

**BANQUE DU LIBAN**

**Basic Circular No 69 addressed to Banks,  
And also to Financial Institutions and  
Institutions Engaged in Electronic Financial and Banking Operations**

Attached is a copy of Basic Decision No 7548 of March 30, 2000 relating to Electronic Financial and Banking Operations.

Beirut, March 30, 2000

The Governor of Banque du Liban

Riad Toufic Salamé

**BANQUE DU LIBAN**

**Basic Decision No 7548**

**Electronic Financial and Banking Operations**

**The Governor of Banque du Liban,**

**Pursuant to the Code of Money and Credit, notably Articles 70 and 174 thereof;**

**Pursuant to Law No 133 of October 26, 1999 relating to the General Mission of Banque du Liban; and**

**Pursuant to the Decision of the Central Council, taken in its meeting of March 29, 2000,**

**Decides the following:**

**Part I: Electronic Financial and Banking Operations<sup>1</sup>:**

**Article 1<sup>2</sup>:**

For the purposes of this Decision, “electronic financial and banking operations” shall mean all operations or activities concluded, executed or promoted through electronic or photo-electronic means (telephone, computer, internet, ATM, etc.) by banks or financial institutions or any other institution.

This definition shall also include the operations executed by the issuers or promoters of all types of electronic charge, debit, or credit cards; the institutions engaged in the electronic transfer of cash; and the websites specialized in offers, purchases, sales, and all other electronic banking services.

**Article 2<sup>3</sup>:**

The entities below are authorized to perform “electronic financial and banking operations”:

- 1- Banks and all other institutions registered at Banque du Liban, excluding exchange institutions, provided they have notified the Central bank of their intention to perform electronically all or part of the activities covered by their respective objects, 30 days prior to the starting or publicizing of any activity, or to any future modification of a previously notified activity.
- 2- Exchange institutions registered at Banque du Liban and priorly licensed by BDL to engage in any activity specified in Article 1 above.

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<sup>1</sup>- The Title of this Part was added pursuant to Article 2 of Intermediate Decision No 11445 of June 6, 2013 (Intermediate Circular No 325).

<sup>2</sup>- The last amendment to this Article was made pursuant to Article 1 of Intermediate Decision No 11937 of January 26, 2015 (Intermediate Circular No 385).

<sup>3</sup>- This Article was amended pursuant to Article 2 of Intermediate Decision No 11445 of June 6, 2013 (Intermediate Circular No 325).

- 3- Any Lebanese institution, other than those mentioned in Paragraphs 1 and 2 of this Article, priorly licensed by BDL to engage in any activity specified in Article 1 above.
- 4- Any foreign institution, other than those mentioned in Paragraph 1 of this Article, priorly licensed by BDL to engage in any activity specified in Article 1 above, if its operations or services target the public in Lebanon.

Article 3<sup>1</sup>:

- I- Banking or financial operations executed via mobile and fixed electronic devices among the customers of different banks are prohibited, except for the purpose of receiving a bank transfer request from a customer, and on condition that:
  - 1- The transfer is not instantly executed through the application or software used on the customer's device;
  - 2- The compliance of the transfer request to applicable laws and regulations is verified by the back office of the concerned bank;
  - 3- The transfer is solely executed through the usual conventional methods (i.e. through the SWIFT network adopted among banks).
- II- Notwithstanding the provisions of Paragraph I above, banking or financial operations executed through applications or software installed on mobile and fixed electronic devices, by using bank cards and/or bank accounts belonging to customers of different banks, are authorized on condition that:
  - 1- A prior approval by Banque du Liban is obtained for any of the applications or software to be used to execute the operations mentioned in Paragraph II of this Article, the technical conditions related thereto, and the mechanism adopted for such execution;
  - 2- These operations are executed instantly between customers;
  - 3- The settlement of all operations occurs between the accounts held by banks at BDL;
  - 4- The total amount of funds sent by each customer does not exceed:
    - a- A daily amount of LBP 500,000 and a monthly amount of LBP 5,000,000 for the operations executed in Lebanese pound.
    - b- A daily amount of USD 300 and a monthly amount of USD 3,000 or their equivalent in other foreign currencies for the operations executed in US dollar or in any of these foreign currencies.
  - 5- The total amount of funds received by each customer does not exceed:
    - a- A daily amount of LBP 1,000,000 and a monthly amount of LBP 10,000,000 for the operations executed in Lebanese pound.
    - b- A daily amount of USD 600 and a monthly amount of USD 6,000 or their equivalent in other foreign currencies for the operations executed in US dollar or in any of these foreign currencies.

BDL can exceptionally approve a higher ceiling for the total amount of funds received by a customer, in case the latter is a merchant or a professional.
  - 6- The commission collected on these operations does not exceed 0.5% (half a percent) of the value of each operation;

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<sup>1</sup> - The last amendment to this Article was made pursuant to Intermediate Decision No 13183 of January 17, 2020 (Intermediate Circular No 539).

- 7- These operations are conform to all laws and regulations related to compliance and the fight against money laundering;
- 8- The Payment Systems Department at BDL is provided, on a monthly basis, with the number and value of these operations, in accordance with Form IP-0 attached to this Decision.

III- The issuance of electronic money by any party and the use thereof in any form are prohibited, unless in conformity with the provisions of Decisions issued or to be issued by Banque du Liban.

Article 4<sup>1</sup>:

The institutions which are specified in Article 2 above and which perform “electronic financial and banking operations” shall:

- 1- Cooperate to facilitate the control of their activities, including technical control, by Banque du Liban or the Banking Control Commission.
- 2- Inform the Money Services Businesses Department<sup>2</sup> at Banque du Liban and the Banking Control Commission of any amendment made to their working rules and to the technical rules adopted to execute their electronic operations.
- 3- Request their external auditors to prepare annual reports concerning their electronic operations and the technical and organizational aspects of such operations; and also provide the Money Services Businesses Department<sup>3</sup> at Banque du Liban and the Banking Control Commission with a copy of these reports annually by the end of April.
- 4- Post on their website, if any:
  - a- Their registration number at Banque du Liban, for banks and all other institutions registered at BDL.
  - b- The date (and number, if any) of any license granted by Banque du Liban to perform any of the operations covered by this Decision.

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<sup>1</sup>- This Article was amended pursuant to Article 2 of Intermediate Decision No 11445 of June 6, 2013 (Intermediate Circular No 325).

<sup>2</sup>- The Financial Markets Department has become the Money Services Businesses Department, pursuant to BDL Decision No 11943 of February 4, 2015. Refer to Announcement No 910 of November 2, 2015.

## **Part II: Electronic Transfers of Cash<sup>1</sup>**

### **First: Conditions required to perform Electronic Transfers of Cash**

#### **Article 5<sup>2</sup>:**

All non-banking institutions which perform domestic electronic transfers of cash in Lebanon shall:

- 1- Be established as Lebanese joint-stock companies with nominal shares.
- 2- Have a minimum capital of five billion Lebanese pounds.
- 3- Incorporate in their bylaws, provisions that require:
  - a- BDL prior approval for each of the following:
    - The amendment of their bylaws.
    - The subscription to, and trading of their shares, whenever it leads to the direct or indirect acquisition by one person of more than 10% of total shares.
  - b- Professional secrecy and full liability towards third parties regarding the operations executed by the institution or its branches, or the points of electronic transfers operating at branches or through sub-agents or through any institution with whom a contract is made.
- 4- Start their activities within six months from the license issuance date, under penalty of having their license revoked.
- 5- Have an efficient internal control system to face current and prospective risks.
- 6- Have an accounting system linked to the system of electronic transfers in place, in a way to retrieve automatically all tables related to incoming and outgoing transfers.
- 7- Appoint an internal audit officer to carry out internal audit on their operations.
- 8- <sup>3</sup>Comply with applicable laws and with BDL regulations, particularly AML/CFT laws and regulations, including the definition and identification of the Beneficial Owner.
- 9- Have an efficient electronic security system for all their operations.
- 10- Appoint an external auditor chosen among reputable firms.
- 11- Inform both the Legal Department and Money Services Businesses Department<sup>4</sup> at Banque du Liban, as well as the Banking Control Commission of:
  - a- The opening of any new branch.
  - b- The number and addresses of the points of electronic transfers operating at branches or through sub-agents or through any institution with whom a contract is made, and also to promptly communicate any change in that information.
- 12- Require from the points of electronic transfers which operate outside branches to be institutions registered at the Trade Register.
- 13- Allocate, out of their capital, an amount of 10 million Lebanese Pounds for each point of electronic transfers operating at their branches or through sub-agents or through any non-banking institution with whom a contract is made.
- 14- Abide by any objection raised by Banque du Liban concerning any point of electronic transfers operating at branches or through sub-agents or through any institution with whom a contract is made, under the penalty of having their license revoked.

<sup>1</sup>- The Title of this Part was added pursuant to Article 2 of Intermediate Decision No 11445 of June 6, 2013 (Intermediate Circular No 325).

<sup>2</sup>- This Article was amended pursuant to Article 2 of Intermediate Decision No 11445 of June 6, 2013 (Intermediate Circular No 325).

<sup>3</sup>- This Paragraph was amended pursuant to Article 7 of Intermediate Decision No 12826 of June 13, 2018 (Intermediate Circular No 498).

<sup>4</sup>- The Financial Markets Department has become the Money Services Businesses Department, pursuant to BDL Decision No 11943 of February 4, 2015. Refer to Announcement No 910 of November 2, 2015.

- 15- Verify periodically the qualifications and ethics of their own employees or the employees of the points of electronic transfers operating at their branches or through sub-agents or through any institution with whom a contract is made.
- 16- Conduct a continuous and efficient control to ensure that no activity infringing applicable laws and BDL regulations is performed by any sub-agent or institution with whom a contract is made.
- 17- Take out an insurance that covers all their operations and likely risks, and review such insurance annually as necessitated by any developments (changes in the institution's expansion, volume of operations, number of branches and points of electronic transfers operating at branches or through sub-agents or through any institution with whom a contract is made...).
- 18- Request their external auditors to insert in the reports mentioned in Paragraph 3 of Article 4 above, information on the technical and organizational aspects of the electronic funds transfers executed at their branches and points of electronic transfers, if any.
- 19- Request their external auditors to prepare the annual report relating to the control and effectiveness of their AML/CFT procedures, as mentioned in Article 13 of Basic Decision No 7818 of May 18, 2001 (Regulations on the Control of Financial and Banking Operations for Fighting Money Laundering and Terrorist Financing).
- 20- Execute all domestic electronic transfers of cash in Lebanon through a local network.
- 21-<sup>1</sup> Post on their website a list with the points of electronic transfers and any modification thereto upon its occurrence. This list must include at least the following information: the head office name and address (Caza, locality, street), the name of the head office's officer, the phone number...

#### Article 6<sup>2</sup>:

All Lebanese non-banking institutions performing cross-border electronic transfers of cash shall:

- 1- Be established as Lebanese joint-stock companies with nominal shares.
- 2- Have a minimum capital of seven hundred fifty million Lebanese pounds, in case they do not perform domestic transfers in Lebanon.
- 3- Be linked to an international transfer network approved by Banque du Liban.
- 4- <sup>3</sup>Comply with Paragraphs 3 to 19 and with Paragraph 21 of Article 5 above.

#### Article 7<sup>2</sup>:

Foreign institutions which are mentioned in Paragraph 4 of Article 2 above and which engage in cross-border electronic transfers of cash shall:

- 1- Allocate to the activities of their branch in Lebanon a minimum amount of seven hundred fifty million Lebanese pounds.
- 2- Be linked to an international transfer network approved by Banque du Liban.
- 3- Comply with Paragraphs 4 to 19 of Article 5 above.

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<sup>1</sup> - This Paragraph was added by Article 1 of Intermediate Decision No 13108 of September 19, 2019 (Intermediate Circular No 529) whose Article 4 stipulates that "the concerned institutions are granted a time-limit ending on December 31, 2019 to comply with the provisions of Articles 1 and 2 of this Decision."

<sup>2</sup> - This Article was amended pursuant to Article 2 of Intermediate Decision No 11445 of June 6, 2013 (Intermediate Circular No 325).

<sup>3</sup> - This Paragraph was amended by Article 2 of Intermediate Decision No 13108 of September 19, 2019 (Intermediate Circular No 529) whose Article 4 stipulates that "the concerned institutions are granted a time-limit ending on December 31, 2019 to comply with the provisions of Articles 1 and 2 of this Decision."

### Article 7 bis<sup>1</sup>:

All non-banking institutions performing electronic transfers of cash must:

- Settle the value of any incoming cross-border electronic transfer of cash in foreign currency, in US Dollar.
- Inform the customer in a clear and explicit manner of the commissions and fees to be deducted from each transfer.

### Article 8<sup>2</sup>:

In case any of the institutions which are specified in Paragraphs 3 and 4 of Article 2 above, and which perform electronic transfers of cash, is the branch of a foreign institution, it must always prove that its assets exceed the liabilities due to third parties by an amount equivalent at least to its capital or to the amount allocated to its activities in Lebanon.

If any such institution incurs losses, it must reconstitute its capital or capital allocations within six months at the latest. Otherwise, its license to operate in Lebanon shall be revoked.

### Article 9<sup>3</sup>:

Institutions performing electronic transfers of cash shall accurately insert in the transfer order and attached messages, the full identity of the originator (name and address), the account number or the reference number in the absence of an account number, the source of funds, their destination and purpose, and the identity of the recipient and the beneficial owner, as the case may be.

In case competent authorities request any of the above-mentioned information, these institutions shall provide it within three working days.

### Article 9 bis<sup>4</sup>:

Any of the institutions which are specified in Paragraphs 3 and 4 of Article 2 above, and which perform electronic transfers of cash, shall comply at least with the following:

- 1- To verify the customers' identity and address, based on official documents.
- 2- To keep records for operations above the amount of USD 10,000 or its equivalent.
- 3- To retain, for at least five years, copies of the official documents (customers' identity and address) and of the documents relating to any operation above USD 10,000 or its equivalent.
- 4- To set up an efficient AML/CFT internal control system stipulating, at least:
  - a- The preparation of an efficient and effective AML/CFT procedures guide which includes due diligence measures towards customers having frequent operations above a specific amount.

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<sup>1</sup>- This Article was added pursuant to Intermediate Decision No 12978 of January 14, 2019 (Intermediate Circular No 514), then amended pursuant to Intermediate Decision No 13255 of August 6, 2020 (Intermediate Circular No 566).

<sup>2</sup>- This Article was amended pursuant to Article 2 of Intermediate Decision No 11445 of June 6, 2013 (Intermediate Circular No 325).

<sup>3</sup>- This Article was amended pursuant to Article 2 of Intermediate Decision No 11445 of June 6, 2013 (Intermediate Circular No 325).

<sup>4</sup>- This Article was added pursuant to Article 2 of Intermediate Decision No 12018 of June 30, 2015 (Intermediate Circular No 393).

- b- The appointment of a Compliance Officer who shall continuously attend AML/CFT training sessions.
  - c- The use of software programs in order to monitor operations.
  - d- The preparation of periodic reports by the Compliance Officer about operations control from a risk-based approach and about the degree of compliance with the required procedures, provided these reports also assess sub-agents' compliance with applicable procedures and regulations.
  - e- The setting and continuous update of a computerized central archive for the collection of ML/FT-related data that includes, at least, the names circulated by the Special Investigation Commission (SIC), and those reported to the SIC by the concerned institution.
- 5- To communicate to the SIC the details of any suspicious ML/FT operation.
  - 6- To request their staff, subject to liability, not to notify customers whenever the SIC investigates or inquires about their operations, unless the SIC issues a decision to the contrary.
  - 7- To provide the SIC, by the end of the month of April following the previous fiscal year, with a copy of the external auditor's annual report about the control and efficiency of the AML/CFT measures implemented by the concerned institution.

Article 10<sup>1</sup>:

The institutions which are specified in Paragraphs 3 and 4 of Article 2 above, and which perform electronic transfers of cash, shall prepare their financial statements in accordance with Form 2010, attached to Basic Decision No 7723 of December 2, 2000 (Banks' Position).

Article 11<sup>2</sup>:

Banque du Liban shall publish the list of institutions licensed to perform electronic transfers of cash in the Official Gazette during the month of January of each year; it shall also publish in the Official Gazette any amendment to that list.

The institution that ceases to perform its operations for a period of six consecutive months shall be delisted.

**Second: The Documents Required for a License**

Article 12<sup>1</sup>:

In order to be licensed by Banque du Liban to perform electronic transfers of cash, the Lebanese institutions which are mentioned in Paragraph 3 of Article 2 above and which perform electronic transfers of cash shall submit a request in three copies, one of which being the original, along with the following documents:

- 1- A document evidencing the identities of the founders, the prospective subscribers, and the persons expected to hold senior managerial positions (an individual extract from the Civil Status Register or an identity card or a passport, or a copy of the registration file at the Trade Register if any of the founders or shareholders is a legal entity).

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<sup>1</sup>- This Article was added pursuant to Article 2 of Intermediate Decision No 11445 of June 6, 2013 (Intermediate Circular No 325).

<sup>2</sup>- This Article was added pursuant to Intermediate Decision No 11445 of June 6, 2013 (Intermediate Circular No 325), then amended by Article 3 of Intermediate Decision No 13108 of September 19, 2019 (Intermediate Circular No 529).

- 2- Statements signed by each of the above-mentioned persons, of which their curriculum vitae (degrees, experience and other material information) and an accurate assessment of their net worth.
- 3- A police record for each of the above-mentioned persons, issued within the last three months.
- 4- A statement specifying the participation percentage of each subscriber, with the classes of shares, if any, and their distribution.
- 5- A draft of the company's bylaws and of its prospective administrative structure.
- 6- Documents related to the working and technical rules adopted to perform electronic operations, and proving that an efficient electronic security system is in place to protect all operations, of which at least the documents specified in Annex (1) of this Decision.
- 7- A duly certified copy of the contract signed with the international transfer network, in case of institutions performing cross-border funds transfers.
- 8- A duly certified copy of an insurance contract that covers the operations executed and all likely risks.

Article 13<sup>1</sup>:

Exchange institutions wishing to perform electronic transfers of cash shall submit a license request in three copies, one of which being the original, along with the documents mentioned in Paragraphs 6, 7 and 8 of Article 12 above.

Article 14<sup>1</sup>:

In order to be licensed by Banque du Liban to perform cross-border electronic transfers of cash, foreign institutions specified in Paragraph 4 of Article 2 above shall submit a license request in three copies, one of which being the original, along with the following documents:

- 1- The foreign institution's bylaws and prospective administrative structure in Lebanon.
- 2- The decision taken by the foreign institution's relevant body, which authorizes its operations in Lebanon, appoints its representative and specifies the latter's powers.
- 3- The documents mentioned in Paragraphs 6, 7, and 8 of Article 12 above.

Article 15<sup>1</sup>:

Following the obtainment of BDL license and before they start their activities in Lebanon, the institutions which are mentioned in Paragraphs 3 and 4 of Article 2 above and which perform electronic transfers of cash shall complete the legal and regulatory establishment formalities and shall provide the Legal Department of Banque du Liban with the relevant duly certified documents.

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<sup>1</sup>- This Article was added pursuant to Article 2 of Intermediate Decision No 11445 of June 6, 2013 (Intermediate Circular No 325).

### **Third: Periodic Documents**

#### **Article 16<sup>1</sup>:**

- I- Non-banking institutions performing electronic transfers of cash shall submit to:
  - 1- The Money Services Businesses Department at Banque du Liban and the Banking Control Commission, annually by the end of April, the external auditors' annual reports mentioned in Paragraph 3 of Article 4, and Paragraphs 18 and 19 of Article 5 above.
  - 2- Both the Legal Department and Money Services Businesses Department at Banque du Liban, as well as the Banking Control Commission, a duly certified copy of the insurance contract mentioned in Paragraph 17 of Article 5 above, upon its renewal.
- II- The institutions specified in Article 2 above shall communicate to both the Legal Department and Money Services Businesses Department at Banque du Liban, as well as to the Banking Control Commission, the information mentioned in Sub-Paragraph (b), Paragraph 11 of Article 5 above, in accordance with attached Form (**CET-0**) to be prepared every six months on a CD by using the software provided by BDL Money Services Businesses Department.

#### **Article 17<sup>2</sup>:**

The institutions which are specified in Paragraphs 2, 3, and 4 of Article 2 above and are licensed to perform electronic transfers of cash, shall submit to:

- 1- The Money Services Businesses Department at Banque du Liban and the Banking Control Commission:
  - a- The external auditors' annual reports about their financial situation, annually by the end of April.
  - b- The list of the shareholders of the institutions established in Lebanon, at the end of each year; and any change in that list, to be promptly communicated.
- 2- Both the Department of Statistics and Economic Research and the Money Services Businesses Department at Banque du Liban, as well as the Banking Control Commission, on a CD:
  - a- The monthly statements mentioned in Article 10 above, within twelve days from their closing date.
  - b- The Profit and Loss Statement prepared in accordance with Form (BPL-1) attached to Basic Decision No 6574 of April 24, 1997, annually by the end of June.

#### **Article 17 bis<sup>3</sup>:**

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<sup>1</sup>- This Article was added pursuant to Intermediate Decision No 11445 of June 6, 2013 (Intermediate Circular No 325), then amended pursuant to Intermediate Decision No 12850 of August 3, 2018 (Intermediate Circular No 502).

<sup>2</sup>- This Article was added pursuant to Intermediate Decision No 11445 of June 6, 2013 (Intermediate Circular No 325), then amended pursuant to Intermediate Decision No 12850 of August 3, 2018 (Intermediate Circular No 502).

<sup>3</sup>- This Article was added pursuant to Intermediate Decision No 11937 of January 26, 2015 (Intermediate Circular No 385), then repealed pursuant to Article 3 of Intermediate Decision No 12850 of August 3, 2018 (Intermediate Circular No 502).

Article 18<sup>1</sup>:

- I- The institutions which are specified in Article 2 above and which perform electronic transfers of cash, shall communicate to the Money Services Businesses Department at Banque du Liban:
  - 1- within the first ten days of each month:
    - a- The volume of incoming and outgoing transfers from and to Lebanon during the previous month, in accordance with attached Form (CET-1) to be prepared on a CD by using the software provided by the IT Department at Banque du Liban.
    - b- The transfers amounting to, or exceeding the equivalent of 10,000 US Dollar, in accordance with attached Form (CET-2) to be prepared on a CD by using the software provided by the Money Services Businesses Department at Banque du Liban.
    - c- The operations specified in attached Form (CET-3) to be prepared on a CD by using the software provided by the IT Department at Banque du Liban.
  - 2- each year during the month of January, the annual position of the guarantees issued and received by these institutions, in accordance with attached Form (CET-4) to be prepared on a CD by using the software provided by the IT Department at Banque du Liban.
- II- The institutions which are registered at Banque du Liban (banks, financial institutions, exchange institutions...) and which operate as points of electronic transfers for any institution licensed or authorized to perform electronic transfers of cash, shall communicate to the Money Services Businesses Department at Banque du Liban, within the first ten days of each month, the movement of these transfers, in accordance with attached Form (CET-5) to be prepared on a CD by using the software provided by that Department.

**Part III: Miscellaneous Provisions<sup>2</sup>**

Article 19<sup>3</sup>:

All the institutions which install and operate ATMs shall abide by all the relevant regulatory texts issued by Banque du Liban.

Article 20<sup>2</sup>:

Any party engaging in “electronic financial and banking operations” shall fully comply with the principles of honesty, integrity and transparency; adopt the procedures that ensure utmost safety; and take all necessary precautions to determine and delineate the various responsibilities.

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<sup>1</sup>- This Article was added pursuant to Intermediate Decision No 11445 of June 6, 2013 (Intermediate Circular No 325), then amended pursuant to Article 4 of Intermediate Decision No 12850 of August 3, 2018 (Intermediate Circular No 502).

<sup>2</sup>- The Title of this Part was added pursuant to Article 2 of Intermediate Decision 11445 of June 6, 2013 (Intermediate Circular No 325).

<sup>3</sup>- This Article was added pursuant to Article 2 of Intermediate Decision No 11445 of June 6, 2013 (Intermediate Circular No 325).

## Article 21<sup>2</sup>:

In addition to the general principles set out in Article 20 above, the following conditions must be fulfilled:

- 1- The customer shall be no less than 18 years old and shall have full contractual capacity.
- 2- Without prejudice to applicable laws, no information about the customer's account shall be given without the latter's prior, explicit and written approval.
- 3<sup>1</sup>- Electronic signature shall not be admitted, unless the following conditions are concurrently met:
  - a- A clear agreement between the concerned institution and the customer, indicating:
    - The likely risks associated with e-signature.
    - The adequate procedures to be followed to ensure utmost safety, on the concerned parties' full responsibility.
  - b- The use of a PIN code by the signatory.
  - c- A confirmation by the executing institution sent by e-mail within 24 hours at most from the execution of the operation, followed by regular mail within one week, unless the concerned customer requests that the mail be kept at the institution.
  - d- A detailed monthly position sent by the institution to the customer to the address chosen by the latter.
- 4- The total amount of facilities granted electronically by an institution to a single natural person or legal entity shall not exceed 20% of that institution's capital.  
In this regard, banks and financial institutions shall remain governed by BDL regulatory texts on lending limits.

## Article 21 bis<sup>2</sup>:

The institutions specified in Article 2 of Basic Decision No 7548 of March 30, 2000, shall act as follows:

- I- To keep records for cross-border electronic transfers of cash which were not received by the recipient 90 days after their date of sending.
- II- To adopt the mechanism and procedures below:
  - 1- To coordinate with the international company with whom a contract is made in order to recover the amount sent and not paid to the recipient.
  - 2- To deposit the recovered amount in a special USD-denominated account opened at a bank operating in Lebanon in the name of the concerned institution.
  - 3- To notify the sending customer that the recipient has not received the funds, 90 days after their date of sending.
  - 4- To entitle the sender to recover the sent amount, within 3 years from its date of sending.
  - 5- At the expiry of the legal prescription period, 50% of the amounts remaining in the above-mentioned account shall be due to the Lebanese State, while the concerned institution is entitled to dispose of the other 50% and transfer it to the Income Statement.

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<sup>1</sup>- This paragraph was amended pursuant to Article 1 of Intermediate Decision No 11707 of February 28, 2014 (Intermediate Circular No 355).

<sup>2</sup>- This Article was added pursuant to Article 5 of Intermediate Decision No 12850 of August 3, 2018 (Intermediate Circular No 502).

- 6- To inform the sender of the mechanism described in this Paragraph II and to explain it clearly in Arabic and in a foreign language chosen by the concerned institution, on the back side of the receipt that contains the information given in the transfer order and that is delivered to the sender.
- III- To communicate to both the Money Services Businesses Department at Banque du Liban and to the Banking Control Commission, annually by the end of January, information about cross-border electronic transfers of cash executed during the previous year and not received by the recipient 90 days after their date of sending.
- IV- To communicate to both the Money Services Businesses Department at Banque du Liban and to the Banking Control Commission, by November 30, 2018, information about outgoing electronic transfers of cash from Lebanon executed during the last 3 years and received by the recipient 90 days after their date of sending.

Article 22<sup>1</sup>:

In addition to the foregoing, the “electronic financial and banking operations” as well as all institutions performing such operations shall be governed, unless otherwise provided for, by the laws, regulations and instructions relating to these institutions or to banking and financial operations performed through conventional, non-electronic means.

Article 23<sup>2</sup>:

Non-banking institutions performing electronic transfers of cash, which were established before June 6, 2013 and whose status is inconsistent with the provisions of Articles 5, 6 and 7 above, are granted a time limit ending on March 31, 2014 to adjust their situation accordingly.

Article 24<sup>3</sup>:

Any party that violates the provisions of this Decision shall incur the administrative sanctions mentioned in applicable laws and regulations.

Article 25<sup>4</sup>:

This Decision shall come into force upon its publication in the Official Gazette.

Beirut, March 30, 2000

The Governor of Banque du Liban

Riad Toufic Salamé

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<sup>1</sup>- This Article was added pursuant to Article 2 of Intermediate Decision No 11445 of June 6, 2013 (Intermediate Circular 325).

<sup>2</sup>- This Article was added pursuant to Article 2 of Intermediate Decision No 11445 of June 6, 2013 (Intermediate Circular 325).

<sup>3</sup>- The numbering of this Article has become 24 instead of 12, pursuant to Article 1 of Intermediate Decision No 11445 of June 6, 2013 (Intermediate Circular 325).

<sup>4</sup>- The numbering of this Article has become 25 instead of 13, pursuant to Article 1 of Intermediate Decision No 11445 of June 6, 2013 (Intermediate Circular 325).

## **Annex 1<sup>1</sup>**

### **Documents related to the working rules and technical rules**

- Job description concerning all the employees of the institution
- User's Manual
- IT Management Organization
- IT Components, especially operating devices and systems, software applications, network...
- Access Control List
- Logs
- Systems security software (Antispam, Antivirus, ...)
- Network security procedures (Firewall, Proxy, Intrusion Detection...)
- Encryption procedures
- Procedures to copy and save data
- AML/CFT procedures
- Business Continuity and Emergency Plan
- Authentication Procedure through OTP, or other secure dynamic code (for customers' protection)

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<sup>1</sup> - This Annex was added pursuant to Intermediate Decision No 11445 of 6 June 2013 (Intermediate Circular No 325).

**Banque du Liban**  
**Money Services Businesses Department**

**Points of Sale (POS)**  
**Form (CET-0)<sup>1</sup> Quarterly Position as on \_\_\_/\_\_\_/\_\_\_**

Bank or Institution's Name:  
 Bank or Institution's Number:  
 License Number (Transfers of Cash):

No	POS Name	Type of Institution*	Decision of Central Council		Institution's No on BDL's List	Registration No at the Trade Register	Caza	City/ Town	Street / Building	Name of Officer in Charge	Phone	POS Opening Date	POS Closing Date
			License No	License Date**									
1													
2													
3													
4													
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**\*Type of Institution**

- Bank
- Financial institution
- Exchange institution
- Institutions specialized in electronic transfers of cash
- Other institutions

<sup>1</sup>- This Form was added pursuant to Intermediate Decision 11445 of 6 June 2013 (Intermediate Circular 325), then amended pursuant to Article 6 of Intermediate Decision 12850 of 3 August 2018 (Intermediate Circular 502).

**Incoming and Outgoing Electronic Transfers of Cash from and to Lebanon<sup>1</sup>**  
**Form (CET-1)<sup>2</sup> Monthly Position as on \_\_\_\_ / \_\_\_\_ / \_\_\_\_**

Item	Item's Name	From Lebanon			To Lebanon		
		Number	Operations	Commission	Number	Operations	Commission
LBI	<b>Lebanon</b>						
LBI10	Exportation						
LBI20	Importation						
LBI30	Tourism and Travel						
LBI40	Education						
LBI50	Medical care and hospitalization						
LBI60	Migrants' transfers						
LBI90	Other transfers						
LBR	<b>Lebanon</b>						
LBR10	Exportation						
LBR20	Importation						
LBR30	Tourism and Travel						
LBR40	Education						
LBR50	Medical care and hospitalization						
LBR60	Migrants' transfers						
LBR90	Other transfers						
DZ	<b>Algeria</b>						
DZ010	Exportation						
DZ020	Importation						
DZ030	Tourism and Travel						
DZ040	Education						
DZ050	Medical care and hospitalization						
DZ060	Migrants' transfers						
DZ090	Other transfers						
SA	<b>Saudi Arabia</b>						
SA010	Exportation						
SA020	Importation						
SA030	Tourism and Travel						
SA040	Education						
SA050	Medical care and hospitalization						
SA060	Migrants' transfers						
SA090	Other transfers						
BH	<b>Bahrain</b>						
BH010	Exportation						
BH020	Importation						
BH030	Tourism and Travel						
BH040	Education						
BH050	Medical care and hospitalization						
BH060	Migrants' transfers						
BH090	Other transfers						
DJ	<b>Djibouti</b>						
DJ010	Exportation						
DJ020	Importation						
DJ030	Tourism and Travel						
DJ040	Education						

<sup>1</sup>- The initial title of this Form "Electronic Transfers from and to Lebanon" was amended pursuant to Article 3 of Intermediate Decision 11445 of 6 June 2013 (Intermediate Circular 325).

<sup>2</sup>- This Form was added pursuant to Intermediate Decision 8336 of 11 January 2003 (Intermediate Circular 28), and the last amendment was added thereto pursuant to Article 1 of Intermediate Decision 11603 of 11 November 2013 (Intermediate Circular 345).

DJ050	Medical care and hospitalization						
DJ060	Migrants' transfers						
DJ090	Other transfers						
EG	<b>Egypt</b>						
EG010	Exportation						
EG020	Importation						
EG030	Tourism and Travel						
EG040	Education						
EG050	Medical care and hospitalization						
EG060	Migrants' transfers						
EG090	Other transfers						
AE	<b>UAE</b>						
AE010	Exportation						
AE020	Importation						
AE030	Tourism and Travel						
AE040	Education						
AE050	Medical care and hospitalization						
AE060	Migrants' transfers						
AE090	Other transfers						
IQ	<b>Iraq</b>						
IQ010	Exportation						
IQ020	Importation						
IQ030	Tourism and Travel						
IQ040	Education						
IQ050	Medical care and hospitalization						
IQ060	Migrants' transfers						
IQ090	Other transfers						
JO	<b>Jordan</b>						
JO010	Exportation						
JO020	Importation						
JO030	Tourism and Travel						
JO040	Education						
JO050	Medical care and hospitalization						
JO060	Migrants' transfers						
JO090	Other transfers						
QA	<b>Qatar</b>						
QA010	Exportation						
QA020	Importation						
QA030	Tourism and Travel						
QA040	Education						
QA050	Medical care and hospitalization						
QA060	Migrants' transfers						
QA090	Other transfers						
KW	<b>Kuwait</b>						
KW010	Exportation						
KW020	Importation						
KW030	Tourism and Travel						
KW040	Education						
KW050	Medical care and hospitalization						
KW060	Migrants' transfers						
KW090	Other transfers						
LY	<b>Libya</b>						
LY010	Exportation						
LY020	Importation						
LY030	Tourism and Travel						
LY040	Education						
LY050	Medical care and hospitalization						
LY060	Migrants' transfers						
LY090	Other transfers						

MA	<b>Morocco</b>						
MA010	Exportation						
MA020	Importation						
MA030	Tourism and Travel						
MA040	Education						
MA050	Medical care and hospitalization						
MA060	Migrants' transfers						
MA090	Other transfers						
MR	<b>Mauritania</b>						
MR010	Exportation						
MR020	Importation						
MR030	Tourism and Travel						
MR040	Education						
MR050	Medical care and hospitalization						
MR060	Migrants' transfers						
MR090	Other transfers						
OM	<b>Oman</b>						
OM010	Exportation						
OM020	Importation						
OM030	Tourism and Travel						
OM040	Education						
OM050	Medical care and hospitalization						
OM060	Migrants' transfers						
OM090	Other transfers						
PS	<b>Palestine</b>						
PS010	Exportation						
PS020	Importation						
PS030	Tourism and Travel						
PS040	Education						
PS050	Medical care and hospitalization						
PS060	Migrants' transfers						
PS090	Other transfers						
SO	<b>Somalia</b>						
SO010	Exportation						
SO020	Importation						
SO030	Tourism and Travel						
SO040	Education						
SO050	Medical care and hospitalization						
SO060	Migrants' transfers						
SO090	Other transfers						
SD	<b>Sudan</b>						
SD010	Exportation						
SD020	Importation						
SD030	Tourism and Travel						
SD040	Education						
SD050	Medical care and hospitalization						
SD060	Migrants' transfers						
SD090	Other transfers						
SY	<b>Syria</b>						
SY010	Exportation						
SY020	Importation						
SY030	Tourism and Travel						
SY040	Education						
SY050	Medical care and hospitalization						
SY060	Migrants' transfers						
SY090	Other transfers						
TN	<b>Tunisia</b>						
TN010	Exportation						
TN020	Importation						

TN030	Tourism and Travel						
TN040	Education						
TN050	Medical care and hospitalization						
TN060	Migrants' transfers						
TN090	Other transfers						
YE	<b>Yemen</b>						
YE010	Exportation						
YE020	Importation						
YE030	Tourism and Travel						
YE040	Education						
YE050	Medical care and hospitalization						
YE060	Migrants' transfers						
YE090	Other transfers						
KM	<b>Comoros</b>						
KM010	Exportation						
KM020	Importation						
KM030	Tourism and Travel						
KM040	Education						
KM050	Medical care and hospitalization						
KM060	Migrants' transfers						
KM090	Other transfers						
AL	<b>Albania</b>						
AL010	Exportation						
AL020	Importation						
AL030	Tourism and Travel						
AL040	Education						
AL050	Medical care and hospitalization						
AL060	Migrants' transfers						
AL090	Other transfers						
AT	<b>Austria</b>						
AT010	Exportation						
AT020	Importation						
AT030	Tourism and Travel						
AT040	Education						
AT050	Medical care and hospitalization						
AT060	Migrants' transfers						
AT090	Other transfers						
BE	<b>Belgium</b>						
BE010	Exportation						
BE020	Importation						
BE030	Tourism and Travel						
BE040	Education						
BE050	Medical care and hospitalization						
BE060	Migrants' transfers						
BE090	Other transfers						
BG	<b>Bulgaria</b>						
BG010	Exportation						
BG020	Importation						
BG030	Tourism and Travel						
BG040	Education						
BG050	Medical care and hospitalization						
BG060	Migrants' transfers						
BG090	Other transfers						
CY	<b>Cyprus</b>						
CY010	Exportation						
CY020	Importation						
CY030	Tourism and Travel						
CY040	Education						
CY050	Medical care and hospitalization						

CY060	Migrants' transfers						
CY090	Other transfers						
DK	<b>Denmark</b>						
DK010	Exportation						
DK020	Importation						
DK030	Tourism and Travel						
DK040	Education						
DK050	Medical care and hospitalization						
DK060	Migrants' transfers						
DK090	Other transfers						
ES	<b>Spain</b>						
ES010	Exportation						
ES020	Importation						
ES030	Tourism and Travel						
ES040	Education						
ES050	Medical care and hospitalization						
ES060	Migrants' transfers						
ES090	Other transfers						
FI	<b>Finland</b>						
FI010	Exportation						
FI020	Importation						
FI030	Tourism and Travel						
FI040	Education						
FI050	Medical care and hospitalization						
FI060	Migrants' transfers						
FI090	Other transfers						
FR	<b>France</b>						
FR010	Exportation						
FR020	Importation						
FR030	Tourism and Travel						
FR040	Education						
FR050	Medical care and hospitalization						
FR060	Migrants' transfers						
FR090	Other transfers						
GR	<b>Greece</b>						
GR010	Exportation						
GR020	Importation						
GR030	Tourism and Travel						
GR040	Education						
GR050	Medical care and hospitalization						
GR060	Migrants' transfers						
GR090	Other transfers						
NL	<b>Netherlands</b>						
NL010	Exportation						
NL020	Importation						
NL030	Tourism and Travel						
NL040	Education						
NL050	Medical care and hospitalization						
NL060	Migrants' transfers						
NL090	Other transfers						
HU	<b>Hungary</b>						
HU010	Exportation						
HU020	Importation						
HU030	Tourism and Travel						
HU040	Education						
HU050	Medical care and hospitalization						
HU060	Migrants' transfers						
HU090	Other transfers						
IE	<b>Ireland</b>						

IE010	Exportation						
IE020	Importation						
IE030	Tourism and Travel						
IE040	Education						
IE050	Medical care and hospitalization						
IE060	Migrants' transfers						
IE090	Other transfers						
IS	<b>Iceland</b>						
IS010	Exportation						
IS020	Importation						
IS030	Tourism and Travel						
IS040	Education						
IS050	Medical care and hospitalization						
IS060	Migrants' transfers						
IS090	Other transfers						
IT	<b>Italy</b>						
IT010	Exportation						
IT020	Importation						
IT030	Tourism and Travel						
IT040	Education						
IT050	Medical care and hospitalization						
IT060	Migrants' transfers						
IT090	Other transfers						
LI	<b>Liechtenstein</b>						
LI010	Exportation						
LI020	Importation						
LI030	Tourism and Travel						
LI040	Education						
LI050	Medical care and hospitalization						
LI060	Migrants' transfers						
LI090	Other transfers						
LU	<b>Luxembourg</b>						
LU010	Exportation						
LU020	Importation						
LU030	Tourism and Travel						
LU040	Education						
LU050	Medical care and hospitalization						
LU060	Migrants' transfers						
LU090	Other transfers						
MT	<b>Malta</b>						
MT010	Exportation						
MT020	Importation						
MT030	Tourism and Travel						
MT040	Education						
MT050	Medical care and hospitalization						
MT060	Migrants' transfers						
MT090	Other transfers						
MC	<b>Monaco</b>						
MC010	Exportation						
MC020	Importation						
MC030	Tourism and Travel						
MC040	Education						
MC050	Medical care and hospitalization						
MC060	Migrants' transfers						
MC090	Other transfers						
NO	<b>Norway</b>						
NO010	Exportation						
NO020	Importation						
NO030	Tourism and Travel						

NO040	Education						
NO050	Medical care and hospitalization						
NO060	Migrants' transfers						
NO090	Other transfers						
PL	<b>Poland</b>						
PL010	Exportation						
PL020	Importation						
PL030	Tourism and Travel						
PL040	Education						
PL050	Medical care and hospitalization						
PL060	Migrants' transfers						
PL090	Other transfers						
PT	<b>Portugal</b>						
PT010	Exportation						
PT020	Importation						
PT030	Tourism and Travel						
PT040	Education						
PT050	Medical care and hospitalization						
PT060	Migrants' transfers						
PT090	Other transfers						
DE	<b>Germany</b>						
DE010	Exportation						
DE020	Importation						
DE030	Tourism and Travel						
DE040	Education						
DE050	Medical care and hospitalization						
DE060	Migrants' transfers						
DE090	Other transfers						
RO	<b>Romania</b>						
RO010	Exportation						
RO020	Importation						
RO030	Tourism and Travel						
RO040	Education						
RO050	Medical care and hospitalization						
RO060	Migrants' transfers						
RO090	Other transfers						
GB	<b>United Kingdom</b>						
GB010	Exportation						
GB020	Importation						
GB030	Tourism and Travel						
GB040	Education						
GB050	Medical care and hospitalization						
GB060	Migrants' transfers						
GB090	Other transfers						
SE	<b>Sweden</b>						
SE010	Exportation						
SE020	Importation						
SE030	Tourism and Travel						
SE040	Education						
SE050	Medical care and hospitalization						
SE060	Migrants' transfers						
SE090	Other transfers						
CH	<b>Switzerland</b>						
CH010	Exportation						
CH020	Importation						
CH030	Tourism and Travel						
CH040	Education						
CH050	Medical care and hospitalization						
CH060	Migrants' transfers						

CH090	Other transfers						
CZ	<b>Czech Republic</b>						
CZ010	Exportation						
CZ020	Importation						
CZ030	Tourism and Travel						
CZ040	Education						
CZ050	Medical care and hospitalization						
CZ060	Migrants' transfers						
CZ090	Other transfers						
TR	<b>Turkey</b>						
TR010	Exportation						
TR020	Importation						
TR030	Tourism and Travel						
TR040	Education						
TR050	Medical care and hospitalization						
TR060	Migrants' transfers						
TR090	Other transfers						
RU	<b>Russia</b>						
RU010	Exportation						
RU020	Importation						
RU030	Tourism and Travel						
RU040	Education						
RU050	Medical care and hospitalization						
RU060	Migrants' transfers						
RU090	Other transfers						
YU	<b>Yugoslavia</b>						
YU010	Exportation						
YU020	Importation						
YU030	Tourism and Travel						
YU040	Education						
YU050	Medical care and hospitalization						
YU060	Migrants' transfers						
YU090	Other transfers						
GI	<b>Gibraltar</b>						
GI010	Exportation						
GI020	Importation						
GI030	Tourism and Travel						
GI040	Education						
GI050	Medical care and hospitalization						
GI060	Migrants' transfers						
GI090	Other transfers						
VA	<b>Vatican</b>						
VA010	Exportation						
VA020	Importation						
VA030	Tourism and Travel						
VA040	Education						
VA050	Medical care and hospitalization						
VA060	Migrants' transfers						
VA090	Other transfers						
MD	<b>Moldova</b>						
MD010	Exportation						
MD020	Importation						
MD030	Tourism and Travel						
MD040	Education						
MD050	Medical care and hospitalization						
MD060	Migrants' transfers						
MD090	Other transfers						
LV	<b>Latvia</b>						
LV010	Exportation						

LV020	Importation						
LV030	Tourism and Travel						
LV040	Education						
LV050	Medical care and hospitalization						
LV060	Migrants' transfers						
LV090	Other transfers						
LT	<b>Lithuania</b>						
LT010	Exportation						
LT020	Importation						
LT030	Tourism and Travel						
LT040	Education						
LT050	Medical care and hospitalization						
LT060	Migrants' transfers						
LT090	Other transfers						
EE	<b>Estonia</b>						
EE010	Exportation						
EE020	Importation						
EE030	Tourism and Travel						
EE040	Education						
EE050	Medical care and hospitalization						
EE060	Migrants' transfers						
EE090	Other transfers						
AD	<b>Andorra</b>						
AD010	Exportation						
AD020	Importation						
AD030	Tourism and Travel						
AD040	Education						
AD050	Medical care and hospitalization						
AD060	Migrants' transfers						
AD090	Other transfers						
BY	<b>Belarus</b>						
BY010	Exportation						
BY020	Importation						
BY030	Tourism and Travel						
BY040	Education						
BY050	Medical care and hospitalization						
BY060	Migrants' transfers						
BY090	Other transfers						
BA	<b>Bosnia &amp; Herzegovina</b>						
BA010	Exportation						
BA020	Importation						
BA030	Tourism and Travel						
BA040	Education						
BA050	Medical care and hospitalization						
BA060	Migrants' transfers						
BA090	Other transfers						
HR	<b>Croatia</b>						
HR010	Exportation						
HR020	Importation						
HR030	Tourism and Travel						
HR040	Education						
HR050	Medical care and hospitalization						
HR060	Migrants' transfers						
HR090	Other transfers						
FO	<b>Faroe Islands</b>						
FO010	Exportation						
FO020	Importation						
FO030	Tourism and Travel						
FO040	Education						

FO050	Medical care and hospitalization						
FO060	Migrants' transfers						
FO090	Other transfers						
MK	<b>Macedonia</b>						
MK010	Exportation						
MK020	Importation						
MK030	Tourism and Travel						
MK040	Education						
MK050	Medical care and hospitalization						
MK060	Migrants' transfers						
MK090	Other transfers						
SI	<b>Slovenia</b>						
SI010	Exportation						
SI020	Importation						
SI030	Tourism and Travel						
SI040	Education						
SI050	Medical care and hospitalization						
SI060	Migrants' transfers						
SI090	Other transfers						
SK	<b>Slovakia</b>						
SK010	Exportation						
SK020	Importation						
SK030	Tourism and Travel						
SK040	Education						
SK050	Medical care and hospitalization						
SK060	Migrants' transfers						
SK090	Other transfers						
UA	<b>Ukraine</b>						
UA010	Exportation						
UA020	Importation						
UA030	Tourism and Travel						
UA040	Education						
UA050	Medical care and hospitalization						
UA060	Migrants' transfers						
UA090	Other transfers						
SM	<b>San Marino</b>						
SM010	Exportation						
SM020	Importation						
SM030	Tourism and Travel						
SM040	Education						
SM050	Medical care and hospitalization						
SM060	Migrants' transfers						
SM090	Other transfers						
SJ	<b>Svalbard &amp; Jan Mayen Islands</b>						
SJ010	Exportation						
SJ020	Importation						
SJ030	Tourism and Travel						
SJ040	Education						
SJ050	Medical care and hospitalization						
SJ060	Migrants' transfers						
SJ090	Other transfers						
BV	<b>Bouvet Island</b>						
BV010	Exportation						
BV020	Importation						
BV030	Tourism and Travel						
BV040	Education						
BV050	Medical care and hospitalization						
BV060	Migrants' transfers						
BV090	Other transfers						

RS	<b>Serbia</b>						
RS010	Exportation						
RS020	Importation						
RS030	Tourism and Travel						
RS040	Education						
RS050	Medical care and hospitalization						
RS060	Migrants' transfers						
RS090	Other transfers						
ME	<b>Montenegro</b>						
ME010	Exportation						
ME020	Importation						
ME030	Tourism and Travel						
ME040	Education						
ME050	Medical care and hospitalization						
ME060	Migrants' transfers						
ME090	Other transfers						
AF	<b>Afghanistan</b>						
AF010	Exportation						
AF020	Importation						
AF030	Tourism and Travel						
AF040	Education						
AF050	Medical care and hospitalization						
AF060	Migrants' transfers						
AF090	Other transfers						
BD	<b>Bangladesh</b>						
BD010	Exportation						
BD020	Importation						
BD030	Tourism and Travel						
BD040	Education						
BD050	Medical care and hospitalization						
BD060	Migrants' transfers						
BD090	Other transfers						
CN	<b>China</b>						
CN010	Exportation						
CN020	Importation						
CN030	Tourism and Travel						
CN040	Education						
CN050	Medical care and hospitalization						
CN060	Migrants' transfers						
CN090	Other transfers						
KP	<b>N. Korea</b>						
KP010	Exportation						
KP020	Importation						
KP030	Tourism and Travel						
KP040	Education						
KP050	Medical care and hospitalization						
KP060	Migrants' transfers						
KP090	Other transfers						
KR	<b>S. Korea</b>						
KR010	Exportation						
KR020	Importation						
KR030	Tourism and Travel						
KR040	Education						
KR050	Medical care and hospitalization						
KR060	Migrants' transfers						
KR090	Other transfers						
FJ	<b>Fiji</b>						
FJ010	Exportation						
FJ020	Importation						

FJ030	Tourism and Travel						
FJ040	Education						
FJ050	Medical care and hospitalization						
FJ060	Migrants' transfers						
FJ090	Other transfers						
IN	<b>India</b>						
IN010	Exportation						
IN020	Importation						
IN030	Tourism and Travel						
IN040	Education						
IN050	Medical care and hospitalization						
IN060	Migrants' transfers						
IN090	Other transfers						
ID	<b>Indonesia</b>						
ID010	Exportation						
ID020	Importation						
ID030	Tourism and Travel						
ID040	Education						
ID050	Medical care and hospitalization						
ID060	Migrants' transfers						
ID090	Other transfers						
IR	<b>Iran</b>						
IR010	Exportation						
IR020	Importation						
IR030	Tourism and Travel						
IR040	Education						
IR050	Medical care and hospitalization						
IR060	Migrants' transfers						
IR090	Other transfers						
JP	<b>Japan</b>						
JP010	Exportation						
JP020	Importation						
JP030	Tourism and Travel						
JP040	Education						
JP050	Medical care and hospitalization						
JP060	Migrants' transfers						
JP090	Other transfers						
LA	<b>Laos</b>						
LA010	Exportation						
LA020	Importation						
LA030	Tourism and Travel						
LA040	Education						
LA050	Medical care and hospitalization						
LA060	Migrants' transfers						
LA090	Other transfers						
MY	<b>Malaysia</b>						
MY010	Exportation						
MY020	Importation						
MY030	Tourism and Travel						
MY040	Education						
MY050	Medical care and hospitalization						
MY060	Migrants' transfers						
MY090	Other transfers						
NP	<b>Nepal</b>						
NP010	Exportation						
NP020	Importation						
NP030	Tourism and Travel						
NP040	Education						
NP050	Medical care and hospitalization						

NP060	Migrants' transfers						
NP090	Other transfers						
PK	<b>Pakistan</b>						
PK010	Exportation						
PK020	Importation						
PK030	Tourism and Travel						
PK040	Education						
PK050	Medical care and hospitalization						
PK060	Migrants' transfers						
PK090	Other transfers						
PH	<b>Philippines</b>						
PH010	Exportation						
PH020	Importation						
PH030	Tourism and Travel						
PH040	Education						
PH050	Medical care and hospitalization						
PH060	Migrants' transfers						
PH090	Other transfers						
SG	<b>Singapore</b>						
SG010	Exportation						
SG020	Importation						
SG030	Tourism and Travel						
SG040	Education						
SG050	Medical care and hospitalization						
SG060	Migrants' transfers						
SG090	Other transfers						
LK	<b>Sri Lanka</b>						
LK010	Exportation						
LK020	Importation						
LK030	Tourism and Travel						
LK040	Education						
LK050	Medical care and hospitalization						
LK060	Migrants' transfers						
LK090	Other transfers						
TH	<b>Thailand</b>						
TH010	Exportation						
TH020	Importation						
TH030	Tourism and Travel						
TH040	Education						
TH050	Medical care and hospitalization						
TH060	Migrants' transfers						
TH090	Other transfers						
TW	<b>Taiwan</b>						
TW010	Exportation						
TW020	Importation						
TW030	Tourism and Travel						
TW040	Education						
TW050	Medical care and hospitalization						
TW060	Migrants' transfers						
TW090	Other transfers						
VN	<b>Vietnam</b>						
VN010	Exportation						
VN020	Importation						
VN030	Tourism and Travel						
VN040	Education						
VN050	Medical care and hospitalization						
VN060	Migrants' transfers						
VN090	Other transfers						
AM	<b>Armenia</b>						

AM010	Exportation						
AM020	Importation						
AM030	Tourism and Travel						
AM040	Education						
AM050	Medical care and hospitalization						
AM060	Migrants' transfers						
AM090	Other transfers						
KZ	<b>Kazakhstan</b>						
KZ010	Exportation						
KZ020	Importation						
KZ030	Tourism and Travel						
KZ040	Education						
KZ050	Medical care and hospitalization						
KZ060	Migrants' transfers						
KZ090	Other transfers						
UZ	<b>Uzbekistan</b>						
UZ010	Exportation						
UZ020	Importation						
UZ030	Tourism and Travel						
UZ040	Education						
UZ050	Medical care and hospitalization						
UZ060	Migrants' transfers						
UZ090	Other transfers						
BT	<b>Bhutan</b>						
BT010	Exportation						
BT020	Importation						
BT030	Tourism and Travel						
BT040	Education						
BT050	Medical care and hospitalization						
BT060	Migrants' transfers						
BT090	Other transfers						
BN	<b>Brunei</b>						
BN010	Exportation						
BN020	Importation						
BN030	Tourism and Travel						
BN040	Education						
BN050	Medical care and hospitalization						
BN060	Migrants' transfers						
BN090	Other transfers						
AZ	<b>Azerbaijan</b>						
AZ010	Exportation						
AZ020	Importation						
AZ030	Tourism and Travel						
AZ040	Education						
AZ050	Medical care and hospitalization						
AZ060	Migrants' transfers						
AZ090	Other transfers						
KG	<b>Kyrgyzstan</b>						
KG010	Exportation						
KG020	Importation						
KG030	Tourism and Travel						
KG040	Education						
KG050	Medical care and hospitalization						
KG060	Migrants' transfers						
KG090	Other transfers						
TJ	<b>Tajikistan</b>						
TJ010	Exportation						
TJ020	Importation						
TJ030	Tourism and Travel						

TJ040	Education						
TJ050	Medical care and hospitalization						
TJ060	Migrants' transfers						
TJ090	Other transfers						
TM	<b>Turkmenistan</b>						
TM010	Exportation						
TM020	Importation						
TM030	Tourism and Travel						
TM040	Education						
TM050	Medical care and hospitalization						
TM060	Migrants' transfers						
TM090	Other transfers						
GE	<b>Georgia</b>						
GE010	Exportation						
GE020	Importation						
GE030	Tourism and Travel						
GE040	Education						
GE050	Medical care and hospitalization						
GE060	Migrants' transfers						
GE090	Other transfers						
MO	<b>Macau</b>						
MO010	Exportation						
MO020	Importation						
MO030	Tourism and Travel						
MO040	Education						
MO050	Medical care and hospitalization						
MO060	Migrants' transfers						
MO090	Other transfers						
MV	<b>Maldives</b>						
MV010	Exportation						
MV020	Importation						
MV030	Tourism and Travel						
MV040	Education						
MV050	Medical care and hospitalization						
MV060	Migrants' transfers						
MV090	Other transfers						
MU	<b>Mauritius</b>						
MU010	Exportation						
MU020	Importation						
MU030	Tourism and Travel						
MU040	Education						
MU050	Medical care and hospitalization						
MU060	Migrants' transfers						
MU090	Other transfers						
MN	<b>Mongolia</b>						
MN010	Exportation						
MN020	Importation						
MN030	Tourism and Travel						
MN040	Education						
MN050	Medical care and hospitalization						
MN060	Migrants' transfers						
MN090	Other transfers						
KH	<b>Cambodia</b>						
KH010	Exportation						
KH020	Importation						
KH030	Tourism and Travel						
KH040	Education						
KH050	Medical care and hospitalization						
KH060	Migrants' transfers						

KH090	Other transfers						
MM	<b>Myanmar</b>						
MM010	Exportation						
MM020	Importation						
MM030	Tourism and Travel						
MM040	Education						
MM050	Medical care and hospitalization						
MM060	Migrants' transfers						
MM090	Other transfers						
TL	<b>Timor-Leste</b>						
TL010	Exportation						
TL020	Importation						
TL030	Tourism and Travel						
TL040	Education						
TL050	Medical care and hospitalization						
TL060	Migrants' transfers						
TL090	Other transfers						
PW	<b>Palau</b>						
PW010	Exportation						
PW020	Importation						
PW030	Tourism and Travel						
PW040	Education						
PW050	Medical care and hospitalization						
PW060	Migrants' transfers						
PW090	Other transfers						
ZA	<b>S. Africa</b>						
ZA010	Exportation						
ZA020	Importation						
ZA030	Tourism and Travel						
ZA040	Education						
ZA050	Medical care and hospitalization						
ZA060	Migrants' transfers						
ZA090	Other transfers						
BJ	<b>Benin</b>						
BJ010	Exportation						
BJ020	Importation						
BJ030	Tourism and Travel						
BJ040	Education						
BJ050	Medical care and hospitalization						
BJ060	Migrants' transfers						
BJ090	Other transfers						
BW	<b>Botswana</b>						
BW010	Exportation						
BW020	Importation						
BW030	Tourism and Travel						
BW040	Education						
BW050	Medical care and hospitalization						
BW060	Migrants' transfers						
BW090	Other transfers						
BI	<b>Burundi</b>						
BI010	Exportation						
BI020	Importation						
BI030	Tourism and Travel						
BI040	Education						
BI050	Medical care and hospitalization						
BI060	Migrants' transfers						
BI090	Other transfers						
CM	<b>Cameroon</b>						
CM010	Exportation						

CM020	Importation						
CM030	Tourism and Travel						
CM040	Education						
CM050	Medical care and hospitalization						
CM060	Migrants' transfers						
CM090	Other transfers						
CG	<b>Congo</b>						
CG010	Exportation						
CG020	Importation						
CG030	Tourism and Travel						
CG040	Education						
CG050	Medical care and hospitalization						
CG060	Migrants' transfers						
CG090	Other transfers						
CI	<b>Ivory Coast</b>						
CI010	Exportation						
CI020	Importation						
CI030	Tourism and Travel						
CI040	Education						
CI050	Medical care and hospitalization						
CI060	Migrants' transfers						
CI090	Other transfers						
CF	<b>C. Africa</b>						
CF010	Exportation						
CF020	Importation						
CF030	Tourism and Travel						
CF040	Education						
CF050	Medical care and hospitalization						
CF060	Migrants' transfers						
CF090	Other transfers						
ET	<b>Ethiopia</b>						
ET010	Exportation						
ET020	Importation						
ET030	Tourism and Travel						
ET040	Education						
ET050	Medical care and hospitalization						
ET060	Migrants' transfers						
ET090	Other transfers						
GA	<b>Gabon</b>						
GA010	Exportation						
GA020	Importation						
GA030	Tourism and Travel						
GA040	Education						
GA050	Medical care and hospitalization						
GA060	Migrants' transfers						
GA090	Other transfers						
GM	<b>Gambia</b>						
GM010	Exportation						
GM020	Importation						
GM030	Tourism and Travel						
GM040	Education						
GM050	Medical care and hospitalization						
GM060	Migrants' transfers						
GM090	Other transfers						
GH	<b>Ghana</b>						
GH010	Exportation						
GH020	Importation						
GH030	Tourism and Travel						

GH040	Education						
GH050	Medical care and hospitalization						
GH060	Migrants' transfers						
GH090	Other transfers						
GW	<b>Guinea-Bissau</b>						
GW010	Exportation						
GW020	Importation						
GW030	Tourism and Travel						
GW040	Education						
GW050	Medical care and hospitalization						
GW060	Migrants' transfers						
GW090	Other transfers						
GN	<b>Guinea</b>						
GN010	Exportation						
GN020	Importation						
GN030	Tourism and Travel						
GN040	Education						
GN050	Medical care and hospitalization						
GN060	Migrants' transfers						
GN090	Other transfers						
BF	<b>Burkina Faso</b>						
BF010	Exportation						
BF020	Importation						
BF030	Tourism and Travel						
BF040	Education						
BF050	Medical care and hospitalization						
BF060	Migrants' transfers						
BF090	Other transfers						
KE	<b>Kenya</b>						
KE010	Exportation						
KE020	Importation						
KE030	Tourism and Travel						
KE040	Education						
KE050	Medical care and hospitalization						
KE060	Migrants' transfers						
KE090	Other transfers						
LS	<b>Lesotho</b>						
LS010	Exportation						
LS020	Importation						
LS030	Tourism and Travel						
LS040	Education						
LS050	Medical care and hospitalization						
LS060	Migrants' transfers						
LS090	Other transfers						
LR	<b>Liberia</b>						
LR010	Exportation						
LR020	Importation						
LR030	Tourism and Travel						
LR040	Education						
LR050	Medical care and hospitalization						
LR060	Migrants' transfers						
LR090	Other transfers						
MG	<b>Madagascar</b>						
MG010	Exportation						
MG020	Importation						
MG030	Tourism and Travel						
MG040	Education						
MG050	Medical care and hospitalization						
MG060	Migrants' transfers						

MG090	Other transfers						
MW	<b>Malawi</b>						
MW010	Exportation						
MW020	Importation						
MW030	Tourism and Travel						
MW040	Education						
MW050	Medical care and hospitalization						
MW060	Migrants' transfers						
MW090	Other transfers						
ML	<b>Mali</b>						
ML010	Exportation						
ML020	Importation						
ML030	Tourism and Travel						
ML040	Education						
ML050	Medical care and hospitalization						
ML060	Migrants' transfers						
ML090	Other transfers						
NE	<b>Niger</b>						
NE010	Exportation						
NE020	Importation						
NE030	Tourism and Travel						
NE040	Education						
NE050	Medical care and hospitalization						
NE060	Migrants' transfers						
NE090	Other transfers						
NG	<b>Nigeria</b>						
NG010	Exportation						
NG020	Importation						
NG030	Tourism and Travel						
NG040	Education						
NG050	Medical care and hospitalization						
NG060	Migrants' transfers						
NG090	Other transfers						
ST	<b>São Tomé &amp; Príncipe</b>						
ST010	Exportation						
ST020	Importation						
ST030	Tourism and Travel						
ST040	Education						
ST050	Medical care and hospitalization						
ST060	Migrants' transfers						
ST090	Other transfers						
SN	<b>Senegal</b>						
SN010	Exportation						
SN020	Importation						
SN030	Tourism and Travel						
SN040	Education						
SN050	Medical care and hospitalization						
SN060	Migrants' transfers						
SN090	Other transfers						
SC	<b>Seychelles</b>						
SC010	Exportation						
SC020	Importation						
SC030	Tourism and Travel						
SC040	Education						
SC050	Medical care and hospitalization						
SC060	Migrants' transfers						
SC090	Other transfers						
SL	<b>Sierra Leone</b>						

SL010	Exportation						
SL020	Importation						
SL030	Tourism and Travel						
SL040	Education						
SL050	Medical care and hospitalization						
SL060	Migrants' transfers						
SL090	Other transfers						
SZ	<b>Swaziland</b>						
SZ010	Exportation						
SZ020	Importation						
SZ030	Tourism and Travel						
SZ040	Education						
SZ050	Medical care and hospitalization						
SZ060	Migrants' transfers						
SZ090	Other transfers						
TZ	<b>Tanzania</b>						
TZ010	Exportation						
TZ020	Importation						
TZ030	Tourism and Travel						
TZ040	Education						
TZ050	Medical care and hospitalization						
TZ060	Migrants' transfers						
TZ090	Other transfers						
TD	<b>Chad</b>						
TD010	Exportation						
TD020	Importation						
TD030	Tourism and Travel						
TD040	Education						
TD050	Medical care and hospitalization						
TD060	Migrants' transfers						
TD090	Other transfers						
TG	<b>Togo</b>						
TG010	Exportation						
TG020	Importation						
TG030	Tourism and Travel						
TG040	Education						
TG050	Medical care and hospitalization						
TG060	Migrants' transfers						
TG090	Other transfers						
UG	<b>Uganda</b>						
UG010	Exportation						
UG020	Importation						
UG030	Tourism and Travel						
UG040	Education						
UG050	Medical care and hospitalization						
UG060	Migrants' transfers						
UG090	Other transfers						
ZR	<b>Zaire</b>						
ZR010	Exportation						
ZR020	Importation						
ZR030	Tourism and Travel						
ZR040	Education						
ZR050	Medical care and hospitalization						
ZR060	Migrants' transfers						
ZR090	Other transfers						
ZM	<b>Zambia</b>						
ZM010	Exportation						
ZM020	Importation						
ZM030	Tourism and Travel						

ZM040	Education						
ZM050	Medical care and hospitalization						
ZM060	Migrants' transfers						
ZM090	Other transfers						
ZW	<b>Zimbabwe</b>						
ZW010	Exportation						
ZW020	Importation						
ZW030	Tourism and Travel						
ZW040	Education						
ZW050	Medical care and hospitalization						
ZW060	Migrants' transfers						
ZW090	Other transfers						
RW	<b>Rwanda</b>						
RW010	Exportation						
RW020	Importation						
RW030	Tourism and Travel						
RW040	Education						
RW050	Medical care and hospitalization						
RW060	Migrants' transfers						
RW090	Other transfers						
CV	<b>Cape Verde</b>						
CV010	Exportation						
CV020	Importation						
CV030	Tourism and Travel						
CV040	Education						
CV050	Medical care and hospitalization						
CV060	Migrants' transfers						
CV090	Other transfers						
AO	<b>Angola</b>						
AO010	Exportation						
AO020	Importation						
AO030	Tourism and Travel						
AO040	Education						
AO050	Medical care and hospitalization						
AO060	Migrants' transfers						
AO090	Other transfers						
ER	<b>Eritrea</b>						
ER010	Exportation						
ER020	Importation						
ER030	Tourism and Travel						
ER040	Education						
ER050	Medical care and hospitalization						
ER060	Migrants' transfers						
ER090	Other transfers						
MZ	<b>Mozambique</b>						
MZ010	Exportation						
MZ020	Importation						
MZ030	Tourism and Travel						
MZ040	Education						
MZ050	Medical care and hospitalization						
MZ060	Migrants' transfers						
MZ090	Other transfers						
NA	<b>Namibia</b>						
NA010	Exportation						
NA020	Importation						
NA030	Tourism and Travel						
NA040	Education						
NA050	Medical care and hospitalization						
NA060	Migrants' transfers						

NA090	Other transfers						
RE	<b>Réunion</b>						
RE010	Exportation						
RE020	Importation						
RE030	Tourism and Travel						
RE040	Education						
RE050	Medical care and hospitalization						
RE060	Migrants' transfers						
RE090	Other transfers						
GQ	<b>Equatorial Guinea</b>						
GQ010	Exportation						
GQ020	Importation						
GQ030	Tourism and Travel						
GQ040	Education						
GQ050	Medical care and hospitalization						
GQ060	Migrants' transfers						
GQ090	Other transfers						
EH	<b>Western Sahara</b>						
EH010	Exportation						
EH020	Importation						
EH030	Tourism and Travel						
EH040	Education						
EH050	Medical care and hospitalization						
EH060	Migrants' transfers						
EH090	Other transfers						
SH	<b>St. Helena</b>						
SH010	Exportation						
SH020	Importation						
SH030	Tourism and Travel						
SH040	Education						
SH050	Medical care and hospitalization						
SH060	Migrants' transfers						
SH090	Other transfers						
YT	<b>Mayotte</b>						
YT010	Exportation						
YT020	Importation						
YT030	Tourism and Travel						
YT040	Education						
YT050	Medical care and hospitalization						
YT060	Migrants' transfers						
YT090	Other transfers						
AR	<b>Argentina</b>						
AR010	Exportation						
AR020	Importation						
AR030	Tourism and Travel						
AR040	Education						
AR050	Medical care and hospitalization						
AR060	Migrants' transfers						
AR090	Other transfers						
BS	<b>Bahamas</b>						
BS010	Exportation						
BS020	Importation						
BS030	Tourism and Travel						
BS040	Education						
BS050	Medical care and hospitalization						
BS060	Migrants' transfers						
BS090	Other transfers						
BB	<b>Barbados</b>						

BB010	Exportation						
BB020	Importation						
BB030	Tourism and Travel						
BB040	Education						
BB050	Medical care and hospitalization						
BB060	Migrants' transfers						
BB090	Other transfers						
BO	<b>Bolivia</b>						
BO010	Exportation						
BO020	Importation						
BO030	Tourism and Travel						
BO040	Education						
BO050	Medical care and hospitalization						
BO060	Migrants' transfers						
BO090	Other transfers						
BR	<b>Brazil</b>						
BR010	Exportation						
BR020	Importation						
BR030	Tourism and Travel						
BR040	Education						
BR050	Medical care and hospitalization						
BR060	Migrants' transfers						
BR090	Other transfers						
CA	<b>Canada</b>						
CA010	Exportation						
CA020	Importation						
CA030	Tourism and Travel						
CA040	Education						
CA050	Medical care and hospitalization						
CA060	Migrants' transfers						
CA090	Other transfers						
CL	<b>Chile</b>						
CL010	Exportation						
CL020	Importation						
CL030	Tourism and Travel						
CL040	Education						
CL050	Medical care and hospitalization						
CL060	Migrants' transfers						
CL090	Other transfers						
CO	<b>Colombia</b>						
CO010	Exportation						
CO020	Importation						
CO030	Tourism and Travel						
CO040	Education						
CO050	Medical care and hospitalization						
CO060	Migrants' transfers						
CO090	Other transfers						
CR	<b>Costa Rica</b>						
CR010	Exportation						
CR020	Importation						
CR030	Tourism and Travel						
CR040	Education						
CR050	Medical care and hospitalization						
CR060	Migrants' transfers						
CR090	Other transfers						
CU	<b>Cuba</b>						
CU010	Exportation						
CU020	Importation						
CU030	Tourism and Travel						

CU040	Education						
CU050	Medical care and hospitalization						
CU060	Migrants' transfers						
CU090	Other transfers						
US	<b>USA</b>						
US010	Exportation						
US020	Importation						
US030	Tourism and Travel						
US040	Education						
US050	Medical care and hospitalization						
US060	Migrants' transfers						
US090	Other transfers						
GT	<b>Guatemala</b>						
GT010	Exportation						
GT020	Importation						
GT030	Tourism and Travel						
GT040	Education						
GT050	Medical care and hospitalization						
GT060	Migrants' transfers						
GT090	Other transfers						
GY	<b>Guyana</b>						
GY010	Exportation						
GY020	Importation						
GY030	Tourism and Travel						
GY040	Education						
GY050	Medical care and hospitalization						
GY060	Migrants' transfers						
GY090	Other transfers						
HT	<b>Haiti</b>						
HT010	Exportation						
HT020	Importation						
HT030	Tourism and Travel						
HT040	Education						
HT050	Medical care and hospitalization						
HT060	Migrants' transfers						
HT090	Other transfers						
HN	<b>Honduras</b>						
HN010	Exportation						
HN020	Importation						
HN030	Tourism and Travel						
HN040	Education						
HN050	Medical care and hospitalization						
HN060	Migrants' transfers						
HN090	Other transfers						
JM	<b>Jamaica</b>						
JM010	Exportation						
JM020	Importation						
JM030	Tourism and Travel						
JM040	Education						
JM050	Medical care and hospitalization						
JM060	Migrants' transfers						
JM090	Other transfers						
MX	<b>Mexico</b>						
MX010	Exportation						
MX020	Importation						
MX030	Tourism and Travel						
MX040	Education						
MX050	Medical care and hospitalization						

MX060	Migrants' transfers						
MX090	Other transfers						
NI	<b>Nicaragua</b>						
NI010	Exportation						
NI020	Importation						
NI030	Tourism and Travel						
NI040	Education						
NI050	Medical care and hospitalization						
NI060	Migrants' transfers						
NI090	Other transfers						
PA	<b>Panama</b>						
PA010	Exportation						
PA020	Importation						
PA030	Tourism and Travel						
PA040	Education						
PA050	Medical care and hospitalization						
PA060	Migrants' transfers						
PA090	Other transfers						
PY	<b>Paraguay</b>						
PY010	Exportation						
PY020	Importation						
PY030	Tourism and Travel						
PY040	Education						
PY050	Medical care and hospitalization						
PY060	Migrants' transfers						
PY090	Other transfers						
PE	<b>Peru</b>						
PE010	Exportation						
PE020	Importation						
PE030	Tourism and Travel						
PE040	Education						
PE050	Medical care and hospitalization						
PE060	Migrants' transfers						
PE090	Other transfers						
DO	<b>Dominican Republic</b>						
DO010	Exportation						
DO020	Importation						
DO030	Tourism and Travel						
DO040	Education						
DO050	Medical care and hospitalization						
DO060	Migrants' transfers						
DO090	Other transfers						
TT	<b>Trinidad &amp; Tobago</b>						
TT010	Exportation						
TT020	Importation						
TT030	Tourism and Travel						
TT040	Education						
TT050	Medical care and hospitalization						
TT060	Migrants' transfers						
TT090	Other transfers						
UY	<b>Uruguay</b>						
UY010	Exportation						
UY020	Importation						
UY030	Tourism and Travel						
UY040	Education						
UY050	Medical care and hospitalization						
UY060	Migrants' transfers						
UY090	Other transfers						
VE	<b>Venezuela</b>						

VE010	Exportation						
VE020	Importation						
VE030	Tourism and Travel						
VE040	Education						
VE050	Medical care and hospitalization						
VE060	Migrants' transfers						
VE090	Other transfers						
SV	<b>El Salvador</b>						
SV010	Exportation						
SV020	Importation						
SV030	Tourism and Travel						
SV040	Education						
SV050	Medical care and hospitalization						
SV060	Migrants' transfers						
SV090	Other transfers						
PR	<b>Puerto Rico</b>						
PR010	Exportation						
PR020	Importation						
PR030	Tourism and Travel						
PR040	Education						
PR050	Medical care and hospitalization						
PR060	Migrants' transfers						
PR090	Other transfers						
VG	<b>British Virgin Islands</b>						
VG010	Exportation						
VG020	Importation						
VG030	Tourism and Travel						
VG040	Education						
VG050	Medical care and hospitalization						
VG060	Migrants' transfers						
VG090	Other transfers						
KY	<b>Cayman Islands</b>						
KY010	Exportation						
KY020	Importation						
KY030	Tourism and Travel						
KY040	Education						
KY050	Medical care and hospitalization						
KY060	Migrants' transfers						
KY090	Other transfers						
BZ	<b>Belize</b>						
BZ010	Exportation						
BZ020	Importation						
BZ030	Tourism and Travel						
BZ040	Education						
BZ050	Medical care and hospitalization						
BZ060	Migrants' transfers						
BZ090	Other transfers						
GF	<b>French Guiana</b>						
GF010	Exportation						
GF020	Importation						
GF030	Tourism and Travel						
GF040	Education						
GF050	Medical care and hospitalization						
GF060	Migrants' transfers						
GF090	Other transfers						
EC	<b>Ecuador</b>						
EC010	Exportation						
EC020	Importation						

EC030	Tourism and Travel						
EC040	Education						
EC050	Medical care and hospitalization						
EC060	Migrants' transfers						
EC090	Other transfers						
SR	<b>Suriname</b>						
SR010	Exportation						
SR020	Importation						
SR030	Tourism and Travel						
SR040	Education						
SR050	Medical care and hospitalization						
SR060	Migrants' transfers						
SR090	Other transfers						
AG	<b>Antigua &amp; Barbuda</b>						
AG010	Exportation						
AG020	Importation						
AG030	Tourism and Travel						
AG040	Education						
AG050	Medical care and hospitalization						
AG060	Migrants' transfers						
AG090	Other transfers						
BM	<b>Bermuda</b>						
BM010	Exportation						
BM020	Importation						
BM030	Tourism and Travel						
BM040	Education						
BM050	Medical care and hospitalization						
BM060	Migrants' transfers						
BM090	Other transfers						
FK	<b>Falkland Islands</b>						
FK010	Exportation						
FK020	Importation						
FK030	Tourism and Travel						
FK040	Education						
FK050	Medical care and hospitalization						
FK060	Migrants' transfers						
FK090	Other transfers						
GD	<b>Grenada</b>						
GD010	Exportation						
GD020	Importation						
GD030	Tourism and Travel						
GD040	Education						
GD050	Medical care and hospitalization						
GD060	Migrants' transfers						
GD090	Other transfers						
GP	<b>Guadeloupe</b>						
GP010	Exportation						
GP020	Importation						
GP030	Tourism and Travel						
GP040	Education						
GP050	Medical care and hospitalization						
GP060	Migrants' transfers						
GP090	Other transfers						
MQ	<b>Martinique</b>						
MQ010	Exportation						
MQ020	Importation						
MQ030	Tourism and Travel						
MQ040	Education						
MQ050	Medical care and hospitalization						

MQ060	Migrants' transfers						
MQ090	Other transfers						
AN	<b>Netherlands Antilles</b>						
AN010	Exportation						
AN020	Importation						
AN030	Tourism and Travel						
AN040	Education						
AN050	Medical care and hospitalization						
AN060	Migrants' transfers						
AN090	Other transfers						
LC	<b>St. Lucia</b>						
LC010	Exportation						
LC020	Importation						
LC030	Tourism and Travel						
LC040	Education						
LC050	Medical care and hospitalization						
LC060	Migrants' transfers						
LC090	Other transfers						
VC	<b>St. Vincent &amp; the Grenadines</b>						
VC010	Exportation						
VC020	Importation						
VC030	Tourism and Travel						
VC040	Education						
VC050	Medical care and hospitalization						
VC060	Migrants' transfers						
VC090	Other transfers						
AW	<b>Aruba</b>						
AW010	Exportation						
AW020	Importation						
AW030	Tourism and Travel						
AW040	Education						
AW050	Medical care and hospitalization						
AW060	Migrants' transfers						
AW090	Other transfers						
AI	<b>Anguilla</b>						
AI010	Exportation						
AI020	Importation						
AI030	Tourism and Travel						
AI040	Education						
AI050	Medical care and hospitalization						
AI060	Migrants' transfers						
AI090	Other transfers						
CC	<b>Coco Islands</b>						
CC010	Exportation						
CC020	Importation						
CC030	Tourism and Travel						
CC040	Education						
CC050	Medical care and hospitalization						
CC060	Migrants' transfers						
CC090	Other transfers						
DM	<b>Dominica</b>						
DM010	Exportation						
DM020	Importation						
DM030	Tourism and Travel						
DM040	Education						
DM050	Medical care and hospitalization						
DM060	Migrants' transfers						
DM090	Other transfers						

GL	<b>Greenland</b>						
GL010	Exportation						
GL020	Importation						
GL030	Tourism and Travel						
GL040	Education						
GL050	Medical care and hospitalization						
GL060	Migrants' transfers						
GL090	Other transfers						
MS	<b>Montserrat</b>						
MS010	Exportation						
MS020	Importation						
MS030	Tourism and Travel						
MS040	Education						
MS050	Medical care and hospitalization						
MS060	Migrants' transfers						
MS090	Other transfers						
KN	<b>St. Kitts &amp; Nevis</b>						
KN010	Exportation						
KN020	Importation						
KN030	Tourism and Travel						
KN040	Education						
KN050	Medical care and hospitalization						
KN060	Migrants' transfers						
KN090	Other transfers						
PM	<b>St. Pierre &amp; Miquelon</b>						
PM010	Exportation						
PM020	Importation						
PM030	Tourism and Travel						
PM040	Education						
PM050	Medical care and hospitalization						
PM060	Migrants' transfers						
PM090	Other transfers						
TC	<b>Turks &amp; Caicos Islands</b>						
TC010	Exportation						
TC020	Importation						
TC030	Tourism and Travel						
TC040	Education						
TC050	Medical care and hospitalization						
TC060	Migrants' transfers						
TC090	Other transfers						
GS	<b>South Georgia &amp; the South Sandwich Islands</b>						
GS010	Exportation						
GS020	Importation						
GS030	Tourism and Travel						
GS040	Education						
GS050	Medical care and hospitalization						
GS060	Migrants' transfers						
GS090	Other transfers						
VI	<b>U.S. Virgin Islands</b>						
VI010	Exportation						
VI020	Importation						
VI030	Tourism and Travel						
VI040	Education						
VI050	Medical care and hospitalization						
VI060	Migrants' transfers						
VI090	Other transfers						
AU	<b>Australia</b>						
AU010	Exportation						

AU020	Importation						
AU030	Tourism and Travel						
AU040	Education						
AU050	Medical care and hospitalization						
AU060	Migrants' transfers						
AU090	Other transfers						
NZ	<b>New Zealand</b>						
NZ010	Exportation						
NZ020	Importation						
NZ030	Tourism and Travel						
NZ040	Education						
NZ050	Medical care and hospitalization						
NZ060	Migrants' transfers						
NZ090	Other transfers						
VU	<b>Vanuatu</b>						
VU010	Exportation						
VU020	Importation						
VU030	Tourism and Travel						
VU040	Education						
VU050	Medical care and hospitalization						
VU060	Migrants' transfers						
VU090	Other transfers						
AQ	<b>Antarctica</b>						
AQ010	Exportation						
AQ020	Importation						
AQ030	Tourism and Travel						
AQ040	Education						
AQ050	Medical care and hospitalization						
AQ060	Migrants' transfers						
AQ090	Other transfers						
CX	<b>Christmas Island</b>						
CX010	Exportation						
CX020	Importation						
CX030	Tourism and Travel						
CX040	Education						
CX050	Medical care and hospitalization						
CX060	Migrants' transfers						
CX090	Other transfers						
KI	<b>Kiribati</b>						
KI010	Exportation						
KI020	Importation						
KI030	Tourism and Travel						
KI040	Education						
KI050	Medical care and hospitalization						
KI060	Migrants' transfers						
KI090	Other transfers						
MH	<b>Marshall Islands</b>						
MH010	Exportation						
MH020	Importation						
MH030	Tourism and Travel						
MH040	Education						
MH050	Medical care and hospitalization						
MH060	Migrants' transfers						
MH090	Other transfers						
NR	<b>Nauru</b>						
NR010	Exportation						
NR020	Importation						
NR030	Tourism and Travel						

NR040	Education						
NR050	Medical care and hospitalization						
NR060	Migrants' transfers						
NR090	Other transfers						
WS	<b>Samoa</b>						
WS010	Exportation						
WS020	Importation						
WS030	Tourism and Travel						
WS040	Education						
WS050	Medical care and hospitalization						
WS060	Migrants' transfers						
WS090	Other transfers						
SB	<b>Solomon Islands</b>						
SB010	Exportation						
SB020	Importation						
SB030	Tourism and Travel						
SB040	Education						
SB050	Medical care and hospitalization						
SB060	Migrants' transfers						
SB090	Other transfers						
FM	<b>Micronesia</b>						
FM010	Exportation						
FM020	Importation						
FM030	Tourism and Travel						
FM040	Education						
FM050	Medical care and hospitalization						
FM060	Migrants' transfers						
FM090	Other transfers						
TO	<b>Tonga</b>						
TO010	Exportation						
TO020	Importation						
TO030	Tourism and Travel						
TO040	Education						
TO050	Medical care and hospitalization						
TO060	Migrants' transfers						
TO090	Other transfers						
TV	<b>Tuvalu</b>						
TV010	Exportation						
TV020	Importation						
TV030	Tourism and Travel						
TV040	Education						
TV050	Medical care and hospitalization						
TV060	Migrants' transfers						
TV090	Other transfers						
GU	<b>Guam</b>						
GU010	Exportation						
GU020	Importation						
GU030	Tourism and Travel						
GU040	Education						
GU050	Medical care and hospitalization						
GU060	Migrants' transfers						
GU090	Other transfers						
NC	<b>New Caledonia</b>						
NC010	Exportation						
NC020	Importation						
NC030	Tourism and Travel						
NC040	Education						
NC050	Medical care and hospitalization						
NC060	Migrants' transfers						

NC090	Other transfers						
CK	<b>Cook Islands</b>						
CK010	Exportation						
CK020	Importation						
CK030	Tourism and Travel						
CK040	Education						
CK050	Medical care and hospitalization						
CK060	Migrants' transfers						
CK090	Other transfers						
AS	<b>American Samoa</b>						
AS010	Exportation						
AS020	Importation						
AS030	Tourism and Travel						
AS040	Education						
AS050	Medical care and hospitalization						
AS060	Migrants' transfers						
AS090	Other transfers						
PF	<b>French Polynesia</b>						
PF010	Exportation						
PF020	Importation						
PF030	Tourism and Travel						
PF040	Education						
PF050	Medical care and hospitalization						
PF060	Migrants' transfers						
PF090	Other transfers						
TF	<b>French Southern and Antarctic Lands</b>						
TF010	Exportation						
TF020	Importation						
TF030	Tourism and Travel						
TF040	Education						
TF050	Medical care and hospitalization						
TF060	Migrants' transfers						
TF090	Other transfers						
HM	<b>Heard Island and McDonald Islands</b>						
HM010	Exportation						
HM020	Importation						
HM030	Tourism and Travel						
HM040	Education						
HM050	Medical care and hospitalization						
HM060	Migrants' transfers						
HM090	Other transfers						
NU	<b>Niue</b>						
NU010	Exportation						
NU020	Importation						
NU030	Tourism and Travel						
NU040	Education						
NU050	Medical care and hospitalization						
NU060	Migrants' transfers						
NU090	Other transfers						
NF	<b>Norfolk Island</b>						
NF010	Exportation						
NF020	Importation						
NF030	Tourism and Travel						
NF040	Education						
NF050	Medical care and hospitalization						
NF060	Migrants' transfers						
NF090	Other transfers						

MP	<b>Northern Mariana</b>						
MP010	Exportation						
MP020	Importation						
MP030	Tourism and Travel						
MP040	Education						
MP050	Medical care and hospitalization						
MP060	Migrants' transfers						
MP090	Other transfers						
PG	<b>Papua New Guinea</b>						
PG010	Exportation						
PG020	Importation						
PG030	Tourism and Travel						
PG040	Education						
PG050	Medical care and hospitalization						
PG060	Migrants' transfers						
PG090	Other transfers						
PN	<b>Pitcairn Islands</b>						
PN010	Exportation						
PN020	Importation						
PN030	Tourism and Travel						
PN040	Education						
PN050	Medical care and hospitalization						
PN060	Migrants' transfers						
PN090	Other transfers						
TK	<b>Tokelau</b>						
TK010	Exportation						
TK020	Importation						
TK030	Tourism and Travel						
TK040	Education						
TK050	Medical care and hospitalization						
TK060	Migrants' transfers						
TK090	Other transfers						
UM	<b>US Minor Outlying Islands</b>						
UM010	Exportation						
UM020	Importation						
UM030	Tourism and Travel						
UM040	Education						
UM050	Medical care and hospitalization						
UM060	Migrants' transfers						
UM090	Other transfers						
WF	<b>Wallis &amp; Futuna</b>						
WF010	Exportation						
WF020	Importation						
WF030	Tourism and Travel						
WF040	Education						
WF050	Medical care and hospitalization						
WF060	Migrants' transfers						
WF090	Other transfers						
TOT	<b>Total</b>						
TOT10	Exportation						
TOT20	Importation						
TOT30	Tourism and Travel						
TOT40	Education						
TOT50	Medical care and hospitalization						
TOT60	Migrants' transfers						
TOT90	Other transfers						

Bank or Institution's Name	
Bank or Institution's Number	
License Number (Transfers of Cash)	

**Electronic Transfers of Cash from and to Lebanon amounting to, or exceeding USD 10,000  
Form (CET-2)<sup>1</sup> Monthly Position as on \_\_\_ / \_\_\_ / \_\_\_**

No	Date of transfer	Information about the transfer's originator or beneficiary				Reason of Transfer	Item	From Lebanon		To Lebanon	
		Name	Address	Nationality	Register No			Beneficiary's Country	Transferred Amount	Originator's Country	Transferred Amount
1											
2											
3											
4											
5											
6											
7											
8											
9											
10											
11											
12											
13											
14											
15											
16											
17											
18											
19											
20											
21											
22											
23											
24											
25											
26											

<sup>1</sup>- This Form was added pursuant to Intermediate Decision 11445 of 6 June 2013 (Intermediate Circular 325).

Banque du Liban - Money Services Businesses Department

Movement of Domestic and Cross-Border Electronic Financial Operations (CET-3)<sup>1</sup>

Monthly Position as on \_\_\_ / \_\_\_ / \_\_\_

Bank or Institution's Number:

Bank or Institution's Name:

Item Nb	Item	Amounts in thousands of LBP					
		Accounts in LBP		Equivalent of foreign currencies in LBP		Commission	No
		Residents	Non-residents	Residents	Non-residents		
11000	<b>Electronic Transfers –cash</b>						
11110	Cross-border transfers- Position at the end of previous month			B	B	P	
11120	Cross-border transfers –Funds transferred abroad in the current month			N	N	P	P
11130	Cross-border transfers- Funds received in Lebanon in the current month			P	P	P	P
11180	Cross-border transfers – Regularization of cash account in the current month			B	B	P	
11190	<b>Cross-border transfers - Position at the end of current month</b>			<b>B</b>	<b>B</b>	<b>P</b>	
11210	Domestic transfers in Lebanon - Position at the end of previous month	B	B	B	B	P	
11220	Domestic transfers in Lebanon - Funds paid in the current month	N	N	N	N	P	P
11230	Domestic transfers in Lebanon - Funds received in the current month	P	P	P	P	P	P
11290	<b>Domestic transfers in Lebanon - Position at the end of current month</b>	<b>B</b>	<b>B</b>	<b>B</b>	<b>B</b>	<b>P</b>	
12000	<b>Other Transfers –cash</b>						
12110	Collection for the public sector - Position at the end of previous month	B	B	B	B	P	
12120	Collection for the public sector - Funds paid in the current month	N	N	N	N	P	P
12130	Collection for the public sector - Funds received in the current month	P	P	P	P	P	P
12190	<b>Collection for the public sector - Position at the end of current month</b>	<b>B</b>	<b>B</b>	<b>B</b>	<b>B</b>	<b>P</b>	
12210	Collection for the banking sector - Position at the end of previous month	B	B	B	B	P	
12220	Collection for the banking sector - Funds paid in the current month	N	N	N	N	P	P
12230	Collection for the banking sector - Funds received in the current month	P	P	P	P	P	P
12290	<b>Collection for the banking sector - Position at the end of current month</b>	<b>B</b>	<b>B</b>	<b>B</b>	<b>B</b>	<b>P</b>	
12310	Collection for the financial sector (other than banks) - Position at the end of previous month	B	B	B	B	P	
12320	Collection for the financial sector (other than banks) - Funds paid in the current month	N	N	N	N	P	P
12330	Collection for the financial sector (other than banks) - Funds received in the current month	P	P	P	P	P	P
12390	<b>Collection for the financial sector (other than banks) - Position at the end of current month</b>	<b>B</b>	<b>B</b>	<b>B</b>	<b>B</b>	<b>P</b>	
12410	Collection for the private sector - Position at the end of previous month	B	B	B	B	P	
12420	Collection for the private sector - Funds paid in the current month	N	N	N	N	P	P
12430	Collection for the private sector - Funds received in the current month	P	P	P	P	P	P
12490	<b>Collection for the private sector - Position at the end of current month</b>	<b>B</b>	<b>B</b>	<b>B</b>	<b>B</b>	<b>P</b>	
12510	Payment by order of the public sector - Position at the end of previous month	B	B	B	B	P	
12520	Payment by order of the public sector - Funds paid in the current month	N	N	N	N	P	P
12530	Payment by order of the public sector - Funds received in the current month	P	P	P	P	P	P
12590	<b>Payment by order of the public sector - Position at the end of current month</b>	<b>B</b>	<b>B</b>	<b>B</b>	<b>B</b>	<b>P</b>	
12610	Payment by order of the banking sector - Position at the end of previous month	B	B	B	B	P	
12620	Payment by order of the banking sector - Funds paid in the current month	N	N	N	N	P	P
12630	Payment by order of the banking sector - Funds received in the current month	P	P	P	P	P	P
12690	<b>Payment by order of the banking sector - Position at the end of current month</b>	<b>B</b>	<b>B</b>	<b>B</b>	<b>B</b>	<b>P</b>	
12710	Payment by order of the financial sector (other than banks) - Position at the end of previous month	B	B	B	B	P	
12720	Payment by order of the financial sector (other than banks) - Funds paid in the current month	N	N	N	N	P	P
12730	Payment by order of the financial sector (other than banks) - Funds received in the current month	P	P	P	P	P	P
12790	<b>Payment by order of the financial sector (other than banks) - Position at the end of current month</b>	<b>B</b>	<b>B</b>	<b>B</b>	<b>B</b>	<b>P</b>	
12810	Payment by order of the private sector - Position at the end of previous month	B	B	B	B	P	
12820	Payment by order of the private sector - Funds paid in the current month	N	N	N	N	P	P
12830	Payment by order of the private sector - Funds received in the current month	P	P	P	P	P	P
12890	<b>Payment by order of the private sector - Position at the end of current month</b>	<b>B</b>	<b>B</b>	<b>B</b>	<b>B</b>	<b>P</b>	
19990	<b>Total balances at the end of the period - cash</b>	<b>B</b>	<b>B</b>	<b>B</b>	<b>B</b>	<b>P</b>	

<sup>1</sup> - This Form was added pursuant to Intermediate Decision 12850 of 3 August 2018 (Intermediate Circular 502).

Item Nb	Item	Accounts in LBP		Equivalent of foreign currencies in LBP		Commission	No
		Residents	Non-residents	Residents	Non-residents		
21000	<b>Electronic Transfers –banking accounts</b>						
21110	Cross-border transfers- Position at the end of previous month			B	B	P	
21120	Cross-border transfers –Funds transferred abroad in the current month			N	N	P	P
21130	Cross-border transfers- Funds received in Lebanon in the current month			P	P	P	P
21180	Cross-border transfers – Regularization of account in the current month			B	B	P	
<b>21190</b>	<b>Cross-border transfers - Position at the end of current month</b>			<b>B</b>	<b>B</b>	<b>P</b>	
21210	Domestic transfers in Lebanon - Position at the end of previous month	B	B	B	B	P	
21220	Domestic transfers in Lebanon - Funds paid in the current month	N	N	N	N	P	P
21230	Domestic transfers in Lebanon - Funds received in the current month	P	P	P	P	P	P
<b>21290</b>	<b>Domestic transfers in Lebanon - Position at the end of current month</b>	<b>B</b>	<b>B</b>	<b>B</b>	<b>B</b>	<b>P</b>	
22000	<b>Other Transfers –banking accounts</b>						
22110	Collection for the public sector - Position at the end of previous month	B	B	B	B	P	
22120	Collection for the public sector - Funds paid in the current month	N	N	N	N	P	P
22130	Collection for the public sector - Funds received in the current month	P	P	P	P	P	P
<b>22190</b>	<b>Collection for the public sector - Position at the end of current month</b>	<b>B</b>	<b>B</b>	<b>B</b>	<b>B</b>	<b>P</b>	
22210	Collection for the banking sector - Position at the end of previous month	B	B	B	B	P	
22220	Collection for the banking sector - Funds paid in the current month	N	N	N	N	P	P
22230	Collection for the banking sector - Funds received in the current month	P	P	P	P	P	P
<b>22290</b>	<b>Collection for the banking sector - Position at the end of current month</b>	<b>B</b>	<b>B</b>	<b>B</b>	<b>B</b>	<b>P</b>	
22310	Collection for the financial sector (other than banks) - Position at the end of previous month	B	B	B	B	P	
22320	Collection for the financial sector (other than banks) - Funds paid in the current month	N	N	N	N	P	P
22330	Collection for the financial sector (other than banks) - Funds received in the current month	P	P	P	P	P	P
<b>22390</b>	<b>Collection for the financial sector (other than banks) - Position at the end of current month</b>	<b>B</b>	<b>B</b>	<b>B</b>	<b>B</b>	<b>P</b>	
22410	Collection for the private sector - Position at the end of previous month	B	B	B	B	P	
22420	Collection for the private sector - Funds paid in the current month	N	N	N	N	P	P
22430	Collection for the private sector - Funds received in the current month	P	P	P	P	P	P
<b>22490</b>	<b>Collection for the private sector - Position at the end of current month</b>	<b>B</b>	<b>B</b>	<b>B</b>	<b>B</b>	<b>P</b>	
22510	Payment by order of the public sector - Position at the end of previous month	B	B	B	B	P	
22520	Payment by order of the public sector - Funds paid in the current month	N	N	N	N	P	P
22530	Payment by order of the public sector - Funds received in the current month	P	P	P	P	P	P
<b>22590</b>	<b>Payment by order of the public sector - Position at the end of current month</b>	<b>B</b>	<b>B</b>	<b>B</b>	<b>B</b>	<b>P</b>	
22610	Payment by order of the banking sector - Position at the end of previous month	B	B	B	B	P	
22620	Payment by order of the banking sector - Funds paid in the current month	N	N	N	N	P	P
22630	Payment by order of the banking sector - Funds received in the current month	P	P	P	P	P	P
<b>22690</b>	<b>Payment by order of the banking sector - Position at the end of current month</b>	<b>B</b>	<b>B</b>	<b>B</b>	<b>B</b>	<b>P</b>	
22710	Payment by order of the financial sector (other than banks) - Position at the end of previous month	B	B	B	B	P	
22720	Payment by order of the financial sector (other than banks) - Funds paid in the current month	N	N	N	N	P	P
22730	Payment by order of the financial sector (other than banks) - Funds received in the current month	P	P	P	P	P	P
<b>22790</b>	<b>Payment by order of the financial sector (other than banks) - Position at the end of current month</b>	<b>B</b>	<b>B</b>	<b>B</b>	<b>B</b>	<b>P</b>	
22810	Payment by order of the private sector - Position at the end of previous month	B	B	B	B	P	
22820	Payment by order of the private sector - Funds paid in the current month	N	N	N	N	P	P
22830	Payment by order of the private sector - Funds received in the current month	P	P	P	P	P	P
<b>22890</b>	<b>Payment by order of the private sector - Position at the end of current month</b>	<b>B</b>	<b>B</b>	<b>B</b>	<b>B</b>	<b>P</b>	
<b>29990</b>	<b>Total balances at the end of the period - banking accounts</b>	<b>B</b>	<b>B</b>	<b>B</b>	<b>B</b>	<b>P</b>	

**The following items should match:**

a- (balances in custody –cash) in balance sheet	Item 19990 (total balances at the end of the period –cash)	Automated sorting No 35561
b- (balances in custody – at banks) in balance sheet	Item 29990 (total balances at the end of the period – banking accounts)	Automated sorting No 35562

***AFTER ENTRY CONTROL***

<u>CET-3</u>	<u>BS-2010-0 (M) item</u>
<b>19990 =</b>	<b>35561</b>
<b>29990 =</b>	<b>35562</b>

***CET-3 Validation rules (entry)***

<b>11190 =</b>	<b>11110 + 11120 + 11130 + 11180</b>
<b>11290 =</b>	<b>11210 + 11220 + 11230</b>
<b>12190 =</b>	<b>12110 + 12120 + 12130</b>
<b>12290 =</b>	<b>12210 + 12220 + 12230</b>
<b>12390 =</b>	<b>12310 + 12320 + 12330</b>
<b>12490 =</b>	<b>12410 + 12420 + 12430</b>
<b>12590 =</b>	<b>12510 + 12520 + 12530</b>
<b>12690 =</b>	<b>12610 + 12620 + 12630</b>
<b>12790 =</b>	<b>12710 + 12720 + 12730</b>
<b>12890 =</b>	<b>12810 + 12820 + 12830</b>
<b>19990 =</b>	<b>11190 + 11290 + 12190 + 12290 + 12390 + 12490 + 12590 + 12690 + 12790 + 12890</b>
<b>21190 =</b>	<b>21110 + 21120 + 21130 + 21180</b>
<b>21290 =</b>	<b>21210 + 21220 + 21230</b>
<b>22190 =</b>	<b>22110 + 22120 + 22130</b>
<b>22290 =</b>	<b>22210 + 22220 + 22230</b>
<b>22390 =</b>	<b>22310 + 22320 + 22330</b>
<b>22490 =</b>	<b>22410 + 22420 + 22430</b>
<b>22590 =</b>	<b>22510 + 22520 + 22530</b>
<b>22690 =</b>	<b>22610 + 22620 + 22630</b>
<b>22790 =</b>	<b>22710 + 22720 + 22730</b>
<b>22890 =</b>	<b>22810 + 22820 + 22830</b>
<b>29990 =</b>	<b>21190 + 21290 + 22190 + 22290 + 22390 + 22490 + 22590 + 22690 + 22790 + 22890</b>

**Position of Guarantees issued and received by Banks or Institutions performing Electronic Financial Operations  
(Transfers of cash, Collection/Payment of funds according to Contracts)  
(CET-4) <sup>1</sup>Annual Position as on \_\_\_ / \_\_\_ / \_\_\_**

Bank or Institution's Number:

Bank or Institution's Name:

Item Nb	Guarantees issued -cash or bank guarantees	Amounts in thousands of LBP				Total	Number of institutions
		Accounts in LBP		Equivalent of foreign currencies in LBP			
		Residents	Non-residents	Residents	Non-residents		
11000	Guarantees to international transfer network companies (electronic transfers of cash)	P	P	P	P	P	P
11020	- bank guarantees	P	P	P	P	P	P
12100	Guarantees to the public sector - for the collection of funds according to contracts *	P	P	P	P	P	P
12110	- cash	P	P	P	P	P	P
12120	- bank guarantees	P	P	P	P	P	P
12200	Guarantees to the banking sector - for the collection of funds according to contracts *	P	P	P	P	P	P
12210	- cash	P	P	P	P	P	P
12220	- bank guarantees	P	P	P	P	P	P
12300	Guarantees to the private sector - for the collection of funds according to contracts *	P	P	P	P	P	P
12310	- cash	P	P	P	P	P	P
12320	- bank guarantees	P	P	P	P	P	P
12400	Guarantees to other sectors - Guarantees for the collection of funds according to contracts *	P	P	P	P	P	P
12410	- cash	P	P	P	P	P	P
12420	- bank guarantees	P	P	P	P	P	P
19000	<b>Total guarantees issued</b>	<b>P</b>	<b>P</b>	<b>P</b>	<b>P</b>	<b>P</b>	<b>P</b>
19010	Total guarantees issued in cash	P	P	P	P	P	P
19020	Total guarantees issued as bank guarantees	P	P	P	P	P	P

<sup>1</sup>- This Form was added pursuant to Intermediate Decision 12850 of 3 August 2018 (Intermediate Circular 502).

Item Nb	Guarantees received- cash or bank guarantees	Amounts in thousands of LBP				Total	Number of institutions
		Accounts in LBP		Equivalent of foreign currencies in LBP			
		Residents	Non-residents	Residents	Non-residents		
21000	Guarantees from point of sales (electronic transfers of cash)	P	P	P	P	P	P
21010	- cash	P	P	P	P	P	P
21020	- bank guarantees	P	P	P	P	P	P
22100	Guarantees from the public sector - for the payment of funds according to contracts *	P	P	P	P	P	P
22110	- cash	P	P	P	P	P	P
22120	- bank guarantees	P	P	P	P	P	P
22200	Guarantees from the banking sector - for the payment of funds according to contracts *	P	P	P	P	P	P
22210	- cash	P	P	P	P	P	P
22220	- bank guarantees	P	P	P	P	P	P
22300	Guarantees from the private sector - for the payment of funds according to contracts *	P	P	P	P	P	P
22310	- cash	P	P	P	P	P	P
22320	- bank guarantees	P	P	P	P	P	P
22400	Guarantees from other sectors - for the payment of funds according to contracts *	P	P	P	P	P	P
22410	- cash	P	P	P	P	P	P
22420	- bank guarantees	P	P	P	P	P	P
<b>29000</b>	<b>Total guarantees received</b>	<b>P</b>	<b>P</b>	<b>P</b>	<b>P</b>	<b>P</b>	<b>P</b>
29010	Total guarantees received in cash	P	P	P	P	P	P
29020	Total guarantees received as bank guarantees	P	P	P	P	P	P

**Note:** Guarantees issued and guarantees received - (i.e. guarantees for the collection and payment of funds according to contracts, knowing that collections and payments are notified electronically and that settlements are done either in cash or in the account).

<u>CET-4 AFTER ENTRY CONTROL vs. 2010-0</u>		<u>CET-4 Validation rules (entry)</u>	
<u>Yearly</u>		<u>cet4-item</u>	<u>cet4-item</u>
<u>cet4-item</u>	<u>bs-2010-0 item</u>	<u>cet4-item</u>	<u>cet4-item</u>
11020 =	30170	11000 =	11020
12120 =	30521	12100 =	12110 + 12120
12210 =	10450 + 10550	12200 =	12210 + 12220
12220 =	30115	12300 =	12310 + 12320
12320 =	30215	12400 =	12410 + 12420
12420 =	30260	19010 =	12110 + 12210 + 12310 + 12410
19010 =	10550+10450+12125+12115	19020 =	11020 + 12120 + 12220 +12320 +12420
19020 =	30260+30215+30115+30521+30170	19000 =	11000 + 12100 + 12200 + 12300 + 12400 = 19010 + 19020
21020 =	30000	21000 =	21010 + 21020
22120 =	31010	22100 =	22110 + 22120
22210 =	20240 + 20340	22200 =	22210 + 22220
22220 =	30815	22300 =	22310 + 22320
22320 =	30910	22400 =	22410 + 22420
22420 =	30950	29010 =	21010 +22110 +22210 +22310 + 22410
29010 =	20340+20240+21225	29020 =	21020 + 22120 + 22220 + 22320 + 22420
29020 =	30000+31010+30815+30910+30950	29999 =	21000 + 22100 + 22200 + 22300 + 22400 = 29010+29020

**Movement of Electronic Transfers of Cash executed through the Points of Electronic Transfers registered at BDL (Banks, Financial Institutions, Exchange Institutions) and related to the main Agent licensed or authorized to conduct these Transactions (CET-5) <sup>1</sup>**

**Monthly Position as on \_\_\_/\_\_\_/\_\_\_**

Bank or Institution's Number:

Bank or Institution's Name:

Item	Amounts in thousands of LBP					
	Accounts in LBP		Equivalent of foreign currencies in LBP		Total	No
	Residents	Non-residents	Residents	Non-residents		
<b>Funds paid</b>						
<b>Funds paid and transferred from abroad through international electronic transfer networks</b>						
<b>Funds paid and transferred from Lebanon through local Lebanese networks</b>						
<b>Funds received in escrow according to contracts</b>						
Public sector institutions						
Financial sector institutions						
Private sector institutions						
Companies						
Individuals						
Other						
<b>Funds received</b>						
<b>Funds received to be transferred abroad through international electronic transfer networks</b>						
<b>Funds received to be transferred in Lebanon through local Lebanese networks</b>						
<b>Funds received to be paid according to contracts</b>						
Public sector institutions						
Financial sector institutions						
Private sector institutions						
Companies						
Individuals						
Other						
<b>Balances held in favor of the main Agent</b>						
<b>Cash</b>						
<b>At banks</b>						

<sup>1</sup>- This Form was added pursuant to Intermediate Decision 12850 of 3 August 2018 (Intermediate Circular 502).