

*The Governor,*

**For the attention of the General  
Managers of credit institutions**

***CIRCULAR LETTER N°017/GVR 2019***

*Relating to the capture of settlement messages for non-CEMAC transactions*

**Dear Madam/Mr. General Manager,**

When monitoring cross-border transactions, the Central Bank pays close attention to the information contained in customer settlement messages. This information is useful for statistical purposes on the one hand, and for the assessment of due diligence in the fight against money laundering, terrorist financing and proliferation on the other.

In this respect, you had received correspondence relating to the insertion of sector codes in MT103 messages sent as received, notably in field 26T.

Given that this requirement is taking a long time to be fulfilled, I would like to inform you that all transfers issued as of today that do not include this sector code according to the communicated nomenclature will give rise to fines for failure to report. I also urge you to provide the correct information in order to match the selected sector to the exact nature of the transaction concerned.

Furthermore, from the date of signature of this letter, the information on the reason for the transaction must be sufficiently precise. In the case of payment of an invoice, field 70 must contain the invoice reference and the date of issue.

In the case of payments by instalments, in addition to this reference and the date of issue, the sequence of the instalment and its percentage must be given (for example, 1st instalment of X% invoice No. xxxx dated dd/mm/yyyy).

Please accept, **Madam/Mr. General Manager** the assurance of my highest consideration.

**PJ : 01**

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**BEAC**

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### CEMAC'S SECTORIAL CLASSIFICATION OF ACTIVITIES

CODE SECTOR	TITLE
S01.	AGRICULTURE, FORESTRY, FISHERIES
S02.	OIL INDUSTRY
S03.	OTHER EXTRACTIVE ACTIVITIES
S04.	MANUFACTURING ACTIVITIES
S05.	PRODUCTION AND DISTRIBUTION OF ELECTRICITY AND GAS
S06.	PRODUCTION AND DISTRIBUTION OF WATER, SEWERAGE, WASTE TREATMENT AND DE POLLUTION
S07.	CONSTRUCTION
S08.	COMMERCE
S09.	TRANSPORT AND STORAGE
S10.	ACCOMMODATION AND CATERING
S11.	INFORMATION AND COMMUNICATION
S12.	FINANCIAL AND INSURANCE ACTIVITIES
S13.	REAL ESTATE ACTIVITIES
S14.	SPECIALIZED, SCIENTIFIC AND TECHNICAL ACTIVITIES
S15.	OFFICE AND SUPPORT SERVICES ACTIVITIES
S16.	PUBLIC ADMINISTRATION ACTIVITIES : DEBT SERVICING
S17.	PUBLIC ADMINISTRATION ACTIVITIES : Others
S18.	TEACHING
S19.	HUMAN HEALTH AND SOCIAL WORK ACTIVITIES
S20.	ARTISTIC, SPORTS AND RECREATIONAL ACTIVITIES
S21.	OTHER SERVICE ACTIVITIES N.C.A
S22.	SPECIAL HOUSEHOLD ACTIVITIES
S23.	ACTIVITIES OF EXTRATERRITORIAL ORGANIZATIONS

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