

**Format**

Option A                      3!a                                      (Code)

**Definition**

This field specifies which party will bear the charges for the transaction.

**Codes**

One of the following codes must be used (Error code(s): T08):

BEN	Beneficiary	All transaction charges are to be borne by the beneficiary customer.
OUR	Our customer charged	All transaction charges are to be borne by the ordering customer.
SHA	Shared charges	All transaction charges other than the charges of the financial institution servicing the ordering customer account are borne by the beneficiary customer.

**Examples**

:71A:BEN