |
|-----|-----|------|-----------|---|--|
| 1   | 1   | 1    | Alpha/Num | Record Type   | If "E", it identifies analytical transaction of the UR   |
| 2   | 11  | 10   | Num       | Submitting merchant   | Number of merchant that made the sale/adjustment   |
| 12  | 14  | 3    | Num       | Settlement Card Scheme  | Card Scheme Code – see table III<br>Card Scheme that received the settlement of the amount in account  |
| 15  | 17  | 3    | Num       | Type of settlement  | "000" – unidentified<br>"001" – debit<br>"002" – credit<br>"004" – Voucher   |
| 18  | 19  | 2    | Num       | Installment   | For installment sale (posting type "03"), it will be formatted with the number of the installment that being released (for other postings, it is shown with zeros)   |
| 20  | 21  | 2    | Num       | Total number of installments  | Total number of installments of sale (for posting type other than "03", zeros are shown)   |
| 22  | 27  | 6    | Alpha/Num | Authorization code  | Transaction authorization code. This number is not unique and can be repeated. For the purpose of reconciliation, it must be combined with other fields such as card number, authorization, date of sale, amount and UR key  |
| 28  | 29  | 2    | Num       | Posting type  | Posting type – see table II  |
| 30  | 129 | 100  | Alpha/Num | UR Key  | Value grouping key.<br>It is suggested to use this grouped key plus "Posting Type" to track the settlement cycle of the amounts  |
| 130 | 151 | 22   | Alpha/Num | Received transaction code<br><br>Or<br>Receivable Negotiation Code at the Brazilian Registration System | Tracking code generated for the capture of the transaction/adjustment. For receivable negotiation postings (11, 13 and 14) this field will demonstrate the code registered at the Brazilian Registration System. For anticipations made with Cielo, this data corresponds to the field "Anticipation Code" of the A Record Type.<br><br>Indicated as a reconciliation key.<br>Also used as a coexistence key between version 14 and 15 of the electronic statement. For more details, see section <a href="#">"Keys to coexistence between versions"</a> |
| 152 | 155 | 4    | Num       | Adjustment code   | Identifies the detail regarding the adjustment conditioned to the Posting Type field – see Table IX. Not completed for postings type "01", "02", "03", and "42". Other types may prompt this field with blanks. For these cases, consider only the posting type code.  |
| 156 | 158 | 3    | Num       | Payment method  | Code that identifies the payment method – see Table V. This field may be blank for posting types <b>other than</b> "01", "02", "03", "06", "07", "08", "09" and "42"   |
| 159 | 159 | 1    | Alpha/Num | Cielo Promo Code  | Cielo Promo Product Identifier = "S". Identifies that the sale participated in a campaign on the Promotional Platform<br><br>"S" – Yes, it has Cielo Promo<br>"N" – Does not have Cielo Promo  |

| INI | END | SIZE | TYPE      | DESCRIPTION                              | EDI MATCHES  |
|-----|-----|------|-----------|--|--|
| 160 | 160 | 1    | Alpha/Num | DCC Code                                 | "S" – Transaction processed with currency converter<br>"N" – Transaction without currency converter processing   |
| 161 | 161 | 1    | Alpha/Num | Minimum commission code                  | "S" – Transaction with minimum fee<br>"N" – Transaction with no minimum fee  |
| 162 | 162 | 1    | Alpha/Num | Recebimento Automático (T+1 or T+2) code | "S" – Yes, it has Recebimento Automático<br>"N" – Does not have Recebimento Automático   |
| 163 | 163 | 1    | Alpha/Num | Zero rate code                           | "S" – Yes, it has zero rate<br>"N" – It does not have zero rate  |
| 164 | 164 | 1    | Alpha/Num | Denied transaction code                  | "S" – Denied transaction<br>"N" – Approved transaction<br><br>If "N", the field "Reason for denial" will be left blank<br>Currently, they are not shown on electronic statements.  |
| 165 | 165 | 1    | Alpha/Num | Late sale code                           | "S" – Transaction with late capture<br>"N" – Transaction captured on the original processing date  |
| 166 | 171 | 6    | Num       | Card BIN                                 | First 6 digits of the card that made the purchase  |
| 172 | 175 | 4    | Num       | Card number                              | Last 4 digits of the card that made the purchase   |
| 176 | 181 | 6    | Num       | NSU/DOC                                  | Sequential number, also known as DOC (document number). Identifies the transaction on the day it was performed. This number is not unique and can be repeated. If the sale has been reprocessed, the NSU can be changed                              |
| 182 | 191 | 10   | Num       | Invoice number                           | Invoice number for merchants that capture this information (when not available, it will be formatted with zeros)   |
| 192 | 211 | 20   | Alpha/Num | TID                                      | Identification of e-commerce transaction   |
| 212 | 231 | 20   | Alpha/Num | Order/Reference Code                     | Order reference or code entered in an e-commerce transaction. When not available, it will be formatted with blanks. For retries, a random code can be generated when capturing the transaction (for more details, contact the Cielo e-commerce team) |
| 232 | 236 | 5    | Num       | Rate (MDR) (*)                           | MDR percentage applied to the transaction amount. This field is informative and is added to the administrative fee in positions 242 to 246   |
| 237 | 241 | 5    | Num       | Recebimento Automático Rate (*)          | Percentage of Recebimento Automático fee applied to the transaction amount. This field is informative and is added to the administrative fee in positions 242 to 246   |
| 242 | 246 | 5    | Num       | Sales rate (*)                           | Percentage of fee applied to the transaction amount. Consider this field for net amount calculation  |
| 247 | 247 | 1    | Alpha     | Signal total sale amount                 | "+" identifies the amount on cred<br>"-" identifies the debit amount   |

| INI | END | SIZE | TYPE  | DESCRIPTION                                | EDI MATCHES  |
|-----|-----|------|-------|--|--|
| 248 | 260 | 13   | Num   | Total sale amount (*)                      | Amount of the purchase, for sale in installments the total sale amount will be shown   |
| 261 | 261 | 1    | Alpha | Signal gross amount of sale or installment | "+" identifies the amount on credit<br>"-" identifies the debit amount   |
| 262 | 274 | 13   | Num   | Gross amount of sale or installment (*)    | Amount of purchase or installment that was released, in the case of sale in installments at the merchant<br><b>Note:</b> Field used for calculation of subsequent values |
| 275 | 275 | 1    | Alpha | Signal net sale amount                     | "+" identifies the amount on credit<br>"-" identifies the debit amount   |
| 276 | 288 | 13   | Num   | Net sale amount (*)                        | Net amount of purchase or installment that was released, in the case of sale in installments at the store  |
| 289 | 289 | 1    | Alpha | Signal commission amount                   | "+" identifies the amount on credit<br>"-" identifies the debit amount   |
| 290 | 302 | 13   | Num   | Commission amount (*)                      | Total discount amount of the purchase or installment that was released   |
| 303 | 303 | 1    | Alpha | Signal minimum commission amount           | "+" identifies the amount on credit<br>"-" identifies the debit amount   |
| 304 | 316 | 13   | Num   | Minimum commission amount (*)              | Discount amount on the purchase or the installment for which minimum commission was charged  |
| 317 | 317 | 1    | Alpha | Signal input amount                        | "+" identifies the amount on credit<br>"-" identifies the debit amount   |
| 318 | 330 | 13   | Num   | Down payment amount (*)                    | Gross amount of down payment for the sale – Specific for Airlines  |
| 331 | 331 | 1    | Alpha | Signal MDR rate amount                     | "+" identifies the amount on credit<br>"-" identifies the debit amount   |
| 332 | 344 | 13   | Num   | MDR rate amount (*)                        | Discount amount calculated on the gross amount of the sale (position 262 to 274 of "E" record).  |
| 345 | 345 | 1    | Alpha | Signal Recebimento Automático amount       | "+" identifies the amount on credit.<br>"-" identifies the debit amount.   |
| 346 | 358 | 13   | Num   | Recebimento Automático amount (*)          | Net discount amount per Recebimento Automático charge (informational only)   |
| 359 | 359 | 1    | Alpha | Signal withdrawal amount                   | "+" identifies the amount on credit<br>"-" identifies the debit amount   |
| 360 | 372 | 13   | Num   | Withdrawal amount (*)                      | Amount of the Withdrawal transaction with Debit card or Agro Electron according to the RO product indicator  |
| 373 | 373 | 1    | Alpha | Signal boarding fee amount                 | "+" identifies the amount on credit<br>"-" identifies the debit amount   |
| 374 | 386 | 13   | Num   | Boarding fee value (*)                     | Gross amount of boarding fee (specific for airlines)   |



| INI | END | SIZE | TYPE  | DESCRIPTION                            | EDI MATCHES  |
|-----|-----|------|-------|--|--|
| 387 | 387 | 1    | Alpha | Signal outstanding amount              | "+" identifies the amount on credit<br>"-" identifies the debit amount   |
| 388 | 400 | 13   | Num   | Outstanding amount (*)                 | Amount pending clearing (for records with positive value, zeros are shown)   |
| 401 | 401 | 1    | Alpha | Signal total debt amount               | "+" identifies the amount on credit<br>"-" identifies the debit amount   |
| 402 | 414 | 13   | Num   | Total debt amount (*)                  | Original debt amount (for records with positive balance, zeros are shown)  |
| 415 | 415 | 1    | Alpha | Signal amount charged                  | "+" identifies the amount on credit.<br>"-" identifies the debit amount.   |
| 416 | 428 | 13   | Num   | Amount charged (*)                     | Discounted amount of the total debt amount of until this record is listed in the statements (if positive balance, zeros are shown)   |
| 429 | 429 | 1    | Alpha | Signal administrative fee amount       | "+" identifies the amount on credit<br>"-" identifies the debit amount   |
| 430 | 442 | 13   | Num   | Administrative fee amount (*)          | Total discount amount of the sale (for transactions with MDR-only charges, this field shows the same total as position 290 to 302)   |
| 443 | 443 | 1    | Alpha | Signal Cielo Promo amount              | "+" identifies the amount on credit<br>"-" identifies the debit amount   |
| 444 | 456 | 13   | Num   | Cielo Promo amount (*)                 | Discount amount for transactions with Cielo Promo tag  |
| 457 | 457 | 1    | Alpha | Signal DCC amount (Currency Converter) | "+" identifies the amount on credit<br>"-" identifies the debit amount   |
| 458 | 470 | 13   | Num   | DCC amount (Currency Converter) (*)    | Discount amount for transactions captured with currency converter  |
| 471 | 476 | 6    | Num   | Transaction time                       | Shows transaction time (HHMMSS)  |
| 477 | 478 | 2    | Num   | Card group                             | Identifies the grouping and source of the card type as described below:<br><br>"00" - Unassigned service<br>"01" - Card issued in Brazil<br>"02" - Card issued abroad<br>"03" - MDR by Card Type - Initial<br>"04" - MDR by Card Type - Intermediate<br>"05" - MDR by Card Type – Superior<br><br>See table VI     |
| 479 | 492 | 14   | Num   | CPF/CNPJ of recipient                  | CPF/CNPJ of the merchant that received the settlement  |
| 493 | 495 | 3    | Num   | Authorization Card Scheme              | Original Card Scheme code of the transaction/capture. For scenarios where the "Authorization Card Scheme" field is different from the "Settlement Card Scheme" field, it indicates that a certain posting was processed under one Card Scheme, but paid to another due to clearing for transactions. See table III |

| INI | END | SIZE | TYPE      | DESCRIPTION  | EDI MATCHES  |
|-----|-----|------|-----------|--|--|
| 496 | 510 | 15   | Alpha/Num | Unique sales code                                  | Identifies the sales code  |
| 511 | 525 | 15   | Alpha/Num | Original sale code                                 | Reports the original "Unique Sale Code" for adjustment records. Shown for records with posting type "06", "07", "08" and "09"  |
| 526 | 540 | 15   | Alpha/Num | Identifier of the effect of receivable negotiation | <p>Identifies the code for the effects of receivable negotiations to track amount updates, if any. It will be demonstrated for posting types greater than 10, except for 15, 16 and 42. For other posting types, it will be demonstrated with zeros.</p> <p>This field must be added to the negotiation record reconciliation key for possible updates: UR Key + Receivable Negotiation Code at the Brazilian Registration System + Card Scheme + Original payment date + <b>Identifier of the effect of receivable negotiation</b></p> <p>If the reconciliation key above is shown in the CIELO03 file, with the same code in the <b>Identifier of the effect of receivable negotiation</b> field, but with a different amount from the first record, it indicates that the negotiation was recalculated. Therefore, it is necessary to update the amount processed to <b>replace</b> it with the last amount received.</p> <p>On the other hand, if the reconciliation key above is demonstrated in the CIELO03 file, but the code in the <b>Identifier of the effect of receivable negotiation</b> field is different from the last processed amount, this indicates that the receivable negotiation changed. In this scenario, it is necessary to <b>add</b> the amount of this new record to the last value received.</p> |
| 541 | 543 | 3    | Num       | Sale channel                                       | See table VII. If the sale has been reprocessed, the system will send the sale channel "03", "10" or "11" depending on the re-entry channel of the sale. For these cases, disregard the value entered in the "Terminal number" field   |
| 544 | 551 | 8    | Num       | Equipment number                                   | Logical number of the equipment where the sale was made. If sale channel "03", "10" or "11", disregard the logical number of the terminal, since an internal Cielo number is shown   |
| 552 | 553 | 2    | Num       | Original posting type                              | Original posting type – see table II<br>If the UR has no modification between capture and settlement, this field will be submitted with "00"   |
| 554 | 556 | 3    | Alpha/Num | Transaction type                                   | <p>Type of sale associated with the transaction</p> <p>"001" – Debit<br/>"002" – Credit<br/>"003" – Installments</p> <p>Populated field for records with posting type "01", "02" and "03"</p>  |
| 557 | 560 | 4    | Num       | Use Cielo  | Zeros. Field reserved for Cielo use (Can be used in the future)  |
| 561 | 565 | 5    | Alpha/num | Rate Pricing Model Code                            | This code identifies the pricing model used for the transaction. Validate Table XI   |
| 566 | 573 | 8    | Num       | Date of sale authorization                         | Date on which the transaction/adjustment was carried out by the merchant. Field entered with the format "DDMMYYYY"   |
| 574 | 581 | 8    | Num       | Date of capture                                    | Date on which the transaction/adjustment was captured by Cielo. At retrieval, it can be updated after transaction or adjustment is processed. Field entered with the format "DDMMYYYY"   |

| INI | END | SIZE | TYPE      | DESCRIPTION                  | EDI MATCHES   |
|-----|-----|------|-----------|------------------------------|---|
| 582 | 589 | 8    | Num       | Posting date                 | Date on which the sale/adjustment was processed at Cielo to schedule payment. It may be different from the Sale Date for digital transactions, for example. Field entered with the format "DDMMYY"  |
| 590 | 597 | 8    | Num       | Original posting date        | Original date of sale/adjustment transaction. Field entered with the format "DDMMYYYY"  |
| 598 | 604 | 7    | Num       | Batch number                 | Sale summary number. Contain information for a group of sales made on a particular date. Batch/shipment number for transactions submitted via IATA (Airlines) or captures via EDI. This field may be filled with zeros for posting types <b>other than</b> "01", "02", "03", "06", "07", "08", "09", "10", "42". Data in this field should be processed as complementary information and not as a reconciliation key. |
| 605 | 626 | 22   | Num       | Processed transaction number | Unique tracking code used for adjustments originating from sales (posting types "01", "02" and "03"). Indicates the "Received transaction code " of the sale that has been adjusted.<br><br>Indicated for conciliation key. Also used as a coexistence key between version 14 and 15 of the statement. For more details, see section " <a href="#">Keys to coexistence between versions</a> "                         |
| 627 | 629 | 3    | Alpha/Num | Reason for denial            | If transaction is denied, it will be populated with the domains of table X. If the Denied transaction code field is equal to "N", the "Reason for denial" field will be reported in blanks. Denied transactions are displayed only in the "03" files, other statements do not show transactions with this characteristic.<br><br>Currently, they are not shown on electronic statements.                              |
| 630 | 637 | 8    | Num       | Original due date            | Original payment date.<br><br>Static field generated after capture of the transaction/adjustment. For repayment resubmission scenarios will keep the original settlement date. Field entered with the format "DDMMYYYY"   |
| 638 | 647 | 10   | Num       | Payment array                | Payment array merchant  |
| 648 | 649 | 2    | Alpha/Num | Card type                    | Card category classification - see table XI   |
| 650 | 650 | 1    | Alpha/Num | Source of card               | "S" – Foreign card<br>"N" – Domestic card   |
| 651 | 651 | 1    | Alpha/Num | MDR code by card type        | "S" – Yes<br>"N" – No   |
| 652 | 652 | 1    | Alpha/Num | Installment customer code    | Indicates that the charge of the MDR fee assigned to the sale will be passed on to the cardholder.<br><br>"S" – Yes,<br>"N" – No.<br><br><b>Note:</b> shows as "Parcelado Cliente" on POS terminals.  |
| 653 | 656 | 4    | Num       | Bank                         | Code of the bank in which the amounts were deposited. It may not be the same as shown in the payment file (Record D)  |
| 657 | 661 | 5    | Alpha/Num | Bank agency                  | Code of the bank agency in which the amounts were deposited. It may not be the same as shown in the payment file (Record D)   |
| 662 | 681 | 20   | Alpha/Num | Account                      | Account in which the amounts were deposited. It may not be the same as shown in the payment file (Record D)   |

| INI | END | SIZE | TYPE      | DESCRIPTION                               | EDI MATCHES   |
|-----|-----|------|-----------|---|---|
| 682 | 682 | 1    | Alpha/Num | Account digit                             | Digit of the account in which the amounts were deposited. It may not be the same as shown in the payment file (Record D)  |
| 683 | 705 | 23   | Alpha/Num | ARN – Acquirer Reference Number           | Card Scheme code (data provided by the Card Schemes, not considered as a reconciliation key). It may be used for RDR (rapid dispute resolution) between the merchant and the card schemes   |
| 706 | 706 | 1    | Alpha/Num | Cielo's receivable negotiation identifier | This field indicates whether the receivable negotiation was carried out with Cielo or other financial institutions.<br><br>"S" – Indicates negotiation made with Ciel<br>"N" – Indicates negotiation made with other financial institutions |
| 707 | 708 | 2    | Alpha/Num | Type of Capture                           | Code that identifies the Type of Capture – see VIII. Capture type (this field may be blank)   |
| 709 | 722 | 14   | Alpha/Num | CPF/CNPJ of the negotiator                | Identifies the CPF/CNPJ of the institution that carried out the negotiation of receivables.   |
| 723 | 760 | 38   | Alpha/Num | Cielo Use                                 | Blanks. The size of this field may increase according to the need to add new information to the statements  |

(\*) Should be considered as having two decimal places, without commas, periods, or any other character.

(\*\*) Should be considered as having three decimal places, without commas, periods, or any other character.

#### IV. Record Type 8 – Pix Transaction Detail

Shows Pix transactions processed and settled by Cielo

| INI | END | SIZE | TYPE      | DESCRIPTION                   | EDI MATCHES   |
|-----|-----|------|-----------|-------------------------------|---|
| 1   | 1   | 1    | Num       | Type of record                | If "8" – identifies the type of record that shows the Pix transaction (shown only in "04" files in Pix transaction settlement situations)   |
| 2   | 11  | 10   | Num       | Submitting merchant           | Number of merchant and/or branch where the transaction was carried out  |
| 12  | 13  | 2    | Num       | Transaction type              | Code that identifies the transaction<br>"01" – Pix Transaction<br>"02" – Adjustment to credit<br>"03" – Adjustment to debit   |
| 14  | 19  | 6    | Num       | Transaction Date              | YYMMDD – Date transaction was made.   |
| 20  | 25  | 6    | Num       | Transaction time              | Transaction time shown in HHMMSS format   |
| 26  | 61  | 36   | Alpha/Num | Pix ID                        | Code that identifies Pix transaction.   |
| 62  | 67  | 6    | Num       | NSU/DOC                       | Sequential number, also known as DOC (document number), which identifies the transaction on the date it was performed. This number is not unique and can be repeated. If the sale has been reprocessed, the NSU can be changed  |
| 68  | 73  | 6    | Num       | Payment date                  | YYMMDD – Payment date. It can be updated in reprocessing files, whether the transaction settlement was resent<br><br>When the "Transfer status to payment account" is equal to:<br>01 - Paid in the Cielo Account: the date on which the payment was made in the Cielo Account will be demonstrated<br>05 - Paid in the Merchant's Main Account: the date on which the transaction was settled in the merchant's main account will be demonstrated<br><br>For other Transfer Status this field will show the date the transaction was settled in the Cielo Account, while the final settlement in the merchant's main account is still pending. |
| 74  | 74  | 1    | Alpha     | Gross value sign              | "+" identifies credit amount<br>"-" identifies debit amount   |
| 75  | 87  | 13   | Num       | Gross amount (*)              | Gross transaction amount  |
| 88  | 88  | 1    | Alpha     | Administrative fee sign       | "+" identifies credit amount<br>"-" identifies debit amount   |
| 89  | 101 | 13   | Num       | Administrative fee amount (*) | Amount of administrative fee deducted on the transaction  |
| 102 | 102 | 1    | Alpha     | Net amount signal             | "+" identifies the credit amount<br>"-" identifies the debit amount   |
| 103 | 115 | 13   | Num       | Net amount (*)                | Transaction amount minus administrative fee   |
| 116 | 119 | 4    | Num       | Bank                          | Code of the bank in which the amounts were settled<br><br>If the Automatic transfer identifier is equal to:<br>▪ N: the bank referring to the Cielo Account will be presented<br>▪ S: the bank referring to the merchant's main account will be presented   |

| INI | END | SIZE | TYPE      | DESCRIPTION                      | EDI MATCHES   |
|-----|-----|------|-----------|----------------------------------|---|
| 120 | 124 | 5    | Alpha/Num | Bank agency                      | Code of the bank agency in which the amounts were settled<br><br>If the Automatic transfer identifier is equal to:<br><ul style="list-style-type: none"> <li>N: the bank referring to the Cielo Account will be presented</li> <li>S: the bank referring to the merchant's main account will be presented</li> </ul>  |
| 125 | 144 | 20   | Alpha/Num | Account                          | Account in which the amounts were settled<br><br>If the Automatic transfer identifier is equal to:<br><ul style="list-style-type: none"> <li>N: the bank referring to the Cielo Account will be presented</li> <li>S: the bank referring to the merchant's main account will be presented</li> </ul>  |
| 145 | 150 | 6    | Num       | Transaction capture date         | YYMMDD - Date the transaction was captured by Cielo. It can be updated after reprocessing   |
| 151 | 155 | 5    | Num       | Administrative fee (*)           | Percentage of administrative fee applied to the transaction amount  |
| 156 | 159 | 4    | Num       | Administrative Fee (*)           | Fee amount charged per transaction  |
| 160 | 161 | 2    | Num       | Sale channel                     | See table VII. If sale has been reprocessed, the system will send the sale channel 06: Manual sale channel. In this case, disregard the value entered in the logical number of the terminal   |
| 162 | 169 | 8    | Alpha/Num | Logical terminal number          | Logical number of the terminal where the sale was made. When the sale channel is equal to 06, disregard the logical number of the terminal, since it will be an internal Cielo's code   |
| 170 | 175 | 6    | Num       | Original transaction date        | YYMMDD – Date the original transaction was made   |
| 176 | 181 | 6    | Num       | Time of the original transaction | Time of the original transaction shown in HHMMSS format   |
| 182 | 217 | 36   | Alpha/Num | Original Pix ID                  | Field populated only for adjustment scenarios, the information shown indicates the original Pix ID of the adjusted sale   |
| 218 | 219 | 2    | Alpha     | Change/withdrawal code           | "TR" Change / "SQ" Withdrawal / " " Sale  |
| 220 | 221 | 2    | Alpha/Num | Adjustment Source                | If transaction type is different from 01, this field is populated with:<br><ul style="list-style-type: none"> <li>17: refund of a Pix transaction</li> <li>12: Adjustment of a Pix transaction fee</li> </ul> Otherwise it shows blanks<br><br><b>Note:</b> when the fee adjustment is made directly to the merchant's future receivables, an E Record Type with adjustment code 0256 will be shown |
| 222 | 222 | 1    | Alpha     | Automatic transfer identifier    | Indicates whether or not the merchant has automatic transfer from the Cielo Account to the merchant's main account registered at the time of the transaction<br>"S" - Yes<br>"N" - No   |

| INI | END | SIZE | TYPE      | DESCRIPTION                           | EDI MATCHES   |
|-----|-----|------|-----------|---------------------------------------|---|
| 223 | 224 | 2    | Alpha/Num | Status of transfer to payment account | <p>The status of transfer to payment account, can contain the following amounts:</p> <p>If the automatic transfer identifier is equal to:</p> <p>S: The Payment Status will always be:<br/>01 - Settled in the Cielo Account</p> <p>N: The Payment Status can be:<br/>02 - In transfer to the merchant's main account<br/>03 - Transfer denied by the merchant's bank<br/>04 - Invalid merchant's bank data<br/>05 - Settled in the merchant's main account</p> <p>Only transactions where the Transfer Status is equal either to 01 or 05 should be considered as settled. For Pix refund scenarios, transaction type "02" and "03" will show blanks</p> |
| 225 | 230 | 6    | Num       | Payment date on Cielo account         | YYMMDD - Date on which the payment was made to the Cielo Account  |
| 231 | 238 | 8    | Num       | NSU/DOC                               | Sequential number, also known as DOC (document number), which identifies the transaction on the date it was performed. This number is not unique and can be repeated. If the sale has been reprocessed, the NSU can be changed  |
| 239 | 239 | 1    | Alpha     | Identifier of scheduled transfer      | Identifier of transfer at pre-defined times from the Cielo account to the merchant's main account:<br>"S" - Has scheduled transfer service<br>"N" - Does not have scheduled transfer service  |
| 240 | 275 | 36   | Alpha/Num | TX ID                                 | Identification code for Pix transactions<br>Note: Field available only for transactions starting on 03/26/2025.   |
| 276 | 311 | 36   | Alpha/Num | Recurrence ID                         | Recurrence code for Pix transactions<br>For Pix transactions without a recurrence plan, this field will be left blank<br>Note: Field available for transactions starting from 06/17.  |
| 312 | 347 | 36   | Alpha/Num | Pix Payment ID                        | Field exclusive for clients with Automatic Transfers (TA) and Scheduled Transfers (TP).<br><br>Records with the field 'Transfer Status to Payment Account' equal to 'S' will be shown with this field blank.  |
| 348 | 400 | 53   | Alpha/Num | Cielo Use                             | Blanks. The size of this field may increase according to the need to add new information to the statements.   |

(\*) Should be considered as having two decimal places, without commas, periods, or any other character.

(\*\*) Should be considered as having three decimal places, without commas, periods, or any other character.

## V. Record Type A – Receivable Negotiation Summary

It allows financial reconciliation on the negotiations that have been carried out with Cielo for both of the sale amounts processed by Cielo or other PSPs.

| INI | END | SIZE | TYPE      | DESCRIPTION  | EDI MATCHES   |
|-----|-----|------|-----------|--|---|
| 1   | 1   | 1    | Alpha/Num | Type of record   | If "A" – identifies the type of record (shown only in files type "15")  |
| 2   | 7   | 6    | Num       | Date of negotiation  | YYMMDD – Date of negotiation  |
| 8   | 13  | 6    | Num       | Payment Date   | YYMMDD – Payment Date   |
| 14  | 27  | 14   | Num       | CPF / CNPJ   | CPF/CNPJ/CNPJ Root Number associated with the negotiation   |
| 28  | 30  | 3    | Num       | Medium term  | Average original due date of the amounts in the negotiation   |
| 31  | 35  | 5    | Num       | Nominal Rate (**)  | Rate considered for 30-day due dates  |
| 36  | 36  | 1    | Alpha     | Gross value sign   | "+" identifies credit amount<br>"-" identifies debit amount   |
| 37  | 49  | 13   | Num       | Gross amount (*)   | Gross amount of the negotiation   |
| 50  | 50  | 1    | Alpha     | Net amount signal  | "+" identifies credit amount<br>"-" identifies debit amount   |
| 51  | 63  | 13   | Num       | Net amount (*)   | Net amount of the negotiation   |
| 64  | 83  | 20   | Alpha/Num | Receivable Negotiation Code at the Brazilian Registration System | Receivable Negotiation Code at the Brazilian Registration System also shown in files 03, 04, and 09 for the posting type 11   |
| 84  | 86  | 3    | Num       | Payment method   | Indicates the payment method of the negotiation<br><br>001 – SLC (CIP Settlement System)<br>002 – TED (bank transfer)<br>003 – Pix mode<br>004 – Manual/Backoffice (bank transfer)<br>" " – SLC (pre field deployment) – not necessary for reconciliation |
| 87  | 91  | 5    | Num       | Effective negotiation rate                                       | Effective rate percentage for the negotiation (Field available for negotiations made from 01/10/2024, transactions prior to this date will be reported as zeros).   |
| 92  | 250 | 159  | Alpha/Num | Cielo Use  | Blanks. The size of this field may increase according to the need to add new information to the statements  |

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(\*\*) Should be considered as having three decimal places, without commas, periods, or any other character.



## VI. Record Type B – Receivables Negotiation Detail

It allows reconciliation of the receivable units involved in the negotiation carried out with Cielo

| INI | END | SIZE | TYPE      | DESCRIPTION            | EDI MATCHES  |
|-----|-----|------|-----------|------------------------|--|
| 1   | 1   | 1    | Alpha/Num | Type of record         | If "B" – identifies the type of record (shown only in files type "15").                                    |
| 2   | 7   | 6    | Num       | Date of negotiation    | YYMMDD – Date of negotiation   |
| 8   | 13  | 6    | Num       | Original due date      | YYMMDD – Original due date of the UR   |
| 14  | 27  | 14   | Num       | CPF / CNPJ             | CPF/CNPJ number  |
| 28  | 30  | 3    | Num       | Card Scheme            | Card Scheme Code – see table III   |
| 31  | 33  | 3    | Num       | Type of settlement     | "000" – unidentified<br>"001" – debit<br>"002" – credit  |
| 34  | 34  | 1    | Alpha     | Gross value sign       | "+" identifies credit amount<br>"-" identifies debit amount  |
| 35  | 47  | 13   | Num       | Gross amount (*)       | Gross amount   |
| 48  | 48  | 1    | Alpha     | Net amount signal      | "+" identifies credit amount<br>"-" identifies debit amount  |
| 49  | 61  | 13   | Num       | Net amount (*)         | Net amount   |
| 62  | 66  | 5    | Num       | Effective rate (**)    | Effective discount rate applied for anticipated settlement   |
| 67  | 116 | 50   | Alpha     | Financial institution  | Financial institution  |
| 117 | 126 | 10   | Num       | Merchant code          | Merchant code associated with the negotiation <sup>3</sup>   |
| 127 | 127 | 1    | Alpha     | Signal Discount amount | "+" identifies credit amount<br>"-" identifies debit amount  |
| 128 | 140 | 13   | Num       | Discount amount (*)    | Discount amount  |
| 141 | 250 | 110  | Alpha/Num | Cielo Use              | Blanks. The size of this field may increase according to the need to add new information to the statements |

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(\*\*) Should be considered as having three decimal places, without commas, periods, or any other character.

<sup>3</sup> Indicates the number of the merchant linked to the receivable anticipation made with Cielo, does not correspond to the merchant number of the UR

## VII. Record Type C – Receivables Negotiation Receiving Account

It allows reconciliation on the banking account where the negotiation was settled

| INI | END | SIZE | TYPE      | DESCRIPTION             | EDI MATCHES  |
|-----|-----|------|-----------|-------------------------|--|
| 1   | 1   | 1    | Alpha/Num | Type of record          | If "C" – identifies the type of record (shown only in files type "15").                                    |
| 2   | 5   | 4    | Num       | Bank                    | Code of the bank in which the amounts were settled   |
| 6   | 10  | 5    | Alpha/Num | Bank agency             | Code of the bank agency in which the amounts were settled  |
| 11  | 30  | 20   | Alpha/Num | Account                 | Account in which the amounts were settled  |
| 31  | 31  | 1    | Alpha     | Deposited amount signal | "+" identifies credit amount   |
| 32  | 44  | 13   | Num       | Amount settled (*)      | Amount settled, corresponding to the net amount of negotiation   |
| 45  | 250 | 206  | Alpha/Num | Cielo Use               | Blanks. The size of this field may increase according to the need to add new information to the statements |

(\*) Should be considered as having two decimal places, without commas, periods, or any other character.

## VIII. Record Type R – Financial Reserve

Demonstrates the UR included in the Financial Reserve and the amount reserved, as well as its updates

| INI | END | SIZE | TYPE      | DESCRIPTION             | EDI MATCHES  |
|-----|-----|------|-----------|-------------------------|--|
| 1   | 1   | 1    | Alpha/Num | Type of record          | If "R", identifies the financial reserve record type (shown only in files "03" and "09")   |
| 2   | 11  | 10   | Num       | Submitting merchant     | Number of merchant and/or branch where the financial reserve was applied   |
| 12  | 25  | 14   | Num       | CPF/CNPJ holder         | CPF/CNPJ of the credit holder  |
| 26  | 28  | 3    | Num       | Card Scheme             | Card Scheme Code – see table III   |
| 29  | 38  | 10   | Num       | Payment array           | For non-centralized payment scenarios, the merchant associated with the capture of the transaction/adjustment is shown   |
| 39  | 39  | 1    | Alpha     | Reserved amount sign    | "-" the reserved amounts, by convention, will always be shown as negative, aiming to demonstrate that the financial reserved amounts are not available for receivable negotiations |
| 40  | 52  | 13   | Num       | Reserved amount (*)     | Total amount reserved at UR  |
| 53  | 152 | 100  | Alpha/Num | UR Key                  | Value grouping key to which the Financial Reserve was applied  |
| 153 | 160 | 8    | Num       | Original due date       | DDMMYYYY – Original due date   |
| 161 | 170 | 10   | Num       | Payment merchant number | Number of merchant that received the credit/debit  |
| 171 | 222 | 52   | Alpha/Num | Cielo Use               | Blanks. The size of this field may increase according to the need to add new information to the statements.  |

(\*) Should be considered as having two decimal places, without commas, periods, or any other character.

## IX. Record Type 9 – Trailer

### File totalizer

| INI | END | SIZE | TYPE      | DESCRIPTION                                   | EDI MATCHES  |
|-----|-----|------|-----------|---|--|
| 1   | 1   | 1    | Alpha/Num | Type of record                                | If "9" – Identifies the type of trailer detail record (end of file).   |
| 2   | 12  | 11   | Num       | Total registration                            | Total number of records, which do not include header and trailer   |
| 13  | 13  | 1    | Alpha     | Net Amount Sign                               | "+" identifies a positive amount<br>"-" identifies a negative amount   |
| 14  | 30  | 17   | Num       | Net Amount of the sum of all records (*)      | <ul style="list-style-type: none"> <li>For CIELO03 files: sum of the net amount of all record types "E"</li> <li>For CIELO04 files: sum of the net amount of all record types "E"</li> <li>For CIELO09 files: sum of the net amount of all record types "D"</li> <li>For CIELO15 files: not calculated, filled with zeros</li> <li>For CIELO16 files: considers the sum of the net values from records '8'.</li> </ul>       |
| 31  | 41  | 11   | Num       | Total number of type "E" records              | Total number of type E record types  |
| 42  | 42  | 1    | Alpha     | Signal Gross Amount of the sum of all records | "+" identifies a positive amount<br>"-" identifies a negative amount   |
| 43  | 59  | 17   | Num       | Gross Amount of the sum of all records (*)    | <ul style="list-style-type: none"> <li>For CIELO03 files: sum of the gross amount of all record types "E"</li> <li>For CIELO04 files: sum of the gross amount of all record types "E"</li> <li>For CIELO09 files: sum of the gross amount of all record types "D"</li> <li>For CIELO15 files: not calculated, filled with zeros</li> <li>For CIELO16 files: considers the gross total of records type 8.</li> </ul>          |
| 60  | 60  | 1    | Alpha     | Signal net amount of the assigned amounts     | "+" identifies a positive amount.<br>"-" identifies a negative amount.   |
| 61  | 77  | 17   | Num       | Sum net amount of the amounts assigned (*)    | <ul style="list-style-type: none"> <li>For CIELO03 files: sum of the net amount of all record types "E" with posting type "11"</li> <li>For CIELO04 files: sum of the net amount of all record types "D" with posting type "11"</li> <li>For CIELO09 files: sum of the net amount of all record types "D" with posting type "11"</li> <li>For CIELO15 files: Not calculated, filled with zeros</li> </ul>                    |
| 78  | 78  | 1    | Alpha     | Signal net amount of the lien amounts         | "+" identifies a positive amount<br>"-" identifies a negative amount   |
| 79  | 95  | 17   | Num       | Sum net amount of the lien amounts            | <ul style="list-style-type: none"> <li>For CIELO03 files: sum of the net amount of all record types "E" with posting type "13"</li> <li>For CIELO04 files: sum of the net amount of all record types "D" with posting type "13"</li> <li>For CIELO09 files: sum of the net amount of all record types "D" with posting type "13"</li> <li>For CIELO15 files: sum of the amounts settled shown in record types "C"</li> </ul> |
| 96  | 250 | 155  | Alpha/Num | Cielo Use                                     | Blanks. The size of this field may increase according to the need to add new information to the statements.  |

(\*) Should be considered as having two decimal places, without commas, periods, or any other character.

## TABLES

The following are the tables that have treatment for detailing and "to/from" data in the reading of the statements.

### I. File Types

The following are the types of files sent in version 15 of the manual (field corresponding to position 48-49 of the record type "0" – Header)

| CODE | DESCRIPTION                         |
|------|-------------------------------------|
| 03   | Capture/Forecast                    |
| 04   | Settlement/Payment                  |
| 09   | Outstanding balance                 |
| 15   | Cielo Receivables Negotiation (NRC) |
| 16   | Pix                                 |

### II. Posting Types

The table below indicates the nature of the record shown in the statements. Presented in type "D" and "E" Record Types, also used for grouping the "E" Record Type within a Schedule UR.

| CODE | DESCRIPTION                   |
|------|-------------------------------|
| 01   | Debit sale                    |
| 02   | Full payment credit sale      |
| 03   | Installment credit sale       |
| 04   | Debit adjustment              |
| 05   | Credit adjustment             |
| 06   | Sale cancellation/refund      |
| 07   | Cancellation/refund reversal  |
| 08   | Dispute/chargeback            |
| 09   | Dispute/chargeback reversal   |
| 10   | Equipment fee                 |
| 11   | Assignment debit              |
| 13   | Lien debit                    |
| 14   | Lien credit                   |
| 15   | Debit for clearing amounts    |
| 16   | Credit for clearing amounts   |
| 17   | Reversal of assignment credit |
| 18   | Reversal of assignment debit  |

| CODE | DESCRIPTION  |
|------|--|
| 19   | Reversal of lien credit  |
| 20   | Reversal of lien debit   |
| 23   | Attachment debit in a lawsuit  |
| 26   | Reversal of attachment credit in a lawsuit                               |
| 27   | Debit of sale refunds/chargebacks on negotiation after its cancellation  |
| 28   | Credit of sale refunds/chargebacks on negotiation after its cancellation |
| 35   | Clearing debit on lien negotiation                                       |
| 36   | Clearing credit on lien negotiation                                      |
| 37   | Clearing debit on attachment in a lawsuit                                |
| 38   | Clearing credit on attachment in a lawsuit                               |
| 39   | Clearing debit on assignment negotiation                                 |
| 40   | Clearing credit on assignment negotiation                                |
| 42   | Voucher Sale   |

### III. Card Scheme Codes

Table corresponding to Card Scheme fields shown in the records "D", "E" and "C" for "Card Scheme", "Clearing Card Scheme" and "Authorization Card Scheme" fields.

| CODE | DESCRIPTION      |
|------|------------------|
| 001  | Visa             |
| 002  | Master Card      |
| 003  | American Express |
| 006  | Sorocred         |
| 007  | Elo              |
| 009  | Diners           |
| 011  | Agiplan          |
| 015  | Banescard        |
| 023  | Cabal            |
| 029  | Credsystem       |
| 035  | Explanada        |
| 040  | Hipercard        |
| 060  | JCB              |
| 064  | Credz            |
| 072  | Hiper            |

| CODE | DESCRIPTION |
|------|-------------|
| 075  | Ourocard    |
| 888  | Pix         |

#### IV. Payment Status

Describes the status of payment/settlement of amounts.

| CODE                           | DESCRIPTION                   |
|--------------------------------|-------------------------------|
| 00                             | Scheduled                     |
| 03, 54, 43                     | Submitted to bank             |
| 04, 05, 10, 11, 31, 32, 98, 99 | Paid                          |
| 06, 41                         | Rejected by the bank          |
| 07                             | Resubmitted for payment       |
| 46, 47                         | Submitted to the bank account |
| 58                             | Written off by negotiation    |
| 42, 48                         | Pending Debit                 |

#### V. Payment Method

The codes indicated in this table detail the form of payment/product linked to the sale or adjustment described in the files (unique field for type "E" records indicated in positions 156 to 158).

| CODE | DESCRIPTION                       |
|------|-----------------------------------|
| 001  | Agiplan cash credit               |
| 002  | Agiplan installment store         |
| 003  | Banescard cash credit             |
| 004  | Banescard installment store       |
| 005  | Esplanada full payment credit     |
| 006  | Credz full payment credit         |
| 007  | Esplanada installment plan store  |
| 008  | Credz installment plan store      |
| 009  | Elo Payment Plan                  |
| 010  | Mastercard full payment credit    |
| 011  | Maestro                           |
| 012  | Mastercard installment plan store |
| 013  | Elo Construcard                   |
| 014  | Elo Agro Debit                    |

| CODE | DESCRIPTION                       |
|------|-----------------------------------|
| 015  | Elo Agro Costing                  |
| 016  | Elo Agro Investment               |
| 017  | Elo Agro Costing + Debit          |
| 018  | Elo Agro Investment + Debt        |
| 019  | Discover full payment credit      |
| 020  | Diners full payment credit        |
| 021  | Diners installment plan store     |
| 022  | Visa Agro Costing + Debit         |
| 023  | Visa Agro Investment + Debit      |
| 024  | FCO Investment                    |
| 025  | Agro Eléctron                     |
| 026  | Agro Costing                      |
| 027  | Agro Investment                   |
| 028  | Visa FCO Working Capital          |
| 029  | Visa payment plan on credit       |
| 030  | Visa installment plan customer    |
| 031  | Prepaid Visa Debit                |
| 032  | Prepaid Visa Credit               |
| 033  | JCB full payment credit           |
| 034  | Visa debit currency converter     |
| 035  | Prepaid Visa Payment Plan         |
| 036  | Visa Debit Card Withdrawal        |
| 037  | Flex Car Visa Voucher             |
| 038  | Credsystem full payment credit    |
| 039  | Credsystem installment plan store |
| 040  | Visa full payment credit          |
| 041  | Visa Electron Full Payment Debit  |
| 042  | Visa Toll                         |
| 043  | Visa installment plan store       |
| 044  | Visa Eléctron Predated            |
| 045  | Alelo Meal Voucher                |
| 046  | Alelo Food Voucher                |
| 058  | Alelo Multibenefit                |



| CODE | DESCRIPTION                           |
|------|---------------------------------------|
| 059  | Alelo Auto Voucher                    |
| 060  | Sorocred full payment debit           |
| 061  | Sorocred full payment credit          |
| 062  | Sorocred installment plan store       |
| 064  | Visa Payment Plan                     |
| 065  | Alelo Meal Voucher                    |
| 066  | Alelo Food Voucher                    |
| 067  | Visa Working Capital                  |
| 068  | Visa Real Estate Credit               |
| 069  | Alelo Culture Voucher                 |
| 070  | Elo full payment credit               |
| 071  | Elo full payment debit                |
| 072  | Elo installment plan store            |
| 073  | Prepaid Visa Cash (Visa Toll Voucher) |
| 075  | Visa Voucher                          |
| 079  | Visa Eléctron Payment Plan            |
| 080  | Visa Currency Converter Credit        |
| 081  | Mastercard Specialized Credit (*)     |
| 082  | Amex full payment credit              |
| 083  | Amex installment plan store           |
| 084  | Amex installment plan bank            |
| 089  | Elo Real Estate Credit                |
| 091  | Elo Specialized Credit (*)            |
| 094  | Banescard Debit                       |
| 096  | Cabal credit, full payment            |
| 097  | Cabal cash debit                      |
| 098  | Cabal merchant, split payment         |
| 107  | Prepaid Mastar Card Payment Plan      |
| 110  | Prepaid Mastar Card Credit            |
| 111  | Prepaid Mastar Card Debit             |
| 161  | Hiper full payment credit             |
| 162  | Hiper full payment debit              |
| 163  | Hiper installment plan store          |

| CODE | DESCRIPTION                          |
|------|--------------------------------------|
| 164  | Hipercard full payment credit credit |
| 165  | Hipercard installment plan store     |
| 200  | Verdecard full payment credit        |
| 201  | Verdecard installment plan store     |
| 202  | Nutricash Food Voucher               |
| 203  | Nutricash Meal Voucher               |
| 204  | Nutricash Multibenefit               |
| 205  | Nutricash Fuel Voucher               |
| 206  | Ben Food Voucher                     |
| 207  | Ben Meal Voucher                     |
| 215  | Voucher MasterCard                   |
| 269  | Prepaid Elo Payment Plan             |
| 270  | Prepaid Elo Credit                   |
| 271  | Prepaid Elo Debit                    |
| 275  | Elo Multibenefit                     |
| 278  | Elo Transport                        |
| 282  | Prepaid Amex Credit                  |
| 314  | Ourocard Agro debit                  |
| 315  | Ourocard Agro costing                |
| 316  | Ourocard Agro investment             |
| 317  | Ourocard Agro costing + debit        |
| 318  | Ourocard Agro investment + debt      |
| 321  | Mastercard payment plan on credit    |
| 322  | Mastercard installment plan customer |
| 324  | Elo installment plan customer        |
| 330  | Elo payment plan on credit           |
| 342  | Mastercard Toll                      |
| 377  | Elo Payment Plan                     |
| 378  | Mastercard Payment Plan              |
| 380  | Mastercard Currency Converter Credit |
| 433  | JCB installment plan store           |

## VI. Card Group

For customers who have opted for MDR by card type, shows the billing category assigned to the sale/adjustment. For other cases, it shows the source of issuance of the card (national/foreign).

| CODE | DESCRIPTION   |
|------|---|
| 00   | Unassigned service (used for records that do not have MDR by card type, scenario where information is not obtained from issuers in the authorization of the sale and records of adjustments not originated in sales). |
| 01   | Card issued in Brazil   |
| 02   | Card issued abroad  |
| 03   | MDR by card type - Initial  |
| 04   | MDR by card type – Intermediate   |
| 05   | MDR by Card Type – Superior   |

## VII. Sales Channel

Channel used by the customer to submit the sale (exclusive data for the "E" and "8" Record Types).

| CODE | DESCRIPTION                          |
|------|--------------------------------------|
| 000  | Cielo Lio                            |
| 001  | POS (Point of Sale)                  |
| 002  | Mobile                               |
| 003  | Manual                               |
| 004  | IVR/CVA                              |
| 005  | EDI/Remittance (Data Exchange)       |
| 006  | GDS/IATA                             |
| 007  | E-commerce                           |
| 008  | TEF/POS                              |
| 009  | Toll                                 |
| 010  | Customer Service Center (BackOffice) |
| 011  | Customer Service Center              |
| 012  | Chargeback                           |
| 013  | Ombudsman                            |
| 014  | Massive                              |
| 015  | Typed                                |
| 099  | Unidentified                         |
| “ ”  | Unidentified                         |
| 998  | Not applicable                       |

## VIII. Capture Type

Corresponds to the form of entry of the authorization request (exclusive data for type "E" records).

| CODE                   | DESCRIPTION   |
|------------------------|---|
| 00                     | Manual re-entry   |
| 01, 10, 81             | Typed sale  |
| 02, 06, 90             | Magnetic track reading  |
| 03                     | Barcode   |
| 04                     | OCR – technology that processes an image and extracts the written texts |
| 05, 09, 80, 82, 83, 95 | Chip reading  |
| 07, 91                 | Contactless   |
| 08                     | QR Code   |
| 99                     | Tap on Phone  |

## IX. Adjustment Code

The table shows the breakdown of the source of the adjustment indicated for records with a posting type other than "01", "02" and "03" (exclusive data for records type "E").

| CODE | DESCRIPTION  |
|------|--|
| 0000 | Charge/return of a sale refund by the merchant   |
| 0001 | Payment/return of sales pending settlement by Cielo                                    |
| 0002 | Sale canceled by the merchant or Reversal of sales charge canceled by the merchant     |
| 0003 | Other adjustments  |
| 0004 | Cielo plan billing   |
| 0005 | Charge/return related to incorrect discount of administrative sale fee (MDR)           |
| 0006 | Other adjustments  |
| 0007 | Credit/debit of denied amounts   |
| 0008 | Payment/return for correction of sale made outside the payment deadline                |
| 0009 | Payment/return of temporary credit made available in financial process analysis        |
| 0010 | Settlement of pending sales to the merchant  |
| 0011 | Unrecognized amounts   |
| 0012 | Payment/return of unsettled credit   |
| 0013 | Duplicate Visa cash  |
| 0014 | Resubmission of debit not previously settled by the bank                               |
| 0015 | Payment/return of scheduled credit to the merchant not linked to financial activities  |
| 0016 | Negotiation with prevention area   |
| 0017 | Payment/return of amount not made within the payment deadline                          |
| 0018 | Charge/return related to the cancellation of an anticipation request from the merchant |
| 0019 | Payment/return of various adjustments  |
| 0020 | Unprocessed amounts  |

| CODE | DESCRIPTION  |
|------|--|
| 0021 | Credit/debit of settlement re. Amount debited from checking account                |
| 0022 | Charge/return of duplicate toll voucher processing                                 |
| 0023 | Resubmission of credit/debit not settled by the bank                               |
| 0024 | Payment/return of mobile phone recharge service                                    |
| 0025 | Payment/return of amount not received due to bank data discrepancy                 |
| 0026 | Refund of improperly credited/debited amounts                                      |
| 0027 | Unprocessed elétron transaction credit/debit                                       |
| 0028 | Credit/debit settlement for advance/transfer                                       |
| 0029 | Settlement of pending sales to the merchant  |
| 0030 | Payment Plan/Construcard transaction settlement                                    |
| 0031 | Charge/return of negotiated debt with the merchant                                 |
| 0032 | Debit/credit chargeback re. to credit duplicate settlement                         |
| 0033 | Advance payment  |
| 0034 | Sale canceled by the merchant or Reversal of sales charge canceled by the merchant |
| 0035 | Regularization of pre-07/06/2021 receivables anticipation payment                  |
| 0036 | Unprocessed real elétron transaction credit/debit                                  |
| 0037 | Sale canceled by the merchant or Reversal of sales charge canceled by the merchant |
| 0038 | Sale canceled by the merchant or Reversal of sales charge canceled by the merchant |
| 0039 | Sale canceled by the merchant or Reversal of sales charge canceled by the merchant |
| 0040 | Elétron transaction reprocessing   |
| 0041 | Agribusiness-costing transaction   |
| 0042 | Charge/return of Agro Custeio financing product - Banco do Brasil                  |
| 0043 | Credit/debit of sale with Bradesco debit card                                      |
| 0044 | Credit/debit assignment of right schedule full payment                             |
| 0045 | Elétron transaction credit/debit   |
| 0046 | Charge/return of non-processed sale  |
| 0047 | Settlement of pending sales to the merchant  |
| 0048 | Resubmission of advance rejected   |
| 0049 | Charge/return of a sale refund by the merchant                                     |
| 0050 | Double payment reversal - ARV  |
| 0051 | Visa Awards  |
| 0052 | Sale canceled by the merchant or Reversal of sales charge canceled by the merchant |
| 0053 | Easy change  |
| 0054 | Sale canceled by the merchant or Reversal of sales charge canceled by the merchant |
| 0055 | Webservice payment slip  |
| 0056 | Credit referring to advance installments (pre-counter)                             |
| 0057 | CMPF Reimbursement   |
| 0058 | Credit/debit re. advance installments  |
| 0059 | Charge/return of paper statement fee   |

| CODE | DESCRIPTION  |
|------|--|
| 0060 | Charge/return of retroactive Cielo machine rental fee    |
| 0061 | Billing difference of Cielo plan                         |
| 0062 | Cielo Plan – Pin Pads                                    |
| 0063 | Charge/return of Cielo machine rental fee                |
| 0064 | Debit sale authorization denied                          |
| 0065 | Charge/return of Cielo machine rental fee                |
| 0066 | Cielo Plan - banking correspondent                       |
| 0067 | Cielo Plan - Dial-up TEF                                 |
| 0068 | Cielo plan discount - Direct billing                     |
| 0069 | Cielo Plan - IP TEF                                      |
| 0070 | Commercial discount on rate                              |
| 0071 | Charge/return of registration fee                        |
| 0072 | Equipment rental   |
| 0073 | Registration fee   |
| 0074 | Credit/debit promotion passion for football Visa         |
| 0075 | Credit/debit concessionaire                              |
| 0076 | Credit/debit collector                                   |
| 0077 | Issuing credit/debit                                     |
| 0078 | AVS Transaction Consultation Fee                         |
| 0079 | AVS transaction fee transfer                             |
| 0080 | Credit/debit assignment of installment sale receivables  |
| 0081 | Credit/debit rate re. Coil Shipping                      |
| 0082 | Credit/debit rate re. Paper statement mailing            |
| 0083 | Credit/debit rate re. POS maintenance visit              |
| 0084 | Adjustment to credit/debit Flex Car transaction          |
| 0085 | Charge/return of a sale refund by the merchant           |
| 0086 | Miscellaneous Flex Car Credits                           |
| 0087 | Miscellaneous Flex Car Debits                            |
| 0088 | Anti-fraud webservice without BPO                        |
| 0089 | Anti-fraud webservice with BPO                           |
| 0090 | Troco fácil chargeback/reprocessing électron transaction |
| 0091 | Troco fácil withdrawal transaction                       |
| 0092 | Charge/return of a sale refund by the merchant           |
| 0093 | Charge/return of a sale refund by the merchant           |
| 0094 | Charge/return of a sale refund by the merchant           |
| 0095 | Charge/return of a sale refund by the merchant           |
| 0096 | Charge/return of a sale refund by the merchant           |
| 0097 | Charge/return of a sale refund by the merchant           |
| 0098 | Charge/return of a sale refund by the merchant           |

| CODE | DESCRIPTION  |
|------|--|
| 0099 | Sale canceled by the merchant or Reversal of sales charge canceled by the merchant   |
| 0100 | Chargeback cancellation of sale via terminal installment plan store  |
| 0101 | Credit/debit re. Error when registering the currency   |
| 0102 | Settlement of pending sales to the merchant  |
| 0103 | Credit/debit of complementary amounts  |
| 0104 | Collection/reversal of electronic terminal lease   |
| 0105 | Credit/debit commission rate   |
| 0106 | Credit/debit referring to amounts disputed by the holder through the issuing bank  |
| 0107 | Debit/credit for payments of denied amounts Visa cash  |
| 0108 | Monetary restatement   |
| 0109 | Temporary credit/debit - process under review  |
| 0110 | Unprocessed amounts  |
| 0111 | Unrecognized amounts   |
| 0111 | Unrecognized amounts   |
| 0112 | Credit/debit re. Payment to discrepant checking account  |
| 0113 | Other adjustments  |
| 0114 | Debit/chargeback not settled   |
| 0115 | Charge/return of amount due to legal agreement   |
| 0116 | Fee/chargeback 2 via paper statement   |
| 0117 | Resubmission of Credit/chargeback not settled by bank - ARV  |
| 0118 | Debit reversal related to Cielo Promo sales  |
| 0119 | Miscellaneous settlements  |
| 0120 | Charge/return of a sale refund by the merchant   |
| 0121 | Sale canceled by the merchant or Reversal of sales charge canceled by the merchant   |
| 0125 | Credit/debit re. insurance product   |
| 0126 | Webservice smart recurrence  |
| 0127 | Credit/debit referring to amounts disputed by the holder through the issuing bank  |
| 0128 | Credit/debit referring to amounts disputed by the holder through the issuing bank  |
| 0129 | Charge/return of a sale refund by the merchant   |
| 0130 | Webservice package   |
| 0131 | Charge/return of sale disputed by the cardholder through the issuing bank  |
| 0132 | Sale disputed by the holder through the issuing bank or Reversal of charge of sale disputed by the holder through the issuing bank |
| 0133 | Sale disputed by the holder through the issuing bank or Reversal of charge of sale disputed by the holder through the issuing bank |
| 0134 | Recharge settlement, money and partners for M4U  |
| 0135 | Assignment of rights   |
| 0136 | Chargeback/resubmission of unsettled debit   |
| 0137 | Sale canceled by the merchant or Reversal of sales charge canceled by the merchant   |
| 0138 | Webservice payment slip  |
| 0139 | Charge/return related to Cielo Controle plan   |

| CODE | DESCRIPTION  |
|------|--|
| 0140 | Charge/return of sale disputed by the cardholder through the issuing bank            |
| 0141 | Other adjustments  |
| 0142 | Transfer of amounts between merchants of the same CNPJ root for balance compensation |
| 0143 | Credit/debit agro costing  |
| 0144 | Charge/return related to Cielo Controle plan   |
| 0145 | Transfer of amounts from the dev. bank   |
| 0149 | Charge/return of installment from Receba Mais  |
| 0150 | Charge/return of receivables acquisition fee via call center                         |
| 0151 | Charge/return of a sale refund by the merchant                                       |
| 0152 | Transaction not processed  |
| 0153 | Charge/return on legal agreement   |
| 0154 | Cielo Trust  |
| 0155 | Guarantee contract   |
| 0156 | Mastercard's fine for excess of disputed sales                                       |
| 0157 | Charge/return of equipment rent due to failure to reach revenue target (Cielo Livre) |
| 0158 | Payment/return of periodic commission  |
| 0159 | Payment/return of periodic commission  |
| 0160 | Monthly rental fee charge for the Cielo machine                                      |
| 0161 | Charge/chargeback of POS terminals lease for holidays and events                     |
| 0162 | Charge/chargeback of POS terminals lease C.C.C.                                      |
| 0163 | Charge/chargeback of POS terminals lease C.S.C.                                      |
| 0164 | Charge/chargeback of POS terminals (track reader)                                    |
| 0165 | Charge/chargeback of POS terminals lease   |
| 0166 | Incorrect collection   |
| 0167 | Payment/return of periodic commission  |
| 0168 | Payment/return of periodic commission  |
| 0169 | Incentivized POS   |
| 0170 | Commercial chargeback/discount on discount rate                                      |
| 0171 | Commercial discount on eletrônico discount rate                                      |
| 0172 | Commercial discount on discount rate - installment plan                              |
| 0173 | Incentive payment issuers eletrônico billing   |
| 0174 | Transfer of Card Scheme fine for non-compliance                                      |
| 0175 | Charge/return of fast receive fee  |
| 0176 | Cashback promotional action  |
| 0177 | Transfer of amounts between merchants of the same CNPJ root for balance compensation |
| 0178 | Fullcommerce - Velocity  |
| 0179 | Reprocessing transaction card  |
| 0180 | Fullcommerce - conciliator   |
| 0181 | Automatic anti-fraud   |



| CODE | DESCRIPTION  |
|------|--|
| 0182 | Advanced Anti-Fraud  |
| 0183 | Fullcommerce protected card  |
| 0184 | Fullcommerce - gateway   |
| 0185 | Anti-fraud - manual  |
| 0186 | Anti-Fraud Enterprise  |
| 0188 | Copuneria fee collection   |
| 0189 | Copuneria Credit/debit   |
| 0190 | Clearing of outstanding amounts  |
| 0191 | Credit/debit Receba Mais submitted c/c   |
| 0192 | Sale canceled by the merchant or Reversal of sales charge canceled by the merchant   |
| 0193 | Sale canceled by the merchant or Reversal of sales charge canceled by the merchant   |
| 0194 | Sale canceled by the merchant or Reversal of sales charge canceled by the merchant   |
| 0195 | Sale canceled by the merchant or Reversal of sales charge canceled by the merchant   |
| 0196 | Sale disputed by the holder through the issuing bank or Reversal of charge of sale disputed by the holder through the issuing bank |
| 0197 | Sale disputed by the holder through the issuing bank or Reversal of charge of sale disputed by the holder through the issuing bank |
| 0198 | Receba rápido clearing between merchants   |
| 0199 | Credit/debit developer Cielo lio   |
| 0200 | Negotiation discount   |
| 0201 | Assignment of right elétron post-dated   |
| 0202 | Credit/debit acceleration of Assignment of right elétron post-dated  |
| 0203 | Advance assignment   |
| 0204 | Bradesco Payment Plan Transaction  |
| 0205 | Reprocessing transaction card  |
| 0206 | Chargeback cancellation sale payment plan  |
| 0207 | Cancellation sale payment plan   |
| 0208 | Sale canceled by the merchant or Reversal of sales charge canceled by the merchant   |
| 0209 | Payment/return of periodic commission  |
| 0210 | Payment/return of periodic commission  |
| 0211 | Payment/return of periodic commission  |
| 0212 | Payment/return of periodic commission  |
| 0213 | Payment/return of periodic commission  |
| 0214 | Payment/return of periodic commission  |
| 0215 | Payment/return of periodic commission  |
| 0216 | Periodic commission adjustment   |
| 0217 | Periodic commission adjustment   |
| 0218 | Periodic commission adjustment   |
| 0219 | Amnesty retail customer debts  |
| 0220 | Selling canceled by the commercial merchant  |
| 0222 | EC PP Reimbursement  |

| CODE | DESCRIPTION   |
|------|---|
| 0224 | Online Card Scheme compensation   |
| 0225 | My Business Dashboard   |
| 0238 | Resubmission of debit not previously settled by the bank  |
| 0246 | Credit/debit for Velocity Check   |
| 0251 | Charge/return of brand fine for excess of retries on the same card  |
| 0252 | Payment/return of amount made via TED   |
| 0253 | Payment/return of amount made via PIX   |
| 0254 | Card Scheme fee   |
| 0255 | Guaranteed Transaction Refund/Charge  |
| 0256 | Charge/return of fee for payment made via PIX   |
| 0257 | Charge/payment to regularize PIX sales operations in financial schedule                                   |
| 0258 | Charge/return of the card brand fee for disputed sales  |
| 0259 | Discrepancy in invoice amount - purchase of machine   |
| 0260 | Other adjustments   |
| 0261 | Eleve partnership   |
| 0262 | Chargeback boleto lending Cielo   |
| 0264 | Charge/return of purchase of Cielo machine without rent   |
| 0265 | Payment/return for correction of undue reversal   |
| 0267 | Payment/return of undue reversal  |
| 0269 | Charge/return to regularize processing of pending sale installments                                       |
| 0270 | Charge/return of outstanding amount due to receivable anticipation  |
| 0271 | Other adjustments   |
| 0272 | Charge of undue payment and/or return of undue Charge related to balance used in receivables negotiations |
| 0273 | Other adjustments   |
| 0274 | Charge/return of sales paid in duplicate and/or higher amount to the merchant                             |
| 0275 | Reimbursement of terminais_ asset recovery  |
| 0276 | Other adjustments   |
| 0277 | Settlement re. cancel/reversal of the machine sales order   |
| 0278 | Other adjustments   |
| 0279 | Sale canceled by the merchant or Reversal of sales charge canceled by the merchant                        |
| 0280 | Sale canceled by the merchant or Reversal of sales charge canceled by the merchant                        |
| 0281 | Regularization of unrecovered terminals   |
| 0282 | Sale canceled by the merchant or Reversal of sales charge canceled by the merchant                        |
| 0283 | Credit/debit clearing   |
| 0284 | Credit/debit compensation in digital account  |
| 0285 | Other adjustments   |
| 0286 | Sale canceled by the merchant or Reversal of sales charge canceled by the merchant                        |
| 0287 | Adjustment of lease of inactive equipment   |
| 0288 | Sale disputed by the cardholder through the issuing bank  |

| CODE | DESCRIPTION  |
|------|--|
| 0289 | From/to logical number   |
| 0290 | Other adjustments  |
| 0291 | Charge/return of undue payment to the merchant   |
| 0292 | Sale disputed by the holder through the issuing bank or Reversal of charge of sale disputed by the holder through the issuing bank |
| 0293 | Facebook debit/credit adjustment   |
| 0294 | Facebook refund adjustment   |
| 0295 | Facebook refund adjustment   |
| 0296 | Voucher credit - Facebook Donation   |
| 0297 | Charge/return of amount for the machine not returned by the merchant   |
| 0298 | Charge/return of undue payment to the merchant   |
| 0299 | Charge/return of fine for non-compliance with brand rules  |
| 0300 | Sale disputed for the bank from the cardholder's request   |
| 0301 | Sale disputed for the bank from the cardholder's request   |
| 0302 | Sale disputed for the bank from the cardholder's request   |
| 0303 | Sale disputed for the bank from the cardholder's request   |
| 0304 | Sale disputed for the bank from the cardholder's request   |
| 0305 | Sale disputed for the bank from the cardholder's request   |
| 0306 | Sale disputed for the bank from the cardholder's request   |
| 0307 | Sale disputed for the bank from the cardholder's request   |
| 0308 | Sale disputed for the bank from the cardholder's request   |
| 0309 | Sale disputed for the bank from the cardholder's request   |
| 0310 | Sale disputed by the holder through the issuing bank or Reversal of charge of sale disputed by the holder through the issuing bank |
| 0311 | Transaction above limit without authorization code   |
| 0312 | Duplicate transaction  |
| 0313 | Sale disputed by the holder through the issuing bank or Reversal of charge of sale disputed by the holder through the issuing bank |
| 0314 | Transaction with no card number  |
| 0315 | Charge/return resulting from sales interchange   |
| 0316 | Transaction with no card number  |
| 0317 | Reversal of debit made in transaction made with chip   |
| 0318 | Chargeback of debit made in transaction made with chip   |
| 0320 | Fee/chargeback of fine chargeback monitoring program   |
| 0321 | Transaction above limit without authorization code   |
| 0322 | Duplicate sale   |
| 0323 | Credit for sending the voucher   |
| 0324 | Charge/return of previously negotiated amount with the merchant in cash  |
| 0325 | Other adjustments  |
| 0326 | Sale broken down into more than one voucher  |
| 0327 | Discrepant signature - holder did not make purchase  |
| 0328 | Pre-arbitration/pre-compliance   |

| CODE | DESCRIPTION   |
|------|---|
| 0329 | Pre-arbitration/pre-compliance negotiated in installments                     |
| 0330 | Charge/return of fines from brand monitoring program                          |
| 0331 | Transaction above limit without authorization code                            |
| 0332 | Unproven duplicate sale   |
| 0333 | Voucher submitted by the merchant   |
| 0334 | Sale with existing card number  |
| 0335 | Credit/debit regarding exchange analysis                                      |
| 0336 | Charge/return of sale disputed by the cardholder through the issuing bank     |
| 0337 | Mediation procedures  |
| 0338 | Charge/return of sales paid in duplicate and/or higher amount to the merchant |
| 0339 | Charge/return for refund not processed on the sale date                       |
| 0340 | Charge/return to correct sale refunds   |
| 0341 | Other adjustments   |
| 0342 | Payment/return of periodic commission   |
| 0343 | Charge/return of amounts paid in trust  |
| 0344 | Charge/return related to account debit dispute made by the bank               |
| 0345 | Charge/return of Renova Fácil/ABU Mastercard service                          |
| 0346 | Charge/return related to canceled sale that was paid to the merchant          |
| 0347 | Charge/return of undue sale paid to the merchant in advances/guarantees       |
| 0348 | Charge/return of fines from brand monitoring program                          |
| 0349 | Charge/return of sale disputed by the cardholder through the issuing bank     |
| 0350 | Special Handling Merchant   |
| 0351 | Sale with authorization code  |
| 0352 | Dispute of receivable negotiation   |
| 0353 | Charge/return of sale disputed by the cardholder through the issuing bank     |
| 0354 | Duplicate debit settlement  |
| 0356 | holder does not recognize partial value of the sale.                          |
| 0357 | Exchange re. holder's dispute   |
| 0358 | Sale disputed for the bank from the cardholder's request                      |
| 0359 | Violation in the transaction  |
| 0360 | Charge/return of sale disputed by the cardholder through the issuing bank     |
| 0361 | Chargeback debit transaction - Elo Card Scheme                                |
| 0362 | Chargeback installment transaction - Elo Card Scheme                          |
| 0363 | Charge/return of sale disputed by the cardholder through the issuing bank     |
| 0364 | Return of disputed charge by Elo brand by the merchant                        |
| 0365 | Exchange re. holder dispute   |
| 0366 | Exchange analysis   |
| 0367 | Voucher submitted by the merchant   |
| 0368 | Transaction submitted within the term of the contract (exchange)              |

| CODE | DESCRIPTION  |
|------|--|
| 0369 | Voucher submitted by the merchant  |
| 0370 | Charge/return of sale disputed by the cardholder through the issuing bank  |
| 0371 | Charge/return of sale disputed by the cardholder through the issuing bank  |
| 0372 | Sale disputed by the holder through the issuing bank or Reversal of charge of sale disputed by the holder through the issuing bank |
| 0373 | Sale disputed by the holder through the issuing bank or Reversal of charge of sale disputed by the holder through the issuing bank |
| 0374 | Sale disputed by the holder through the issuing bank or Reversal of charge of sale disputed by the holder through the issuing bank |
| 0375 | Sale disputed by the holder through the issuing bank or Reversal of charge of sale disputed by the holder through the issuing bank |
| 0376 | Sale disputed by the holder through the issuing bank or Reversal of charge of sale disputed by the holder through the issuing bank |
| 0377 | Sale disputed by the holder through the issuing bank or Reversal of charge of sale disputed by the holder through the issuing bank |
| 0378 | Payment/return of duplicate debit to the merchant's account  |
| 0379 | Charge/return to correct duplicate advance sales   |
| 0380 | Visa Credit/Payment Plan Debit   |
| 0381 | Charge/return to regularize receivables from other acquirers prepaid with Cielo  |
| 0382 | Correction of undue credit to CPF/CNPJ   |
| 0383 | Regularization of sale improperly charged to the merchant in anticipation/lien   |
| 0384 | Charge/return of sales paid in duplicate and/or higher amount to the merchant  |
| 0385 | Other adjustments  |
| 0386 | Payment/return to offset discrepancy between amount due and settled  |
| 0387 | Charge/return of undue payment to the merchant   |
| 0388 | Adjustment regarding payment order   |
| 0389 | Credit/debit for reversal of non-existent card debit   |
| 0391 | Settlement of pending sales to the merchant  |
| 0392 | Other adjustments  |
| 0393 | Settlement of pending sales to the merchant  |
| 0394 | Charge/return of sale disputed by the cardholder through the issuing bank  |
| 0396 | Credit/debit due to system error   |
| 0397 | Error in sales processing  |
| 0399 | Credit/Debit Adjustment by Legible/Illegible Proof of Sale   |
| 0400 | Copy not settled   |
| 0401 | Illegible copy   |
| 0402 | Incorrect copy   |
| 0403 | Submission of documents as evidence of the sale  |
| 0404 | Other adjustments  |
| 0408 | Other adjustments  |
| 0409 | Credit/debit installment transactions negotiated with Visanet  |
| 0410 | Negotiated values  |
| 0411 | Cashback - rental  |
| 0412 | Payment/return of cashback scheduled in the financial agenda   |

| CODE | DESCRIPTION   |
|------|---|
| 0413 | Charge on sale overpaid/in duplicate to the commercial merchant                             |
| 0414 | Charge/return of undue payment to the merchant's account due to systemic occurrence         |
| 0415 | Charge/return of sales paid in duplicate and/or higher amount to the merchant               |
| 0416 | Amex, Hiper and JCB Improper Sales Adjustment   |
| 0417 | Amex, Hiper and JCB Improper Sales Adjustment   |
| 0418 | Other adjustments   |
| 0419 | Other adjustments   |
| 0421 | E-commerce plans and services   |
| 0422 | E-commerce plans and services   |
| 0423 | E-commerce plans and services   |
| 0424 | E-commerce plans and services   |
| 0425 | Charge/return of Bin inquiry service  |
| 0426 | Charge/return of card verification service  |
| 0427 | Other adjustments   |
| 0428 | Return of undue assignment  |
| 0429 | Charge/return of receipt of operation with financial loss                                   |
| 0430 | Charge/return of Cielo sales retry service  |
| 0431 | Payment/return of access and win campaign   |
| 0432 | Charge/return of Cielo Conciliador monthly fee  |
| 0434 | Other adjustments   |
| 0435 | Charge/return related to the incentive of than anticipation                                 |
| 0436 | Payment/return of credit from the cashed and won campaign - cashback                        |
| 0437 | Payment/return of cashback from the sold, won campaign                                      |
| 0439 | Charge/return of fee from the brand for unprocessed sales                                   |
| 0440 | Payment/charge of incentive to the Interchange Plus product                                 |
| 0441 | Charge/return of undue payment to the merchant's account due to systemic occurrence         |
| 0442 | Payment/return of sales amounts due to the merchant, due to non-compliance with brand rules |
| 0443 | Reimbursement of monetary correction on payments for sales outside the deadline             |
| 0445 | Charge on balance reinstated to the merchant in the Banco do Brasil payment account         |
| 0446 | Charge of sale paid in duplicate to the merchant due to systemic occurrence                 |
| 0447 | Charge on balance reinstated to the merchant in the Bradesco payment account                |
| 0448 | Charge/return to regularize receivables from other acquirers prepaid with Cielo             |
| 0449 | Charge/return of undue payment to the merchant's account due to systemic occurrence         |
| 0450 | Charge/return of fine for late payment with Cielo   |
| 0452 | Credit/debit for amounts disputed by the cardholder through the issuing bank                |
| 0453 | Credit/debit for amounts disputed by the cardholder through the issuing bank                |
| 0459 | Reimbursement of monetary correction on payments for sales outside the deadline             |
| 0460 | Charge to regularize outstanding amounts from the merchant with Cielo in Banco do Brasil    |
| 0461 | Reimbursement of monetary correction on payments for sales outside the deadline             |

| CODE | DESCRIPTION   |
|------|---|
| 0462 | Charge to regularize outstanding amounts from the merchant with Cielo in Banco Bradesco |
| 0463 | Renova Fácil service charge/return consumption  |
| 0464 | Charge/return of Cielo machine rental fee   |
| 0468 | Cashback due to achieving machine sales target in Cielo Facilita                        |
| 0469 | Transfer/refund Visa non-tokenization fee   |
| 0488 | Charge/return of the card brand fee for arbitration in disputed sales                   |
| 0508 | Interest and monetary restatement   |
| 0510 | Unprocessed amounts   |
| 0512 | Diverging checking account payment  |
| 0515 | Legal agreement   |
| 0517 | Resubmission of credit not previously settled by the bank                               |
| 0521 | Chargeback/reversal of debit posting (forced write-off)                                 |
| 0522 | Forced write-off of credit posting  |
| 0523 | Transfer of amounts between merchants with the same CNPJ root for balance compensation  |
| 0524 | Return of sale entry to adjust the balance on a new date                                |
| 0528 | Billing settlement  |
| 0529 | Incentive payment to the EC   |
| 0530 | Settlement authorized by Cielo  |
| 0540 | Credit reversal chargeback  |
| 0541 | Charge/return to correct undue debit to the merchant                                    |
| 0542 | Charge/return of debt negotiated with the merchant                                      |
| 0548 | Outstanding amounts   |
| 0549 | POS lease reversal  |
| 0550 | Suspended amounts   |
| 0558 | Settlement for previously canceled fee  |
| 0560 | Trade agreement settlement  |
| 0601 | Settlement of unprocessed values  |
| 0602 | Settlement re. regularization of payment date   |
| 0603 | Adjustment of complementary values  |
| 0604 | Commission fee settlement   |
| 0605 | Credit/debit for disputed amounts   |
| 0606 | Monetary restatement  |
| 0607 | Debit/reversal of debit of unrecognized amounts   |
| 0608 | Credit/debit re. payment to discrepant current account                                  |
| 0609 | Resubmission of credit not previously settled by the bank                               |
| 0610 | Settlement of unprocessed values  |
| 0611 | Settlement re. double standard  |
| 0613 | Chargeback cancellation of sale Alelo meal  |
| 0614 | Transaction credit/debit Alelo meal not processed                                       |

| CODE | DESCRIPTION  |
|------|--|
| 0615 | Resubmission of denied advance (pre-counter)                                       |
| 0616 | Settlement re. negotiation with the prevention area                                |
| 0617 | Operating fee on Alelo credits   |
| 0618 | Incentivized POS   |
| 0619 | Miscellaneous settlements  |
| 0620 | Chargeback/operating fee on Alelo credits  |
| 0621 | Cancellation of sales (electronic shipping)  |
| 0622 | Alelo developers   |
| 0623 | Posting reversal to Manual Credit/Debit  |
| 0624 | Resubmission TOR fee   |
| 0625 | Resubmission Alelo maintenance fee   |
| 0626 | Chargeback/collection of Alelo registration fee                                    |
| 0627 | Monthly fee - Alelo na medida  |
| 0628 | Monthly fee - Alelo na medida  |
| 0629 | Advance credit/debit denied  |
| 0631 | Manual Written Off Debit Release Chargeback/Reversal                               |
| 0632 | Posting reversal to manually written off credit/debit                              |
| 0633 | Settlement re. billing adjustment  |
| 0634 | Chargeback/collection of billing agreement debit                                   |
| 0635 | Adjustment to Credit/debit of outstanding amounts                                  |
| 0636 | Credit/debit related to the settlement of suspended amounts                        |
| 0637 | Credit/debit Alelo subscription internet delivery                                  |
| 0638 | Credit/debit re. to the analysis of exchange culture card                          |
| 0640 | Other adjustments  |
| 0641 | Settlement of debit/credit re. negotiation with prevention area                    |
| 0645 | Settlement of amount frozen by court order   |
| 0648 | Regularization of payment for sales with suspended status to the merchant          |
| 0649 | Smiles Program   |
| 0650 | Smiles credit/chargeback for mileage accrual                                       |
| 0651 | EC credit/chargeback for redeemed Smiles miles                                     |
| 0652 | Smiles Program   |
| 0653 | Payment/return of transaction made via bank slip                                   |
| 0661 | Credit/debit regarding meal exchange analysis                                      |
| 0680 | Monthly e-lynx billing   |
| 0700 | Charge/return of sale disputed by the cardholder through the issuing bank          |
| 0713 | Sale canceled by the merchant or Reversal of sales charge canceled by the merchant |
| 0714 | Unprocessed Credit/Debit transaction Alelo food                                    |
| 0715 | Sale canceled by the merchant or Reversal of sales charge canceled by the merchant |
| 0716 | Unprocessed Alelo transaction  |



| CODE | DESCRIPTION  |
|------|--|
| 0720 | Other adjustments  |
| 0722 | Payment/return of sale   |
| 0745 | Hipercard São João Festival settlement   |
| 0759 | Meliuz Collection  |
| 0760 | Meliuz Chargeback  |
| 0761 | Credit/debit re. to the analysis of food exchange                                  |
| 0797 | Charge/return of amounts for app purchase in Cielo Store                           |
| 0798 | Charge/return of amounts for app purchase in Cielo Store                           |
| 0799 | Charge/payment of revenue from Cielo Store apps                                    |
| 0800 | Charge/return related to Cielo Store   |
| 0810 | Charge related to receivables anticipation   |
| 0811 | Conciliatory service   |
| 0812 | Gateway service  |
| 0813 | Protected card service   |
| 0814 | Charge/return of antifraud service   |
| 0815 | Anti-fraud service   |
| 0817 | Settlement cancellation POS Alelo  |
| 0819 | Settlement of incorrect amounts  |
| 0825 | Charge/return of fee for registration maintenance                                  |
| 0879 | Charge/return of Cielo Controle  |
| 0882 | Charge/return of Farol monthly fee   |
| 0883 | Charge/return related to Farol plan change   |
| 0884 | Charge/return of Big Data service  |
| 0890 | FCO working capita via terminal  |
| 0891 | Adjustment to Transaction Credit Working Capital                                   |
| 0892 | Reversal cancellation Working capital  |
| 0893 | Reversal/chargeback, cancellation, working capital via terminal;                   |
| 0894 | Adjustment to Credit/debit trans. Real Estate Credit                               |
| 0895 | Reversal cancellation mortgage   |
| 0896 | Cancellation/reversal of real estate credit via terminal                           |
| 0898 | Chargeback/cancellation of sale product specialized credit                         |
| 0899 | Chargeback/cancellation of sale product specialized credit via terminal            |
| 0901 | Incorrect Amex settlement  |
| 0902 | Master Card retry fee  |
| 0910 | Other adjustments  |
| 0920 | International Issuing Commission   |
| 0950 | Credit/debit regarding meal exchange analysis                                      |
| 0951 | Debit/credit re. to exchange analysis food   |
| 0952 | Sale canceled by the merchant or Reversal of sales charge canceled by the merchant |

| CODE | DESCRIPTION  |
|------|--|
| 0953 | Charge/return of a sale refund by the merchant   |
| 0954 | Payment/return related to offered discount in dynamic currency conversion (DCC)        |
| 0959 | Charge/return of a sale refund by the merchant   |
| 0960 | Payment/return of commercial discount related to incentive payment                     |
| 0961 | Commercial discount subsidized by the bank   |
| 0962 | Other adjustments  |
| 0963 | Commercial discount subsidized by the bank   |
| 0964 | Transfer of amounts between merchants with the same CNPJ root for balance compensation |
| 0965 | Transfer of amounts between merchants with the same CNPJ root for balance compensation |
| 0966 | Other adjustments  |
| 0967 | Charge/return of receivables anticipation fee  |
| 0968 | Recharge service adjustment  |
| 0969 | Charge/return related to anticipation of rent reduction benefit                        |
| 0971 | Payment/return of periodic commission  |
| 0972 | Credit/debit re. to "to/from" process - commercial                                     |
| 0973 | Incentive service Sky  |
| 0974 | Alelo registration fee   |
| 0975 | Charge of Vivo Easy service to the merchant  |
| 0976 | Charge/return of Cielo e-commerce - checkout monthly fee                               |
| 0977 | Discount rent  |
| 0979 | Commercial incentive   |
| 0981 | Mobile machine rental "chip and pin"   |
| 0982 | Alelo maintenance fee  |
| 0984 | Charge/return of loss, accident, or damage to equipment                                |
| 0985 | Adjustment to Credit/Debit Transaction FCO Investment                                  |
| 0986 | Reversal/cancellation of transaction FCO investment                                    |
| 0987 | Reversal/cancellation of FCO investment transaction via terminal                       |
| 0988 | Adjustment to Transaction Credit/Debit FCO Working Capital                             |
| 0989 | Sale canceled by the merchant or Reversal of sales charge canceled by the merchant     |
| 0990 | Credit/debit dispute goods and services meal   |
| 0991 | Charge/return of a sale refund by the merchant   |
| 0992 | Sale canceled by the merchant or Reversal of sales charge canceled by the merchant     |
| 0995 | Charge/return of sale disputed by the cardholder through the issuing bank              |
| 0996 | Dispute of installment transaction   |
| 0997 | Other adjustments  |
| 0998 | Charge/return of sale disputed by the cardholder through the issuing bank              |
| 0999 | Other adjustments  |

## X. Card Type

Indicates the classification and category of the sale card, when made available by the issuer (unique field for type "E" records).

| CODE | DESCRIPTION                     |
|------|---------------------------------|
| 00   | Unassigned service              |
| 01   | Visa Classic                    |
| 02   | Visa Corporate                  |
| 03   | Visa Gold                       |
| 04   | Visa Platinum                   |
| 05   | Visa Infinite                   |
| 06   | Visa Corporate                  |
| 07   | Visa Electron                   |
| 08   | Visa Shopping                   |
| 09   | Master Platinum                 |
| 10   | Master Standard                 |
| 11   | Master Gold                     |
| 12   | Prepaid Master                  |
| 13   | Master Black                    |
| 14   | Corporate Master                |
| 15   | Master Travel Card              |
| 16   | Master Benefit Card             |
| 17   | Master World                    |
| 18   | Master Agro                     |
| 19   | Elo BNDES                       |
| 20   | Elo Classic                     |
| 21   | Elo Business                    |
| 22   | Elo Inputs                      |
| 23   | Elo Corporate                   |
| 24   | Elo Mais                        |
| 25   | Elo Grafite                     |
| 26   | Elo Nanquim                     |
| 27   | Elo Prepaid General / Gift Card |
| 28   | Elo Culture Voucher             |
| 29   | Elo National Corporate Business |
| 30   | Elo Shopping                    |

| CODE | DESCRIPTION                    |
|------|--------------------------------|
| 31   | Elo Travel                     |
| 32   | Elo Awards Inc Corporate Sales |

## XI. Type of pricing

Indicates the classification of the type of pricing of the sale.

| CÓDIGO | DESCRIÇÃO                       |
|--------|---------------------------------|
| 00000  | Not applicable                  |
| 00001  | Rent                            |
| 00002  | Cielo Facilitates               |
| 00003  | Sales                           |
| 00012  | Dedicado                        |
| 00021  | TAP White label                 |
| 00022  | TAP Bradesco                    |
| 00023  | TAP Banco do Brasil             |
| 00024  | Cielo TAP                       |
| 00026  | Conecta                         |
| 00032  | Sell by WhatsApp                |
| 00033  | Payment Link                    |
| 00035  | Checkout                        |
| 00036  | API E-commerce                  |
| 00037  | BNDES                           |
| 00038  | Differentiated exchange (Vibra) |
| 00041  | IATA/EDI                        |
| 00045  | Agro                            |
| 00046  | Not applicable                  |

## TRANSMISSION AND RESUBMISSION OF FILES

### File Transmission

For clients who do not use a third-party reconciliation provider, file retrieval can be done as follows:

- Download from the Cielo website ([www.cielo.com.br](http://www.cielo.com.br)). After logging into the Cielo website, the files are available under the Services tab > Access Electronic Statement.

For clients who do use a market reconciliation provider, the entire process of requesting and sending statements is handled directly by the provider.

### File Resubmission

For clients, simply locate the file and download it from the Cielo website.

For reconciliation providers, if it is necessary to resend the files, please contact our support team at [edi@cielo.com.br](mailto:edi@cielo.com.br), providing the statement IDs, file dates, and file type.

### File Reprocessing

It allows the recovery (generation of a new file) of a previous date, updating the status of the postings according to the current view of the financial agenda. The files are made available separately from the daily file and identified with the sequential "9999999" non header. Not available for the CIELO09 file. The request must be forwarded to Customer Service ([edi@cielo.com.br](mailto:edi@cielo.com.br)).

## RECONCILIATION MODELS

Cielo provides electronic statements to customers and reconciliation system partners. The use of third parties in the reconciliation process is defined by merchants themselves. See below the differences:

### In-house reconciliation

This reconciliation model occurs in a customer-defined flow in which there are only two parties involved in the process (Cielo and merchant).

- ⇒ Merchant makes their sales;
- ⇒ Cielo generates the statements and send them to the merchant's File Mailbox and
- ⇒ Merchant receives the statements and makes the reconciliation of sales.

### How to register

For establishments opting for this reconciliation model, statement subscription is done through the EDI Support team ([edi@cielo.com.br](mailto:edi@cielo.com.br)). File receipt occurs via the Cielo portal website.

### Reconciliation with partners (outsourcing)

It is a reconciliation model where the merchant chooses to outsource the reconciliation services to a third party (E.g.: Cielo Conciliador). In this process, the reconciliation flow follows the process below:

- ⇒ Merchant makes their sales;
- ⇒ Cielo generate the statements and send them to the File Mailbox of the reconciliation partner;
- ⇒ Reconciliation partner receives the statements and generates reports for the merchant;

- ⇒ Merchant monitors the reconciliation of its sales through the partner's reports.

### How to register

The registering flow of the electronic statement for this reconciliation model must be made via API through direct communication of the merchant's reconciliation partner with Cielo's system.

- ⇒ Reconciliation partner generates an authorization link and sends it to the merchant;
- ⇒ Merchant accesses the link sent by the reconciliation partner and grants authorization;
- ⇒ Reconciliation partner calls the API services to proceed with registration and
- ⇒ Cielo sends files to the partner.

## FINANCIAL CONCEPTS

### CAPTURE AND SETTLEMENT CONCEPTS

#### Adjustment

Financial posting on credit or debit made to settle an incorrect charge, cancel a sale or pass on a chargeback to the customer. It may be of a credit or debt nature.

#### Rounding of net amount

Consider the calculation to 3 decimal places at the transactional level, if the 3rd place is equal to or greater than 5, round the second place, if less than 5 maintains the value of the 2nd place.

#### Change to the installment plan

It occurs when the holder requests from the merchant a change in the installment plan contracted at the beginning, such as total or partial cancellation of the sale and change in the number or amount of installments.

#### Chargeback or dispute

Return of the transaction by the issuing bank, due to dispute of the card holder.

#### Clearing of amounts

Considers amounts used for rebate of balances directly from the future receivables, so this transaction does not need to be submitted to the bank.

#### Date of capture

Date the transaction was captured in the Cielo system. For Cielo customers operating with e-commerce solutions, this is the date on which the transaction was confirmed by the customer. In the electronic statements (EDI) this date is considered in T-1 (day of movement minus one) to demonstrate the data in the sales statements.

#### Date of submission to the bank

Indicates the date on which the payment amount (credit or debit) was submitted to the customer's domicile bank. In electronic statements, this data is submitted only in the CIELO04 files.

#### Settlement date

Release date of the installment of the installment plan. Each installment is released monthly for payment considering the rule of each Card Scheme.

### **Sale date**

Date on which the sale was made by the Cielo customer. For merchants operating with e-commerce solutions, this is the date on which the holder made the purchase on the website and not the date on which the confirmation of the sale was made by the Cielo customer.

### **Effective settlement date**

Date of payment of the amount in the customer's account, considering the agreed payment term. If the calculated date is not a business day, payment will be made on the first subsequent business day. Initially, after the sale is captured, the expected date of payment is informed, which may be postponed in the event that the amount is used to offset the collection of any debt arising from cancellation of sale, chargeback or collection of services.

### **Original due date**

Payday calculated on the date of capture. This date is static and immutable, in case any amounts scheduled for settlement undergo changes in the forecast, the field remains unchanged to allow tracking of the settlement history.

### **Partial debits**

Partial charges made according to clearing opportunities identified in the merchant's future receivables.

### **Installment plan store - Rounding of installment amount**

It is always carried out in the 1st installment and occurs in cases where the result of dividing the amount of the sale by the number of installments will result in a remainder. In this case, the 1st installment will be larger than the others.

### **Authorization process**

Process where, from a card number, authorization is requested to make a sale or cancellation transaction to the issuing banks, involving various components, equipment, computers, communication networks, application version and entities (customer, Cielo, Card Scheme and bank), all focused on availability, security and speed. This communication is based on the exchange of messages of queries and responses.

### **Total amount of the sale**

This is the total amount of a transaction. In the case of a sale in installments by the store, the sale is treated as a transaction and the amount shown will display the sum of all installments, that is, the total amount of the sale. Example:

Sale amount R\$100.00  
Number of installments: 10  
Amount of each installment: R\$150.00  
Number of transactions: 1  
Total amount of the sale: R\$100.00

### **Captured sale**

Transaction that went through Cielo's authorization and processing process for settlement provisioning.

**Gross amount**

Total transaction amount for debit sales, full payment credit and the amount of the installment for sales in installments by the store. Example:

Sale amount R\$100.00  
Number of installments: 10  
Amount of each installment: R\$10.00  
Number of transactions: 10  
Gross amount: R\$10.00

**Net amount**

Net amount made available for settlement. That is, the gross amount minus the commission amount. Example:

Sale amount R\$100.00  
Number of installments: 10  
Amount of each installment: R\$10.00  
Number of transactions: 10  
Gross amount: R\$10.00  
MDR rate: 2%  
MDR fee:  $R\$10.00 \times 2\% = R\$0.20$   
Net Amount: R\$9.80

**Amount paid**

Settlement of sales/adjustments directly to the customer's account. Considers all the movement of positive balances provisioned for a date already deducted all discounts that incurred on the same date, such as cancellations, disputes, charges of fees and negotiations.

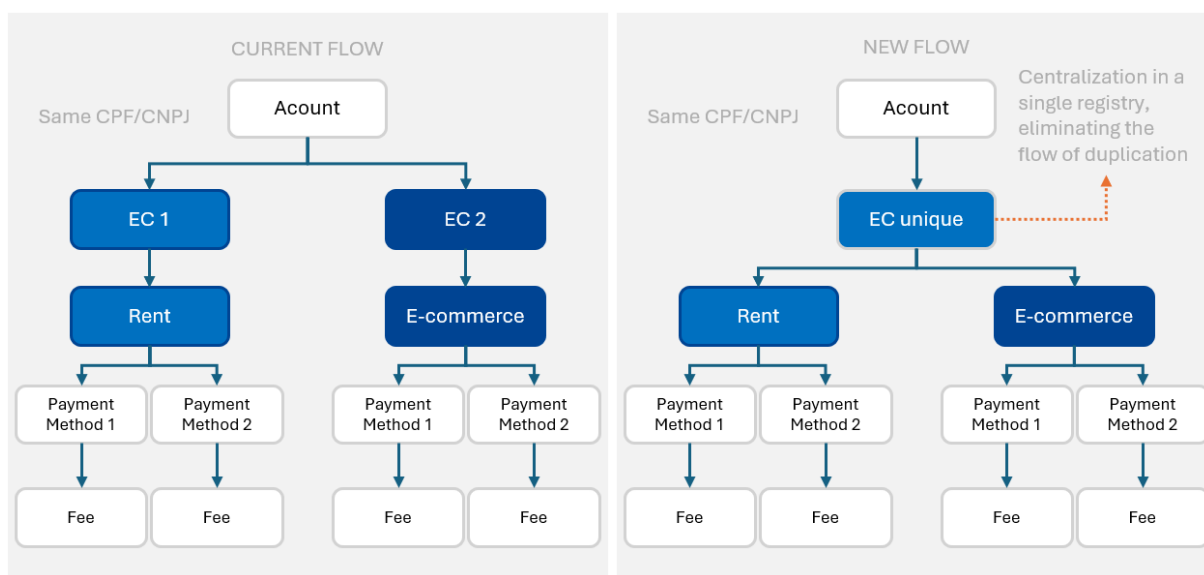
**Denied sale**

Transaction with unfinished processing due to negative approval flow. It occurs when the customer or the sale does not have the necessary attributes for the correct processing and scheduling of the payment (Currently, they are not shown on electronic statements).

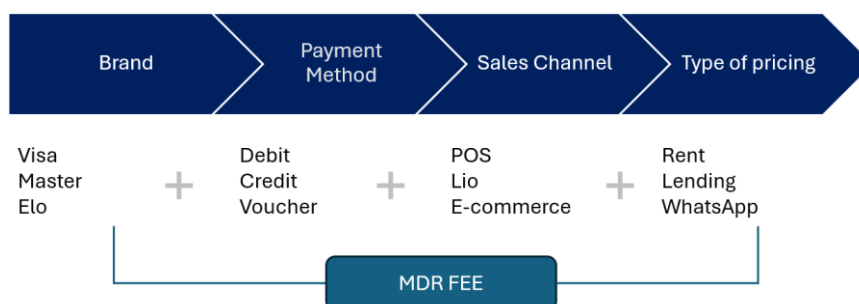
**Registration structure and fee pricing**

To avoid duplicate registrations and segregation of sales by channel (physical and online), the registration generation flow undergoes a concept realignment starting from 01/2025. Therefore, the commercial establishment can have unified control of its sales under a single establishment code. As a result, the establishment generation acquires a unified flow, bringing more transparency, control, and unified monitoring in digital channels, as well as unified visibility of contracted rates





In the context of rates, the composition and pricing now consider 4 distinct factors, which are:



### Rate reconciliation before and after new registration structure (2025/01/25)

As highlighted in the previous section, transactions made up to 2025/01/25 have the fee pricing model separated into distinct registrations for scenarios in which commercial establishments duplicate registrations (e.g. physical store EC1 and online store EC2). Therefore, the reconciliation through the statements is handled as follows:

| EC  | Sales Channel | Payment Method | Gross   | MDR | Net    |
|-----|---------------|----------------|---------|-----|--------|
| 100 | POS           | Visa credit    | R\$ 100 | 2%  | R\$ 98 |
| 999 | E-commerce    | Visa debit     | R\$ 100 | 1%  | R\$ 99 |

With the elimination of the need for EC duplication, the reconciliation of fees considers the following fields within a single establishment code:

| EC  | Canal da venda | Forma de pagamento | Tipo de precificação | Bruto   | MDR | Líquido |
|-----|----------------|--------------------|----------------------|---------|-----|---------|
| 100 | POS            | Visa crédito       | Dedicado             | R\$ 100 | 2%  | R\$ 98  |
| 100 | POS            | Visa crédito       | Conecta              | R\$ 100 | 1%  | R\$ 99  |
| 100 | E-commerce     | Visa crédito       | Checkout             | R\$ 100 | 1%  | R\$ 99  |

|     |            |              |                   |         |    |        |
|-----|------------|--------------|-------------------|---------|----|--------|
| 100 | E-commerce | Visa crédito | Link de Pagamento | R\$ 100 | 2% | R\$ 98 |
|-----|------------|--------------|-------------------|---------|----|--------|

With this, in addition to the EC, sales channel, and payment method, the pricing type field must be considered in the validation of contracted fees.

## CONCEPTS OF NEGOTIATIONS (ASSIGNMENTS AND LIENS)

### Merchant's receivable amounts

Set of receivables units characterized by the same CPF/CNPJ, Card Scheme and PSP.

### Available receivable amounts

Merchant's receivable amounts that have not been negotiated. Therefore, the amounts will be paid on the original settlement date following the definitions of bank account indicated by the merchant to Cielo.

### Assignment

Receivable anticipation negotiated with Cielo or with other institutions.

### Negotiation code

Identifier applicable for receivable negotiations carried out with Cielo and other institutions, provided by the Brazilian Registration System.

### Acquirer/PSP

Company authorized by the Brazilian Central Bank that performs the capture, processing and settlement of transactions and registering such transactions with the record keepers.

### FIDC

Credit rights investment fund that allocates part of its equity to the application in rights that a company has to receive.

### Lien

Credit negotiation under the guarantee model carried out with a financing agent. Does not entail advancing the payment date of the amounts, only the exchange of ownership of the recipient.

### Brazilian Registration Systems

Institutions regulated by the Brazilian Central Bank responsible for consolidating the information of receivables, ownership, transactions, and constitution of liens and assignments.

### UR (Receivable Unit)

New way of grouping receivables defined by the Central Bank. Considers, in its grouping Card Scheme, type of payment (debit or credit), CNPJ and the settlement date (payment) of the amount. It is not static, that is, it can suffer changes top the amount even on the eve of the settlement date resulting from new sales, cancellations, disputes, adjustments and negotiations (replaces the concept of RO – Sales Summary).

## RECEIVABLE NEGOTIATION WITH CIELO

Product offered to merchants so that they can receive their full credit or installment credit sales before the settlement date scheduled by Cielo, as follows.

## Types of receivable anticipations

### *One-time anticipation:*

Customer chooses to carry out the receivable anticipation when they want, through the various channels.

### *Automatic anticipation:*

Customer chooses to carry out the receivable anticipation on a daily basis.

### *Cielo receivables:*

Receivables processed by Cielo payment solutions.

### *Market receivables:*

Receivables processed with other PSPs.

Commercial discount rates are assigned according to total billing (credit and debit cards) on a monthly basis or determined by promotional and incentive actions. The URs maintain their payment plan, however, in case of negotiation of receivables (lien and/or assignment), there will be debits for consideration on the agenda, which sensitize the amount available for the merchant's receivable anticipation.

## Available amount for receivable anticipation

The available amount for the receivable anticipation considers the net amount of the URs to apply the negotiation fee. The negotiation is composed of full credit and installment credit sales grouped and registered in the Brazilian Registration System as defined by the Brazilian Central Bank. The calculation of the available volume may be impacted by the following factors:

- Financial reserve:

- Economic group;

- Amounts committed to other institutions (assignment and lien debts);

- Chargeback/cancellation or other financial settlements.

- Rent of Cielo POS;

- Debt amounts;

- Amounts already advanced to banks and

- Eligibility of the merchant for advances.

## OUTSTANDING BALANCE LETTER<sup>4</sup>

Shows all transactions and adjustments processed until the last day of the reference month with settlement forecast as of the 1st day of the following month. The Outstanding Balance Letter is sent to merchants with 3 different reports (Outstanding Balance Letter, Summary Letter and Analytical Letter). The composition of adjustments considers lien and assignment negotiations made with Cielo and/or other institutions (*debit balance* status may change the amount of the Letter).

## FINANCIAL RESERVE<sup>5</sup>

### Financial Reserve Concepts

In accordance with the Brazilian Central Bank Resolution No. 264 of 11/25/2022 ([Exibe Normativo \(bcb.gov.br\)](https://www.bcb.gov.br/ExibeNormativo)), the amounts corresponding to the financial reserve are demonstrated only in the CIELO03 files of the Electronic Statement. The Financial Reserve is basically an amount previously

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<sup>4</sup> This document should not be used for reconciliation purposes, only for financial statements

For more details see [EDI - Carta de Circularização - Documentações e tutoriais \(developercielo.github.io\)](#)

<sup>5</sup> Este registro não deve ser utilizado para fins de conciliação

defined by Cielo and which is reserved/blocked, not available for negotiations/anticipations and can be used to afford debts (such as fines, refunds, compensations, etc.), if there are no amounts available in the merchant's receivables, in order to manage the risk inherent to the contractual relationship (PSP and merchant). The Financial Reserve, shown in the R Record Type, is an informative record, which does not affect the transaction, is not settled and should not be used for reconciliation purposes. The R Record Types demonstrate the UR Keys that had their balance fully or partially reserved, as well as the amount reserved in each UR. The R Record Type is demonstrated before the Trailer.

### Identification of the Financial Reserve

Entries referring to the Financial Reserve are identified by the R Record Type.

### Financial Reserve life cycle

Financial Reserve entries are applied in the URs in the last due dates, from the future to the present. As new sales are made with due dates further in the future, the reserve previously made in certain URs is reset and the previously reserved amount is applied in URs with due dates further in the future. Until the UR settlement date, the reserve is updated to zero and applied in another UR with future due date (if it exists). In both cases, the R Record Type will be sent in the CIELO03 file in order to update the information regarding the Financial Reserve.

### Reprocessing

In reprocessing requests, the current view of the financial reserve will be sent.

## DEMONSTRATIONS

### Calculation of due dates for installment transactions

The calculation of the payment date of all installments is based on the date of submission of the first installment. For each Card Scheme, a different logic applies, as follows:

**Visa, Elo and Diners:** the installments will be presented monthly on the same day as the first one, regardless of whether the day is useful or not. Thus, a sale in four installments presented on 01/10/2024 will have the following payment plan:

| Installment | Date of submission | Date of deposit | Payment date |
|-------------|--------------------|-----------------|--------------|
| 01/04       | 10/01/2024         | 10/01/2024      | 12/02/2024   |
| 02/04       | 10/01/2024         | 10/02/2024      | 12/03/2024   |
| 03/04       | 10/01/2024         | 10/03/2024      | 10/04/2024   |
| 04/04       | 10/01/2024         | 10/04/2024      | 10/05/2024   |

The only exception to this rule is if the day of the original submission does not exist in the month in which the installment is released. Example: veda whose first installment was presented on 01/31/2024. Since there is no February 31, the installment for this month will be presented on the last day of it, that is, 02/28/2024.

**Mastercard®:** the date of submission of the first installment will also be the base date for the submission of all installments of the plan. Future installments will always be presented 30 days after the presentation of the first, maintaining this logic until the completion of the plan. In the example of the sale presented on 10/10/2024, using earlier, we note that the

installments will be presented in 30, 60 and 90 days after the presentation of the first installment:

| Installment | Date of submission | Date of deposit | Payment date |
|-------------|--------------------|-----------------|--------------|
| 01/04       | 10/01/2024         | 10/01/2024      | 11/02/2024   |
| 02/04       | 10/01/2024         | 10/02/2024      | 11/03/2024   |
| 03/04       | 10/01/2024         | 11/03/2024      | 10/04/2024   |
| 04/04       | 10/01/2024         | 10/04/2024      | 12/05/2024   |

### DCC fee calculation

All converted transactions receive a 0.5% discount on the MDR and discounted as shown in the following table:

|                                     | SALE AMOUNT   |   | ADM FEE (%)                               |   | ADM FEE (R\$)                               |   | RECEIVABLE   |
|-------------------------------------|---------------|---|---|---|---|---|--------------|
| <b>SALE NORMAL</b>                  | R\$<br>100,00 | > | %<br>2,50                                 | > | R\$<br>2,50                                 | > | R\$<br>97,50 |
| <b>SALE WITH CURRENCY CONVERTER</b> | R\$<br>100,00 | > | ADM FEE (%)<br>CURRENCY CONVERTER<br>2,00 | > | ADM FEE (R\$)<br>CURRENCY CONVERTER<br>2,00 | > | R\$<br>98,00 |

### Calculation to round out installments

Calculation rule:

1. Divides the total amount of the sale by the number of installments and considers the result to 3 decimal places;

|                        |           |
|------------------------|-----------|
| Sale amount            | R\$317.53 |
| Number of installments | 3         |

|               |            |
|---------------|------------|
| Installment 1 | R\$105.843 |
| Installment 2 | R\$105.843 |
| Installment 3 | R\$105.843 |

2. To find the remainder, multiply the amount above considering 2 of the 3 decimal places (without rounding the 2nd decimal place and keeping the 3rd) by the number of installments;

(105,84 \* 3)

|                   |        |
|-------------------|--------|
| Calculated amount | 317,52 |
|-------------------|--------|

3. Subtracts from the original sale the amount obtained in step 2, the result of the difference is added to the value of the first installment.

|                   |           |
|-------------------|-----------|
| Sale amount       | R\$317.53 |
| Calculated amount | R\$317.52 |
| Remainder amount  | R\$0.01   |

4. For installments 2 onwards, the amount of item 2 is maintained, considering 2 of the 3 decimal places.

Amount of first installment without remainder

|               |           |
|---------------|-----------|
| Installment 1 | R\$105.84 |
| Installment 2 | R\$105.84 |
| Installment 3 | R\$105.84 |

Final amount of installments

|               |           |
|---------------|-----------|
| Installment 1 | R\$105.85 |
| Installment 2 | R\$105.84 |
| Installment 3 | R\$105.84 |

### Calculation of repeating decimals in adjustments

The posting types 06 and 08 may generate a difference in the composition of the gross and discount amounts (only) when comparing the totals of record types D and E due to rounding resulting from repeating decimals in installment sales.

This occurs as follows:

|                        |               | Received transaction code |                |
|------------------------|---------------|---------------------------|----------------|
| Sale amount            | R\$ 9.653,62  | 240114888888888888        | Discount (BRL) |
| Number of installments | 10            |                           |                |
| Adjustment amount      | -R\$ 4.826,81 | 240426999999999999        |                |
| Discount (%)           | 2,95%         |                           |                |

→ -142,39

| Installment number | Gross amount (BRL) | Discount amount (BRL) | Net amount (BRL) | Payment date | Descheduling       |                       |                  |
|--------------------|--------------------|-----------------------|------------------|--------------|--------------------|-----------------------|------------------|
|                    |                    |                       |                  |              | Gross amount (BRL) | Discount amount (BRL) | Net amount (BRL) |
| 1                  | 965,38             | -28,48                | 936,90           | 14/02/2024   | 0,00               | 0,00                  | 0,00             |
| 2                  | 965,36             | -28,48                | 936,88           | 15/03/2024   | 0,00               | 0,00                  | 0,00             |
| 3                  | 965,36             | -28,48                | 936,88           | 15/04/2024   | 0,00               | 0,00                  | 0,00             |
| 4                  | 965,36             | -28,48                | 936,88           | 14/05/2024   | 0,00               | 0,00                  | 0,00             |
| 5                  | 965,36             | -28,48                | 936,88           | 13/06/2024   | 0,01               | 0,00                  | -0,01            |
| 6                  | 965,36             | -28,48                | 936,88           | 15/07/2024   | -965,36            | -28,48                | -936,88          |
| 7                  | 965,36             | -28,48                | 936,88           | 13/08/2024   | -965,36            | -28,48                | -936,88          |
| 8                  | 965,36             | -28,48                | 936,88           | 13/09/2024   | -965,36            | -28,48                | -936,88          |
| 9                  | 965,36             | -28,48                | 936,88           | 14/10/2024   | -965,36            | -28,48                | -936,88          |
| 10                 | 965,36             | -28,48                | 936,88           | 13/11/2024   | -965,36            | -28,48                | -936,88          |

|            |          |         |          |  |           |         |           |
|------------|----------|---------|----------|--|-----------|---------|-----------|
| Total      | 9.653,62 | -284,80 | 9.368,82 |  | -4.826,79 | -142,40 | -4.684,41 |
| Difference |          |         |          |  |           | -0,01   |           |

First, the gross amount of each installment is calculated using the rule highlighted in the section **Calculation to round out installments**. Then, the discounted amount at the end of the sale is utilized to calculate the net amount of the transaction. Finally, the net amount associated with the processed adjustment is calculated, and the debit amounts are segregated on future due dates. The sum of the segregated amount subtracted from the originally applied net adjustment value results in the repeating decimal.

For demonstrational purposes:

- The net amount of the repeating decimal assumes the final amount of the discount line of the Record Type E
- The gross amount assumes the same amount as the net one
- The commission amount is presented blank

Within the reconciliation process:

- Record Type D (isolated): gross – discount = net
- Record Type E (isolated): gross – discount = net
- Record Type D x Sum of corresponding Record Types E:
  - Gross amounts: may result in differences associated with repeating decimals
  - Discount amounts: may result in differences associated with repeating decimals
  - Net amounts: Record Type D = Sum of Record Types E

### Consistency process and reconciliation keys

It is logical consistency that separates transactions into two groups: consistent and rejected. A transaction is denied when information is sent incorrectly, such as customer number, date or bank, and after receiving a treatment, they re-enter the consistency process. Consistent transactions are sent on the statement to be reconciled.

The information used to carry out the conciliation is:

Terminal number  
Card number  
NSU  
Date of sale  
Amount  
Authorization code

*For e-commerce transactions, the use of TID is indicated.*

*For the reconciliation of information in the electronic statements, the use of the field "Received transaction code " is indicated, plus the "UR Key" and "Type of posting".*

Unanswered/return transactions are pending waiting for confirmation during the established period and parameterized by capture solution. If the answer is not available, the undo will occur automatically, except for pending transactions made in the TEF, which are automatically confirmed. E-commerce transactions without confirmation are automatically undone after the parameterized period.





[illegible]

Below we highlight a transaction in installments in 2 times where the " Received transaction code" is the "2303190310500000001".

[illegible]

## Reconciliation and tracking keys for sales and settlement

**For sale lifecycle tracking:** use the information from the Received transaction code. The query of the data through this key aims to demonstrate all the transaction postings already processed in the files, in addition to presenting the life cycle of the transaction. Note: for lines of negotiations (posting types 11 to 14), this field displays the Receivable Negotiation Code at the Brazilian Registration System that is also shown in "15" (NRC) files, specifically in the "A" lines in positions 64 to 83.

The image below shows the demonstration of a 4-installment transaction whose "Received transaction code" is the same for all installments, allowing the sale transaction to be linked through the same code and generating a tracking key for lifecycle query. In full it should be noted that each installment generates a corresponding UR associated with a specific settlement date, generating distinction in the payment cycle.



| Structure in the payments file |           |                           |               |                             |            |
|--------------------------------|-----------|---------------------------|---------------|-----------------------------|------------|
| EDI LINE (D)                   | Line type | Received transaction code | Authorization | UR Key                      |            |
| EDI LINE (E)                   | Line type | Payment date              |               | UR Key                      |            |
| D200787828866                  | D         | 11102022                  |               | 010270580001918662920000012 | 2022-10-11 |
| E2007878288001                 | E         | 2207010310210000004       | 184240        | 010270580001918662920000012 | 2022-10-11 |
| E2007878288001                 | E         | 2207010310190000010       | 899673        | 010270580001918662920000012 | 2022-10-11 |
| E2007878288001                 | E         | 2207010310230000006       | 401529        | 010270580001918662920000012 | 2022-10-11 |
| E2007878288001                 | E         | 2207010310220000038       | 229096        | 010270580001918662920000012 | 2022-10-11 |
| E2007878288001                 | E         | 2210010310220000001       | 303827        | 010270580001918662920000012 | 2022-10-11 |
| E2007878288001                 | E         | 2210010310190000004       | 458555        | 010270580001918662920000012 | 2022-10-11 |
| E2007878288001                 | E         | 2210010310230000004       | 236821        | 010270580001918662920000012 | 2022-10-11 |
| E2007878288001                 | E         | 2210010310210000004       | 493944        | 010270580001918662920000012 | 2022-10-11 |
| E2007878288001                 | E         | 2208010310190000037       | 851743        | 010270580001918662920000012 | 2022-10-11 |
| E2007878288001                 | E         | 2208010310230000005       | 611388        | 010270580001918662920000012 | 2022-10-11 |
| E2007878288001                 | E         | 2208010310220000502       | 217581        | 010270580001918662920000012 | 2022-10-11 |
| E2007878288001                 | E         | 2208010310210000014       | 256676        | 010270580001918662920000012 | 2022-10-11 |
| E2007878288001                 | E         | 2209010310220000001       | 816312        | 010270580001918662920000012 | 2022-10-11 |
| E2007878288001                 | E         | 2209010310230000004       | 549705        | 010270580001918662920000012 | 2022-10-11 |
| E2007878288001                 | E         | 2209010310190000044       | 702919        | 010270580001918662920000012 | 2022-10-11 |
| E2007878288001                 | E         | 2209010310210000004       | 559589        | 010270580001918662920000012 | 2022-10-11 |
| E2007878288001                 | E         | 2209010310190000044       | 702919        | 010270580001918662920000012 | 2022-10-11 |
| E2007878288001                 | E         | 2209010310190000044       | 702919        | 010270580001918662920000012 | 2022-10-11 |
| D200787828866                  | D         | 11112022                  |               | 010270580001918662920000012 | 2022-11-11 |
| E2007878288001                 | E         | 2209010310220000001       | 816312        | 010270580001918662920000012 | 2022-11-11 |
| E2007878288001                 | E         | 2209010310230000004       | 549705        | 010270580001918662920000012 | 2022-11-11 |
| E2007878288001                 | E         | 2209010310190000044       | 702919        | 010270580001918662920000012 | 2022-11-11 |
| E2007878288001                 | E         | 2209010310210000004       | 559589        | 010270580001918662920000012 | 2022-11-11 |
| E2007878288001                 | E         | 2210010310220000001       | 303827        | 010270580001918662920000012 | 2022-11-11 |
| E2007878288001                 | E         | 2210010310190000004       | 458555        | 010270580001918662920000012 | 2022-11-11 |
| E2007878288001                 | E         | 2210010310230000004       | 236821        | 010270580001918662920000012 | 2022-11-11 |
| E2007878288001                 | E         | 2210010310210000004       | 493944        | 010270580001918662920000012 | 2022-11-11 |
| E2007878288001                 | E         | 2208010310190000037       | 851743        | 010270580001918662920000012 | 2022-11-11 |
| E2007878288001                 | E         | 2208010310230000005       | 611388        | 010270580001918662920000012 | 2022-11-11 |
| E2007878288001                 | E         | 2208010310220000502       | 217581        | 010270580001918662920000012 | 2022-11-11 |
| E2007878288001                 | E         | 2208010310210000014       | 256676        | 010270580001918662920000012 | 2022-11-11 |
| E2007878288001                 | E         | 2208010310210000014       | 256676        | 010270580001918662920000012 | 2022-11-11 |
| E2007878288001                 | E         | 2208010310210000014       | 256676        | 010270580001918662920000012 | 2022-11-11 |

## Demonstration of refund/dispute of debit and full credit sale

The demonstration of adjustments associated with cancellations and disputes is always linked to records with posting type "06" and "08" of table II of the integration manual. For the purpose of demonstration in the files, the position 28 and 29 of the record type "E" (analytical UR) will always be filled with the variables indicated above, being "06" for cancellations of sale and "08" for disputes, already in the records type "D" this identification occurs in positions 150 to 151. The example below shows the demonstration of a cancellation (release type "06") of the product "011" (Maestro) to the "Received transaction code" 2303020610410000657.

|  |                     |           |
|--|---------------------|-----------|
| E221125511000700100009899380601027058000191639703540001892023-03-0300701001221125511063970354000189  | 2303020610410000661 | 01292698X |
| E2211255110002001000003127440601027058000191639703540001892023-03-0300201001221125511063970354000189 | 2303020610410000660 | 0045111N  |
| E221125511000200100003660230601027058000191639703540001892023-03-0300201001221125511063970354000189  | 2303020610410000659 | 0045111N  |
| E221125511000200100004380600601027058000191639703540001892023-03-0300201001221125511063970354000189  | 2303020610410000658 | 0045107N  |
| E221125511000200100002338160601027058000191639703540001892023-03-0300201001221125511063970354000189  | 2303020610410000657 | 0045011N  |
| E221125511000700100001607090601027058000191639703540001892023-03-0300701001221125511063970354000189  | 2303020610410000656 | 0097270N  |
| E221125511000200100002703330601027058000191639703540001892023-03-0300201001221125511063970354000189  | 2303020610410000655 | 0097110N  |
| E221125511000200100004809740601027058000191639703540001892023-03-0300201001221125511063970354000189  | 2303020610410000654 | 0094010N  |
| E221125511000100200007348970601027058000191639703540001892023-04-030010200221125511063970354000189   | 2303020610260000025 | 0097040N  |
| E22112551100010010000327490601027058000191639703540001892023-03-0300101001221125511063970354000189   | 2303020610260000024 | 0097032N  |
| E221125511000100100005172910601027058000191639703540001892023-03-0300101001221125511063970354000189  | 2303020610260000023 | 0129031N  |
| E221125511000700200007891810201027058000191639703540001892023-03-060070200221125511063970354000189   | 2303020210400052742 | 0000270N  |

As indicated earlier, for the scenario of disputes the field of the type of release will be filled with the code "08".

## Demonstration of refund/dispute of credit installment sale

Like the cancellation/disputes of debit transactions and cash credit, the identification of cancellations/disputes of installment transactions follows the same structure with the difference of de-scheduling. The de-scheduling view consists of the demonstration of the forecast of future debts segregated according to debit opportunities in the client's agenda and may incur partial debit scenarios that divide adjustment amounts into amounts smaller or greater than the total amount of installments of the sale (this scenario is valid for the compensation of **any type of adjustment**, regardless of the

### Demonstration of equipment fee charges and Cielo plan

## Reconciliation and tracking keys for adjustments

⇒ Received transaction code: 2303010110290001373

⇒ Processed transaction number: 2303010110290001373

For these two keys, the first indicates the reconciliation code generated for the adjustment, while the second field indicates the key of the source transaction that generated the debit.

## Sales

<sup>6</sup> This field will be filled in only for records whose debit source is a sale  
 Entries that can display the filled field: 01, 02, 03, 04, 05, 06, 07, 08, 09, 15 and 16 since originated in a sale, otherwise it will show zeros.

- ⇒ V14: Consider the concatenation of the initial 4 digits of the catch date indicated in the RO record (type 1 line, position 140 to 143) plus the "Sales code" field indicated in the CV lines (type 2 line, position 221 to 235)
- ⇒ V15: Consider the field "Received transaction code" indicated in positions 130 to 151 of the type E record.

The use of the above keys allows you to link sales records for coexistence between the two layouts.

### **Adjustments and negotiations**

As described in previous sessions, for scenarios of adjustments originating in sales, such as cancellations and disputes, we have two keys generated in version 15 of the manual, one indicating the unique key of the adjustment and the other pointing to the original transaction that originated it. With this, we have the following scenario:

For coexistence code and cancellation mapping:

- ⇒ V14: Consider the concatenation of the initial 4 digits of the catch date indicated in the RO record (type 1 line, position 140 to 143) plus the "Sales code" field indicated in the CV lines (type 2 line, position 221 to 235).
- ⇒ V15: Consider the field "Receivable Negotiation Code at the Brazilian Registration System" indicated in positions 130 to 151 of the type E record.

For coexistence code and mapping of the original sale:

- ⇒ V14: Consider the concatenation of position 2 to 5 of the "RO number" field indicated in the CV record (type 2 line) plus the "Internal adjustment code" field indicated in the CV lines (type 2 line, position 236 to 250).
- ⇒ V15: Consider the "Processed transaction number" field indicated in positions 605 to 626 of type "E" records.

For coexistence code and mapping of negotiations (Sales files, payment – CIELO03 and CIELO04)

- ⇒ V14: Consider the field "Operation code" indicated in positions 12 to 31 of type 3 records;
- ⇒ V15: Consider the "Receivable Negotiation Code at the Brazilian Registration System" field for records with posting type equal to 11, 12, 13, and 14.

For coexistence code and mapping of negotiations (Negotiation files – CIELO15)

- ⇒ V14: Consider the field "Operation code" indicated in positions 64 to 83 of type B records;
- ⇒ V15: Consider the "Receivable Negotiation Code at the Brazilian Registration System" field for records with posting type equal to 11.

Note: All type "B" records generated in the advance file will generate counterpart records demonstrated in the sales and payment files opened at the merchant level, provided that the advance is of Cielo agenda. In turn, these counterpart records indicate the balances and keys of URs traded in each negotiation, and it is necessary to continue tracking the analytical basis through these records.

### Demonstration of receivable anticipations with Cielo from Cielo's processed amount

The flow for demonstration of advances made with Cielo generates the demonstration of the amounts traded in the files type 15 (NRC – Negotiation of Cielo Receivables) indicating the commercial conditions of each negotiation highlighted in 3 types of lines, as described in the section "Structure of the statements". To identify anticipated values of the Cielo agenda directly with Cielo, it is necessary to validate the field "Financial institution" presented in the type "B" records (positions 67 to 116). Negotiations with this characteristic must present the description "CIELO".

**Note:** All type "B" records presented in type 15 files will generate counterpart records with type 11 postings reflecting the "Negotiation code" field in the "Receivable Negotiation Code at the Brazilian Registration System" position of the "E" type records (for capture and settlement files). In turn, the "E" type records will indicate at the merchant level the UR keys considered in these negotiations allowing the tracking of the analytical composition of the values.

### Demonstration of receivable anticipations with Cielo of amounts processed by other PSPs

The structure for the demonstration of receivable anticipations made with Cielo of amount processed by other PSPs occurs in type 15 files with the description and identification of the institution holding the credits in the field "Financial institution" other than "CIELO".

**Note:** anticipations with Cielo of amounts processed by other PSPs do not generate counterpart records in the sales and payment statements. Cielo's receivables negotiated with other institutions generate counterpart records in the sales and payment statements, but do not generate content in the type 15 files.

#### Summary:

| Demonstration in the electronic statements | Receivables processed by Cielo |         |         | Receivables processed by other PSPs |         |         |
|--|--------------------------------|---------|---------|-------------------------------------|---------|---------|
|  | CIELO15                        | CIELO03 | CIELO04 | CIELO15                             | CIELO03 | CIELO04 |
| Negotiations with Cielo                    | X                              | X       | X       | X                                   |         |         |
| Negotiations with other institutions       |                                | X       | X       |                                     |         |         |

### Link of CIELO15 and CIELO03 files in receivable anticipations

As indicated in the previous sessions, receivable anticipations carried out with Cielo with amounts processed by Cielo generate "B" records in type 15 files consolidating values at the level of CNPJ/CPF, in turn, these same lines generate "E" type records with "11" release type in the sales files opened by merchant, bringing the indication of the same negotiation number presented in the advance files. These counterpart lines indicate the negotiated URs that link the transactional movement of the UR, with this we have the following scenario:



## Demonstration in NRC file (CIELO15):

|  |                     |                    |
|--|---------------------|--------------------|
| 020059187622023030720230307202303070008973                         | CIELO15             | 014                |
| A2303062303078502766300015200302400+0000000355986+00000003550360   | 1000000165832592827 |                    |
| B23030623031385027663000152007001+0000000103997+000000010349800480 |                     | CIELO SA2005918762 |
| B23030623031085027663000152007001+0000000103997+000000010374700240 |                     | CIELO SA2005918762 |
| B23030623030985027663000152007001+0000000103997+000000010383100160 |                     | CIELO SA2005918762 |
| B23030623030885027663000152007001+000000043995+00000004396000080   |                     | CIELO SA2005918762 |
| C00012023000000000000101884893+0000000355036                       |                     |                    |

## Demonstration of offsetting lines (CIELO03) – view segregated by specific fields:

| TR | ESTABECIMENTO | TIPO DE LANÇAMENTO | CHAVE UR  | CONTRATO            | VALOR LÍQUIDO |
|----|---------------|--------------------|---|---------------------|---------------|
| E  | 2005918762    | 11                 | 01027058000191850276630001522023-03-10007020022005918762850276630001520000000000000000000 | 1000000165832592827 | -1039,97      |
| E  | 2005918762    | 11                 | 01027058000191850276630001522023-03-09007020022005918762850276630001520000000000000000000 | 1000000165832592827 | -1039,97      |
| E  | 2005918762    | 11                 | 01027058000191850276630001522023-03-13007020022005918762850276630001520000000000000000000 | 1000000165832592827 | -1039,97      |
| E  | 2005918762    | 11                 | 01027058000191850276630001522023-03-08007020022005918762850276630001520000000000000000000 | 1000000165832592827 | -439,95       |

## Link of CIELO03 and CIELO04 files in receivable anticipations

The offsetting records indicated with the posting type "11" will be demonstrated in the payment files on the original due date. For control purposes, the advance files will inform this data in its structure as described below.

## Demonstration in NRC file (CIELO15) – Indication of due dates:

|  |                     |                    |
|--|---------------------|--------------------|
| 020059187622023030720230307202303070008973                         | CIELO15             | 014                |
| A2303062303078502766300015200302400+0000000355986+00000003550360   | 1000000165832592827 |                    |
| B23030623031385027663000152007001+0000000103997+000000010349800480 |                     | CIELO SA2005918762 |
| B23030623031085027663000152007001+0000000103997+000000010374700240 |                     | CIELO SA2005918762 |
| B23030623030985027663000152007001+0000000103997+000000010383100160 |                     | CIELO SA2005918762 |
| B23030623030885027663000152007001+000000043995+00000004396000080   |                     | CIELO SA2005918762 |
| C00012023000000000000101884893+0000000355036                       |                     |                    |

## Demonstration of offsetting lines (CIELO04) – view segregated by specific fields:

| TR | ESTABECIMENTO | TIPO DE LANÇAMENTO | CHAVE UR  | CONTRATO            | VALOR LÍQUIDO | DT PGMN    |
|----|---------------|--------------------|---|---------------------|---------------|------------|
| E  | 2005918762    | 11                 | 01027058000191850276630001522023-03-13007020022005918762850276630001520000000000000000000 | 1000000165832592827 | -1039,97      | 13/03/2023 |
| E  | 2005918762    | 11                 | 01027058000191850276630001522023-03-10007020022005918762850276630001520000000000000000000 | 1000000165832592827 | -1039,97      | 10/03/2023 |
| E  | 2005918762    | 11                 | 01027058000191850276630001522023-03-09007020022005918762850276630001520000000000000000000 | 1000000165832592827 | -1039,97      | 09/03/2023 |
| E  | 2005918762    | 11                 | 01027058000191850276630001522023-03-08007020022005918762850276630001520000000000000000000 | 1000000165832592827 | -439,95       | 08/03/2023 |

**Note:** Type "B" records sent in type 15 files consolidate values at the CNPJ/CPF level, the counterpart lines demonstrated in the sales and payment statements can generate one more line for a single "B" record since these records open the information by merchant.

## Reconciliation flows of receivable anticipations carried out with Cielo (sales, anticipation and settlement with UR detailing)

Negotiations carried out as of June 7<sup>th</sup> 2021 consider the arrangement of UR (receivable unit) for consolidation of values and settlement of movements, with this, the information generated in the statements follow the same grouping structure for detailing negotiated amounts.

The table below indicates the cycle of sending information for monitoring and conciliation of the RUs negotiated with Cielo:

| Merchant                       | Cielo   | Notes  |
|--------------------------------|---|--|
| Makes sales                    | Sends CIELO03 files detailing the transactions at the authorization level and indicating the "UR key" and "Received transaction code " associated with the sales.   | This demonstration takes place the day after the sales capture date.   |
| Anticipates future receivables | Sends files <u>CIELO15</u> detailing the commercial conditions of the receivable anticipation, pointing out the negotiation number and consolidating amounts at the CPF/CNPJ level.<br><br>Sends <u>CIELO03</u> files detailing the URs negotiated at the merchant level. | This demonstration takes place the day after the date of advance, both for CIELO03 and CIELO15 statements.               |
| Track your account payments    | Sends offsetting records in CIELO04 statements adjusting the balance of the day's payments.<br><br>This demonstration details the entire transactional of the settled URs, in addition to the balances and negotiations by "UR key".                                      | The demonstration of offsetting records in the payment files occurs on the original due date of the anticipated amounts. |

### Demonstration of Cielo processed receivables negotiated with other institutions

Cielo' processed receivables can be negotiated with other institutions in two different ways (assignments and/or liens)

#### Assignments

They are classified as anticipation negotiations where there is the settlement of amounts before the original due date (concept of anticipation):

| Customer   | Center   | Notes  |
|--|--|--|
| Make sales   | Sends CIELO03 files detailing the transactions at the authorization level and indicating the "UR key" and "Received transaction code" associated with the sales. | This demonstration takes place the day after the sales capture date.   |
| Anticipates future receivables with other institutions | Sends <u>CIELO03</u> files detailing the URs negotiated at the merchant level, highlighting the posting type "11".   | This demonstration takes place the day after the advance.  |
| Track your account payments                            | Sends offsetting records in CIELO04 statements adjusting the balance of the day's payments indicated with the posting type "11".                                 | The demonstration of offsetting records in the payment files occurs on the original due date of the anticipated amounts. |



## Liens

Classified as collateral negotiations where the original settlement date is maintained, generating only the commitment of future values with third party agents.

| Customer  | Center   | Notes   |
|---|--|---|
| Make sales  | Sends CIELO03 files detailing the transactions at the authorization level and indicating the "UR key" and "Received transaction code" associated with the sales. | This demonstration takes place the day after the sales capture date.  |
| Negotiates future receivables as liens in credit operations with other institutions | Sends CIELO03 files detailing the URs negotiated at the merchant level pointing out "13" and "14" release types.   | This demonstration takes place the day after the negotiation date.  |
| Track your account payments   | Sends offsetting records in CIELO04 statements adjusting the balance of the day's payments indicated with the posting types "13" and "14".                       | The demonstration of offsetting records in the payment files occurs on the original due date of the negotiated amounts. |

### New update rules in the demonstration of posting types related to receivable negotiations (version 15.8.1)

As negotiation amounts may be changed, cancellations and recalculations by the Brazilian Registration System, or by the financial institutions responsible for the negotiations, from version 15.8 onwards the CIELO03 file will show all updates regarding the following posting types:

- 11 - Assignment debit
- 13 - Lien debit
- 14 - Lien credit
- 23 - Attachment debit in a lawsuit
- 24 - Attachment credit in a lawsuit
- 36 - Clearing credit on lien negotiation
- 37 - Clearing debit on attachment in a lawsuit
- 38 - Clearing credit on attachment in a lawsuit
- 39 - Clearing debit on assignment negotiation
- 40 - Clearing credit on assignment negotiation

Given this scenario, the financial reconciliation of CIELO03 statements will consider two distinct situations regarding the keys UR Key + Posting type + Negotiation code at the Brazilian Registration System + Card Scheme + Original payment date + **Identifier of the effect of receivable negotiation:**

1. Update of the receivable negotiation outstanding amounts by summarizing values (new effect)
2. Update of the receivable negotiation outstanding amounts by updating values (recalculation)

### Summary (new effects):

Considering that merchant carried out a receivable negotiation, be it and assignment or lien, there will be the following scenario when the data is displayed in the CIELO03 file:

Receivable negotiation information:

- Negotiation date: 01/01/2024
- Date of movement: 01/01/2024
- UR Key: 1263
- Posting type: 11
- Negotiation code at the Brazilian Registration System: 888
- Card Scheme: Visa
- Original payment date: 01/30/2024
- Identifier of the effect of receivable negotiation: 1
- Amount: R\$ 1000.00

Demonstration in the CIELO03 file on 01/02/2024 on the receivable negotiation:

| File date  | Original due date | UR Key | Negotiation code at the Brazilian Registration System | Posting Type | Card Scheme | Identifier of the effect of receivable negotiation | Amount |
|------------|-------------------|--------|---|--------------|-------------|--|--------|
| 02/01/2024 | 30/01/2024        | 1263   | 888   | 11           | Visa        | 1  | 1000   |

If on 01/05/2024 this same negotiation suffers a new effect (scenario 1) in which the effect of the negotiation absorbs another R\$500 of the merchant's future receivables, CIELO03 will demonstrate as follows:

| File date  | Original due date | UR Key | Negotiation code at the Brazilian Registration System | Posting Type | Card Scheme | Identifier of the effect of receivable negotiation | Amount |
|------------|-------------------|--------|---|--------------|-------------|--|--------|
| 06/01/2024 | 30/01/2024        | 1263   | 888   | 11           | Visa        | 2  | 500    |

Therefore, the outstanding balance of the receivable negotiation that must be considered in the reconciliation with the amount of R\$ 1500.00 since the **Identifier of the effect of receivable negotiation** between both records is different. About the demonstration in the payment file on 01/30/2024, there will be the following structure:

| Record type | Original due date | UR Key | Posting type | Negotiation code at the Brazilian Registration System | Card Scheme | Identifier of the effect of receivable negotiation | Amount |
|-------------|-------------------|--------|--------------|---|-------------|--|--------|
| D           | 30/01/2024        | 1263   | 11           | 888   | Visa        | --   | 1500   |
| E           | 30/01/2024        | 1263   | 11           | 888   | Visa        | 1  | 1000   |
| E           | 30/01/2024        | 1263   | 11           | 888   | Visa        | 2  | 500    |

### Update (recalculation):

Considering the same merchant indicated in the previous example has undergone an update/recalculation of the outstanding balance of the effect of the receivable negotiation, the following scenario will happen:

Demonstration in the CIELO03 file on 01/02/2024 on the receivable negotiation:

| File date  | Original due date | UR Key | Negotiation code at the Brazilian Registration System | Posting Type | Card Scheme | Identifier of the effect of receivable negotiation | Amount |
|------------|-------------------|--------|---|--------------|-------------|--|--------|
| 02/01/2024 | 30/01/2024        | 1263   | 888   | 11           | Visa        | 1  | 1000   |

If on 01/05/2024 this same negotiation undergoes a recalculation to the value of R\$ 750.00:

| File date  | Original due date | UR Key | Negotiation code at the Brazilian Registration System | Posting Type | Card Scheme | Identifier of the effect of receivable negotiation | Amount |
|------------|-------------------|--------|---|--------------|-------------|--|--------|
| 06/01/2024 | 30/01/2024        | 1263   | 888   | 11           | Visa        | 1  | 750    |

Therefore, the negotiation outstanding balance that must be considered in the reconciliation is of R\$ 750.00 since the **Identifier of the effect of the receivable negotiation** between both records is the same. As for the demonstration in the payment file on 01/30/2024, there will be the demonstration as follows:

| Record type | Original due date | UR Key | Posting type | Negotiation code at the Brazilian Registration System | Card Scheme | Identifier of the effect of receivable negotiation | Amount |
|-------------|-------------------|--------|--------------|---|-------------|--|--------|
| D           | 30/01/2024        | 1263   | 11           | 888   | Visa        | --   | 750    |
| E           | 30/01/2024        | 1263   | 11           | 888   | Visa        | 1  | 750    |

### Demonstration of Pix transactions

Due to the settlement deadline, Pix transactions are only presented in CIELO04 files. The demonstration takes place in lines type "8" (Pix Transaction Detail) indicating the date of sale, settlement date, Pix ID, gross and net amounts among others.

```

8103948110501230104081542      63b55fde68e7142f3919544d054793230104+00000000002100-00000000000022+00000000002078036200001000000000599534000142301040106000
8103948110501230107113647      63b9837f16b6f67a454cd0ac1e1679230107+00000000017340-00000000000184+00000000017156036200001000000000599534000142301070106000
8103948110501230119145113      63c983113a4e56259ccff524240804230119+00000000015640-00000000000166+00000000015474036200001000000000599534000142301190106000
8103948110501230124025952      63cf73d8114df14ab9b32eb0029951230124+00000000020790-0000000000220+00000000020570036200001000000000599534000142301240106000

```

For a more assertive reconciliation of transactions in this modality, it is recommended using the fields "ID Pix" for sales records and "ID Pix" plus "original Pix ID" for records of adjustments. The "original Pix ID" field indicates the source sale that generated the adjustment, allowing tracking of the transaction lifecycle.

### Scheduled transfer service for Pix transactions (as from version 15.9)

The scheduled transfer service for Pix transactions allows merchants to receive their Pix sales at pre-defined times in the main account. Enrollment is valid per CNPJ, covering all respective merchant codes. At the payment time, the accumulated balance of Pix sales since the last transfer will be transferred, and in the case of deductions (such as refunds and other adjustments), the transfer will already correspond to the net amount due to the merchant. Transactions that face errors will be resent to settlement retry in the next scheduled time.

Example:

- Pre-defined time: 2pm

- Pix sales
  - Transaction ID Pix 123: R\$ 100.00
  - Transaction ID Pix 456: R\$ 50.00
  - Transaction ID Pix 798: R\$ 200.00
- Transfer amount: R\$ 350.00

Transactions will continue to be identified in Record Type 8 with their respective payment status, and the **Identifier of scheduled transfer** field will be filled with "S" in these cases. For transactions with the **Identifier of scheduled transfer** equal to "N," there are no changes in the settlement flow from the Cielo account to the merchant's main account.

### Adjustment Demonstration "0272"

Adjustments "0272" (Incorrect payment charge and/or return of incorrect charge related to the balance used in receivables negotiations) are used for the recalculation and adjustment of balances associated with operations of balances negotiated with Cielo.

The origin of these records is linked to the existence of negotiated URs that have undergone adjustments due to cancellations, disputes, and even incorrect payments, resulting in credits or debits for the commercial establishment, which can be displayed with the transaction type "11" or "04" (positions 28 to 29 of type "E" records).

It is important to emphasize that Cielo cannot leave the client's agenda negative; therefore, the adjustment may have a due date different from the Receivable Units (UR) that make up the original negotiation.

#### How is the information in the files?

- **Past:**

| Record type | Received transaction code<br>Or Receivable Negotiation<br>Code at the Brazilian<br>Registration System | Processed transaction<br>number | Adjustment code |
|-------------|--|---------------------------------|-----------------|
| E           | <b>0000000000123456</b>  |                                 | 0272            |

- **Updated:**

| Record type | Received transaction code<br>Or Receivable Negotiation<br>Code at the Brazilian<br>Registration System | Processed transaction<br>number | Adjustment code |
|-------------|--|---------------------------------|-----------------|
| E           | 0000000000321456   | <b>0000000000123456</b>         | 0272            |

Due to the displacement of the information contained in the above-mentioned fields, it is necessary to carry out the write-off of the "0272" adjustment records through the keys of the new fields.

- For daily files sent after the date (11/12/2024), it is necessary to consider the new rule;

- For daily files sent before the date (11/12/2024), it is necessary to consider the old rule;
- For reprocessed files generated after the date (11/12/2024), the information in the fields will be updated according to the new rule.

### Automatic Receipt Demonstration (RA)

The product "Fast Receive," available for subscription by the client, offers the option of receiving transactions with reduced deadlines, such as D+1.

This product has an additional fee, in addition to the MDR of the sale, which may vary according to the contracted RA factor. In other words, the fee for "Fast Receive" for the first installment may be greater than or equal to the fee for the second, the fee for the second will be greater than or equal to the third, and so on.

Here's an example for interpreting the product in the files:

A customer, who is part of the list of eligible Business Segments, bills from **R\$ 10,000 to R\$ 20,000 per month** and makes many installment sales. If he makes a sale of **R\$ 100 in 2 installments with RA (Segmented)**:

| installments | MDR  | RA Factor   |              |
|--------------|------|-------------|--------------|
|              |      | RA Standard | RA Segmented |
| 2            | 2,9% | 2,4%        | 3,4%         |
| 3            |      | 2,4%        | 3,2%         |
| 4            |      | 2,4%        | 3,0%         |
| 5            |      | 2,4%        | 2,6%         |
| 6            |      | 2,4%        | 2,2%         |
| 7            |      | 2,4%        | 2,1%         |
| 8            |      | 2,4%        | 2,0%         |
| 9            |      | 2,4%        | 1,9%         |
| 10           |      | 2,4%        | 1,8%         |
| 11           |      | 2,4%        | 1,7%         |
| 12           |      | 2,4%        | 1,6%         |

**RA Standard**

MDR Rate: 2,9%

RR Factor 2 installments: **2,4%**

Total Rate:  $2,9\% + 2 * 2,4\% = 7,7\%$

Customer Receipt: **R\$ 92,30**

**RA Segmented**

MDR Rate : 2,9%

RR Factor 2 installments: **3,4%**

Total Rate :  $2,9\% + 2 * 3,4\% = 9,7\%$

Customer Receipt : **R\$ 90,30**

Note: The rates presented are just an example!

### Account debits demonstration

Account debits refer to registration conditions where commercial establishments choose to debit negative amounts from their financial schedule directly to their domicile account.

The settlement of these account debits depends on the bank's confirmation of the amounts. This return can occur up to 10 days after the date the debit is sent to the account, as shown in the following table:

- Demonstration in daily payment statements

| Record D            | Pos. 268 a 275 | Pos. 276 a 283       | Pos. 154 a 251      | Pos. 70 a 71          |
|---------------------|----------------|----------------------|---------------------|-----------------------|
| Debit creation date | Payment date   | Bank submission date | UR key              | Payment status        |
| 22/04/2025          | 05/05/2025     | 22/04/2025           | 2503170610410000032 | 45 (Sent to the bank) |

- Demonstration in reprocessed statements for debits not confirmed by the bank

| Record D            | Pos. 268 a 275 | Pos. 276 a 283       | Pos. 154 a 251      | Pos. 70 a 71          |
|---------------------|----------------|----------------------|---------------------|-----------------------|
| Debit creation date | Payment date   | Bank submission date | UR key              | Payment status        |
| 22/04/2025          | 05/05/2025     | 22/04/2025           | 2503170610410000032 | 45 (Sent to the bank) |

- Demonstration in reprocessed statements for debits confirmed by the bank

| Record D            | Pos. 268 a 275 | Pos. 276 a 283       | Pos. 154 a 251                  | Pos. 70 a 71            |
|---------------------|----------------|----------------------|---------------------------------|-------------------------|
| Debit creation date | Payment date   | Bank submission date | UR key                          | Payment status          |
| 22/04/2025          | 05/05/2025     | 22/04/2025           | 2503170610410000032999999998001 | 47 (Debited to account) |

Note: For records with account debits that have confirmation of execution by the bank, the UR code will update the payment status from '45' to '47' and gain new attributes in its composition, as follows:

- XXXXXXXXXXXXXXXXXXXX: Original UR Key (also used as the transaction code received from the originating debit, shown in positions 130 to 151 of the E records)
- 999999998: Identifier of debit executed by the bank
- 00Y: Identifier of the number of settlement resubmissions to the bank, with 'Y' being the indicator of the number of submissions.

## CUSTOMER SERVICE CHANNELS

| CHANNEL                  | SCOPE  | CONTACT   |
|--------------------------|--|---|
| <b>EDI Service</b>       | <p><b>Duplication</b> of branches (cases where the client is unable to subscribe to the statement via the Cielo website or when the conciliator cannot handle the demand via API)</p> <p><b>Analysis of discrepancies</b> in file content</p> <p><b>Questions</b> regarding statement layout</p> <p><b>Reprocessing</b> requests</p> <p>Failures in file receipt</p> | <p>Phone: (11) 4002-5270</p> <p>Email: <a href="mailto:edi@cielo.com.br">edi@cielo.com.br</a></p> <p>Opening hours: Monday to Friday, 9 am - 6 pm</p>   |
| <b>Developer Support</b> | <p>API support for outages, call failures, general API questions</p> <p><b>Note:</b> exclusive support for reconciliation system partners</p>  | <p>Website: <a href="https://developercielo.github.io/tutorial/edi-extrato-eletronico">https://developercielo.github.io/tutorial/edi-extrato-eletronico</a></p> <p>Chat available Monday to Friday, 9 am - 5 pm</p> |

