

DFÜ Agreement

Appendix 3: Specification of Data Formats

Bundesverband der Deutschen Volksbanken und Raiffeisenbanken e. V.
Bundesverband deutscher Banken e. V.
Bundesverband Öffentlicher Banken Deutschlands e. V.
Deutscher Sparkassen- und Giroverband e. V.
Verband deutscher Pfandbriefbanken e. V.



Die Deutsche
Kreditwirtschaft

Appendix 3

**of the specification for
remote data transmission between customer and
bank according to the DFÜ
agreement**

"Specification of Data Formats"

Version 3.7 of April 5th, 2023

Effective from November 19st, 2023

Final Version

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Amendment History (in comparison to version 3.6 of April 6th, 2022)

| Chapter | Type [*] | Description |
|---------------------------------|-------------------|--|
| 2 | A | Consideration of the EPC Implementation Guidelines 11/2023; in particular change from ISO version 2009 to version 2019 and structured address information as well as the EPC Errata of March 2023 |
| 3.1 | C / A | Various adjustments to the existing rules for submitting international payments, in particular taking into account the CBPR+ rules. This applies in particular to the specification of a character set and best practice rules for special characters. |
| 3.2 | Ext / A | Introduction of the Payment Status Reports (PSR) specification for non-SEPA payments in the pain.002.001.10 format. |
| 5 | A / Ext | Consideration of the changes in message category 7 for letters of credit which become valid from November 19, 2023 with the SWIFT Standards Release 2023. |
| 6 | A / Ext | Consideration of the changes in message category 7 for guarantees which become valid from November 19, 2023 with the SWIFT Standards Release 2023. |
| 7 | Ext | Extension of the introductory section to include information on "forwarded camt messages". |
| 8.2.6 | Ext | Extension for the Mapping of GVC 817 |
| 9.1 | A | Adaptation of the description for the (SEPA) XML container due to updated SEPA XSD inclusions. |
| 10 | A | Adaptation of the specification for the submission of same-day urgent transfers in Euros (CCU) to the ISO version pain.001.001.09, taking into account the special features for Target 2. This applies in particular to the specification of a character set and best practice rules for special characters. The shortening of the proxy to 320 characters (EPC Errata) must also be taken into account here. |
| 11 | A | Consideration of the EPC Implementation Guidelines 11/2023 for direct debit cancellation; in particular change from ISO version 2009 to version 2019 and structured address information. |
| Annex 1 (Mapping GVC → ISO BTC) | Ext | Extension for the Mapping of GVC 817 |

^{*} E = Error; A = Amendment; C = Clarification; Ext = Extension; D = Deletion

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| Chapter | Type* | Description |
|--------------|-------|--|
| TVS / Schema | A | <p>Chapter 2: SEPA payment transactions: change from ISO version 2009 to version 2019, orientation towards the EPC TVS (GBIC_4)</p> <p>In the PSR, the set of rules will in future be described with reference to the original ISO scheme (pain.002.001.10).</p> <p>Chapter 3.1: Foreign payment transactions: Adjustment of the existing TVS (now AXZ_GBIC_4)</p> <p>Chapter 9.1: Update of the XML container (including the new SEPA TVS)</p> <p>Chapter 10: Express euro transfers: Introduction of a separate TVS (previously usability of the SEPA TVS; now CCU_GBIC_4)</p> |

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Management Summary

The appendix 3, Specification of Data Formats, of the DFÜ agreement is a compilation of formats which are standardised and permitted for “DFÜ (remote data transfer) with customers”.

Payment transaction formats are described: These are the schema files provided by the German Banking Industry Committee (German Banking Industry = DK) for SEPA, SEPA instant credit transfer and for the submission of same-day urgent credit transfer in EUR, the specification of rules for the credit notification for incoming SEPA instant credit transfers (camt.054) as well as the specifications for cross-border payments (formats pain.001 and DTAZV) [and Payment Status Report pain.002.001.10](#). In addition formats for downloading customer statement messages (camt.05x, MT940/942) and information pertaining to the securities business as well as formats for the documentary business (documentary credits and guarantees), data formats for the electronic initiation of recalls (pain.007 as well as camt.055 and camt.029) and für the bank billing statement (camt.086) are described.

Moreover, chapter 9 specifies the facilities for storing multiple individual messages in one file (container formats). In the case of zip-containers naming conventions for the included files are defined.

Note: The BTF parameters (Business Transaction & Format) listed in this document are not the complete bank-technical order types defined in EBICS with their allocated formats. The descriptions are primarily international standards which have been supplied with special allocation rules by the DK; other formats are subsets of existing standards or specifications by the DK in their own right, respectively.

The appendix 3, Specification of Data Formats, of the DFÜ agreement is directed at personnel working at financial institutions in the field of payment transactions and electronic banking or being in charge of the implementation of electronic banking solutions (in IT departments of financial institutions, corporate customers or producers).

It is also directed at clients who submit files as specified in appendix 3 to test their files in the case of format errors accordingly.

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Annex 1 Mapping of DK GVC on ISO BTC (seperate document)

Notes:

As minimum requirement for the contents of the accompanying note signed by hand for the formats which are described in the chapters 2 and 3 (SEPA and DTAZV), the data of the EBICS customer protocol file display is recommended.

The SWIFT character set applies for all SWIFT formats unless otherwise defined.

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1 Domestic Payments (omitted)

If required the latest version of the specification can be found in version 3.0 in the archive of Appendix 3: <https://www.ebics.de/de/datenformate/archiv>

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2 SEPA Payment Transactions

The ISO Standard 20022 is the basis for data formats used by customers to submit voucherless SEPA credit transfers, SEPA instant credit transfers and SEPA direct debits. To ensure an efficient use within the SEPA area¹ restrictions to the ISO standard were passed by the European Payments Council (EPC), the decision-making body of the European credit services sector for payment transactions.

The Deutsche Kreditwirtschaft (DK) has specified the SEPA data formats for the customer-bank-interface based on the EPC Implementation Guidelines (reference documents see below) and provides corresponding schema files to support the implementation. Here, the specifications of the EPC were implemented, with exactly one TVS each for credit transfers (SCT, SCT inst) and one TVS for direct debits (CORE, B2B), whereas the EPC created one TVS for each of the four instruments.

As all TVS mentioned here are fully compatible with the ISO schemes of version 2019, they have the namespace of the respective ISO scheme. The files belonging to version 3.7 of appendix 3 of the DFÜ Agreement all have the suffix _GBIC_4. Old format versions still supported in DK are published in the SEPA Life Cycle document (<https://www.ebics.de/de/datenformate/sepa-lifecycle>).

The exact use of TVS for the different business transactions can be seen in the table below.

At the customer-bank interface the following message types (direction customer-bank) TVS have been specified for the SEPA Credit Transfer Initiation and the SEPA Direct Debit Initiation:

| BTF Parameters | Upload Order Type | Business Transaction | Namespace of the DK TVS | Filename of TVS (xsd) on www.ebics.de |
|--------------------|-------------------|------------------------------------|--|---------------------------------------|
| SCT///pain.001/ | CCT | Credit Transfer Initiation | urn:iso:std:iso:20022:tech:xsd:pain.001.001.09 | pain.001.001.09_GBIC_4.xsd |
| SCI/DE//pain.001/ | CIP | Credit Transfer Initiation Instant | urn:iso:std:iso:20022:tech:xsd:pain.001.001.09 | pain.001.001.09_GBIC_4.xsd |
| SDD//COR/pain.008/ | CDD | Direct Debit Initiation | urn:iso:std:iso:20022:tech:xsd:pain.008.001.08 | pain.008.001.08_GBIC_4.xsd |
| SDD//B2B/pain.008/ | CDB | Direct Debit Initiation | urn:iso:std:iso:20022:tech:xsd:pain.008.001.08 | pain.008.001.08_GBIC_4.xsd |

Only SEPA direct debits of a single type (either SEPA core direct debits or SEPA B2B direct debits) may be submitted in a message. The same applies to SEPA credit transfers and SEPA instant credit transfers. Here, as well, they may not be mixed.

This is particularly evident in the specification of the various BTF service options.

¹ For the currently participating countries please refer to the current version of the EPC document „EPC List Of SEPA Scheme Countries“ on the EPC-Website: <http://www.europeanpaymentscouncil.eu/index.cfm/knowledge-bank/epc-documents/epc-list-of-sepa-scheme-countries/>.

Kommentiert [WS1]: Extensive changes have been made in this chapter. You will only recognise these in the German version of the document.

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At the customer-bank interface, the following message types have been specified for the return before settlement (rejects) and the information on positive status codes (direction bank-customer):

| BTF Parameters | Upload Order Type | Business Transaction | Namespace of the DK TVS | Filename of TVS (xsd) on www.ebics.de |
|-----------------------------|-------------------|---|--|--|
| REP/DE/SCT/ pain.002/ZIP | CRZ | Payment Status Report for Credit Transfer | urn:iso:std:iso:20022:tec h:xsd:pain.002.001.10 | Zip file with 1-n messages of type pain.002.001.10.xsd |
| REP/DE/SCI/ pain.002/ZIP | CIZ | Payment Status Report for Credit Transfer Instant | urn:iso:std:iso:20022:tec h:xsd:pain.002.001.10 | Zip file with 1-n messages of type pain.002.001.10.xsd |
| REP/DE/SDD/ pain.002/ZIP | CDZ | Payment Status Report for Direct Debit | urn:iso:std:iso:20022:tec h:xsd:pain.002.001.10 | Zip file with 1-n messages of type pain.002.001.10.xsd |

The allocation rules based on the above-mentioned TVS/xsd's are described in chapter 2.2 ("DK/EPC Specification for the SEPA Payment Transactions").

In addition, the transport of messages with an XML container is planned as an optional extension with regard to the message types and the structures of messages (refer to chapter 9.1)

Reference Documents

This specification is based on the following documents. If the documents are referred to, then the version listed here applies:

- EPC Rulebooks
 - SEPA Credit Transfer Scheme Rulebook 2023 Version 1.0
 - SEPA Instant Credit Transfer Scheme Rulebook 2023 Version 1.1
 - SEPA Direct Debit Core Scheme Rulebook 2023 Version 1.0
 - SEPA Direct Debit Business-to-Business Scheme Rulebook 2023 Version 1.0
- EPC Implementation Guidelines
 - SEPA Credit Transfer Scheme Customer-to-PSP Implementation Guidelines 2023 Version 1.0
 - SEPA Instant Credit Transfer Scheme Customer-to-PSP Implementation Guidelines 2023 Version 1.1

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- SEPA Direct Debit Core Scheme Customer-to-PSP Implementation Guidelines 2023 Version 1.0
- SEPA Direct Debit Business-to-Business Scheme Customer-to-PSP Implementation Guidelines 2023 Version 1.0

The above mentioned documents are valid from November 19, 2023. They are based on ISO 20022 (schema) Payments Initiation - Maintenance 2018-19 Message Definition Report, February 2019 Edition.

For notes on external codes used, see chapter 2.3.

Specifications for Shortform Terms used in this Document

When the following specification refers to SEPA Credit Transfers, it refers to the SEPA Credit Transfer Scheme.

When the following specification refers to SEPA instant credit transfers, it refers to the SEPA Instant Credit Transfer Scheme.

When the following specification refers to SEPA Direct Debit, it refers to the SEPA Direct Debit Core Scheme.

When the following specification refers to SEPA Direct Debit Business-to-Business, it refers to the SEPA Direct Debit Business-to-Business Scheme.

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2.1 Specification for all Data Formats

Message Structure

The messages 'Credit Transfer Initiation' and 'Direct Debit Initiation' are composed of three blocks:

- Group Header

This block is mandatory and occurs once. It contains elements such as Message-ID and CreationDateTime.

- Payment Information

This block is mandatory and repetitive. It contains elements related to the originating side of transaction, such as the Debtor/Creditor in case of a credit transfer or Payment Type Information, also one or several Transaction Information Blocks.

- Transaction Information

This block is mandatory for each Payment Information and repetitive. It contains, amongst others, elements related to the recipient of the message (such as the Creditor resp. Debtor in case of a credit transfer resp. direct debit), the amount, or remittance information.

On the group header and payment information level the specification of the number of transactions (Number Of Transactions) and control sum is mandatory. Before forwarding a file in XML-format to the payment service provider the fields , and have to be checked automatically. In case of violations of the allocation standards which could lead to program abandonments for the payment service provider - especially in case of false lengths of sentences, false file formats or false content – the payment service provider is eligible to reject the whole file.

Character Set

To create SEPA messages, i.e. the reference data, the following characters are permitted according to the UTF-8 coding ². Any usage of byte order marks (BOM) is not permitted.

² The declaration of the encoding being applied is dealt with in the XML message's declaration part. UTF-8 is permitted exclusively. The character set is restricted to the so called "Latin character set" by the EPC's Implementation Guidelines (chapter 1.4). In addition, references, identifications and identifiers are not allowed either to start or to end with a slash „/“ or to contain a double slash „//“. For detailed information regarding the concerned data elements in the SEPA schema please refer to the EPC document EPC230-15 „EPC-Clarification Paper on the Use of Slashes in References, Identifications and Identifiers“.

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| Permitted Character Code | Character | Hex Code | UTF Coding ³ |
|--------------------------|-----------|---------------|-------------------------|
| numeric characters | 0 bis 9 | X'30' – X'39' | U+0030 - U+0039 |
| capital characters | A bis Z | X'41' – X'5A' | U+0041 - U+005A |
| small characters | a bis z | X'61' – X'7A' | U+0061 - U+007A |
| apostrophe | "'" | X'27' | U+0027 |
| colon | ":" | X'3A' | U+003A |
| question mark | "?" | X'3F' | U+003F |
| comma | "," | X'2C' | U+002C |
| minus | "_" | X'2D' | U+002D |
| blank character | " " | X'20' | U+0020 |
| left bracket | "(" | X'28' | U+0028 |
| plus sign | "+" | X'2B' | U+002B |
| period | "." | X'2E' | U+002E |
| right bracket | ")" | X'29' | U+0029 |
| slash | "/" | X'2F' | U+002F |

For further characters which have been additionally permitted, the following regulation applies:

1. The financial institutions commit themselves to their adoption.
2. These can be converted according to the rules stated in the following table, if applicable:

| Characters to be supported | Characters | Hex Code | UTF-8-Coding ³ | Conversion according to EPC Best Practices | Alternatively permitted |
|----------------------------|------------|----------|---------------------------|--|-------------------------|
| Umlauts (upper and lower) | Ä | X'C3 84' | U+00C4 | If not displayable, then convert to A, O, U, a, o, u | AE, OE, UE, ae, oe, ue |
| | Ö | X'C3 96' | U+00D6 | | |
| | Ü | X'C3 9C' | U+00DC | | |
| | ä | X'C3 A4' | U+00E4 | | |
| | ö | X'C3 B6' | U+00F6 | | |
| | ü | X'C3 BC' | U+00FC | | |
| S sharp | ß | X'C3 9F' | U+00DF | s | ss |
| Ampersand | "&" | X'26' | U+0026 | If not displayable, then convert to, "+" | No alternative |

³ The rules on the encoding of special characters functioning as control characters in XML messages are to be observed (see also EPC document EPC 217-08 "SEPA Requirements for an Extended Character Set (UNICODE Subset) Best Practices", chapter 6.2 "Handling of special characters")

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| Characters to be supported | Characters | Hex Code | UTF-8-Coding ³ | Conversion according to EPC Best Practices | Alternatively permitted |
|----------------------------|------------|----------|---------------------------|--|-------------------------|
| Asterisk | "**" | X'2A' | U+002A | If not displayable, then convert to, ". " (period) | No alternative |
| Dollar symbol | "\$" | X'24' | U+0025 | If not displayable, then convert to, ". " (period) | No alternative |
| Percent symbol | "%" | X'25' | U+0025 | If not displayable, then convert to, ". " (period) | No alternative |

If characters are used which are not contained in this character set, the financial institution is entitled either to replace the non-admissible characters or to reject the complete file⁴. If the institution replaces any characters, it is recommended to apply Best Practices provided by the EPC as conversion rules as well.

Names for involved parties

In the SEPA data format (Implementation Guidelines) the ISO allocation rule regarding the number of characters (140 characters defined by ISO 2019) is reduced. Names of all involved parties have 70 characters at maximum (compare e.g. „Initiating Party“).

Remittance Information

The implementation guidelines for the SEPA data format limit the extent of the ISO allocation rules for the remittance information.

| Subject | SEPA |
|---|--|
| repetition of the unstructured remittance information | only once |
| repetition of the unstructured remittance information | only once |
| combination of unstructured and structured remittance information | either structured or unstructured |
| length of the structured remittance information | maximum length of 140 characters (the characters needed for the element designation and whitespaces must be subtracted from the maximum value). The tags and are not taken into account. The only subtree permitted is 'Creditor Reference Information'. |

A structured remittance information should only be used in case of credit transfers according to an agreement with the creditor.

⁴ Characters outside the above-mentioned character set prevent processing in the banks and the checks there.

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Referencing

For referencing messages, message blocks, and payment orders, the following data elements are available:

- Message Identification

Identifies the entire message (file). It is located in the Group Header. On the bank's side this reference is displayed in the customer log, with the distributed electronic signature (VEU) and possibly in the account statement. Moreover, it can be found in the accompanying note of the file.

- Payment Information Identification

Identifies a Payment Information Block (collector)

When this reference is stated, it is displayed on the bank's side in the EBICS customer log, with the distributed electronic signature (VEU) and possibly in the account statement. Moreover, it can be found in the file routing slip.

- End-to-End Identification

This ID identifies a single transaction. It passes through the entire process chain and is also used in the return process. The use of an unambiguous allocation has the following advantages for the customer:

- Unambiguous, characteristic communication feature when dealing with payee (creditor, in case of credit transfer) / payer (debtor, in case of direct debit).
- Reference in case a customer wishes to put in a complaint at his bank.
- Allocation criterion for returns.

Therefore customers should unambiguously identify the payment by the End to End Identification.

Occurrences of XML elements

Due to technical reasons⁵, the number of allowed occurrences of some XML elements has not been limited in the schema definition. However, the following usage rules apply:

| Schemas | Element name | Maximum number of occurrences |
|--------------------|--------------|-------------------------------|
| pain.001 | CdtTrfTxInf | 9.999.999 |
| pain.008 | DrctDbtTxInf | 9.999.999 |
| pain.002 | TxInfAndSts | 9.999.999 |
| pain.001, pain.008 | PmtInf | 9.999.999 |

⁵ A number of validating XML parsers are not able to handle a very high, but limited number of reoccurrences of XML elements. These parsers try to allocate memory for every possible occurrence, which leads to an out of memory error.

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Since even with these limits, the resulting documents may become larger than what is considered as reasonable today, we recommend that sending and receiving parties of a SEPA document agree on the allowed maximum size.

Setting individual prefixes

The setting of individual prefixes of the included namespace is not permitted. In the XML container, referencing has to be executed without a prefix on the level of the included document (see chapter 9). Banks are entitled to reject files with prefixes that are individually set.

XML-Notation

The following symbols are used for the graphical presentation of XML Schemas:



Diagram 1: Element

- Elements are displayed in rectangles.

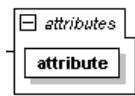


Diagram 2: Attribut

- Attributes are also displayed in rectangles and have an `attributes` box.



Diagram 3: Choice

- A branching corresponds to `choice` in the XML Schemas. To the right of the symbol, the connecting lines point to the possible alternatives. One and only one of the alternatives can be used.



Diagram 4: Sequence

- A sequence corresponds to `sequence` in the XML Schemas. To the right of the symbol, the connecting lines point to the individual sequence elements. All specified elements can be used in the order in which they are displayed.
- Symbols with solid border stand for obligatory use and correspond with the attribute `minOccurs=1` for elements and/or `use=required` for attributes in XML Schemas.

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- Symbols with a dashed border stand for optional use and correspond with the attribute `minOccurs=0` for elements and/or `use=optional` for attributes in XML Schemas.
- The designation `m..n` on the lower right-hand corner of an element symbol limits the use of the element to between an m- and n-fold occurrence and corresponds with `minOccurs=m` `maxOccurs=n` in XML Schemas; with `m..∞` corresponding with `minOccurs=m` `maxOccurs=unbounded`.
- Symbols with a dashed border and a yellow background are used to identify elements, attributes and other declarations which belong to a complex type.

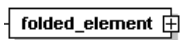


Diagram 5: Folded Elements

- Elements containing further elements, but which are not displayed in the current context, are hidden behind a "+" on the right border.

The following graphical presentation is an example for the use of different symbols.

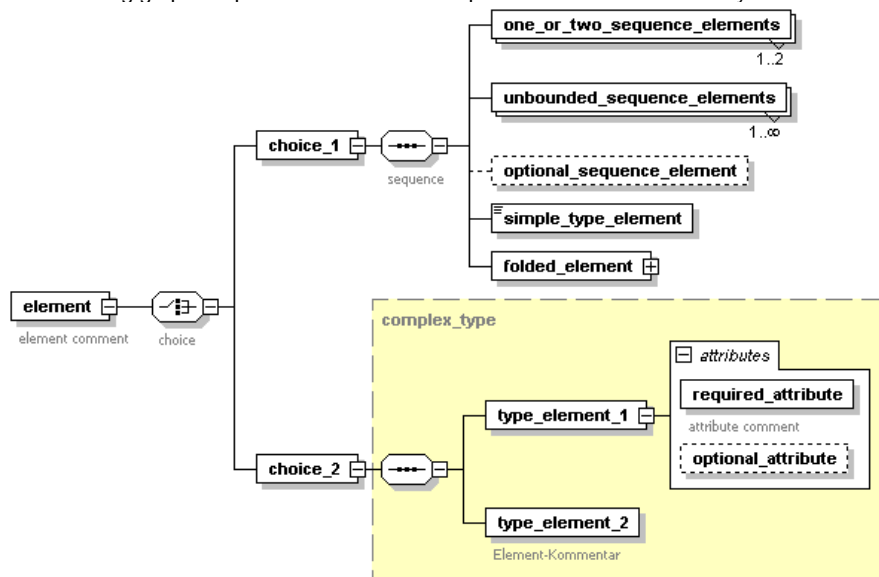


Diagram 6: XML Notation

In addition to the graphical presentation, each section lists the contained elements in a table form. This table is used to list the contained elements, the structure of the XML tree is not specified here. If we advise against using an element, this element is marked with a grey background (This is usually not the case with formats that have a DK-TVS, as all elements that are not permitted are not present in the TVS anyway. This is more common with the Payment Status Report and the credit notification for instant credit transfers)

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Navigating XML references

Provided that you read this document online, references to XML elements are clickable links. So if a table describing an XML element contains a reference to another XML element, you may browse to the corresponding chapter by clicking on the link.

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2.2 DK/EPC Specification for the SEPA Payment Transactions

This section describes the data formats for SEPA Credit Transfers, SEPA Direct Debits, SEPA Payment Status Reports and credit notifications for SEPA Instant Credit Transfers.

2.2.1 Credit Transfer Initiation – pain.001.001.09

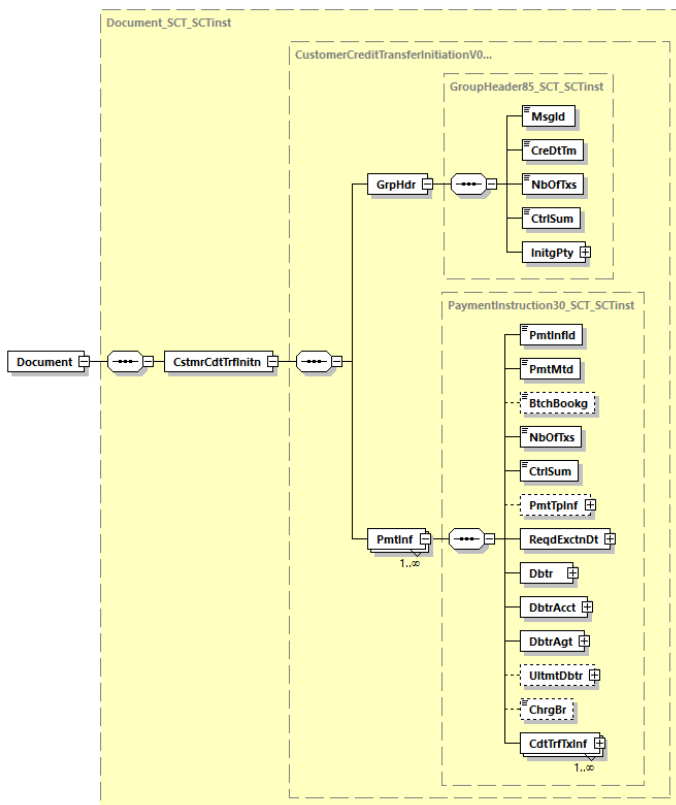
The message is used to transport the Customer to Bank Credit Transfer Information sent by the Originator to the Originator Bank.

BTF-Parameters / Order Type

The BTF parameters: SCT///pain.001/ are used to transmit the SEPA message Credit Transfer Initiation (resp. order type CCT).

The following sections describe individual XML elements of the message, starting with the top level element.

Overview



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Diagram 7: Overview pain.001.001.09

2.2.1.1 Document

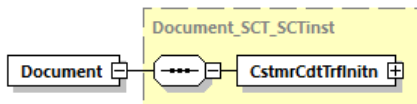


Diagram 8: pain.001.001.09, Document

Definition

ISO 20022 XML message: SEPA Credit Transfer Scheme. This is the top level element of a pain.001.001.09 message.

XML Tag

<Document>

Occurrences

[1..1]

Rules

| | Name | XML-Tag | Occurrences | Definition | Type | EPC-/DK-Rules |
|---|----------------------------------|--------------------|-------------|------------------|------|---------------|
| 0 | CustomerCreditTransferInitiation | <CstmrCdtTrfInitn> | [1..1] | Refer to 2.2.1.2 | | |

Example

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09"
  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
  xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09
  pain.001.001.09.xsd">
  <CstmrCdtTrfInitn>
    <GrpHdr>
      <MsgId>Message-ID-4711</MsgId>
      <CreDtTm>2023-11-11T09:30:47.000Z</CreDtTm>
      <NbOfTxs>2</NbOfTxs>
      <CtrlSum>6655.86</CtrlSum>
      <InitgPty>
        <Nm>Initiator Name</Nm>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInfId>Payment-Information-ID-4711</PmtInfId>
      <PmtMtd>TRF</PmtMtd>
      <BtchBookg>true</BtchBookg>
    </PmtInf>
  </CstmrCdtTrfInitn>
</Document>
```

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```
<NbOfTx>2</NbOfTx>
<CtrlSum>6655.86</CtrlSum>
<PmtTpInf>
  <SvcLvl>
    <Cd>SEPA</Cd>
  </SvcLvl>
</PmtTpInf>
<ReqdExctnDt>2023-11-25</ReqdExctnDt>
<Dbtr>
  <Nm>Debtor Name</Nm>
</Dbtr>
<DbtrAcct>
  <Id>
    <IBAN>DE87200500001234567890</IBAN>
  </Id>
</DbtrAcct>
<DbtrAgt>
  <FinInstnId>
    <BICFI>BANKDEFF33</BICFI>
  </FinInstnId>
</DbtrAgt>
<ChrgBr>SLEV</ChrgBr>
<CdtTrfTxInf>
  <PmtId>
    <EndToEndId>OriginatorID1234</EndToEndId>
  </PmtId>
  <Amt>
    <InstdAmt Ccy="EUR">6543.14</InstdAmt>
  </Amt>
  <CdtrAgt>
    <FinInstnId>
      <BICFI>SPUEDE2UXXX</BICFI>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>Creditor Name</Nm>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <IBAN>DE21500500009876543210</IBAN>
    </Id>
  </CdtrAcct>
  <RmtInf>
    <Ustrd>Unstructured Remittance Information</Ustrd>
  </RmtInf>
</CdtTrfTxInf>
<CdtTrfTxInf>
  <PmtId>
    <EndToEndId>OriginatorID1235</EndToEndId>
  </PmtId>
  <Amt>
    <InstdAmt Ccy="EUR">112.72</InstdAmt>
  </Amt>
  <CdtrAgt>
    <FinInstnId>
      <BICFI>SPUEDE2UXXX</BICFI>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>Other Creditor Name</Nm>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <IBAN>DE21500500001234567897</IBAN>
    </Id>
  </CdtrAcct>
  <RmtInf>
```

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```
<Ustrd>Unstructured Remittance Information</Ustrd>  
</RmtInf>  
</CdtTrfTxInf>  
</PmtInf>  
</CstmrCdtTrfInitn>  
</Document>
```


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2.2.1.2 Customer Credit Transfer Initiation

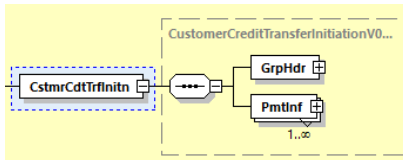


Diagram 9: pain.001.001.09: Customer Credit Transfer Initiation

Definition

Customer Credit Transfer Initiation

XML Tag

<CstmrCdtTrfInittn>

Occurrences

[1..1]

Rules

| | Name | XML Tag | Occurrences | Definition | Type | EPC-/DK-Rules |
|---|--------------------|----------|-------------|------------------|------|---------------|
| 1 | GroupHeader | <GrpHdr> | [1..1] | Refer to 2.2.1.3 | | - |
| 1 | PaymentInformation | <PmtInf> | [1..n] | Refer to 2.2.1.5 | | - |

2.2.1.3 Group Header

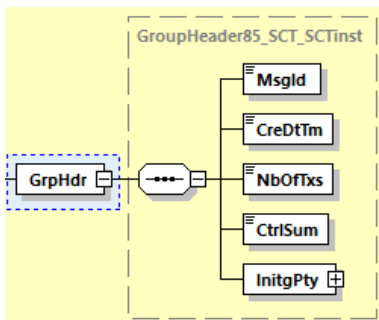


Diagram 10: pain.001.001.09, Group Header

Definition

Set of characteristics shared by all individual transactions included in the message.

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XML Tag

<GrpHdr>

Occurrences

[1..1]

Rules

| | Name | XML Tag | Occurrences | Definition | Type | EPC-/DK-Rules |
|---|-----------------------|-----------|-------------|--|---------------------------|--|
| 2 | MessageIdentification | <MsgId> | [1..1] | Point to point reference assigned by the instructing party and sent to the next party in the chain to unambiguously identify the message | Max35Text | If a file is submitted twice by mistake, a double processing can be avoided by verifying the tag <MsgID> in combination with the customer ID or the ordering party's IBAN. Therefore, the tag <MsgID> must contain a new value for every new pain message. The allowed character set for this Id is restricted/ checked by a pattern in the SEPA scheme (TVS), refer to Chapter 2.3.1 |
| 2 | CreationDateTime | <CreDtTm> | [1..1] | Date and time at which a (group of) payment instruction(s) was created by the instructing party. | ISODateTime | |
| 2 | NumberOfTransactions | <NbOfTxs> | [1..1] | Number of individual transactions contained in the message | Max15NumericText | |
| 2 | ControlSum | <CtrlSum> | [1..1] | Total of all individual amounts included in the message, irrespective of currencies. | DecimalNumber_SCT_SCTinst | 2 is the maximum number of decimal digits allowed. |

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| | Name | XML Tag | Occurrences | Definition | Type | EPC-/DK-Rules |
|---|-----------------|------------|-------------|------------------|------|---|
| 2 | InitiatingParty | <InitgPty> | [1..1] | Refer to 2.2.1.4 | | Allocation may differ from Debtor. Recommendation : Only the subfield Name should be used. |

Example

```
<GrpHdr>
  <MsgId>Message-ID-4711</MsgId>
  <CreDtTm>2022-11-11T09:30:47.000Z</CreDtTm>
  <NbOfTxes>2</NbOfTxes>
  <CtrlSum>6655.86</CtrlSum>
  <InitgPty>
    <Nm>Initiator Name</Nm>
  </InitgPty>
</GrpHdr>
```

2.2.1.4 Initiating Party

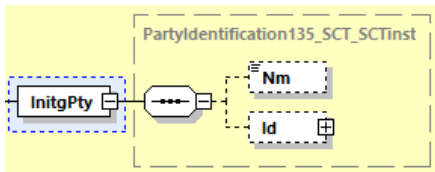


Diagram 11: pain.001.001.09, Initiating Party

Definition

Party initiating the payment. In the payment context, this can either be the debtor or the party that initiates the payment on behalf of the debtor.

XML Tag

<InitgPty>

Occurrences

[1..1]

Rules

| | Name | XML Tag | Occurrences | Definition | Type | EPC-/DK-Rules |
|---|------|---------|-------------|------------|-------------------|--------------------------|
| 3 | Name | <Nm> | [0..1] | Name | Max140Text_SCT_SC | Name is restricted to 70 |

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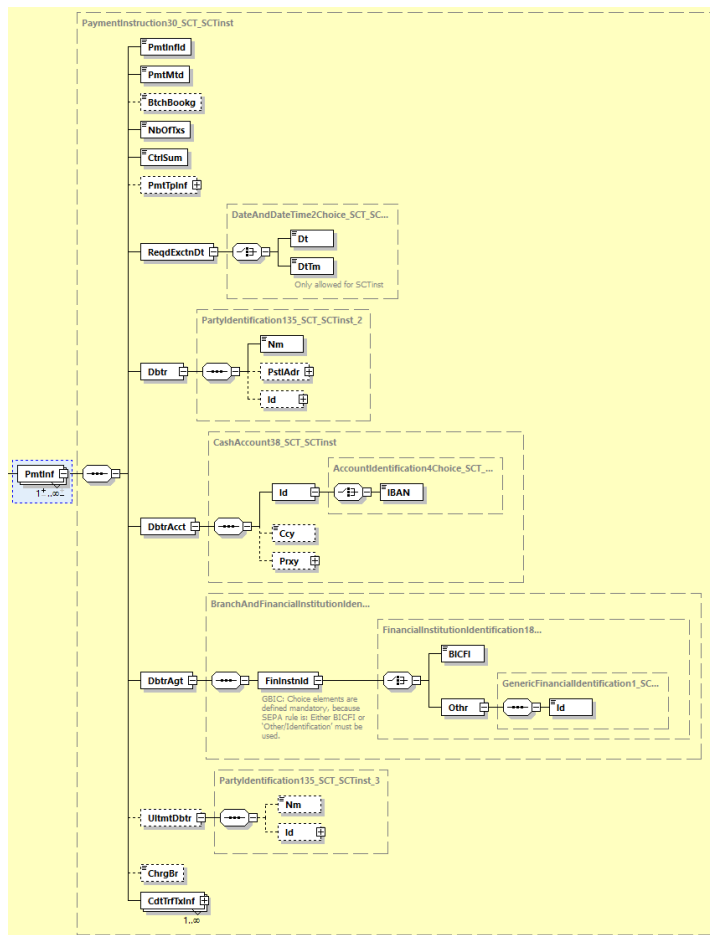
Appendix 3: Specification of Data Formats

| | Name | XML Tag | Occurrences | Definition | Type | EPC-/DK-Rules |
|---|----------------|---------|-------------|--------------------|-------|--|
| | | | | | Tinst | characters. |
| 3 | Identification | <Id> | [0..1] | Refer to 2.2.1.8.2 | | It is recommended not to use this field group. |

Example

```
<InitgPty>
  <Nm>Initiator Name</Nm>
</InitgPty>
```

2.2.1.5 Payment Information



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Diagram 12: pain.001.001.09, Payment Information

Definition

Set of characteristics that applies to the debit side of the payment transactions included in the credit transfer initiation.

XML Tag

<PmtInf>

Occurrences

[1..n]

Rules

| | Name | XML Tag | Occurrences | Definition | Type | EPC-/DK-Rules |
|---|----------------------------------|-------------|-------------|---|-----------------------|---|
| 2 | PaymentInformationIdentification | <PmtInfId> | [1..1] | Reference assigned by a sending party to unambiguously identify the payment information block within the message. | Max35Text | The allowed character set for this Id is restricted/checked by a pattern in the SEPA scheme (TVS), Refer to Chapter 2.3.1 |
| 2 | PaymentMethod | <PmtMtd> | [1..1] | Specifies the means of payment that will be used to move the amount of money. | PaymentMethod3Code | Contains the constant TRF |
| 2 | BatchBooking | <BtchBookg> | [0..1] | Identifies whether a single entry (<i>false</i>) per individual transaction or a batch entry (<i>true</i>) for the sum of the amounts of all transactions within the group of a message is requested. | BatchBookingIndicator | Only if a corresponding agreement with the customer for single entries is on hand and in case of an allocation with <i>false</i> , every transaction will be displayed as a single item on the bank statement of the debtor (ordering party). Otherwise, a batched booking is always displayed (default/ pre-agreed: <i>true</i>) |

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| | Name | XML Tag | Occurrences | Definition | Type | EPC-/DK-Rules |
|---|------------------------|-------------|-------------|---|--------------------------------------|--|
| 2 | NumberOfTransactions | <NbOfTxs> | [1..1] | Number of individual transactions contained in the payment information group. | Max15NumericText | |
| 2 | ControlSum | <CtrlSum> | [1..1] | Total of all individual amounts included in in the payment information group, irrespective of currencies. | DecimalNumber_SCT_SCTInst | 2 is the maximum number of decimal digits allowed. |
| 2 | PaymentTypeInformation | <PmtTplnf> | [0..1] | Set of elements that further specifies the type of transaction. | PaymentTypeInformation26_SCT_SCTInst | It is recommended to assign <PmtTplnf> here and not on single transaction level. In addition, it is not permissible to assign the element group on both levels at the same time. |
| 3 | InstructionPriority | <InstrPrty> | [0..1] | Indicator of the urgency or order of importance to apply to the processing of the instruction. | Priority2Code | If <InstrPrty> is to be applied, it is only permitted at the payment information level and not on the level of the transaction details. Permitted codes: HIGH and NORM. If not otherwise agreed upon with the financial institution, NORM is always assumed on this level (i.e. HIGH is ignored). |
| 3 | ServiceLevel | <SvcLvl> | [1..1] | Agreement or rule according to which the transaction should be processed | ServiceLevel8Choice_SCT_SCTInst | |

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| | Name | XML Tag | Occurrences | Definition | Type | EPC-/DK-Rules |
|---|-----------------|-------------|-------------|--|---------------------------------------|--|
| 4 | Code | <Cd> | [1..1] | Identification of a pre-agreed level of service between the parties in a coded form. | ExternalServiceLevel1Code_SCT_SCTInst | For SEPA payments, the solely permitted value from the external ISO 20022 code list is SEPA. |
| 3 | LocalInstrument | <LclInstrm> | [0..1] | Local instrument | LocalInstrument2Choice_SCT_SCTInst | This element group must not be used for SEPA Credit Transfers (SCT). Details for use under SCT ^{INST} Refer to chapter 2.2.4. |
| 3 | CategoryPurpose | <CtgyPurp> | [0..1] | Specifies the purpose of the instruction based on a set of pre-defined categories | CategoryPurpose1Choice_SCT_SCTInst | |
| 4 | Code | <Cd> | [1..1] | Specifies a pre-agreed service or level of service in coded form | ExternalCategoryPurpose1Code | Only the codes of the external ISO 20022 code list are permitted. Notes on this in chapter 2.3. Note: These codes are not represented in the account statement. |
| 4 | Proprietary | <Prtry> | [1..1] | In proprietary form | Max35Text | |

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| | Name | XML Tag | Occurrences | Definition | Type | EPC-/DK-Rules |
|---|------------------------|---------------|-------------|--|--------------------------------------|---|
| 2 | RequestedExecutionDate | <ReqdExctnDt> | [1..1] | Date at which the initiating party requests the clearing agent to process the payment. | DateAndDateTime2Choice_SCT_SCTinst | Date of execution requested by the customer. In case a date is no TARGET business day the bank is authorised to indicate the subsequent TARGET business day as execution date. When the order reaches the bank after the declared cut-off time it is regarded as delivered at the subsequent business day. Banks are not obliged to execute order data which are delivered more than 15 calendar days BEFORE the requested execution date |
| 3 | Date | <Dt> | [1..1] | Indicated date | ISODate | |
| 3 | DateTime | <DtTm> | [1..1] | Indicated time | ISODateTime | Not permitted for SCT. Details for use under SCT ^{inst} refer to chapter 2.2.4 |
| 2 | Debtor | <Dbtr> | [1..1] | Payer / Debtor: Party that owes an amount of money to the (ultimate) creditor | PartyIdentification135_SCT_SCTinst_2 | |
| 3 | Name | <Nm> | [1..1] | Name | Max140Text_SCT_SCTinst | The element must be assigned the name of the debtor (payer) or the account holder. Name is restricted to 70 characters. |

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| | Name | XML Tag | Occurrences | Definition | Type | EPC-/DK-Rules |
|---|----------------|------------|-------------|--|--|--|
| 3 | PostalAddress | <PstlAdr> | [0..1] | Refer to 2.2.1.8.1 | | It is recommended to leave this element group without allocation. |
| 3 | Identification | <Id> | [0..1] | Refer to 2.2.1.8.2 | | As far as assigned, then this is the Id of the payer. However, it is recommended not to assign this field group. |
| 2 | DebtorAccount | <DbtrAcct> | [1..1] | Account of the payer (debtor) to which a debit entry will be made as a result of the transaction | CashAccount38_SCT_SCTInst | |
| 3 | Identification | <Id> | [1..1] | Identification of the account between the account owner and the account servicer. | AccountIdentification4Choice_SCT_SCTInst | |
| 4 | IBAN | <IBAN> | [1..1] | International Bank Account Number (IBAN) | IBAN2007Identifier | To be allocated with a valid IBAN (International Bank Account Number). This can have a maximum of 34 characters. |
| 3 | Currency | <Ccy> | [0..1] | Currency of the account | ActiveOrHistoricCurrencyCode | Should only be used if the account number is valid for multiple currencies |
| 3 | Proxy | <Prxy> | [0..1] | Specifies an alternative assumed name to identify the account. | ProxyAccountIdentification1 | An allocation of this field (320 characters maximum) is only possible after bilateral agreement with the bank. |
| 2 | DebtorAgent | <DbtrAgt> | [1..1] | Financial institution servicing an account for the debtor. | BranchAndFinancialInstitutionIdentification6_SCT_SCTInst | |

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| | Name | XML Tag | Occurrences | Definition | Type | EPC-/DK-Rules |
|---|------------------------------------|--------------|-------------|---|--|---|
| 3 | FinancialInstitutionIdentification | <FinInstnId> | [1..1] | Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. | FinancialInstitutionIdentification18_SCT_SCTInst | This group is specified in the DK-TVS as a choice, since according to EPC either <BICFI> or <Othr><Id> must be used. |
| 4 | BICFI | <BICFI> | [1..1] | Business Identifier Code (SWIFT-Code) | BICFIDec2014Identifier | If the field is used it has to be allocated with a valid BIC. This can be either 8 or 11 characters long. |
| 4 | Other | <Othr> | [1..1] | Other Identification of Financial Institution | GenericFinancialIdentification1_SCT_SCTInst | |
| 5 | Identification | <Id> | [1..1] | Identification | Max35Text | If the BICFI field is not used, the constant NOTPROVIDED must be specified here. |
| 2 | UltimateDebtor | <UltmtDbtr> | [0..1] | Debtor reference party. For information only. | PartyIdentification135_SCT_SCTInst_3 | If a value is allocated to this element group, then the corresponding element group on the level of the transaction details must not be used. |
| 3 | Name | <Nm> | [0..1] | Name of the debtor reference party. | Max140Text_SCT_SCTInst | Name is restricted to 70 characters. |
| 3 | Identification | <Id> | [0..1] | Refer to 2.2.1.8.2 | | It is recommended not to allocate any value to this element group. |

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| | Name | XML Tag | Occurrences | Definition | Type | EPC-/DK-Rules |
|---|--------------------------------------|---------------|-------------|---|-----------------------|--|
| 2 | ChargeBearer | <ChrgBr> | [0..1] | Specifies which party/parties will bear the charges associated with the processing of the payment transaction | ChargeBearerType1Code | It is recommended to assign <ChrgBr> here and not on individual transaction level. In addition, assignment to both levels at the same time is not permitted. If occupied, it contains the constant SLEV |
| 2 | CreditTransferTransactionInformation | <CdtTrfTxInf> | [1..n] | Refer to 2.2.1.6 | | |

Example

```

<PmtInf>
  <PmtInfId>Payment-Information-ID-4711</PmtInfId>
  <PmtMtd>TRF</PmtMtd>
  <BtchBookg>true</BtchBookg>
  <NbOfTxs>2</NbOfTxs>
  <CtrlSum>6655.86</CtrlSum>
  <PmtTpInf>
    <SvcLvl>
      <Cd>SEPA</Cd>
    </SvcLvl>
  </PmtTpInf>
  <ReqdExctnDt>2023-11-25</ReqdExctnDt>
  <Dbtr>
    <Nm>Debtor Name</Nm>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <IBAN>DE87200500001234567890</IBAN>
    </Id>
  </DbtrAcct>
  <DbtrAgt>
    <FinInstnId>
      <BICFI>BANKDEFFXXX</BICFI>
    </FinInstnId>
  </DbtrAgt>
  <ChrgBr>SLEV</ChrgBr>
  <CdtTrfTxInf>
    <PmtId>
      <EndToEndId>OriginatorID1234</EndToEndId>
    </PmtId>
    <Amt>
      <InstdAmt Ccy="EUR">6543.14</InstdAmt>
    </Amt>
    <CdtrAgt>
      <FinInstnId>
        <BICFI>SPUEDE2UXXX</BICFI>
      </FinInstnId>
    </CdtrAgt>
  </CdtTrfTxInf>

```

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```
<CdtTr>
  <Nm>Creditor Name</Nm>
</CdtTr>
<CdtTrAcct>
  <Id>
    <IBAN>DE21500500009876543210</IBAN>
  </Id>
</CdtTrAcct>
<RmtInf>
  <Ustrd>Unstructured Remittance Information</Ustrd>
</RmtInf>
</CdtTrfTxInf>
<CdtTrfTxInf>
  <PmtId>
    <EndToEndId>OriginatorID1235</EndToEndId>
  </PmtId>
  <Amt>
    <InstdAmt Ccy="EUR">112.72</InstdAmt>
  </Amt>
  <CdtTrAgt>
    <FinInstnId>
      <BICFI>SPUEDE2UXXX</BICFI>
    </FinInstnId>
  </CdtTrAgt>
  <CdtTr>
    <Nm>Other Creditor Name</Nm>
  </CdtTr>
  <CdtTrAcct>
    <Id>
      <IBAN>DE21500500001234567897</IBAN>
    </Id>
  </CdtTrAcct>
  <RmtInf>
    <Ustrd>Unstructured Remittance Information</Ustrd>
  </RmtInf>
</CdtTrfTxInf>
</PmtInf>
```

2.2.1.6 Credit Transfer Transaction Information

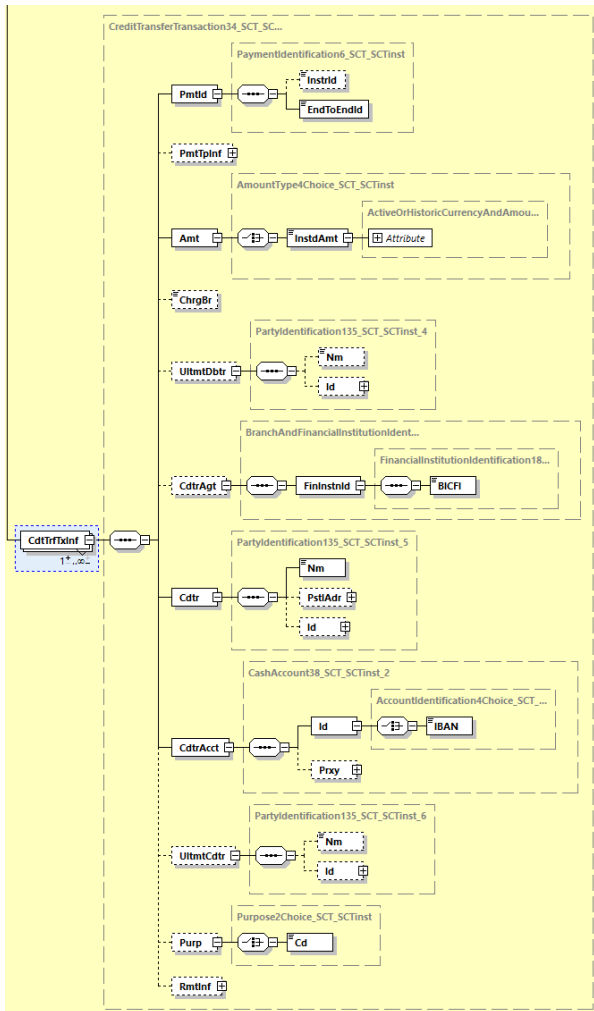


Diagram 13: pain.001.001.09, Credit Transfer Transaction Information

Definition

Set of elements providing information specific to the individual transaction(s) included in the message.

XML Tag

<CdtTrfTxInf>

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Occurrences

[1..n] (note the limits specified in chapter 2.1)

Rules

| | Name | XML Tag | Occurrences | Definition | Type | EPC-/DK-Rules |
|---|---------------------------|--------------|-------------|---|--|--|
| 3 | PaymentIdentification | <PmtId> | [1..1] | Set of elements to reference a payment instruction. | PaymentIdentification 6_SCT_SC Tinst | The allowed character set for these two Ids is restricted/ checked in the SEPA scheme (TVS) by a pattern, Refer to chapter 2.3.1 |
| 4 | InstructionIdentification | <InstrId> | [0..1] | Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the instruction | Max35Text | This field should only be documented by the technical service provider with its own reference. The allowed character set for this Id is restricted/ checked in the SEPA scheme (TVS) by a pattern, refer to chapter 2.3.1 |
| 4 | EndToEndIdentification | <EndToEndId> | [1..1] | Unique identification assigned by the initiating party to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain | Max35Text | We recommend allocating each credit transfer with an unambiguous reference The allowed character set for this Id is restricted/ checked in the SEPA scheme (TVS) by a pattern, refer to chapter 2.3.1 If no reference was given, only NOTPROVIDED is allowed.. |

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| | Name | XML Tag | Occurrences | Definition | Type | EPC-/DK-Rules |
|---|------------------------|-------------|-------------|--|---------------------------------------|---|
| 3 | PaymentTypeInformation | <PmtTpInf> | [0..1] | Set of elements that further specifies the type of transaction | PaymentTypeInformation26 | It is recommended to assign the <PmtTpInf> field group at the collector level and not here. In addition, it is not permissible to assign the element group at both levels at the same time. |
| 4 | ServiceLevel | <SvcLvl> | [1..1] | Agreement or rule according to which the transaction should be processed | ServiceLevel8Choice_SCT_SCTInst | |
| 5 | Code | <Cd> | [1..1] | Identification of a pre-agreed level of service between the parties in a coded form. | ExternalServiceLevel1Code_SCT_SCTInst | For SEPA payments, the solely permitted value from the external ISO 20022 code list is SEPA. |
| 4 | LocalInstrument | <LclInstrm> | [0..1] | Local instrument | LocalInstrument2Choice_SCT_SCTInst | It is not permissible to use this element group for SEPA credit transfers |
| 5 | Code | <Cd> | [1..1] | In a coded form | ExternalLocalInstrument1Code | |
| 4 | CategoryPurpose | <CtgPurp> | [0..1] | Specifies the high level purpose of the instruction based on a set of pre-defined categories. | CategoryPurpose1Choice_SCT_SCTInst | |
| 5 | Code | <Cd> | [1..1] | Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list. | ExternalCategoryPurpose1Code | Only the codes of the external ISO 20022 code list are permitted. Refer to chapter 2.3. Note: These codes are not represented in the account statement. |
| 5 | Proprietary | <Prtry> | [1..1] | In a proprietary form | Max35Text | |

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| | Name | XML Tag | Occurrences | Definition | Type | EPC-/DK-Rules |
|---|------------------|-------------|-------------|---|--|--|
| 3 | Amount | <Amt> | [1..1] | Amount | AmountType4Choice_SCT_SCTInst | |
| 4 | InstructedAmount | <InstdAmt> | [1..1] | Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party. | ActiveOrHistoricCurrencyAndAmount_SCT_SCTInst | Is to be allocated with an amount. The decimal separator is a period |
| 3 | ChargeBearer | <ChrgBr> | [0..1] | Specifies which party/parties will bear the charges associated with the processing of the payment transaction. | ChargeBearerType1Code | It is recommended, not to allocate a value to the field on this level but to allocate it on the level of . Furthermore a concomitance of this element group in both levels is not allowed. If allocated it contains the constant SLEV. |
| 3 | UltimateDebtor | <UltmtDbtr> | [0..1] | Debtor reference party. For information only. | PartyIdentification135_SCT_SCTInst_4 | If a value is allocated to this field, then it is not allowed to use the element on the level of <PaymentInstructionInformation> |
| 4 | Name | <Nm> | [0..1] | Name | Max140Text_SCT_SCTInst | Name is restricted to 70 characters. |
| 4 | Identification | <Id> | [0..1] | Refer to 2.2.1.8.2 | | It is recommended not to allocate any value to this element group |
| 3 | CreditorAgent | <CdtrAgt> | [0..1] | Financial institution servicing an account for the creditor. | BranchAndFinancialInstitutionIdentification6_SCT_SCTInst_2 | |

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| | Name | XML Tag | Occurrences | Definition | Type | EPC/DK-Rules |
|---|------------------------------------|--------------|-------------|--|--|---|
| 4 | FinancialInstitutionIdentification | <FinInstnId> | [1..1] | Unique and unambiguous identifier of a financial institution. | FinancialInstitutionIdentification18_SCT_SCTInst | |
| 5 | BICFI | <BICFI> | [1..1] | Business Identifier Code (SWIFT-Code according to ISO 9362) | BICFIDec2014Identifier | |
| 3 | Creditor | <Cdtr> | [1..1] | Party to which an amount of money is due (payee / creditor). | PartyIdentification135_SCT_SCTInst_5 | |
| 4 | Name | <Nm> | [1..1] | Name | Max140Text_SCT_SCTInst | Name is restricted to 70 characters. |
| 4 | PostalAddress | <PstlAdr> | [0..1] | Refer to 2.2.1.8.1 | | |
| 4 | Identification | <Id> | [0..1] | Refer to 2.2.1.8.2 | | |
| | | | | | | It is recommended not to assign the field group. |
| 3 | CreditorAccount | <CdtrAcct> | [1..1] | Unambiguous identification of the account of the creditor. | CashAccount238_SCT_SCTInst_2 | |
| 4 | Identification | <Id> | [1..1] | Unique and unambiguous identification of the account. | AccountIdentification4Choice_SCT_SCTInst_2 | |
| 5 | IBAN | <IBAN> | [1..1] | International Bank Account Number (IBAN) | IBAN2007Identifier | To be allocated with a valid IBAN (International Bank Account Number). This can have a maximum of 34 characters. |
| 4 | Proxy | <Prxy> | [0..1] | Creates an alternative assumed name for identifying the account. | ProxyAccountIdentification1 | An allocation of this field (<u>320 characters maximum</u>) is only possible after bilateral agreement with the bank. |

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| | Name | XML Tag | Occurrences | Definition | Type | EPC-/DK-Rules |
|---|-----------------------|-------------|-------------|---|--------------------------------------|---|
| 3 | UltimateCreditor | <UltmtCdtr> | [0..1] | Creditor reference party. For information only. | PartyIdentification135_SCT_SCTInst_6 | |
| 4 | Name | <Nm> | [0..1] | Name | Max140Text_SCT_SCTInst | Name is restricted to 70 characters. |
| 4 | Identification | <Id> | [0..1] | Refer to 2.2.1.8.2 | | It is recommended not to assign the field group. |
| 3 | Purpose | <Purp> | [0..1] | Type of payment. | Purpose2Choice_SCT_SCTInst | |
| 4 | Code | <Cd> | [1..1] | In a coded form | ExternalPurpose1Code | <p>Only the codes of the external ISO 20022 code list are permitted. Notes on this in chapter 2.3.2.⁶</p> <p>In an account statement in MT940/942 format not all codes are represented.</p> <p>(Assignments of purpose codes to specific transaction codes (GVC) of MT940/942 refer to the subsequent table)</p> |
| 3 | RemittanceInformation | <RmtInf> | [0..1] | Refer to 2.2.1.7 | | Either <Ustrd> or <Strd> are assigned, but not both. |

⁶ If information on capital building fringe fortune (or a capital building fringe fortune for retirement) is allocated in the unstructured remittance information, the purpose code CBFF (capital building fringe fortune) or CBFRR (capital building fringe fortune for retirement) respectively must be used to avoid a continuous scanning of the remittance information.

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Representation of purpose codes as GVC with MT940/942

| Purpose Code | Maps to GVC |
|------------------------------|---|
| RINP | 152 |
| BONU, PENS, SALA, PAYR, SPSP | 153 |
| BENE, GOVT, SSBE | 156 |
| CHAR | 119 bzw. 169 |
| CBFF | 154 |
| CBFR | 155 |
| IVPT | 167 (mapping only for payments whose structured remittance information contains left-aligned "RF") |

Refer also to corresponding footnotes at GVCs in chapter 8.2.6.

Example

```
<CdtTrfTxInf>
  <PmtId>
    <EndToEndId>OriginatorID1234</EndToEndId>
  </PmtId>
  <Amt>
    <InstdAmt Ccy="EUR">6543.14</InstdAmt>
  </Amt>
  <CdtrAgt>
    <FinInstnId>
      <BICFI>SPUEDE2UXXX</BICFI>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>Creditor Name</Nm>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <IBAN>DE25370502991000122343</IBAN>
    </Id>
  </CdtrAcct>
  <RmtInf>
    <Ustrd>Unstructured Remittance Information</Ustrd>
  </RmtInf>
</CdtTrfTxInf>
```

2.2.1.7 Remittance Information

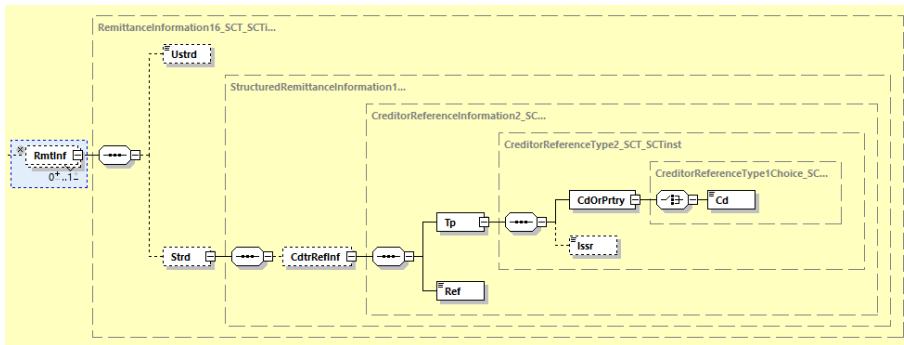


Diagram 14: pain.001.001.09, Remittance Information

Definition

Information that enables the matching, i.e. reconciliation, of a payment with the items that the payment is intended to settle, e.g. commercial invoices, in an account receivable system.

XML Tag

<RmtInf>

Occurrences

[0..1]

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Rules

| | Name | XML Tag | Occurrences | Definition | Type | EPC-/DK-Rules |
|---|--------------|---------|-------------|-------------------------------------|------------|--|
| 4 | Unstructured | <Ustrd> | [1..1] | Unstructured remittance information | Max140Text | <p>The use of the unstructured remittance information is recommended. It may carry structured remittance information, as agreed between the Creditor and the Debtor. EPC Guidance EPC088-22 must be observed. Details can be found below this table.</p> <p>In case of capital building fringe fortune (in German: VL) or capital building fringe fortune for retirement (in German: AVWL), this field has to be utilised as follows: „XXJ/contract number“. Please note: The VL/AVWL recipient's name can be assigned to the data element „Ultimate Creditor“ if necessary.⁷</p> |

⁷ In order to avoid a continuous scanning of the remittance information in case of capital building fringe fortune payments (or payments for capital building fringe fortune for retirement), purpose code CBFF (Capital building fringe fortune) or CBFRR (Capital building fringe fortune for retirement) respectively must be allocated in . The letters „XX“ can be replaced either by „00“ or by the percentage of the saving bonus; the letter „J“ is to be replaced by the last digit of the year the VL applies to.

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| | Name | XML Tag | Occurrences | Definition | Type | EPC-/DK-Rules |
|---|------------------------------|-------------|-------------|--|--|---|
| 4 | Structured | <Strd> | [1..1] | structured remittance information | Structured Remittance Information 16_SCT_SCTinst | <p>Only the setting of a structured reference of the payee according to ISO 11649⁸ is allowed.</p> <p>The content of the field must not exceed 140 characters. All characters contained, including tags and special characters (especially blanks), are counted, but the <Strd> and </Strd> tags themselves are not.</p> |
| 5 | CreditorReferenceInformation | <CtrRefInf> | [0..1] | Reference information provided by the creditor to allow the identification of the underlying documents. This data element group can contain "Structured Creditor Reference to Remittance Information" according to ISO 11649. In this case the field <Ref> has the following format: RF<checksum><21 characters maximum> | CreditorReferenceInformation2_SCT_SCTinst | The debtor's bank is not obliged to validate the contents of this element group. |
| 6 | Type | <Tp> | [1..1] | Type of the reference | CreditorReferenceType2_SCT_SCTinst | |

⁸ If a reference according to ISO 11649 (checksum-protected reference (RF)) is allocated in the structured remittance information it is recommended to use the purpose code IVPT (Invoice Payment).

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| | Name | XML Tag | Occurrences | Definition | Type | EPC/DK-Rules |
|---|-------------------|-------------|-------------|--|--|--|
| 7 | CodeOrProprietary | <CdOrPrtry> | [1..1] | Specification of the document type | CreditorReferenceType1Choice_SCT_SCTInst | |
| 8 | Code | <Cd> | [1..1] | Code to specify the document type | DocumentType3Code | Only the code SCOR is allowed. |
| 7 | Issuer | <Issr> | [0..1] | Issuer of the reference | Max35Text | |
| 6 | Reference | <Ref> | [1..1] | Unique and unambiguous reference assigned by the creditor to refer to the payment transaction. | Max35Text | If the reference contains a check digit, the receiving bank is not obliged to check it and, in case of a failed check, the bank is entitled to continue further processing. When using the "Creditor Reference" according to ISO 11649, it is recommended to verify the checksum. |

EPC Guidance EPC088-22 (Improve Transparency for Retail Payment End-Users) provides recommendations for specifying the information TO WHOM (name of payee/beneficiary), WHERE (place of purchase) and WHEN (time of purchase). It is recommended to use the specific elements provided for this purpose in the pain.001 message. If none is specified or additions are necessary, then this information should be provided in <RmtInf><Ustrd>.

This concerns payment situations where a trade name, a place of purchase different from the official address and/or the date (time) of the transaction may occur. Considering the current range of suitable attributes and their current maximum character capacity, it is recommended that payees and payment service providers (ZDL) give priority to the transmission of the following additional information

TO WHOM (name of payee/beneficiary)

Name of the beneficiary (legal entity)

→ <Crdr><Nm>

Trade name of beneficiary, if different from legal entity

→ <RmtInf><Ustrd>

WHERE (place of purchase)

Official address of the beneficiary when purchasing goods and services

→ <Crdr><PstlAdr>

When purchasing at specific locations (shop, restaurant, etc.), indication of country or

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country code and city

→ <RmtInf><Ustrd>

For online purchases, indication of the beneficiary's website or online platform, as well as country or country code, city or postal code

→ <RmtInf><Ustrd>

For centrally processed transactions (at headquarters rather than a local branch), the location of the transaction should be indicated in addition to the location of the headquarters where the beneficiary maintains his accounting

→ <RmtInf><Ustrd>

WHEN (time of purchase)

There is no separate field for the actual time of purchase or claim of the service.

Therefore indication of corresponding date and time of the transaction

→ <RmtInf><Ustrd>

For more information, see the "EPC Guidance Document Improve Transparency for Retail Payment End-Users" (EPC088-22/[Version 1.0](#)).

Example 1:

Supplement of the unstructured remittance information in the following order:

"TO WHO", "WHERE" and/or "WHEN" (109 characters used):

```
<RmtInf>
  <Ustrd>The Shopping Paradise/Boulevard des Marchands 123/2020-12-
24T11:37/Purchase Nr 1234567890AZ - Merry Christmas </Ustrd>
</RmtInf>
```

Source: EPC Guidance Document Improve Transparency for Retail Payment End-Users“ (EPC088-22/[Version 1.0](#))

Example 2: Usual unstructured remittance information (free text)

```
<RmtInf>
  <Ustrd>Unstructured Remittance Information</Ustrd>
</RmtInf>
```


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2.2.1.8 Structures used multiple times

These element groups are referred to several times. The nesting depth (refer to first column of the tables) of the elements is to be understood here in such a way that the indicated number is to be added to the respective position in the scheme. The table is therefore marked with a plus sign in the column heading.

2.2.1.8.1 Postal Address

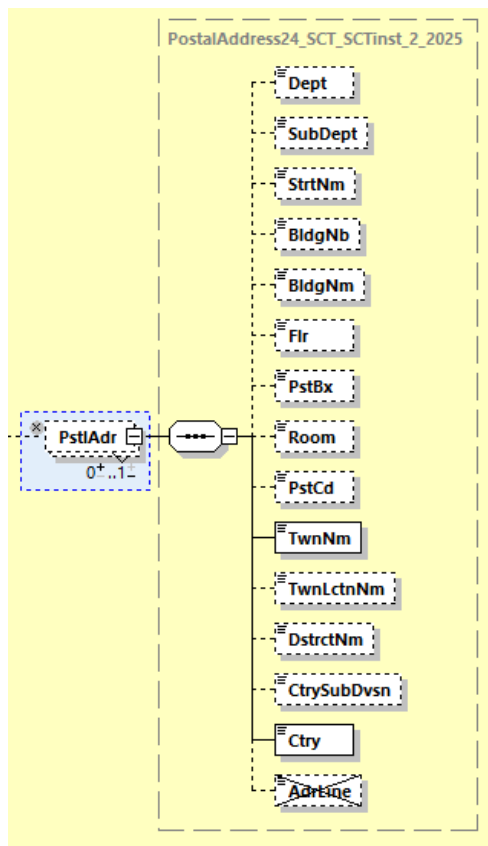


Diagram 15: pain.001.001.09, Postal Address

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Definition

Postal address of the party concerned.

DK rule as of ISO version 2019 (valid as of 11/2023 or as of GBIC_4):

In case of an address specification this must be structured, i.e. at least city/country (i.e. <TwnNm> and <Ctry>) are assigned, further address elements are allowed. <AdrLine> must not be assigned. The German Banking Industry Committee recommends corporate customers who already specify (unstructured) addresses (via <AdrLine>) today to convert them to the structured representation as part of the changeover to ISO version 2019, as <AdrLine> will no longer be permissible from November 2025 onwards⁹.

XML Tag

<PstlAdr>

Occurrences

[0..1]

Rules

| + | Name | XML Tag | Occurrences | Definition | Type | EPC-/DK-Rules |
|---|----------------|-----------|-------------|-----------------|-----------|---------------|
| 1 | Department | <Dept> | [0..1] | Department | Max70Text | |
| 1 | SubDepartment | <SubDept> | [0..1] | Sub Department | Max70Text | |
| 1 | StreetName | <StrtNm> | [0..1] | Street Name | Max70Text | |
| 1 | BuildingNumber | <BldgNb> | [0..1] | Building Number | Max16Text | |
| 1 | BuildingName | <BldgNm> | [0..1] | Building Name | Max35Text | |
| 1 | Floor | <Flr> | [0..1] | Floor | Max70Text | |
| 1 | PostBox | <PstBx> | [0..1] | Post Box | Max16Text | |
| 1 | Room | <Room> | [0..1] | Room | Max70Text | |

⁹ According to EPC Implementation Guidelines 2023, unstructured address specifications (i.e. only <AdrLine> and (optional) <Ctry> are assigned) **are only permitted until 11/2025**. Therefore, the German Banking Industry Committee recommends switching directly to the structured indication when changing to the new SEPA format (ISO version 2019) and has prepared the DK-TVS (GBIC_4) for SCT accordingly (the rules can be found in this chapter). Corporates who still want to provide unstructured address information until 11/2025 are recommended to use the SEPA predecessor format (GBIC_3) (compare <https://www.ebics.de/de/datenformate/format-lifecycle>). Corporates who already want to use ISO version 2019, but still want to use unstructured addresses, can use EPC-TVS, which offers this option until 11/2025 (can be found at <https://www.europeanpaymentscouncil.eu/>). For this purpose, an EBICS business transaction must be agreed, but this can only be used until 11/2025. It should be noted that EPC-TVS does not check all syntax specifications (mandatory fields structured address; either/or rule structured/unstructured). However, correct assignment must be ensured, otherwise rejections may occur. Customers are therefore strongly recommended to use one of the above options via DK-TVS.

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| + | Name | XML Tag | Occurrences | Definition | Type | EPC-/DK-Rules |
|---|--------------------|---------------|-------------|----------------------|-------------|-----------------|
| 1 | PostCode | <PstCd> | [0..1] | Post Code | Max16Text | |
| 1 | TownName | <TwnNm> | [1..1] | Town Name | Max35Text | Is to be proven |
| 1 | TownLocationName | <TwnLctNm> | [0..1] | Town Location Name | Max35Text | |
| 1 | DistrictName | <DstrctNm> | [0..1] | District Name | Max35Text | |
| 1 | CountrySubDivision | <CtrySubDvsn> | [0..1] | Country Sub Division | Max35Text | |
| 1 | Country | <Ctry> | [1..1] | Country | CountryCode | Is to be proven |

2.2.1.8.2 Identification

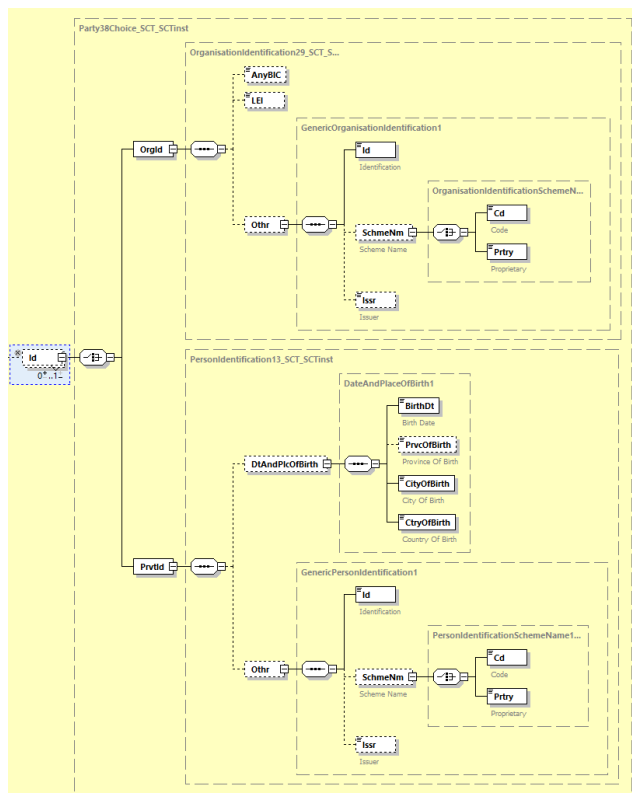


Diagram 16: pain.001.001.09, Identification

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Definition

Unambiguous name or number assigned by an entity to enable recognition of that entity, e.g. account identifier. As to its elements, these element group is identical to SCT and SCC except for two instances where different names have been chosen for complex data types (see table below).

XML Tag

<Id>

Occurrences

[0..1]

Rules

| + | Name | XML Tag | Occurrences | Definition | Type | EPC-/DK-Rules |
|---|----------------------------|--------------|-------------|---|---|---|
| 1 | OrganisationIdentification | <OrgId> | [1..1] | Unique and unambiguous way of identifying an organisation. | OrganisationIdentification29_SCT-SCTInst | Either "BIC", "BEI", "AnyBIC", "LEI" or "Other" must be allocated. |
| 2 | AnyBIC | <AnyBIC> | [0..1] | Business Identifier Code (SWIFT-Code) | AnyBICDec2014Identifier | Must be allocated using valid BIC. This can be either 8 or 11 characters long |
| 2 | LEI | <LEI> | [0..1] | Business entity identifier (LEI) | LEIIdentifier | |
| 2 | Other | <Othr> | [0..1] | Unique identification of an organisation, as assigned by an institution, using an identification scheme | GenericOrganisationIdentification1 | |
| 3 | Identification | <Id> | [1..1] | Identification Name or Number for recognition of a identification party (e.g. account number) | Max35Text | |
| 3 | SchemeName | <SchemeName> | [0..1] | Name of the identification scheme | OrganisationIdentificationSchemeName1Choice | |
| 4 | Code | <Cd> | [1..1] | Name of the identification scheme, in a coded form as published in an external list | ExternalOrganisationIdentification1Code | Only the codes of the external ISO 20022 code list are permitted. Notes on this in chapter 2.3. |

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| + | Name | XML Tag | Occurrences | Definition | Type | EPC/DK-Rules |
|---|-----------------------|-------------------|-------------|---|---------------------------------------|---|
| 4 | Proprietary | <Prtry> | [1..1] | Name of the identification scheme, in a free text form. | Max35Text | |
| 3 | Issuer | <Issr> | [0..1] | Entity that assigns the identification. | Max35Text | |
| 1 | PrivateIdentification | <Prvtld> | [1..1] | Unique and unambiguous identification of a person | PersonIdentification13 | Either "DateAndPlaceOfBirth" or "Other" to be assigned |
| 2 | DateAndPlaceOfBirth | <DtAndPlcOfBirth> | [0..1] | Date and place of birth of a person | DateAndPlaceOfBirth1 | |
| 3 | BirthDate | <BirthDt> | [1..1] | Date of birth | ISODate | To be allocated in the format YYYY-MM-DD (ISO 8601) |
| 3 | ProvinceOfBirth | <PrvcOfBirth> | [0..1] | Province where a person was born | Max35Text | |
| 3 | CityOfBirth | <CityOfBirth> | [1..1] | City where a person was born | Max35Text | |
| 3 | CountryOfBirth | <CtryOfBirth> | [1..1] | Country where a person was born | CountryCode | Country code (according to ISO 3166) |
| 2 | Other | <Othr> | [0..1] | Personal identification that does not correspond to any defined means of identification (proprietary) | GenericPersonIdentification1 | |
| 3 | Identification | <Id> | [1..1] | Unique and unambiguous identification of a person | Max35Text | |
| 3 | SchemeName | <SchmeNm> | [0..1] | Name of the identification scheme | PersonIdentificationSchemeName1Choice | |
| 4 | Code | <Cd> | [1..1] | Name of the identification scheme, in a coded form as published in an external list | ExternalPersonIdentification1Code | Only the codes of the external ISO 20022 code list are permitted. Notes on this in chapter 2.3. |
| 4 | Proprietary | <Prtry> | [1..1] | Name of the identification scheme, in a free text form. | Max35Text | |

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| + | Name | XML Tag | Occurrences | Definition | Type | EPC-/DK-Rules |
|---|--------|---------|-------------|--|-----------|---------------|
| 3 | Issuer | <Issr> | [0..1] | Entity that assigns the identification | Max35Text | |

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2.2.2 Direct Debit Initiation - pain.008.001.08

The message is used to transport the Customer to Bank Direct Debit Transfer Information sent by the Originator to the Originator Bank.

BTF parameters / order type

The BTF-Parameters SDD//COR/pain.008/ (resp. order type CDD) are used for SEPA core direct debit initiations and the BTF-Parameters SDD//B2B/pain.008/ (resp. order type CDB) are used for SEPA B2B direct debit initiations

Creditor Identifier (CI)

The Creditor is identified by an Creditor Identifier (CI). The identifier is permanent (and unique for each creditor) and enables the Debtor and the Debtor Bank to come back to the Creditor for refunds and complaints, and to check the existence of a valid Mandate at the presentation of Collections by the Creditor.

The CI is constructed according to the following format rules:

- Positions 1 and 2 contain the ISO country code
- Positions 3 and 4 contain the check digits
- Positions 5 to 7 contain the Creditor Business Code. Positions 5 to 7 of the creditor identification number are allocated by default with "ZZZ" at allocation. These positions represent the business division identifier which can be used by the applicant for signifying particular business divisions or affiliates. These three positions can be allocated with any alphanumeric character. Not permitted are blank characters, special characters and special German Characters (umlauts and sharp s). If the business division identifier is not used, „ZZZ“ will remain allocated to the creditor ID
- Positions 8 up to 35 contain the country-specific identifier

The calculation of the check digit is done according to the following steps:

- Disregard positions 5 to 7
- Take the country-specific part, positions 8 to 35, and delete all non-alphanumeric characters
- Add the ISO country code and '00' to the right-hand end
- Convert letters to digits by substituting 'A' or an 'a' with 10, 'B' or 'b' with 11 and so forth.
- Apply the check character system MOD 97-10 (see ISO 7064)

CIs for German creditors are assigned by the Deutsche Bundesbank. Further information (e. g. on the length of the CI for German creditors) are available on www.glaeubiger-id.bundesbank.de. On <https://www.europeanpaymentscouncil.eu/document-library/clarification-paper/creditor-identifier-overview> the structure and the (national) issuer of the CIs of all SEPA countries is published..

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Mandate ID

1. According to the EPC Implementation Guidelines the details given in the Mandate ID are to be handled independently of upper or lower case letters, i.e..
<MndtId>123AAa45678</MndtId> and
<MndtId>123aaA45678</MndtId> describes the same mandate.
2. The blank character is permitted for mandate IDs. This corresponds to the pattern defined by the EPC for this identifier. Though blanks are valid characters, the DK recommends clients to define mandate IDs without blanks to prevent possible misunderstandings. Because:
<MndtId>123aaa45678</MndtId> and
<MndtId>123aaa 45678</MndtId> stand for different mandates.

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Overview

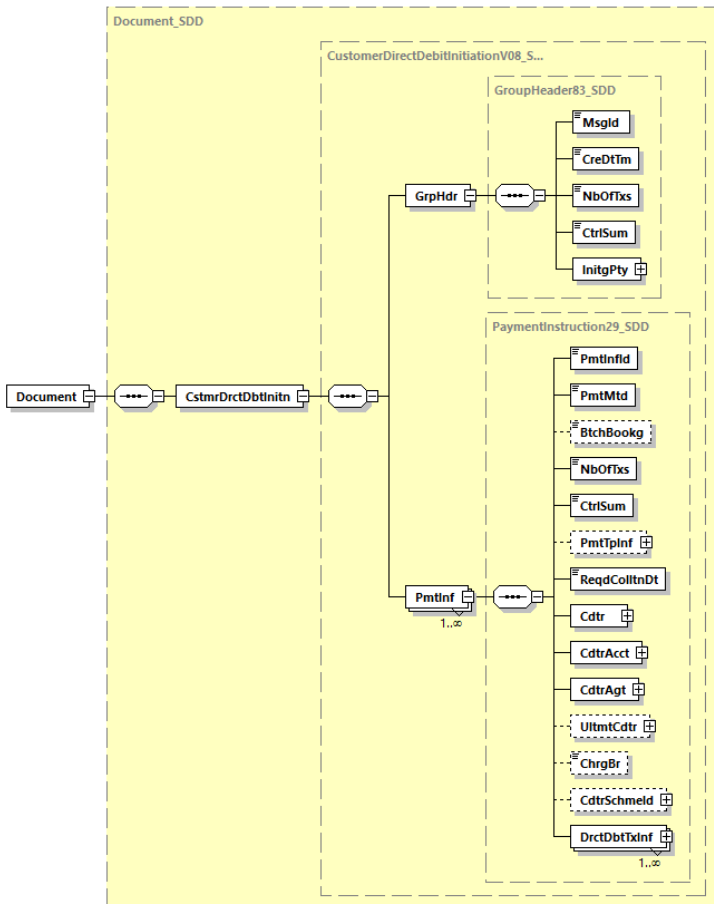
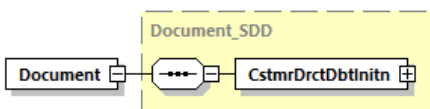


Diagram 17: Overview pain.008.001.08

2.2.2.1 Document



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Appendix 3: Specification of Data Formats

Diagram 18: pain.008.001.08, Document

Definition

ISO 20022 XML message: SEPA Direct Debit Transfer Schema. This is the top level element of the message pain.008.001.08.

XML Tag

<Document>

Occurrences

[1..1]

Rules

| | Name | XML Tag | Occurrences | Definition | Type | EPC-/DK-Rules |
|---|-----------------------|---------------------|-------------|------------------|------|---------------|
| 0 | DirectDebitInitiation | <CstmrDrctDbtInitn> | [1..1] | Refer to 2.2.2.2 | | |

Example

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.008.001.08"
  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
  xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.008.001.08
  pain.008.001.08.xsd">
  <CstmrDrctDbtInitn>
    <GrpHdr>
      <MsgId>Message-ID</MsgId>
      <CreDtTm>2023-11-21T09:30:47.000Z</CreDtTm>
      <NbOfTxs>2</NbOfTxs>
      <CtrlSum>6655.86</CtrlSum>
      <InitgPty>
        <Nm>Initiator Name</Nm>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInfId>Payment-ID</PmtInfId>
      <PmtMtd>DD</PmtMtd>
      <NbOfTxs>2</NbOfTxs>
      <CtrlSum>6655.86</CtrlSum>
      <PmtTpInf>
        <SvcLvl>
          <Cd>SEPA</Cd>
        </SvcLvl>
        <LclInstrm>
          <Cd>CORE</Cd>
        </LclInstrm>
        <SeqTp>RCUR</SeqTp>
      </PmtTpInf>
      <ReqdColltnDt>2023-12-03</ReqdColltnDt>
      <Cdtr>
        <Nm>Creditor Name</Nm>
      </Cdtr>
      <CdtrAcct>
```

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```
<Id>
  <IBAN>DE87200500001234567890</IBAN>
</Id>
</CdtrAcct>
<CdtrAgt>
  <FinInstnId>
    <BICFI>BANKDEFFXXX</BICFI>
  </FinInstnId>
</CdtrAgt>
<ChrgBr>SLEV</ChrgBr>
<CdtrSchmeId>
  <Id>
    <PrvtId>
      <Othr>
        <Id>DE00ZZZ00099999999</Id>
        <SchmeNm>
          <Prtry>SEPA</Prtry>
        </SchmeNm>
      </Othr>
    </PrvtId>
  </Id>
</CdtrSchmeId>
<DrctDbtTxInf>
  <PmtId>
    <EndToEndId>OriginatorID1234</EndToEndId>
  </PmtId>
  <InstdAmt Ccy="EUR">6543.14</InstdAmt>
  <DrctDbtTx>
    <MndtRltdInf>
      <MndtId>Mandate-Id</MndtId>
      <DtOfSgntr>2023-11-20</DtOfSgntr>
      <AmdmntInd>true</AmdmntInd>
      <AmdmntInfDtls>
        <OrgnlCdtrSchmeId>
          <Nm>Original Creditor Name</Nm>
          <Id>
            <PrvtId>
              <Othr>
                <Id>AA00ZZZOriginalCreditorID</Id>
                <SchmeNm>
                  <Prtry>SEPA</Prtry>
                </SchmeNm>
              </Othr>
            </PrvtId>
          </Id>
        </OrgnlCdtrSchmeId>
      </AmdmntInfDtls>
    </MndtRltdInf>
  </DrctDbtTx>
</DbtrAgt>
  <FinInstnId>
    <BICFI>SPUEDE2UXXX</BICFI>
  </FinInstnId>
</DbtrAgt>
<Dbtr>
  <Nm>Debtor Name</Nm>
</Dbtr>
<DbtrAcct>
  <Id>
    <IBAN>DE21500500009876543210</IBAN>
  </Id>
</DbtrAcct>
<UltmtDbtr>
  <Nm>Ultimate Debtor Name</Nm>
</UltmtDbtr>
<RmtInf>
  <Ustrd>Unstructured Remittance Information</Ustrd>
```

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```
</RmtInf>
</DrctDbtTxInf>
<DrctDbtTxInf>
  <PmtId>
    <EndToEndId>OriginatorID1235</EndToEndId>
  </PmtId>
  <InstdAmt Ccy="EUR">112.72</InstdAmt>
  <DrctDbtTx>
    <MndtRltdInf>
      <MndtId>OtherMandateId</MndtId>
      <DtOfSgntr>2023-11-20</DtOfSgntr>
      <AmdmntInd>>false</AmdmntInd>
    </MndtRltdInf>
  </DrctDbtTx>
  <DbtrAgt>
    <FinInstnId>
      <BICFI>SPUEDE2UXXX</BICFI>
    </FinInstnId>
  </DbtrAgt>
  <Dbtr>
    <Nm>Other Debtor Name</Nm>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <IBAN>DE21500500001234567897</IBAN>
    </Id>
  </DbtrAcct>
  <UltmtDbtr>
    <Nm>Ultimate Debtor Name</Nm>
  </UltmtDbtr>
  <RmtInf>
    <Ustrd>Unstructured Remittance Information</Ustrd>
  </RmtInf>
</DrctDbtTxInf>
</PmtInf>
</CstmrDrctDbtInittn>
</Document>
```

2.2.2.2 Customer Direct Debit Initiation

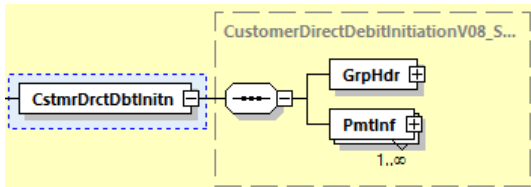


Diagram 19: pain.008.001.08, Customer Direct Debit Initiation

Definition

Customer Direct Debit Transfer Initiation

XML Tag

<CstmrDrctDbtInittn>

Occurrences

[1..1]

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Rules

| | Name | XML Tag | Occurrences | Definition | Type | EPC-/DK-Rules |
|---|--------------------|----------|-------------|------------------|------|---------------|
| 1 | GroupHeader | <GrpHdr> | [1..1] | Refer to 2.2.2.3 | | |
| 1 | PaymentInformation | <PmtInf> | [1..n] | Refer to 2.2.2.5 | | |

2.2.2.3 Group Header

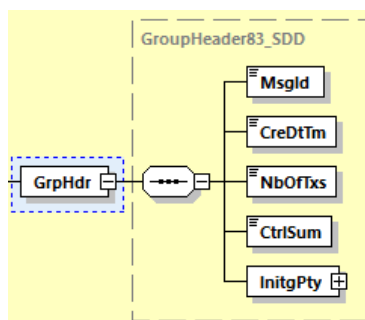


Diagram 20: pain.008.001.08, Group Header

Definition

Set of characteristics shared by all individual transactions included in the message.

XML Tag

<GrpHdr>

Occurrences

[1..1]

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Appendix 3: Specification of Data Formats

Rules

| | Name | XML Tag | Occurrences | Definition | Type | EPC-/DK-Rules |
|---|-----------------------|------------|-------------|--|------------------|--|
| 2 | MessageIdentification | <MsgId> | [1..1] | Point to point reference assigned by the instructing party and sent to the next party in the chain to unambiguously identify the message | Max35Text | If a file is submitted twice by mistake, a double processing can be avoided by verifying the tag <MsgId> in combination with the customer ID or the ordering party's IBAN. Therefore, the tag must contain a new value for every new pain message The allowed character set for this Id is restricted/checked by a pattern in the SEPA scheme (TVS), refer to chapter 2.3.1 |
| 2 | CreationDateTime | <CreDtTm> | [1..1] | Date and time at which a (group of) payment instruction(s) was created by the instructing party. | ISODatetime | |
| 2 | NumberOfTransactions | <NbOfTx> | [1..1] | Number of individual transactions contained in the message | Max15NumericText | |
| 2 | ControlSum | <CtrlSum> | [1..1] | Total of all individual amounts included in the message, irrespective of currencies. | DecimalNumber | 2 is the maximum number of decimal digits allowed |
| 2 | InitiatingParty | <InitgPty> | [1..1] | Refer to 2.2.2.4 | | Allocation may differ from <i>Creditor</i> . Recommendation : Only the subfield <i>Name</i> should be used |

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Appendix 3: Specification of Data Formats

Example

```
<GrpHdr>
  <MsgId>Message-ID</MsgId>
  <CreDtTm>2023-11-21T09:30:47.000Z</CreDtTm>
  <NbOfTxs>2</NbOfTxs>
  <CtrlSum>6655.86</CtrlSum>
  <InitgPty>
    <Nm>Initiator Name</Nm>
  </InitgPty>
</GrpHdr>
```

2.2.2.4 Initiating Party

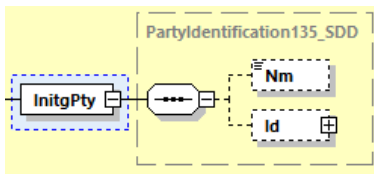


Diagram 21: pain.008.001.08, Initiating Party

Definition

Party initiating the payment. In the payment context, this can either be the creditor or the party that initiates the payment on behalf of the creditor.

XML Tag

<InitgPty>

Occurrences

[1..1]

Rules

| | Name | XML Tag | Occurrences | Definition | Type | EPC-/DK-Rules |
|---|----------------|---------|-------------|---------------------|----------------|---|
| 3 | Name | <Nm> | [0..1] | Name | Max140Text_SDD | Name is restricted to 70 characters. |
| 3 | Identification | <Id> | [0..1] | Refer to 2.2.2.10.2 | | It is recommended not to assign this field group. |

Example

```
<InitgPty>
  <Nm>Initiator Name</Nm>
</InitgPty>
```

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2.2.2.5 Payment Information

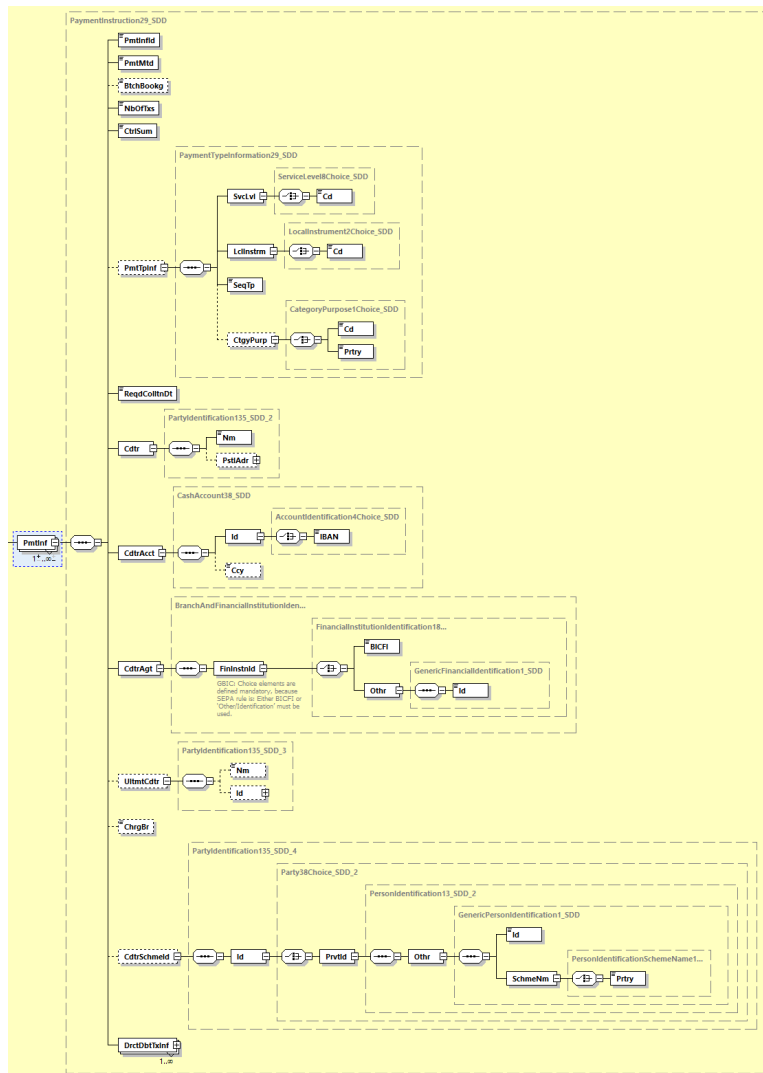


Diagram 22: pain.008.001.08, Payment Information

Definition

Set of information, e.g. submitter account, due date, which applies to all individual transactions. Payment information corresponds to a logical collector within a physical file.

XML Tag

<PmtInf>

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Appendix 3: Specification of Data Formats

Occurrences

[1..n]

Rules

| | Name | XML Tag | Occurrences | Definition | Type | EPC-/DK-Rules |
|---|----------------------------------|---------------|-------------|---|-----------------------|---|
| 2 | PaymentInformationIdentification | <PmtInfId> | [1..1] | Reference assigned by a sending party to unambiguously identify the payment information block within the message. | Max35Text | The allowed character set for this Id is restricted/checked in the SEPA scheme (TVS) by a pattern, refer to chapter 2.3.1. |
| 2 | PaymentMethod | <PmtMtd> | [1..1] | Specifies the means of payment that will be used to move the amount of money | PaymentMethodCode | Only DD is allowed. |
| 2 | BatchBooking | <BtchBooking> | [0..1] | Identifies whether a single entry (<i>false</i>) per individual transaction or a batch entry for the sum of the amounts of all transactions within the group of a message (<i>true</i>) is requested. | BatchBookingIndicator | Only if a corresponding agreement with the customer for single entries is on hand and in case of an allocation with <i>false</i> , every transaction will be displayed as a single item on the bank statement of the creditor. Otherwise, a batched booking is always displayed (default/pre-agreed: <i>true</i>). |
| 2 | NumberOfTransactions | <NbOfTxes> | [1..1] | Number of individual transactions contained in the Payment Information Block | Max15NumericText | |
| 2 | ControlSum | <CtrlSum> | [1..1] | Total of all individual amounts included in the Payment Information Block | DecimalNumber_SDD | 2 is the maximum number of decimal digits allowed. |

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| | Name | XML Tag | Occurrences | Definition | Type | EPC-/DK-Rules |
|---|------------------------|-------------|-------------|---|----------------------------------|--|
| 2 | PaymentTypeInformation | <PmtTplnf> | [0..1] | Set of elements that further specifies the type of transaction. | PaymentTypeInformation29_SDD | This element group has to be allocated either here or on transaction level. |
| 3 | ServiceLevel | <SvcLvl> | [1..1] | Agreement under which or rules under which the transaction should be processed. | ServiceLevel8Choice_SDD | |
| 4 | Code | <Cd> | [1..1] | Code of a pre-agreed service between the parties | ExternalServiceLevel1Code_SDD | For SEPA payments, the solely permitted value from the external ISO 20022 code list is SEPA. |
| 3 | LocalInstrument | <LclInstrm> | [1..1] | Type of a direct debit | LocalInstrument2Choice_SDD | It is not permissible to mix B2B and core SEPA direct debits in one pain.008 message. |
| 4 | Code | <Cd> | [1..1] | In a coded form | ExternalLocalInstrument1Code_SDD | Only CORE (SEPA direct debit core) and B2B (SEPA direct debit B2B) is permissible. |

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| | Name | XML Tag | Occurrences | Definition | Type | EPC-/DK-Rules |
|---|-----------------|------------|-------------|--|------------------------------|---|
| 3 | SequenceType | <SeqTp> | [1..1] | Identifies the direct debit sequence, e.g. first, recurrent, final or one-off. | SequenceType3Code | <p>Only FRST, RCUR, FNAL, OOFF is permissible.</p> <p>The first of a recurrent series of collections can also be identified by RCUR.</p> <p>Note: According to the EPC IG each of the four above mentioned codes is usable without any restrictions in the case of mandate modifications (SMNDA). However, the Code OOFF is not practice relevant for in a first collection no mandate modifications is possible.</p> |
| 3 | CategoryPurpose | <CtgyPurp> | [0..1] | Type of a payment | CategoryPurposeSEPA | Depending on the agreement between Creditor and his payment service provider, <CtgyPurp> may be forwarded to the payer's payment service provider (ZDL). |
| 4 | Code | <Cd> | [1..1] | Category purpose, as published in an external category purpose code list. | ExternalCategoryPurpose1Code | <p>Only the codes of the external ISO 20022 code list are permitted. Refer to chapter 2.3.</p> <p>Note: These codes are not represented in the account statement.</p> |
| 4 | Proprietary | <Prtry> | [1..1] | Type of a payment in a proprietary form. | Max35Text | |

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| | Name | XML Tag | Occurrences | Definition | Type | EPC-/DK-Rules |
|---|-------------------------|----------------|-------------|--|----------------------------------|---|
| 2 | RequestedCollectionDate | <ReqdColltnDt> | [1..1] | Date at which the creditor requests the amount of money to be collected from the debtor. | ISODate | Due date requested by the customer. In case a date is no TARGET business day the bank is authorised to indicate the subsequent TARGET business day as due date. When the order reaches the bank after the declared cut-off time it is regarded as delivered at the subsequent business day. Banks are not obliged to execute order data which are delivered more than 15 calendar days BEFORE the requested collection date |
| 2 | Creditor | <Cdtr> | [1..1] | Party to which an amount of money is due. | PartyIdentification135_SDD_2 | |
| 4 | Name | <Nm> | [1..1] | Name | Max140Text_SDD | Name is restricted to 70 characters |
| 4 | PostalAddress | <PstlAdr> | [0..1] | Refer to 2.2.2.10.1 | | It is recommended not to assign this field group. |
| 2 | CreditorAccount | <CdtrAcct> | [1..1] | Unambiguous identification of the account of the creditor. | CashAccount38_SDD | |
| 3 | Identification | <Id> | [1..1] | Unique and unambiguous identification of the account. | AccountIdentification4Choice_SDD | An IBAN must be specified. |
| 4 | IBAN | <IBAN> | [1..1] | International Bank Account Number (IBAN) | IBAN2007Identifier | To be allocated with a valid IBAN (International Bank Account Number) This can have a maximum of 34 characters. |

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| | Name | XML Tag | Occurrences | Definition | Type | EPC-/DK-Rules |
|---|------------------------------------|--------------|-------------|--|--|--|
| 3 | Currency | <Ccy> | [0..1] | Currency of the account | ActiveOrHistoricCurrencyCode | Should only be used if the account number is valid for multiple currencies |
| 2 | CreditorAgent | <CdrAgt> | [1..1] | Financial institution servicing an account for the creditor. | BranchAndFinancialInstitutionIdentification6_SDD | |
| 3 | FinancialInstitutionIdentification | <FinInstnId> | [1..1] | Unique and unambiguous identifier of a financial institution | FinancialInstitutionIdentification18_SDD | This group is specified in DK-TVS as Choice, since according to EPC either <BICFI> or <Othr><Id> must be used. |
| 4 | BICFI | <BICFI> | [1..1] | Business Identifier Code (SWIFT-Code) | BICFIDecember2014Identifier | If the field is used it has to be allocated with a valid BIC. This can be either 8 or 11 characters long. |
| 4 | Other | <Othr> | [1..1] | Other Identification of financial institution | GenericFinancialInstitutionIdentification1_SDD | |
| 5 | Identification | <Id> | [1..1] | Identification | Max35Text | If the BICFI field is not used, the constant NOPROVIDED has to be specified. |
| 2 | UltimateCreditor | <UltmtCdr> | [0..1] | Creditor reference party. For information only. | PartyIdentification135_SDD_3 | This element is either to be allocated on the level of or on the level of the transaction details. |
| 3 | Name | <Nm> | [0..1] | Name | Max140Text_SDD | Name is restricted to 70 characters |
| 5 | Identification | <Id> | [0..1] | Refer to 2.2.2.10.2 | | It is recommended not to assign this field group. |

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| | Name | XML Tag | Occurrences | Definition | Type | EPC-/DK-Rules |
|---|-------------------------------|------------------|-------------|--|----------------------------------|--|
| 2 | ChargeBearer | <ChrgBr> | [0..1] | Specifies which party/parties will bear the charges associated with the processing of the payment transaction. | ChargeBearerType1 Code | It is recommended, to use this field instead of the field on the level of transaction details. Furthermore a concomitance of this element group in both levels is not allowed. If used, only SLEV is allowed. |
| 2 | CreditorSchemelidentification | <CtrSchm eld> | [0..1] | Credit party that signs the mandate. | PartyIdentification13_SDD_4 | This field has to be allocated either on the level „Payment Instruction“ or on the level „Direct Debit Transaction“ The CreditorIdentifier (CI) must be allocated to this field. It is recommended that the CI in a payment instruction information is always the same |
| 3 | Identification | <Id> | [1..1] | Unique and unambiguous identification of a party. | Party38Choice_SD D_2 | |
| 4 | PrivateIdentification | <PrvtId> | [1..1] | Unique and unambiguous identification of a person | PersonIdentification13_SDD_2 | |
| 5 | Other | <Othr> | [1..1] | Identifier issued to a person for which no specific identifier has been defined. | GenericPersonIdentification1_SDD | |
| 6 | Identification | <Id> | [1..1] | Unique and unambiguous identification of the creditor | Max35Text | |

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| | Name | XML Tag | Occurrences | Definition | Type | EPC-/DK-Rules |
|---|------------------------------------|----------------|-------------|--|---|--|
| 6 | SchemeName | <SchmeNm> | [1..1] | Name of the identification scheme. | PersonIdentificationSchemeName1Choice_SDD | |
| 7 | Proprietary | <Prtry> | [1..1] | Name of the identification scheme, in a free text form | Max35Text | SEPA must always be allocated to this field. |
| 2 | DirectDebitTransaction Information | <DrctDbtTxInf> | [1..n] | Refer to 2.2.2.6 | | Please refer to the annotation in chapter 2.1. |

Example

```

<PmtInf>
  <PmtInfId>Payment-ID</PmtInfId>
  <PmtMtd>DD</PmtMtd>
  <NbOfTxes>2</NbOfTxes>
  <CtrlSum>6655.86</CtrlSum>
  <PmtTpInf>
    <SvcLvl>
      <Cd>SEPA</Cd>
    </SvcLvl>
    <LclInstrm>
      <Cd>CORE</Cd>
    </LclInstrm>
    <SeqTp>RCUR</SeqTp>
  </PmtTpInf>
  <ReqdColltnDt>2023-12-03</ReqdColltnDt>
  <Cdtr>
    <Nm>Creditor Name</Nm>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <IBAN>DE87200500001234567890</IBAN>
    </Id>
  </CdtrAcct>
  <CdtrAgt>
    <FinInstnId>
      <BICFI>BANKDEFFXX</BICFI>
    </FinInstnId>
  </CdtrAgt>
  <ChrgBr>SLEV</ChrgBr>
  <CdtrSchmeId>
    <Id>
      <PrvtId>
        <Othr>
          <Id>DE00ZZZ00099999999</Id>
          <SchmeNm>
            <Prtry>SEPA</Prtry>
          </SchmeNm>
        </Othr>
      </PrvtId>
    </Id>
  </CdtrSchmeId>
  <DrctDbtTxInf>
    <PmtId>

```

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```
<EndToEndId>OriginatorID1234</EndToEndId>
</PmtId>
<InstdAmt Ccy="EUR">6543.14</InstdAmt>
<DrctDbtTx>
  <MndtRltdInf>
    <MndtId>Mandate-Id</MndtId>
    <DtOfSgntr>2022-11-20</DtOfSgntr>
    <AmdmntInd>true</AmdmntInd>
    <AmdmntInfDtIs>
      <OrgnlCdtrSchmeId>
        <Nm>Original Creditor Name</Nm>
        <Id>
          <PrvtId>
            <Othr>
              <Id>AA00ZZZOriginalCreditorID</Id>
              <SchmeNm>
                <Prtry>SEPA</Prtry>
              </SchmeNm>
            </Othr>
          </PrvtId>
        </Id>
      </OrgnlCdtrSchmeId>
    </AmdmntInfDtIs>
  </MndtRltdInf>
</DrctDbtTx>
<DbtrAgt>
  <FinInstnId>
    <BICFI>SPUEDE2UXXX</BICFI>
  </FinInstnId>
</DbtrAgt>
<Dbtr>
  <Nm>Debtor Name</Nm>
</Dbtr>
<DbtrAcct>
  <Id>
    <IBAN>DE21500500009876543210</IBAN>
  </Id>
</DbtrAcct>
<UltmtDbtr>
  <Nm>Ultimate Debtor Name</Nm>
</UltmtDbtr>
<RmtInf>
  <Ustrd>Unstructured Remittance Information</Ustrd>
</RmtInf>
</DrctDbtTxInf>
<DrctDbtTxInf>
  <PmtId>
    <EndToEndId>OriginatorID1235</EndToEndId>
  </PmtId>
  <InstdAmt Ccy="EUR">112.72</InstdAmt>
  <DrctDbtTx>
    <MndtRltdInf>
      <MndtId>OtherMandateId</MndtId>
      <DtOfSgntr>2023-11-20</DtOfSgntr>
      <AmdmntInd>>false</AmdmntInd>
    </MndtRltdInf>
  </DrctDbtTx>
<DbtrAgt>
  <FinInstnId>
    <BICFI>SPUEDE2UXXX</BICFI>
  </FinInstnId>
</DbtrAgt>
<Dbtr>
  <Nm>Other Debtor Name</Nm>
</Dbtr>
<DbtrAcct>
  <Id>
```


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```
<IBAN>DE21500500001234567897</IBAN>
</Id>
</DbtrAcct>
<UltmtDbtr>
  <Nm>Ultimate Debtor Name</Nm>
</UltmtDbtr>
<RmtInf>
  <Ustrd>Unstructured Remittance Information</Ustrd>
</RmtInf>
</DrctDbtTxInf>
</PmtInf>
```

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2.2.2.6 Direct Debit Transaction Information

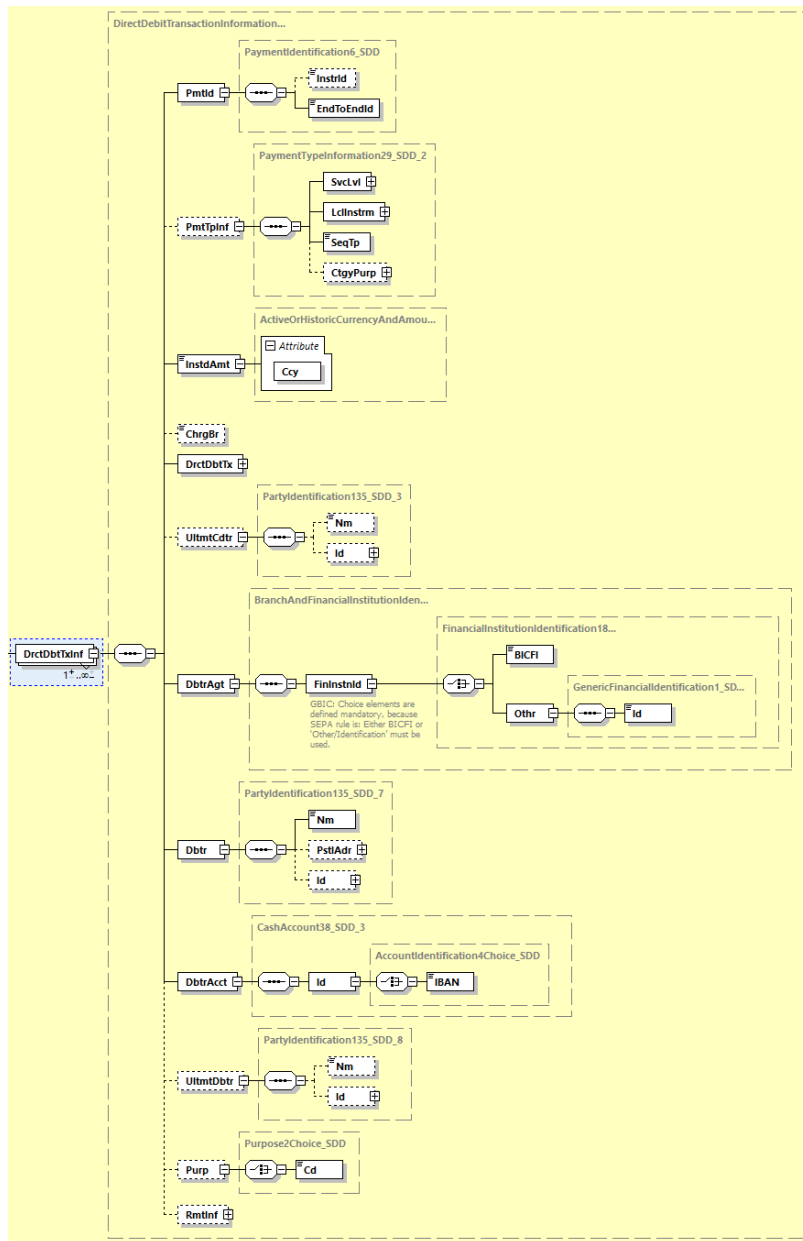


Diagram 23: pain.008.001.08, Direct Debit Transaction Information

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Definition

Set of elements providing information specific to the individual transaction(s) included in the message.

XML Tag

<DrctDbtTxInf>

Occurrences

[1..n]

Rules

| | Name | XML Tag | Occurrences | Definition | Type | EPC-/DK-Rules |
|---|---------------------------|--------------|-------------|---|----------------------------|---|
| 3 | PaymentIdentification | <PmtId> | [1..1] | Set of elements to reference a payment instruction. | PaymentIdentification6_SDD | |
| 4 | InstructionIdentification | <InstrId> | [0..1] | Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the instruction (point-to-point identification). Unambiguous reference of the submitter of a direct debit to his financial institution | Max35Text | This field should only be used by a technical service company that sets the field to its own reference. The allowed character set for this Id is restricted/checked by a pattern in the SEPA scheme (TVS), refer to chapter 2.3.1. |
| 4 | EndToEndIdentification | <EndToEndId> | [1..1] | Unambiguous reference of the submitter of a direct debit. Unique identification assigned by the initiating party to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain. | Max35Text | It is recommended to use the field for a direct debit reference. If not used as a reference, only NOTPROVIDED is allowed. The allowed character set for this Id is restricted/checked by a pattern in the SEPA scheme (TVS), refer to chapter 2.3.1. |

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| | Name | XML Tag | Occurrences | Definition | Type | EPC-/DK-Rules |
|---|------------------------|-------------|-------------|--|--------------------------------|--|
| 3 | PaymentTypeInformation | <PmtTpInf> | [0..1] | Set of elements that further specifies the type of transaction. | PaymentTypeInformation29_SDD_2 | This element group has to be allocated either here or on Payment Information level. Recurrent, singular, first and last direct debits can be combined in one payment information block when using this element group on transaction level. |
| 4 | ServiceLevel | <SvcLvl> | [1..1] | Agreement under which or rules under which the transaction should be processed. | ServiceLevel8_Choice_SDD | |
| 5 | Code | <Cd> | [1..1] | Identification of a pre-agreed level of service between the parties in a coded form. | ExternalServiceLevel1Code_SDD | For SEPA payments, the solely permitted value from the external ISO 20022 code list is SEPA. |
| 4 | LocalInstrument | <LclInstrm> | [1..1] | Type of a direct debit | LocalInstrument2Code_SDD | It is not permissible to mix B2B and core SEPA direct debits in one pain.008 message. |
| 5 | Code | <Cd> | [1..1] | In a coded form | ExternalLocalInstrument1Code | Only CORE (SEPA direct debit core) and B2B (SEPA direct debit B2B) is permissible. |

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| | Name | XML Tag | Occurrences | Definition | Type | EPC-/DK-Rules |
|---|------------------|------------|-------------|---|---------------------------------------|---|
| 4 | SequenceType | <SeqTp> | [1..1] | Identifies the direct debit sequence, e.g. first, recurrent, final or one-off. | SequenceType3Code | Only FRST , RCUR , FNAL , OOFF is permissible. The first of a recurrent series of collections can also be identified by RCUR . Note: According to the EPC IG each of the four above mentioned codes is usable without any restrictions in the case of mandate modifications (SMNDA). However, the Code OOFF is not practice relevant for in a first collection no mandate modifications is possible. |
| 4 | CategoryPurpose | <CtgyPurp> | [0..1] | Type of a payment | CategoryPurpose1Choice_SDD | |
| 5 | Code | <Cd> | [1..1] | Category purpose, as published in an external category purpose code list. | ExternalCategoryPurpose1Code | Only the codes of the external ISO 20022 code list are permitted. Refer to chapter 2.3. Note: These codes are not represented in the account statement. |
| 5 | Proprietary | <Prtry> | [1..1] | Type of a payment in proprietary form | Max35Text | |
| 4 | InstructedAmount | <InstdAmt> | [1..1] | Amount of money to be moved between the debtor and creditor, before deduction of charges. | ActiveOrHistoricCurrencyAndAmount_SDD | The decimal separator is a point. The fractional parts has a maximum of two digits. |

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| | Name | XML Tag | Occurrences | Definition | Type | EPC-/DK-Rules |
|---|------------------------------------|--------------|-------------|--|--|---|
| 3 | ChargeBearer | <ChrgBr> | [0..1] | Specifies which party/parties will bear the charges associated with the processing of the payment transaction. | ChargeBearerType1Code | It is recommended, not to use this field but the field on the level of the Payment Instruction Information. Furthermore a concomitance of this element group in both levels is not allowed. If used, only SLEV is allowed. |
| 3 | DirectDebitTransaction | <DrctDbtTx> | [1..1] | Refer to 2.2.2.7 | | |
| 3 | UltimateCreditor | <UltmtCdr> | [0..1] | Creditor reference party. For information only. | PartyIdentification135_SDD_3 | This element is either to be allocated on the level of or on the level of the transaction details. |
| 4 | Name | <Nm> | [0..1] | Name | Max140Text_SDD | Name is restricted to 70 characters. |
| 4 | Identification | <Id> | [0..1] | Refer to 2.2.2.10.2 | | It is recommended not to allocate this element group. |
| 3 | DebtorAgent | <DbtrAgt> | [1..1] | Financial institution servicing an account for the debtor. | BranchAndFinancialInstitutionIdentification6_SDD_2 | |
| 4 | FinancialInstitutionIdentification | <FinInstnId> | [1..1] | Unique and unambiguous identifier of a financial institution. | FinancialInstitutionIdentificationSEPA3 | This group is specified in DK-TVS as Choice, since according to EPC either <BICFI> or <Othr><Id> must be used. |
| 5 | BICFI | <BICFI> | [1..1] | Business Identifier Code (SWIFT-Code) | BICFIDec2014Identifier | |
| 5 | Other | <Othr> | [1..1] | Other identification of financial institution | GenericFinancialInstitutionIdentification1_SDD_2 | |

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| | Name | XML Tag | Occurrences | Definition | Type | EPC-/DK-Rules |
|---|----------------|---------|-------------|--|------------------------------|--|
| 6 | Identification | <Id> | [1..1] | Identification | Max35Text | If the BICFI field is not used, the constant NOTPROVIDED has to be specified |
| 3 | Debtor | <Dbtr> | [1..1] | Party that owes an amount of money to the (ultimate) creditor. | PartyIdentification135_SDD_7 | |

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| | Name | XML Tag | Occurrences | Definition | Type | EPC-/DK-Rules |
|---|------|---------|-------------|------------|----------------|--|
| 4 | Name | <Nm> | [1..1] | Name | Max140Text_SDD | <p>Name is restricted to 70 characters.</p> <p>If a mandate for a SEPA direct debit (Local instrument = CORE) is generated using data from a payment card at a point of sale and if the debtor's name is not available, the debtor can be identified by specifying the card data instead of his name in the following order:</p> <ul style="list-style-type: none">•Constant /CDGM (Card Data Generated Mandate)•/CardNumber•/SequenceNumber•/ExpiryDateOfCard (4 digits in format JJMM). <p>In this case the purpose code „CGDD“ must be used.</p> <p>If the card number is not available, the PAN has to be used. In order to achieve the same data field length for the card number / PAN, the card number must be padded left-aligned with zeros up to 19 digits.</p> |

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| | Name | XML Tag | Occurrences | Definition | Type | EPC-/DK-Rules |
|---|----------------|-------------|-------------|---|----------------------------------|---|
| 4 | PostalAddress | <PstlAdr> | [0..1] | Refer to 2.2.2.10.1 | | The allocation of this element group is mandatory for payments when the debtor's address is in a state beyond the EU/EEA. (i.e. if the payer's payment service provider is not located in an EU/EEA country). |
| 4 | Identification | <Id> | [0..1] | Refer to 2.2.2.10.2 | | |
| 3 | DebtorAccount | <DbtrAcct> | [1..1] | Account of the payer (debtor) | CashAccount38SDD_3 | IBAN of the debtor |
| 4 | Identification | <Id> | [1..1] | Unique and unambiguous identification of the account. | AccountIdentification4Choice_SDD | |
| 5 | IBAN | <IBAN> | [1..1] | International Bank Account Number (IBAN) | IBAN2007Identifier | To be allocated with a valid IBAN (International Bank Account Number). This can have a maximum of 34 characters. |
| 3 | UltimateDebtor | <UltmtDbtr> | [0..1] | Payer (debtor) if different from account holder, e.g. child of account holder. For information purposes only. | PartyIdentification135_SDD_8 | To be allocated with a debtor's name differing from the account holder if such a debtor has been specified in the direct debit mandate. |
| 4 | Name | <Nm> | [0..1] | Name of the debtor | Max140Text_SDD | Name is restricted to 70 characters.. |
| 4 | Identification | <Id> | [0..1] | Refer to 2.2.2.10.2 | | It is recommended, not to allocate this element group.. |
| 3 | Purpose | <Purp> | [0..1] | Underlying reason for the payment transaction. | Purpose2Choice_SDD | |

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| | Name | XML Tag | Occurrences | Definition | Type | EPC-/DK-Rules |
|---|-----------------------|----------|-------------|------------------|-----------------------|---|
| 4 | Code | <Cd> | [1..1] | In a coded form | ExternalPurpose1 Code | <p>Only the codes of ISO 20022 ExternalPurpose Code are allowed. Refer to chapter 2.3.2.</p> <p>In the customer statement messages MT940/942 only the code CGDD (Card Generated Direct Debit) is representable by mapping this code into a specific business transaction code (GVC 107). Refer to the respective footnote of this GVC in chapter 8.2.6.</p> |
| 3 | RemittanceInformation | <RmtInf> | [0..1] | Refer to 2.2.2.9 | | Information that is provided to the creditor by the debtor. |

Example

```

<DrctDbtTxInf>
  <PmtId>
    <EndToEndId>OriginatorID1234</EndToEndId>
  </PmtId>
  <InstdAmt Ccy="EUR">6543.14</InstdAmt>
  <DrctDbtTx>
    <MndtRltdInf>
      <MndtId>Mandate-Id</MndtId>
      <DtOfSgntr>2023-11-20</DtOfSgntr>
      <AmdmntInd>true</AmdmntInd>
      <AmdmntInfDtls>
        <OrgnlCdtrSchmeId>
          <Nm>Original Creditor Name</Nm>
          <Id>
            <PrvtId>
              <Othr>
                <Id>AA00ZZZOriginal Creditor ID</Id>
                <SchmeNm>
                  <Prtry>SEPA</Prtry>
                </SchmeNm>
              </Othr>
            </PrvtId>
          </Id>
        </OrgnlCdtrSchmeId>
      </AmdmntInfDtls>
    </MndtRltdInf>
  </DrctDbtTx>

```

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Appendix 3: Specification of Data Formats

```
<DbtrAgt>
  <FinInstnId>
    <BICFI>SPUEDE2UXXX</BICFI>
  </FinInstnId>
</DbtrAgt>
<Dbtr>
  <Nm>Debtor Name</Nm>
</Dbtr>
<DbtrAcct>
  <Id>
    <IBAN>DE21500500009876543210</IBAN>
  </Id>
</DbtrAcct>
<UltmtDbtr>
  <Nm>Ultimate Debtor Name</Nm>
</UltmtDbtr>
<RmtInf>
  <Ustrd>Unstructured Remittance Information</Ustrd>
</RmtInf>
</DrctDbtTxInF>
```

2.2.2.7 Direct Debit Transaction

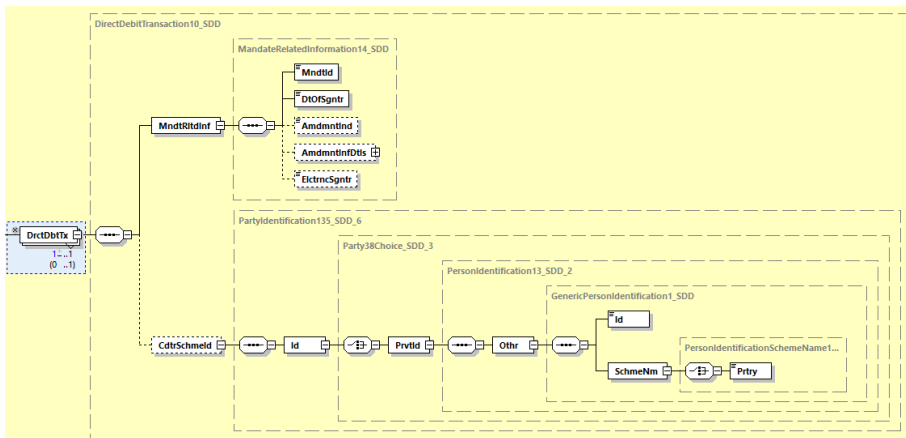


Diagram 24: pain.008.001.08, Direct Debit Transaction

Definition

Set of elements providing information specific to the direct debit mandate.

XML Tag

<DrctDbtTx>

Occurrences

[1..1]

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Appendix 3: Specification of Data Formats

Rules

| | Name | XML Tag | Occurrences | Definition | Type | EPC-/DK-Rules |
|---|------------------------------|-----------------|-------------|--|--|--|
| 4 | MandateRelatedInformation | <MndtRltnf> | [1..1] | Set of elements used to provide further details related to a direct debit mandate. | MandateRelatedInformation14_SDD | |
| 5 | MandateIdentification | <Mndtld> | [1..1] | Reference of the direct debit mandate that has been signed between by the debtor and the creditor. | Max35Text | The allowed character set for this Id is restricted/checked in the SEPA scheme (TVS) by a pattern, refer to chapter 2.3.1 |
| 5 | DateOfSignature | <DtOfSgnt> | [1..1] | Date on which the direct debit mandate has been signed by the debtor. | ISODate | |
| 5 | AmendmentIndicator | <AmdmntInd> | [0..1] | Indicator notifying whether the underlying mandate is amended or not. | TrueFalseIndicator; range of values: true, false | Default: False |
| 5 | AmendmentInformationDetails | <AmdmntInfDtls> | [0..1] | Refer to 2.2.2.8 | | Mandatory if AmendmentIndicator = True |
| 5 | ElectronicSignature | <ElctrcSgnt> | [0..1] | Additional security provisions, e.g. digital mandate (e-mandate). | Max1025Text | Usage is not permissible in case of paper-based mandates. |
| 4 | CreditorSchemeIdentification | <CdtrSchmId> | [0..1] | Credit party that signs the direct debit mandate. | PartyIdentification135_SDD_6 | Is to be allocated either to „Payment Instruction Information“ or to „Direct Debit Transaction“ The Creditor-Identifier (CI) must be allocated to this field. It is recommended that the CI in a payment instruction information is always the same. |
| 5 | Identification | <Id> | [1..1] | Unique and unambiguous way of identifying an organisation or an individual person. | Party38Choice_SDD_3 | |

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Appendix 3: Specification of Data Formats

| | Name | XML Tag | Occurrences | Definition | Type | EPC-/DK-Rules |
|---|-----------------------|-----------|-------------|--|---|--|
| 6 | PrivateIdentification | <PrvtId> | [1..1] | Unique and unambiguous identification of a person, e.g. passport. | PersonIdentification13_SDD_2 | |
| 7 | Other | <Othr> | [1..1] | Identifier issued to a person for which no specific identifier has been defined. | GenericPersonIdentification1_SDD | |
| 8 | Identification | <Id> | [1..1] | Identifier issued to the Creditor for which no specific identifier has been defined. | Max35Text | Allocate to this field a CI as described in 0). The allowed character set for this Id is restricted/checked in the SEPA scheme (TVS) by a pattern, see chapter 2.3.1. |
| 8 | SchemeName | <SchmeNm> | [1..1] | Name of the identification scheme | PersonIdentificationSchemeName1Choice_SDD | |
| 9 | Proprietary | <Prtry> | [1..1] | Name of the identification scheme, in a free text form. | Max35Text | SEPA must always be allocated to this field |

Example

```

<DrctDbtTx>
  <MndtRltdInf>
    <MndtId>Mandate-Id</MndtId>
    <DtOfSgntr>2023-11-20</DtOfSgntr>
    <AmdmntInd>true</AmdmntInd>
    <AmdmntInfDtls>
      <OrgnlDbtrAcct>
        <Id>
          <Othr>
            <Id>SMNDA</Id>
          </Othr>
        </Id>
      </OrgnlDbtrAcct>
    </AmdmntInfDtls>
  </MndtRltdInf>
  <CdtrSchmeId>
    <Id>
      <PrvtId>
        <Othr>
          <Id>DE00ZZZ00099999999</Id>
        </Othr>
      </PrvtId>
      <SchmeNm>
        <Prtry>SEPA</Prtry>
      </SchmeNm>
    </Id>
  </CdtrSchmeId>
</DrctDbtTx>

```

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Appendix 3: Specification of Data Formats

```
</Othr>  
</PrvtId>  
</Id>  
</Cdt rSchmeId>  
</DrctDbtTx>
```

2.2.2.8 Amendment Information Details

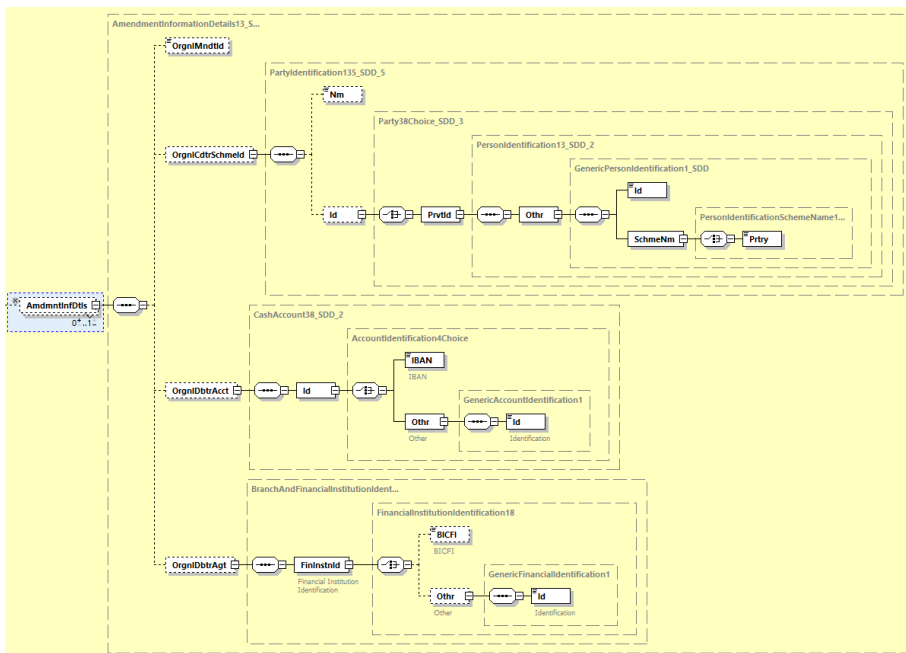


Diagram 25: pain.008.001.08, Amendment Information Details

Definition

List of direct debit mandate elements that have been modified.

XML Tag

<AmdmntInfDtls>

Occurrences

[0..1]

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Rules

| | Name | XML Tag | Occurrences | Definition | Type | EPC-/DK-Rules |
|----|--|------------------|-------------|--|---|--|
| 6 | OriginalMandate Identification | <OrgnlMndtld> | [0..1] | Original mandate identification that has been modified. | Max35Text | Mandatory if changes occur in MandateIdentification, otherwise not to be used. |
| 6 | OriginalCreditor Schemelidentification | <OrgnlCdrSchmld> | [0..1] | Original creditor scheme identification and/or name of the Creditor that has been modified. | PartyIdentification13_SDD_5 | Mandatory if changes occur in MandateIdentification or in the Creditor Identifier (CI), otherwise not to be used. |
| 7 | Name | <Nm> | [0..1] | Name by which a party is known and which is usually used to identify that party. | Max140Text_SDD | If this original name is allocated, the new name has to be allocated to the element Creditor. Name is restricted to 70 characters |
| 7 | Identification | <ld> | [0..1] | Unique and unambiguous way of identifying an organisation or an individual person. | Party38Choice_SDD_3 | |
| 8 | PrivateIdentification | <Prvtld> | [1..1] | Name or number assigned by an entity to enable recognition of that entity, e.g. account identifier | PersonIdentification13_SDD_2 | |
| 9 | Other | <Othr> | [1..1] | Identifier issued to a person for which no specific identifier has been defined. | GenericPersonIdentification1_SDD | |
| 10 | Identification | <ld> | [1..1] | Original CI of the Creditor | Max35Text | Allocate a CI to this field as described in 0). |
| 10 | SchemeName | <SchmeNm> | [1..1] | Name of the identification scheme. | PersonIdentificationSchemeName1Choice_SDD | |

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Appendix 3: Specification of Data Formats

| | Name | XML Tag | Occurrences | Definition | Type | EPC-/DK-Rules |
|----|-----------------------|-------------------|-------------|---|--|---|
| 11 | Proprietary | <Prtry> | [1..1] | Name of the identification scheme, in a free text form. | Max35Text | SEPA must always be allocated to this field |
| 6 | OriginalDebtorAccount | <OrgnDbtrAccount> | [0..1] | Original debtor account. | CashAccount38_SDD_2 | |
| 7 | Identification | <Id> | [1..1] | Unique and unambiguous identification of the account. | AccountIdentification4Coice | |
| 8 | IBAN | <IBAN> | [1..1] | International Bank Account Number (IBAN) | IBAN2007 Identifier | To be allocated with a valid IBAN (International Bank Account Number) Allocation only permitted in the case of an account change where the debtor agent does not change. This can have a maximum of 34 characters. |
| 8 | Other | <Othr> | [1..1] | Other identification | GenericAccountIdentification1 | |
| 9 | Identification | <Id> | [1..1] | Unique and unambiguous way of identifying an organisation or name (e.g. account number) | Max34Text | Permitted code: SMNDA (Same Mandate New Debtor Account) indicates change of debtor account within the mandate. |
| 6 | OriginalDebtorAgent | <OrgnDbtrAgent> | [0..1] | Original debtor's agent. | BranchAndFinancialInstitutionIdentification6 | This group can be allocated in the case of a change of debtor agent, but it is only allowed if is not allocated with SMNDA |

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Appendix 3: Specification of Data Formats

| | Name | XML Tag | Occurrences | Definition | Type | EPC-/DK-Rules |
|---|------------------------------------|--------------|-------------|--|--------------------------------------|--|
| 7 | FinancialInstitutionIdentification | <FinInstnId> | [1..1] | Unique and unambiguous identifier of a financial institution/Change of financial institution | FinancialInstitutionIdentification18 | |
| 8 | BICFI | <BICFI> | [0..1] | Business Identifier Code (SWIFT-Code) | BICFIDec2014Identifier | Is to be allocated with a valid BIC The BIC can be either 8 or 11 characters long. |
| 8 | Other | <Othr> | [0..1] | Other identifier | GenericFinancialIdentification1 | |
| 9 | Identification | <Id> | [1..1] | unique identifier of an organization or person | Max35Text | |

Example 1 (Change of creditor ID)

```

<DrctDbtTx>
  <MndtRltdInf>
    <MndtId>Mandate-Id</MndtId>
    <DtOfSgntr>2022-11-20</DtOfSgntr>
    <AmdmntInd>true</AmdmntInd>
    <AmdmntInfDtls>
      <OrgnlCdtrSchmeId>
        <Nm>Original Creditor Name</Nm>
        <Id>
          <PrvtId>
            <Othr>
              <Id>AA00OriginalCreditorID</Id>
              <SchmeNm>
                <Prtry>SEPA</Prtry>
              </SchmeNm>
            </Othr>
          </PrvtId>
        </Id>
      </OrgnlCdtrSchmeId>
    </AmdmntInfDtls>
  </MndtRltdInf>
</DrctDbtTx>

```

Example 2 (Change of payment account details)

When the debtor account changes the following allocation rules may occur:

| | | |
|---|-------------------------|-----------------------|
| Which information has been provided to the creditor by the debtor? What information has to be allocated in the amendment block when sending the first direct debit with the new data? | Original Debtor Account | Original Debtor Agent |
|---|-------------------------|-----------------------|

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Appendix 3: Specification of Data Formats

| | | |
|---|--|--|
| Debtor gave notice about the new IBAN (IBAN Only) → Creditor doesn't know, whether the debtor's ZDL ¹⁰ (=agent) also changed or not | SMNDA | - none - |
| Debtor gave notice about the new IBAN and a new/changed BIC → new ZDL | Option 1: SMNDA Option 2: - none - | Option 1: - none - Option 2: previous BIC |
| Debtor gave notice about the change of his account by giving IBAN and BIC, whereas the BIC remains constant → no new ZDL | Option 1: SMNDA Option 2: previous IBAN | - none - |

The code SMNDA has the meaning "same mandate new debtor account. To avoid unnecessary complexity the allocation of SMNDA in <OrgnlDbtrAcct><Id><Othr><Id> for each change of account is recommended.
The block <AmdmntInfDtls> for example looks like this in the case of a change of the debtor account:

```

<AmdmntInfDtls>
  <OrgnlDbtrAcct>
    <Id>
      <Othr>
        <Id>SMNDA</Id>
      </Othr>
    </Id>
  </OrgnlDbtrAcct>
</AmdmntInfDtls>

```

2.2.2.9 Remittance Information

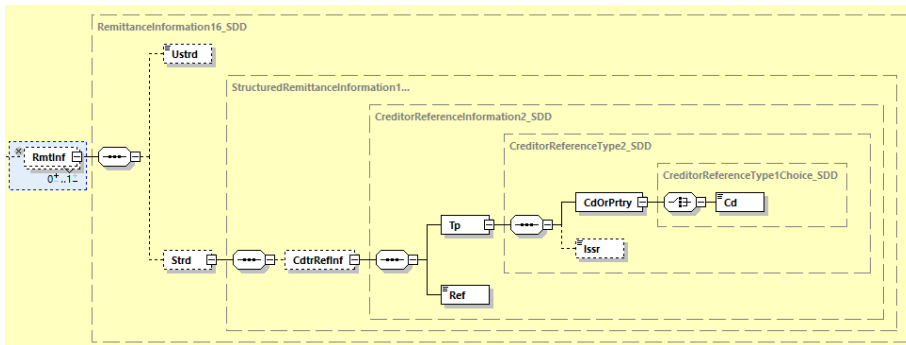


Diagram 26: pain.008.001.08, Remittance Information

¹⁰ ZDL = Zahlungsdienstleister (German term for payment service provider)

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Appendix 3: Specification of Data Formats

Definition

Information that enables the matching, i.e. reconciliation, of a payment with the items that the payment is intended to settle, e.g. commercial invoices in an account receivable system.

XML Tag

<RmtInf>

Occurrences

[0..1]

Rules

| | Name | XML Tag | Occurrences | Definition | Type | EPC-/DK-Rules |
|---|------------------------------|--------------|-------------|---|--|---|
| 4 | Unstructured | <Ustrd> | [1..1] | Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, e.g. commercial invoices in an accounts' receivable system in an unstructured form. | Max140Text | The use of the unstructured remittance information is recommended. It may carry structured remittance information, as agreed between the Creditor and the Debtor. The EPC Guidance EPC088-22 must be observed. Details can be found under this table. |
| 4 | Structured | <Strd> | [1..1] | Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, e.g. commercial invoices in an accounts' receivable system in a structured form. | Structure dRemittanceInformation16_SDD | The content of this field (including contained tags and whitespace, but excluding the tags <Strd> and </Strd> themselves), must not exceed 140 characters |
| 5 | CreditorReferenceInformation | <CdtrRefInf> | [0..1] | Reference information provided by the creditor to allow the identification of the underlying documents. | CreditorReferenceInformation2_SDD | |

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| | Name | XML Tag | Occurrences | Definition | Type | EPC-/DK-Rules |
|---|-----------------------|-------------|-------------|--|----------------------------------|--|
| 6 | CreditorReferenceType | <Tp> | [1..1] | Type of the reference | CreditorReferenceType2_SDD | |
| 7 | CodeOrProprietary | <CdOrPrtry> | [1..1] | Specification of the document type | CreditorReferenceType1Choice_SDD | |
| 8 | Code | <Cd> | [1..1] | Code to specify the document type | DocumentType3Code | If the <Strd> field group is used after all, only SCOR is allowed. |
| 7 | Issuer | <Issr> | [0..1] | Issuer of the reference | Max35Text | |
| 6 | Reference | <Ref> | [1..1] | Unique and unambiguous reference assigned by the creditor to refer to the payment transaction. | Max35Text | |

EPC Guidance EPC088-22 (Improve Transparency for Retail Payment End-Users) provides recommendations for specifying the information TO WHOM (name of payee/beneficiary), WHERE (place of purchase) and WHEN (time of purchase). It is recommended to use the specific elements provided for this purpose in the pain.008 message. If none is specified or additions are necessary, then this information should be provided in <RmtInf><Ustrd>.

This concerns payment situations where a trade name, a place of purchase different from the official address and/or the date (time) of the transaction may occur. Considering the current range of suitable attributes and their current maximum character capacity, it is recommended that payees and payment service providers (ZDL) give priority to the transmission of the following additional information

TO WHOM (name of the payee)

Name of the payee (legal entity)

→ <Crdr><Nm>

Mandate

→ corresponding subelements of <MndtRltdInf>

Payee's trade name, if different from legal entity.

→ <RmtInf><Ustrd>

Trade name of the payee, if different from the legal entity.

→ Combination of corresponding subelements of <MndtRltdInf> and <RmtInf><Ustrd>

Name of the ultimate creditor

→ Combination of corresponding subelements of <MndtRltdInf> and <UltmtCdtr><Nm>

Trade name of the different payee, if different from legal entity

→ Combination of subelement of <MndtRltdInf> and <RmtInf><Ustrd>

Note: If both payee and alternate payee use commercial trade names, only the most relevant/common name should be used in <RmtInf><Ustrd>.

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Appendix 3: Specification of Data Formats

WHERE (place of purchase)

Official address of the payee when purchasing goods and services

→ <Crdr>>PstlAdr

The mandate: indication of the place together with the mandate date and the signature.

→ <MndtRtdInf>

When purchasing at specific locations (shop, restaurant, etc.), indication of country or country code and city

→ <RmtInf><Ustrd>

For online purchases, indication of the website or online platform of the payee as well as country or country code, city or postal code

→ <RmtInf><Ustrd>

For centrally processed transactions (at headquarters rather than a local branch), the location of the transaction should be indicated in addition to the location of the headquarters where the beneficiary maintains his accounting

→ <RmtInf><Ustrd>

WHEN (time of purchase)

There is no separate field for the actual time of purchase or claim of the service.

Therefore indication of corresponding date and time of the transaction

→ <RmtInf><Ustrd>

For more information, see the "EPC Guidance Document Improve Transparency for Retail Payment End-Users" (EPC088-22/[Version 1.0](#)).

Example

```
<RmtInf>
  <Ustrd>Unstructured Remittance Information</Ustrd>
</RmtInf>
```

2.2.2.10 Structures used multiple times

These element groups are referred to several times. The nesting depth (see first column of the tables) of the elements is to be understood here in such a way that the indicated number is to be added to the respective position in the scheme.

The table is therefore marked with a plus sign in the column heading.

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2.2.2.10.1 Postal Address

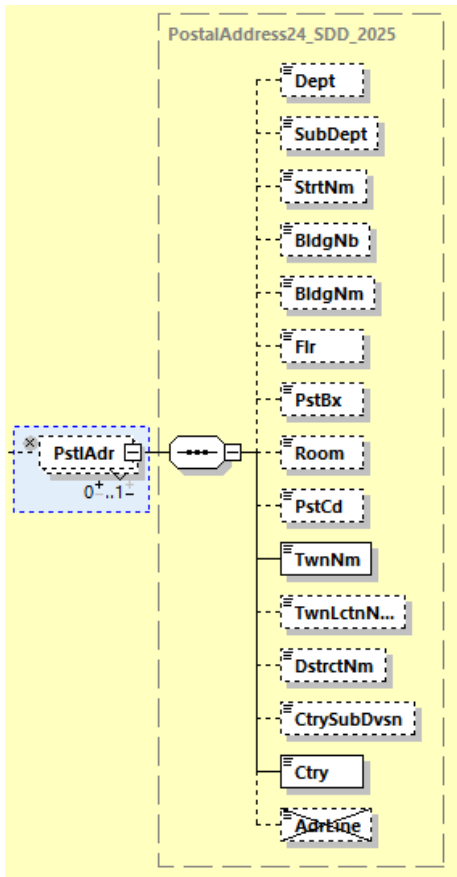


Diagram 27: pain.008.001.08, Postal Address

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Appendix 3: Specification of Data Formats

Definition

Postal address of the party concerned.

DK rule as of ISO version 2019 (valid as of 11/2023 or GBIC_4):

In case of an address specification this must be structured, i.e. at least city/country (i.e. <TwnNm> and <Ctry>) are assigned, further address elements are allowed. <AdrLine> must not be assigned. The German Banking Industry Committee recommends corporate customers who already specify (unstructured) addresses (via <AdrLine>) today to convert them to the structured representation as part of the changeover to ISO version 2019, as <AdrLine> will no longer be permissible from November 2025 onwards¹¹.

XML Tag

<PstlAdr>

Occurrences

[0..1]

Rules

| + | Name | XML Tag | Occurrences | Definition | Type | EPC-/DK-Rules |
|---|----------------|-----------|-------------|----------------|-----------|---------------|
| 1 | Department | <Dept> | [0..1] | Department | Max70Text | |
| 1 | SubDepartment | <SubDept> | [0..1] | SubDepartment | Max70Text | |
| 1 | StreetName | <StrtNm> | [0..1] | StreetName | Max70Text | |
| 1 | BuildingNumber | <BldgNb> | [0..1] | BuildingNumber | Max16Text | |
| 1 | BuildingName | <BldgNm> | [0..1] | BuildingName | Max35Text | |
| 1 | Floor | <Flr> | [0..1] | Floor | Max70Text | |
| 1 | PostBox | <PstBx> | [0..1] | PostBox | Max16Text | |
| 1 | Room | <Room> | [0..1] | Room | Max70Text | |

¹¹ According to EPC Implementation Guidelines 2023, unstructured address specifications (i.e. only <AdrLine> and (optional) <Ctry> are assigned) **are only permitted until 11/2025**. Therefore, the German Banking Industry Committee recommends switching directly to the structured indication when changing to the new SEPA format (ISO version 2019) and has prepared the DK-TVS (GBIC_4) for SCT accordingly (the rules can be found in this chapter). Corporates who still want to provide unstructured address information until 11/2025 are recommended to use the SEPA predecessor format (GBIC_3) (compare <https://www.ebics.de/de/datenformate/format-lifecycle>). Corporates who already want to use ISO version 2019, but still want to use unstructured addresses, can use EPC-TVS, which offers this option until 11/2025 (can be found at <https://www.europeanpaymentscouncil.eu/>). For this purpose, an EBICS business transaction must be agreed, but this can only be used until 11/2025. It should be noted that EPC-TVS does not check all syntax specifications (mandatory fields structured address; either/or rule structured/unstructured). However, correct assignment must be ensured, otherwise rejections may occur. Customers are therefore strongly recommended to use one of the above options via DK-TVS.

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Appendix 3: Specification of Data Formats

| + | Name | XML Tag | Occurrences | Definition | Type | EPC-/DK-Rules |
|---|--------------------|---------------|-------------|--------------------|-------------|-------------------|
| 1 | PostCode | <PstCd> | [0..1] | PostCode | Max16Text | |
| 1 | TownName | <TwnNm> | [1..1] | TownName | Max35Text | Is to be assigned |
| 1 | TownLocationName | <TwnLctnNm> | [0..1] | TownLocationName | Max35Text | |
| 1 | DistrictName | <DstrctNm> | [0..1] | DistrictName | Max35Text | |
| 1 | CountrySubDivision | <CtrySubDvsn> | [0..1] | CountrySubDivision | Max35Text | |
| 1 | Country | <Ctry> | [1..1] | Country | CountryCode | Is to be assigned |

2.2.2.10.2 Identification

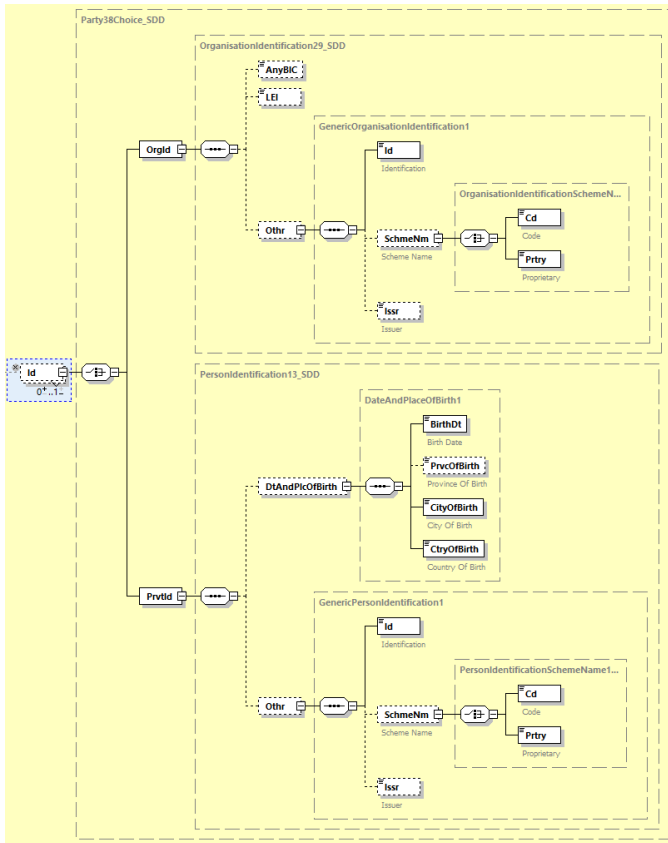


Diagram 28: pain.008.001.08, Identification

Definition

Unambiguous name or number assigned by an entity to enable recognition of that entity, e.g. account identifier. As to its elements, these element group is identical to SCT and SCC except for two instances where different names have been chosen for complex data types (see table below).

XML Tag

<Id>

Occurrences

[0..1]

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Appendix 3: Specification of Data Formats

Rules

| + | Name | XML Tag | Occurrences | Definition | Type | EPC-/DK-Rules |
|---|----------------------------|-------------------|-------------|---|---|---|
| 1 | OrganisationIdentification | <OrgId> | [1..1] | Unique and unambiguous way of identifying an organisation | OrganisationIdentification29_SDD | Either „BIC“ or „LEI“ or „Other“ must be allocated. |
| 2 | AnyBIC | <AnyBIC> | [0..1] | Business Identifier Code (SWIFT-Code) | AnyBICDec2014Identifier | Is to be allocated with a valid BIC. The BIC can be either 8 or 11 characters long |
| 2 | LEI | <LEI> | [0..1] | Business Entity Identifier (LEI) | LEIIdentifier | |
| 2 | Other | <Othr> | [0..1] | Unique identification of an organisation, as assigned by an institution, using an identification scheme | GenericOrganisationIdentification1 | |
| 3 | Identification | <Id> | [1..1] | Identification Name or Number for recognition of a identification party (e.g. account number) | Max35Text | |
| 3 | SchemeName | <SchemeName> | [0..1] | Name of the identification scheme | OrganisationIdentificationSchemeName1Choice | |
| 4 | Code | <Cd> | [1..1] | Name of the identification scheme, in a coded form as published in an external list | ExternalOrganisationIdentification1Code | Only the codes of the external ISO 20022 code list are permitted. Refer to chapter 2.3. |
| 4 | Proprietary | <Prtry> | [1..1] | Name of the identification scheme, in a free text form. | Max35Text | |
| 3 | Issuer | <Issr> | [0..1] | Entity that assigns the identification. | Max35Text | |
| 1 | PrivateIdentification | <PrvtId> | [1..1] | Unique and unambiguous identification of a person | PersonIdentification13_SDD | Either „DateAndPlaceOfBirth“ or „Other“ must be allocated |
| 2 | DateAndPlaceOfBirth | <DtAndPlcOfBirth> | [0..1] | Date and place of birth of a person | DateAndPlaceOfBirth1 | |

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| + | Name | XML Tag | Occurrences | Definition | Type | EPC-/DK-Rules |
|---|-----------------|---------------|-------------|---|---------------------------------------|---|
| 3 | BirthDate | <BirthDt> | [1..1] | Date of birth | ISODate | To be allocated in the format YYYY-MM-DD (ISO 8601). |
| 3 | ProvinceOfBirth | <PrvcOfBirth> | [0..1] | Province where a person was born | Max35Text | |
| 3 | CityOfBirth | <CityOfBirth> | [1..1] | City where a person was born | Max35Text | |
| 3 | CountryOfBirth | <CtryOfBirth> | [1..1] | Country where a person was born | CountryCode | Ländercode (nach ISO 3166) |
| 2 | Other | <Othr> | [0..1] | Proprietary identification of a person | GenericPersonIdentification1 | |
| 3 | Identification | <Id> | [1..1] | Unique and unambiguous identification of a person | Max35Text | |
| 3 | SchemeName | <SchmeNm> | [0..1] | Name of the identification scheme | PersonIdentificationSchemeName1Choice | |
| 4 | Code | <Cd> | [1..1] | Name of the identification scheme, in a coded form as published in an external list | ExternalPersonIdentification1Code | Only the codes of the external ISO 20022 code list are permitted. Refer to chapter 2.3. |
| 4 | Proprietary | <Prtry> | [1..1] | Name of the identification scheme, in a free text form | Max35Text | |
| 3 | Issuer | <Issr> | [0..1] | Entity that assigns the identification | Max35Text | |

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2.2.3 Payment Status Report – pain.002.001.10

In case of SEPA credit transfers (SCT = SEPA Credit Transfer) the Payment Status Report contains the message of the payment service provider (ZDL) to the debtor about the current processing status of credit transfers respectively of collective orders with credit transfers.

In case of SEPA core direct debits and SEPA B2B direct debits (SDD = SEPA Direct Debit) the Payment Status Report contains the message of the payment service provider to the creditor about the current processing status of direct debits respectively of collective orders with direct debits.

Negative reports function as giving information about the rejection of credit transfers (respectively collective orders with credit transfers) which have been rejected by the ZDL of the debtor (client) before the execution respectively giving information about the rejection of direct debits (respectively collective orders with direct debits) which have been rejected by the CSM (clearing and settlement mechanism) / ZDL of the debtor or the creditor before the due date of the direct debit. They have the irrevocable status "RJCT". Additionally in cases of credit transfers the status "RJCT" can only be allocated by the ZDL of the debtor and not by the ZDL of the creditor.

Positive reports function as delivered intermediate states or conclusive processing confirmations on behalf of the ZDL of the submitter. There is no submission of positive status codes by the CSM or the ZDL of the creditor (in case of credit transfers) respectively by the ZDL of the debtor (in case of direct debits).

These reports can refer to a whole file (Group), to one payment information block or to an individual transaction.

This chapter describes the EPC specifications for the use of RJCT (negative message) including the interaction of the 3 status levels. In addition, this is supplemented by a DK set of rules for positive messages, which takes into account the ISO set of rules from the MDR (Message Definition Report).

BTF-Parameters / Order type

The SEPA message Status Report for the SEPA Credit Transfer (SCT) is transmitted with BTF-Parameters REP/DE/SCT/pain.002/ZIP (resp. order type CRZ) and the Status Report for the SEPA Direct Debit (SDD, no distinction between SEPA core direct debit and SEPA B2B direct debit is made here) is transmitted with BTF-Parameters REP/DE/SDD/pain.002/ZIP (resp. order type CDZ).

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Appendix 3: Specification of Data Formats

Overview

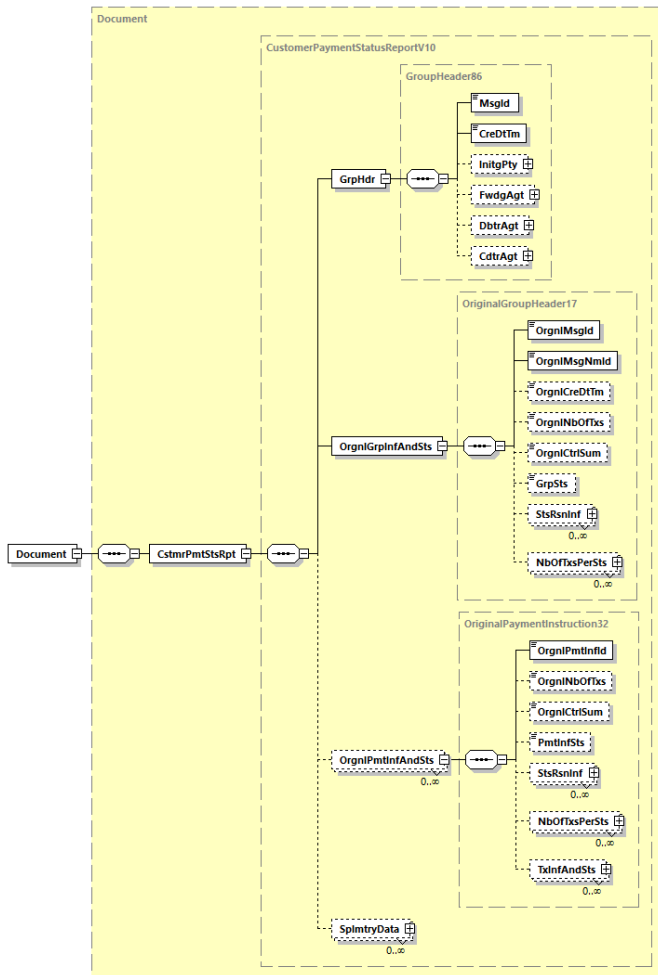
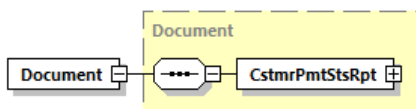


Diagram 29: Overview pain.002.001.10

2.2.3.1 Document



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Appendix 3: Specification of Data Formats

Diagram 30: pain.002.001.10, Document

Definition

For Payment Status Report ISO 20022 XML message: SEPA Payment Status Report. This is the root element of a message pain.002.001.10.

XML Tag

<Document>

Occurrences

[1..1]

Rules

| | Name | XML Tag | Occurrences | Definition | Type | EPC-/DK-Rules and ISO (Rules from the MDR) |
|---|----------------------|------------------|-------------|------------------|------|--|
| 0 | PaymentStatus Report | <CstmrPmtStsRpt> | [1..1] | Refer to 2.2.3.2 | | |

Example (for an reject of an SDD)

In case of the reject of a SEPA direct debit the BIC fields are allocated as follows:

- In the group header (<GrpHdr>) the BIC of the bank generating the XML-message is specified (in this case the BIC of the creditor bank, as this is the reject of a direct debit)
- In the element group (<StsRsnInf>) the BIC of the bank which has identified the error having caused the reject is specified. In this case the first place of collection has detected that the IBAN is not correct and returns the error code AC01 "account identifier incorrect (i.e. invalid IBAN)"

To the data element group OriginalPaymentInformationAndStatus the original transaction data are allocated.

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.10"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.002.001.10
pain.002.001.10.xsd">
  <CstmrPmtStsRpt>
    <GrpHdr>
      <MsgId>Message-ID-4712</MsgId>
      <CreDtTm>2023-11-22T09:30:47.000Z</CreDtTm>
      <CdtrAgt>
        <FinInstnId>
          <BICFI>BANKDEFFXXX</BICFI>
        </FinInstnId>
      </CdtrAgt>
    </GrpHdr>
    <OrgnlGrpInfAndSts>
```

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Appendix 3: Specification of Data Formats

```
<OrgnlMsgId>Message-ID-4711</OrgnlMsgId>
<OrgnlMsgNmId>pain.008.001.08</OrgnlMsgNmId>
</OrgnlGrpInfAndSts>
<OrgnlPmtInfAndSts>
<OrgnlPmtInfId>Sammelerreferenz-4710</OrgnlPmtInfId>
<TxInfAndSts>
  <StsId>Status-ID</StsId>
  <OrgnlEndToEndId>OriginatorID1234</OrgnlEndToEndId>
  <TxSts>RJCT</TxSts>
  <StsRsnInf>
    <Orgtr>
      <Id>
        <OrgId>
          <AnyBIC>BANKDEFFXXX</AnyBIC>
        </OrgId>
      </Id>
    </Orgtr>
    <Rsn>
      <Cd>AC01</Cd>
    </Rsn>
  </StsRsnInf>
</OrgnlTxRef>
<Amt>
  <InstdAmt Ccy="EUR">6543.14</InstdAmt>
</Amt>
<ReqdColltnDt>2023-11-24</ReqdColltnDt>
<CdtrSchmeId>
  <Id>
    <PrvtId>
      <Othr>
        <Id>DE00ZZZ00099999999</Id>
        <SchmeNm>
          <Prtry>SEPA</Prtry>
        </SchmeNm>
      </Othr>
    </PrvtId>
  </Id>
</CdtrSchmeId>
<PmtTpInf>
  <SvcLvl>
    <Cd>SEPA</Cd>
  </SvcLvl>
  <LclInstrm>
    <Cd>CORE</Cd>
  </LclInstrm>
  <SeqTp>FRST</SeqTp>
</PmtTpInf>
<MndtRltdInf>
  <MndtId>Mandate-Id</MndtId>
  <DtOfSgntr>2023-11-20</DtOfSgntr>
</MndtRltdInf>
<RmtInf>
  <Ustrd>Unstructured Remittance Information</Ustrd>
</RmtInf>
<UltmtDbtr>
  <Pty><Nm>Ultimate Debtor Name</Nm></Pty>
</UltmtDbtr>
<Dbtr>
  <Pty><Nm>Debtor Name</Nm></Pty>
</Dbtr>
<DbtrAcct>
  <Id>
    <IBAN>DE87200500001234567890</IBAN>
  </Id>
</DbtrAcct>
```

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Appendix 3: Specification of Data Formats

```

<DbtrAgt>
  <FinInstnId>
    <BICFI>SPUEDE2UXXX</BICFI>
  </FinInstnId>
</DbtrAgt>
<CdtrAgt>
  <FinInstnId>
    <BICFI>BANKDEFFXXX</BICFI>
  </FinInstnId>
</CdtrAgt>
<Cdtr>
  <Pty><Nm>Creditor Name</Nm></Pty>
</Cdtr>
<CdtrAcct>
  <Id>
    <IBAN>DE21500500009876543210</IBAN>
  </Id>
</CdtrAcct>
</OrgnlTxRef>
</TxInfAndSts>
</OrgnlPmtInfAndSts>
</CstmrPmtStsRpt>
</Document>

```

2.2.3.2 Customer Payment Status Report

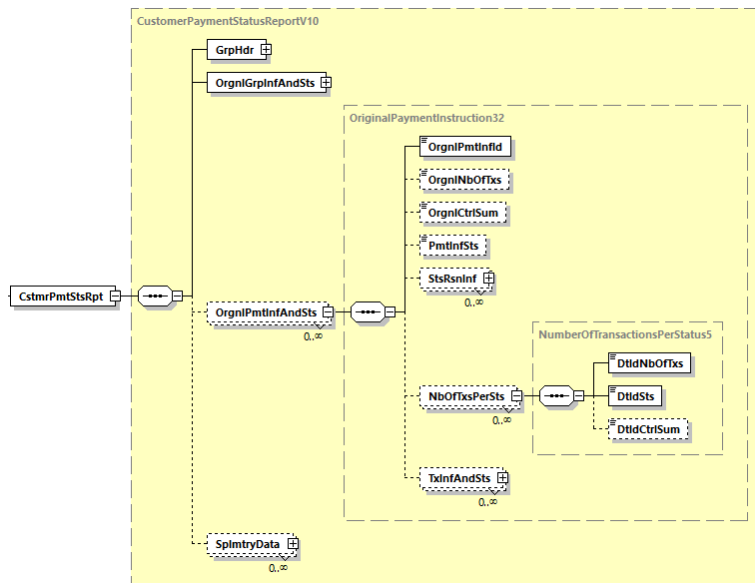


Diagram 31: [pain.002.001.10](#). Customer Payment Status Report

Definition

Payment Status Report

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Appendix 3: Specification of Data Formats

XML Tag

<CstmrPmtStsRpt>

Occurrences

[1..1]

Rules

| Name | XML Tag | Occurrences | Definition | Type | EPC-/DK-Rules and ISO (Rules from the MDR) | |
|------|--|---------------------|------------|---|--|---|
| 1 | GroupHeader | <GrpHdr> | [1..1] | Refer to 2.2.3.3 | | |
| 1 | OriginalGroupInformationAndStatus | <OrgnlGrplnfAndSts> | [1..1] | Refer to 2.2.3.4 | | |
| 1 | OriginalPaymentInformationAndStatus | <OrgnlPmtlnfAndSts> | [0..n] | Information regarding original Payment Information block | OriginalPaymentInstruction32 | |
| 2 | OriginalPaymentInformationIdentification | <OrgnlPmtlnfId> | [1..1] | Identification of the original Payment Information block | Max35Text | |
| 2 | OriginalNumberOfTransactions | <OrgnlNbOfTxs> | [0..1] | Number of individual transactions contained in the original Payment Information Block | Max15NumericText | |
| 2 | OriginalControlSum | <OrgnlCtrlSum> | [0..1] | Total of all individual amounts included in the original Payment Information Block, irrespective of currencies. | DecimalNumber | 2 is the maximum number of decimal digits allowed. |
| 2 | PaymentInformationStatus | <PmtlnfSts> | [0..1] | Specifies the status of a group of transactions | ExternalPaymentGroupStatus1Code | For valid codes see chapter 2.2.3.10.1. Allocating a status on this or the other two levels is also described in this chapter (DK-rules). |

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Appendix 3: Specification of Data Formats

| | Name | XML Tag | Occurrences | Definition | Type | EPC-/DK-Rules and ISO (Rules from the MDR) |
|---|---------------------------------|----------------|-------------|--|---------------------------------------|---|
| 2 | StatusReasonInformation | <StsRsnInf> | [0..n] | Refer to 2.2.3.10.2 | | This element group has to be allocated, if the status on this level has been allocated with RJCT or ACWC. |
| 2 | NumberOfTransactionsPerStatus | <NbOfTxPerSts> | [0..n] | Number of transactions per status-code | NumberOfTransactionsPerStatus5 | On this level (payment information block) this block can only be used, if the PaymentInformation Status has been allocated with PART. In particular, the assignment is not allowed if only rejects are reported in the message |
| 3 | DetailedNumberOfTransactions | <DtldNbOfTxS> | [1..1] | Number of transactions with this status | Max15NumericText | |
| 3 | DetailedStatus | <DtldSts> | [1..1] | Status | ExternalPaymentTransactionStatus1Code | |
| 3 | DetailedControlSum | <DtldCtrlSum> | [0..1] | Sum of all values with this status | DecimalNumber | An allocation is not recommended. |
| 2 | TransactionInformationAndStatus | <TxInfAndSts> | [0..n] | Refer to 2.2.3.5 | | |
| 1 | Supplementary Data | <SplmtryData> | [0..n] | Additional information that cannot be captured in the structured fields and/or another specific block. | Supplementary Data1 | Not allocated |

Note: The use cases described above for the use of the status codes take into account, in particular, the restrictions of the MDR of ISO edition September 2018-19 (refer to chapter 3.3 there) as well as further regulations from this document.

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Appendix 3: Specification of Data Formats

2.2.3.3 Group Header

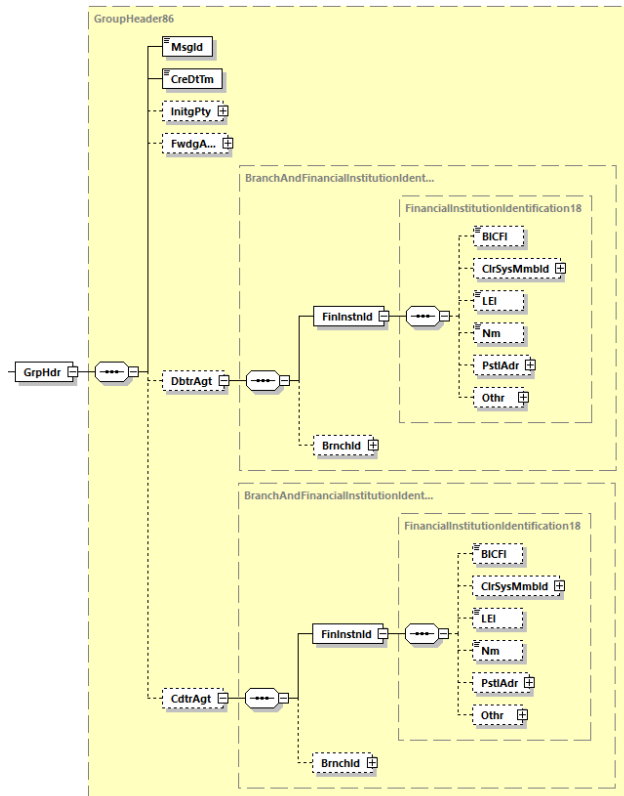


Diagram 32: pain.002.001.10, Group Header

Definition

Set of characteristics shared by all individual transactions included in the status report message.

XML Tag

<GrpHdr>

Occurrences

[1..1]

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Appendix 3: Specification of Data Formats

Rules

| | Name | XML Tag | Occurrences | Definition | Type | EPC-/DK-Rules and ISO (Rules from the MDR) |
|---|-----------------------|------------|-------------|--|--|--|
| 2 | MessageIdentification | <MsgId> | [1..1] | Point to point reference assigned by the instructing party to unambiguously identify the message. | Max35Text | |
| 2 | CreationDateTime | <CreDtTm> | [1..1] | Date and time at which the status report was created by the instructing party. | ISODatetime | |
| 2 | InitiatingParty | <InitgPty> | [0..1] | Party that generates the PSR | PartyIdentification135 | Not allocated |
| 2 | ForwardingAgent | <FwdgAgt> | [0..1] | Credit institution that receives the instruction from <InitgPty> and forwards it to the next agent in the payment chain. | BranchAndFinancialInstitutionIdentification6 | Not allocated |
| 2 | DebtorAgent | <DbtrAgt> | [0..1] | Financial institution servicing a debtor (in case of SCT) of the original transaction. | BranchAndFinancialInstitutionIdentification6 | Mandatory in case of SCT, but only <FinInstnId> <BICFI> must be assigned a valid BIC. This can be 8 or 11 digits long. BIC of the payer's (ordering party's) credit institution. |
| 2 | CreditorAgent | <CdtrAgt > | [0..1] | Financial institution servicing a creditor (in case of SDD) of the original transaction. | BranchAndFinancialInstitutionIdentification6 | Mandatory in case of SDD, but only <FinInstnId> <BICFI> must be assigned a valid BIC. This can be 8 or 11 digits long. BIC of the payer's (ordering party's) credit institution. |

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Appendix 3: Specification of Data Formats

Examples:

For the case of a payment status report SDD

```
<GrpHdr>
  <MsgId>Message-ID-4712</MsgId>
  <CreDtTm>2023-11-22T09:30:47.000Z</CreDtTm>
  <CdtrAgt>
    <FinInstnId>
      <BICFI>BANKDEFFXXX</BICFI>
    </FinInstnId>
  </CdtrAgt>
</GrpHdr>
```

For the case of a payment status report SCT

```
<GrpHdr>
  <MsgId>Message-ID-4712</MsgId>
  <CreDtTm>2023-11-22T09:30:47.000Z</CreDtTm>
  <DbtrAgt>
    <FinInstnId>
      <BICFI>BANKDEFFXXX</BICFI>
    </FinInstnId>
  </DbtrAgt>
</GrpHdr>
```

2.2.3.4 Original Group Information and Status

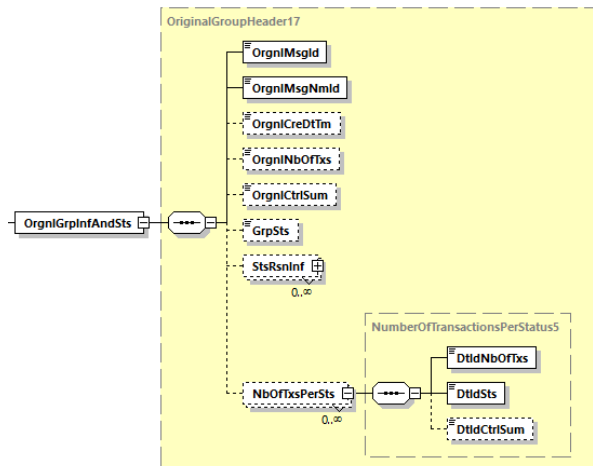


Diagram 33: pain.002.001.10, Original Group Information and Status

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Appendix 3: Specification of Data Formats

Definition

Reference to the message of the initiating party.

XML Tag

<OrgnlGrplnfAndSts>

Occurrences

[1..1]

Rules

| | Name | XML Tag | Occurrences | Definition | Type | EPC-/DK-Rules and ISO (Rules from the MDR) |
|---|-----------------------------------|----------------|-------------|---|---------------------------------|--|
| 2 | OriginalMessageIdentification | <OrgnlMsgId> | [1..1] | Reference of the original message. | Max35Text | To be allocated by German financial institutions |
| 2 | OriginalMessageNameIdentification | <OrgnlMsgNmId> | [1..1] | Specifies the original message identifier to which the message refers | Max35Text | To be allocated with pain.008.001.08 or pain.001.001.09 |
| 2 | OriginalCreationDateTime | <OrgnlCreDtTm> | [0..1] | Date and time at which the original message was created. | ISODatetime | Not allocated |
| 2 | OriginalNumberOfTransactions | <OrgnlNbOfTx> | [0..1] | Number of individual transactions contained in the original message | Max15NumericText | |
| 2 | OriginalControlSum | <OrgnlCtrlSum> | [0..1] | Total of all individual amounts included in the original message, irrespective of currencies. | DecimalNumber | 2 is the maximum number of decimal digits allowed. |
| 2 | GroupStatus | <GrpSts> | [0..1] | Specifies the status of the return message | ExternalPaymentGroupStatus1Code | Applicable codes see chapter 2.2.3.10. The DK-rule for allocating a status on this respectively the other two levels is |

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Appendix 3: Specification of Data Formats

| | Name | XML Tag | Occurrences | Definition | Type | EPC-/DK-Rules and ISO (Rules from the MDR) described there, too. |
|---|-------------------------------|----------------|-------------|--|--------------------------------|--|
| 2 | StatusReasonInformation | <StsRsnInf> | [0..n] | Refer to 2.2.3.10.2 | | This element group can be allocated, if the status on this level has been allocated with RJCT or PDNG. |
| 2 | NumberOfTransactionsPerStatus | <NbOfTxPerSts> | [0..n] | Number of transactions per status code | NumberOfTransactionsPerStatus5 | Not allocated |

Please note: The use cases described above for the use of the status codes take into account, in particular, the restrictions of the MDR of the ISO edition September 2018-19 (see chapter 3.3 there) as well as further regulations from this document.

Example

```
<OrgnlGrpInfAndSts>
  <OrgnlMsgId>Message-ID-4711</OrgnlMsgId>
  <OrgnlMsgNmId>pain.008.001.08</OrgnlMsgNmId>
  <GrpSts>RJCT</GrpSts>
  <StsRsnInf>
    <Orgtr>
      <Id>
        <OrgId>
          <AnyBIC>BANKDEFFXXX</AnyBIC>
        </OrgId>
      </Id>
    </Orgtr>
    <Rsn>
      <Cd>FF01</Cd>
    </Rsn>
  </StsRsnInf>
</OrgnlGrpInfAndSts>
```

2.2.3.5 Transaction Information and Status

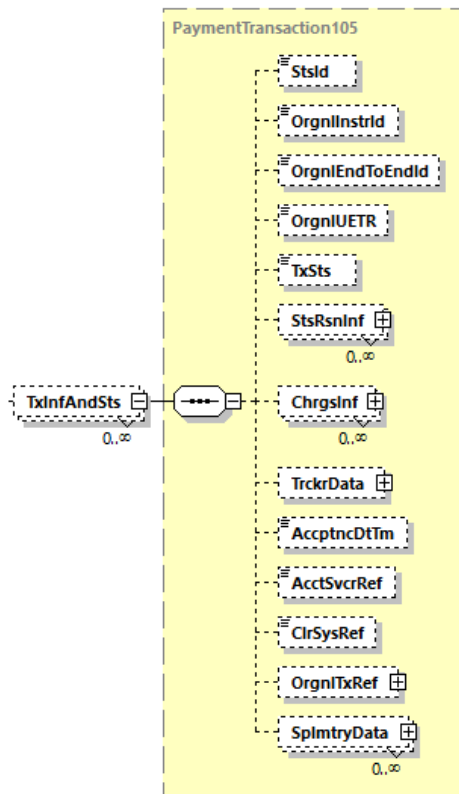


Diagram 34: pain.002.001.10, Transaction Information and Status

Definition

Information concerning the original transactions to which the status report message refers.

XML Tag

<TxInfAndSts>

Occurrences

[0..n] (note the limits specified in chapter 2.1.)

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Appendix 3: Specification of Data Formats

Rules

| | Name | XML Tag | Occurrences | Definition | Type | EPC-/DK-Rules and ISO (Rules from the MDR) |
|---|-----------------------------------|------------------|-------------|---|---------------------------------------|--|
| 4 | StatusIdentification | <StsId> | [0..1] | Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the reported status. | Max35Text | |
| 4 | OriginalInstructionIdentification | <OrgnInstrId> | [0..1] | Original identification to identify the original instruction. | Max35Text | |
| 4 | OriginalEndToEndIdentification | <OrgnEndToEndId> | [0..1] | Original unique identification assigned by the initiating party to unambiguously identify the original transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain | Max35Text | If this field is allocated, it is to be used with the EndToEndID of the original transaction. |
| 4 | OriginalUETR | <OrgnUETR> | [0..1] | Universally unique identifier (UUID) to the original transaction | UUIDv4Identifier | Not allocated |
| 4 | TransactionStatus | <TxSts> | [0..1] | Specifies the status of a transaction, in a coded form. | ExternalPaymentTransactionStatus1Code | For valid codes see chapter 2.2.3.10.1. The DK basic rules of allocating a status on this or the other two levels is also described there. |
| 4 | StatusReasonInformation | <StsRsnInf> | [0..n] | Refer to 2.2.3.10.2 | | This element group has to be allocated, if the status on this level has been allocated with RJCT or ACWC. |
| 4 | ChargesInformation | <ChrgsInf> | [0..n] | Charge information | Charges7 | Not allocated |

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| | Name | XML Tag | Occurrences | Definition | Type | EPC-/DK-Rules and ISO (Rules from the MDR) |
|---|------------------------------|---------------|-------------|--|--------------------|--|
| 4 | TrackerData | <TrckrData> | [0..1] | Tracking data | TrackerData1 | Not allocated |
| 4 | AcceptanceDate Time | <AcctptncDtM> | [0..1] | Time when the payer's payment order meets the processing conditions of the account-holding entity. | ISODateTime | |
| 4 | AccountServicer Reference | <AcctSvcrRef> | [0..1] | Unique reference assigned by the account-holding institution for unambiguous identification of the order | Max35Text | Not allocated |
| 4 | ClearingSystem Reference | <ClrSysRef> | [0..1] | Unique reference assigned by a clearing system to uniquely identify the order. | Max35Text | Not allocated |
| 4 | OriginalTransactionReference | <OrgnlTxRef> | [0..1] | Refer to 2.2.3.6 | | For the status RJCT the message elements in this group must have the same values as the message elements in the original instruction, if marked as required here, as defined in the following elements. For all other codes, this element group is optional. |
| 4 | SupplementarData | <SplmtryData> | [0..n] | Additional information that cannot be captured in the structured fields and/or another specific block | SupplementaryData1 | Not allocated |

Please note: The above described Use Cases for the usage of status-codes take into account in particular the restrictions from the MDR of the ISO edition September 2018-19 (Refer to 3.3 there) as well as further policies of this document.

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Example Payment Status Reports for Direct Debit:

```
<TxInfAndSts>
  <StsId>Status-ID</StsId>
  <OrgnlInstrId>Message-ID-4712</OrgnlInstrId>
  <OrgnlEndToEndId>OriginatorID1234</OrgnlEndToEndId>
  <TxSts>RJCT</TxSts>
  <StsRsnInf>
    <Orgtr>
      <Id>
        <OrgId>
          <AnyBIC>BANKDEFFXXX</AnyBIC>
        </OrgId>
      </Id>
    </Orgtr>
    <Rsn>
      <Cd>AC01</Cd>
    </Rsn>
  </StsRsnInf>
  <OrgnlTxRef>
    <Amt>
      <InstdAmt Ccy="EUR">6543.14</InstdAmt>
    </Amt>
    <ReqdColltnDt>2023-12-03</ReqdColltnDt>
    <CdtrSchmeId>
      <Id>
        <PrvtId>
          <Othr>
            <Id>DE00ZZZ00099999999</Id>
            <SchmeNm>
              <Prtry>SEPA</Prtry>
            </SchmeNm>
          </Othr>
        </PrvtId>
      </Id>
    </CdtrSchmeId>
    <PmtTpInf>
      <SvcLvl>
        <Cd>SEPA</Cd>
      </SvcLvl>
      <LclInstrm>
        <Cd>CORE</Cd>
      </LclInstrm>
      <SeqTp>FRST</SeqTp>
    </PmtTpInf>
    <MndtRltdInf>
      <MndtId>Mandate-Id</MndtId>
      <DtOfSgntr>2023-11-20</DtOfSgntr>
      <AmdmntInd>true</AmdmntInd>
      <AmdmntInfDtls>
        <OrgnlDbtrAcct>
          <Id>
            <Othr>
              <Id>SMNDA</Id>
            </Othr>
          </Id>
        </OrgnlDbtrAcct>
      </AmdmntInfDtls>
    </MndtRltdInf>
    <RmtInf>
      <Ustrd>Unstructured Remittance Information</Ustrd>
    </RmtInf>
    <UltmtDbtr>
      <Pty><Nm>Ultimate Debtor Name</Nm></Pty>
    </UltmtDbtr>
  </OrgnlTxRef>
</TxInfAndSts>
```

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```
</UltmtDbtr>
<Dbtr>
  <Pty><Nm>Debtor Name</Nm></Pty>
</Dbtr>
<DbtrAcct>
  <Id>
    <IBAN>DE87200500001234567890</IBAN>
  </Id>
</DbtrAcct>
<DbtrAgt>
  <FinInstnId>
    <BICFI>BANKDEFFXX</BICFI>
  </FinInstnId>
</DbtrAgt>
<CdtrAgt>
  <FinInstnId>
    <BICFI>SPUEDE2UXXX</BICFI>
  </FinInstnId>
</CdtrAgt>
<Cdtr>
  <Pty><Nm>Creditor Name</Nm></Pty>
</Cdtr>
<CdtrAcct>
  <Id>
    <IBAN>DE21500500009876543210</IBAN>
  </Id>
</CdtrAcct>
</OrgnlTxRef>
</TxInfAndSts>
```

Example Payment Status Reports for Credit Transfer:

```
<TxInfAndSts>
  <StsId>Status-ID</StsId>
  <OrgnlInstrId>Message-ID-4712</OrgnlInstrId>
  <OrgnlEndToEndId>OriginatorID1234</OrgnlEndToEndId>
  <TxSts>RJCT</TxSts>
  <StsRsnInf>
    <Orgtr>
      <Id>
        <OrgId>
          <AnyBIC>BANKDEFFXX</AnyBIC>
        </OrgId>
      </Id>
    </Orgtr>
    <Rsn>
      <Cd>AC01</Cd>
    </Rsn>
  </StsRsnInf>
  <OrgnlTxRef>
    <Amt>
      <InstdAmt Ccy="EUR">6543.14</InstdAmt>
    </Amt>
    <ReqdExctnDt>2023-11-25</ReqdExctnDt>
    <PmtTpInf>
      <SvcLvl>
        <Cd>SEPA</Cd>
      </SvcLvl>
    </PmtTpInf>
    <RmtInf>
      <Ustrd>Unstructured Remittance Information</Ustrd>
    </RmtInf>
  </OrgnlTxRef>
</TxInfAndSts>
```

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```
<Dbtr>
  <Pty><Nm>Debtor Name</Nm></Pty>
</Dbtr>
<DbtrAcct>
  <Id>
    <IBAN>DE87200500001234567890</IBAN>
  </Id>
</DbtrAcct>
<DbtrAgt>
  <FinInstnId>
    <BICFI>BANKDEFFXXX</BICFI>
  </FinInstnId>
</DbtrAgt>
<CtrAgt>
  <FinInstnId>
    <BICFI>SPUEDE2UXXX</BICFI>
  </FinInstnId>
</CtrAgt>
<Ctr>
  <Pty><Nm>Creditor Name</Nm></Pty>
</Ctr>
<CtrAcct>
  <Id>
    <IBAN>DE21500500009876543210</IBAN>
  </Id>
</CtrAcct>
</OrgnlTxRef>
</TxInfAndSts>
```

2.2.3.6 Original Transaction Reference

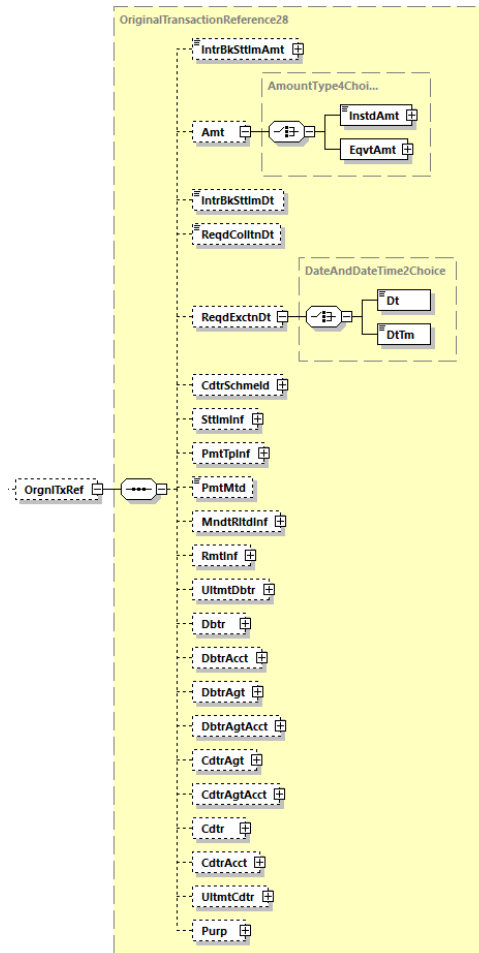


Diagram 35: pain.002.001.10, Original Transaction Reference

Definition

Set of key elements of the original transaction being referred to.

XML Tag

<OrgnlTxRef>

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Appendix 3: Specification of Data Formats

Occurrences

[0..1]

The message elements under 'Original Transaction Reference' must have the same values as the message elements of the original instruction, as defined within the following elements.

The following applies to negative reports: The element group is only mandatory for SEPA direct debits. For SEPA credit transfers, it is generally optional. However, if it is used, it must be documented in accordance with the specifications described here.

A "lean allocation" consistently omits certain optional groups of the Original Transaction Reference (noted at the respective groups in each case).

Rules

| | Name | XML Tag | Occurrences | Definition | Type | EPC-/DK-Rules |
|---|---------------------------|------------------|-------------|---|-----------------------------------|---|
| 4 | InterbankSettlementAmount | <IntrBkSttlmAmt> | [0..1] | Amount of money moved between the debtor and the creditor | ActiveOrHistoricCurrencyAndAmount | Not allocated |
| 4 | Amount | <Amt> | [0..1] | Amount of money to be moved between the debtor and creditor | AmountType4Choice | Assignment ist mandatory |
| 5 | Instructed Amount | <InstAmt> | [1..1] | Amount of money to be moved between the debtor and creditor, before deduction of charges. | ActiveOrHistoricCurrencyAndAmount | To be allocated with an amount of money including currency code for EUR The decimal separator is a period. |
| 5 | EquivalentAmount | <EqvtAmt> | [1..1] | Amount at countervalue payment expressed in the currency of the client account | EquivalentAmount2 | Not allocated |
| 4 | InterbankSettlementDate | <IntrBkSttlmDt> | [0..1] | Due date | ISODate | Not allocated |

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| | Name | XML Tag | Occurrences | Definition | Type | EPC-/DK-Rules |
|---|------------------------------|----------------|-------------|--|------------------------|---|
| 4 | RequestedCollectionDate | <ReqdColltnDt> | [0..1] | Date at which the creditor requests the amount of money to be collected from the debtor. | ISODate | Only permissible in case of SDD and is then mandatory. |
| 4 | RequestedExecutionDate | <ReqdExctnDt> | [0..1] | Date at which the initiating party requests the clearing agent to process the payment. | DateAndDateTime2Choice | May only be assigned for SCT and is then mandatory. For SCT only the sub-element <Dt> may be used, for SCT inst alternatively <DtTm>. |
| 4 | CreditorSchemeIdentification | <CdtrSchmld> | [0..1] | Credit party that signs the mandate. | PartyIdentification135 | May only be used in case of SEPA direct debit returns, and in this case it is mandatory to use exactly these two sub-elements: <Id><PrvtId><Oth><Id> with the creditor ID and <Id><PrvtId><Oth><SchmeNm><Prtry> with the constant SEPA. |
| 4 | SettlementInformation | <SttlmInf> | [0..1] | Information about payment | SettlementInstruction7 | Not allocated |
| 4 | PaymentTypeInfo | <PmtTplnf> | [0..1] | Refer to 2.2.3.7 | | |
| 4 | PaymentMethod | <PmtMtd> | [0..1] | Payment instrument | PaymentMethod4Code | Valid codes: DD (SDD) and TRF (SCT) |
| 4 | MandateRelatedInformation | <MndtRltdInf> | [0..1] | Refer to 2.2.3.8 | | Only permissible in case of SDD. Specification is mandatory in case of SDD returns. |
| 4 | RemittanceInformation | <RmtInf> | [0..1] | Refer to 2.2.3.9 | | In case of lean allocation this group is not allocated. |

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Appendix 3: Specification of Data Formats

| | Name | XML Tag | Occurrences | Definition | Type | EPC-/DK-Rules |
|---|--------------------|-----------------|-------------|---|--|---|
| 4 | UltimateDebtor | <UltmtDbtr> | [0..1] | Debtor reference party of the original transaction. For information only. | Party40Choice | Since the pain.002 has an intermediate level (choice) <Pty>, the relevant structure from the original message only starts there (details on <UltmtDbtr> refer to chapter 2.2.1.5 or 2.2.2.6). If this is allocated, then an exact carry of all individual elements in <Pty> is required. With a lean allocation this group is not allocated. |
| 4 | Debtor | <Dbtr> | [0..1] | Debtor of the original transaction. | Party40Choice | Since the pain.002 has an intermediate level (choice) <Pty>, the relevant structure from the original message only starts there (details on <Dbtr> refer to chapter 2.2.1.5 or 2.2.2.6). If this is allocated, then an exact carry of all individual elements in <Pty> is required. With a lean allocation this group is not allocated. |
| 4 | DebtorAccount | <DbtrAcct> | [0..1] | Debtor's account of the original transaction. | CashAccount38 | At least the sub-element <Id><IBAN> must be taken from the original transaction. |
| 4 | DebtorAgent | <DbtrAgent> | [0..1] | Bank of the debtor of the original transaction. | BranchAndFinancialInstitutionIdentification6 | The sub-element <FinInstnId><BICFI> is to be taken from the original transaction, if available there. |
| 4 | DebtorAgentAccount | <DbtrAgentAcct> | [0..1] | Account of the ZDL | CashAccount38 | Not allocated |

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| | Name | XML Tag | Occurrences | Definition | Type | EPC-/DK-Rules |
|---|----------------------|-----------------|-------------|---|--|--|
| 4 | CreditorAgent | <CdtrAg t> | [0..1] | Bank of the creditor of the original transaction. | BranchAndFinancialInstitutionIdentification6 | The sub-element <FinInstnId><BICFI> is to be taken from the original transaction, if available there. |
| 4 | CreditorAgentAccount | <CdtrAgentAcct> | [0..1] | Account of the creditor of the original transaction. | CashAccount38 | Not allocated |
| 4 | Creditor | <Cdtr> | [0..1] | Creditor of the original transaction. | Party40Choice | Since the pain.002 has an intermediate level (choice) <Pty>, the relevant structure from the original message only starts there (details on <Cdtr> refer to chapter 2.2.1.6 or 2.2.2.5) If this is allocated, then an exact carry of all individual elements in <Pty> is required. With a lean allocation this group is not allocated. |
| 4 | CreditorAccount | <CdtrAcct> | [0..1] | Account of the creditor of the original transaction. | CashAccountSEPA1 | At least the <Id><IBAN> sub-element must be taken from the original transaction. |
| 4 | UltimateCreditor | <UltmtCdtr> | [0..1] | Creditor reference party of the original transaction. For information only. | Party40Choice | Since the pain.002 has an intermediate level (choice) <Pty>, the relevant structure from the original message only starts there (details on <UltmtCdtr> refer to chapter 2.2.1.6 or 2.2.2.5) If this is allocated, then an exact carry of all individual elements in <Pty> is required. With a lean allocation this group is not allocated. |
| 4 | Purpose | <Purp> | [0..1] | Type of the payment | Purpose2Choice | Only specifications under <Cd> allowed |

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Appendix 3: Specification of Data Formats

Example

```
<OrgnlTxRef>
  <Amt>
    <InstdAmt Ccy="EUR">6543.14</InstdAmt>
  </Amt>
  <ReqdColltnDt>2023-12-03</ReqdColltnDt>
  <CdtrSchmeId>
    <Id>
      <PrvtId>
        <Othr>
          <Id>DE00ZZZ00099999999</Id>
          <SchmeNm>
            <Prtry>SEPA</Prtry>
          </SchmeNm>
        </Othr>
      </PrvtId>
    </Id>
  </CdtrSchmeId>
  <PmtTpInf>
    <SvcLvl>
      <Cd>SEPA</Cd>
    </SvcLvl>
    <LclInstrm>
      <Cd>CORE</Cd>
    </LclInstrm>
    <SeqTp>FRST</SeqTp>
  </PmtTpInf>
  <MndtRltdInf>
    <MndtId>Mandate-Id</MndtId>
    <DtOfSgntr>2023-11-20</DtOfSgntr>
    <AmdmntInd>true</AmdmntInd>
    <AmdmntInfDtls>
      <OrgnlDbtrAcct>
        <Id>
          <Othr>
            <Id>SMNDA</Id>
          </Othr>
        </Id>
      </OrgnlDbtrAcct>
    </AmdmntInfDtls>
  </MndtRltdInf>
  <RmtInf>
    <Ustrd>Verwendungszweck</Ustrd>
  </RmtInf>
  <UltmtDbtr>
    <Pty><Nm>Ultimate Debtor Name</Nm></Pty>
  </UltmtDbtr>
  <Dbtr>
    <Pty><Nm>Debtor Name</Nm></Pty>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <IBAN>DE87200500001234567890</IBAN>
    </Id>
  </DbtrAcct>
  <DbtrAgt>
    <FinInstnId>
      <BICFI>BANKDEFFXXX</BICFI>
    </FinInstnId>
  </DbtrAgt>
  <CdtrAgt>
    <FinInstnId>
      <BICFI>SPUEDE2UXXX</BICFI>
    </FinInstnId>
  </CdtrAgt>
```

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Appendix 3: Specification of Data Formats

```
</FinInstnId>
</CdtrAgt>
<Cdtr>
  <Pty><Nm>Creditor Name</Nm></Pty>
</Cdtr>
<CdtrAcct>
  <Id>
    <IBAN>DE21500500009876543210</IBAN>
  </Id>
</CdtrAcct>
</OrgnlTxRef>
```

2.2.3.7 Payment Type Information

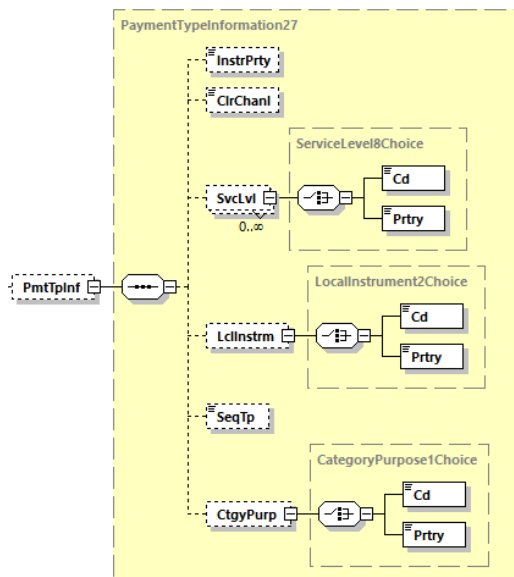


Diagram 36: pain.002.001.10, Payment Type Information

Definition

Set of elements that further specifies the type of transaction.

XML Tag

`<PmtTpInf>`

Occurrences

[0..1]

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Appendix 3: Specification of Data Formats

Rules

| | Name | XML Tag | Occurrences | Definition | Type | EPC-/DK-Rules |
|---|---------------------|-----------------|-------------|---|------------------------------|--|
| 5 | InstructionPriority | <InstrPriority> | [0..1] | Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction. | Priority2Code | Only to be allocated if SCT is given. |
| 5 | ClearingChannel | <ClrChannel> | [0..1] | Clearing channel | ClearingChannel2Code | Not allocated |
| 5 | ServiceLevel | <SvcLevel> | [0..n] | Agreement under which or rules under which the transaction should be processed. | ServiceLevel8Choice | Only one occurrence is permitted. |
| 6 | Code | <Cd> | [1..1] | Identification of a pre-agreed level of service between the parties in a coded form. | ExternalServiceLevel1Code | Only code SEPA of the external ISO 20022 code list is allowed. |
| 6 | Proprietary | <Prtry> | [1..1] | Servicelevel in a proprietary form. | Max35Text | Not allocated |
| 5 | LocalInstrument | <LclInstrm> | [0..1] | Identifies the type of direct debit. | LocalInstrument2Choice | Only to be allocated if SDD or SCT inst is given. |
| 6 | Code | <Cd> | [1..1] | In coded form. | ExternalLocalInstrument1Code | Contains CORE (SEPA core direct debit) or B2B (SEPA business-to-business direct debit) or INST (SEPA real-time credit transfer). |
| 6 | Proprietary | <Prtry> | [1..1] | In proprietary form. | Max35Text | Not allocated |
| 5 | SequenceType | <SeqTp> | [0..1] | Identifies the direct debit sequence, e.g. first, recurrent, final or one-off. | SequenceType1Code | Only to be allocated if SDD is given. Permitted values: FRST, OOFF, RCUR, FNAL |

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Appendix 3: Specification of Data Formats

| | Name | XML Tag | Occurrences | Definition | Type | EPC-/DK-Rules |
|---|------------------|------------|-------------|----------------------|------------------------------|-------------------------------|
| 5 | Category Purpose | <CtgyPurp> | [0..1] | | CategoryPurpose1Choice | |
| 6 | Code | <Cd> | [1..1] | | ExternalCategoryPurpose1Code | |
| 6 | Proprietary | <Prtry> | [1..1] | In proprietary form. | Max35Text | |

Example für SDD:

```

<PmtTpInf>
  <SvcLvl>
    <Cd>SEPA</Cd>
  </SvcLvl>
  <LclInstrm>
    <Cd>CORE</Cd>
  </LclInstrm>
  <SeqTp>FRST</SeqTp>
</PmtTpInf>

```

2.2.3.8 Mandate Related Information

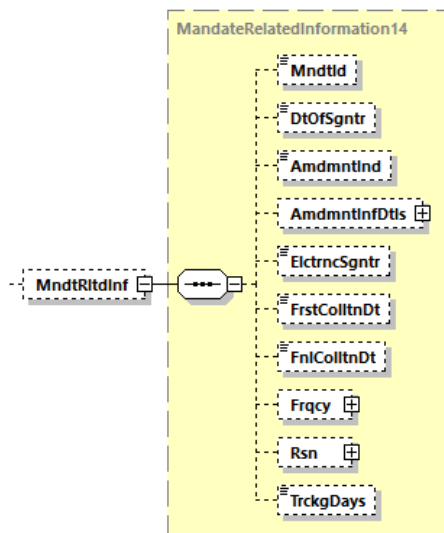


Diagram 37: pain.002.001.10, Mandate Related Information

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Appendix 3: Specification of Data Formats

Definition

Set of elements used to provide further details related to a direct debit mandate signed between the creditor and the debtor

XML Tag

<MndtRltdInf>

Occurrences

[0..1]

Rules

| | Name | XML Tag | Occurrences | Definition | Type | EPC-DK-Rules |
|---|-----------------------------|-----------------|-------------|---|-------------------------------|--|
| 5 | MandateIdentification | <MndtId> | [0..1] | Reference of the direct debit mandate | Max35Text | Is mandatory to be taken from the original transaction. |
| 5 | DateOfSignature | <DtOfSgntnr> | [0..1] | Date on which the direct debit mandate has been signed. | ISODate | Is mandatory to be taken from the original transaction in case of negative messages. Positive messages: In case of lean allocation, this element is not allocated. |
| 5 | AmendmentIndicator | <AmdmntInd> | [0..1] | Indicator notifying whether the underlying mandate is amended or not. | TrueFalseIndicator | Positive messages: In case of lean allocation, this element is not allocated. |
| 5 | AmendmentInformationDetails | <AmdmntInfDtls> | [0..1] | Information about the change of mandate | AmendmentInformationDetails13 | Negative messages: Assignment is mandatory if <AmdmntInd> equals true. Then to be taken from the element group of the same name in the original transaction (Refer to 2.2.2.8). Positive messages: In case of a lean allocation, this element is not allocated. |

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Appendix 3: Specification of Data Formats

| | Name | XML Tag | Occurrences | Definition | Type | EPC-/DK-Rules |
|---|---------------------|---------------|-------------|---|-------------|---|
| 5 | ElectronicSignature | <ElectrcSgnt> | [0..1] | Additional security provisions, e.g. digital signature. | Max1025Text | In the case of a lean assignment, this element is not assigned. |
| | ... | | | | | The remaining part of the element group <MndtRltdInf> is not used in SEPA at all. |

Example

```

<MndtRltdInf>
  <MndtId>Mandate-Id</MndtId>
  <DtOfSgnt>2023-11-20</DtOfSgnt>
  <AmdmntInd>true</AmdmntInd>
  <AmdmntInfDtls>
    <OrgnlDbtrAcct>
      <Id>
        <Othr>
          <Id>SMNDA</Id>
        </Othr>
      </Id>
    </OrgnlDbtrAcct>
  </AmdmntInfDtls>
</MndtRltdInf>

```

2.2.3.9 Remittance Information

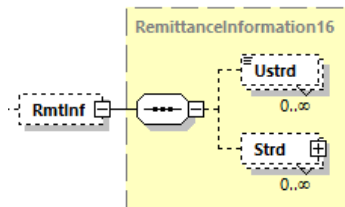


Diagram 38: pain.002.001.10, Remittance Information

Definition

Remittance information from the original transaction.
By definition, only <Ustrd> or <Strd> was assigned there.

XML Tag

<RmtInf>

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Appendix 3: Specification of Data Formats

Occurrences

[0..1]

Rules

| | Name | XML Tag | Occurrences | Definition | Type | EPC-DK-Rules |
|---|--------------|---------|-------------|-------------------------------------|--------------------------------------|---|
| 5 | Unstructured | <Ustrd> | [0..n] | unstructured remittance information | Max140Text | May be used a maximum of once. |
| 5 | Structured | <Strd> | [0..n] | structured remittance information | Structured Remittance Information 16 | May be used no more than once. If this group is used, the individual elements must be taken over from the original transaction (Refer to 2.2.1.7 or 2.2.2.9-2.2.10). |

Example

```
<RmtInf>  
  <Ustrd>Unstructured Remittance Information</Ustrd>  
</RmtInf>
```

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Appendix 3: Specification of Data Formats

2.2.3.10 Status and Status Reason

2.2.3.10.1 Status Codes

Because of different operational processes in the sphere of the ZDL and of the client it resides with the ZDL and the client whether, how, when and which of the following positive-codes are to be applied. In case of the usage of several positive-codes this means that several consecutive pain.002 message are sent to the client.

However there is the fundamental rule that these codes, usable optionally and only with bilateral agreement, can only occur in the here demonstrated order. The case in which codes can be skipped/omitted remain untouched by this:

| Order | Code | Definition | Policy of usage |
|-------|------|---|--|
| 1 | RCVD | ZDL received the order | Can only be used as first (positive) status, cannot be used on transaction level. |
| 2 | ACTC | Technical examination successful | Can only be used as the first of all A-codes. |
| 3 | ACCP | Technical examination as well as verification of the client's profile successful. | |
| 4 | ACWC | Technical examination as well as verification of the client's profile successful after the adjustment of the order. | Even if ACCP has already been reported, changes can still be possible. In this case therefore ACWC can follow after ACCP. But ACCP can never follow after ACAW! Because an allocation of AddtlInf is only valid on payment information block-level or on transaction-level after ISO MDR, an allocation on group-level is not valid. Information about the kind of changes in case of „ACWC“ are specified as a DK-rule for AddtlInf. |
| 5 | ACSP | Order is performed, booking in preparation | In case of allocation ACSP can neither be allocated before ACCP nor ACWC. |
| 6 | ACSC | Booking on client's account has taken place | In case of allocation this can only be the last of all A-codes. |

Because of different operational processes the following codes can be allocated differently. The joint understanding in the DK is described here. But in particular they are possible at every point in time. The order is not defined but the column „policy of the usage“ is to be considered:

| Code | Definition | Policy of usage |
|------|---|---|
| PART | Various states are existent in the payment information block respectively in the transactions | Can be used on group-level or payment information block-level, if different status codes were given on lower levels (e.g. for several payment information blocks with different statuses). If a message |

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| Code | Definition | Policy of usage |
|------|--|--|
| | | contains only one payment information block with the PaymentInformationStatus PART, theGroupStatus PART can be left out. |
| RJCT | Order has not been performed | RJCT represents a final status. If RJCT has been allocated once for a transaction, for a payment information block respectively for a message, no positive status can follow for this (transaction, payment information block respectively message). |
| PDNG | Pending state, further examinations and status-updates are to be performed | PDNG cannot be a final status. The client can expect another code following. |

Please note: For the usage of the status-codes within a file special restrictions apply, which are described in chapter 3.3 of the [Payments Initiation – Maintenance 2018 – 2019 Message Definition Report – Part 2MDR of ISO Edition September 20018-19](#). The following are to be pointed out:

- C10: If a (positive-)code beginning with ‚A‘ has been allocated on file-level, no RJCT can be allocated on payment information block-level (analogous to [C18R7](#): A code beginning with ‚A‘ on payment information block-level permits allocating transactions in this payment information block with RJCT).
- [C11](#): If the file-level has been allocated with PDNG, no payment information block can be allocated with RJCT (analogous to [C19R8](#): PDNG on payment information block-level permits allocating transactions in this payment information block with RJCT).
- [C12](#): If the file-level has been allocated with RCVD, no status can be allocated on payment information block-level. Analogous to C20: same rule for payment information block/transaction.
- C13: If the file-level has been allocated with RJCT, the payment information block-level may be allocated with nothing or only with RJCT. This means in particular that an RJCT on a higher level cannot be „overwritten“ in patches by other codes. Analogous to C21: same rule for payment information block/transaction.
- C26: If the file-level is not allocated with either RJCT or PDNG, StsRsnInf/AddtlInf must not be allocated on file-level.
- C27: In case of a usage of the reason-code NARR StsRsnInf/AddtlInf has to be allocated.

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2.2.3.10.2 Status Reason Information

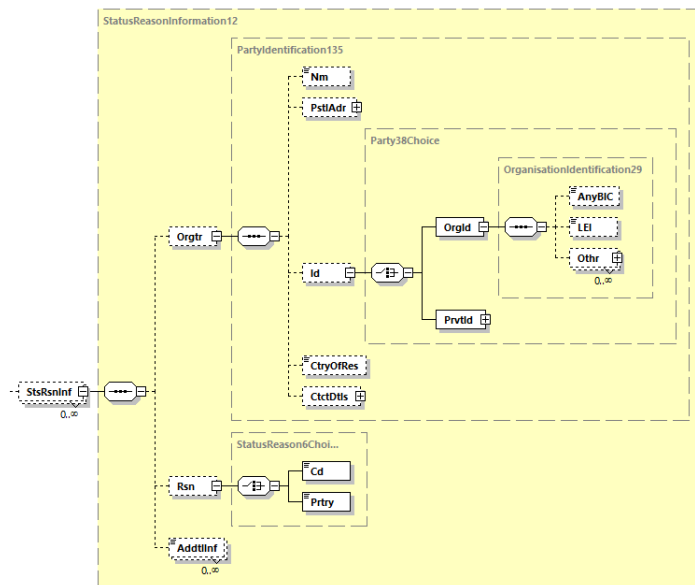


Diagram 39: pain.002.001.10, Status Reason Information

Definition

Information on the status (e.g. of the rejection)

XML Tag

<StsRsnInf>

Occurrences

[0..n]

Rules

| + | Name | XML Tag | Occurrences | Definition | Type | EPC-/DK-Rules and ISO (Rules from the MDR) |
|---|------------|---------|-------------|--|------------------------|--|
| 1 | Originator | <Orgtr> | [0..1] | Identification of the party (ZDL or CSM = Clearing and Settlement) | PartyIdentification135 | Limited to BIC to identify the ZDL or CSM originating the status or Name to indicate the CSM |

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| + | Name | XML Tag | Occurrences | Definition | Type | EPC-/DK-Rules and ISO (Rules from the MDR) |
|---|----------------------------|-------------|-------------|---|------------------------------------|--|
| | | | | Mechanism) | | when it has no BIC |
| 2 | Name | <Nm> | [0..1] | Name | Max140Text | Name ist restricted to 70 characters |
| 2 | PostalAddress | <PstlAdr> | [0..1] | Postal adresse | PostalAddress24 | Not allocated |
| 2 | Identification | <Id> | [0..1] | Unique and unambiguous way of identifying an organisation or an individual person.. | Party38Choice | |
| 3 | OrganisationIdentification | <OrgId> | [1..1] | Unique and unambiguous way of identifying an organisation. | OrganisationIdentification29 | |
| 4 | AnyBIC | <AnyBIC> | [0..1] | Business Identifier Code (ISO 9362) | AnyBICDec2014Identifier | |
| 4 | LEI | <LEI> | [0..1] | Legal Entity Identifier Code (ISO 17442) | LEIIdentifier | Not allocated |
| 4 | Other | <Othr> | [0..n] | Other identification | GenericOrganisationIdentification1 | Not allocated |
| 3 | PrivateIdentification | <PrvtId> | [1..1] | Identification of a person | PersonIdentification13 | Not allocated |
| 2 | CountryOfResidence | <CtryOfRes> | [0..1] | Country of the debtor (Place of residence or registered office) | CountryCode | Not allocated |
| 2 | ContactDetails | <CtctDtls> | [0..1] | Contact details of the party | Contact4 | Not allocated |
| 1 | Reason | <Rsn> | [0..1] | Specifies the reason for the current status | StatusReason6Choice | |
| 2 | Code | <Cd> | [1..1] | ISO code for the reason of the status | ExternalStatusReason1Code | Basically every code from the external code list is valid, for details see chapter 2.2.3.10. |
| 2 | Proprietary | <Prtry> | [1..1] | In a proprietary form | Max35Text | Not allocated |

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| + | Name | XML Tag | Occurrences | Definition | Type | EPC-/DK-Rules and ISO (Rules from the MDR) |
|---|-----------------------|------------|-------------|--|------------|---|
| 1 | AdditionalInformation | <AddtlInf> | [0..n] | Textual information on the status reason | Max105Text | Maximum 3 lines usable. In case of a usage of this field there always has to be given a description of the reason code in the first occurrence (text according to chapter 2.2.3.10) |

Example

```

<StsRsnInf>
  <Orgtr>
    <Id>
      <OrgId>
        <AnyBIC>BANKDEFFXXX</AnyBIC>
      </OrgId>
    </Id>
  </Orgtr>
  <Rsn>
    <Cd>AC01</Cd>
  </Rsn>
</StsRsnInf>

```

2.2.3.10.3 Reason Codes

The codes from the external code list „ExternalStatusReson1Code“ which are usable for the Status Code RJCT after the EPC Implementation Guidelines are presented here (not part of the scheme validation):

| Value | Description |
|--------------------|---|
| AC01 | Account identifier incorrect (i.e. invalid IBAN) |
| AC04 | Account closed |
| AC06 | Account blocked |
| AC13 | The payer is a consumer |
| AG01 ¹² | Direct debit forbidden on this account for regulatory reasons |
| AG02 | Operation/transaction code incorrect. |
| AM01 ¹³ | Specified message amount is equal to zero. |

¹² Codes must not be applied according to the SEPA agreement on national direct debits. Upon receiving this code, however, it is to be passed on to the client.

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| Value | Description |
|--------------------|---|
| AM02 ¹³ | Specified transaction/message amount is greater than allowed maximum. |
| AM04 ¹⁴ | Insufficient funds |
| AM05 | Duplicate collection |
| AM07 ¹³ | Amount specified in message has been blocked by regulatory authorities. |
| AM09 ¹³ | Amount received is not the amount agreed or expected. |
| AM10 ¹³ | Sum of instructed amounts does not equal the control sum. |
| BE01 ¹² | Identification of end customer is not consistent with associated account number (formerly CreditorConsistency). |
| BE05 | Identifier of the Creditor incorrect. |
| BE06 ¹³ | End customer specified is not known at associated Sort/National Bank Code or does no longer exist in the books. |
| BE07 ¹³ | Specification of debtor's address, which is required for payment, is missing/not correct. |
| CNOR | Creditor bank is not registered |
| DNOR | Debtor bank is not registered |
| DT01 | Invalid date (e.g. wrong settlement date). |
| ED05 ¹² | Settlement of the transaction has failed. |
| FF01 ¹² | Invalid data format |
| MD01 | No valid mandate |
| MD02 | Mandate data missing or incorrect |
| MD07 ¹⁴ | Debtor deceased |
| MS02 | Refusal before settlement (by the debtor) |
| MS03 | Reason not specified |
| RC01 | Bank identifier incorrect (i.e. invalid BIC) |
| RR01 ¹⁴ | Regulatory requirements, missing account / Id of debtor |
| RR02 ¹⁴ | Regulatory requirements, missing name / address of debtor |
| RR03 ¹⁴ | Regulatory requirements, missing name / address of creditor |
| RR04 ¹⁴ | Regulatory requirements |
| SL01 | Specific service of the debtor agent |
| TM01 ¹² | Associated message was received after agreed processing cut-off time. |

¹³ These codes are not contained in the in the EPC Implementation Guidelines for the pain.002 message and they must not be applied according to the SEPA agreements on national direct debits and credit transfers - but they are possibly used by clearers.

¹⁴ Codes must not be applied according to the SEPA agreements on national direct debits and credit transfers. Upon receiving this code, however, it is to be passed on to the client.

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Appendix 3: Specification of Data Formats

Principally all reason-codes are valid for all the other status-codes after ExternalStatusReason1Code.

In case of RJCT it is recommended to give, in addition to the reason-code, a textual description of the reason for rejection (in <AddtlInf>).

The texts given for lines 1 to 3 are exemplary texts.

They can also be given in another language for example.

For the status code ACWC respectively in case of the reason-code NARR (also valid with another code than ACWC) the following allocation rules are valid for <AddtlInf>:

| Value | Text for line 1 <AddtlInf> Description of the reason for change | Text for line 2 <AddtlInf> | Text for line 3 <AddtlInf> |
|-------|---|--|--|
| DT06 | „Execution date given by the client has been antedated“ respectively “collection date of the direct debit given by the client has been antedated“ | „ReqdExctnDt ALT: YYYY-MM-DD“ „ReqdColltnDt ALT: YYYY-MM-DD“ ISODate see chapter 2.3.4 | „ReqdExctnDt NEU: YYYY-MM-DD“ „ReqdColltnDt NEU: YYYY-MM-DD“ ISODate see chapter 2.3.4 |
| RC01 | BIC invalid (BIC given by the client has been corrected) | „Specified: BIC“ | „Corrected: BIC“ |
| RR10 | Invalid characters, have been replaced | <i>Free text optional</i> | <i>Free text optional</i> |
| NARR | Data on behalf of the ZDL has been corrected | <i>Free text optional</i> | <i>Free text optional</i> |

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2.2.4 SEPA Instant Credit Transfers

This chapter describes the allocation rules of pain.001 message in the case of SEPA instant credit transfer (SCT^{inst}) orders in a bulk. Since the allocation corresponds almost completely to the SEPA credit transfer it is refrained from giving a complete description in lieu of stating the deviations from chapter 2.2.1 **Fehler! Verweisquelle konnte nicht gefunden werden.**

Same goes for the Payment Status Report in the case of SCT^{inst} – here only the deviations from chapter 2.2.3 are described. Here (as with SCT) the ISO version 2019 is the basis.

2.2.4.1 Submission of SCT^{inst} orders

For the submission of SEPA instant credit transfer-orders (SCT^{inst}-orders) via EBICS it is to be noted that even in the case of the submission of a single transaction it is still a file transfer which is subject to the special processing for (EBICS-) data submissions!

The execution time according to the EPC Rulebook (usually 10 seconds) does not start until after the executability check and conversion into individual transactions for forwarding to the Clearing and Settlement (CSM).

Apart from single transactions EBICS can be understood as another channel for SCT^{inst}-orders. Due to that maintenance windows and other restrictions are not violations of the EPC-regulations but can be solved by separate client agreements.

Clients expect – apart from the speed – as few deviations from SCT-process as possible. For example this is to be kept in mind for the provision of status reports, bookings etc.

Bulk files in EBICS-processing:

Submission via BTF-Parameters SCI/DE//pain.001/ (resp. order type CIP) as bulk files without restrictions towards normal SCT-orders, i.e. a pain.001 via CIP may contain 1...N payment information blocks und each payment information block may contain 1...M transactions. The 1...N payment information blocks may also (analogous to SCT) have different execution dates!

The verification of the authorization takes place according to business transaction (BTF or order type) but without an amount examination in the sense of the amount limit for instant credit transfers but only user dependent limits (if existent). Also the format examinations and the EU-verification take place. Special note: The EBICS customer acknowledgements HAC (resp. PTK) DO NOT compete with status updates of the Payment Status Report for instant credit transfers since the EBICS customer acknowledgements are allocated technically and the Payment Status Report is allocated functionally. The distinction is unambiguous!

Instant credit transfers (with a future date):

The interpretation of the requested execution date given by the client (basically a mandatory field in pain.001) takes place as follows:

The time of execution requested by the client is the earliest possible execution start. The customer can specify this as a date or as a date/time.

Meaning of the date <ReqdExctnDt> (in principle):

The time of execution requested by the client is the earliest possible execution start. If the date is in the future the order is scheduled: The earliest start of processing is 00:00 o'clock of the day stated respectively a time of processing separately arranged with the client. In other cases the start of processing is "immediately".

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Meaning of the date (if a time is also specified), i.e. using the <ReqdExctnDt><DtTm> selection):

If SCT^{inst}-bulk files with a further ascertainment of the earliest possible processing start (by stating of time of day) are submitted /possible via ISO-versions 2017 or 2019 the following applies here: If the given time of day and the given date are in the future, the order is scheduled and the earliest possible processing start is the given DateTime. In other cases the earliest possible start of processing is "immediately".

Special features in the assignment of SCT inst (compared to SCT):

When submitting SCT^{inst}-bulks using the TVS pain.001.001.09_GBIC_4.xsd the following three differences apply compared to the SEPA credit transfer:

- 1) The field LocalInstrument (not allowed in SCT) is a mandatory field and must be filled with the constant INST (it is recommended to fill it on PaymentInformation level and not on transaction level).
- 2) Meaning of <ReqdExctnDt><Dt>: Clients can transmit bulk files with an earliest possible execution date (i.e. date in the future). The meaning of the date is as follows: If the current date is used, the order will not be treated as an order with future date – The earliest possible execution start is "immediately". If the date is in the future, the order will be declared as scheduled as follows: The earliest possible start of processing is 00:00 o'clock of the stated day respectively a time of processing separately arranged with the client.
If clients want to further specify the start of processing by a precise time of day, this can be done (as an optional extra) by using <ReqdExctnDt><DtTm>.
- 3) When using specific purpose codes, reference to SCT inst-specific GVC (in MT940/942)

As a deviation from the specification of the SEPA Credit Transfer in chapter 2.2.1, the following results for the **Payment Information Level**:

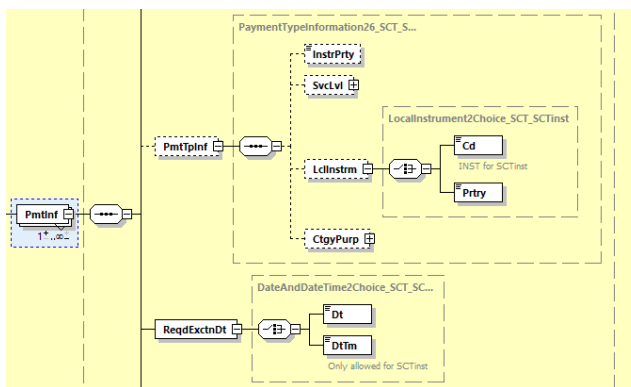


Diagram 40: pain.001.001.09, Payment Information (Detail delta only SCT/SCTinst)

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| Name | XML Tag | Occurrences | Definition | Type | EPC-/DK-Rules |
|------------------------|---------------|-------------|--------------------------------------|--------------------------------------|---|
| PaymentTypeInformation | <PmtTplnf> | [0..1] | Type of transaction | PaymentTypeInformation26_SCT_SCTInst | It is recommended to allocate <PmtTplnf> here and not on the single transaction level. Also, an allocation of the element group on both levels at the same time is not valid. |
| | | | | | |
| LocalInstrument | <LclInstrm> | [0..1] | Local instrument | LocalInstrument2Choice_SCT_SCTInst | |
| Code | <Cd> | [1..1] | In coded form | ExternalLocalInstrument1Code | If <PmtTplnf> is used at this level as recommended, this element shall be assigned INST. |
| Proprietary | <Prtry> | [1..1] | In coded form | Max35Text | Not allocated |
| ... | | | | | |
| RequestedExecutionDate | <ReqdExctnDt> | [1..1] | Requested date and time of execution | DateAndDateTimeChoice_SCT_SCTInst | The execution date requested by the customer is the earliest possible execution date - to be indicated either as a date or as a date with time of day. Banks are not obliged to process order data which is transmitted 15 days BEFORE the execution date. |

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| Name | XML Tag | Occurrences | Definition | Type | EPC-/DK-Rules |
|----------|---------|-------------|-----------------------------------|-------------|--|
| Date | <Dt> | [1..1] | Execution as a date | ISODate | <p>Requested execution only as a date:</p> <p>If the date is in the future, the order is scheduled as follows: The earliest possible start of processing is 00:00 o'clock of the stated day respectively a time of processing separately arranged with the client.</p> <p>In other cases the earliest possible start of processing is "immediately".</p> |
| DateTime | <DtTm> | [1..1] | Execution as date and time of day | ISODateTime | <p>Date information as date and time of day:</p> <p>If the given time is in the future, the order is scheduled: the earliest possible start of processing is the given time of the stated day.</p> <p>In other cases the earliest possible start of processing is "immediately".</p> |
| ... | | | | | |

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As a deviation from the specification of the SEPA Credit Transfer in chapter 2.2.1, the following results for the **Transaction Detail Level:**

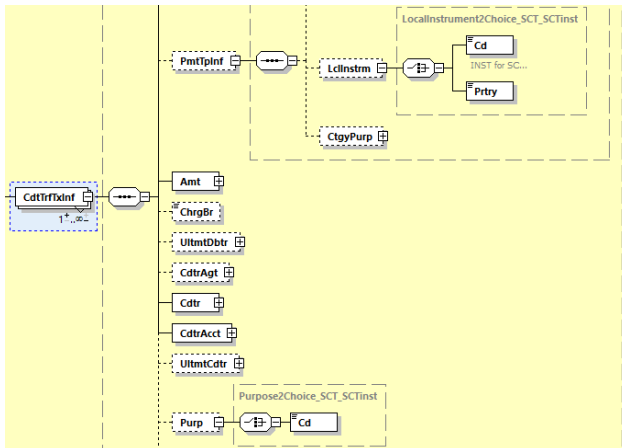


Diagram 41: pain.001.001.09, Credit Transfer Transaction Information (Detail only the delta of SCT/SCTInst)

| Name | XML Tag | Occurrences | Definition | Type | EPC-/DK-Rules |
|------------------------|-------------|-------------|------------------|--|--|
| ... | | | | | |
| PaymentTypeInformation | <PmtTpInf> | [0..1] | Transaktion type | PaymentTypeInformation26_SCT_SCTInst_2 | It is recommended, not to allocate a value to <PmtTpInf> on this level but to allocate it on the level of payment information. Furthermore an allocation of this element group in both levels is not allowed. |
| ... | | | | | |
| LocalInstrument | <LclInstrm> | [0..1] | Local instrument | LocalInstrument2Choice_SCT_SCTInst | In case of using <PmtTpInf> on this level, the assignment of this group is mandatory. |

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| Name | XML Tag | Occurrences | Definition | Type | EPC-/DK-Rules |
|---------|---------|-------------|------------------------|-------------------------------|---|
| Code | <Cd> | [1..1] | In a coded form | ExternalLocallInstrument1Code | The only code permitted from the external ISO20022-code list is INST. |
| ... | | | | | |
| Purpose | <Purp> | [0..1] | Purpose of the payment | Purpose2Choice | Only the coded representation, i.e. <Cd>, is possible. |
| Code | <Cd> | [1..1] | In a coded form | ExternalPurpose1Code | <p>Only the codes of the external ISO 20022 code list are permitted. Notes on that in chapter 2.3.2.</p> <p>Please note: For SCT^{inst} this depiction takes place in the account information in the format camt (via the ISO-triple domain/family/su family)</p> <p>For incoming payments with specific purpose codes (see table below) this depiction takes place in the MT940/942 via the business transaction code (GVC code)</p> |

Representation of Purpose Codes as GVC with MT940/942

| Purpose Code | Mapped to GVC |
|------------------------------|---------------|
| BONU, PENS, SALA, PAYR, SPSP | 157 |
| BENE, GOVT, SSBE | 163 |
| CHAR | 165 |
| CBFF | 161 |
| CBFR | 162 |

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| Purpose Code | Mapped to GVC |
|--------------|---|
| IVPT | 164 (mapping only used for transactions with structured remittance information starting with "RF" (from left)) |

Refer also to the corresponding footnotes of the GVC in chapter 8.2.6.

2.2.4.2 Message regarding the status of SCT^{inst}-transactions to the payer

The payment status report for SCT^{inst}-orders (here abbreviated: PSR^{inst}) contains information on the status of each transaction (usually execution / non-execution, if necessary also an intermediate status, see details at the end of this chapter). There can be several resulting PSR^{inst} (pain.002 messages) for one SCT^{inst} bulk order (pain.001 message). The timing and deployment modes are to be agreed on. The PSR^{inst} is provided with the BTF-Parameters REP/DE/SCI/pain.002/ZIP (resp. order type CIZ).

Two specialities in the assignment of Original Transaction Reference of the PSR for SEPA instant credit transfer (compared to SEPA credit transfer) are pointed out:

Under <OrgTxRef><ReqdExctnDt> the sub-element <DtTm> is assigned if the submitter had indicated an execution time (compare chapter 2.2.3.6).

Under <OrgTxRef><PmtTpInf><LclInstrm><Cd> the code INST is specified (compare chapter 2.2.3.7)

Status codes can refer to the entire file (group), to a payment information block or to a single transaction. If more than one status code is used in the PSR^{inst}, this fact will be noted on the group or payment information block level with the code PART (analogous to the procedure in Section 2.2.2). For SCT^{inst}, the following status codes are permitted:

| Code | Definition of the codes after ISO | Meaning in PSR ^{inst} | Remark |
|------|---|--|---|
| ACCP | Technical examination as well as validation of the customer profile was successful. | Positive (final) confirmation The amount has been provided to the creditor. | According to EPC rules , this code is provided for this purpose. Unlike the regular SEPA PSR, the code is transmitted by the creditor's payment service provider (German abbreviation: ZDL). In addition, the status is here is final, meaning, it cannot become RJCT anymore. In particular, in this use this code has a different quality than in the PSR for SEPA credit transfers (see chapter Fehler! Verweisquelle konnte nicht gefunden werden.). |
| RJCT | The ordner was not processed. | Negative (final) confirmation The instant credit transfer was not processed. | According to EPC rules , this code is provided for this purpose. The code can be set by the creditor's ZDL already (especially in the case of a failed feasibility check) or comes from the ZDL of the creditor. This status is always final. |

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| Code | Definition of the codes after ISO | Meaning in PSR ^{inst} | Remark |
|------|---|--|--|
| ACWC | Technical examination as well as validation of the customer profile after adjustment of the order was successful. | Instant credit transfer not possible, therefore alternative processing. For reason codes for the reason on not-processability see table below. | This code is not designated in the EPC rules. According to the DK-rule in a PSR ^{inst} this code means (if agreed) that an alternative processing was taken. A reason can be the unavailability of the creditors ZDL for SCT ^{inst} . The payment can therefore be processed - presuming appropriate agreement - as SCT or same-day urgent transfer (pain.001 with service level URGP). This must be documented by means of a corresponding reason code (from ExternalStatus-Reason1Code) and additional information <Addtllnf> (see below). If not agreed on bilaterally, CNOR is a reason code for rejection (RJCT, see below). |
| ACTC | Technical examination was successful | From today's point of view a processing of a instant credit transfer (with future date) is possible Status after pre-validation | This code is not provided for in the EPC rules. According to the DK rule , this means (if agreed) in a PSR ^{inst} that from today's perspective a SCT ^{inst} transaction planned for the future (i.e. with future date) will be executable. It thus represents a non-binding intermediate status. Possible preliminary checks are: e.g. accessibility of the creditor's bank via this payment instrument, required authorizations by the client, format checks. The code ACTC was chosen by the DK, because it is the ISO predecessor code to ACCP. |
| PDNG | Pending status, further tests and status updates are to be carried out | The final status is still awaited upon. | This code is not provided for in the EPC rules. According to the DK rule , (if agreed) in a PSR ^{inst} the code means that a final status code will follow. |
| PART | Various states within a payment information block/file | File/payment information block contains transactions with different states¹⁵ | Can be used on file or payment information block level if different status codes are given on lower levels (e.g., several payment information blocks with different statuses). If a message contains only one payment information block with PaymentInformation-Status PART, the GroupStatus PART can be eliminated. |

Please note: For PSR^{inst} ACTC (prevalidation, i.e. status before execution date) and ACCP (final positive status from the creditor, status after/by execution date) cannot co-exist in one payment information block.

Example CNOR:

¹⁵ Analogous to the procedure in the „normal“ PSR (see chapter 2.2.3), in PSR^{inst} the respective number of transactions per status can be listed in <NbOfTxPerSts>. For the following codes not only the number but also each transaction should be named:

Transactions with the status “RJCT” should be listed due to the reasons for refusal.

Transactions with the status “ACWC” should be listed due to the reason of taking an alternative processing.

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| Reason-Code | Text for line 1 <AddtlInf> description of the reason for change | Lines 2 and 3 <AddtlInf> for further information on the change(s) |
|-------------|---|--|
| CNOR | The creditor's bank is not registered (in the CSM) | Further information on changes respectively on an alternative processing can be provided here. |

The following technical and functional reasons for rejections from the external code list ExternalStatusReason1Code after EPC-rule are intended for the status RJCT:

| Reason Code | Text for line 1 <AddtlInf> description of the reason for reject |
|--------------------|--|
| AC01 | Account identifier incorrect (i.e. invalid IBAN) |
| AC04 | Account closed |
| AC06 | Account blocked |
| AG01 | Direct debit forbidden on this account for regulatory reasons |
| AG02 | Operation/transaction code incorrect. |
| AM02 | Value limit for SCTInst exceeded |
| AM05 | Duplicate collection |
| BE04 | Address of creditor missing or incomplete |
| DT01 | Desired execution date not allowed (e.g. too far in the future) |
| FF01 | Invalid data format |
| MD07 ¹⁶ | Creditor deceased |
| MS02 | Return by the creditor – e.g. because the creditor disabled instant credit transfers for his account |
| MS03 | Reason not specified |
| RC01 | BIC invalid |
| RR01 | Regulatory reasons, missing account/ missing Id of the debtor |
| RR02 | Regulatory reasons, missing name/ missing address of the debtor |
| RR03 | Regulatory reasons, missing name/ missing address of the creditor |
| RR04 ¹⁶ | Regulatory reasons |
| DNOR | The debtor's bank is not registered (in the CSM). |
| CNOR | The creditor's bank is not registered (in the CSM). |
| TM01 | Cut-Off-time for orders with future dates was exceeded |

The following reasons for the non-execution of a transaction are of technical nature (depending on their description they have been put together in groups):

| Reason Code | Description |
|--|------------------------------------|
| AB05, AB06, AB07, AB08, AB09, AB10, AM23 | Reasons for timeout and processing |

¹⁶ Code must not be applied according to the SEPA agreement on national instant credit transfers. Upon receiving this code, however, it is to be passed on to the client.

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| Reason Code | Description |
|-------------|------------------|
| AG10, AG11 | ZDL inaccessible |

In principle other reasons for rejection from the external ISO code list ExternalStatusReason1Code are also possible.

2.2.5 Credit Notification for SEPA instant credit transfer

To notify the creditor of an incoming instant credit transfer there will be an EPC format specification since November 2021 based on camt.054.001.08 (ISO 2019).

The camt.054-rules of the DK for **bulk bookings / as attachment to the account statement** remains unchanged as case of application. The specification can be found in chapter 7.

The use case **credit notification for SEPA instant credit transfer** must be distinguishable from the above. This is ensured by a specific EBICS business transaction identifier: The camt.054-message is submitted via BTF-Parameters STM/DE/SCI/camt.054/ZIP (resp. order type C5N) in the case of a usage as credit notification for instant credit transfers (zip-Container with 1..n camt.054-messages)

By an (optional) indicator within the message (in the GroupHeader <AddtlInf> is assigned "CRED") the credit notification can be recognized as such.

The EPC-/DK-application rules of camt.054 for the credit notification for instant credit transfers is described here and is to be read as follows:

The description is based on the original ISO scheme.

Element groups that are mandatory in the EPC/DK standard but (only) optional in ISO have a corresponding note " occurrences according to EPC/DK: [1..1]". Occasionally, the note "occurrences according to DK: [1..1]" is also found if EPC options are mandatory in the DK rule. Elements respectively element groups which are never allocated in this use case are greyed out to keep the overall structure of the message comprehensible. If whole element groups are not used, the uppermost level will be greyed out. In this case all underlying levels are omitted.

2.2.5.1 Structural Overview

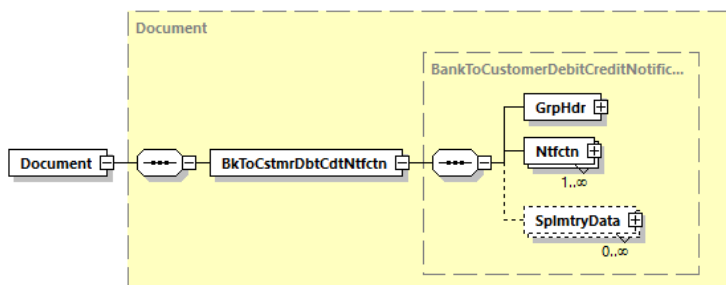


Diagram 42: camt.054.001.08

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Definition

EPC-rule (with DK supplements) for camt.054.001.08, if used as credit notification for a SEPA Instant Credit Transfer.

Rules

| | Name | XML-Tag | Occurrences | Definition | Type | EPC/DK-rules |
|---|-------------------|---------------|-------------|---|--|--|
| 1 | GroupHeader | <GrpHdr> | [1..1] | Common information applying to the entire message | See chapter Fehler! Verweisquelle konnte nicht gefunden werden. | |
| 1 | Notification | <Ntfctn> | [1..n] | Information on a newly available amount | See chapter 2.2.5.3 | The element group must only once, i.e. occurrences according to EPC/DK: [1..1]. |
| 1 | SupplementaryData | <SplmtryData> | [1..n] | Additional information | SupplementaryData1 | Not allocated |

2.2.5.2 Group Header

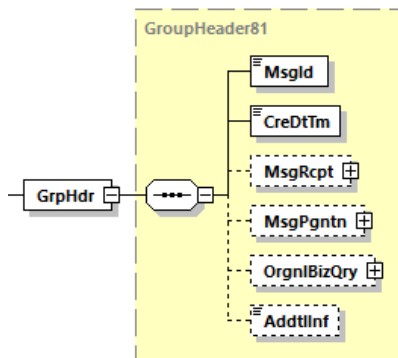


Diagram 43: camt.054.001.08, GrpHdr

Definition

Common information applying to the entire message

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Rules

| | Name | XML-Tag | Occurrences | Definition | Type | EPC-/DK-Rules |
|---|-----------------------|-----------------|-------------|---|------------------------|--|
| 2 | MessageIdentification | <MsgId> | [1..1] | Point to point reference assigned by the issuing party and sent to the next party in the chain to unambiguously identify the message. | Max35Text | Character string assigned by the particular institution. |
| 2 | CreationDateTime | <CreDtTm> | [1..1] | Date and time at which the message was created | ISODateTime | Given in UTC-display |
| 2 | MessageRecipient | <MsgRcpt> | [0..1] | The technical recipient of the message | PartyIdentification135 | Not allocated |
| 2 | MessagePagination | <MsgPgntn> | [0..1] | Pagination of the message | Pagination1 | Not allocated |
| 2 | OriginalBusinessQuery | <OrgnlBizQuery> | [0..1] | Original Business Query | OriginalBusinessQuery1 | Not allocated |
| 2 | AdditionalInformation | <AddtlInf> | [0..1] | Further details on the message | Max500Text | Allocation is optional – in case of allocation only the constant <code>CRED</code> is permitted. A use of this element makes it clear that it a credit notification. |

2.2.5.3 Notification < Ntfctn>, [1.. n]

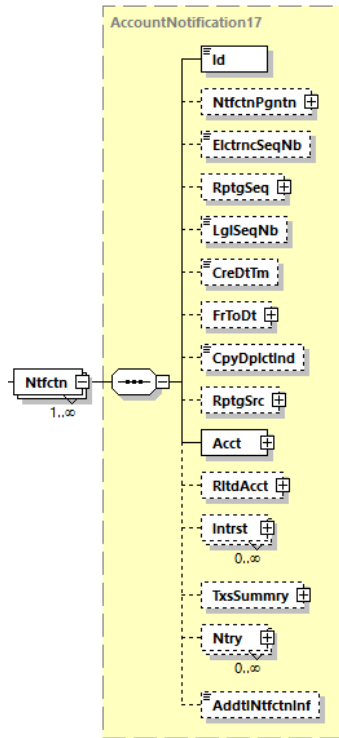


Diagram 44: camt.054.001.08, Ntfctn

Definition

Contains all information on the credit notification amount

Rules

| Name | XML-Tag | Occurrences | Definition | Type | EPC-/DK-rules |
|--------------------------|---------------|-------------|--|--------------|---|
| 2 Identification | <Id> | [1..1] | Reference of the issuing institute | Max35Text | NOTPROVIDED or reference number of the single booking |
| 2 NotificationPagination | <NtfctnPgntn> | [0..1] | Details regarding the pagination of the notification | Pagination 1 | Not allocated |

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| | Name | XML-Tag | Occurrences | Definition | Type | EPC-/DK-rules |
|---|--------------------------|---------------|-------------|---|---|---------------|
| 2 | ElectronicSequenceNumber | <ElctrcSeqNb> | [0..1] | Ongoing electronic sequence number of the account information | Number | Not allocated |
| 2 | ReportingSequence | <RptgSeq> | [0..1] | Identification range as specified in the request. | Sequence Range1Choice | Not allocated |
| 2 | LegalSequenceNumber | <LglSeqNb> | [0..1] | Legal sequence number of the account information | Number | Not allocated |
| 2 | CreationDateTime | <CreDtTm> | [0..1] | Date and time of the generation of the notification | ISODateTime | Not allocated |
| 2 | FromToDate | <FrToDt> | [0..1] | Time interval of the notification | DateTimePeriodDetails | Not allocated |
| 2 | CopyDuplicateIndicator | <CpyDplctInd> | [0..1] | Indicates whether the message is a duplicate | CopyDuplicate1Code | Not allocated |
| 2 | ReportingSource | <RptgSrc> | [0..1] | Source for compiling the notification | Reporting Source1Choice | Not allocated |
| 2 | Account | <Acct> | [1..1] | Information on one account, its owner and the account-holding agent | See chapter Fehler! Verweisquelle konnte nicht gefunden werden. | |
| 2 | RelatedAccount | <RltdAcct> | [0..1] | Information on the superior account | CashAccount38 | Not allocated |
| 2 | Interest | <Intrst> | [0..n] | Interest-information concerning the account | AccountInterest4 | Not allocated |
| 2 | TransactionsSummary | <TxsSummry> | [0..1] | Summarized information on all entries | TotalTransactions6 | Not allocated |

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| Name | XML-Tag | Occurrences | Definition | Type | EPC/DK-rules |
|-------------------------------------|-----------------|-------------|--------------------------|---|--|
| 2 Entry | <Ntry> | [0..n] | Information on the entry | See chapter Fehler! Verweisquelle konnte nicht gefunden werden. | Exists exactly once - occurrences according to EPC/DK: [1..1]. |
| 2 AdditionalNotificationInformation | <AddtlNtfcnInf> | [0..1] | Additional information | Max500Text | Not allocated |

2.2.5.4 Account <Acct>, [1..1]

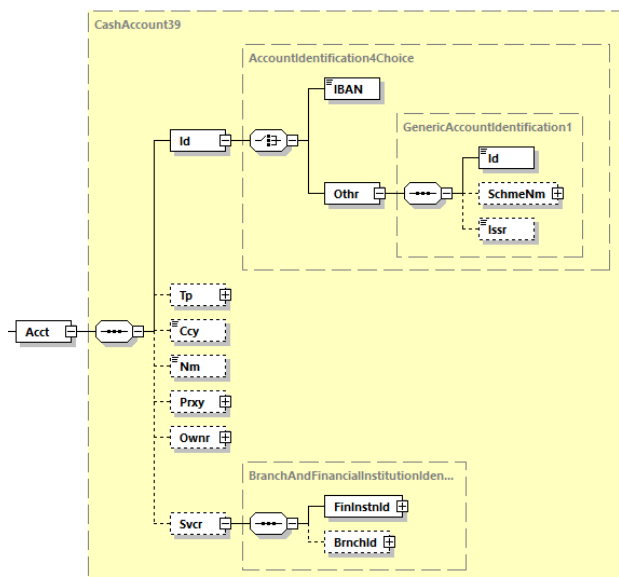


Diagram 45: camt.054.001.08, Acct

Definition

Information on the account, its owner and the institute

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Rules

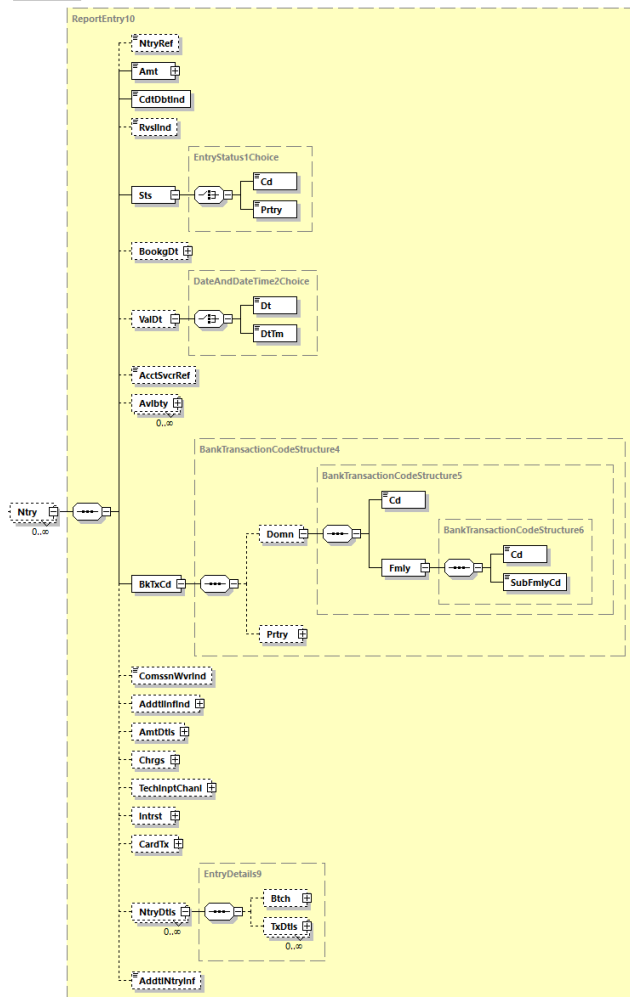
| | Name | XML-Tag | Occurrences | Definition | Type | EPC-/DK-rules |
|---|------------------------------------|---------------|-------------|--|--|--|
| 3 | Identification | <Id> | [1..1] | Unambiguous identification of the account | AccountIdentification4Choice | |
| 4 | IBAN | <IBAN> | [1..1] | International Bank Account Number (IBAN) | IBAN2007Identifier | Is to be filled with a valid IBAN which can have 34 digits max. Since it is a credit notification for a SEPA instant credit transfer here an IBAN always exists. |
| 4 | Other | <Othr> | [1..1] | Account identification in the manner of a defined code or proprietary. | GenericAccountIdentification1 | Not allocated |
| 3 | Type | <Tp> | [0..1] | Account type | CashAccountType2Choice | Not allocated |
| 3 | Currency | <Ccy> | [0..1] | Account's currency | ActiveOrHistoricCurrency | Not allocated |
| 3 | Name | <Nm> | [0..1] | Name of the account; in consultation with the account owner | Max70Text | Not allocated |
| 3 | Proxy | <Pxy> | [0..1] | Alternate identifier for the account | ProxyAccountIdentification1 | Not allocated |
| 3 | Owner | <Ownr> | [0..1] | Account owner | PartyIdentification135 | Not allocated |
| 3 | Servicer | <Svcr> | [0..1] | Information on the account-holding ZDL and if necessary the respective branch of the ZDL | BranchAndFinancialInstitutionIdentification6 | Element group must be present (according to DK), i.e. occurrences according to DK: [1..1] . |
| 4 | FinancialInstitutionIdentification | <FinInstnId> | [1..1] | Identification of the account-holding ZDL | FinancialInstitutionIdentification18 | |
| 5 | BICFI | <BICFI> | [0..1] | Bank identification code (SWIFT-Code) | BICFI2014Identifier | Must be present (according to DK), (other bank identifications are not permitted) i.e. occurrences according to DK: [1..1] . |
| 5 | ClearingSystemMemberIdentification | <ClrSysMmbld> | [0..1] | Identification for assignment to a clearing system | ClearingSystemMemberIdentification2 | Not allocated |
| 5 | LEI | <LEI> | [0..1] | Legal Entity Identifier (LEI) | LEIIdentifier | Not allocated |
| 5 | Name | <Nm> | [0..1] | Name of the ZDL | Max140Text | Not allocated |

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| | Name | XML-Tag | Occurrences | Definition | Type | EPC-/DK-rules |
|---|----------------------|-----------|-------------|---|---------------------------------|---------------|
| 5 | PostalAddress | <PstlAdr> | [0..1] | Address of the ZDL | PostalAddress24 | Not allocated |
| 5 | OtherIdentification | <Othr> | [0..1] | ZDL's identification in the manner of a defined code or proprietary | GenericFinancialIdentification1 | Not allocated |
| 4 | BranchIdentification | <Brmchl> | [0..1] | Identification of the branch of the ZDL | BranchData3 | Not allocated |

2.2.5.5 Entry <Ntry>, [0.. n]



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Appendix 3: Specification of Data Formats

Diagram 46: camt.054.001.08, Ntry

Definition

Information on the entry

Rules

| | Name | XML-Tag | Occurrences | Definition | Type | EPC-/DK-Rules |
|---|--------------------------|---------------|-------------|--|------------------------------------|--|
| 3 | EntryReference | <NtryRef> | [0..1] | Unambiguous reference | Max35Text | |
| 3 | Amount | <Amt> | [1..1] | Amount and currency of the entry | ActiveOrHistoricCurrencyAndAmount | Is to be given in transaction-currency |
| 3 | CreditDebitIndicator | <CdtDbtInd> | [1..1] | Indicator for debit (DBIT) respectively credit entry (CRDT) | CreditDebitCode | To be allocated with CRDT |
| 3 | ReversalIndicator | <RvslInd> | [0..1] | Indicator which shows whether there is a reversal | TrueFalseIndicator | Not allocated |
| 3 | Status | <Sts> | [1..1] | Status of the entry in the account-holding ZDL | EntryStatus1Choice | |
| 4 | Code | <Cd> | [1..1] | In coded form | ExternalEntryStatus1Code | To be allocated with INFO or BOOK. |
| 4 | Proprietary | <Prtry> | [1..1] | In proprietary form | Max35Text | Allocation not permitted |
| 3 | BookingDate | <BookgDt> | [0..1] | Allocation of either the booking-date or the booking-date and time | DateAndDateTimeChoice | Not allocated |
| 3 | ValueDate | <ValDt> | [0..1] | Allocation of either the value-date oder the value-date and time | DateAndDateTimeChoice | Shows when the amount is available. Occurrences according to EPC/DK: [1..1]. |
| 4 | Date | <Dt> | [1..1] | Date | ISODate | |
| 4 | DateTime | <DtTm> | [1..1] | Date/time | ISODateTime | |
| 3 | AccountServicerReference | <AcctSvcrRef> | [0..1] | Bank reference | Max35Text | Not allocated (on this level) |
| 3 | Availability | <Avlbtty> | [0..n] | Information on the availability | CashAvailability1 | Not allocated |
| 3 | BankTransactionCode | <BkTxCd> | [1..1] | Information on the type of business transaction | BankTransactionCodeStructure4 | |
| 4 | Domain | <Domn> | [0..1] | domain | BankTransactionCodeStructure5 | This part of the element group BkTxCd is to be used occurrences according to EPC/DK: [1..1]. |
| 5 | Code | <Cd> | [1..1] | Code of the domain | ExternalBankTransactionDomain1Code | To be allocated with PMNT (payments) |

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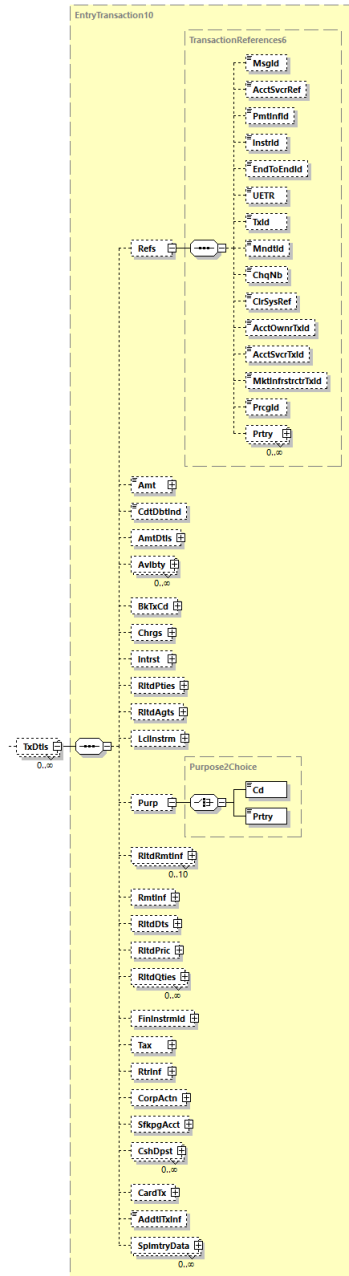
Appendix 3: Specification of Data Formats

| | Name | XML-Tag | Occurrences | Definition | Type | EPC-/DK-Rules |
|---|--------------------------------|----------------|-------------|---|--|--|
| 5 | Family | <Fmly> | [1..1] | Specifies a family within a domain | BankTransactionCodeStructure6 | |
| 6 | Code | <Cd> | [1..1] | Code to specify the family | ExternalBankTransactionFamily1Code | To be allocated with RRCT (Received Realtime Credit Transfers) |
| 6 | SubFamilyCode | <SubFmlyCd> | [1..1] | Code to specify the sub-family | ExternalBankTransactionSubFamily1Code | To be allocated with ESCT (SEPA credit transfer) or the respective pacs.008-value from <Purp> |
| 4 | Proprietary | <Prtry> | [0..1] | Proprietary denotation of the business transaction | ProprietaryBankTransactionCodeStructure1 | Not allocated |
| 3 | CommissionWaiverIndicator | <ComssnWvrInd> | [0..1] | Is the transaction exempted from commission? | YesNoIndicator | Not allocated |
| 3 | AdditionalInformationIndicator | <AddtlInfInd> | [0..1] | Additional information | MessageIdentification2 | Not allocated |
| 3 | AmountDetails | <AmtDtls> | [0..1] | Information on the amounts compiled on the entry level | AmountAndCurrencyExchange3 | Not allocated |
| 3 | Charges | <Chrgs> | [0..n] | Details on charges which refer to the entry (this element group can be used on activity-level and on transaction-level) | ChargesInformation6 | Not allocated |
| 3 | TechnicalInputChannel | <TechInptChnl> | [0..1] | Technical input channel | TechnicalInputChannel1Choice | Not allocated |
| 3 | Interest | <Intrst> | [0..n] | Information on the interest amount in the entry | TransactionInterest2 | Not allocated |
| 3 | CardTransaction | <CardTx> | [0..1] | Data related to the card transaction | CardEntry4 | Not allocated |
| 3 | EntryDetails | <NtryDtls> | [0..n] | Entry details | EntryDetails1 | Element group exists exactly once, occurrences according to EPC/DK: [1..1] . |
| 4 | Batch | <Btch> | [0..n] | Information on a payment information block | BatchInformation2 | Not allocated |
| 4 | TransactionDetails | <TxDtls> | [0..n] | Transaction details for the entry | See chapter Fehler! Verweisquelle konnte nicht gefunden werden. | Element group exists exactly once, occurrences according to EPC/DK: [1..1] . |
| 3 | AdditionalEntryInformation | <AddtlNtryInf> | [0..1] | Additional information on the entry | Max500Text | Not allocated |

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2.2.5.6 Transaction Details <TxDtIs>, [0..n]



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Appendix 3: Specification of Data Formats

Diagram 47: camt.054.001.08, TxDtIs

Definition

Transaction details for the entry.

Rules

| | Name | XML-Tag | Occurrences | Definition | Type | EPC-/DK-Rules |
|---|---------------------------------------|----------------|-------------|---|------------------------|--|
| 5 | References | <Refs> | [0..1] | References | TransactionReferences2 | The occurrences of this element group according to DK: [1..1]. |
| 6 | MessageIdentification | <MsgId> | [0..1] | Message-Id <MsgId> from the pain-message referenced | Max35Text | Not allocated |
| 6 | AccountServicerReference | <AcctSvcrRef> | [0..1] | Bank reference | Max35Text | |
| 6 | PaymentInformationIdentification | <PmtInfId> | [0..1] | Payment Information Id from the pain-message referenced | Max35Text | Not allocated |
| 6 | InstructionIdentification | <InstrId> | [0..1] | Reference to the party sending the order | Max35Text | Not allocated |
| 6 | EndToEndIdentification | <EndToEndId> | [0..1] | Unambiguous reference of the debtor | Max35Text | Is to be allocated with the value from the pacs.008-message – this can also be the value NOTPROVIDED. Occurrences according to DK: [1..1]. |
| 6 | UETR | <UETR> | [0..1] | Universal unique reference of a payment transaction | UUIDv4Identifier | Not allocated |
| 6 | TransactionIdentification | <TxId> | [0..1] | Id of the first-involved ZDL (G1) | Max35Text | |
| 6 | MandateIdentification | <MndtId> | [0..1] | Reference to the mandate | Max35Text | Not allocated |
| 6 | ChequeNumber | <ChqNb> | [0..1] | Cheque number | Max35Text | Not allocated |
| 6 | ClearingSystemReference | <ClrSysRef> | [0..1] | Reference of a clearing system | Max35Text | Not allocated |
| 6 | AccountOwnerTransactionIdentification | <AcctOwnrTxId> | [0..1] | Identification of the securities transaction as known by the securities account owner (or the instructing party managing the account) | Max35Text | Not allocated |

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| | Name | XML-Tag | Occurrences | Definition | Type | EPC-/DK-Rules |
|---|---|----------------------|-------------|--|---|---|
| 6 | AccountServicerTransactionIdentification | <AcctSvcrTxId> | [0..1] | Unambiguous identification of the securities transaction as known by the securities account | Max35Text | Not allocated |
| 6 | MarketInfrastructureTransactionIdentification | <MktInfrstrct rTxId> | [0..1] | Identification of a securities transaction assigned by a market infrastructure other than a central securities depository, for example, Target2-Securities | Max35Text | Not allocated |
| 6 | ProcessingIdentification | <PrcgId> | [0..1] | Identification of the securities transaction assigned by the processor of the instruction other than the securities account owner, the securities account servicer and the market infrastructure | Max35Text | Not allocated |
| 6 | Proprietary | <Prtry> | [0..1] | Proprietary reference | ProprietaryReference1 | Not allocated |
| 5 | Amount | <Amt> | [0..1] | Amount and Currency of the transaction | ActiveOrHistoricCurrencyAndAmount | Not allocated |
| 5 | CreditDebitIndicator | <CdtDbtInd> | [0..1] | Indicator for debit (DBIT) or credit (CRDT) | CreditDebitCode | Not allocated |
| 5 | AmountDetails | <AmtDtls> | [0..1] | Further information on the transaction amount | AmountAndCurrencyExchange3 | Not allocated |
| 5 | Availability | <Avlbty> | [0..n] | Information on the availability | CashAvailability1 | Not allocated |
| 5 | BankTransaction Code | <BkTxCd> | [0..1] | Information on the form of business | BankTransactionCodeStructure4 | Not allocated |
| 5 | Charges | <Chrgs> | [0..n] | Information on charges of the transaction | Charges6 | Not allocated |
| 5 | Interest | <Inrst> | [0..n] | Information of the interest amount in the transaction | TransactionInterest4 | Not allocated |
| 5 | RelatedParties | <RltdPties> | [0..1] | Related parties | See chapter Fehler! Verweisquelle konnte nicht gefunden werden. | Occurrences according to EPC/DK: [1..1]. |
| 5 | RelatedAgents | <RltdAgts> | [0..1] | Related credit institutions Beteiligte Kreditinstitute | TransactionAgents5 | Not allocated |
| 5 | LocalInstrument | <LclInstrm> | [0..1] | Local instrument | LocalInstrument2Choice | Not allocated |
| 5 | Purpose | <Purp> | [0..1] | Reason for transaction | Purpose2Choice | |

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| | Name | XML-Tag | Occurrences | Definition | Type | EPC-/DK-Rules |
|---|-----------------------------------|---------------|-------------|--|--|---|
| 6 | Code | <Cd> | [1..1] | Text code | ExternalPurpose1Code | To be allocated, if pacs.008-message exists |
| 6 | Proprietary | <Prtry> | [1..1] | Allocation on proprietary, agreed-upon form | Max35Text | Not allocated |
| 5 | RelatedRemittanceInformation | <RltdRmtInf> | [0..10] | Related remittance information | RemittanceLocation7 | Not allocated |
| 5 | RemittanceInformation | <RmtInf> | [0..1] | Remittance information | See chapter Fehler! Verweisquelle konnte nicht gefunden werden. | |
| 5 | RelatedDates | <RltdDts> | [0..1] | Date declarations concerning the transaction | TransactionDates3 | Not allocated |
| 5 | RelatedPrice | <RltdPric> | [0..1] | Price declarations concerning the transaction | TransactionPrice4Choice | Not allocated |
| 5 | RelatedQuantities | <RltdQties> | [0..n] | Related quantities concerning the transaction | TransactionQuantities3ChoiceTransactionQuantities1Choice | Not allocated |
| 5 | FinancialInstrumentIdentification | <FinInstmId> | [0..1] | Security identification | SecurityIdentification19SecurityIdentification4Choice | Not allocated |
| 5 | Tax | <Tax> | [0..1] | Taxes | TaxInformation8TaxInformation3 | Not allocated |
| 5 | ReturnInformation | <RtrInf> | [0..1] | Return information | PaymentReturnReason5ReturnReasonInformation10 | Not allocated |
| 5 | CorporateAction | <CorpActn> | [0..1] | Corporate actions | CorporateAction9CorporateAction1 | Not allocated |
| 5 | SafekeepingAccount | <SfkgpAcct> | [0..1] | Safekeeping or investment account | SecuritiesAccount19CashAccount16 | Not allocated |
| 5 | CashDeposit | <CshDpst> | [0..n] | Provides the details of a cash deposit for an amount of money in cash notes and/or coins | CashDeposit1 | Not allocated |
| 5 | CardTransaction | <CdTx> | [0..1] | Data related to the card transaction | CardTransaction17 | Not allocated |
| 5 | AdditionalTransactionInformation | <AddtITxInf> | [0..1] | Additional transaction details | Max500Text | Not allocated |
| 5 | SupplementaryData | <SplmtryData> | [0..n] | Additional information regarding the transaction | SupplementaryData1 | Not allocated |

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| | Name | XML-Tag | Occurrences | Definition | Type | EPC/DK-Rules |
|---|----------------------------|-------------------|-------------|--|-------------------------------|--|
| 8 | Name | <Nm> | [0..1] | Name of the credit transferring party Name des Überweisenden | Max140Text | Is to be allocated with the respective value from pacs.008 (max70Text). Occurrences according to EPC/DK: [1..1]. |
| 8 | PostalAddress | <PstlAdr> | [0..1] | Address of the debtor | PostalAddress24 | Not allocated |
| 8 | Identification | <Id> | [0..1] | Identification of the debtor | Party6Choice | |
| 9 | OrganisationIdentification | <Orgld> | [1..1] | Identification of an organisation | OrganisationIdentification29 | Only <AnyBIC>, >LEI< or one occurrence of <Othr> is permitted |
| 9 | PrivateIdentification | <Prvtld> | [1..1] | Identification of a person | PersonIdentification13 | Only <DtAndPlcOfBirth> or one occurrence of <Othr> is permitted |
| 8 | CountryOfResidence | <CtryOfResidence> | [0..1] | Country of the debtor | CountryCode | Not allocated |
| 8 | ContactDetails | <CtctDtls> | [0..1] | Contact details of the debtor | ContactDetails2 | Not allocated |
| 7 | Agent | <Agt> | [1..1] | Representation of the party (if the party is no financial institution) | PartyIdentification135 | Not allocated |
| 6 | DebtorAccount | <DbtrAcct> | [0..1] | Account of the debtor | CashAccount38 | In case of use, only IBAN is permitted. |
| 7 | Identification | <Id> | [1..1] | Account identification | AccountIdentification4Choice | |
| 8 | IBAN | <IBAN> | [1..1] | International Bank Account Number (IBAN) | IBAN2007Identifier | To be allocated with a valid IBAN which allows 34 digits max. |
| 8 | OtherIdentification | <Othr> | [1..1] | Proprietary account identification | GenericAccountIdentification1 | Not allocated |
| 7 | Type | <Tp> | [0..1] | Account type | CashAccountType2Choice | Not allocated |
| 7 | Currency | <Ccy> | [0..1] | Currency of the account | CurrencyCode | Not allocated |
| 7 | Name | <Nm> | [0..1] | Name of the account as agreed upon with the account owner | Max70Text | Not allocated |
| 7 | Proxy | <Prxy> | [0..1] | Proxy identification of the account | ProxyAccountIdentification1 | Not allocated |

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| | Name | XML-Tag | Occurrences | Definition | Type | EPC/DK-Rules |
|---|----------------------------|-------------|-------------|--|------------------------------|--|
| 6 | UltimateDebtor | <UltmtDbtr> | [0..1] | Ultimate debtor, deviating from account owner | Party40Choice | Same structure as <Dbtr>. Allocation is optional, in the case of use the same rules apply to the individual elements as for <Dbtr> . |
| 6 | Creditor | <Ctr> | [0..1] | Beneficiary/Creditor | Party40Choice | Occurrences according to EPC/DK: [1..1] |
| 7 | Party | <Pty> | [1..1] | Representation of the party (if the party is no financial institution) | PartyIdentification135 | |
| 8 | Name | <Nm> | [0..1] | Name of the creditor | Max140Text | Only 70 characters allowed |
| 8 | PostalAddress | <PstAdr> | [0..1] | Address of the creditor | PostalAddress24 | Not allocated |
| 8 | Identification | <Id> | [0..1] | Identification of the creditor | Party38Choice | |
| 9 | OrganisationIdentification | <OrgId> | [1..1] | Identification of an organisation | OrganisationIdentification29 | Only <AnyBIC> or one occurrence of <Othr> is permitted |
| 9 | PrivateIdentification | <PrvtId> | [1..1] | Identification of a person | PersonIdentification13 | Only <DtAndPlcOfBirth> or one occurrence of <Othr> is permitted |
| 8 | CountryOfResidence | <CtryOfRes> | [0..1] | Country of the creditor | CountryCode | Not allocated |
| 8 | ContactDetails | <CtctDtls> | [0..1] | Contact details of the creditor | ContactDetails2 | Not allocated |
| 7 | Agent | <Agt> | [1..1] | Representation of the party (if this is not a credit institution) | PartyIdentification135 | Not allocated |
| 6 | CreditorAccount | <CtrAcct> | [0..1] | Account of the creditor | CashAccount38 | |
| 6 | UltimateCreditor | <UltmtCtr> | [0..1] | Ultimate creditor, deviating from the account owner | | Same structure as <Ctr>. Allocation is optional, in the case of use the same rules apply to the individual elements as for <Ctr> . |
| 6 | TradingParty | <TradgPty> | [0..1] | Trading party | Party40Choice | Not allocated |

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| | Name | XML-Tag | Occurrences | Definition | Type | EPC-/DK-Rules |
|---|-------------|---------|-------------|----------------------|-------------------|---------------|
| 6 | Proprietary | <Prtry> | [0..n] | Other involved party | ProprietaryParty2 | Not allocated |

2.2.5.8 Remittance-Information <RmtInf>, [0..1]

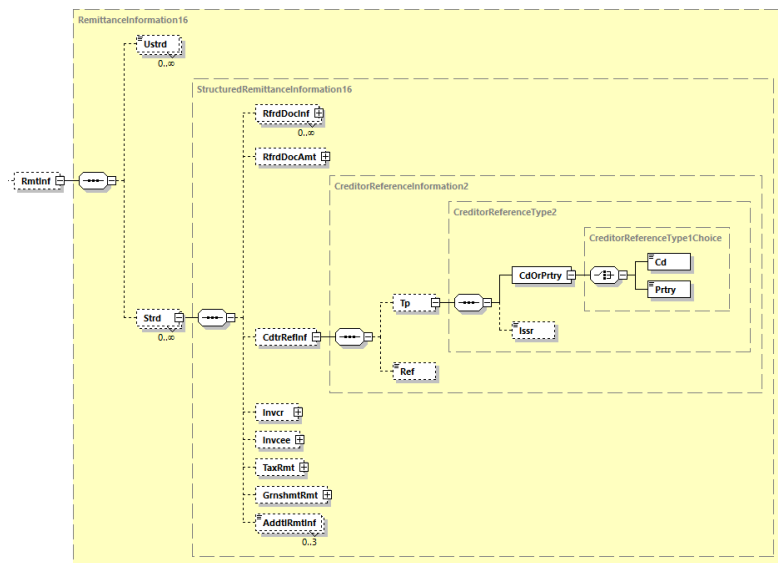


Diagram 49: camt.054.001.08, RmtInf

Definition

Information, which are given in the pacs.008-message can optionally be allocated in the credit notification. Only either <Ustrd> or <Strd> and only one occurrence is permitted.

Rules

| | Name | XML-Tag | Occurrences | Definition | Type | EPC-/DK-Rules |
|---|-----------------------------|--------------|-------------|--|-----------------------------------|---------------|
| 6 | Unstructured | <Ustrd> | [0..n] | Unstructured remittance information; can also be structured in bilateral agreement between creditor and debtor | Max140Text | |
| 6 | Structured | <Strd> | [0..n] | Structured remittance information | StructuredRemittanceInformation16 | |
| 7 | ReferredDocumentInformation | <RfrdDocInf> | [0..n] | Specifies the document to which the remittance information is related to | ReferredDocumentInformation7 | Not allocated |

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| | Name | XML-Tag | Occurrences | Definition | Type | EPC-/DK-Rules |
|----|---------------------------------|---------------|-------------|--|-------------------------------|---|
| 7 | ReferredDocumentAmount | <RfrdDocAmt> | [0..1] | Amount and currency in remittance information given in the document | RemittanceAmount2 | Not allocated |
| 7 | CreditorReferenceInformation | <CdtrRefInf> | [0..1] | Unambiguous identification number issued by the creditor | CreditorReferenceInformation2 | In the case of use the elements <Tp> and <Ref> have to be used. |
| 8 | CreditorReferenceType | <Tp> | [0..1] | Reference type | CreditorReferenceType2 | |
| 9 | CodeOrProprietary | <CdOrPrtry> | [1..1] | Coded or proprietary reference | CreditorReferenceType1Choice | |
| 10 | Code | <Cd> | [1..1] | Codes for specifying a creditor document | DocumentType3Code | Only SCOR is permitted |
| 10 | Proprietary | <Prtry> | [1..1] | Proprietary reference | Max35Text | Not allocated |
| 9 | Issuer | <Issr> | [0..1] | Issuer of the reference | Max35Text | |
| 8 | Reference | <Ref> | [0..1] | Reference of the creditor | Max35Text | |
| 7 | Invoicer | <Invcr> | [0..1] | Invoicer if deviating from the creditor | PartyIdentification135 | Not allocated |
| 7 | Invoicee | <Invcee> | [0..1] | Invoicer if deviating from the debtor | PartyIdentification135 | Not allocated |
| 7 | TaxRemittance | <TaxRmt> | [0..1] | Remittance information about a payment made for tax-related purposes | TaxInformation7 | Not allocated |
| 7 | GarnishmentRemittance | <GmshmtRmt> | [0..1] | Remittance information about a payment for garnishment-related purposes. | Garnishment3 | Not allocated |
| 7 | AdditionalRemittanceInformation | <AddtlRmtInf> | [0..3] | Additional information on the remittance information | Max140Text | Not allocated |

2.2.5.9 Comprehensive example by way of illustration

```

<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.054.001.08"
  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
  xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:camt.054.001.08
camt.054.001.08.xsd">
  <BkToCstmrDbtCdtNtfctn>
    <GrpHdr>
      <MsgId>20210004711</MsgId>
      <CreDtTm>2023-02-12T12:07:40Z </CreDtTm>
      <! --Anwendungsfall Haben-Avis SCT Inst -->
      <AddtlInf>CRED</AddtlInf>
    </GrpHdr>
    <Ntfctn>
      <Id>NOTPROVIDED</Id>
      <Acct>
        <Id><IBAN>DE07300700100250123456</IBAN></Id>
        <Svcr><FinInstnId>
          <BICFI>DEUTDE33</BICFI>
        </FinInstnId></Svcr>
      </Acct>
      <Ntry>
        <NtryRef>184223521623</NtryRef>
        <Amt Ccy="EUR">120.48</Amt>
        <CdtDbtInd>CRDT</CdtDbtInd>
        <Sts><Cd>INFO</Cd></Sts>
      <!-- Betrag verfügbar seit -->
      <ValDt><Dt>2023-02-12T</Dt></ValDt>
      <BkTxCd>
        <Domn>
          <Cd>PMNT</Cd>
          <Fmly>
            <Cd>RRCT</Cd>
            <SubFmlyCd>ESCT</SubFmlyCd>
          </Fmly>
        </Domn>
      </BkTxCd>
      <NtryDtls>
        <TxDtls>
          <Refs>
            <EndToEndId>123456789</EndToEndId>
          </Refs>
          <RltdPties>
            <Dbtr><Pty>
              <Nm>Echtzeit-Zahler Max Mueller</Nm>
            </Pty></Dbtr>
            <DbtrAcct><Id><IBAN>DE8482056060152123456</IBAN></Id></DbtrAcct>
          </RltdPties>
        <!-- Purpose optionale Angabe, falls vorhanden in pacs.008 -->
        <Purp><Cd>GDDS</Cd></Purp>
        <!-- VWZ optionale Angabe, falls vorhanden in pacs.008 -->
        <RmtInf><Ustrd>Es musste schnell gehen</Ustrd></RmtInf>
      </TxDtls>
    </NtryDtls>
  </Ntry>
</Ntfctn>
</BkToCstmrDbtCdtNtfctn>
</Document>

```

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Appendix 3: Specification of Data Formats

2.3 Simple Types

2.3.1 String Types

This list shows the value range of simple data types which are used repeatedly in different places of the specification tables.

| Name | min. length | max. length | Range |
|--|--------------------|--------------------|---|
| BICFIdec2014Identifier und AnyBICDec2014Identifier | 8 | 11 | [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1} |
| CountryCode | 2 | 2 | [A-Z]{2,2} |
| ActiveOrHistoricCurrencyCode | 3 | 3 | [A-Z]{3,3} |
| IBAN2007Identifier | 5 | 34 | [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30} |
| LEIIdentifier | 20 | 20 | [A-Z0-9]{18,18}[0-9]{2,2} |
| Max15NumericText | 1 | 15 | [0-9]{1,15} |
| Max35Text | 1 | 35 | This string is further restricted in the SEPA TVS for customer-bank messages (pain.001, pain.008 and pain.007) for the use in the following elements: <Msgld>, <PmtInflId>, <InstId>, <EndToEndId> and the mandate reference with the pattern ([A-Za-z0-9][\+ \? \- :\(\)\.\, !]){1,35} The creditor Id with the pattern [a-zA-Z]{2,2}[0-9]{2,2}([A-Za-z0-9][\+ \? \- :\(\)\.\, !]){3,3}([A-Za-z0-9][\+ \? \- :\(\)\.\, !]){1,28} |
| conxml:HashSHA256 | 64 | 64 | |

2.3.2 String Codes

This paragraph contains the description of codes used in simple string data types in the specification tables, where only the values listed here (defined as an internal list by TVS) can be used.

ChargeBearerType1Code

| Value | Description |
|-------|--|
| SLEV | Charges are to be applied following the rules agreed in the service level and/or scheme. |

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DocumentType3Code

| Value | Description |
|-------|---|
| SCOR | Document is a structured communication reference provided by the creditor to identify the referred transaction. |

SequenceType1Code

| Value | Description |
|-------|--|
| FRST | First collection of a series of direct debit instructions, used for regular direct debit transactions initiated by the creditor. |
| RCUR | Direct debit instruction where the debtor's authorisation is used for regular direct debit transactions initiated by the creditor. From November 20th 2016 a distinction between FRST and RCUR is omitted. Hence a first collection of a series of direct debit instructions can also be applied by RCUR. The German banking Industry committee (DK) recommends the use of sequence type RCUR. |
| FNAL | Final collection of a series of direct debit instructions. |
| OOFF | Direct debit instruction where the debtor's authorisation is used to initiate one single direct debit transaction. |

Note on external code lists:

Under <https://www.iso20022.org/catalogue-messages/additional-content-messages/external-code-sets> https://www.iso20022.org/external_code_list.page the external ISO 20022 code lists are available.

2.3.3 Decimal Types

| Name | max. full digit | max. fractions | Minimum value | Maximum value |
|--|-----------------|----------------|---------------|---------------|
| ActiveOrHistoricCurrencyAndAmount_SDD and _SCT_SCTInst, respectively | 11 | 2 | 0.01 | 999999999.99 |

According to the XML specification, a period is used as decimal separator and not a comma which is customarily used in Germany.

2.3.4 Date Types

| Name | Description |
|-------------|--|
| ISODate | xs:date according to https://www.w3.org/TR/xmlschema-2/#date |
| ISODateTime | xs:dateTime according to https://www.w3.org/TR/xmlschema-2/#dateTime |

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Appendix 3: Specification of Data Formats

2.4 Transmission of SEPA formats by means of EBICS business transactions

In the EBICS procedure, each business transaction (BTF or order type) is always assigned the current version of the relevant format (i.e. in accordance with the currently valid version of Appendix 3 of the DFÜ Agreement)

During a transitional period, customers may still submit the previous version (with the rules and regulations of the previous version of Appendix 3 and, in particular, validated with the associated TVS). This must be agreed bilaterally with the credit institution. The Deutsche Kreditwirtschaft (DK) recommends that institutions which already use a previous version of the DK-TVS for their customers should continue to support it in parallel until the next update of the TVS. The current LifeCycle of the SEPA formats can be found under:

<https://www.ebics.de/de/datenformate/format-lifecycle>.

The following overview makes clear which TVS is used with which selection of BTF parameters (order type) as of 11/2023:

| BTF-Parameters | Upload order type | Currently used namespace since November 19 th 2023 (usable for version 3.7 of Appendix 3) | Name of the current DK-TVS (xsd name as published on website) | For information: previous DK-TVS (valid for version 3.3 and 3.6 of Appendix 3) |
|-------------------------|--|--|---|--|
| SCT//pain.001/ | CCT SEPA credit transfer | urn:iso:std:iso:20022:tech:xsd:pain.001.001.09 | pain.001.001.09_GBIC_4 | pain.001.001.03_GBIC_3 |
| SCI/DE//pain.001/ | CIP SEPA instant credit transfer | urn:iso:std:iso:20022:tech:xsd:pain.001.001.09 urn:iso:std:iso:20022: | pain.001.001.09_GBIC_4 | pain.001.001.03_GBIC_3 pain.001.001.08_GBIC_3 pain.001.001.09_GBIC_3 <i>only from V 3.5</i> |
| SDD//COR/pain.008/ | CDD SEPA core direct debit | urn:iso:std:iso:20022:tech:xsd:pain.008.001.08 | pain.008.001.08_GBIC_4 | pain.008.001.02_GBIC_3 |
| SDD//B2B/pain.008 | CDB SEPA B2B direct debit | urn:iso:std:iso:20022:tech:xsd:pain.008.001.08 2 | pain.008.001.08_GBIC_4 | pain.008.001.02_GBIC_3 |
| SCT/DE//pain.001/XML | CCC SEPA-credit transfer (via Container) | Container: urn:conxml:xsd:container.nnn.001.04 with embedded pain.001-messages | The embedded messages use the TVS: pain.001.001.09_GBIC_4 | The embedded messages use the TVS: pain.001.001.03_GBIC_3 |
| SDD/DE/COR/pain.008/XML | CDC SEPA core direct debit (via Container) | Container: urn:conxml:xsd:container.nnn.001.04 with embedded pain.008-messag | The embedded messages use the TVS: pain.008.001.08_GBIC_4 | The embedded messages use the TVS: pain.008.001.02_GBIC_2 3 |
| SDD/DE/B2B/pain.008/ | C2C SEPA B2B direct debit | Container: urn:conxml:xsd:container.nnn.001.04 with | The embedded messages use the TVS: | The embedded messages use the TVS: |

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| BTF-Parameters | Upload order type | Currently used namespace since November 19 th 2023 (usable for version 3.7 of Appendix 3) | Name of the current DK-TVS (xsd name as published on website) | For information: previous DK-TVS (valid for version 3.3 and 3.6 of Appendix 3) |
|----------------|-------------------|--|---|--|
| XML | (via Container) | embedded pain.008-messages | pain.008.001.08_GBIC_4 | pain.008.001.02_GBIC_3 |

Please see the reference documents mentioned at the beginning of chapter 2.

As, for reasons of compatibility, the payment status report has to be produced in the same version when consigning SEPA formats (pain.001 and pain.008), the table continues as follows:

| BTF-Parameters | Upload order type | Currently used namespace since November 19 th 2023 (usable for version 3.7 of Appendix 3) | Name of the current reference xsd (ISO original) | For information: previous DK-TVS (valid for version 3.3 and 3.6 of Appendix 3) |
|-------------------------|---|--|--|--|
| REP/DE/SCT/pain.002/ZIP | CRZ Payment Status Report for credit transfer (zip) | Zip file with 1-n pain.002 messages: urn:iso:std:iso:2002:tech:xsd:pain.002.001.1003 | pain.002.001.10 | pain.002.001.03_GBIC_3 |
| REP/DE/SCI/pain.002/ZIP | CIZ Payment Status Report for Instant Credit Transfer (zip) | Zip file with 1-n pain.002 messages: urn:iso:std:iso:2002:tech:xsd:pain.002.001.1003 | pain.002.001.10 | pain.002.001.03_GBIC_3 |
| REP/DE/SDD/pain.002/ZIP | CDZ Payment Status Report for direct debit (zip) | Zip file with 1-n pain.002 messages: urn:iso:std:iso:2002:tech:xsd:pain.002.001.1003 | pain.002.001.10 | pain.002.001.03_GBIC_3 |
| REP/DE/SCT/pain.002/XML | CRC Payment Status Report for Credit Transfer (xml Container) | Container: urn:conxml:xsd:container.nnn.001.04 with embedded pain.002 messages | The embedded messages use the TVS: pain.002.001.10 | The embedded messages use the TVS: pain.002.001.03_GBIC_3 |
| REP/DE/SDD/pain.002/XML | CBC Payment Status Report for Direct Debit (xml Container) | Container: urn:conxml:xsd:container.nnn.001.04 with embedded pain.002 messages | The embedded messages use the TVS: pain.002.001.10 | The embedded messages use the TVS: pain.002.001.03_GBIC_3 |

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Note: For detailed information concerning the current version of the XML container refer to chapter 9.1 in this specification.

Usage of the pain.001 message, described in chapter 2 by the German banking industry:

Customers can submit four business transactions, distinguished as follows, by pain.001:

| Business transaction | EBICS BTF-Parameter / order type | Local Instrument | Service Level |
|--|----------------------------------|------------------|---------------|
| SEPA Credit Transfer | SCT//pain.001/ bzw. CCT | <i>Not used</i> | SEPA |
| SEPA Instant Credit Transfer | SCI/DE//pain.001/ bzw. CIP | INST | SEPA |
| Urgent Credit Transfer in Euro (non SEPA, additions to this in chapter 10) | XCT/DE/URG/pain.001/ bzw. CCU | <i>Not used</i> | URGP |
| International credit transfer (non SEPA, specification in chapter 3.1) | XCT/DE//pain.001 bzw. AXZ | <i>Not used</i> | NURG |

Note: Corporate clients submit SEPA instant credit transfers and international credit transfers via a single pain.001-message, i.e. no separate order type for the submission of several pain.001 in XML-containers is defined for these use cases.

3 Cross Border Payments

This chapter describes the technical specifications for the paperless processing of cross border payments (credit transfers and cheque payments) to be placed with banks in Germany.

These technical specifications serve to transfer paperless payments in foreign trade between the customer and his bank (payment service provider) in countries outside the EEA and in foreign currencies within the EEA.

Two different formats are presented:

1. Cross-border payment transactions based on ISO Standard 20022 (chapter 3.1)
2. Cross-border payment transactions based on DTAZV (chapter 3.3)

The legacy DTAZV format, as described in chapter 3.3.2, has been in application for many years. However, due to extensive changes in the processing of interbank payment transactions, this format will no longer be supported by the year 2025: Extended data requirements and new functionalities cannot be mapped using the old format.

Meeting these developments, the format on the basis of an ISO20022 message pain.001, as described in chapter 3.1, is introduced. It should be noted that this form differs from those for SEPA credit transfers (see chapter 2.2.1) and the DK standard for same-day credit transfers in Euro (see chapter 10), among other things, with regard to the ISO version and allocation rules used.

From November 2025, the legacy DTAZV format will be declassified as DK standard.

The new format based on the ISO standard 20022 can be offered optionally by payment service providers starting from November 2022. From November 2025 it will completely replace the previous DTAZV format as the standard of the German banking industry.

Payment service providers will inform their customers about the exact date within this transition period when the new ISO 20022 format for payments in foreign trade is supported.

Although the allocation rules specified in chapter 3.1 also allow:

1. for the submission of same-day credit transfers in Euro (within Germany or cross-border), such a use requires prior consultation and an explicit agreement with the payment service provider. The current DK standard for this transaction is still described in chapter 10 of this document and is based on a different ISO-version technical validation subset (TVS) of the pain.001 message. In particular, the "mixed" submission of cross border payments within the meaning of this chapter and same-day credit transfers in Euro in one file requires prior consultation with the payment service provider.
2. the submission of check payments, however, the specification of the PaymentMethod CHK requires a prior bilateral agreement with the payment service provider.

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In the case of transmission of a pain.001.001.09-message created under the rules described in chapter 3.1 by means of EBICS, the following BTF parameters (resp. order types) have to be applied

- DK standard (~~optional since~~ from 11/2021 ~~optional~~, from 11/2025 mandatory): Exclusively cross border payments with format pain.001.001.09 and BTF parameters XCT/DE/ - /pain.001/ (resp. upload order type AXZ)
- Only possible after corresponding agreement with the payment service provider (ZDL): Exclusively same-day credit transfers in Euro with format pain.001.001.09 and BTF parameters XCT/DE/URG/pain.001/ (resp. upload order type CCU).
*Note: Using the message version **pain.001.001.093** is the primary DK format standard for CCU. The set of rules can be found in chapter 10 of this document.*
- Only possible after corresponding agreement with the payment service provider (ZDL): cross border payments and same-day credit transfers in Euro ("mixed file") with format pain.001.001.09 and BTF parameters XCT/DE/ - /pain.001/ (resp. upload order type AXZ)

Due to the gradual ISO20022 migration in the interbank-sphere during the transition period from November 2022 to November 2025, it cannot be ensured that all data from the customer file can be passed on in full. This applies to newly added data elements or fields that allow larger field lengths in the new format than previously. Specific questions in this regard should be addressed to the payment service provider.

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3.1 Cross-border payment transactions based on ISO Standard 20022

Rulebook reading

The following specifications are based on the ISO 20022 schema pain.001.001.09 established by the ISO 20022 (Scheme) Payments - Maintenance 2018-2019 Message Definition Report.

The German Banking Industry (DK) extends this by further allocation rules.

These further rules mainly constitute assignment or non-assignment restrictions (or recommendations where possible) for elements or element groups.

Elements or element groups that are not referred by DK allocation rules are highlighted in grey. If entire element groups are not referred, this group is not broken down further to simplify the readability of this specification.

Assigned fields must correspond to the allocation rules as described hereafter.

The current external ISO20022 code lists, which are referred to in this specification, can be found at https://www.iso20022.org/external_code_list.page.

Important note: On the basis of the set of rules presented here, DK has created a TVS (Technical Validation Subset) to support the submission of orders (in particular by concrete deletion of elements/element groups that are not permitted to be used or the definition of mandatory fields). However, the data types and graphics published here refer to the original ISO xsd. Mandatory fields can be recognised here by the note "DK cardinality 1..1", non-permissible fields by being greyed out.

The TVS can be found at <https://www.ebics.de/de/datenformate/ergaenzende-dokumente>.

Character set

For the creation of user data with foreign transfers (and checks), the following characters are allowed in the encoding according to UTF-8 (the use of Byte Order Marks (BOM) is not allowed): The same rules apply as for SEPA payments (see chapter 2.1).

| Name of the character | Charactercode | Remarks on masking and Best Practice Conversion |
|------------------------------------|---------------|--|
| Numeric characters | 0 to 9 | |
| Capital letters | A to Z | |
| Lower case letters | a to z | |
| Apostrophe | "'" | The character ist to be masked as „&apos;“ |
| Colon | ":" | |
| Question mark | "?" | |
| Decimal point | "." | |
| Minus | "-" | |
| Blank | " " | |

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| Name of the character | Charactercode | Remarks on masking and Best Practice Conversion |
|--------------------------------------|---------------|--|
| Left bracket | "(" | |
| Plus character | "+" | |
| Dot | "." | |
| Right bracket | ")" | |
| Slash | "/" | |
| ampersand | "&" | ZDL undertake to accept, subject to conversion to a plus sign ("+") in accordance with EPC Best Practice. The character is to be masked as "&"; |
| Left square bracket | "<" | ZDL undertake to accept, subject to conversion to a dot (".") in accordance with EPC Best Practice. The character is to be masked as "<"; |
| Right square bracket | ">" | ZDL undertake to accept, subject to conversion to a dot (".") in accordance with EPC Best Practice. The character is to be masked as ">"; |
| Commercial at | "@" | ZDL undertake to accept, subject to conversion to a dot (".") in accordance with EPC Best Practice. Alternatively, "(at)" can also be used if the element content does not have to be shortened. |

[Umlauts and ß are not allowed.](#)

[The umlauts Ä, Ö, Ü are to be submitted like AE, OE, UE, the ß like ss.](#)

[For the special characters *, \\$ and % applies:](#)

[ZDL may refuse to accept these characters, but in case of acceptance, further processing is allowed according to EPC Best Practice as follows:](#)

| Name of the character | Charactercode | Best Practice Conversion |
|------------------------------|---------------|--------------------------|
| Star symbol | "**" | "-" |
| Dollar sign | "\$" | "-" |
| Percent sign | "%" | "-" |

Overview

The message is used for the electronic submission of crossborder payment transactions within the meaning given in the introduction and of (same-day) urgent credit transfers in Euro by the payer to the payer's payment service provider (ZDL).

In the case of transmission by means of EBICS, this order will be transmitted with the BTF parameters XCT/DE/ - /pain.001/ (resp. upload order type AXZ).

Country details

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The allocation of the element <CtryOfRes> (CountryOfResidence) is to be distinguished from the country code <Ctry>:

- <Ctry> in the Postal Address refers to a component of the postal address of the party
- <CtryOfRes> means that the respective party lives in the country specified here

Basic rule: If a country is specified for the postal address, then CountryOfResidence should be used only if the country of residence is different from the country of the postal address.

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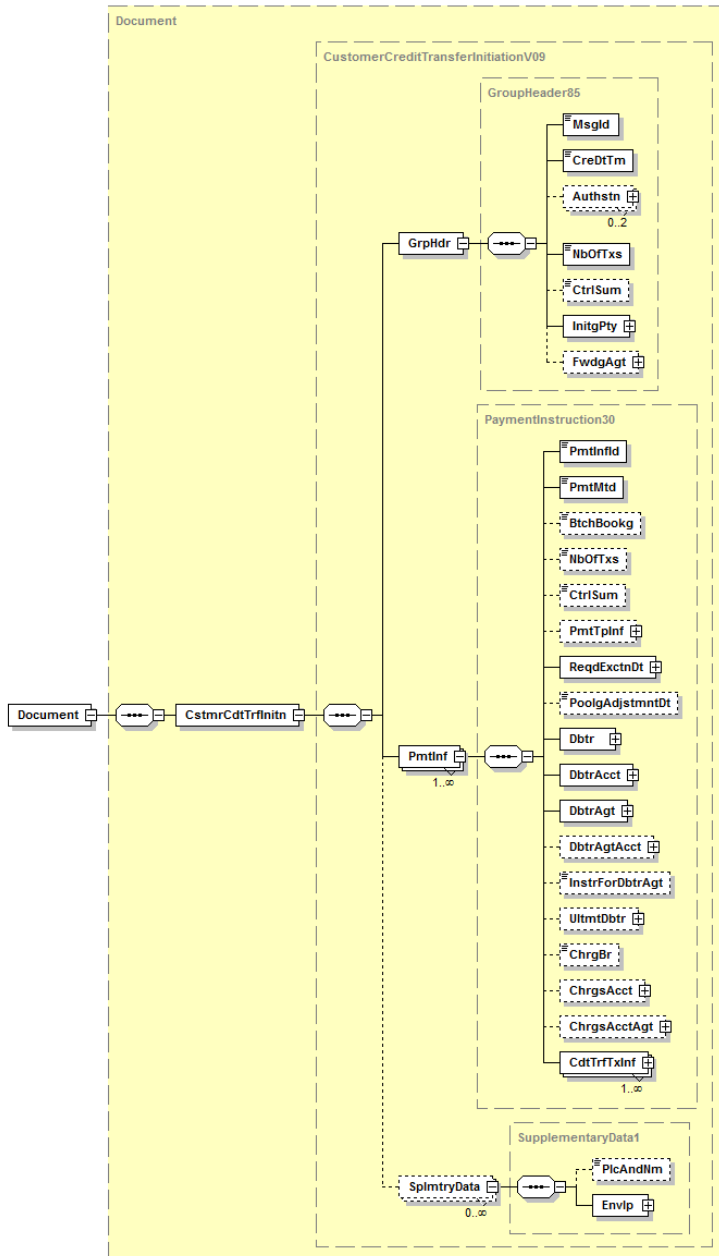


Diagram 50: Overview pain.001.001.09

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Appendix 3: Specification of Data Formats

3.1.1 Customer Credit Transfer Initiation

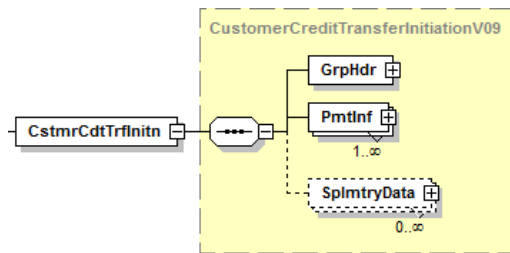


Diagram 51: pain.001.001.09: Customer Credit Transfer Initiation

Definition

Customer Credit Transfer Initiation

XML Tag

<CstmrCdtTrfInittn>

Occurrences

[1..1]

Rules

| | Name | XML Tag | Occurrences | Definition | Type | DK- Rules |
|---|--------------------|---------------|-------------|--|--------------------|---------------|
| 1 | GroupHeader | <GrpHdr> | [1..1] | Refer to 3.1.2 | | |
| 1 | PaymentInformation | <PmtInf> | [1..n] | Refer to 3.1.3 | | |
| 1 | SupplementaryData | <SplmtryData> | [0..n] | Additional information regarding the message | SupplementaryData1 | Not allocated |

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3.1.2 Group Header

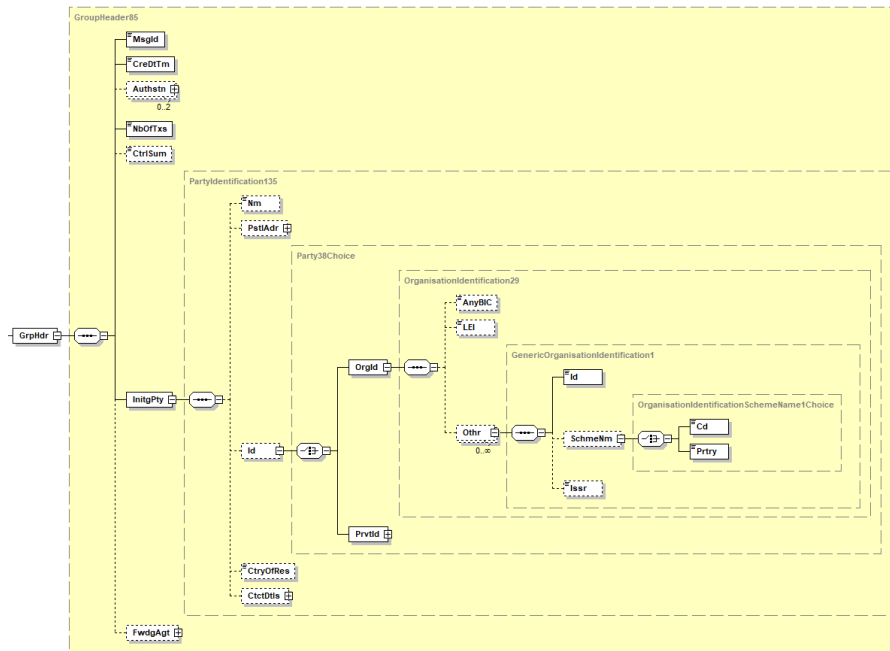


Diagram 52: pain.001.001.09, Group Header

Definition

Set of characteristics shared by all individual transactions included in the message.

XML Tag

<GrpHdr>

Occurrences

[1..1]

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Rules

| | Name | XML Tag | Occurrences | Definition | Type | DK- Rules |
|---|-----------------------|-----------|-------------|---|----------------------|--|
| 2 | MessageIdentification | <MsgID> | [1..1] | Point to point reference assigned by the instructing party and sent to the next party in the chain to unambiguously identify the message. | Max35Text | If a file is submitted twice by mistake, a double processing can be avoided by verifying the tag <MsgID> in combination with the customer ID or the ordering party's IBAN. Therefore, the tag <MsgID> must contain a new value for every new pain message. |
| 2 | CreationDateTime | <CreDtTm> | [1..1] | Date and time at which a (group of) payment instruction(s) was created by the instructing party. | ISODatetime | |
| 2 | Authorisation | <Authstn> | [0..2] | Information on the authorization of the instructing party regarding the account used | Authorisation1Choice | Not allocated |
| 2 | NumberOfTransactions | <NbOfTx> | [1..1] | Number of individual transactions contained in the message. | Max15NumericText | |
| 2 | ControlSum | <CtrlSum> | [0..1] | Total of all individual amounts included in the message, irrespective of currencies. | DecimalNumber | Must be used - occurrences according to DK: [1..1] . 3 is the maximum number of decimal digits allowed. |

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| | Name | XML Tag | Occurrences | Definition | Type | DK- Rules |
|---|----------------------------|---------------|-------------|---|------------------------------|---|
| 2 | InitiatingParty | <InitgPty> | [1..1] | Information about the party which initiates the payment, i.e. the debtor or the party that initiates the payment on behalf of the debtor. | PartyIdentification135 | Assignment is also permitted in deviation from Debtor, e.g. the name of a technical service provider. Only the sub-element Name should be used. |
| 3 | Name | <Nm> | [0..1] | Name of the initiating party | Max140Text | |
| 3 | PostalAddress | <PstlAdr> | [0..1] | Postal address of the initiating party | PostalAddress24 | Not allocated |
| 3 | Identification | <Id> | [0..1] | Unambiguous identifiers for an organisation or person | Party38Choice | |
| 4 | OrganisationIdentification | <Orgld> | [1..1] | Identifiers of an organisation | OrganisationIdentification29 | Subject to bilateral agreement, the following sub-elements can be used: <AnyBIC>, <Othr> <Id> as well as . <Othr>>SchmeNm <Cd> The <Othr> group may exist at most twice These data will not be forwarded. |
| 4 | PrivateIdentification | <PrvtId> | [1..1] | Identifiers of a person | OrganisationIdentification29 | Not allocated |
| 3 | CountryOfResidence | <CtryOfReses> | [0..1] | Country of the instructing party | CountryCode | Not allocated |
| 3 | ContactDetails | <CtctDtls> | [0..1] | Contact data of the instructing party | Contact4 | Not allocated |

Kommentiert [KK2]: CR FS-22-11

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| | Name | XML Tag | Occurrences | Definition | Type | DK- Rules |
|---|-----------------|---------------|-------------|--|--|---------------|
| 2 | ForwardingAgent | <FwdgAgt > | [0..1] | Payment service provider accepting the order | BranchAndFinancialInstitutionIdentification6 | Not allocated |

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3.1.3 Payment Information

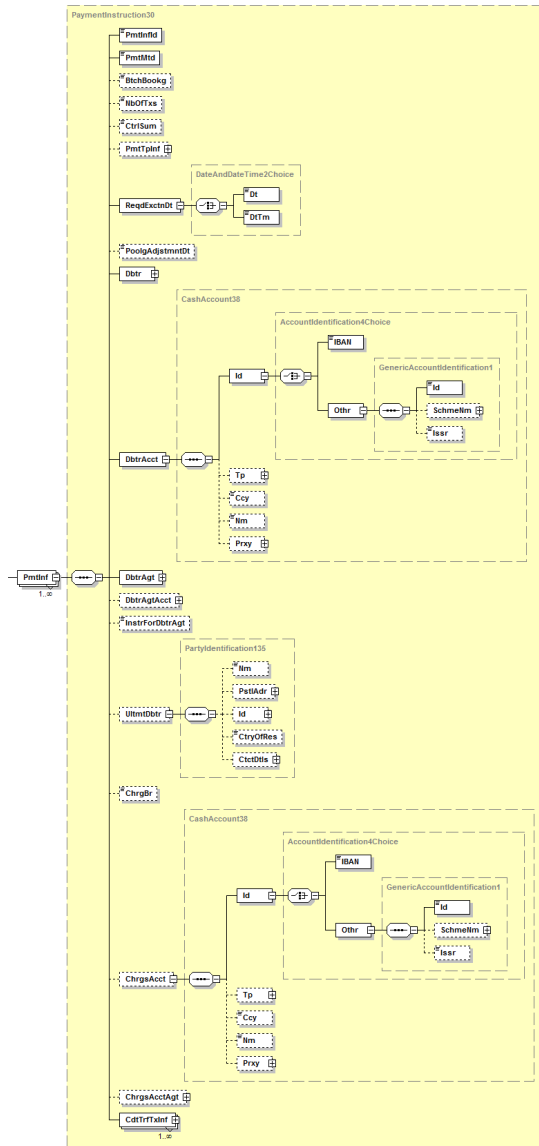


Diagram 53: pain.001.001.09, Payment Information

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Definition

Set of characteristics (e.g. debtor account, requested execution date) that applies to all transactions of this payment information block.

XML Tag

<PmtInf>

Occurrences

[1..n]

Rules

| | Name | XML Tag | Occurrences | Definition | Type | DK- Rules |
|---|----------------------------------|---------------|-------------|---|-----------------------|--|
| 2 | PaymentInformationIdentification | <PmtInfId> | [1..1] | Reference to unambiguously identify the payment information block | Max35Text | Should always be unique, as this could be used to avoid double processing |
| 2 | PaymentMethod | <PmtMtd> | [1..1] | Specifies the means of payment that will be used | Payment Method3 Code | Contains either TRF (this is the case with credit transfers) oder CHK (this is the case with cheque payments) The code CHK may only be used after agreement with the ZDL |
| 2 | BatchBooking | <BtchBooking> | [0..1] | Identifies whether a single entry (<i>false</i>) per individual transaction or a batch entry (<i>true</i>) for the sum of the amounts of all transactions within the group of a message is requested. | BatchBookingIndicator | Only if a corresponding agreement with the customer for batch booking exists, a batch booking will take place when allocated with <i>true</i> . Otherwise, a single booking is performed and thus individual payments will be shown in the account statement of the ordering party (i.e. the default is <i>false</i>). |

Kommentiert [KK3]: CR FS-23-02

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Appendix 3: Specification of Data Formats

| | Name | XML Tag | Occurrences | Definition | Type | DK- Rules |
|---|------------------------|---------------|-------------|--|--------------------------|---|
| 2 | NumberOfTransactions | <NbOfTx> | [0..1] | Number of individual transactions contained in the payment information group. | Max15NumericText | Must be used - occurrences according to DK: [1..1] . |
| 2 | ControlSum | <CtrlSum> | [0..1] | Total of all individual amounts included in the payment information group, irrespective of currencies. | DecimalNumber | Must be used - occurrences according to DK: [1..1] . 3 is the maximum number of decimal digits allowed. |
| 2 | PaymentTypeInformation | <PmtTpInf> | [0..1] | Set of elements that further specifies the type of transaction. | PaymentTypeInformation26 | Not allocated here (i.e. at payment information level) |
| 2 | RequestedExecutionDate | <ReqdExctnDt> | [1..1] | Requested execution date expressed as date or date with time. | DateAndDateTime2Choice | |
| 3 | Date | <Dt> | [1..1] | Execution date expressed as date. | ISODate | Date of execution requested by the customer. In case a date is no business day the bank is authorised to indicate the subsequent business day as execution date. When the order reaches the bank after the declared cut-off time it is regarded as delivered at the subsequent business day. Banks are not obliged to execute order data which are delivered more than 15 calendar days BEFORE the requested execution date. |
| 3 | DateTime | <DtTm> | [1..1] | Execution date expressed as date with time. | ISODatetime | Not allocated |

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| | Name | XML Tag | Occurrences | Definition | Type | DK- Rules |
|---|-----------------------|--------------------|-------------|---|-------------------------------|--|
| 2 | PoolingAdjustmentDate | <PoolgAdjustmntDt> | [0..1] | Date for value date corrections from cash pooling | ISODate | Not allocated |
| 2 | Debtor | <Dbtr> | [1..1] | Refer to 3.1.4 | | |
| 2 | DebtorAccount | <DbtrAcct> | [1..1] | Account of the payer (debtor) | CashAccount38 | |
| 3 | Identification | <Id> | [1..1] | Identification of the account between the account owner and the account servicer. | AccountIdentification4Choice | |
| 4 | IBAN | <IBAN> | [1..1] | International Bank Account Number (IBAN) | IBAN2007Identifier | To be allocated with a valid IBAN (International Bank Account Number). This can have a maximum of 34 characters. |
| 4 | Other | <Othr> | [1..1] | Other account identification | GenericAccountIdentification1 | May only be used if no IBAN exists / is known. |
| 5 | Identification | <Id> | [1..1] | Identification | Max34Text | |
| 5 | SchemeName | <SchmeName> | [0..1] | Scheme name | AccountSchemeName1Choice | Not allocated |
| 5 | Issuer | <Issr> | [0..1] | Issuer of the scheme | Max35Text | Not allocated |
| 3 | Type | <Tp> | [0..1] | Account type | CashAccountType2Choice | Not allocated |
| 3 | Currency | <Ccy> | [0..1] | Account currency | ActiveOrHistoricCurrencyCode | Must be used i.e. occurrences according to DK: [1..1]. |
| 3 | Name | <Nm> | [0..1] | Account name | Max70Text | Not allocated |
| 3 | Proxy | <Prxy> | [0..1] | Alternate identifier for the account | ProxyAccountType1Choice | An indication is only permitted as an additional indication and only after bilateral agreement with the ZDL. Not allocated |

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| | Name | XML Tag | Occurrences | Definition | Type | DK- Rules |
|---|------------------------------------|-------------------|-------------|---|--|--|
| 4 | Type | <Tp> | [0..1] | Type of substitute identification | ProxyAccountType1Choice | |
| 5 | Code | <Cd> | [1..1] | In a coded form | ExternalProxyAccountType1Code | |
| 5 | Proprietary | <Prtry> | [1..1] | In a proprietary form | Max35Text | |
| 4 | Identification | <Id> | [1..1] | Identification of the Proxy | Max2048Text | Only 320 characters permitted. |
| 2 | DebtorAgent | <DbtrAgt> | [1..1] | Financial institution servicing an account for the debtor. | BranchAndFinancialInstitutionIdentification6 | |
| 3 | FinancialInstitutionIdentification | <FinInstnId> | [1..1] | Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. | FinancialInstitutionIdentification18 | Either the BIC under <BICFI> or alternatively the constant NOTPROVIDED under <Othr><Id>. NOTPROVIDED is only permitted if the payer account (Debtor account) is specified as IBAN. |
| 3 | BranchIdentification | <BrnchId> | [0..1] | Branch of the payment service provider | BranchData3 | Not allocated |
| 2 | DebtorAgentAccount | <DbtrAgtAct> | [0..1] | Account of the payment service provider | CashAccount38 | Not allocated |
| 2 | InstructionForDebtorAgent | <InstrForDbtrAgt> | [0..1] | Further processing instructions for the entire bulk (payment information block) | Max140Text | Not allocated |
| 2 | UltimateDebtor | <UltmtDbtr> | [0..1] | Ultimate debtor other than the account holder. For information only. | PartyIdentification135 | If a value is allocated to this element group, then the corresponding element group on the level of the transaction details may not be used. |
| 3 | Name | <Nm> | [0..1] | Ultimate debtor's name | Max140Text | If address details are provided, a name must also be given here. |

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| | Name | XML Tag | Occurrences | Definition | Type | DK- Rules |
|---|--------------------|-------------|-------------|--|----------------------------------|--|
| 3 | PostalAddresses | <PstlAdr> | [0..1] | Refer to 3.1.5 | | If a name is provided, address details must also be given. |
| 3 | Identification | <Id> | [0..1] | Eindeutige Identifizierungsmerkmale für eine Person oder Gruppe | Party38C hoice | An allocation is not recommended at the moment. Not allocated The group <OrgId><Othr> or <PrvtId><Othr> may exist at most twice |
| 3 | CountryOfResidence | <CtryOfRes> | [0..1] | Country in which the ultimate debtor lives. | CountryCode | If a country has been specified within the postal address mentioned above, the element here may only be allocated if it is different. |
| 3 | ContactDetails | <CtctDtls> | [0..1] | Contact details of the ultimate debtor | Contact4 | Not allocated |
| 2 | ChargeBearer | <ChrgBr> | [0..1] | Charge bearer; specifies which party/parties will bear the charges | ChargeBearerType1 Code | Not allocated |
| 2 | ChargesAccount | <ChrgsAcct> | [0..1] | Charges account | CashAccount38 | It is recommended that this element group is only used if the account used for charging purposes is different from the debtor account. May only be used if agreed with the payment service provider. |
| 3 | Identification | <Id> | [1..1] | Account identification | AccountIdentification4 Choice | |
| 4 | IBAN | <IBAN> | [1..1] | International Bank Account Number (IBAN) | IBAN2007 Identifier | To be allocated with a valid IBAN (International Bank Account Number). This can have a maximum of 34 characters. |

Kommentiert [KK4]: CR FS-22-01 (in Top 5)

Kommentiert [KK5]: CR FS-22-11

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Appendix 3: Specification of Data Formats

| | Name | XML Tag | Occurrences | Definition | Type | DK- Rules |
|---|--------------------------------------|----------------|-------------|---|--|---|
| 4 | Other | <Othr> | [1..1] | Other account identification | GenericAccountIdentification1 | May only be used if no IBAN exists / is known. |
| 5 | Identification | <Id> | [1..1] | Identification | Max34Text | |
| 5 | SchemeName | <SchemeName> | [0..1] | Scheme Name | AccountSchemeName1Choice | Not allocated |
| 5 | Issuer | <Issr> | [0..1] | Issuer | Max35Text | Not allocated |
| 3 | Type | <Tp> | [0..1] | Account type | CashAccountType2Choice | Not allocated |
| 3 | Currency | <Ccy> | [0..1] | Account currency | ActiveOrHistoricCurrencyCode | If a specific charge account is used, this element must be allocated. |
| 3 | Name | <Nm> | [0..1] | Account name | Max70Text | Not allocated |
| 3 | Proxy | <Prxy> | [0..1] | Alternate identifier for the account | ProxyAccountType1Choice | Not allocated |
| 2 | ChargesAccountAgent | <ChrgsAcctAgt> | [0..1] | Payment service provide servicing the charges account, if different from debtor agent | BranchAndFinancialInstitutionIdentification6 | Not allocated |
| 2 | CreditTransferTransactionInformation | <CdtTrfTxlnf> | [1..n] | Refer to 3.1.6 | | |

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Appendix 3: Specification of Data Formats

3.1.4 Debtor

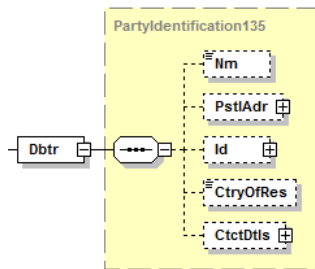


Diagram 54: pain.001.001.09, Debtor

Definition

Payer: Party that owes an amount of money to the (ultimate) creditor.

XML-Tag

<Dbtr>

Occurrences

[1..1]

Rules

| | Name | XML Tag | Occurrences | Definition | Type | DK-Rules |
|---|-----------------|-----------|-------------|----------------|-------------|---|
| 3 | Name | <Nm> | [0..1] | Name | Max140 Text | The name account holder is to be allocated to this element, i.e. occurrences according to DK: [1..1] . |
| 3 | PostalAddresses | <PstlAdr> | [0..1] | Refer to 3.1.5 | | Always to be allocated if the payment information block contains checks, i.e. <PmtMtd> = CHK and at least one of the checks of the collector should be delivered to the debtor, i.e. <CdtTrfTxInf> <ChqInstr><DlvryMtd> = MLDB, CRDB or RGDB see also chapter 3.1.11.2) |

DFÜ Agreement

Appendix 3: Specification of Data Formats

| | Name | XML Tag | Occurrences | Definition | Type | DK-Rules |
|---|--------------------|---------------|-------------|--|----------------|--|
| 3 | Identification | <Id> | [0..1] | Unique and unambiguous identification of a person or a group | Party38 Choice | An allocation is not recommended at the moment. The group <OrgId><Othr> or <PrvId><Othr> may exist at most twice. Not allocated |
| 3 | CountryOfResidence | <CtryOfRes> | [0..1] | Country of residence of the debtor | Country Code | If a country has been specified within the postal address mentioned above, the element here may only be allocated if it is different. If no country has been specified in the postal address, then the information here is mandatory. |
| 3 | ContactDetails | <CtctDetails> | [0..1] | Contact details of the debtor | Contact 4 | Not allocated |

Kommentiert [KK6]: CR FS-22-01 (in Top 5)

Kommentiert [KK7]: CR FS-22-11

3.1.5 Postal Address

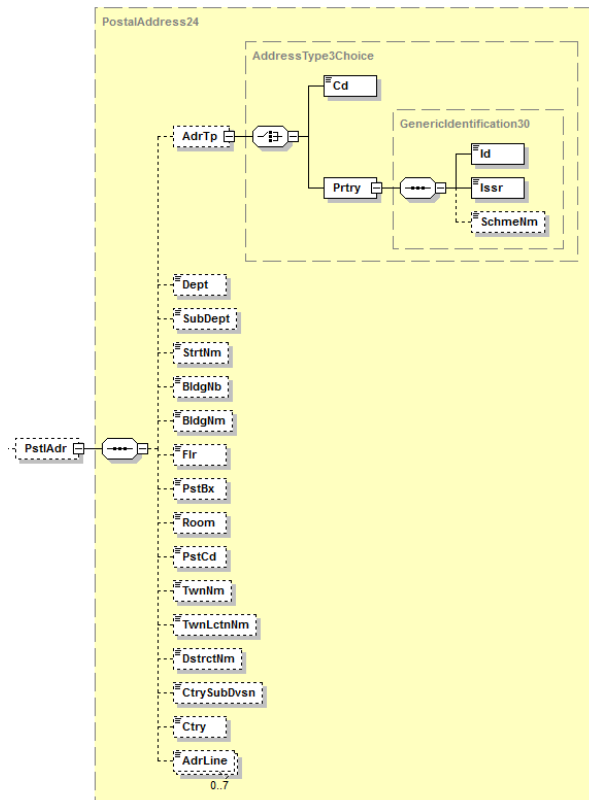


Diagram 55: pain.001.001.09, Postal Address

Definition

Postal address - If a postal address is provided, all information available to the client should be given. The minimum information for certain parties is **signified** in the rules column.

Note: This element group is referred to several times. The nesting level (see first column of the table) of the elements is to be understood here in such a way that the number given here is to be added to the respective position in the schema. These tables are therefore marked with a plus sign in the column heading.XML-Tag

<PstlAdr>

Occurrences

[0..1]

DFÜ Agreement

Appendix 3: Specification of Data Formats

Rules

| + | Name | XML Tag | Occurrences | Definition | Type | DK-Rules |
|---|--------------------|----------------------|-------------|---------------------|--------------------|---|
| 1 | AddressType | <AdrTp> | [0..1] | Adress type | AddressType3Choice | Not allocated |
| 1 | Department | <Dept> | [0..1] | Department | Max70Text | |
| 1 | SubDepartment | <SubDept> | [0..1] | SubDepartment | Max70Text | |
| 1 | StreetName | <StrtNm> | [0..1] | StreetName | Max70Text | |
| 1 | BuildingNumber | <BldgNb> | [0..1] | Building number | Max16Text | |
| 1 | BuildingName | <BldgNm> | [0..1] | Building name | Max35Text | |
| 1 | Floor | <Flr> | [0..1] | Floor | Max70Text | |
| 1 | PostBox | <PstBx> | [0..1] | PostBox | Max16Text | |
| 1 | Room | <Room> | [0..1] | Room | Max70Text | |
| 1 | PostCode | <PstCd> | [0..1] | Post code | Max16Text | |
| 1 | TownName | <TwnNm> | [0..1] | Town name | Max35Text | <p><u>Is mandatory to provide i.e. occurrences according to DK: [1..1]. This element must always be assigned to:</u></p> <ul style="list-style-type: none"> -ultimate debtor -ultimate creditor -creditor -invoicer -invoictee |
| 1 | TownLocationName | <TwnLctnCdPstLctnCd> | [0..1] | Town location | Max35Text | |
| 1 | DistrictName | <DstrctNm> | [0..1] | District | Max35Text | |
| 1 | CountrySubDivision | <CtrySubDvsn> | [0..1] | Country subdivision | Max35Text | |

Kommentiert [KK8]: CR FS-22-01 (in Top 1)

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Appendix 3: Specification of Data Formats

| + | Name | XML Tag | Occurrences | Definition | Type | DK-Rules |
|---|-------------|-----------|-------------|--|-------------|---|
| 1 | Country | <Ctry> | [0..1] | country | CountryCode | <p>Is mandatory to provide i.e. occurrences according to DK: [1..1] This element must always be assigned to:</p> <ul style="list-style-type: none"> - ultimate debtor - ultimate creditor - creditor - Invoicer - Invoicee |
| 1 | AddressLine | <AdrLine> | [0..7] | Further address details in free format | Max70Text | <p>Is not allocated. A use of these elements is not recommended. Instead, only structured information should be provided (taking into account the above-mentioned minimum information). In case of use, a maximum of three address lines are permitted, but these may only contain a maximum of 35 characters.</p> <p><AdrLine> may not be used at all for the addresses of ultimate debtors or creditors as well as for invoice issuers / recipients (element groups Invoicer / Invoicee from the structured remittance information). This must always be specified there in a structured way.</p> |

Kommentiert [KK9]: CR FS-22-01 (in Top 1)

Kommentiert [KK10]: CR FS-22-01 (in Top 1)

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Appendix 3: Specification of Data Formats

Definition

Single Transaction

XML-Tag

<CdtTrfTxInf>

Occurrences

[1..n]

Rules

| | Name | XML Tag | Occurrences | Definition | Type | DK-Rules |
|---|---------------------------|--------------|-------------|--|--------------------------|--|
| 3 | PaymentIdentification | <PmtId> | [1..1] | Set of elements to reference a payment instruction. | PaymentIdentification6 | |
| 4 | InstructionIdentification | <InstrId> | [0..1] | Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the instruction. | Max35Text | This field should only be used by a technical service provider that allocates to the field its own reference. |
| 4 | EndToEndIdentification | <EndToEndId> | [1..1] | Unique identification assigned by the initiating party to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain. | Max35Text | We recommend allocating each credit transfer with an unambiguous reference. If no reference was given, only NOTPROVIDED is allowed. |
| 4 | UETR | <UETR> | [0..1] | Unique transaction reference according to RFC 4122 | UIDv4Identifier | May be indicated only subject to bilateral agreement |
| 3 | PaymentTypeInfo | <PmtPln f> | [0..1] | Type of transaction | PaymentTypeInformation26 | Is mandatory at this level, i.e. occurrences according to DK [1..1] |

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Appendix 3: Specification of Data Formats

| | Name | XML Tag | Occurrences | Definition | Type | DK-Rules |
|---|---------------------|-------------|-------------|--|------------------------------|---|
| 4 | InstructionPriority | <InstrPrty> | [0..1] | Indicator of the urgency or order of importance to apply to the processing of the instruction. | Priority2Code | Permitted codes: HIGH and NORM. If not otherwise agreed upon with the financial institution, NORM is always assumed (i.e. HIGH is ignored). This information has no impact on the settlement system used (e.g. TARGET2). |
| 4 | ServiceLevel | <SvcLvl> | [1..n] | Agreement or rules according to which the transaction is to be processed. | ServiceLevel8Choice | May be used only once, i.e. occurrences according to DK [1..1] . |
| 5 | Code | <Cd> | [1..1] | Identification of a pre-agreed level of service between the parties in a coded form. | ExternalServiceLevel1Code | Only the values NURG (Non-Urgent Payment), URGP (Urgent Payment) and SDVA (Same Day Value) are permitted. Only URGP may be used for same-day urgent payments in euros. In the case of cheque payments (i.e. PaymentMethod CHK, see above) only NURG is permitted. |
| 5 | Proprietary | <Prtry> | [1..1] | Servicelevel in proprietary form | Max35Text | Not allocated |
| 4 | LocalInstrument | <LclInstrm> | [0..1] | local instrument | LocalInstrument2Choice | Not allocated |
| 4 | CategoryPurpose | <CtgyPurp> | [0..1] | Specifies the purpose of the instruction based on a set of predefined categories | CategoryPurpose1Choice | |
| 5 | Code | <Cd> | [1..1] | in coded form | ExternalCategoryPurpose1Code | e.g. CORT (cover transaction) or INTC (intercompany payment) |

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Appendix 3: Specification of Data Formats

| | Name | XML Tag | Occurrences | Definition | Type | DK-Rules |
|---|-------------------------|---------------|-------------|--|-----------------------------------|--|
| 5 | Proprietary | <Prtry> | [1..1] | In proprietary form | Max35Text | Not allocated |
| 3 | Amount | <Amt> | [1..1] | Amount | AmountType4Choice | The amount is expressed either as instructed amount or or as an countervalue payment. |
| 4 | InstructedAmount | <InstdAmt> | [1..1] | Instructed amount | ActiveOrHistoricCurrencyAndAmount | The instructed currency is mandatory (as attribute as ISO 4217 code). |
| 4 | EquivalentAmount | <EqvtAmt> | [1..1] | Amount of the countervalue payment expressed in the currency of the debtor account | EquivalentAmount2 | |
| 5 | Amount | <Amt> | [1..1] | Amount | | The currency of the debtor account is mandatory (as attribute according to ISO 4217). A currency deviating from Euro is only permissible if this has been agreed accordingly between the customer and the Bank. |
| 5 | CurrencyOfTransfer | <CcyOfTrf> | [1..1] | Currency of transfer | ActiveOrHistoricCurrencyCode | |
| 3 | ExchangeRateInformation | <XchgRateInf> | [0..1] | Exchange rate information | ExchangeRate1 | The element group may only be used if this has been correspondingly agreed between customer and bank. |
| 4 | UnitCurrency | <UnitCcy> | [0..1] | Unit currency | ActiveOrHistoricCurrencyCode | |
| 4 | Exchangerate | <XchgRate> | [0..1] | Exchange rate | BaseOneRate | |
| 4 | RateType | <RateTp> | [0..1] | Rate type | ExchangeRateType1Code | |

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Appendix 3: Specification of Data Formats

| | Name | XML Tag | Occurrences | Definition | Type | DK-Rules |
|---|------------------------|------------|-------------|--|-----------------------------|--|
| 4 | ContractIdentification | <CtrctId> | [0..1] | Reference to an (exchange rate) agreement | Max35Text | |
| 3 | ChargeBearer | <ChrgBr> | [0..1] | Charge bearer; Code that means that certain rules apply. | ChargeBearerType1Code | Must be allocated at this level, i.e. occurrence must be according to DK [1..1] . The permissible internal codes and their meaning are listed in chapter 3.1.11.1. |
| 3 | ChequeInstruction | <ChqInstr> | [0..1] | Cheque instruction information | Cheque11 | This element group may only be used for cheque payments, i.e. PaymentMethod = CHK. |
| 4 | ChequeType | <ChqTp> | [0..1] | Cheque type | ChequeType2Code | |
| 4 | ChequeNumber | <ChqNb> | [0..1] | Unique cheque number | Max35Text | The indication of a cheque number is only permitted subject to bilateral agreement |
| 4 | ChequeFrom | <ChqFr> | [0..1] | Indication of who ordered the issue of the cheque | NameAndAddress16 | Not allocated |
| 4 | DeliveryMethod | <DlvryMtd> | [0..1] | Delivery method | ChequeDeliveryMethod1Choice | |

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Appendix 3: Specification of Data Formats

| | Name | XML Tag | Occurrences | Definition | Type | DK-Rules |
|---|-------------|----------|-------------|---|---------------------|---|
| 5 | Code | <Cd> | [1..1] | in coded form | ChequeDelivery1Code | <p>Unless otherwise bilaterally agreed with the payer's bank, the payer's bank shall decide how a check is delivered to the designated party. In particular, a bilateral agreement is also required for the codes PUIDB and PUCD, otherwise the code will be sent to the party by post in this case as well.</p> <p>If the element is not allocated, delivery to the client (debtor) is assumed by default.</p> <p>The permissible internal codes and their meaning are listed in chapter 3.1.11.2.</p> |
| 5 | Proprietary | <Prtry> | [1..1] | In proprietary form | Max35Text | Not allocated |
| 4 | DeliverTo | <DlvrTo> | [0..1] | Party to which the debtor bank should send the cheque | NameAndAddress16 | <p>If the cheque is not to be sent to the postal address of the beneficiary, information sufficient for delivery must be provided here.</p> <p>Deliveries of checks to the debtor (i.e. delivery method MLDB, CRDB, RGDB or PUDB, see also Chapter 3.1.11.2) cannot be combined with an alternative shipping address. Any information given here will be ignored</p> |
| 5 | Name | <Nm> | [1..1] | Name | Max140Text | <p>In the case of check payments, i.e. <PmtMtd> = CHK, the name can be a maximum of 70 characters long</p> |

Kommentiert [KK11]: CR FS-22-02 (in Top 4)

Kommentiert [KK12]: CR FS-22-02 (in Top 2)

Kommentiert [KK13]: CR FS-22-02 (in Top 2)

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Appendix 3: Specification of Data Formats

| | Name | XML Tag | Occurrences | Definition | Type | DK-Rules |
|---|----------------------|---------------|-------------|---|------------------------|---|
| 5 | Address | <Adr> | [1..1] | Refer to 3.1.5 | | In the case of check payments, i.e. <PmtMtd> = CHK, the address must be representable to 2x35 characters for mailing. |
| 4 | InstructionPriority | <InstrPrty> | [0..1] | Instruction priority | Priority2Code | Not allocated |
| 4 | ChequeMaturityDate | <ChqMtrtyDt> | [0..1] | Cheque maturity date | ISODate | Not allocated |
| 4 | FormsCode | <FrmsCd> | [0..1] | Cheque form in coded form (e.g. layout, company logo) | Max35Text | Not allocated |
| 4 | MemoField | <MemoFld> | [0..2] | Information to be printed on the cheque | Max35Text | Not allocated |
| 4 | RegionalClearingZone | <RgnlClrZone> | [0..1] | Regional clearing zone, if there is no domestic cheque clearing | Max35Text | Not allocated |
| 4 | PrintLocation | <PrtLctn> | [0..1] | Location where the cheque is printed | Max35Text | Not allocated |
| 4 | Signature | <Sgntr> | [0..5] | Signature to be printed on the cheque | Max70Text | Not allocated |
| 3 | UltimateDebtor | <UltmtDbtr> | [0..1] | Ultimate debtor, other than the account holder. For information only. | PartyIdentification135 | If a value is allocated to this field, then it is not allowed to use the element on the level of <PaymentInstructionInformation>. |
| 4 | Name | <Nm> | [0..1] | Name | Max140Text | If postal address is allocated, name must also be given |
| 4 | PostalAddress | <PstlAdr> | [0..1] | Refer to 3.1.5 | | If a name is allocated, address details must also be given |

Kommentiert [KK14]: CR FS-22-02 (in Top 2)

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Appendix 3: Specification of Data Formats

| | Name | XML Tag | Occurrences | Definition | Type | DK-Rules |
|---|---------------------------|--------------------|-------------|---|--|--|
| 4 | Identification | <Id> | [0..1] | Unambiguous name or number assigned by an entity to enable recognition of that entity | Party38Choice | <u>An allocation is not recommended at this time.</u> <u>The <OrgId><Othr> or <PrvtId><Othr> group may exist a maximum of twice.Not allocated</u> |
| 4 | CountryOfResidence | <CtryOfRes> | [0..1] | Country of residence of the ultimate debtor | CountryCode | If a country has been specified within the postal address mentioned above, the element here may only be allocated if it is different. |
| 4 | ContactDetails | <CtctDtls> | [0..1] | Contact details of the ultimate debtor | ContactDetails4 | Not allocated |
| 3 | IntermediaryAgent1 | <IntrmyAgent1> | [0..1] | First intermediary agent | BranchAndFinancialInstitutionIdentification6 | This element group may only be used subject to a bilateral agreement between the customer and the bank, but only the element <BICFI> is permitted. In the case of check payments (that is, PaymentMethod CHK), this element group is not permitted. |
| 3 | IntermediaryAgent1Account | <IntrmyAgent1Acct> | [0..1] | Account of the first intermediary agent | CashAccount38 | Not allocated |
| 3 | IntermediaryAgent2 | <IntrmyAgent2> | [0..1] | Second intermediary agent | BranchAndFinancialInstitutionIdentification6 | This element group may only be used by bilateral agreement between the customer and the bank, but only the element <BICFI> is permitted. If it is used, IntermediaryAgent1 must also exist. In the case of check payments (that is, PaymentMethod |

Kommentiert [KK15]: CR FS-22-01 (in Top 5)

Kommentiert [KK16]: CR FS-22-11

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Appendix 3: Specification of Data Formats

| | Name | XML Tag | Occurrences | Definition | Type | DK-Rules |
|---|------------------------------------|--------------------|-------------|--|--|---|
| | | | | | | CHK), this element group is not permitted. |
| 3 | IntermediaryAgent2Account | <IntrmyAgent2Acct> | [0..1] | Account of the second intermediary agent | CashAccount38 | Not allocated |
| 3 | IntermediaryAgent3 | <IntrmyAgent3> | [0..1] | Third intermediary agent | BranchAndFinancialInstitutionIdentification6 | Not allocated |
| 3 | IntermediaryAgent3Account | <IntrmyAgent3Acct> | [0..1] | Account of the third intermediary agent | CashAccount38 | Not allocated |
| 3 | CreditorAgent | <CdrAg> | [0..1] | Creditor agent | BranchAndFinancialInstitutionIdentification6 | Only in exceptional cases and subject to prior agreement between creditor and creditor agent |
| 4 | FinancialInstitutionIdentification | <FinInstId> | [1..1] | Unique and unambiguous identifier of a financial institution | FinancialInstitutionIdentification18 | The following minimum specifications for identifying the recipient bank are permissible: 1) <BICFI> 2) <Nm> and <PstAdr> (with city and country at least assigned) |
| 5 | BICFI | <BICFI> | [0..1] | Business Identifier Code | BICFI Dec 2014 Identifier | This element should possibly be used. If provided, this is the leading information. In particular, the bank is not obliged to check whether additional structured Address details match the BIC. |
| 5 | ClearingSystemMemberIdentification | <ClrSysMmbld> | [0..1] | Identification for assignment to a clearing system | ClearingSystemMemberIdentification2 | |

Kommentiert [KK17]: CR FS-22-01 (in Top 2)

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Appendix 3: Specification of Data Formats

| | Name | XML Tag | Occurrences | Definition | Type | DK-Rules |
|---|--|------------|-------------|---|---|--|
| 6 | ClearingSystemIdentification | <ClrSysId> | [0..1] | Identification of the Clearing-system | ClearingSystemIdentification2Choice | Must be specified if <ClrSysMmbld> is used. |
| 7 | Code | <Cd> | [1..1] | In a coded form | ExternalClearingSystemIdentification1Code | The external code list is listed below this table in a separate Table 1. |
| 7 | Proprietary | <Prtry> | [1..1] | In a proprietary form | Max35Text | Is not allocated |
| 6 | MemberIdentification | <Mmbld> | [1..1] | Identification | Max35Text | National bank code |
| 5 | LEI | <LEI> | [0..1] | Legal Entity Identifier (LEI) | LEIIdentifier | |
| 5 | Name | <Nm> | [0..1] | Name | Max140Text | If postal address is allocated, name must also be given |
| 5 | PostalAddress | <PstAdr> | [0..1] | Refer to 3.1.5 | | If name is allocated, postal address must also be given |
| 5 | Other | <Othr> | [0..1] | Other identification | GenericFinancialIdentification1 | Not allocated |
| 4 | BranchIdentification | <BrnchId> | [0..1] | Branch identification | BranchData3 | Not allocated |

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Appendix 3: Specification of Data Formats

| | Name | XML Tag | Occurrences | Definition | Type | DK-Rules |
|---|----------------------|---------------|-------------|--|-------------------------------|--|
| 3 | CreditorAgentAccount | <CdtrAgtAcct> | [0..1] | Creditor agent account | CashAccount38 | <p>After <u>bilateral agreement with the ZDL, use of the element group for additional information on the creditor agent in the case of the minimum allocation (name and address) specified under <FinInstId> under 2). The specification is made under <Id><Othr><Id> and <Id><Othr><SchmNm><Cd></u></p> <p><u>This element group may only be used for other purposes in exceptional cases and after Only in exceptional cases and after prior agreement between creditor and creditor agent</u></p> |
| 4 | Identification | <Id> | [1..1] | Account identification | AccountIdentification4Choice | |
| 5 | IBAN | <IBAN> | [1..1] | International Bank Account Number (IBAN) | IBAN2007Identifier | If a creditor agent account is specified, this element should be possibly used. |
| 5 | Other | <Othr> | [1..1] | Account identification other than IBAN | GenericAccountIdentification1 | |
| 6 | Identification | <Id> | [1..1] | Account identification | Max34Text | <p>Alternative information - only if IBAN is not known</p> <p><u>Specification of an identifier for the creditor agent according to the coding systematics under <SchmNm><Cd></u></p> |

Kommentiert [KK18]: CR FS-22-07

Kommentiert [KK19]: CR FS-22-07

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Appendix 3: Specification of Data Formats

| | Name | XML Tag | Occurrences | Definition | Type | DK-Rules |
|---|-----------------------------|------------|-------------|---------------------------------------|--|--|
| 6 | SchemeName | <SchemeNm> | [0..1] | Scheme name | AccountSchemeName1Choice | This group may only be assigned if the submitter has agreed this bilaterally with his ZDL and <Nm> and <PstAdr> of the creditor agent have also been specified Not allocated |
| 7 | Code | <Cd> | [1..1] | In a coded form | ExternalAccountIdentification1Code | The external code list is listed below this table in a separate table 2 |
| 7 | Proprietary | <Prtry> | [1..1] | In a proprietary form | Max35Text | Not allocated |
| 6 | Issuer | <Issr> | [0..1] | Issuer | Max35Text | Not allocated |
| 4 | Type | <Tp> | [0..1] | Type | CashAccountType2 | Not allocated |
| 4 | Currency | <Ccy> | [0..1] | Currency | ActiveOrHistoricCurrencyCode | |
| 4 | Name | <Nm> | [0..1] | Name | Max70Text | Not allocated |
| 4 | Proxy | <Prxy> | [0..1] | Proxy | ProxyAccountIdentification1 | Not allocated |
| 3 | Creditor | <Cdtr> | [0..1] | Refer to 3.1.7 | | It is mandatory, i.e. occurrences according to DK [1..1]. |
| 3 | CreditorAccount | <CdtrAcct> | [0..1] | Creditor account | CashAccount38 | Must generally not be allocated in the case of cheque payments (i.e. PaymentMethod CHK) In the case of credit transfers (PaymentMethod TRF) the assignment is mandatory, unless the instruction code CHQB (in element group <InstrForCdrAgt>) is used. In this case, assignment is not permitted. |

Kommentiert [KK20]: CR FS-22-01 (in Top 4)

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Appendix 3: Specification of Data Formats

| | Name | XML Tag | Occurrences | Definition | Type | DK-Rules |
|---|----------------|--------------|-------------|---|-------------------------------|--|
| 4 | Identification | <Id> | [1..1] | Account identification | AccountIdentification4Choice | |
| 5 | IBAN | <IBAN> | [1..1] | International Bank Account Number (IBAN) | IBAN2007Identifier | If a creditor account is specified, this element should be possibly used |
| 5 | Other | <Othr> | [1..1] | Other account identification | GenericAccountIdentification1 | |
| 6 | Identification | <Id> | [1..1] | Account identification | Max34Text | Alternative information, only if IBAN is not known. If only one proxy is specified, NOTPROVIDED ist o be given her. |
| 6 | SchemeName | <SchemeName> | [0..1] | Scheme name | AccountSchemeName1Choice | Not allocated |
| 6 | Issuer | <Issr> | [0..1] | Issuer | Max35Text | Not allocated |
| 4 | Type | <Tp> | [0..1] | Type | CashAccountType2 | Not allocated |
| 4 | Currency | <Ccy> | [0..1] | Currency | ActiveOrHistoricCurrencyCode | An allocation is recommended, as far as it is known. |
| 4 | Name | <Nm> | [0..1] | Name | Max70Text | Not allocated |
| 4 | Proxy | <Prxy> | [0..1] | alternative identification of the account (proxy) | ProxyAccountIdentification1 | An assignment of this structure can serve as an entry assistance for the submitter. The proxy specification is ignored if an account is specified, i.e. either an IBAN is specified or <Othr><Id> is not assigned NOTPROVIDED. It always applies: The specification of a proxy must be agreed bilaterally. |
| 5 | Type | <Tp> | [0..1] | Type of alternative identification (proxy) | ProxyAccountType1Choice | |

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Appendix 3: Specification of Data Formats

| | Name | XML Tag | Occurrences | Definition | Type | DK-Rules |
|---|-----------------------------|------------------|-------------|---|-------------------------------|--|
| 6 | Code | <Cd> | [1..1] | In coded form | ExternalProxyAccountType1Code | The following information is possible: TELE (telephone number), EMAL (e-mail address) and DNAM (Internet domain) |
| 6 | Proprietary | <Prtry> | [1..1] | In proprietary form | Max70Text | An allocation is not recommended |
| 5 | Identification | <Id> | [1..1] | Proxy-Id | Max2048Text | e.g. mobile number Only 320 characters allowed. |
| 3 | UltimateCreditor | <UltmtCdr> | [0..1] | Ultimate creditor - For information only | PartyIdentification135 | If postal address is allocated, name must also be given. For payment method CHK this element group is not allowed |
| 4 | Name | <Nm> | [0..1] | Name (of ultimate creditor) | Max140Text | |
| 4 | PostalAddress | <PstlAdr> | [0..1] | Refer to 3.1.5 | | If name is allocated, postal address must also be given. |
| 4 | Identification | <Id> | [0..1] | Unambiguous name or number assigned by an entity to enable recognition of that entity | Party38Choice | An allocation is not recommended at this time. The <Orgld><Othr> or <Prvtd><Othr> group may exist a maximum of twice Not allocated. |
| 4 | CountryOfResidence | <CtryOfRes> | [0..1] | Country of residence (of the ultimate creditor) | CountryCode | If a country has been specified within the above-mentioned postal address, then only one entry should be made here if the country differs from it. |
| 4 | ContactDetails | <CtctDtls> | [0..1] | Contact details (of the ultimate creditor) | Contact4 | Not allocated |
| 3 | InstructionForCreditorAgent | <InstrForCdrAgt> | [0..n] | Instruction for the creditor agent in free format | InstructionForCreditorAgent1 | A maximum of two instructions may be given, i.e. occurrences according to DK [0..2]. |

Kommentiert [KK21]: CR FS-22-01 (in Top 5)

Kommentiert [KK22]: CR FS-22-11

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Appendix 3: Specification of Data Formats

| | Name | XML Tag | Occurrences | Definition | Type | DK-Rules |
|---|------------------------------|-------------------|-------------|---|----------------------|--|
| 4 | Code | <Cd> | [0..1] | Instruction code | Instruction3Code | See chapter 3.1.11.3 for the possible codes and their usage rules |
| 4 | InstructionInformation | <InstrInf> | [0..1] | Instruction information in free format | Max140Text | The information given here must refer to the instruction code, e.g. a telephone number in the case <Cd> = PHOB |
| 3 | InstructionForDebtorAgent | <InstrForDbtrAgt> | [0..1] | Instruction for the debtor agent in free format | Max140Text | Use only after consultation with the bank (of the debtor) |
| 3 | Purpose | <Purp> | [0..1] | Purpose of payment | Purpose2Choice | |
| 4 | Code | <Cd> | [1..1] | In coded form | ExternalPurpose1Code | |
| 4 | Proprietary | <Prtry> | [1..1] | In proprietary form | Max35Text | Not allocated |
| 3 | RegulatoryReporting | <RgltryRptg> | [0..10] | Refer to 3.1.8 | | If the regulatory requirements (in particular those of the recipient country) require certain information, this should be provided here. |
| 3 | Tax | <Tax> | [0..1] | Tax | TaxInformation3 | Not allocated. Note: Any tax information can be obtained via Remittance Information |
| 3 | RelatedRemittanceInformation | <RltdRmtInf> | [0..10] | Notes on the transmission of information in the process chain | RemittanceLocation7 | Not allocated |
| 3 | RemittanceInformation | <RmtInf> | [0..1] | Refer to 3.1.9 | | |
| 3 | Supplementary Data | <SplmtryData> | [0..n] | Supplementary data concerning the transaction | SupplementaryData1 | Not allocated |

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Appendix 3: Specification of Data Formats

Table 1: Under ExternalClearingSystemIdentification1Code the codes can be specified according to the following systematics:

Kommentiert [KK23]: CR FS-22-07

| <u>Code</u> | <u>Systematic</u> |
|-----------------------|---|
| ATBLZ | AustrianBankleitzahl |
| AUBSB | AustralianBankStateBranchCodeBSB |
| CACPA | CanadianPaymentsAssociationPaymentRoutingNumber |
| CHBCC | SwissFinancialInstitutionIdentificationShort |
| CHSIC | SwissFinancialInstitutionIdentificationLong |
| CNAPS | CNAPSIdentifier |
| CNCIP | CrossBorderInterbankPaymentSystem |
| DEBLZ | GermanBankleitzahl |
| ESNCC | SpanishDomesticInterbankingCode |
| GBDSC | UKDomesticSortCode |
| GRBIC | HellenicBankIdentificationCode |
| HKNCC | HongKongBankCode |
| IENCC | IrishNationalClearingCode |
| INFSC | IndianFinancialSystemCode |
| ITNCC | ItalianDomesticIdentificationCode |
| JPZGN | JapanZenginClearingCode |
| MZBMO | BancoDeMocambiqueRTGS |
| NZRSA | NewZealandRTGSClearingCode |
| NZNCC | NewZealandNationalClearingCode |
| PLKNR | PolishNationalClearingCode |
| PTNCC | PortugueseNationalClearingCode |
| RUCBC | RussianCentralBankIdentificationCode |
| SESBA | SwedenBankgiroClearingCode |

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Appendix 3: Specification of Data Formats

| | |
|-----------------------|---|
| SGIBG | IBGSortCode |
| THCBC | ThaiCentralBankIdentificationCode |
| TWNCC | FinancialInstitutionCode |
| USABA | UnitedStatesRoutingNumberFedwireNACHA |
| USPID | CHIPSParticipantIdentifier |
| ZANCC | SouthAfricanNationalClearingCode |

-

[Table 2: Under ExternalAccountIdentification1Code the codes can be specified according to the following systematics:](#)

| Code | Systematic |
|----------------------|--|
| AIIN | IssuerIdentificationNumber |
| BBAN | BBANIdentifier |
| CUID | CHIPSParticipantIdentifier |
| UPIC | UPICIdentifier |

Kommentiert [KK24]: CR FS-22-07

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Appendix 3: Specification of Data Formats

3.1.7 Creditor

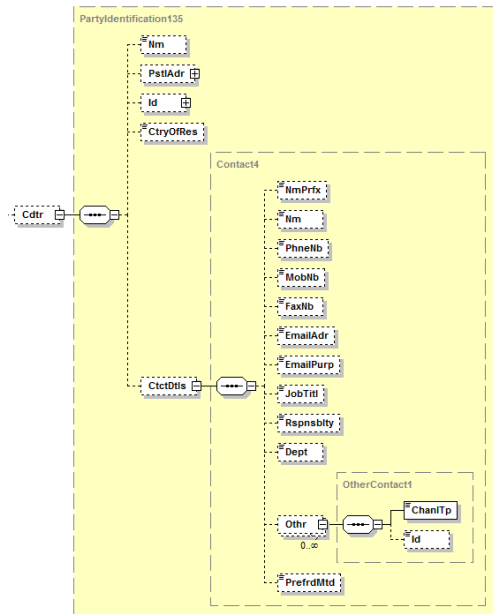


Diagram 57: pain.001.001.09, Creditor

Definition

Creditor / Cheque recipient

XML-Tag

<Cdrtr>

Occurrences

[0..1]

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Appendix 3: Specification of Data Formats

Rules

| | Name | XML Tag | Occurrences | Definition | Type | DK- Rules |
|---|------|---------|-------------|------------|------------|--|
| 4 | Name | <Nm> | [1..1] | Name | Max140Text | <p>The name of the Creditor must be indicated in this element.</p> <p>In the case of check payments, i.e. <PmtMtd> = CHK, the name may be a maximum of 70 characters long</p> <p>In the case of order cheques, this is the order reference (relevant for cheque encashment). If the cheque is to be delivered to a different person / address, the details can be found under <CdtTrfTxInf> <ChqInst> <DlvrTo></p> |

Kommentiert [KK25]: CR FS-22-02 (in Top 1)

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Appendix 3: Specification of Data Formats

| | Name | XML Tag | Occurrences | Definition | Type | DK- Rules |
|---|----------------|-----------|-------------|---|-------------------|---|
| 4 | PostalAddress | <PstlAdr> | [0..1] | Refer to 3.1.5 | | <p><u>Allocation</u> is recommended for transfers.</p> <p>It is mandatory for check payments, even if a different delivery address is specified under <DivrTo></p> <p>Must be used, i.e. Occurrences according to DK [1..1]</p> <p>In the case of cheque payments, <u>Then</u> this information will be ignored for the cheque delivery if a different address has been given under <DivrTo>.</p> <p>In the case of <u>check payments</u>, i.e. <PmtMtd> = CHK, the address must be representable to 2x35 characters for mailing</p> |
| 4 | Identification | <Id> | [0..1] | Unambiguous identifiers for an organisation or person | Party38C hoice | <p>An allocation is not recommended at this time.</p> <p>The <OrgId><Othr> or <PrvtId><Othr> group may exist a maximum of twice</p> <p>Not allocated</p> |

Kommentiert [KK26]: CR FS-22-01 (in Top 4)

Kommentiert [KK27]: CR FS-22-02 (in Top 1)

Kommentiert [KK28]: CR FS-22-01 (in Top 5)

Kommentiert [KK29]: CR FS-22-11

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Appendix 3: Specification of Data Formats

| | Name | XML Tag | Occurrences | Definition | Type | DK- Rules |
|---|--------------------|---------------|-------------|------------------------------|-----------------|---|
| 4 | CountryOfResidence | <CtryOfRes> | [0..1] | Country | CountryCode | If a country has been specified within the above-mentioned postal address, then only one entry should be made here if the country differs from it. If no country has been specified in the postal address, then the information here is mandatory. |
| 4 | ContactDetails | <CtctDetails> | [0..1] | Contact data of the creditor | ContactDetails2 | Not allocated |

3.1.8 Regulatory Reporting

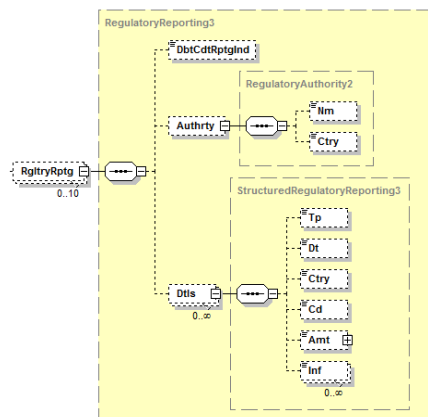


Diagram 58: pain.001.001.09, Regulatory Reporting

Definition

Regulatory information

XML-Tag

<RgltryRptg>

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Appendix 3: Specification of Data Formats

Occurrences

[0..10]

Rules

| | Name | XML Tag | Occurrences | Definition | Type | DK- Rules |
|---|-------------------------------|-----------------|-------------|--|-----------------------------------|--------------------|
| 4 | DebitCreditReportingIndicator | <DbtCdtRptgInd> | [0..1] | Describes to which party the reporting refers | RegulatoryReportingType1Code | CRED, DEBT or BOTH |
| 4 | Authority | <Authrty> | [0..1] | Authority that requires the regular reporting information | RegulatoryAuthority2 | |
| 5 | Name | <Nm> | [0..1] | Name of authority | Max140Text | |
| 5 | Country | <Ctry> | [0..1] | Country of authority | CountryCode | |
| 4 | Details | <Dtls> | [0..n] | Structured detailed information | StructuredRegulatoryReporting3 | |
| 5 | Type | <Tp> | [0..1] | Type of information | Max35Text | |
| 5 | Date | <DtTp> | [0..1] | Date of information | ISODate | |
| 5 | Country | <CtryTp> | [0..1] | Country specified | CountryCode | |
| 5 | Code | <CdTp> | [0..1] | Nature, purpose and reason | Max10Text | |
| 5 | Amount | <Amt> | [0..1] | Amount of money to be reported for the regulatory and statutory requirements | ActiveOrHistoricCurrencyAndAmount | |
| 5 | Information | <Inf> | [0..n] | Additional details that cater for specific domestic regulatory requirements | Max35Text | |

3.1.9 Remittance Information

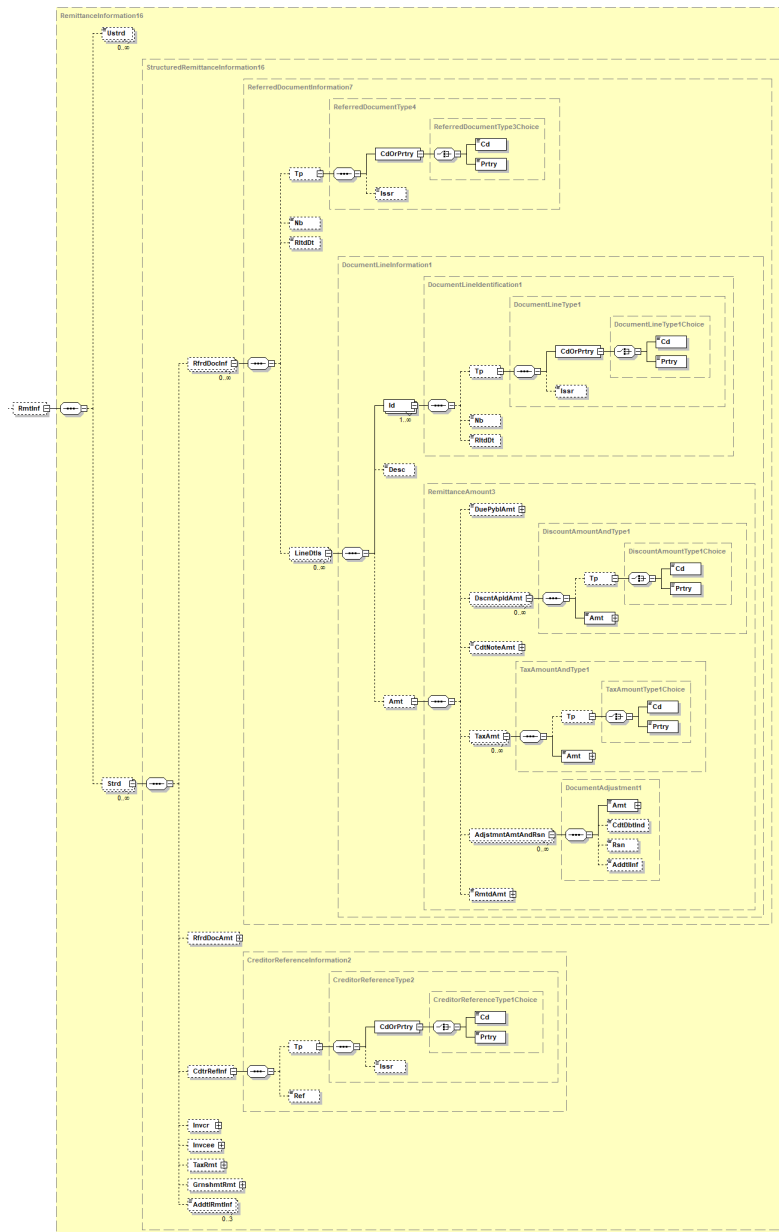


Diagram 59: pain.001.001.09, Remittance Information

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Appendix 3: Specification of Data Formats

Definition

Remittance information

XML-Tag

<RmtInf>

Occurrences

[0..1]

Rules

| | Name | XML Tag | Occurrences | Definition | Type | DK- Rules |
|---|-----------------------------|--------------|-------------|---|-----------------------------------|--|
| 4 | Unstructured | <Ustrd> | [0..n] | Unstructured information | Max140Text | The element <Ustrd> or the element group <Strd> may be used a maximum of once. |
| 4 | Structured | <Strd> | [0..n] | Structured information | StructuredRemittanceInformation16 | When using this element group, an agreement between payee and payers's bank/ordering bank is recommended. In total, a maximum of 9000 characters may be used. |
| 5 | ReferredDocumentInformation | <RfrdDocInf> | [0..n] | Identification and content of the referred document | Referred Document Information7 | In this element group information on a document that is related to the credit transfer may be allocated. There are no plausibility checks by the payment service provider (especially between the amounts specified here and the transfer amount). |
| 6 | Type | <Tp> | [0..1] | Type of document | Referred Document Type4 | |
| 7 | CodeOrProprietary | <CdOrPrtry> | [1..1] | Coded or proprietary details of the referred document | Referred Document Type3Choice | It is recommended to prefer the coded form |

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Appendix 3: Specification of Data Formats

| | Name | XML Tag | Occurrences | Definition | Type | DK- Rules |
|----|-------------------|-------------|-------------|--|-------------------------------|--|
| 8 | Code | <Cd> | [1..1] | Coded form | Document Type6Code | e.g. CINV (it's an invoice) |
| 8 | Proprietary | <PrtryFp> | [1..1] | Proprietary form | Max35Text | |
| 7 | Issuer | <lssr> | [0..1] | Issuer of type code | Max35Text | |
| 6 | Number | <Nb> | [0..1] | Document number | Max35Text | e.g. invoice number |
| 6 | RelatedDate | <RldDt> | [0..1] | Date of the document | ISODate | e.g. invoice date |
| 6 | LineDetails | <LineDtls> | [0..n] | Set of element used to provide the content of the referred document line / part of the entire document | Document LineInformation1 | Instead of single segments, the information in this element group can also refer to the entire document. In this case, the group occurs only once. |
| 7 | Identification | <Id> | [1..n] | Provides identification of the document line / part of the document | Document LineIdentification1 | |
| 8 | Type | <Tp> | [0..1] | Type of identification | Referred Document Type4 | |
| 9 | CodeOrProprietary | <CdOrPrtry> | [1..1] | Coded or proprietary details of the identification | Referred Document Type3Choice | |
| 10 | Code | <Cd> | [1..1] | Coded form | ExternalDocumentLineType1Code | e.g. ADPI (referring to a product) |
| 10 | Proprietary | <PrtryFp> | [1..1] | Proprietary form | Max35Text | |
| 9 | Issuer | <lssr> | [0..1] | Issuer of the identification | Referred Document Type4 | |
| 8 | Number | <Nb> | [0..1] | Number of information | Max35Text | e.g. a product number |
| 8 | RelatedDate | <RldDt> | [0..1] | Date associated with the referred document line | ISODate | |

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Appendix 3: Specification of Data Formats

| | Name | XML Tag | Occurrences | Definition | Type | DK- Rules |
|----|-----------------------|-------------------------|-------------|--|-----------------------------------|---|
| 7 | Description | <Desc> | [0..1] | Description associated with the referred document line / document part | Max2048 Text | A maximum of 35 characters is permitted |
| 7 | Amount | <Amt> | [0..1] | Amount associated with the referred document line / document part | RemittanceAmount3 | |
| 8 | DuePayable Amount | <DuePayableAmt> | [0..1] | Amount specified in the document line/part is the exact amount due and payable to the creditor | ActiveOrHistoricCurrencyAndAmount | e.g. billing amount |
| 8 | DiscountAppliedAmount | <DiscountAppliedAmount> | [0..n] | Amount of discount specified to be applied to the amount due and payable to the creditor | DiscountAmountAndType1 | |
| 9 | Type | <Tp> | [0..1] | Type of discount | DiscountAmountType1Choice | |
| 10 | Code | <Cd> | [1..1] | In coded form | ExternalDiscountAmountType1Code | |
| 10 | Proprietary | <Prtry> | [1..1] | In proprietary form | Max35Text | |
| 9 | Amount | <Amt> | [1..1] | Amount which has been typed | ActiveOrHistoricCurrencyAndAmount | |
| 8 | CreditNoteAmount | <CreditNoteAmount> | [0..1] | Amount of a credit note relating the document line / part | ActiveOrHistoricCurrencyAndAmount | |
| 8 | TaxAmount | <TaxAmount> | [0..n] | Amount of the tax relating the document line / part | TaxAmountType1 | |
| 9 | Type | <Tp> | [0..1] | Type of tax | TaxAmountType1Choice | |
| 10 | Code | <Cd> | [1..1] | In coded form | ExternalTaxAmountType1Code | |

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Appendix 3: Specification of Data Formats

| | Name | XML Tag | Occurrences | Definition | Type | DK- Rules |
|----|------------------------------|---------------------|-------------|--|-----------------------------------|--|
| 10 | Proprietary | <Prtry> | [1..1] | In proprietary form | Max35Text | |
| 9 | Amount | <Amt> | [1..1] | Tax amount | ActiveOrHistoricCurrencyAndAmount | |
| 8 | AdjustmentAmountAndReason | <AdjstmntAmtAndRsn> | [0..n] | Specified detailed information on the amount an reason of the adjustment | DocumentAdjustment1 | |
| 9 | Amount | <Amt> | [1..1] | Amount if money of the document adjustment | ActiveOrHistoricCurrencyAndAmount | |
| 9 | CreditDebitIndicator | <CdtDbtInd> | [0..1] | Spoeifies whether the adjustment must be subtracted or added to the total amount | CreditDebitCode | CRDT is an increase, DBIT is a decrease |
| 9 | Reason | <Rsn> | [0..1] | Reason of the adjustment | Max4Text | |
| 9 | AdditionalInformation | <AddtlInf> | [0..1] | Provides further details in the document adjustment | Max140Text | |
| 8 | RemittedAmount | <RmtdAmt> | [0..1] | Amount of money Amount relating to the document segment | ActiveOrHistoricCurrencyAndAmount | e.g. invoice amount less discount or deduction due to defects |
| 5 | ReferredDocumentAmount | <RfrdDocAmt> | [0..1] | Provides details on the amounts of the referred document | RemittanceAmount2 | An allocation is not recommended. Any amounts should be specified in <RfrdDocInf>. |
| 5 | CreditorReferenceInformation | <CdtrRefInf> | [0..1] | Reference information provided by the creditor to allow the identification of the underlying documents | CreditorReferenceInformation2 | |
| 6 | Type | <Tp> | [0..1] | Type of reference | CreditorReferenceType2 | |

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Appendix 3: Specification of Data Formats

| | Name | XML Tag | Occurrences | Definition | Type | DK- Rules |
|---|-------------------|-------------|-------------|--|------------------------------|--|
| 7 | CodeOrProprietary | <CdOrPrtry> | [1..1] | Coded or proprietary specification | CreditorReferenceType1Choice | |
| 8 | Code | <Cd> | [1..1] | In coded form | DocumentType3Code | |
| 8 | Proprietary | <Prtry> | [1..1] | in proprietary form | Max35Text | |
| 7 | Issuer | <Issr> | [0..1] | Issuer of reference | Max35Text | |
| 6 | Reference | <Ref> | [0..1] | Unique reference of the creditor | Max35Text | <p>If the reference contains a check digit, the debtor's bank is not obliged to validate it, the debto's bank is entitled to continue processing if the validation fails.</p> <p>If a creditor reference according to ISO 11649 is used it is recommended to verify the check digit.</p> |
| 5 | Invoicer | <Invcr> | [0..1] | Identification of the organisation issuing the invoice when it is different from the creditor or the ultimate creditor | PartyIdentification135 | |
| 6 | Name | <Nm> | [0..1] | Name of invoicer | Max140Text | If address details are provided, a name must also be given. |
| 6 | PostalAddresses | <PstlAdr> | [0..1] | Refer to 3.1.5 | | If a name is provided, address details must also be given. |

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| | Name | XML Tag | Occurrences | Definition | Type | DK- Rules |
|---|--------------------|---------------|-------------|--|------------------------|---|
| 6 | Identification | <Id> | [0..1] | Unique and unambiguous identification of a person or a group | Party38C hoice | An allocation is not recommended at this time. The <OrgId><Othr> or <PrvtId><Othr> group may exist a maximum of twice Not allocated |
| 6 | CountryOfResidence | <CtryOfRes> | [0..1] | Country in which the invoice issuer lives | CountryCode | If a country has been specified within the postal address mentioned above, the element here may only be allocated if it is different. |
| 6 | ContactDetails | <CtctDetails> | [0..1] | Contact details of the invoicer | ContactDetails2 | Not allocated |
| 5 | Invoicee | <Invcee> | [0..1] | Invoice recipient, if different from the payer (i.e. different from the debtor or ultimate debtor) | PartyIdentification135 | |
| 6 | Name | <Nm> | [0..1] | Name of invoicee | Max140Text | If address details are provided, a name must also be given. |
| 6 | PostalAddresses | <PstlAddress> | [0..1] | Refer to 3.1.5 | | If a name is provided, address details must also be given. |
| 6 | Identification | <Id> | [0..1] | Unique and unambiguous identification of a person or a group | Party38C hoice | An allocation is not recommended at this time. The <OrgId><Othr> or <PrvtId><Othr> group may exist a maximum of twice Not allocated |
| 6 | CountryOfResidence | <CtryOfRes> | [0..1] | Country in which the invoice recipient lives | CountryCode | If a country has been specified within the postal address mentioned above, the element here may only be allocated if it is different. |

Kommentiert [KK30]: CR FS-22-01 (in Top 5)

Kommentiert [KK31]: CR FS-22-11

Kommentiert [KK32]: CR FS-22-01 (in Top 5)

Kommentiert [KK33]: CR FS-22-11

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| | Name | XML Tag | Occurrences | Definition | Type | DK- Rules |
|---|---------------------------------|---------------|-------------|--|-----------------|--|
| 6 | ContactDetails | <CtctDtlS> | [0..1] | Contact details of the invoicee | ContactDetails2 | Not allocated |
| 5 | TaxRemittance | <TaxRmt> | [0..1] | Provides remittance information about a payment for tax-related purposes | TaxInformation7 | This group of elements may only be used after bilateral agreement with the debtor agent. A DK specification will be provided in a subsequent version of this document. |
| 5 | Garnishment | <GrnshmtRmt> | [0..1] | Provides remittance information about a payment for garnishment-related purposes | Garnishment3 | An allocation is not recommended. However, if this group of elements is used, only structures addresses are permitted. For the <Grnshee> and <GrnshmtAdmstr> groups the following applies: The <Othr> subgroups may only exist a maximum of two times each. The use of Contact Details is not allowed. |
| 5 | AdditionalRemittanceInformation | <AddtlRmtInf> | [0..3] | Additional remittance information | Max140Text | |

Kommentiert [KK34]: CR FS-22-11

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Appendix 3: Specification of Data Formats

3.1.10 Assignment examples

3.1.10.1 Assignment of the amount elements <Amt> in <TxDtIs>

Example foreign currency payment:

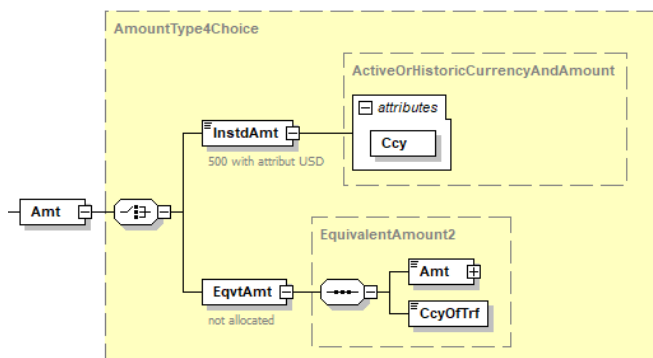


Diagram 60: Transfer of 500 USD from a EUR account

Example counterpart payment:

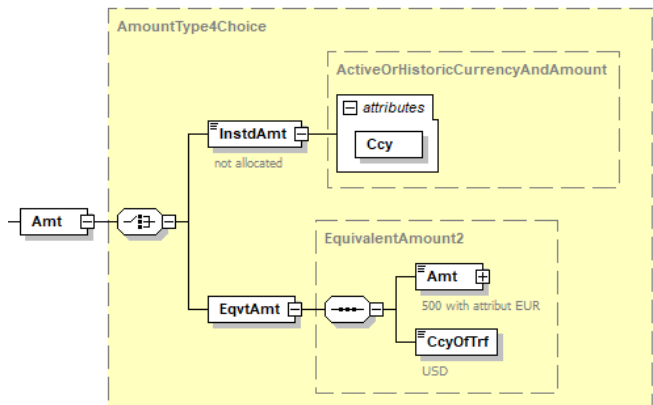


Diagram 61: USD-Transfer of the equivalent of 500 EUR to a EUR account

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Appendix 3: Specification of Data Formats

| | Name | Definition | Foreign currency payment Transfer of 500 USD from a EUR account | Counterpart payment USD-Transfer of the equivalent of 500 EUR to a EUR account |
|---|--------------------|--|---|---|
| 4 | InstructedAmount | Instructed amount | 500,00 Attribut USD | |
| 4 | EquivalentAmount | Amount at counterpart payment expressed in the currency of the originator account | | |
| 5 | Amount | Order amount | | 500,00 Attribut EUR |
| 5 | CurrencyOfTransfer | Currency of transfer | | USD |

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Appendix 3: Specification of Data Formats

3.1.11 Internal code lists

3.1.11.1 Codes indicating who has to pay the charges

The following codes may be used under ChargeBearerType1Code to allocate the fees associated with the transaction. The following codes can be specified in ChargeBearerType1Code to show which party has to bear the charges associated with the transaction:

| Internal code | Meaning |
|---------------|--|
| DEBT | All transaction charges are to be borne by the debtor |
| CRED | All transaction charges are to be borne by the creditor, i.e. the transfer amount is received less all charges |
| SHAR | Sharing of charges - the debtor pays his bank's charges and the creditor pays the remaining charges, i.e. the amount of the credit transfer is received minus the remaining charges. |
| SLEV | Other agreed service level |

Kommentiert [KK35]: CR FS-22-01 (Teil 3)

In the case of cheque payments (i.e. PaymentMethod = CHK) only SHAR is permitted.

3.1.11.2 Permitted cheque delivery codes

The following delivery types are available under codes from ChequeDelivery1Code may be used:

Kommentiert [KK36]: All deletions in this chapter base on CR FS-22-02 (Teil 3)

| Internal code | Meaning |
|---------------|--------------------------|
| MLDB | MailToDebtor |
| MLCD | MailToCreditor |
| MLFA | MailToFinalAgent |
| CRDB | CurierToDebtor |
| CRCD | CurierToCreditor |
| CRFA | CurierToFinalAgent |
| PADB | PickUpByDebtor |
| PUCD | PickUpByCreditor |
| PUFA | PickUpByFinalAgent |
| RGDB | RegisteredMailToDebtor |
| RGCD | RegisteredMailToCreditor |

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Appendix 3: Specification of Data Formats

| | |
|------|----------------------------|
| RGFA | RegisteredMailToFinalAgent |
|------|----------------------------|

3.1.11.3 Instruction codes

All instruction codes specified under Instruction3Code are permitted, but with the following restrictions:

| Internal code | Meaning / Use | Restrictions |
|---------------|--|--|
| CHQB | Must be paid by cheque | Combination with instruction code HOLD is not permitted. Not usable in th case of <CtgyPurp> = CORT or INTC |
| HOLD | Pay on identification | Combination with instruction code CHQB is not permitted. Not usable in th case of <CtgyPurp> = CORT or INTC |
| PHOB | Please advise/contact beneficiary by phone | Combination with instruction code TELB is not permitted. |
| TELB | Please advise/contact beneficiary by the most efficient means of telecommunication | Combination with instruction code PHOB is not permitted. |

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Appendix 3: Specification of Data Formats

3.2 Payment Status Report

The Payment Status Report (PSR) contains the status of cross-border payments. In this specification, it is referred to as a NON-SEPA PSR in distinction to the SEPA PSR (compare chapter 2.2.3).

The delivered status report in format pain.002.001.10 always contains all new information for a submission (which took place in format pain.001.001.09). In the German Banking Industry, therefore, always the "delta" is delivered, i.e. no status reports are repeated if nothing has changed for the transaction since the last PSR, and furthermore the status PDNG (for transactions where no status is known yet) is not used.

The latest available status is always provided:

This may only be information up to the settlement date at the debtor bank. However, the transaction can also be tracked beyond this, ideally up to the information (the status) that the amount has been credited to the creditor's account. Tracking the status until the payment is credited is usually only possible in the case of gpi tracking.

The PSR is always generated by the account-holding institution. The account-holding institution normally provides the PSR directly to its (corporate) customer. No TVS (technical validation subset) is provided for validation. The reference is the original pain.002.001.10 schema plus the additional allocation rules described in this specification.

A special case is the relay scenario: In this case, it is the payment status report for payments executed by a third-party institution via an account of its own (corporate) customer (pain.001 relay, successor of the previous MT101, no DK standard). Such a "third-party" relay PSR is usually delivered via the SWIFT network and the receiving institution then makes it available to its own (corporate) customer.

In the case of relay scenarios, restrictions that the DK has made for certain elements/element groups in the set of rules here do not apply. For such cases, there are then corresponding notes in the specification.

The set of rules described here can be used for conventional cross-border payments and for same-day urgent transfers in Euro.

Structure and reading of this specification

The rules from ISO 20022 [Bank-to-Customer Cash Management Maintenance Payments Initiation - Maintenance](#) 2018-2019 Message Definition Report [Part 2](#) are assumed.

The German banking industry specifies further allocation rules based on the original ISO20022 schema files.

Rules can be assignment or non-assignment specifications (or only recommendations in this regard) for elements or element groups.

Elements or element groups that are not assigned in the DK set of rules are underlined in grey. If entire element groups are not assigned, then this group is not broken down further to simplify the readability of this specification.

Filled fields must comply with the set of rules described here.

Kommentiert [WS37]: This documentation is sorted into Appendix 3 as Chapter 3.2. Note: Chapter for DTAZV then slips to position 3.3 (and will be deleted completely in 11/2025)

New chapter

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Appendix 3: Specification of Data Formats

The current external ISO20022 code lists, referenced several times in this specification, can be found at https://www.iso20022.org/external_code_list.page.

Reference: The nesting depth of the respective element or element group within the message can be found in the first column of the tables. Element groups that are referred to more than once (these can all be found under chapter 3.2.11) always start with 1. The nesting depth is to be understood here in such a way that the number specified here is to be added to the respective position in the schema. The tables are therefore marked with a plus sign in the column heading.

BTF parameters / order type

The message for the Non-SEPA PSR is provided with the BTF parameters REP/DE/XCT/pain.002/ZIP (resp. order type AXS). It is provided in a zip container.

Character set

The same rules apply as for the submission of payments (see chapter 3.1).

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Appendix 3: Specification of Data Formats

Overview

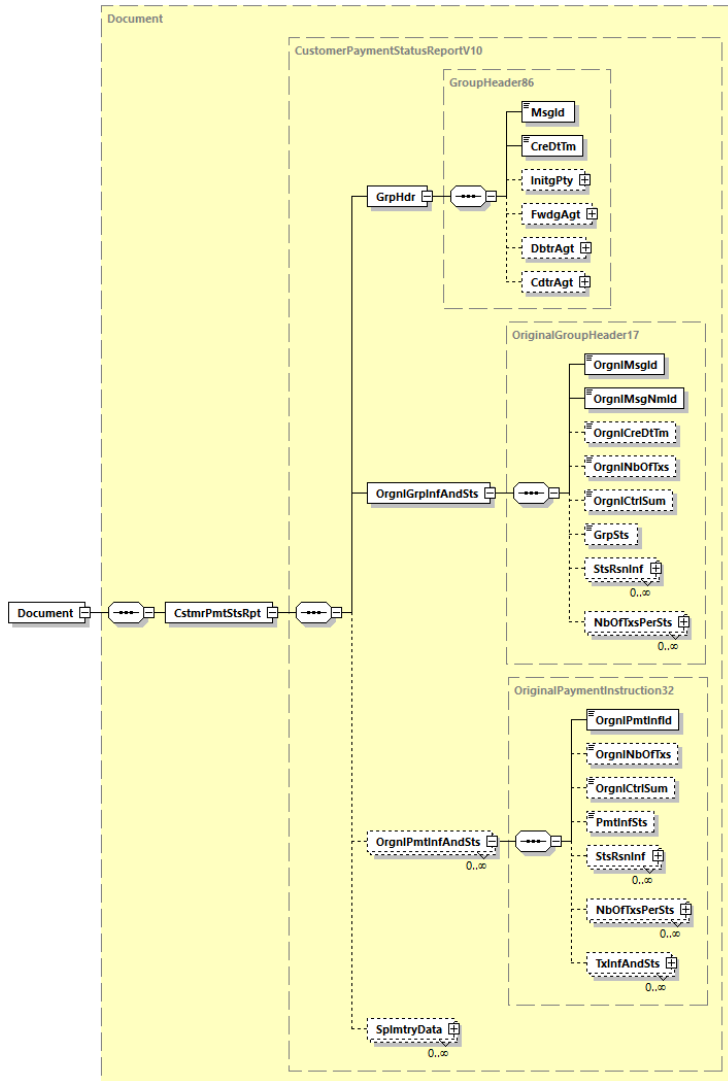


Diagram 62: Overview pain.002.001.10

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Appendix 3: Specification of Data Formats

3.2.1 Document

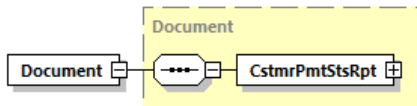


Diagram 63: pain.002.001.10, Document

Definition

For Payment Status Report ISO 20022 XML message: Non-SEPA Payment Status Report. This is the root element of a pain.002.001.010 message.

XML-Tag

<Document>

Occurrences

[1..1]

Rules

| | Name | XML-Tag | Occurrences | Definition | Type | DK-Rules |
|---|---------------------|------------------|-------------|----------------|------|----------|
| 0 | PaymentStatusReport | <CstmrPmtStsRpt> | [1..1] | Refer to 3.2.2 | | |

3.2.2 Customer Payment Status Report

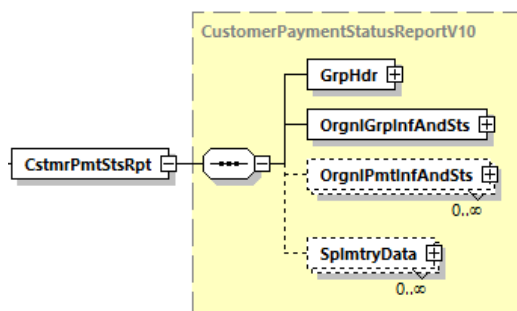


Diagram 64: pain.002.001.10, Customer Payment Status Report

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Definition

Payment Status Report.

XML-Tag

<CstmrPmtStsRpt>

Occurrences

[1..1]

Rules

| | Name | XML-Tag | Occurrences | Definition | Type | DK-Rules |
|---|-------------------------------------|--------------------|-------------|--|--------------------|---------------|
| 1 | GroupHeader | <GrpHdr> | [1..1] | Refer to 3.2.3 | | |
| 1 | OriginalGroupInformationAndStatus | <OrgnGrpInfAndSts> | [1..1] | Refer to 3.2.4 | | |
| 1 | OriginalPaymentInformationAndStatus | <OrgnPmtInfAndSts> | [0..n] | Refer to 3.2.5 | | |
| 1 | Supplementary Data | <SplmtryData> | [0..n] | Additional information that cannot be captured in the structured elements and/or any other specific block. | SupplementaryData1 | Not allocated |

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Appendix 3: Specification of Data Formats

3.2.3 Group Header

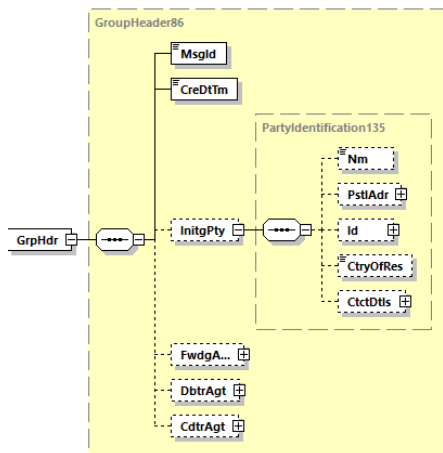


Diagram 65: pain.002.001.10, Group Header

Definition

Set of characteristics shared by all individual transactions included in the message.

XML-Tag

<GrpHdr>

Occurrences

[1..1]

Rules

| | Name | XML-Tag | Occurrences | Definition | Type | DK-Rules |
|---|-----------------------|-----------|-------------|---|-------------|-----------------|
| 2 | MessageIdentification | <MsgId> | [1..1] | Reference of the bank that generated this message | Max35Text | |
| 2 | CreationDateTIme | <CreDtTm> | [1..1] | Date and time at which the message was created | ISODateTime | UTC time format |

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| | Name | XML-Tag | Occurrences | Definition | Type | DK-Rules |
|---|--------------------|---------------|-------------|---|--|--|
| 2 | InitiatingParty | <InitgPty> | [0..1] | Party that initiates the payment | PartyIdentification135 | Assignment is also permissible in deviation from Debtor Agent, e.g. the name of a technical service provider. It is recommended to use only the subelement <Nm>. |
| 3 | Name | <Nm> | [0..1] | Name of the party | Max140 Text | |
| 3 | PostalAddress | <PstlAdr> | [0..1] | Refer to 3.2.11.1 | | |
| 3 | Identification | <Id> | [0..1] | Refer to 3.2.11.3 | | In case of using this group, it is recommended to use only the BIC |
| 3 | CountryOfResidence | <CtryOfReses> | [0..1] | Country in which a person resides. In the case of a company, it is the country from which the affairs of that company are directed. | Country Code | |
| 3 | ContactDetails | <CtctDtls> | [0..1] | Contactdetails of a party | Contact 4 | Not allocated |
| 2 | ForwardingAgent | <FwdgAgt> | [0..1] | Financial institution that receives the instruction from the initiating party and forwards it to the next agent in the payment chain. Refer to 7.1.8.7 | | Permitted only for the relay scenario: In this case, it is assigned to the institution providing the PSR to the customer. <BrnchId> is not allocated. |
| 2 | DebtorAgent | <DbtrAgt> | [0..1] | Financial institution servicing an account for the debtor. Refer to 7.1.8.7 | | Must be used - occurrences according to DK: [1..1]. |
| 2 | CreditorAgent | <CdtrAgt> | [0..1] | Financial institution servicing an account for the creditor. | BranchAndFinancialInstitutionIdentification6 | Not allocated |

3.2.4 Original Group Information And Status

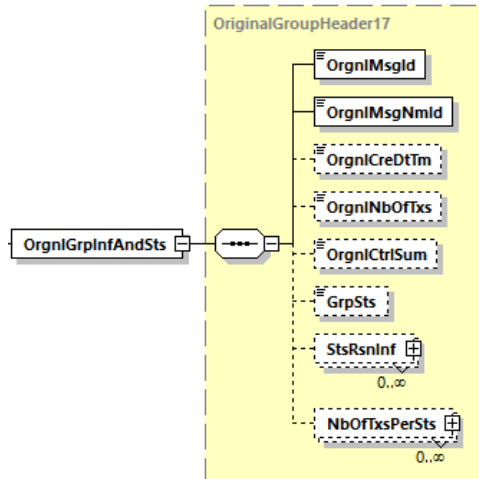


Diagram 66: pain.002.001.10, Original Group Information And Status

Definition

Original group information concerning the group of transactions, to which the status report message refers to.

XML-Tag

<OrgnlGrpInfAndSts>

Occurrences

[1..1]

Rules

| | Name | XML-Tag | Occurrences | Definition | Type | DK-Rules |
|---|-----------------------------------|----------------|-------------|---|-----------|---------------------------|
| 3 | OriginalMessageIdentification | <OrgnlMsgId> | [1..1] | Message-Id of the original message | Max35Text | |
| 3 | OriginalMessageNameIdentification | <OrgnlMsgNmId> | [1..1] | Specifies the original message name identifier to which the message refers. | Max35Text | Only pain.001 is allowed. |

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| | Name | XML-Tag | Occurrences | Definition | Type | DK-Rules |
|---|-------------------------------|----------------|-------------|---|---------------------------------|--|
| 3 | OriginalCreationDateTime | <OrgnlCreDtTm> | [0..1] | Date and time at which the original message was created. | ISODatetime | |
| 3 | OriginalNumberOfTransactions | <OrgnlNbOfTx> | [0..1] | Number of individual transactions contained in the original message. | Max15NumericText | Number of individual transactions within the whole original message. |
| 3 | OriginalControlSum | <OrgnlCtrlSum> | [0..1] | Total of all individual amounts included in the original message, irrespective of currencies. | DecimalNumber | A maximum of three decimal places is permissible. Only if also present in the original order. |
| 3 | GroupStatus | <GrpSts> | [0..1] | Specifies the status of a group of transactions. | ExternalPaymentGroupStatus1Code | Usable codes refer to 3.2.12. The basic DK rules for setting a status on this or the other two levels are also described there. |
| 3 | StatusReasonInformation | <StsRsnInf> | [0..n] | Refer to 3.2.11.5 | | This group may be used at most once, i.e. the DK-Occurrences is [0..1] . This element group can only be used if the status at this level has been set to RJCT. |
| 3 | NumberOfTransactionsPerStatus | <NbOfTxPerSts> | [0..n] | Detailed information on the number of transactions for each identical transaction status. | NumberOfTransactionsPerStatus5 | Not allocated |

Kommentiert [KK38]: CR FS-22-11

3.2.5 Original Payment Information And Status

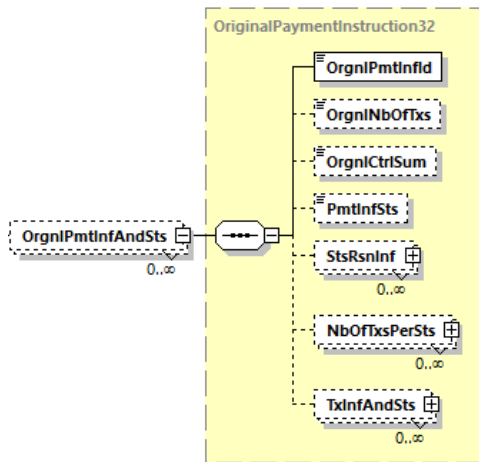


Diagram 67: pain.002.001.10, Original Payment Information And Status

Definition

Information concerning the original payment information, to which the status report message refers.

XML-Tag

<OrgnPmtInfAndSts>

Occurrences

[0..n]

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Appendix 3: Specification of Data Formats

Rules

| | Name | XML-Tag | Occurrences | Definition | Type | DK-Rules |
|---|--|------------------|-------------|---|----------------------------------|---|
| 3 | OriginalPaymentInformationIdentification | <OrgnlPmtInflId> | [1..1] | Unique identification, as assigned by the original sending party, to unambiguously identify the original payment information group. | Max35Text | |
| 3 | OriginalNumberOfTransactions | <OrgnlNbOfTxs> | [0..1] | Number of individual transactions contained in the original payment information group. | Max15NumericText | |
| 3 | OriginalControlSum | <OrgnlCtrlSum> | [0..1] | Total of all individual amounts included in the original payment information group, irrespective of currencies. | Decimal Number | A maximum of two decimal places is permissible. |
| 3 | PaymentInformationStatus | <PmtInfSts> | [0..1] | Specifies the status of the payment information group. | External PaymentGroupStatus1Code | In principle, any code from the external code list is permissible |
| 3 | StatusReasonInformation | <StsRsnlnf> | [0..n] | Refer to 3.2.11.5 | | This element group must be used if the status at this level was set to RJCT or ACWC. This group may be used at most once, i.e. the DK Occurrences is [0..1] . |
| 3 | NumberOfTransactionsPerStatus | <NbOfTxsPerSts> | [0..n] | Detailed information on the number of transactions for each identical transaction status. | NumberOfTransactionsPerStatus5 | Not allocated |

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| | Name | XML-Tag | Occurrences | Definition | Type | DK-Rules |
|---|---------------------------------|---------------|-------------|----------------|------|----------|
| 3 | TransactionInformationAndStatus | <TxInfAndSts> | [0..n] | Refer to 3.2.6 | | |

3.2.6 Transaction Information And Status

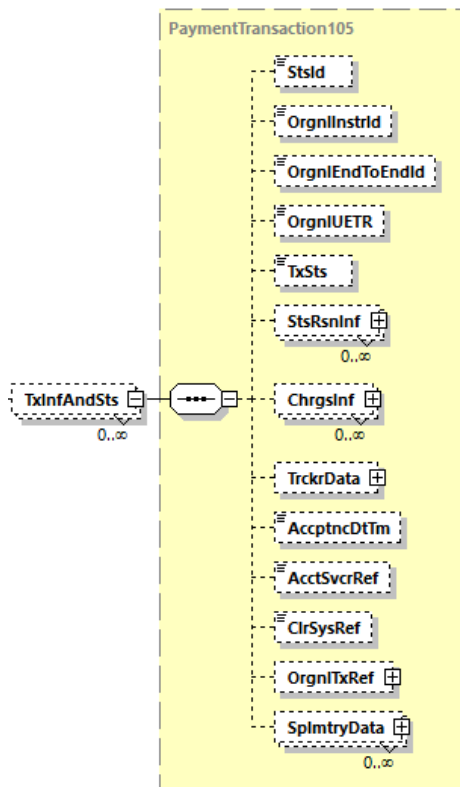


Diagram 68: pain.002.001.10, Transaction Information And Status

Definition

Provides information on the original transactions to which the status report message refers.

XML-Tag

<TxInfAndSts>

Occurrences

[0..n]

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Rules

| | Name | XML-Tag | Occurrences | Definition | Type | DK-Rules |
|---|-----------------------------------|------------------|-------------|--|---------------------------------------|--|
| 4 | StatusIdentification | <StsId> | [0..1] | Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the reported status. | Max35Text | |
| 4 | OriginalInstructionIdentification | <OrgnInstrId> | [0..1] | Original transaction reference | Max35Text | |
| 4 | OriginalEndToEndIdentification | <OrgnEndToEndId> | [0..1] | Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction | Max35Text | May only be assigned the end-to-end ID of the source transaction. |
| 4 | OriginalUETR | <OrgnUETR> | [0..1] | Universally unique identifier to provide the original end-to-end reference of a payment transaction. | UUIDv4Identifier | In the case of status confirmations from gpi tracking, the UETR that the bank had forwarded must be indicated here. |
| 4 | TransactionStatus | <TxSts> | [0..1] | Specifies the status of a transaction, in a coded form. | ExternalPaymentTransactionStatus1Code | Usable codes refer to 3.2.12 The basic DK rules of setting a status on this or the other two levels are also described there. |
| 4 | StatusReasonInformation | <StsRsnInf> | [0..n] | Refer to 3.2.11.5 | | This element group must be occupied if status at this level is set to RJCT or ACWC. This group may be used at most once, i.e. the DK-Occurrences is [0..1] . |
| 4 | ChargesInformation | <ChrgsInf> | [0..n] | Refer to 3.2.7 | | |

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| | Name | XML-Tag | Occurrences | Definition | Type | DK-Rules |
|---|---------------------------|---------------|-------------|--|-------------|--|
| 4 | TrackerData | <TrckrData> | [0..1] | Refer to 3.2.8 | | An assignment of this structure is mandatory for transactions tracked by gpi. All (sub)elements supplied by the tracking system must be assigned (for more details, see the chapter mentioned on the left). |
| 4 | AcceptanceDate Time | <AcctptnDtTm> | [0..1] | Point in time when the payment order from the initiating party meets the processing conditions of the account servicing agent. This means that the account servicing agent has received the payment order and has applied checks such as authorisation, availability of funds. | ISODateTime | This element is to be used when the actual execution date does not correspond to the <ReqdExctnDt> of the original transaction. However, the actual date must be specified here (due to the data type) with a time. ACWC is not used, but directly ACTC or ACCP. |
| 4 | AccountServicer Reference | <AcctSvcrRef> | [0..1] | Unique reference, as assigned by the account servicing institution, to unambiguously identify the instruction. | Max35Text | |
| 4 | ClearingSystem Reference | <ClrSysRef> | [0..1] | Unique reference, as assigned by a clearing system, to unambiguously identify the instruction.. | Max35Text | |

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| | Name | XML-Tag | Occurrences | Definition | Type | DK-Rules |
|---|------------------------------|---------------|-------------|--|--------------------|--|
| 4 | OriginalTransactionReference | <OrgnITxRef> | [0..1] | Refer to 3.2.9 | | Elements assigned in this group must have the same values as the corresponding message elements of the original transaction. |
| 4 | SupplementarData | <SplmtryData> | [0..n] | Additional information that cannot be captured in the structured elements and/or any other specific block. | SupplementaryData1 | Not allocated |

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3.2.7 Charges Information

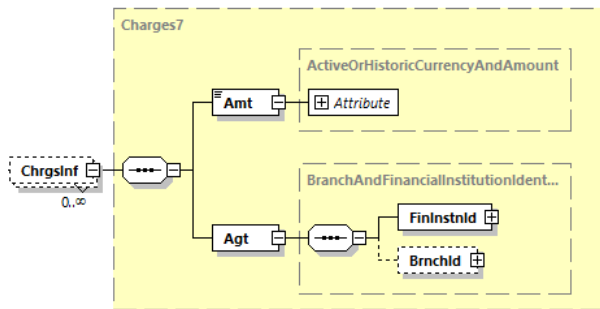


Diagram 69: pain.002.001.10, Charges Information

Definition

Provides information on the charges (third-party charges may be found under Tracker Data) related to the processing of the rejection of the instruction. The data is for information only. The settlement takes place separately.

Reference: In the case of relay payments, these are the account-holding institution's own charges.

XML-Tag

<ChrgsInf>

Occurrences

[0..n]

Rules

| | Name | XML-Tag | Occurrences | Definition | Type | DK-Rules |
|---|--------|---------|-------------|---|-----------------------------------|---|
| 5 | Amount | <Amt> | [1..1] | Transaction charges to be paid by the charge bearer. | ActiveOrHistoricCurrencyAndAmount | |
| 5 | Agent | <Agt> | [1..1] | Agent that takes the transaction charges or to which the transaction charges are due. Refer to 7.1.8.7 | | <FinInstnId><BICFI> is mandatory. <BrnchId> is not allocated |

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3.2.8 Tracker Data

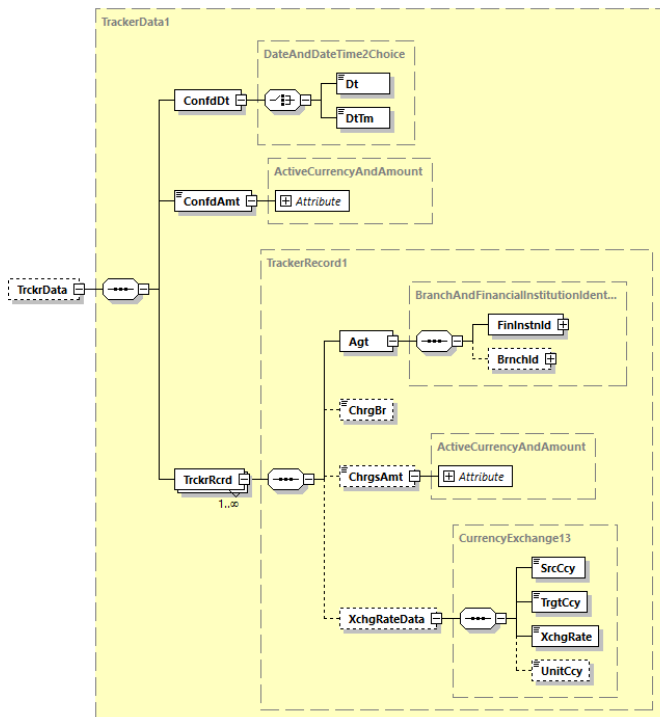


Diagram 70: pain.002.001.10, Tracker Data

Definition

Provides information on the tracking of the interbank transaction related to the payment.

XML-Tag

<TrckrData>

Occurrences

[0..1]

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Rules

| | Name | XML-Tag | Occurrences | Definition | Type | DK-Rules |
|---|------------------|----------------|-------------|--|-------------------------|---|
| 4 | ConfirmedDate | <ConfdDt> | [1..1] | Point in time when an update to the tracking system has been confirmed. | DateAndDateTime2Choice | |
| 5 | Date | <Dt> | [1..1] | Specified date. | ISODate | Not allocated |
| 5 | DateTime | <DtTm> | [1..1] | Specified date and time. | ISODateTime | Date specification as date with time: To be assigned in the case of gpi. |
| 4 | ConfirmedAmount | <ConfdAmt> | [1..1] | Amount of money confirmed to the tracking system by the agent. | ActiveCurrencyAndAmount | To be assigned in the case of gpi. |
| 4 | TrackerRecord | <TrckrRcrd> | [1..n] | Provides tracker transaction information for a specific agent involved in the transaction chain. | TrackerRecord1 | Here you can find the fees of the respective agent from the transaction chain (third-party fees, also the amounts deducted directly from the transfer amount) |
| 5 | Agent | <Agt> | [1..1] | The fee charging institute. Refer to 7.1.8.7 | | In <FinInstnId> only assignment of <BICFI>. This is mandatory if charges are specified. |
| 5 | ChargeBearer | <ChrgBr> | [0..1] | Specifies which party/parties will bear the charges associated with the processing of the payment transaction. | ChargeBearerType1Code | SLEV is not permitted here. |
| 5 | ChargesAmount | <ChrgsAmt> | [0..1] | Transaction charges to be paid by the charge bearer. | ActiveCurrencyAndAmount | |
| 5 | ExchangeRateData | <XchgRateData> | [0..1] | Provides details of the rate and the currencies used in the foreign exchange. | CurrencyExchange13 | |

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| | Name | XML-Tag | Occurrences | Definition | Type | DK-Rules |
|---|----------------|------------|-------------|--|------------------------------|----------|
| 6 | SourceCurrency | <SrcCcy> | [1..1] | Currency from which an amount is to be converted in a currency conversion. | ActiveOrHistoricCurrencyCode | |
| 6 | TargetCurrency | <TrgtCcy> | [0..1] | Currency into which an amount is to be converted in a currency conversion. | ActiveOrHistoricCurrencyCode | |
| 6 | ExchangeRate | <XchgRate> | [1..1] | Factor used to convert an amount from one currency into another. This reflects the price at which one currency was bought with another currency. | BaseOneRate | |
| 6 | UnitCurrency | <UnitCcy> | [0..1] | Currency in which the rate of exchange is expressed in a currency exchange. | ActiveOrHistoricCurrencyCode | |

3.2.9 Original Transaction Reference

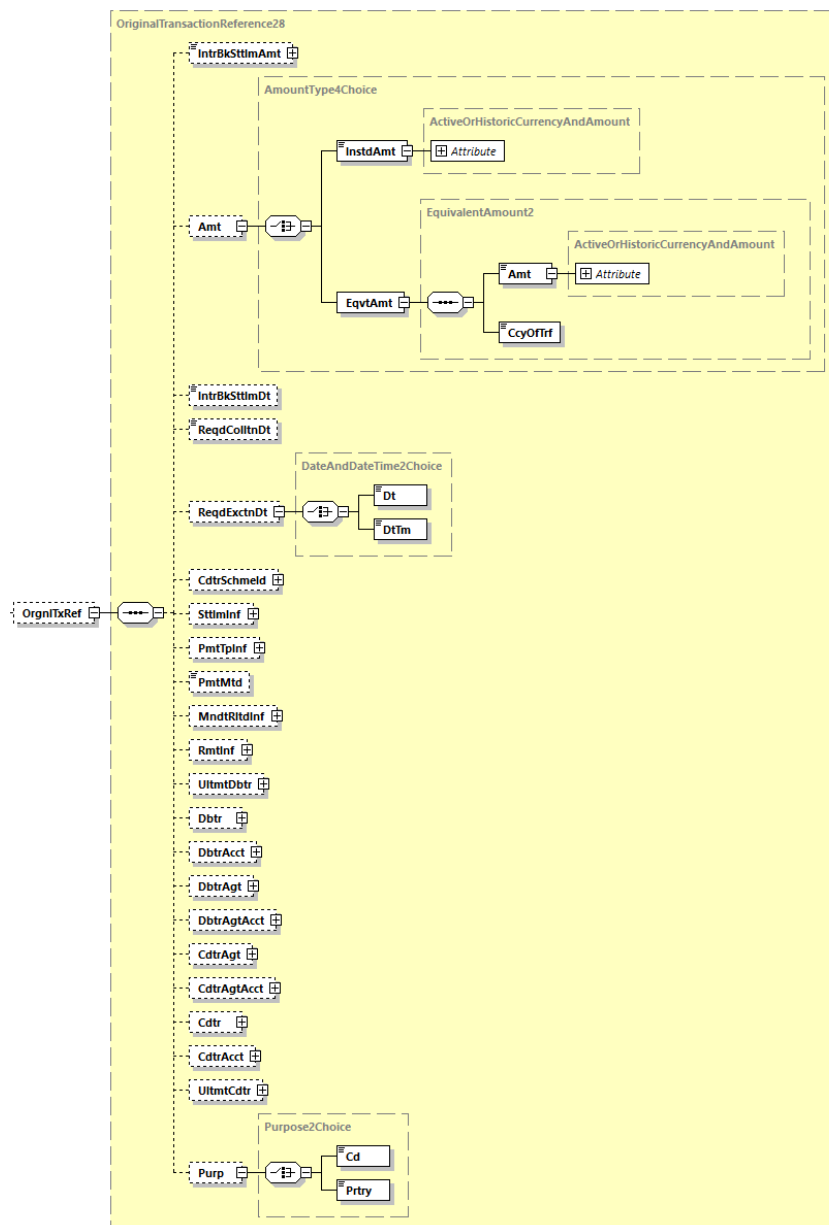


Diagram 71: pain.002.001.10, Original Transaction Reference

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Definition

Key information about the original single transaction.

Important notice:

DK has agreed to use lean allocation ("lean transaction details" according to CGI) in this structure. The elements / element groups that are not permitted to be used in this lean allocation are greyed out in this chapter. All other elements/groups must be assigned if they were also present in the original transaction.

The alternative to the lean allocation is the complete allocation of Original Transaction Reference. In this case, all elements must be assigned that were also assigned in the original transaction. In the relay scenario the complete assignment can occur (i.e. in this case greyed out parts can also be assigned here).

XML-Tag

<OrgnlTxRef>

Occurrences

[0..1]

Rules

| | Name | XML-Tag | Occurrences | Definition | Type | DK-Rules |
|---|---------------------------|------------------|-------------|---|-----------------------------------|---------------|
| 4 | InterbankSettlementAmount | <IntrBkSttlmAmt> | [0..1] | Amount of money moved between the instructing agent and the instructed agent. | ActiveOrHistoricCurrencyAndAmount | Not allocated |
| 4 | Amount | <Amt> | [0..1] | Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party. | AmountType4Choice | |

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| | Name | XML-Tag | Occurrences | Definition | Type | DK-Rules |
|---|------------------------------|-----------------|-------------|--|-----------------------------------|---|
| 5 | InstructedAmount | <InstAmt> | [1..1] | Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party. | ActiveOrHistoricCurrencyAndAmount | |
| 5 | EquivalentAmount | <EqvtAmt> | [1..1] | Amount of money to be moved between the debtor and creditor, expressed in the currency of the debtor's account, and the currency in which the amount is to be moved. | EquivalentAmount2 | |
| 6 | Amount | <Amt> | [1..1] | Amount of order | ActiveOrHistoricCurrencyAndAmount | |
| 6 | CurrencyOfTransfer | <CcyOfTrf> | [1..1] | Transfer currency | ActiveOrHistoricCurrencyCode | |
| 4 | InterbankSettlementDate | <IntrBkSttlmDt> | [0..1] | Interbank Settlement Date | ISODate | Not allocated |
| 4 | RequestedCollectionDate | <ReqdColltnDt> | [0..1] | Due date of the direct debit | ISODate | Not allocated |
| 4 | RequestedExecutionDate | <ReqdExctnDt> | [0..1] | Date at which the initiating party requests the clearing agent to process the payment. | DateAndDateTime2Choice | Note: The actual execution date is under <AcptncDtTm>, if applicable. |
| 4 | CreditorSchemeIdentification | <CdtrSchmld> | [0..1] | Credit party that signs the mandate. | PartyIdentification135 | Not allocated |

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| | Name | XML-Tag | Occurrences | Definition | Type | DK-Rules |
|---|---------------------------|---------------|-------------|--|-----------------------------|--|
| 4 | SettlementInformation | <SttlmInf> | [0..1] | Specifies the details on how the settlement of the original transaction(s) between the instructing agent and the instructed agent was completed. | SettlementInstruction7 | Not allocated |
| 4 | PaymentTypeInformation | <PmtTplInf> | [0..1] | Transaction type, Refer to 3.2.10 | | |
| 4 | PaymentMethod | <PmtMtd> | [0..1] | | PaymentMethod4Code | |
| 4 | MandateRelatedInformation | <MndtRItdInf> | [0..1] | Provides further details of the mandate signed between the creditor and the debtor. | MandateRelatedInformation14 | Not allocated |
| 4 | RemittanceInformation | <RmtInf> | [0..1] | Intended use information | RemittanceInformation16 | Not allocated |
| 4 | UltimateDebtor | <UltmtDbtr> | [0..1] | Ultimate party that owes an amount of money to the (ultimate) creditor. | Party40Choice | Not allocated |
| 4 | Debtor | <Dbtr> | [0..1] | Party that owes an amount of money to the (ultimate) creditor. | Party40Choice | Not allocated |
| 4 | DebtorAccount | <DbtrAct> | [0..1] | Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction. Refer to 3.2.11.4 | | <Id><IBAN> resp. <Id><Othr><Id> must be used |
| 4 | DebtorAgent | <DbtrAgnt> | [0..1] | Financial institution servicing an account for the debtor. Refer to 7.1.8.7 | | <FinInstnId><BICFI> resp. <FinInstnId><ClrSysMmbld> must be used |

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| | Name | XML-Tag | Occurrences | Definition | Type | DK-Rules |
|---|----------------------|-----------------|-------------|--|----------------------|--|
| 4 | DebtorAgentAccount | <DbtrAgentAcct> | [0..1] | Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain. | CashAccount38 | Not allocated |
| 4 | CreditorAgent | <CdtrAgent> | [0..1] | Financial institution servicing an account for the creditor. Refer to 7.1.8.7 | | <FinInstnId><BICFI> resp. <FinInstnId><ClrSysMmbld> must be used |
| 4 | CreditorAgentAccount | <CdtrAgentAcct> | [0..1] | Unambiguous identification of the account of the creditor agent at its servicing agent to which a credit entry will be made as a result of the payment transaction | CashAccount38 | Not allocated |
| 4 | Creditor | <Cdtr> | [0..1] | Party to which an amount of money is due. | Party40Choice | Not allocated |
| 4 | CreditorAccount | <CdtrAcct> | [0..1] | Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction. Refer to 3.2.11.4 | | <Id><IBAN> resp. <Id><Othr><Id> must be used |
| 4 | UltimateCreditor | <UltmtCdtr> | [0..1] | Ultimate party to which an amount of money is due. | Party40Choice | Not allocated |
| 4 | Purpose | <Purp> | [0..1] | Underlying reason for the payment transaction. | Purpose2Choice | |
| 5 | Code | <Cd> | [1..1] | In coded form | ExternalPurpose1Code | |
| 5 | Proprietary | <Prtry> | [1..1] | In proprietary form | Max35Text | |

3.2.10 Payment Type Information

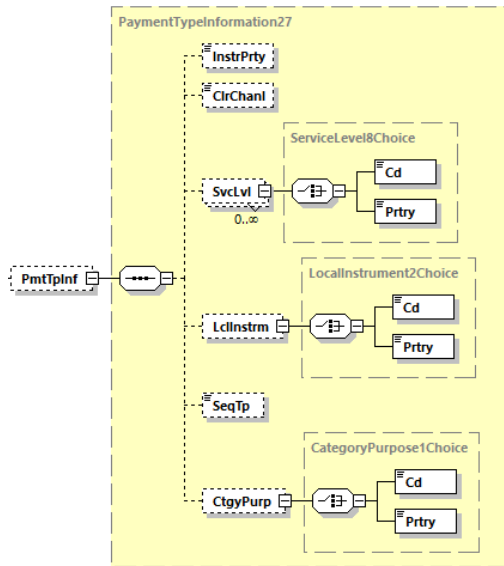


Diagram 72: pain.002.001.10, Payment Type Information

Definition

Set of elements used to further specify the type of transaction.

XML-Tag

<PmtTpInf>

Occurrences

[0..1]

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Rules

| | Name | XML-Tag | Occurrences | Definition | Type | DK-Rules |
|---|---------------------|-----------------|-------------|---|---------------------------|---|
| 5 | InstructionPriority | <InstrPriority> | [0..1] | Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction. | Priority2Code | |
| 5 | ClearingChannel | <ClrChanl> | [0..1] | Specifies the clearing channel to be used to process the payment instruction. | ClearingChannel2Code | Not allocated |
| 5 | ServiceLevel | <SvcLvl> | [0..n] | Agreement under which or rules under which the transaction should be processed. | ServiceLevel8Choice | The first information is always taken from the original transaction. In the case of gpi tracking, G003 (Tracked Corporate Transfer) can be entered as the second information. |
| 6 | Code | <Cd> | [1..1] | Code of a pre-agreed service level between the parties | ExternalServiceLevel1Code | |
| 6 | Proprietary | <Prtry> | [1..1] | Specifies a pre-agreed service or level of service between the parties, as a proprietary code. | Max35Text | Not allocated |
| 5 | LocalInstrument | <LclInstrm> | [0..1] | User community specific instrument. | LocalInstrument2Choice | |
| 6 | Code | <Cd> | [1..1] | Coded representation | ExternalServiceLevel1Code | |
| 6 | Proprietary | <Prtry> | [1..1] | Proprietary representation | Max35Text | Not allocated |

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| | Name | XML-Tag | Occurrences | Definition | Type | DK-Rules |
|---|-----------------|------------|-------------|---|---------------------------|---------------|
| 5 | SequenceType | <SeqTp> | [0..1] | Identifies the direct debit sequence, such as first, recurrent, final or one-off. | SequenceType3Code | Not allocated |
| 5 | CategoryPurpose | <CtgyPurp> | [0..1] | Specifies the high level purpose of the instruction based on a set of pre-defined categories. | CategoryPurpose1Choice | |
| 6 | Code | <Cd> | [1..1] | Coded representation | ExternalServiceLevel1Code | |
| 6 | Proprietary | <Prtry> | [1..1] | Proprietary representation | Max35Text | |

3.2.11 Structures used multiple times

3.2.11.1 Postal Address

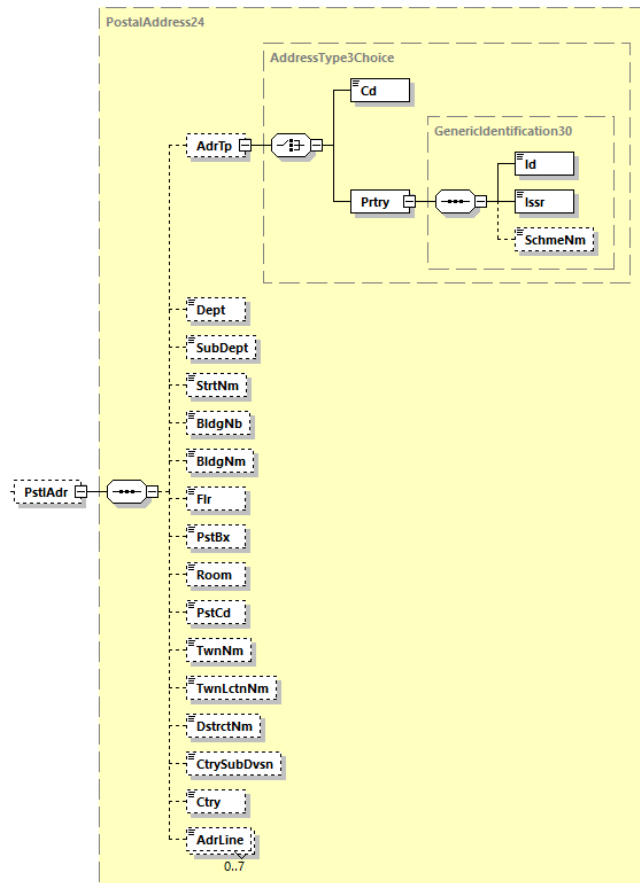


Diagram 73: pain.002.001.10, Postal Address

Definition

Postal address

XML-Tag

<PstlAdr>

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Appendix 3: Specification of Data Formats

Occurrences

[0..1]

Rules

| + | Name | XML-Tag | Occurrences | Definition | Type | DK-Rules |
|---|----------------|-----------|-------------|---|--------------------|----------------|
| 1 | AddressType | <AdrTp> | [0..1] | Identifies the nature of the postal address. | AddressType3Choice | Not allocated. |
| 1 | Department | <Dept> | [0..1] | Identification of a division of a large organisation or building. | Max70Text | |
| 1 | SubDepartment | <SubDept> | [0..1] | Identification of a sub-division of a large organisation or building. | Max70Text | |
| 1 | StreetName | <StrtNm> | [0..1] | Name of a street or thoroughfare. | Max70Text | |
| 1 | BuildingNumber | <BldgNb> | [0..1] | Number that identifies the position of a building on a street. | Max16Text | |
| 1 | BuildingName | <BldgNm> | [0..1] | Name of the building or house. | Max35Text | |
| 1 | Floor | <Flr> | [0..1] | Floor or storey within a building. | Max70Text | |
| 1 | PostBox | <PstBx> | [0..1] | Numbered box in a post office, assigned to a person or organisation, where letters are kept until called for. | Max16Text | |
| 1 | Room | <Room> | [0..1] | Building room number. | Max70Text | |

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| + | Name | XML-Tag | Occurrences | Definition | Type | DK-Rules |
|---|--------------------|---------------|-------------|---|-------------|---------------|
| 1 | PostCode | <PstCd> | [0..1] | Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail. | Max16Text | |
| 1 | TownName | <TwnNm> | [0..1] | Name of a built-up area, with defined boundaries, and a local government. | Max35Text | |
| 1 | TownLocationName | <PstLctnCd> | [0..1] | Specific location name within the town. | Max35Text | |
| 1 | DistrictName | <DstrctNm> | [0..1] | Identifies a subdivision within a country sub-division. | Max35Text | |
| 1 | CountrySubDivision | <CtrySubDvsn> | [0..1] | Identifies a subdivision of a country such as state, region, county. | Max35Text | |
| 1 | Country | <Ctry> | [0..1] | Nation with its own government. | CountryCode | |
| 1 | AddressLine | <AdrLine> | [0..7] | Information that locates and identifies a specific address, as defined by postal services, presented in free format text. | Max70Text | Not allocated |

3.2.11.2 Structure of an institute (BranchAndFinancialInstitutionIdentification6)

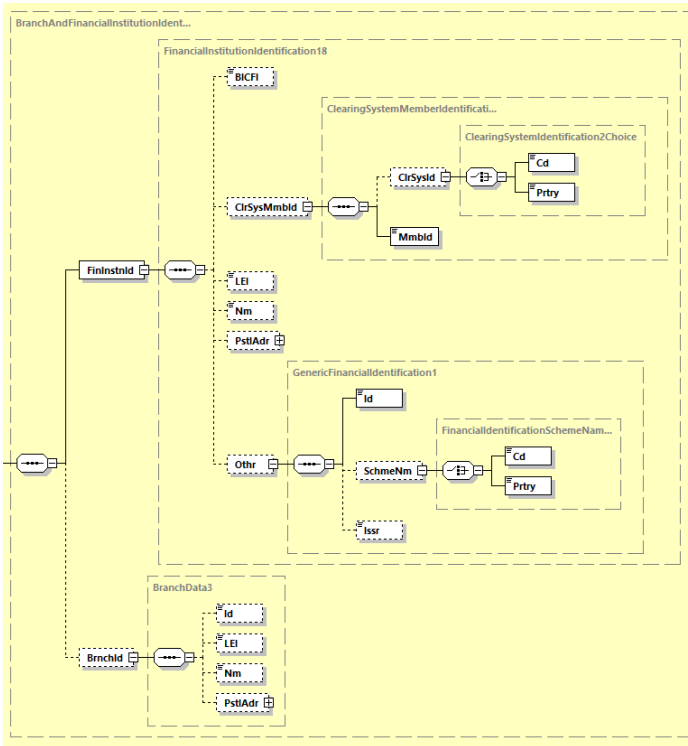


Diagram 74: pain.002.001.10, BranchAndFinancialInstitutionIdentification6

Definition

Unique and unambiguous identification of a financial institution or a branch of a financial institution.

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Appendix 3: Specification of Data Formats

Rules

| + | Name | XML-Tag | Occurrences | Definition | Type | DK-Rules |
|---|------------------------------------|---------------|-------------|---|---|---|
| 1 | FinancialInstitutionIdentification | <FinInstnId> | [1..1] | Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. | FinancialInstitutionIdentification18 | |
| 2 | BICFI | <BICFI> | [0..1] | Business Identifier Code (SWIFT-Code) | BICFI Dec2014 Identifier | If this field is used, it must be filled with a valid BIC. This can be 8 or 11 digits long. |
| 2 | ClearingSystemMemberIdentification | <ClrSysMmbld> | [0..1] | Information used to identify a member within a clearing system. | ClearingSystemMemberIdentification2 | |
| 3 | ClearingSystemIdentification | <ClrSysId> | [0..1] | Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed. | ClearingSystemIdentification2Choice | |
| 4 | Code | <Cd> | [1..1] | In coded form | ExternalClearingSystemIdentification1Code | |
| 4 | Proprietary | <Prtry> | [1..1] | In proprietary form | Max35Text | |
| 3 | MemberIdentification | <Mmbld> | [1..1] | Identification of a member of a clearing system. | Max35Text | |
| 2 | LEI | <LEI> | [0..1] | Legal Entity Identifier (LEI) | LEIIdentifier | |
| 2 | Name | <Nm> | [0..1] | Name of the institute | Max140Text | |
| 2 | PostalAddress | <PstlAdr> | [0..1] | Refer to 3.2.11.1 | | |

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| + | Name | XML-Tag | Occurrences | Definition | Type | DK-Rules |
|---|----------------------|------------|-------------|---|---|----------|
| 2 | Other | <Othr> | [0..1] | Unique identification of an agent, as assigned by an institution, using an identification scheme. | GenericFinancialIdentification1 | |
| 3 | Identification | <Id> | [1..1] | Unique and unambiguous identification of a branch of a financial institution. | Max35Text | |
| 3 | SchemeName | <SchemeNm> | [0..1] | Name of the identification scheme. | FinancialIdentificationSchemeName1Choice | |
| 4 | Code | <Cd> | [1..1] | In coded form | ExternalFinancialInstitutionIdentification1Code | |
| 4 | Proprietary | <Prtry> | [1..1] | In proprietary form | Max35Text | |
| 3 | Issuer | <Issr> | [0..1] | Entity that assigns the identification. | Max35Text | |
| 1 | BranchIdentification | <BrnchId> | [0..1] | Identifies a specific branch of a financial institution. | BranchData3 | |
| 2 | Identification | <Id> | [0..1] | Branch identification code | Max35Text | |
| 2 | LEI | <LEI> | [0..1] | Legal Entity Identifier Code according to ISO 17442 | LEIdentifier | |
| 2 | Name | <Nm> | [0..1] | Branch name | Max140Text | |
| 2 | PostalAddress | <PstlAdr> | [0..1] | Refer to 3.2.11.1 | | |

3.2.11.3 Identification

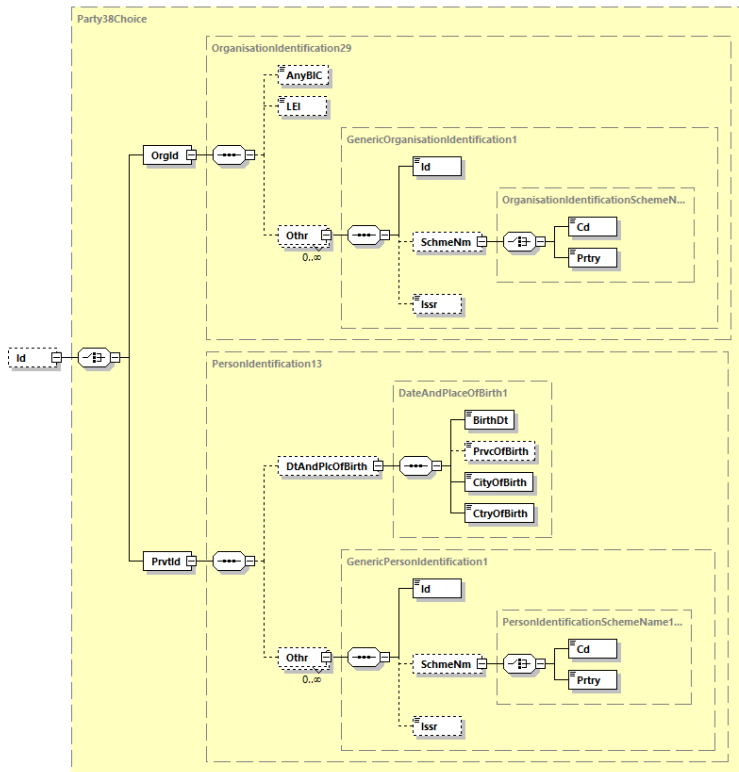


Diagram 75: pain.002.001.10, Identification

Definition

The data of this element forms a unique identifier of an organization or a person.

XML-Tag

<Id> of the data type Party38Choice

Rules

| + | Name | XML-Tag | Occurrences | Definition | Type | DK-Rules |
|---|----------------------------|---------|-------------|---|------------------------------|----------|
| 1 | OrganisationIdentification | <OrgId> | [1..1] | Unique and unambiguous way to identify an organisation. | OrganisationIdentification29 | |

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Appendix 3: Specification of Data Formats

| + | Name | XML-Tag | Occurrences | Definition | Type | DK-Rules |
|---|-----------------------|-------------------|-------------|--|---|----------------------------------|
| 2 | AnyBIC | <AnyBIC> | [0..1] | Business Identifier Code according to ISO 9362 | AnyBICDec2014Identifier | |
| 2 | LEI | <LEI> | [0..1] | Legal Entity Identifier Code according to ISO 17442 | LEIIdentifier | |
| 2 | Other | <Othr> | [0..n] | Other identification | GenericOrganisationIdentification1 | |
| 3 | Identification | <Id> | [1..1] | Identification | Max35Text | |
| 3 | SchemeName | <SchmeNm> | [0..1] | Unique identification code of the code scheme for an organization identification | OrganisationIdentificationSchemeName1Choice | |
| 4 | Code | <Cd> | [1..1] | Codes for specification of a code scheme for identification codes | ExternalOrganisationIdentification1Code | |
| 4 | Proprietary | <Prtry> | [1..1] | Proprietary reference | Max35Text | Not allocated in InitiatingParty |
| 3 | Issuer | <Issr> | [0..1] | Issuer of the identifier | Max35Text | |
| 1 | PrivateIdentification | <PrvtId> | [1..1] | Identifiers of a person | PersonIdentification13 | Not allocated in InitiatingParty |
| 2 | DateAndPlaceOfBirth | <DtAndPlcOfBirth> | [0..1] | Place and date of birth | DateAndPlaceOfBirth1 | |
| 3 | BirthDate | <BirthDt> | [1..1] | Date of birth in ISO 8601 format (YYYY-MM-DD) | ISODate | |
| 3 | ProvinceOfBirth | <PrvcOfBirth> | [0..1] | Province where a person was born. | Max35Text | |
| 3 | CityOfBirth | <CityOfBirth> | [1..1] | City where a person was born. | Max35Text | |
| 3 | CountryOfBirth | <CtryOfBirth> | [1..1] | Country where a person was born. coded according to ISO 3166 | CountryCode | |
| 2 | Other | <Othr> | [0..n] | Person identification in the manner of a defined code or proprietary. | GenericPersonIdentification1 | |
| 3 | Identification | <Id> | [1..1] | Unique identifier of an organization or person | Max35Text | |
| 3 | SchemeName | <SchmeNm> | [0..1] | Name of an identification scheme | PersonIdentificationSchemeName1Choice | |
| 4 | Code | <Cd> | [1..1] | In coded form | ExternalPersonIdentification1Code | |
| 4 | Proprietary | <Prtry> | [1..1] | In proprietary form | Max35Text | |

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| + | Name | XML-Tag | Occurrences | Definition | Type | DK-Rules |
|---|--------|---------|-------------|------------------------------|-----------|----------|
| 3 | Issuer | <Issr> | [0..1] | Issuer of the Identification | Max35Text | |

3.2.11.4 Account structure (CashAccount38)

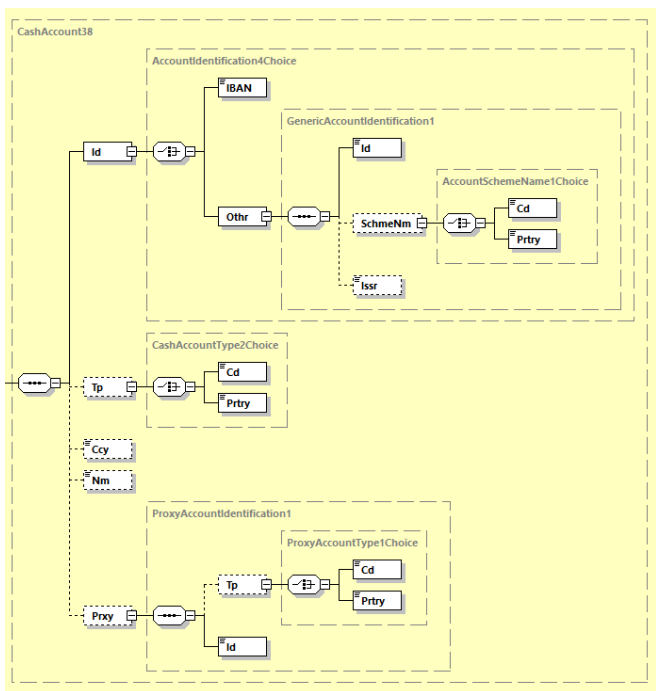


Diagram 76: pain.002.001.10, Cash Account 38

Definition

Provides the details to identify an account.

Rules

| + | Name | XML-Tag | Occurrences | Definition | Type | DK-Rules |
|---|----------------|---------|-------------|---------------------------------------|------------------------------|----------|
| 1 | Identification | <Id> | [1..1] | Unique identification of the account. | AccountIdentification4Choice | |

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| + | Name | XML-Tag | Occurrences | Definition | Type | DK-Rules |
|---|----------------|-----------|-------------|---|------------------------------------|--|
| 2 | IBAN | <IBAN> | [1..1] | International Bank Account Number (IBAN) | IBAN2007Identifier | If possible, to be filled with a valid IBAN. This can be a maximum of 34 digits long. |
| 2 | Other | <Othr> | [1..1] | Account identification in the manner of a defined code or proprietary. | GenericAccountIdentification1 | |
| 3 | Identification | <Id> | [1..1] | Arbitrary proprietary identification | Max34Text | |
| 3 | SchemeName | <SchmeNm> | [0..1] | Unique identification code of the code scheme for an account identification | AccountSchemeName1Choice | |
| 4 | Code | <Cd> | [1..1] | Codes for specification of a code scheme for identification codes | ExternalAccountIdentification1Code | |
| 4 | Proprietary | <Prtry> | [1..1] | proprietary reference | Max35Text | |
| 3 | Issuer | <Issr> | [0..1] | Issuer of the identification | Max35Text | |
| 1 | Type | <Tp> | [0..1] | Specifies the nature, or use of the account. | CashAccountType2Choice | |
| 2 | Code | <Cd> | [1..1] | Account type in coded form | ExternalCashAccountType1Code | In principle, any code from the external code list is permissible |
| 2 | Proprietary | <Prtry> | [1..1] | Account type in proprietary form | Max35Text | |
| 1 | Currency | <Ccy> | [0..1] | Currency of the account | ActiveOrHistoricCurrencyCode | |
| 1 | Name | <Nm> | [0..1] | Name of the account; in agreement with the account holder | Max70Text | |
| 1 | Proxy | <Pxy> | [0..1] | Substitute identification of the account | ProxyAccountIdentification1 | An assignment is only permissible under the element groups <CdtrAcct> or <DbtrAcct> (as far as the proxy was delivered with the payment record). |
| 2 | Type | <Tp> | [0..1] | Proxytype | ProxyAccountType1Choice | |

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| + | Name | XML-Tag | Occurrences | Definition | Type | DK-Rules |
|---|----------------|---------|-------------|-------------------------------|-------------------------------|----------|
| 3 | Code | <Cd> | [1..1] | Proxytype in coded form | ExternalProxyAccountType1Code | |
| 3 | Proprietary | <Prtry> | [1..1] | Proxytype in proprietary form | Max35Text | |
| 2 | Identification | <Id> | [1..1] | Identification of the proxy | Max2048Text | |

3.2.11.5 Status Reason Information

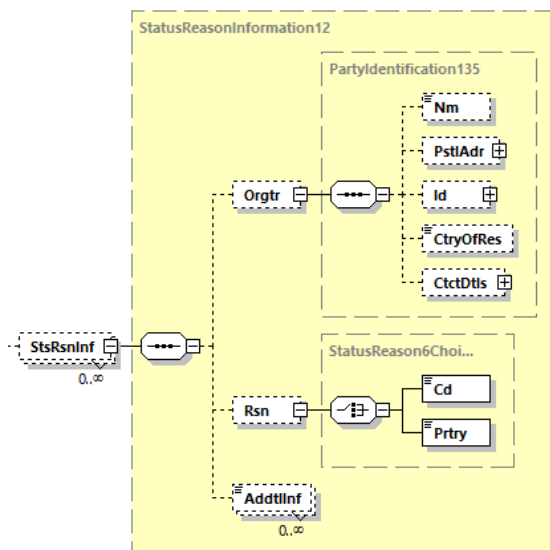


Diagram 77: pain.002.001.10, Status Reason Information

Definition

Status Reason Information.

XML-Tag

<StsRsnInf>

Occurrences

[0..n]

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Appendix 3: Specification of Data Formats

Rules

| + | Name | XML-Tag | Occurrences | Definition | Type | DK-Rules |
|---|-----------------------|-------------|-------------|--|---------------------------|--|
| 1 | Originator | <Orgtr> | [0..1] | Identification of the party (PSP or CSM = Clearing and Settlement Mechanism) that initiated the status | PartyIdentification135 | |
| 2 | Name | <Nm> | [0..1] | Name of the party | Max140Text | |
| 2 | PostalAddress | <PstlAdr> | [0..1] | Refer to 3.2.11.1 | | Not allocated |
| 2 | Identification | <Id> | [0..1] | Refer to 3.2.11.3 | | It is recommended to use the BIC (under <OrgId><AnyBIC>) if possible. |
| 2 | CountryOfResidence | <CtryOfRes> | [0..1] | Country in which the party has its residence/comp any headquarters | CountryCode | Not allocated |
| 2 | ContactDetails | <CtctDtls> | [0..1] | Contact details at the party | Contact4 | Not allocated |
| 1 | Reason | <Rsn> | [0..1] | Reason for the current status | StatusReason6Choice | |
| 2 | Code | <Cd> | [1..1] | In coded form | ExternalStatusReason1Code | In principle, any code from the external code list is permissible. For notes on assignment, see chapter 3.2.13 |
| 2 | Proprietary | <Prtry> | [1..1] | In proprietary form | Max35Text | Only possible in the case of relay payments |
| 1 | AdditionalInformation | <AddtlInf> | [0..n4] | Textual information about the status reason | Max10540Text | In the case of the reason code NARR, a specification must be made here |

Kommentiert [KK39]: CR FS-22-11

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Appendix 3: Specification of Data Formats

3.2.12 Status Codes

The following tables list the status codes from the external code lists „ExternalPaymentGroupStatus1Code“ resp. ExternalPaymentTransactionStatus1Code that can be used for the Non-SEPA PSR.

Status codes, that can occur at all levels (message/payment information level/transaction):

| Code | Description | Comment |
|------|---|---|
| ACCP | AcceptedCustomerProfile Syntax check and customer profile check successful | |
| ACSC | AcceptedSettlementCompleted DebitorAccount Posting to payer account completed | |
| ACSP | AcceptedSettlementProcess All backend steps are completed / transferred to clearing | With this status different reason codes from gpi tracking (per single Tx) can occur - So the status ACSP can be reported several times in a row even with delta representation (Details refer to 3.2.13). |
| ACTC | AcceptedTechnicalValidation Syntax check of the file successful | Used only at the message level |
| ACWC | AcceptedWithChange Syntax check and customer profile check successful. Adjustments were necessary | This status can be used for the case where the account keeping institution has modified an (incorrect) UETR submitted by the customer. In this case it is recommended to provide appropriate information under <StsRsnInf><AddtlInf>, example under this table. As reason code RF01 (NotUniqueTransactionReference) or simply NARR (narrative) can be used. |
| PART | PartiallyAccepted Partially accepted | Can/may only be used at message and payment information level. In the case of the Non-SEPA PSR, this means that at least one transaction has been rejected in the file or collector (status RJCT). In particular, a "mixture" of different positive codes is not marked with PART on the level above. |

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| | | |
|------|---|--|
| PDNG | Pending No new / current information available | Not used in the DK, since only the delta is reported. Transactions missing in the PSR still have the last reported status or no status yet. |
| RCVD | Received File received | Used only at the message level |
| RJCT | Rejected entire file / collector / transaction rejected | This status is possible at different places of the process. This status must always be used with a reason code (from ExternalStatusReason1Code). |

Proposal for German or English language assignment in case of ACWC due to UETR modified by PSP :

<Addtlnf> Ungültige UETR konnte nicht verwendet werden. Die tatsächlich von der Bank generierte UETR findet sich unter TxInfAndSts in OrgnlUETR.</Addtlnf>

<Addtlnf>Invalid UETR. The UETR generated by the bank is reported under TxInfAndSts in OrgnlUETR.</Addtlnf>

Status codes that can only occur at the transaction level:

| Code | Description | Comment |
|------|---|--|
| ACCC | AcceptedSettlementCompletedCreditorAccount Amount was credited to creditor side | This is the final status of a successfully completed transaction |
| ACFC | AcceptedFundsCheck | Not used, but may occur in the case of relay payments. |
| ACIS | AcceptedandChequelssued | Not used, but may occur in the case of relay payments |
| CPUC | CashPickedUpByCreditor | Not used, but may occur in the case of relay payments |

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3.2.13 Reason codes associated with ACSP status

The following table lists the codes from the external code list "ExternalStatusReason1Code", each of which has a special meaning together with the status code "ACSP":

| ISO Code and ISO Name / Description text at ISO | Meaning under pain.002 Status ACSP |
|---|--|
| <p><Rsn><Cd> = G001 PaymentTransferredAndNotTracked</p> <p>In the case of a customer transfer: The party reporting this status has transferred the payment to the next agent/infrastructure. The payment transfer is not tracked. No further updates are made.</p> | <p>The transaction is validated by an intermediary agent. This is the final status for the transaction under the gpi SLA.</p> <p>With Reason G001, ACSP is the final status that can be reported (transaction is then processed outside of gpi).</p> |
| <p><Rsn><Cd> = G005 DeliveredWithServiceLevel</p> <p>The payment was sent to the payee's bank with service level.</p> | <p>The transaction is validated by the beneficiary's bank. The payment was delivered to the beneficiary bank as gpi.</p> <p>After that only ACCC or RJCT can come.</p> |
| <p><Rsn><Cd> = G006 DeliveredWithoutServiceLevel</p> <p>The payment was sent to the payee's bank without service level.</p> | <p>The transaction is validated by the beneficiary's bank. The payment was delivered to the beneficiary bank as non-gpi.</p> <p>With Reason G006 ACSP is the last status (will be further processed outside of gpi afterwards).</p> |

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3.3 Cross-border payment transactions based on DTAZV

3.3.1 General Procedure

The technical conditions serve the processing of cross border payments arising from foreign trade between customer and bank.

The electronic data transmission has to follow special agreements.

3.3.2 File Structure

(1) File name: DTAZV_(name extension is not allocated)

(2) Character Set:

| Permitted Character Set ¹⁷ | Characters | Hexadecimal Code |
|---------------------------------------|------------|----------------------|
| Numeric characters | 0 to 9 | X '30' to X '39' |
| Upper-case letters | A to Z | X '41' to X '5A' |
| <u>Special characters:</u> | | |
| Blank | " " | X '20' |
| Full stop | "." | X '2E' |
| Comma | " , " | X '2C' |
| Ampersand | "&" | X '26' ¹⁸ |
| Hyphen | "_" | X '2D' |
| Slash | " / " | X '2F' |
| Plus sign | " + " | X '2B' |
| Asterisk | " * " | X '2A' ¹⁸ |
| Dollar sign | " \$ " | X '24' ¹⁸ |
| Percent sign | " % " | X '25' ¹⁸ |

The special German characters Ä, Ö and Ü are encoded as AE, OE, UE and ß as SS.
The banks are not liable for any errors on printout arising from any characters deviating from the above.

(3) File Structure: The records present in the file belong to the following types:

- Q Data header with 256 bytes (occurrence: 1)
- T Single payment order with 768 bytes (occurrences: 1 to N)
- Z Data trailer with 256 bytes (occurrence: 1)

¹⁷ Encoding as per DIN 66003 (June 1974), code table 2, German reference version.

¹⁸ Not permitted at present.

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Any deviation of structure or specification must be agreed upon separately. Wherever there are violations which lead to a program abort, especially if a record length or a data format is wrong, the bank is entitled to return the entire file unprocessed.

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Structure of data records

Data record Q (file header)

The record contains customer-related information which applies to the entire file. There is only one header in each file.

| Field | Length in bytes | 1st place in record | Type of field ¹⁹ | Data format ²⁰ | Contents | Description |
|-------|-----------------|---------------------|-----------------------------|---------------------------|-------------------------------------|--|
| 1 | 4 | 1 | M | num | Length of record | Length of record in accordance with standards for variable record length |
| 2 | 1 | 5 | M | alpha | Type of record | Constant "Q" |
| 3 | 8 | 6 | M | num | German bank code (BLZ) | Bank receiving the file |
| 4 | 10 | 14 | M | num | Customer number | Order number agreed with the bank receiving the file (where necessary: account number) |
| 5 | 4x35 | 24 | M | alpha | Name and address of principal | Lines 1 and 2 : Name Line 3 : Street/PO Box Line 4 : City / town |
| 6 | 6 | 164 | M | num | Date of generation | Format: YYMMDD |
| 7 | 2 | 170 | M | num | Serial number | Daily serial number |
| 8 | 6 | 172 | M | num | (First) execution date of file | Format: YYMMDD; Same or up to maximum of 15 calendar days after the date of field Q6. |
| 9 | 1 | 178 | M | alpha | To be sent to reporting authorities | Only 'N' allowed |

¹⁹ O = optional field; M = mandatory field; O/M = mandatory field in the case of certain criteria, N = field which must remain empty

²⁰ alpha = alphanumeric data (left aligned, empty spaces: blanks); num = numeric data (right aligned, empty spaces: zeros).

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| Field | Length in bytes | 1st place in record | Type of field ¹⁹ | Data format ²⁰ | Contents | Description |
|-------|-----------------|---------------------|-----------------------------|---------------------------|---|---------------------------------|
| 10 | 2 | 179 | O/M | num | Federal state number | Allocation '00' (Reserve) |
| 11 | 8 | 181 | O/M | num | Principal's (payer's) company number / (German) bank code | Allocation '00000000' (Reserve) |
| 12 | 68 | 189 | N | alpha | | Reserve |
| | 256 | | | | | |

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Data record T (single data record)

This single data record contains information about the transfer order to be effected. Per logical file multiple T records are possible

| Field | Length in bytes | 1st place in record | Data format ²¹ | Contents | Description | Field type ²² general payments |
|-------|-----------------|---------------------|---------------------------|---|---|---|
| 1 | 4 | 1 | num | Length of record | Length of record | M |
| 2 | 1 | 5 | alpha | Type of record | Constant "T" | M |
| 3 | 8 | 6 | num | German bank code (<i>BLZ</i>) | German Bank code of the bank section maintaining the account, to which order amount is to be debited (field T4b) | M |
| 4a | 3 | 14 | alpha | ISO currency code | For account to which order amount is to be debited | M |
| 4b | 10 | 17 | num | Account number | Account to be debited with order amount | M |
| 5 | 6 | 27 | num | Execution date of individual payment if deviating from field Q8 | Format: YYMMDD; immediately or by the date specified in field Q8 but no later than 15 calendar days after the date in field Q6; if field T5 does not contain a date, the date in Q8 is assumed to be the execution date | O |

²¹ alpha = alphanumeric data (left aligned, empty spaces: blanks); num = numeric data (right aligned, empty spaces: zeros).

²² O = optional field; M = mandatory field; O/M = mandatory field in the case of certain criteria, N = field which must remain empty

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| Field | Length in bytes | 1st place in record | Data format ²¹ | Contents | Description | Field type ²² general payments |
|-------|-----------------|---------------------|---------------------------|---|--|---|
| 6 | 8 | 33 | num | German bank code (<i>BLZ</i>) | Bank code of bank section maintaining the account to be debited with fees and expenses. (a value is to be allocated only if this account is different from order amount account) | O/M |
| 7a | 3 | 41 | alpha | ISO currency code | Currency code of the account to be debited with fees and expenses (a value is to be allocated only if this account is different from order amount account) | O/M |
| 7b | 10 | 44 | num | Account number | Account number of the account to be debited with fees and expenses (a value is to be allocated only if this account is different from order amount account) | O/M |
| 8 | 11 | 54 | alpha | Bank Identifier Code (BIC) of beneficiary's payment service provider or other ID, eg Chips ID | If the payment is made to a German payment service provider, alternatively, also the German bank code of the payee's payment service provider, in which case three slashes should precede the bank code (not to be completed for cheque drawings, ie for payment type codes 20-23 and 30-33 in field T22) | O/M |

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Appendix 3: Specification of Data Formats

| Field | Length in bytes | 1st place in record | Data format ²¹ | Contents | Description | Field type ²² general payments |
|-------|-----------------|---------------------|---------------------------|---|---|---|
| 9a | 3 | 65 | alpha | Country code of payee's payment service provider | Two-letter ISO-alpha country code as per country index for the balance of payments statistics; left aligned; third place blank (mandatory field if no values allocated to field T8 is not completed; no value is to be allocated for cheque drawings, i.e. for payment type codes 20-23 and 30-33 in field T22) | O/M |
| 9b | 4X35 | 68 | alpha | Address of payee's payment service provider | Mandatory field if field T8 does not contain BIC address or – for payments to a German payment service provider – it does not contain the German bank code; if address is not known, enter "UNBEKANNT" Lines 1 and 2: Name Line 3: Street Line 4: City (no value to be allocated for cheque drawings, i.e. for payment type codes 20-23 and 30-33 in field T22) | O/M |
| 10a | 3 | 208 | alpha | Country code for country of payee or cheque recipient | Two-letter ISO-alpha country code as per country index for the balance of payments statistics; left aligned, third place blank | M |
| 10b | 4X35 | 211 | alpha | Payee /cheque recipient | For payment orders: payee For cheque drawings: cheque recipient Lines 1 and 2: Name Line 3: Street Line 4: City / country | M |

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Appendix 3: Specification of Data Formats

| Field | Length in bytes | 1st place in record | Data format ²¹ | Contents | Description | Field type ²² general payments |
|-------|-----------------|---------------------|---------------------------|---|--|---|
| 11 | 2X35 | 351 | alpha | Order mark | Allocated only for cheque drawings (ie for the payment type codes 20-23 and 30-33 in field T22) and if different from content of lines 1 and 2 in field T10b | O/M |
| 12 | 35 | 421 | alpha | IBAN or account number of payee | IBAN or German account number of the payee, left aligned, beginning with slash. (No value to be allocated for cheque drawings, ie for payment type codes 20-23 and 30-33 in field T22) | O/M |
| 13 | 3 | 456 | alpha | Order currency | ISO code of currency payable | M |
| 14a | 14 | 459 | num | Amount (digits before decimal point) | Right aligned | M |
| 14b | 3 | 473 | num | Amount (digits after decimal point) | Left aligned | M |
| 15 | 4X35 | 476 | alpha | Details of payment (remittance information) | | O |
| 16 | 2 | 616 | num | Instruction code 1 (as per chapter 3.3.2.2) | No value to be allocated for check drawings, (i.e. for payment type codes 20-23 and 30-33 in field T22) | O |
| 17 | 2 | 618 | num | Instruction code 2 (as chapter 3.3.2.2) | No value to be allocated for check drawings, (i.e. for payment type codes 20-23 and 30-33 in field T22) | O |

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Appendix 3: Specification of Data Formats

| Field | Length in bytes | 1st place in record | Data format ²¹ | Contents | Description | Field type ²² general payments |
|-------|-----------------|---------------------|---------------------------|---|--|---|
| 18 | 2 | 620 | num | Instruction code 3 (as per chapter 3.3.2.2) | No value to be allocated for check drawings, (i.e. for payment type codes 20-23 and 30-33 in field T22) | O |
| 19 | 2 | 622 | num | Instruction code 4 (as per chapter 3.3.2.2 and chapter 3.3.2.3) | Enter '91' in the case of "euro-equivalent payments" (see chapter 3.3.2.3) For cheque drawings (i.e. for payment type codes 20-23 and 30-33 in field T22), only '91' possible | O/M |
| 20 | 25 | 624 | alpha | Additional information on instruction code | For example, telex, telephone number, cable address. (No value to be allocated for cheque drawings, ie for payment type codes 20-23 and 30-33 in field T22) | O |
| 21 | 2 | 649 | num | Fee rule | 00 = fees debited to ordering customer / third-party fees and expenses debited to payee 01 = all fees and expenses debited to principal (payer) 02 = all fees and expenses debited to payee For cheque drawings, i.e. for payment type codes 20-23 and 30-33 in field T22, only '00' is possible. | O/M |
| 22 | 2 | 651 | num | Code for type of payment | As per chapter 3.3.2.1 | M |

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| Field | Length in bytes | 1st place in record | Data format ²¹ | Contents | Description | Field type ²² general payments |
|-------|-----------------|---------------------|---------------------------|--|--|---|
| 23 | 27 | 653 | alpha | Variable text only for principal's (payer's) settlement purposes | Principal (payer) may allocate a value at his discretion (eg reference number). This is not forwarded; use T15 for data to be forwarded. No more than 16 bytes are transmitted to the electronic account statement. (only after consultation with the bank) | O |
| 24 | 35 | 680 | alpha | Name and telephone number and name of deputy, if any | Person to contact at principal's company if paying bank/reporting authority has questions relating to payment order. Then, if principal is not the party liable for payment: 'INVF', followed directly (without space) by: the federal state number (2 digits) and the company code or German bank code (8 digits) of party liable for payment | O/M |
| 25 | 1 | 715 | num | Reporting code | Allocation '0' (Reserve) | N |
| 26 | 51 | 716 | alpha | | Reserve | N |
| 27 | 2 | 767 | num | Extension identifier | 00 = No further report parts (only '00' allowed) | M |
| | 768 | | | | | |

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Data record Z (trailer)

The trailer serves the purpose of reconciliation. There is only one trailer per logical file.

| Field | Length in bytes | 1st place in record | Field type ²³ | Data format ²⁴ | Contents | Description |
|-------|-----------------|---------------------|--------------------------|---------------------------|--|---|
| 1 | 4 | 1 | M | num | Length of record | Length of record |
| 2 | 1 | 5 | M | alpha | Type of record | Constant "Z" |
| 3 | 15 | 6 | M | num | Sum total of all amounts (no decimal places) | Sum of all amounts in field T14a (all currencies) |
| 4 | 15 | 21 | M | num | Number of T data records | |
| 5 | 221 | 36 | N | alpha | | Reserve |
| | 256 | | | | | |

²³ O = optional field; M = mandatory field; O/M = mandatory field in the case of certain criteria, N = field which must remain empty

²⁴ alpha = alphanumeric data (left aligned, empty spaces: blanks); num = numeric data (right aligned, empty spaces: zeros).

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3.3.2.1 Codes for identifying type of payment

| | | | |
|------------------------------------|--|-----|-----------------|
| Agreed between parties | 00 = Standard transmission (eg letter, standard SWIFT.) | | |
| | 10 = urgent SWIFT. | | |
| | 15 = Cross-border transfer, in accordance with a bilateral agreement with the bank | | |
| | 20 = Cheque drawing, any form of dispatch | | |
| | 21 = Cheque drawing, sent by registered mail | | |
| | 22 = Cheque drawing, sent by special delivery | | |
| | 23 = Cheque drawing, sent by registered /express mail | | |
| | 30 = Cheque drawing to principal, any form of dispatch | | |
| | 31 = Cheque drawing to principal, sent by registered mail | | |
| | 32 = Cheque drawing to principal, sent by special delivery | | |
| | 33 = Cheque drawing to principal, sent by registered /express mail | | |
| Reserved for intercompany purposes | 34 | 42 | |
| | 35 | 43 | |
| | 36 | 44 | |
| | 37 | 45 | |
| | 38 | 46 | initially empty |
| | 39 | 47 | |
| | 40 | 48 | |
| | 41 | 49 | |
| Internal | 50 | 62 | |
| | 51 | 63 | |
| | 52 | 64 | |
| | 53 | 65 | |
| | 54 | 66 | |
| | 55 | 67 | |
| | 56 | 68 | |
| | 57 | 69 | |
| | 58 | 70 | |
| | 59 | bis | |
| | 60 | 99 | |
| 61 | | | |

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3.3.2.2 Instruction codes for payments – Value

| Key DTAZV | Key SWIFT MT103 | Unencrypted text | Cannot be combined with the following instruction codes |
|-----------|-----------------|--|---|
| 02 | CHQB | Pay payee only by cheque. The optional account number line in field 59 (MT103) must not be used | 04, 11, 12 |
| 04 | HOLD | Payee /claimant will call; pay upon identification. | 02, 11, 12 |
| 06 | PHON | Please advise payee's payment service provider by phone. | 07 |
| 07 | TELE | Please advise payee's payment service provider by the most efficient means of telecommunication. | 06 |
| 09 | PHOB | Please advise payee by phone. | 10 |
| 10 | TELB | Please advise payee by the most efficient means of telecommunication | 09 |
| 11 | CORT | Payment is made in settlement of a trade, eg foreign exchange deal, securities transaction. | 02, 04 |
| 12 | INTC | The payment is an intra-company payment, ie a payment between two companies belonging to the same group. | 02, 04 |
| 91 | | Euro equivalent payment: (usage permitted only in field T 19, see chapter 3.3.2.3) | |

3.3.2.3 Instruction codes for "Euro equivalent payments"

The instruction "Euro equivalent payment" may be given only in field T19.

T19 = 91 = euro equivalent payment

The amount given in fields T14a and T14b is the euro amount which is converted into the currency indicated in field T13 and paid in this currency to the payee or cheque recipient. A euro equivalent payment can be made only to the debit of an euro account.

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4 Securities Business

Annotation:

Since the "DFÜ agreement" does not require all SWIFT. formats, the present chapter does not attempt to give a complete description of SWIFT., but only modifications to the format rules. Fields that are not needed have either a constant value assigned or are left blank. Nonetheless, any data record generated in accordance with these instructions will be in compliance with the SWIFT formats.

General syntax usage rules

1. Lines with a shaded background mark the start of a new field or sequence. The status and number information in those lines refers to the entire field or sequence.
2. If an optional field or sequence is left unassigned, then the entire field or sequence must be left out.
3. If several options are possible for a given field, then the code for that option replaces the lower-case letter given with the field number. (For example, field :90a: with option C becomes :90C:).
4. Tags are separated by <CR><LF> (ASCII: X'0D0A')
5. A message or partial message is terminated with <CR><LF><--> (ASCII: X'0D0A2D').
6. The data record begins with a leading <CR><LF> in front of the tag in the first field.
7. The contents of a field must not contain a colon or hyphen at the start of a record.
8. There is no need to verify compliance with the length limitations that SWIFT. specifies for SWIFT. messages.
9. The SWIFT. character set (see below) should be followed. However, in order to avoid problems with third party data which are set in the SWIFT. formats and use another character set (for instance WM security categories in field :35B:), the receiving system should until further notice not reject any further orders which violate these requirements.
10. When using date specifications consisting of six digits (i.e. YYMMDD) between the 20th and the 21st century the following distinction has to be made:
 - If the year (YY) is greater than 79 the date refers to the 20th century. If the year is less than 79 the date refers to the 21st century.
 - If $YY > 79$ then $YYMMDD = 19YYMMDD$
 - else $YYMMDD = 20YYMMDD$
 - Thus, the 6-digit date specifications comprise the years from 1980 to 2079.

Formats

| Code | Name | Definition |
|------|---------------|--|
| a | alpha | Any alphabet character from A to Z is allowed. |
| c | character | Any character from "A" to "Z" and "0" to "9" is allowed. |
| d | decimal | A floating-point number. The integer part must contain at least one position. A decimal character (comma) must be included (it is counted against the maximum length). |
| n | numeric | Any numeral from 0 to 9 is allowed. |
| x | alpha numeric | Any member of the set of SWIFT. characters is allowed |

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Character Set



Before processing, the bank must perform an ASCII-EBCDIC conversion if necessary.

The SWIFT character set applies for all SWIFT. formats unless otherwise defined.

The SWIFT. character set is a subset of ISO 8859:

| | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | A | B | C | D | E | F |
|---|----|---|---|---|----|---|---|---|---|---|----|---|---|----|---|---|
| 0 | | | | | | | | | | | LF | | | CR | | |
| 1 | | | | | | | | | | | | | | | | |
| 2 | SP | ! | " | # | \$ | % | & | ' | (|) | * | + | , | - | . | / |
| 3 | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | : | ; | < | = | > | ? |
| 4 | @ | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O |
| 5 | P | Q | R | S | T | U | V | W | X | Y | Z | [| \ |] | ^ | _ |
| 6 | ` | a | b | c | d | e | f | g | h | i | j | k | l | m | n | o |
| 7 | p | q | r | s | t | u | v | w | x | y | z | { | | } | ~ | |
| 8 | | | | | | | | | | | | | | | | |
| 9 | | | | | | | | | | | | | | | | |
| A | | ı | ç | £ | ¤ | ¥ | ı | § | ¨ | © | ª | « | ¬ | | ® | - |
| B | ° | ± | ² | ³ | ´ | µ | ¶ | · | ¸ | ¹ | º | » | ¼ | ½ | ¾ | ¿ |
| C | À | Á | Â | Ã | Ä | Å | Æ | Ç | È | É | Ê | Ë | Ì | Í | Î | Ï |
| D | Ð | Ñ | Ò | Ó | Ô | Õ | Ö | × | Ø | Ù | Ú | Û | Ü | Ý | Þ | ß |
| E | à | á | â | ã | ä | å | æ | ç | è | é | ê | ë | ì | í | î | ï |
| F | ð | ñ | ò | ó | ô | õ | ö | ÷ | ø | ù | ú | û | ü | ý | þ | ÿ |

Although the brace characters are part of the set and are used for delimiting fields, they may not be used in the text of a message sent from one user to another.

4.1 MT 513 Client Advice of Execution

"Client Advice of Execution"; based on SWIFT. "Standards Release Guide"
(last amendment incorporated SRG 1998)

- **Overview** (without constant fields)

| Sequence | Sub-sequence | Tag | Status ²⁵ | Contents |
|----------|--------------|-------|----------------------|------------------------------------|
| A | | | M | General information |
| | | :98C: | O | Date/time when message was created |

²⁵ M = mandatory field, O = optional field

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| Sequence | Sub-sequence | Tag | Status ²⁵ | Contents | |
|----------|--------------|-------|----------------------|---|---|
| B | | | O | Partial fill and/or recap details | |
| | B1 | | O | Partial fill details | |
| | | :36B: | M | Quantity of securities for which a partial trade or sale is confirmed | |
| | | :90a: | M | Closing rate/trading price of the partial trade (specified as amount or percentage) | |
| | | :22F: | O | Type of price which is designated in the closing price | |
| | | :98C: | O | Date/time of the trading | |
| | | :94B: | O | Stock exchange where the partial trade was carried out or is intended to be carried out | |
| | | :36B: | M | Total quantity ordered | |
| | | :36B: | M | Quantity which has already been executed | |
| | | :36B: | M | Quantity which remains as an order | |
| C | | | M | Details of orders | |
| | | :98a: | M | Date/time of the trading | |
| | | :90a: | M | Closing price/trading price (specified as amount or percentage) | |
| | | :99A: | O | Number of the accrued days which are used for the calculation of the accrued interest | |
| | | :94B: | O | Stock exchange where the order is traded | |
| | | :22H: | M | Sale/Purchase | |
| | | :22F: | O | Type of price | |
| | | :22F: | O | Conditions of the trade transaction | |
| | C1 | | | M | Parties to the confirmation |
| | | | :95Q: | M | Identification of the executing institute (field does not have to be evaluated by the customer system) |
| | | | :97A: | O | Securities deposit account of the customer |
| | | | :97A: | O | Cash/clearing account of the customer |
| | | | :70E: | O | Additional information on execution |
| | | | :36B: | M | Quantity of securities |
| | | | :35B: | M | Reference number (ISIN or WKN) and identification of the security |
| | C2 | | | O | Attributes for the financial instrument |
| | | | :22F: | O | Methods for calculating interest |
| | | | :22F: | O | Type of securities |
| | | | :22F: | O | Frequency of payment |
| | | | :22F: | O | Preferentials for entries |
| | | | :22F: | O | Status of payment |
| | | | :22F: | O | Restrictions |
| | | | :11A: | O | Currency of the face amount (currency in which the quantity of securities is specified as face amount in C1, field :36B:) |

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Appendix 3: Specification of Data Formats

| Sequence | Sub-sequence | Tag | Status ²⁵ | Contents |
|----------|--------------|-------|----------------------|---|
| | | :98A: | O | Dates: <ul style="list-style-type: none"> • Next coupon date • Expiry date • Reset date for a floating rate note • Maturity date • Issue date (issue date of the security) • Cancellation date • Conversion date • Put date • Date from which a fixed-interest security bears interest |
| | | :92A: | O | Factors and interest rates for fixed-interest securities |
| | | :13B: | O | <ul style="list-style-type: none"> • Coupon number • Pool number • Proportion number • Version number of the options contract or the tranche |
| | | :70E: | O | Additional information on security (e.g. type of safekeeping account, type of custodianship, safekeeping account key) |
| | | :13B: | O | Certificate number |

-
- **Guidelines for entries**

| Sequence | Sub-sequence | Tag | Name | Format ²⁶ | Length | Status ²⁷ | Quantity | Contents/Explanations |
|----------|--------------|-------|-------------------------|----------------------|--------|----------------------|----------|-----------------------|
| A | | | General information | | | M | 1 | |
| A | | :16R: | Start of block | | | M | 1 | |
| | | | Tag | | | M | 1 | ":16R:" |
| | | | Code | c | ..16 | M | 1 | "GENL" |
| A | | :20C: | Sender's reference | | | M | 1 | |
| | | | Tag | | | M | 1 | ":20C:" |
| | | | Constant | | | M | 1 | ":" |
| | | | Qualifier | c | 4 | M | 1 | "SEME" |
| | | | Constant | | | M | 1 | "/" |
| | | | Reference | x | ..16 | M | 1 | "NONREF" |
| A | | :23G: | Function of the message | | | M | 1 | |
| | | | Tag | | | M | 1 | ":23G:" |
| | | | Function | c | 4 | M | 1 | "NEWM" |
| A | | :98C: | Creation date/time | | | O | 1 | |

²⁶ a = alpha, any alphabet character from A to Z is allowed, c = character, any character from "A" to "Z" and "0" to "9" is allowed, d = decimal (floating-point number, the integer part must contain at least one digit, a decimal character (comma) is mandatory and is included in the maximum length), n = numeric, any numeral from 0 to 9 is allowed, x = alphanumeric (any member of the set of SWIFT characters is allowed)

²⁷ M = mandatory field, O = optional field

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Appendix 3: Specification of Data Formats

| Sequence | Sub-sequence | Tag | Name | Format ²⁶ | Length | Status ²⁷ | Quantity | Contents/Explanations | |
|----------|--------------|-------|-----------------------------------|--------------------------------------|--------|----------------------|----------|---|--------------------|
| A | | | Tag | | | M | 1 | ":98C:" | |
| | | | Constant | | | M | 1 | ":" | |
| | | | Qualifier | c | 4 | M | 1 | "PREP" | |
| | | | Constant | | | M | 1 | "/" | |
| | | | Date | n | 8 | M | 1 | YYYYMMDD | |
| | | | Time | n | 6 | M | 1 | hhmmss | |
| | | :22F: | | Indicator: type of trade transaction | | | M | 1 | |
| | | | | Tag | | | M | 1 | ":22F:" |
| | | | | Constant | | | M | 1 | ":" |
| | | | | Qualifier | c | 4 | M | 1 | "TRTR" |
| | | | | Constant | | | M | 1 | "/" |
| | | | | Indicator | c | 4 | M | 1 | "TRAD" |
| | A1 | | | Linkages | | | O | 1 | |
| | A1 | :16R: | | Start of block | | | M | 1 | |
| | | | | Tag | | | M | 1 | ":16R:" |
| | | | | Code | c | ..16 | M | 1 | "LINK" |
| | A1 | :20C: | | Sender's reference | | | M | 1 | |
| | | | | Tag | | | M | 1 | ":20C:" |
| | | | | Constant | | | M | 1 | ":" |
| | | | | Qualifier | c | 4 | M | 1 | "RELA" |
| | | | | Constant | | | M | 1 | "/" |
| | | | | Reference | x | ..16 | M | 1 | "0000000000000000" |
| | A1 | :16S: | | End of block | | | M | 1 | |
| | | | Tag | | | M | 1 | ":16S:" | |
| | | | Code | c | ..16 | M | 1 | "LINK" | |
| | :16S: | | End of block | | | M | 1 | | |
| | | | Tag | | | M | 1 | ":16S:" | |
| | | | Code | c | ..16 | M | 1 | "GENL" | |
| B | | | Partial fill and/or recap details | | | O | 1 | Only to be filled in in the case of partial fill If an order has already been partly executed and the remainder of the order is executed, this remainder should be treated like a partial fill; i.e. in the case of the execution of the remainder, all previous partial executions are to be listed in part B and the details of the total order in part C. | |
| B | :16R: | | Start of block | | | M | 1 | | |
| | | | Tag | | | M | 1 | ":16R:" | |
| | | | Code | c | ..16 | M | 1 | "RCAP" | |
| B1 | | | Partial fill details | | | O | 1..n | | |
| B1 | :16R: | | Start of block | | | M | 1 | | |

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| Sequence | Sub-sequence | Tag | Name | Format ²⁶ | Length | Status ²⁷ | Quantity | Contents/Explanations | | |
|----------|--------------|-----|---|----------------------|--|---|----------|---|---|------------------------------|
| B1 | :36B: | | Tag | | | M | 1 | ":16R:" | | |
| | | | Code | c | ..16 | M | 1 | "PAFILL" | | |
| | | | Quantity of financial instrument partially filled | | | M | 1 | | | |
| | | | Tag | | | M | 1 | ":36B:" | | |
| | | | Constant | | | M | 1 | ":" | | |
| | | | Qualifier | c | 4 | M | 1 | "PAFI" | | |
| | | | Constant | | | M | 1 | "/" | | |
| | | | Type | c | 4 | M | 1 | "FAMT" = the quantity is expressed as face amount "UNIT" = the quantity is expressed as whole number | | |
| | | | Constant | | | M | 1 | "/" | | |
| | | | Quantity | d | ..15 | M | 1 | | | |
| | | B1 | :90a: | | Closing price/trading price of the partial trade | | | M | 1 | |
| | | | | | Option A: | | | | | If the price is a percentage |
| | | | | | Tag | | | M | 1 | ":90A:" |
| | | | | | Constant | | | M | 1 | ":" |
| | Qualifier | | | c | 4 | M | 1 | "DEAL" | | |
| | Constant | | | | | M | 1 | "/" | | |
| | Type | | | c | 4 | M | 1 | "PRCT" | | |
| | Constant | | | | | M | 1 | "/" | | |
| | Price | | | d | ..15 | M | 1 | The number of decimal digits is not validated against the currency. | | |
| | Option B: | | | | | | | If the price is an amount | | |
| | Tag | | | | | M | 1 | ":90B:" | | |
| | Constant | | | | | M | 1 | ":" | | |
| | Qualifier | | | c | 4 | M | 1 | "DEAL" | | |
| | Constant | | | | | M | 1 | "/" | | |
| | Type | c | 4 | M | 1 | "ACTU" | | | | |
| | Constant | | | M | 1 | "/" | | | | |
| | Currency | a | 3 | M | 1 | ISO 4217 currency code | | | | |
| | Price | d | ..15 | M | 1 | The number of decimal digits is not validated against the currency. | | | | |
| B1 | :22F: | | Indicator: type of price | | | O | 1 | | | |
| | | | Tag | | | M | 1 | ":22F:" | | |
| | | | Constant | | | M | 1 | ":" | | |
| | | | Qualifier | c | 4 | M | 1 | "PRIC" | | |
| | | | Constant | | | M | 1 | "/" | | |

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Appendix 3: Specification of Data Formats

| Sequence | Sub-sequence | Tag | Name | Format ²⁶ | Length | Status ²⁷ | Quantity | Contents/Explanations | |
|----------|--------------|----------|---|----------------------|--------|----------------------|----------|---|--|
| B | B1 | | Indicator | c | 4 | M | 1 | "AVER" = price in B1:90a: is an average execution price in the case of partial execution "NET1" = price in B1:90a: is a net price, i.e. without fees, expenses and taxes | |
| | | :98C: | Date/time of the trading | | | O | 1 | | |
| | | | Tag | | | M | 1 | ":98C:" | |
| | | | Constant | | | M | 1 | ":" | |
| | | | Qualifier | c | 4 | M | 1 | "TRAD" | |
| | | | Constant | | | M | 1 | "/" | |
| | | | Date | n | 8 | M | 1 | YYYYMMDD | |
| | | | Time | n | 6 | M | 1 | hhmmss | |
| | | B1 | :94B: | Place of trade | | | O | 1 | Name of exchange |
| | | | | Tag | | | M | 1 | ":94B:" |
| | | | | Constant | | | M | 1 | ":" |
| | | | | Qualifier | c | 4 | M | 1 | "TRAD" |
| | | | | Constant | | | M | 1 | "/" |
| | | | | Place | c | 4 | M | 1 | "EXCH" = the place of trade is an exchange (in case of exchange-traded securities) "OTCO" = the place of trade is over the counter (e.g. in case of investment funds) |
| | | | Constant | | | M | 1 | "/" | |
| | | | Narrative | x | ..30 | M | 1 | If EXCH is assigned, the name of the exchange (MIC) must be given in the narrative. If OTCO is used, the name of the system or "AUSSEBBOERSLICH" (if name is not known or in the case of fixed-price transactions) or "SUBSCRIPTION" (in the case of subscription) | |
| | B1 | | :16S: | End of block | | | M | 1 | |
| | | | | Tag | | | M | 1 | ":16S:" |
| | | | Code | c | ..16 | M | 1 | "PAFILL" | |
| | | :36B: | Quantity of the financial instrument | | | M | 1 | Total quantity ordered | |
| | | | | Tag | | | M | 1 | ":36B:" |
| | | | Constant | | | M | 1 | ":" | |
| | | | Qualifier | c | 4 | M | 1 | "ORDR" | |
| | | Constant | | | M | 1 | "/" | | |

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Appendix 3: Specification of Data Formats

| Sequence | Sub-sequence | Tag | Name | Format ²⁶ | Length | Status ²⁷ | Quantity | Contents/Explanations |
|----------|--------------|-------|--------------------------------------|----------------------|--------------|----------------------|----------|---|
| B | | | Type | c | 4 | M | 1 | "FAMT" = the quantity is expressed as face amount "UNIT" = the quantity is expressed as whole number |
| | | | Constant | | | M | 1 | "/" |
| | | | Quantity | d | ..15 | M | 1 | |
| | | :36B: | Quantity of the financial instrument | | | M | 1 | Quantity which has already been executed |
| | | | Tag | | | M | 1 | ":36B:" |
| | | | Constant | | | M | 1 | ":" |
| | | | Qualifier | c | 4 | M | 1 | "PREX" |
| | | | Constant | | | M | 1 | "/" |
| | | | Type | c | 4 | M | 1 | "FAMT" = the quantity is expressed as face amount "UNIT" = the quantity is expressed as whole number |
| | | | Constant | | | M | 1 | "/" |
| B | | | Quantity | d | ..15 | M | 1 | |
| | | :36B: | Quantity of the financial instrument | | | M | 1 | Quantity which remains as an order |
| | | | Tag | | | M | 1 | ":36B:" |
| | | | Constant | | | M | 1 | ":" |
| | | | Qualifier | c | 4 | M | 1 | "REMA" |
| | | | Constant | | | M | 1 | "/" |
| | | | Type | c | 4 | M | 1 | "FAMT" = the quantity is expressed as face amount "UNIT" = the quantity is expressed as whole number |
| | | | Constant | | | M | 1 | "/" |
| | | | Quantity | d | ..15 | M | 1 | |
| | | B | | :16S: | End of block | | | M |
| | Tag | | | | | M | 1 | ":16S:" |
| | Code | | | c | ..16 | M | 1 | "RCAP" |
| C | | | Details of order | | | M | 1 | |
| C | | :16R: | Start of block | | | M | 1 | |
| | | | Tag | | | M | 1 | ":16R:" |
| | | | Code | c | ..16 | M | 1 | "ORDRDET" |
| C | | :98a: | Date/time | | | M | 1 | Date/time of the trading |
| | | | Option A: | | | | | if there are partial executions within one day |
| | | | Tag | | | M | 1 | ":98A:" |
| | | | Constant | | | M | 1 | ":" |
| | | | Qualifier | c | 4 | M | 1 | "TRAD" |
| | | | Constant | | | M | 1 | "/" |

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| Sequence | Sub-sequence | Tag | Name | Format ²⁶ | Length | Status ²⁷ | Quantity | Contents/Explanations | |
|-----------|--------------|-----------------------------|------|----------------------|--|--|----------|---|---|
| C | | | Date | n | 8 | M | 1 | YYYYMMDD | |
| | | Option B: | | | | | | | if there are partial executions over several days |
| | | Tag | | | | M | 1 | ":98B:" | |
| | | Constant | | | | M | 1 | ":." | |
| | | Qualifier | c | 4 | M | 1 | "TRAD" | | |
| | | Constant | | | M | 1 | "/" | | |
| | | Date code | c | 4 | M | 1 | "VARI" | | |
| | | Option C: | | | | | | | if there is no partial execution |
| | | Tag | | | | M | 1 | ":98C:" | |
| | | Constant | | | | M | 1 | ":." | |
| | | Qualifier | c | 4 | M | 1 | "TRAD" | | |
| | | Constant | | | M | 1 | "/" | | |
| | | Date | n | 8 | M | 1 | YYYYMMDD | | |
| | | Time | n | 6 | M | 1 | hhmmss | | |
| | :90a: | Closing price/trading price | | | | M | 1 | If there are partial executions, either an average price or the value '0' can be specified here | |
| | Option A: | | | | | | | if the price is a percentage | |
| | Tag | | | | M | 1 | ":90A:" | | |
| | Constant | | | | M | 1 | ":." | | |
| | Qualifier | c | 4 | M | 1 | "DEAL" | | | |
| | Constant | | | M | 1 | "/" | | | |
| | Type | c | 4 | M | 1 | "PRCT" | | | |
| | Constant | | | M | 1 | "/" | | | |
| | Price | d | ..15 | M | 1 | The number of decimal digits is not validated against the currency | | | |
| | Option B: | | | | | | | If the price is an amount | |
| Tag | | | | M | 1 | ":90B:" | | | |
| Constant | | | | M | 1 | ":." | | | |
| Qualifier | c | 4 | M | 1 | "DEAL" | | | | |
| Constant | | | M | 1 | "/" | | | | |
| Type | c | 4 | M | 1 | "ACTU" | | | | |
| Constant | | | M | 1 | "/" | | | | |
| Currency | a | 3 | M | 1 | ISO 4217 currency code | | | | |
| Price | d | ..15 | M | 1 | The number of decimal digits is not validated against the currency | | | | |
| C | :99A: | Number of the accrued days | | | O | 1 | | | |
| | Tag | | | | M | 1 | ":99A:" | | |
| | Constant | | | | M | 1 | ":." | | |
| | Qualifier | c | 4 | M | 1 | "DAAC" | | | |
| | Constant | | | M | 1 | "/" | | | |

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| Sequence | Sub-sequence | Tag | Name | Format ²⁶ | Length ²⁷ | Status | Quantity | Contents/Explanations |
|----------|--------------|-----|--------------------------|----------------------|----------------------|--------|----------|--|
| C | | | Sign | a | 1 | O | 1 | "N" (only if the number of the day is negative) |
| | | | Number | n | 3 | M | 1 | Where applicable to be filled with leading zeros |
| | :94B: | | Place of trade | | | O | 1 | Name of exchange (the field is not filled in if partial executions have been carried out at different stock exchanges) |
| | | | Tag | | | M | 1 | ":94B:" |
| | | | Constant | | | M | 1 | ":" |
| | | | Qualifier | c | 4 | M | 1 | "TRAD" |
| | | | Constant | | | M | 1 | "/" |
| | | | Place | c | 4 | M | 1 | "EXCH" = the place of trade is an exchange (for exchange-traded securities) "OTCO" = Over the counter (e.g. for investment fund) |
| | | | Constant | | | M | 1 | "/" |
| | | | Narrative | x | ..30 | M | 1 | If EXCH is assigned, the name of the exchange (MIC) must be given in the narrative, in plain text. If OTCO is used, the name of the system or "AUSSEBBOERSLICH" (if name is not known or in the case of fixed-price transactions) or "SUBSCRIPTION" (in the case of subscription) |
| C | :22H: | | Indicator: sale/purchase | | | M | 1 | |
| | | | Tag | | | M | 1 | ":22H:" |
| | | | Constant | | | M | 1 | ":" |
| | | | Qualifier | c | 4 | M | 1 | "BUSE" |
| | | | Constant | | | M | 1 | "/" |
| | | | Indicator | c | 4 | M | 1 | "BUYI" = buy "SELL" = sell |
| C | :22F: | | Indicator: type of price | | | O | 1 | |
| | | | Tag | | | M | 1 | ":22F:" |
| | | | Constant | | | M | 1 | ":" |
| | | | Qualifier | c | 4 | M | 1 | "PRIC" |
| | | | Constant | | | M | 1 | "/" |

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| Sequence | Sub-sequence | Tag | Name | Format ²⁶ | Length | Status ²⁷ | Quantity | Contents/Explanations |
|----------|--------------|-----------|---|----------------------|--------|----------------------|----------|--|
| C | | | Indicator | c | 4 | M | 1 | "AVER" = price in C:90a: is an average execution price in the case of partial execution "NET1" = price in C:90a: is a net price, i.e. without fees, expenses and taxes |
| | :22F: | | Indicator: conditions of the trade transaction | | | O | 1 | |
| | | | Tag | | | M | 1 | ":22F:" |
| | | | Constant | | | M | 1 | ":" |
| | | | Qualifier | c | 4 | M | 1 | "TTCO" |
| | | | Constant | | | M | 1 | "/" |
| | | | Indicator | c | 4 | M | 1 | "CBNS" = cum bonus "CCPN" = cum coupon "CDIV" = cum dividend "CRTS" = cum rights "XBNS" = ex bonus "XCPN" = ex coupon "XDIV" = ex dividends "XRTS" = ex warrant |
| | :22H: | | Indicator: method of payment | | | M | 1 | |
| | | | Tag | | | M | 1 | ":22H:" |
| | | | Constant | | | M | 1 | ":" |
| | | Qualifier | c | 4 | M | 1 | "PAYM" | |
| | | Constant | | | M | 1 | "/" | |
| | | Indicator | c | 4 | M | 1 | "APMT" | |
| C1 | | | Parties to the confirmation | | | M | 1 | |
| C1 | :16R: | | Start of block | | | M | 1 | |
| | | | Tag | | | M | 1 | ":16R:" |
| | | | Code | c | ..16 | M | 1 | "CONFPTY" |
| C1 | :95Q: | | Party | | | M | 1 | Executing bank |
| | | | Tag | | | M | 1 | ":95Q:" |
| | | | Constant | | | M | 1 | ":" |
| | | | Qualifier | c | 4 | M | 1 | "INVE" |
| | | | Constant | | | M | 1 | "/" |
| | | | Name and address | x | ..35 | M | 1 | German bank code or BIC code of the executing bank |
| C1 | :97A: | | Account | | | O | 1 | Securities account |
| | | | Tag | | | M | 1 | ":97A:" |
| | | | Constant | | | M | 1 | ":" |
| | | | Qualifier | c | 4 | M | 1 | "SAFE" |
| | | | Constant | | | M | 1 | "/" |
| | | | Account | x | ..35 | M | 1 | Bank code followed by "/" and the account number |
| C1 | :97A: | | Account | | | O | 1 | Cash/clearing account |

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| Sequence | Sub-sequence | Tag | Name | Format ²⁶ | Length | Status ²⁷ | Quantity | Contents/Explanations |
|----------|--------------|-----------|---|----------------------|--------|----------------------|---|---|
| C | C1 | | Tag | | | M | 1 | ":97A:" |
| | | | Constant | | | M | 1 | ":" |
| | | | Qualifier | c | 4 | M | 1 | "CASH" |
| | | | Constant | | | M | 1 | "/" |
| | | | Account | x | ..35 | M | 1 | German bank code followed by "/" and the German account number |
| | | :70E: | Narrative for individual explanations | | | O | 1 | Additional information on execution |
| | | | Tag | | | M | 1 | ":70E:" |
| | | | Constant | | | M | 1 | ":" |
| | | | Qualifier | c | 4 | M | 1 | "DECL" |
| | | | Constant | | | M | 1 | "/" |
| | | Narrative | x | ..35 | M | 1..10 | The lines are separated by <CR><LF>. | |
| | C1 | :16S: | End of block | | | M | 1 | |
| | | | Tag | | | M | 1 | ":16S:" |
| | | | Code | c | ..16 | M | 1 | "CONFPTY" |
| | C | :36B: | Quantity of the displayed financial instruments | | | M | 1 | If there are partial executions, the sum of the partial executions must be specified in sequence B |
| | | | Tag | | | M | 1 | ":36B:" |
| | | | Constant | | | M | 1 | ":" |
| | | | Qualifier | c | 4 | M | 1 | "ADVI" |
| | | | Constant | | | M | 1 | "/" |
| | | | Type | c | 4 | M | 1 | "FAMT" = the quantity is expressed as face amount "UNIT" = the quantity is expressed as whole number |
| | | | Constant | | | M | 1 | "/" |
| | | | Quantity | d | ..15 | M | 1 | |
| | C | :35B: | ID of the financial instrument | | | M | 1 | Either the ISIN or the WKN or both have to be specified. |
| | | Tag | | | M | 1 | ":35B:" | |
| | | Constant | | | O | 1 | "ISIN" (only if ISIN is specified) | |
| | | Constant | | | O | 1 | " " (blanks, only if ISIN is specified) | |
| | | ISIN ID | x | ..12 | M | 1 | If no ISIN is used "/DE/", followed by the German securities ID number (WKN) must be specified. | |
| | | Constant | | | M | 1 | <CR><LF> | |

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| Sequence | Sub-sequence | Tag | Name | Format ²⁶ | Length | Status ²⁷ | Quantity | Contents/Explanations |
|----------|--------------|-------|--|----------------------|--------|----------------------|----------|--|
| | | | Narrative | x | ..35 | M | 1..4 | Securities ID If ISIN and WKN are both specified, the WKN must be set in the first line and the name in the lines 2-4. The lines are separated by <CR><LF>. |
| | C2 | | Attributes for the financial instrument | | | O | 1 | |
| | C2 | :16R: | Start of block | | | M | 1 | |
| | | | Tag | | | M | 1 | ":16R:" |
| | | | Code | c | ..16 | M | 1 | "FIA" |
| | C2 | :22F: | Indicator: method for calculating interest | | | O | 1 | |
| | | | Tag | | | M | 1 | ":22F:" |
| | | | Constant | | | M | 1 | ":" |
| | | | Qualifier | c | 4 | M | 1 | "MICO" |
| | | | Constant | | | M | 1 | "/" |
| | | | Indicator | c | 4 | M | 1 | "A001" = 30/360 "A002" = 30/365 "A003" = 30/actual "A004" = actual/360 "A005" = actual/365 "A006" = actuell/actual or 1/1 "A007" = 30E/360 or Eurobond basis |
| | C2 | :22F: | Indicator: Type of securities | | | O | 1 | |
| | | | Tag | | | M | 1 | ":22F:" |
| | | | Constant | | | M | 1 | ":" |
| | | | Qualifier | c | 4 | M | 1 | "FORM" |
| | | | Constant | | | M | 1 | "/" |
| | | | Indicator | c | 4 | M | 1 | "BEAR" = bearer security "REGD" = registered instrument |
| | C2 | :22F: | Indicator: frequency of payment | | | O | 1 | |
| | | | Tag | | | M | 1 | ":22F:" |
| | | | Constant | | | M | 1 | ":" |
| | | | Qualifier | c | 4 | M | 1 | "PFRE" |
| | | | Constant | | | M | 1 | "/" |
| | | | Indicator | c | 4 | M | 1 | "ANNU" = annually "MNTH" = monthly "QUTR" = quarterly "SEMI" = half-yearly "WEEK" = weekly |
| | C2 | :22F: | Indicator: preferentials for entries | | | O | 1 | |

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| Sequence | Sub-sequence | Tag | Name | Format ²⁶ | Length | Status ²⁷ | Quantity | Contents/Explanations |
|----------|--------------|-------|------------------------------|----------------------|--------|----------------------|----------|--|
| | | | Tag | | | M | 1 | ":22F:" |
| | | | Constant | | | M | 1 | ":" |
| | | | Qualifier | c | 4 | M | 1 | "PREF" |
| | | | Constant | | | M | 1 | "/" |
| | | | Indicator | c | 4 | M | 1 | "ORDN" = common stock "PRFD" = the security has a preferred right to earnings and investments |
| | C2 | :22F: | Indicator: status of payment | | | O | 1 | |
| | | | Tag | | | M | 1 | ":22F:" |
| | | | Constant | | | M | 1 | ":" |
| | | | Qualifier | c | 4 | M | 1 | "PAYS" |
| | | | Constant | | | M | 1 | "/" |
| | | | Indicator | c | 4 | M | 1 | "FULL" = completely paid "NIL" = nothing paid "PART" = partially paid |
| | C2 | :22F: | Indicator: restrictions | | | O | 1 | |
| | | | Tag | | | M | 1 | ":22F:" |
| | | | Constant | | | M | 1 | ":" |
| | | | Qualifier | c | 4 | M | 1 | "REST" |
| | | | Constant | | | M | 1 | "/" |
| | | | Indicator | c | 4 | M | 1 | "144A" = non-registered security in accordance with the statutory restrictions 144A in the USA "NRST" = ownership or transfer is not subject to any restrictions "RSTR" = ownership or transfer is subject to restrictions (not in accordance with 144A) |
| | C2 | :11A: | Currency | | | O | 1 | Currency of the face amount |
| | | | Tag | | | M | 1 | ":11A:" |
| | | | Constant | | | M | 1 | ":" |
| | | | Qualifier | c | 4 | M | 1 | "DENO" |
| | | | Constant | | | M | 1 | "/" |
| | | | Currency | a | 3 | M | 1 | ISO 4217 code |
| | C2 | :98A: | Date | | | O | n | Dates |
| | | | Tag | | | M | 1 | ":98A:" |
| | | | Constant | | | M | 1 | ":" |

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| Sequence | Sub-sequence | Tag | Name | Format ²⁶ | Length | Status ²⁷ | Quantity | Contents/Explanations |
|----------|--------------|-------|-------------|----------------------|--------|----------------------|----------|--|
| | | | Qualifier | c | 4 | M | 1 | "COUP" = Next coupon date "EXPI" = Expiry date "FRNR" = Reset date for a floating rate note "MATU" = Maturity date "ISSU" = Issue date (issue date of the security) "CALD" = Call date (cancellation date) "CONV" = Conversion date "PUTT" = Put date "DDTE" = Dated date (date from which a fixed-interest security bears interest) |
| | | | Constant | | | M | 1 | "/" |
| | | | Date | n | 8 | M | 1 | YYYYMMDD |
| | C2 | :92A: | Rate/record | | | O | n | Factors and interest rates for fixed-interest securities |
| | | | Tag | | | M | 1 | ":92A:" |
| | | | Constant | | | M | 1 | ":" |

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| Sequence | Sub-sequence | Tag | Name | Format ²⁶ | Length | Status ²⁷ | Quantity | Contents/Explanations |
|----------|--------------|-----|--------------|----------------------|--------|----------------------|----------|--|
| | | | Qualifier | c | 4 | M | 1 | "PRFC" = Previous factor as decimal fraction between 0 and 1, which is used for defining the outstanding principal amount of the bond "CUFC" = Current factor as a decimal fraction between 0 and 1, which is used for defining the outstanding principal amount of the bond "NWFC" = Next factor as decimal fraction between 0 and 1, which is used for defining the outstanding principal amount of the bond "INTR" = interest rate (1.: Ratio of interest rate paid during a specific period of time to the principal amount of the fixed-interest security; 2.: Current interest rate of a note with variable rate of interest) "NXRT" = Next interest rate (in the case of a note with variable rate of interest, which applies to the next payment period) |
| | | | Constant | | | M | 1 | "/"/ |
| | | | Sign | a | 1 | O | 1 | "N" (only if the amount is negative) |
| | | | Rate/record | d | ..15 | M | 1 | |
| C2 | :13B: | | Numerical ID | | | O | n | |
| | | | Tag | | | M | 1 | ":13B:" |
| | | | Constant | | | M | 1 | "::" |

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| Sequence | Sub-sequence | Tag | Name | Format ²⁶ | Length | Status ²⁷ | Quantity | Contents/Explanations | |
|----------|--------------|-------|---|----------------------|--------|----------------------|----------|---|---------|
| C | C2 | | Qualifier | c | 4 | M | 1 | "COUP" = Coupon number (number of the next coupon on the coupon sheet) "POOL" = Pool number (number which is assigned by an issuer of an asset-backed security (USA), in order to indicate the group of encumbrances upon real property) "LOTS" = Lot number (numerical ID of a proportion of a security issue) "VERN" = version number of the options contract or the tranche | |
| | | | Constant | | | M | 1 | "/" | |
| | | | Number | x | ..30 | M | 1 | | |
| | | :70E: | Narrative on attributes of the financial instrument | | | O | 1 | | |
| | | | Tag | | | M | 1 | ":70E:" | |
| | | | Constant | | | M | 1 | ":" | |
| | | | Qualifier | c | 4 | M | 1 | "FIAN" | |
| | | | Constant | | | M | 1 | "/" | |
| | | | Narrative | x | ..35 | M | 1..10 | The lines are separated by <CR><LF>. | |
| | | C2 | :16S: | End of block | | | M | 1 | |
| | | | | Tag | | | M | 1 | ":16S:" |
| | | | | Code | c | ..16 | M | 1 | "FIA" |
| | | C | :13B: | Certificate number | | | O | n | |
| | | | | Tag | | | M | 1 | ":13B:" |
| | | | | Constant | | | M | 1 | ":" |
| | Qualifier | | | c | 4 | M | 1 | "CERT" | |
| | Constant | | | | | M | 1 | "/" | |
| | Number | | | x | ..30 | M | 1 | Certificate number | |
| | C | :16S: | End of block | | | M | 1 | | |
| | | | Tag | | | M | 1 | ":16S:" | |
| | | | Code | c | ..16 | M | 1 | "ORDRDET" | |

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Appendix 3: Specification of Data Formats

- **Examples**

Example: Buy without partial execution:

| Sequ- ence | Sub- sequ- ence | Example |
|---------------|-----------------------|---|
| | | |
| A | | :16R:GENL :20C::SEME//NONREF :23G:NEWM :98C::PREP//19990305122030 :22F::TRTR//TRAD |
| | A1 | :16R:LINK :20C::RELA//0000000000000000 :16S:LINK |
| | | :16S:GENL |
| C | | :16R:ORDRDET :98C::TRAD//19990302112030 :90B::DEAL//ACTU/EUR52,7 :94B::TRAD//EXCH/XFRA :22H::BUSE//BUYI :22F::PRIC//NET1 :22F::TTCO//CBNS :22H::PAYM//APMT |
| | C1 | :16R:CONFPRTY :95Q::INVE//10020030 :97A::SAFE//10020030/1234567 :97A::CASH//10020030/987654321 :16S:CONFPRTY |
| | | :36B::ADVI//UNIT/50, :35B:/DE/123456 Sample Company, common stock |
| | C2 | :16R:FIA |

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| Sequ- ence | Sub- sequ- ence | Example |
|---------------|-----------------------|------------------|
| | | :22F::FORM//BEAR |
| | | :16S:FIA |
| | | :16S:ORDRDET |
| | | - |

Example: Sell with two partial executions at a price of 52 Euro in the case of 50 units and 54 Euro in the case of 30 units:

| Sequ- ence | Sub- sequ- ence | Example |
|---------------|-----------------------|--|
| | | |
| A | | :16R:GENL :20C::SEME//NONREF :23G:NEWM :98C::PREP//19990305122030 :22F::TRTR//TRAD |
| | A1 | :16R:LINK :20C::RELA//0000000000000000 :16S:LINK |
| | | :16S:GENL |
| B | | :16R:RCAP |
| | B1 | :16R:PAFILL :36B::PAFI//UNIT/50, :90B::DEAL//ACTU/EUR52, :22F::PRIC//NET1 :98C::TRAD//19990302112030 :94B::TRAD//EXCH/XFRA :16S:PAFILL |
| | B1 | :16R:PAFILL :36B::PAFI//UNIT/30, :90B::DEAL//ACTU/EUR54, |

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| Sequ- ence | Sub- sequ- ence | Example |
|---------------|-----------------------|--|
| | | :22F::PRIC//NET1 :98C::TRAD//19990302112101 :94B::TRAD//EXCH/XFRA :16S:PAFILL |
| | | :36B::ORDR//UNIT/300, :36B::PREX//UNIT/120, :36B::REMA//UNIT/100, :16S:RCAP |
| C | | :16R:ORDRDET :98A::TRAD//19990302 :90B::DEAL//ACTU/EUR52,75 :94B::TRAD//EXCH/XFRA :22H::BUSE//SELL :22F::PRIC//AVER :22F::TTCO//CCPN :22H::PAYM//APMT |
| | C1 | :16R:CONFPRTY :95Q::INVE//10020030 :97A::SAFE//10020030/1234567 :97A::CASH//10020030/987654321 :16S:CONFPRTY |
| | | :36B::ADVI//UNIT/80, :35B:ISIN DE0123456789 /DE/123456 Sample Company, common stock |
| | C2 | :16R:FIA :22F::FORM//BEAR :13B::COUP//1234567 :16S:FIA |

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| Sequ ence | Sub- sequ ence | Example |
|--------------|----------------------|------------------------|
| | | :13B::CERT//1234567890 |
| | | :16S:ORDRDET |
| | | - |

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Appendix 3: Specification of Data Formats

4.2 MT 515 Client Confirmation of Purchase or Sale

„Client Confirmation of Purchase or Sale“; based on SWIFT. "Standards Release Guide" (last amendment incorporated SRG 1998)

- **Overview** (without constant fields)

| Sequence | Sub-sequence | Tag | Status ²⁸ | Contents |
|----------|--------------|-------|----------------------|--|
| A | | | M | General information |
| | | :98C: | O | Date/time when message was created |
| B | | | O | Details of partial fulfilment |
| | | :36B: | M | Quantity of securities for which a partial trade or partial sale has been made |
| | | :90a: | M | Closing price/trading price of the partial trade (specified as amount or percentage) |
| | | :22F: | O | Type of price which is designated in the closing price |
| | | :98C: | O | Date/time of the trading |
| | | :94B: | O | Stock exchange where the partial trade is carried out or is intended to be carried out |
| C | | | M | Details of confirmation |
| | | :98a: | M | Date/time of the trading |
| | | :98C: | M | Date/time of the settlement |
| | | :90a: | M | Closing price/trading price (specified as amount or percentage) |
| | | :99A: | O | Number of the accrued days which are used for the calculation of the accrued interest |
| | | :94B: | O | Stock exchange where the order is traded |
| | | :19A: | M | Settlement amount (including fees, expenses, etc.) |
| | | :22H: | M | Sale/Purchase |
| | | :22F: | O | Type of price |
| | | :22F: | O | Conditions of the trade transaction |
| | C1 | | M | Parties to the confirmation |
| | | :95Q: | M | Identification of the executing institute (field does not have to be evaluated by the customer system) |
| | | :97A: | O | Securities deposit account of the customer |
| | | :97A: | O | Cash/clearing account of the customer |
| | | :70E: | O | Additional information on execution |
| | | :36B: | M | Quantity of securities |
| | | :35B: | M | Reference number (ISIN or WKN) and category description of the security |
| | C2 | | O | Attributes for the financial instrument |
| | | :22F: | O | Methods for calculating interest |
| | | :22F: | O | Type of securities |
| | | :22F: | O | Frequency of payment |
| | | :22F: | O | Preferentials for entries |
| | | :22F: | O | Status of payment |

²⁸ M = mandatory field, O = optional field

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Appendix 3: Specification of Data Formats

| Sequence | Sub-sequence | Tag | Status | Contents |
|----------|--------------|-------|--------|---|
| | | :22F: | O | Restrictions |
| | | :11A: | O | Currency of the face amount (currency in which the quantity of securities is specified as face amount in C1, field :36B:) |
| | | :98A: | O | Dates: <ul style="list-style-type: none"> • Next coupon date • Expiry date • Reset date for a floating rate note • Maturity date • Issue date (issue date of the security) • Cancellation date • Conversion date • Put date • Date from which a fixed-interest security bears interest |
| | | :92A: | O | Factors and interest rates for fixed-interest securities |
| | | :13B: | O | <ul style="list-style-type: none"> • Coupon number • Pool number • Lot number • Version number of the options contract or the tranche |
| | | :70E: | O | Additional information on security (e.g. type of safekeeping account, type of custodianship, safekeeping account key) |
| | | :13B: | O | Certificate number |
| | D | | O | Settlement details |
| | D3 | | O | Amounts |
| | | :19A: | M | Cash amounts (taxes, fees, expenses, broker's commission, etc.) |
| | | :98A: | O | Value date (date when the money transfer must take place) |
| | | :92B: | O | Exchange rate (is used for converting cash amounts from field :19A: in the sequences C and D3) |

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Appendix 3: Specification of Data Formats

• Guidelines for Entries

| Sequ- ence | Sub- sequ- ence | Tag | Name | For- mat 29 | Len- gth | Sta- tus 30 | Qu- anti- ty | Contents/Explanations |
|---------------|-----------------------|-----|--------------------------------------|-------------------|-------------|-------------------|--------------------|-----------------------|
| A | | | General information | | | M | 1 | |
| A | :16R: | | Start of block | | | M | 1 | |
| | | | Tag | | | M | 1 | ":16R:" |
| | | | Code | c | ..16 | M | 1 | "GENL" |
| A | :20C: | | Sender's reference | | | M | 1 | |
| | | | Tag | | | M | 1 | ":20C:" |
| | | | Constant | | | M | 1 | ":" |
| | | | Qualifier | c | 4 | M | 1 | "SEME" |
| | | | Constant | | | M | 1 | "/" |
| | | | Reference | x | ..16 | M | 1 | "NONREF" |
| A | :23G: | | Messagefunction | | | M | 1 | |
| | | | Tag | | | M | 1 | ":23G:" |
| | | | Function | c | 4 | M | 1 | "NEWM" |
| A | :98C: | | Creation day/time | | | O | 1 | |
| | | | Tag | | | M | 1 | ":98C:" |
| | | | Constant | | | M | 1 | ":" |
| | | | Qualifier | c | 4 | M | 1 | "PREP" |
| | | | Constant | | | M | 1 | "/" |
| | | | Date | n | 8 | M | 1 | YYYYMMDD |
| | | | Time | n | 6 | M | 1 | hhmmss |
| A | :22F: | | Indicator: type of trade transaction | | | M | 1 | |
| | | | Tag | | | M | 1 | ":22F:" |
| | | | Constant | | | M | 1 | ":" |
| | | | Qualifier | c | 4 | M | 1 | "TRTR" |
| | | | Constant | | | M | 1 | "/" |
| | | | Indicator | c | 4 | M | 1 | "TRAD" |
| A1 | | | Connections | | | M | 1 | |
| A1 | :16R: | | Start of block | | | M | 1 | |
| | | | Tag | | | M | 1 | ":16R:" |
| | | | Code | c | ..16 | M | 1 | "LINK" |
| A1 | :20C: | | Sender's reference | | | M | 1 | |
| | | | Tag | | | M | 1 | ":20C:" |
| | | | Constant | | | M | 1 | ":" |
| | | | Qualifier | c | 4 | M | 1 | "RELA" |
| | | | Constant | | | M | 1 | "/" |

²⁹ a = alpha, any alphabet character from A to Z is allowed, c = character, any character from "A" to "Z" and "0" to "9" is allowed, d = decimal (floating-point number, the integer part must contain at least one digit, a decimal character (comma) is mandatory and is included in the maximum length), n = numeric, any numeral from 0 to 9 is allowed, x = alphanumeric (any member of the set of SWIFT characters is allowed)

³⁰ M = mandatory field, O = optional field

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Appendix 3: Specification of Data Formats

| Sequ- -ence | Sub- sequ- -ence | Tag | Name | For- mat 29 | Len- gth 30 | Sta- tus 30 | Qu- anti- ty | Contents/Explanations |
|----------------|------------------------|-------|---|-------------------|-------------------|-------------------|--------------------|---|
| A | A1 | | Reference | x | ..16 | M | 1 | "0000000000000000" |
| | | :16S: | End of block | | | M | 1 | |
| | | | Tag | | | M | 1 | ":16S:" |
| | | | Code | c | ..16 | M | 1 | "LINK" |
| | | :16S: | End of block | | | M | 1 | |
| | | | Tag | | | M | 1 | ":16S:" |
| | | Code | c | ..16 | M | 1 | "GENL" | |
| B | | | Partial fill details | | | O | 1..n | Only to be filled in in the case of a partial fill |
| B | :16R: | | Start of block | | | M | 1 | |
| | | | Tag | | | M | 1 | ":16R:" |
| | | | Code | c | ..16 | M | 1 | "PAFILL" |
| B | :36B: | | Quantity of financial instrument partially filled | | | M | 1 | |
| | | | Tag | | | M | 1 | ":36B:" |
| | | | Constant | | | M | 1 | ":" |
| | | | Qualifier | c | 4 | M | 1 | "PAFI" |
| | | | Constant | | | M | 1 | "/" |
| | | | Type | c | 4 | M | 1 | "FAMT" = the quantity is expressed as face amount "UNIT" = the quantity is expressed as whole number |
| | | | Constant | | | M | 1 | "/" |
| | | | Quantity | d | ..15 | M | 1 | |
| B | :90a: | | Closing price/trading price of the partial trade | | | M | 1 | |
| | | | Option A: | | | | | if the price is a percentage |
| | | | Tag | | | M | 1 | ":90A:" |
| | | | Constant | | | M | 1 | ":" |
| | | | Qualifier | c | 4 | M | 1 | "DEAL" |
| | | | Constant | | | M | 1 | "/" |
| | | | Type | c | 4 | M | 1 | "PRCT" |
| | | | Constant | | | M | 1 | "/" |
| | | | Price | d | ..15 | M | 1 | The number of decimal digits is not validated against the currency. |
| | | | Option B: | | | | | If the price is an amount |
| | | | Tag | | | M | 1 | ":90B:" |
| | | | Constant | | | M | 1 | ":" |
| | | | Qualifier | c | 4 | M | 1 | "DEAL" |
| | | | Constant | | | M | 1 | "/" |
| | | | Type | c | 4 | M | 1 | "ACTU" |
| | | | Constant | | | M | 1 | "/" |
| | | | Currency | a | 3 | M | 1 | ISO 4217 currency code |
| | | | Price | d | ..15 | M | 1 | The number of decimal digits is not validated against the currency. |

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Appendix 3: Specification of Data Formats

| Sequ- ence | Sub- sequ- ence | Tag | Name | For- mat 29 | Len- gth 30 | Sta- tus 30 | Qu- anti- ty | Contents/Explanations |
|---------------|-----------------------|-----------|--------------------------|-------------------|-------------------|-------------------|--------------------|--|
| B | | :22F: | Indicator: type of price | | | O | 1 | |
| | | Tag | | | | M | 1 | ":22F:" |
| | | Constant | | | | M | 1 | ":" |
| | | Qualifier | c | 4 | | M | 1 | "PRIC" |
| | | Constant | | | | M | 1 | "/" |
| | | Indicator | | c | 4 | M | 1 | "AVER" = price in B:90a: is an average execution price in the case of partial execution "NET1" = price in B:90a: is a net price, i.e. without fees, expenses and taxes |
| B | | :98C: | Date/time of the trading | | | O | 1 | |
| | | Tag | | | | M | 1 | ":98C:" |
| | | Constant | | | | M | 1 | ":" |
| | | Qualifier | c | 4 | | M | 1 | "TRAD" |
| | | Constant | | | | M | 1 | "/" |
| | | Date | n | 8 | | M | 1 | YYYYMMDD |
| | | Time | | n | 6 | M | 1 | hhmmss |
| B | | :94B: | Place of trade | | | O | 1 | |
| | | Tag | | | | M | 1 | ":94B:" |
| | | Constant | | | | M | 1 | ":" |
| | | Qualifier | c | 4 | | M | 1 | "TRAD" |
| | | Constant | | | | M | 1 | "/" |
| | | Place | c | 4 | | M | 1 | "EXCH" = the place of trade is an exchange (in case of exchange-traded securities) "OTCO" = the place of trade was over the counter) (e.g. in case of an investment fund) |
| | | Constant | | | | M | 1 | "/" |
| | | Narrative | | x | ..30 | M | 1 | If EXCH is assigned, the name of the exchange (MIC) must be given in the narrative, in plain text. If OTCO is used, the name of the system or "AUSSERBOERSLICH" (if name is not known or in the case of fixed-price transactions) or "SUBSCRIPTION" (in the case of subscription) |
| B | | :16S: | End of block | | | M | 1 | |
| | | Tag | | | | M | 1 | ":16S:" |
| | | Code | c | ..16 | | M | 1 | "PAFILL" |
| C | | | Details of confirmation | | | M | 1 | |
| C | | :16R: | Start of block | | | M | 1 | |

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Appendix 3: Specification of Data Formats

| Sequ- ence | Sub- sequ- ence | Tag | Name | For- mat 29 | Len- gth | Sta- tus 30 | Qu- anti- ty | Contents/Explanations |
|---------------|-----------------------|-----------------------------|-----------|-------------------|-------------|-------------------|--|---|
| C | | | Tag | | | M | 1 | ":16R:" |
| | | | Code | c | ..16 | M | 1 | "CONFDET" |
| | | :98a: | Date/time | | | M | 1 | Date/time of the trading |
| | | | Option A: | | | | | If there are partial executions within one day |
| | | | Tag | | | M | 1 | ":98A:" |
| | | | Constant | | | M | 1 | ":" |
| | | | Qualifier | c | 4 | M | 1 | "TRAD" |
| | | | Constant | | | M | 1 | "/" |
| | | | Date | n | 8 | M | 1 | YYYYMMDD |
| | | | Option B: | | | | | If there are partial executions over several days |
| | | | Tag | | | M | 1 | ":98B:" |
| | | | Constant | | | M | 1 | ":" |
| | | | Qualifier | c | 4 | M | 1 | "TRAD" |
| | | | Constant | | | M | 1 | "/" |
| | | | Date code | c | 4 | M | 1 | "VARI" |
| | | | Option C: | | | | | If there is no partial execution |
| | | | Tag | | | M | 1 | ":98C:" |
| | | | Constant | | | M | 1 | ":" |
| | | | Qualifier | c | 4 | M | 1 | "TRAD" |
| | | | Constant | | | M | 1 | "/" |
| | | | Date | n | 8 | M | 1 | YYYYMMDD |
| | Time | n | 6 | M | 1 | hhmmss | | |
| C | :98C: | Date/time | | | M | 1 | Date/time of the settlement | |
| | | Tag | | | M | 1 | ":98C:" | |
| | | Constant | | | M | 1 | ":" | |
| | | Qualifier | c | 4 | M | 1 | "SETT" | |
| | | Constant | | | M | 1 | "/" | |
| | | Date | n | 8 | M | 1 | YYYYMMDD | |
| | | Time | n | 6 | M | 1 | hhmmss | |
| C | :90a: | Closing price/trading price | | | M | 1 | If there are partial executions, either an average price or the value '0' can be specified here. | |
| | | Option A: | | | | | If the price is a percentage | |
| | | Tag | | | M | 1 | ":90A:" | |
| | | Constant | | | M | 1 | ":" | |
| | | Qualifier | c | 4 | M | 1 | "DEAL" | |
| | | Constant | | | M | 1 | "/" | |
| | | Type | c | 4 | M | 1 | "PRCT" | |
| | | Constant | | | M | 1 | "/" | |
| | | Price | d | ..15 | M | 1 | The number of decimal digits is not validated against the currency. | |
| | | Option B: | | | | | If the price is an amount | |

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Appendix 3: Specification of Data Formats

| Sequ- ence | Sub- sequ- ence | Tag | Name | For- mat 29 | Len- gth | Sta- tus 30 | Qu- anti- ty | Contents/Explanations |
|---------------|-----------------------|--------|----------------------------|-------------------|-------------|-------------------|--|--|
| C | | | Tag | | | M | 1 | ":90B:" |
| | | | Constant | | | M | 1 | ":" |
| | | | Qualifier | c | 4 | M | 1 | "DEAL" |
| | | | Constant | | | M | 1 | "/" |
| | | | Type | c | 4 | M | 1 | "ACTU" |
| | | | Constant | | | M | 1 | "/" |
| | | | Currency | a | 3 | M | 1 | ISO 4217 currency code |
| | | | Price | d | ..15 | M | 1 | The number of decimal digits is not validated against the currency |
| | | :99A: | Number of the accrued days | | | O | 1 | |
| | | | Tag | | | M | 1 | ":99A:" |
| | | | Constant | | | M | 1 | ":" |
| | | | Qualifier | c | 4 | M | 1 | "DAAC" |
| | | | Constant | | | M | 1 | "/" |
| | | | Sign | a | 1 | O | 1 | "N" (only if the number of days is negative) |
| | | Number | n | 3 | M | 1 | To be filled with leading zeros where applicable | |
| C | | :94B: | Place of trade | | | O | 1 | Name of exchange (the field is not filled in if partial executions have been carried out at different stock exchanges) |
| | | | Tag | | | M | 1 | ":94B:" |
| | | | Constant | | | M | 1 | ":" |
| | | | Qualifier | c | 4 | M | 1 | "TRAD" |
| | | | Constant | | | M | 1 | "/" |
| | | | Place | c | 4 | M | 1 | "EXCH" = the place of trade is an exchange (in case of exchange-traded securities) "OTCO" = the place of trade is over the counter (e.g. in case of an investment fund) |
| | | | Constant | | | M | 1 | "/" |
| | | | Narrative | x | ..30 | M | 1 | If EXCH is assigned, the name of the exchange (MIC) must be given in the narrative, in plain text. If OTCO is used, the name of the system or "AUSSERBOERSLICH" (if name is not known or in the case of fixed-price transactions) or "SUBSCRIPTION" (in the case of subscription) |

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Appendix 3: Specification of Data Formats

| Sequ- ence | Sub- sequ- ence | Tag | Name | For- mat 29 | Len- gth 30 | Sta- tus 30 | Qu- anti- ty | Contents/Explanations |
|---------------|-----------------------|-----|--|-------------------|-------------------|-------------------|--------------------|---|
| C | :19A: | | Settlement amount | | | M | 1 | including fees, expenses, etc. |
| | | | Tag | | | M | 1 | ":19A:" |
| | | | Constant | | | M | 1 | ":." |
| | | | Qualifier | c | 4 | M | 1 | "SETT" |
| | | | Constant | | | M | 1 | "/"/" |
| | | | Sign | a | 1 | O | 1 | "N" (only if the amount is negative) |
| | | | Currency code | a | 3 | M | 1 | ISO 4217 code |
| | | | Amount | d | ..15 | M | 1 | |
| C | :22H: | | Indicator: sale/purchase | | | M | 1 | |
| | | | Tag | | | M | 1 | ":22H:" |
| | | | Constant | | | M | 1 | ":." |
| | | | Qualifier | c | 4 | M | 1 | "BUSE" |
| | | | Indicator | c | 4 | M | 1 | "BUY" = buy "SELL" = sell |
| C | :22F: | | Indicator: type of price | | | O | 1 | |
| | | | Tag | | | M | 1 | ":22F:" |
| | | | Constant | | | M | 1 | ":." |
| | | | Qualifier | c | 4 | M | 1 | "PRIC" |
| | | | Indicator | c | 4 | M | 1 | "AVER" = price in C:90a: is an average execution price in the case of partial execution "NET1" = price in C:90a: is a net price, i.e. without fees, expenses and taxes |
| C | :22F: | | Indicator: conditions of the trade transaction | | | O | 1 | |
| | | | Tag | | | M | 1 | ":22F:" |
| | | | Constant | | | M | 1 | ":." |
| | | | Qualifier | c | 4 | M | 1 | "TTCO" |
| | | | Indicator | c | 4 | M | 1 | "CBNS" = cum bonus "CCPN" = cum coupon "CDIV" = cum dividend "CRTS" = cum rights "XBNS" = ex bonus "XCPN" = ex coupon "XDIV" = ex dividends "XRTS" = ex rights |
| C | :22H: | | Indicator: method of payment | | | M | 1 | |
| | | | Tag | | | M | 1 | ":22H:" |
| | | | Constant | | | M | 1 | ":." |
| | | | Qualifier | c | 4 | M | 1 | "PAYM" |

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Appendix 3: Specification of Data Formats

| Sequ-ence | Sub-sequ-ence | Tag | Name | For- mat 29 | Len- gth | Sta- tus 30 | Qu- anti- ty | Contents/Explanations |
|-----------|---------------|-------|--|-------------------|-------------|-------------------|--------------------|---|
| C | | | Constant | | | M | 1 | "/" |
| | | | Indicator | c | 4 | M | 1 | "APMT" |
| | C1 | | Parties to the confirmation | | | M | 1 | |
| | C1 | :16R: | Start of block | | | M | 1 | |
| | | | Tag | | | M | 1 | ":16R:" |
| | | | Code | c | ..16 | M | 1 | "CONFPTY" |
| | C1 | :95Q: | Party | | | M | 1 | Executing institution |
| | | | Tag | | | M | 1 | ":95Q:" |
| | | | Constant | | | M | 1 | ":" |
| | | | Qualifier | c | 4 | M | 1 | "INVE" |
| | | | Constant | | | M | 1 | "/" |
| | | | Name and address | x | ..35 | M | 1 | German bank code or BIC code of the executing institution |
| | C1 | :97A: | Account | | | O | 1 | Securities account |
| | | | Tag | | | M | 1 | ":97A:" |
| | | | Constant | | | M | 1 | ":" |
| | | | Qualifier | c | 4 | M | 1 | "SAFE" |
| | | | Constant | | | M | 1 | "/" |
| | | | Account | x | ..35 | M | 1 | German bank code followed by "/" and the German account number |
| | C1 | :97A: | Account | | | O | 1 | Cash/clearing account |
| | | | Tag | | | M | 1 | ":97A:" |
| | | | Constant | | | M | 1 | ":" |
| | | | Qualifier | c | 4 | M | 1 | "CASH" |
| | | | Constant | | | M | 1 | "/" |
| | | | Account | x | ..35 | M | 1 | German bank code followed by "/" and the German account number |
| | C1 | :70E: | Narrative for individual explanations | | | O | 1 | |
| | | | Tag | | | M | 1 | ":70E:" |
| | | | Constant | | | M | 1 | ":" |
| | | | Qualifier | c | 4 | M | 1 | "DECL" |
| | | | Constant | | | M | 1 | "/" |
| | | | Narrative | x | ..35 | M | 1..10 | The lines are separated by <CR><LF>. |
| | C1 | :16S: | End of block | | | M | 1 | |
| | | | Tag | | | M | 1 | ":16S:" |
| | | | Code | c | ..16 | M | 1 | "CONFPTY" |
| | | :36B: | Quantity of the financial instrument confirmed | | | M | 1 | If there are partial executions, the sum of the partial executions must be specified in sequence B. |
| | | | Tag | | | M | 1 | ":36B:" |
| | | | Constant | | | M | 1 | ":" |
| | | | Qualifier | c | 4 | M | 1 | "CONF" |

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| Sequ- ence | Sub- sequ- ence | Tag | Name | For- mat 29 | Len- gth | Sta- tus 30 | Qu- anti- ty | Contents/Explanations | |
|---------------|-----------------------|-----------|---|--------------------------------|-------------|-------------------|---|--|---|
| C | | | Constant | | | M | 1 | "/" | |
| | | | Type | c | 4 | M | 1 | "FAMT" = the quantity is expressed as face amount "UNIT" = the quantity is expressed as whole number | |
| | | | Constant | | | M | 1 | " | |
| | | | Quantity | d | ..15 | M | 1 | | |
| | | :35B: | | ID of the financial instrument | | | M | 1 | Either the ISIN or the WK or both have to be specified. |
| | | | Tag | | | M | 1 | ":35B:" | |
| | | | Constant | | | O | 1 | "ISIN" (only if ISIN is specified) | |
| | | | Constant | | | O | 1 | " " (blanks, only if ISIN is specified) | |
| | | | ISIN ID | x | ..12 | M | 1 | If no ISIN is used, "/DE/", followed by the German security ID (WKN) is to be specified. | |
| | | | Constant | | | M | 1 | <CR><LF> | |
| | | | Narrative | x | ..35 | M | 1..4 | Securities ID If ISIN and WKN are both specified, the WKN must be set in the first line and the name in the lines 2-4. The lines are separated by <CR><LF>. | |
| C2 | | | Attributes for the financial instrument | | | O | 1 | | |
| C2 | :16R: | | Start of block | | | M | 1 | | |
| | | Tag | | | M | 1 | ":16R:" | | |
| | | Code | c | ..16 | M | 1 | "FIA" | | |
| C2 | :22F: | | Indicator: methods for calculating interest | | | O | 1 | | |
| | | Tag | | | M | 1 | ":22F:" | | |
| | | Constant | | | M | 1 | ":" | | |
| | | Qualifier | c | 4 | M | 1 | "MICO" | | |
| | | Constant | | | M | 1 | "/" | | |
| | | Indicator | c | 4 | M | 1 | "A001" = 30/360 "A002" = 30/365 "A003" = 30/actual "A004" = actual/360 "A005" = actual/365 "A006" = actual/actual or 1/1 "A007" = 30E/360 or Eurobond basis | | |
| C2 | :22F: | | Indicator: Type of securities | | | O | 1 | | |

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| Sequ-ence | Sub-sequ-ence | Tag | Name | For-mat 29 | Len-gth | Sta-tus 30 | Qu-anti-ty | Contents/Explanations |
|-----------|---------------|-------|--------------------------------------|---------------|---------|---------------|------------|--|
| | | | Tag | | | M | 1 | ".:22F:" |
| | | | Constant | | | M | 1 | ".:" |
| | | | Qualifier | c | 4 | M | 1 | "FORM" |
| | | | Constant | | | M | 1 | "//" |
| | | | Indicator | c | 4 | M | 1 | "BEAR" = bearer security "REGD" = registered security |
| | C2 | :22F: | Indicator: frequency of payment | | | O | 1 | |
| | | | Tag | | | M | 1 | ".:22F:" |
| | | | Constant | | | M | 1 | ".:" |
| | | | Qualifier | c | 4 | M | 1 | "PFRE" |
| | | | Constant | | | M | 1 | "//" |
| | | | Indicator | c | 4 | M | 1 | "ANNU" = annually "MNTH" = monthly "QUTR" = quarterly "SEMI" = half-yearly "WEEK" = weekly |
| | C2 | :22F: | Indicator: preferentials for entries | | | O | 1 | |
| | | | Tag | | | M | 1 | ".:22F:" |
| | | | Constant | | | M | 1 | ".:" |
| | | | Qualifier | c | 4 | M | 1 | "PREF" |
| | | | Constant | | | M | 1 | "//" |
| | | | Indicator | c | 4 | M | 1 | "ORDN" = common stock "PRFD" = the security has a preferred right to earnings and investments. |
| | C2 | :22F: | Indicator: status of payment | | | O | 1 | |
| | | | Tag | | | M | 1 | ".:22F:" |
| | | | Constant | | | M | 1 | ".:" |
| | | | Qualifier | c | 4 | M | 1 | "PAYS" |
| | | | Constant | | | M | 1 | "//" |
| | | | Indicator | c | 4 | M | 1 | "FULL" = completely paid "NIL" = nothing paid "PART" = partially paid |
| | C2 | :22F: | Indicator: restrictions | | | O | 1 | |
| | | | Tag | | | M | 1 | ".:22F:" |
| | | | Constant | | | M | 1 | ".:" |
| | | | Qualifier | c | 4 | M | 1 | "REST" |
| | | | Constant | | | M | 1 | "//" |

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Appendix 3: Specification of Data Formats

| Sequ- ence | Sub- sequ- ence | Tag | Name | For- mat 29 | Len- gth | Sta- tus 30 | Qu- anti- ty | Contents/Explanations |
|---------------|-----------------------|-------|-------------|-------------------|-------------|-------------------|--------------------|--|
| | | | Indicator | c | 4 | M | 1 | "144A" = non-registered security in accordance with the statutory restrictions 144A in the USA "NRST" = ownership or transfer is not subject to any restrictions "RSTR" = ownership or transfer is subject to restrictions (not in accordance with 144A) |
| | C2 | :11A: | Currency | | | O | 1 | Currency of the face amount |
| | | | Tag | | | M | 1 | ":11A:" |
| | | | Constant | | | M | 1 | ":" |
| | | | Qualifier | c | 4 | M | 1 | "DENO" |
| | | | Constant | | | M | 1 | "/" |
| | | | Currency | a | 3 | M | 1 | ISO 4217 code |
| | C2 | :98A: | Date | | | O | n | Dates |
| | | | Tag | | | M | 1 | ":98A:" |
| | | | Constant | | | M | 1 | ":" |
| | | | Qualifier | c | 4 | M | 1 | "COUP" = Next coupon date "EXPI" = Expiry date "FRNR" = Reset date for a floating rate note "MATU" = Maturity date "ISSU" = Issue date (issue date of the security) "CALD" = Call date (cancellation date) "CONV" = Conversion date "PUTT" = Put date "DDTE" = Dated date (date from which a fixed-interest security bears interest) |
| | | | Constant | | | M | 1 | "/" |
| | | | Date | n | 8 | M | 1 | YYYYMMDD |
| | C2 | :92A: | Rate/record | | | O | n | Factors and interest rates for fixed-interest securities |
| | | | Tag | | | M | 1 | ":92A:" |
| | | | Constant | | | M | 1 | ":" |

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Appendix 3: Specification of Data Formats

| Sequ- -ence | Sub- sequ- -ence | Tag | Name | For- mat 29 | Len- gth | Sta- tus 30 | Qu- anti- ty | Contents/Explanations |
|----------------|------------------------|-----|-----------------------|-------------------|-------------|-------------------|--------------------|--|
| | | | Qualifier | c | 4 | M | 1 | "PRFC" = Previous factor as decimal fraction between 0 and 1, which is used for defining the outstanding principal amount of the bond "CUFC" = Current factor as a decimal fraction between 0 and 1, which is used for defining the outstanding principal amount of the bond "NWFC" = Next factor as decimal fraction between 0 and 1, which is used for defining the outstanding principal amount of the bond "INTR" = interest rate (1. Ratio of interest rate paid during a specific period of time to the principal amount of the fixed-interest security; 2. Current interest rate of a note with variable rate of interest) "NXRT" = Next interest rate (in the case of a note with variable rate of interest, which applies to the next payment period) |
| | | | Constant | | | M | 1 | "/" |
| | | | Sign | a | 1 | O | 1 | "N" (only if the amount is negative) |
| | | | Rate/record | d | ..15 | M | 1 | |
| C2 | :13B: | | Number identification | | | O | n | |
| | | | Tag | | | M | 1 | ":13B:" |
| | | | Constant | | | M | 1 | ":" |

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Appendix 3: Specification of Data Formats

| Sequ- ence | Sub- sequ- ence | Tag | Name | For- mat 29 | Len- gth | Sta- tus 30 | Qu- anti- ty | Contents/Explanations |
|---------------|-----------------------|--|--|-------------------|-------------|--------------------|--------------------|---|
| C | C2 | | Qualifier | c | 4 | M | 1 | "COUP" = Coupon number (number of the next coupon on the coupon sheet) "POOL" = Pool number (number which is assigned by an issuer of an asset- backed security (USA), in order to indicate the group of encumbrances upon real property) "LOTS" = Lot number (number identifying the lot of a security issue) "VERN" = version number of the options contract or the tranche |
| | | | Constant | | | M | 1 | "/"/ |
| | | | Number | x | ..30 | M | 1 | |
| | | :70E: | Narrative on attributes of the financial instrument | | | O | 1 | |
| | | | Tag | | | M | 1 | ":70E:" |
| | | | Constant | | | M | 1 | "::" |
| | | | Qualifier | c | 4 | M | 1 | "FIAN" |
| | | | Constant | | | M | 1 | "/"/ |
| | | | Narrative | x | ..35 | M | 1.. 10 | The lines are separated by <CR><LF>. |
| | | :16S: | End of block | | | M | 1 | |
| | | | Tag | | | M | 1 | ":16S:" |
| | | | Code | c | ..16 | M | 1 | "FIA" |
| | | :13B: | Number of the certificate | | | O | n | |
| | | | Tag | | | M | 1 | ":13B:" |
| | | | Constant | | | M | 1 | "::" |
| | Qualifier | c | 4 | M | 1 | "CERT" | | |
| | Constant | | | M | 1 | "/"/ | | |
| | Number | x | ..30 | M | 1 | Certificate number | | |
| C | :16S: | End of block | | | M | 1 | | |
| | Tag | | | M | 1 | ":16S:" | | |
| | Code | c | ..16 | M | 1 | "CONFDET" | | |
| D | | Details of settlement | | | O | 1 | | |
| D | :16R: | Start of block | | | M | 1 | | |
| | Tag | | | M | 1 | ":16R:" | | |
| | Code | c | ..16 | M | 1 | "SETDET" | | |
| D | :22F: | Indicator: type of settlement transaction | | | M | 1 | | |
| | Tag | | | M | 1 | ":22F:" | | |
| | Constant | | | M | 1 | "::" | | |
| | Qualifier | c | 4 | M | 1 | "SETR" | | |
| | Constant | | | M | 1 | "/"/ | | |

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Appendix 3: Specification of Data Formats

| Sequence | Sub-sequence | Tag | Name | Format ²⁹ | Length | Status ³⁰ | Quantity | Contents/Explanations | |
|----------|--------------|-------|-------------------------------------|----------------------|--------|----------------------|----------|-----------------------|----------------------|
| D | | | Indicator | c | 4 | M | 1 | "TRAD" | |
| | | :17B: | Standing instructions override flag | | | M | 1 | | |
| | | | Tag | | | M | 1 | ":17B:" | |
| | | | Constant | | | M | 1 | "," | |
| | | | Qualifier | c | 4 | M | 1 | "STAN" | |
| | | | Constant | | | M | 1 | "/" | |
| | | | Characteristic | a | 1 | M | 1 | "N" | |
| | D3 | | | Amounts | | | O | n | |
| | D3 | :16R: | | Start of block | | | M | 1 | |
| | | | | Tag | | | M | 1 | ":16R:" |
| | | | | Code | c | ..16 | M | 1 | "AMT" |
| | D3 | :19A: | | Amount | | | M | n | Fees, expenses, etc. |
| | | | | Tag | | | M | 1 | ":19A:" |
| | | | Constant | | | M | 1 | "," | |

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Appendix 3: Specification of Data Formats

| Sequ- -ence | Sub- sequ- -ence | Tag | Name | For- mat 29 | Len- gth | Sta- tus 30 | Qu- anti- ty | Contents/Explanations |
|----------------|------------------------|-----|-----------|-------------------|-------------|-------------------|--------------------|---|
| | | | Qualifier | c | 4 | M | 1 | "ACRU" = Amount of accrued interest "EXEC" = Executing broker's commission "CHAR" = Charges/Fees "LOCO" = Local broker's commission "COUN" = Federal tax, Country tax (ZAST, KEST) "DEAL" = Trade amount "ISDI" = Issue discount/Allowance "LEVY" = Payment levy tax "LOCL" = Local taxes (Solidarity surcharge - tax for promoting economic development in eastern Germany) "MACO" = Matching/Confirmation fee "MARG" = Margin amount "ORGV" = Original face value "POST" = Postage "REGF" = Regulatory fee (e.g. XETRA fee) "SHIP" = Shipping "SPCN" = Special concessions "STAM" = Stamp duty (for foreign securities) "STEX" = Stock exchange tax "TRAN" = Transfer tax "TRAX" = Transaction tax "VATA" = Value-added tax "WITH" = Withholding tax "OTHR" = Other amount (limit fee, limit administration fee, fee for modifications/cancellations) "RESU" = Resulting amount arising from the currency conversion (for all amounts apart from OCMT) "OCMT" = Original currency amount (field C:19A:) converted from/into euro |

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Appendix 3: Specification of Data Formats

| Sequ-ence | Sub-sequ-ence | Tag | Name | For-mat ²⁹ | Len-gth | Sta-tus ³⁰ | Qu-anti-ty | Contents/Explanations |
|-----------|-----------------|--------------|---------------|-----------------------|---------|-----------------------|------------|--------------------------------------|
| D | D3 | | Constant | | | M | 1 | "/" |
| | | | Sign | a | 1 | O | 1 | "N" (only if the amount is negative) |
| | | | Currency code | a | 3 | M | 1 | ISO 4217 code |
| | | | Amount | d | ..15 | M | 1 | |
| | | :98A: | Value date | | | O | 1 | |
| | | Tag | | | M | 1 | ":98A:" | |
| | | Constant | | | M | 1 | ":" | |
| | | Qualifier | c | 4 | M | 1 | "VALU" | |
| | | Constant | | | M | 1 | "/" | |
| | | Date | n | 8 | M | 1 | YYYYMMDD | |
| | | :92B: | Exchange rate | | | O | 1 | |
| | | Tag | | | M | 1 | ":92B:" | |
| | | Constant | | | M | 1 | ":" | |
| | | Qualifier | c | 4 | M | 1 | "EXCH" | |
| | | Constant | | | M | 1 | "/" | |
| | First currency | a | 3 | M | 1 | ISO 4217 code | | |
| | Constant | | | M | 1 | "/" | | |
| | Second currency | a | 3 | M | 1 | ISO 4217 code | | |
| | Constant | | | M | 1 | "/" | | |
| | Rate/record | d | ..15 | M | 1 | | | |
| | :16S: | End of block | | | M | 1 | | |
| | Tag | | | M | 1 | ":16S:" | | |
| | Code | c | ..16 | M | 1 | "AMT" | | |
| | D | :16S: | End of block | | | M | 1 | |
| | | | Tag | | | M | 1 | ":16S:" |
| | | | Code | c | ..16 | M | 1 | "SETDET" |

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Appendix 3: Specification of Data Formats

- Frequently used settlement items and their assignment to SWIFT. fields

| Item of the settlement | Sequence | Tag | Qualifier |
|---|----------|-------|-----------|
| Settlement (final) amount in settlement currency (incl. currency ID) | C | :19A: | SETT |
| Settlement (final) amount converted from/into Euro (incl. currency ID) | D3 | :19A: | OCMT |
| Settlement date | C | :98C: | SETT |
| Name of exchange/place of execution | C | :94B: | TRAD |
| Brokerage/broker's commission (incl. currency ID) | D3 | :19A: | LOCO |
| Safekeeping account number | C1 | :97A: | SAFE |
| Exchange rate | D3 | :92B: | EXCH |
| Plain text explanations (type of safekeeping account, type of repository, safekeeping account key) | C2 | :70E: | FIAN |
| Cash/clearing account | C1 | :97A: | CASH |
| Trade date | C | :98a: | TRAD |
| Capital gains tax/interest discount tax | D3 | :19A: | COUN |
| Buy/sell indicator | C | :22H: | BUSE |
| Rate/price | C | :90a: | DEAL |
| Value in settlement currency | D3 | :19A: | RESU |
| Value in currency of exchange | D3 | :19A: | DEAL |
| Quote extension | C | :22F: | TTCO |
| Nominal value | C | :36B: | CONF |
| Commission (incl. currency ID) | D3 | :19A: | SPCN |
| Solidarity surcharge | D3 | :19A: | LOCL |
| Expenses (incl. currency ID) | D3 | :19A: | CHAR |
| Quantity | C | :36B: | CONF |
| Currency of the nominal value | C2 | :11A: | DENO |
| Security name | C | :35B: | |
| Security ID or ISIN | C | :35B: | |
| Value date | D3 | :98A: | VALU |
| Amount of interest/accrued interest (incl. currency ID) | D3 | :19A: | ACRU |
| Interest date | C2 | :98A: | COUP |
| Method of interest computation or indicator whether calculation deviates from German method of interest computation | C2 | :22F: | MICO |
| Interest rate | C2 | :92A: | INTR |
| Interest days | C | :99A: | DAAC |

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Appendix 3: Specification of Data Formats

- Example**

Purchase of 50 common stock of the Sample Company at the price of 52.70 Euro in Frankfurt/Main, current account collective repository. Settlement currency is euro, the equivalent final amount in deviating/second currency is also specified.

| Sequ- ence | Sub- sequ- ence | Example |
|---------------|-----------------------|--|
| A | | :16R:GENL :20C::SEME//NONREF :23G:NEWM :98C::PREP//19990305122030 :22F::TRTR//TRAD |
| | A1 | :16R:LINK :20C::RELA//0000000000000000 :16S:LINK |
| | | :16S:GENL |
| C | | :16R:CONFDET :98C::TRAD//19990302112030 :98C::SETT//19990303112030 :90B::DEAL//ACTU/EUR52,7 :94B::TRAD//EXCH/XFRA :19A::SETT//NEUR2666,49 :22H::BUSE//BUYI :22F::PRIC//NET1 :22H::PAYM//APMT |
| | C1 | :16R:CONFPTY :95Q::INVE//10020030 :97A::SAFE//10020030/1234567 :97A::CASH//10020030/987654321 :16S:CONFPTY |
| | | :36B::CONF//UNIT/50, |

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Appendix 3: Specification of Data Formats

| Sequ- ence | Sub- sequ- ence | Example |
|---------------|-----------------------|--|
| | | :35B:ISIN DE0123456789 /DE/123456 Sample Company, common stock |
| | C2 | :16R:FIA :22F::FORM//BEAR :22F::PREF//ORDN :16S:FIA |
| | | :16S:CONFDET |
| | D | :16R:SETDET :22F::SETR//TRAD :17B::STAN//N |
| | D3 | :16R:AMT :19A::DEAL//NEUR2635, :19A::SPCN//NEUR26,35 :19A::LOCO//NEUR2,64 :19A::MACO//NEUR2,5 :19A::OCMT//NDEM5215,2 :98A::VALU//19990305 :92B::EXCH//EUR/DEM/1,95583 :16S:AMT |
| | | :16S:SETDET - |

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Appendix 3: Specification of Data Formats

Sale of 10,000 Australian dollars "Australian domestic bond, 6.25%" at a rate of 105% in London; settlement currency is euro.

| Sequ- ence | Sub- sequ- ence | Example |
|---------------|-----------------------|--|
| | | |
| A | | :16R:GENL :20C::SEME//NONREF :23G:NEWM :98C::PREP//19990629153045 :22F::TRTR//TRAD |
| | A1 | :16R:LINK :20C::RELA//0000000000000000 :16S:LINK |
| | | :16S:GENL |
| C | | :16R:CONFDET :98C::TRAD//19990625130510 :98C::SETT//19990628121212 :90A::DEAL//PRCT/105, :99A::DAAC//090 :94B::TRAD//EXCH/XISE :19A::SETT//EUR6296,9 :22H::BUSE//SELL :22F::PRIC//NET1 :22H::PAYM//APMT |
| | C1 | :16R:CONFPTY :95Q::INVE//10020030 :97A::SAFE//10020030/1234567 :97A::CASH//10020030/987654321 :16S:CONFPTY |
| | | :36B::CONF//FAMT/10000, :35B:ISIN AU9876543210 |

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Appendix 3: Specification of Data Formats

| Sequ- ence | Sub- sequ- ence | Example |
|---------------|-----------------------|--|
| | | Australian Domestic Bonds 1993 (2003) SER. 10 |
| | C2 | :16R:FIA :22F::MICO//A001 :22F::PFRE//ANNU :11A::DENO//AUD :98A::COUP//20000401 :98A::MATU//20030401 :92A::INTR//6,25 :13B::COUP//7 :16S:FIA |
| | | :16S:CONFDET |
| | D | :16R:SETDET :22F::SETR//TRAD :17B::STAN//N |
| | D3 | :16R:AMT :19A::DEAL//AUD10500, :19A::RESU//EUR6294,65 :92B::EXCH//AUD/EUR/0,59949 :16S:AMT |
| | D3 | :16R:AMT :19A::ACRU//AUD150, :19A::RESU//EUR89,92 :92B::EXCH//AUD/EUR/0,59949 :16S:AMT |
| | D3 | :16R:AMT :19A::EXEC//NGBP15, :19A::RESU//NEUR22,22 :92B::EXCH//EUR/GBP/0,6751 |

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Appendix 3: Specification of Data Formats

| Sequ- ence | Sub- sequ- ence | Example |
|---------------|-----------------------|--|
| | | :16S:AMT |
| | D3 | :16R:AMT :19A::SPCN//NEUR62,95 :19A::MACO//NEUR2,5 :19A::OCMT//DEM12315,67 :98A::VALU//19990701 :92B::EXCH//EUR/DEM/1,95583 :16S:AMT |
| | | :16S:SETDET - |

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Appendix 3: Specification of Data Formats

4.3 MT 535 Statement of Holdings

„Statement of Holdings“; based on SWIFT. "Standards Release Guide"
(last amendment incorporated SRG 1998)

- **Overview** (without constant fields)

| Sequ- ence | Sub- sequ- ence | Tag | Sta- tus ³¹ | Content |
|---------------|-----------------------|-------|---------------------------|--|
| A | | | M | General information |
| | | :28E: | M | Page number/continuation indicator |
| | | :13A: | O | Number of the statement |
| | | :98a: | O | Date (and time) when the statement was drawn up |
| | | :98a: | M | Date (and time) which the statement is based on |
| | | :97A: | M | Safekeeping account |
| | | :17B: | M | Indicator showing whether holdings exist |
| B | | | O | Financial instrument |
| | | :35B: | M | Security ID and name |
| | | :90a: | O | Price (current rate) |
| | | :94B: | O | Place (origin of price/rate in B:90a:) |
| | | :98a: | O | Quote date (and time)of price/rate of price/rate in B:90a: |
| | | :93B: | M | Total amount and nominal value of the portfolio item |
| | B1 | | M | Sub-balance |
| | | :93C: | M | Balance (quantity and nominal value of the sub-item for B:93B:) |
| | | :94C: | O | Place of deposit (country of deposit) |
| | | :70C: | O | Narrative for details of sub-balance |
| | | :99A: | O | Number of the accrued days for interest calculation (only for bonds) |
| | | :19A: | O | Value of the portfolio item in the currency of the field C:19A: |
| | | :19A: | O | Value of the portfolio item in currency of safekeeping account |
| | | :19A: | O | Amount of accrued interest in currency of the field C:19A: |
| | | :19A: | O | Amount of accrued interest in currency of safekeeping account |
| | | :92B: | O | Exchange rate |
| | | :70E: | O | Additional information on portfolio item |
| C | | | O | Additional information |
| | | :19A: | M | Total value of the portfolio inventories of the message |

³¹ M = mandatory field, O = optional field

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Appendix 3: Specification of Data Formats

• Guidelines for Entries

| Sequ- ence | Sub- sequ- ence | Tag | Name | For- mat ³² | Len- gth | Sta- tus ³³ | Qu- anti- ty | Contents/Explanations |
|---------------|-----------------------|-----|------------------------------------|------------------------------|-------------|------------------------------|--------------------|--|
| A | | | General information | | | M | 1 | |
| | :16R: | | Start of block | | | M | 1 | |
| | | | Tag | | | M | 1 | ":16R:" |
| | | | Code | c | ..16 | M | 1 | "GENL" |
| A | :28E: | | Page number/continuation indicator | | | M | 1 | |
| | | | Tag | | | M | 1 | ":28E:" |
| | | | Page number | n | ..5 | M | 1 | |
| | | | Constant | | | M | 1 | "/" |
| | | | Continuation indicator | c | 4 | M | 1 | "LAST" = Last page "MORE" = Intermediate page (more pages follow) "ONLY" = Single page |
| A | :13A: | | Statement number | | | O | 1 | |
| | | | Tag | | | M | 1 | ":13A:" |
| | | | Constant | | | M | 1 | ":" |
| | | | Qualifier | c | 4 | M | 1 | "STAT" |
| | | | Constant | | | M | 1 | "/" |
| | | | Number Identification | c | 3 | M | 1 | Unambiguous number of the statement The number should be filled out with leading zeros |
| A | :20C: | | Sender's reference | | | M | 1 | |
| | | | Tag | | | M | 1 | ":20C:" |
| | | | Constant | | | M | 1 | ":" |
| | | | Qualifier | c | 4 | M | 1 | "SEME" |
| | | | Constant | | | M | 1 | "/" |
| | | | Reference | x | ..16 | M | 1 | "NONREF" |
| A | :23G: | | Function of message | | | M | 1 | |
| | | | Tag | | | M | 1 | ":23G:" |
| | | | Function | c | 4 | M | 1 | "NEWM" |
| A | :98a: | | Preparation date | | | O | 1 | |
| | | | Option A: | | | | | |
| | | | Tag | | | M | 1 | ":98A:" |
| | | | Constant | | | M | 1 | ":" |
| | | | Qualifier | c | 4 | M | 1 | "PREP" |

³² a = alpha, any alphabet character from A to Z is allowed, c = character, any character from "A" to "Z" and "0" to "9" is allowed, d = decimal (floating-point number, the integer part must contain at least one digit, a decimal character (comma) is mandatory and is included in the maximum length), n = numeric, any numeral from 0 to 9 is allowed, x = alphanumeric (any member of the set of SWIFT characters is allowed)

³³ M = mandatory field, O = optional field

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Appendix 3: Specification of Data Formats

| Sequ- ence | Sub- sequ- ence | Tag | Name | For- mat 32 | Len- gth | Sta- tus 33 | Qu- anti- ty | Contents/Explanations | | |
|---------------|-----------------------|-----|-----------------------------|-------------------|---------------------------|-------------------|--------------------|--|---|---------|
| A | | | Constant | | | M | 1 | "/" | | |
| | | | Date | n | 8 | M | 1 | YYYYMMDD | | |
| | | | Option C: | | | | | | | |
| | | | Tag | | | M | 1 | ":98C:" | | |
| | | | Constant | | | M | 1 | ": | | |
| | | | Qualifier | c | 4 | M | 1 | "PREP" | | |
| | | | Constant | | | M | 1 | "/" | | |
| | | | Date | n | 8 | M | 1 | YYYYMMDD | | |
| | | | Time | n | 6 | M | 1 | hhmmss | | |
| | | | :98a: Statement date | | | M | 1 | | | |
| | | | Option A: | | | | | | | |
| | | | Tag | | | M | 1 | ":98A:" | | |
| | | | Constant | | | M | 1 | ": | | |
| | | | Qualifier | c | 4 | M | 1 | "STAT" | | |
| A | | | Constant | | | M | 1 | "/" | | |
| | | | Date | n | 8 | M | 1 | YYYYMMDD | | |
| | | | Time | n | 6 | M | 1 | hhmmss | | |
| | | | :22F: Type of the statement | | | M | 1 | | | |
| | | | Tag | | | M | 1 | ":22F:" | | |
| | | | Constant | | | M | 1 | ": | | |
| | | | Qualifier | c | 4 | M | 1 | "STTY" | | |
| | | | Constant | | | M | 1 | "/" | | |
| | | | Indicator | c | 4 | M | 1 | "CUST" | | |
| | | A | | | :97A: Safekeeping account | | | M | 1 | |
| | | | | | Tag | | | M | 1 | ":97A:" |
| | | | | | Constant | | | M | 1 | ": |
| | | | | | Qualifier | c | 4 | M | 1 | "SAFE" |
| | | | | | Constant | | | M | 1 | "/" |
| | Account | | | x | ..35 | M | 1 | German bank code followed by "/" and the German account number | | |
| A | | | :17B: Activity flag | | | M | 1 | | | |
| | | | Tag | | | M | 1 | ":17B:" | | |
| | | | Constant | | | M | 1 | ": | | |
| | | | Qualifier | c | 4 | M | 1 | "ACTI" | | |
| | | | Constant | | | M | 1 | "/" | | |

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Appendix 3: Specification of Data Formats

| Sequence | Sub-sequence | Tag | Name | Format ³² | Length | Status ³³ | Quantity | Contents/Explanations |
|----------|--------------|-----|--|----------------------|--------|----------------------|----------|---|
| A | | | Characteristic | a | 1 | M | 1 | "Y", if portfolio inventories exist (then sequence B is obligatory) "N", if no portfolio inventories exist (then sequence B must be omitted) |
| | :16S: | | End of block | | | M | 1 | |
| | | | Tag | | | M | 1 | ":16S:" |
| | | | Code | c | ..16 | M | 1 | "GENL" |
| B | | | Financial instrument | | | O | n | For each category at least one B sequence must be set. For each category several B sequences can also be created according to individual criteria (e.g. for blocked and non-blocked inventories or different safekeeping account keys). ³⁴ If no portfolio inventories available, field A:17B: must be filled with "N". |
| B | :16R: | | Start of block | | | M | 1 | |
| | | | Tag | | | M | 1 | ":16R:" |
| | | | Code | c | ..16 | M | 1 | "FIN" |
| B | :35B: | | Identifier of the financial instrument | | | M | 1 | Either the ISIN or the WK or both have to be specified. |
| | | | Tag | | | M | 1 | ":35B:" |
| | | | Constant | | | O | 1 | "ISIN" (only if ISIN is specified) |
| | | | Constant | | | O | 1 | " " (blanks, only if ISIN is specified) |
| | | | ISIN Identifier | x | ..12 | M | 1 | If no ISIN is used "/DE/", followed by the German securities ID number (WKN), must be specified. |
| | | | Constant | | | M | 1 | <CR><LF> |

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As a short report, the customer product can show both the categories of the B sequence and the detailed information of the related B1 sequences upon request.

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Appendix 3: Specification of Data Formats

| Sequ- -ence | Sub- sequ- -ence | Tag | Name | For- mat 32 | Len- gth | Sta- tus 33 | Qu- anti- ty | Contents/Explanations |
|----------------|------------------------|-------|--------------------------------|------------------------------|-------------|-------------------|--------------------|--|
| B | | | Narrative | x | ..35 | M | 1..4 | Securities ID If ISIN and WKN are both specified, the WKN must be set in the first line and the name in the lines 2-4. The lines are separated by <CR><LF>. |
| | :90a: | | Price | | | O | 1 | |
| | | | Option A: | | | | | If the price is a percentage |
| | | | Tag | | | M | 1 | ".:90A:" |
| | | | Constant | | | M | 1 | ".:" |
| | | | Qualifier | c | 4 | M | 1 | "MRKT" = Market price (e.g. current stock exchange price) "INDC" = Instruction price (calculated or determined price) |
| | | | Constant | | | M | 1 | "/" |
| | | | Type of percentage calculation | c | 4 | M | 1 | "PRCT" |
| | | | Constant | | | M | 1 | "/" |
| | | | Price | d | ..15 | M | 1 | |
| | | | Option B: | | | | | If the price is an amount |
| | | | Tag | | | M | 1 | ".:90B:" |
| | | | Constant | | | M | 1 | ".:" |
| | | | Qualifier | c | 4 | M | 1 | "MRKT" = Market price (e.g. stock exchange price) "INDC" = Instruction price (calculated or determined price) |
| | | | Constant | | | M | 1 | "/" |
| | | | Amount Type | c | 4 | M | 1 | "ACTU" |
| | | | Constant | | | M | 1 | "/" |
| | | | Currency | a | 3 | M | 1 | ISO 4217 currency code |
| | | | Price | d | ..15 | M | 1 | The number of decimal digits is not validated against the currency |
| | B | :94B: | | Place (origin of price/rate) | | | O | 1 |
| | | | Tag | | | M | 1 | ".:94B:" |
| | | | Constant | | | M | 1 | ".:" |
| | | | Qualifier | c | 4 | M | 1 | "PRIC" |
| | | | Constant | | | M | 1 | "/" |
| | | | Place | c | 4 | M | 1 | "LMAR" = Local market "THEO" = Theoretical value, based on market yield "VEND" = Vendor as source |
| | | | Constant | | | O | 1 | "/" (only if Narrative filled) |

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Appendix 3: Specification of Data Formats

| Sequ- -ence | Sub- sequ- -ence | Tag | Name | For- mat 32 | Len- gth | Sta- tus 33 | Qu- anti- ty | Contents/Explanations | |
|----------------|------------------------|-------|------------------------------|-------------------|-------------|-------------------|--------------------|---|---|
| B | | | Narrative | x | ..30 | O | 1 | In the case of "LMAR" the name of the stock exchange can be specified here as MIC. | |
| | | :98a: | Quotation date of price/rate | | | O | 1 | | |
| | | | Option A: | | | | | | |
| | | | Tag | | | M | 1 | ":98A:" | |
| | | | Constant | | | M | 1 | ":" | |
| | | | Qualifier | c | 4 | M | 1 | "PRIC" | |
| | | | Constant | | | M | 1 | "/" | |
| | | | Date | n | 8 | M | 1 | YYYYMMDD | |
| | | | Option C: | | | | | | |
| | | | Tag | | | M | 1 | ":98C:" | |
| | | | Constant | | | M | 1 | ":" | |
| | | | Qualifier | c | 4 | M | 1 | "PRIC" | |
| | | | Constant | | | M | 1 | "/" | |
| | | | Date | n | 8 | M | 1 | YYYYMMDD | |
| | | | Time | n | 6 | M | 1 | hhmmss | |
| | B | | :93B: | Total balance | | | M | 1 | Quantity, expressed as number or nominal value The quantity must correspond to the sum of the sub-balance from field B1:93C: |
| | | | | Tag | | | M | 1 | ":93B:" |
| | | | | Constant | | | M | 1 | ":" |
| | | | | Qualifier | c | 4 | M | 1 | "AGGR" |
| | | | Constant | | | M | 1 | "/" | |
| | | | Quantity Type | c | 4 | M | 1 | "FAMT" = the quantity is expressed as face amount "UNIT" = the quantity is expressed as whole number | |
| | | | Constant | c | 1 | M | 1 | "/" | |
| | | | Sign | a | ..1 | O | 1 | "N" (only if the balance is negative) | |
| | | | Balance | d | ..15 | M | 1 | In the case of nominal values the currency is determined by the "currency of safekeeping account" in field B:70E: | |

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Appendix 3: Specification of Data Formats

| Sequence | Sub-sequence | Tag | Name | Format ³² | Length | Status ³³ | Quantity | Contents/Explanations |
|----------|--------------|-------|----------------|----------------------|--------|----------------------|----------|--|
| | B1 | | Sub-balance | | | M | 1..n | Each item of the B sequence must be repeated at least once as a B1 sequence. If several sub-balances exist for a B sequence (e.g. for instance blocked and not blocked), a B1 sequence must be set for this sequence (see example) |
| | B1 | :16R: | Start of block | | | M | 1 | |
| | | | Tag | | | M | 1 | ":16R:" |
| | | | Code | c | ..16 | M | 1 | "SUBBAL" |
| | B1 | :93C: | Balance | | | M | 1 | Quantity, expressed as number or nominal value |
| | | | Tag | | | M | 1 | ":93C:" |
| | | | Constant | | | M | 1 | ":" |
| | | | Qualifier | c | 4 | M | 1 | "BLOK" = Blocked "BORR" = Borrowed "COLI" = Collateral in "COLO" = Collateral out "LOAN" = On loan "NOMI" = In nominee name "PECA" = Pending Corporate Action "PEND" = Pending delivery "PENR" = Pending receipt "REGO" = Out for registration "RSTR" = Restricted "SPOS" = street position "TAVI" = Total available "TRAN" = In Transshipment It should be ensured that this information does not contradict specification in the "Balance code" field. |
| | | | Constant | | | M | 1 | "/" |
| | | | Quantity Type | c | 4 | M | 1 | "FAMT" = the quantity is expressed as face amount "UNIT" = the quantity is expressed as whole number |
| | | | Constant | | | M | 1 | "/" |

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Appendix 3: Specification of Data Formats

| Sequ- ence | Sub- sequ- ence | Tag | Name | For- mat 32 | Len- gth | Sta- tus 33 | Qu- anti- ty | Contents/Explanations | |
|---------------|-----------------------|-------|----------------------------|--------------------------------------|-------------|-------------------|--------------------|--|--|
| B | B1 | | Balance Code | c | 4 | M | 1 | "AVAI" = Available (not blocked) "NAVL" = Not available (blocked) The field indicates whether the paper for a sell is available. | |
| | | | Constant | | | M | 1 | "/" | |
| | | | Sign | a | ..1 | O | 1 | "N" (only if the balance is negative) | |
| | | | Balance | d | ..15 | M | 1 | | |
| | | :94C: | Place of safekeeping | | | O | 1 | Country of safekeeping account | |
| | | | Tag | | | M | 1 | ":94C:" | |
| | | | Constant | | | M | 1 | "," | |
| | | | Qualifier | c | 4 | M | 1 | "SAFE" | |
| | | | Constant | | | M | 1 | "/" | |
| | | | Land | a | 2 | M | 1 | ISO 3166 country code | |
| | | B1 | :70C: | Narrative for details of sub-balance | | | O | 1 | |
| | | | | Tag | | | M | 1 | ":70C:" |
| | | | | Constant | | | M | 1 | "," |
| | | | | Qualifier | c | 4 | M | 1 | "SUBB" |
| | | | | Constant | | | M | 1 | "/" |
| | | | Narrative | x | ..35 | M | 1..4 | In accordance with structured entry | |
| | B1 | :16S: | End of block | | | M | 1 | | |
| | | | Tag | | | M | 1 | ":16S:" | |
| | | | Code | c | ..16 | M | 1 | "SUBBAL" | |
| | B | :99A: | Number of the accrued days | | | O | 1 | | |
| | | | | Tag | | | M | 1 | ":99A:" |
| | | | | Constant | | | M | 1 | "," |
| | | | | Qualifier | c | 4 | M | 1 | "DAAC" |
| | | | | Constant | | | M | 1 | "/" |
| | | | | Sign | a | ..1 | O | 1 | "N" (only if the number of the day is negative) |
| | | | | Number | n | 3 | M | 1 | Number of days (Where applicable to be filled with leading zeros) |
| | | B | :19A: | Safekeeping account value | | | O | 1 | Value for total balance from B:93B: in the same currency as C:19A: |
| | Tag | | | | | M | 1 | ":19A:" | |
| | Constant | | | | | M | 1 | "," | |
| | Qualifier | | | c | 4 | M | 1 | "HOLD" | |
| | Constant | | | | | M | 1 | "/" | |
| | Sign | | | a | ..1 | O | 1 | "N" (only if the amount is negative) | |

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Appendix 3: Specification of Data Formats

| Sequ-ence | Sub-sequ-ence | Tag | Name | For- mat 32 | Len- gth 33 | Sta- tus 33 | Qu- anti- ty | Contents/Explanations | |
|-----------|---------------|-------|----------------------------|----------------------------|-------------------|-------------------|--------------------|--|--|
| B | | | Currency | a | 3 | M | 1 | ISO 4217 code | |
| | | | Amount | d | ..15 | M | 1 | | |
| | :19A: | | Safekeeping account value | | | O | 1 | Value for total balance from B:93B: (if different from currency in C:19A:) a) in the case of securities quoted in percentage in currency of safekeeping account b) in the case of securities quoted per item in B:90B: | |
| | | | Tag | | | M | 1 | ":19A:" | |
| | | | Constant | | | M | 1 | ":." | |
| | | | Qualifier | c | 4 | M | 1 | "HOLD" | |
| | | | Constant | | | M | 1 | "/" | |
| | | | Sign | a | ..1 | O | 1 | "N" (only if the amount is negative) | |
| | | | Currency | a | 3 | M | 1 | ISO 4217 code | |
| | | | Amount | d | ..15 | M | 1 | | |
| B | :19A: | | Amount of accrued interest | | | O | 1 | Amount of accrued interest for total balance from B:93B: in same currency as C:19A: | |
| | | | Tag | | | M | 1 | ":19A:" | |
| | | | Constant | | | M | 1 | ":." | |
| | | | Qualifier | c | 4 | M | 1 | "ACRU" | |
| | | | Constant | | | M | 1 | "/" | |
| | | | Sign | a | ..1 | O | 1 | "N" (only if the amount is negative) | |
| | | | Currency | a | 3 | M | 1 | ISO 4217 code | |
| | | | Amount | d | ..15 | M | 1 | | |
| | B | :19A: | | Amount of accrued interest | | | O | 1 | Amount of accrued interest for total balance from B:93B: in currency of safekeeping account (if differing from currency in C:19A:) |
| | | | | Tag | | | M | 1 | ":19A:" |
| | | | Constant | | | M | 1 | ":." | |
| | | | Qualifier | c | 4 | M | 1 | "ACRU" | |
| | | | Constant | | | M | 1 | "/" | |
| | | | Sign | a | ..1 | O | 1 | "N" (only if the amount is negative) | |
| | | | Currency | a | 3 | M | 1 | ISO 4217 code | |
| | | | Amount | d | ..15 | M | 1 | | |

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Appendix 3: Specification of Data Formats

| Sequence | Sub-sequence | Tag | Name | Format ³² | Length | Status ³³ | Quantity | Contents/Explanations | |
|----------|--------------|-----------------|---|--|--------|----------------------|-------------------------------------|---|--|
| B | | :92B: | Exchange rate | | | O | 1 | For instance, the exchange rate between the two currencies for the safekeeping account values or amounts of accrued interest (B:19A:) can be specified. | |
| | | Tag | | | | M | 1 | ":92B:" | |
| | | Constant | | | | M | 1 | ":" | |
| | | Qualifier | c | 4 | M | 1 | "EXCH" | | |
| | | Constant | | | | M | 1 | "/" | |
| | | First currency | a | 3 | M | 1 | ISO 4217 code | | |
| | | Constant | | | | M | 1 | "/" | |
| | | Second currency | a | 3 | M | 1 | ISO 4217 code | | |
| | | Constant | | | | M | 1 | "/" | |
| | | Rate/record | d | ..15 | M | 1 | | | |
| B | | :70E: | Holdings (of safekeeping account) narrative | | | O | 1 | | |
| | | Tag | | | | M | 1 | ":70E:" | |
| | | Constant | | | | M | 1 | ":" | |
| | | Qualifier | c | 4 | M | 1 | "HOLD" | | |
| | | Constant | | | | M | 1 | "/" | |
| | | Narrative | x | ..35 | M | 1..4 | in accordance with structured entry | | |
| B | | :16S: | End of block | | | M | 1 | | |
| | | Tag | | | | M | 1 | ":16S:" | |
| | | Code | c | ..16 | M | 1 | "FIN" | | |
| C | | | Additional information | | | O | 1 | In the case of an unvalued portfolio inventory sequence C is not transmitted. | |
| C | | :16R: | Start of block | | | M | 1 | | |
| | | Tag | | | | M | 1 | ":16R:" | |
| | | Code | c | ..16 | M | 1 | "ADDINFO" | | |
| | | | :19A: | Total holdings value (of safekeeping account) of the message | | | M | 1 | Sum of the amounts from B:19A: (i.e. not only market values but also accrued interest) |
| | | | Tag | | | | M | 1 | ":19A:" |
| | | | Constant | | | | M | 1 | ":" |
| | | | Qualifier | c | 4 | M | 1 | "HOLP" | |
| | | | Constant | | | | M | 1 | "/" |
| | | | Sign | a | ..1 | O | 1 | "N" (only if the amount is negative) | |
| | | | Currency | a | 3 | M | 1 | ISO 4217 code | |
| Amount | d | ..15 | M | 1 | | | | | |
| C | | :16S: | End of block | | | M | 1 | | |
| | | Tag | | | | M | 1 | ":16S:" | |
| | | Code | c | ..16 | M | 1 | "ADDINFO" | | |

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Appendix 3: Specification of Data Formats

- **Example**

In the case of the first portfolio item (Sample Company common stock), there is an inventory of 100 units. The second item (Sample Company preferred stock) consists of a credit of 130 units and a pending quantity issued of 30 units, leaving a balance of 100 units. In the case of the third item (Australian Domestic Bonds) an inventory of 2,500 Dollars from the total balance of 10,000 Australian Dollars is marked as blocked.

| Sequ- ence | Sub- sequ- ence | Example |
|---------------|-----------------------|--|
| | | |
| A | | :16R:GENL :28E:1/ONLY :13A::STAT//004 :20C::SEME//NONREF :23G:NEWM :98C::PREP//19990530120538 :98A::STAT//19990529 :22F::STTY//CUST :97A::SAFE//10020030/1234567 :17B::ACTI//Y :16S:GENL |
| B | | :16R:FIN :35B:ISIN DE0123456789 /DE/123456 Sample Company, common stock :90B::MRKT//ACTU/EUR52,7 :94B::PRIC//LMAR/XFRA :98A::PRIC//19990529 |

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Appendix 3: Specification of Data Formats

| Sequ ence | Sub- sequ ence | Example |
|--------------|----------------------|---|
| | | :93B::AGGR//UNIT/100, |
| | B1 | :16R:SUBBAL :93C::TAVI//UNIT/AVAI/100, :94C::SAFE//DE :70C::SUBB//12345678901234567890 1 :16S:SUBBAL |
| | | :19A::HOLD//EUR5270, :70E::HOLD//STK+511+00081+DE+19990815 68,5+EUR :16S:FIN |
| | B | :16R:FIN :35B:ISIN DE0123456790 /DE/123457 Sample Company, preferred stock :90B::MRKT//ACTU/EUR54,6 :94B::PRIC//LMAR/XFRA :98A::PRIC//19990529 :93B::AGGR//UNIT/100, |
| | B1 | :16R:SUBBAL :93C::TAVI//UNIT/AVAI/130, :94C::SAFE//DE |

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Appendix 3: Specification of Data Formats

| Sequ- ence | Sub- sequ- ence | Example |
|---------------|-----------------------|---|
| | | :70C::SUBB//123456799123456799 1 :16S:SUBBAL |
| | B1 | :16R:SUBBAL :93C::PEND//UNIT/NAVL/N30, :94C::SAFE//DE :70C::SUBB//123456799123456799 1 :16S:SUBBAL |
| | | :19A::HOLD//EUR5460, :70E::HOLD//STK+512+00081+DE+19981013 42,75+EUR :16S:FIN |
| | B | :16R:FIN :35B:ISIN AU9876543210 Australian Domestic Bonds 1993 (2003) Ser. 10 :90A::MRKT//PRCT/105, :94B::PRIC//LMAR/XASX :98A::PRIC//19990528 :93B::AGGR//FAMT/10000, |
| | B1 | :16R:SUBBAL :93C::TAVI//FAMT/AVAI/7500, |

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Appendix 3: Specification of Data Formats

| Sequ- ence | Sub- sequ- ence | Example |
|---------------|-----------------------|--|
| | | :94C::SAFE//AU :70C::SUBB//98765432109876543210 4+Sydney :16S:SUBBAL |
| | B1 | :16R:SUBBAL :93C::BLOK//FAMT/NAVL/2500, :94C::SAFE//AU :70C::SUBB//98765432109876543210 4+Sydney+20021231 :16S:SUBBAL |
| | | :99A::DAAC//004 :19A::HOLD//EUR6294,65 :19A::HOLD//AUD10500, :19A::ACRU//EUR1,72 :19A::ACRU//AUD2,87 :92B::EXCH//AUD/EUR/0,59949 :70E::HOLD//AUD+525+00611+AU+19990315+200312 31 99,75++6,25 :16S:FIN |
| | C | :16R:ADDINFO :19A::HOLP//EUR17026,37 :16S:ADDINFO |

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Appendix 3: Specification of Data Formats

| Sequ ence | Sub- sequ ence | Example |
|--------------|----------------------|---------|
| | | - |

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Appendix 3: Specification of Data Formats

- **Structured entry of the field :70E:**

Each line begins with a digit which indicates the line number. The fields have to be separated by a "+". If a field is not filled in, the omission should be indicated by entering the separator. No separator is inserted in front of the first line and behind the last line. Fields at the end of a line which have not been filled in may be left out, including the separator. In each case the lines are separated by <CR><LF>. Unused lines at the end of the SWIFT narrative may be truncated.

Lines 3 and 4 are only to be filled in in the case of futures contracts.

| No. | Name | Format ³⁵ | Length | Status ³⁶ | Quantity | Explanations |
|---------------|-------------------------------------|----------------------|--------|----------------------|----------|---|
| Line 1 | | | | | | |
| 1 | Line number | n | 1 | M | 1 | "1" |
| 2 | Currency of safekeeping account | a | 3 | O | 1 | "STK" = Securities quoted in units "KON" = Contracts or ISO currency code of the category currency in the case of securities quoted in percentages |
| 3 | Type of security | n | 3 | O | 1 | In accordance with WM GD 195 |
| 4 | Sector code | n | 5 | O | 1 | In accordance with WM GD 200 |
| 5 | Issuer country | a | 2 | O | 1 | In accordance with ISO 3166 country code |
| 6 | Buying date | n | 8 | O | 1 | YYYYMMDD |
| 7 | Maturity date | n | 8 | O | 1 | YYYYMMDD (e.g. in the case of bonds or warrants) |
| Line 2 | | | | | | |
| 8 | Line number | n | 1 | M | 1 | "2" |
| 9 | Cost price/rate, amount | d | ..15 | O | 1 | If applicable, average value |
| 10 | Cost price/rate, currency | a | 3 | O | 1 | ISO 4217 currency code (only if amount is also entered) If a percentage is entered in the amount field, the currency field is not filled in. |
| 11 | Interest rate | d | ..15 | O | 1 | As a percentage in the case of interest-bearing securities |
| Line 3 | | | | | | |
| 12 | Line number | n | 1 | M | 1 | "3" |
| 13 | Key of the futures contract | a | 1 | O | 1 | "C" = Call "P" = Put "F" = Future |
| 14 | Expiry date of the futures contract | n | 6 | O | 1 | YYYYMM |

³⁵ a = alpha, any alphabet character from A to Z is allowed, c = character, any character from "A" to "Z" and "0" to "9" is allowed, d = decimal (floating-point number, the integer part must contain at least one digit, a decimal character (comma) is mandatory and is included in the maximum length), n = numeric, any numeral from 0 to 9 is allowed, x = alphanumeric (any member of the set of SWIFT characters is allowed)

³⁶ M = mandatory field, O = optional field

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| No. | Name | Format ³⁵ | Length | Status ³⁶ | Quantity | Explanations |
|--------|---|----------------------|--------|----------------------|----------|---|
| 15 | Version of the futures contract | n | 1 | O | 1 | e.g. 0/1/2/3 |
| 16 | Unit/contract size of the futures contract | n | ..8 | O | 1 | |
| 17 | Symbol | a | ..4 | O | 1 | Abbreviation (e.g. "FDAX", "BMW") |
| 18 | WKN of the underlying | n | 6 | O | 1 | |
| Line 4 | | | | | | |
| 19 | Line number | n | 1 | M | 1 | "4" |
| 20 | ISIN of the underlying | x | 12 | O | 1 | |
| 21 | Basic price of the futures contract, amount | d | ..15 | O | 1 | Amount |
| 22 | Basic price of the futures contract, currency | a | 3 | O | 1 | ISO 4217 currency code (only if amount is also entered) |

- **Example**

In the case of shares:

```
1STK+511+00081+DE+19990815
268,5+EUR
```

In the case of retirement investment securities:

```
1EUR+141+00024+DE+19990930+20051001
2100,25++5,25
```

In the case of derivative securities:

```
1KON+857+00170+US+19991028+20001015
21247,75+EUR
3C+200010+1+500+BMW+519000
4DE0005190003+1000,+EUR
```

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Appendix 3: Specification of Data Formats

- Structured entry of the field :70C:**

The same rules apply as for the field :70E: (see above).

| No | Name | For- mat ³⁷ | Len- gth | Sta- tus ³⁸ | Qu- anti- ty | Explanations |
|---------------|-------------------------------|------------------------------|-------------|------------------------------|--------------------|--|
| Line 1 | | | | | | |
| 1 | Line number | n | 1 | M | 1 | "1" |
| 2 | Safekeeping account key | x | ..34 | O | 1 | To be filled in individually by the institution The safekeeping account key serves, amongst other things, in the field B2:70E: of the MT 502 for identifying the portfolio item when selling. |
| Line 2 | | | | | | |
| 3 | Line number | n | 1 | M | 1 | "2" |
| 4 | Type of repository | n | 1 | O | 1 | 1 = Current account collective repository 2 = Jacket custody 3 = inhouse collective custody 4 = Computation of effective interest rate 9 = Miscellaneous |
| 5 | Place of deposit | x | ..15 | O | 1 | Narrative |
| 6 | Blocked until | n | 8 | O | 1 | YYYYMMDD |
| Line 3 | | | | | | |
| 7 | Line number | n | 1 | M | 1 | "3" |
| 8 | Blocking / other bank remarks | x | ..34 | O | 1 | Narrative |
| Line 4 | | | | | | |
| 9 | Line number | n | 1 | M | 1 | "4" |
| 10 | Blocking / other bank remarks | x | ..34 | O | 1 | Narrative |

- Example**

```
112345678901234567890
21+London+20021231
3assigned for loan no. 6020
```

³⁷ a = alpha, any alphabet character from A to Z is allowed, c = character, any character from "A" to "Z" and "0" to "9" is allowed, d = decimal (floating-point number, the integer part must contain at least one digit, a decimal character (comma) is mandatory and is included in the maximum length), n = numeric, any numeral from 0 to 9 is allowed, x = alphanumeric (any member of the set of SWIFT characters is allowed)

³⁸ M = mandatory field, O = optional field

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Appendix 3: Specification of Data Formats

4.4 MT 536 Statement of Transactions

„Statement of Transactions“; based on SWIFT. "Standards Release Guide"
(letzte berücksichtigte Änderung SRG 1998)

- **Overview** (without constant fields)

| Sequ- ence | Sub- sequ- ence | Tag | Sta- tus ³⁹ | Content |
|---------------|-----------------------|-------|---------------------------|--|
| A | | | M | General information |
| | | :28E: | M | Page number/continuation indicator |
| | | :13A: | O | Number of the statement |
| | | :98a: | O | Date (and time) when the statement was drawn up |
| | | :69a: | M | Period for the statement |
| | | :97A: | M | Securities account |
| | | :17B: | M | Indicator on whether transaction has taken place |
| B | | | O | Financial instrument |
| | | :35B: | M | Security ID and name |
| | | :90a: | O | Price/settlement price |
| | | :94B: | O | Place (origin of price/rate) |
| | | :98a: | O | Quote date (and time) of price/rate |
| | | :93B: | O | Inventory before and after the transaction |
| | B1 | | M | Transaction |
| | B1b | | O | Details of the transaction |
| | | :36B: | M | Posting quantity |
| | | :99A: | O | Number of days accrued for interest calculation (only for bonds) |
| | | :19A: | O | Posting amount/value |
| | | :19A: | O | Amount of interest accrued |
| | | :22F: | M | Indicator for the transaction |
| | | :22H: | M | Indicator for receipt/delivery |
| | | :98a: | M | Effective settlement day (final day) |
| | | :98a: | O | Value date |
| | | :25D: | O | Status of a transaction (return ID) |
| | | :70E: | O | Narrative on details of the transaction |

³⁹ M = mandatory field, O = optional field

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Appendix 3: Specification of Data Formats

• Guidelines for Entries

| Sequ- ence | Sub- sequ- ence | Tag | Name | For mat 40 | Len gth | Stat us ⁴¹ | Qua ntity | Contents/Explanations |
|---------------|-----------------------|-------|---------------------------------------|------------------|------------|--------------------------|--------------|---|
| A | | | General information | | | M | 1 | |
| A | | :16R: | Start of block | | | M | 1 | |
| | | | Tag | | | M | 1 | ":16R:" |
| | | | Code | c | ..16 | M | 1 | "GENL" |
| A | | :28E: | Page number/continuation indicator | | | M | 1 | |
| | | | Tag | | | M | 1 | ":28E:" |
| | | | Page number | n | .5 | M | 1 | |
| | | | Constant | | | M | 1 | "/" |
| | | | Continuation indicator | c | 4 | M | 1 | "LAST" = Last page "MORE" = Intermediate page (more pages to follow) "ONLY" = Single page |
| A | | :13A: | Statement number | | | O | 1 | |
| | | | Tag | | | M | 1 | ":13A:" |
| | | | Constant | | | M | 1 | ":" |
| | | | Qualifier | c | 4 | M | 1 | "STAT" |
| | | | Constant | | | M | 1 | "/" |
| | | | Numerical ID | c | 3 | M | 1 | Unambiguous number of the statement The number should be filled out with leading zeros |
| A | | :20C: | Sender's reference | | | M | 1 | |
| | | | Tag | | | M | 1 | ":20C:" |
| | | | Constant | | | M | 1 | ":" |
| | | | Qualifier | c | 4 | M | 1 | "SEME" |
| | | | Constant | | | M | 1 | "/" |
| | | | Reference | x | ..16 | M | 1 | "NONREF" |
| A | | :23G: | Function of message | | | M | 1 | |
| | | | Tag | | | M | 1 | ":23G:" |
| | | | Function | c | 4 | M | 1 | "NEWM" |
| A | | :98a: | Preparation date | | | O | 1 | |
| | | | Option A: | | | | | |
| | | | Tag | | | M | 1 | ":98A:" |
| | | | Constant | | | M | 1 | ":" |

⁴⁰ a = alpha, any alphabet character from A to Z is allowed, c = character, any character from "A" to "Z" and "0" to "9" is allowed, d = decimal (floating-point number, the integer part must contain at least one digit, a decimal character (comma) is mandatory and is included in the maximum length), n = numeric, any numeral from 0 to 9 is allowed, x = alphanumeric (any member of the set of SWIFT characters is allowed)

⁴¹ M = mandatory field, O = optional field

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Appendix 3: Specification of Data Formats

| Sequ-ence | Sub-sequ-ence | Tag | Name | For- mat ⁴⁰ | Len- gth | Stat- us ⁴¹ | Qua- ntity | Contents/Explanations |
|-----------|---------------|---------------------------|------------------------|---------------------------|-------------|---------------------------|---------------|--|
| A | | | Qualifier | c | 4 | M | 1 | "PREP" |
| | | | Constant | | | M | 1 | "/" |
| | | | Date | n | 8 | M | 1 | YYYYMMDD |
| | | | Option C: | | | | | |
| | | | Tag | | | M | 1 | ":98C:" |
| | | | Constant | | | M | 1 | ":" |
| | | | Qualifier | c | 4 | M | 1 | "PREP" |
| | | | Constant | | | M | 1 | "/" |
| | | | Date | n | 8 | M | 1 | YYYYMMDD |
| | | | Time | n | 6 | M | 1 | hhmmss |
| | | | :69a: Statement period | | | M | 1 | |
| | | | Option A: | | | | | |
| | | | Tag | | | M | 1 | ":69A:" |
| | | | Constant | | | M | 1 | ":" |
| | | A | | | Qualifier | c | 4 | M |
| | Constant | | | | | M | 1 | "/" |
| | From date | | | n | 8 | M | 1 | YYYYMMDD |
| | Constant | | | | | M | 1 | "/" |
| | To date | | | n | 8 | M | 1 | YYYYMMDD |
| | Option B: | | | | | | | |
| | Tag | | | | | M | 1 | ":69B:" |
| | Constant | | | | | M | 1 | ":" |
| | Qualifier | | | c | 4 | M | 1 | "STAT" |
| | Constant | | | | | M | 1 | "/" |
| | From date | | | n | 8 | M | 1 | YYYYMMDD |
| | Time | | | n | 6 | M | 1 | hhmmss |
| | Constant | | | | | M | 1 | "/" |
| | To date | | | n | 8 | M | 1 | YYYYMMDD |
| A | | | | | Time | n | 6 | M |
| | | :97A: Safekeeping account | | | M | 1 | | |
| | | | Tag | | | M | 1 | ":97A:" |
| | | | Constant | | | M | 1 | ":" |
| | | | Qualifier | c | 4 | M | 1 | "SAFE" |
| | | | Constant | | | M | 1 | "/" |
| A | | | Account | x | ..35 | M | 1 | German bank code followed by "/" and the German account number |
| | | :17B: Activity Flag | | | M | 1 | | |
| | | | Tag | | | M | 1 | ":17B:" |
| | | | Constant | | | M | 1 | ":" |
| | | | Qualifier | c | 4 | M | 1 | "ACTI" |
| | Constant | | | M | 1 | "/" | | |

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Appendix 3: Specification of Data Formats

| Sequence | Sub-sequence | Tag | Name | Format ⁴⁰ | Length | Status ⁴¹ | Quantity | Contents/Explanations |
|----------|--------------|-----|---------------------------------|----------------------|--------|----------------------|----------|--|
| A | | | Characteristic | a | 1 | M | 1 | "Y", If there is turnover (then sequence B is mandatory) "N", If there has been no transaction (then sequence B must be omitted) |
| | :16S: | | End of block | | | M | 1 | |
| | | | Tag | | | M | 1 | ":16S:" |
| | | | Code | c | ..16 | M | 1 | "GENL" |
| B | | | Financial instrument | | | O | n | |
| B | :16R: | | Start of block | | | M | 1 | |
| | | | Tag | | | M | 1 | ":16R:" |
| | | | Code | c | ..16 | M | 1 | "FIN" |
| | :35B: | | Financial instrument identifier | | | M | 1 | Either the ISIN or the WK or both have to be specified. |
| | | | Tag | | | M | 1 | ":35B:" |
| | | | Constant | | | O | 1 | "ISIN" (only if ISIN is specified) |
| | | | Constant | | | O | 1 | " " (blanks, only if ISIN is specified) |
| | | | ISIN ID | x | ..12 | M | 1 | If no ISIN is used "/DE/", followed by the German securities ID number (WKN) must be specified. |
| | | | Constant | | | M | 1 | <CR><LF> |
| | | | Narrative | x | ..35 | M | 1..4 | Securities ID If ISIN and WKN are both specified, the WKN must be set in the first line and the name in the lines 2-4. The lines are separated by <CR><LF>. |
| B | :90a: | | Price | | | O | 1 | Settlement price |
| | | | Option A: | | | | | If the price is a percentage |
| | | | Tag | | | M | 1 | ":90A:" |
| | | | Constant | | | M | 1 | ":" |
| | | | Qualifier | c | 4 | M | 1 | "MRKT" = Market price (e.g. stock exchange price) "INDC" = Indicative price (calculated or determined price) |
| | | | Constant | | | M | 1 | "/" |
| | | | Type of percentage calculation | c | 4 | M | 1 | "PRCT" |
| | | | Constant | | | M | 1 | "/" |
| | | | Price | d | ..15 | M | 1 | |

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Appendix 3: Specification of Data Formats

| Sequ- ence | Sub- sequ- ence | Tag | Name | For mat 40 | Len gth | Stat us ⁴¹ | Qua ntity | Contents/Explanations | |
|---------------|-----------------------|-------------|---------------------------------|------------------|------------|--|--------------|---|---|
| B | | Option B: | | | | | | | If the price is an amount |
| | | Tag | | | | M | 1 | ":90B:" | |
| | | Constant | | | | M | 1 | ":" | |
| | | Qualifier | c | 4 | | M | 1 | "MRKT" = Market price (e.g. stock exchange price) "INDC" = Indicative price (calculated or determined price) | |
| | | Constant | | | | M | 1 | "/" | |
| | | Amount Type | c | 4 | | M | 1 | "ACTU" | |
| | | Constant | | | | M | 1 | "/" | |
| | | Currency | a | 3 | | M | 1 | ISO 4217 currency code | |
| | | Price | d | ..15 | | M | 1 | The number of decimal digits is not validated against the currency. | |
| | | :94B: | Place (source of price/rate) | | | | O | 1 | |
| | | Tag | | | | M | 1 | ":94B:" | |
| | | Constant | | | | M | 1 | ":" | |
| | | Qualifier | c | 4 | | M | 1 | "PRIC" | |
| | | Constant | | | | M | 1 | "/" | |
| Place | c | 4 | | M | 1 | "LMAR" = Local market "THEO" = Theoretical value, based on market yield "VEND" = Vendor as source | | | |
| Constant | | | | O | 1 | "/" (only if narrative filled) | | | |
| Narrative | x | ..30 | | O | 1 | In the case of "LMAR" the name of the stock exchange can be specified here as MIC. | | | |
| B | | :98a: | Price quotation date/time | | | | O | 1 | |
| | | Option A: | | | | | | | |
| | | Tag | | | | M | 1 | ":98A:" | |
| | | Constant | | | | M | 1 | ":" | |
| | | Qualifier | c | 4 | | M | 1 | "PRIC" | |
| | | Constant | | | | M | 1 | "/" | |
| | | Date | n | 8 | | M | 1 | YYYYMMDD | |
| | | Option C: | | | | | | | |
| | | Tag | | | | M | 1 | ":98C:" | |
| | | Constant | | | | M | 1 | ":" | |
| | | Qualifier | c | 4 | | M | 1 | "PRIC" | |
| | | Constant | | | | M | 1 | "/" | |
| | | Date | n | 8 | | M | 1 | YYYYMMDD | |
| | | Time | n | 6 | | M | 1 | hhmmss | |
| B | | :93B: | Balance | | | | O | n | Quantity, expressed as number or nominal value |

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Appendix 3: Specification of Data Formats

| Sequ- ence | Sub- sequ- ence | Tag | Name | For mat 40 | Len gth | Stat us ⁴¹ | Qua ntity | Contents/Explanations |
|---------------|-----------------------|-------|---------------------|------------------|------------|--------------------------|--------------|---|
| | | | Tag | | | M | 1 | ":93B:" |
| | | | Constant | | | M | 1 | ":" |
| | | | Qualifier | c | 4 | M | 1 | "FIOP" = First opening balance "INOP" = Opening balance as intermediary balance "FICL" = Final closing balance "INCL" = Closing balance as intermediary balance |
| | | | Constant | | | M | 1 | "/" |
| | | | Quantity Type | c | 4 | M | 1 | "FAMT" = the quantity is expressed as face amount "UNIT" = the quantity is expressed as whole number |
| | | | Constant | | | M | 1 | "/" |
| | | | Sign | a | ..1 | O | 1 | "N" (only if the balance is negative) |
| | | | Balance | d | ..15 | M | 1 | |
| | B1 | | Transaction | | | M | 1 | |
| | | :16R: | Start of block | | | M | 1 | |
| | | | Tag | | | M | 1 | ":16R:" |
| | | | Code | c | ..16 | M | 1 | "TRAN" |
| | B1a | | Linkages | | | M | 1 | |
| | | :16R: | Start of block | | | M | 1 | |
| | | | Tag | | | M | 1 | ":16R:" |
| | | | Code | c | ..16 | M | 1 | "LINK" |
| | B1a | :20C: | Sender's reference | | | M | 1 | |
| | | | Tag | | | M | 1 | ":20C:" |
| | | | Constant | | | M | 1 | ":" |
| | | | Qualifier | c | 4 | M | 1 | "RELA" |
| | | | Constant | | | M | 1 | "/" |
| | | | Reference | x | ..16 | M | 1 | "NONREF" |
| | B1a | :16S: | End of block | | | M | 1 | |
| | | | Tag | | | M | 1 | ":16S:" |
| | | | Code | c | ..16 | M | 1 | "LINK" |
| | B1b | | Transaction details | | | O | 1 | Information as per settlement/safekeeping account posting |
| | B1b | :16R: | Start of block | | | M | 1 | |
| | | | Tag | | | M | 1 | ":16R:" |
| | | | Code | c | ..16 | M | 1 | "TRANSDT" |
| | B1b | :36B: | Posting quantity | | | M | 1 | |
| | | | Tag | | | M | 1 | ":36B:" |
| | | | Constant | | | M | 1 | ":" |

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Appendix 3: Specification of Data Formats

| Sequ- ence | Sub- sequ- ence | Tag | Name | For mat 40 | Len gth | Stat us ⁴¹ | Qua ntity | Contents/Explanations | |
|---------------|-----------------------|-----------|-------------------------------|----------------------------|------------|--------------------------|--|---|---------|
| | B1b | | Qualifier | c | 4 | M | 1 | "PSTA" | |
| | | | Constant | | | M | 1 | "/" | |
| | | | Type | c | 4 | M | 1 | "FAMT" = the quantity is expressed as face amount "UNIT" = the quantity is expressed as whole number | |
| | | | Constant | | | M | 1 | "/" | |
| | | | Quantity | d | ..15 | M | 1 | | |
| | | | :99A: Number of days accrued | | | O | 1 | E.g. accrued interest as per settlement | |
| | | Tag | | | M | 1 | ":99A:" | | |
| | | Constant | | | M | 1 | ":" | | |
| | | Qualifier | c | 4 | M | 1 | "DAAC" | | |
| | | Constant | | | M | 1 | "/" | | |
| | | Sign | a | ..1 | O | 1 | "N" (only if the number of the day is negative) | | |
| | | Number | n | 3 | M | 1 | where applicable to be filled with leading zeros | | |
| | | B1b | :19A: | Posting amount | | | O | 1 | Value |
| | | | | Tag | | | M | 1 | ":19A:" |
| | | | | Constant | | | M | 1 | ":" |
| | | | | Qualifier | c | 4 | M | 1 | "PSTA" |
| | Constant | | | | | M | 1 | "/" | |
| | Sign | | | a | ..1 | O | 1 | "N" (only if the amount is negative) | |
| | Currency | | | a | 3 | M | 1 | ISO 4217 code | |
| | Amount | | d | ..15 | M | 1 | | | |
| | B1b | | :19A: | Amount of accrued interest | | | O | 1 | |
| | | | | Tag | | | M | 1 | ":19A:" |
| | | Constant | | | | M | 1 | ":" | |
| | | Qualifier | | c | 4 | M | 1 | "ACRU" | |
| | | Constant | | | | M | 1 | "/" | |
| | | Sign | | a | ..1 | O | 1 | "N" (only if the amount is negative) | |
| | | Currency | | a | 3 | M | 1 | ISO 4217 code | |
| | B1b | :22F: | Indicator for the transaction | | | M | 1 | | |
| | | | Tag | | | M | 1 | ":22F:" | |
| | | | Constant | | | M | 1 | ":" | |
| | | | Qualifier | c | 4 | M | 1 | "TRAN" | |
| | | | Constant | | | M | 1 | "/" | |

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Appendix 3: Specification of Data Formats

| Sequ-ence | Sub-sequ-ence | Tag | Name | For- mat 40 | Len- gth | Stat- us ⁴¹ | Qua- n- tity | Contents/Explanations |
|-----------|---------------|-------|---------------------------------|-------------------|-------------|---------------------------|--------------------|--|
| | | | Indicator | c | 4 | M | 1 | "BOLE" = Activity related to borrowing/lending "COLL" = Collateral activity "CORP" = Activity related to a Corporate Action (e.g. transfer) "SETT" = Activity related to settlement and clearing (generally buy and sell) |
| | B1b | :22H: | Indicator for receipt/delivery | | | M | 1 | |
| | | | Tag | | | M | 1 | ":22H:" |
| | | | Constant | | | M | 1 | ":" |
| | | | Qualifier | c | 4 | M | 1 | "REDE" |
| | | | Constant | | | M | 1 | "/" |
| | | | Indicator | c | 4 | M | 1 | "DEL" = Delivery (debit) "RECE" = Receipt (credit) |
| | B1b | :22H: | Indicator for method of payment | | | M | 1 | |
| | | | Tag | | | M | 1 | ":22H:" |
| | | | Constant | | | M | 1 | ":" |
| | | | Qualifier | c | 4 | M | 1 | "PAYM" |
| | | | Constant | | | M | 1 | "/" |
| | | | Indicator | c | 4 | M | 1 | "FREE" |
| | B1b | :98a: | Effective settlement date | | | M | 1 | Final day |
| | | | Option A: | | | | | |
| | | | Tag | | | M | 1 | ":98A:" |
| | | | Constant | | | M | 1 | ":" |
| | | | Qualifier | c | 4 | M | 1 | "ESET" |
| | | | Constant | | | M | 1 | "/" |
| | | | Date | n | 8 | M | 1 | YYYYMMDD |
| | | | Option C: | | | | | |
| | | | Tag | | | M | 1 | ":98C:" |
| | | | Constant | | | M | 1 | ":" |
| | | | Qualifier | c | 4 | M | 1 | "ESET" |
| | | | Constant | | | M | 1 | "/" |
| | | | Date | n | 8 | M | 1 | YYYYMMDD |
| | | | Time | n | 6 | M | 1 | hhmmss |
| | B1b | :98a: | Settlement date | | | O | 1 | Value date |
| | | | Option A: | | | | | |
| | | | Tag | | | M | 1 | ":98A:" |
| | | | Constant | | | M | 1 | ":" |
| | | | Qualifier | c | 4 | M | 1 | "SETT" |
| | | | Constant | | | M | 1 | "/" |
| | | | Date | n | 8 | M | 1 | YYYYMMDD |
| | | | Option C: | | | | | |
| | | | Tag | | | M | 1 | ":98C:" |

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Appendix 3: Specification of Data Formats

| Sequ-ence | Sub-sequ-ence | Tag | Name | For- mat ⁴⁰ | Len- gth | Stat- us ⁴¹ | Qua- ntity | Contents/Explanations | |
|-----------|---------------|-------|-----------------|-------------------------------|-------------|---------------------------|---------------|--|---|
| B | B1b | | Constant | | | M | 1 | "," | |
| | | | Qualifier | c | 4 | M | 1 | "SETT" | |
| | | | Constant | | | M | 1 | "/" | |
| | | | Date | n | 8 | M | 1 | YYYYMMDD | |
| | | | Time | n | 6 | M | 1 | hhmmss | |
| | | :25D: | Movement status | | | O | 1 | Field is only transmitted if the movement is a reversal of a previous movement (return ID) | |
| | | | Tag | | | M | 1 | ":25D:" | |
| | | | Constant | | | M | 1 | "," | |
| | | | Qualifier | c | 4 | M | 1 | "MOVE" | |
| | | | Constant | | | M | 1 | "/" | |
| | B1b | :70E: | | Transaction details narrative | | | O | 1 | |
| | | | | Tag | | | M | 1 | ":70E:" |
| | | | | Constant | | | M | 1 | "," |
| | | | | Qualifier | c | 4 | M | 1 | "TRDE" |
| | | | | Constant | | | M | 1 | "/" |
| | | | | Narrative | x | ..35 | M | 1..10 | Any information on transaction (no structured entry as in MT 535) |
| | | | | End of block | | | M | 1 | |
| | B1b | :16S: | | End of block | | | M | 1 | |
| | | | | Tag | | | M | 1 | ":16S:" |
| | | | | Code | c | ..16 | M | 1 | "TRANSDET" |
| | B1 | :16S: | | End of block | | | M | 1 | |
| | | | | Tag | | | M | 1 | ":16S:" |
| | | | | Code | c | ..16 | M | 1 | "TRAN" |
| | B | :16S: | | End of block | | | M | 1 | |
| | | | | Tag | | | M | 1 | ":16S:" |
| | | | | Code | c | ..16 | M | 1 | "FIN" |

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Appendix 3: Specification of Data Formats

- Example**

Within the period of the report three transactions took place:

1. Purchase (receipt) of 100 shares of Sample Company with final day May 15th, 1999
2. Sale (disposal) of 70 shares of Sample Company with final day May 28th, 1999
3. Sale (disposal) of 5,000 CAD 6.5 % DaimlerChrysler Lux. Fin. with final day May 21st, 1999

| Sequ ence | Sub sequ ence | Sub sequ ence | Example |
|--------------|---------------------|---------------------|---|
| | | | |
| A | | | :16R:GENL :28E:1/ONLY :13A::STAT//005 :20C::SEME//NONREF :23G:NEWM :98A::PREP//19990530 :69A::STAT//19990501/19990529 :97A::SAFE//10020030/1234567 :17B::ACTI//Y :16S:GENL |
| B | | | :16R:FIN :35B:ISIN DE0123456789 /DE/123456 Sample Company, common stock :90B::MRKT//ACTU/EUR52,7 :94B::PRIC//LMAR/XFRA :98A::PRIC//19990515 :93B::FIOP//UNIT/200, |

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Appendix 3: Specification of Data Formats

| Sequ ence | Sub sequ ence | Sub sequ ence | Example |
|--------------|---------------------|---------------------|--|
| | | | :93B::FICL//UNIT/300, |
| | | B1 | :16R:TRAN |
| | | B1a | :16R:LINK :20C::RELA//NONREF :16S:LINK |
| | | B1b | :16R:TRANSDET :36B::PSTA//UNIT/100, :19A::PSTA//NEUR5270, :22F::TRAN//SETT :22H::REDE//RECE :22H::PAYM//FREE :98A::ESET//19990515 :98A::SETT//19990517 :16S:TRANSDET |
| | | | :16S:TRAN |
| | | | :16S:FIN |
| | | B | :16R:FIN :35B:ISIN DE0123456789 /DE/123456 Sample Company, common stock :90B::MRKT//ACTU/EUR61,9 :94B::PRIC//LMAR/XFRA :98A::PRIC//19990528 |

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Appendix 3: Specification of Data Formats

| Sequ ence | Sub sequ ence | Sub sequ ence | Example |
|--------------|---------------------|---------------------|--|
| | | | :93B::FIOP//UNIT/300, :93B::FICL//UNIT/230, |
| | | B1 | :16R:TRAN |
| | | B1a | :16R:LINK :20C::RELA//NONREF :16S:LINK |
| | | B1b | :16R:TRANSDET :36B::PSTA//UNIT/70, :19A::PSTA//EUR4333, :22F::TRAN//SETT :22H::REDE//DELI :22H::PAYM//FREE :98A::ESET//19990528 :98A::SETT//19990530 :16S:TRANSDET |
| | | | :16S:TRAN |
| | | | :16S:FIN |
| | | B | :16R:FIN :35B:/DE/987654 DaimlerChrysler Lux. Fin. 1999 (2002) :90B::MRKT//PRCT/105, :94B::PRIC//LMAR/XLUX |

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Appendix 3: Specification of Data Formats

| Sequ ence | Sub sequ ence | Sub sequ ence | Example |
|--------------|---------------------|---------------------|--|
| | | | :98A::PRIC//19990521 :93B::FIOP//FAMT/5000, |
| | B1 | | :16R:TRAN |
| | | B1a | :16R:LINK :20C::RELA//NONREF :16S:LINK |
| | | B1b | :16R:TRANSDET :36B::PSTA//FAMT/5000, :99A::DAAC//003 :19A::PSTA//CAD5250, :19A::ACRU//CAD2,71 :22F::TRAN//SETT :22H::REDE//DELI :22H::PAYM//FREE :98A::ESET//19990521 :98A::SETT//19990526 :16S:TRANSDET |
| | | | :16S:TRAN |
| | | | :16S:FIN |
| | | | - |

5 Documentary Credits

5.1 General introduction and overview

The structure and content of the documentary credit messages are based upon the SWIFT Bank-to-Bank messages of the Category 7.

Partially, these messages contain fields where its content are primarily or exclusively used for the communication among the banks.

Therefore, specific fields are not part of the Customer-to-Bank or Bank-to-Customer messages in Chapter 5 Documentary Credits (e.g. field :49H: „Special Payment Conditions for Receiving Bank“).

Some of those fields in the Bank-to-Customer messages (e.g. DTAEA Documentary Credit Advice MT 700) are marked as optional and therefore, must not be transmitted compulsory to the customer.

The transmission of those fields in a message to the customer is exclusively at the banks discretion and may be dependent on the individual content (e.g. field :78: “Instructions to the paying/accepting/negotiating Bank”)

A special feature, that was also introduced in the SWIFT interbank messages, is the different character set (X-character set or Z-character set), which only applies to specific fields.

Applications from the customer to the bank to issue a documentary credit (DTALC - MT 700) and requests to amend a documentary credit (DTALC - MT 707) will always be executed by the receiving bank (Issuing Bank) in the bank-to-bank communication by telecommunication (SWIFT).

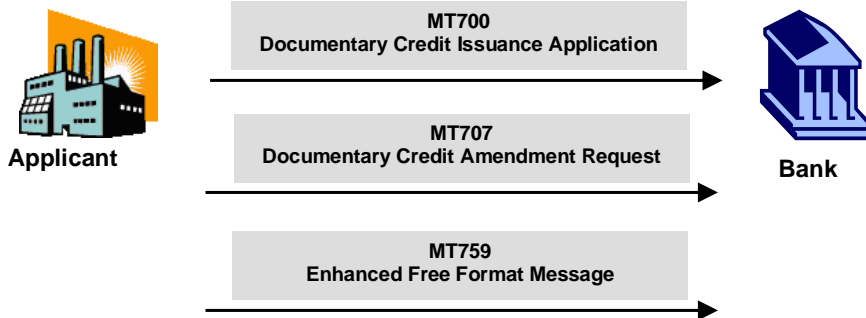
The Issuing Bank will contact the customer, if this is not possible for an individual transaction. In the message Documentary Credit Amendment Request (DTALC - MT 707) optional fields may only be used in case the field is amendment (i.e. it is not allowed to repeat content from the original documentary credit instrument which is not amended)

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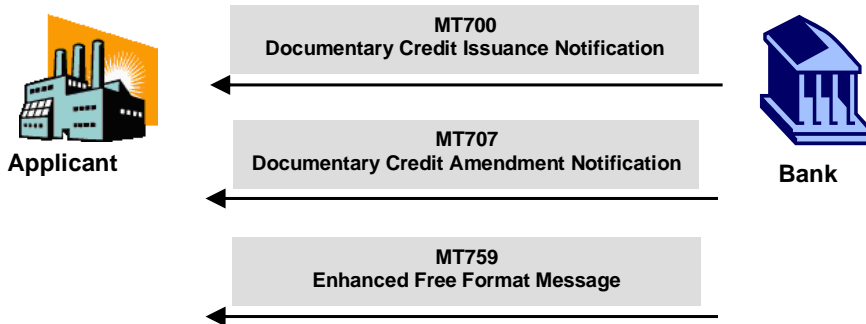
Appendix 3: Specification of Data Formats

5.1.1 Overview of Import Documentary Credit messages

DTALC-messages



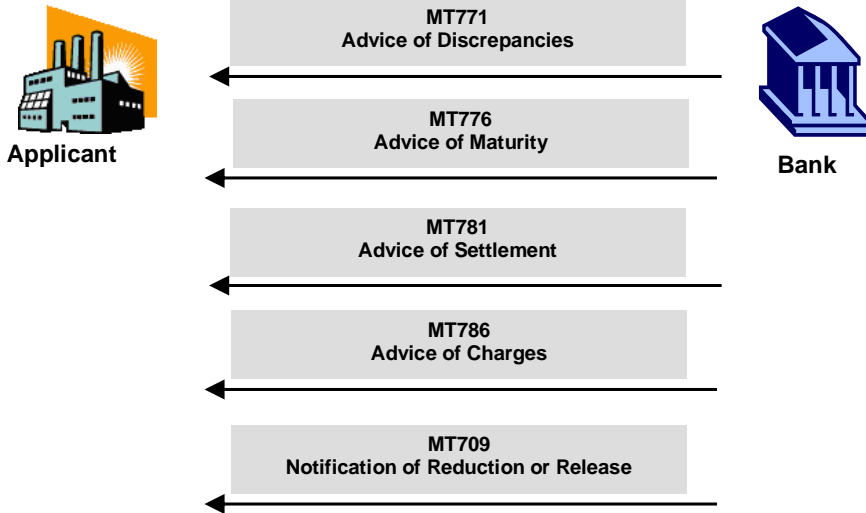
DTALCR-messages



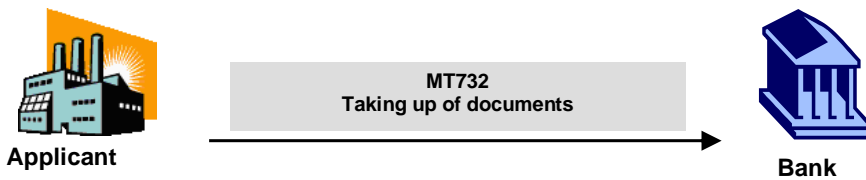
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DTALCD-messages



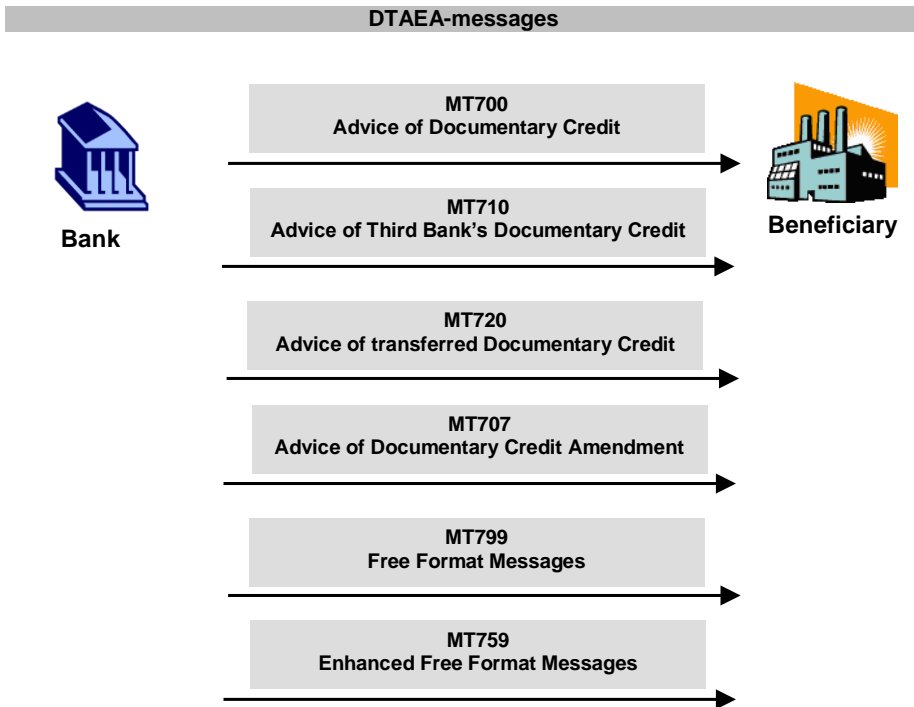
DTALCA-message



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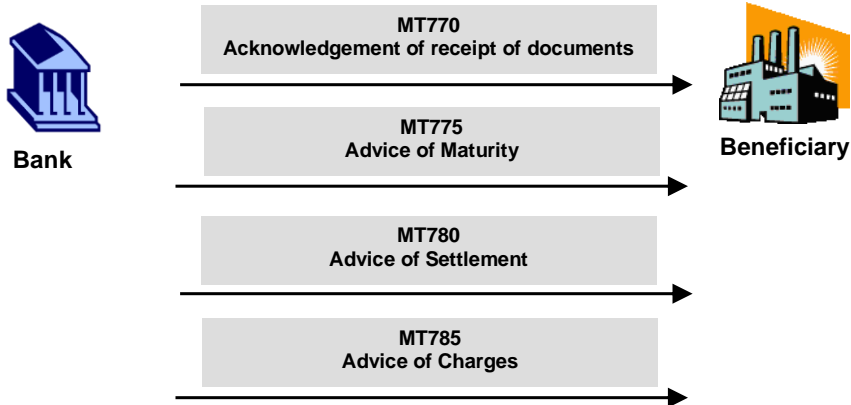
5.1.2 Overview of Export Documentary Credit messages



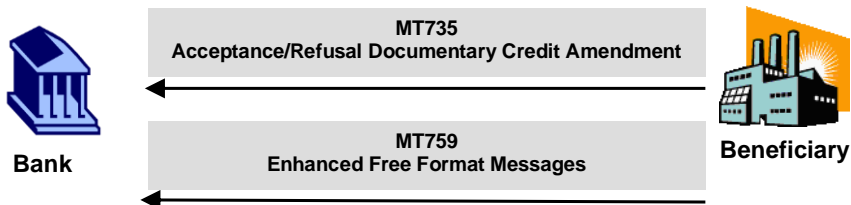
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DTAEAD-messages



DTAEAR-messages



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5.1.3 Overview of EBICS-order types / BTF parameters for Import Documentary Credits

| BTF parameter | Order Type | Communication Direction ⁴² | Text | Format |
|-----------------|------------|---------------------------------------|--|--------|
| IDC/DE//dtalc/ | AIA | U | Upload Import Documentary Credit | DTALC |
| IDC/DE//dtalcr/ | AKA | D | Download Import Documentary Credit | DTALCR |
| IDC/DE//dtalcd/ | AKD | D | Download Import Documentary Credit - Settlement | DTALCD |
| IDC/DE//dtalca/ | AID | U | Upload Import Documentary Credit - Documents Take-up | DTALCA |

5.1.4 Overview of EBICS-order types / BTF parameters for Export Documentary Credits

| BTF parameter | Order type | Communication Direction ⁴² | Text | Format |
|-----------------|------------|---------------------------------------|--|--------|
| EDC/DE//dtaea/ | EAB | D | Download Export Documentary Credit | DTAEA |
| EDC/DE//dtaead/ | EAD | D | Download Export Documentary Credit - Settlement | DTAEAD |
| EDC/DE//dtaear/ | EAR | U | Upload Export Documentary Credit Consecutive Message | DTAEAR |

⁴² U = Upload, D = Download

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5.1.5 Legend and general syntax definitions for Documentary Credits

| LEGEND | | |
|----------------------|------|---|
| Status | M | Mandatory |
| | O | Optional |
| | C | Conditional |
| Usage Details | DEFN | Definition |
| | RULE | Usage Rule (must be adhered to) |
| | GUID | Usage Guidance (recommendation practice) |
| | CODE | Applicable Code Values |
| | NOTE | Remark |
| Format | a | Alphabetic, capital letters (A through Z), upper case only |
| | c | Alpha-numeric, capital letters (upper case) and digits only |
| | n | Numeric, digits (0 through 9) only |
| | X | SWIFT X character set: A to Z a to z 0 to 9 / Slash - Hyphen ? Question mark : Colon (Left parenthesis) Right parenthesis . Full stop , Comma ' Apostrophe + Plus sign Space |
| | Z | SWIFT Z character set: (equal to SWIFT X character set), but additional: ; Semi-colon ! Exclamation mark " Quotation mark % Percentage & Ampersand * Asterisk < Less than > Greater than { Opening curly bracket = Equal @ AT-sign # Pound (hash) _ Low line (underscore) |
| | ! | Fixed length |
| | D | Decimals, including decimal comma ',' preceding the fractional part. The fractional part may be missing, but the decimal comma must always be present |

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All fields, including end of record level are concluded with <CR><LF> (X'0D0A').

The special German characters Ä, ä, Ö, ö, Ü, ü are encoded as AE, ae, OE, oe, UE, ue and ß as ss.

The SWIFT syntax rules applies (e.g. no colon or dash at the beginning of each line is allowed, etc.)

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5.1.6 File Structure Overview

File Header A

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|------|-------------------------------|------------------------|--------|---|
| :A1: | Identifier of File Header | 3!c (Code) | M | DEFN: This field indicates the order type. CODE: AIA = Upload Documentary Credit Messages AKA = Download Documentary Credit Messages AKD = Download Documentary Credit Messages – Documents Settlement AID = Upload Documentary Credit Messages – Taking up of documents EAB = Download Documentary Credit Messages EAD = Download Documentary Credit Messages – Documents Settlement EAR = Download of Documentary Credit Consecutive Messages |
| :A2: | German Bank Code or SWIFT BIC | 11x | M | DEFN: This field specifies the German Bank Code (i.e. Bankleitzahl) or the SWIFT BIC of the receiving or sending bank. |
| :A3: | Customer Number | 23x | M | DEFN: This field specifies the customer number as agreed with the receiving or sending bank (e.g. account number). |
| :A4: | Customer data | 4*35x (Narrative) | M | DEFN: This field indicates complementary data to field :A3: GUID: The following order is recommended: Line 1 and 2: Name Line 3: Street / Post Box Office Line 4: City |
| :A5: | File Creation Date / Time | 8!n4!n (Date)(Time) | M | DEFN: This field specifies the file creation date and time. RULE: Format: YYYYMMDDHHMM |
| - | End of record level | 1!c | M | DEFN: This field indicates the end of the record level. RULE: Field content is always a Hyphen (X'2D') Code as per ISO 8859 |

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File Trailer Z

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|------|-------------------------------|-----------------|--------|---|
| :Z1: | Indicator of the File Trailer | 1!c (Code) | M | DEFN: This field indicates the file trailer. RULE: Field content is always Z |
| :Z2: | Number of MT | 3!n (Number) | M | DEFN: This fields contain the number of MT (e.g. 700 or 771, etc.) in a logical file. RULE: Field content must always be with leading zeros, e.g. 002 or 099 |
| - | End of record level | 1!c | M | DEFN: This field indicates the end of the record level. RULE: Field content is always a Hyphen (X'2D') Code as per ISO 8859 |

File structure

| Number of occurrences in logical file | Element (each with end of record level) |
|---------------------------------------|---|
| 1 | File Header A, e.g. AIA = Upload Documentary Credit Messages |
| 1 - n | Documentary Credit Messages e.g. MT700 = Application for Documentary Credit Issuance MT707 = Request for Documentary Credit Amendment MT759 = Enhanced Free Format Message |
| 1 | File Trailer Z |

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5.2 DTALC Documentary Credit Issuance and Amendment application as well as Free Format (Customer to Bank)

5.2.1 Documentary Credit Issuance Application MT 700

Kommentiert [KK40]: All changes in this chapter base on CR FS-22-08 (Teil 1)

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|--|-------------------|--------|--|
| :MT: | MT - Type | 3!c | M | DEFN: This field specifies the message type RULE: Field content is always 700 |
| :M01: | Reference number of the customer | 16x | M | DEFN: This field specifies the reference number of the customer |
| :M11: | Contact data customer | 4*35z (Narrative) | O | DEFN: This field specifies the contact data of the customer |
| :M30: | ISO- currency code of the account for debiting the utilization | 3!a (Code) | C | DEFN: This field specifies the ISO currency code of the account for debiting the utilization and charges, in case that field for charges :M33: is not used RULE: Mandatory, if field :M51: Cover Payment is not used |
| :M31: | Account (IBAN-Format) for debiting the utilization | 35x | C | DEFN: This field specifies the account number in the IBAN format for debiting the utilization and charges, in case that field for charges :M33: is not used RULE: Mandatory, if field :M51: Cover Payment is not used |
| :M32: | ISO-currency code for the account for debiting the charges | 3!a (Code) | O | DEFN: This field specifies the ISO currency code of the account for debiting the charges |
| :M33: | Account (IBAN-Format) for charges | 35x | O | DEFN: This field specifies the account number in the IBAN format for debiting the charges |
| :M51: | Cover payment | 6*35z | C | DEFN: This field specifies information regarding the cover payment of the customer, in case that field :M30: - :M33: are not used RULE: Mandatory, if field :M30: and :M31: are not present |

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| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|------------------------------------|----------------------------------|--------|--|
| :M92: | Charges payable by | 2!c | M | DEFN: This field specifies the charges arrangement CODE: 00 = charges are shared 01 = all charges are for applicant's account 02 = all charges are for beneficiary's account 03 = other arrangement |
| :M43: | Special arrangements for charges | 6*35z | C | DEFN: This field specifies special charges arrangements RULE: This field must be present, if field :M92:contains the code '03' |
| :M44: | Other Customer to Bank Information | 6*35z | O | DEFN: This field specifies other customer to bank information |
| :40A: | Type of Documentary Credit | 24x (Type) | M | DEFN: This field specifies the type of documentary credit. CODE: IRREVOCABLE IRREVOCABLE TRANSFERABLE |
| :20: | Documentary Credit Number | 16x | O | DEFN: This field specifies the reference number / documentary credit number of the issuing bank (if known upfront by the applicant) |
| :40E: | Applicable rules | 30x[/35x] (Rules) (Narrative) | M | DEFN: This field specifies the applicable rules for the documentary credit CODE: UCP LATEST VERSION EUCP LATEST VERSION OTHR RULE: the subfield Narrative /35x may only be used in combination with the code „OTHR“ |

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| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|-----------------------------|--|--------|---|
| :31D: | Date and place of expiry | 6!n29x (Date) (Place) | M | DEFN: This field specifies the latest date for presentation under the documentary credit and the place where documents may be presented RULE: The date must not be earlier than the date in field :A5: and not earlier than the date in field :44C: Format: YYMMDD |
| :50: | Applicant | 4*35x (Name & Address) | M | DEFN: This field specifies the applicant of the documentary credit |
| :59: | Beneficiary | [/34x] (Account) 4*35x (Name & Address) | M | DEFN: This field specifies the beneficiary of the documentary credit |
| :32B: | Currency & Amount | 3!a15d | M | DEFN: This field specifies the currency code and amount of the doc. credit RULE: The currency must be specified in ISO-format and the amount may have a maximum of 3 digits following the comma. The integer part of the amount is separated by a decimal comma. |
| :39A: | Percentage amount tolerance | 2n/2n | O | DEFN: This field specifies the tolerance relative to the amount of the doc.credit amount as a percentage plus and/or minus that amount |
| :39C: | Additional amounts covered | 4*35x | O | DEFN: This field specifies any additional amounts covered by the documentary credit, such as for example freight charges, interest, insurance, etc. |
| :41a: | Available with ... by ... | A 4!a2!a2!c!c!c] (BIC) 14x (Code) D 4*35x (Name&Address) 14x (Code) | M | DEFN: This field specifies the bank with which the doc.credit is available (place for presentation) and an indication of how the credit is available CODE: BY ACCEPTANCE BY DEF PAYMENT BY MIXED PYMT BY NEGOTIATION BY PAYMENT GUID: The bank with whom the documentary credit shall be available, may also be specified with Option D, using one of the following codes: ISSUING BANK; ADVISING BANK, ANY BANK or ANY BANK IN RULE: If Option A is used, than Subfield 1 must indicate the SWIFT BIC 8 or BIC 11 of the bank |

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| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|--|--|--------|--|
| :42C: | Drafts at | 3*35x | C | DEFN: This field specifies the tenor of the draft to be drawn RULE: May only be used, if field :41a: Subfield 2 does not contain the following codes: „BY DEF PAYMENT“ or „BY MIXED PYMT“ RULE: Mandatory field if, field :41a: Subfield 2 contains the following code: „BY ACCEPTANCE“ |
| :42a: | Drawee | A [/1!a]/[34x] (Party ID) 4!a2!a2!c[3!c] (BIC) D [/1!a]/[34x] (Party ID) 4*35x (Name&Address) | C | DEFN: This field specifies the drawee of the drafts to be drawn. RULE: May only be used, if field :41a: Subfield 2 does not contain the following codes: „BY DEF PAYMENT“ or „BY MIXED PYMT“ RULE: Mandatory field if field :42C: is used RULE: If Option A is used, than Subfield 1 must indicate the SWIFT BIC 8 or BIC 11 of the bank |
| :42M: | Mixed Payment details | 4*35x | C | DEFN: This field specifies details of the mixed payment. RULE: Mandatory field, if field :41a: Subfield 2 contains the following code: „BY MIXED PYMT“ |
| :42P: | Negotiation / Deferred Payment details | 4*35x | C | DEFN: This field specifies details of the negotiation or deferred payment RULE: Mandatory field, if field :41a: Subfield 2 contains the following code: „BY DEF PAYMENT“ |
| :43P: | Partial shipments | 11x | O | DEFN: This field specifies, whether partial shipments are allowed or not. CODE: ALLOWED NOT ALLOWED CONDITIONAL NOTE: Details regarding the code „CONDITIONAL“ will be specified in the appropriate other fields of the message (e.g. Description of Goods or Shipment Period, etc.) |

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| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|--|---------------------------|--------|---|
| :43T: | Transshipment | 11x | O | DEFN: This field specifies, whether transshipments are allowed or not. CODE: ALLOWED NOT ALLOWED CONDITIONAL NOTE: Details regarding the code „CONDITIONAL“ will be specified in the appropriate other fields of the message (e.g. Description of Goods or Shipment Period, etc.) |
| :44A: | Place of taking in charge / Dispatch from ... / Place of receipt | 4*65x140z | O | DEFN: This field specifies the place of taking in charge (in case of a multimodal transport document), the place of receipt (in case of a road, rail or inland waterway transport document or courier or expedited delivery service document), the place of dispatch or the place of shipment to be indicated on the transport document |
| :44E: | Port of loading / Airport of departure | 140z4*65x | O | DEFN: This field specifies the port of loading or in case of airfreight the airport of departure to be indicated on the transport document |
| :44F: | Port of discharge / Airport of destination | 140z4*65x | O | DEFN: This field specifies the port of discharge or in case of airfreight the airport of destination to be indicated on the transport document |
| :44B: | Place of final destination / For transportation to ... / Place of delivery | 140z4*65x | O | DEFN: This field specifies the final destination or place of delivery to be indicated on the transport document |
| :44C: | Latest date of shipment | 6!n | O | DEFN: This field specifies the latest date of shipment RULE: The date must not be later than the date specified in field :31D: Format: YYMMDD |
| :44D: | Shipment period | 6*65x | C | DEFN: This field specifies details of the shipment period RULE: May only be used, if field :44C: is not used |

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| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|--|----------|--------|--|
| :45A: | Description of goods | 800*65z | M | DEFN: This field specifies the goods description GUID: Separation of „line items“ for example at the beginning of a new line shall be made by + sign or numbering (1, 2, etc.) GUID: The last line of the goods description shall be used to indicated the delivery terms, e.g. „CIF Hamburg“ |
| :46A: | Documents required | 800*65z | M | DEFN: The field specified the required documents of the documentary credit GUID: Separation of documents at the beginning of a new line shall be made by + sign or numbering (1, 2, etc.) |
| :47A: | Additional conditions | 800*65z | O | DEFN: This field specifies any additional conditions of the documentary credit GUID: Separation of conditions at the beginning of a new line shall be made by + sign or numbering (1, 2, etc.) |
| :49G: | Special payment conditions for Beneficiary | 800*65z | O | DEFN: This field specifies special payment conditions applicable to the beneficiary, for example, post-financing requests/conditions |
| :48: | Period for presentations in days | 3n[/35x] | O | DEFN: This field specifies the presentation period for documents in number of calendar days after the date of shipment. RULE: The subfield Narrative /35x may only be used, in case that the calculation basis is not after the date of shipment (e.g. invoice date) |
| :49: | Confirmation instructions | 7!x | M | DEFN: This field specifies the confirmations instructions CODE: CONFIRM MAY ADD WITHOUT |

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| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|-------------------------|--|--------|--|
| :57a: | Bank of the Beneficiary | A [/1!a]/[34x] (Party ID) 4!a2!a2!c[3!c] (BIC) | O | DEFN: This field specifies the Beneficiary's bank |
| | | D [/1!a]/[34x] (Party ID) 4*35x (Name&Address) | | RULE: If Option A is used, than Subfield 1 must indicate the SWIFT BIC 8 or BIC 11 of the bank |
| - | End of record level | 1!c | M | DEFN: This field indicates the end of the record level. RULE: Field content is always a Hyphen (X'2D') Code as per ISO 8859 |

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5.2.2 Documentary Credit Amendment Request MT 707

Kommentiert [KK41]: All changes in this chapter base on CR FS-22-08 (Teil 1)

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|------------------------------------|----------------------------------|--------|--|
| :MT: | MT - Type | 3!c | M | DEFN: This field specifies the message type RULE: Field content is always 707 |
| :M01: | Reference number of the customer | 16x | M | DEFN: This field specifies the reference number of the customer |
| :M11: | Contact data customer | 4*35z (Narrative) | O | DEFN: This field specifies the contact data of the customer |
| :M02: | Documentary Credit Number | 16x | M | DEFN: This field specifies the Documentary Credit Number of the issuing bank |
| :M44: | Other Customer to Bank Information | 6*35z | O | DEFN: This field specifies other customer to bank information |
| :26E: | Number of Amendment | 3n | M | DEFN: This field specifies the amendment number |
| :23S: | Documentary Credit Cancellation | 6!a | O | DEFN: This field specifies whether the documentary credit should be cancelled RULE: Field content is always CANCEL |
| :40A: | Type of Documentary Credit | 24x (Type) | O | DEFN: This field specifies amendments to the type of documentary credit CODE: IRREVOCABLE IRREVOCABLE TRANSFERABLE |
| :40E: | Applicable rules | 30x[/35x] (Rules) (Narrative) | O | DEFN: This field specifies amendments to the applicable rules for the documentary credit CODE: UCP LATEST VERSION EUCP LATEST VERSION OTHR RULE: the subfield Narrative /35x may only be used in combination with the code „OTHR“ |

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|---------------------------------------|--|--------|--|
| :31D: | Date and place of expiry | 6!n29x (Date) (Place) | O | DEFN: This field specifies amendments to the latest date for presentation under the documentary credit and the place where documents may be presented RULE: Format: YYMMDD |
| :50: | Applicant | 4*35x (Name & Address) | O | DEFN: This field specifies amendments to the applicant |
| :59: | Beneficiary | [/34x] (Account) 4*35x (Name & Address) | O | DEFN: This field specifies amendments to the beneficiary |
| :32B: | Increase of Documentary Credit Amount | 3!a15d | O | DEFN: This field specifies the currency code and amount of increase of the doc. credit RULE: The currency must be specified in ISO-format and the amount may have a maximum of 3 digits following the comma. The integer part of the amount is separated by a decimal comma |
| :33B: | Decrease of Documentary Credit Amount | 3!a15d | O | DEFN: This field specifies the currency code and amount of decrease of the doc. credit RULE: The currency must be specified in ISO-format and the amount may have a maximum of 3 digits following the comma. The integer part of the amount is separated by a decimal comma |
| :39A: | Percentage Amount Tolerance | 2n/2n | O | DEFN: This field specifies amendments to the tolerance relative to the amount of the doc.credit amount as a percentage plus and/or minus that amount |
| :39C: | Additional amounts covered | 4*35x | O | DEFN: This field specifies amendments to any additional amounts covered by the documentary credit |

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| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|--|--|--------|--|
| :41a: | Available with ... by ... | A 4!a2!a2!c[3!c] (BIC) 14x (Code) D 4*35x (Name&Address) 14x (Code) | O | DEFN: This field specifies amendments to the bank with which the doc.credit is available (place for presentation) and how the credit is available CODE: BY ACCEPTANCE BY DEF PAYMENT BY MIXED PYMT BY NEGOTIATION BY PAYMENT GUID: The bank with whom the documentary credit shall be available, may also be specified with Option D, using one of the following codes: ISSUING BANK; ADVISING BANK, ANY BANK or ANY BANK IN RULE: If Option A is used, than Subfield 1 must indicate the SWIFT BIC 8 or BIC 11 of the bank |
| :42C: | Drafts at | 3*35x | O | DEFN: This field specifies amendments to the tenor of the draft to be drawn |
| :42a: | Drawee | A [/1!a]/[34x] (Party ID) 4!a2!a2!c[3!c] (BIC) D [/1!a]/[34x] (Party ID) 4*35x (Name&Address) | O | DEFN: This field specifies amendments to the drawee of the drafts to be drawn. RULE: If Option A is used, than Subfield 1 must indicate the SWIFT BIC 8 or BIC 11 of the bank |
| :42M: | Mixed Payment Details | 4*35x | O | DEFN: This field specifies amendments to the details of the mixed payment. |
| :42P: | Negotiation / Deferred Payment Details | 4*35x | O | DEFN: This field specifies amendments to the details of the negotiation or deferred payment |
| :43P: | Partial shipments | 11x | O | DEFN: This field specifies amendments to the partial shipments CODE: ALLOWED NOT ALLOWED CONDITIONAL NOTE: Details regarding the code „CONDITIONAL“ will be specified in the appropriate other fields of the message (e.g. Description of Goods or Shipment Period, etc.) |

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| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|--|---------------------------|--------|---|
| :43T: | Transshipment | 11x | O | DEFN: This field specifies amendments to the transshipment details CODE: ALLOWED NOT ALLOWED CONDITIONAL NOTE: Details regarding the code „CONDITIONAL“ will be specified in the appropriate other fields of the message (e.g. Description of Goods or Shipment Period, etc.) |
| :44A: | Place of taking in charge / Dispatch from ... / Place of receipt | 140z1*65x | O | DEFN: This field specifies amendments to the place of taking in charge (in case of a multimodal transport document), the place of receipt (in case of a road, rail or inland waterway transport document or courier or expedited delivery service document), the place of dispatch or the place of shipment to be indicated on the transport document |
| :44E: | Port of loading / Airport of departure | 140z1*65x | O | DEFN: This field specifies amendments to the port of loading or in case of airfreight the airport of departure to be indicated on the transport document |
| :44F: | Port of discharge / Airport of destination | 140z1*65x | O | DEFN: This field specifies amendments to the port of discharge or in case of airfreight the airport of destination to be indicated on the transport document |
| :44B: | Place of final destination / For transportation to ... / Place of delivery | 140z1*65x | O | DEFN: This field specifies amendments to the final destination or place of delivery to be indicated on the transport document |
| :44C: | Latest date of shipment | 6!n | O | DEFN: This field specifies amendments to the latest date of shipment RULE: Format: YYMMDD |
| :44D: | Shipment period | 6*65x | O | DEFN: This field specifies amendments to details of the shipment period |

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| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|----------------------|--|--------|--|
| :45B: | Description of goods | 800*65z Special format Content according to RULE and NOTE | O | <p>DEFN: This field specifies amendments to the description of goods</p> <p>CODE: ADD = Addition Code followed by the text that should be added (e.g. line item) DELETE = Deletion Code followed by the text that should be deleted (e.g. line item) REPALL = Replacement Text that replaces the previous field content completely (no further code possible)</p> <p>RULE: Line 1: /6c/[additional information] (Code) (Narrative) Line 2 – 800: [continuation of additional information] (Narrative) or /6c/[additional information] (Code) (Narrative) NOTE: The narrative following a code (e.g. ADD or DELETE) should always be complete information (e.g. line item, text passage, etc.)</p> |
| :46B: | Documents required | 800*65z Special format Content according to RULE and NOTE | O | <p>DEFN: This field specifies amendments to the documents required</p> <p>CODE: ADD = Addition Code followed by the text that should be added (e.g. document) DELETE = Deletion Code followed by the text that should be deleted (e.g. document) REPALL = Replacement Text that replaces the previous field content completely (no further code possible)</p> <p>RULE: Line 1: /6c/[additional information] (Code) (Narrative) Line 2 – 800: [continuation of additional information] (Narrative) or /6c/[additional information] (Code) (Narrative) NOTE: The narrative following a code (e.g. ADD or DELETE) should always be complete information (e.g. document, text passage, etc.)</p> |

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| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|--|--|--------|--|
| :47B: | Additional conditions | 800*65z Special format Content according to RULE and NOTE | O | <p>DEFN: This field specifies amendments to the additional conditions</p> <p>CODE:</p> <p>ADD = Addition Code followed by the text that should be added (e.g. condition)</p> <p>DELETE = Deletion Code followed by the text that should be deleted (e.g. condition)</p> <p>REPALL = Replacement Text that replaces the previous field content completely (no further code possible)</p> <p>RULE: Line 1: /6c/[additional information] (Code) (Narrative)</p> <p>Line 2 – 800: [continuation of additional information] (Narrative)</p> <p>or</p> <p>/6c/[additional information] (Code) (Narrative)</p> <p>NOTE: The narrative following a code (e.g. ADD or DELETE) should always be complete information (e.g. condition, text passage, etc.)</p> |
| :49M: | Special payment conditions for Beneficiary | 800*65z Special format Content according to RULE and NOTE | O | <p>DEFN: This field specifies amendments to the special payment conditions</p> <p>CODE:</p> <p>ADD = Addition Code followed by the text that should be added (e.g. condition)</p> <p>DELETE = Deletion Code followed by the text that should be deleted (e.g. condition)</p> <p>REPALL = Replacement Text that replaces the previous field content completely (no further code possible)</p> <p>RULE: Line 1: /6c/[additional information] (Code) (Narrative)</p> <p>Line 2 – 800: [continuation of additional information] (Narrative)</p> <p>or</p> <p>/6c/[additional information] (Code) (Narrative)</p> <p>NOTE: The narrative following a code (e.g. ADD or DELETE) should always be complete information (e.g. condition, text passage, etc.)</p> |

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|----------------------------------|----------------|--------|---|
| :71D: | Charges | 6*35z | O | DEFN: This field specifies amendments to the charges arrangement |
| :71N: | Amendment charges payable by | 4!c [6*35z] | O | DEFN: This field specifies the charges arrangement for this amendment – if applicable CODE: APPL = Applicant BENE = Beneficiary OTHR = other arrangement RULE: Subfield Narrative 6*35z may only be used in combination with the code „OTHR“ |
| :48: | Period for presentations in days | 3n[/35x] | O | DEFN: This field specifies amendments to the presentation period for documents in number of calendar days after the date of shipment. RULE: The subfield Narrative /35x may only be used, in case that the calculation basis is not after the date of shipment (e.g. invoice date) |
| :49: | Confirmation instructions | 7!x | O | DEFN: This field specifies amendments to the confirmations instructions CODE: CONFIRM MAY ADD WITHOUT |
| - | End of record level | 1!c | M | DEFN: This field indicates the end of the record level. RULE: Field content is always a Hyphen (X'2D') Code as per ISO 8859 |

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Appendix 3: Specification of Data Formats

5.2.3 Enhanced Free Format Message MT 759

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|----------------------------------|-------------------|--------|---|
| :MT: | MT - Type | 3!c | M | DEFN: This field specifies the message type RULE: Field content is always 759 |
| :M01: | Reference number of the customer | 16x | M | DEFN: This field specifies the reference number of the customer |
| :M11: | Contact data customer | 4*35z (Narrative) | O | DEFN: This field specifies the contact data of the customer |
| :M02: | Documentary Credit Number | 16x | M | DEFN: This field specifies the Documentary Credit Number NOTE: In case that the Documentary Credit number is not known yet, the value „NONREF“ is to be used |
| :23H: | Message function | 8!c | O | DEFN: This field specifies the function of the message CODE: DTAKORRE = Correction to the application DTASTATU = Status Inquiry |
| :45D: | Narrative | 400*65z | M | DEFN: This field contains any free text information |
| - | End of record level | 1!c | M | DEFN: This field indicates the end of the record level. RULE: Field content is always a Hyphen (X'2D') Code as per ISO 8859 |

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Appendix 3: Specification of Data Formats

5.3 DTALCR Documentary Credit Issuance and Amendment Notification as well as Free Format (Bank to Customer)

5.3.1 Documentary Credit Issuance Notification MT 700

Kommentiert [KK42]: All changes in this chapter base on CR FS-22-08 (Teil 1)

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|---------------------------------------|----------------------------------|--------|---|
| :MT: | MT - Type | 3!c | M | DEFN: This field specifies the message type RULE: Field content is always 700 |
| :M01: | Reference number of the customer | 16x | M | DEFN: This field specifies the reference number of the customer |
| :M12: | Contact data of financial institution | 4*35z (Narrative) | M | DEFN: This field specifies the contact data of the financial institution |
| :M46: | Remarks of the issuing bank | 100*65z | O | DEFN: This field specifies remarks of the issuing bank |
| :M14: | Advising Bank | 4*35x | M | DEFN: This field specifies the name and address of the bank, that has been instructed to advise the documentary credit |
| :40A: | Type of Documentary Credit | 24x (Type) | M | DEFN: This field specifies the type of documentary credit. CODE: IRREVOCABLE IRREVOCABLE TRANSFERABLE |
| :20: | Documentary Credit Number | 16x | M | DEFN: This field specifies the Documentary Credit Number of the Issuing Bank |
| :31C: | Date of issue | 6!n | M | DEFN: This field specifies the date of issue of the documentary credit RULE: Format: YYMMDD |
| :40E: | Applicable rules | 30x[/35x] (Rules) (Narrative) | M | DEFN: This field specifies the applicable rules for the documentary credit CODE: UCP LATEST VERSION UCPURR LATEST VERSION EUCP LATEST VERSION EUCPURR LATEST VERSION OTHR RULE: the subfield Narrative /35x may only be used in combination with the code „OTHR“ |

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|-----------------------------|--|--------|---|
| :31D: | Date and place of expiry | 6!n29x (Date) (Place) | M | DEFN: This field specifies the latest date for presentation under the documentary credit and the place where documents may be presented RULE: Format: YYMMDD |
| :50: | Applicant | 4*35x (Name & Address) | M | DEFN: This field specifies the applicant of the documentary credit |
| :59: | Beneficiary | [/34x] (Account) 4*35x (Name & Address) | M | DEFN: This field specifies the beneficiary of the documentary credit |
| :32B: | Currency & Amount | 3!a15d | M | DEFN: This field specifies the currency code and amount of the doc. credit RULE: The currency must be specified in ISO-format and the amount may have a maximum of 3 digits following the comma. The integer part of the amount is separated by a decimal comma. |
| :39A: | Percentage amount tolerance | 2n/2n | O | DEFN: This field specifies the tolerance relative to the amount of the doc.credit amount as a percentage plus and/or minus that amount |
| :39C: | Additional amounts covered | 4*35x | O | DEFN: This field specifies any additional amounts covered by the documentary credit, such as for example freight charges, interest, insurance, etc. |
| :41a: | Available with ... by ... | A 4!a2!a2!c[3!c] (BIC) 14x (Code) D 4*35x (Name&Address) 14x (Code) | M | DEFN: This field specifies the bank with which the doc.credit is available (place for presentation) and an indication of how the credit is available CODE: BY ACCEPTANCE BY DEF PAYMENT BY MIXED PYMT BY NEGOTIATION BY PAYMENT RULE: If Option A is used, than Subfield 1 must indicate the SWIFT BIC 8 or BIC 11 of the bank |

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|--|--|--------|--|
| :42C: | Drafts at | 3*35x | C | DEFN: This field specifies the tenor of the draft to be drawn RULE: May only be used, if field :41a: Subfield 2 does not contain the following codes: „BY DEF PAYMENT“ or „BY MIXED PYMT“ RULE: Mandatory field if, field :41a: Subfield 2 contains the following code: „BY ACCEPTANCE“ |
| :42a: | Drawee | A [/1!a]/[34x] (Party ID) 4!a2!a2!c[3!c] (BIC) D [/1!a]/[34x] (Party ID) 4*35x (Name&Address) | C | DEFN: This field specifies the drawee of the drafts to be drawn. RULE: May only be used, if field :41a: Subfield 2 does not contain the following codes: „BY DEF PAYMENT“ or „BY MIXED PYMT“ RULE: Mandatory field if field :42C: is used RULE: If Option A is used, than Subfield 1 must indicate the SWIFT BIC 8 or BIC 11 of the bank |
| :42M: | Mixed Payment details | 4*35x | C | DEFN: This field specifies details of the mixed payment. RULE: Mandatory field, if field :41a: Subfield 2 contains the following code: „BY MIXED PYMT“ |
| :42P: | Negotiation / Deferred Payment details | 4*35x | C | DEFN: This field specifies details of the negotiation or deferred payment RULE: Mandatory field, if field :41a: Subfield 2 contains the following code: „BY DEF PAYMENT“ |
| :43P: | Partial shipments | 11x | O | DEFN: This field specifies, whether partial shipments are allowed or not. CODE: ALLOWED NOT ALLOWED CONDITIONAL NOTE: Details regarding the code „CONDITIONAL“ will be specified in the appropriate other fields of the message (e.g. Description of Goods or Shipment Period, etc.) |

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|--|---------------------------|--------|---|
| :43T: | Transshipment | 11x | O | DEFN: This field specifies, whether transshipments are allowed or not. CODE: ALLOWED NOT ALLOWED CONDITIONAL NOTE: Details regarding the code „CONDITIONAL“ will be specified in the appropriate other fields of the message (e.g. Description of Goods or Shipment Period, etc.) |
| :44A: | Place of taking in charge / Dispatch from ... / Place of receipt | 140z1*65x | O | DEFN: This field specifies the place of taking in charge (in case of a multimodal transport document), the place of receipt (in case of a road, rail or inland waterway transport document or courier or expedited delivery service document), the place of dispatch or the place of shipment to be indicated on the transport document |
| :44E: | Port of loading / Airport of departure | 140z1*65x | O | DEFN: This field specifies the port of loading or in case of airfreight the airport of departure to be indicated on the transport document |
| :44F: | Port of discharge / Airport of destination | 140z1*65x | O | DEFN: This field specifies the port of discharge or in case of airfreight the airport of destination to be indicated on the transport document |
| :44B: | Place of final destination / For transportation to ... / Place of delivery | 140z1*65x | O | DEFN: This field specifies the final destination or place of delivery to be indicated on the transport document |
| :44C: | Latest date of shipment | 6!n | O | DEFN: This field specifies the latest date of shipment RULE: The date must not be later than the date specified in field :31D: Format: YYMMDD |
| :44D: | Shipment period | 6*65x | C | DEFN: This field specifies details of the shipment period RULE: May only be used, if field :44C: is not used |

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| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|--|--|--------|---|
| :45A: | Description of goods | 800*65z | M | DEFN: This field specifies the goods description |
| :46A: | Required documents | 800*65z | M | DEFN: The field specified the required documents of the documentary credit |
| :47A: | Additional conditions | 800*65z | O | DEFN: This field specifies any additional conditions of the documentary credit |
| :49G: | Special payment conditions for Beneficiary | 800*65z | O | DEFN: This field specifies special payment conditions applicable to the beneficiary, for example, post-financing requests/conditions |
| :71D: | Charges | 6*35z | O | DEFN: This field specifies the charges arrangement of the documentary credit |
| :48: | Period for presentations in days | 3n[/35x] | O | DEFN: This field specifies the presentation period for documents in number of calendar days after the date of shipment. RULE: The subfield Narrative /35x may only be used, in case that the calculation basis is not after the date of shipment (e.g. invoice date) |
| :49: | Confirmation instructions | 7!x | M | DEFN: This field specifies the confirmations instructions CODE: CONFIRM MAY ADD WITHOUT |
| :58a: | Requested confirmation bank | A [/1!a]/[34x] (Party ID) 4!a2!a2!c[3!c] (BIC) D [/1!a]/[34x] (Party ID) 4*35x (Name&Address) | C | DEFN: This field specifies the bank which is requested to add its confirmation RULE: Mandatory field, if field :49: consists of "CONFIRM" or „MAY ADD“ RULE: If Option A is used, than Subfield 1 must indicate the SWIFT BIC 8 or BIC 11 of the bank |

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|---|--|--------|--|
| :53a: | Reimbursing Bank | A [/1!a]/[34x] (Party ID) 4!a2!a2!c[3!c] (BIC) | O | DEFN: This field specifies the Reimbursing Bank RULE: If Option A is used, than Subfield 1 must indicate the SWIFT BIC 8 or BIC 11 of the bank |
| :78: | Instructions to the paying/accepting/negotiating bank | 12*65x | O | DEFN: This field specifies instructions to the paying/accepting/negotiating bank |
| :57a: | Advice Through Bank | A [/1!a]/[34x] (Party ID) 4!a2!a2!c[3!c] (BIC) | O | DEFN: This field specifies the Advice Through Bank RULE: If Option A is used, than Subfield 1 must indicate the SWIFT BIC 8 or BIC 11 of the bank |
| :72Z: | Bank-to-Bank Information | 6*35z | O | DEFN: This field specifies bank-to-bank information |
| - | End of record level | 1!c | M | DEFN: This field indicates the end of the record level. RULE: Field content is always a Hyphen (X'2D') Code as per ISO 8859 |

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Appendix 3: Specification of Data Formats

5.3.2 Documentary Credit Amendment Notification MT 707

Kommentiert [KK43]: All changes in this chapter base on CR FS-22-08 (Teil 1)

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|---------------------------------------|----------------------------------|--------|---|
| :MT: | MT - Type | 3!c | M | DEFN: This field specifies the message type RULE: Field content is always 707 |
| :M01: | Reference number of the customer | 16x | M | DEFN: This field specifies the reference number of the customer |
| :M12: | Contact data of financial institution | 4*35z (Narrative) | M | DEFN: This field specifies the contact data of the financial institution |
| :M46: | Remarks of the issuing bank | 100*65z | O | DEFN: This field specifies remarks of the issuing bank |
| :20: | Documentary Credit Number | 16x | M | DEFN: This field specifies the Documentary Credit Number of the Issuing Bank |
| :26E: | Number of Amendment | 3n | M | DEFN: This field specifies the amendment number |
| :30: | Date of Amendment | 6!n | M | DEFN: This field specifies the date of the amendment RULE: Format: YYMMDD |
| :23S: | Documentary Credit Cancellation | 6!a | O | DEFN: This field specifies whether the documentary credit should be cancelled RULE: Field content is always CANCEL |
| :40A: | Type of Documentary Credit | 24x (Type) | O | DEFN: This field specifies amendments to the type of documentary credit CODE: IRREVOCABLE IRREVOCABLE TRANSFERABLE |
| :40E: | Applicable rules | 30x[/35x] (Rules) (Narrative) | O | DEFN: This field specifies amendments to the applicable rules for the documentary credit CODE: UCP LATEST VERSION UCPURR LATEST VERSION EUCP LATEST VERSION EUCPURR LATEST VERSION OTHR RULE: the subfield Narrative /35x may only be used in combination with the code „OTHR“ |

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|---------------------------------------|--|--------|--|
| :31D: | Date and place of expiry | 6!n29x (Date) (Place) | O | DEFN: This field specifies amendments to the latest date for presentation under the documentary credit and the place where documents may be presented RULE: Format: YYMMDD |
| :50: | Applicant | 4*35x (Name & Address) | O | DEFN: This field specifies amendments to the applicant |
| :59: | Beneficiary | [/34x] (Account) 4*35x (Name & Address) | O | DEFN: This field specifies amendments to the beneficiary |
| :32B: | Increase of Documentary Credit Amount | 3!a15d | O | DEFN: This field specifies the currency code and amount of increase of the doc. credit RULE: The currency must be specified in ISO-format and the amount may have a maximum of 3 digits following the comma. The integer part of the amount is separated by a decimal comma |
| :33B: | Decrease of Documentary Credit Amount | 3!a15d | O | DEFN: This field specifies the currency code and amount of decrease of the doc. credit RULE: The currency must be specified in ISO-format and the amount may have a maximum of 3 digits following the comma. The integer part of the amount is separated by a decimal comma |
| :39A: | Percentage Amount Tolerance | 2n/2n | O | DEFN: This field specifies amendments to the tolerance relative to the amount of the doc.credit amount as a percentage plus and/or minus that amount |
| :39C: | Additional amounts covered | 4*35x | O | DEFN: This field specifies amendments to any additional amounts covered by the documentary credit |

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|--|--|--------|--|
| :41a: | Available with ... by ... | A 4!a2!a2!c[3!c] (BIC) 14x (Code) D 4*35x (Name&Address) 14x (Code) | O | DEFN: This field specifies amendments to the bank with which the doc.credit is available (place for presentation) and how the credit is available CODE: BY ACCEPTANCE BY DEF PAYMENT BY MIXED PYMT BY NEGOTIATION BY PAYMENT GUID: The bank with whom the documentary credit shall be available, may also be specified with Option D, using one of the following codes: ISSUING BANK; ADVISING BANK, ANY BANK or ANY BANK IN RULE: If Option A is used, than Subfield 1 must indicate the SWIFT BIC 8 or BIC 11 of the bank |
| :42C: | Drafts at | 3*35x | O | DEFN: This field specifies amendments to the tenor of the draft to be drawn |
| :42a: | Drawee | A [/1!a]/[34x] (Party ID) 4!a2!a2!c[3!c] (BIC) D [/1!a]/[34x] (Party ID) 4*35x (Name&Address) | O | DEFN: This field specifies amendments to the drawee of the drafts to be drawn. RULE: If Option A is used, than Subfield 1 must indicate the SWIFT BIC 8 or BIC 11 of the bank |
| :42M: | Mixed Payment Details | 4*35x | O | DEFN: This field specifies amendments to the details of the mixed payment. |
| :42P: | Negotiation / Deferred Payment Details | 4*35x | O | DEFN: This field specifies amendments to the details of the negotiation or deferred payment |
| :43P: | Partial shipments | 11x | O | DEFN: This field specifies amendments to the partial shipments CODE: ALLOWED NOT ALLOWED CONDITIONAL NOTE: Details regarding the code „CONDITIONAL“ will be specified in the appropriate other fields of the message (e.g. Description of Goods or Shipment Period, etc.) |

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|--|---------------------------|--------|---|
| :43T: | Transshipment | 11x | O | DEFN: This field specifies amendments to the transshipment details CODE: ALLOWED NOT ALLOWED CONDITIONAL NOTE: Details regarding the code „CONDITIONAL“ will be specified in the appropriate other fields of the message (e.g. Description of Goods or Shipment Period, etc.) |
| :44A: | Place of taking in charge / Dispatch from ... / Place of receipt | 140z4*65x | O | DEFN: This field specifies amendments to the place of taking in charge (in case of a multimodal transport document), the place of receipt (in case of a road, rail or inland waterway transport document or courier or expedited delivery service document), the place of dispatch or the place of shipment to be indicated on the transport document |
| :44E: | Port of loading / Airport of departure | 140z4*65x | O | DEFN: This field specifies amendments to the port of loading or in case of airfreight the airport of departure to be indicated on the transport document |
| :44F: | Port of discharge / Airport of destination | 140z4*65x | O | DEFN: This field specifies amendments to the port of discharge or in case of airfreight the airport of destination to be indicated on the transport document |
| :44B: | Place of final destination / For transportation to ... / Place of delivery | 140z4*65x | O | DEFN: This field specifies amendments to the final destination or place of delivery to be indicated on the transport document |
| :44C: | Latest date of shipment | 6!n | O | DEFN: This field specifies amendments to the latest date of shipment RULE: Format: YYMMDD |
| :44D: | Shipment period | 6*65x | O | DEFN: This field specifies amendments to details of the shipment period |

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|----------------------|--|--------|--|
| :45B: | Description of goods | 800*65z Special format Content according to RULE and NOTE | O | <p>DEFN: This field specifies amendments to the description of goods</p> <p>CODE: ADD = Addition Code followed by the text that should be added (e.g. line item) DELETE = Deletion Code followed by the text that should be deleted (e.g. line item) REPALL = Replacement Text that replaces the previous field content completely (no further code possible)</p> <p>RULE: Line 1: /6c/[additional information] (Code) (Narrative) Line 2 – 800: [continuation of additional information] (Narrative) or /6c/[additional information] (Code) (Narrative) NOTE: The narrative following a code (e.g. ADD or DELETE) should always be complete information (e.g. line item, text passage, etc.)</p> |
| :46B: | Documents required | 800*65z Special format Content according to RULE and NOTE | O | <p>DEFN: This field specifies amendments to the documents required</p> <p>CODE: ADD = Addition Code followed by the text that should be added (e.g. document) DELETE = Deletion Code followed by the text that should be deleted (e.g. document) REPALL = Replacement Text that replaces the previous field content completely (no further code possible)</p> <p>RULE: Line 1: /6c/[additional information] (Code) (Narrative) Line 2 – 800: [continuation of additional information] (Narrative) or /6c/[additional information] (Code) (Narrative) NOTE: The narrative following a code (e.g. ADD or DELETE) should always be complete information (e.g. document, text passage, etc.)</p> |

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|--|--|--------|---|
| :47B: | Additional conditions | 800*65z Special format Content according to RULE and NOTE | O | <p>DEFN: This field specifies amendments to the additional conditions</p> <p>CODE: ADD = Addition Code followed by the text that should be added (e.g. condition) DELETE = Deletion Code followed by the text that should be deleted (e.g. condition) REPALL = Replacement Text that replaces the previous field content completely (no further code possible)</p> <p>RULE: Line 1: /6c/[additional information] (Code) (Narrative) Line 2 – 800: [continuation of additional information] (Narrative) or /6c/[additional information] (Code) (Narrative) NOTE: The narrative following a code (e.g. ADD or DELETE) should always be complete information (e.g. condition, text passage, etc.)</p> |
| :49M: | Special payment conditions for Beneficiary | 800*65z Special format Content according to RULE and NOTE | O | <p>DEFN: This field specifies amendments to the special payment conditions</p> <p>CODE: ADD = Addition Code followed by the text that should be added (e.g. condition) DELETE = Deletion Code followed by the text that should be deleted (e.g. condition) REPALL = Replacement Text that replaces the previous field content completely (no further code possible)</p> <p>RULE: Line 1: /6c/[additional information] (Code) (Narrative) Line 2 – 800: [continuation of additional information] (Narrative) or /6c/[additional information] (Code) (Narrative) NOTE: The narrative following a code (e.g. ADD or DELETE) should always be complete information (e.g. condition, text passage, etc.)</p> |

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| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|----------------------------------|--|--------|---|
| :71D: | Charges | 6*35z | O | DEFN: This field specifies amendments to the charges arrangement |
| :71N: | Amendment charges payable by | 4!c [6*35z] | O | DEFN: This field specifies the charges arrangement for this amendment – if applicable CODE: APPL = Applicant BENE = Beneficiary OTHR = other arrangement RULE: Subfield Narrative 6*35z may only be used in combination with the code „OTHR“ |
| :48: | Period for presentations in days | 3n[/35x] | O | DEFN: This field specifies amendments to the presentation period for documents in number of calendar days after the date of shipment. RULE: The subfield Narrative /35x may only be used, in case that the calculation basis is not after the date of shipment (e.g. invoice date) |
| :49: | Confirmation instructions | 7!x | O | DEFN: This field specifies amendments to the confirmations instructions CODE: CONFIRM MAY ADD WITHOUT |
| :58a: | Requested confirmation bank | A [/1!a]/[34x] (Party ID) 4!a2!a2!c[3!c] (BIC) D [/1!a]/[34x] (Party ID) 4*35x (Name&Address) | C | DEFN: This field specifies amendments to the bank which is requested to add its confirmation RULE: Mandatory field, if field :49: consists of “CONFIRM” or „MAY ADD“ RULE: If Option A is used, than Subfield 1 must indicate the SWIFT BIC 8 or BIC 11 of the bank |

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|---|--|--------|--|
| :53a: | Reimbursing Bank | A [/1!a]/[34x] (Party ID) 4!a2!a2!c[3!c] (BIC) | O | DEFN: This field specifies amendments to the Reimbursing Bank RULE: If Option A is used, than Subfield 1 must indicate the SWIFT BIC 8 or BIC 11 of the bank |
| :78: | Instructions to the paying/accepting/negotiating bank | 12*65x | O | DEFN: This field specifies amendments to the instructions to the paying/accepting/negotiating bank |
| :57a: | Advice Through Bank | A [/1!a]/[34x] (Party ID) 4!a2!a2!c[3!c] (BIC) | O | DEFN: This field specifies amendments to the Advice Through Bank RULE: If Option A is used, than Subfield 1 must indicate the SWIFT BIC 8 or BIC 11 of the bank |
| :72Z: | Bank-to-Bank Information | 6*35z | O | DEFN: This field specifies bank-to-bank information |
| - | End of record level | 1!c | M | DEFN: This field indicates the end of the record level. RULE: Field content is always a Hyphen (X'2D') Code as per ISO 8859 |

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Appendix 3: Specification of Data Formats

5.3.3 Enhanced Free Format Message MT 759

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|---------------------------------------|-------------------|--------|--|
| :MT: | MT - Type | 3!c | M | DEFN: This field specifies the message type RULE: Field content is always 759 |
| :M01: | Reference number of the customer | 16x | M | DEFN: This field specifies the reference number of the customer |
| :M12: | Contact data of financial institution | 4*35z (Narrative) | M | DEFN: This field specifies the contact data of the financial institution |
| :M02: | Documentary Credit Number | 16x | M | DEFN: This field specifies the Documentary Credit Number |
| :M46: | Remarks of the issuing bank | 100*65z | O | DEFN: This field specifies remarks of the issuing bank |
| :23H: | Message function | 8!c | O | DEFN: This field specifies the function of the message CODE: DTAKORRE = Correction to the application DTASTATU = Status Inquiry GENINFAD = General Information OTHERFNC = other request |
| :45D: | Narrative | 400*65z | M | DEFN: This field contains any free text information |
| - | End of record level | 1!c | M | DEFN: This field indicates the end of the record level. RULE: Field content is always a Hyphen (X'2D') Code as per ISO 8859 |

5.4 DTALCD Import Documentary Credit settlement of documents presentation and/or charges (Bank to Customer)

1. The message „Advice of Discrepancies 771“ indicates information on discrepancies contained in documents presented and requests whether documents will be taken up despite these discrepancies. A separate message must be generated for each presentation.
2. The message „Advice of Maturity 776“ informs about respective maturities. This message is obligatory in case as a maturity at sight as well as after sight. A separate message must be generated for each maturity.
3. The message „Advice of Settlement 781“ conveys information on the settlement of documents. The same message may also contain information on commission and charges. However, commission and charges may be reported separately using the message “Advice of Charges 786“.
4. The message „Advice of Charges 786“ is used exclusively for commission and charges and may be used at any time in the lifecycle of the documentary credit.
5. The message „Advice of Reduction/Release 709“ is used to inform about the reduction of the documentary credit amount or liability amount. It is used once the Beneficiary has agreed to an amendment decreasing the documentary credit amount or once the documentary credit is terminated to release the liability.

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Appendix 3: Specification of Data Formats

5.4.1 Advice of Discrepancies MT 771

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|---|----------------------|--------|---|
| :MT: | MT - Type | 3!c | M | DEFN: This field specifies the message type RULE: Field content is always 771 RULE: A separate message must be created for each presentation of documents |
| :M15: | SWIFT BIC of Issuing Bank | 4!a2!a2!c[3!c] (BIC) | O | DEFN: SWIFT-BIC of the Issuing Bank RULE: Indication of SWIFT-BIC 8 or SWIFT-BIC 11 |
| :M16: | Address of the Issuing Bank | 4*35x | M | DEFN: Name and address of the Issuing Bank |
| :M02: | Documentary Credit Number | 16x | M | DEFN: This field specifies the documentary credit number of the Issuing Bank |
| :M03: | Additional reference number of the Issuing Bank | 16x | O | DEFN: This field specifies – if applicable – the additional reference number of the Issuing Bank for the settlement of documents |
| :M12: | Contact data of financial institution | 4*35z (Narrative) | M | DEFN: This field specifies the contact data of the financial institution |
| :M46: | Remarks of the issuing bank | 100*65z | O | DEFN: This field specifies remarks of the issuing bank |
| :M01: | Reference number of the customer | 16x | M | DEFN: This field specifies the reference number of the customer |
| :M80: | Date of presentation of documents | 8!n | C | DEFN: This field specifies the date of receipt of the remittance of documents letter by the issuing bank RULE: Format: YYYYMMDD RULE: either field:M80: or Feld :M81: must be present |
| :M81: | Date of advice of discrepancies | 8!n | C | DEFN: This field specifies the date of advice of the discrepancies by the foreign bank RULE: Format: YYYYMMDD RULE: either field:M80: or Feld :M81: must be present |

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|--|--------|--------|--|
| :M60: | Total amount of utilization | 3!a15d | M | DEFN: This field specifies the currency and amount of the utilization RULE: The currency must be specified in ISO-format and the amount may have a maximum of 3 digits following the comma. The integer part of the amount is separated by a decimal comma. |
| :M47: | Discrepancies | 70*50z | M | DEFN: This field specifies the discrepancies |
| :M82: | Latest date for taking up of documents | 8!n | M | DEFN: This field specifies the latest date for taking up of documents by the applicant RULE: Format: YYYYMMDD |
| - | End of record level | 1!c | M | DEFN: This field indicates the end of the record level. RULE: Field content is always a Hyphen (X'2D') Code as per ISO 8859 |

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Appendix 3: Specification of Data Formats

5.4.2 Advice of Maturity MT 776

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|---|----------------------|--------|---|
| :MT: | MT - Type | 3!c | M | DEFN: This field specifies the message type RULE: Field content is always 776 RULE: A separate message must be created for each maturity |
| :M15: | SWIFT BIC of Issuing Bank | 4!a2!a2!c[3!c] (BIC) | O | DEFN: SWIFT-BIC of the Issuing Bank RULE: Indication of SWIFT-BIC 8 or SWIFT-BIC 11 |
| :M16: | Address of the Issuing Bank | 4*35x | M | DEFN: Name and address of the Issuing Bank |
| :M02: | Documentary Credit Number | 16x | M | DEFN: This field specifies the documentary credit number of the Issuing Bank |
| :M03: | Additional reference number of the Issuing Bank | 16x | O | DEFN: This field specifies – if applicable – the additional reference number of the Issuing Bank for the settlement of documents |
| :M12: | Contact data of financial institution | 4*35z (Narrative) | M | DEFN: This field specifies the contact data of the financial institution |
| :M46: | Remarks of the issuing bank | 100*65z | O | DEFN: This field specifies remarks of the issuing bank |
| :M01: | Reference number of the customer | 16x | M | DEFN: This field specifies the reference number of the customer |
| :M80: | Date of presentation of documents | 8!n | C | DEFN: This field specifies the date of receipt of the remittance of documents letter by the issuing bank RULE: Format: YYYYMMDD RULE: either field:M80: or Feld :M86: must be present |
| :M86: | Date of advice of presentation of documents | 8!n | C | DEFN: This field specifies the date of advice of the presentation of documents by the foreign bank RULE: Format: YYYYMMDD RULE: either field:M80: or Feld :M86: must be present |

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|---|-----------|--------|---|
| :M60: | Total amount of utilization | 3!a15d | M | DEFN: This field specifies the currency and amount of the utilization RULE: The currency must be specified in ISO-format and the amount may have a maximum of 3 digits following the comma. The integer part of the amount is separated by a decimal comma. |
| :M61: | Amount payable at sight | 3!a15d | C | DEFN: This field specifies the currency and amount payable at sight RULE: The currency must be specified in ISO-format and the amount may have a maximum of 3 digits following the comma. The integer part of the amount is separated by a decimal comma. RULE: Mandatory field, if field :M62: is not present. If field :M62: is present, field :M61: may not be used |
| :M62: | Deferred Payment / Acceptance amount (fixed date) | 8!n3!a15d | C | DEFN: This field specifies the maturity date of the deferred payment or acceptance as well as the currency and amount of the deferred payment or acceptance RULE: Format: YYYYMMDD RULE: The currency must be specified in ISO-format and the amount may have a maximum of 3 digits following the comma. The integer part of the amount is separated by a decimal comma RULE: Mandatory field, if field :M61: is not present. If field :M61: is present, field :M62: may not be used |
| - | End of record level | 1!c | M | DEFN: This field indicates the end of the record level. RULE: Field content is always a Hyphen (X'2D') Code as per ISO 8859 |

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Appendix 3: Specification of Data Formats

5.4.3 Advice of Settlement MT 781

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|---|----------------------|--------|---|
| :MT: | MT – Type | 3!c | M | DEFN: This field specifies the message type RULE: Field content is always 781 |
| :M15: | SWIFT BIC of Issuing Bank | 4!a2!a2!c[3!c] (BIC) | O | DEFN: SWIFT-BIC of the Issuing Bank RULE: Indication of SWIFT-BIC 8 or SWIFT-BIC 11 |
| :M16: | Address of the Issuing Bank | 4*35x | M | DEFN: Name and address of the Issuing Bank |
| :M02: | Documentary Credit Number | 16x | M | DEFN: This field specifies the documentary credit number of the Issuing Bank |
| :M03: | Additional reference number of the Issuing Bank | 16x | O | DEFN: This field specifies – if applicable – the additional reference number of the Issuing Bank for the settlement of documents |
| :M12: | Contact data of financial institution | 4*35z (Narrative) | M | DEFN: This field specifies the contact data of the financial institution |
| :M46: | Remarks of the issuing bank | 100*65z | O | DEFN: This field specifies remarks of the issuing bank |
| :M01: | Reference number of the customer | 16x | M | DEFN: This field specifies the reference number of the customer |
| :M80: | Date of presentation of documents | 8!n | C | DEFN: This field specifies the date of receipt of the remittance of documents letter by the issuing bank RULE: Format: YYYYMMDD RULE: either field:M80: or Feld :M86: must be present |
| :M86: | Date of advice of presentation of documents | 8!n | C | DEFN: This field specifies the date of the advice of presentation of documents by the foreign bank RULE: Format: YYYYMMDD RULE: either field:M80: or Feld :M86: must be present |

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|---------------------------------|--------|--------|---|
| :M60: | Total amount of utilization | 3!a15d | M | DEFN: This field specifies the currency and amount of the utilization RULE: The currency must be specified in ISO-format and the amount may have a maximum of 3 digits following the comma. The integer part of the amount is separated by a decimal comma. |
| :M64: | Settlement amount | 3!a15d | M | DEFN: This field specifies the currency and the settlement amount. The settlement amount refers only to the amount effectively settled and not for example to the documents amount RULE: The currency must be specified in ISO-format and the amount may have a maximum of 3 digits following the comma. The integer part of the amount is separated by a decimal comma |
| :M65: | Reduction of liability amount | 3!a15d | O | DEFN: This field specifies the currency and amount of the reduced liability RULE: The currency must be specified in ISO-format and the amount may have a maximum of 3 digits following the comma. The integer part of the amount is separated by a decimal comma. |
| :M66: | Total amount of foreign charges | 3!a15d | O | DEFN: This field specifies the currency and the total amount of foreign charges RULE: The currency must be specified in ISO-format and the amount may have a maximum of 3 digits following the comma. The integer part of the amount is separated by a decimal comma. |

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| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|-------------------------|--|--------|---|
| :M50: | Commissions and charges | 100*35z (Narrative) or /8a/1!a/[3!a15d][Narrative] (Type)(Bank)(Currency) (Amount)(Narrative) | O | DEFN: This field specifies the commissions and charges CODE for Type: /ACPTCOM/ = Acceptance commission /ADVCOM/ = Advising commission /AMNDCOM/ = Amendment commission /CANCCOM/ = Cancellation commission /CMTCOM/ = Commitment commission /COMFEE/ = Irrevocable commission /COMM/ = Commission /CONFCOM/ = Confirmation charges /CORCOM/ = Charges of the correspondent /COUR/ = Courier charges /CTAGE/ = Conversion charges /DEFCOM/ = Deferred Payment commission /DSCRPCOM/ = Discrepancies Fee /FORFAIT/ = Forfeiting costs /FREE/ = Delivery free of payment /HANDLCOM/ = Handling commission /INTEREST/ = Interest /INSUR/ = Insurance premium /ISSCOM/ = Issuing commission /MISC/ = other charges /NEGCOM/ = Negotiation charges /NOTFCOM/ = Notification charges /OBSER/ = Observation commission /PAYCOM/ = Payment commission /POST/ = Postage /PREADCOM/ = Pre-advice commission /PURCH/ = Purchase charges /RELCOM/ = Release commission /REMB/ = Reimbursing commission /SWIFT/ = SWIFT charges /TELECHAR/ = Telecommunication charges /TRANSCOM/ = Transfer commission /TAX/ = Tax |

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|--|---------------|--------|--|
| | | | | CODE for Bank: B = Commission and charges of the Issuing Bank O = Commission and charges of the foreign bank RULE: only one code per line is allowed |
| :M67: | Debit amount | 3!a15d | M | DEFN: This field specifies the currency and amount debited RULE: The currency must be specified in ISO-format and the amount may have a maximum of 3 digits following the comma. The integer part of the amount is separated by a decimal comma. |
| :M95: | Rate | 12d | O | DEFN: This field specifies the currency rate RULE: The integer part of the amount is separated by a decimal comma. |
| :M68: | EURO - Equivalent | 3!a15d | O | DEFN: This field specifies the currency and the EURO equivalent amount RULE: The currency must be specified in ISO-format and the amount may have a maximum of 3 digits following the comma. The integer part of the amount is separated by a decimal comma. |
| :M30: | ISO- currency code of the account for debiting the utilization | 3!a (Code) | O | DEFN: This field specifies the ISO currency code of the account for debiting the utilization and charges, in case that field for charges :M33: is not used |
| :M31: | Account (IBAN-Format) for debiting the utilization | 35x | O | DEFN: This field specifies the account number in the IBAN format for debiting the utilization and charges, in case that field for charges :M33: is not used NOTE: In case that the utilization (incl. any charges) is not debited to an account maintained with the issuing bank (e.g. settlement due to cover payment), field :M46: „Remarks of the issuing bank“ may be used to specify any further details |
| :M84: | Value date | 8!n | M | DEFN: This field specifies the value date RULE: Format: YYYYMMDD |

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| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|--|---------------|--------|--|
| :M70: | Total amount of commission and charges | 3!a15d | O | DEFN: This field specifies the total amount of commission and charges RULE: The currency must be specified in ISO-format and the amount may have a maximum of 3 digits following the comma. The integer part of the amount is separated by a decimal comma. |
| :M32: | ISO-currency code for the account for debiting the charges | 3!a (Code) | O | DEFN: This field specifies the ISO currency code of the account for debiting the charges |
| :M33: | Account (IBAN-Format) for charges | 35x | O | DEFN: This field specifies the account number in the IBAN format for debiting the charges |
| - | End of record level | 1!c | M | DEFN: This field indicates the end of the record level. RULE: Field content is always a Hyphen (X'2D') Code as per ISO 8859 |

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5.4.4 Advice of Charges MT 786

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|---|----------------------|--------|--|
| :MT: | MT – Type | 3!c | M | DEFN: This field specifies the message type RULE: Field content is always 786 |
| :M15: | SWIFT BIC of Issuing Bank | 4!a2!a2!c[3!c] (BIC) | O | DEFN: SWIFT-BIC of the Issuing Bank RULE: Indication of SWIFT-BIC 8 or SWIFT-BIC 11 |
| :M16: | Address of the Issuing Bank | 4*35x | M | DEFN: Name and address of the Issuing Bank |
| :M02: | Documentary Credit Number | 16x | M | DEFN: This field specifies the documentary credit number of the Issuing Bank |
| :M03: | Additional reference number of the Issuing Bank | 16x | O | DEFN: This field specifies – if applicable – the additional reference number of the Issuing Bank for the settlement of documents |
| :M12: | Contact data of financial institution | 4*35z (Narrative) | M | DEFN: This field specifies the contact data of the financial institution |
| :M46: | Remarks of the issuing bank | 100*65z | O | DEFN: This field specifies remarks of the issuing bank |
| :M01: | Reference number of the customer | 16x | M | DEFN: This field specifies the reference number of the customer |
| :M66: | Total amount of foreign charges | 3!a15d | O | DEFN: This field specifies the currency and the total amount of foreign charges RULE: The currency must be specified in ISO-format and the amount may have a maximum of 3 digits following the comma. The integer part of the amount is separated by a decimal comma. |

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| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|-------------------------|--|--------|---|
| :M50: | Commissions and charges | 100*35z (Narrative) or /8a/1!a/[3!a15d][Narrative] (Type)(Bank)(Currency) (Amount)(Narrative) | O | DEFN: This field specifies the commissions and charges CODE for Type: /ACPTCOM/ = Acceptance commission /ADVCOM/ = Advising commission /AMNDCOM/ = Amendment commission /CANCCOM/ = Cancellation commission /CMTCOM/ = Commitment commission /COMFEE/ = Irrevocable commission /COMM/ = Commission /CONFCOM/ = Confirmation charges /CORCOM/ = Charges of the correspondent /COUR/ = Courier charges /CTAGE/ = Conversion charges /DEFCOM/ = Deferred Payment commission /DSCRPCOM/ = Discrepancies Fee /FORFAIT/ = Forfeiting costs /FREE/ = Delivery free of payment /HANDLCOM/ = Handling commission /INTEREST/ = Interest /INSUR/ = Insurance premium /ISSCOM/ = Issuing commission /MISC/ = other charges /NEGCOM/ = Negotiation charges /NOTFCOM/ = Notification charges /OBSER/ = Observation commission /PAYCOM/ = Payment commission /POST/ = Postage /PREADCOM/ = Pre-advice commission /PURCH/ = Purchase charges /RELCOM/ = Release commission /REMB/ = Reimbursing commission /SWIFT/ = SWIFT charges /TELECHAR/ = Telecommunication charges /TRANSCOM/ = Transfer commission /TAX/ = Tax |

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| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|--|------------|--------|--|
| | | | | <p>CODE for Bank:</p> <p>B = Commission and charges of the Issuing Bank O = Commission and charges of the foreign bank</p> <p>RULE: only one code per line is allowed</p> |
| :M95: | Rate | 12d | O | <p>DEFN: This field specifies the currency rate</p> <p>RULE: The integer part of the amount is separated by a decimal comma.</p> |
| :M68: | EURO - Equivalent | 3!a15d | O | <p>DEFN: This field specifies the currency and the EURO equivalent amount</p> <p>RULE: The currency must be specified in ISO-format and the amount may have a maximum of 3 digits following the comma. The integer part of the amount is separated by a decimal comma.</p> |
| :M84: | Value date | 8!n | M | <p>DEFN: This field specifies the value date</p> <p>RULE: Format: YYYYMMDD</p> |
| :M70: | Total amount of commission and charges | 3!a15d | M | <p>DEFN: This field specifies the total amount of commission and charges</p> <p>RULE: The currency must be specified in ISO-format and the amount may have a maximum of 3 digits following the comma. The integer part of the amount is separated by a decimal comma.</p> |
| :M32: | ISO-currency code for the account for debiting the charges | 3!a (Code) | O | <p>DEFN: This field specifies the ISO currency code of the account for debiting the charges</p> |
| :M33: | Account (IBAN-Format) for charges | 35x | O | <p>DEFN: This field specifies the account number in the IBAN format for debiting the charges</p> <p>NOTE: In case that the charges are not debited to an account maintained with the issuing bank (e.g. settlement due to cover payment), field :M46: „Remarks of the issuing bank” may be used to specify any further details</p> |
| - | End of record level | 1!c | M | <p>DEFN: This field indicates the end of the record level.</p> <p>RULE: Field content is always a Hyphen (X'2D') Code as per ISO 8859</p> |

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Appendix 3: Specification of Data Formats

5.4.5 Advice of Reduction/Release MT 709

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|---|----------------------|--------|--|
| :MT: | MT - Type | 3!c | M | DEFN: This field specifies the message type RULE: Field content is always 709 |
| :M15: | SWIFT BIC of Issuing Bank | 4!a2!a2!c[3!c] (BIC) | O | DEFN: SWIFT-BIC of the Issuing Bank RULE: Indication of SWIFT-BIC 8 or SWIFT-BIC 11 |
| :M16: | Address of the Issuing Bank | 4*35x | M | DEFN: Name and address of the Issuing Bank |
| :M02: | Documentary Credit Number | 16x | M | DEFN: This field specifies the documentary credit number of the Issuing Bank |
| :M03: | Additional reference number of the Issuing Bank | 16x | O | DEFN: This field specifies – if applicable – the additional reference number of the Issuing Bank for the settlement of documents |
| :M12: | Contact data of financial institution | 4*35z (Narrative) | M | DEFN: This field specifies the contact data of the financial institution |
| :M46: | Remarks of the issuing bank | 100*65z | O | DEFN: This field specifies remarks of the issuing bank |
| :M01: | Reference number of the customer | 16x | M | DEFN: This field specifies the reference number of the customer |
| :M85: | Date of reduction / release | 8!n | M | DEFN: This field specifies the date of reduction / release RULE: Format: YYYYMMDD |
| :M65: | Reduction of liability amount | 3!a15d | M | DEFN: This field specifies the currency and amount of the reduced liability RULE: The currency must be specified in ISO-format and the amount may have a maximum of 3 digits following the comma. The integer part of the amount is separated by a decimal comma. |
| - | End of record level | 1!c | M | DEFN: This field indicates the end of the record level. RULE: Field content is always a Hyphen (X'2D') Code as per ISO 8859 |

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5.5 DTALCA Import Documentary Credit Taking up documents (Customer to Bank)

5.5.1 Taking up documents MT 732

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|--|-------------------|--------|---|
| :MT: | MT - Type | 3!c | M | DEFN: This field specifies the message type RULE: Field content is always 732 |
| :M01: | Reference number of the customer | 16x | M | DEFN: This field specifies the reference number of the customer |
| :M11: | Contact data customer | 4*35z (Narrative) | O | DEFN: This field specifies the contact data of the customer |
| :M02: | Documentary Credit Number | 16x | M | DEFN: This field specifies the documentary credit number of the Issuing Bank |
| :M03: | Additional reference number of the Issuing Bank | 16x | O | DEFN: This field specifies – if applicable – the additional reference number of the Issuing Bank for the settlement of documents |
| :M30: | ISO- currency code of the account for debiting the utilization | 3!a (Code) | C | DEFN: This field specifies the ISO currency code of the account for debiting the utilization and charges, in case that field for charges :M33: is not used RULE: Mandatory field, if field Feld :M96: contains Code ,1' and field :M51: Cover payment is not used |
| :M31: | Account (IBAN-Format) for debiting the utilization | 35x | C | DEFN: This field specifies the account number in the IBAN format for debiting the utilization and charges, in case that field for charges :M33: is not used RULE: Mandatory field, if field Feld :M96: contains Code ,1' and field :M51: Cover payment is not used |
| :M32: | ISO-currency code for the account for debiting the charges | 3!a (Code) | O | DEFN: This field specifies the ISO currency code of the account for debiting the charges |
| :M33: | Account (IBAN-Format) for charges | 35x | O | DEFN: This field specifies the account number in the IBAN format for debiting the charges |

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| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|------------------------------------|--------|--------|--|
| :M51: | Cover payment | 6*35z | C | DEFN: This field specifies information regarding the cover payment of the customer, in case that field :M30: - :M33: are not used RULE: Mandatory field, if field Feld :M96: contains Code ,1' and if fields :M30: and :M31: are not present |
| :M80: | Date of presentation of documents | 8!n | C | DEFN: This field specifies the date of receipt of the remittance of documents letter by the issuing bank RULE: Format: YYYYMMDD RULE: either field:M80: or Feld :M81: must be present |
| :M81: | Date of advice of discrepancies | 8!n | C | DEFN: This field specifies the date of advice of the discrepancies by the foreign bank RULE: Format: YYYYMMDD RULE: either field:M80: or Feld :M81: must be present |
| :M60: | Total amount of utilization | 3!a15d | M | DEFN: This field specifies the currency and amount of the utilization RULE: The currency must be specified in ISO-format and the amount may have a maximum of 3 digits following the comma. The integer part of the amount is separated by a decimal comma. |
| :M96: | Take up of documents | 1!c | M | DEFN: This field specifies whether the Applicant takes up the documents or refuses to take up the documents CODE: 0=Take up of documents refused 1= Authorization to take up documents despite mentioned discrepancies |
| :M44: | Other Customer to Bank Information | 6*35z | C | DEFN: This field specifies other customer to bank information RULE: Mandatory field, if field :M96: contains Code ,0' |
| - | End of record level | 1!c | M | DEFN: This field indicates the end of the record level. RULE: Field content is always a Hyphen (X'2D') Code as per ISO 8859 |

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Appendix 3: Specification of Data Formats

5.6 DTAEA Advice of Documentary Credit and Doc. Credit Amendment as well as Free Format (Bank to Customer)

5.6.1 Advice of Documentary Credit MT 700

Kommentiert [KK44]: All changes in this chapter base on CR FS-22-08 (Teil 1)

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|---|----------------------|--------|--|
| :MT: | MT – Type | 3!c | M | DEFN: This field specifies the message type RULE: Field content is always 700 |
| :M13: | SWIFT BIC Advising Bank | 4!a2!a2!c[3!c] (BIC) | O | DEFN: This field specifies the SWIFT BIC of the Advising bank RULE: Indication of SWIFT-BIC 8 or SWIFT-BIC 11 |
| :M14: | Address of Advising Bank | 4*35x | M | DEFN: Name and address of the Advising Bank GUID: requested sequence is: Name, Street/P.O. Box, City (Country) |
| :M04: | Reference number of Advising Bank | 16x | M | DEFN: This field specifies the reference number of the Advising Bank |
| :M12: | Contact data of financial institution | 4*35z (Narrative) | M | DEFN: This field specifies the contact data of the financial institution |
| :M91: | Confirmation remark of the Advising Bank | 1!c | M | DEFN: This field specifies, whether the Advising Bank is advising the documentary credit adding our without adding its confirmation CODE: 1 = confirmed 2 = unconfirmed |
| :M40: | Information regarding the confirmation remark | 50*65z | O | DEFN: This field specifies additional information to field :M91: Confirmation remark |
| :M41: | Remarks of the Advising Bank | 100*65z | O | DEFN: This field specifies remarks of the Advising Bank |
| :M42: | Charges of Advising Bank | 50*65z | O | DEFN: This field specifies the charges of the Advising Bank |
| :M15: | SWIFT BIC of Issuing Bank | 4!a2!a2!c[3!c] (BIC) | O | DEFN: SWIFT-BIC of the Issuing Bank RULE: Indication of SWIFT-BIC 8 or SWIFT-BIC 11 |
| :M16: | Address of the Issuing Bank | 4*35x | M | DEFN: Name and address of the Issuing Bank |

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| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|----------------------------------|----------------------------------|--------|---|
| :M02: | Documentary Credit Number | 16x | M | DEFN: This field specifies the documentary credit number of the Issuing Bank |
| :M01: | Reference number of the customer | 16x | O | DEFN: This field specifies the reference number of the customer |
| :40A: | Type of Documentary Credit | 24x (Type) | M | DEFN: This field specifies the type of documentary credit. CODE: IRREVOCABLE IRREVOCABLE TRANSFERABLE |
| :20: | Documentary Credit Number | 16x | M | DEFN: This field specifies the Documentary Credit Number of the Issuing Bank |
| :23: | Reference to Pre-Advice | 16x | O | DEFN: This field specifies the date of a re-advice – if applicable RULE: Format is as follows: PREADV/(Date of pre-advice) |
| :31C: | Date of issue | 6!n | M | DEFN: This field specifies the date of issue of the documentary credit RULE: Format: YYMMDD |
| :40E: | Applicable rules | 30x[/35x] (Rules) (Narrative) | M | DEFN: This field specifies the applicable rules for the documentary credit CODE: UCP LATEST VERSION UCPURR LATEST VERSION EUCP LATEST VERSION EUCPURR LATEST VERSION OTHR RULE: the subfield Narrative /35x may only be used in combination with the code „OTHR“ |
| :31D: | Date and place of expiry | 6!n29x (Date) (Place) | M | DEFN: This field specifies the latest date for presentation under the documentary credit and the place where documents may be presented RULE: Format: YYMMDD |

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|-----------------------------|--|--------|---|
| :51a: | Applicant Bank | A [/1!a]/[34x] (Party ID) 4!a2!a2!c[3!c] (BIC) | O | DEFN: This field specifies the bank of the Applicant, if different from the Issuing Bank RULE: If Option A is used, than Subfield 1 must indicate the SWIFT BIC 8 or BIC 11 of the bank |
| | | D [/1!a]/[34x] (Party ID) 4*35x (Name&Address) | | |
| :50: | Applicant | 4*35x (Name & Address) | M | DEFN: This field specifies the applicant of the documentary credit |
| :59: | Beneficiary | [/34x] (Account) 4*35x (Name & Address) | M | DEFN: This field specifies the beneficiary of the documentary credit |
| :32B: | Currency & Amount | 3!a15d | M | DEFN: This field specifies the currency code and amount of the doc. Credit RULE: The currency must be specified in ISO-format and the amount may have a maximum of 3 digits following the comma. The integer part of the amount is separated by a decimal comma. |
| :39A: | Percentage amount tolerance | 2n/2n | O | DEFN: This field specifies the tolerance relative to the amount of the doc.credit amount as a percentage plus and/or minus that amount |
| :39C: | Additional amounts covered | 4*35x | O | DEFN: This field specifies any additional amounts covered by the documentary credit, such as for example freight charges, interest, insurance, etc. |
| :41a: | Available with ... by ... | A 4!a2!a2!c[3!c] (BIC) 14x (Code) | M | DEFN: This field specifies the bank with which the doc.credit is available (place for presentation) and an indication of how the credit is available CODE: BY ACCEPTANCE BY DEF PAYMENT BY MIXED PYMT BY NEGOTIATION BY PAYMENT |
| | | D 4*35x (Name&Address) 14x (Code) | | RULE: If Option A is used, than Subfield 1 must indicate the SWIFT BIC 8 or BIC 11 of the bank |

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|--|--|--------|--|
| :42C: | Drafts at | 3*35x | C | DEFN: This field specifies the tenor of the draft to be drawn RULE: May only be used, if field :41a: Subfield 2 does not contain the following codes: „BY DEF PAYMENT“ or „BY MIXED PYMT“ RULE: Mandatory field if, field :41a: Subfield 2 contains the following code: „BY ACCEPTANCE“ |
| :42a: | Drawee | A [/1!a]/[34x] (Party ID) 4!a2!a2!c[3!c] (BIC) D [/1!a]/[34x] (Party ID) 4*35x (Name&Address) | C | DEFN: This field specifies the drawee of the drafts to be drawn. RULE: May only be used, if field :41a: Subfield 2 does not contain the following codes: „BY DEF PAYMENT“ or „BY MIXED PYMT“ RULE: Mandatory field if field :42C: is used RULE: If Option A is used, than Subfield 1 must indicate the SWIFT BIC 8 or BIC 11 of the bank |
| :42M: | Mixed Payment details | 4*35x | C | DEFN: This field specifies details of the mixed payment. RULE: Mandatory field, if field :41a: Subfield 2 contains the following code: „BY MIXED PYMT“ |
| :42P: | Negotiation / Deferred Payment details | 4*35x | C | DEFN: This field specifies details of the negotiation or deferred payment RULE: Mandatory field, if field :41a: Subfield 2 contains the following code: „BY DEF PAYMENT“ |
| :43P: | Partial shipments | 11x | O | DEFN: This field specifies, whether partial shipments are allowed or not. CODE: ALLOWED NOT ALLOWED CONDITIONAL NOTE: Details regarding the code „CONDITIONAL“ will be specified in the appropriate other fields of the message (e.g. Description of Goods) |

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Appendix 3: Specification of Data Formats

or Shipment Period, etc.)

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|--|---------------------------|--------|---|
| :43T: | Transshipment | 11x | O | DEFN: This field specifies, whether transshipments are allowed or not. CODE: ALLOWED NOT ALLOWED CONDITIONAL NOTE: Details regarding the code „CONDITIONAL“ will be specified in the appropriate other fields of the message (e.g. Description of Goods or Shipment Period, etc.) |
| :44A: | Place of taking in charge / Dispatch from ... / Place of receipt | 4*65x140z | O | DEFN: This field specifies the place of taking in charge (in case of a multimodal transport document), the place of receipt (in case of a road, rail or inland waterway transport document or courier or expedited delivery service document), the place of dispatch or the place of shipment to be indicated on the transport document |
| :44E: | Port of loading / Airport of departure | 140z1*65x | O | DEFN: This field specifies the port of loading or in case of airfreight the airport of departure to be indicated on the transport document |
| :44F: | Port of discharge / Airport of destination | 140z1*65x | O | DEFN: This field specifies the port of discharge or in case of airfreight the airport of destination to be indicated on the transport document |
| :44B: | Place of final destination / For transportation to ... / Place of delivery | 140z1*65x | O | DEFN: This field specifies the final destination or place of delivery to be indicated on the transport document |
| :44C: | Latest date of shipment | 6!n | O | DEFN: This field specifies the latest date of shipment RULE: The date must not be later than the date specified in field :31D: Format: YYMMDD |
| :44D: | Shipment period | 6*65x | C | DEFN: This field specifies details of the shipment period RULE: May only be used, if field :44C: is not used |

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|--|--|--------|---|
| :45A: | Description of goods | 800*65z | O | DEFN: This field specifies the goods description |
| :46A: | Required documents | 800*65z | O | DEFN: The field specified the required documents of the documentary credit |
| :47A: | Additional conditions | 800*65z | O | DEFN: This field specifies any additional conditions of the documentary credit |
| :49G: | Special payment conditions for Beneficiary | 800*65z | O | DEFN: This field specifies special payment conditions applicable to the beneficiary, for example, post-financing requests/conditions |
| :71D: | Charges | 6*35z | O | DEFN: This field specifies the charges arrangement of the documentary credit |
| :48: | Period for presentations in days | 3n[/35x] | O | DEFN: This field specifies the presentation period for documents in number of calendar days after the date of shipment. RULE: The subfield Narrative /35x may only be used, in case that the calculation basis is not after the date of shipment (e.g. invoice date) |
| :49: | Confirmation instructions | 7!x | M | DEFN: This field specifies the confirmations instructions CODE: CONFIRM MAY ADD WITHOUT |
| :58a: | Requested confirmation bank | A [/1!a]/[34x] (Party ID) 4!a2!a2!c[3!c] (BIC) D [/1!a]/[34x] (Party ID) 4*35x (Name&Address) | C | DEFN: This field specifies the bank which is requested to add its confirmation RULE: Mandatory field, if field :49: consists of "CONFIRM" or „MAY ADD“ RULE: If Option A is used, than Subfield 1 must indicate the SWIFT BIC 8 or BIC 11 of the bank |

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|---|---|--------|--|
| :53a: | Reimbursing Bank | A [/1!a]/[34x] (Party ID) 4!a2!a2!c[3!c] (BIC) | O | DEFN: This field specifies the Reimbursing Bank |
| | | D [/1!a]/[34x] (Party ID) 4*35x (Name&Address) | | RULE: If Option A is used, than Subfield 1 must indicate the SWIFT BIC 8 or BIC 11 of the bank |
| :78: | Instructions to the paying/accepting/negotiating bank | 12*65x | O | DEFN: This field specifies instructions to the paying/accepting/negotiating bank |
| :57a: | Advice Through Bank | A [/1!a]/[34x] (Party ID) 4!a2!a2!c[3!c] (BIC) | O | DEFN: This field specifies the Advice Through Bank |
| | | D [/1!a]/[34x] (Party ID) 4*35x (Name&Address) | | RULE: If Option A is used, than Subfield 1 must indicate the SWIFT BIC 8 or BIC 11 of the bank |
| :72Z: | Bank-to-Bank Information | 6*35z | O | DEFN: This field specifies bank-to-bank information |
| - | End of record level | 1!c | M | DEFN: This field indicates the end of the record level. RULE: Field content is always a Hyphen (X'2D') Code as per ISO 8859 |

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Appendix 3: Specification of Data Formats

5.6.2 Advice of Third Bank's Documentary Credit MT 710

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|---|----------------------|--------|--|
| :MT: | MT – Type | 3!c | M | DEFN: This field specifies the message type RULE: Field contents is always 710 |
| :M13: | SWIFT BIC Advising Bank | 4!a2!a2!c[3!c] (BIC) | O | DEFN: This field specifies the SWIFT BIC of the Advising bank RULE: Indication of SWIFT-BIC 8 or SWIFT-BIC 11 |
| :M14: | Address of Advising Bank | 4*35x | M | DEFN: Name and address of the Advising Bank GUID: requested sequence is: Name, Street/P.O. Box, City (Country) |
| :M04: | Reference number of Advising Bank | 16x | M | DEFN: This field specifies the reference number of the Advising Bank |
| :M12: | Contact data of financial institution | 4*35z (Narrative) | M | DEFN: This field specifies the contact data of the financial institution |
| :M91: | Confirmation remark of the Advising Bank | 1!c | M | DEFN: This field specifies, whether the Advising Bank is advising the documentary credit adding our without adding its confirmation CODE: 1 = confirmed 2 = unconfirmed |
| :M40: | Information regarding the confirmation remark | 50*65z | O | DEFN: This field specifies additional information to field :M91: Confirmation remark |
| :M41: | Remarks of the Advising Bank | 100*65z | O | DEFN: This field specifies remarks of the Advising Bank |
| :M42: | Charges of Advising Bank | 50*65z | O | DEFN: This field specifies the charges of the Advising Bank |
| :M15: | SWIFT BIC of Issuing Bank | 4!a2!a2!c[3!c] (BIC) | O | DEFN: SWIFT-BIC of the Issuing Bank RULE: Indication of SWIFT-BIC 8 or SWIFT-BIC 11 |
| :M16: | Address of the Issuing Bank | 4*35x | M | DEFN: Name and address of the Issuing Bank |

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|----------------------------------|------------------------------------|--------|--|
| :M02: | Documentary Credit Number | 16x | M | DEFN: This field specifies the documentary credit number of the Issuing Bank |
| :M17: | SWIFT BIC Advice Through Bank | 4!a2!a2!c[3!c] (BIC) | O | DEFN: This field specifies the SWIFT BIC of the Advice Through Bank RULE: Indication of SWIFT-BIC 8 or SWIFT-BIC 11 |
| :M18: | Address of Advice Through Bank | 4*35x | M | DEFN: Name and address of the Advice Through Bank GUID: requested sequence is: Name, Street/P.O. Box, City (Country) |
| :M06: | Reference of Advice Through Bank | 16x | M | DEFN: This field specifies the reference number of the Advice Through Bank |
| :M01: | Reference number of the customer | 16x | O | DEFN: This field specifies the reference number of the customer |
| :40B: | Type of Documentary Credit | 24x (Type) 24x (Type) | M | DEFN: This field specifies the type of the documentary credit and whether the Advice Through Bank has added its confirmation CODE: IRREVOCABLE IRREVOCABLE TRANSFERABLE CODE: ADDING OUR CONFIRMATION WITHOUT OUR CONFIRMATION |
| :20: | Reference of Advice Through Bank | 16x | M | DEFN: This field specifies the reference number of the Advice Through Bank |
| :21: | Documentary Credit Number | 16x | M | DEFN: This field specifies the Documentary Credit Number of the Issuing Bank |
| :23: | Reference to Pre-Advice | 16x | O | DEFN: This field specifies the date of a re-advice – if applicable RULE: Format is as follows: PREADV/(Date of pre-advice) |
| :31C: | Date of issue | 6!n | M | DEFN: This field specifies the date of issue of the documentary credit RULE: Format: YYMMDD |

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|--------------------------|--|--------|---|
| :40E: | Applicable rules | 30x[/35x] (Rules) (Narrative) | M | DEFN: This field specifies the applicable rules for the documentary credit CODE: UCP LATEST VERSION UCPURR LATEST VERSION EUCP LATEST VERSION EUCPURR LATEST VERSION OTHR RULE: the subfield Narrative /35x may only be used in combination with the code „OTHR“ |
| :31D: | Date and place of expiry | 6!n29x (Date) (Place) | M | DEFN: This field specifies the latest date for presentation under the documentary credit and the place where documents may be presented RULE: Format: YYMMDD |
| :52a: | Issuing Bank | A [/1!a]/[34x] (Party ID) 4!a2!a2!c[3!c] (BIC) D [/1!a]/[34x] (Party ID) 4*35x (Name&Address) | O | DEFN: This field specifies the Issuing Bank RULE: If Option A is used, than Subfield 1 must indicate the SWIFT BIC 8 or BIC 11 of the bank |
| :50B: | Non-Bank Issuer | 4*35x | O | DEFN: This field specifies the name and address of the non-bank issuer |
| :51a: | Applicant Bank | A [/1!a]/[34x] (Party ID) 4!a2!a2!c[3!c] (BIC) D [/1!a]/[34x] (Party ID) 4*35x (Name&Address) | O | DEFN: This field specifies the bank of the Applicant, if different from the Issuing Bank RULE: If Option A is used, than Subfield 1 must indicate the SWIFT BIC 8 or BIC 11 of the bank |
| :50: | Applicant | 4*35x (Name & Address) | M | DEFN: This field specifies the applicant of the documentary credit |

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| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|-----------------------------|--|--------|---|
| :59: | Beneficiary | [/34x] (Account) 4*35x (Name & Address) | M | DEFN: This field specifies the beneficiary of the documentary credit |
| :32B: | Currency & Amount | 3!a15d | M | DEFN: This field specifies the currency code and amount of the doc. credit RULE: The currency must be specified in ISO-format and the amount may have a maximum of 3 digits following the comma. The integer part of the amount is separated by a decimal comma. |
| :39A: | Percentage amount tolerance | 2n/2n | O | DEFN: This field specifies the tolerance relative to the amount of the doc.credit amount as a percentage plus and/or minus that amount |
| :39C | Additional amounts covered | 4*35x | O | DEFN: This field specifies any additional amounts covered by the documentary credit, such as for example freight charges, interest, insurance, etc. |
| :41a: | Available with ... by ... | A 4!a2!a2!c[3!c] (BIC) 14x (Code) D 4*35x (Name&Address) 14x (Code) | M | DEFN: This field specifies the bank with which the doc.credit is available (place for presentation) and an indication of how the credit is available CODE: BY ACCEPTANCE BY DEF PAYMENT BY MIXED PYMT BY NEGOTIATION BY PAYMENT RULE: If Option A is used, than Subfield 1 must indicate the SWIFT BIC 8 or BIC 11 of the bank |
| :42C: | Drafts at | 3*35x | C | DEFN: This field specifies the tenor of the draft to be drawn RULE: May only be used, if field :41a: Subfield 2 does not contain the following codes: „BY DEF PAYMENT“ or „BY MIXED PYMT“ RULE: Mandatory field if, field :41a: Subfield 2 contains the following code: „BY ACCEPTANCE“ |

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| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|--|--|--------|---|
| :42a: | Drawee | A [/1!a]/[34x] (Party ID) 4!a2!a2!c[3!c] (BIC) | C | DEFN: This field specifies the drawee of the drafts to be drawn. RULE: May only be used, if field :41a: Subfield 2 does not contain the following codes: „BY DEF PAYMENT“ or „BY MIXED PYMT“ RULE: Mandatory field if field :42C: is used RULE: If Option A is used, than Subfield 1 must indicate the SWIFT BIC 8 or BIC 11 of the bank |
| :42M: | Mixed Payment details | 4*35x | C | DEFN: This field specifies details of the mixed payment. RULE: Mandatory field, if field :41a: Subfield 2 contains the following code: „BY MIXED PYMT“ |
| :42P: | Negotiation / Deferred Payment details | 4*35x | C | DEFN: This field specifies details of the negotiation or deferred payment RULE: Mandatory field, if field :41a: Subfield 2 contains the following code: „BY DEF PAYMENT“ |
| :43P: | Partial shipments | 11x | O | DEFN: This field specifies, whether partial shipments are allowed or not. CODE: ALLOWED NOT ALLOWED CONDITIONAL NOTE: Details regarding the code „CONDITIONAL“ will be specified in the appropriate other fields of the message (e.g. Description of Goods or Shipment Period, etc.) |

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|--|---------------------------|--------|---|
| :43T: | Transshipment | 11x | O | DEFN: This field specifies, whether transshipments are allowed or not. CODE: ALLOWED NOT ALLOWED CONDITIONAL NOTE: Details regarding the code „CONDITIONAL“ will be specified in the appropriate other fields of the message (e.g. Description of Goods or Shipment Period, etc.) |
| :44A: | Place of taking in charge / Dispatch from ... / Place of receipt | 140z1*65x | O | DEFN: This field specifies the place of taking in charge (in case of a multimodal transport document), the place of receipt (in case of a road, rail or inland waterway transport document or courier or expedited delivery service document), the place of dispatch or the place of shipment to be indicated on the transport document |
| :44E: | Port of loading / Airport of departure | 140z1*65x | O | DEFN: This field specifies the port of loading or in case of airfreight the airport of departure to be indicated on the transport document |
| :44F: | Port of discharge / Airport of destination | 140z1*65x | O | DEFN: This field specifies the port of discharge or in case of airfreight the airport of destination to be indicated on the transport document |
| :44B: | Place of final destination / For transportation to ... / Place of delivery | 140z1*65x | O | DEFN: This field specifies the final destination or place of delivery to be indicated on the transport document |
| :44C: | Latest date of shipment | 6!n | O | DEFN: This field specifies the latest date of shipment RULE: The date must not be later than the date specified in field :31D: Format: YYMMDD |

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|--|----------|--------|---|
| :44D: | Shipment period | 6*65x | C | DEFN: This field specifies details of the shipment period RULE: May only be used, if field :44C: is not used |
| :45A: | Description of goods | 800*65z | O | DEFN: This field specifies the goods description |
| :46A: | Required documents | 800*65z | O | DEFN: The field specified the required documents of the documentary credit |
| :47A: | Additional conditions | 800*65z | O | DEFN: This field specifies any additional conditions of the documentary credit |
| :49G: | Special payment conditions for Beneficiary | 800*65z | O | DEFN: This field specifies special payment conditions applicable to the beneficiary, for example, post-financing requests/conditions |
| :71D: | Charges | 6*35z | O | DEFN: This field specifies the charges arrangement of the documentary credit |
| :48: | Period for presentations in days | 3n[/35x] | O | DEFN: This field specifies the presentation period for documents in number of calendar days after the date of shipment. RULE: The subfield Narrative /35x may only be used, in case that the calculation basis is not after the date of shipment (e.g. invoice date) |

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| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|---|--|-------------------|---|
| :49: | Confirmation instructions | 7!x | M | DEFN: This field specifies the confirmations instructions CODE: CONFIRM MAY ADD WITHOUT |
| :58a: | Requested confirmation bank | A [/1!a]/[34x] (Party ID) 4!a2!a2!c[3!c] (BIC) D [/1!a]/[34x] (Party ID) 4*35x (Name&Address) | C | DEFN: This field specifies the bank which is requested to add its confirmation RULE: Mandatory field, if field :49: consists of "CONFIRM" or „MAY ADD“ RULE: If Option A is used, than Subfield 1 must indicate the SWIFT BIC 8 or BIC 11 of the bank |
| :53a: | Reimbursing Bank | A [/1!a]/[34x] (Party ID) 4!a2!a2!c[3!c] (BIC) D [/1!a]/[34x] (Party ID) 4*35x (Name&Address) | O | DEFN: This field specifies the Reimbursing Bank RULE: If Option A is used, than Subfield 1 must indicate the SWIFT BIC 8 or BIC 11 of the bank |
| :78: | Instructions to the paying/accepting/negotiating bank | 12*65x | O | DEFN: This field specifies instructions to the paying/accepting/negotiating bank |
| :78D: | Instructions of the intermediary bank | 12*65x | O | DEFN: This field specifies instructions of the intermediary bank |
| :57a: | Advice Through Bank | A [/1!a]/[34x] (Party ID) 4!a2!a2!c[3!c] (BIC) D [/1!a]/[34x] (Party ID) 4*35x (Name&Address) | O | DEFN: This field specifies the Advice Through Bank RULE: If Option A is used, than Subfield 1 must indicate the SWIFT BIC 8 or BIC 11 of the bank |
| :72Z: | Bank-to-Bank Information | 6*35z | O | DEFN: This field specifies bank-to-bank information |
| - | End of record level | 1!c | M | DEFN: This field indicates the end of the record level. |

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Appendix 3: Specification of Data Formats

RULE: Field content is always a Hyphen (X'2D')

Code as per ISO 8859

5.6.3 Advice of a Documentary Credit Transfer MT 720

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|---|----------------------|--------|--|
| :MT: | MT – Type | 3!c | M | DEFN: This field specifies the message type RULE: Field content is always 720 |
| :M13: | SWIFT BIC Advising Bank | 4!a2!a2!c[3!c] (BIC) | O | DEFN: This field specifies the SWIFT BIC of the Advising bank RULE: Indication of SWIFT-BIC 8 or SWIFT-BIC 11 |
| :M14: | Address of Advising Bank | 4*35x | M | DEFN: Name and address of the Advising Bank GUID: requested sequence is: Name, Street/P.O. Box, City (Country) |
| :M04: | Reference number of Advising Bank | 16x | M | DEFN: This field specifies the reference number of the Advising Bank |
| :M12: | Contact data of financial institution | 4*35z (Narrative) | M | DEFN: This field specifies the contact data of the financial institution |
| :M91: | Confirmation remark of the Advising Bank | 1!c | M | DEFN: This field specifies, whether the Advising Bank is advising the documentary credit adding our without adding its confirmation CODE: 1 = confirmed 2 = unconfirmed |
| :M40: | Information regarding the confirmation remark | 50*65z | O | DEFN: This field specifies additional information to field :M91: Confirmation remark |
| :M41: | Remarks of the Advising Bank | 100*65z | O | DEFN: This field specifies remarks of the Advising Bank |
| :M42: | Charges of Advising Bank | 50*65z | O | DEFN: This field specifies the charges of the Advising Bank |
| :M15: | SWIFT BIC of Issuing Bank | 4!a2!a2!c[3!c] (BIC) | O | DEFN: SWIFT-BIC of the Issuing Bank RULE: Indication of SWIFT-BIC 8 or SWIFT-BIC 11 |
| :M16: | Address of the Issuing Bank | 4*35x | M | DEFN: Name and address of the Issuing Bank |

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| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|------------------------------------|------------------------------------|--------|--|
| :M02: | Documentary Credit Number | 16x | M | DEFN: This field specifies the documentary credit number of the Issuing Bank |
| :M19: | SWIFT BIC Transferring Bank | 4!a2!a2!c[3!c] (BIC) | O | DEFN: SWIFT-BIC of the Transferring Bank RULE: Indication of SWIFT-BIC 8 or SWIFT-BIC 11 |
| :M20: | Address of Transferring Bank | 4*35x | M | DEFN: Name and address of the Transferring Bank GUID: requested sequence is: Name, Street/P.O. Box, City (Country) |
| :M07: | Reference number Transferring Bank | 16x | M | DEFN: This field specifies the reference number of the Transferring Bank |
| :M01: | Reference number of the customer | 16x | O | DEFN: This field specifies the reference number of the customer |
| :40B: | Type of Documentary Credit | 24x (Type) 24x (Type) | M | DEFN: This field specifies the type of the documentary credit and whether the Transferring Bank has added its confirmation CODE: IRREVOCABLE IRREVOCABLE TRANSFERABLE CODE: ADDING OUR CONFIRMATION WITHOUT OUR CONFIRMATION |
| :20: | Reference number Transferring Bank | 16x | M | DEFN: This field specifies the reference number of the Transferring Bank |
| :21: | Documentary Credit Number | 16x | M | DEFN: This field specifies the Documentary Credit Number of the Issuing Bank |
| :31C: | Date of issue | 6!n | M | DEFN: This field specifies the date of issue of the documentary credit RULE: Format: YYMMDD |

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|--|--|--------|---|
| :40E: | Applicable rules | 30x[/35x] (Rules) (Narrative) | M | DEFN: This field specifies the applicable rules for the documentary credit CODE: UCP LATEST VERSION UCPURR LATEST VERSION EUCP LATEST VERSION EUCPURR LATEST VERSION OTHR RULE: the subfield Narrative /35x may only be used in combination with the code „OTHR“ |
| :31D: | Date and place of expiry | 6!n29x (Date) (Place) | M | DEFN: This field specifies the latest date for presentation under the documentary credit and the place where documents may be presented RULE: Format: YYMMDD |
| :52a: | Issuing Bank of the original Documentary Credit | A [/1!a]/[34x] (Party ID) 4!a2!a2!c[3!c] (BIC) D [/1!a]/[34x] (Party ID) 4*35x (Name&Address) | O | DEFN: This field specifies the Issuing Bank of the original documentary credit RULE: If Option A is used, than Subfield 1 must indicate the SWIFT BIC 8 or BIC 11 of the bank |
| :50B: | Non-Bank Issuer of the original Documentary Credit | 4*35x | O | DEFN: This field specifies the name and address of the non-bank issuer of the documentary credit |
| :50: | First Beneficiary | 4*35x (Name & Address) | M | DEFN: This field specifies the first beneficiary to whom the documentary credit has been issued. |
| :59: | Second Beneficiary | [/34x] (Account) 4*35x (Name & Address) | M | DEFN: This field specifies the second beneficiary to whom the documentary credit has been transferred |
| :32B: | Currency & Amount | 3!a15d | M | DEFN: This field specifies the currency code and amount of the doc. credit RULE: The currency must be specified in ISO-format and the amount may have a maximum of 3 digits following the comma. The integer part of the amount is separated by a decimal comma. |

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|-----------------------------|--|--------|---|
| :39A: | Percentage amount tolerance | 2n/2n | O | DEFN: This field specifies the tolerance relative to the amount of the doc.credit amount as a percentage plus and/or minus that amount |
| :39C | Additional amounts covered | 4*35x | O | DEFN: This field specifies any additional amounts covered by the documentary credit, such as for example freight charges, interest, insurance, etc. |
| :41a: | Available with ... by ... | A 4!a2!a2!c[3!c] (BIC) 14x (Code) D 4*35x (Name&Address) 14x (Code) | M | DEFN: This field specifies the bank with which the doc.credit is available (place for presentation) and an indication of how the credit is available CODE: BY ACCEPTANCE BY DEF PAYMENT BY MIXED PYMT BY NEGOTIATION BY PAYMENT RULE: If Option A is used, than Subfield 1 must indicate the SWIFT BIC 8 or BIC 11 of the bank |
| :42C: | Drafts at | 3*35x | C | DEFN: This field specifies the tenor of the draft to be drawn RULE: May only be used, if field :41a: Subfield 2 does not contain the following codes: „BY DEF PAYMENT“ or „BY MIXED PYMT“ RULE: Mandatory field if, field :41a: Subfield 2 contains the following code: „BY ACCEPTANCE“ |
| :42a: | Drawee | A [/1!a]/[34x] (Party ID) 4!a2!a2!c[3!c] (BIC) D [/1!a]/[34x] (Party ID) 4*35x (Name&Address) | C | DEFN: This field specifies the drawee of the drafts to be drawn. RULE: May only be used, if field :41a: Subfield 2 does not contain the following codes: „BY DEF PAYMENT“ or „BY MIXED PYMT“ RULE: Mandatory field if field :42C: is used RULE: If Option A is used, than Subfield 1 must indicate the SWIFT BIC 8 or BIC 11 of the bank |

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| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|--|--------|--------|---|
| :42M: | Mixed Payment details | 4*35x | C | DEFN: This field specifies details of the mixed payment. RULE: Mandatory field, if field :41a: Subfield 2 contains the following code: „BY MIXED PYMT“ |
| :42P: | Negotiation / Deferred Payment details | 4*35x | C | DEFN: This field specifies details of the negotiation or deferred payment RULE: Mandatory field, if field :41a: Subfield 2 contains the following code: „BY DEF PAYMENT“ |
| :43P: | Partial shipments | 11x | O | DEFN: This field specifies, whether partial shipments are allowed or not. CODE: ALLOWED NOT ALLOWED CONDITIONAL NOTE: Details regarding the code „CONDITIONAL“ will be specified in the appropriate other fields of the message (e.g. Description of Goods or Shipment Period, etc.) |
| :43T: | Transshipment | 11x | O | DEFN: This field specifies, whether transshipments are allowed or not. CODE: ALLOWED NOT ALLOWED CONDITIONAL NOTE: Details regarding the code „CONDITIONAL“ will be specified in the appropriate other fields of the message (e.g. Description of Goods or Shipment Period, etc.) |

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|--|---------------------------|--------|---|
| :44A: | Place of taking in charge / Dispatch from ... / Place of receipt | 4*65x140z | O | DEFN: This field specifies the place of taking in charge (in case of a multimodal transport document), the place of receipt (in case of a road, rail or inland waterway transport document or courier or expedited delivery service document), the place of dispatch or the place of shipment to be indicated on the transport document |
| :44E: | Port of loading / Airport of departure | 4*65x140z | O | DEFN: This field specifies the port of loading or in case of airfreight the airport of departure to be indicated on the transport document |
| :44F: | Port of discharge / Airport of destination | 4*65x140z | O | DEFN: This field specifies the port of discharge or in case of airfreight the airport of destination to be indicated on the transport document |
| :44B: | Place of final destination / For transportation to ... / Place of delivery | 4*65x140z | O | DEFN: This field specifies the final destination or place of delivery to be indicated on the transport document |
| :44C: | Latest date of shipment | 6!n | O | DEFN: This field specifies the latest date of shipment RULE: The date must not be later than the date specified in field :31D: Format: YYMMDD |
| :44D: | Shipment period | 6*65x | C | DEFN: This field specifies details of the shipment period RULE: May only be used, if field :44C: is not used |
| :45A: | Description of goods | 800*65z | O | DEFN: This field specifies the goods description |
| :46A: | Required documents | 800*65z | O | DEFN: The field specified the required documents of the documentary credit |
| :47A: | Additional conditions | 800*65z | O | DEFN: This field specifies any additional conditions of the documentary credit |
| :49G: | Special payment conditions for Beneficiary | 800*65z | O | DEFN: This field specifies special payment conditions applicable to the beneficiary, for example, post-financing requests/conditions |
| :71D: | Charges | 6*35z | O | DEFN: This field specifies the charges arrangement of the documentary credit |

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|---|--|-------------------|---|
| :48: | Period for presentations in days | 3n[/35x] | O | DEFN: This field specifies the presentation period for documents in number of calendar days after the date of shipment. RULE: The subfield Narrative /35x may only be used, in case that the calculation basis is not after the date of shipment (e.g. invoice date) |
| :49: | Confirmation instructions | 7!x | M | DEFN: This field specifies the confirmations instructions CODE: CONFIRM MAY ADD WITHOUT |
| :58a: | Requested confirmation bank | A [/1!a]/[34x] (Party ID) 4!a2!a2!c[3!c] (BIC) D [/1!a]/[34x] (Party ID) 4*35x (Name&Address) | C | DEFN: This field specifies the bank which is requested to add its confirmation RULE: Mandatory field, if field :49: consists of "CONFIRM" or „MAY ADD“ RULE: If Option A is used, than Subfield 1 must indicate the SWIFT BIC 8 or BIC 11 of the bank |
| :53a: | Reimbursing Bank | A [/1!a]/[34x] (Party ID) 4!a2!a2!c[3!c] (BIC) D [/1!a]/[34x] (Party ID) 4*35x (Name&Address) | O | DEFN: This field specifies the Reimbursing Bank RULE: If Option A is used, than Subfield 1 must indicate the SWIFT BIC 8 or BIC 11 of the bank |
| :78: | Instructions to the paying/accepting/negotiating bank | 12*65x | O | DEFN: This field specifies instructions to the paying/accepting/negotiating bank |
| :78D: | Instructions of the transferring bank | 12*65x | O | DEFN: This field specifies instructions of the transferring bank |

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|--------------------------|--|--------|--|
| :57a: | Advice Through Bank | A [!a][/34x] (Party ID) 4!a2!a2!c[3!c] (BIC) | O | DEFN: This field specifies the Advice Through Bank RULE: If Option A is used, than Subfield 1 must indicate the SWIFT BIC 8 or BIC 11 of the bank |
| :72Z: | Bank-to-Bank Information | 6*35z | O | DEFN: This field specifies bank-to-bank information |
| - | End of record level | 1!c | M | DEFN: This field indicates the end of the record level. RULE: Field content is always a Hyphen (X'2D') Code as per ISO 8859 |

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Appendix 3: Specification of Data Formats

5.6.4 Advice of Documentary Credit Amendment MT 707

Kommentiert [KK46]: All changes in this chapter base on CR FS-22-08 (Teil 1)

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|---|----------------------|--------|--|
| :MT: | MT – Type | 3!c | M | DEFN: This field specifies the message type RULE: Field content is always 707 |
| :M13: | SWIFT BIC Advising Bank | 4!a2!a2!c[3!c] (BIC) | O | DEFN: This field specifies the SWIFT BIC of the Advising bank RULE: Indication of SWIFT-BIC 8 or SWIFT-BIC 11 |
| :M14: | Address of Advising Bank | 4*35x | M | DEFN: Name and address of the Advising Bank GUID: requested sequence is: Name, Street/P.O. Box, City (Country) |
| :M04: | Reference number of Advising Bank | 16x | M | DEFN: This field specifies the reference number of the Advising Bank |
| :M12: | Contact data of financial institution | 4*35z (Narrative) | M | DEFN: This field specifies the contact data of the financial institution |
| :M91: | Confirmation remark of the Advising Bank | 1!c | M | DEFN: This field specifies, whether the Advising Bank is advising the documentary credit adding our without adding its confirmation CODE: 1 = confirmed 2 = unconfirmed |
| :M40: | Information regarding the confirmation remark | 50*65z | O | DEFN: This field specifies additional information to field :M91: Confirmation remark |
| :M41: | Remarks of the Advising Bank | 100*65z | O | DEFN: This field specifies remarks of the Advising Bank |
| :M42: | Charges of Advising Bank | 50*65z | O | DEFN: This field specifies the charges of the Advising Bank |
| :M15: | SWIFT BIC of Issuing Bank | 4!a2!a2!c[3!c] (BIC) | O | DEFN: SWIFT-BIC of the Issuing Bank RULE: Indication of SWIFT-BIC 8 or SWIFT-BIC 11 |
| :M16: | Address of the Issuing Bank | 4*35x | M | DEFN: Name and address of the Issuing Bank |

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| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|----------------------------------|--|--------|---|
| :M02: | Documentary Credit Number | 16x | M | DEFN: This field specifies the documentary credit number of the Issuing Bank |
| :M17: | SWIFT BIC Advice Through Bank | 4!a2!a2!c[3!c] (BIC) | O | DEFN: This field specifies the SWIFT BIC of the Advice Through Bank RULE: Indication of SWIFT-BIC 8 or SWIFT-BIC 11 |
| :M18: | Address of Advice Through Bank | 4*35x | O | DEFN: Name and address of the Advice Through Bank GUID: requested sequence is: Name, Street/P.O. Box, City (Country) |
| :M06: | Reference of Advice Through Bank | 16x | O | DEFN: This field specifies the reference number of the Advice Through Bank |
| :M01: | Reference number of the customer | 16x | O | DEFN: This field specifies the reference number of the customer |
| :52a: | Issuing Bank | A [/1!a]/[34x] (Party ID) 4!a2!a2!c[3!c] (BIC) D [/1!a]/[34x] (Party ID) 4*35x (Name&Address) | O | DEFN: This field specifies the Issuing Bank RULE: If Option A is used, than Subfield 1 must indicate the SWIFT BIC 8 or BIC 11 of the bank |
| :50B: | Non-Bank Issuer | 4*35x | O | DEFN: This field specifies the name and address of the non-bank issuer |
| :31C: | Date of issue | 6!n | M | DEFN: This field specifies the date of issue of the documentary credit RULE: Format: YYMMDD |
| :26E: | Number of amendment | 3n | M | DEFN: This field specifies the amendment number |
| :30: | Date of amendment | 6!n | M | DEFN: This field specifies the amendment date RULE: Format: YYMMDD |

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|---------------------------------|----------------------------------|--------|--|
| :22A: | Message function | 4!c | M | DEFN: This field specifies the function of the message Codes: ACNF = Advice and confirmation of a documentary credit amendment (the documentary credit amendment was transmitted by an Advice Through Bank) ADVI = Advice of a documentary credit amendment (the documentary credit amendment was transmitted by an Advice Through Bank) ISSU = Issue of documentary credit amendment (the documentary credit amendment was issued by the Issuing Bank) |
| :23S: | Documentary Credit Cancellation | 6!a | O | DEFN: This field specifies whether the documentary credit should be cancelled RULE: Field content is always CANCEL |
| :40A: | Type of Documentary Credit | 24x (Type) | O | DEFN: This field specifies amendments to the type of documentary credit CODE: RREVOCABLE IRREVOCABLE TRANSFERABLE |
| :40E: | Applicable rules | 30x[/35x] (Rules) (Narrative) | O | DEFN: This field specifies amendments to the applicable rules for the documentary credit CODE: UCP LATEST VERSION UCPURR LATEST VERSION EUCP LATEST VERSION EUCPURR LATEST VERSION OTHR RULE: the subfield Narrative /35x may only be used in combination with the code „OTHR“ |

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|---------------------------------------|--|--------|--|
| :31D: | Date and place of expiry | 6!n29x (Date) (Place) | O | DEFN: This field specifies amendments to the latest date for presentation under the documentary credit and the place where documents may be presented RULE: Format: YYMMDD |
| :50: | Applicant | 4*35x (Name & Address) | O | DEFN: This field specifies amendments to the applicant |
| :59: | Beneficiary | [/34x] (Account) 4*35x (Name & Address) | O | DEFN: This field specifies amendments to the beneficiary |
| :32B: | Increase of Documentary Credit Amount | 3!a15d | O | DEFN: This field specifies the currency code and amount of increase of the doc. credit RULE: The currency must be specified in ISO-format and the amount may have a maximum of 3 digits following the comma. The integer part of the amount is separated by a decimal comma |
| :33B: | Decrease of Documentary Credit Amount | 3!a15d | O | DEFN: This field specifies the currency code and amount of decrease of the doc. credit RULE: The currency must be specified in ISO-format and the amount may have a maximum of 3 digits following the comma. The integer part of the amount is separated by a decimal comma |
| :39A: | Percentage Amount Tolerance | 2n/2n | O | DEFN: This field specifies amendments to the tolerance relative to the amount of the doc.credit amount as a percentage plus and/or minus that amount |
| :39C: | Additional amounts covered | 4*35x | O | DEFN: This field specifies amendments to any additional amounts covered by the documentary credit |

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|--|--|--------|--|
| :41a: | Available with ... by ... | A 4!a2!a2!c[3!c] (BIC) 14x (Code) D 4*35x (Name&Address) 14x (Code) | O | DEFN: This field specifies amendments to the bank with which the doc.credit is available (place for presentation) and how the credit is available CODE: BY ACCEPTANCE BY DEF PAYMENT BY MIXED PYMT BY NEGOTIATION BY PAYMENT GUID: The bank with whom the documentary credit shall be available, may also be specified with Option D, using one of the following codes: ISSUING BANK; ADVISING BANK, ANY BANK or ANY BANK IN RULE: If Option A is used, than Subfield 1 must indicate the SWIFT BIC 8 or BIC 11 of the bank |
| :42C: | Drafts at | 3*35x | O | DEFN: This field specifies amendments to the tenor of the draft to be drawn |
| :42a: | Drawee | A [!a]/[34x] (Party ID) 4!a2!a2!c[3!c] (BIC) D [!a]/[34x] (Party ID) 4*35x (Name&Address) | O | DEFN: This field specifies amendments to the drawee of the drafts to be drawn. RULE: If Option A is used, than Subfield 1 must indicate the SWIFT BIC 8 or BIC 11 of the bank |
| :42M: | Mixed Payment Details | 4*35x | O | DEFN: This field specifies amendments to the details of the mixed payment. |
| :42P: | Negotiation / Deferred Payment Details | 4*35x | O | DEFN: This field specifies amendments to the details of the negotiation or deferred payment |

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|--|---------------------------|--------|---|
| :43P: | Partial shipments | 11x | O | DEFN: This field specifies amendments to the partial shipments CODE: ALLOWED NOT ALLOWED CONDITIONAL NOTE: Details regarding the code „CONDITIONAL“ will be specified in the appropriate other fields of the message (e.g. Description of Goods or Shipment Period, etc.) |
| :43T: | Transshipment | 11x | O | DEFN: This field specifies amendments to the transshipment details CODE: ALLOWED NOT ALLOWED CONDITIONAL NOTE: Details regarding the code „CONDITIONAL“ will be specified in the appropriate other fields of the message (e.g. Description of Goods or Shipment Period, etc.) |
| :44A: | Place of taking in charge / Dispatch from ... / Place of receipt | 140z1*65x | O | DEFN: This field specifies amendments to the place of taking in charge (in case of a multimodal transport document), the place of receipt (in case of a road, rail or inland waterway transport document or courier or expedited delivery service document), the place of dispatch or the place of shipment to be indicated on the transport document |
| :44E: | Port of loading / Airport of departure | 140z1*65x | O | DEFN: This field specifies amendments to the port of loading or in case of airfreight the airport of departure to be indicated on the transport document |

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|---|---------------------------|--------|--|
| :44F: | Port of discharge / Airport of destination | 140z1*65x | O | DEFN: This field specifies amendments to the port of discharge or in case of airfreight the airport of destination to be indicated on the transport document |
| :44B: | Place of final destination / For transportation to ... / Place of delivery | 140z1*65x | O | DEFN: This field specifies amendments to the final destination or place of delivery to be indicated on the transport document |
| :44C: | Latest date of shipment | 6!n | O | DEFN: This field specifies amendments to the latest date of shipment RULE: Format: YYMMDD |
| :44D: | Shipment period | 6*65x | O | DEFN: This field specifies amendments to details of the shipment period |

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|--------------------|--|--------|--|
| :46B: | Documents required | 800*65z Special format Content according to RULE and NOTE | O | DEFN: This field specifies amendments to the documents required CODE: ADD = Addition Code followed by the text that should be added (e.g. document) DELETE = Deletion Code followed by the text that should be deleted (e.g. document) REPALL = Replacement Text that replaces the previous field content completely (no further code possible) RULE: Line 1: /6c/[additional information] (Code) (Narrative) Line 2 – 800: [continuation of additional information] (Narrative) or /6c/[additional information] (Code) (Narrative) NOTE: The narrative following a code (e.g. ADD or DELETE) should always be complete information (e.g. document, text passage, etc.) |

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|-----------------------|--|--------|--|
| :47B: | Additional conditions | 800*65z Special format Content according to RULE and NOTE | O | DEFN: This field specifies amendments to the additional conditions CODE: ADD = Addition Code followed by the text that should be added (e.g. condition) DELETE = Deletion Code followed by the text that should be deleted (e.g. condition) REPALL = Replacement Text that replaces the previous field content completely (no further code possible) RULE: Line 1: /6c/[additional information] (Code) (Narrative) Line 2 – 800: [continuation of additional information] (Narrative) or /6c/[additional information] (Code) (Narrative) NOTE: The narrative following a code (e.g. ADD or DELETE) should always be complete information (e.g. condition, text passage, etc.) |

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| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|--|--|--------|---|
| :49M: | Special payment conditions for Beneficiary | 800*65z Special format Content according to RULE and NOTE | O | DEFN: This field specifies amendments to the special payment conditions CODE: ADD = Addition Code followed by the text that should be added (e.g. condition) DELETE = Deletion Code followed by the text that should be deleted (e.g. condition) REPALL = Replacement Text that replaces the previous field content completely (no further code possible) RULE: Line 1: /6c/[additional information] (Code) (Narrative) Line 2 – 800: [continuation of additional information] (Narrative) or /6c/[additional information] (Code) (Narrative) NOTE: The narrative following a code (e.g. ADD or DELETE) should always be complete information (e.g. condition, text passage, etc.) |
| :71D: | Charges | 6*35z | O | DEFN: This field specifies amendments to the charges arrangement |
| :71N: | Amendment charges payable by | 4!c [6*35z] | O | DEFN: This field specifies the charges arrangement for this amendment – if applicable CODE: APPL = Applicant BENE = Beneficiary OTHR = other arrangement RULE: Subfield Narrative 6*35z may only be used in combination with the code „OTHR“ |

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|----------------------------------|--|--------|---|
| :48: | Period for presentations in days | 3n[/35x] | O | DEFN: This field specifies amendments to the presentation period for documents in number of calendar days after the date of shipment. RULE: The subfield Narrative /35x may only be used, in case that the calculation basis is not after the date of shipment (e.g. invoice date) |
| :49: | Confirmation instructions | 7!x | O | DEFN: This field specifies amendments to the confirmations instructions CODE: CONFIRM MAY ADD WITHOUT |
| :58a: | Requested confirmation bank | A [/1!a]/[34x] (Party ID) 4!a2!a2!c[3!c] (BIC) D [/1!a]/[34x] (Party ID) 4*35x (Name&Address) | C | DEFN: This field specifies amendments to the bank which is requested to add its confirmation RULE: Mandatory field, if field :49: consists of "CONFIRM" or „MAY ADD“ RULE: If Option A is used, than Subfield 1 must indicate the SWIFT BIC 8 or BIC 11 of the bank |

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|---|--|--------|--|
| :53a: | Reimbursing Bank | A [/1!a]/[34x] (Party ID) 4!a2!a2!c[3!c] (BIC) | O | DEFN: This field specifies amendments to the Reimbursing Bank RULE: If Option A is used, than Subfield 1 must indicate the SWIFT BIC 8 or BIC 11 of the bank |
| :78: | Instructions to the paying/accepting/negotiating bank | 12*65x | O | DEFN: This field specifies amendments to the instructions to the paying/accepting/negotiating bank |
| :57a: | Advice Through Bank | A [/1!a]/[34x] (Party ID) 4!a2!a2!c[3!c] (BIC) | O | DEFN: This field specifies amendments to the Advice Through Bank RULE: If Option A is used, than Subfield 1 must indicate the SWIFT BIC 8 or BIC 11 of the bank |
| :72Z: | Bank-to-Bank Information | 6*35z | O | DEFN: This field specifies bank-to-bank information |
| - | End of record level | 1!c | M | DEFN: This field indicates the end of the record level. RULE: Field content is always a Hyphen (X'2D') Code as per ISO 8859 |

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Appendix 3: Specification of Data Formats

5.6.5 Free Format Message MT 799

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|---------------------------------------|-------------------|--------|--|
| :MT: | MT - Type | 3!c | M | DEFN: This field specifies the message type RULE: Field content is always 799 |
| :M04: | Reference number of Advising Bank | 16x | M | DEFN: This field specifies the reference number of the Advising Bank |
| :M12: | Contact data of financial institution | 4*35z (Narrative) | M | DEFN: This field specifies the contact data of the financial institution |
| :M02: | Documentary Credit Number | 16x | M | DEFN: This field specifies the documentary credit number of the Issuing Bank |
| :M01: | Reference number of the customer | 16x | O | DEFN: This field specifies the reference number of the customer |
| :M41: | Remarks of the Advising Bank | 100*65z | O | DEFN: This field specifies remarks of the Advising Bank |
| :79: | Free text | 195*50x | M | DEFN: This field contains free text information |
| - | End of record level | 1!c | M | DEFN: This field indicates the end of the record level. RULE: Field content is always a Hyphen (X'2D') Code as per ISO 8859 |

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5.6.6 Enhanced Free Format Message MT 759

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|---------------------------------------|-------------------|--------|---|
| :MT: | MT - Type | 3!c | M | DEFN: This field specifies the message type RULE: Field content is always 759 |
| :M04: | Reference number of Advising Bank | 16x | M | DEFN: This field specifies the reference number of the Advising Bank |
| :M12: | Contact data of financial institution | 4*35z (Narrative) | M | DEFN: This field specifies the contact data of the financial institution |
| :M02: | Documentary Credit Number | 16x | M | DEFN: This field specifies the documentary credit number of the Issuing Bank |
| :M01: | Reference number of the customer | 16x | O | DEFN: This field specifies the reference number of the customer |
| :M41: | Remarks of the Advising Bank | 100*65z | O | DEFN: This field specifies remarks of the Advising Bank |
| :23H: | Message function | 8!c | O | DEFN: This field specifies the function of the message CODE: DTABESTA = Request for confirmation DTAFINAN = Request for financing DTASTATU = Status Inquiry GENINFAD = General Information OTHERFNC = other request |
| :45D: | Narrative | 400*65z | M | DEFN: This field contains any free text information |
| - | End of record level | 1!c | M | DEFN: This field indicates the end of the record level. RULE: Field content is always a Hyphen (X'2D') Code as per ISO 8859 |

5.7 DTAEAD Export Documentary Credit settlement of documents presentation and/or charges (Bank to Customer)

1. The message „Acknowledgement of receipt of documents 770“ is used to acknowledge the receipt of documents. A separate message must be generated for each maturity. In the case of a deferred payment, the maturity date will be reported if it is already known at the time the message is send. Otherwise, the maturity is reported at a later date by using the message “Advice of Maturity 775”. In case that consecutive messages are generated (“Advice of Maturity”, “Advice of Settlement”, “Advice of Charges”), the message “ Acknowledgement of receipt of documents” is obligatory.
2. The message „Advice of Maturity 775“ is used to indicate the respective maturity date, unless it has been reported in the message “Acknowledgement of receipt of documents 770”. A separate message must be generated for each maturity.
3. The message „Advice of Settlement 780“ conveys information on the settlement of documents. The same message may also contain information on commission and charges.
However, commission and charges may be reported separately using the message “Advice of Charges 785”.
4. The message „Advice of Charges 785“ is used exclusively for commission and charges and may be used at any time in the lifecycle of the documentary credit.

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Appendix 3: Specification of Data Formats

5.7.1 Acknowledgement of receipt of documents MT 770

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|--|----------------------|--------|--|
| :MT: | MT - Type | 3!c | M | DEFN: This field specifies the message type RULE: Field content is always 770 RULE: A separate message must be created for each maturity |
| :M13: | SWIFT BIC Advising Bank | 4!a2!a2!c[3!c] (BIC) | O | DEFN: This field specifies the SWIFT BIC of the Advising bank RULE: Indication of SWIFT-BIC 8 or SWIFT-BIC 11 NOTE: This field contains the name of the bank to which the documents have been presented for settlement (usually the Advising Bank). If however, the beneficiary of the documentary credit <u>does not present</u> the documents to the Advising bank for settlement, this field indicates the settlement bank and not the formerly Advising Bank). The contents may differ from the original DTAEA |
| :M14: | Address of Advising Bank | 4*35x | M | DEFN: Name and address of the Advising Bank NOTE: see also notes for field :M13: |
| :M04: | Reference number of Advising Bank | 16x | M | DEFN: This field specifies the reference number of the Advising Bank NOTE: see also notes for field :M13: |
| :M05: | Additional reference number of Advising Bank | 16x | O | DEFN: This field specifies – if applicable – the additional reference number of the Advising Bank for the settlement of documents NOTE: see also notes for field :M13: |
| :M12: | Contact data of financial institution | 4*35z (Narrative) | M | DEFN: This field specifies the contact data of the financial institution |
| :M41: | Remarks of the Advising Bank | 100*65z | O | DEFN: This field specifies remarks of the Advising Bank NOTE: see also notes for field :M13: |

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|-----------------------------------|-----------------|--------|---|
| :M02: | Documentary Credit Number | 16x | M | DEFN: This field specifies the documentary credit number of the Issuing Bank |
| :M01: | Reference number of the customer | 16x | M | DEFN: This field specifies the reference number of the customer |
| :M83: | Date of presentation of documents | 8!n | M | DEFN: This field specifies the date of presentation of documents RULE: Format: YYYYMMDD |
| :M98: | Dispatch of documents | 1!c[/35x][/35x] | O | DEFN: This field specifies how the documents have been send to the foreign bank CODE: 0 = Airmail 1 = Courier Service Subfield 1 specifies the courier service name Subfield 2 specifies the courier service number |
| :M60: | Total amount of utilization | 3!a15d | M | DEFN: This field specifies the currency and amount of the utilization RULE: The currency must be specified in ISO-format and the amount may have a maximum of 3 digits following the comma. The integer part of the amount is separated by a decimal comma. |
| :M61: | Amount payable at sight | 3!a15d | C | DEFN: This field specifies the currency and amount payable at sight RULE: The currency must be specified in ISO-format and the amount may have a maximum of 3 digits following the comma. The integer part of the amount is separated by a decimal comma. RULE: Mandatory field, if neither field :M62: nor field :M63: are present RULE: If this field is present, neither field :M62: nor field :M63: may be present |

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|---|-----------|--------|--|
| :M62: | Deferred Payment / Acceptance amount (definite date) | 8!n3!a15d | C | <p>DEFN: This field specifies the maturity date of the deferred payment or acceptance as well as the currency and amount of the deferred payment or acceptance</p> <p>RULE: Format: YYYYMMDD</p> <p>RULE: The currency must be specified in ISO-format and the amount may have a maximum of 3 digits following the comma. The integer part of the amount is separated by a decimal comma</p> <p>RULE: Mandatory field, if neither field :M61:nor field :M63: are present</p> <p>RULE: If this field is present, neither field :M61: nor field :M63: may be present</p> |
| :M63: | Deferred Payment / Acceptance amount (indefinite date) | 3!a15d | C | <p>DEFN: This field specifies the currency and amount of a deferred payment or acceptance with an indefinite date</p> <p>RULE: The currency must be specified in ISO-format and the amount may have a maximum of 3 digits following the comma. The integer part of the amount is separated by a decimal comma</p> <p>RULE: Mandatory field, if neither field :M61:nor field :M62: are present</p> <p>RULE: If this field is present, neither field :M61: nor field :M62: may be present</p> <p>NOTE: If this field is used, the advice of the maturity date will be done with the message type MT 775 = Advice of Maturity</p> |

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|--------------------------------|--------|--------|--|
| :M93: | Discrepancy indicator | 1!c | M | DEFN: This field specifies whether the documents presented are discrepant or not CODE: 0 = without discrepancies 1 = with internal discrepancies 2 = with external discrepancies 3 = against payment authorization 4 = on collection basis – documents sent 5 = on collection basis – documents not sent yet NOTE: for options 2,3,4 or 5 internal discrepancies could exist as well |
| :M48: | Internal discrepancies | 50*65z | O | DEFN: This field specifies the internal discrepancies |
| :M49: | External discrepancies | 50*65z | O | DEFN: This field specifies the external discrepancies |
| :M21: | Discrepancies agreed upon with | 1*35z | O | DEFN: This field specifies with whom the discrepancies have been agreed upon |
| :M94: | Liability indicator | 1!c | M | DEFN: This field specifies the commitment / liability CODE: A = acceptance with obligation to pay B = acceptance without obligation to pay D = Deferred Payment with obligation to pay E = Deferred Payment without obligation to pay S = Sight Payment with obligation to pay T = Sight Payment without obligation to pay |
| - | End of record level | 1!c | M | DEFN: This field indicates the end of the record level. RULE: Field content is always a Hyphen (X'2D') Code as per ISO 8859 |

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Appendix 3: Specification of Data Formats

5.7.2 Advice of Maturity MT 775

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|--|----------------------|--------|--|
| :MT: | MT - Type | 3!c | M | DEFN: This field specifies the message type RULE: Field content is always 775 RULE: A separate message must be created for each maturity |
| :M13: | SWIFT BIC Advising Bank | 4!a2!a2!c[3!c] (BIC) | O | DEFN: This field specifies the SWIFT BIC of the Advising bank RULE: Indication of SWIFT-BIC 8 or SWIFT-BIC 11 NOTE: This field contains the name of the bank to which the documents have been presented for settlement (usually the Advising Bank). If however, the beneficiary of the documentary credit <u>does not present</u> the documents to the Advising bank for settlement, this field indicates the settlement bank and not the formerly Advising Bank). The contents may differ from the original DTAEA |
| :M14: | Address of Advising Bank | 4*35x | M | DEFN: Name and address of the Advising Bank NOTE: see also notes for field :M13: |
| :M04: | Reference number of Advising Bank | 16x | M | DEFN: This field specifies the reference number of the Advising Bank NOTE: see also notes for field :M13: |
| :M05: | Additional reference number of Advising Bank | 16x | O | DEFN: This field specifies – if applicable – the additional reference number of the Advising Bank for the settlement of documents NOTE: see also notes for field :M13: |
| :M12: | Contact data of financial institution | 4*35z (Narrative) | M | DEFN: This field specifies the contact data of the financial institution |
| :M41: | Remarks of the Advising Bank | 100*65z | O | DEFN: This field specifies remarks of the Advising Bank NOTE: see also notes for field :M13: |
| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |

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| | | | | |
|-------|--|-----------|---|---|
| :M02: | Documentary Credit Number | 16x | M | DEFN: This field specifies the documentary credit number of the Issuing Bank |
| :M01: | Reference number of the customer | 16x | M | DEFN: This field specifies the reference number of the customer |
| :M83: | Date of presentation of documents | 8!n | M | DEFN: This field specifies the date of presentation of documents RULE: Format: YYYYMMDD |
| :M60: | Total amount of utilization | 3!a15d | M | DEFN: This field specifies the currency and amount of the utilization RULE: The currency must be specified in ISO-format and the amount may have a maximum of 3 digits following the comma. The integer part of the amount is separated by a decimal comma. |
| :M62: | Deferred Payment / Acceptance amount (definite date) | 8!n3!a15d | M | DEFN: This field specifies the maturity date of the deferred payment or acceptance as well as the currency and amount of the deferred payment or acceptance RULE: Format: YYYYMMDD RULE: The currency must be specified in ISO-format and the amount may have a maximum of 3 digits following the comma. The integer part of the amount is separated by a decimal comma |
| :M94: | Liability indicator | 1!c | M | DEFN: This field specifies the commitment / liability CODE: A = acceptance with obligation to pay B = acceptance without obligation to pay D = Deferred Payment with obligation to pay E = Deferred Payment without obligation to pay S = Sight Payment with obligation to pay T = Sight Payment without obligation to pay |
| - | End of record level | 1!c | M | DEFN: This field indicates the end of the record level. RULE: Field content is always a Hyphen (X'2D') Code as per ISO 8859 |

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5.7.3 Advice of Settlement MT 780

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|--|----------------------|--------|--|
| :MT: | MT - Type | 3!c | M | DEFN: This field specifies the message type RULE: Field content is always 780 |
| :M13: | SWIFT BIC Advising Bank | 4!a2!a2!c[3!c] (BIC) | O | DEFN: This field specifies the SWIFT BIC of the Advising bank RULE: Indication of SWIFT-BIC 8 or SWIFT-BIC 11 NOTE: This field contains the name of the bank to which the documents have been presented for settlement (usually the Advising Bank). If however, the beneficiary of the documentary credit <u>does not present</u> the documents to the Advising bank for settlement, this field indicates the settlement bank and not the formerly Advising Bank). The contents may differ from the original DTAEA |
| :M14: | Address of Advising Bank | 4*35x | M | DEFN: Name and address of the Advising Bank NOTE: see also notes for field :M13: |
| :M04: | Reference number of Advising Bank | 16x | M | DEFN: This field specifies the reference number of the Advising Bank NOTE: see also notes for field :M13: |
| :M05: | Additional reference number of Advising Bank | 16x | O | DEFN: This field specifies – if applicable – the additional reference number of the Advising Bank for the settlement of documents NOTE: see also notes for field :M13: |
| :M12: | Contact data of financial institution | 4*35z (Narrative) | M | DEFN: This field specifies the contact data of the financial institution |
| :M41: | Remarks of the Advising Bank | 100*65z | O | DEFN: This field specifies remarks of the Advising Bank NOTE: see also notes for field :M13: |
| :M02: | Documentary Credit Number | 16x | M | DEFN: This field specifies the documentary credit number of the Issuing Bank |
| :M01: | Reference number of the customer | 16x | M | DEFN: This field specifies the reference number of the customer |
| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |

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| | | | | |
|-------|------------------------------------|--------|---|---|
| :M83: | Date of presentation of documents | 8!n | M | DEFN: This field specifies the date of presentation of documents RULE: Format: YYYYMMDD |
| :M60: | Total amount of utilization | 3!a15d | M | DEFN: This field specifies the currency and amount of the utilization RULE: The currency must be specified in ISO-format and the amount may have a maximum of 3 digits following the comma. The integer part of the amount is separated by a decimal comma. |
| :M64: | Settlement amount | 3!a15d | M | DEFN: This field specifies the currency and the settlement amount. The settlement amount refers only to the amount effectively settled and not for example to the documents amount RULE: The currency must be specified in ISO-format and the amount may have a maximum of 3 digits following the comma. The integer part of the amount is separated by a decimal comma |
| :M66: | Total amount of foreign charges | 3!a15d | O | DEFN: This field specifies the currency and the total amount of foreign charges RULE: The currency must be specified in ISO-format and the amount may have a maximum of 3 digits following the comma. The integer part of the amount is separated by a decimal comma. |
| :M69: | Less agent's commission | 3!a15d | O | DEFN: This field specifies the currency and amount of the agent's commission RULE: The currency must be specified in ISO-format and the amount may have a maximum of 3 digits following the comma. The integer part of the amount is separated by a decimal comma. |
| :M71: | Less assigned / transferred amount | 3!a15d | O | DEFN: This field specifies the currency and the assigned / transferred amount RULE: The currency must be specified in ISO-format and the amount may have a maximum of 3 digits following the comma. The integer part of the amount is separated by a decimal comma. |

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|-------------------------|------------------------|--------|---|
| :M50: | Commissions and charges | 100*35z (Narrative) | O | DEFN: This field specifies the commissions and charges CODE for Type: |

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Appendix 3: Specification of Data Formats

| | |
|-----------------------------|---|
| or | /ACCPTCOM/ = Acceptance commission |
| /8a/1!a/[3!a15d][Narrative] | /ADVCOM/ = Advising commission |
| (Type)(Bank)(Currency) | /AMNDCOM/ = Amendment commission |
| (Amount)(Narrative) | /CANCCOM/ = Cancellation commission |
| | /CMTCOM/ = Commitment commission |
| | /COMFEE/ = Irrevocable commission |
| | /COMM/ = Commission |
| | /CONFCOM/ = Confirmation charges |
| | /CORCOM/ = Charges of the correspondent |
| | /COUR/ = Courier charges |
| | /CTAGE/ = Conversion charges |
| | /DEFCOM/ = Deferred Payment commission |
| | /DSCRPCOM/ = Discrepancies Fee |
| | /FORFAIT/ = Forfeiting costs |
| | /FREE/ = Delivery free of payment |
| | /HANDLCOM/ = Handling commission |
| | /INTEREST/ = Interest |
| | /INSUR/ = Insurance premium |
| | /ISSCOM/ = Issuing commission |
| | /MISC/ = other charges |
| | /NEGCOM/ = Negotiation charges |
| | /NOTFCOM/ = Notification charges |
| | /OBSER/ = Observation commission |
| | /PAYCOM/ = Payment commission |
| | /POST/ = Postage |
| | /PREADCOM/ = Pre-advice commission |
| | /PURCH/ = Purchase charges |
| | /RELCOM/ = Release commission |
| | /REMB/ = Reimbursing commission |
| | /SWIFT/ = SWIFT charges |
| | /TELECHAR/ = Telecommunication charges |
| | /TRANSCOM/ = Transfer commission |
| | /TAX/ = Tax |

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-----|------------|--------|--------|--|
| | | | | CODE for Bank: |
| | | | | B = Commission and charges of the Issuing Bank |

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O = Commission and charges of the foreign bank

RULE: only one code per line is allowed

| | | | | |
|-------|--|--|---|--|
| :M72: | Credit amount | 3!a15d | M | DEFN: This field specifies the currency and amount credited RULE: The currency must be specified in ISO-format and the amount may have a maximum of 3 digits following the comma. The integer part of the amount is separated by a decimal comma. |
| :M95: | Rate | 12d | O | DEFN: This field specifies the currency rate RULE: The integer part of the amount is separated by a decimal comma. |
| :M68: | EURO - Equivalent | 3!a15d | O | DEFN: This field specifies the currency and the EURO equivalent amount RULE: The currency must be specified in ISO-format and the amount may have a maximum of 3 digits following the comma. The integer part of the amount is separated by a decimal comma. |
| :M34: | ISO- currency code of the account for credit entry | 3!a (Code) | O | DEFN: This field specifies the ISO currency code of the account for credit entry |
| :M35: | Account (IBAN-Format) for credit entry | 35x | O | DEFN: This field specifies the account number in the IBAN format for credit entry |
| :57a: | Settlement Bank | A [/1!a]/[34x] (Party ID) 4!a2!a2!c[3!c] (BIC) D [/1!a]/[34x] (Party ID) 4*35x (Name&Address) | O | DEFN: This field specifies the bank of the beneficiary to which the amount should be credited RULE: Subfield 1 is always to be used with the account number RULE: If Option A is used, than Subfield 1 must indicate the SWIFT BIC 8 or BIC 11 of the bank |
| :M84: | Value date | 8!n | M | DEFN: This field specifies the value date RULE: Format: YYYYMMDD |

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|--|--------|--------|---|
| :M70: | Total amount of commission and charges | 3!a15d | O | DEFN: This field specifies the total amount of commission and charges |

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RULE: The currency must be specified in ISO-format and the amount may have a maximum of 3 digits following the comma. The integer part of the amount is separated by a decimal comma.

| | | | | |
|-------|--|---------------|---|---|
| :M32: | ISO-currency code for the account for debiting the charges | 3!a (Code) | O | DEFN: This field specifies the ISO currency code of the account for debiting the charges |
| :M33: | Account (IBAN-Format) for charges | 35x | O | DEFN: This field specifies the account number in the IBAN format for debiting the charges NOTE: In case that the charges are not debited to an account maintained with the advising bank (e.g. settlement due to cover payment), field :M41: „Remarks of the Advising Bank“ may be used to specify any further details |
| :M97: | Payment under reserve indicator | 1!c | M | DEFN: This field specifies whether payment is under reserve CODE: 0 = without reserve 1 = payment under reserve |
| - | End of record level | 1!c | M | DEFN: This field indicates the end of the record level. RULE: Field content is always a Hyphen (X'2D') Code as per ISO 8859 |

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Appendix 3: Specification of Data Formats

5.7.4 Advice of Charges MT 785

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|--|----------------------|--------|--|
| :MT: | MT – Type | 3!c | M | DEFN: This field specifies the message type RULE: Field content is always 785 |
| :M13: | SWIFT BIC Advising Bank | 4!a2!a2!c[3!c] (BIC) | O | DEFN: This field specifies the SWIFT BIC of the Advising bank RULE: Indication of SWIFT-BIC 8 or SWIFT-BIC 11 NOTE: This field contains the name of the bank to which the documents have been presented for settlement (usually the Advising Bank). If however, the beneficiary of the documentary credit <u>does not present</u> the documents to the Advising bank for settlement, this field indicates the settlement bank and not the formerly Advising Bank). The contents may differ from the original DTAEA |
| :M14: | Address of Advising Bank | 4*35x | M | DEFN: Name and address of the Advising Bank NOTE: see also notes for field :M13: |
| :M04: | Reference number of Advising Bank | 16x | M | DEFN: This field specifies the reference number of the Advising Bank NOTE: see also notes for field :M13: |
| :M05: | Additional reference number of Advising Bank | 16x | O | DEFN: This field specifies – if applicable – the additional reference number of the Advising Bank for the settlement of documents NOTE: see also notes for field :M13: |
| :M12: | Contact data of financial institution | 4*35z (Narrative) | M | DEFN: This field specifies the contact data of the financial institution |
| :M41: | Remarks of the Advising Bank | 100*65z | O | DEFN: This field specifies remarks of the Advising Bank NOTE: see also notes for field :M13: |
| :M02: | Documentary Credit Number | 16x | M | DEFN: This field specifies the documentary credit number of the Issuing Bank |
| :M01: | Reference number of the customer | 16x | M | DEFN: This field specifies the reference number of the customer |
| :M66: | Total amount of foreign charges | 3!a15d | O | DEFN: This field specifies the currency and the total amount of foreign charges RULE: The currency must be specified in ISO-format and the amount may have a maximum of 3 digits following the comma. The integer part of the amount is separated by a decimal comma. |
| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |

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| | | | |
|-------------------------------|--|---|---|
| :M50: Commissions and charges | 100*35z (Narrative) or /8a/1!a/[3!a15d][Narrative] (Type)(Bank)(Currency) (Amount)(Narrative) | O | <p>DEFN: This field specifies the commissions and charges</p> <p>CODE for Type:</p> <ul style="list-style-type: none"> /ACPTCOM/ = Acceptance commission /ADVCOM/ = Advising commission /AMNDCOM/ = Amendment commission /CANCCOM/ = Cancellation commission /CMTCOM/ = Commitment commission /COMFEE/ = Irrevocable commission /COMM/ = Commission /CONFCOM/ = Confirmation charges /CORCOM/ = Charges of the correspondent /COUR/ = Courier charges /CTAGE/ = Conversion charges /DEFCOM/ = Deferred Payment commission /DSCRPCOM/ = Discrepancies Fee /FORFAIT/ = Forfeiting costs /FREE/ = Delivery free of payment /HANDLCOM/ = Handling commission /INTEREST/ = Interest /INSUR/ = Insurance premium /ISSCOM/ = Issuing commission /MISC/ = other charges /NEGCOM/ = Negotiation charges /NOTFCOM/ = Notification charges /OBSER/ = Observation commission /PAYCOM/ = Payment commission /POST/ = Postage /PREADCOM/ = Pre-advice commission /PURCH/ = Purchase charges /RELCOM/ = Release commission /REMB/ = Reimbursing commission /SWIFT/ = SWIFT charges /TELECHAR/ = Telecommunication charges /TRANSCOM/ = Transfer commission /TAX/ = Tax |
|-------------------------------|--|---|---|

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-----------------------|------------|--------|--------|--|
| CODE for Bank: | | | | |

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| | | | | B = Commission and charges of the Issuing Bank O = Commission and charges of the foreign bank |
|-------|--|---------------|---|---|
| | | | | RULE: only one code per line is allowed |
| :M95: | Rate | 12d | O | DEFN: This field specifies the currency rate RULE: The integer part of the amount is separated by a decimal comma. |
| :M68: | EURO - Equivalent | 3!a15d | O | DEFN: This field specifies the currency and the EURO equivalent amount RULE: The currency must be specified in ISO-format and the amount may have a maximum of 3 digits following the comma. The integer part of the amount is separated by a decimal comma. |
| :M84: | Value date | 8!n | M | DEFN: This field specifies the value date RULE: Format: YYYYMMDD |
| :M70: | Total amount of commission and charges | 3!a15d | M | DEFN: This field specifies the total amount of commission and charges RULE: The currency must be specified in ISO-format and the amount may have a maximum of 3 digits following the comma. The integer part of the amount is separated by a decimal comma. |
| :M32: | ISO-currency code for the account for debiting the charges | 3!a (Code) | O | DEFN: This field specifies the ISO currency code of the account for debiting the charges |
| :M33: | Account (IBAN-Format) for charges | 35x | O | DEFN: This field specifies the account number in the IBAN format for debiting the charges NOTE: In case that the charges are not debited to an account maintained with the advising bank (e.g. settlement due to cover payment), field :M41: „Remarks of the Advising Bank“ may be used to specify any further details |
| - | End of record level | 1!c | M | DEFN: This field indicates the end of the record level. RULE: Field content is always a Hyphen (X'2D') Code as per ISO 8859 |

5.8 DTAEAR Export Documentary Credit consecutive messages (Customer to Bank)

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Appendix 3: Specification of Data Formats

5.8.1 Acceptance / Refusal of Documentary Credit Amendment MT 735

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|------------------------------------|-------------------|--------|---|
| :MT: | MT – Type | 3!c | M | DEFN: This field specifies the message type RULE: Field content is always 735 |
| :M01: | Reference number of the customer | 16x | M | DEFN: This field specifies the reference number of the customer |
| :M11: | Contact data customer | 4*35z (Narrative) | O | DEFN: This field specifies the contact data of the customer |
| :M04: | Reference number of Advising Bank | 16x | M | DEFN: This field specifies the reference number of the Advising Bank |
| :M02: | Documentary Credit Number | 16x | M | DEFN: This field specifies the documentary credit number of the Issuing Bank |
| :26E | Number of amendment | 3n | M | DEFN: This field specifies the amendment number |
| :30: | Date of amendment | 6!n | M | DEFN: This field specifies the amendment date RULE: Format: YYMMDD |
| :22M: | Acceptance/Refusal indicator | 4!c | M | DEFN: This specifies whether the beneficiary accepts or refuses the amendment CODE: ACCP = amendment accepted REFU = amendment refused |
| :M44: | Other Customer to Bank Information | 6*35z | C | DEFN: This field specifies other customer to bank information RULE: May only be presented, if field :22M: contains code "REFU" |
| - | End of record level | 1!c | M | DEFN: This field indicates the end of the record level. RULE: Field content is always a Hyphen (X'2D') Code as per ISO 8859 |

5.8.2 Enhanced Free Format Message MT 759

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|-----------------------------------|-------------------|--------|---|
| :MT: | MT – Type | 3!c | M | DEFN: This field specifies the message type RULE: Field content is always 759 |
| :M01: | Reference number of the customer | 16x | M | DEFN: This field specifies the reference number of the customer |
| :M11: | Contact data customer | 4*35z (Narrative) | O | DEFN: This field specifies the contact data of the customer |
| :M04: | Reference number of Advising Bank | 16x | M | DEFN: This field specifies the reference number of the Advising Bank |
| :M02: | Documentary Credit Number | 16x | M | DEFN: This field specifies the documentary credit number of the Issuing Bank |
| :23H: | Message function | 8!c | O | DEFN: This field specifies the function of the message CODE: DTABESTA = Request for confirmation DTAFINAN = Request for financing DTASTATU = Status Inquiry GENINFAD = General Information OTHERFNC = other request |
| :45D: | Narrative | 400*65z | M | DEFN: This field contains any free text information |
| - | End of record level | 1!c | M | DEFN: This field indicates the end of the record level. RULE: Field content is always a Hyphen (X'2D') Code as per ISO 8859 |

6 Guarantees

6.1 General introduction and overview

The Guarantee messages defined in this chapter are to be meant for usage of Foreign Guarantees as well as Domestic Guarantees transactions.

Wherever, the term Guarantee appears in this document it should be understood as a synonym for:

- DEMAND GUARANTEE
- SURETY
- SURETY PAYABLE ON FIRST DEMAND
- STANDBY LETTER OF CREDIT

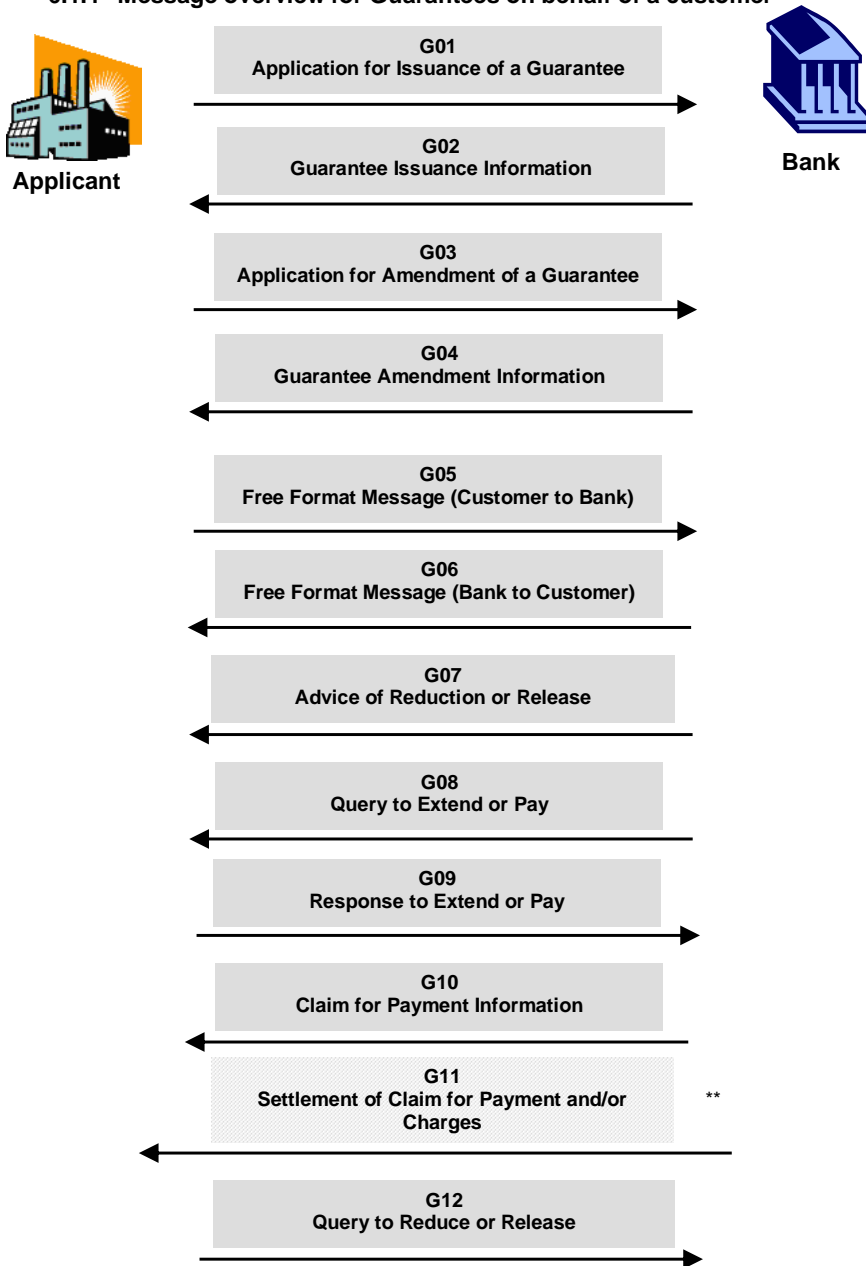
The structure and the content of the guarantee messages is partly aligned to the SWIFT Bank-to-Bank messages in category 7 as well as the international SWIFT SCORE MT 798 messages for the communication among customers and banks.

In the guarantee messages different characters sets will be used (X – characters set and Z – character set). However, the Z – character set will only be used in designated fields.

The following messages do have a different structure up to 3 parts resp. sequences.

- G01 "Application for Issuance of a Guarantee"
- G02 "Guarantee Issuance Information"
- G03 "Application for Amendment of a Guarantee"
- G04 "Guarantee Amendment Information"

6.1.1 Message overview for Guarantees on behalf of a customer



** This message is still in development.

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6.1.2 Message overview for Guarantees in favor of a customer

| Order Type | BTF-Parameter | Communication Direction ⁴³ | Text | Format |
|------------|---------------|---------------------------------------|---|-----------------------|
| GUK | GUA/DE//guk/ | U | Send Guarantee Messages | G01, G03 and G05 |
| GUB | GUA/DE//gub/ | D | Download Guarantee Messages | G02, G04, G06 and G07 |
| GFK | GUA/DE//gfk/ | U | Send Guarantee Consecutive Messages | G09 and G12 |
| GFB | GUA/DE//gfb/ | D | Download Guarantee Consecutive Messages | G08, G10 and G11 |

⁴³ U = Upload, D = Download

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6.1.3 Overview of EBICS Order Types for Guarantees

| LEGEND | | |
|----------------------|--|--|
| Status | M | Mandatory |
| | O | Optional |
| | C | Conditional |
| Usage Details | DEFN | Definition |
| | RULE | Usage Rule. Must be adhered to. |
| | GUID | Usage Guidance. Recommended practice. |
| | CODES | Applicable Code Values |
| | NOTE | Remark |
| Format | a | alphabetic, capital letters (A through Z), upper case only |
| | C | alpha-numeric capital letters (upper case) and digits only |
| | n | numeric, digits (0 through 9) only |
| | X | SWIFT X set: A to Z a to z 0 to 9 / Slash - Hyphen ? Question mark : Colon (Left parenthesis) Right parenthesis . Full stop , Comma ' Apostrophe + Plus sign Space |
| Z | SWIFT Z character set: (equal to SWIFT X character set), but additional: ; Semicolon ! Exclamation mark " Quotation mark % Percentage & Ampersand * Asterisk < Less than > Greater than { Opening curly bracket = Equal @ AT-sign # Pound (hash) _ Low line (underscore) | |
| ! | Fixed length | |
| D | decimals, including decimal comma ',' preceding the fractional part. The fractional part may be missing, but the decimal comma must always be present. | |

All fields, including end of record level, are concluded with <CR><LF> (X'0D0A').

The special German characters Ä, ä, Ö, ö, Ü, ü are encoded as AE, ae, OE, oe, UE, ue and ß as ss.

The SWIFT syntax rules applies (e.g. no colon or dash at the beginning of each line is allowed, etc.).

6.1.4 File Structure Overview

File Header A

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|------|-------------------------------|-------------------------|--------|--|
| :A1: | Identifier of the File Header | 3!c (Code) | M | DEFN: This field indicates the order type. CODES: GUK = Send Guarantee Messages GUB = Download Guarantee Messages GFK = Send Guarantee Consecutive Messages GFB = Download Guarantee Consecutive Messages |
| :A2: | German Bank Code or SWIFT BIC | 11x | M | DEFN: This field specifies the German Bank Code (i.e. Bankleitzahl) or SWIFT-BIC of the receiving or sending bank. |
| :A3: | Customer Number | 23x | M | DEFN: This field specifies the customer number as agreed with the receiving or sending bank (e.g. account number). |
| :A4: | Customer Data | 4*35x (Narrative) | M | DEFN: This field indicates complementary data to field :A3: GUID: The following order is recommended: Line 1 and 2: name Line 3: street / post office box Line 4: city |
| :A5: | File Creation Date Time | 8!n4!n (Date) (Time) | M | DEFN: This field specifies the file creation date and time. RULE: The required format is YYYYMMDDHHMM |
| - | End of record level | 1!c | M | DEFN: This field indicates the end of the record level. RULE: Field content is always Hyphen (X'2D'). Code as per ISO 8859. |

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File Trailer Z

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|------|--------------------------------|---------------|--------|---|
| :Z1: | Identifier of the File Trailer | 1!c (Code) | M | DEFN: This field indicates the file trailer. RULE: Field content is always Z. |
| - | End of record level | 1!c | M | DEFN: This field indicates the end of the record level. RULE: Field content is always Hyphen (X'2D'). Code as per ISO 8859. |

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File Structure

| Number of occurrences in logical file | Element (each with end of record level) |
|---------------------------------------|--|
| 1 | File Header A, e.g. GUK = Send Guarantee Messages |
| 1 | Guarantee message, e.g. G01 = Application for Issuance of a Guarantee |
| 1 | File Trailer Z |

One file may only contain one guarantee message, i.e. no bulk messages are allowed.

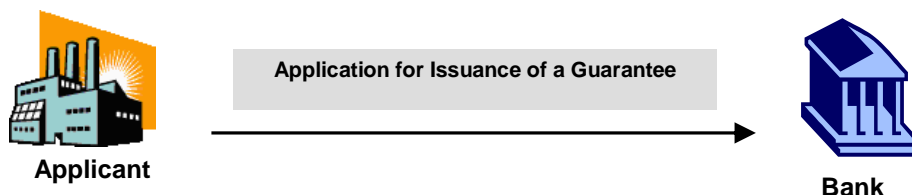
6.2 Application for Issuance of a Guarantee G01

6.2.1 Message Scope and Message Flow

An “Application for Issuance of a Guarantee” message is sent by the Applicant to the Bank, to request this bank to issue a guarantee on behalf of the Applicant and in favor of the Beneficiary (i.e. direct guarantee).

If applicable, the Applicant can instruct the bank that a direct guarantee, for identification and transmission purposes, is to be advised to the Beneficiary via a third-party bank (i.e. Advising Bank), normally in the beneficiary’s country of domicile.

It could also be used to instruct the bank to issue a request to a Correspondent Bank to issue a guarantee in favor of the Beneficiary in return for its counter-liability/counter-guarantee (i.e. indirect guarantee).



The structure of the message consists of 3 parts resp. Sequences:

| | | |
|---|-------------|--|
| Sequence A General Data | MANDATORY | Contains general data such as for example customer reference and message function |
| Sequence B Details of Guarantee - direct | CONDITIONAL | Depending on the function of the message (e.g. Application to issue a direct guarantee) this part resp. sequence of the message contains all details of the requested direct guarantee |
| Sequence C Details of guarantee- indirect | CONDITIONAL | Depending on the function of the message (e.g. Application to issue an indirect guarantee in return for a counter-liability/counter-guarantee) this part resp. sequence contains all details of the requested local guarantee for a correspondent bank |

A G01 message always consists of 2 sequences: **Sequence A and Sequence B** for a direct guarantee or **Sequence A and Sequence C** for an indirect guarantee.

6.2.2 Message Format Specification

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|---|--|---------------|--------|--|
| :MT: | Message Type | 3!c | M | DEFN: This field specifies the Message Type. RULE: Field content is always G01. |
| Sequence A – General Information | | | M | |
| :15A: | New Sequence | | M | DEFN: The field specifies the beginning of sequence A RULE: This field is always empty. |
| :21A: | Customer Reference Number | 16x | M | DEFN: This field specifies the reference number which has been assigned by the customer. |
| :22A: | Message function | 4!c (Code) | M | DEFN: This field specifies the function of the message. CODES: ISSU = Application for issuance of a direct guarantee ISAW = Application for issuance of a direct guarantee advised through a correspondent bank – at your discretion ISAB = Application for issuance of a direct guarantee advised through a specified correspondent bank – if possible ISCO = Application for issuance of an indirect guarantee in return of a counter-guarantee |
| :M36: | ISO- currency code of the account for guarantee liability | 3!a (Code) | O | DEFN: This field specifies the ISO currency code of the account for debiting the guarantee liability |
| :M37: | Account (IBAN-Format) for guarantee liability | 35x | O | DEFN: This field specifies the account number in the IBAN format for debiting the guarantee liability |
| :M32: | ISO-currency code for the account for debiting the charges | 3!a (Code) | O | DEFN: This field specifies the ISO currency code of the account for debiting the charges |

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| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|--|-----------------------------------|-----------------------|--------|--|
| :M33: | Account (IBAN-Format) for charges | 35x | O | DEFN: This field specifies the account number in the IBAN format for debiting the charges |
| :M51: | Cover payment | 6*35z (Narrative) | O | DEFN: This field specifies information regarding the cover payment of the applicant |
| :49Z: | Special agreements | 50*65z (Narrative) | O | DEFN: This field indicates any special agreements between the customer and the bank for the specified guarantee. Example: "Our Advance Payment Guarantee contains – despite our advice – no terms of effectiveness. Therefore, in case of a demand made, we will assume that the advance payment has been made and the guarantee is in force." |
| :M11: | Contact data customer | 4*35z (Narrative) | O | DEFN: This field specifies the contact data of the customer (Applicant) |
| :72Z: | Corporate to Bank Information | 6*35z (Narrative) | O | DEFN: This field contains additional information from the corporate (Applicant) to the bank (Receiver of the message). Example: "We refer to our todays phone conversation with Mrs./Mr." |
| End of Sequence A – General Information | | | | |

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| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|---|-------------------|--------------------------------|--------|---|
| Sequence B – Details of Guarantee – direct | | | C | RULE: Sequence B may only be and must be present, if field :22A: Message Function consist of the code ,ISSU', or ,ISAW' or ,ISAB' |
| :15B: | New Sequence | | M | DEFN: The field specifies the beginning of sequence B RULE: This field is always empty. |
| :20: | Guarantee Number | 16x | O | DEFN: This field specifies the reference number which has been assigned by the bank to the transaction. RULE: If available this field must specify a guarantee number, pre-assigned by the bank. |
| :22D: | Kind of Guarantee | 4!c (Code) | M | DEFN: This field specifies the kind of the guarantee. CODES: DGAR = DEMAND GUARANTEE STBY = STANDBY LETTER OF CREDIT SPDM = SURETY PAYABLE ON FIRST DEMAND SURT = SURETY |
| :22K: | Type of Guarantee | 4!c[35x] (Code) (Narrative) | M | DEFN: This field specifies the type of the guarantee. CODES: TEND = TENDER GUARANTEE APAY = ADVANCE PAYMENT GUARANTEE WARR = WARRANTY/MAINTENANCE GUARANTEE PERF = PERFORMANCE GUARANTEE PAYM = PAYMENT GUARANTEE BILL = BILL OF LADING GUARANTEE LEAS = LEASE GUARANTEE CUST = CUSTOMS GUARANTEE OTHR = other guarantee type, defined in sub-field Narrative RULE: The narrative may only be used in combination with 'OTHR' to specify in free text form the type of guarantee. |

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| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|-------------------------|--------------------------------|--------|--|
| :40C: | Applicable Rules | 4!a[/35x] (Code)(Narrative) | M | DEFN: This field specifies the rules the guarantee is subject to, in its latest applicable version. CODES: NONE = not subject to any rules URDG = subject to ICC Uniform Rules for Demand Guarantees ISPR = subject to International Standby Practices UCPR = subject to ICC Uniform Customs and Practice for Documentary Credits (UCP) OTHR = subject to another set of rules, be specified in narrative (2 nd subfield) RULE: The narrative may only be used in combination with 'OTHR' to specify in free text form the applicable rule. |
| :23B: | Validity Type | 4!c (Code) | M | DEFN: This field specifies the validity of the guarantee CODES: COND = EXPIRY CONDITION (incl. the option Expiry Date) FIXD = LIMITED (with or without automatic extension) OPEN = UNLIMITED |
| :31E: | Validity Expiry Date | 6!n (Date) | C | DEFN: This field specifies the expiry date of the guarantee. RULE: This field must be present if field :23B: contains code FIXD. RULE: This field may only be present, if field :23B: contains code COND RULE: This field must not be present, if field :23B: contains code OPEN RULE: The required format is: YYMMDD |
| :M89: | Approximate Expiry Date | 6!n (Date) | C | DEFN: This field specifies the approximate expiry date of the guarantee (unlimited validity), i.e. the economic maturity as per the underlying transaction. RULE: This field may only be present if field :23B: contains code OPEN. RULE: The required format is: YYMMDD |

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| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|---|--|--------|--|
| :35G: | Expiry Condition / Event | 12*65x (Narrative) | C | DEFN: This field specifies conditions or events for the expiry of the guarantee in free text form (e.g. 180 days after presentation of a specific document) RULE: This field must be present, if field :23B: contains the code COND |
| :50: | Applicant | 4*35x (Name & Address) | M | DEFN: This field specifies the Applicant for the guarantee, i.e. the party to be mentioned in the guarantee. In general this is also the party to be considered by the issuing bank to be the debtor/obligor. |
| :51: | Obligor | 4*35x (Name & Address) | M | DEFN: This field specifies the party obligated to reimburse the Issuing Bank (if different to the Applicant specified in field 50). |
| :12E: | Indicator of Alternative Beneficial Owner | 4!c (Code) | M | DEFN: This field indicates whether the Applicant/Obligor is acting on its own behalf or for account of a Third Party. CODES OWNB = ON OWN BEHALF ACTP = FOR ACCOUNT OF THIRD PARTY |
| :M22: | Alternative Beneficial Owner | 4*35x (Name & Address) | C | DEFN: This field specifies the alternative beneficial owner, in case the Applicant/Obligor acts for account of a third party RULE: Mandatory, if field :12E: contains the code ACTP |
| :59: | Beneficiary | [/34x] (Account 4*35x (Name & Address) | M | DEFN: This field specifies the party in favor of which the guarantee is being issued. |
| :56a: | Advising Bank | A [/1!a]/[34x] (Party Identifier) 4!a2!a2!c[3!c] (Identifier Code) D [/1!a]/[34x] (Party Identifier) 4*35x (Name & Address) | C | DEFN: This field specifies the advising bank. RULE: When specified in option A, the identifier code must be the SWIFT BIC 8 or BIC 11 for the bank. RULE: This field may only be used when field 22A consists of the code 'ISAB' |

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| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|------------|--|---|--------|--|
| :32B: | Guarantee Amount | 3!a15d (Currency)(Amount) | M | DEFN: This field specifies the currency code amount of the guarantee. |
| :39E D: | <u>Supplementary</u> Additional Amounts Information | 12*65z (Narrative) <u>or</u> <u>special format-</u> <u>according to REGL</u> | O | DEFN: This field specifies any <u>supplementary</u> <u>additional</u> amounts covered by the guarantee in free text form, such as interest and/or costs, <u>if necessary additionally by means of a code</u> <u>CODE:</u> <u>INTR</u> interest <u>TOLR</u> plus/minus tolerance in 2n/2n format <u>INFO</u> specific information on the guarantee amount in field :32B; <u>ADAM</u> additional amounts not included in the guarantee amount in field:32B: <u>are included</u> <u>REGL:</u> <u>line 1</u> <u>/4!a/ [additional information] _____ code) (narrative)</u> <u>line 2 – 12</u> <u>/4!a/ [additional information] _____ code) (narrative)</u> <u>or</u> <u>[// continued supplementary information] or (narrative)-</u> |
| :41a: | Available with ... by ... | F 4!a2!a2!c[3!c] (Identifier Code) G 4*35x (Name&Address) | C | DEFN: This field specifies with which bank or where the Standby Letter of Credit is available RULE: This field may only be present, if field :22D: contains the code STBY RULE: If Option F is used, than Subfield 1 must indicate the SWIFT BIC 8 or BIC 11 of the bank |
| :71D: | Charges | 6*35z (Narrative) | C | DEFN: This field specifies the allocation of charges of the guarantee. RULE: This field may only be present, if field 22D contains the code STBY |
| :12H: | Wording of Guarantee | 4!c[/35x] (Code) (Narrative) | M | DEFN: This field specifies the type of wording of the guarantee. <u>CODES:</u> <u>STND</u> = STANDARD WORDING OF ISSUING BANK <u>INDI</u> = INDIVIDUAL GUARANTEE WORDING |

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OTHR = OTHER GUARANTEE STANDARD WORDING

RULE: If this field consists of the code INDI, field 77U **must** be used to specify the wording of the guarantee.

RULE: If this field consists of the code OTHR, the narrative in subfield 2 **must** specify the other standard wording (e.g. EFB-Sich1, etc.)

NOTE: The code OTHR may also be used, to indicate a “pseudo standard wording” agreed among customer and bank

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| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|--------|--|--|--------|--|
| :22B: | Special Terms | 4!c (Code) | C | DEFN: This field specifies any special terms that should apply to the guarantee in case that the wording of the guarantee should be the standard wording of the Issuing Bank. CODES EFCT = INCL. TERMS OF EFFECTIVENESS REDC = INCL. TERMS OF REDUCTION EFRE = INCL. TERMS OF EFFECTIVENESS AND TERMS OF REDUCTION RULE: This field may only be present if field 12H contains code STND (STANDARD WORDING OF ISSUING BANK). |
| :12L: | Language of Standard Wording | 2!a (Code) | C | DEFN: This field specifies the language of the standard wording of the Issuing Bank, i.e. 2 alphabetic ISO Language Code as per ISO 639 (e.g. EN = English, DE = German). RULE: This field must be present if field 12H contains code STND (STANDARD WORDING OF ISSUING BANK). |
| :45C: | Document and Presentation Instructions | 100*65z (Narrative) | O | DEFN: This field specifies instructions for the presentation of documents (e.g. form and/or place for presentation) as well as the documents to be presented for a compliant demand. |
| :77U: | Guarantee Terms and Conditions | 350*65z (Narrative) | C | DEFN: This field specifies the terms and conditions of the guarantee, if not specified in another field of the message. RULE: This field must be present if field 12H contains code INDI |
| :49: | Confirmation Indicator | 7!x (Code) | C | DEFN: This field indicates whether the Advising Bank is requested to add its confirmation to the advice of the guarantee. CODES: CONFIRM WITHOUT MAY ADD RULE: This field may only be present, if field 22D contains the code STBY. |
| :44JH: | Governing Law / and/or Place of Jurisdiction | 2!a[65x] (Code) (Narrative)(Narrative) | O | <u>DEFN: This field specifies the governing law for the guarantee in the 2-digit ISO country code as per ISO 3166 (e.g. DE = German). If necessary, the narrative can also be used (for example, GB/English Law)</u> |

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[In the second](#)The narrative may be used to indicate the place of jurisdiction in free text form (e.g. Frankfurt)

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| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|--|--------------------------------|--------|--|
| :23F: | Automatic Extension Period | 4!a/35x] (Code) (Narrative) | C | DEFN: This field specifies the period of an automatic extension of the guarantee CODES DAYS = Number of calendar days after Expiry Date ONEY = same Expiry Date one year later OTHR = other period, must be specified in subfield 2 narrative RULE: The sub-field Narrative may only be used with the code 'DAYS' or 'OTHR' RULE: The indication of calendar days must always be 3-digits (e.g. 090) RULE: The field may not be present, if field :23B: contains the code 'OPEN' |
| :78: | Automatic Extension Non-Extension Notification | 12*65x (Narrative) | C | DEFN: This field specifies the details of the notification in case of a non-extension (e.g. method of notification, recipient) RULE: This field may only be present if field 23F is also present |
| :26E: | Automatic Extension Notification Period | 3n (Number) | C | DEFN: This field specifies the minimum number of calendar days prior to the current expiry date, by which the non-extension notification must be sent RULE: The indication of calendar days must always be 3-digits (e.g. 090) RULE: This field may only be present if field 23F is also present |
| :31S: | Automatic Extension Final Expiry Date | 6!n (Date) | C | DEFN: This field specifies the final expiry date of the guarantee after which the guarantee will be no longer subject to automatic RULE: This field may only be present if field 23F is also present RULE: The required format is: YYMMDD |
| :48B: | Demand Indicator | 4!c (Code) | O | DEFN: This field specifies whether partial or multiple demands are not allowed CODES: NMLT = multiple demands are not allowed NMPT = multiple- and partial demands are not allowed NPRT = partial demands are not allowed |

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| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|--------------------------------|------------------------------|--------|--|
| :48D: | Transfer Indicator | 4!c (Code) | O | DEFN: This field specifies whether the guarantee is transferable CODE: TRAN = Guarantee is transferable |
| :39E: | Transfer Conditions | 12*65z (Narrative) | C | DEFN: This field specifies – in case the Transfer Indicator is not sufficient – any further conditions of the transfer RULE: This field may only be present, if field :48D: is also present |
| :45L: | Underlying Transaction Details | 50*65z (Narrative) | M | DEFN: This field indicates a brief description of the guaranteed liability. |
| :20E: | Reference | 4!c/35x (Code)(Reference) | O | DEFN: This field defines a reference associated with the guarantee. CODES: TEND = INVITATION TO TENDER ORDR = ORDER CONT = CONTRACT OFFR = OFFER DELV = DELIVERY PINV = PROFORMA INVOICE PROJ = PROJECT INVO = INVOICE |
| :31R: | Reference Date | 6!n/6!n (Date 1)(Date 2) | O | DEFN: This field specifies the date of the reference, and optionally a secondary date. RULE: Subfield Date2 may only be used when field 20E consists of TEND (Tender) to specify the tender closing date. RULE: The required format is: YYMMDD |
| :71F: | Total Order/Contract Amount | 3!a15d (Currency)(Amount) | O | DEFN: This field specifies the currency and total amount of the order/contract. RULE: The currency must be the same currency as in field 32B (Guarantee Amount). |

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| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|---|---|--------|---|
| :37J: | Guarantee Value in Percent | 12d | O | DEFN: This field specifies the guarantee value in percent in relation to the total order or contract value. GUID: The indication in percent may consist of 3 decimal places and up to 8 fractional places. |
| :M38: | ISO-currency code of the Cash Receipt account | 3!a (Code) | O | DEFN: This field specifies the ISO currency code of the account for the cash receipt in case of an Advance Payment or Warranty guarantee |
| :M39: | Account (IBAN-Format) for Cash Receipt | 35x | O | DEFN: This field specifies the account number in the IBAN format for cash receipt in case of an Advance Payment or Warranty guarantee – if applicable |
| :24E: | Delivery of original guarantee | 4!c[35x] (Code) (Narrative) | O | DEFN: This field specifies the method by which the original guarantee is to be delivered. CODES: COLL = BY COLLECTION COUR = BY COURIER MAIL = BY MAIL MESS = BY MESSENGER – PERSONAL DELIVERY OTHR = OTHER METHOD REGM = BY REGISTERED MAIL OR AIRMAIL RULE: The sub-field Narrative may only be used when the method is COUR or OTHR in order to specify the name of the courier service or the definition of another method. |
| :24G: | Delivery to / Collection by | 4!c [12*65z6*35x} (Code) (Name & Address) | O | DEFN: This field specifies to whom the original of the Guarantee is to be delivered. CODES: BENE = BENEFICIARY APPL = APPLICANT OBLI = OBLIGOR OTHR = SPECIFIED ADDRESS RULE: The sub field Name & Address is only possible in connection with the code OTHR and must then be allocated. The sub-field Name & Address must be used, in case the option OTHR has been selected. |

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End of Sequence B – Details of Guarantee – direct

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|---|-------------------|---------------------------------|--------|--|
| Sequence C – Details of Guarantee – indirect | | | C | RULE: Sequence C may only be and must be present, if field :22A: Message Function consists of the code ,ISCO' |
| :15C: | New Sequence | | M | DEFN: The field specifies the beginning of sequence C RULE: This field is always empty. |
| :22D: | Kind of Guarantee | 4!c (Code) | M | DEFN: This field specifies the kind of the guarantee. CODES: DEPU = DENPENDE UNDERTAKING (e.g. Surety) DGAR = DEMAND GUARANTEE STBY = STANDBY LETTER OF CREDIT |
| :22K: | Type of Guarantee | 4!c[/35x] (Code) (Narrative) | M | DEFN: This field specifies the type of the guarantee. CODES: TEND = TENDER GUARANTEE APAY = ADVANCE PAYMENT GUARANTEE WARR = WARRANTY/MAINTENANCE GUARANTEE PERF = PERFORMANCE GUARANTEE PAYM = PAYMENT GUARANTEE BILL = BILL OF LADING GUARANTEE LEAS = LEASE GUARANTEE CUST = CUSTOMS GUARANTEE OTHR = other guarantee type, defined in sub-field Narrative RULE: The narrative may only be used in combination with 'OTHR' to specify in free text form the type of guarantee. RULE: This field must be present, if field :22Y: is also present |

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| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|-------------------------|--------------------------------|--------|--|
| :40C: | Applicable Rules | 4!a[/35x] (Code)(Narrative) | M | DEFN: This field specifies the rules the guarantee is subject to, in its latest applicable version. CODES: NONE = not subject to any rules URDG = subject to ICC Uniform Rules for Demand Guarantees ISPR = subject to International Standby Practices UCPR = subject to ICC Uniform Customs and Practice for Documentary Credits (UCP) OTHR = subject to another set of rules, be specified in narrative (2 nd subfield) RULE: The narrative may only be used in combination with 'OTHR' to specify in free text form the applicable rule. |
| :23B: | Validity Type | 4!c (Code) | M | DEFN: This field specifies the validity of the guarantee CODES: COND = EXPIRY CONDITION (incl. the option Expiry Date) FIXD = LIMITED (with or without automatic extension) OPEN = UNLIMITED |
| :31E: | Validity Expiry Date | 6!n (Date) | C | DEFN: This field specifies the expiry date of the guarantee. RULE: This field must be present if field :23B: contains code FIXD. RULE: This field may only be present, if field :23B: contains code COND RULE: This field must not be present, if field :23B: contains code OPEN RULE: The required format is: YYMMDD |
| :M89: | Approximate Expiry Date | 6!n (Date) | C | DEFN: This field specifies the approximate expiry date of the guarantee (unlimited validity), i.e. the economic maturity as per the underlying transaction. RULE: This field may only be present if field :23B: contains code OPEN. RULE: The required format is: YYMMDD |

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|---|--|--------|--|
| :35G: | Expiry Condition / Event | 12*65x (Narrative) | C | DEFN: This field specifies conditions or events for the expiry of the guarantee in free text form (e.g. 180 days after presentation of a specific document) RULE: This field must be present, if field :23B: contains the code COND |
| :50: | Applicant | 4*35x (Name & Address) | M | DEFN: This field specifies the Applicant for the guarantee, i.e. the party to be mentioned in the guarantee. In general this is also the party to be considered by the issuing bank to be the debtor/obligor. |
| :51: | Obligor | 4*35x (Name & Address) | M | DEFN: This field specifies the party obligated to reimburse the Issuing Bank (if different to the Applicant specified in field 50). |
| :12E: | Indicator of Alternative Beneficial Owner | 4!c (Code) | M | DEFN: This field indicates whether the Applicant/Obligor is acting on its own behalf or for account of a Third Party. CODES OWNB = ON OWN BEHALF ACTP = FOR ACCOUNT OF THIRD PARTY |
| :M22: | Alternative Beneficial Owner | 4*35x (Name & Address) | C | DEFN: This field specifies the alternative beneficial owner, in case the Applicant/Obligor acts for account of a third party RULE: Mandatory, if field :12E: contains the code ACTP |
| :52a: | Local Issuing Bank | A [/1!a]/[34x] (Party Identifier) 4!a2!a2!c[3!c] (Identifier Code) D [/1!a]/[34x] (Party Identifier) 4*35x (Name & Address) | O | DEFN: This field specifies the Local Issuing Bank. RULE: When specified in option A, the identifier code must be the SWIFT BIC 8 or BIC 11 for the bank. |

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|------------|---|---|--------|--|
| :59: | Beneficiary | [/34x] (Account 4*35x (Name & Address) | M | DEFN: This field specifies the party in favor of which the guarantee is being issued. |
| :32B: | Guarantee Amount | 3!a15d (Currency)(Amount) | M | DEFN: This field specifies the currency code amount of the guarantee. |
| :39E D: | Additional-Supplementary Amounts Information | 12*65z (Narrative) <u>or</u> <u>special format-</u> <u>according to REGL</u> | O | DEFN: This field specifies any <u>supplementaryadditional</u> amounts covered by the guarantee in free text form, such as interest and/or costs, <u>possibly additionally-</u> <u>by means of a code</u> <u>CODE:</u> <u>INTR</u> interest <u>TOLR</u> plus/minus tolerance in 2n/2n format <u>INFO</u> specific information on the guarantee amount in field :32B; <u>ADAM</u> additional amounts not included in the guarantee amount in field :32B: are included <u>REGL:</u> <u>line 1</u> <u>/4!a/ [supplementary information] _____ code) (narrative)</u> <u>line 2 – 12</u> <u>/4!a/ [supplementary informationen] _____ code) (narrative)</u> <u>or</u> <u>[// continued supplementary informationen] or (narrative)</u> |
| :41a: | Available with ... by ... | F 4!a2!a2!c[3!c] (Identifier Code) G 4*35x (Name&Address) | C | DEFN: This field specifies with which bank and where the Standby Letter of Credit is available RULE: This field may only be present, if field :22D: contains the code STBY RULE: If Option F is used, than Subfield 1 must indicate the SWIFT BIC 8 or BIC 11 of the bank |
| :71D: | Charges | 6*35z (Narrative) | C | DEFN: This field specifies the allocation of charges of the guarantee. RULE: This field may only be present, if field :22D: contains the code STBY |
| :45C: | Document and Presentation | 100*65z | O | DEFN: This field specifies instructions for the presentation of documents (e.g. form and/or place for presentation) as well as the documents to be |

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| Instructions | (Narrative) | | presented for a compliant demand. |
|--------------------------------------|------------------------|---|---|
| :77L: Guarantee Terms and Conditions | 350*65z (Narrative) | O | DEFN: This field specifies the terms and conditions of the guarantee, if not specified in another field of the message. |
| :22Y: Standard Wording required | 4!c (Code) | O | DEFN: This field specifies whether the standard wording of the Local Issuing Bank shall be used CODE: STND = STANDARD WORDING OF LOCAL ISSUING BANK |

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|--------|---|---|--------|--|
| :22B: | Special Terms | 4!c (Code) | C | DEFN: This field specifies any special terms that should apply to the guarantee in case that the wording of the guarantee should be the standard wording of the Local Issuing Bank. CODES EFCT = INCL. TERMS OF EFFECTIVENESS REDC = INCL. TERMS OF REDUCTION EFRE = INCL. TERMS OF EFFECTIVENESS AND TERMS OF REDUCTION RULE: This field may only be present if field 22Y is also present |
| :40D: | Standard Wording requested Language | 2!a (Code) | O | DEFN: This field specifies the language of the standard wording, i.e. 2 alphabetic ISO Language Code as per ISO 639 (e.g. EN = English, DE = German). |
| :44JH: | Governing Law <u>and/or</u> Place of Jurisdiction | 2!a[/365x] [/65x] (Code)- (Narrative)(Narrative) | O | DEFN: This field specifies the governing law for the guarantee in the 2-digit ISO country code as per ISO 3166 (e.g. DE = German). <u>If necessary, the narrative can also be used (for example, GB/English Law) (for example GB/English Law)</u> The narrative may be used to indicate the place of jurisdiction in free text form (e.g. Frankfurt) |
| :23F: | Automatic Extension Period | 4!a[/35x] (Code) (Narrative) | C | DEFN: This field specifies the period of an automatic extension of the guarantee CODES DAYS = Number of calendar days after Expiry Date ONEY = same Expiry Date one year later OTHR = other period, must be specified in subfield 2 narrative RULE: The sub-field Narrative may only be used with the code 'DAYS' or 'OTHR' RULE: The indication of calendar days must always be 3-digits (e.g. 090) RULE: <u>The field may not be present, if field :23B: contains the code 'OPEN'</u> |
| :78: | Automatic Extension Non-Extension Notification | 12*65x (Narrative) | C | DEFN: This field specifies the details of the notification in case of a non-extension (e.g. method of notification, recipient) RULE: This field may only be present if field 23F is also present |

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|---|-----------------------|--------|--|
| :26E: | Automatic Extension Notification Period | 3n (Number) | C | DEFN: This field specifies the minimum number of calendar days prior to the current expiry date, by which the non-extension notification must be sent RULE: The indication of calendar days must always be 3-digits (e.g. 090) RULE: This field may only be present if field 23F is also present |
| :31S: | Automatic Extension Final Expiry Date | 6!n (Date) | C | DEFN: This field specifies the final expiry date of the guarantee after which the guarantee will be no longer subject to extension RULE: This field may only be present if field 23F is also present RULE: The required format is: YYYYMMDD |
| :48B: | Demand Indicator | 4!c (Code) | O | DEFN: This field specifies whether partial or multiple demands are not allowed CODES: NMLT = multiple demands are not allowed NMPT = multiple- and partial demands are not allowed NPRT = partial demands are not allowed |
| :48D: | Transfer Indicator | 4!c (Code) | O | DEFN: This field specifies whether the guarantee is transferable CODE: TRAN = Guarantee is transferable |
| :39E: | Transfer Conditions | 12*65z (Narrative) | C | DEFN: This field specifies – in case the Transfer Indicator is not sufficient – any further conditions of the transfer RULE: This field may only be present, if field :48D: is also present |
| :45L: | Underlying Transaction Details | 50*65z (Narrative) | M | DEFN: This field indicates a brief description of the guaranteed liability. |

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|---|------------------------------|--------|--|
| :20E: | Reference | 4!c/35x (Code)(Reference) | O | DEFN: This field defines a reference associated with the guarantee. CODES: TEND = INVITATION TO TENDER ORDR = ORDER CONT = CONTRACT OFFR = OFFER DELV = DELIVERY PINV = PROFORMA INVOICE PROJ = PROJECT INVO = INVOICE |
| :31R: | Reference Date | 6!n/6!n (Date 1)(Date 2) | O | DEFN: This field specifies the date of the reference, and optionally a secondary date. RULE: Subfield Date2 may only be used when field 20E consists of TEND (Tender) to specify the tender closing date. RULE: The required format is: YYMMDD |
| :71F: | Total Order/Contract Amount | 3!a15d (Currency)(Amount) | O | DEFN: This field specifies the currency and total amount of the order/contract. RULE: The currency must be the same currency as in field 32B (Guarantee Amount). |
| :37J: | Guarantee Value in Percent | 12d | O | DEFN: This field specifies the guarantee value in percent in relation to the total order or contract value. GUID: The indication in percent may consist of 3 decimal places and up to 8 fractional places. |
| :M38: | ISO-currency code of the Cash Receipt account | 3!a (Code) | O | DEFN: This field specifies the ISO currency code of the account for the cash receipt in case of an Advance Payment or Warranty guarantee |
| :M39: | Account (IBAN-Format) for Cash Receipt | 35x | O | DEFN: This field specifies the account number in the IBAN format for cash receipt in case of an Advance Payment or Warranty guarantee – if applicable |

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|--|--------------------------------|---|--------|--|
| :24E: | Delivery of original guarantee | 4!c/35x (Code) (Narrative) | O | <p>DEFN: This field specifies the method by which the original guarantee is to be delivered.</p> <p>CODES:</p> <p>COLL = BY COLLECTION COUR = BY COURIER MAIL = BY MAIL MESS = BY MESSENGER – PERSONAL DELIVERY OTHR = OTHER METHOD REGM = BY REGISTERED MAIL OR AIRMAIL</p> <p>RULE: The sub-field Narrative may only be used when the method is COUR or OTHR in order to specify the name of the courier service or the definition of another method.</p> |
| :24G: | Delivery to / Collection by | 4!c[126*65z35x} (Code) (Name & Address) | O | <p>DEFN: This field specifies to whom the original of the Guarantee is to be delivered.</p> <p>CODES:</p> <p>BENE = BENEFICIARY OTHR = SPECIFIED ADDRESS</p> <p>RULE: <u>is only possible in connection with the code OTHR' and must then be allocated</u> The sub-field Name & Address must be used, in case the option- OTHR <u>has been selected.</u></p> |
| End of Sequence C – Details of Guarantee – indirect | | | | |
| - | End of record level | 1!c | M | <p>DEFN: This field indicates the end of the record level.</p> <p>RULE: Field content is always Hyphen (X'2D'). Code as per ISO 8859.</p> |

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6.2.3 Example

Narrative:

Pumpen AG, Postfach 123, 60599 Frankfurt, GERMANY has signed a contract with **Karl Klotz KG, Hauptstrasse 1, 20354 Hamburg** regarding the **delivery of drill pipe**.

The contract is comprised of the following:

Contract Number: ABC123

Contract Date: 05th February 2020

Total Contract Amount: EUR 500.000,00

It has been agreed between the Buyer and the Seller, that the Seller needs to provide a **Advance Payment Guarantee** by its bank in favour of the Buyer to cover the **payment in advance for EUR 50.000,00 valid until the 31st December 2020**.

On **05th May 2020** Pumpen AG instructs its bank, i.e. Avalbank AG in Frankfurt to issue a **standard Advance Payment Surety in German language** in favor of the buyer.

Demands against the Surety could only be made, in case that the Buyer has made the **advance payment** to the following **account** of the seller
DE99 7104 0063 0555 4000 00

The guarantee should be delivered to the **Beneficiary by registered mail or airmail**.

The **seller's contact** is **John Sixpack** and the **reference** number for this transaction is **XYZ999**

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Appendix 3: Specification of Data Formats

Message:

| Explanation | Message |
|-------------------------------|--|
| Identifier of File Header | :A1:GUK |
| German Bank Code or SWIFT-BIC | :A2:AVALDEFFXXX |
| Customer Number | :A3:123456789 |
| Customer Data | :A4:Pumpen AG Postfach 60599 Frankfurt |
| File Creation Date Time | :A5:200805051130 |
| End of Record Level | - |
| Message Type | :MT:G01 |
| Sequenz A | :15A: |
| Customer Reference Number | :21A:XYZ999 |
| Message Function | :22A:ISSU |
| Contact Data Customer | :M11:John Sixpack |
| Sequenz B | :15B: |
| Kind of Guarantee | :22D:SURT |
| Type of Guarantee | :22K:APAY |
| Applicable Rules | :40C:NONE |
| Validity Type | :23B:FIXD |
| Validity Expiry Date | :31E:201231 |
| Applicant | :50:Pumpen AG Postfach 60599 Frankfurt |

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Appendix 3: Specification of Data Formats

Message: (continued)

| Explanation | Message |
|---|--|
| Obligor | :51:Pumpen AG Postfach 60599 Frankfurt |
| Indicator of different beneficial owner | :12E:OWNB |
| Beneficiary | :59:Karl Klotz KG Hauptstrasse 1 20354 Hamburg |
| Guarantee Amount | :32B:EUR50000, |
| Wording of Guarantee | :12H:STND |
| Language of Standard Wording | :12L:DE |
| Liability Details | :45L:delivery of drill pipe |
| Reference | :20E:CONT/ABC123 |
| Reference Date | :31R:200205 |
| Total Order/Contract Amount | :71F:EUR500000, |
| Guarantee Value in Percent | :37J:10 |
| ISO-currency code of the Cash Receipt account | :M38:EUR |
| Account (IBAN-Format) for Cash Receipt | :M39: DE99710400630555400000 |
| Delivery of original guarantee | :24E:REGM |
| Delivery to / Collection by | :24G:BENE |
| End of Record Level | - |
| Identifier of File Trailer | :Z1:Z |
| End of Record Level | - |

6.2.4 Example – Application to issue a indirect guarantee

Narrative:

Pumpen AG, Postfach 123, 60599 Frankfurt, GERMANY has signed a contract with **Mining PLC, Main Road, Oslo, NORWAY** regarding the **delivery of pumps and equipment**.

The contract is comprised of the following:

Contract Number: ABC123

Contract Date: 05th February 2020

Total Contract Amount: EUR 500.000,00

It has been agreed between the Buyer and the Seller, that the Seller needs to provide a **Performance Demand Guarantee** by a **Norwegian Bank** for 10 % of the total contract value **valid until the 31st December 2020**.

On **05th May 2020** Pumpen AG instructs its bank, i.e. Avalbank AG in Frankfurt to request the issuance of an indirect guarantee in return of its counter-guarantee / counter-liability.

The wording of the Performance Demand Guarantee shall be according the **standard wording of the Norwegian bank in English**.

All charges of the Avalbank AG shall be debited to the Pumpen AG's EURO charges account number **DE99 7104 0063 0555 4000 00**.

The guarantee should be delivered to the **Beneficiary** by **courier service**.

The **seller's contact** is **John Sixpack** and the **reference** number for this transaction is **XYZ999**

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Appendix 3: Specification of Data Formats

Message:

| Explanation | Message |
|-----------------------------------|--|
| Identifier of File Header | :A1:GUK |
| German Bank Code or SWIFT-BIC | :A2:AVALDEFFXXX |
| Customer Number | :A3:123456789 |
| Customer Data | :A4:Pumpen AG Postfach 60599 Frankfurt |
| File Creation Date Time | :A5:200805051130 |
| End of Record Level | - |
| Message Type | :MT:G01 |
| Sequenz A | :15A: |
| Customer Reference Number | :21A:XYZ999 |
| Message Function | :22A:ISCO |
| ISO-currency code charges account | :M32:EUR |
| Account (IBAN-Format) for charges | :M33:DE99710400630555400000 |
| Contact Data Customer | :M11:John Sixpack |
| Sequenz C | :15C: |
| Kind of Guarantee | :22D:DGAR |
| Type of Guarantee | :22K:PERF |
| Applicable Rules | :40C:NONE |
| Validity Type | :23B:FIXD |
| Validity Expiry Date | :31E:201231 |

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Appendix 3: Specification of Data Formats

Message: (continued)

| Explanation | Message |
|---|---|
| Applicant | :50:Pumpen AG Postfach 60599 Frankfurt |
| Obligor | :51:Pumpen AG Postfach 60599 Frankfurt |
| Indicator of different beneficial owner | :12E:OWNB |
| Beneficiary | :59:Mining PLC Main Road Oslo NORWAY |
| Guarantee Amount | :32B:EUR50000, |
| Standard Wording required | :22Y:STND |
| Standard Wording requested language | :40D:EN |
| Liability Details | :45L: delivery of pumps and equipment |
| Reference | :20E:CONT/ABC123 |
| Reference Date | :31R:200205 |
| Total Order/Contract Amount | :71F:NOK500000, |
| Guarantee Value in Percent | :37J:10 |
| Delivery of original guarantee | :24E:COUR |
| Delivery to / Collection by | :24G:BENE |
| End of Record Level | - |
| Identifier of File Trailer | :Z1:Z |
| End of Record Level | - |

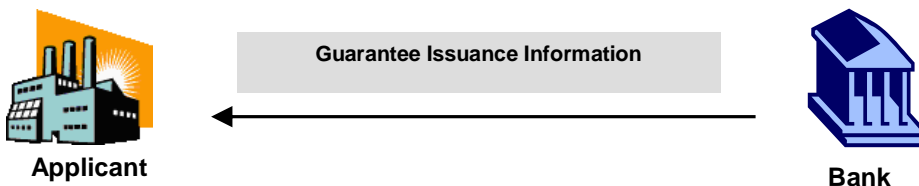
6.3 Guarantee Issuance Information G02

6.3.1 Message Scope and Message Flow

A "Guarantee Issuance Information" message is send by the bank to the Applicant, to confirm to the Applicant that a guarantee has been issued by that bank on the basis of the Applicant's previously given instructions (i.e. direct guarantee).

If applicable, it indicates that the direct guarantee, for identification and transmission purposes, has been advised to the Beneficiary via a third-party bank (i.e. Advising Bank), normally in the beneficiary's country of domicile.

It could also be used to inform the Applicant, that the bank has issued a request to a Correspondent Bank to issue a guarantee in favor of the Beneficiary in return for its counter-liability / counter-guarantee (i.e. the form of the guarantee is indirect).



The structure of the message consists of 3 parts resp. Sequences:

| | | |
|--|-------------|---|
| Sequence A General Data | MANDATORY | Contains general data such as for example customer reference and message function |
| Sequence B Details of Guarantee – direct or Details of Counter-Guarantee/-liability | MANDATORY | Depending on the function of the message this part resp. sequence of the message contains all details of the issued direct guarantee or all details of the issued counter-guarantee / counter-liability |
| Sequence C Details of guarantee- indirect | CONDITIONAL | Depending on the function of the message this part resp. sequence of the message contains all details of the requested local guarantee |

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Appendix 3: Specification of Data Formats

6.3.2 Message Format Specification

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|---|---|-----------------------|--------|--|
| :MT: | Message Type | 3!c | M | DEFN: This field specifies the Message Type. RULE: Field content is always G02. |
| Sequence A – General Information | | | M | |
| :15A: | New Sequence | | M | DEFN: The field specifies the beginning of sequence A RULE: This field is always empty. |
| :21A: | Customer Reference Number | 16x | M | DEFN: This field specifies the reference number which has been assigned by the customer. |
| :20: | Guarantee Number | 16x | M | DEFN: This field specifies the reference number which has been assigned by the bank to the transaction. |
| :M87: | Date of Issue of Guarantee or of Guarantee Request to Issue | 8!n (Date) | M | DEFN: This field specifies the date of issue of the guarantee (direct guarantee) or the date of the request to issue a guarantee (indirect guarantee with counter-guarantee / counter-liability). RULE: The required format is: YYYYMMDD |
| :22A: | Message function | 4!c (Code) | M | DEFN: This field specifies the function of the message. CODES: ISSU = Application for issuance of a direct guarantee ISCO = Application for issuance of an indirect guarantee in return of a counter-guarantee |
| :49Z: | Special agreements | 50*65z (Narrative) | O | DEFN: This field indicates any special agreements between the customer and the bank for the specified guarantee. Example: "Our Advance Payment Guarantee contains – despite our advice – no terms of effectiveness. Therefore, in case of a demand made, we will assume that the advance payment has been made and the guarantee is in force." |
| :M12: | Contact data of financial institution | 4*35z (Narrative) | M | DEFN: This field specifies the contact data of the financial institution |

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|-------------------------------|----------------------|--------|---|
| :72Z: | Bank to Corporate Information | 6*35z (Narrative) | O | DEFN: This field contains additional information from the bank to the corporate (Applicant) Example: "We refer to our todays phone conversation with Mrs./Mr." |

End of Sequence A – General Information

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|--|--------------------------------|--------|--|
| | Sequence B – Details of Guarantee – direct or details of counter-guarantee/ counter-liability | | M | RULE: Sequence B contains all data of the issued direct guarantee, if field :22A: Message Function consist of the code ,ISSU'. If field :22A: contains the code ,ISCO', Sequence B contains the details of the counter-guarantee/ counter-liability. |
| :15B: | New Sequence | | M | DEFN: The field specifies the beginning of sequence B RULE: This field is always empty. |
| :22D: | Kind of Guarantee | 4!c (Code) | M | DEFN: This field specifies the kind of the guarantee. CODES: DGAR = DEMAND GUARANTEE STBY = STANDBY LETTER OF CREDIT SPDM = SURETY PAYABLE ON FIRST DEMAND SURT = SURETY |
| :40C: | Applicable Rules | 4!a[/35x] (Code)(Narrative) | M | DEFN: This field specifies the rules the guarantee is subject to, in its latest applicable version. CODES: NONE = not subject to any rules URDG = subject to ICC Uniform Rules for Demand Guarantees ISPR = subject to International Standby Practices UCPR = subject to ICC Uniform Customs and Practice for Documentary Credits (UCP) OTHR = subject to another set of rules, be specified in narrative (2 nd subfield) RULE: The narrative may only be used in combination with 'OTHR' to specify in free text form the applicable rule. |
| :23B: | Validity Type | 4!c (Code) | M | DEFN: This field specifies the validity of the guarantee CODES: COND = EXPIRY CONDITION (incl. the option Expiry Date) FIXD = LIMITED (with or without automatic extension) OPEN = UNLIMITED |

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|--------------------------|--|--------|---|
| :31E: | Validity Expiry Date | 6!n (Date) | C | DEFN: This field specifies the expiry date of the guarantee. RULE: This field must be present if field :23B: contains code FIXD. RULE: This field may only be present, if field :23B: contains code COND RULE: This field must not be present, if field :23B: contains code OPEN RULE: The required format is: YYMMDD |
| :35G: | Expiry Condition / Event | 12*65x (Narrative) | C | DEFN: This field specifies conditions or events for the expiry of the guarantee in free text form (e.g. 180 days after presentation of a specific document) RULE: This field must be present, if field :23B: contains the code COND |
| :50: | Applicant | 4*35x (Name & Address) | C | DEFN: This field specifies the Applicant for the guarantee, i.e. the party to be mentioned in the guarantee. In general this is also the party to be considered by the issuing bank to be the debtor/obligor. RULE: This field must be present, if field 22A contains the code ISSU |
| :51: | Obligor | 4*35x (Name & Address) | C | DEFN: This field specifies the party obligated to reimburse the Issuing Bank (if different to the Applicant specified in field 50). RULE: This field must be present, if field 22A contains the code ISSU |
| :59a: | Beneficiary | No letter option [/34x] (Account) 4*35x (Name & Address) A [/1!a]/[34x] (Party Identifier) 4!a2!a2!c[3!c] (Identifier Code) | M | DEFN: This field specifies the party in favor of which the guarantee or the counter-guarantee / counter-liability is being issued. |

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|------------------|--------------------------------|--|--------------|--|
| :56a: | Advising Bank | A [/1!a]/[34x] (Party Identifier) 4!a2!a2!c[3!c] (Identifier Code) D [/1!a]/[34x] (Party Identifier) 4*35x (Name & Address) | O | DEFN: This field specifies the advising bank. RULE: When specified in option A, the identifier code must be the SWIFT BIC 8 or BIC 11 for the bank. |
| :57a: | Advice Through Bank | A [1!a]/[34x] (Party Identifier) 4!a2!a2!c[3!c] (Identifier Code) D [1!a]/[34x] (Party Identifier) 4*35x (Name & Address) | O | DEFN: This field specifies the Advice Through Bank. RULE: When specified in option A, the identifier code must be the SWIFT BIC 8 or BIC 11 for the bank. |
| :32B:: | Guarantee Amount | 3!a15d (Currency)(Amount) | M | DEFN: This field specifies the currency code amount of the guarantee. |

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-----------------------|---|--|--------|--|
| :39E D: | Additional Supplemental Amounts Information | 12*65z (Narrative) <u>or</u> <u>special format-</u> <u>according to REGL</u> | O | DEFN: This field specifies any supplementary <u>additional</u> amounts covered by the guarantee in free text form, such as interest and/or costs, <u>possibly additionally</u> , <u>by means of a code</u> CODE: INTR <u>interest</u> TOLR <u>plus/minus tolerance in 2n/2n format</u> INFO <u>specific information on the guarantee amount in field :32B;</u> ADAM <u>additional amounts not included in the guarantee amount in field :32B;</u> <u>are included</u> REGL: line 1 <u>/4!a/ [supplementary information] _____ code) (narrative)</u> line 2 – 12 <u>/4!a/ [supplementary informationen] _____ code) (narrative)</u> <u>or</u> <u>[// continued supplementary informationen] or (narrative)-</u> |
| :57a: | Advice Through Bank | <u>A [!a]/[34x]</u> <u>(Party Identifier)</u> <u>4!a2!a2!c[3!c]</u> <u>(Identifier Code)</u> <u>D [!a]/[34x]</u> <u>(Party Identifier)</u> <u>4*35x</u> <u>(Name & Address)</u> | O | DEFN: This field specifies the <u>Advice Through Bank</u> . RULE: When specified in option A, the identifier code must be the SWIFT BIC 8 or BIC 11 for the bank. |
| :41a: | Available with ... by ... | F <u>4!a2!a2!c[3!c]</u> <u>(Identifier Code)</u> G <u>4*35x (Name&Address)</u> | C | DEFN: This field specifies with which bank and where the Standby Letter of Credit is available CODE: RULE: This field may only be present, if field :22D: contains the code STBY RULE: If Option F is used, than Subfield 1 must indicate the SWIFT BIC 8 or BIC 11 of the bank |

Kommentiert [KK53]: CR FS-22-09

Kommentiert [WS54]: CR FS-22-09

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|--|--|--------|---|
| :71D: | Charges | 6*35z (Narrative) | O | DEFN: This field specifies the allocation of charges of the guarantee. |
| :45C: | Document and Presentation Instructions | 100*65z (Narrative) | O | DEFN: This field specifies instructions for the presentation of documents (e.g. form and/or place for presentation) as well as the documents to be presented for a compliant demand. |
| :77U: | Guarantee Terms and Conditions | 400*65z (Narrative) | M | DEFN: This field specifies the terms and conditions of the guarantee, if not specified in another field of the message. |
| :49: | Confirmation Indicator | 7!x (Code) | O | DEFN: This field indicates whether the Advising Bank is requested to add its confirmation to the advice of the guarantee. CODES: CONFIRM WITHOUT MAY ADD |
| :58a: | Requested Confirmation Party | A [/1!a]/[34x] (Party Identifier) 4!a2!a2!c[3!c] (Identifier Code) D [/1!a]/[34x] (Party Identifier) 4*35x (Name & Address) | C | DEFN: This field specifies the requested confirmation party. RULE: When specified in option A, the identifier code must be the SWIFT BIC 8 or BIC 11 for the bank. RULE: Mandatory, if field :49: contains the code 'CONFIRM' or 'MAY ADD' |
| :44 | Governing Law <u>and/or</u> Place of Jurisdiction | 2!a[/365x] [65x] (Code) (Narrative) (Narrative) | O | DEFN: This field specifies the governing law for the <u>guarantee</u> in the 2-digit ISO country code as per ISO 3166 (e.g. DE = German). <u>If necessary the narrative can also be used e.g. (GB/English Law)</u> <u>The second narrative may be used to indicate the place of jurisdiction in free text form (e.g. Frankfurt)</u> |

Kommentiert [KK55]: CR FS-22-09 Teil 2

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|--|---------------------------------|--------|---|
| :23F: | Automatic Extension Period | 4!a[/35x] (Code) (Narrative) | C | DEFN: This field specifies the period of an automatic extension of the guarantee CODES: DAYS = Number of calendar days after Expiry Date ONEY = same Expiry Date one year later OTHR = other period, must be specified in subfield 2 narrative RULE: The sub-field Narrative may only be used with the code 'DAYS' or 'OTHR' RULE: The indication of calendar days must always be 3-digits (e.g. 090) RULE: The field may not be present, if field :23B: contains the code 'OPEN' |
| :78: | Automatic Extension Non-Extension Notification | 12*65x (Narrative) | C | DEFN: This field specifies the details of the notification in case of a non-extension (e.g. method of notification, recipient) RULE: This field may only be present if field 23F is also present |
| :26E: | Automatic Extension Notification Period | 3n (Number) | C | DEFN: This field specifies the minimum number of calendar days prior to the current expiry date, by which the non-extension notification must be sent RULE: The indication of calendar days must always be 3-digits (e.g. 090) RULE: This field may only be present if field 23F is also present |
| :31S: | Automatic Extension Final Expiry Date | 6!n (Date) | C | DEFN: This field specifies the final expiry date of the guarantee after which the guarantee will be no longer subject to automatic RULE: This field may only be present if field 23F is also present RULE: The required format is: YYMMDD |
| :48B: | Demand Indicator | 4!c (Code) | O | DEFN: This field specifies whether partial or multiple demands are not allowed CODES: NMLT = multiple demands are not allowed NMPT = multiple- and partial demands are not allowed NPRT = partial demands are not allowed |

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|--------------------------------|--|--------|---|
| :48D: | Transfer Indicator | 4!c (Code) | O | DEFN: This field specifies whether the guarantee is transferable CODE: TRAN = Guarantee is transferable |
| :39E: | Transfer Conditions | 12*65z (Narrative) | C | DEFN: This field specifies – in case the Transfer Indicator is not sufficient – any further conditions of the transfer RULE: This field may only be present, if field :48D: is also present |
| :45L: | Underlying Transaction Details | 50*65z (Narrative) | O | DEFN: This field indicates a brief description of the guaranteed liability. |
| :24E: | Delivery of original guarantee | 4!c[/35x] (Code) (Narrative) | O | DEFN: This field specifies the method by which the original guarantee is to be delivered. CODES: COLL = BY COLLECTION COUR = BY COURIER MAIL = BY MAIL MESS = BY MESSENGER – PERSONAL DELIVERY OTHR = OTHER METHOD REGM = BY REGISTERED MAIL OR AIRMAIL RULE: The sub-field Narrative may only be used when the method is COUR or OTHR in order to specify the name of the courier service or the definition of another method. |
| :24G: | Delivery to / Collection by | 4!c [126*65z35x] (Code) (Name & Address) | O | DEFN: This field specifies to whom the original of the Guarantee is to be delivered. CODES: BENE = BENEFICIARY APPL = APPLICANT OBLI = OBLIGOR OTHR = SPECIFIED ADDRESS RULE: <u>The sub field Name & Address is only possible in connection with the code OTHR' and must then be allocated</u> The sub-field Name & Address must be used, in case the option OTHR |

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Appendix 3: Specification of Data Formats

~~has been selected~~

**End of Sequence B – Details of Guarantee – direct
or details of counter-guarantee/
counter-liability**

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines | |
|---|-------------------|---------------------------------|--------|--|--|
| Sequence C – Details of Guarantee – indirect | | | | C | RULE: Sequence C may only be and must be present, if field :22A: Message Function consists of the code ,ISCO' |
| :15C: | New Sequence | | M | DEFN: The field specifies the beginning of sequence C RULE: This field is always empty. | |
| :22D: | Kind of Guarantee | 4!c (Code) | M | DEFN: This field specifies the kind of the guarantee. CODES: DEPU = DENPENDEDED UNDERTAKING (e.g. Surety) DGAR = DEMAND GUARANTEE STBY = STANDBY LETTER OF CREDIT | |
| :22K: | Type of Guarantee | 4!c[/35x] (Code) (Narrative) | M | DEFN: This field specifies the type of the guarantee. CODES: TEND = TENDER GUARANTEE APAY = ADVANCE PAYMENT GUARANTEE WARR = WARRANTY/MAINTENANCE GUARANTEE PERF = PERFORMANCE GUARANTEE PAYM = PAYMENT GUARANTEE BILL = BILL OF LADING GUARANTEE LEAS = LEASE GUARANTEE CUST = CUSTOMS GUARANTEE OTHR = other guarantee type, defined in sub-field Narrative RULE: The narrative may only be used in combination with 'OTHR' to specify in free text form the type of guarantee. RULE: This field must be present, if field 22Y is also present | |

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|--------------------------|--------------------------------|--------|--|
| :40C: | Applicable Rules | 4!a[/35x] (Code)(Narrative) | M | DEFN: This field specifies the rules the guarantee is subject to, in its latest applicable version. CODES: NONE = not subject to any rules URDG = subject to ICC Uniform Rules for Demand Guarantees ISPR = subject to International Standby Practices UCPR = subject to ICC Uniform Customs and Practice for Documentary Credits (UCP) OTHR = subject to another set of rules RULE: The narrative may only be used in combination with 'OTHR' to specify in free text form the applicable rule. |
| :23B: | Validity Type | 4!c (Code) | M | DEFN: This field specifies the validity of the guarantee CODES: COND = EXPIRY CONDITION (incl. the option Expiry Date) FIXD = LIMITED (with or without automatic extension) OPEN = UNLIMITED |
| :31E: | Validity Expiry Date | 6!n (Date) | C | DEFN: This field specifies the expiry date of the guarantee. RULE: This field must be present if field :23B: contains code FIXD. RULE: This field may only be present, if field :23B: contains code COND RULE: This field must not be present, if field :23B: contains code OPEN RULE: The required format is: YYMMDD |
| :35G: | Expiry Condition / Event | 12*65x (Narrative) | C | DEFN: This field specifies conditions or events for the expiry of the guarantee in free text form (e.g. 180 days after presentation of a specific document) RULE: This field must be present, if field 23B contains the code COND |

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|--------|--------------------|--|--------|---|
| :50: | Applicant | 4*35x (Name & Address) | M | DEFN: This field specifies the Applicant for the guarantee, i.e. the party to be mentioned in the guarantee. In general this is also the party to be considered by the issuing bank to be the debtor/obligor. |
| :51: | Obligor | 4*35x (Name & Address) | M | DEFN: This field specifies the party obligated to reimburse the Issuing Bank (if different to the Applicant specified in field 50). NOTE: No obligation to transmit this information to the Local Issuing Bank |
| :52a: | Local Issuing Bank | A [/1!a]/[34x] (Party Identifier) 4!a2!a2!c[3!c] (Identifier Code) D [/1!a]/[34x] (Party Identifier) 4*35x (Name & Address) | M | DEFN: This field specifies the Local Issuing Bank. RULE: When specified in option A, the identifier code must be the SWIFT BIC 8 or BIC 11 for the bank. |
| :59: | Beneficiary | [/34x] (Account 4*35x (Name & Address) | M | DEFN: This field specifies the party in favor of which the guarantee is being issued. |
| :32B:: | Guarantee Amount | 3!a15d (Currency)(Amount) | M | DEFN: This field specifies the currency code amount of the guarantee. |

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|------------------|---|--|--------------|--|
| :39E D: | Additional Supplement Amounts Information | 12*65z (Narrative) or <u>special format- according to REGL</u> | O | DEFN: This field specifies any <u>supplementaryadditional</u> amounts covered by the guarantee in free text form, such as interest and/or costs, <u>possibly additionally, by means of a code</u> <u>CODE:</u> <u>INTR</u> interest <u>TOLR</u> plus/minus tolerance in 2n/2n format <u>INFO</u> specific information on the guarantee amount in field :32B; <u>ADAM</u> additional amounts not included in the guarantee amount in field :32B; are included <u>REGL:</u> <u>line 1</u> <u>/4!a/ [supplementary information] code) (narrative)</u> <u>line 2 – 12</u> <u>/4!a/ [supplementary informationen] code) (narrative)</u> or <u>[// continued supplementary informationen] or (narrative)-</u> |
| :57a: | Advice Through Bank | A [!1!a]/34x] (Party Identifier) 4!a2!a2!c3!c] (Identifier Code) D [!1!a]/34x] (Party Identifier) 4*35x (Name & Address) | O | DEFN: This field specifies the Advice Through Bank. RULE: When specified in option A, the identifier code must be the SWIFT BIC 8 or BIC 11 for the bank. |
| :41a: | Available with ... by ... | F 4!a2!a2!c3!c] (Identifier Code) G 4*35x (Name &Address) | C | DEFN: This field specifies with which bank and where the Standby Letter of Credit is available RULE: This field may only be present, if field 22D contains the code STBY RULE: If Option F is used, than Subfield 1 must indicate the SWIFT BIC 8 or BIC 11 of the bank |
| :71D: | Charges | 6*35z (Narrative) | O | DEFN: This field specifies the allocation of charges of the guarantee. |

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|--|------------------------|--------|--|
| :45C: | Document and Presentation Instructions | 100*65z (Narrative) | O | DEFN: This field specifies instructions for the presentation of documents (e.g. form and/or place for presentation) as well as the documents to be presented for a compliant demand. |
| :77L: | Guarantee Terms and Conditions | 400*65z (Narrative) | O | DEFN: This field specifies the terms and conditions of the guarantee, if not specified in another field of the message. |
| :22Y: | Standard Wording required | 4!c (Code) | O | DEFN: This field specifies whether the standard wording of the Local Issuing Bank shall be used CODE: STND = STANDARD WORDING OF LOCAL ISSUING BANK |
| :22B: | Special Terms | 4!c (Code) | O | DEFN: This field specifies any special terms that should apply to the guarantee in case that the wording of the guarantee should be the standard wording of the Local Issuing Bank. CODES EFCT = INCL. TERMS OF EFFECTIVENESS REDC = INCL. TERMS OF REDUCTION EFRE = INCL. TERMS OF EFFECTIVENESS AND TERMS OF REDUCTION |
| :40D: | Standard Wording requested Language | 2!a (Code) | O | DEFN: This field specifies the language of the standard wording, i.e. 2 alphabetic ISO Language Code as per ISO 639 (e.g. EN = English, DE = German). |

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|------------|---|---|--------|---|
| :44JH : | Governing Law / Place of Jurisdiction and/or Place of Jurisdiction | 2!a[/35x] /65x] (Code) (Narrative) (Narrative)2!a[/65x] (Code) (Narrative) | OO | DEFN: This field specifies the governing law for the guarantee in the 2-digit ISO country code as per ISO 3166 (e.g. DE = German). If necessary the narrative can also be used e.g. (GB/English Law) The second narrative may be used to indicate the place of jurisdiction in free text form (e.g. Frankfurt) DEFN: This field specifies the governing law for the guarantee in the 2-digit ISO country code as per ISO 3166 (e.g. DE = German). The narrative may be used to indicate the place of jurisdiction in free text form (e.g. Frankfurt) |
| :23F: | Automatic Extension Period | 4!a[/35x] (Code) (Narrative) | C | DEFN: This field specifies the period of an automatic extension of the guarantee CODES DAYS = Number of calendar days after Expiry Date ONEY = same Expiry Date one year later OTHR = other period, must be specified in subfield 2 narrative RULE: The sub-field Narrative may only be used with the code 'DAYS' or 'OTHR' RULE: The indication of calendar days must always be 3-digits (e.g. 090) RULE: The field may not be present, if field :23B: contains the code 'OPEN' |
| :78: | Automatic Extension Non-Extension Notification | 12*65x (Narrative) | C | DEFN: This field specifies the details of the notification in case of a non-extension (e.g. method of notification, recipient) RULE: This field may only be present if field 23F is also present |
| :26E: | Automatic Extension Notification Period | 3n (Number) | C | DEFN: This field specifies the minimum number of calendar days prior to the current expiry date, by which the non-extension notification must be sent RULE: The indication of calendar days must always be 3-digits (e.g. 090) RULE: This field may only be present if field 23F is also present |
| :31S: | Automatic Extension Final Expiry Date | 6!n (Date) | C | DEFN: This field specifies the final expiry date of the guarantee after which the guarantee will be no longer subject to automatic RULE: This field may only be present if field 23F is also present RULE: The required format is: YYMMDD |

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|--------------------------------|--------------------------------|--------|---|
| :48B: | Demand Indicator | 4!c (Code) | O | DEFN: This field specifies whether partial or multiple demands are not allowed CODES: NMLT = multiple demands are not allowed NMPT = multiple- and partial demands are not allowed NPRT = partial demands are not allowed |
| :48D: | Transfer Indicator | 4!c (Code) | O | DEFN: This field specifies whether the guarantee is transferable CODE: TRAN = Guarantee is transferable |
| :39E: | Transfer Conditions | 12*65z (Narrative) | C | DEFN: This field specifies – in case the Transfer Indicator is not sufficient – any further conditions of the transfer RULE: This field may only be present, if field :48D: is also present |
| :45L: | Underlying Transaction Details | 50*65z (Narrative) | M | DEFN: This field indicates a brief description of the guaranteed liability. |
| :24E: | Delivery of original guarantee | 4!c[35x] (Code) (Narrative) | O | DEFN: This field specifies the method by which the original guarantee is to be delivered. CODES: COLL = BY COLLECTION COUR = BY COURIER MAIL = BY MAIL MESS = BY MESSENGER – PERSONAL DELIVERY OTHR = OTHER METHOD REGM = BY REGISTERED MAIL OR AIRMAIL RULE: The sub-field Narrative may only be used when the method is COUR or OTHR in order to specify the name of the courier service or the definition of another method. |

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|--|-----------------------------|--|--------|--|
| :24G: | Delivery to / Collection by | 4!c[12*65z6*35*] (Code) (Name & Address) | O | DEFN: This field specifies to whom the original of the Guarantee is to be delivered. CODES: BENE = BENEFICIARY OTHR = SPECIFIED ADDRESS RULE: <u>The sub field Name & Address is only possible in connection with the code OTHR' and must then be allocated</u> The sub field Name & Address must be used, in case the option OTHR has been selected. |
| End of Sequence C – Details of Guarantee – indirect | | | | |
| - | End of record level | 1!c | M | DEFN: This field indicates the end of the record level. RULE: Field content is always Hyphen (X'2D'). Code as per ISO 8859. |

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Appendix 3: Specification of Data Formats

6.3.3 Example - Guarantee Issuance Information of direct guarantee

Narrative:

On **06th May 2020** **Avalbank AG** in Frankfurt issues its **Advance Payment Surety** number **ADVFA0815** based on the previously given instructions by **Pumpen AG, Postfach 123, 60599 Frankfurt, GERMANY** and in favor of **Karl Klotz KG, Hauptstrasse 1, 20354 Hamburg** with the following details:

Anzahlungsbürgschaft Nr. ADVFA0815

Pumpen AG
Postfach 123
60599 Frankfurt
- Auftraggeber -

und

Karl Klotz KG
Hauptstrasse 1
20354 Hamburg
- Begünstigter -

haben folgenden Vertrag geschlossen:

Lieferung von Bohrgestaengen
Nummer des Vertrages: ABC123
Datum des Vertrages: 05. Februar 2020
Gesamtwert: EUR 500.000,00

Vereinbarungsgemäß erhält der Auftragnehmer gegen Stellung einer Bankbürgschaft eine Anzahlung in Höhe von EUR 50.000,00.

Dies vorausgeschickt übernehmen wir hiermit gegenüber dem Auftraggeber die selbstschuldnerische Bürgschaft zur Sicherung eines eventuellen Anspruchs des Auftraggebers auf teilweise oder gänzliche Rückzahlung dieser Anzahlung bis zum Höchstbetrag von

EUR 50.000,00 (in Worten: Euro fünfzigtausend)

unter Verzicht auf die Einreden der Anfechtbarkeit, der Aufrechenbarkeit und der Vorausklage gemäß § 770, 771 BGB.

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Appendix 3: Specification of Data Formats

Der Verzicht auf die Einrede der Aufrechenbarkeit gilt nicht, soweit die Forderung des Auftragnehmers unbestritten oder rechtskräftig festgestellt ist.

Wir können aus dieser Bürgschaft nur in Anspruch genommen werden, wenn und soweit der Zahlungsbetrag wie folgt überwiesen worden und vorbehaltlos auf dem angegebenen Konto eingegangen ist:

Empfänger: Pumpen AG

IBAN: DE99 7104 0063 0555 4000 00

bei: Avalbank AG

Verwendungszweck: Anzahlungsbürgschaft Nr. ADVFA0815

Die Inanspruchnahme der Bürgschaft kann ausschließlich in Textform (z.B. schriftlich, per Telefax) erfolgen, in der uns der Auftraggeber bestätigt, dass der Auftragnehmer seiner Verpflichtung zur Rückzahlung des angezahlten Betrages nicht nachgekommen ist.

Die Bürgschaft erlischt, sobald uns diese Urkunde -auch über Dritte- zurückgegeben wird, spätestens jedoch am 31. Dezember 2020, wenn und soweit uns nicht spätestens an diesem Tage eine Inanspruchnahme vorliegt.

Mit freundlichen Grüßen
Avalbank AG

On the same day Avalbank notifies the Applicant (i.e. Pumpen AG – their **reference XYZ999**) about the issuance of the guarantee.

Avalbank's contact is Max Mustermann, Phone 069 – 0815, E-Mail max.mustermann@avalbank.com

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Appendix 3: Specification of Data Formats

Message:

| Explanation | Message |
|---|---|
| Identifier of File Header | :A1:GUB |
| German Bank Code or SWIFT-BIC | :A2:AVALDEFFXXX |
| Customer Number | :A3:123456789 |
| Customer Data | :A4:Pumpen AG Postfach 60599 Frankfurt |
| File Creation Date Time | :A5:202005061130 |
| End of Record Level | - |
| Message Type | :MT:G02 |
| Sequence A | :15A |
| Customer Reference Number | :21A:XYZ999 |
| Guarantee Number | :20:ADVFA0815 |
| Date of Issue of Guarantee or of Guarantee Request to Issue | :M87:20200506 |
| Message Function | :22A:ISSU |
| Contact data Financial Institution | :M12:Max Mustermann Telefon: 069 – 0815 E-Mail: max.mustermann@avalbank.com |
| Sequence B | :15B: |
| Kind of Guarantee | :22D:SURT |
| Type of Guarantee | :40C:NONE |
| Applicable Rules | :23B:FIXD |
| Validity Type | :31E:201231 |
| Validity Expiry Date | :50:Pumpen AG Postfach 60599 Frankfurt |
| Obligor | :51:Pumpen AG Postfach 60599 Frankfurt |

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Appendix 3: Specification of Data Formats

Message: (continued)

| Erläuterung | Nachricht |
|--|---|
| Beneficiary | :59:Karl Klotz KG Hauptstrasse 1 20354 Hamburg |
| Guarantee Amount | :32B:EUR50000, |
| Document and Presentation Instructions | :45C:Die Inanspruchnahme der Buergschaft kann ausschliesslich in Textform (z.B. schriftlich, per Telefax) erfolgen, in der uns der Auftraggeber bestaetigt, dass der Auftragnehmer seiner Verpflichtung zur Rueckzahlung des angezahlten Betrages nicht nachgekommen ist. |
| Guarantee Terms and Conditions | :77U:Vereinbarungsgemaess erhaelt der AUFTRAGGEBER gegen Stellung einer Bankbuergschaft eine Anzahlung in Hoehe des AVALBETRAGS . Dies vorausgeschickt uebernehmen wir hiermit gegenueber dem BEGUENSTIGTEN die selbstschuldnerische Buergschaft zur Sicherung eines eventuellen Anspruchs des Auftraggebers auf teilweise oder gaenzliche Rueckzahlung dieser Anzahlung bis zum genannten AVALBETRAG (= Hoechstbetrag) unter Verzicht auf die Einreden der Anfechtbarkeit, der Aufrechenbarkeit und der Vorausklage genaess PAR 770, 771 BGB. Der Verzicht auf die Einrede der Aufrechenbarkeit gilt nicht, soweit die Forderung des Auftragnehmers unbestritten oder rechtskraeftig festgestellt ist. Wir koennen aus dieser Buergschaft nur in Anspruch genommen werden, wenn und soweit der Anzahlungsbetrag wie folgt ueberwiesen worden und vorbehaltlos auf dem angegebenen Konto eingegangen ist: Empfaenger: AUFTRAGGEBER IBAN: DE99 7104 0063 0555 4000 00 bei: Avalbank AG Verwendungszweck: Anzahlungsbuergschaft Nr. ADVFA0815 Die Buergschaft erlischt, sobald uns diese Urkunde -auch ueber Dritte- zurueckgegeben wird, spaetestens jedoch am VERFALLSDATUM , wenn und soweit uns nicht spaetestens an diesem Tage eine Inanspruchnahme vorliegt. |

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Appendix 3: Specification of Data Formats

Message: (continued)

| Explanation | Message |
|--------------------------------|--|
| Liability Details | :45L:Lieferung von Bohrgestaengen Nummer des Vertrages: ABC123 Datum des Vertrages: 05. Februar 2020 Gesamtwert: EUR 500.000,00 |
| Delivery of original guarantee | :24E:REGM |
| Delivery to / Collection by | :24G:BENE |
| End of Record Level | - |
| Identifier of File Trailer | :Z1:Z |
| End of Record Level | - |

6.3.4 Example – Guarantee Issuance Information of indirect guarantee

Narrative:

On **06th May 2020** **Avalbank AG** in Frankfurt issues its **Counter-Guarantee / Counter-liability** number **PGFFA0815** based on the previously given instructions by **Pumpen AG, Postfach 123, 60599 Frankfurt, GERMANY** in favor of **Norwegian Bank PLC in Oslo** for the amount of **NOK 50.000,00 valid until 15th January 2021**.

Avalbank instructs **Norwegian Bank PLC in Oslo** to issue a **local performance demand guarantee** in favour of **Mining PLC, Main Road, Oslo, NORWAY** for the amount of **NOK 50.000,00 valid until 31. December 2020**.

The wording of the performance guarantee shall be according to **the standard wording of the Norwegian bank in English**.

The guarantee covers the **delivery of pumps and equipment** under **contract number ABC123 dated 05. February 2020** of a **total amount of NOK 500.000,00**.

The guarantee should be delivered to the **Beneficiary by courier service**.

On the same day Avalbank notifies the Applicant (i.e. Pumpen AG – their **reference XYZ999**) about the issuance of the guarantee.

Avalbank's contact is Max Mustermann, Phone 069 – 0815, E-Mail max.mustermann@avalbank.com

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Appendix 3: Specification of Data Formats

Message:

| Explanation | Message |
|--|---|
| Identifier of File Header | :A1:GUB |
| German Bank Code or SWIFT-BIC | :A2:AVALDEFFXXX |
| Customer Number | :A3:123456789 |
| Customer Data | :A4:Pumpen AG Postfach 60599 Frankfurt |
| File Creation Date Time | :A5:202005061245 |
| End of Record Level | - |
| Message Type | :MT:G02 |
| Sequence A | :15A: |
| Customer Reference | :21A:XYZ999 |
| Guarantee Number | :20:PGFFA0815 |
| Date of Issue of Guarantee or of Guarantee Request to Issue | :M87:20200506 |
| Message Function | :22A:ISCO |
| Contact data Financial Institution | :M12:Max Mustermann Telefon: 069 – 0815 E-Mail: max.mustermann@avalbank.com |
| Sequence B | :15B: |
| Kind of Guarantee | :22D:DGAR |
| Applicable Rules | :40C:NONE |
| Validity Type | :23B:FIXD |
| Validity Expiry Date | :31E:210115 |

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Appendix 3: Specification of Data Formats

Message: (continued)

| Explanation | Message |
|--|---|
| Beneficiary | :59A:NORWNOOSXXX |
| Guarantee Amount | :32B:NOK50000, |
| Document and Presentation Instructions | :45C:Upon receipt by us of your first demand in writing or by tested telex/cable or by authenticated SWIFT-message wherein you notify us that you have been called upon to effect payment under your guarantee in accordance with its terms and in the amount you are demanding from us. Our liability under our counter-guarantee no. towards you expires on the specified EXPIRY DATE, by which date any claim must be received by us. |
| Guarantee Terms and Conditions | :77U:In consideration of your issuing your guarantee as requested, we hereby give you our irrevocable and unconditional counter-guarantee No. PGFFA0815 and undertake to pay to you without reservation and notwithstanding any contestation from ourselves, our principal or any third party and despite any dispute that may arise between the contracting parties, any sum or sums not exceeding in total the UNDERTAKING AMOUNT. |
| Sequence C | :15C: |
| Kind of Guarantee | :22D:DGAR |
| Type of Guarantee | :22K:PERF |
| Applicable Rules | :40C:NONE |
| Validity Type | :23B:FIXD |
| Validity Expiry Date | :31E:201231 |
| Applicant | :50:Pumpen AG Postfach 60599 Frankfurt GERMANY |

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Appendix 3: Specification of Data Formats

Message: (continued)

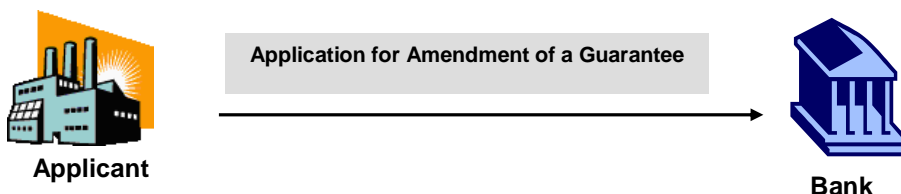
| Explanation | Message |
|-------------------------------------|--|
| Obligor | :51:Pumpen AG Postfach 60599 Frankfurt GERMANY |
| Issuing Bank | :52D:Norwegian Bank PLC Main Road Oslo NORWAY |
| Beneficiary | :59:Mining PLC Main Road Oslo NORWAY |
| Guarantee Amount | :32B:NOK50000, |
| Standard Wording required | :22Y:STND |
| Standard Wording requested Language | :40D:EN |
| Liability Details | :45L:delivery of pumps and equipment number of contract: ABC123 date of contract: 05.02.2020 total contract value: NOK 500.000,00 |
| Delivery of original guarantee | :24E:COUR |
| Delivery to / Collection by | :24G:BENE |
| End of Record Level | - |
| Identifier of File Trailer | :Z1:Z |
| End of Record Level | - |

6.4 Application for Amendment of a Guarantee G03

6.4.1 Message Scope and Message Flow

An “Application for Amendment of a Guarantee” message is sent by the Applicant to the Bank, to request this Bank to issue an amendment to a guarantee on behalf of the Applicant (i.e. direct guarantee).

It could also be used to instruct the bank to issue a request to a Correspondent Bank to issue an amendment to a guarantee in return for its counter-liability / counter-guarantee (i.e. indirect guarantee).



The structure of the message consists of 3 parts resp. Sequences:

| | | |
|--|-------------|--|
| Sequence A General Data | MANDATORY | Contains general data such as for example customer reference and message function |
| Sequence B Amendment Details – direct Guarantee | CONDITIONAL | Depending on the function of the message (e.g. Application to amend a direct guarantee) this part resp. sequence of the message contains all amendment details |
| Sequence C Amendment Details – indirect Guarantee | CONDITIONAL | Depending on the function of the message (e.g. Application to amend an indirect guarantee) in return for a counter-liability/counter-guarantee) this part resp. sequence contains all details of the amendment to the local guarantee for a correspondent bank |

A G03 message always consists of 2 sequences: **Sequence A and Sequence B** for amendment of a direct guarantee or **Sequence A and Sequence C** for amendment of an indirect guarantee.

6.4.2 Message Format Specification

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|---|---------------------------|----------------|--------|---|
| :MT: | Message Type | 3!c | M | DEFN: This field specifies the message type. RULE: Field content is always G03. |
| Sequence A – General Information | | | M | |
| :15A: | New Sequence | | M | DEFN: The field specifies the beginning of sequence A RULE: This field is always empty. |
| :21A: | Customer Reference Number | 16x | M | DEFN: This field specifies the reference number which has been assigned by the customer. |
| :20: | Guarantee Number | 16x | M | DEFN: This field specifies the reference number which has been assigned by the bank to the transaction. |
| :26E: | Number of Amendment | 3n (Number) | M | DEFN: This field specifies the number which identifies this amendment. RULE: This number starts at 001 and is incremented by 1 for each subsequent amendment to the same guarantee. |
| :22A: | Message function | 4!c (Code) | M | DEFN: This field specifies the function of the message. CODES: ISCA = Application for amendment of an indirect guarantee with counter-guarantee / counter-liability ISUA = Application for amendment of a direct guarantee |
| :23S: | Cancellation Request | 6!a (Code) | O | DEFN: This field specifies whether the guarantee is requested to be cancelled. RULE: Field content is always CANCEL. |

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|-------------------------------|-----------------------|--------|--|
| :49Z: | Special agreements | 50*65z (Narrative) | O | DEFN: This field indicates any special agreements between the customer and the bank for the specified guarantee. Example: "Our Advance Payment Guarantee contains – despite our advice – no terms of effectiveness. Therefore, in case of a demand made, we will assume that the advance payment has been made and the guarantee is in force." |
| :M11: | Contact data customer | 4*35z (Narrative) | O | DEFN: This field specifies the contact data of the customer (Applicant) |
| :72Z: | Corporate to Bank Information | 6*35z (Narrative) | O | DEFN: This field contains additional information from the corporate (Applicant) to the bank (Receiver of the message). Example: "We refer to our todays phone conversation with Mrs./Mr." |

End of Sequence A – General Information

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|---|------------------------------|--|--------|--|
| Sequence B – Amendment Details of Guarantee – direct | | | C | RULE: Sequence B may only be and must be present, if field :22A: Message Function consist of the code ,ISUA' |
| :15B: | New Sequence | | M | DEFN: The field specifies the beginning of sequence B RULE: This field is always empty. |
| :32B: | Increase of Guarantee Amount | 3!a15d (Currency)(Amount) | O | DEFN: This field contains the currency and amount of an increase in the guarantee amount. RULE: The currency of the amount must be in the same currency as the original guarantee amount. |
| :33B: | Decrease of Guarantee Amount | 3!a15d (Currency)(Amount) | O | DEFN: This field contains the currency code and amount of a decrease in the guarantee amount. RULE: The currency of the amount must be in the same currency as the original guarantee amount. |
| :23B: | Validity Type | 4!c (Code) | O | DEFN: This field specifies the amended validity of the guarantee CODES: COND = EXPIRY CONDITION (incl. the option Expiry Date) FIXD = LIMITED (with or without automatic extension) OPEN = UNLIMITED |
| :31E: | Validity Expiry Date | 6!n (Date) | O | DEFN: This field specifies the new expiry date of the guarantee. RULE: The required format is: YYMMDD |
| :M89: | Approximate Expiry Date | 6!n (Date) | O | DEFN: This field specifies the new approximate expiry date of the guarantee (unlimited validity), i.e. the economic maturity as per the underlying transaction. RULE: The required format is: YYMMDD |
| :35G: | Expiry Condition / Event | 12*65x (Narrative) | O | DEFN: This field specifies amendments to the conditions or events for the expiry of the guarantee in free text form (e.g. 180 days after presentation of a specific document) |
| :59: | Beneficiary | [/34x] (Account) 4*35x (Name & Address) | O | DEFN: This field specifies amendments to the Beneficiary of the guarantee |

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|---|--|--------|--|
| :77U: | Other amendments to Guarantee | 350*65z (Narrative) | O | DEFN: This field specifies other amendments to the guarantee in free text form |
| :24E: | Delivery of original amendment to guarantee | 4!c/35x] (Code) (Narrative) | O | DEFN: This field specifies the method by which the original amendment to the guarantee is to be delivered. CODES: COLL = BY COLLECTION COUR = BY COURIER MAIL = BY MAIL MESS = BY MESSENGER – PERSONAL DELIVERY OTHR = OTHER METHOD REGM = BY REGISTERED MAIL OR AIRMAIL RULE: The sub-field Narrative may only be used when the method is COUR or OTHR in order to specify the name of the courier service or the definition of another method. |
| :24G: | Delivery to / Collection by | 4!c [6*35*12*65z] (Code) (Name & Address) | O | DEFN: This field specifies to whom the original amendment to the Guarantee is to be delivered. CODES: BENE = BENEFICIARY APPL = APPLICANT OBLI = OBLIGOR OTHR = SPECIFIED ADDRESS RULE: <u>The sub field Name & Address is only possible in connection with the code OTHR' and must then be allocated</u> The sub-field Name & Address must be used, in case the option OTHR has been selected. |

Kommentiert [KK60]: CR FS-22-09

End of Sequence B – Amendment Details of Guarantee – direct

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|---|------------------------------|--|--------|--|
| Sequence C – Amendment Details of Guarantee – indirect | | | C | RULE: Sequence C may only be and must be present, if field :22A: Message Function consist of the code ,ISCA' |
| :15C: | New Sequence | | M | DEFN: The field specifies the beginning of sequence C RULE: This field is always empty. |
| :32B: | Increase of Guarantee Amount | 3!a15d (Currency)(Amount) | O | DEFN: This field contains the currency and amount of an increase in the guarantee amount. RULE: The currency of the amount must be in the same currency as the original guarantee amount. |
| :33B: | Decrease of Guarantee Amount | 3!a15d (Currency)(Amount) | O | DEFN: This field contains the currency code and amount of a decrease in the guarantee amount. RULE: The currency of the amount must be in the same currency as the original guarantee amount. |
| :23B: | Validity Type | 4!c (Code) | O | DEFN: This field specifies the amended validity of the guarantee CODES: COND = EXPIRY CONDITION (incl. the option Expiry Date) FIXD = LIMITED (with or without automatic extension) OPEN = UNLIMITED |
| :31E: | Validity Expiry Date | 6!n (Date) | O | DEFN: This field specifies the new expiry date of the guarantee. RULE: The required format is: YYMMDD |
| :M89: | Approximate Expiry Date | 6!n (Date) | O | DEFN: This field specifies the new approximate expiry date of the guarantee (unlimited validity), i.e. the economic maturity as per the underlying transaction. RULE: The required format is: YYMMDD |
| :35G: | Expiry Condition / Event | 12*65x (Narrative) | O | DEFN: This field specifies amendments to the conditions or events for the expiry of the guarantee in free text form (e.g. 180 days after presentation of a specific document) |
| :59: | Beneficiary | [/34x] (Account) 4*35x (Name & Address) | O | DEFN: This field specifies amendments to the Beneficiary of the guarantee |

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|--|---|--|--------|--|
| :77L: | Other amendments to Guarantee | 350*65z (Narrative) | O | DEFN: This field specifies other amendments to the guarantee in free text form |
| :24E: | Delivery of original amendment to guarantee | 4!c/35x] (Code) (Narrative) | O | DEFN: This field specifies the method by which the original amendment to the guarantee is to be delivered. CODES: COLL = BY COLLECTION COUR = BY COURIER MAIL = BY MAIL MESS = BY MESSENGER – PERSONAL DELIVERY OTHR = OTHER METHOD REGM = BY REGISTERED MAIL OR AIRMAIL RULE: The sub-field Narrative may only be used when the method is COUR or OTHR in order to specify the name of the courier service or the definition of another method. |
| :24G: | Delivery to / Collection by | 4!c <u>[12*656*35x]</u> (Code) (Name & Address) | O | DEFN: This field specifies to whom the original amendment to the Guarantee is to be delivered. CODES: BENE = BENEFICIARY OTHR = SPECIFIED ADDRESS RULE: <u>The sub field Name & Address is only possible in connection with the code OTHR' and must then be allocated</u> The sub field Name & Address must be used, in case the option OTHR has been selected. |
| End of Sequence C – Amendment Details of Guarantee – indirect | | | | |
| - | End of record level | 1!c | M | DEFN: This field indicates the end of the record level. RULE: Field content is always Hyphen (X'2D'). Code as per ISO 8859. |

Kommentiert [KK61]: CR FS-22-09

6.4.3 Example – Application for amendment of a direct guarantee

Narrative:

On **21st June 2020**, **Pumpen AG** instructs **Avalbank AG** in Frankfurt to amend its **Advance Payment Surety no. ADVFA0815** (**customer reference** number **XYZ999**) as follows:

Please **extend** the validity of the surety until **30th June 2021**.

The amendment should be delivered to the **Beneficiary by registered mail or airmail**.

It is the **first amendment** to the surety.

The **Applicant's contact** is **John Sixpack**.

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Appendix 3: Specification of Data Formats

Message:

| Explanation | Message |
|---|--|
| Identifier of File Header | :A1:GUK |
| German Bank Code or SWIFT-BIC | :A2:AVALDEFFXXX |
| Customer Number | :A3:123456789 |
| Customer Data | :A4:Pumpen AG Postfach 60599 Frankfurt |
| File Creation Date Time | :A5:202006210850 |
| End of Record Level | - |
| Message Type | :MT:G03 |
| Sequence A | :15A: |
| Customer Reference Number | :21A:XYZ999 |
| Guarantee Number | :20:ADVFA0815 |
| Amendment Number | :26E:001 |
| Message Function | :22A:ISUA |
| Contact Data Customer | :M11:John Sixpack |
| Sequence B | :15B: |
| Validity Expiry Date | :31E:210630 |
| Delivery of original amendment to guarantee | :24E:REGM |
| Delivery to / Collection by | :24G:BENE |
| End of Record Level | - |
| Identifier of File Trailer | :Z1:Z |
| End of Record Level | - |

6.4.4 Example – Application for amendment of an indirect guarantee

Narrative:

On **21st June 2020**, **Pumpen AG** instructs **Avalbank AG** in Frankfurt to request the amendment of the **local demand performance guarantee issued by a Norwegian bank** as follows:

Please **extend** the validity of the guarantee until **30th June 2021**.

The **counter-guarantee / counter-liability number** is **PGFFA0815**; the **customer reference** is **XYZ999**

The amendment should be delivered to the **Beneficiary by courier service**.

It is the **first amendment** to the guarantee.

The **Applicant's contact** is **John Sixpack**.

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Appendix 3: Specification of Data Formats

Message:

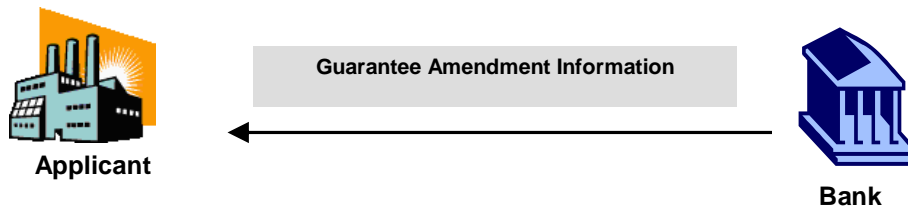
| Explanation | Message |
|---|--|
| Identifier of File Header | :A1:GUK |
| German Bank Code or SWIFT-BIC | :A2:AVALDEFFXXX |
| Customer Number | :A3:123456789 |
| Customer Data | :A4:Pumpen AG Postfach 60599 Frankfurt |
| File Creation Date Time | :A5:202006210850 |
| End of Record Level | - |
| Message Type | :MT:G03 |
| Sequence A | :15A: |
| Customer Reference Number | :21A:XYZ999 |
| Guarantee Number | :20:PGFFA0815 |
| Amendment Number | :26E:001 |
| Message Function | :22A:ISCA |
| Contact Data Customer | :M11:John Sixpack |
| Sequence C | :15C: |
| Validity Expiry Date | :31E:210630 |
| Delivery of original amendment to guarantee | :24E:COUR |
| Delivery to / Collection by | :24G:BENE |
| End of Record Level | - |
| Identifier of File Trailer | :Z1:Z |
| End of Record Level | - |

6.5 Guarantee Amendment Information G04

6.5.1 Message Scope and Message Flow

A "Guarantee Amendment Information" message is sent by the bank to the Applicant, to confirm to the Applicant that an amendment to a guarantee has been issued by this bank on the basis of the Applicant's previously given instructions (i.e. direct guarantee).

It could also be used to inform the Applicant, that the bank has issued a request to a Correspondent Bank to issue an amendment to a guarantee in return for its counter-liability / counter-guarantee (i.e. indirect guarantee).



The structure of the message consists of 3 parts resp. Sequences:

| | | |
|---|-------------|--|
| Sequence A General Data | MANDATORY | Contains general data such as for example customer reference and message function |
| Sequence B Amendment Details – direct Guarantee or Amendment Details of Counter-Guarantee/-liability | MANDATORY | Depending on the function of the message this part resp. sequence of the message contains details of the amendments to the direct guarantee or amendments to the counter-guarantee / counter-liability |
| Sequence C Details of guarantee- indirect | CONDITIONAL | Depending on the function of the message this part resp. sequence of the message contains all details of the amendment to the local guarantee to a correspondent bank |

6.5.2 Message Format Specification

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|---|---|----------------|--------|---|
| :MT: | Message Type | 3!c | M | DEFN: This field specifies the message type. RULE: Field content is always G04. |
| Sequence A – General Information | | | M | |
| :15A: | New Sequence | | M | DEFN: The field specifies the beginning of sequence A RULE: This field is always empty. |
| :21A: | Customer Reference Number | 16x | M | DEFN: This field specifies the reference number which has been assigned by the customer. |
| :20: | Guarantee Number | 16x | M | DEFN: This field specifies the reference number which has been assigned by the bank to the transaction. |
| :M88: | Date of Issue of Guarantee Amendment or of Request to Issue a Guarantee Amendment | 8!n (Date) | M | DEFN: This field specifies the date of issue of the guarantee amendment (direct guarantee) or the date of the request to issue a guarantee amendment (indirect guarantee). RULE: The required format is: YYYYMMDD |
| :26E: | Number of Amendment | 3n (Number) | M | DEFN: This field specifies the number which identifies this amendment. RULE: This number starts at 001 and is incremented by 1 for each subsequent amendment to the same guarantee. |
| :22A: | Message function | 4!c (Code) | M | DEFN: This field specifies the function of the message. CODES: ISCA = Application for amendment of an indirect guarantee with counter-guarantee / counter-liability ISUA = Application for amendment of a direct guarantee |
| :23S: | Cancellation Request | 6!a (Code) | O | DEFN: This field specifies whether the guarantee is requested to be cancelled. RULE: Field content is always CANCEL. |

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|---------------------------------------|-----------------------|--------|--|
| :49Z: | Special agreements | 50*65z (Narrative) | O | DEFN: This field indicates any special agreements between the customer and the bank for the specified guarantee. Example: "Our Advance Payment Guarantee contains – despite our advice – no terms of effectiveness. Therefore, in case of a demand made, we will assume that the advance payment has been made and the guarantee is in force." |
| :M12: | Contact data of financial institution | 4*35z (Narrative) | M | DEFN: This field specifies the contact data of the financial institution |
| :72Z: | Bank to Corporate Information | 6*35z (Narrative) | O | DEFN: This field contains additional information from the bank to the corporate (Applicant) Example: "We refer to our todays phone conversation with Mrs./Mr." |

End of Sequence A – General Information

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|--|------------------------------|--------|---|
| | Sequence B – Amendment Details of direct Guarantee or Amendment Details of counter-guarantee/-liability | | M | DEFN: Sequence B contains if field :22A: Message Function consist of the code ,ISUA' details of the amendment to a direct guarantee. If field :22A: contains the code ,ISCA', Sequence B contains the details of the amendment to the counter-guarantee/counter-liability. |
| :15B: | New Sequence | | M | DEFN: The field specifies the beginning of sequence B RULE: This field is always empty. |
| :32B: | Increase of Guarantee Amount | 3!a15d (Currency)(Amount) | O | DEFN: This field contains the currency and amount of an increase in the guarantee amount. RULE: The currency of the amount must be in the same currency as the original guarantee amount. |
| :33B: | Decrease of Guarantee Amount | 3!a15d (Currency)(Amount) | O | DEFN: This field contains the currency code and amount of a decrease in the guarantee amount. RULE: The currency of the amount must be in the same currency as the original guarantee amount. |
| :23B: | Validity Type | 4!c (Code) | O | DEFN: This field specifies the amended validity of the guarantee CODES: COND = EXPIRY CONDITION (incl. the option Expiry Date) FIXD = LIMITED (with or without automatic extension) OPEN = UNLIMITED |
| :31E: | Validity Expiry Date | 6!n (Date) | O | DEFN: This field specifies the new expiry date of the guarantee. RULE: The required format is: YYMMDD |
| :35G: | Expiry Condition / Event | 12*65x (Narrative) | O | DEFN: This field specifies amendments to the conditions or events for the expiry of the guarantee in free text form (e.g. 180 days after presentation of a specific document) |

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|---|---|--------|--|
| :59a: | Beneficiary | No letter option [/34x] (Account) 4*35x (Name & Address) A [/1!a][/34x] (Party Identifier) 4!a2!a2!c[3!c] (Identifier Code) | O | DEFN: This field specifies amendment to the beneficiary of the guarantee or the counter-guarantee / counter-liability |
| :77U: | Other amendments to Guarantee | 400*65z (Narrative) | O | DEFN: This field specifies other amendments to the guarantee in free text form |
| :24E: | Delivery of original amendment to guarantee | 4!c[/35x] (Code) (Narrative) | O | DEFN: This field specifies the method by which the original amendment to the guarantee is to be delivered. CODES: COLL = BY COLLECTION COUR = BY COURIER MAIL = BY MAIL MESS = BY MESSENGER – PERSONAL DELIVERY OTHR = OTHER METHOD REGM = BY REGISTERED MAIL OR AIRMAIL RULE: The sub-field Narrative may only be used when the method is COUR or OTHR in order to specify the name of the courier service or the definition of another method. |
| :24G: | Delivery to / Collection by | 4!c [6*35x12*65z] (Code) (Name & Address) | O | DEFN: This field specifies to whom the original amendment to the Guarantee is to be delivered. CODES: BENE = BENEFICIARY APPL = APPLICANT OBLI = OBLIGOR OTHR = SPECIFIED ADDRESS RULE: The sub field Name & Address is only possible in connection with the code OTHR' and must then be allocated The sub field Name & Address must be used, in case the option OTHR |

Kommentiert [KK62]: CR FS-22-09

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Appendix 3: Specification of Data Formats

~~has been selected~~

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|---|-------------------------------|---|--------|--|
| Sequence B – Amendment Details of direct Guarantee or Amendment Details of counter-guarantee/liability | | | | |
| Sequence C – Amendment Details of Guarantee – indirect | | | C | RULE: Sequence C may only be present, if field :22A: Message Function consist of the code ,ISCA' |
| :15C: | New Sequence | | M | DEFN: The field specifies the beginning of sequence C RULE: This field is always empty. |
| :32B: | Increase of Guarantee Amount | 3!a15d (Currency)(Amount) | O | DEFN: This field contains the currency and amount of an increase in the guarantee amount. RULE: The currency of the amount must be in the same currency as the original guarantee amount. |
| :33B: | Decrease of Guarantee Amount | 3!a15d (Currency)(Amount) | O | DEFN: This field contains the currency code and amount of a decrease in the guarantee amount. RULE: The currency of the amount must be in the same currency as the original guarantee amount. |
| :23B: | Validity Type | 4!c (Code) | O | DEFN: This field specifies the amended validity of the guarantee CODES: COND = EXPIRY CONDITION (incl. the option Expiry Date) FIXD = LIMITED (with or without automatic extension) OPEN = UNLIMITED |
| :31E: | Validity Expiry Date | 6!n (Date) | O | DEFN: This field specifies the new expiry date of the guarantee. RULE: The required format is: YYMMDD |
| :35G: | Expiry Condition / Event | 12*65x (Narrative) | O | DEFN: This field specifies amendments to the conditions or events for the expiry of the guarantee in free text form (e.g. 180 days after presentation of a specific document) |
| :59: | Beneficiary | [/34x] (Account 4*35x (Name & Address) | O | DEFN: This field specifies amendments to the Beneficiary of the guarantee |
| :77L: | Other amendments to Guarantee | 400*65z (Narrative) | O | DEFN: This field specifies other amendments to the guarantee in free text form |

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|--|---|--|--------|---|
| :24E: | Delivery of original amendment to guarantee | 4!c/35x] (Code) (Narrative) | O | <p>DEFN: This field specifies the method by which the original amendment to the guarantee is to be delivered.</p> <p>CODES:</p> <p>COLL = BY COLLECTION COUR = BY COURIER MAIL = BY MAIL MESS = BY MESSENGER – PERSONAL DELIVERY OTHR = OTHER METHOD REGM = BY REGISTERED MAIL OR AIRMAIL</p> <p>RULE: The sub-field Narrative may only be used when the method is COUR or OTHR in order to specify the name of the courier service or the definition of another method.</p> |
| :24G: | Delivery to / Collection by | 4!c [€*35x12*65z} (Code) (Name & Address) | O | <p>DEFN: This field specifies to whom the original amendment to the Guarantee is to be delivered.</p> <p>CODES:</p> <p>BENE = BENEFICIARY OTHR = SPECIFIED ADDRESS</p> <p>RULE: <u>The sub field Name & Address is only possible in connection with the code OTHR' and must then be allocated</u> The sub-field Name & Address must be used, in case the option OTHR has been selected.</p> |
| End of Sequence C – Amendment Details of Guarantee – indirect | | | | |
| - | End of record level | 1!c | M | <p>DEFN: This field indicates the end of the record level.</p> <p>RULE: Field content is always Hyphen (X'2D'). Code as per ISO 8859.</p> |

Kommentiert [KK63]: CR FS-22-09

6.5.3 Example – Guarantee Amendment Information of direct guarantee

Narrative:

On **22nd June 2020 Avalbank AG** in Frankfurt issues an amendment to its Advance Payment Surety number **ADVFA0815** based on the previously given instructions by **Pumpen AG** in and forward it to the **beneficiary** by **registered mail**.

It is the **first amendment** to the surety.

The validity of the Advance Payment Surety will be extended until **30th June 2021**.

The amendment should be delivered to the **Beneficiary by registered mail or airmail**.

On the same day Avalbank notifies the Applicant (i.e. Pumpen AG – their **reference XYZ999**) about the issuance of the amendment.

Avalbank's contact is Max Mustermann, Phone 069 – 0815, E-Mail max.mustermann@avalbank.com

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Appendix 3: Specification of Data Formats

Message:

| Explanation | Message |
|---|---|
| Identifier of File Header | :A1:GUB |
| German Bank Code or SWIFT-BIC | :A2:AVALDEFFXXX |
| Customer Number | :A3:123456789 |
| Customer Data | :A4:Pumpen AG Postfach 60599 Frankfurt |
| File Creation Date Time | :A5:202006220850 |
| End of Record Level | - |
| Message Type | :MT:G04 |
| Sequence A | :15A: |
| Customer Reference Number | :21A:XYZ999 |
| Guarantee Number | :20:ADVFA0815 |
| Date of Amendment of Guarantee or of Guarantee Request to Amend | :M88:20200622 |
| Amendment Number | :26E:001 |
| Message Function | :22A:ISUA |
| Contact data Financial Institution | :M12:Max Mustermann Telefon: 069 – 0815 E-Mail: max.mustermann@avalbank.com |
| Sequence B | :15B: |
| Validity Expiry Date | :31E:210630 |
| Delivery of original amendment to guarantee | :24E:REGM |
| Delivery to / Collection by | :24G:BENE |
| End of Record Level | - |
| Identifier of File Trailer | :Z1:Z |
| End of Record Level | - |

6.5.4 Example – Guarantee Amendment Information of indirect guarantee

Narrative:

On **22nd June 2020 Avalbank AG** in Frankfurt amends its **Counter-Guarantee / Counter-liability** number **PGFFA0815** based on the previously given instructions by Pumpen AG and instructs the Norwegian bank to amend its local issued demand performance guarantee.

It is the **first amendment** to the guarantee.

The validity of the Demand Performance Guarantee shall be extended until **30th June 2021**.

The amendment should be delivered to the **Beneficiary by courier service**.

In this respect Avalbank **extends** its **counter-guarantee / counter-liability** in favour of the Norwegian bank until **15th July 2021**.

On the same day Avalbank notifies the Applicant (i.e. Pumpen AG – their **reference XYZ999**) about the issuance of the amendment.

Avalbank's contact is **Max Mustermann, Phone 069 – 0815, E-Mail max.mustermann@avalbank.com**

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Appendix 3: Specification of Data Formats

Message:

| Explanation | Message |
|---|---|
| Identifier of File Header | :A1:GUB |
| German Bank Code or SWIFT-BIC | :A2:AVALDEFFXXX |
| Customer Number | :A3:123456789 |
| Customer Data | :A4:Pumpen AG Postfach 60599 Frankfurt |
| File Creation Date Time | :A5:202006220850 |
| End of Record Level | - |
| Message Type | :MT:G04 |
| Sequence A | :15A: |
| Customer Reference Number | :21A:XYZ999 |
| Guarantee Number | :20:PGFFA0815 |
| Date of Amendment of Guarantee or of Guarantee Request to Amend | :M88:20200622 |
| Amendment Number | :26E:001 |
| Message Function | :22A:ISCA |
| Contact data Financial Institution | :M12:Max Mustermann Telefon: 069 – 0815 E-Mail: max.mustermann@avalbank.com |
| Sequence B | :15B: |
| Validity Expiry Date | :31E:210715 |
| Sequence C | :15C: |
| Validity Expiry Date | :31E:210630 |
| Delivery of original amendment to guarantee | :24E:COUR |
| Delivery to / Collection by | :24G:BENE |

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Appendix 3: Specification of Data Formats

Message: (continued)

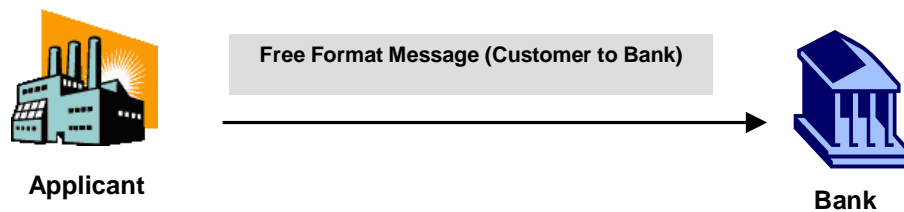
| Explanation | Message |
|----------------------------|---------|
| End of Record Level | - |
| Identifier of File Trailer | :Z1:Z |
| End of Record Level | - |

6.6 Free Format Message (Customer to Bank) G05

6.6.1 Message Scope and Message Flow

A Guarantee Free Format Message is send by the customer to the bank.

It is used to send or receive information for which another message type is not applicable.



6.6.2 Message Format Specification

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|---------------------------|------------------------|--------|--|
| :MT: | Message Type | 3!c | M | DEFN: This field specifies the message type. RULE: Field content is always G05. |
| :21A: | Customer Reference Number | 16x | M | DEFN: This field specifies the reference number which has been assigned by the customer. |
| :20: | Guarantee Number | 16x | M | DEFN: This field specifies the reference number which has been assigned by the bank to the transaction. |
| :23H: | Message function | 8!c (Code) | O | DEFN: This field specifies the function of the message CODE: DTAKORRE = Correction to the application DTASTATU = Status Inquiry GENINFAD = General Information OTHERFNC = Other Inquiry |
| :45D: | Narrative | 400*65z (Narrative) | M | DEFN: This field contains any free text information |
| :M11: | Contact data customer | 4*35z (Narrative) | O | DEFN: This field specifies the contact data of the customer (Applicant) |
| - | End of record level | 1!c | M | DEFN: This field indicates the end of the record level. RULE: Field content is always Hyphen (X'2D'). Code as per ISO 8859. |

6.7 Free Format Message (Bank to Customer) G06

6.7.1 Message Scope and Message Flow

A Guarantee Free Format Message is send by the bank to the customer.

It is used to send or receive information for which another message type is not applicable.



6.7.2 Message Format Specification

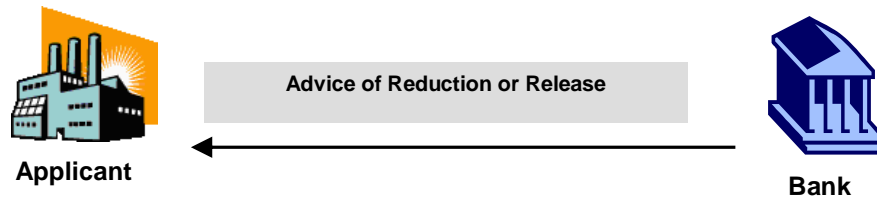
| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|---------------------------------------|------------------------|--------|--|
| :MT: | Message Type | 3!c | M | DEFN: This field specifies the message type. RULE: Field content is always G06. |
| :21A: | Customer Reference Number | 16x | M | DEFN: This field specifies the reference number which has been assigned by the customer. |
| :20: | Guarantee Number | 16x | M | DEFN: This field specifies the reference number which has been assigned by the bank to the transaction. |
| :23H: | Message function | 8!c (Code) | O | DEFN: This field specifies the function of the message CODE: DTAKORRE = Correction to the application DTASTATU = Status Inquiry GENINFAD = General Information OTHERFNC = Other Inquiry |
| :M46: | Remarks of the issuing bank | 100*65z (Narrative) | O | DEFN: This field specifies remarks of the issuing bank |
| :45D: | Narrative | 400*65 (Narrative)z | M | DEFN: This field contains any free text information |
| :M12: | Contact data of financial institution | 4*35z (Narrative) | M | DEFN: This field specifies the contact data of the financial institution |
| - | End of record level | 1!c | M | DEFN: This field indicates the end of the record level. RULE: Field content is always Hyphen (X'2D'). Code as per ISO 8859. |

6.8 Advice of Reduction or Release G07

6.8.1 Message Scope and Message Flow

An “Advice of Reduction or Release” message is send by the bank to the Applicant, to indicate the reduced amount of a guarantee or the amount for which the Applicant is released of all its liability under a specified guarantee.

It also indicates the outstanding amount of the guarantee.



6.8.2 Message Format Specification

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|---------------------------------------|------------------------------|--------|---|
| :MT: | Message Type | 3!c | M | DEFN: This field specifies the message type. RULE: Field content is always G07. |
| :21A: | Customer Reference Number | 16x | M | DEFN: This field specifies the reference number which has been assigned by the customer. |
| :20: | Guarantee Number | 16x | M | DEFN: This field specifies the reference number which has been assigned by the bank to the transaction. |
| :30: | Date of Reduction or Release | 6!n (Date) | M | DEFN: This field specifies the date as of which the Applicant is released of all its liability or part thereof under the specified guarantee. RULE: The required format is: YYMMDD |
| :33B: | Amount Reduced or Released | 3!a15d (Currency)(Amount) | M | DEFN: This field contains the currency and amount of which the Applicant is released of all its liability under the specified guarantee. |
| :34B: | Amount Outstanding | 3!a15d (Currency)(Amount) | M | DEFN: This field contains the currency code and amount outstanding of the specified guarantee. |
| :M12: | Contact data of financial institution | 4*35z (Narrative) | M | DEFN: This field specifies the contact data of the financial institution |
| :72Z: | Bank to Corporate Information | 6*35x (Narrative) | O | DEFN: This field contains additional information from the bank to the corporate (Applicant). |
| - | End of record level | 1!c | M | DEFN: This field indicates the end of the record level. RULE: Field content is always Hyphen (X'2D'). Code as per ISO 8859. |

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Appendix 3: Specification of Data Formats

6.8.3 Example

Narrative:

On **10th July 2020** Avalbank AG in Frankfurt informs its customer Pumpen AG that it has been **released** of all its liability under the **Performance Guarantee** number **PGFFA0815** (customer reference number **XYZ999**) for an amount of **EUR 50.000,00**.
The **outstanding guarantee amount is EUR 0,00**.

Message:

| Explanation | Message |
|------------------------------------|---|
| Identifier of File Header | :A1:GUB |
| German Bank Code or SWIFT-BIC | :A2:AVALDEFFXXX |
| Customer Number | :A3:123456789 |
| Customer Data | :A4:Pumpen AG Postfach 60599 Frankfurt |
| File Creation Date Time | :A5:202007101620 |
| End of Record Level | - |
| Message Type | :MT:G07 |
| Customer Reference Number | :21A:XYZ999 |
| Guarantee Number | :20:PGFFA0815 |
| Date of Reduction or Release | :30:200710 |
| Amount Reduced or Released | :33B:EUR50000, |
| Amount Outstanding | :34B:EUR0, |
| Contact data financial institution | :M12:MaxMustermann Phone: 069 – 0815 E-Mail:max.mustermann@avalbank.com |
| End of Record Level | - |
| Identifier of File Trailer | :Z1:Z |

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Appendix 3: Specification of Data Formats

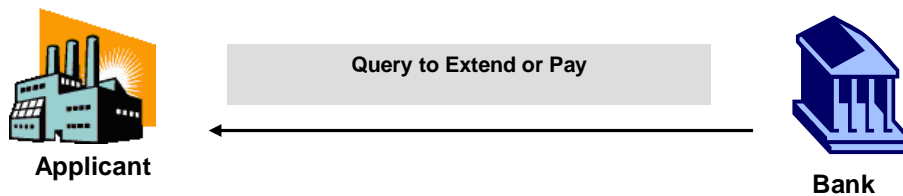
| | |
|---------------------|---|
| End of Record Level | - |
|---------------------|---|

6.9 Query to Extend or Pay G08

6.9.1 Message Scope and Message Flow

A "Query to Extend or Pay" message is sent by the bank to the Applicant, to indicate that the bank has received a request to extend or pay under a specified guarantee.

The message indicates the information of the Extend or Pay request and the Applicant is expected to send a reply, either to extend the guarantee or to pay.



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Appendix 3: Specification of Data Formats

6.9.2 Message Format Specification

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|------------------|--|--|----------------|---|
| :MT: | Message Type | 3!c | M | DEFN: This field specifies the message type. RULE: Field content is always G08. |
| :21A: | Customer Reference Number | 16x | M | DEFN: This field specifies the reference number which has been assigned by the customer. |
| :20: | Guarantee Number | 16x | M | DEFN: This field specifies the reference number which has been assigned by the bank to the transaction. |
| :31L: | Date of Extend or Pay Request | 6!n (Date) | M | DEFN: This field specifies the date of the received Extend or Pay Request. RULE: The required format is: YYMMDD |
| :32B: | Demand Amount | 3!a15d (Currency)(Amount) | M | DEFN: This field contains the currency and amount of the claimed amount |
| :78: | Additional Amount Information | 12*65x (Narrative) | O | DEFN: This field specifies any additional information about the demand amount |
| :49A: | Demand Statement | 4!c [50*65z] (Code) (Narrative) | O | DEFN: This field contains the demand statement as well as the information, whether the demand is complete or incomplete CODES: COMP = COMPLETE DEAMND INCP = INCOMPLETE DEMAND |
| :77: | Presentation Completion Details | 20*35z (Narrative) | O | DEFN: This field specifies how the presentation will be completed, in case of an incomplete demand |
| :31E: | New Validity Expiry Date | 6!n (Date) | M O | DEFN: This field specifies the new expiry date of the guarantee in case of an extension. RULE: The required format is: YYMMDD |
| :31R: | New local expiration date guarantee | 6!n (Date) | O | DEFN: This field specifies the new expiration date of the local guarantee in case of an extension REGL: The prescribed format is as follows: YYMMDD |

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| | | | | |
|-------|---------------------------------------|------------------------|---|--|
| :M46: | Remarks of the issuing bank | 100*65z (Narrative) | O | DEFN: This field specifies remarks of the issuing bank |
| :31T: | Latest Date for Reply | 6!n (Date) | M | DEFN: This field specifies the latest date for a response by the applicant. RULE: The required format is: YYMMDD |
| :M12: | Contact data of financial institution | 4*35z (Narrative) | M | DEFN: This field specifies the contact data of the financial institution |
| :72Z: | Bank to Corporate Information | 6*35z (Narrative) | O | DEFN: This field contains additional information from the bank to the corporate (Applicant). |
| - | End of record level | 1!c | M | DEFN: This field indicates the end of the record level. RULE: Field content is always Hyphen (X'2D'). Code as per ISO 8859. |

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Appendix 3: Specification of Data Formats

6.9.3 Example

Narrative:

On 25th January 2020 Avalbank AG in Frankfurt receives an **Extend or Pay Request** by SWIFT MT 765 under its **Counter Guarantee number PGFFA0815** from the Issuing Bank of the guarantee with the following details:

| | |
|---|------------------|
| (Guarantee number of Local Issuing Bank) | :20:LG No 444555 |
| (Number of counter-guarantee / - liability) | :21:PGFFA0815 |
| (Issuer of counter-guarantee / -liability) | :52A:AVALBANKXXX |
| (Date of Demand) | :31L:200125 |
| (Form of Demand) | :22G:PAEX |
| (Demand Amount) | :32B:USD75000, |
| (Demand Statement) | :49A:COMP |

We have been called upon to pay the beneficiary under the terms and conditions of the referenced guarantee.
However, we are willing to waive their claim provided the guarantee is extended
Should you elect to extend the guarantee, your counter guarantee should be extended for 15 days beyond the extended date.

| | |
|---|----------------|
| (Requested New Expiry Date) | :31E:200815734 |
| (Requested New Expiry Date local guarantee) | :31R:200731 |

On the same day Avalbank AG notifies the Applicant (i.e. Pumpen AG) about the Extend or Pay Request and asking for their **instructions until 28.January 2020**.

Avalbank's contact is Max Mustermann, Phone 069 – 0815, E-Mail: max.mustermann@avalbank.com.

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Appendix 3: Specification of Data Formats

Message:

| Explanation | Message |
|--|--|
| Identifier of File Header | :A1:GFB |
| German Bank Code or SWIFT-BIC | :A2:AVALDEFFXXX |
| Customer Number | :A3:123456789 |
| Customer Data | :A4:Pumpen AG Postfach 60599 Frankfurt |
| File Creation Date Time | :A5:202001251435 |
| End of Record Level | - |
| Message Type | :MT:G08 |
| Customer Reference Number | :21A:XYZ999 |
| Guarantee Number | :20:PGFFA0815 |
| Date of Extend or Pay Request | :31L:200125 |
| Demand Amount | :32B:USD75000, |
| Demand Statement | 49A:COMP We have been called upon to pay the beneficiary under the terms and conditions of the referenced guarantee. However, we are willing to waive their claim provided the guarantee is extended. Should you elect to extend the guarantee, your counter guarantee Should be extended for 15 days beyond the extended date. |
| New Validity Expiry Date | :31E:200 815734 |
| New Validity Expiry Date local guarantee | :31R:200731 |

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Appendix 3: Specification of Data Formats

Message: (continued)

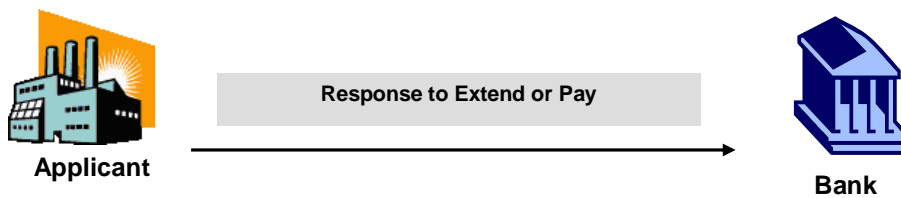
| Explanation | Message |
|------------------------------------|--|
| Remarks of the Issuing Bank | :M46:The claim that we have received from the issuing bank is in accordance with the terms and conditions of the guarantee. Kindly let us know, whether you prefer to extend the guarantee or to pay. Please let us have your instructions latest at the indicated date for Reply. |
| Latest Date for Reply | :31T:200128 |
| Contact data financial institution | :M12:Max Mustermann Phone: 069 – 0815 E-Mail:max.mustermann@avalbank.com |
| End of Record Level | - |
| Identifier of File Trailer | :Z1:Z |
| End of Record Level | - |

6.10 Response to Extend or Pay G09

6.10.1 Message Scope and Message Flow

A "Response to Extend or Pay" message is sent by the Applicant to the bank in reply to a previously sent Query to Extend or Pay message from the bank.

The message is used to indicate the Applicant's instructions to either extend or pay the guarantee.



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Appendix 3: Specification of Data Formats

6.10.2 Message Format Specification

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|------------------|--|------------------------------|---------------|--|
| :MT: | Message Type | 3!c | M | DEFN: This field specifies the message type. RULE: Field content is always G09. |
| :21A: | Customer Reference Number | 16x | M | DEFN: This field specifies the reference number which has been assigned by the customer. |
| :20: | Guarantee Number | 16x | M | DEFN: This field specifies the reference number which has been assigned by the bank to the transaction. |
| :31L: | Date of Extend or Pay Request | 6!n (Date) | M | DEFN: This field specifies the date of the received Extend or Pay Request from the G08 messages (Query to Extend or Pay). RULE: The required format is: YYMMDD |
| :32B: | Demand Amount | 3!a15d (Currency)(Amount) | C | DEFN: This field contains the currency and amount of the claimed from the G08 message (Query for Extend or Pay). RULE: This field must be present, if field :12D: contains the code PAYM |
| :31E | New Validity Expiry Date | 6!n (Date) | EO | DEFN: This field specifies the new expiry date of the guarantee (limited validity) from the G08 message (if available) in case of an amendment. RULE: The required format is: YYMMDD RULE: This field must be present, if field :12D: contains the code EXTD |
| :31R: | New local expiration date guarantee | 6!n (Date) | O | DEFN: This field specifies the new expiration date of the local guarantee in case of an extension REGL: The prescribed format is as follows: YYMMDD |
| :12D: | Extend or Pay Instructions | 4!c (Code) | M | DEFN: This field specifies the Applicant's instruction to extend the guarantee or to pay. CODES: EXTD = EXTEND |

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PAYM = PAY

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| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|--|----------------------|--------|--|
| :M30: | ISO- currency code of the account for debiting the demand | 3!a (Code) | C | DEFN: This field specifies the ISO currency code of the account for debiting the demand and charges, in case that field for charges :M33: is not used RULE: This field must be present, if field :12D: contains the code PAYM and if field :M51: Cover Payment is not present |
| :M31: | Account (IBAN-Format) for debiting the utilization | 35x | C | DEFN: This field specifies the account number in the IBAN format for debiting the demand and charges, in case that field for charges :M33: is not used RULE: This field must be present, if field :12D: contains the code PAYM and if field :M51: Cover Payment is not present |
| :M32: | ISO-currency code for the account for debiting the charges | 3!a (Code) | O | DEFN: This field specifies the ISO currency code of the account for debiting the charges |
| :M33: | Account (IBAN-Format) for charges | 35x | O | DEFN: This field specifies the account number in the IBAN format for debiting the charges |
| :M51: | Cover payment | 6*35z (Narrative) | C | DEFN: This field specifies information regarding the cover payment of the customer, in case that field :M30: - :M33: are not used RULE: Mandatory, if field :12D: contains the code PAYM and if fields :M30: - M33: are not present |
| :M11: | Contact data customer | 4*35z (Narrative) | O | DEFN: This field specifies the contact data of the customer (Applicant) |
| :72Z: | Corporate to Bank Information | 6*35z (Narrative) | O | DEFN: This field contains additional information from the corporate (Applicant) to the bank (Receiver of the message). |
| - | End of record level | 1!c | M | DEFN: This field indicates the end of the record level. RULE: Field content is always Hyphen (X'2D'). Code as per ISO 8859. |

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Appendix 3: Specification of Data Formats

6.10.3 Example

Narrative:

On 26th January 2020 Pumpen AG replies to the Extend or Pay Request they have received a day earlier from Avalbank AG in Frankfurt. They inform Avalbank AG, that they **agree to extend the guarantee** as requested by the beneficiary.

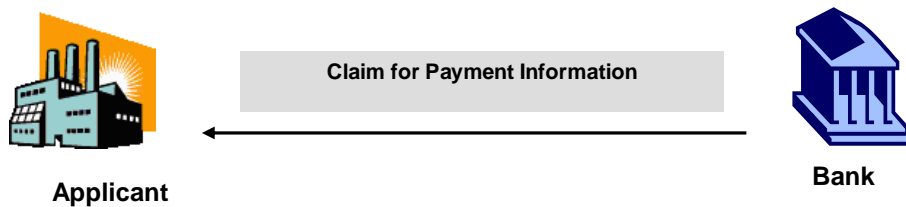
Message:

| Explanation | Message |
|--|--|
| Identifier of File Header | :A1:GFK |
| German Bank Code or SWIFT-BIC | :A2:AVALDEFFXXX |
| Customer Number | :A3:123456789 |
| Customer Data | :A4:Pumpen AG Postfach 60599 Frankfurt |
| File Creation Date Time | :A5:202001261435 |
| End of Record Level | - |
| Message Type | :MT:G09 |
| Customer Reference Number | :21A:XYZ999 |
| Guarantee Number | :20:PGFFA0815 |
| Date of Extend or Pay Request | :31L:200125 |
| New Validity Expiry Date | :31E:200 815731 |
| New Validity Expiry Date local guarantee | :31R:200731 |
| Extend or Pay Instructions | :12D:EXTD |
| End of Record Level | - |
| Identifier of File Trailer | :Z1:Z |
| End of Record Level | - |

6.11 Claim for Payment Information G10

6.11.1 Message Scope and Message Flow

A "Claim for Payment Information" message is send by the bank to the Applicant, to indicate that the bank has received a claim for payment under a specified guarantee.



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Appendix 3: Specification of Data Formats

6.11.2 Message Format Specification

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|---------------------------------------|--|--------|---|
| :MT: | Message Type | 3!c | M | DEFN: This field specifies the message type. RULE: Field content is always G10. |
| :21A: | Customer Reference Number | 16x | M | DEFN: This field specifies the reference number which has been assigned by the customer. |
| :20: | Guarantee Number | 16x | M | DEFN: This field specifies the reference number which has been assigned by the bank to the transaction. |
| :31L: | Date of Demand | 6!n (Date) | M | DEFN: This field specifies the date of the received demand. RULE: The required format is: YYMMDD |
| :32B: | Demand Amount | 3!a15d (Currency)(Amount) | M | DEFN: This field contains the currency and amount of the demand |
| :78: | Additional Amount Information | 12*65x (Narrative) | O | DEFN: This field specifies any additional information about the demand amount |
| :49A: | Demand Statement | 4!c [50*65z] (Code) (Narrative) | O | DEFN: This field contains the demand statement as well as the information, whether the demand is complete or incomplete CODES: COMP = COMPLETE DEAMND INCP = INCOMPLETE DEMAND |
| :77: | Presentation Completion Details | 20*35z (Narrative) | O | DEFN: This field specifies how the presentation will be completed, in case of an incomplete demand |
| :M46: | Remarks of the issuing bank | 100*65z (Narrative) | O | DEFN: This field specifies remarks of the issuing bank |
| :M12: | Contact data of financial institution | 4*35z (Narrative) | M | DEFN: This field specifies the contact data of the financial institution |
| :72Z: | Bank to Corporate Information | 6*35x (Narrative) | O | DEFN: This field contains additional information from the bank to the corporate (Applicant). |

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-----|---------------------|--------|--------|--|
| - | End of record level | 1!c | M | DEFN: This field indicates the end of the record level. RULE: Field content is always Hyphen (X'2D'). Code as per ISO 8859. |

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6.11.3 Example

Narrative:

On 30th January 2021 Avalbank AG in Frankfurt receives a claim for payment under its **Performance Guarantee number PGFFA0815** from the beneficiary of the guarantee with the following details:

Date: 25.01.2021

Re: Your Performance Guarantee No . PGFFA0815 issued on 06th May 2020 for EUR 50.000,00 in favor of Mining PLC, Main Road, Oslo NORWAY, on behalf of Pumpen AG, Postfach 123, 60599 Frankfurt, GERMANY – concerning the delivery of pumps and equipment as per contract number ABC123 dated 05th February 2020.

Dear Sirs,

We hereby declare that Messrs. Pumpen AG has failed to deliver the goods as per the terms of the above mentioned contract.

Consequently please pay EURO 50.000,00 to our account no. 123 with Viking Bank Ltd. in Oslo.

Very truly yours
Mining PLC
Oslo / NORWAY

On the same day Avalbank AG notifies the Applicant (i.e. Pumpen AG) about the demand and informs the applicant, that the demand is **compliant** to the terms and conditions of the guarantee and will be **settled on the 02nd February 2021**.

Avalbank's contact is Max Mustermann, Phone 069 – 0815, E-Mail: max.mustermann@avalbank.com.

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Message:

| Explanation | Message |
|-------------------------------|---|
| Identifier of File Header | :A1:GFB |
| German Bank Code or SWIFT-BIC | :A2:AVALDEFFXXX |
| Customer Number | :A3:123456789 |
| Customer Data | :A4:Pumpen AG Postfach 60599 Frankfurt |
| File Creation Date Time | :A5:202001301435 |
| End of Record Level | - |
| Message Type | :MT:G10 |
| Customer Reference Number | :21A:XYZ999 |
| Guarantee Number | :20:PGFFA0815 |
| Date of Demand | :31L:210125 |
| Demand Amount | :32B:EUR50000, |
| Demand Statement | :49A:COMP Re: Your Performance Guarantee No. PGFFA0815 issued on 06th May 2020 for EUR 50.000,00 in favor of Mining PLC, Main Road, Oslo NORWAY, on behalf of Pumpen AG, Postfach 123, 60599 Frankfurt, GERMANY – concerning the delivery of pumps and equipment as per contract number ABC123 dated 05th February 2020. Dear Sirs, We hereby declare that Messrs. Pumpen AG has failed to deliver the goods as per the terms of the above mentioned contract. Consequently please pay EURO 50.000,00 to our account no. 123 with Viking Bank Ltd. in Oslo. Very truly yours Mining PLC, Oslo /NORWAY |

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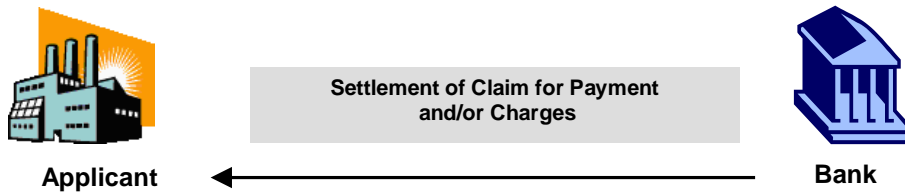
Appendix 3: Specification of Data Formats

Message: (continued)

| Explanation | Message |
|------------------------------------|--|
| Remarks of the Issuing Bank | :M46:The claim that we have received from the beneficiary is in accordance with the terms and conditions of the guarantee. We will settle the claim for payment on 02. February 2021. |
| Contact data financial institution | :M12:Max Mustermann Phone: 069 – 0815 E-Mail:max.mustermann@avalbank.com |
| End of Record Level | - |
| Identifier of File Trailer | :Z1:Z |
| End of Record Level | - |

6.12 Settlement of Claim for Payment and/or Charges G11

The message is still in development and will be part of the next release.

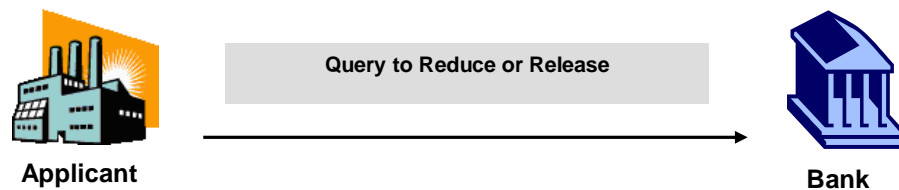


6.13 Query to Reduce or Release G12

6.13.1 Message Scope and Message Flow

A “Query to Reduce or Release” message is send by the Applicant to the bank, to request that the Applicant will be released of all liability for the specified amount.

Note: In order to change just the amount of the guarantee the message G03 “Application for Amendment of a Guarantee” is to be used.



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6.13.2 Message Format Specification

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|------------------------------------|------------------------------|--------|--|
| :MT: | Message Type | 3!c | M | DEFN: This field specifies the message type. RULE: Field content is always G12. |
| :21A: | Customer Reference Number | 16x | M | DEFN: This field specifies the reference number which has been assigned by the customer. |
| :20: | Guarantee Number | 16x | M | DEFN: This field specifies the reference number which has been assigned by the bank to the transaction. |
| :33B: | Amount Reduced or Released | 3!a15d (Currency)(Amount) | M | DEFN: This field contains the currency and amount for which the Applicant asks to be released of all its liability under the specified guarantee. |
| :12F: | Reason for Reduction/Release | 4!c (Code) | M | DEFN: This field specifies the reason for reduction/release. CODES: BUFI = UNDERLYING BUSINESS FINISHED WOEX = WARRANTY OBLIGATION PERIOD EXPIRED NOAC = NON ACCEPTANCE OF A TENDER REFU = REDUCTION CLAUSE FULFILLED OTHR = OTHER RULE: If the code ,OTHR' is used, the reason must be specified in field :49K: in free text form. |
| :49K: | Other Reason for Reduction/Release | 6*65x (Narrative) | C | DEFN: This field specifies any other reason for reduction/release in free text form. RULE: This field must be present, if field :12F: consists of ,OTHR'. |
| :M11: | Contact data customer | 4*35z (Narrative) | O | DEFN: This field specifies the contact data of the customer (Applicant) |
| :72Z: | Corporate to Bank Information | 6*35z (Narrative) | O | DEFN: This field contains additional information from the corporate (Applicant) to the bank (Receiver of the message). |

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| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-----|---------------------|--------|--------|--|
| - | End of record level | 1!c | M | DEFN: This field indicates the end of the record level. RULE: Field content is always Hyphen (X'2D'). Code as per ISO 8859. |

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Appendix 3: Specification of Data Formats

6.13.3 Example

Narrative:

On 15th January 2020 Pumpen AG asks its bank, i.e. Avalbank AG in Frankfurt to **release** them **of all liability** of their **Warranty Guarantee** number **PGWFA0815** for **EUR 50.000,00** (customer reference number **XYZ111**), since the **warranty obligation period has been expired**.

Message:

| Explanation | Message |
|-------------------------------|--|
| Identifier of File Header | :A1:GFK |
| German Bank Code or SWIFT-BIC | :A2:AVALDEFFXXX |
| Customer Number | :A3:123456789 |
| Customer Data | :A4:Pumpen AG Postfach 60599 Frankfurt |
| File Creation Date Time | :A5:202001151435 |
| End of Record Level | - |
| Message Type | :MT:G12 |
| Customer Reference Number | :21A:XYZ111 |
| Guarantee Number | :20:PGWFA0815 |
| Amount Reduced or Released | :33B:EUR50000,00 |
| Reason for Reduction/Release | :12F:WOEX |
| End of Record Level | - |
| Identifier of File Trailer | :Z1:Z |
| End of Record Level | - |

7 Customer Statement Message according to ISO Standard 20022

Until the replacement of MT 940 and MT 942 by November 2025, the German Banking Industry (DK) already uses the two ISO 20022-based cash management messages camt.053 and camt.052 for bank statement information. If the customer requests it and the institute offers collective booking files, the provision as camt.054 is mandatory. Account information according to the ISO20022 standard serves these application purposes:

| UNIFI message | Application |
|---------------|---|
| camt.052 | Transaction during the day (Interim transaction report) |
| camt.053 | Customer statement message |
| camt.054 | Batched transaction file Note: Die use of the camt.054 message as credit notification for SEPA instant credit transfers (single transaction) is not the subject of this chapter. This is described in chapter 2.2.5. |

Since November 2021 the DK has been offering electronic account information (camt.052, 053 and 054) based on the ISO 20022 version 2019. These are the format versions camt.052.001.08, camt.053.001.08 and camt.054.001.08 respectively.

The following document contains the obligatory regulations of the DK for the use of camt messages within the payment transaction market.

As the main use of camt messages is the provision of the customer statement message, the following specification of the DK allocation rules is based on the elements of the camt.053 message. For the remaining two messages, only the differences are described.

The DK regulations concerning camt are restricted to the allocation rules of the XML schema specifications of the ISO20022 standard which is to be applied without any change. Thus, the complete compliance and compatibility to the international standard is guaranteed. In this document, the allocation rules are represented for each data element in table form. Note: The comment "Occurrences according to DK" which is sometimes stated in the column containing the DK allocation rules serves as a clarification. The schema has not been changed accordingly! The unaltered XML schema specifications of the ISO 20022 standard are assumed.

At www.ebics.de technical camt examples are provided in the form of XML files for download. These have been adapted to the 2019 ISO version in particular.

A Note on Production

To ensure an efficient response time behaviour during a message verification at production, the XML schemas required by the standard and the XSLT files ought to be applied at the customer or bank systems locally. The availability of these testing tools on the Internet primarily serves as documentation. A production acquisition via the Internet may cause delay during the processing of orders.

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Character Set

To create camt.05x messages the character encoding according to UTF-8 is always valid. All characters that can be represented in UTF-8 are permitted in principle. However, restrictions in various pre-systems prevent that the full range of possible characters can be applied.

Referencing Particular Messages

For referencing camt.05x messages, the element "Messageldentification" of the element group "GroupHeader" is used. This reference is specific to an institution.

Camt Message Size

According to the ISO schema, the number of repetitions of some elements is not limited for camt messages. In consideration of marketable software tools, it is recommended not to exceed a total size of 20 Megabytes. It rests on the account servicer to segment messages into smaller portions as needed. When forwarding camt messages (from abroad), however, the original message will be passed on regardless of its size. Splits due to size are solved solely via pagination, that means with consistent ElectronicSequenceNumber the next camt-message is given a new page number (<PgNb>).

BTF-parameters / order types to download camt messages

The BTF-Parameters STM/DE//camt.052/ZIP (resp. order type C52), EOP/DE//camt.053/ZIP (resp. order type C53) and STM/DE//camt.054/ZIP (resp. order type C54) are defined for downloading camt messages from the financial institution's site (see chapter 9.2.1)

Structure and Expressions of camt Messages

The following table shows the possible expressions for messages camt.052, camt.053, and camt.054. In the table, a check mark indicates that this data element group is present according to the UNIFI standard (either mandatory or optional). The cross indicates that a specific data element group does not exist in UNIFI (as for "Balance") or a code is not permitted/not defined, respectively (as for "Entries").

| | Bank to Customer Account Report camt.052 | Bank to Customer Statement camt.053 | Bank to Customer Credit Debit Notification camt.054 |
|---------------------|--|---|--|
| Account | ✓ mandatory | ✓ mandatory | ✓ mandatory |
| Balance | ✓ optional | ✓ mandatory | ✗ |
| Entry Info | ✓ optional | ✓ optional | ✓ mandatory |
| Booked Entries | ✓ | ✓ | ✓ |
| Pending Entries | ✓ | ✗ | ✓ |
| Transaction Details | ✓ | ✓ | ✓ |

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General Stipulations the element group Statement (resp. Report, Notification)

Compared to the ISO-Standard, the technical element group directly beneath the technical top level element is restricted to exactly one occurrence for each message file. That is to say that one camt message contains information for exactly one account.

Forwarded camt messages

This specification describes how account information regarding the accounts which are managed by the institution is provided to customers. However, it is also permissible and possible to provide forwarded camt messages (relay, i.e. camt messages to the customer's accounts at other banks) via EBICS. Forwarded camt messages are made available to the customer unchanged

The following differences/restrictions (to the bank to customer specification of the DK for camt.053) apply to the relay case:

| <u>Description</u> | <u>DK Rules bank → customer</u> | <u>Relay case (as of February 2023)</u> |
|---|---|--|
| <u>size on a camt.053</u> | <u>Recommendation max. 20 MB</u> | <u>Maximum 80 k allowed → This restriction must be observed when creating camt messages for the relay case (outgoing).</u> |
| <u>Bulk resolution</u> | <u>Allowed, i.e. per <Ntry> also <NtryDtls><TxDtls> several times</u> | <u>Not allowed, i.e. per <Ntry> only one block <NtryDtls><TxDtls> → This restriction must be observed when creating camt messages for the relay case (outgoing).</u> |
| <u>Permitted Number <Ustrd> (Length 140 characters)</u> | <u>1-n In particular, the bank can add its own <Ustrd>, e.g. in the case of returned direct debits. additional <Ustrd> with information on fees in addition to the original remittance information</u> | <u>1 → when creating camt messages for the relay case (outbound), this restriction must be observed - further information can be given under <AddtlTxInf>. → in the case of incoming camt relay messages, further information can be given under <AddtlTxInf>.</u> |

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| Description | DK Rules bank → customer | Relay case (as of February 2023) |
|---|---|--|
| <u>AddressLine</u> <i>Note: there are no deviations in the usage rules for structured address elements</i> | <u>A maximum of 3 lines may be used, these may be up to 70 characters long, also occurs with SEPA, 2 x 70</u> | <u>A maximum of 3 lines may be used, these may be up to 35 characters long</u> <u>→ When creating camt messages for the relay case (outgoing), this restriction must be observed, address lines may have to be shortened</u> |
| <u>Special character</u> | <u>umlauts allowed, @ sign not allowed</u> | <u>Umlauts not allowed, @ sign allowed</u> <u>→ When creating camt messages for the relay case (outbound), umlauts may not be used. It is recommended to use the best practice rules according to SEPA (Chapter 2 of Appendix 3).</u> <u>→ incoming camt relay messages must be assumed to contain the @ sign.</u> |

Structure and reading of this specification

The rules from ISO 20022 Bank-to-Customer Cash Management Maintenance 2018-2019 Message Definition Report are assumed.

The German Banking Industry (DK) extends this (on the basis of the original ISO 20022 schema) by further allocation rules.

These further rules may be assignment or non-assignment restrictions (or recommendations where possible) for elements or element groups.

Elements or element groups that are not allocated in the DK specification are highlighted in grey. If entire element groups are not referred, this group is not broken down further to simplify the readability of this specification. If entire element groups are not allocated this group is not broken down further to simplify the readability of this specification.

Assigned fields must correspond to the allocation rules as described hereafter.

The current external ISO20022 code lists, which are referred to in this specification, can be found at https://www.iso20022.org/external_code_list.page.

The allocation rules for the message camt.053 (Bank to Customer Statement) are described in the first main chapter (and its subchapters).

For the messages camt.052 and camt.054, due to their almost identical structure to camt.053, only deviations from camt.053 are described, which require further or other DK allocation guidelines compared to camt.053. The deviations from camt.053 in camt.052 and camt.054 are documented in the last column of the description tables for the respective elements.

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Note: The nesting level of the respective element or element group within the message can be found in the first column of the tables. Element groups that are used more than once (all to be found in chapter 7.1.8) always begin with level 1. The total nesting level is to be understood here in such a way that the number given here is to be added to the respective position in the schema. These tables are therefore marked with a plus sign in the column heading.

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7.1 Bank to Customer Statement (camt.053)

The message is transmitted via EBICS with BTF-Parameters EOP/DE//camt.053/ZIP (resp. order type C53).

7.1.1 Abstract of the message structure

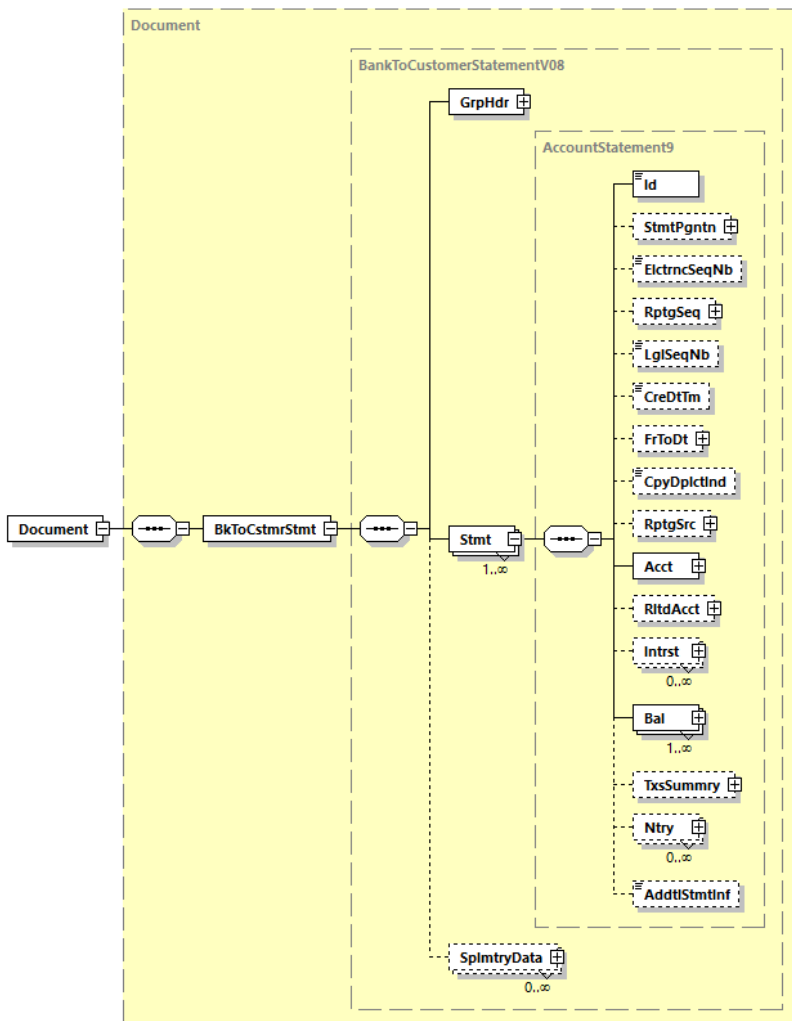


Diagram 78: Overview camt.053.001.08

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7.1.2 Document

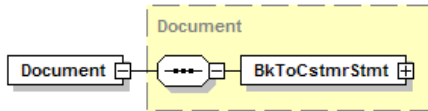


Diagram 79: camt.053.001.08, document

Definition

ISO 20022 message - the top level element for message camt.053.001.08.

XML-Tag

<Document>

Rules

| | Name | XML Tag | Occurrences | Definition | Type | DK Rule |
|---|-------------|-----------------|-------------|---|-----------|---------|
| 0 | MessageRoot | <BkToCstmrStmt> | [1..1] | Message containing a bank statement to inform the account owner, or authorised party. | see 7.1.3 | |

7.1.3 Bank to Customer Statement

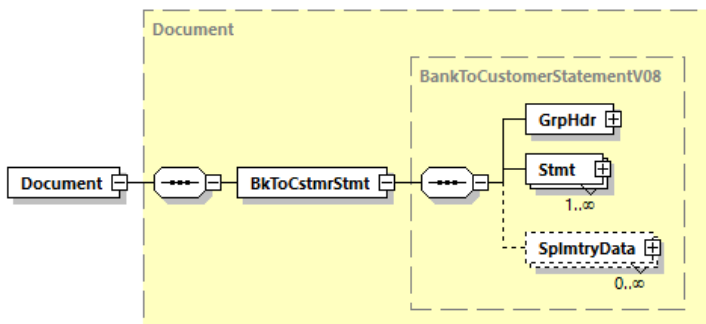


Diagram 80: camt.053.001.08, Bank to Customer Statement

Definition

Message containing a bank statement to inform the account owner, or authorised party.

XML-Tag

<BkToCstmrStmt>

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Rules

| | Name | XML Tag | Occurrences | Definition | Type | DK Rule |
|---|--------------------|---------------|-------------|--|---------------------|---|
| 1 | GroupHeader | <GrpHdr> | [1..1] | Common information applying to the entire message. | see 7.1.4 | |
| 1 | Statement | <Stmnt> | [1..n] | Reports on booked entries and balances for a cash account. | see 7.1.5 | Element group with exactly one occurrence. Occurrences according to DK [1..1] |
| 1 | Supplementary Data | <SplmtryData> | [0..n] | Supplementary data | Supplementary Data1 | Not allocated |

7.1.4 Group Header

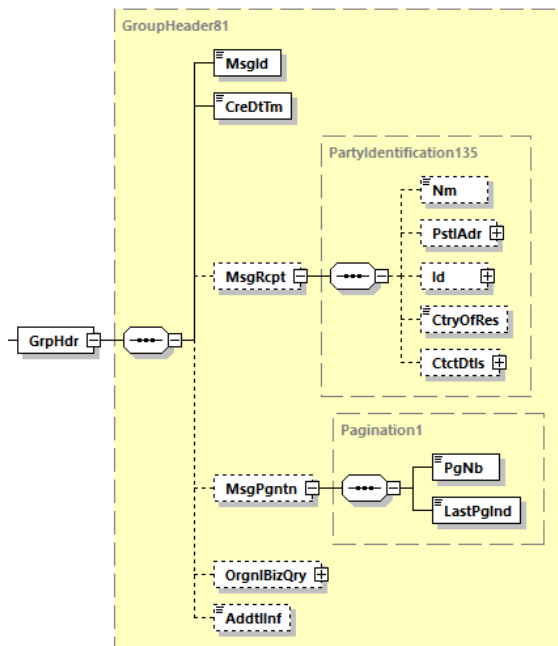


Diagram 81: camt.053.001.08, GrpHdr

Definition

Set of elements that applies to the entire message.

XML-Tag

<GrpHdr>

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Rules

| | Name | XML Tag | Occurrences | Definition | Type | DK Rule |
|---|-------------------------|---------------|-------------|---|------------------------|---|
| 2 | MessageIdentification | <MsgId> | [1..1] | Point to point reference assigned by the account servicing institution and sent to the account owner to unambiguously identify the message. | Max35Text | Character string assigned by the particular institution. |
| 2 | CreationDateTime | <CreDtTm> | [1..1] | Date and time at which the message was created by the account servicer. | ISODateTime | Local time plus current time zone offset (UTC) is to be specified always (Germany: +01:00 (CET=Central European Time) or +02:00 (in case of daylight saving time)). |
| 2 | MessageRecipient | <MsgRcpt> | [0..1] | Party that is entitled by the account owner to receive information about movements in the account. | see 7.1.8.8 | In the element group <Id>, the sub-group <PrvtId> must not be used here. |
| 2 | MessagePagination | <MsgPgntn> | [0..1] | Pagination of the message. | Pagination1 | Is allocated not here but on statement level |
| 2 | Original Business Query | <OrgnlBizQry> | [0..1] | Original request for an account information Note: The use of this element group is dependent on a previous camt.060 | OriginalBusinessQuery1 | Not allocated |
| 2 | AdditionalInformation | <AddtlInf> | [0..1] | Further details on the message. | Max500Text | |

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7.1.5 Statement

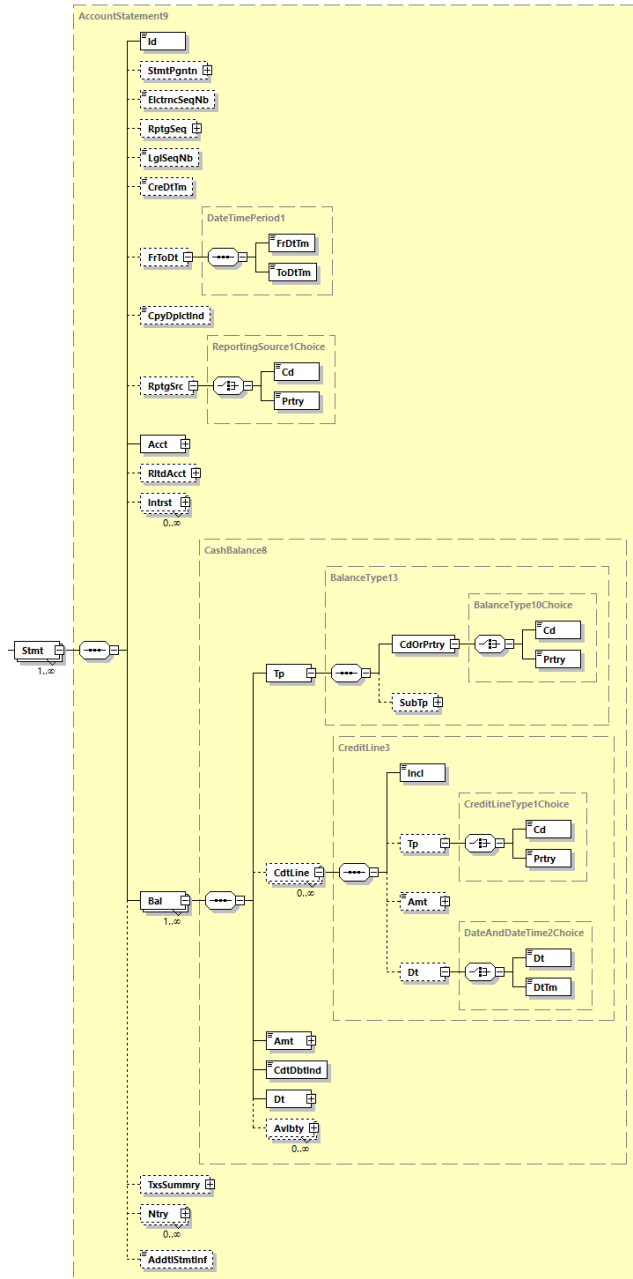


Diagram 82: camt.053.001.08, Stmt

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Definition

Reports on booked entries and balances for a cash account.

Rules

| | Name | XML Tag | Occurrences | Definition | Type | DK Rule |
|---|--------------------------|---------------|-------------|---|----------------------|---|
| 2 | Identification | <Id> | [1..1] | Unique identification, as assigned by the account servicer, to unambiguously identify the account statement | Max35Text | |
| 2 | StatementPagination | <StmntPgntn> | [0..1] | Provides details on the page number of the statement | Pagination1 | Pagination is always used when the ZDL (PSP) wants to make a size split. |
| 3 | PageNumber | <PgNb> | [1..1] | Page Number | Max5NumericText | If no size split is used, this element is always assigned 1. |
| 3 | LastPageIndicator | <LastPgInd> | [1..1] | Indicates whether this page is the last page | YesNoIndicator | If no size split is used, this element is always assigned true |
| 2 | ElectronicSequenceNumber | <ElctrcSeqNb> | [0..1] | Sequential number of the statement, as assigned by the account servicer. The sequential number is increased incrementally for each statement sent electronically. | Number | The allocation is mandatory. Represents the current statement number of a particular year Occurrences according to DK [1..1] Clarification: In the case of multiple page numbers (pagination), this number is the same for each page |
| 2 | ReportingSequence | <RptgSeq> | [0..1] | Specifies the range of identification sequence numbers, as provided in the request. Note: The use of this element group is dependent on a preceding camt.060 | SequenceRange1Choice | Not allocated |
| 2 | LegalSequenceNumber | <LglSeqNb> | [0..1] | Legal sequential number of the report, assigned by the account servicer. It is increased incrementally for each report sent. | Number | Corresponds to the statement number of the legally binding account statement. |

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| | Name | XML Tag | Occurrences | Definition | Type | DK Rule |
|---|------------------------|---------------|-------------|--|------------------------------|---|
| 2 | CreationDateTime | <CreDtTm> | [0..1] | Date and time at which the report was created. | ISODateTime | Local time plus current time zone offset (UTC) is always to be specified (Germany: +01:00 (CET=Central European Time) or +02:00 (in case of daylight saving time)). |
| 2 | FromToDate | <FrToDt> | [0..1] | Range of time between the start date and the end date for which the account statement is issued. | DateTimePeriod1 | |
| 3 | FromDateTime | <FrDtTm> | [1..1] | Date and time at which the range starts. | ISODateTime | Local time must always be specified: Start time: 00:00:00+01:00 (if the complete day of entry is referred to.) |
| 3 | ToDateTime | <ToDtTm> | [1..1] | Date and time at which the range ends. | ISODateTime | Local time must always be specified. End time: 23:59:59+01:00 (if the complete day of entry is referred to.) |
| 2 | CopyDuplicateIndicator | <CpyDplctInd> | [0..1] | Indicates whether the document is a copy, a duplicate, or a duplicate of a copy. | CopyDuplicate1Code | Not used (there are only original statements). |
| 2 | ReportingSource | <RptgSrc> | [0..1] | Specifies the reporting source | ReportingSource1Choice | |
| 3 | Code | <Cd> | [1..1] | reporting source in coded form | ExternalReportingSource1Code | |
| 3 | Proprietary | <Prtry> | [1..1] | reporting source in proprietary form | Max35Text | |
| 2 | Account | <Acct> | [1..1] | See 7.1.5.1 | | |
| 2 | RelatedAccount | <RltdAcc> | [0..1] | Identifies the parent account of the reported account. | see 7.1.8.4 | Can be used for referring to a clearing account (e.g. for credit card settlements or fixed-term deposits) or to show a target account of a cash pooling structure. |

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| | Name | XML Tag | Occurrences | Definition | Type | DK Rule |
|---|----------------------|-------------|-------------|---|-----------------------------------|---|
| 2 | Interest | <Intrst> | [0..n] | Provides general interest information that applies to the account at a particular moment in time. | AccountInterest4 | Not allocated |
| 2 | Balance | <Bal> | [1..n] | Set of elements defining the balance(s). | CashBalance8 | Occurrences according to DK [2..n] |
| 3 | Type | <Tp> | [1..1] | Specifies the nature of a balance | BalanceType13 | |
| 4 | CodeOrProprietary | <CdOrPrtry> | [1..1] | Coded or proprietary format balance type. | BalanceType10Choice | |
| 5 | Code | <Cd> | [1..1] | In a coded form | ExternalBalanceType1Code | From the external code list, only the codes below can be used. |
| 5 | Proprietary | <Prtry> | [1..1] | In a proprietary form. | Max35Text | Not allocated |
| 4 | SubType | <SubTp> | [0..1] | Specifies the balance sub-type. | BalanceSubType1Choice | Only permitted for the representation of interim balances ("INTM") (see table below). |
| 3 | CreditLine | <CdtLine> | [0..n] | Set of elements used to provide details on the credit line. | CreditLine3 | |
| 4 | Included | <Incl> | [1..1] | Indicates whether (true) or not (false) the credit line is included in the balance. | TrueFalseIndicator | |
| 4 | Type | <Tp> | [0..1] | Typ of credit line, if more than one are available | CreditLineType1Choice | |
| 5 | Code | <Cd> | [1..1] | In coded form | ExternalCreditLineType1Code | |
| 5 | Proprietary | <Prtry> | [1..1] | In proprietary form | Max35Text | |
| 4 | Amount | <Amt> | [0..1] | Amount of money of the credit line. | ActiveOrHistoricCurrencyAndAmount | |
| 4 | Date | <Dt> | [0..1] | Date of credit line | DateAndDateTime2Choice | |
| 5 | Date | <Dt> | [0..1] | Specified in the form of date | ISODate | |
| 5 | DateTime | <DtTm> | [0..1] | Specified in the form of date/time | ISODateTime | |
| 3 | Amount | <Amt> | [1..1] | Amount of money of the cash balance. | ActiveOrHistoricCurrencyAndAmount | |
| 3 | CreditDebitIndicator | <CdtDbtInd> | [1..1] | Indikator zum Saldobetrag: Soll (DBIT) bzw. Haben (CRDT) | CreditDebitCode | |
| 3 | Date | <Dt> | [1..1] | Date/Time of balance | DateAndDateTime2Choice | |
| 4 | Date | <Dt> | [1..1] | Specified in the form of date | ISODate | Use of this selection element recommended |

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| | Name | XML Tag | Occurrences | Definition | Type | DK Rule |
|---|--------------------------------|-----------------|-------------|---|--------------------------------|---------------|
| 4 | DateTime | <DtTm> | [1..1] | Specified in the form of date/time | ISODateTime | |
| 3 | Availability | <AvlbtY> | [0..n] | Set of elements used to indicate when the booked amount of money will become available. | CashAvailability ¹ | Not allocated |
| 2 | TransactionsSummary | <TxsSummary> | [0..1] | Set of element providing summary information on entries. | TotalTransactions ⁶ | Not allocated |
| 2 | Entry | <Ntry> | [0..n] | See 7.1.6 | | |
| 2 | AdditionalStatementInformation | <AddtlStmntInf> | [0..1] | Further details on the account statement. | Max500Text | |

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Values used in the DK from ExternalBalanceType1Code for balance types:

| Code | ISO name | description |
|--|------------------|---|
| CLAV | ClosingAvailable | Closing balance of amount of money that is at the disposal of the account owner on the date specified |
| CLBD | ClosingBooked | Closing balance This balance is always indicated in the DK in the camt.053. In the case of message splits, in the last message part. |
| FWAV | ForwardAvailable | Forward available balance of money that is at the disposal of the account owner on the date specified. |
| OPBD | OpeningBooked | Opening balance <i>Note: This is a code change only. It does not change the way the ZDL (PSPs) set the balance date.</i> |
| CLBD (with subtype INTM to be specified in <SubTp><Cd>) | ClosingInterim | Interim closing balance within the account servoces's booking date |
| OPBD (with subtype INTM to be specified in <SubTp><Cd>) | OpeningInterim | Interim opening balance within the account servoces's booking date |

For information: In forwarded camt messages other codes from ExternalBalanceType1Code and and ExternalBalanceSubType1Code may also occur.

DK Rule for the Transgression of the segmentation size (size of camt-messages)

If more than one camt.053 message is necessary (as, for example the segmatention size is exceeded) the balance type has to be allocated as follows:

First camt.053 message:

First balance "OPBD" and second balance "CLBD" (with subtype "INTM")

Further camt.053 messages (if required):

First balance "OPBD" (with subtype "INTM") and second balance "CLBD" (with subtype "INTM")

Last camt.053 message:

First balance „OPBD“ (with subtype „INTM“) and second balance “CLBD“

Example:

```
<Tp>
  <CdOrPrtry>
    <Cd>OPBD</Cd>
  </CdOrPrtry>
</Tp>
<Amt Ccy="EUR">1000000.00</Amt>
<CdtDbtInd>CRDT</CdtDbtInd>
<Dt>
  <Dt>2020-07-23</Dt>
</Dt>
</Bal>
<Bal>
  <Tp>
```

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```
<CdOrPrtry>
  <Cd>CLBD</Cd>
</CdOrPrtry>
</Tp>
<Amt Ccy="EUR">1259621.56</Amt>
<CdtDbtInd>CRDT</CdtDbtInd>
<Dt>
  <Dt>2020-07-24</Dt>
</Dt>
</Bal>
<Bal>
  <Tp>
    <CdOrPrtry>
      <Cd>CLAV</Cd>
    </CdOrPrtry>
  </Tp>
  <Amt Ccy="EUR">1259556.65</Amt>
  <CdtDbtInd>CRDT</CdtDbtInd>
  <Dt>
    <Dt>2020-07-23</Dt>
  </Dt>
</Bal>
<Bal>
  <Tp>
    <CdOrPrtry>
      <Cd>FWAV</Cd>
    </CdOrPrtry>
  </Tp>
  <Amt Ccy="EUR">1258556.65</Amt>
  <CdtDbtInd>CRDT</CdtDbtInd>
  <Dt>
    <Dt>2020-07-25</Dt>
  </Dt>
</Bal>
```


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Appendix 3: Specification of Data Formats

7.1.5.1 Account

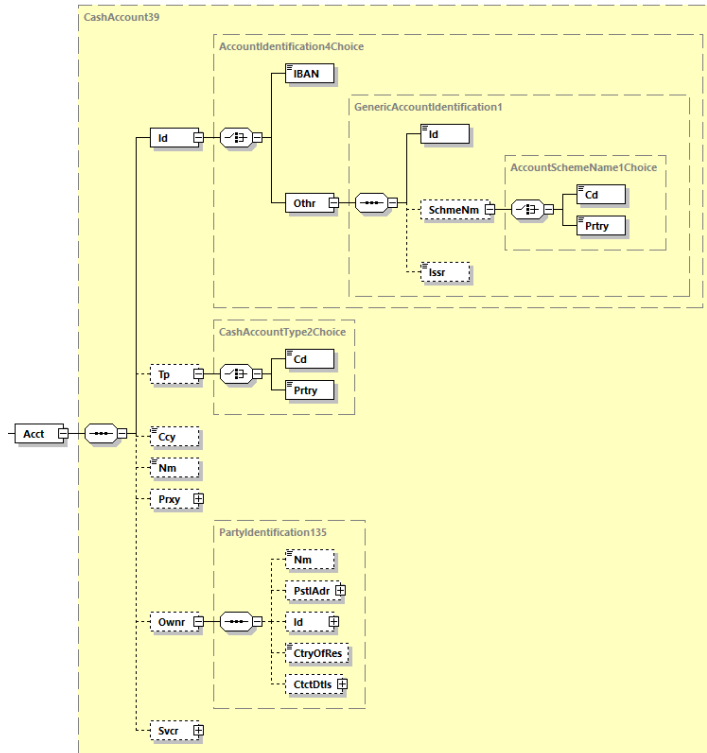


Diagram 83: camt.053.001.08, Acct

Definition

Business relationship between two entities; one entity is the account owner, the other entity is the account servicer.

Rules

| | Name | XML Tag | Occurrences | Definition | Type | DK Rule |
|---|----------------|---------|-------------|--|------------------------------|------------------------------------|
| 3 | Identification | <Id> | [1..1] | Unique and unambiguous identification of the account between the account owner and the account servicer. | AccountIdentification4Choice | Use the IBAN selection if possible |
| 4 | IBAN | <IBAN> | [1..1] | International Bank Account Number (IBAN) | IBAN2007Identifier | |

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| | Name | XML Tag | Occurrences | Definition | Type | DK Rule |
|---|--------------------|-------------|-------------|---|------------------------------------|------------------------------|
| 4 | Other | <Othr> | [1..1] | Unique identification of an account, as assigned by the account servicer, using an identification scheme. | GenericAccountIdentification1 | |
| 5 | Identification | <Id> | [1..1] | Name or number assigned by an entity to enable recognition of that entity. | Max34Text | |
| 5 | SchemeName | <SchmeNm> | [0..1] | Name of the identification scheme. | AccountSchemeName1Choice | |
| 6 | Code | <Cd> | [1..1] | Name of the identification scheme, in a coded form as published in an external list. | ExternalAccountIdentification1Code | |
| 6 | Proprietary | <Prtry> | [1..1] | Name of the identification scheme, in a free text form. | Max35Text | |
| 5 | Issuer | <Issr> | [0..1] | Entity that assigns the identification. | Max35Text | |
| 3 | Type | <Tp> | [0..1] | Nature or use of the account. | CashAccountType2Choice | |
| 4 | Code | <Cd> | [1..1] | Nature or use of the account in a coded form. | ExternalCashAccountType1Code | Usage of the codes see below |
| 4 | Proprietary | <Prtry> | [1..1] | Proprietary nature or use of the account. | Max35Text | |
| 3 | Currency | <Ccy> | [0..1] | Account currency | ActiveOrHistoricCurrencyCode | |
| 3 | Name | <Nm> | [0..1] | Name of the account, assigned by the account servicing institution in agreement with the account owner | Max70Text | |
| 3 | Proxy | <Pxy> | [0..1] | Specifies an alternate assumed name for the identification of the account. | ProxyAccountIdentification1 | Not allocated |
| 3 | Owner | <Ownr> | [0..1] | Party that legally owns the account. | PartyIdentification135 | |
| 4 | Name | <Nm> | [0..1] | Name | Max140Text | |
| 4 | PostalAddress | <PstlAdr> | [0..1] | See 7.1.8.1 | | |
| 4 | Identification | <Id> | [0..1] | See 7.1.8.2 | | |
| 4 | CountryOfResidence | <CtryOfRes> | [0..1] | Country in which a person resides In the case of a company: country from which the affairs are directed. | CountryCode | |
| 4 | ContactDetails | <CtctDtls> | [0..1] | Set of elements used to indicate how to contact the party. | Contact4 | Not allocated |

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| | Name | XML Tag | Occurrences | Definition | Type | DK Rule |
|---|----------|---------|-------------|--|-------------|---|
| 3 | Servicer | <Svcr> | [0..1] | Information on the party that manages the account, if applicable, the branch of the institute. | See 7.1.5.2 | Allocation is mandatory. Occurrences according to DK [1..1] |

ExternalCashAccountType1Code for account types:

| Code | ISO name | description |
|------|---------------------|--|
| CACC | Current | Account used to post debits and credits when no specific account has been nominated. DK: Is to be used for current account |
| CASH | CashPayment | Account used for the payment of cash. |
| CHAR | Charges | Account used for charges if different from the account for payment. |
| CISH | CashIncome | Account used for payment of income if different from the current cash account. |
| COMM | Commission | Account used for commission if different from the account for payment. |
| LOAN | Loan | Account used for loans. |
| MGLD | MarginalLending | Account used for a marginal lending facility. |
| MOMA | MoneyMarket | Account used for money markets if different from the cash account (Account for short-term investment and / or loans, if different from the account to which the payment is booked). |
| NREX | NonResidentExternal | Account used for non-resident external |
| ODFT | Overdraft | Account is used for overdrafts. |
| ONDP | OverNightDeposit | Account used for overnight deposits. |
| SACC | Settlement | Account used to post debit and credit entries, as a result of transactions cleared and settled through a specific clearing and settlement system. |
| SLRY | Salary | Accounts used for salary payments. |
| SVGS | Savings | Account used for savings. |
| TAXE | Tax | Account used for taxes if different from the account for payment. |
| TRAS | CashTrading | Account used for trading if different from the current cash account. (Account which the client (especially from trading, e.g. brokers or securities trading houses) explicitly for the posting of purchases / sales from his "normal business" and which is which is used by its own cash account, through which its own ZV- flows (type CASH) are to be separated.) |

Example:

```

<Id>
  <IBAN>DE58123456780123456789</IBAN>
</Id>
<Tp>
  <Cd>CACC</Cd>
</Tp>
<Ccy>EUR</Ccy>
...
<Svcr>
...
</Svcr>

```

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7.1.5.2 Servicer

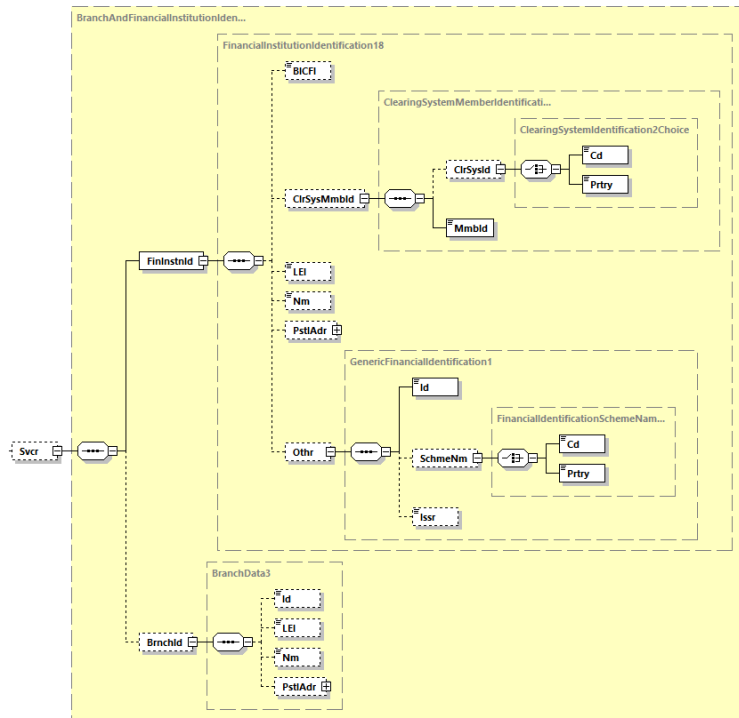


Diagram 84: camt.053.001.08, Svcr

Definition

Party that manages the account on behalf of the account owner, i.e. that manages the registration and posting of entries to the account, calculates balances of the account and provides information on the account.

Rules

| | Name | XML Tag | Occurrences | Definition | Type | DK Rule |
|---|------------------------------------|--------------|-------------|---|--------------------------------------|--|
| 4 | FinancialInstitutionIdentification | <FinInstnId> | [1..1] | Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. | FinancialInstitutionIdentification18 | |
| 5 | BICFI | <BICFI> | [0..1] | Bank identifier code (SWIFT Code) | BICFIDec2014Identifier | Allocation mandatory. i.e. Occurrences according to DK [1..1] |

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| | Name | XML Tag | Occurrences | Definition | Type | DK Rule |
|---|------------------------------------|---------------|-------------|---|---|--|
| 5 | ClearingSystemMemberIdentification | <ClrSysMmbld> | [0..1] | Information used to identify a member within a clearing system. | ClearingSystemMemberIdentification2 | |
| 6 | ClearingSystemIdentification | <ClrSysId> | [0..1] | Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed. | ClearingSystemIdentification2Choice | |
| 7 | Code | <Cd> | [1..1] | In a coded form | ExternalClearingSystemIdentification1Code | |
| 7 | Proprietary | <Prtry> | [1..1] | In a proprietary form | Max35Text | |
| 6 | MemberIdentification | <Mmbld> | [1..1] | Identification of a member of a clearing system. | Max35Text | |
| 5 | LEI | <LEI> | [0..1] | Legal Entity Identifier (LEI) | LEIIdentifier | |
| 5 | Name | <Nm> | [0..1] | Name of the institution. | Max140Text | |
| 5 | PostalAddress | <PstlAdr> | [0..1] | See 7.1.8.1 | | |
| 5 | Other | <Othr> | [0..1] | | GenericFinancialIdentification1 | Allocation mandatory. i.e. Occurrences according to DK [1..1] |
| 6 | Identification | <Id> | [1..1] | Unique and unambiguous identification of a person. | Max35Text | To be assigned with turnover tax ID number. |
| 6 | SchemeName | <SchmeNm> | [0..1] | Name of the identification scheme. | FinancialIdentificationSchemeName1Choice | |
| 7 | Code | <Cd> | [1..1] | Name of the identification scheme, in a coded form as published in an external list. | ExternalFinancialInstitutionIdentification1Code | |
| 7 | Proprietary | <Prtry> | [1..1] | Name of the identification scheme, in a free text form. | Max35Text | |
| 6 | Issuer | <Issr> | [0..1] | Entity that assigns the identification. | Max35Text | Contains always constant "UmsStld". |
| 4 | BranchIdentification | <BrnchId> | [0..1] | Information identifying a specific branch of a financial institution. | BranchData3 | |
| 5 | Identification | <Id> | [0..1] | Unique and unambiguous identification of a branch of a financial institution. | Max35Text | |
| 5 | LEI | <LEI> | [0..1] | Legal Entity Identifier (LEI) according to ISO 17442 | LEIIdentifier | |
| 5 | Name | <Nm> | [0..1] | Name of the branch | Max140Text | |
| 5 | PostalAddress | <PstlAdr> | [0..1] | | | |

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Example:

```
<FinInstnId>
  <BIC>ABCDEFFXXX</BIC>
  <PstlAdr>
    <Ctry>DE</Ctry>
    <AdrLine>Optional address information</AdrLine>
  </PstlAdr>
  <Othr>
    <Id>123456789</Id>
    <Issr>UmsStId</Issr>
  </Othr>
</FinInstnId>
```

7.1.6 Entry

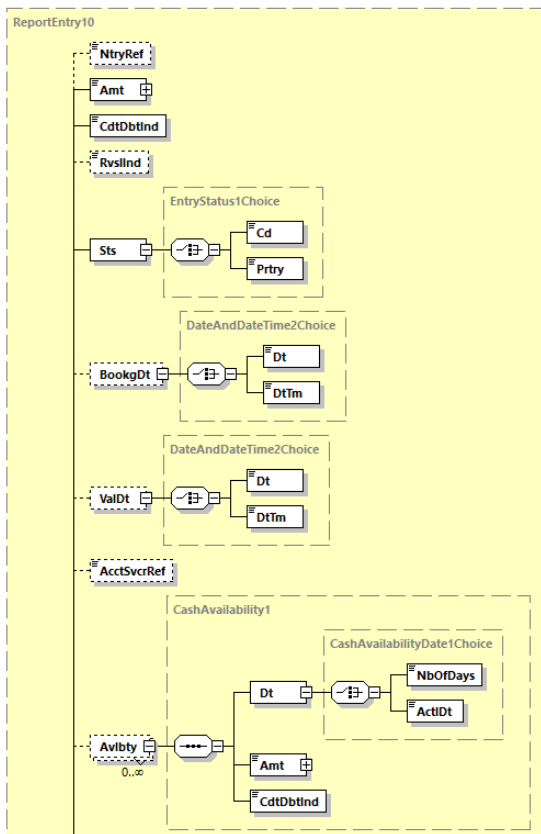
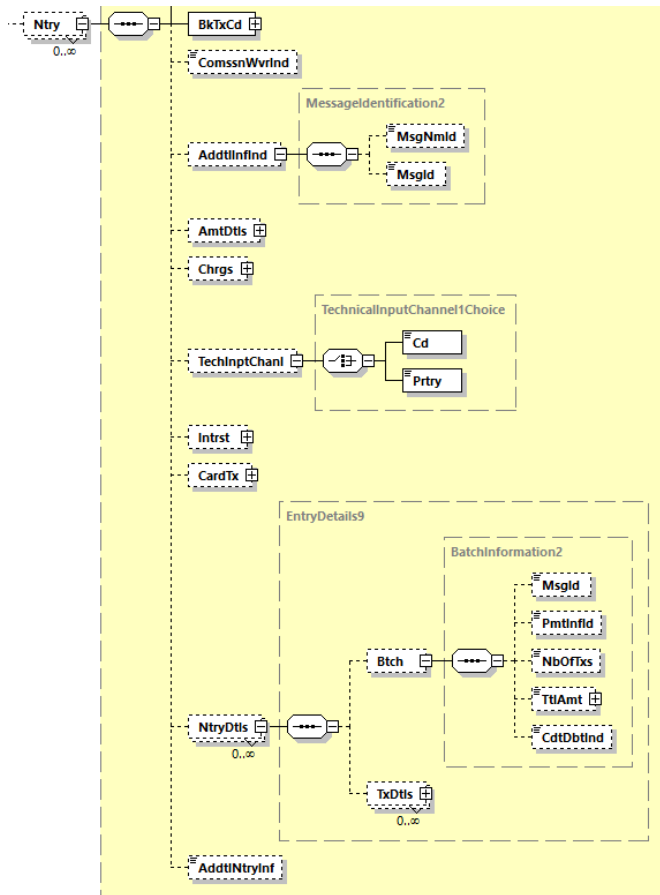


Diagram 85: camt.053.001.08, Ntry (continued on next page)

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Appendix 3: Specification of Data Formats



camt.053.001.08, Ntry (continuation)

Definition

Specifies the elements of an entry in the statement.

Rules

| | Name | XML Tag | Occurrences | Definition | Type | DK Rule |
|---|----------------------|-------------|-------------|---|-----------------------------------|--------------------------------------|
| 3 | EntryReference | <NtryRef> | [0..1] | Eindeutige Referenz | Max35Text | |
| 3 | Amount | <Amt> | [1..1] | Amount of money in the cash entry. | ActiveOrHistoricCurrencyAndAmount | To be specified in account currency. |
| 3 | CreditDebitIndicator | <CdtDbtInd> | [1..1] | Specifies if an entry is a credit (CRDT) or a debit (DBIT) balance. | CreditDebitCode | |

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| | Name | XML Tag | Occurrences | Definition | Type | DK Rule |
|---|--------------------------|---------------|-------------|---|-----------------------------|--|
| 3 | ReversalIndicator | <RvslInd> | [0..1] | Indicates whether the entry is the result of a reversal operation. This element should only be present if the entry is the result of a reversal operation. Even if RvslInd=true CdtDbtInd=DBIT is a debit entry and CdtDbtInd=CRDT is a credit entry. | TrueFalseIndicator | |
| 3 | Status | <Sts> | [1..1] | Status of an entry on the books of the account servicer. | EntryStatus1Choice | |
| 4 | Code | <Cd> | [1..1] | In coded form | ExternalEntryStatus1Code | Only ‚BOOK‘ is permitted. |
| 4 | Proprietary | <Prtry> | [1..1] | In proprietary form | Max35Text | Not allocated |
| 3 | BookingDate | <BookgDt> | [0..1] | Date and time when an entry is posted to an account on the account servicer's books. | DateAndDateTime2Choice | Allocation mandatory. i.e. Occurrences according to DK [1..1] |
| 4 | Date | <Dt> | [1..1] | Specified date. | ISODate | Use of this optional element is recommended. |
| 4 | DateTime | <DtTm> | [1..1] | Specified date and time. | ISODateTime | |
| 3 | ValueDate | <ValDt> | [0..1] | Date and time assets become available to the account owner (in a credit entry), or cease to be available to the account owner (in a debit entry). | DateAndDateTime2Choice | Allocation mandatory. i.e. Occurrences according to DK [1..1] |
| 4 | Date | <Dt> | [1..1] | Specified date. | ISODate | Use of this optional element is recommended. |
| 4 | DateTime | <DtTm> | [1..1] | Specified date and time. | ISODateTime | |
| 3 | AccountServicerReference | <AcctSvcrRef> | [0..1] | Account servicing institution's reference for the underlying transaction. | Max35Text | The account service reference must always be specified here, i.e.: Occurrences according to DK [1..1] |
| 3 | Availability | <AvlbtY> | [0..n] | Set of elements used to indicate when the booked funds will become available, i.e. can be accessed and start generating interest. | CashAvailability1 | |
| 4 | Date | <Dt> | [1..1] | Indicates when the amount of money will become available. | CashAvailabilityDate1Choice | e.g. availability of a debit entry |

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| | Name | XML Tag | Occurrences | Definition | Type | DK Rule |
|---|--------------------------------|----------------|-------------|---|------------------------------------|---|
| 5 | NumberOfDays | <NbOfDays> | [1..1] | Indicates the number of float days attached to the balance. | Max15PlusSignedNumericText | Not allocated |
| 5 | ActualDate | <ActDt> | [1..1] | Identifies the actual availability date. | ISODate | |
| 4 | Amount | <Amt> | [1..1] | Identifies the available amount. | ActiveOrHistoricCurrencyAndAmount | The sum rule with <TxDtIs><Amt> always applies, see 7.1.7 |
| 4 | CreditDebitIndicator | <CdtDbtInd> | [1..1] | Indicates whether the entry is a credit (CRDT) or a debit (DBIT) | CreditDebitCode | |
| 3 | BankTransactionCode | <BkTxCd> | [1..1] | Set of elements to fully identify the type of underlying transaction resulting in an entry. | See 7.1.8.5 | |
| 3 | CommissionWaiverIndicator | <ComssnWvrInd> | [0..1] | Indicates whether the transaction is exempt from commission. | YesNoIndicator | Not allocated |
| 3 | AdditionalInformationIndicator | <AddtlInfInd> | [0..1] | Additional Information | MessageIdentification2 | Any reference to a camt.054 message is specified here. |
| 4 | MessageNameIdentification | <MsgNmId> | [0..1] | Specifies the message name identifier of the message that will be used to provide additional details. | Max35Text | e.g. camt.054.001.08 |
| 4 | MessageIdentification | <MsgId> | [0..1] | Specifies the identification of the message that will be used to provide additional details. | Max35Text | |
| 3 | AmountDetails | <AmtDtIs> | [0..1] | Set of elements providing information on the original amount. | AmountAndCurrencyExchange3 | Not allocated (on this level) |
| 3 | Charges | <Chrgs> | [0..1] | See 7.1.8.3 | | Values are assigned to this element group on the level "Entry" only if they represent charges (own or foreign) which are assigned directly to a batched transaction file. |
| 3 | TechnicalInputChannel | <TechInptChan> | [0..1] | Technical input channel | TechnicalInputChannel1Choice | |
| 4 | Code | <Cd> | [1..1] | In coded form | ExternalTechnicalInputChannel1Code | |
| 4 | Proprietary | <Prtry> | [1..1] | In proprietary form | Max35Text | |

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| | Name | XML Tag | Occurrences | Definition | Type | DK Rule |
|---|----------------------------------|----------------|-------------|--|-----------------------------------|--|
| 3 | Interest | <Intrst> | [0..1] | Set of elements providing details on the interest amount included in the entry amount. | TransactionInterest4 | Not allocated (on this level) |
| 3 | CardTransaction | <CardTx> | [0..1] | Details of the card transaction | CardEntry4 | Not allocated (on this level) |
| 3 | EntryDetails | <NtryDtls> | [0..n] | Set of elements used to provide details on the entry. | EntryDetails9 | Is to be used exactly once, i.e. Occurrence according to DK [1..1] |
| 4 | Batch | <Btch> | [0..n] | Set of elements providing details on batched transactions. | BatchInformation2 | Reference to a batched transaction file submitted by the customer. |
| 5 | MessageIdentification | <Msgld> | [0..1] | Point to point reference assigned by the sending party to unambiguously identify the batch of transactions. | Max35Text | |
| 5 | PaymentInformationIdentification | <PmtInfld> | [0..1] | Reference assigned by a sending party to unambiguously identify a payment information block within a payment message (Id). | Max35Text | Provided that a <PmtInfld> exists (i.e. whenever the client who receives the camt message initiated the payment by a pain message) it is allocated here. |
| 5 | NumberOfTransactions | <NbOfTxs> | [0..1] | Number of individual transactions included in the batch. | Max15NumericText | |
| 5 | TotalAmount | <TtlAmt> | [0..1] | Total amount of money reported in the batch entry. | ActiveOrHistoricCurrencyAndAmount | |
| 5 | CreditDebitIndicator | <CdtDbtInd> | [0..1] | Indicates whether the entry is credit (CRDT) or debit (DBIT) | CreditDebitCode | |
| 4 | TransactionDetails | <TxDtls> | [0..n] | See 7.1.7 | | To be used at least once: Occurrences according to DK [1..n] |
| 3 | AdditionalEntryInformation | <AddtlNtryInf> | [0..1] | Further details on the entry details. | Max500Text | A business transaction code long text and/or further information regarding the entry may be assigned to this element. |

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Values of ExternalEntryStatus1Code:

| Code | ISO Name | Description | Specified for |
|------|-------------|--|---|
| BOOK | Booked | The transfer of money has been completed between account servicer and account owner. | camt.052, camt.053, camt.054 |
| INFO | Information | Entry is only provided for information, and no booking on the account owner's account in the account servicer's ledger has been performed. | camt.052, camt.054 |
| PDNG | Pending | Booking on the account owner's account in the account servicer's ledger has not been completed. This status can occur in the case of expected booked entries or for entries whose finality depends on certain conditions. After finalization the entry is provided in the next daily statement or account report with the status "BOOK". | camt.052, camt.054 |
| FUTR | Future | Dieser Eintrag befindet sich in den Büchern des Kontodienstleisters, und der Wert wird dem Kontoinhaber zu einem zukünftigen Datum gutgeschrieben. | camt.052, camt.054 This code is not used in the DK |

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Example:

```
<Amt Ccy="EUR">259621.56</Amt>
<CdtDbtInd>CRDT</CdtDbtInd>
<Sts>BOOK</Sts>
<BookgDt>
  <Dt>2020-07-24</Dt>
</BookgDt>
<ValDt>
  <Dt>2020-07-24</Dt>
</ValDt>
<Avlbtty>
  <Dt>
    <Act1Dt>2020-07-24</Act1Dt>
  </Dt>
  <Amt Ccy="EUR">259621.56</Amt>
  <CdtDbtInd>CRDT</CdtDbtInd>
</Avlbtty>
<BkTxCd>
  <Domn>
    <Cd>PMNT</Cd>
    <Fmly>
      <Cd>RCHQ</Cd>
      <SubFmlyCd>URCQ</SubFmlyCd>
    </Fmly>
  </Domn>
  <Prtry>
    <Cd>NCHK+170+9408</Cd>
    <Issr>DK</Issr>
  </Prtry>
</BkTxCd>
<AddtlInfInd>
  <MsgNmId>camt.054.001.08</MsgNmId>
  <MsgId>e.g. reference to a camt.054</MsgId>
</AddtlInfInd>
<NtryDtls>
  <Btch>
    <MsgId>e.g. reference to pain.xxx MsgId</MsgId>
    <PmtInfId>Payment Information Id </PmtInfId>
  </Btch>
  <TxDtls>
  ...
</TxDtls>
</NtryDtls>
```

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7.1.7 Transaction Details

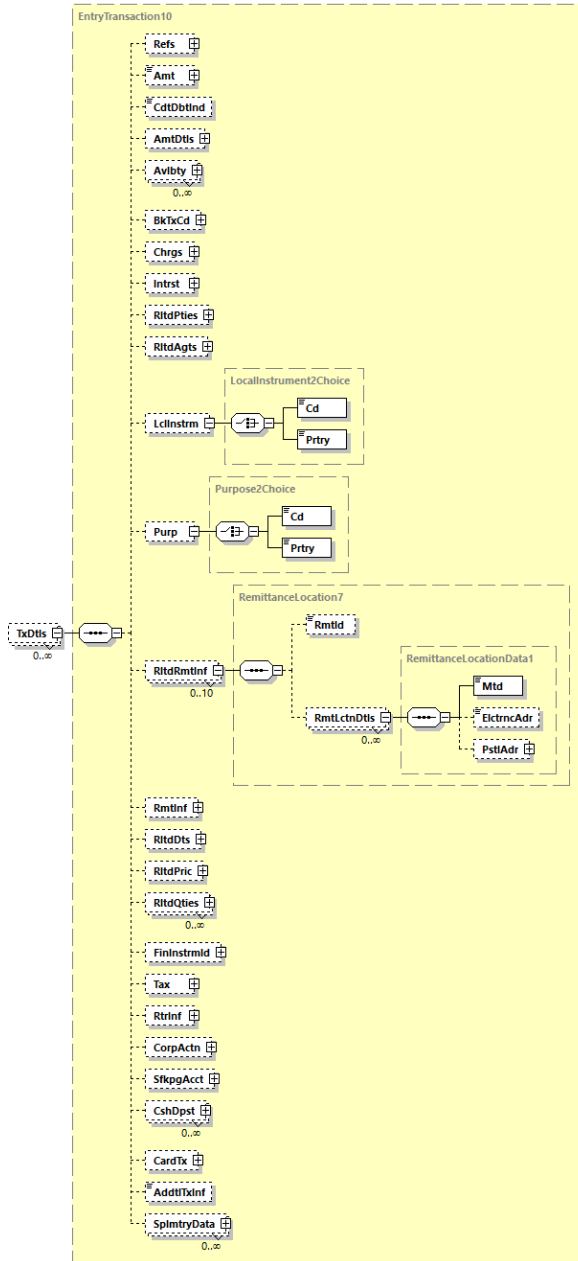


Diagram 86: camt.053.001.08, TxDtls

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Definition

Set of elements providing information on the underlying transaction(s).

Rules

| | Name | XML Tag | Occurrences | Definition | Type | DK Rule |
|---|----------------------|-------------|-------------|---|-----------------------------------|--|
| 5 | References | <Refs> | [0..1] | See 7.1.7.1 | | |
| 5 | Amount | <Amt> | [0..1] | Amount in currency of the single transaction | ActiveOrHistoricCurrencyAndAmount | Allocation mandatory. i.e. Occurrences according to DK [1..1] To be indicated in account currency. In the case of bulk entries, the sum rule applies: <Amt> = sum of all <NtryDtls>. <TxDtls><Amt> of this entry. In particular, in the case of single entries (i.e. only one element group <TxDtls> in the entry) <Amt> and <NtryDtls> <TxDtls><Office> have the same value. |
| 5 | CreditDebitIndicator | <CdtDbtInd> | [0..1] | Indicator for debit (DBIT) or credit (CRDT) | CreditDebitCode | |
| 5 | AmountDetails | <AmtDtls> | [0..1] | See 7.1.7.2 | | May only be allocated if one or more amounts of this element group differ from the above <Amt>, e.g. in the case of charges or if more than one currency is involved. |
| 5 | Availability | <Avlbt> | [0..n] | Set of elements used to indicate when the booked funds will become available. | CashAvailability1 | Not allocated |
| 5 | BankTransactionCode | <BkTxCd> | [0..1] | Set of elements to fully identify the type of underlying transaction resulting in an entry. | See 7.1.8.5 | Must be used: Occurrences according to DK [1..1] |

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| | Name | XML Tag | Occurrences | Definition | Type | DK Rule |
|---|------------------------------|---------------|-------------|---|-------------------------------|--|
| 5 | Charges | <Chrgs> | [0..1] | see 7.1.8.3 | | Charges are exclusively allocated on TxDtIs level unless they represent charges which are assigned directly to a batched transaction file. |
| 5 | Interest | <Intrst> | [0..1] | See 7.1.7.3 | | |
| 5 | RelatedParties | <RltdPties> | [0..1] | See 7.1.7.4 | | |
| 5 | RelatedAgents | <RltdAgts> | [0..1] | See 7.1.7.5 | | |
| 5 | LocalInstrument | <LclInstrm> | [0..1] | Local instrument | LocalInstrument2Choice | |
| 6 | Code | <Cd> | [1..1] | In coded form | ExternalLocalInstrument1Code | e.g. in SEPA transactions (INST, CORE, B2B) |
| 6 | Proprietary | <Prtry> | [1..1] | In proprietary form | Max35Text | Not allocated |
| 5 | Purpose | <Purp> | [0..1] | Underlying reason for the payment transaction | Purpose2Choice | |
| 6 | Code | <Cd> | [1..1] | In coded form | ExternalPurpose1Code | |
| 6 | Proprietary | <Prtry> | [1..1] | In proprietärer Form | Max35Text | |
| 5 | RelatedRemittanceInformation | <RltdRmtlnf> | [0..10] | Information related to the handling of the remittance information by any of the agents in the transaction processing chain. | RemittanceLocation7 | A maximum of two references are permitted, i.e. Occurrences according to DK [0..2] |
| 6 | RemittanceIdentification | <RmtId> | [0..1] | Unique identification, as assigned by the initiating party (e.g. to a credit notification) | Max35Text | |
| 6 | RemittanceLocationDetails | <RmtLctnDtl> | [0..n] | Set of elements used to provide information on the location and/or delivery of the remittance information. | RemittanceLocationData1 | |
| 7 | Method | <Mtd> | [1..1] | Method used to deliver the remittance advice information. | RemittanceLocationMethod2Code | |
| 7 | ElectronicAddress | <ElectrncAdr> | [0..1] | Electronic address to which an agent is to send the remittance information. | Max2048Text | |
| 7 | PostalAddress | <PstlAdr> | [0..1] | See 7.1.8.1 | | |
| 5 | RemittanceInformation | <Rmtlnf> | [0..1] | See 7.1.7.6 | | |

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| | Name | XML Tag | Occurrences | Definition | Type | DK Rule |
|---|-----------------------------------|---------------|-------------|--|------------------|--|
| 5 | RelatedDates | <RltdDts> | [0..1] | See 7.1.7.7 | | The use is not recommended for the time being, unless it concerns SEPA Cards Clearing (SCC) payments, SEPA instant payment transactions and securities-related transactions. Apart from that, the element <RmtInf> should be used. |
| 5 | RelatedPrice | <RltdPric> | [0..1] | See 7.1.7.8 | | This element group is only permitted in the case of security-related transactions |
| 5 | RelatedQuantities | <RltdQties> | [0..n] | See 7.1.7.9 | | This element group is only permitted in the case of security-related transactions |
| 5 | FinancialInstrumentIdentification | <FinInstrmId> | [0..1] | See 7.1.7.10 | | This element group is only permitted in the case of security-related transactions |
| 5 | Tax | <Tax> | [0..1] | See 7.1.7.11 | | |
| 5 | ReturnInformation | <RtrInf> | [0..1] | See 7.1.7.12 | | To be allocated in the case of returns |
| 5 | CorporateAction | <CorpAct> | [0..1] | Set of elements identifying the underlying corporate action. | CorporateAction9 | Not allocated |
| 5 | SafekeepingAccount | <SfkpgAcct> | [0..1] | See 7.1.7.13 | | This element group is only permitted in the case of security-related transactions |
| 5 | CashDeposit | <CshDpst> | [0..n] | Information on a cash deposit | CashDeposit1 | Not allocated |
| 5 | CardTransaction | <CardTx> | [0..1] | See 7.1.7.14 | | This element group is only permitted in the case of card transactions |

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| | Name | XML Tag | Occurrences | Definition | Type | DK Rule |
|---|----------------------------------|---------------|-------------|---|--------------------|--|
| 5 | AdditionalTransactionInformation | <AddtITxInf> | [0..1] | Further details on the transaction details. | Max500Text | A GVC (business transaction code) long text and/or further information regarding the transaction may be assigned to this element |
| 5 | SupplementaryData | <SplmtryData> | [0..n] | Additional information concerning the transaction | SupplementaryData1 | Not allocated |

RemittanceLocationMethod2Code:

| Code | ISO name | description |
|------|---------------------------|---------------------------------------|
| FAXI | FaxRemittance | via fax |
| EDIC | ElectronicDataInterchange | via electronic data interchange (EDI) |
| URID | UniformResourceIdentifier | Sent to a URI |
| EMAL | EMail | via e-mail |
| POST | Post | postal |
| SMSM | SMS | via SMS |

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Appendix 3: Specification of Data Formats

7.1.7.1 References

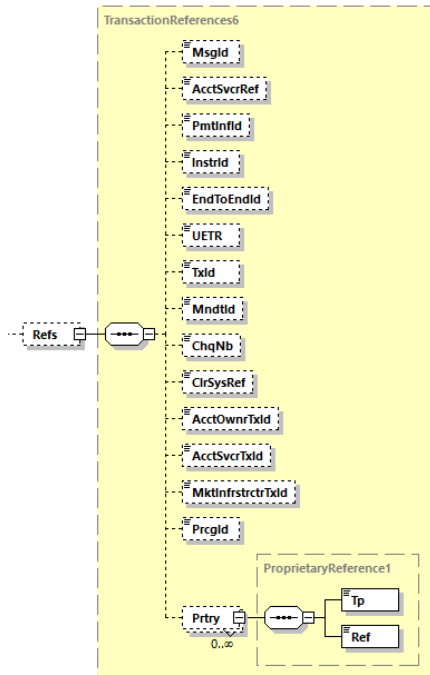


Diagram 87: camt.053.001.08, Refs

Definition

Provides the identification of the underlying transaction.
The DK rules described here apply to cheque clearing (CHK) and securities transactions (WP) respectively. The respective case is always noted on the rule.

Rules

| | Name | XML Tag | Occurrences | Definition | Type | DK Rule |
|---|----------------------------------|---------------|-------------|---|-----------|---------|
| 6 | MessageIdentification | <MsgId> | [0..1] | Message-Id <MsgId> of the referenced pain message | Max35Text | |
| 6 | AccountServicerReference | <AcctSvcrRef> | [0..1] | Referenz of the account servicing institution | Max35Text | |
| 6 | PaymentInformationIdentification | <PmtInflId> | [0..1] | Payment Information Id of the referenced pain message | Max35Text | |
| 6 | InstructionIdentification | <InstrId> | [0..1] | Unique identification of the instructing party | Max35Text | |

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| | Name | XML Tag | Occurrences | Definition | Type | DK Rule |
|---|---------------------------------------|---------------|-------------|--|------------------|---|
| 6 | EndToEndIdentification | <EndToEndId> | [0..1] | Unique identification, as assigned by the initiating party, to unambiguously identify the transaction. | Max35Text | In the case of cheque-based transactions: Constant "SCHECK NR. " followed by the cheque number. (corresponds to the content of the EndToEndId of the corresponding cheque transaction). |
| 6 | UETR | <UETR> | [0..1] | Universally unique identifier to provide an end-to-end reference of a payment transaction. | UUIDv4Identifier | |
| 6 | TransactionIdentification | <TxId> | [0..1] | Id of the first credit institution involved (G1) | Max35Text | In the case of cheque-based transactions: ISE/BSE reference in the first 12 digits. Security-related transactions: The number of the separate billing can be indicated here |
| 6 | MandateIdentification | <MndtId> | [0..1] | Identification of the mandate. | Max35Text | |
| 6 | ChequeNumber | <ChqNb> | [0..1] | Cheque Number | Max35Text | In the case of cheque-based transactions, the cheque number can be specified here |
| 6 | ClearingSystemReference | <ClrSysRef> | [0..1] | Reference of a clearing system | Max35Text | |
| 6 | AccountOwnerTransactionIdentification | <AcctOwntxId> | [0..1] | Unambiguous identification of the securities transaction as known by the securities account owner (or the instructing party managing the account). | Max35Text | |
| 6 | AccountOwnerTransactionIdentification | <AcctOwntxId> | [0..1] | Unambiguous identification of the securities transaction as known by the securities account owner (or the instructing party managing the account). | Max35Text | |

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| | Name | XML Tag | Occurrences | Definition | Type | DK Rule |
|---|---|-------------------------|-------------|---|-----------------------|---------|
| 6 | MarketInfrastructureTransactionIdentification | <MktInfrstrct rTxld> | [0..1] | Identification of a securities transaction assigned by a market infrastructure other than a central securities depository, for example, Target2-Securities | Max35Text | |
| 6 | ProcessingIdentification | <Prcgld> | [0..1] | Identification of the securities transaction assigned by the processor of the instruction other than the securities account owner, the securities account servicer and the market infrastructure. | Max35Text | |
| 6 | Proprietary | <Prtry> | [0..n] | Proprietary reference | ProprietaryReference1 | |
| 6 | Type | <Tp> | [1..1] | Type of reference | Max35Text | |
| 7 | Reference | <Ref> | [1..1] | Proprietary reference specification | Max35Text | |

7.1.7.2 Amount Details

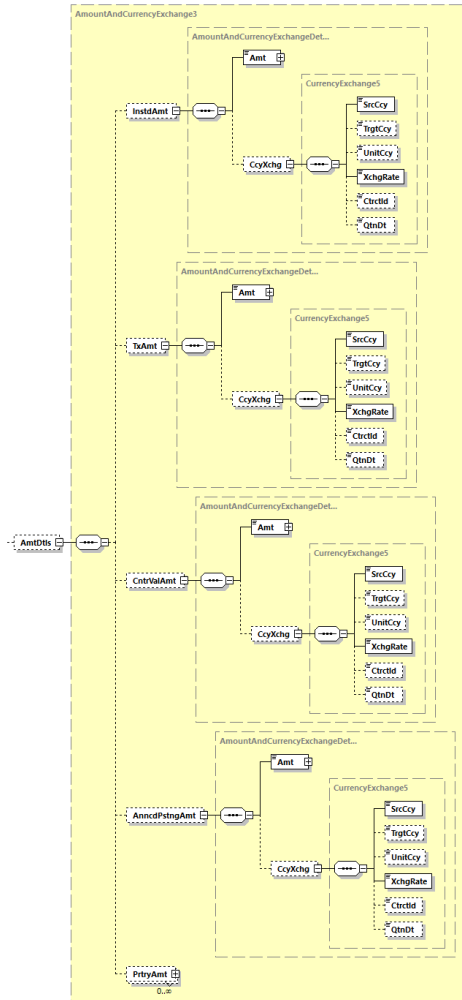


Diagram 88: camt.053.001.08, AmtDtls

Definition

Detailed information on the amount.

Examples for the allocation of amount details can be found under <https://www.ebics.de/de/datenformate/ergaenzende-dokumente>

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Rules

| | Name | XML Tag | Occurrences | Definition | Type | DK Rule |
|---|------------------------|------------|-------------|---|-----------------------------------|---|
| 6 | InstructedAmount | <InstdAmt> | [0..1] | The amount instructed by the ordering party | AmountAndCurrencyExchangeDetails3 | |
| 7 | Amount | <Amt> | [1..1] | Amount and Currency | ActiveOrHistoricCurrencyAndAmount | In order currency |
| 7 | CurrencyExchange | <CcyXchg> | [0..1] | Currency exchange information | CurrencyExchange5 | No exchange rate information for EUR countervalue payments, as the order currency is EUR. |
| 8 | SourceCurrency | <SrcCcy> | [1..1] | Currency from which an amount is to be converted in a currency conversion. | ActiveOrHistoricCurrencyCode | Incoming payment (ZE): Order currency of the counterparty Outgoing payment (ZA): Order currency (our customer) |
| 8 | TargetCurrency | <TrgtCcy> | [0..1] | Target currency | ActiveOrHistoricCurrencyCode | ZE: Settlement currency ZA: EUR (or other local currency)) |
| 8 | UnitCurrency | <UnitCcy> | [0..1] | Currency in which the rate of exchange is expressed in a currency exchange. | ActiveOrHistoricCurrencyCode | Example 1 EUR = x units of another currency. In this example EUR = UnitCcy |
| 8 | ExchangeRate | <XchgRate> | [1..1] | Factor used to convert an amount from one currency into another. | BaseOneRate | |
| 8 | ContractIdentification | <CtrctId> | [0..1] | Unique identification to unambiguously identify the foreign exchange contract, e.g. FX deal reference | Max35Text | |
| 8 | QuotationDate | <QtnDt> | [0..1] | Date and time at which an exchange rate is quoted. | ISODatetime | |

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| | Name | XML Tag | Occurrences | Definition | Type | DK Rule |
|---|------------------------|------------|-------------|---|-----------------------------------|--|
| 6 | TransactionAmount | <TxAmt> | [0..1] | Amount of the underlying transaction. | AmountAndCurrencyExchangeDetails3 | Charges of the originator are already deducted here (in the case of CRED (BEN)), in the case of the ZE, also charges of the correspondent bank, if applicable. Note for the ZE: interbank settlement amount of the pacs-message (or field 32 in MT103). |
| 7 | Amount | <Amt> | [1..1] | Amount and Currency | ActiveOrHistoricCurrencyAndAmount | in settlement currency |
| 7 | CurrencyExchange | <CcyXchg> | [0..1] | Currency exchange information | CurrencyExchange5 | Only permitted for ZE |
| 8 | SourceCurrency | <SrcCcy> | [1..1] | Currency from which an amount is to be converted in a currency conversion. | ActiveOrHistoricCurrencyCode | Only settlement currency allowed |
| 8 | TargetCurrency | <TrgtCcy> | [0..1] | Target currency | ActiveOrHistoricCurrencyCode | EUR (or other local currency) |
| 8 | UnitCurrency | <UnitCcy> | [0..1] | Currency in which the rate of exchange is expressed in a currency exchange. | ActiveOrHistoricCurrencyCode | |
| 8 | ExchangeRate | <XchgRate> | [1..1] | Factor used to convert an amount from one currency into another. | BaseOneRate | |
| 8 | ContractIdentification | <CtrctId> | [0..1] | Unique identification to unambiguously identify the foreign exchange contract, e.g. FX deal reference | Max35Text | |
| 8 | QuotationDate | <QtnDt> | [0..1] | Date and time at which an exchange rate is quoted. | ISODatetime | |

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| | Name | XML Tag | Occurrences | Definition | Type | DK Rule |
|---|------------------------|-----------------|-------------|---|-----------------------------------|---|
| 6 | CounterValueAmount | <CntrValAmt> | [0..1] | Set of elements used to provide the countervalue amount and currency exchange information. | AmountAndCurrencyExchangeDetails3 | In particular, our fees have not yet been taken into account - in the case of ZE, correspondence bank fees may be deducted. This element should only be used if its value differs from TxAmt (e.g. EUR countervalue payment or crosscurrency) – and also for charge entries or other internal entries where a currency conversion takes place. |
| 7 | Amount | <Amt> | [1..1] | Amount and Currency | ActiveOrHistoricCurrencyAndAmount | in account currency |
| 7 | CurrencyExchange | <CcyXchg> | [0..1] | Currency exchange information | CurrencyExchange5 | |
| 8 | SourceCurrency | <SrcCcy> | [1..1] | Currency from which an amount is to be converted in a currency conversion. | ActiveOrHistoricCurrencyCode | EUR (or other local currency) |
| 8 | TargetCurrency | <TrgtCcy> | [0..1] | Target currency | ActiveOrHistoricCurrencyCode | Account currency |
| 8 | UnitCurrency | <UnitCcy> | [0..1] | Currency in which the rate of exchange is expressed in a currency exchange. | ActiveOrHistoricCurrencyCode | |
| 8 | ExchangeRate | <XchgRate> | [1..1] | Factor used to convert an amount from one currency into another. | BaseOneRate | |
| 8 | ContractIdentification | <CtrctId> | [0..1] | Unique identification to unambiguously identify the foreign exchange contract, e.g. FX deal reference | Max35Text | |
| 8 | QuotationDate | <QtnDt> | [0..1] | Date and time at which an exchange rate is quoted. | ISODateTime | |
| 6 | AnnouncedPostingAmount | <AnncdPstngAmt> | [0..1] | Information on the amount announced to the customer | | |
| 7 | Amount | <Amt> | [1..1] | Amount and Currency | | In account currency |
| 7 | CurrencyExchange | <CcyXchg> | [0..1] | Currency exchange information | CurrencyExchange5 | |

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| | Name | XML Tag | Occurrences | Definition | Type | DK Rule |
|---|------------------------|------------|-------------|---|-----------------------------------|---------------|
| 8 | SourceCurrency | <SrcCcy> | [1..1] | Currency from which an amount is to be converted in a currency conversion. | ActiveOrHistoricCurrencyCode | |
| 8 | TargetCurrency | <TrgtCcy> | [0..1] | Target currency | ActiveOrHistoricCurrencyCode | |
| 8 | UnitCurrency | <UnitCcy> | [0..1] | Currency in which the rate of exchange is expressed in a currency exchange. | ActiveOrHistoricCurrencyCode | |
| 8 | ExchangeRate | <XchgRate> | [1..1] | Factor used to convert an amount from one currency into another. | BaseOneRate | |
| 8 | ContractIdentification | <CtrctId> | [0..1] | Unique identification to unambiguously identify the foreign exchange contract, e.g. FX deal reference | Max35Text | |
| 8 | QuotationDate | <QtnDt> | [0..1] | Date and time at which an exchange rate is quoted. | ISODateTime | |
| 6 | ProprietaryAmount | <PrtryAmt> | [0..n] | Proprietary amount information | AmountAndCurrencyExchangeDetails4 | Not allocated |

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7.1.7.3 Interest

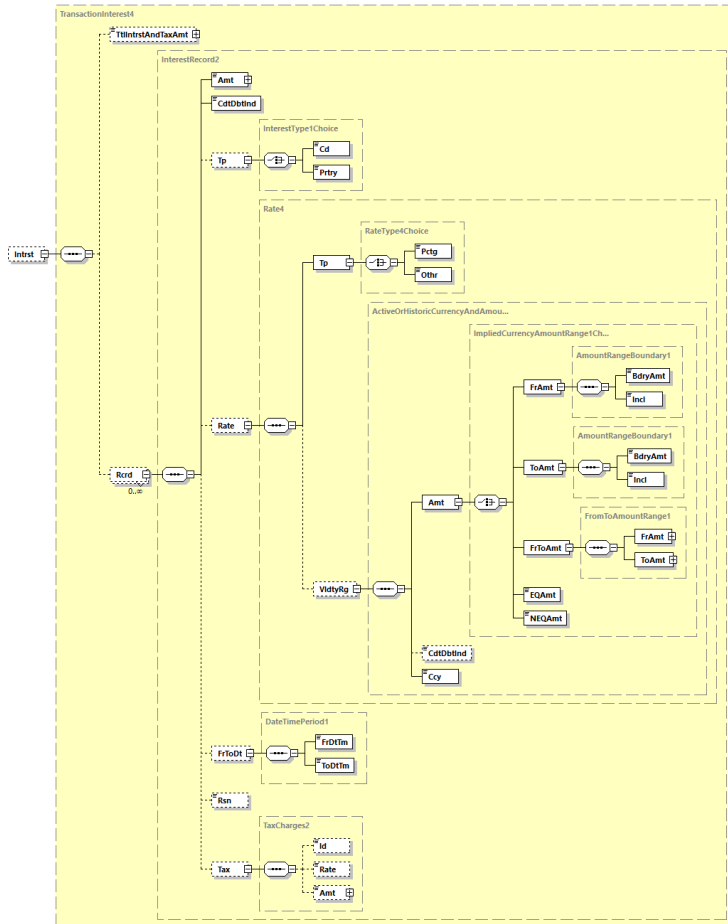


Diagram 89: camt.053.001.08, Intrst

Definition

Information on interest included.

Here, for example, interest compensation amounts from direct debit returns or interest amounts from securities transactions can also be indicated.

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Rules

| | Name | XML Tag | Occurrences | Definition | Type | DK Rule |
|----|---------------------------|----------------------|-------------|---|---|---|
| 6 | TotalInterestAndTaxAmount | <TtlIntrstAndTaxAmt> | [0..1] | Total amount of interests and taxes included in the entry amount. | ActiveOrHistoricCurrencyAndAmount | In the case of securities related transactions the total amount of all accrued interest can be indicated here |
| 6 | Record | <Rcrd> | [0..n] | Individual interest record | InterestRecord2 | |
| 7 | Amount | <Amt> | [1..1] | Amount and currency | ActiveOrHistoricCurrencyAndAmount | In the case of securities related transactions the itemisation of accrued interest can be made here |
| 7 | CreditDebitIndicator | <CdtDbtInd> | [1..1] | Indicator for debit (DBIT) or credit (CRDT) | CreditDebitCode | |
| 7 | Type | <Tp> | [0..1] | Type of interest | InterestType1Choice | |
| 8 | Code | <Cd> | [1..1] | In coded form | InterestType1Code | |
| 8 | Proprietary | <Prtry> | [1..1] | In proprietary form | Max35Text | |
| 7 | Rate | <Rate> | [0..1] | Interest rate | Rate4 | |
| 8 | Type | <Tp> | [1..1] | Set of elements used to qualify the interest rate | RateType4Choice | |
| 9 | Percentage | <Pctg> | [1..1] | Type given as a percentage | PercentageRate | |
| 9 | Other | <Othr> | [1..1] | Type given in another form | Max35Text | |
| 8 | ValidityRange | <VldtyRg> | [0..1] | An amount range where the interest rate is applicable | ActiveOrHistoricCurrencyAndAmountRange2 | |
| 9 | Amount | <Amt> | [1..1] | Specified amount or amount range | ImpliedCurrencyAmountRange1Choice | |
| 10 | FromAmount | <FrAmt> | [1..1] | Lower boundary of a range of amount values | AmountRangeBoundary1 | |
| 11 | BoundaryAmount | <BdryAmt> | [1..1] | Boundary amount | ImpliedCurrencyAndAmount | |
| 11 | Included | <Incl> | [1..1] | Boundary amount included yes/no | YesNoIndicator | |
| 10 | ToAmount | <ToAmt> | [1..1] | Upper boundary of a range of amount values | AmountRangeBoundary1 | |
| 11 | BoundaryAmount | <BdryAmt> | [1..1] | Boundary amount | ImpliedCurrencyAndAmount | |
| 11 | Included | <Incl> | [1..1] | Boundary amount included yes/no | YesNoIndicator | |
| 10 | FromToAmount | <ToAmt> | [1..1] | Range of absolute values limited upwards and downwards | FromToAmountRange1 | |
| 11 | FromAmount | <FrAmt> | [1..1] | Lower limit of the absolute value range. | AmountRangeBoundary1 | |

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| | Name | XML Tag | Occurrences | Definition | Type | DK Rule |
|----|----------------------|-------------|-------------|--|-----------------------------------|---|
| 12 | BoundaryAmount | <BdryAmt> | [1..1] | Boundary amount | ImpliedCurrencyAndAmount | |
| 12 | Included | <Incl> | [1..1] | Boundary amount included yes/no | YesNoIndicator | |
| 11 | ToAmount | <ToAmt> | [1..1] | Upper limit of the absolute value range. | AmountRangeBoundary1 | |
| 12 | BoundaryAmount | <BdryAmt> | [1..1] | Boundary amount | Grenzbetrag | |
| 12 | Included | <Incl> | [1..1] | Boundary amount included yes/no | YesNoIndicator | |
| 10 | EQAmount | <EQAmt> | [1..1] | Exact value an amount must match to be considered valid | ImpliedCurrencyAndAmount | |
| 10 | NEQAmount | <NEQAmt> | [1..1] | Value that an amount must not match to be considered valid | ImpliedCurrencyAndAmount | |
| 9 | CreditDebitIndicator | <CdtDbtInd> | [0..1] | Indicator for debit (DBIT) or credit (CRDT) | CreditDebitCode | |
| 9 | Currency | <Ccy> | [1..1] | Currency in which the amount/amount range is specified | ActiveOrHistoricCurrencyCode | |
| 7 | FromToDate | <FrToDt> | [0..1] | Range of time between a start date and an end date for the calculation of the interest | DateTimePeriod1 | In the case of securities related transactions the period for the calculation of accrued interest can be indicated here |
| 8 | FromDateTime | <FrDtTm> | [1..1] | From date | ISODateTime | |
| 8 | ToDateTime | <ToDtTm> | [1..1] | To Date | ISODateTime | |
| 7 | Reason | <Rsn> | [0..1] | Specifies the reason for the interest | Max35Text | In case of indication of an interest compensation amount under <Amt>, the code "CompstnAmt" ist to be allocated here |
| 7 | Tax | <Tax> | [0..1] | Provides details on the tax applied to charges | TaxCharges2 | |
| 8 | Identification | <Id> | [0..1] | Unique reference to unambiguously identify the nature of the tax | Max35Text | e.g. „VAT“ for value added tax |
| 8 | Rate | <Rate> | [0..1] | Rate used to calculate the tax | PercentageRate | |
| 8 | Amount | <Amt> | [0..1] | Amount of money resulting from the calculation of the tax | ActiveOrHistoricCurrencyAndAmount | |

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Example for Interest compensation:

```
<Intrst>
  <Rcrd>
    <Amt Ccy="EUR">0.60</Amt>
    <CdtDbtInd>DBIT</CdtDbtInd>
    <Rsn>CompstnAmt</Rsn>
  </Rcrd>
</Intrst>
```

7.1.7.4 Related Parties

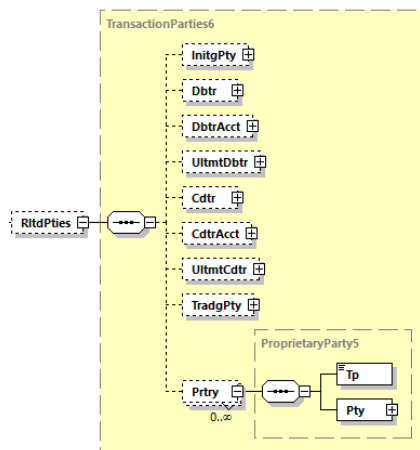


Diagram 90: camt.053.001.08, RltdPties

Definition

Parties involved in the transaction.

Note: In the case of R-transactions, the institutions involved retain the roles from the original transaction (see details at the end of this chapter).

Rules

| | Name | XML Tag | Occurrences | Definition | Type | DK Rule |
|---|-----------------|------------|-------------|--|-------------|---------|
| 6 | InitiatingParty | <InitgPty> | [0..1] | Party that initiated the payment that is reported in the entry | See 7.1.8.6 | |
| 6 | Debtor | <Dbtr> | [0..1] | Party that owes an amount of money to the (ultimate) creditor | See 7.1.8.6 | |

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| | Name | XML Tag | Occurrences | Definition | Type | DK Rule |
|---|------------------|-------------|-------------|--|-------------------|---|
| 6 | DebtorAccount | <DbtrAcct> | [0..1] | debtor / payer | See 7.1.8.4 | |
| 6 | UltimateDebtor | <UltmtDbtr> | [0..1] | Ultimate party that owes an amount of money to the (ultimate) creditor | See 7.1.8.6 | |
| 6 | Creditor | <Cdtr> | [0..1] | Party to which an amount of money is due | See 7.1.8.6 | For the case of SEPA direct debit: In <Pty> under <Id><PrvtId><Othr> the creditor identifier has to be used (as in pain.008) - see also directly under 7.1.8.2 (= <Id>) |
| 6 | CreditorAccount | <CdtrAcct> | [0..1] | account of the creditor | See 7.1.8.4 | |
| 6 | UltimateCreditor | <UltmtCdtr> | [0..1] | Ultimate party to which an amount of money is due | See 7.1.8.6 | |
| 6 | TradingParty | <TradgPty> | [0..1] | Trading party / agent | See 7.1.8.6 | |
| 6 | Proprietary | <Prtry> | [0..n] | Proprietary party related to the underlying transaction | ProprietaryParty5 | |
| 7 | Type | <Tp> | [1..1] | Type of party | Max35Text | |
| 7 | Party | <Pty> | [1..1] | proprietary party details | See 7.1.8.6 | |

Allocation of the related parties in case of R-transactions

In the R-transactions pacs.002 and pacs.004, whose data are amongst others used for the creation of camt account information, the related parties are not reversed because the elements debtor and creditor are located in the structure OriginalTransactionInformation (i.e. the data of the original transaction). Therefore in the pacs.002/004 message the debtor in the structure OriginalTransactionInformation receives the equivalent amount and the creditor pays this amount. This approach is retained in the allocation of the corresponding entries in camt:

| Element in SEPA R-transaction pacs.002 / 004 | maps to camt.052, camt.053, camt.054 |
|--|--|
| <OrgTxRef><UltmtDbtr> | <NtryDtls><TxDtls><RltdPties><UltmtDbtr> |
| <OrgTxRef><Dbtr> | <NtryDtls><TxDtls><RltdPties><Dbtr> |
| <OrgTxRef><DbtrAcct> | <NtryDtls><TxDtls><RltdPties><DbtrAcct> |
| <OrgTxRef><DbtrAgt> | <NtryDtls><TxDtls><RltdAgts><DbtrAgt> |
| <OrgTxRef><CdtrAgt> | <NtryDtls><TxDtls><RltdAgts><CdtrAgt> |
| <OrgTxRef><Cdtr> | <NtryDtls><TxDtls><RltdPties><Cdtr> |
| <OrgTxRef><CdtrAcct> | <NtryDtls><TxDtls><RltdPties><CdtrAcct> |
| <OrgTxRef><UltmtCdtr> | <NtryDtls><TxDtls><RltdPties><UltmtCdtr> |

This depiction is valid in case of the generation of a camt-turnover for both involved parties:

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1. For the client to whom an amount is re-credited respectively re-debited as R-transaction
2. For the camt-information of the client of the opposing side

For the depiction of returned cheques the procedure is analogous, that means that here again there is NO rotation in the depiction of the involved parties.

7.1.7.5 Related Agents

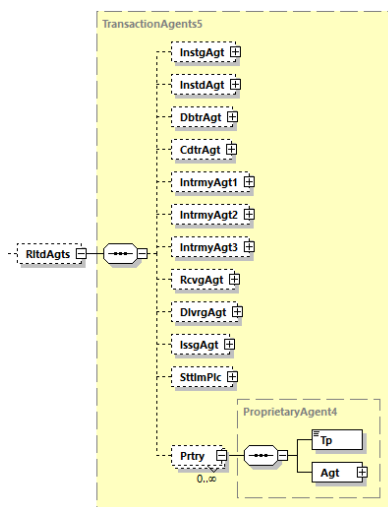


Diagram 91: camt.053.001.08, RltdAgts

Definition

Agents involved in the transaction - In the case of R-transactions, the agents involved retain the roles from the original transaction (see details in chapter 7.1.7.1).

Rules

| | Name | XML Tag | Occurrences | Definition | Type | DK Rule |
|---|------------------|------------|-------------|---|-------------|---------|
| 6 | InstructingAgent | <InstgAgt> | [0..1] | Agent that instructs the next party in the chain | See 7.1.8.7 | |
| 6 | InstructedAgent | <InstdAgt> | [0..1] | Agent that is instructed by the previous party in the chain | See 7.1.8.7 | |
| 6 | DebtorAgent | <DbtrAgt> | [0..1] | Financial institution servicing an account for the debtor | See 7.1.8.7 | |

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| | Name | XML Tag | Occurrences | Definition | Type | DK Rule |
|---|--------------------|--------------|-------------|--|-------------------|--|
| 6 | CreditorAgent | <CdrAgt> | [0..1] | Financial institution servicing an account for the creditor | See 7.1.8.7 | |
| 6 | IntermediaryAgent1 | <IntrmyAgt1> | [0..1] | Intermediary Agent 1 | See 7.1.8.7 | |
| 6 | IntermediaryAgent2 | <IntrmyAgt2> | [0..1] | Intermediary Agent 2 | See 7.1.8.7 | |
| 6 | IntermediaryAgent3 | <IntrmyAgt3> | [0..1] | Intermediary Agent 3 | See 7.1.8.7 | Not allocated Note: In the case of forwarded camt messages, this element may be allocated |
| 6 | ReceivingAgent | <RcvgAgt> | [0..1] | Party that receives securities from the delivering agent at the place of settlement, such as central securities depository | See 7.1.8.7 | Not allocated |
| 6 | DeliveringAgent | <DlvrAgt> | [0..1] | Party that delivers securities to the receiving agent at the place of settlement, such as a central securities depository | See 7.1.8.7 | Not allocated |
| 6 | IssuingAgent | <IssgAgt> | [0..1] | Legal entity that has the right to issue securities | See 7.1.8.7 | Not allocated |
| 6 | SettlementPlace | <SttlmPlc> | [0..1] | Place where settlement of the securities takes place | See 7.1.8.7 | Not allocated |
| 6 | Proprietary | <Prtry> | [0..n] | Proprietary agent related to the underlying transaction | ProprietaryAgent2 | |
| 7 | Type | <Tp> | [1..1] | Type / role of agent | Max35Text | |
| 7 | Agent | <Agt> | [1..1] | information on the agent | See 7.1.8.7 | |

Example (contains essential, but not all optional parties)

```

<DbtrAgt>
  <FinInstnId>
    <BICFI>BKCHHKHH</BICFI>
    <Nm>Bank of China</Nm>
    <PstlAdr>
      <StrtNm>Yin Cheng</StrtNm>
      <BldgNb>200</BldgNb>
      <TwnNm>Hong Kong</TwnNm>
      <Ctry>CN</Ctry>
    </PstlAdr>
  </FinInstnId>
</DbtrAgt>
<IntrmyAgt1>
  <FinInstnId>
    <BICFI>GPMOUSNY</BICFI>
  </FinInstnId>
</IntrmyAgt1>

```


7.1.7.6 RemittanceInformation

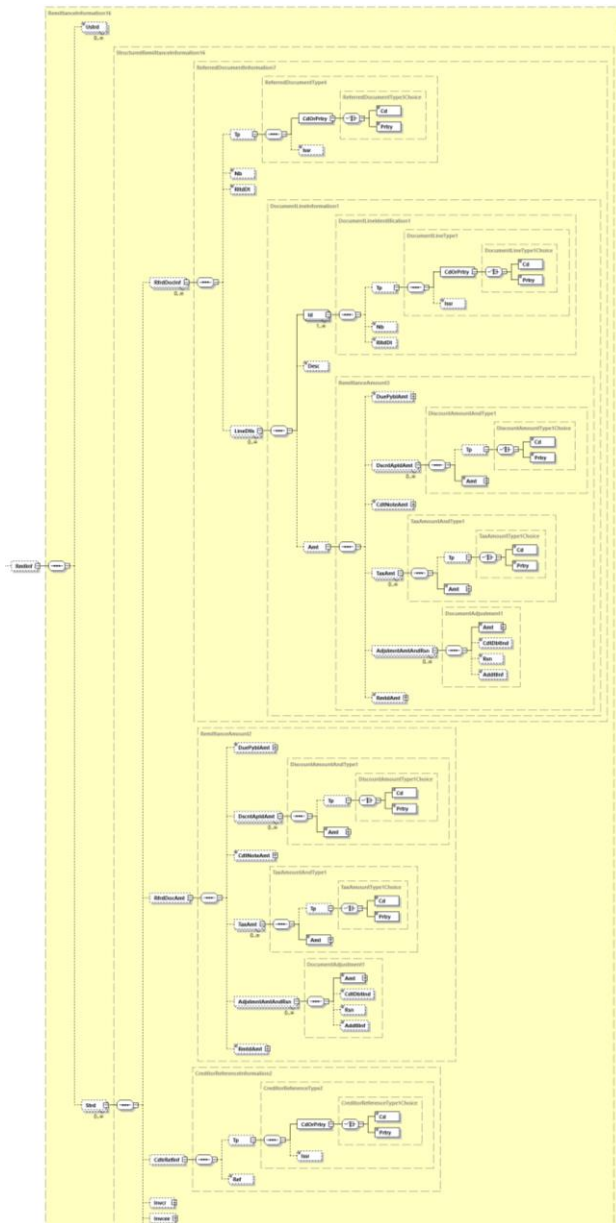
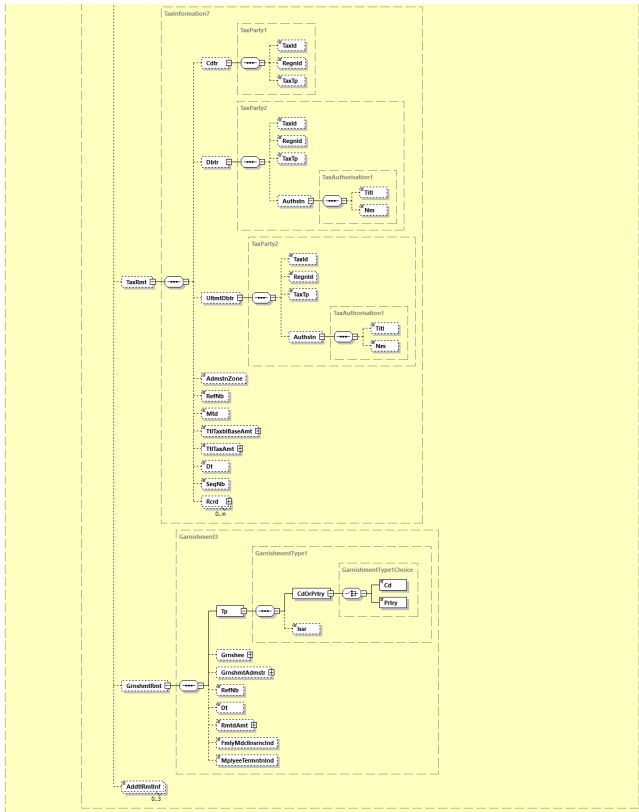


Diagram 92: camt.053.001.08, RmtInf (continuation on the next page)

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Appendix 3: Specification of Data Formats



continuation: camt.053.001.08, RmtInf

Definition

Information that additionally supports the reconciliation of the payment in booking systems.

Rules

| | Name | XML Tag | Occurrences | Definition | Type | DK Rule |
|---|--------------|---------|-------------|-------------------------------------|------------|---------|
| 6 | Unstructured | <Ustrd> | [0..n] | Unstructured remittance information | Max140Text | |

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Appendix 3: Specification of Data Formats

| | Name | XML Tag | Occurrences | Definition | Type | DK Rule |
|----|-----------------------------|--------------|-------------|---|-----------------------------------|---|
| 6 | Structured | <Strd> | [0..n] | Structured remittance information | StructuredRemittanceInformation16 | Can be used for the 1:1 transfer of the contents of the relevant ISO20022 message on which the transaction is based (pain.001, pacs.008 etc.) |
| 7 | ReferredDocumentInformation | <RfrdDocInf> | [0..n] | Specifies the document the remittance information refers to | ReferredDocumentInformation7 | |
| 8 | ReferredDocumentType | <Tp> | [0..1] | Reference information to allow the identification of the underlying reference documents | ReferredDocumentType4 | |
| 9 | CodeOrProprietary | <CdOrPrtry> | [1..1] | Document type in a coded form | ReferredDocumentType3Choice | |
| 10 | Code | <Cd> | [1..1] | In a coded form | DocumentType6Code | Code list see at the end of this chapter |
| 10 | Proprietary | <Prtry> | [1..1] | In a proprietary form | Max35Text | |
| 9 | Issuer | <Issr> | [0..1] | Issuer of the reference document line identificationtype | Max35Text | |
| 8 | Number | <Nb> | [0..1] | Identification of the type specified for the referred document line | Max35Text | |
| 8 | RelatedDate | <RldDt> | [0..1] | Date associated with the referred document | ISODate | |
| 8 | LineDetails | <LineDtls> | [0..n] | Set of elements used to provide the content of the referred document line/part | DocumentLineInformation1 | |
| 9 | Identification | <Id> | [1..n] | Provides identification of the document line/part | DocumentLineIdentification1 | |
| 10 | Type | <Tp> | [0..1] | Specifies the type of referred document line/part identification | DocumentLineType1 | |
| 11 | CodeOrProprietary | <CdOrPrtry> | [1..1] | Type of details in a coded form | DocumentLineType1Choice | |
| 12 | Code | <Cd> | [1..1] | in a coded form | ExternalDocumentLineType1Code | |
| 12 | Proprietary | <Tp> | [1..1] | In a proprietary form | Max35Text | |
| 11 | Issuer | <Issr> | [0..1] | Issuer of the type | Max35Text | |
| 10 | Number | <Nb> | [0..1] | Identification of the type specified for the referred document line | Max35Text | |
| 10 | RelatedDate | <RldDt> | [0..1] | Date associated with the referred document line | ISODate | |
| 9 | Description | <Desc> | [0..1] | Description associated with the document line/part | Max2048Text | |

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Appendix 3: Specification of Data Formats

| | Name | XML Tag | Occurrences | Definition | Type | DK Rule |
|----|---------------------------|---------------------|-------------|--|-----------------------------------|---------|
| 9 | Amount | <Amt> | [0..1] | Provides details on the amounts of the document line/part | RemittanceAmount3 | |
| 10 | DuePayableAmount | <DuePyblAmt> | [0..1] | Amount specified is the exact amount due and payable to the creditor | ActiveOrHistoricCurrencyAndAmount | |
| 10 | DiscountAppliedAmount | <DscntApldAmt> | [0..n] | Amount of discount to be applied to the amount due and payable to the creditor | DiscountAmountAndType1 | |
| 11 | Type | <Tp> | [0..1] | Specifies the type of the amount | DiscountAmountType1Choice | |
| 12 | Code | <Cd> | [1..1] | In a coded form | ExternalDiscountAmountType1Code | |
| 12 | Proprietary | <Prtry> | [1..1] | In a proprietary form | Max35Text | |
| 11 | Amount | <Amt> | [1..1] | Amount of money, which has been typed | ActiveOrHistoricCurrencyAndAmount | |
| 10 | CreditNoteAmount | <CdtNoteAmt> | [0..1] | Amount of a credit note | ActiveOrHistoricCurrencyAndAmount | |
| 10 | TaxAmount | <TaxNoteAmt> | [0..n] | Amount of the tax | TaxAmountAndType1 | |
| 11 | Type | <Tp> | [0..1] | Type of tax | TaxAmountType1Choice | |
| 10 | Code | <Cd> | [1..1] | In a coded form | ExternalTaxAmountType1Code | |
| 10 | Proprietary | <Prtry> | [1..1] | In a proprietary form | Max35Text | |
| 11 | Amount | <Amt> | [1..1] | Tax amount | ActiveOrHistoricCurrencyAndAmount | |
| 10 | AdjustmentAmountAndReason | <AdjstmntAmtAndRsn> | [0..n] | Specifies detailed information on the amount and reason of the adjustment | DocumentAdjustment1 | |
| 11 | Amount | <Amt> | [1..1] | Amount of money of the document adjustment | ActiveOrHistoricCurrencyAndAmount | |
| 11 | CreditDebitIndicator | <CdtDbtInd> | [0..1] | Specifies whether the adjustment must be subtracted (DBIT) or added (CRDT) to the total amount | CreditDebitCode | |
| 11 | Reason | <Rsn> | [0..1] | Reason for the adjustment | Max4Text | |
| 11 | AdditionalInformation | <AddtlInf> | [0..1] | Provides further details on the document adjustment | Max140Text | |
| 10 | RemittedAmount | <RmtdAmt> | [0..1] | Amount of money remitted | ActiveOrHistoricCurrencyAndAmount | |
| 7 | ReferredDocumentAmount | <RfrdDocAmt> | [0..1] | Provides details on the amounts of the referred document | RemittanceAmount2 | |

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Appendix 3: Specification of Data Formats

| | Name | XML Tag | Occurrences | Definition | Type | DK Rule |
|----|------------------------------|---------------------|-------------|---|-----------------------------------|---------|
| 8 | DuePayableAmount | <DuePyblAmt> | [0..1] | Amount specified is the exact amount due and payable to the creditor | ActiveOrHistoricCurrencyAndAmount | |
| 8 | DiscountAppliedAmount | <DscntApldAmt> | [0..n] | Applied discount | DiscountAmountAndType1 | |
| 9 | Type | <Tp> | [0..1] | Specifies the type of the discount | DiscountAmountType1Choice | |
| 10 | Code | <Cd> | [1..1] | In a coded form | ExternalDiscountAmountType1Code | |
| 10 | Proprietary | <Prtry> | [1..1] | In a proprietary form | Max35Text | |
| 9 | Amount | <Amt> | [1..1] | discount amount | ActiveOrHistoricCurrencyAndAmount | |
| 8 | CreditNoteAmount | <CdtNoteAmt> | [0..1] | Amount specified for the referred document is the amount of a credit note | ActiveOrHistoricCurrencyAndAmount | |
| 8 | TaxAmount | <TaxAmt> | [0..1] | Quantity of cash resulting from the calculation of the tax | TaxAmountAndType1 | |
| 9 | Type | <Tp> | [0..1] | Type of tax | DiscountAmountType1Choice | |
| 10 | Code | <Cd> | [1..1] | In coded form | ExternalTaxAmountType1Code | |
| 10 | Proprietary | <Prtry> | [1..1] | In proprietary form | Max35Text | |
| 9 | Amount | <Amt> | [1..1] | Amount | ActiveOrHistoricCurrencyAndAmount | |
| 8 | AdjustmentAmountAndReason | <AdjstmntAmtAndRsn> | [0..n] | Specifies detailed information on the amount and reason of the document adjustment | DocumentAdjustment1 | |
| 9 | Amount | <Amt> | [1..1] | adjustment amount | ActiveOrHistoricCurrencyAndAmount | |
| 9 | CreditDebitIndicator | <CdtDbtInd> | [0..1] | Specifies whether the adjustment must be subtracted (DBIT) or added (CRDT) to the total amount | CreditDebitCode | |
| 9 | Reason | <Rsn> | [0..1] | Reason of the adjustment | Max4Text | |
| 9 | AdditionalInformation | <AddtlInf> | [0..1] | Additional information | Max140Text | |
| 8 | RemittedAmount | <RmtdAmt> | [0..1] | Remitted amount | ActiveOrHistoricCurrencyAndAmount | |
| 7 | CreditorReferenceInformation | <CdtrRefInf> | [0..1] | Reference information provided by the creditor to allow the identification of the underlying documents (debit entries). | CreditorReferenceInformation2 | |
| 8 | Type | <Tp> | [0..1] | Provides the type of the creditor reference | CreditorReferenceType2 | |

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Appendix 3: Specification of Data Formats

| | Name | XML Tag | Occurrences | Definition | Type | DK Rule |
|----|----------------------------|-------------|-------------|--|------------------------------|--------------------------------------|
| 9 | CodeOrProprietary | <CdOrPrtry> | [1..1] | Coded or proprietary format creditor reference type | CreditorReferenceType1Choice | |
| 10 | Code | <Cd> | [1..1] | In coded form | DocumentType6Code | Code list at the end of this chapter |
| 10 | Proprietary | <Prtry> | [1..1] | In proprietary form | Max35Text | |
| 9 | Issuer | <Issr> | [0..1] | Issuer of the reference | Max35Text | |
| 8 | Reference | <Ref> | [0..1] | Unique and unambiguous reference assigned by the creditor to refer to the payment transaction | Max35Text | |
| 7 | Invoicer | <Invcr> | [0..1] | Identification of the organisation issuing the invoice if different from the creditor or final party | see 7.1.8.8 | |
| 7 | Invoicee | <Invcee> | [0..1] | Identification of the party to whom an invoice is issued if different from the originator or debtor | See 7.1.8.8 | |
| 7 | TaxRemittance | <TaxRmt> | [0..1] | Provides remittance information about a payment made for tax-related purposes | TaxInformation7 | |
| 8 | Creditor | <Cdtr> | [0..1] | Party on the credit side of the transaction to which the tax applies | TaxParty1 | |
| 9 | TaxIdentification | <Taxld> | [0..1] | Tax identification number of the creditor | Max35Text | |
| 9 | RegistrationIdentification | <Regnld> | [0..1] | Unique identification, as assigned by an organisation, to unambiguously identify a party | Max35Text | |
| 9 | TaxType | <TaxTp> | [0..1] | Type of tax payer | Max35Text | |
| 8 | Debtor | <Dbtr> | [0..1] | Party on the debit side of the transaction to which the tax applies | TaxParty2 | |
| 9 | TaxIdentification | <Taxld> | [0..1] | Tax identification number of the debtor | Max35Text | |
| 9 | RegistrationIdentification | <Regnld> | [0..1] | Unique identification, as assigned by an organisation, to unambiguously identify a party | Max35Text | |
| 9 | TaxType | <TaxTp> | [0..1] | Type of tax payer | Max35Text | |
| 9 | Authorisation | <Authstn> | [0..1] | Details of the authorised tax paying party | TaxAuthorisation1 | |
| 10 | Title | <Titl> | [0..1] | Title or position of debtor or the debtor's authorised representative | Max35Text | |
| 10 | Name | <Nm> | [0..1] | Name of debtor or the debtor's authorised representative | Max140Text | |
| 8 | UltimateDebtor | <UltmtDbtr> | [0..1] | Ultimate debtor | TaxParty2 | |

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Appendix 3: Specification of Data Formats

| | Name | XML Tag | Occurrences | Definition | Type | DK Rule |
|----|----------------------------|-------------------|-------------|--|-----------------------------------|---------|
| 9 | TaxIdentification | <TaxId> | [0..1] | Tax identification of ultimate debtor | Max35Text | |
| 9 | RegistrationIdentification | <RegnId> | [0..1] | Unique identification, as assigned by an organisation, to unambiguously identify a party | Max35Text | |
| 9 | TaxType | <TaxTp> | [0..1] | Type of tax payer | Max35Text | |
| 9 | Authorisation | <Authstn> | [0..1] | Details of the authorised tax paying party | TaxAuthorisation1 | |
| 10 | Title | <Titl> | [0..1] | Title or position of ultimate debtor or the ultimate debtor's authorised representative | Max35Text | |
| 10 | Name | <Nm> | [0..1] | Name of ultimate debtor or the ultimate debtor's authorised representative | Max140Text | |
| 8 | AdministrationZone | <AdmstnZone> | [0..1] | Administration zone | Max35Text | |
| 8 | ReferenceNumber | <RefNb> | [0..1] | Tax reference information that is specific to a taxing agency | Max140Text | |
| 8 | Method | <Mtd> | [0..1] | Method used to indicate the underlying business or how the tax is paid | Max35Text | |
| 8 | TotalTaxableBaseAmount | <TtlTaxblBaseAmt> | [0..1] | Total amount of money on which the tax is based | ActiveOrHistoricCurrencyAndAmount | |
| 8 | TotalTaxAmount | <TtlTaxblAmt> | [0..1] | Total tax amount | ActiveOrHistoricCurrencyAndAmount | |
| 8 | Date | <Dt> | [0..1] | Date by which tax is due | ISODate | |
| 8 | SequenceNumber | <SeqNb> | [0..1] | Sequential number of the tax report | Number | |
| 8 | Record | <Rcrd> | [0..n] | See 7.1.8.9 | | |
| 7 | GarnishmentRemittance | <GrnshmtRmt> | [0..1] | Provides remittance information about a payment for garnishment-related purposes | Garnishment3 | |
| 8 | Type | <Tp> | [0..1] | Type of garnishment | GarnishmentType1 | |
| 9 | CodeOrProprietary | <CdOrPrtry> | [1..1] | In a coded or proprietary form | GarnishmentType1Choice | |
| 10 | Code | <Cd> | [1..1] | In a coded form | ExternalGarnishmentType1Code | |
| 10 | Proprietary | <Prtry> | [1..1] | In a proprietary form | Max35Text | |
| 9 | Issuer | <Issr> | [0..1] | Issuer of the code | Max35Text | |
| 8 | Garnishee | <Grnshee> | [0..1] | Ultimate party that owes an amount of money to the (ultimate) creditor, in this case, to the garnisher | See 7.1.8.8 | |

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Appendix 3: Specification of Data Formats

| | Name | XML Tag | Occurrences | Definition | Type | DK Rule |
|---|---------------------------------|--------------------|-------------|---|-----------------------------------|---------|
| 8 | GarnishmentAdministrator | <GrnshmtAdmstr> | [0..1] | Party on the credit side of the transaction who administers the garnishment on behalf of the ultimate beneficiary | See 7.1.8.8 | |
| 8 | ReferenceNumber | <RefNb> | [0..1] | Reference information that is specific to the agency receiving the garnishment | Max140Text | |
| 8 | Date | <Dt> | [0..1] | Date of payment which garnishment was taken from | ISODate | |
| 8 | RemittedAmount | <RmtdAmt> | [0..1] | Amount of money remitted for the referred document | ActiveOrHistoricCurrencyAndAmount | |
| 8 | FamilyMedicalInsuranceIndicator | <FmlyMdclnsrncInd> | [0..1] | Indicates if the person to whom the garnishment applies (that is, the ultimate debtor) has family medical insurance coverage available. | TrueFalseIndicator | |
| 8 | EmployeeTerminationIndicator | <MplyeeTermntnInd> | [0..1] | Indicates if the employment of the person to whom the garnishment applies (that is, the ultimate debtor) has been terminated. | TrueFalseIndicator | |
| 7 | AdditionalRemittanceInformation | <AddtlRmtInf> | [0..3] | Additional information to complement the structured remittance information. | Max140Text | |

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Appendix 3: Specification of Data Formats

Values of the type: DocumentType6Code

| Code | ISO-Name | Description |
|------|--|---|
| AROI | AccountReceivableOpenItem | Document is a payment that applies to a specific source document. |
| BOLD | BillOfLading | Document is a shipping notice. |
| CINV | CommercialInvoice | Document is an invoice. |
| CMCN | CommercialContract | Document is an agreement between the parties, stipulating the terms and conditions of the delivery of goods or services. |
| CNFA | CreditNoteRelatedToFinancialAdjustment | Document is a credit note for the final amount settled for a commercial transaction. |
| CREN | CreditNote | Document is a credit note. |
| DEBN | DebitNote | Document is a debit note. |
| DISP | DispatchAdvice | Document is a dispatch advice. |
| DNFA | DebitNoteRelatedToFinancialAdjustment | Document is a debit note for the final amount settled for a commercial transaction. |
| HIRI | HireInvoice | Document is an invoice for the hiring of human resources or renting goods or equipment. |
| MSIN | MeteredServiceInvoice | Document is an invoice claiming payment for the supply of metered services, e.g. gas or electricity, supplied to a fixed meter. |
| SBIN | SelfBilledInvoice | Document is an invoice issued by the debtor. |
| SOAC | StatementOfAccount | Document is a statement of the transactions posted to the debtor's account at the supplier. |
| TSUT | TradeServicesUtilityTransaction | Document is a transaction identifier as assigned by the Trade Services Utility. |
| VCHR | Voucher | Document is a (credit) voucher |

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Appendix 3: Specification of Data Formats

Values of the type: DocumentType3Code

| Code | ISO-Name | Description |
|------|----------------------------------|---|
| DISP | DispatchAdvice | Document is a dispatch advice. |
| FXDR | ForeignExchangeDealReference | Document is a pre-agreed or pre-arranged foreign exchange transaction to which the payment transaction refers. |
| PUOR | PurchaseOrder | Document is a purchase order. |
| RADM | RemittanceAdviceMessage | Document is a remittance advice sent separately from the current transaction. |
| RPIN | RelatedPaymentInstruction | Document is a linked payment instruction to which the current payment instruction is related, e.g. in a cover scenario. |
| SCOR | StructuredCommunicationReference | Document is a structured communication reference provided by the creditor to identify the referred transaction. |

7.1.7.7 Related Dates

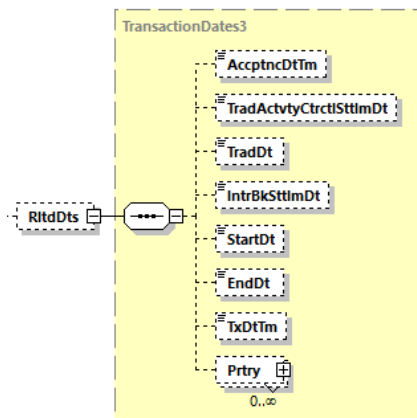


Diagram 93: camt.053.001.08, RltdDts

Definition

Set of elements identifying the dates related to the underlying transactions.

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Appendix 3: Specification of Data Formats

| | Name | XML Tag | Occurrences | Definition | Type | DK Rule |
|---|--|---------------------------|-------------|---|------------------|---|
| 6 | AcceptanceDateTime | <AcceptncDtTm> | [0..1] | Acceptance date of the account-holding institution | ISODateTime | SCTinst: Time stamp taken from the same element of the pacs.008. |
| 6 | TradeActivityContractualSettlementDate | <TradActvtyCtrctlSttlmDt> | [0..1] | Contractually foreseen settlement date of the Trade | ISODate | In the case of securities related transactions: The actual value date/delivery date of the security can be entered here. |
| 6 | TradeDate | <TradDt> | [0..1] | Trade date | ISODate | In the case of securities related transactions: The trading date of the security can be entered here |
| 6 | InterbankSettlementDate | <IntrBkSttlmDt> | [0..1] | Interbank settlement date | ISODate | Not allocated Note: In the case of forwarded camt messages, this element may be allocated |
| 6 | StartDate | <StartDt> | [0..1] | Start date | ISODate | Not allocated |
| 6 | EndDate | <EndDt> | [0..1] | End date | ISODate | Not allocated |
| 6 | TransactionDateTime | <TxDtTm> | [0..1] | Transaction date | ISODateTime | SCC: Assignment with the date from the element of the same name of the map container May also be used for non-SCC transactions by bilateral agreement |
| 6 | Proprietary | <Prtry> | [0..n] | Proprietäre Datumsangaben | ProprietaryDate3 | Not allocated |

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Appendix 3: Specification of Data Formats

7.1.7.8 Related Price

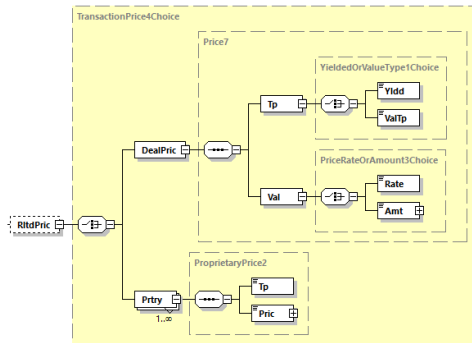


Diagram 94: camt.053.001.08, RltdPric

Definition

Set of elements identifying the price information related to the underlying transaction.

Rules

| | Name | XML Tag | Occurrences | Definition | Type | DK Rule |
|---|-------------|------------|-------------|---|--|---|
| 6 | DealPrice | <DealPric> | [1..1] | This is the deal price of the individual trade transaction. | Price7 | |
| 7 | Type | <Tp> | [1..1] | Type of price | YieldedOrValueType1Choice | |
| 8 | Yielded | <Yldd> | [1..1] | Indicates whether the price is expressed as a yield | YesNoIndicator | |
| 8 | ValueType | <ValTp> | [1..1] | Type of value in which the price is expressed | PriceValueType1Code | See internal code list below |
| 7 | Value | <Val> | [1..1] | Value | PriceRateOrAmount3Choice | |
| 8 | Rate | <Rate> | [1..1] | Rate | PercentageRate | Value of the (fixed income) security in per cent |
| 8 | Amount | <Amt> | [1..1] | Value expressed a amount | ActiveOrHistoricCurrencyAnd13DecimalAmount | Value of the security as amount/currency |
| 6 | Proprietary | <Prtry> | [1..n] | Proprietary price | ProprietaryPrice2 | |
| 7 | Type | <Tp> | [1..1] | Type of price | Max35Text | e.g. "fixed price" |
| 7 | Price | <Pric> | [1..1] | price | ActiveOrHistoricCurrencyAndAmount | In the case of securities related transactions: Price of the security in trading currency |

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Appendix 3: Specification of Data Formats

PriceValueType1Code:

| Code | ISO name | Meaning |
|------|----------|--------------------------|
| DISC | Discount | Deduction (in x percent) |
| PREM | Premium | Surcharge (in x percent) |
| PARV | Par | Face amount |

7.1.7.9 RelatedQuantities

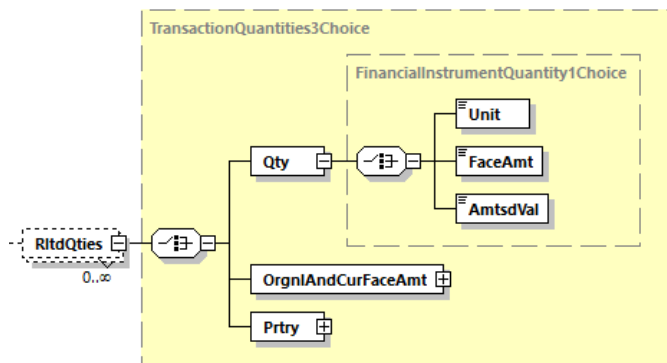


diagram 95: camt.053.001.08, RltdQties

Definition

Identifies related quantities (e.g. of securities) in the underlying transaction.

Rules

| | Name | XML Tag | Occurrences | Definition | Type | DK Rule |
|---|------------------------------|--------------------------|-------------|---|------------------------------------|---------------|
| 6 | Quantity | <Qty> | [1..1] | Specifies the quantity and unit. | FinancialInstrumentQuantity1Choice | |
| 7 | Unit | <Unit> | [1..1] | Unit | DecimalNumber | |
| 7 | FaceAmount | <FaceAmt> | [1..1] | Quantity expressed as an amount representing the face amount. | ImpliedCurrencyAndAmount | |
| 7 | AmortisedValue | <AmtsdVal> | [1..1] | Quantity expressed as an amount representing the current amortised face amount of a bond (e.g. repayment amount). | ImpliedCurrencyAndAmount | |
| 6 | OriginalAndCurrentFaceAmount | <OrgnlAndCurrentFaceAmt> | [1..1] | Face amount and amortised value of security | OriginalAndCurrentQuantities1 | Not allocated |

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| | Name | XML Tag | Occurrences | Definition | Type | DK Rule |
|---|-------------|---------|-------------|--------------------------------------|----------------------|---------------|
| 6 | Proprietary | <Prtry> | [1..1] | Proprietary quantities specification | ProprietaryQuantity1 | Not allocated |

7.1.7.10 FinancialInstrumentIdentification

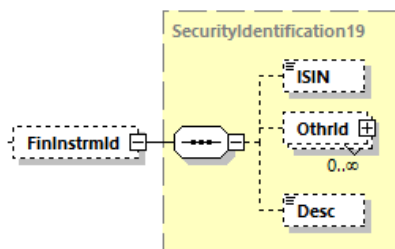


Diagram 96: camt.053.001.08, FinInstrmId

Definition

Identification of a security

Rules

| | Name | XML Tag | Occurrences | Definition | Type | DK Rule |
|---|---------------------|----------|-------------|--|-----------------------|--|
| 6 | ISIN | <ISIN> | [0..1] | International Securities Identification Number | ISINOct2015Identifier | the information is mandatory if known |
| 6 | OtherIdentification | <OthrId> | [0..n] | Identification of a security by proprietary or domestic identification | OtherIdentification1 | Not allocated |
| 6 | Description | <Desc> | [0..1] | Kind of proprietary identification | Max140Text | The description or official name of the security may be given here |

Example

```
<ISIN>DE0001234565</ISIN>
```

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Appendix 3: Specification of Data Formats

7.1.7.11 Tax

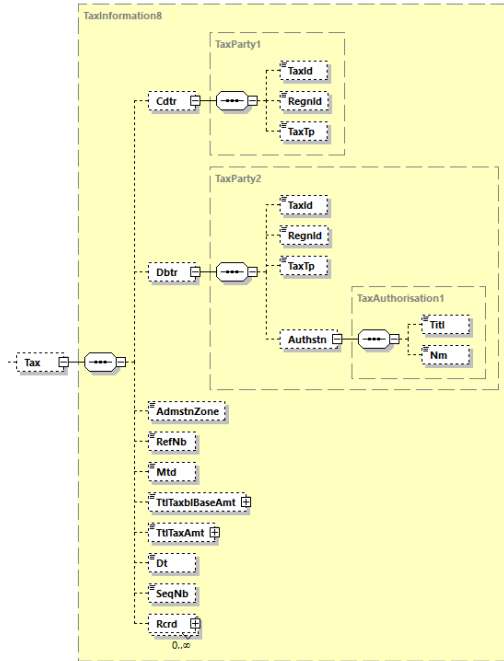


Diagram 97: camt.053.001.08, Tax

Definition

Information on the amount of taxes and related default values.

Rules

| | Name | XML Tag | Occurrences | Definition | Type | DK Rule |
|---|----------------------------|----------|-------------|---|-----------|---------|
| 6 | Creditor | <Cctr> | [0..1] | Party on the credit side of the transaction to which the tax applies. | TaxParty1 | |
| 7 | TaxIdentification | <TaxId> | [0..1] | Tax identification number of the creditor. | Max35Text | |
| 7 | RegistrationIdentification | <Regnld> | [0..1] | Unique identification, as assigned by an organisation, to unambiguously identify a party. | Max35Text | |
| 7 | TaxType | <TaxTp> | [0..1] | Type of tax payer. | Max35Text | |
| 6 | Debtor | <Dbtr> | [0..1] | Set of elements used to identify the party on the debit side of the transaction to which the tax applies. | TaxParty2 | |

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| | Name | XML Tag | Occurrences | Definition | Type | DK Rule |
|---|----------------------------|-------------------|-------------|---|-----------------------------------|---------|
| 7 | TaxIdentification | <TaxId> | [0..1] | Tax identification number of the debtor. | Max35Text | |
| 7 | RegistrationIdentification | <RegId> | [0..1] | Unique identification, as assigned by an organisation, to unambiguously identify a party. | Max35Text | |
| 7 | TaxType | <TaxTp> | [0..1] | Type of tax payer. | Max35Text | |
| 7 | Authorisation | <Authstn> | [0..1] | Details of the authorised tax paying party. | TaxAuthorisation1 | |
| 8 | Title | <Titl> | [0..1] | Title or position of debtor or the debtor's authorised representative. | Max35Text | |
| 8 | Name | <Nm> | [0..1] | Name of the debtor or the debtor's authorised representative. | Max140Text | |
| 6 | AdministrationZone | <AdmstnZone> | [0..1] | Territorial part of a country to which the tax payment is related. | Max35Text | |
| 6 | ReferenceNumber | <RefNb> | [0..1] | Tax reference information that is specific to a taxing agency. | Max140Text | |
| 6 | Method | <Mtd> | [0..1] | Method used to indicate the underlying business or how the tax is paid. | Max35Text | |
| 6 | TotalTaxableBaseAmount | <TtlTaxblBaseAmt> | [0..1] | Total amount of money on which the tax is based. | ActiveOrHistoricCurrencyAndAmount | |
| 6 | TotalTaxAmount | <TtlTaxblAmt> | [0..1] | Total amount of money as result of the calculation of the tax. | ActiveOrHistoricCurrencyAndAmount | |
| 6 | Date | <Dt> | [0..1] | Date by which tax is due. | ISODate | |
| 6 | SequenceNumber | <SeqNb> | [0..1] | Sequential number of the tax report. | Number | |
| 6 | Record | <Rcrd> | [0..n] | See 7.1.8.9 | | |

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7.1.7.12 ReturnInformation

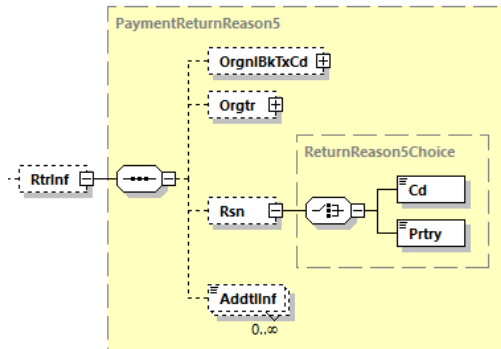


Diagram 98: camt.053.001.08, RtrInf

Definition

Element group containing information on returns.

Rules

| | Name | XML Tag | Occurrences | Definition | Type | DK Rule |
|---|------------------------------|----------------|-------------|---|----------------------------|---|
| 6 | OriginalBankTransactionCode | <OrgnIBkTx Cd> | [0..1] | Bank transaction code included in the original entry for the transaction. | See 7.1.8.5 | |
| 6 | Originator | <Orgtr> | [0..1] | Party issuing the return | See 7.1.8.8 | |
| 6 | Reason | <Rsn> | [0..1] | Reason for the return | ReturnReason5 Choice | |
| 7 | Code | <Cd> | [1..1] | In coded form | ExternalReturn Reason1Code | To be used for SEPA returns if code is available in the external list |
| 7 | Proprietary | <Prtry> | [1..1] | In proprietary form | Max35Text | In the case of SEPA payments, the return codes DUPL, TECH, FRAD, AGNT, CUTA, UPAY which are not available in the above mentioned external code list can be specified. |
| 6 | AdditionalReason Information | <AddtlInf> | [0..n] | Additional reason information | Max105Text | If used, this element may only be used according to the assignment rule below. |

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The field <AddtlInf> is NOT mandatory. If used, however, it is to be allocated with one of the following constants:

1. In case of a return BEFORE settlement (i.e. from pacs.002): REJECT
2. In case of a return AFTER settlement (i.e. from pacs.004): RETURN/REFUND *)

*) Alternatively, the umbrella term „ RUECKLASTSCHRIFT “ can be applied.

In addition to this optional constant, it is permitted, but not mandatory, to state the cause for the return for the mere reason of information (representation see example 2).

1. Example only with R-transaction constant:
<RtrInf><Rsn><Cd>**AC04**</Cd></Rsn>
<AddtlInf>**REJECT**</AddtlInf></RtrInf>
2. Example with optional supplementary plain text (both English and German plain text is permitted):
<RtrInf><Rsn><Cd>**AC04**</Cd></Rsn>
<AddtlInf>**REJECT Account closed**</AddtlInf></RtrInf>

Example

(does not contain all optionally possible information on the reason for the return)

```
<Rsn>  
<Cd>AC04</Cd>  
</Rsn>  
<AddtlInf>REJECT Account closed</AddtlInf>
```

7.1.7.13 SafekeepingAccount

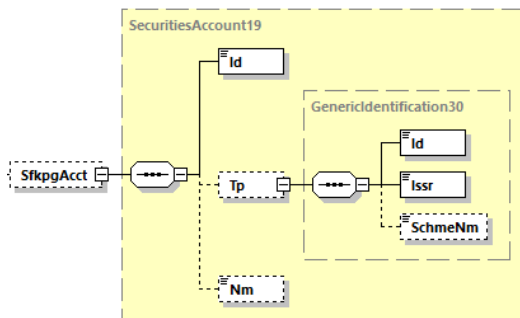


Diagram 99: camt.053.001.08, SfkpgAcct

Definition

Safekeeping or investment account.

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Appendix 3: Specification of Data Formats

Rules

| | Name | XML Tag | Occurrences | Definition | Type | DK Rule |
|---|----------------|-----------|-------------|-----------------------------------|-------------------------|--|
| 6 | Identification | <Id> | [1..1] | Identifikation of the account | Max35Text | IBAN or number of the investment account |
| 6 | Type | <Tp> | [0..1] | Type of security account | GenericIdentification30 | |
| 7 | Identification | <Id> | [1..1] | Identification code (proprietary) | Exact4AlphaNumericText | |
| 7 | Issuer | <Issr> | [1..1] | Issuer of the identification | Max35Text | |
| 7 | SchemeName | <SchmeNm> | [0..1] | Textual type description | Max35Text | |
| 6 | Name | <Nm> | [0..1] | Name of account | Max70Text | |

7.1.7.14 CardTransaction

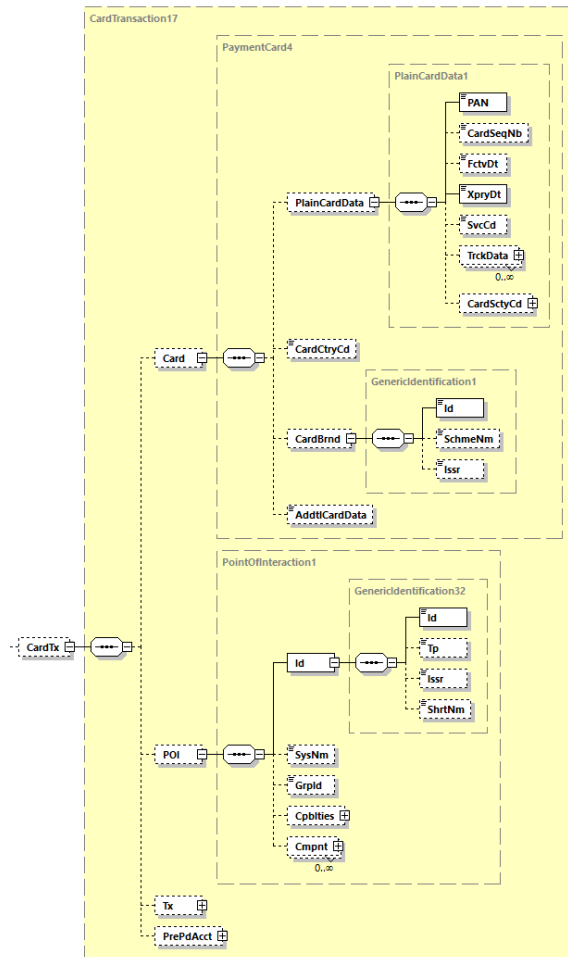


Diagram 100: camt.053.001.08, CardTx

Definition

Provides details of the card transaction included in the entry amount, when globalised by the account servicer.

The values are taken from the elements of the same name in the supl.017 message.

Rules

| Name | XML Tag | Occurrences | Definition | Type | DK Rule |
|--------|---------|-------------|--------------------------------------|--------------|---------|
| 6 Card | <Card> | [1..1] | Information on the used payment card | PaymentCard4 | |

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| | Name | XML Tag | Occurrences | Definition | Type | DK Rule |
|---|--------------------|-----------------|-------------|---|--------------------------|--|
| 7 | PlainCardData | <PlainCardData> | [0..1] | Sensitive data associated with the card performing the transaction | PlainCardData1 | |
| 8 | PAN | <PAN> | [1..1] | Primary Account Number (PAN) der Karte | Min8Max28NumericText | supl.017 → <CardData><PAN> |
| 8 | CardSequenceNumber | <CardSeqNb> | [0..1] | Identify a card inside a set of cards with the same card number (PAN) | Min2Max3NumericText | supl.017 → <CardData><CardSeqNb> |
| 8 | EffectiveDate | <FctvDt> | [0..1] | Date as from which the card can be used | ISOYearMonth | Not allocated |
| 8 | ExpiryDate | <XpryDt> | [1..1] | Expiry date of the card | ISOYearMonth | supl.017 → <CardData><XpryDt> |
| 8 | ServiceCode | <SvcCd> | [0..1] | Services anchored to the card defined according to ISO 7813. | Exact4AlphaNumericText | Not allocated |
| 8 | TrackData | <TrckData> | [0..1] | Magnetic track or equivalent payment card data. | TrackData1 | Not allocated |
| 8 | CardSecurityCode | <CardSctyCd> | [0..1] | Card security code (CSC) | CardSecurityInformation1 | Not allocated |
| 7 | CardCountryCode | <CardCtryCd> | [0..1] | Country code assigned to the card by the card issuer | Exact3NumericText | Not allocated |
| 7 | CardBrand | <CardBrnd> | [0..1] | Card brand | GenericIdentification1 | |
| 8 | Identification | <Id> | [1..1] | Identification | Max35Text | Card scheme used (e.g. GIROCARD, MSI (maestro), VPAY) supl.017 → <CardBrnd><Id> |
| 8 | SchemeName | <SchmeNm> | [0..1] | Name of scheme | Max35Text | |
| 8 | Issuer | <Issr> | [0..1] | Card issuer | Max35Text | |
| 7 | AdditionalCardData | <AddtlCardData> | [0..1] | Additional card issuer specific data | Max70Text | Not allocated |
| 6 | POI | <POI> | [0..1] | Physical or logical card payment terminal containing software and hardware components (POI) | PointOfInteraction1 | |
| 7 | Identification | <Id> | [1..1] | Identification of POI | GenericIdentification32 | |
| 8 | Identification | <Id> | [1..1] | identification of the entity | Max35Text | Terminal-Id from supl.017 → <PtOfIntractn><Id><Id> |
| 8 | Type | <Tp> | [0..1] | Type of entity | PartyType3Code | Not allocated |
| 8 | Issuer | <Issr> | [0..1] | Issuer of entity | PartyType4Code | Not allocated |
| 8 | ShortName | <ShrtNm> | [0..1] | Name of entity | Max35Text | Not allocated |

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| | Name | XML Tag | Occurrences | Definition | Type | DK Rule |
|---|---------------------|-------------|-------------|---|---------------------------------|---------------|
| 7 | SystemName | <SysNm> | [0..1] | Common name assigned by the acquirer to the POI system | Max70Text | Not allocated |
| 7 | GroupIdentification | <Grpld> | [0..1] | Identifier assigned by the merchant identifying a set of POI terminals performing some categories of transactions | Max35Text | Not allocated |
| 7 | Capabilities | <Cpblties> | [0..1] | Capabilities of the POI performing the transaction | PointOfInteractionCapabilities1 | Not allocated |
| 7 | Component | <Cmpnt> | [0..n] | Data related to a component of the POI performing the transaction. | PointOfInteractionComponent1 | Not allocated |
| 6 | Transaction | <Tx> | [0..1] | Card transaction details | CardTransaction3Choice | Not allocated |
| 6 | PrePaidAccount | <PrePdAcct> | [0..1] | Prepaid account for Konto | See 7.1.8.4 | Not allocated |

7.1.8 Structures used several times

7.1.8.1 Postal Address

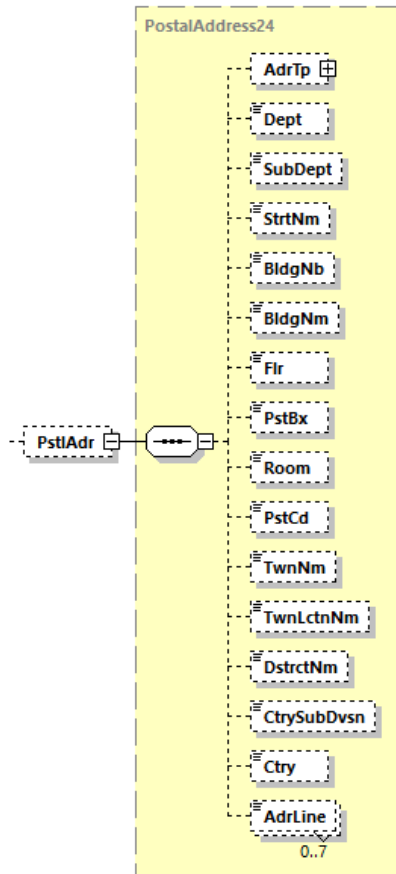


Diagram 101: camt.053.001.08, PstlAdr

Definition

This element group contains characteristic data of a postal address.

XML-Tag

<PstlAdr> (data type PostalAddress24)

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Appendix 3: Specification of Data Formats

Rules

| + | Name | XML Tag | Occurrences | Definition | Type | DK Rule |
|---|--------------------|---------------|-------------|--|------------------------|--|
| 1 | AddressType | <AdrTp> | [0..1] | Specifies the postal address type | AddressType3C hoice | Not allocated |
| 1 | Department | <Dept> | [0..1] | Department | Max70Text | |
| 1 | SubDepartment | <SubDept> | [0..1] | Subdepartment | Max70Text | |
| 1 | StreetName | <StrtNm> | [0..1] | Street name | Max70Text | |
| 1 | BuildingNumber | <BldgNb> | [0..1] | Building number | Max16Text | |
| 1 | BuildingName | <BldgNm> | [0..1] | Building name | Max35Text | |
| 1 | Floor | <Flr> | [0..1] | Floor | Max70Text | |
| 1 | PostBox | <PstBx> | [0..1] | Post box numer | Max16Text | |
| 1 | Room | <Room> | [0..1] | Room number | Max70Text | |
| 1 | PostCode | <PstCd> | [0..1] | Post code | Max16Text | |
| 1 | TownName | <TwnNm> | [0..1] | Town name | Max35Text | |
| 1 | TownLocationName | <TwnLctnNm> | [0..1] | Town location name (within a town) | Max35Text | |
| 1 | DistrictName | <DstrctNm> | [0..1] | District name | Max35Text | |
| 1 | CountrySubDivision | <CtrySubDvsn> | [0..1] | Specifies a subdivision of a country, e.g. state, region, county. | Max35Text | |
| 1 | Country | <Ctry> | [0..1] | Code for a country with its own government (ISO 3166) e.g. DE for Germany. | CountryCode | |
| 1 | AddressLine | <AdrLine> | [0..7] | Line of address, if the structured elements are not used | Max70Text | Only a maximum of 3 lines is permitted |

7.1.8.2 Identification

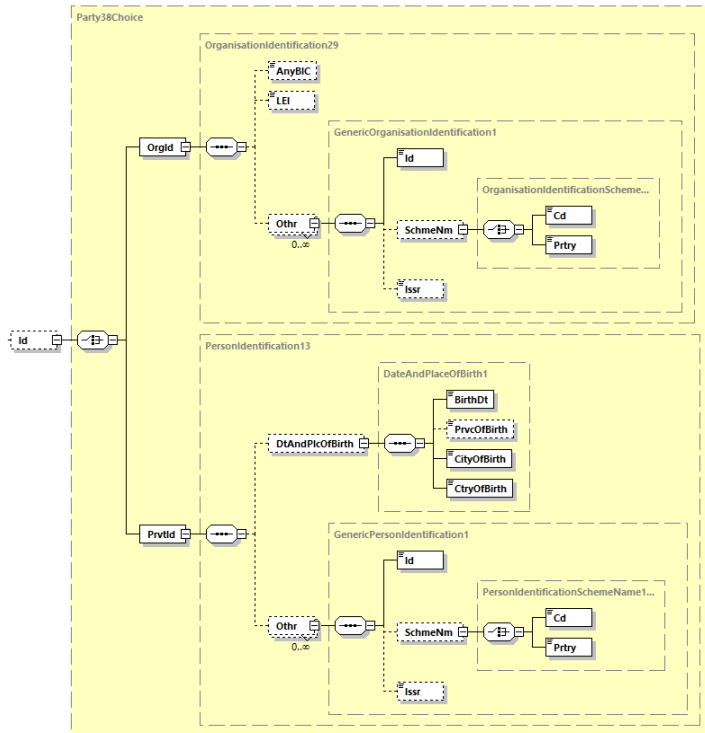


Diagram 102: camt.053.001.08, Id

Definition

The data of this element forms a unique identifier of an organisation or a person.

XML-Tag

<Id> (data type Party38Choice)

Rules

| + | Name | XML Tag | Occurrences | Definition | Type | DK Rule |
|---|----------------------------|----------|-------------|---|------------------------------------|---------|
| 1 | OrganisationIdentification | <OrgId> | [1..1] | Identifying characteristics of an organisation | OrganisationIdentification29 | |
| 2 | AnyBIC | <AnyBIC> | [0..1] | Business Identifier Code according to ISO 9362 | AnyBICDec2014Identifier | |
| 2 | LEI | <LEI> | [0..1] | Legal Entity Identifier Code according to ISO 17442 | LEIIdentifier | |
| 2 | Other | <Othr> | [0..n] | Other identification | GenericOrganisationIdentification1 | |

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| + | Name | XML Tag | Occurrences | Definition | Type | DK Rule |
|---|-----------------------|-------------------|-------------|---|---|---------|
| 3 | Identification | <Id> | [1..1] | Identification | Max35Text | |
| 3 | SchemeName | <SchmeNm> | [0..1] | Name of the identification scheme for the organisation | OrganisationIdentificationSchemeName1Choice | |
| 4 | Code | <Cd> | [1..1] | Name of the identification scheme, in a coded form | ExternalOrganisationIdentification1Code | |
| 4 | Proprietary | <Prtry> | [1..1] | Proprietary name | Max35Text | |
| 3 | Issuer | <Issr> | [0..1] | Issuer of the code | Max35Text | |
| 1 | PrivateIdentification | <PrvtId> | [1..1] | Identifying characteristics of a person | PersonIdentification13 | |
| 2 | DateAndPlaceOfBirth | <DtAndPlcOfBirth> | [0..1] | Date and place of birth | DateAndPlaceOfBirth1 | |
| 3 | BirthDate | <BirthDt> | [1..1] | Birth date according to format ISO 8601 (YYYY-MM-DD) | ISODate | |
| 3 | ProvinceOfBirth | <PrvcOfBirth> | [0..1] | Province of birth | Max35Text | |
| 3 | CityOfBirth | <CityOfBirth> | [1..1] | City of birth | Max35Text | |
| 3 | CountryOfBirth | <CtryOfBirth> | [1..1] | Country of birth coded according to ISO 3166 | CountryCode | |
| 2 | Other | <Othr> | [0..n] | Personal identification in the manner of a defined code or proprietary. | GenericPersonIdentification1 | |
| 3 | Identification | <Id> | [1..1] | Identification | Max35Text | |
| 3 | SchemeName | <SchmeNm> | [0..1] | Name of the identification scheme for the organisation | PersonIdentificationSchemeName1Choice | |
| 4 | Code | <Cd> | [1..1] | Name of the identification scheme, in a coded form | ExternalPersonIdentification1Code | |
| 4 | Proprietary | <Prtry> | [1..1] | Proprietary name | Max35Text | |
| 3 | Issuer | <Issr> | [0..1] | Issuer of the code | Max35Text | |

Beispiel

In the case of a use of this structure under <MsgRcpt>, the EBICS PartnerId can be specified if available. Issuer in this case is "EBICS":

```
<OrgId>
<Othr>
  <Id>K0851234</Id>
  <Issr>EBICS</Issr>
</Othr>
</OrgId>
```

7.1.8.3 Charges

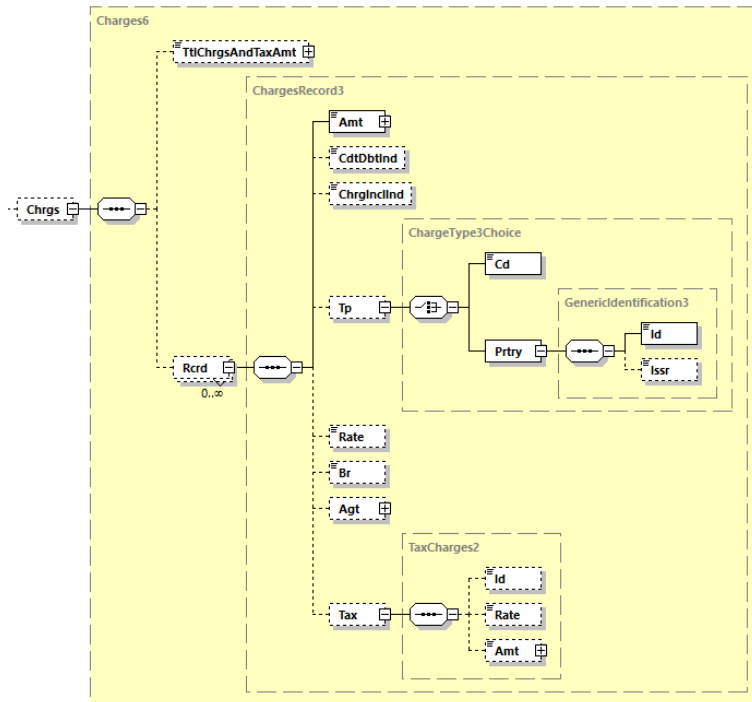


Diagram 103: camt.053.001.08, Chrgs

Definition

Provides details on the charges related to the payment transaction

XML-Tag

<Charges> (data type Charges6)

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Appendix 3: Specification of Data Formats

Rules

| + | Name | XML Tag | Occurrences | Definition | Type | DK Rule |
|---|--------------------------|---------------------|-------------|--|-----------------------------------|--|
| 1 | TotalChargesAndTaxAmount | <TtlChrgsAndTaxAmt> | [0..1] | Total of all charges and taxes applied to the entry | ActiveOrHistoricCurrencyAndAmount | An allocation is not permitted if the fee amounts listed under <Rcrd> are denominated in different currencies. In the case of securities transactions, the following applies: The total amount of all charges is sufficient - An itemised list of charges can be seen in the securities statement, therefore no information is required under <Rcrd>. |
| 1 | Record | <Rcrd> | [0..n] | Provides details of the individual charges record | ChargesRecord3 | |
| 2 | Amount | <Amt> | [1..1] | Transaction charges to be paid by the charge bearer | ActiveOrHistoricCurrencyAndAmount | |
| 2 | CreditDebitIndicator | <CdtDbtInd> | [0..1] | Indicates whether the charges amount is a credit (CRDT) or a debit (DBIT) amount | CreditDebitCode | |
| 2 | ChargeIncludedIndicator | <ChrgInclInd> | [0..1] | Indicates whether the charge should be included in the amount or is added as pre-advise. Values: True: is included False: is not included | ChargeIncludedIndicator | |
| 2 | Type | <Tp> | [0..1] | Type of charge | ChargeType3Choice | |
| 3 | Code | <Cd> | [1..1] | In coded form: BRKF = Trading commission COMM = Sales commission | ExternalChargeType1Code | |
| 3 | Proprietary | <Prtry> | [1..1] | In proprietary form | GenericIdentification3 | |
| 4 | Identification | <Id> | [1..1] | Identification | Max35Text | |
| 4 | Issuer | <Issr> | [0..1] | Issuer of identification | Max35Text | |
| 2 | Rate | <Rate> | [0..1] | Set of elements used to qualify the charge rate | PercentageRate | |

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| + | Name | XML Tag | Occurrences | Definition | Type | DK Rule |
|---|----------------|---------|-------------|---|-----------------------------------|---------|
| 2 | Bearer | | [0..1] | Specifies which party/parties will bear the charges associated with the processing of the payment transaction. CRED = creditor DEBT = debtor SHAR = shared SLEV = Charges are to be applied following the rules agreed in a service level agreement | ChargeBearerType1Code | |
| 2 | Agent | <Agt> | [0..1] | Agent that takes the transaction charges or to which the transaction charges are due | See 7.1.8.7 | |
| 2 | Tax | <Tax> | [0..1] | Provides details on the tax applied to charges | TaxCharges2 | |
| 3 | Identification | <Id> | [0..1] | Unique reference to unambiguously identify the nature of the tax levied, such as Value Added Tax (VAT) | Max35Text | |
| 3 | Rate | <Rate> | [0..1] | Rate used to calculate the tax | PercentageRate | |
| 3 | Amount | <Amt> | [0..1] | Amount of money resulting from the calculation of the tax | ActiveOrHistoricCurrencyAndAmount | |

7.1.8.4 Structure of an account (CashAccount38)

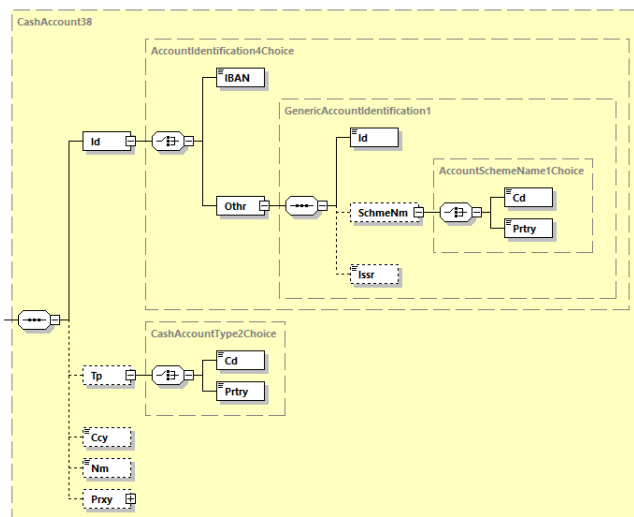


Diagram 104: camt.053.001.08, CashAccount38

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Appendix 3: Specification of Data Formats

Definition

Information on an account.

Rule

| + | Name | XML Tag | Occurrences | Definition | Type | DK Rule |
|---|----------------|-----------|-------------|---|------------------------------------|---|
| 1 | Identification | <Id> | [1..1] | Unique and unambiguous identification for the account | AccountIdentification4Choice | |
| 2 | IBAN | <IBAN> | [1..1] | International Bank Account Number (IBAN) | IBAN2007Identifier | If possible, to be allocated with a valid IBAN. This can be a maximum of 34 digits long. |
| 2 | Other | <Othr> | [1..1] | Unique identification of an account, using an identification scheme | GenericAccountIdentification1 | |
| 3 | Identification | <Id> | [1..1] | Proprietary identification | Max34Text | |
| 3 | SchemeName | <SchmeNm> | [0..1] | Name of the identification scheme | AccountSchemeName1Choice | |
| 4 | Code | <Cd> | [1..1] | Name of the identification scheme, in a coded form as published in an external list | ExternalAccountIdentification1Code | |
| 4 | Proprietary | <Prtry> | [1..1] | Proprietary reference | Max35Text | |
| 3 | Issuer | <Issr> | [0..1] | Issuer of the identification | Max35Text | |
| 1 | Type | <Tp> | [0..1] | Account type | CashAccountType2Choice | |
| 2 | Code | <Cd> | [1..1] | In coded form | ExternalCashAccountType1Code | Use of the codes see at the end of chapter 7.1.5.1 |
| 2 | Proprietary | <Prtry> | [1..1] | In proprietary form | Max35Text | |
| 1 | Currency | <Ccy> | [0..1] | Account currency | ActiveOrHistoricCurrencyCode | |
| 1 | Name | <Nm> | [0..1] | Name of the account, in agreement with the account owner | Max70Text | |
| 1 | Proxy | <Pxy> | [0..1] | Specifies an alternate assumed name for the identification of the account | ProxyAccountIdentification1 | In principle, an assignment is only permissible in the the element groups <CctrAcct> or <DbtrAcct> (as far as the proxy was supplied with the payment transaction). |

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Appendix 3: Specification of Data Formats

| + | Name | XML Tag | Occurrences | Definition | Type | DK Rule |
|---|----------------|---------|-------------|------------------------------|-------------------------------|---------|
| 2 | Type | <Tp> | [0..1] | Type if proxy identification | ProxyAccountType1Choice | |
| 3 | Code | <Cd> | [1..1] | In coded form | ExternalProxyAccountType1Code | |
| 3 | Proprietary | <Prtry> | [1..1] | In proprietary form | Max35Text | |
| 2 | Identification | <Id> | [1..1] | Identification of proxy | Max2048Text | |

7.1.8.5 Structure of an business transaction (BankTransactionCodeStructure4)

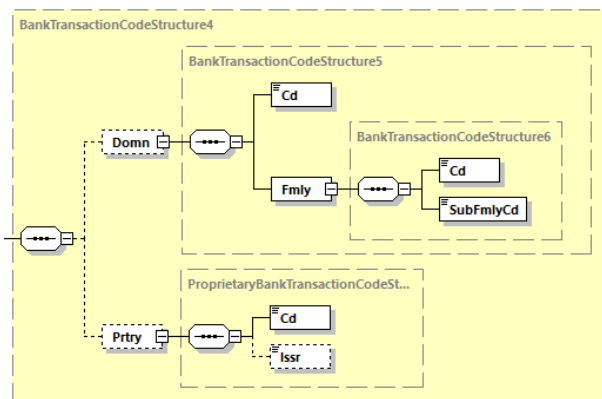


Diagram 105: camt.053.001.08, BankTransactionCodeStructure4

Definition

Description of the underlying business/bank transaction

Rules

| + | Name | XML Tag | Occurrences | Definition | Type | DK Rule |
|---|--------|---------|-------------|-------------|------------------------------------|--|
| 1 | Domain | <Domn> | [0..1] | Domain | BankTransactionCodeStructure5 | Allocation mandatory. i.e. Occurrences according to DK [1..1] - For information on allocation see 7.1.8.5.1 |
| 2 | Code | <Cd> | [1..1] | Domain code | ExternalBankTransactionDomain1Code | |

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| + | Name | XML Tag | Occurrences | Definition | Type | DK Rule |
|---|---------------|-------------|-------------|---|--|---|
| 2 | Family | <Fmly> | [1..1] | Specifies the family of the bank transaction code, within a specific domain, in a structured and hierarchical format. | BankTransactionCodeStructure6 | |
| 3 | Code | <Cd> | [1..1] | Code to specify the family | ExternalBankTransactionFamily1Code | |
| 3 | SubFamilyCode | <SubFmlyCd> | [1..1] | Specifies the sub-family of the bank transaction code within a specific family | ExternalBankTransactionSubFamily1Code | |
| 1 | Proprietary | <Prtry> | [0..1] | Proprietary identification of the bank transaction | ProprietaryBankTransactionCodeStructure1 | Use optional, but assignment still recommended for a transitional period. In this case, the two sub-elements are to be assigned according to the rules described below. |
| 2 | Code | <Cd> | [1..1] | Code to identify the bank transaction | Max35Text | The allocation rule is specified under this table |
| 2 | Issuer | <Issr> | [0..1] | Issuer of the code | Max35Text | To be allocated with „DK“ ⁴⁴ |

7.1.8.5.1 Allocation rules for the different use cases

In the ISO specification, the assignment of the Bank Transaction Code at entry level is mandatory. The DK specification, however, always requires an entry at transaction details level. In addition, if the Bank Transaction Code is specified, <Domn> must always be assigned. This element group has the three mandatory fields Domain Code, Family Code and SubFamily - in short: ISO BTC (Bank Transaction Code).

This results in the following rules **for the entry level**:

- For BkTxCd, an "empty element" can be specified
- In case of usage, <Domn> (i.e. ISO BTC) must be specified
- In addition, the payment service provider may specify the German GVC assigned to this ISO BTC according to Annex 1 (mapping table) (or the composite code described in chapter 7.1.8.5.2 under <Prtry<<Cd>).
- The ISO BTC in the case of a single transaction or an unresolved bulk is identical to the ISO BTC specified at the transaction details level.
In the case of a resolved bulk, this is a BTC valid for the complete bulk.

For the TxDtIs level assignment is mandatory for <Domn> and an optional additional assignment of <Prtry>. For the assignment of both element groups, Annex 1 of this document shall be observed, which describes a mapping between GVC and ISO-BTC.

⁴⁴ "DK" is the technical code for the issuer "Die Deutsche Kreditwirtschaft".

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Appendix 3: Specification of Data Formats

If there are several mapping options in Annex 1, it is up to the institution which alternative it chooses.

It should be observed that in case of an assignment of <Prtry> must always be done according to chapter 7.1.8.5.2 (composite code)

If the **business transaction code of the original transaction** is given (In case of ReturnInformation with the element group <OrgnlBkTxCd>), then the known details should be used.

7.1.8.5.2 Allocation of <Prtry>

When using the <Prtry> element group, the following composite code is specified under <Cd>, consisting of the following components, which are set up as a string each component being linked to the next by a "+":

1. Four-digit SWIFT transaction code
2. Business transaction code (GVC)
3. Optional: prima nota number (10 digits maximum)
4. Text key supplement, if displayable

Examples:

<Cd>NRTI+109+9002/405+901</Cd> Example for a SEPA direct debit reversal
<Cd>NTRF+116+9002/405</Cd> Example for a SEPA credit transfer

Text key supplement can be omitted (e.g. in case of SEPA payments).

If an internal component (prima nota) is missing, two plus characters are used in order to highlight the gap within the string.

<Cd>NRTI+109++901</Cd> Example for a SEPA direct debit
<Cd>NTRF+116</Cd> Example for a SEPA credit transfer
<Cd>NDDT+106+9311/300+011</Cd> Example for a deferred payment by electronic cash (debtor side)
<Cd>NDDT+106+9311/301+003</Cd> Example for a cash disbursement
<Cd>NCHK+101+9208+000</Cd> Example for the debit of the drawer of a cheque
<Cd>NCHK+170+9408</Cd> Example for a cheque presentation

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7.1.8.6 Choice of bank or other party (Party40Choice)

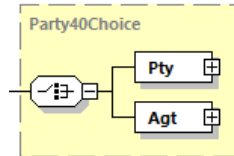


Diagram 106: camt.053.001.08, Party40Choice

Definition

Description of a party, either as a party or as a financial institution

Rules

| + | Name | XML Tag | Occurrences | Definition | Type | DK Rule |
|---|-------|---------|-------------|--|-------------|---------|
| 1 | Party | <Pty> | [1..1] | Representation of the party (if the party is not a financial institution) | See 7.1.8.8 | |
| 1 | Agent | <Agt> | [1..1] | Representation of the party (if the party is a financial institution) | See 7.1.8.7 | |

**7.1.8.7 Structure of a financial institution
(BranchAndFinancialInstitutionIdentification6)**

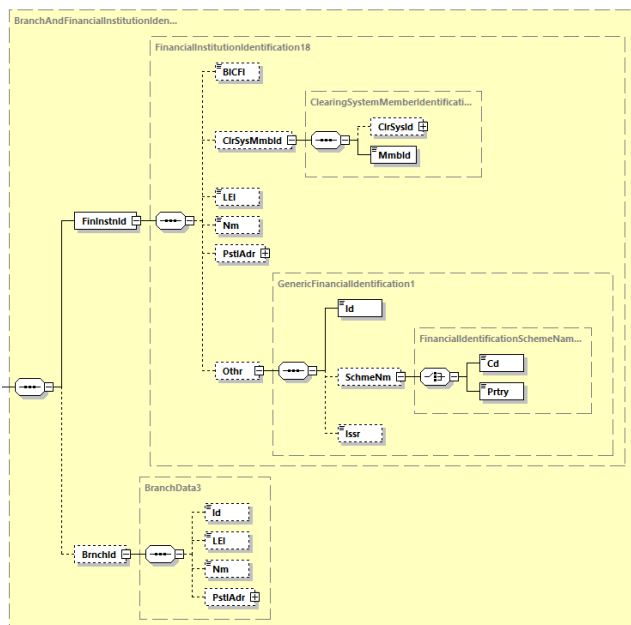


Diagram 107: camt.053.001.08, BranchAndFinancialInstitutionIdentification6

Definition

Information on financial institution and branch

Note: The element group Servicer (account-holding institution) is also of the data type BranchAndFinancialInstitutionIdentification6 - however, special DK assignment rules are described for <Svcr> - for reasons of clarity, this is therefore specified in a separate chapter (see 7.1.5.2).

Rules

| + | Name | XML Tag | Occurrences | Definition | Type | DK Rule |
|---|------------------------------------|---------------|-------------|--|--------------------------------------|---|
| 1 | FinancialInstitutionIdentification | <FinInstnId> | [1..1] | Unique and unambiguous identification of a financial institution | FinancialInstitutionIdentification18 | |
| 2 | BICFI | <BICFI> | [0..1] | Bank Identifikation Code (SWIFT-Code) | BICFIDec2014Identifier | This element must be specified as far as it is known / has been transmitted |
| 2 | ClearingSystemMemberIdentification | <ClrSysMmbld> | [0..1] | Information used to identify a member within a clearing system | ClearingSystemMemberIdentification2 | |

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| + | Name | XML Tag | Occurrences | Definition | Type | DK Rule |
|---|------------------------------|------------|-------------|--|---|---------|
| 3 | ClearingSystemIdentification | <ClrSysId> | [0..1] | Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed | ClearingSystemIdentification2Choice | |
| 4 | Code | <Cd> | [1..1] | In coded form | ExternalClearingSystemIdentification1Code | |
| 4 | Proprietary | <Prtry> | [1..1] | In proprietary form | Max35Text | |
| 3 | MemberIdentification | <Mmbld> | [1..1] | Identification of a member of a clearing system | Max35Text | |
| 2 | LEI | <LEI> | [0..1] | Legal Entity Identifier (LEI) | LEIIdentifier | |
| 2 | Name | <Nm> | [0..1] | Name of financial institution | Max140Text | |
| 2 | PostalAddress | <PstlAdr> | [0..1] | See 7.1.8.1 | | |
| 2 | Other | <Othr> | [0..1] | Other identification | GenericFinancialIdentification1 | |
| 3 | Identification | <Id> | [1..1] | Identification code | Max35Text | |
| 3 | SchemeName | <SchmeNm> | [0..1] | Name of scheme | FinancialIdentificationSchemeName1Choice | |
| 4 | Code | <Cd> | [1..1] | In coded form | ExternalFinancialInstitutionIdentification1Code | |
| 4 | Proprietary | <Prtry> | [1..1] | In proprietary form | Max35Text | |
| 3 | Issuer | <Issr> | [0..1] | Issuer of the proprietary code | Max35Text | |
| 1 | BranchIdentification | <BrnchId> | [0..1] | Identification of the branch | BranchData3 | |
| 2 | Identification | <Id> | [0..1] | Identification code of the branch | Max35Text | |
| 2 | LEI | <LEI> | [0..1] | Legal Entity Identifier Code according to ISO 17442 | LEIIdentifier | |
| 2 | Name | <Nm> | [0..1] | Name of the branch | Max140Text | |
| 2 | PostalAddress | <PstlAdr> | [0..1] | see 7.1.8.1 | | |

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7.1.8.8 Structure of a party (PartyIdentification135)

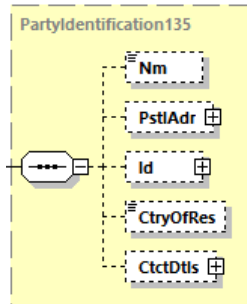


Diagram 108: camt.053.001.08, PartyIdentification135

Definition

Description and information about a party

Rules

| + | Name | XML Tag | Occurrences | Definition | Type | DK Rule |
|---|--------------------|-------------|-------------|---|-------------|---------------|
| 1 | Name | <Nm> | [0..1] | Name of the party | Max140Text | |
| 1 | PostalAddress | <PstlAdr> | [0..1] | See 7.1.8.1 | | |
| 1 | Identification | <Id> | [0..1] | See 7.1.8.2 | | |
| 1 | CountryOfResidence | <CtryOfRes> | [0..1] | Country in which the party has its residence / company headquarters | CountryCode | |
| 1 | ContactDetails | <CtctDtls> | [0..1] | Contact details of the party | Contact4 | Not allocated |

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7.1.8.9 Structure for tax details (TaxRecord2)

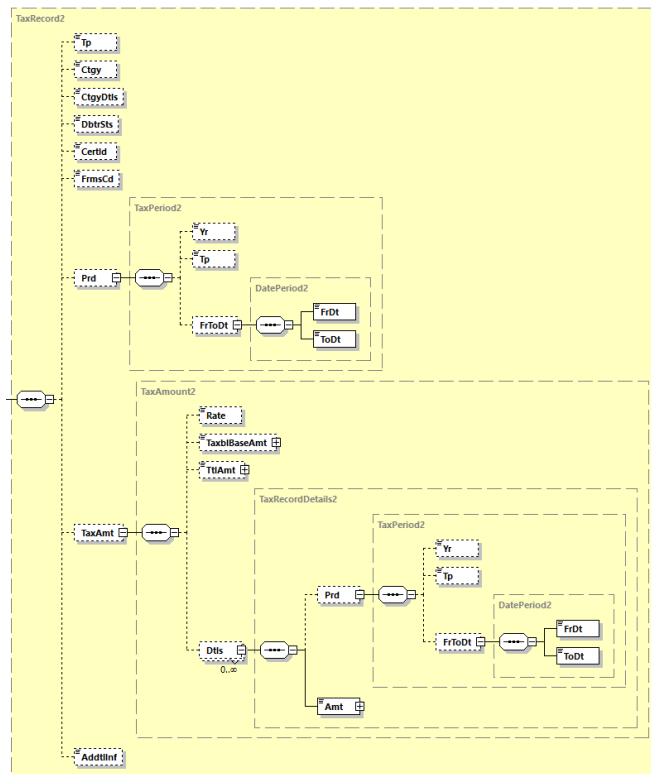


Diagram 109: camt.053.001.08, TaxRecord2

Definition

Description of tax details

Rules

| + | Name | XML Tag | Occurrences | Definition | Type | DK Rule |
|---|-----------------|------------|-------------|---|-----------|---------|
| 1 | Type | <Tp> | [0..1] | High level code to identify the type of tax details | Max35Text | |
| 1 | Category | <Ctgy> | [0..1] | Specifies the tax code as published by the tax authority | Max35Text | |
| 1 | CategoryDetails | <CtgyDtls> | [0..1] | Provides further details of the category tax code | Max35Text | |
| 1 | DebtorStatus | <DbtrSts> | [0..1] | Code provided by local authority to identify the status of the party that has drawn up the settlement document. | Max35Text | |

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| + | Name | XML Tag | Occurrences | Definition | Type | DK Rule |
|---|---------------------------|----------------|-------------|--|-----------------------------------|---------|
| 1 | CertificateIdentification | <CertId> | [0..1] | Identification number of the tax report as assigned by the taxing authority. | Max35Text | |
| 1 | FormsCode | <FrmsCd> | [0..1] | Identifies, in a coded form, on which template the tax report is to be provided | Max35Text | |
| 1 | Period | <Prd> | [0..1] | Set of elements used to provide details on the period of time related to the tax payment | TaxPeriod2 | |
| 2 | Year | <Yr> | [0..1] | Year related to the tax payment. | ISODate | |
| 2 | Type | <Tp> | [0..1] | Identification of the period related to the tax payment. | TaxRecordPeriod1Code | |
| 2 | FromDate | <FrToDt> | [0..1] | Range of time between a start date and an end date for which the tax report is provided. | DatePeriod2 | |
| 3 | FromDate | <FrDt> | [1..1] | Start date of the range. | ISODate | |
| 3 | ToDate | <ToDt> | [1..1] | End date of the range. | ISODate | |
| 1 | TaxAmount | <TaxAmt> | [0..1] | Set of elements used to provide information on the amount of the tax record | TaxAmount2 | |
| 2 | Rate | <Rate> | [0..1] | Rate used to calculate the tax (percentage) | PercentageRate | |
| 2 | TaxableBaseAmount | <TaxblBaseAmt> | [0..1] | Amount of money on which the tax is based | ActiveOrHistoricCurrencyAndAmount | |
| 2 | TotalAmount | <TtlAmt> | [0..1] | Total amount that is the result of the calculation of the tax for the record | ActiveOrHistoricCurrencyAndAmount | |
| 2 | Details | <Dtls> | [0..n] | Set of elements used to provide details on the tax period and amount. | TaxRecordDetails2 | |
| 3 | Period | <Prd> | [0..1] | Information on the period to which the tax payment relates | TaxPeriod2 | |
| 4 | Year | <Yr> | [0..1] | Information on the year to which the tax payment relates | ISODate | |
| 4 | Type | <Tp> | [0..1] | Period in this year in coded form | TaxRecordPeriod1Code | |
| 4 | FromDate | <FrToDt> | [0..1] | Period to which the tax payment relates | DatePeriod2 | |
| 5 | FromDate | <FrDt> | [1..1] | Start of period | ISODate | |
| 5 | ToDate | <ToDt> | [1..1] | End of period | ISODate | |
| 3 | Amount | <Amt> | [0..1] | Underlying tax amount related to the specified period | ActiveOrHistoricCurrencyAndAmount | |
| 1 | AdditionalInformation | <AddtlInf> | [0..1] | Additional information on the tax details (in this record) | Max140Text | |

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7.2 Bank to Customer Account Report (camt.052)

This message is transmitted by BTF-Parameters STM/DE//camt.052/ZIP (resp. order type C52).

7.2.1 Abstract of the message structure

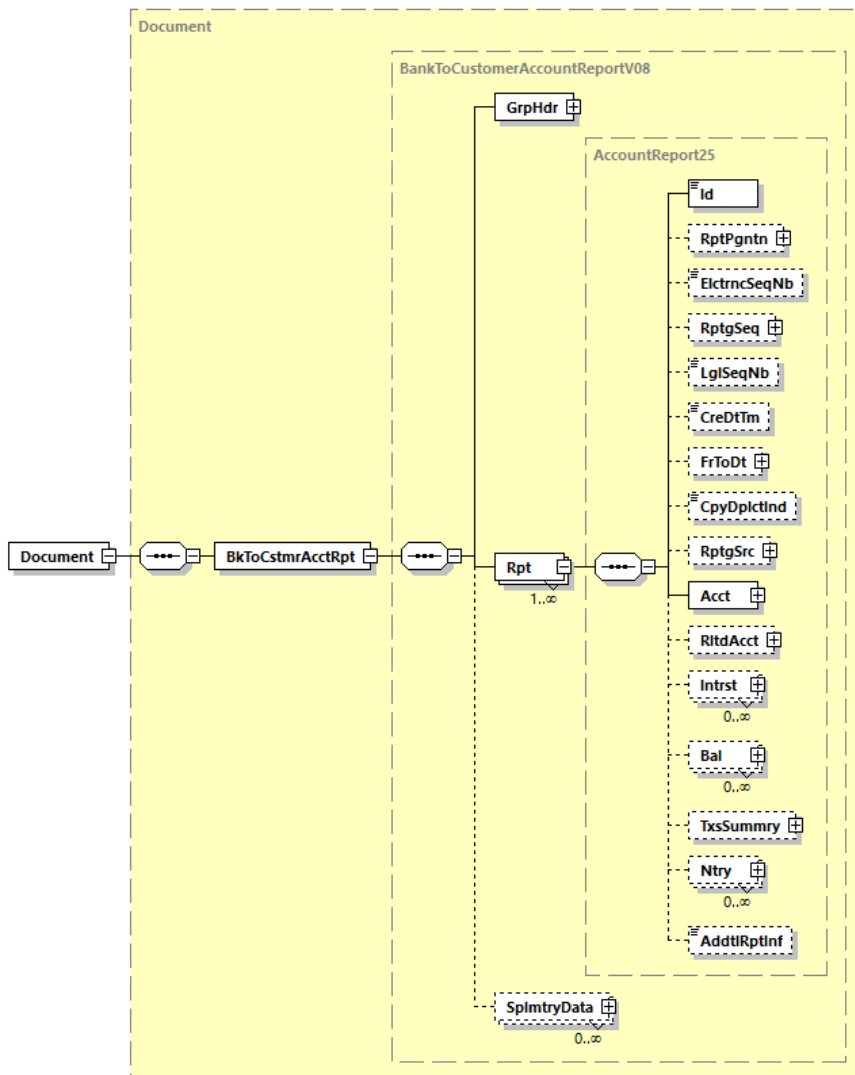


Diagram 110: Overview camt.052.001.08

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7.2.2 Document

Definition

UNIFI (ISO 20022) XML message: Top level element for message camt.052.001.08.

Deviation from the description of 7.1.2:

Name and data type of the contained element group <BkToCstmrAcctRpt> (see 7.2.3).

7.2.3 Bank-to-Customer Account Report

Definition

Message for intraday entries (earmarked items).

Deviation from the description of 7.1.3:

Name and data type of the contained element group >Rpt> (Report) instead of <Stmnt> (Statement, see 7.1.5). The content structure of the deviant data type is identical except for the following description. Especially, the occurrence remains 1 according to DK Rule.

7.2.4 Group Header

Definition

Set of elements that applies to the entire message.

Deviation from the description of 7.1.4:

| | Name | XML Tag | Occurrences | Definition | Type | Deviation |
|---|-----------------------|------------|-------------|---------------------------------|------------|---|
| 2 | AdditionalInformation | <AddtlInf> | [0..1] | Further details on the message. | Max500Text | For reasons of further information, details e.g. on a particular use case of the camt message can be stated here. |

7.2.5 Report

Definition

Information about entries reported to the account during the day – for one account. Deviation from the description of 7.1.5:

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| | Name | XML Tag | Occurrences | Definition | Type | Deviation |
|---|----------------------|------------|-------------|--|-------------|---|
| 2 | ReportPagina tion | <RptPgntn> | [0..1] | Provides details on the page number of the report | Pagination1 | The only difference is that the name of the element group is <RptPgntn> instead of <StmtPgnt>. Otherwise, the same set of rules applies as in chapter 7.1.5: Pagination is always used if the bank wants to perform a size split. The names of the sub-elements and rules for the sub-elements is analogous to chapter 7.1.5 |

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| | Name | XML Tag | Occurrences | Definition | Type | Deviation |
|---|-----------------------------|----------------|-------------|---|---------------|---|
| 2 | ElectronicSequenceNumber | <ElectrcSeqNb> | [0..1] | Sequential number of the report, assigned by the account servicer. It is increased incrementally for each report sent electronically. | Number | Occurrence of DK: This element is optional (corresponding to ISO) |
| 2 | Balance | <Bal> | [0..n] | Information in the balance(s) | CashBalance8 | Here, the occurrence is according to ISO [0..n] , i.e. optional. The number of balances depends on the use case of the camt.052 message (see beginning of chapter 7): For balance reports, one balance is specified, the specification of two balances is permissible for intraday information (earmarked items), but optional. |
| 2 | Entry | <Ntry> | [0..n] | Specifies the elements of an entry in the report. | ReportEntry10 | The same data type is used as in the camt.053 - for deviations in the assignment see in chapter 7.2.6) |
| 2 | AdditionalReportInformation | <AddtlRptlnf> | [0..1] | Further details on the report entries during the day, and/or on the balance information on the account. | Max500Text | Name of element |

7.2.6 Entry

Deviation from the description of 7.1.6:

| | Name | XML Tag | Occurrences | Definition | Type | Deviation |
|-----|-------------|-----------|-------------|--|--------------------------|--|
| 3 | Status | <Sts> | [1..1] | Status of an entry on the books of the account servicer. | EntryStatus1Choice | |
| 4 | Code | <Cd> | [1..1] | In a coded form | ExternalEntryStatus1Code | In addition to BOOK, INFO and PDNG are also permissible (see below for descriptions). |
| ... | | | | | | |
| 3 | BookingDate | <BookgDt> | [0..1] | Booking date | DateAndDateTime2Choice | Allocation is not mandatory. In the case of status PDNG or INFO this date is the expected booking date. |
| ... | | | | | | |

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| | Name | XML Tag | Occurrences | Definition | Type | Deviation |
|---|-----------|---------|-------------|------------|----------------------------|--|
| 3 | ValueDate | <ValDt> | [0..1] | Value date | DateAndDate Time2Choice | Allocation is not mandatory. In the case of status PDNG or INFO this date is the expected value date. |

Values for ExternalEntryStatus1Code:

| Code | ISO Name | description | Defined for |
|------|-------------|---|--|
| BOOK | Booked | Booked entries | camt.052, camt.053, camt.054 |
| INFO | Information | This entry is for information only. There is no booked entry for the account. | camt.052, camt.054 |
| PDNG | Pending | The corresponding entry is not yet final. This status can occur in the case of expected turnover or for items whose finality depends on certain conditions. If the entry is finalised, the turnover is made available in the next statement or report with the status "BOOK". | camt.052, camt.054 |
| FUTR | Future | Entry is on the books of the account servicer and value will be applied to the account owner at a future date and time. | camt.052, camt.054 This code is not used in the DK. |

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7.3 Bank to Customer Debit Credit Notification (camt.054)

This message is transmitted by BTF-Parameters STM/DE//camt.054/ZIP (resp. order type C54).

7.3.1 Abstract of the message structure

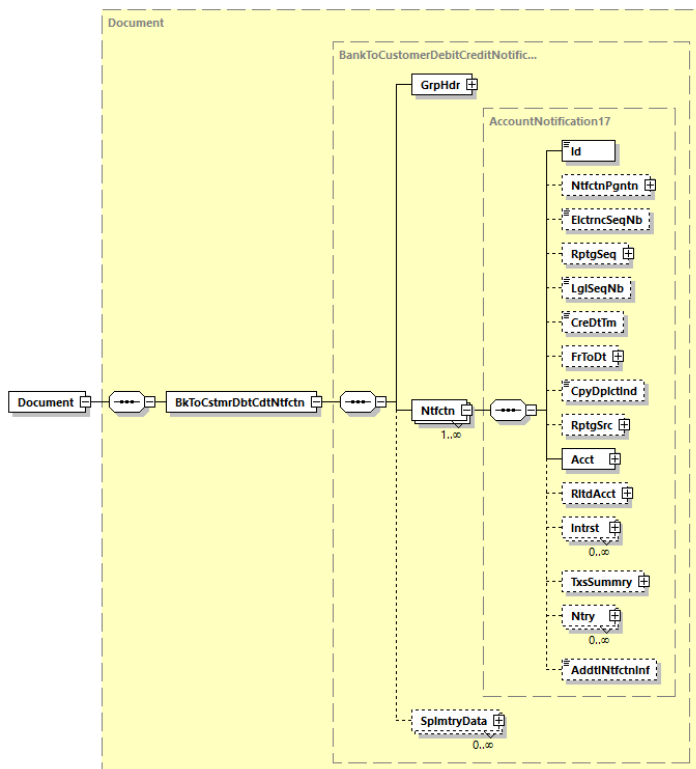


Diagram 111: Overview camt.054.001.08

7.3.2 Document

Definition

UNIFI (ISO 20022) XML message: Top level element for message camt.054.001.08.

Deviation from the description of 7.1.2:

Name and data type of the contained element group <BkToCstmrDbtCdtNtfctn> (see 7.3.3)

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7.3.3 Bank To Customer Debit Credit Notification

Definition

Message to notify pending and booked items, one or more debit entries, one or more credit entries

Deviation from the description of 7.1.3:

Name and data type of the contained element group <Ntfctn> (Notification) instead of <Stmt> (Statement, see 7.1.5). The content structure of the deviant data type is identical except for the following description. In particular, the occurrence also remains [1..1] according to the DK allocation rule.

7.3.4 Group Header

Definition

Set of elements that applies to the entire message.

Deviation from the description of 7.1.4:

| | Name | XML Tag | Occurrences | Definition | Type | Deviation |
|---|-----------------------|------------|-------------|---------------------------------|------------|---|
| 2 | AdditionalInformation | <AddtlInf> | [0..1] | Further details on the message. | Max500Text | For reasons of further information, details e.g. on a particular use case of the camt message can be stated here. |

7.3.5 Notification

Definition

Information on batched transactions, debit and credit notifications of an account.

Deviation from the description of 7.1.5:

| | Name | XML Tag | Occurrences | Definition | Type | Deviation |
|---|------------------------|-------------|-------------|---|-------------|--|
| 2 | NotificationPagination | <NtfctnPgn> | [0..1] | Provides details on the page number of the notification | Pagination1 | The only difference is that the name of the element group is <NtfctnPgn> instead of <StmtPgn>. Otherwise, the same set of rules applies as in chapter 7.1.5: Pagination is always used if the bank wants to perform a size split. The names of the sub-elements and rules for the sub-elements is analogous to chapter 7.1.5 |

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| | | | | | | |
|---|-----------------------------------|------------------|--------|---|------------|---|
| 2 | ElectronicSequenceNumber | <ElectrncSeqNb> | [0..1] | Sequential number of the report, assigned by the account servicer. It is increased incrementally for each report sent electronically. | Number | Occurrences according to DK: This element is optional (according to ISO) |
| 2 | Balance | <Bal> | [1..n] | Set of elements defining the balance(s). | | Not part of camt.054 |
| 2 | AdditionalNotificationInformation | <AddtlNtfctnInf> | [0..1] | Further details on the account notification | Max500Text | Element name |

The content structure for each deviating data type is identical except for the following description.

7.3.6 Entry

Deviation from the description of 7.1.6:

| | Name | XML Tag | Occurrences | Definition | Type | Deviation |
|---|--------|---------|-------------|--|--------------------------|---|
| 3 | Status | <Sts> | [1..1] | Status of an entry on the books of the account servicer. | EntryStatus1Choice | |
| 4 | Code | <Cd> | [1..1] | In a coded form | ExternalEntryStatus1Code | In addition to BOOK, INFO and PDNG are also permissible (for descriptions of the codes, see the end of chapter 7.2.6) |

In the case of status BOOK, the booking and the value date must be allocated (analogous to camt.053).

7.4 Interaction of camt.052 and camt.053 with camt.054 regarding batched transactions

The message camt.054 is especially applied for providing information on batched transactions (itemisation of batched transactions). Batched transactions may, however, also be itemised by way of the TransactionDetails in a camt.052 or camt.053 message.

The various possibilities of representation for batched transactions as well as the interaction between the three camt.05x messages regarding batched transactions will be explained in this chapter.

According to the definition for batched transactions (or a batched transaction file), only items may be batched that comply to the following conditions:

- amounts with identical direction of posting

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- logical compilation of business transactions (for a particular institution)
- identical date of accounting entry
- identical value date

Information referring to a complete batch of transactions (and not to an individual transaction contained in it) is always specified on the Entry level. These are amount (Amount und CreditDebitIndicator), booking date (BookingDate), value date (ValueDate) and account servicer reference (AccountServicerReference)

The only exception to this rule is the specification of the business transaction code (GVC) in the data element BankTransactionCode. <BkTxCd><Prtry> is always assigned with SWIFT TX code + GVC + prima nota (optional) + text key supplement (where appropriate) on the TransactionDetails level. If a transaction batch is itemised in the TransactionDetails, the SWIFT TX code and the GVCs of the individual transactions will be listed here instead. If the batch is not itemised here, SWIFT TX code and GVC of the batched transactions will be specified in the first and only repeating sequence of the TransactionDetails.

Case A: Itemisation of a batched transaction file in a camt.052 or camt.053 message

In this case, the Amount on Entry level is to be regarded as the sum of the batched transactions. Every individual item is a <TxDtls> group. Optionally, the data element NumberOfTransactions can be assigned with the number of single entries contained in the batched transaction file. In the case of bulk entries, the sum rule applies within <Ntry>:

<Amt> = sum of all <NtryDtls><TxDtls><Amt>

Optionally, the data element NumberOfTransactions can also be assigned the number of individual transactions of the bulk.

Case B: Itemisation of a batched transaction file by way of referencing to a camt.054 message

In this case, a camt.054 message will be referred to by way of the data element group AdditionalInformationIndicator that is to be assigned to on Entry level.

In the camt.052 and camt.053 messages, only the total amount is available on the Entry level. Further details on the individual items are to be found in the camt.054 message. This being an separate XML message in its own right, however, plausibility checks (especially with respect to the amounts and the number of transactions) are not feasible without certain restrictions.

For each Entry, only one camt.054 message can be referred to. On the other hand, exactly one camt.052 or camt.053 message can be referred to from a camt.054 message.

Example

```
<Ntry>
...
<AddtlInfInd>
  <MsgNmId>camt.054.001.08</MsgNmId>
  <MsgId> Message-Id of the camt.054-message</MsgId>
</AddtlInfInd>
...
</Ntry>
```


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Case C: Itemisation of a batched transaction file by way of a file submitted by the customer

In this case, a file submitted by a customer (e.g. pain file) will be referred to by way of the data element group Batch that is to be assigned to on Entry level. The data element <PmtInfId> contains the reference to the batched transaction file assigned by the customer. Additionally, the message ID of the original message as well as the number of individual transactions in the batched transaction file can be specified.

Example

```
<Ntry>
...
<Btch>
  <MsgId> MessageId of the 'pain' message</MsgId>
  <PmtInfId> Id of the 'PmtInf' element group</PmtInfId >
</Btch>
...
</Ntry>
```

If a batched transaction file is not itemised by one of the procedures explained above, the number of individual transactions in the batch can be specified in data element NumberOfTransactions – provided this piece of information is available at the time of the camt.052/53 message's creation.

Example:

```
<Ntry>
...
<Btch>
  <NbOfTxes>452</NbOfTxes>
</Btch>
...
</Ntry>
```

7.5 Principles on the interaction of <Ntry> and <TxDtls> in case of individually booked entries

The following principles are to be considered when allocating values to the elements on the levels Entry and TransactionDetails for single entries (batched transaction file see 7.4):

- Amount (Amount und CreditDebitIndicator), booking date (BookingDate), value date (ValueDate), and account servicer reference (AccountServicerReference) are always issued on the Entry level.
- All other information is issued on the level TransactionDetails.

For each single entry, there is exactly one set of <TxDtls>. <Ntry><Amt> and <Ntry><NtryDtls><TxDtls><Amt> have the same value.

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7.6 Technical Example

The following camt.053 example is available at <https://www.ebics.de/de/datenformate/ergaenzende-dokumente> - it contains 3 parts with entries for essential technical use cases. Each part / entry begins with an XML comment with a short description.

Example Part 1

1st Entry: Credit due to an incoming SEPA credit transfer

2nd Entry: Credit due to a returned SEPA credit transfer

3rd Entry: Debit entry due to a SEPA direct debit

Example Part 2

4th Entry: Debit entry due to returned SEPA direct debits (batched transactions) and itemisation within <TxDtIs>

5th Entry: Debit entry due to a SEPA credit transfer (batched transactions) with reference to the original pain.001-message

6th Entry: Debit entry due to returned SEPA direct debits (batched transactions) with reference to a separate camt.054-message

Example Part 3

7th Entry debit due to a cross-border credit transfer (in particular presentation of amount details and structured remittance information)

8 Customer Statement Message according to SWIFT (MT940/MT942)

Annotation:

Since the "DFÜ agreement" does not require all SWIFT. formats, the present chapter does not attempt to give a complete description of SWIFT., but only modifications to the format rules. Fields that are not needed have either a constant value assigned or are left blank. Nonetheless, any data record generated in accordance with these instructions will be in compliance with the SWIFT formats.

In 2022 the migration of SWIFT formats of message class 9 to ISO20022 will start. This will be completed in November 2025.

The German banking industry (Deutsche Kreditwirtschaft, DK) is therefore terminating the set of (standard) rules for account information based on MT940 and MT942 as of November 2025. The successor formats camt.053 and camt.052 are already offered with the corresponding DK rules.

From November 2025, these will be the exclusive DK standard for account and turnover information.

8.1 General syntax usage rules

1. Lines with a shaded background mark the start of a new field or sequence. The status and number information in those lines refers to the entire field or sequence.
2. If an optional field or sequence is left unassigned, then the entire field or sequence must be left out.
3. If several options are possible for a given field, then the code for that option replaces the lower-case letter given with the field number. (For example, field :90a: with option C becomes :90C:).
4. Tags are separated by <CR><LF> (ASCII: X'0D0A')
5. A message or partial message is terminated with <CR><LF><--> (ASCII: X'0D0A2D').
6. The data record begins with a leading <CR><LF> in front of the tag in the first field.
7. The contents of a field must not contain a colon or hyphen at the start of a record.
8. There is no need to verify compliance with the length limitations that SWIFT. specifies for SWIFT. messages.
9. The SWIFT. character set (see below) should be followed. However, in order to avoid problems with third party data which are set in the SWIFT. formats and use another character set (for instance WM security categories in field :35B:), the receiving system should until further notice not reject any further orders which violate these requirements.
10. When using date specifications consisting of six digits (i.e. YYMMDD) between the 20th and the 21st century the following distinction has to be made:
 - If the year (YY) is greater than 79 the date refers to the 20th century. If the year is less than 79 the date refers to the 21st century.
 - If YY > 79 then YYMMDD = 19YYMMDD
 - else YYMMDD = 20YYMMDD

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- Thus, the 6-digit date specifications comprise the years from 1980 to 2079.

Formats

| Code | Name | Definition |
|------|---------------|--|
| a | alpha | Any alphabet character from A to Z is allowed. |
| c | character | Any character from "A" to "Z" and "0" to "9" is allowed. |
| d | decimal | A floating-point number. The integer part must contain at least one position. A decimal character (comma) must be included (it is counted against the maximum length). |
| n | numeric | Any numeral from 0 to 9 is allowed. |
| x | alpha numeric | Any member of the set of SWIFT. characters is allowed |

Character Set



Before processing, the bank must perform an ASCII-EBCDIC conversion if necessary.

The SWIFT character set applies for all SWIFT. formats unless otherwise defined.

The SWIFT. character set is a subset of ISO 8859:

| | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | A | B | C | D | E | F |
|---|----|---|---|---|----|---|---|---|---|---|----|---|---|----|---|---|
| 0 | | | | | | | | | | | LF | | | CR | | |
| 1 | | | | | | | | | | | | | | | | |
| 2 | SP | ! | " | # | \$ | % | & | ' | (|) | * | + | , | - | . | / |
| 3 | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | : | ; | < | = | > | ? |
| 4 | @ | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O |
| 5 | P | Q | R | S | T | U | V | W | X | Y | Z | [| \ |] | ^ | _ |
| 6 | ` | a | b | c | d | e | f | g | h | i | j | k | l | m | n | o |
| 7 | p | q | r | s | t | u | v | w | x | y | z | { | | } | ~ | |
| 8 | | | | | | | | | | | | | | | | |
| 9 | | | | | | | | | | | | | | | | |
| A | | ı | ø | £ | ¤ | ¥ | ı | § | " | © | ª | « | ¬ | | ® | - |
| B | ° | ± | ² | ³ | ´ | µ | ¶ | · | ¸ | ¹ | º | » | ¼ | ½ | ¾ | ¿ |
| C | À | Á | Â | Ã | Ä | Å | Æ | Ç | È | É | Ê | Ë | Ì | Í | Î | Ï |
| D | Ð | Ñ | Ò | Ó | Ô | Õ | Ö | × | Ø | Ù | Ú | Û | Ü | Ý | Þ | ß |
| E | à | á | â | ã | ä | å | æ | ç | è | é | ê | ë | ì | í | î | ï |
| F | ð | ñ | ò | ó | ô | õ | ö | ÷ | ø | ù | ú | û | ü | ý | þ | ÿ |

Although the brace characters are part of the set and are used for delimiting fields, they may not be used in the text of a message sent from one user to another.

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8.2 MT 940 Customer Statement Message

"Customer Statement Message"; based on SWIFT. "Standards Release Guide" (last amendment incorporated SRG 2001)

8.2.1 Overview (without constant fields)

| Sequence | Sub-sequence | Tag | Status ⁴⁵ | Contents |
|----------|--------------|-------|----------------------|------------------------------|
| | | :20: | M | Order reference number |
| | | :21: | O | Reference number |
| | | :25: | M | Account name |
| | | :28C: | M | Statement number |
| | | :60a: | M | Opening account |
| | | | O | Repetitive cycle |
| | | :61: | O | Transaction |
| | | :86: | O | Remittance information field |
| | | :62a: | M | Closing balance |
| | | :64: | O | Current value balance |
| | | :65: | O | Future value balances |
| | | :86: | O | Remittance information field |

8.2.2 Guidelines for Entries

| Sequence | Sub-sequence | Tag | Name | Format ⁴⁶ | Length | Status ⁴⁵ | Quantity | Contents/Explanations |
|----------|--------------|------|------------------------------|----------------------|--------|----------------------|----------|-----------------------|
| | | :20: | Transaction reference number | | | M | 1 | |
| | | Tag | | | | M | 1 | ":20:" |

⁴⁵ M = mandatory field, O = optional field, C = conditional field

⁴⁶ a = alpha, any alphabet character from A to Z is allowed, c = character, any character from "A" to "Z" and "0" to "9" is allowed, d = decimal (floating-point number, the integer part must contain at least one digit, a decimal character (comma) is mandatory and is included in the maximum length), n = numeric, any numeral from 0 to 9 is allowed, x = alphanumeric (any member of the set of SWIFT characters is allowed)

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| Sequence | Sub-sequence | Tag | Name | Format ⁴⁶ | Length | Status ⁴⁵ | Quantity | Contents/Explanations |
|----------|--------------|--------------------|-------------------|----------------------|--------|----------------------|----------|---|
| | | | Reference | x | ..16 | M | 1 | Reference number assigned by the sender as a unique identifier for the message (e.g. as reference to cancelled messages). Must not begin or end with "/"", and may not contain "//". |
| | | :21: | Related reference | | | O | 1 | |
| | | | Tag | | | M | 1 | ":21:" |
| | | | Reference | x | ..16 | M | 1 | Related reference or "NONREF" Must not begin or end with "/"", and may not contain "//". |
| | | :25: ⁴⁷ | Account name | | | M | 1 | |
| | | | Tag | | | M | 1 | ":25:" |
| | | | Bank | x | ..35 | M | 1 | BLZ/German account number or BIC/German account number ⁴⁸ or IBAN ⁴⁸ whereat German account number = max. 23 digits (where necessary with currency) BLZ = 8-digit German bank code BIC = SWIFT. code with max. 11 digits |
| | | :28C: | Statement number | | | M | 1 | |
| | | | Tag | | | M | 1 | ":28C:" |
| | | | Statement number | n | ..5 | M | 1 | If statement number is not supported, then "0" is inserted |
| | | | Constant | | | C | 1 | "/" (only if end identifier is used) |
| | | | Sheet number | n | ..5 | O | 1 | beginning with 1 |

⁴⁷ With foreign account information there is the possibility that instead of the tag :25: the tag :25P: is sent by the foreign bank. In this case the tag :25P: is renamed as :25: and the additionally sent account owner's BIC (in the line after the account) is deleted.

⁴⁸ Require the special agreement between customer and bank.
If necessary, the financial institution has to verify to which extent the change may be effected for the customer. If necessary, the customer has to adjust his electronic banking product.

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Appendix 3: Specification of Data Formats

| Sequence | Sub-sequence | Tag | Name | Format ⁴⁶ | Length | Status ⁴⁵ | Quantity | Contents/Explanations |
|--|--------------|-------|-----------------|----------------------|--------|----------------------|----------|--|
| | | :60a: | Opening balance | | | M | 1 | |
| | | | Option F | | | | | with opening balance |
| | | | Tag | | | M | 1 | ":60F:" |
| | | | Debit/credit ID | a | 1 | M | 1 | C = Credit D = Debit |
| | | | Posting date | n | .6 | M | 1 | YYMMDD = posting date of balance or '000000' for the first statement |
| | | | Currency | a | 3 | M | 1 | Currency code as per ISO 4217 |
| | | | Amount | d | ..15 | M | 1 | |
| | | | Option M | | | | | With interim balance |
| | | | Tag | | | M | 1 | ":60M:" |
| | | | Debit/credit ID | a | 1 | M | 1 | "C" = Credit "D" = Debit |
| | | | Posting date | n | 6 | M | 1 | YYMMDD = posting date of balance or '000000' for the first statement |
| | | | Currency | a | 3 | M | 1 | Currency code as per ISO 4217 |
| | | | Amount | d | ..15 | M | 1 | |
| ↓ Repetitive cycle as per SWIFT. conventions (start) | | | | | | | | |
| | | :61: | Transaction | | | O | 1 | |
| | | | Tag | | | M | 1 | ":61:" |
| | | | Value Date | n | 6 | M | 1 | YYMMDD According to the EPC rulebook on SEPA Direct Debit: due date of the collection. Unless the due date is a TARGET business day, the value date is the next TARGET business day following the due date. |
| | | | Posting date | n | 4 | O | 1 | MMDD |
| | | | Debit/credit ID | a | ..2 | M | 1 | "C" = Credit "D" = Debit "RC" = Reversal Credit "RD" = Reversal Debit |
| | | | Currency type | a | 1 | O | 1 | The third letter of the currency code, if it is required for distinction. |
| | | | Amount | d | ..15 | M | 1 | Amount in account currency |
| | | | Constant | a | 1 | M | 1 | "N" |
| | | | Posting key | c | 3 | M | 1 | See table "Posting Keys" |

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| Sequence | Sub-sequence | Tag | Name | Format ⁴⁶ | Length | Status ⁴⁵ | Quantity | Contents/Explanations |
|----------|--------------|------|--|----------------------|--------|----------------------|----------|--|
| | | | Reference | x | ..16 | M | 1 | Customer reference. If not filled in, "NONREF" is inserted (e.g. in case of cheque number) If "KREF+" is inserted, the reference number is specified in Tag :86:. |
| | | | Constant | | | C | 1 | "/", if bank reference exists |
| | | | Bank reference | x | ..16 | O | 1 | Bank reference |
| | | | Constant | | | C | 1 | <CR><LF>, if "further information" exists |
| | | | Further information/ original amount and amount of charges ⁴⁹ | x | ..34 | O | 1 | Currency type and transaction amount (original currency amount) in the following format: /OCMT/3a..15d/ and currency type and charges in the following format: /CHGS/3a..15d/ 3a = 3-digit currency code (as per SWIFT ISO 4217) ..15d = amount with comma as decimal separator (as per SWIFT convention) In case of returned SEPA direct debits, the original amount has to be allocated to the field /OCMT/ and the sum of all charges as well as the interest equalisation to the field /CHGS/. |
| | | :86: | Remittance information field | | | O | 1 | |
| | | | Tag | | | M | 1 | ":86:" |
| | | | Narrative | x | ..65 | M | 6 | See usage and control guidelines for MT 940 including the appropriate business transaction codes. The lines are separated by <CR><LF>. |

⁴⁹ If the original currency and the currency of the account differ, it is recommended to fill in this field. If the field length is insufficient, additional details may be specified in field 86. In each case original amount and, if available, the amount of charges are to be filled in the same field.

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| Sequence | Sub-sequence | Tag | Name | Format ⁴⁶ | Length | Status ⁴⁵ | Quantity | Contents/Explanations |
|--|--------------|-------|------------------------------|----------------------|--------|----------------------|----------|--|
| ↑ Repetitive cycle as per SWIFT. conventions (end) | | | | | | | | |
| | | :62a: | Closing balance | | | M | 1 | |
| | | | Option F | | | | | with closing balance |
| | | | Tag | | | M | 1 | ":60F" |
| | | | Debit/Credit-ID | a | 1 | M | 1 | C = Credit D = Debit |
| | | | Posting date | n | 6 | M | 1 | YYMMDD |
| | | | Currency | a | 3 | M | 1 | Currency code as per ISO 4217 |
| | | | Amount | d | ..15 | M | 1 | |
| | | | Option M | | | | | with interim balance |
| | | | Tag | | | M | 1 | ":60M" |
| | | | Debit/Credit-ID | a | 1 | M | 1 | C = Credit D = Debit |
| | | | Posting date | n | 6 | M | 1 | YYMMDD = Posting date of balance |
| | | | Currency | a | 3 | M | 1 | Currency key as per ISO 4217 |
| | | | Amount | d | ..15 | M | 1 | |
| | | :64: | Current value date balance | | | O | 1 | |
| | | | Tag | | | M | 1 | ":64:" |
| | | | Debit/credit ID | a | 1 | M | 1 | C = Credit D = Debit |
| | | | Posting date | n | 6 | M | 1 | YYMMDD |
| | | | Currency | a | 3 | M | 1 | Currency code as per ISO 4217 |
| | | | Amount | d | ..15 | M | 1 | |
| | | :65: | Future value date balances | | | O | n | |
| | | | Tag | | | M | 1 | ":65:" |
| | | | Debit/credit ID | a | 1 | M | 1 | C = Credit D = Debit |
| | | | Posting date | n | 6 | M | 1 | YYMMDD |
| | | | Currency | a | 3 | M | 1 | Currency code as per ISO 4217 |
| | | | Amount | d | ..15 | M | 1 | |
| | | :86: | Remittance information field | | | O | 1 | |
| | | | Tag | | | M | 1 | ":86:" |
| | | | Narrative | x | ..65 | O | 6 | Only unstructured information is to be entered. Information on individual transactions must not be filled in. The lines are separated by <CR><LF>. |

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8.2.3 Posting Keys (Field 61)

| Posting Key | Text according to SWIFT. |
|-------------|---|
| BNK | Securities Related Item - Bank fees |
| BOE | Bill of exchange |
| BRF | Brokerage fee |
| CAR | Securities Related Item - Corporate Actions Related (Should only be used when no specific corporate action event code is available) |
| CAS | Securities Related Item - Cash in Lieu |
| CHG | Charges and other expenses |
| CHK | Cheques |
| CLR | Cash letters/Cheques remittance |
| CMI | Cash management item - No detail |
| CMN | Cash management item - Notional pooling |
| CMP | Compensation claims |
| CMS | Cash management item - Sweeping |
| CMT | Cash management item - Topping |
| CMZ | Cash management item - Zero balancing |
| COL | Collections (used when entering a principal amount) |
| COM | Commission |
| CPN | Securities Related Item - Coupon payments |
| DCR | Documentary credit (used when entering a principal amount) |

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| Posting Key | Text according to SWIFT. |
|-------------|---|
| DDT | Direct Debit Item |
| DIS | Securities Related Item - Gains disbursement |
| DIV | Securities Related Item - Dividends |
| EQA | Equivalent amount |
| EXT | Securities Related Item - External transfer for own account |
| FEX | Foreign exchange |
| INT | Interest |
| LBX | Lock box |
| LDP | Loan deposit |
| MAR | Securities Related Item - Margin payments/Receipts |
| MAT | Securities Related Item - Maturity |
| MGT | Securities Related Item - Management fees |
| MSC | Miscellaneous |
| NWI | Securities Related Item - New issues distribution |
| ODC | Overdraft charge |
| OPT | Securities Related Item - Options |
| PCH | Securities Related Item - Purchase (including STIF and Time deposits) |
| POP | Securities Related Item - Pair-off proceeds |
| PRN | Securities Related Item - Principal pay-down/pay-up |
| REC | Securities Related Item - Tax reclaim |
| REC | Securities Related Item - Tax reclaim |
| RED | RED Securities Related Item - Redemption/Withdrawal |
| RIG | Securities Related Item - Rights |
| RTI | Returned item |
| SAL | Securities Related Item - Sale (including STIF and Time deposits) |
| SEC | Securities (used when entering a principal amount) |
| SLE | Securities Related Item - Securities lending related |
| STO | Standing order |
| STP | Securities Related Item - Stamp duty |
| SUB | Securities Related Item - Subscription |
| SWP | Securities Related Item - SWAP payment |
| TAX | Securities Related Item - Withholding tax payment |
| TCK | Travellers cheques |
| TCM | Securities Related Item - Tripartite collateral management |
| TRA | Securities Related Item - Internal transfer for own account |
| TRF | Transfer |
| TRN | Securities Related Item - Transaction fee |
| UWC | Securities Related Item - Underwriting commission |
| VDA | Value date adjustment |
| WAR | Securities Related Item - Warrant |

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8.2.4 Structured assignment of field 86⁵⁰

| Field code | Name | Format | Length | Status | Quantity | Information on SEPA payments |
|------------|--------------------------------------|--------------|--------|--------|----------|--|
| | Transaction code | numeric | 3 | M | 1 | As per table "Business Transaction codes" (AT 20 Identification code of the process) |
| 00 | Posting text | alpha | ..27 | O | 1 | |
| 10 | Journal no. | alphanumeric | ..10 | O | 1 | |
| 20-29 | Remittance information ⁵¹ | alphanumeric | ..27 | O | 10 | Every identifier [e.g. EREF+] must be placed at the start of a subfield [e.g. ?21]. If the length is exceeded, the information is continued in the following subfield without repeating the identifier. In case the identifier is altered, a new subfield has to be started. Assignment in the following order if available: EREF+[End to End Reference] (DD-AT10; CT-AT41 - specification is mandatory) NOTPROVIDED will not be entered In case of cheques the constant value „SCHECK-NR. “, followed by the cheque number is to be allocated behind EREF+ (but only after the migration of cheque forms to ISO 20022; November 2016, according to the value of EndToEndId of the corresponding cheque transaction)). |

⁵⁰ The remittance information field :86: is available for optional structured assignments. Note, however, that if this option is used, only the transaction codes defined by the table below may be used. Please also note that the maximum field length of 6 x 65 characters will be exceeded if the field is completely utilized (A total of 568 characters are required if all options including control characters are utilized). A bilateral agreement between customer and bank is required for this.

⁵¹ If the bank also reports the transaction amount in some other, equivalent currency (EUR for deviant equivalent currency), it is recommended to enter this equivalent value in one of the description fields, left-justified while observing the following format:

/OCMT/3a15num/, whereat

3a = equivalent currency code as per ISO 4217

15num = equivalent amount, using comma as decimal sign (as per SWIFT convention)

If the original transaction amount and the fee amount are not entered in field 61/9, then it is recommended to record them, left-justified, in two successive fields for the remittance information.

For example: ?20/OCMT/FRF1000,/?21/CHGS/EUR2,1/

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| Field code | Name | Format | Length | Status | Quantity | Information on SEPA payments |
|------------|------|--------|--------|--------|----------|--|
| | | | | | | <p>KREF+[Reference of the submitting customer]</p> <p>MREF+[mandate reference] (DD-AT01 - specification is mandatory)</p> <p>CRED+[Creditor Identifier] (DD-AT02 - specification is mandatory for SEPA direct debits but not for SEPA return /refund debits)</p> <p>DEBT+[Originators Identification Code](CT-AT10- specification is mandatory.) Either CRED or DEBT</p> <p>optionally in addition to the adjustment made in field 61, subfield 9:</p> <ul style="list-style-type: none"> • COAM+ [Compensation Amount / Sum of reimbursement of out-of-pocket expenses plus processing brokerage in case of a national return / refund debit as well as an optional interest equalisation] • OAMT+[Original Amount] Amount of the original direct debit <p>SVWZ+[SEPA remittance information] (DD-AT22; CT-AT05 - specification is mandatory however not in case of R-transactions)⁵²</p> <p>ABWA+[payer's/debtor's reference party (in the case of a credit transfer (CT-AT08) / payee's / creditor's reference party (in the case of a direct debit) (DD-AT38)] (optional)⁵³</p> <p>ABWE+[payee's/creditor's reference party (in the case of a credit transfer (CT-AT28) / payer's/debtor's reference party ((DD-AT15)) (optional)⁵³</p> |

⁵² In the case of R-transactions after SVWZ+ one of the following constants follows (optionally followed by additional reason information):

1. In case of a return BEFORE settlement (i.e. from pacs.002): REJECT
2. In case of a return AFTER settlement (i.e. from pacs.004): RETURN/REFUND (Alternatively, the umbrella term „ RUECKLASTSCHRIFT “ can be applied).

⁵³ In the case of R-transactions, these statements always refer to the original transaction.

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| Field code | Name | Format | Length | Status | Quantity | Information on SEPA payments |
|------------|---|--------------|--------|--------|----------|---|
| 30 | German bank code of Payer (in the case of a credit transfer) / payee (in the case of a direct debit) | alphanumeric | ..12 | O | 1 | In the case of SEPA payments: BIC of payer / payee |
| 31 | German account number of payer (in the case of a credit transfer) / payee (in the case of a direct debit) | alphanumeric | ..34 | O | 1 | AT 01 IBAN of payer (payment receipt of credit transfer) AT 04 IBAN of payee (receipt of direct debit) |
| 32-33 | Name Payer (in the case of a credit transfer) / payee (in the case of a direct debit) | alphanumeric | ..27 | O | 2 | AT 02 Name of payer AT 03 Name payee (Name will be truncated if more than 54 characters are entered.) |
| 34 | Text key addition | numerical | 3 | O | 1 | For R-transactions see table "SEPA Codes", for SEPA direct debits see optional allocation in the case of business transaction codes 104 and 105 |
| 60-63 | remittance information | alphanumeric | ..27 | O | 4 | Continuation of ?20 to ?29 |

The control character "?" is placed before each field code.

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8.2.5 Example

| Folge | Subfolge | Beispiel |
|-------|----------|---|
| | | :20:1234567 :21:9876543210 :25:10020030/1234567 :28C:5/1 :60F:C131101EUR2200,95 |
| | | :61:13111211111CR155,34NTRFNONREF//55555 :86:166?00SEPA-UEBERWEISUNG?109315 ?20EREF+987654123456?21SVWZ+Salary October?22734 und123455056735?30COLSDE33XXX?31DE91370501980 100558000?32Max Mustermann |
| | | :61:13111211112DR20,50NDDTNONREF//55555 :86:105?00SEPA-BASIS-LASTSCHRIFT?109316 ?20EREF+987654123497?21MREF+10023?22CRED+DE5 4ZZZ09999999999?23SVWZ+Insurance premium 2 ?24013?30WELADED1MST?31DE87240501501234567890 ?32XYZ Insurance limited?34991 |
| | | :62F:C131112EUR2335,79 - |

8.2.6 Business Transaction Codes (GVC)

The business transaction code (GVC) defines all business transactions that result from a bank posting. It consists of a standard three-digit code which allows customers to map transaction information into the transaction categories used within their specific business systems.

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GVC structure

X X X

| | |_____Type of business transaction

| |_____Type of business transaction

|_____Nature of business transaction

1st digit:

0 and 1 = payments in Euro within EU and EEA

2 = Cross border business / payments

3 = Securities business

4 = Foreign exchange

5 = MAOBE

6 = Credit transaction

7 = Reserve

8 = Miscellaneous

9 = Unstructured assignment

2nd and 3rd digit, refer to the following list:

The GVC is contained in MT 940, field 86, positions 1 to 3. In the case of reversal postings, the entries RC or RD have to be assigned to field 61, subfield 3.

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| Code | D/C | Business Transaction |
|------|-----|---|
| | | Payments in Euro within EU and EEA (0XX and 1XX) |
| 006 | D | Other debit entry advice |
| 058 | C | Interbank payment (remittance credit) |
| 072 | C | Redemption of bill of exchange |
| 073 | D | Bill of exchange |
| 076 | D | Telephone order |
| 079 | D/C | Bulk remittance |
| 082 | C | Payment on an account |
| 083 | D | Withdrawal |
| 084 | D | Online direct debit order ⁵⁴ |
| 087 | D | Urgent payment ⁵⁵ |
| 088 | C | Remittance credit with fixed value date |
| 093 | C | Discount bill |
| 095 | D/C | Bank guarantee credit (domestic) |
| 098 | C | Cash card (electronic wallet transactions) |
| | | |
| 101 | D | Bearer cheque |
| 102 | D | Order cheque |
| 103 | D | Traveller's cheque |
| 104 | D | SEPA Direct Debit (single entry – debit, B2B) |
| 105 | D | SEPA Direct Debit (single entry – debit, Core) |
| 106 | D | SEPA Card Clearing (single entry - debit) |
| 107 | D | SEPA Direct Debit (single entry - debit, direct debit generated by debit card at the point of sale) ⁵⁶ |
| 108 | D | SEPA Direct Debit (debit; reversal debit, B2B) ⁵⁷ |
| 109 | D | SEPA Direct Debit (debit; reversal debit, Core) ⁵⁷ |
| 110 | D | SEPA Card Clearing (debit; reversal debit, Core) ⁵⁷ |
| 111 | D | Return account of cheques |
| 112 | D/C | Payment order for account |
| 116 | D | SEPA Credit Transfer (single entry – debit) ⁵⁸ |
| 117 | D | SEPA Credit Transfer (Recurring Installment Payment – debit) ⁵⁹ |
| 118 | D | SEPA Instant Credit Transfer (single entry – debit) |
| 119 | D | SEPA Credit Transfer (single entry – debit, charity payment) ⁶⁰ |

⁵⁴ Can be used for the ISO codes ECPG and ECPU in the field "Purpose" also. The content of the field "Category purpose" is ignored.

⁵⁵ Transmission via CCU resp. BTF-Parameters XCT/DE/URG/pain.001/.

⁵⁶ Is applied to the ISO-Code CGDD (Card Generated Direct Debit) in the field „Purpose“

⁵⁷ See separate table of SEPA codes

⁵⁸ Can be used for the ISO code ECPR (electronic commerce payment return) in the field "Purpose" also. The content of the field "Category purpose" is ignored.

⁵⁹ Is applied to the ISO-Code RINP (Recurring Installment Payment) in the field „Purpose“.

⁶⁰ Is applied to the ISO-Code CHAR (Charity Payment) in the field „Purpose“

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| Code | D/C | Business Transaction |
|------|-----|---|
| 122 | D | Foreign currency cheque issued in Euro |
| 152 | C | SEPA Credit Transfer (credit, recurring installment payment) ⁵⁹ |
| 153 | C | SEPA Credit Transfer (single entry – credit, wages, salaries, pension credit) ⁶¹ |
| 154 | C | SEPA Credit Transfer (single entry – credit, capital building fringe fortune) ⁶² |
| 155 | C | SEPA Credit Transfer (single entry – credit, capital building fringe fortune for retirement) ⁶³ |
| 156 | C | SEPA Credit Transfer (single entry – credit, remittances of public treasuries) ⁶⁴ |
| 157 | C | SEPA Instant Credit Transfer (single entry – credit, wages, salaries, pension credit) ⁶¹ |
| 159 | D/C | SEPA Credit Transfer back posting (resulting from remittance that cannot be credited or recall) ⁵⁷ |
| 160 | D/C | SEPA Instant Credit Transfer back posting (resulting from remittance that cannot be credited or recall) ⁵⁷ |
| 161 | C | SEPA Instant Credit Transfer (Einzelbuchung-Haben, capital building fringe fortune) ⁶² |
| 162 | C | SEPA Instant Credit Transfer (single entry – credit, capital building fringe fortune for retirement) ⁶³ |
| 163 | C | SEPA Instant Credit Transfer (single entry – credit, remittances of public treasuries) ⁶⁴ |
| 164 | C | SEPA Instant Credit Transfer (single entry – credit, credit transfer with checksum-protected reference data (RF)) ⁶⁵ |
| 165 | C | SEPA Instant Credit Transfer (single entry – credit, Spende) ⁶⁰ |
| 166 | C | SEPA Credit Transfer (single entry – credit) ⁵⁸ |
| 167 | C | SEPA Credit Transfer (single entry – credit, credit transfer with checksum-protected reference data (RF)) ⁶⁵ |
| 168 | C | SEPA Instant Credit Transfer (single entry – credit) |
| 169 | C | SEPA Credit Transfer (single entry – credit, charity payment) ⁶⁰ |
| 170 | C | Credit entry related to a cheque presentation |
| 171 | C | SEPA Direct Debit submission (single entry – credit, Core) ⁵⁴ |
| 174 | C | SEPA Direct Debit (single entry – credit, B2B) |
| 177 | D | SEPA Credit Transfer Online (single entry - debit) |
| 181 | C | SEPA Direct Debit (credit; recredit, Core) ⁵⁷ |
| 182 | C | SEPA Card Clearing (credit; recredit) ⁵⁷ |
| 183 | C | Return of cheque |
| 184 | C | SEPA Direct Debit (credit; recredit, B2B) ⁵⁷ |
| 185 | D | Cheque debit (bulk posting debit) |

⁶¹ Is applied to the following ISO codes in the field "Purpose": BONU, PENS, SALA, PAYR, SPSP. The content of the field "Category purpose" is ignored.

⁶² Is applied to the ISO code CBFF in the field "Purpose". The content of the field "Category purpose" is ignored.

⁶³ Is applied to the ISO code CBFR (Capital building fringe fortune for retirement) in the field "Purpose". The content of the field "Category purpose" is ignored.

⁶⁴ Is applied to the following ISO codes in the field "Purpose": GOVT, SSBE, BENE. The content of the field "Category purpose" is ignored.

⁶⁵ Is applied to the ISO code IVPT (Invoice Payment) in the field "Purpose", if the structured remittance information contains left-aligned "RF".

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| Code | D/C | Business Transaction |
|------------|-----|--|
| 188 | D | <i>reserved for: SEPA Credit Transfer Instant (bulk-posting debit)</i> |
| 189 | C | SEPA Instant Credit Transfer (bulk posting credit) |
| 190 | D | SEPA Card Clearing (bulk posting debit) |
| 191 | D | SEPA Credit Transfer (bulk posting debit) ⁵⁸ |
| 192 | C | SEPA Direct Debit (bulk posting credit, Core) ⁵⁴ |
| 193 | D | SEPA Direct Debit (debit, reversal) |
| 194 | C | SEPA Credit Transfer (bulk posting credit) |
| 195 | D | SEPA Direct Debit (bulk posting debit, Core) |
| 196 | C | SEPA Direct Debit (bulk posting credit, B2B) |
| 197 | D | SEPA Direct Debit (bulk posting debit, B2B) |
| 198 | C | SEPA Card Clearing (bulk posting credit) |
| 199 | D | SEPA Card Clearing (debit, reversal) |
| | | |
| 2XX | | Cross-border business / payments |
| 201 | D | Payment order |
| 202 | C | Cross-border payment (credit) |
| 203 | D/C | Collection |
| 204 | D/C | Letter of credit |
| 205 | D/C | Bank guarantee credit |
| 206 | C | Cross-border remittance |
| 208 | D/C | Reimbursement |
| 209 | D | Cheque payment |
| 210 | D/C | Electronic payment |
| 212 | D | Standing order |
| 213 | D | Cross-border direct debit |
| 214 | D | Documentary collection (Import) |
| 215 | C | Documentary collection (Export) |
| 216 | D | Bill of exchange collection (Import) |
| 217 | C | Bill of exchange collection (Export) |
| 218 | D | Import letter of credit |
| 219 | C | Export letter of credit |
| 220 | C | Foreign cheque credit (subject to collection) |
| 221 | C | Credit for foreign cheque collection |
| 222 | D | Cross border cheque debit |
| 224 | C | Purchase of foreign currencies |
| 225 | D | Sale of foreign currencies |
| | | |
| 3XX | | Securities Business |
| 301 | C | Collection |
| 302 | C | Coupons/Dividends |
| 303 | D/C | Stocks and bonds |
| 304 | D/C | Carry-over |
| 305 | D | Registered bond |
| 306 | D | Promissory note |
| 307 | D | Subscription of securities |
| 308 | D/C | Subscription rights trade |
| 309 | D/C | Bonus rights trade |
| 310 | D/C | Option trading |

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| Code | D/C | Business Transaction |
|------------|-----|---|
| 311 | D/C | Futures transactions |
| 320 | D/C | Securities transaction fees |
| 321 | D/C | Custodian fees |
| 330 | C | Securities income |
| 340 | C | Credit for matured securities |
| 399 | D | Reversal |
| | | |
| 4XX | | Foreign Exchange |
| 402 | D/C | Forward exchange |
| 403 | D | Foreign exchange for travel purposes |
| 404 | D | Foreign currency cheque |
| 405 | D | Financial innovations |
| 406 | C | FX-Deal |
| 407 | D/C | Money marked deal |
| 408 | C | Interest money marked |
| 409 | C | Interest plus principal |
| 411 | D | Spot exchange: purchase |
| 412 | C | Spot exchange: sale |
| 413 | D | Forward exchange: purchase |
| 414 | C | Forward exchange: sale |
| 415 | D | In Foreign currency Overnight money: active |
| 416 | C | In Foreign currency Overnight money: passive |
| 417 | D | In Foreign currency Fixed-term deposit: active |
| 418 | C | In Foreign currency Fixed-term deposit: passive |
| 419 | D | Call money: active |
| 420 | C | Call money: passive |
| 421 | D/C | Options |
| 422 | D/C | Swap |
| 423 | C | Precious metal: purchase |
| 424 | D | Precious metal: sale |
| | | |
| 6XX | | Credit Business |
| 601 | D | Collection of instalments/annuities |
| 602 | C | Remittance of instalments/annuities |
| 603 | D | Redemption |
| 604 | D | Interest on loan |
| 605 | D | Interest on loan with additional services |
| 606 | D/C | Loan principal amount |
| 607 | D | Repayment principal amount and/or interest |
| | | |
| 8XX | | Miscellaneous |
| 801 | D | Cheque card |
| 802 | D | Cheque book |
| 804 | D/C | Standing order charge |
| 805 | D/C | Closing balance |
| 806 | D/C | Postage and handling (or respective refund) |
| 807 | D/C | Fees and expenses (or respective refund) |
| 808 | D/C | Charges |

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| Code | D/C | Business Transaction |
|------------|-----|--|
| 809 | D/C | Brokerage |
| 810 | D/C | Reminder charges |
| 811 | D/C | Credit costs |
| 812 | D/C | Interest charged for deferred payment |
| 813 | D | Discount |
| 814 | D/C | Interest |
| 815 | C | Capitalised interest |
| 816 | C | Change of interest rate |
| 817 | D/C | Correction of interest |
| 818 | D | Charge-off |
| 819 | C | Remuneration |
| 820 | D/C | Carry-over |
| 821 | D | Telephone |
| 822 | C | Payment plan |
| 823 | D/C | Fixed-term deposits |
| 824 | D | Moeny fpr lending or donating purposes |
| 825 | D | Universal loan |
| 826 | D | ddynamic savings |
| 827 | D | Surplus savings |
| 828 | D/C | Savings certificate |
| 829 | D/C | Savings plan |
| 830 | C | Bonus |
| 831 | D | Old invoice |
| 832 | D | Mortgage |
| 833 | D/C | Cash concentrating: main account posting |
| 834 | D/C | Cash concentrating: advice for subsidiary account |
| 835 | D | Other non-defined transaction types |
| 836 | D/C | Complaint posting |
| 837 | D | Value added tax / sales tax |
| 888 | D/C | Payment transfer due to Euro conversion |
| 899 | D/C | Reversal |
| | | |
| 9XX | | Unstructured Contents |
| 997 | D | List of safekeeping accounts -> MT 571 |
| 999 | D/C | Unstructured assignment of remittance information field '86' |

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8.2.7 Implementation of SEPA codes in field 86 (subfield 34)

SEPA-Codes are stored in field ?34, "Text key addition", as follows:

8.2.7.1 Specification in case of GVC 108, 109, 110, 111, 159, 160, 181, 183 or 184

| SEPA Codes | Text key addition | ISO Name | Annotation | Proposal for plain text (for the German plain text refer to "Anlage 3") |
|--------------------|-------------------|---|--|---|
| AC01 | 901 | IncorrectAccountNumber | Account number is incorrect (invalid IBAN) | ACCOUNT ID INCORRECT |
| AC04 | 902 | ClosedAccountNumber | Account is closed | ACCOUNT CLOSED |
| AC06 | 903 | BlockedAccount | Account is frozen | ACCOUNT BLOCKED |
| AG01 ⁶⁶ | 904 | TransactionForbidden | Payment type is not allowed for this account type | TRANSACTION FORBIDDEN |
| AG02 | 905 | InvalidBankOperationCode | Invalid transaction code or incorrect data format / wrong sequence type | TACODE INCOR./INV.FILE FORM |
| AM04 ⁶⁶ | 906 | InsufficientFunds | Return due to insufficient funds | INSUFFICIENT FUNDS |
| AM05 | 907 | Duplication (Duplicate Collection/Entry) | Duplicate collection/entry | DUPLICATION |
| BE04 | 908 | MissingCreditorAddress | Payee's address is missing or incomplete (in the case of a direct debit) | ACCOUNT ADDRESS INVALID |
| MD01 | 909 | NoMandate (No Valid Mandate / Unauthorised Transaction) | No valid mandate / no valid authorisation | NO VALID MANDATE/AUTHORIZA. |
| MD02 | 910 | MissingMandatoryInformation on InMandate | Mandatory information incorrect or incomplete | MANDATE DATA MISSING/INCORR |

⁶⁶ Codes must not be applied according to the SEPA agreement on national direct debits. Upon receiving this code, however, it is to be passed on to the client

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| SEPA Codes | Text key addition | ISO Name | Annotation | Proposal for plain text (for the German plain text refer to "Anlage 3") |
|--------------------|-------------------|--|---|---|
| FF01 ⁶⁶ | 911 | InvalidFileFormatForOtherReasonThanGroupingIndicator | Data format is invalid | INVALID FILE FORMAT |
| MD06 | 912 | RefundRequestByEndCustomer | Refund request by payer | REFUND BY DEBTOR |
| MD07 ⁶⁷ | 913 | EndCustomerDeceased | Account holder is deceased | END CUSTOMER DECEASED |
| MS02 | 914 | NotSpecifiedReasonCustomerGenerated | Miscellaneous reasons | NOT SPECIFIED REASON |
| MS03 | | NotSpecifiedReasonAgentGenerated | | |
| AM23 | | AmountExceedsSettlementLimit | | |
| RC01 | 915 | BankIdentifierIncorrect | Bank code is incorrect (invalid BIC) | BIC INCORRECT |
| TM01 ⁶⁶ | 916 | Cut-off Time | Cut-off-time reached before receipt | CUT-OFF TIME EXCEEDED |
| RR01 ⁶⁷ | 917 | Missing Debtor Account or Identification | Refusal because of regulatory reasons | MISSING DEBTOR ACCOUNT/ID |
| RR02 ⁶⁷ | | Missing Debtor Name or Address | | MISSING DEBTOR NAME/ADDRESS |
| RR03 ⁶⁷ | | Missing Creditor Name or Address | | MISSING CREDITOR NAME/ADDR. |
| RR04 ⁶⁷ | | Regulatory Reason | | REGULATORY REASON |
| SL01 | 918 | Specific Service offered by Debtor Bank | Specific Service offered by Debtor Bank | SPEC. SERVICE DEBTOR BANK |
| FOCR | 919 | FollowingCancellationRequest | Return due to a recall | FOLLOWING CANCELLATION REQ. |
| DUPL | 920 ⁶⁸ | DuplicatePayment | Duplicate payment | DUPLICATE PAYMENT |
| TECH | 921 ⁶⁸ | --- (proprietary code) | Payment was transacted by mistake because of technical problems | TECHNICAL PROBLEMS |
| FRAD | 922 ⁶⁸ | --- (proprietary code) | Payment was transacted with intend of defraud | FRAUDULENT ORIGIN. PAYMENT |
| AGNT | 923 ⁶⁸ | IncorrectAgent | Incorrectly employed agent | INCORRECT AGENT |
| CURR | 924 ⁶⁸ | IncorrectCurrency | Incorrect currency | INCORRECT CURRENCY |
| CUST | 925 ⁶⁸ | RequestedByCustomer | Requested by customer | REQUESTED BY CUSTOMER / STOP CHEQUE |

⁶⁷ Codes must not be applied according to the SEPA agreements on national direct debits and credit transfers. Upon receiving this code, however, it is to be passed on to the client

⁶⁸ Is only applicable in case of a renewed credit entry to the payer's account caused by a request for cancellation of a direct debit before settlement or in case of stopping cheques (only in case of reason Codes CUST).

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| SEPA Codes | Text key addition | ISO Name | Annotation | Proposal for plain text (for the German plain text refer to "Anlage 3") |
|--------------------|-------------------|---------------------------------|---|---|
| CUTA | 926 ⁶⁸ | CancelUponUnableToApply | Request for cancellation because of investigation request | CANCEL UPON UNABLE TO APPLY |
| UPAY | 927 ⁶⁸ | UnduePayment | Undue payment | UNDUE PAYMENT |
| BE05 | 928 | UnrecognisedInitiatingParty | Unrecognised initiating party | CREDITOR-ID INCORRECT |
| BE06 ⁶⁹ | 929 | Unknown Endcustomer | Vorlage an falschen Clearing-Partner geschickt | WRONG CLEARING PARTNER |
| AC13 | 930 | InvalidDebtorAccountType | The payer is a consumer | DEBTOR IS CONSUMER |
| DNOR | 932 | Debtor bank is not registered | The bank of the debtor ist not registered in the CSM | DEBTOR BANK NOT REGISTERED |
| CNOR | 933 | Creditor bank is not registered | The bank of the debtor is not registered in the CSM | CDTR BANK NOT REGISTERED |
| AG10 | | AgentSuspended | | |
| AG11 | | CreditorAgentSuspended | | |
| SVNR ⁶⁹ | 934 | ServiceNotRendered | goods or a service was not rendered to the customer | SERVICE NOT RENDERED |
| AM09 ⁶⁹ | 935 | WrongAmount | Amount received is not the amount agreed or expected | WRONG AMOUNT |
| EMVL ⁶⁹ | 936 | EMV Liability Shift | The card payment is fraudulent and was not processed with EMV technology for an EMV card. | EMV LIABILITY SHIFT |
| PINL ⁶⁹ | 937 | PIN Liability Shift | The card payment is fraudulent (lost and stolen fraud) and was processed as EMV transaction without PIN verification. | PIN LIABILITY SHIFT |
| ED05 | 938 | SettlementFailed | Settlement of the transaction has failed. | SETTLEMENT FAILED |
| AB05 | 939 | TimeoutCreditorAgent | Timeout- or process-related reasons | TIMEOUT-OR PROCESS RELATED |
| AB06 | | TimeoutInstructedAgent | | |
| AB07 | | OfflineAgent | | |
| AB08 | | OfflineCreditorAgent | | |
| AB09 | | ErrorCreditorAgent | | |
| AB10 | | ErrorInstructedAgent | | |

⁶⁹ Return reason is only allowed in case of GVC 110

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8.2.7.2 Optional specification in the case of GVC 104 and 105:

| SEPA Codes | Text key addition | ISO Name | Annotation |
|------------|-------------------|------------------------------|------------|
| - | 990 | Amendment of mandate | |
| FRST | 991 | First direct debit | |
| RCUR | 992 | First/Recurrent direct debit | |
| OOFF | 993 | One-off direct debit | |
| FNAL | 994 | Final direct debit | |

8.2.7.3 Specification in case of GVC 106, 182 and 190

| Type of card transaction | SEPA Purpose Code | Text key addition | Annotation | Proposal for plain text in case of GVC 106 and 190 respectively ⁷⁰ |
|--------------------------------|--------------------|-------------------|--|---|
| POS | IDCP / CDDP / CDQC | 011 | Card payment | KARTENZAHLUNG |
| POS Cashback | CDCB | 030 | Card payment with cashback | KARTENZAHLUNG |
| GA | CDCD | 003 | Cash Disbursement | KARTENZAHLUNG MIT BARAUZ. |
| GA with direct customer charge | CDCS | 023 | Cash Disbursement with Surcharging | AUSZAHLUNG |
| POA | MTUP | 073 | Mobile top up | AUSZAHLUNG MIT KUNDENENTG. |
| E-purse GeldKarte | ETUP | 240 | E-purse top up | LADEN MOBILFUNK |
| Card bulk clearingGeldKarte | CBLK | 201 | Card bulk clearing | LADEN GELDKARTE |
| Fee Collection GeldKarte | FCOL | 210 | Fee collection | SUMMENEINZUG GELDKARTE |
| Mixed bulk | -- | 024 | Miscellaneous types of card transactions in one bulk | --- |

⁷⁰ Applies to the use of bank transaction codes (GVC) 106 and 190, respectively: When GVC 182 is used it refers to the reimbursement of the aforesaid transaction. Therefore we propose the plain text WIEDERGUTSCHRIFT

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8.3 MT 942 Interim Transaction Report

Version: SRG 2001

"Interim Transaction Report"; based on SWIFT. "Standards Release Guide" (SRG) 2001
In SRG 2002 and 2003 no amendments were carried out.

8.3.1 Overview (without constant fields)

| Sequ- ence | Sub- Sequ- ence | Tag | Sta- tus 71 | Contents |
|---------------|-----------------------|-------|-------------------|--|
| | | :20: | M | Order reference number |
| | | :21: | O | Reference number |
| | | :25: | M | Account name |
| | | :28C: | M | Statement number |
| | | :34F: | M | Minimum amount (smallest amount of the reported transactions) |
| | | :34F: | C | Minimum amount (smallest amount of the reported credit transactions) |
| | | :13D: | M | Creation date/time |
| | | | O | Repetitive cycle |
| | | :61: | O | Transactions |
| | | :86: | O | Remittance information field |
| | | :90D: | O | Amount and total of debit postings |
| | | :90C: | O | Amount and total of credit postings |

8.3.2 Guidelines for Entries

| Sequ- ence | Sub- sequ- ence | Tag | Name | For- mat 72 | Len- gth | Sta- tus 71 | Qu- anti- ty | Contents/Explanations |
|---------------|-----------------------|------|------------------------------|-------------------|-------------|-------------------|--------------------|-----------------------|
| | | :20: | Transaction reference number | | | M | 1 | |
| | | | Tag | | | M | 1 | ":20:" |

⁷¹ M = mandatory field, O = optional field, C = conditional field

⁷² a = alpha, any alphabet character from A to Z is allowed, c = character, any character from "A" to "Z" and "0" to "9" is allowed, d = decimal (floating-point number, the integer part must contain at least one digit, a decimal character (comma) is mandatory and included in the maximum length), n = numeric, any numeral from 0 to 9 is allowed, x = alphanumeric (any member of the set of SWIFT characters is allowed)

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| Sequence | Sub-sequence | Tag | Name | Format ⁷² | Length | Status ⁷¹ | Quantity | Contents/Explanations |
|----------|--------------|-------|-------------------|----------------------|--------|----------------------|----------|--|
| | | | Reference | x | ..16 | M | 1 | Reference number assigned by the sender as a unique identifier for the message (e.g. as reference to cancelled messages). Must not begin or end with "/" , and may not contain "//". |
| | | :21: | Related reference | | | O | 1 | |
| | | | Tag | | | M | 1 | ":21:" |
| | | | Reference | x | ..16 | M | 1 | Related reference oder "NONREF" Must not begin or end with "/" , and may not contain "//". |
| | | :25: | Account name | | | M | 1 | |
| | | | Tag | | | M | 1 | ":25:" |
| | | | Bank | x | ..35 | M | 1 | BLZ/national account number or BIC/national account number ⁷³ or IBAN ⁷³ whereas national account number = 23 characters (eventually with currency) BLZ = 8-character National bank number BIC = max. 11- character SWIFT-Code. |
| | | :28C: | Statement number | | | M | 1 | |
| | | | Tag | | | M | 1 | ":28C:" |
| | | | Statement number | n | ..5 | M | 1 | If statement number is not supported then "0" is inserted |
| | | | Constant | | | C | 1 | "/" (only if end identifier used) |
| | | | Sheet number | n | ..5 | O | 1 | starting with 1 |

⁷³ Require a special agreement between client and bank.

If necessary the bank needs to check in what manner a conversion can be done for the respective client. Eventually the client needs to make adjustments in his own electronic banking product.

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Appendix 3: Specification of Data Formats

| Sequence | Sub-sequence | Tag | Name | Format ⁷² | Length | Status ⁷¹ | Quantity | Contents/Explanations |
|----------|--------------|-------|--------------------|----------------------|--------|----------------------|----------|---|
| | | :34F: | Minimum amount | | | M | 1 | Smallest amount of the reported transactions. If lowest debit and credit amount differ, both fields :34F: are to be filled. |
| | | | Tag | | | M | 1 | ":34F:" |
| | | | Currency | a | 3 | M | 1 | Currency code as per ISO 4217 |
| | | | Debit/credit ID | a | 1 | C | 1 | "D", if debit transaction, otherwise empty |
| | | | Amount | d | ..15 | M | 1 | |
| | | :34F: | Minimum amount | | | C | 1 | Smallest amount of the reported credit transactions (only if lowest debit and credit amount differ) |
| | | | Tag | | | M | 1 | ":34F:" |
| | | | Currency | a | 3 | M | 1 | Currency code as per ISO 4217 |
| | | | Debit/credit ID | a | 1 | M | 1 | "C" |
| | | | Amount | d | ..15 | M | 1 | |
| | | :13D: | Creation date/time | | | M | 1 | |
| | | | Tag | | | M | 1 | ":13D:" |
| | | | Creation date | n | 6 | M | 1 | YYMMDD |
| | | | Creation time | n | 4 | M | 1 | hhmm |
| | | | Plus or minus sign | x | 1 | M | 1 | "+" resp. "-" |
| | | | Difference | n | 4 | M | 1 | Time zone, represented as "hhmm" |

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Appendix 3: Specification of Data Formats

| Sequence | Sub-sequence | Tag | Name | Format ⁷² | Length | Status ⁷¹ | Quantity | Contents/Explanations |
|--|--------------|------|-----------------|----------------------|--------|----------------------|----------|---|
| ↓ Repetitive cycle as per SWIFT. conventions (start) | | | | | | | | |
| | | :61: | Transaction | | | O | 1 | |
| | | | Tag | | | M | 1 | ":61:" |
| | | | Value Date | n | 6 | M | 1 | Value date (YYMMDD) According to the EPC rulebook on SEPA Direct Debit: due date of the collection. Unless the due date is a TARGET business day, the value date is the next TARGET business day following the due date. |
| | | | Posting date | n | 4 | O | 1 | MMDD |
| | | | Debit/credit ID | a | ..2 | M | 1 | C = Credit D = Debit RC = Return Credit RD = Return Debit |
| | | | Currency type | a | 1 | O | 1 | The third letter of the currency code if it is required for distinction. |
| | | | Amount | d | ..15 | M | 1 | in account currency |
| | | | Constant | a | 1 | M | 1 | "N" |
| | | | Posting key | c | 3 | M | 1 | See table "Posting Keys" in paragraph on MT940 |
| | | | Reference | x | ..16 | M | 1 | Customer reference. If not filled in, "NONREF" is inserted (e.g. cheque number) If "KREF+" is inserted, the reference number is specified in Tag :86:. |
| | | | Constant | | | C | 1 | "//", if bank reference exists |
| | | | Bank reference | x | ..16 | O | 1 | Bank reference |
| | | | Constant | | | C | 1 | <CR><LF>, if "further information" exists |

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Appendix 3: Specification of Data Formats

| Sequence | Sub-sequence | Tag | Name | Format ⁷² | Length | Status ⁷¹ | Quantity | Contents/Explanations |
|--|--------------|-------|---|----------------------|----------|----------------------|----------|--|
| | | | Further information/ original amount and charges amount ⁷⁴ | x | ..34 | O | 1 | Currency type and transaction amount (original currency amount) in the following format: /OCMT/3a..15d/ and currency type and charges in the following format: /CHGS/3a..15d/ 3a = 3-digit currency code (as per SWIFT ISO 4217) ..15d = amount with comma as decimal separator (as per SWIFT. convention) |
| | | :86: | Remittance information field | | | O | 1 | |
| | | | Tag | | | M | 1 | ":86:" |
| | | | Narrative | x | .. 65 | M | 6 | See usage and control guidelines for MT 940 including the associated business transaction codes. |
| ↑ Repetitive cycle as per SWIFT. conventions (end) | | | | | | | | |
| | | :90D: | Number and total of debit postings | | | O | 1 | |
| | | | Tag | | | M | 1 | ":90D:" |
| | | | Number of debit postings | n | ..5 | M | 1 | |
| | | | Currency | a | 3 | M | 1 | Currency code as per ISO 4217 |
| | | | Debit amount | d | ..15 | M | 1 | |
| | | :90C: | Number and total of credit postings | | | O | 1 | |
| | | | Tag | | | M | 1 | ":90C:" |
| | | | Number of credit postings | n | ..5 | M | 1 | |
| | | | Currency | a | 3 | M | 1 | Currency code as per ISO 4217 |
| | | | Credit amount | d | ..15 | M | 1 | |

8.3.3 Example for MT942

⁷⁴ If the original currency and the currency of the account differ, it is recommended to fill in this field. If the field length is insufficient, additional details may be specified in field :86:. In each case original amount and, if available, the amount of charges are to be filled in the same field.

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| Folge | Subfolge | Beispiel |
|-------|----------|---|
| | | :20:1234567 :21:9876543210 :25:10020030/1234567 :28C:5/1 :34F:EURD20,50 :34F:EURC155,34 :13D:C1311130945+0000 |
| | | :61:1311131113CR155,34NTRFNONREF//55555 :86:166?00SEPA-UEBERWEISUNG?109315 ?20EREF+987654123456?21SVWZ+Invoice no. 123455056?22734 und 123455056735 ?30COLSDE33XXX?31DE91370501980100558000 ?32Max Mustermann |
| | | :61:1311131113DR20,50NDDTNONREF//55555 :86:105?00SEPA-BASIS-LASTSCHRIFT?109316 ?20EREF+987654123497?21MREF+10023?22CRED+DE5 4ZZZ099999999999?23SVWZ+Insurance premium 2 ?24013?30WELADED1MST?31DE87240501501234567890 ?32XYZ Insurance limited?34991 |
| | | :90D:1EUR20,50 :90C:1EUR155,34 - |

9 Container Formats

9.1 XML Container

The SEPA container allows for storing multiple, individual SEPA messages in a physical file or to transmit them in one communication connection to or from (e.g. via EBICS) a financial institution. The XML container makes sure that only one type of message is contained in each container. Furthermore, the bank can provide different input channels and customer assignments in the container in order to route a return message to the customer, if necessary.

The individual documents are embedded in message elements in the container. Message elements are labelled with <Msg> and a code which conforms to the message type and consists of three alphanumerical characters. The number of these Msg elements or of the imbedded document elements, respectively, is arbitrary. In addition, "choice" ensures for Msg elements that the container contains exactly one chosen type of document elements.

9.1.1 Calculation and presentation of the hash value

A hash value of the document's content can be added to each message element. The following rules apply for the calculation and presentation of the hash value:

- The hash value is created using the entire contained document, including the opening and closing <document> tag.
- In order to create the hash value, the document is canonised according to Canonical XML, version 1.0 (<http://www.w3.org/TR/2001/REC-xml-c14n-20010315>). There is no obligation to add the document in canonical form to the container.
- On principle, the canonisation of the document has to be executed in the context of the main document in which it is embedded.
- SHA-256 is used as hash algorithm.
- The hash value is entered in hexadecimal form in the <HashValue> tag, capital characters are used for the hexadecimal digits A to F. When using an XML container within the SRZ procedure it is mandatory to specify the hash value (the abbreviation SRZ stands for the German term „Servicerechenzentrum“ meaning "data processing service centre").

9.1.2 Setting individual prefixes

The setting of individual prefixes of the included namespace is not permitted. In the XML container, referencing has to be executed without a prefix on the level of the included document. Banks are entitled to reject files with prefixes that are individually set.

Kommentiert [KK68]: All changes in this chapter base on CR FS-22-05

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9.1.3 Overview

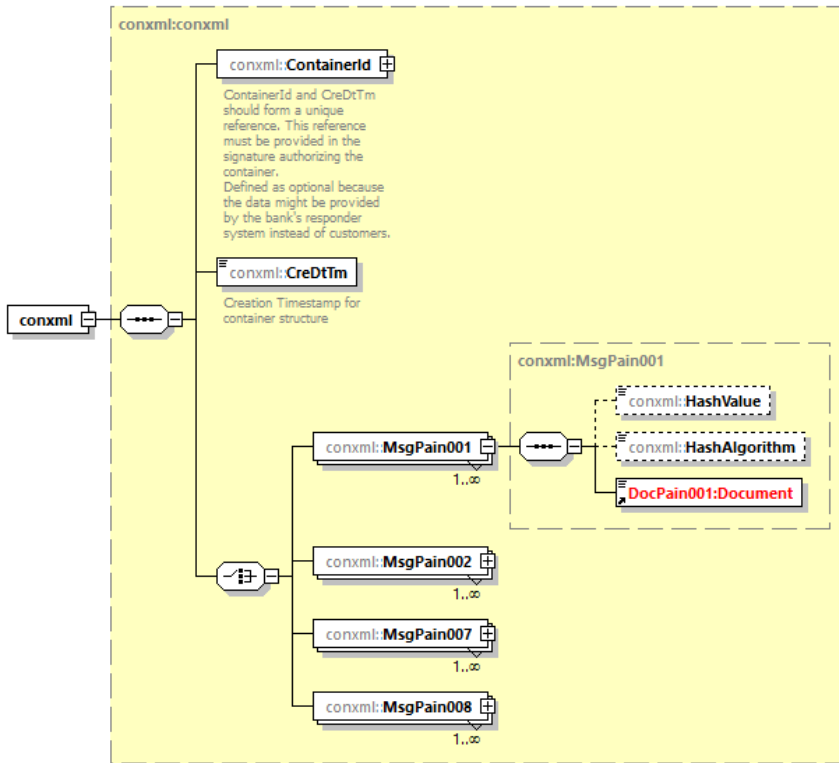


Diagram 112: Overview XML-Container

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Appendix 3: Specification of Data Formats

9.1.3.1 conxml

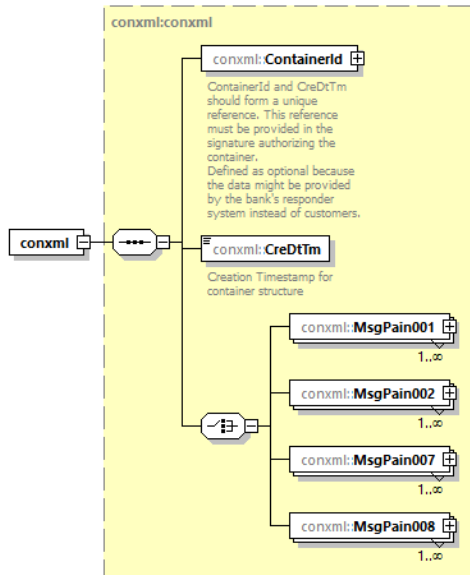


Diagram 113: container.nnn.001.02GBIC4, conxml

Definition

Container for XML messages.

XML Tag

`<conxml>`

Occurrences

[1..1]

Rules

| Name | XML Tag | Occurrences | Definition | Type | Rules |
|------------------|----------------------------------|-------------|--|-------------|---|
| ContainerId | <code><ContainerId></code> | [1..1] | Refer to 9.1.3.2 | | <code><ContainerId></code> and <code><CreDtTm></code> must form a unique reference. |
| CreationDateTime | <code><CreDtTm></code> | [1..1] | Time and date of the container's creation. | ISODatetime | Creation Timestamp for container structure |

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| Name | XML Tag | Occurrences | Definition | Type | Rules |
|---------|---|-------------|------------------|------|--|
| Message | <MsgPain001>, <MsgPain002>, <MsgPain007>, <MsgPain008> | [1..n] | Refer to 9.1.3.3 | | Selection of the respective XML tag. The maximum number is to be 9,999,999. The specification "unbound" is appended for technical reasons ⁷⁵ . |

Example

```
<?xml version="1.0" encoding="UTF-8"?>
<conxml xmlns="urn:conxml:xsd:container.nnn.001.GBIC402"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:conxml:xsd:container.nnn.001.GBIC402
container.nnn.001.GBIC402.xsd">
  <ContainerId>
    <SenderId>SENDERID</SenderId>
    <IdType>EBIC</IdType>
    <TimeStamp>11550000</TimeStamp>
  </ContainerId>
  <CreDtTm>2022-12-17T11:55:00.000Z</CreDtTm>
  <MsgPain001>
    <HashValue>D7A8FBB307D7809469CA9ABC0082E4F8D5651E46D3CDB762D02D0BF37C9E59
2</HashValue>
    <HashAlgorithm>SHA256</HashAlgorithm>
    <Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.093">
      <CstmrCdtTrfInitn>
        <!-- content of the first pain message -->
        <!-- ... -->
      </CstmrCdtTrfInitn>
    </Document>
  </MsgPain001>
  <MsgPain001>
    <HashValue>D7A8FBB307D7809469CA9ABC0082E4F8D5651E46D3CDB762D02D0BF37C9E59
2</HashValue>
    <HashAlgorithm>SHA256</HashAlgorithm>
    <Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.093">
      <CstmrCdtTrfInitn>
        <!-- content of the second pain message -->
        <!-- ... -->
      </CstmrCdtTrfInitn>
    </Document>
  </MsgPain001>
</conxml>
```

⁷⁵ A number of validating XML parsers cannot cope with a very high, but limited number of occurrences of XML elements. These parsers try to allocate memory for every possible occurrence, which leads to an out of memory error.

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9.1.3.2 Container Id

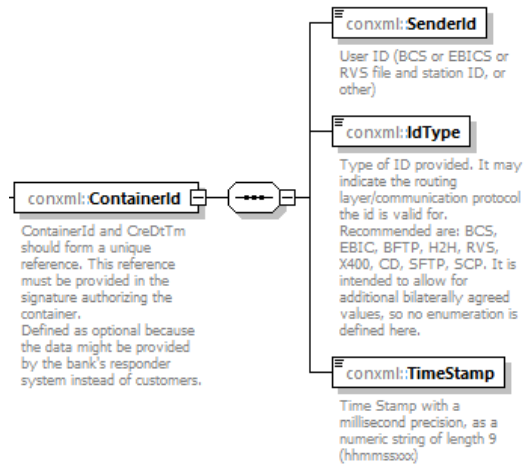


Diagram 114: container.nnn.001.[GBIC402](#), Container Id

Definition

Identification of the container.

XML Tag

<ContainerId>

Occurrences

[1..1]

Rules

| Name | XML Tag | Occurrences | Definition | Type | Rules |
|----------|------------|-------------|------------------------------|-----------|--|
| SenderId | <SenderId> | [1..1] | Identification of the sender | Max22Text | User ID (BCS or EBICS or RVS file and station ID, or other). |

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| Name | XML Tag | Occurrences | Definition | Type | Rules |
|--------------------|-------------|-------------|------------------------|-------------|---|
| IdentificationType | <IdType> | [1..1] | Type of identification | Max4Text | Type of ID provided. It may indicate the routing layer/communication protocol the ID is valid for Recommended are: BCS, EBICS, BFTP, H2H, RVS, X400, CD, SFTP, SCP. It is intended to allow for additional bilaterally agreed values, so no enumeration is defined here. |
| TimeStamp | <TimeStamp> | [1..1] | Time | DecimalTime | Time stamp with a millisecond precision, as a numeric string of length 9 (hhmmssxxx). |

Example

```
<ContainerId>  
  <SenderId>SENDERID</SenderId>  
  <IdType>EBIC</IdType>  
  <TimeStamp>115500000</TimeStamp>  
</ContainerId>
```

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9.1.3.3 Message

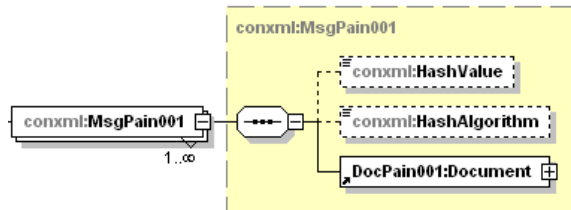


Diagram 115: container.nnn.001.[GBIC402](#), message (exemplary selection)

Definition

XML message of the type of “document“ of the selected message element.

XML Tag

<Msg Pain.001> (exemplary selection)

Occurrences

[1..n] (note the limits specified in chapter 2.1.)

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Appendix 3: Specification of Data Formats

Rules

| Name | XML Tag | Occurrences | Definition | Type | Rules |
|---------------|-----------------|-------------|---|----------------------|--|
| HashValue | <HashValue> | [0..1] | Hash value | conxml:HashSHA256 | <p>At this time, the hash value must be calculated using <code>SHA256</code>. Possibly, other hash calculation methods will be permitted at a later time, in which case the hash value entered in this field will have to be calculated with a procedure as in <HashAlgorithm>.</p> <p>Within the SRZ procedure, the specification of the hash value is mandatory.</p> |
| HashAlgorithm | <HashAlgorithm> | [0..1] | Applied hash algorithm | conxml:HashAlgorithm | <p>At this time, the value is to be definitely allocated using <code>SHA256</code>. Possibly, other hash calculation methods will be permitted at a later time.</p> |
| Document | <Document> | [1..1] | Refer to 2.2.1.1, 2.2.2.1, 2.2.3.4 , 11.2.1 | | <p>This element does not belong to the container namespace, but is imported from the namespace of the contained pain message. We recommend to specify the namespace within the <code>Document</code> tag to avoid the repeated use of a namespace prefix (see example).</p> |

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Appendix 3: Specification of Data Formats

Example

```
<MsgPain001>
<HashValue>D7A8FBB307D7809469CA9ABC0082E4F8D5651E46D3CDB762D02D0BF37C9E59
2</HashValue>
<HashAlgorithm>SHA256</HashAlgorithm>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.093">
<CstmrCdtTrfInitn>
  <!--content of the first pain message -->
  <!-- ... -->
</CstmrCdtTrfInitn>
</Document>
</MsgPain001>
```

9.1.4 Transmission of SEPA messages within the XML Container

At present, the XML container (version container.nnn.001.[GBIC402](#)) can be used in combination with the message types [pain.001.001.093](#), [pain.008.001.082](#), [pain.007.001.092](#) and [pain.002.001.03](#) for SEPA payment transactions. The following table provides an overview of the SEPA messages and BTF Parameters (resp. order types) which can be transmitted in a container.

9.1.4.1 BTF-Parameter / Order Types

| BTF-Parameter | Upload order type | Business transaction | Namespace of the TVS | File name of the TVS (xsd name as published on the website) |
|--------------------------|-------------------|--|---|---|
| SCT/DE//pain.001/XML | CCC | Credit Transfer Initiation | urn:iso:std:iso:20022:tech:xsd:pain.001.001.093 | pain.001.001.093_GBIC_43.xsd |
| SDD/DE//COR/pain.008/XML | CDC | Direct Debit Initiation - SEPA core direct debit | urn:iso:std:iso:20022:tech:xsd:pain.008.001.082 | pain.008.001.082_GBIC_43.xsd |
| SDD/DE//B2B/pain.008/XML | C2C | Direct Debit Initiation - SEPA B2B direct debit | urn:iso:std:iso:20022:tech:xsd:pain.008.001.082 | pain.008.001.082_GBIC_43.xsd |
| SDD/DE//pain.007/XML | CC7 | Reversal of a SEPA direct debit (via container) | urn:iso:std:iso:20022:tech:xsd:pain.007.001.092 | pain.007.001.092_GBIC_43.xsd |

SEPA core direct debit refers to the SEPA core direct debit schema. SEPA B2B refers to the SEPA business to business (B2B) direct debit scheme.

~~At the customer bank interface, the following message types (for the direction bank to customer) are specified for the rejection prior to settlement (rejects) as well as the status report for instant credit transfers:~~

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| BTF-Parameter | Download order-type | Business-transaction | Namespace-of-the-TVS | File-name-of-the-TVS-(xsd-name-as-published-on-the-website) |
|-------------------------|---------------------|---|--|---|
| REP/DE/SCT/pain.002/XML | CRG | Payment-Status-Report for Credit-Transfer | urn:iso:std:iso:20022:tech:xsd:pain.002.001.03 | pain.002.001.03_GBIC_3.xsd |
| REP/DE/SDD/pain.002/XML | CBC | Payment-Status-Report for Direct-Debit | urn:iso:std:iso:20022:tech:xsd:pain.002.001.03 | pain.002.001.03_GBIC_3.xsd |

Moreover, the container allows the customer to send secured SEPA messages (files) without electronic signatures to the bank while having an accompanying note on paper signed by hand which can be assigned unambiguously to the file (BGL method).

The container schema ensures that each XML message contained in the container conforms to one XML message type exactly (e.g. pain.0012.001.093).

When the XML container is used in SEPA payment transactions, the BTF-parameters (resp. order type) define which business transaction is contained in the container. Especially, it is not permitted to mingle XML messages that do not conform to the same business transaction even if complying to the same schema.

~~pain.002.001.03:-
Either only 'Payment Status Report for Credit Transfer (CRG)', 'Payment Status Report for Direct Debit' (CBC).~~

~~Pain.008.001.02:-
Either only 'SEPA core direct debit' (CDC) or 'SEPA B2B direct debit' (C2C).~~

9.2 ZIP Container

9.2.1 BTF Parameters (Order Types) for Downloading Camt.052/053/054-Messages

The following BTF parameters (order types) are defined for downloading camt.052, camt.053 and camt.054 messages from the financial institution's site:

| BTF-Parameter Service/Scope/Option MsgName/Container | Order Type | Business Transaction | Namespace of the Camt Message |
|--|------------|--|--|
| REP/DE//camt.052/ZIP | C52 | Bank to Customer Account Report | urn:iso:std:iso:20022:tech:xsd:camt.052.001.08 |
| EOP/DE//camt.053/ZIP | C53 | Bank to Customer Statement | urn:iso:std:iso:20022:tech:xsd:camt.053.001.08 |
| STM/DE//camt.054/ZIP | C54 | Bank to Customer Debit Credit Notification | urn:iso:std:iso:20022:tech:xsd:camt.054.001.08 |

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Appendix 3: Specification of Data Formats

| | | | |
|-------------------------|-----|---|--|
| STM/DE/SCI/camt.054/ZIP | C5N | Credit Notification for instant credit transfer | urn:iso:std:iso:20022:tech:xsd:camt.054.001.08 (with the rules specified in chapter 2.2.5) |
|-------------------------|-----|---|--|

ZIP files standing behind the BTF-Parameters (resp. order types) are providing the camt.05x messages of a customer for download (e.g. C53 contains all camt.053 messages).

9.2.2 Naming of files

For files provided in ZIP-files the following naming is agreed:

When EBICS is applied, the **ZIP file's** name is predetermined by the EBICS standard. If the procedure is to be applied to other communication standards, the file name has to be stipulated in mutual agreement with the customer.

The Zip32- as well as the Zip64-archive format (.ZIP File format specification from version 4.5) is used by the banks. The Zip64-archive format is unlimited concerning the size of files or a maximum number of files in the archive. The compression algorithm to be used is not determined.

9.2.2.1 Naming Conventions for DK Standard Formats in a ZIP-Container

The names of the **XML files** contained in the ZIP file is structured in the following way:

JJJJ-MM-TT_CCC_X...X.xml

The components represent

| | |
|-------|---|
| JJJJ | the year |
| MM | the month (always two digits, padded with leading zero if necessary) |
| TT | the day (always two digits, padded with leading zero if necessary) |
| CCC | constant which marks what message type / business transaction is represented by the XML file (order type) |
| X...X | flexible / variable extension of the file name for the allocation contentwise and to secure an unambiguous file name (e.g. sender statements like BIC, statements concerning the receiver like IBAN, as well as internal numbers) |

For all message types the following applies:

The date JJJJ-MM-TT is the **day of the composition** of the xml file.

CCC is determined as follows:

CDZ for pain.002 (in the case of SDD)
CRZ for pain.002 (in the case of SCT)
CIZ for pain.002 (in the case of SCT^{inst})
C29 for camt.029
C86 for camt.086

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Appendix 3: Specification of Data Formats

C52, C53, C54 or rather C5N for camt.052, camt.053 or rather camt.054 (refer also to chapter 9.2.1).

For CCC = C52, C53, C54 and C5N the following additional division of X...X in applies

| | |
|--------|---|
| KK... | the account identifier. If there is no IBAN for the account, an 11-digit BIC (8-digit BIC are padded with "XXX" to the right) or the 8-digit German bank sort code can be used followed in each case by a point "." which in turn is followed by the (national) account number. The point is used because other special characters may not be applicable in foreign (non-German) account numbers. |
| WWW | the currency symbol according to ISO 4217 |
| AAAAAA | ID, normally six digits. The ID is to ensure the generation of unique file names on a specific date for the customer system. Without the ID component, creating several files for one day would be problematic. |
| X...X | (optional) extensions of the file name are permitted after bilateral agreement with the customer. Additionally, up to 12 more digits are permitted |

Patterns for camt.053 file names:

For an account with IBAN:

```
2018-01-08_C53_DE87200500001234567890_EUR_000001.xml
```

For a German account number with bank code:

```
2018-01-08_C53_20050000.1234567890_EUR_000001.xml
```

For a German account number with BIC:

```
2018-01-08_C53_BANKDEFF123.1234567890_EUR_000001.xml
```

Pattern for a camt.086 file name:

```
2018-01-08_C86_BANKDEFFXXX_KUNDEABC000001.xml
```

9.2.2.2 Naming Convention for account- and customer-related information in pdf format

- 1) Account statements in PDF-format are also provided in a ZIP-container via BTF-Parameters EOP/DE//pdf/ZIP (resp. EBICS order type BKA). The naming conventions for **pdf-files** are geared to the camt account statement. In doing so it is recommended to use the six digit sequence number of the paper-based account statement.

Therefore a pattern for a file name in the case of an account with IBAN is:

```
2018-01-08_BKA_DE87200500001234567890_EUR_000021.xml
```

- 2) Other digitalised account- and customer-related information is provided via BTF-Parameters DAR/DE//pdf/ZIP (resp. EBICS order type BKI) in pdf format in a ZIP container.

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Appendix 3: Specification of Data Formats

The naming convention from 1) is adapted for BKI provisions as illustrated in the following samples:

In the case of account reference:

2018-02-23_BKI_DE87200500001234567890_EUR_AAAAAA_X..X.pdf

or, in the case of BKI provisions without a unique account reference, reference is made to the customer with a unique customer number:

2020-10-06_BKI_b...b_k...k_AAAAAA_X..X.pdf

b...b

means, in the case of BKI provisions without a fixed account reference with an unique customer number, either BIC (8-figure BICs are followed by "XXX") or bank code (BLZ), with which the customer number is unambiguous. It is recommended to use the BIC if possible.

k...k

is the customer number with which the customer can be unambiguously identified.

x..x specifies the type / content (optional part) If the files are of the following content type, the standard assignment given here must be used in the first three places:

RNG= Invoice

KAB = Account balancing

SAB = Balance confirmation

ZAV = Payment notification

DPA = Securities account statement

WPA= Securities settlement

TRA = Trade documents (documentary credits)

ZAB = Interest settlement

INF = Information / Message

DEV = Foreign exchange transaction

DEP = Fixed term deposit settlement

LOA = Fixed term loan settlement

ZAC = Credit-side payment advice

ZAD = Debit-side payment advice

SAC = Salary payment advice

MIS = Miscellaneous enclosures to account statement

AAAAAA:

The six-digit ID is the consecutive number of the respective content type. The ID is intended to ensure that unique file names are created for the customer system for each creation day.

Account and customer-related documents are provided together in a zip container (i.e. no separation of customer and account-related documents).

For example, a complete file name is:

2018-02-23_BKI_DE87200500001234567890_EUR_000001_WPA.pdf

or (without account reference with BIC and customer number, which is unique within the BIC):

2020-10-06_BKI_BANKDEFFXXX_09876543_000039_TRA.pdf

Note: If there is no IBAN for the account, an 11-figure BIC (8-figure BICs are followed by "XXX") or the 8-figure German bank code, each followed by a dot "." followed by the (national) account number can be used instead. The dot is used because other special lines may be possible in national (non-German) account numbers.

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10 Same-day urgent credit transfers (submission via pain.001)

The submission of same-day urgent credit transfers in currency EUR (within Germany or cross-border) is to be transmitted by way of ISO 20022 format pain.001.

With the following modifications to the SEPA-specification according to chapter 2.2.1, the pain.001 schema provided by the DK can be used to for same-day urgent credit transfers:

1. In the PaymentTypeInfo element group, only the code "URGP" from the external code list that can be used there is permitted for the <SvcLvl> tag (service level).
2. ExternalServiceLevel1Code is allowed (for SEPA only "SEPA"). No proprietary category purpose codes may be used.
3. In contrast to SEPA, address information must also be provided in the case of Ultimates. Only structured address information is allowed (at least city and country, no free text per <AdrLine> allowed).
4. ChargeBearer is always "SHAR" (for SEPA always "SLEV")
5. A UETR number may be indicated after bilateral agreement with the CSP (not permitted in SEPA).
6. For EBICS communication, the BTF parameter combination is to be used.
7. XCT/DE/URG/pain.001/ (resp. order type CCU), using the DK-TVS pain.001.001.09_CCU_GBIC_4.xsd. Different rules for the character set (especially special characters) compared to SEPA must be observed.

For the creation of user data with foreign transfers (and checks), the following characters are allowed in the encoding according to UTF-8 (the use of Byte Order Marks (BOM) is not allowed):

| Name of the character | Charactercode | Remarks on masking and Best Practice Conversion |
|-----------------------|---------------|--|
| Numeric characters | 0 to 9 | |
| Capital letters | A to Z | |
| Lower case letters | a to z | |
| Apostrophe | "'" | The character ist o be masked as „'“ |
| Colon | ":" | |
| Question mark | "?" | |
| Decimal point | "," | |
| Minus | "_" | |
| Blank | " " | |
| Left bracket | "(" | |
| Plus character | "+" | |
| Dot | "." | |
| Right bracket |)" | |
| Slash | "/" | |
| ampersand | "&" | ZDL undertake to accept, subject to conversion to a plus sign ("+") in accordance with EPC Best Practice. The character is to be masked as "&"; |

Kommentiert [WS69]: As the chapter has been completely replaced, no change markings have been made for reasons of clarity.

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| Name of the character | Charactercode | Remarks on masking and Best Practice Conversion |
|-----------------------|---------------|---|
| Left square bracket | "<" | ZDL undertake to accept, subject to conversion to a dot (".") in accordance with EPC Best Practice.. The character is to be masked as „<“ |
| Right square bracket | ">" | ZDL undertake to accept, subject to conversion to a dot (".") in accordance with EPC Best Practice. The character is to be masked as „>“ |
| Commercial at | "@" | ZDL undertake to accept, subject to conversion to a dot (".") in accordance with EPC Best Practice. Alternatively, "(at)" can also be used if the element content does not have to be shortened. |

Umlauts and ß are not allowed.

The umlauts Ä, Ö, Ü are to be submitted like AE, OE, UE, the ß like ss.

For the special characters *, \$ and % applies:

ZDL may refuse to accept these characters, but in case of acceptance, further processing is allowed according to EPC Best Practice as follows:

| Name of the character | Charactercode | Best Practice Conversion |
|-----------------------|---------------|--------------------------|
| Star symbol | "**" | ". " |
| Dollar sign | "\$" | ". " |
| Percent sign | "%" | ". " |

Compared to the specification in Chapter 2.2.1 the following changes have been made:

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For the collector level:

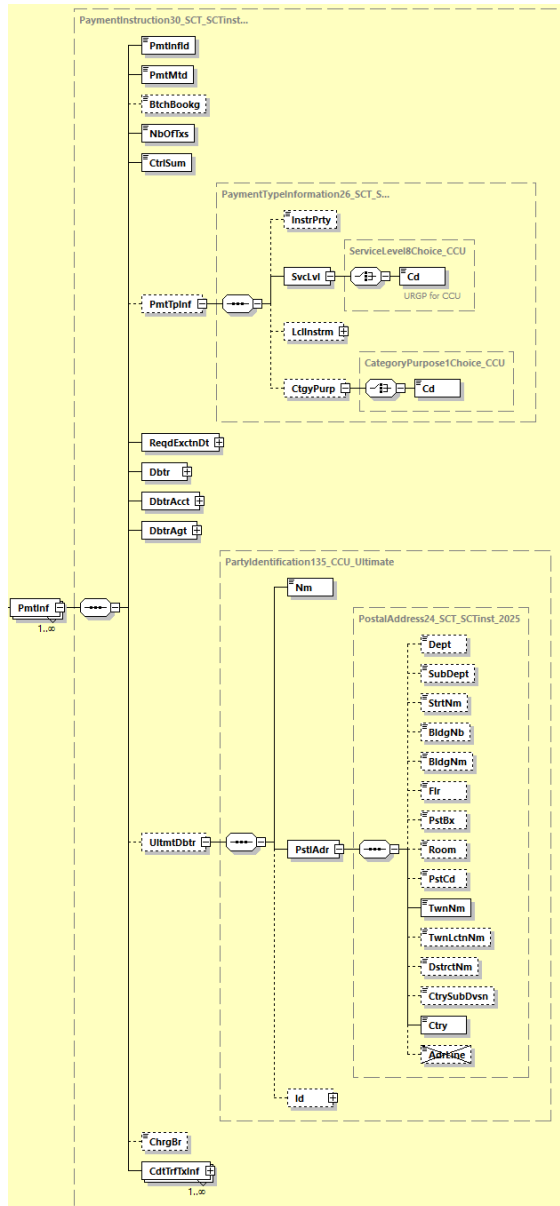


Diagram 116: pain.001.001.09, Payment Information (Delta to SEPA transfer)

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| Name | XML Tag | Occurrences | Definition | Typ | DK Rules |
|------------------------|------------|-------------|---|--|--|
| PaymentInformation | <PmtInf> | [1..n] | Set of characteristics that applies to the debit side of the payment transactions included in the credit transfer initiation. | PaymentInstruction30_SCT_SCTInst_for_CCU | |
| ... | | | | | |
| PaymentTypeInformation | <PmtTplnf> | [0..1] | Set of elements that further specifies the type of transaction. | PaymentTypeInformation26_SCT_SCTInst_for_CCU | It is recommended to assign <PmtTplnf> here and not on single transaction level. In addition, it is not permissible to assign the element group on both levels at the same time. |
| ... | | | | | |
| ServiceLevel | <SvcLvl> | [1..1] | Agreement or rule according to which the transaction should be processed | ServiceLevel8Choice_CCU | |
| Code | <Cd> | [1..1] | Identification of a pre-agreed level of service between the parties in a coded form. | ExternalServiceLevel1Code_CCU | Is to be assigned with URGP. |
| ... | | | | | |
| CategoryPurpose | <CtgyPurp> | [0..1] | Specifies the purpose of the instruction based on a set of pre-defined categories | CategoryPurpose1Choice_CCU | Only one coded entry is allowed. |
| Code | <Cd> | [1..1] | Specifies a pre-agreed service or level of service in coded form | ExternalCategoryPurpose1Code | Only the codes of the external ISO 20022 code list are permitted. Notes on this in chapter 2.3. Note: These codes are not represented in the account statement. |

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| Name | XML Tag | Occurrences | Definition | Typ | DK Rules |
|----------------|-------------|-------------|--|-------------------------------------|--|
| Proprietary | <Prtry> | [1..1] | In proprietary form | Max35Text | Is not allocated. |
| ... | | | | | |
| UltimateDebtor | <UltmtDbtr> | [0..1] | Debtor reference party. For information only. | PartyIdentification135_CCU_Ultimate | If a value is allocated to this element group, then the corresponding element group on the level of the transaction details must not be used. |
| ... | | | | | |
| PostalAddress | <PstlAdr> | [1..1] | Postal address of the party concerned. | PostalAddress24_SCT_SCTINST_2025 | If the <UltmtDbtr> is specified, then <PstlAdr> must be assigned. In case of an address specification this must be <u>structured</u> , i.e. at least city/country (i.e. <TwnNm> and <Ctry>) are assigned, further address elements are allowed. <AdrLine> must not be assigned. |
| ... | | | | | |
| ChargeBearer | <ChrgBr> | [0..1] | Specifies which party/parties will bear the charges associated with the processing of the payment transaction. | ChargeBearerType1Code_CCU | It is recommended, not to allocate a value to the field on this level but to allocate it on the level of . Furthermore a concomitance of this element group in both levels is not allowed. If allocated it contains the constant SHAR. |

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| Name | XML Tag | Occurrences | Definition | Typ | DK Rules |
|------|---------|-------------|------------|-----|----------|
| ... | | | | | |

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For transaction level:

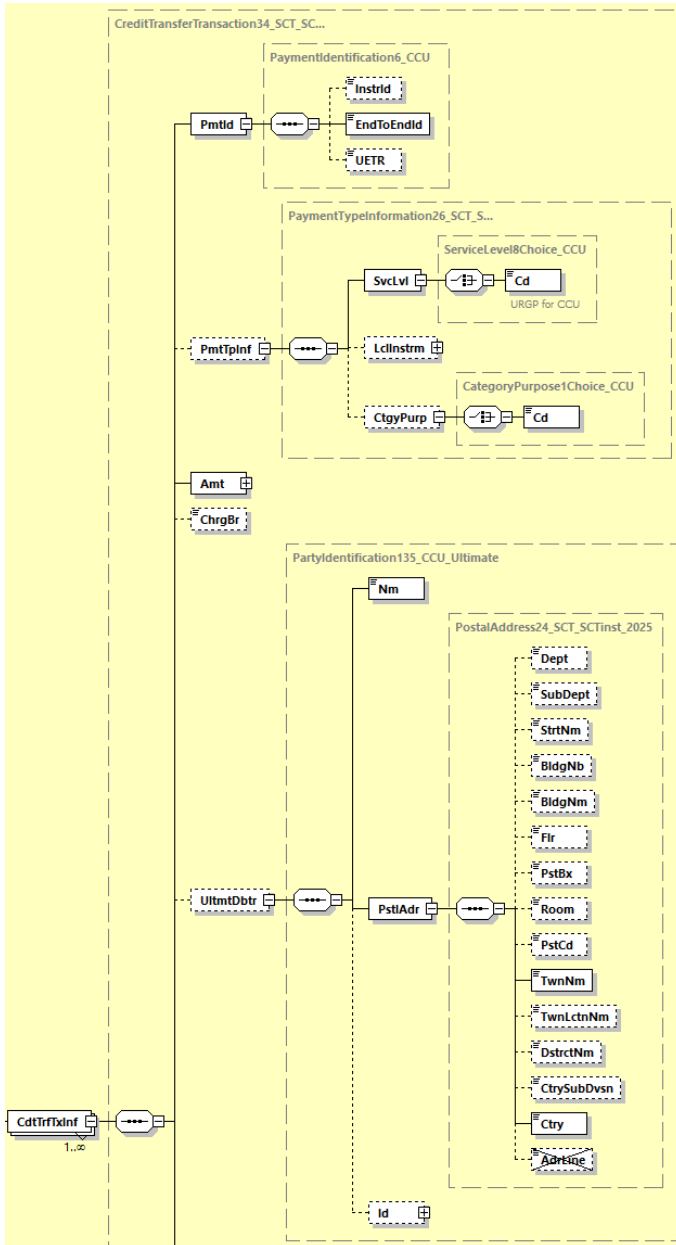
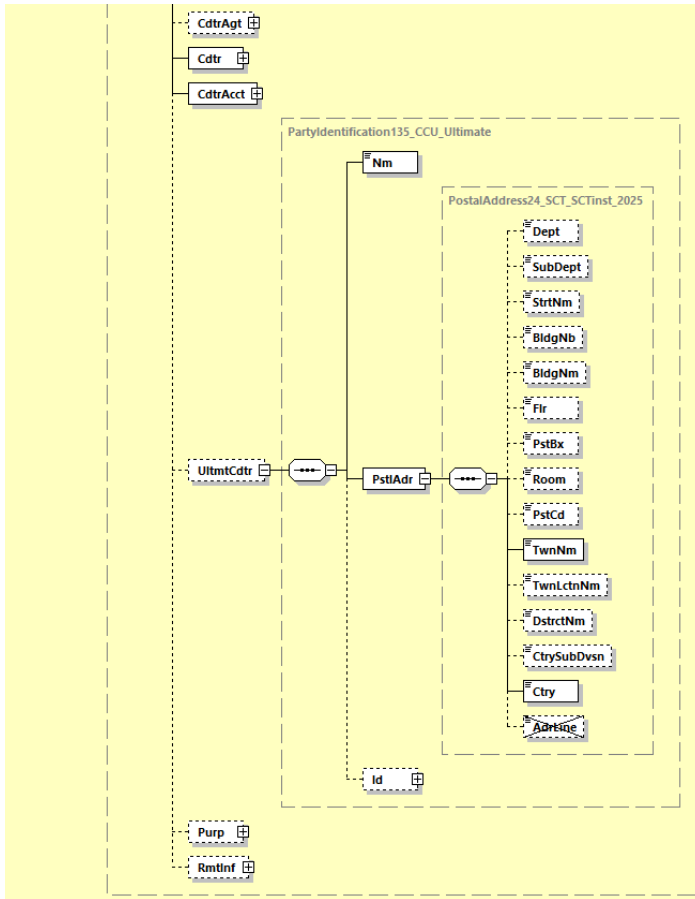


Diagram 117: pain.001.001.09, CreditTransferTransaction (Delta to SEPA transfer) – part 1

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pain.001.001.09, CreditTransferTransaction (Delta to SEPA transfer) – part 2

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| Name | XML Tag | Occurrences | Definition | Type | DK-Rules |
|--------------------------------------|---------------|-------------|--|--|--|
| CreditTransferTransactionInformation | <CdtTrfTxInf> | [1..n] | Set of elements providing information specific to the individual transaction(s) included in the message. | CreditTransferTransactionInformation34_SCT_SCTinst_for_CCU | |
| ... | | | | | |
| PaymentIdentification | <PmtId> | [1..1] | Set of elements to reference a payment instruction. | PaymentIdentification6_CCU | The allowed character set for these two lds is restricted/ checked in the SEPA scheme (TVS) by a pattern, Refer to chapter 2.3.1 |
| ... | | | | | |
| UETR | <UETR> | [0..1] | Universal unique reference of a payment transaction | UUIDv4Identifier | May only be specified after bilateral agreement. |
| ... | | | | | |
| PaymentTypeInformation | <PmtTplnf> | [0..1] | Set of elements that further specifies the type of transaction. | PaymentTypeInformation26_SCT_SCTinst_2_for_CCU | It is recommended to assign <PmtTplnf> here and not on single transaction level. In addition, it is not permissible to assign the element group on both levels at the same time. |
| ServiceLevel | <SvcLvl> | [1..1] | Agreement or rule according to which the transaction should be processed | ServiceLevel8Choice_CCU | |
| Code | <Cd> | [1..1] | Identification of a pre-agreed level of service between the parties in a coded form. | ExternalServiceLevel1Code_CCU | Is to be assigned with URGP. |

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| Name | XML Tag | Occurrences | Definition | Type | DK-Rules |
|-----------------|-------------|-------------|--|-------------------------------------|---|
| ... | | | | | |
| CategoryPurpose | <CtgyPurp> | [0..1] | Specifies the high level purpose of the instruction based on a set of pre-defined categories. | CategoryPurpose1Choice_CCU | Only one coded entry is allowed. |
| Code | <Cd> | [1..1] | Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list. | ExternalCategoryPurpose1Code | Only the codes of the external ISO 20022 code list are permitted. Notes on this in chapter 2.3. Note: These codes are not represented in the account statement. |
| Proprietary | <Prtry> | [1..1] | In proprietary form | Max35Text | Is not allocated. |
| ... | | | | | |
| ChargeBearer | <ChrgBr> | [0..1] | Specifies which party/parties will bear the charges associated with the processing of the payment transaction | ChargeBearerType1Code_CCU | It is recommended, not to allocate a value to the field on this level but to allocate it on the level of . Furthermore a concomitance of this element group in both levels is not allowed. If allocated it contains the constant SHAR . |
| ... | | | | | |
| UltimateDebtor | <UltmtDbtr> | [0..1] | Debtor reference party. For information only.. | PartyIdentification135_CCU_Ultimate | If a value is allocated to this field, then it is not allowed to use the element on the level of <PaymentInstructionInformation>. |
| ... | | | | | |

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| Name | XML Tag | Occurrences | Definition | Type | DK-Rules |
|------------------|-------------|-------------|---|-------------------------------------|---|
| PostalAddress | <PstlAdr> | [1..1] | Postal address of the party concerned. | PostalAddress24_SCT_SCTINST_2_2025 | <p>If the <UltmtDbtr> is specified, then <PstlAdr> must be assigned.</p> <p>In case of an address specification this must be <u>structured</u>, i.e. at least city/country (i.e. <TwnNm> and <Ctry>) are assigned, further address elements are allowed. <AdrLine> must not be assigned</p> |
| ... | | | | | |
| UltimateCreditor | <UltmtCdtr> | [0..1] | Creditor reference party. For information only. | PartyIdentification135_CCU_Ultimate | |
| ... | | | | | |
| PostalAddress | <PstlAdr> | [1..1] | Postal address of the party concerned. | PostalAddress24_SCT_SCTINST_2_2025 | <p>If the <UltmtCdtr> is specified, then <PstlAdr> must be assigned.</p> <p>In case of an address specification this must be <u>structured</u>, i.e. at least city/country (i.e. <TwnNm> and <Ctry>) are assigned, further address elements are allowed. <AdrLine> must not be assigned</p> |
| ... | | | | | |

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11 Electronic Recalls

11.1 Introduction

The German Banking Industry Committee (Die Deutsche Kreditwirtschaft, DK) agreed on giving clients the possibility for an „electronic recall⁷⁶ of SEPA-payment orders. **This is to be understood as an optional offer of the payment service providers (ZDLs, German term Zahlungsdienstleister).** The given standardized specification based on ISO 20022 now makes consistent processing of XML-based SEPA-formats possible. [The ordering of SEPA direct debit corrections by the customer using pain.007 corresponds to the specifications of the EPC.](#)

Overview of the specified messages in this chapter

| UNIFI message | Application | BTF-Parameters | used order types |
|---------------|---|---|------------------|
| pain.007 | Electronic order of SEPA-direct debit reversals | SDD///pain.007/ | C07 |
| camt.055 | Request for cancellation of SEPA-credit transfers and SEPA-direct debits | SCT/DE//camt.055/ resp. SDD/DE//camt.055/ | C55 |
| camt.029 | Information about the result of a request for cancellation initiated by camt.055. This could be final/ conclusive information or information about the intermediate status. | REP/DE//camt.029/ZIP | C29 |

The payment service provider (ZDL) decides which recall-messages will be provided for which service.

In the following passages of this document the format specifications of the DK for the use of these messages in the payments market are stated.

Based on the ISO-scheme DK-rules for the message “pain.007” has been established which displays the Implementation Guidelines of the EPC. For the messages “camt.055” and “camt.029” DK-rules, based on the corresponding ISO-schemes, have been established as well. The exact document references can be found under “referenced documents”.

⁷⁶ In this chapter the term “electronic recall” is to be understood exclusively in its technical meaning.

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Display of the guidelines

The following is valid for all three messages:

- Only the elements respectively the element groups that are to be provided after EPC- or DK-rule or that are to be provided mandatorily because of ISO 20022 are indicated.
- All elements/ element groups that are not mentioned can be used optionally after the ISO-provided value ranges and cardinalities but they are not a part of the DK guidelines.
- To improve the recognizability of the structure of the message part some of the elements/ element groups that are not to be used mandatorily are still demarcated (in that case they are marked in grey colour).
- Used fields have to correspond to the guidelines described in this document. If elements that are not mentioned in the guidelines are used, their content will be ignored.

Character Set

The character code rules of chapter 2 (SEPA Payment Transactions) apply.

Referenced Documents

This specification is based on the documents listed below. When a reference is made to these documents, the following version is valid:

- EPC Implementation Guidelines for pain.007:
[SEPA Direct Debit Core Scheme \(Customer-to-PSP Implementation Guidelines, EPC130-08 / 2023, Version 1.0 of June 22, 2022, effective from November 19, 2023\)](#)
[SEPA Core Direct Debit Scheme Customer-to-Bank Implementation Guidelines 2019 version 1.0 and SEPA Direct Debit Business-to-Business Scheme \(Customer-to-PSP Implementation Guidelines EPC131-08 / 2023, Version 1.0 of June 22, 2022, effective from November 19, 2023\)](#)
[SEPA Business to Business Direct Debit Scheme Customer-to-Bank Implementation Guidelines 2019 version 1.0](#)
- ISO 20022: Payments [Initiation](#) - Maintenance [2009-2018 - 2019](#) Message Definition Report, Edition [September-2009](#)[February 2019](#) for pain.007 (Customer Payment Reversal)
- ISO 20022 Payments Maintenance Exceptions and Investigations 2015-16, February 2016 for camt.055 (Customer Payment Cancellation Request) und camt.029 (Resolution of Investigation)
- Schema files (Original ISO for camt.055 and camt.029), also accessible via <https://www.ebics.de/de/datenformate/ergaenzende-dokumente>

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- CustomerPaymentCancellationRequestV04
- ResolutionOfInvestigationV05
- Technical Validation Subset (TVS) of the DK for CustomerToBankPaymentReversal (pain.007.001.092_GBIC_43.xsd). By analogy with the procedure of direct debit submissions this scheme can be applied to core direct debits as well as to B2B direct debits. Apart from that the TVS is in its structure identical to both schema data [of the EPC: EPC130-08_20234 V1.0 pain.001.092.xsd](#) (Reversal basic direct debits) and [EPC131-08_20234 V1.0 pain.007.001.092.xsd](#) (Reversal corporate direct debits).

11.2 Customer to Bank Payment Reversal – pain.007.001.092

The message is used for an electronic order of SEPA- direct debit corrections by the payment recipient to the payment service provider of the payment recipient.

In case of a usage of EBICS as a means of transfer the order is transferred via the BTF-Parameters SDD///pain.007/ (resp. order type C07).

After EPC IG with the pain007 message a reversal can happen

1. for a complete pain.008 message (identified by OrgnlMsgld)
2. one or several payment information blocks within one pain.008 message (identified by OrgnlMsgld, OrgnlPmtInflId)
3. individual transactions (identified by OrgnlMsgld, OrgnlPmtInflId, OrgnlEndToEndId)

~~Following the recommendation from the EPC Implementation Guidelines, group or block reversals should not be used if possible. Due to the recommendation in the EPC Implementation Guidelines no group- or blockreversals are permitted.~~ That means that even in case of the reversal of a whole message respectively a whole Payment-Information-Block of every individual transaction has to be indicated in the pain.007 message. Because of the fact that the original transactions in one pain.007 after 1)-3) have to come from one original message core direct debits and B2B direct debits cannot be intermingled by this definition.

11.2.1 Message Structure

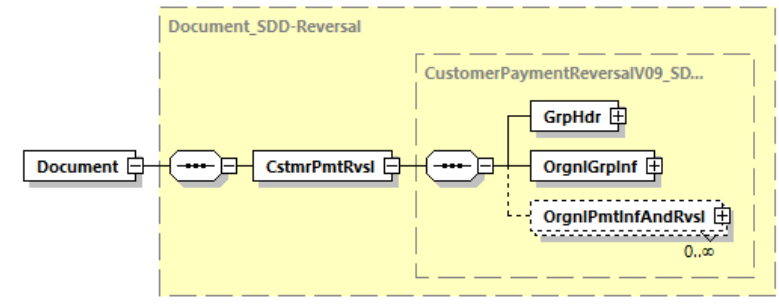


Diagram 118: Overview [pain.007.001.092](#)

Definition

ISO 20022 XML-message: Customer to Bank Payment Reversal Schema. Root element of the [pain.007.001.092](#) message.

XML-Tag

<Document>

Occurrences

[1..1]

Rules

| | Name | XML-Tag | Occurrences | Definition | Type | EPC-/DK-rule |
|---|--------------------------|----------------|-------------|--|---|--------------|
| 0 | CustomerPaymentReversal | <CstmrPmtRvsl> | [1..1] | The CustomerPaymentReversal message is sent by the initiating party to the next party in the payment chain. It is used to reverse a payment previously executed. | CustomerPaymentReversalV09_SDD- Reversal2_GB1 | |
| 1 | GroupHeader | <GrpHdr> | [1..1] | Set of characteristics shared by all individual transactions included in the message. | Refer to 11.2.2 | |
| 1 | OriginalGroupInformation | <OrgnlGrplnf> | [1..1] | Information concerning the original group of transactions, to which the message refers. | Refer to 11.2.3 | |

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| | Name | XML-Tag | Occurrences | Definition | Type | EPC-/DK-rule |
|---|---------------------------------------|-----------------------|-------------|--|-----------------|--------------|
| 1 | OriginalPaymentInformationAndReversal | <OrgnlPmtIn fAndRvsl> | [0..n] | Information concerning the original payment information, to which the reversal message refers. | Refer to 11.2.4 | |

11.2.2 Group Header <GrpHdr>, [1..1]

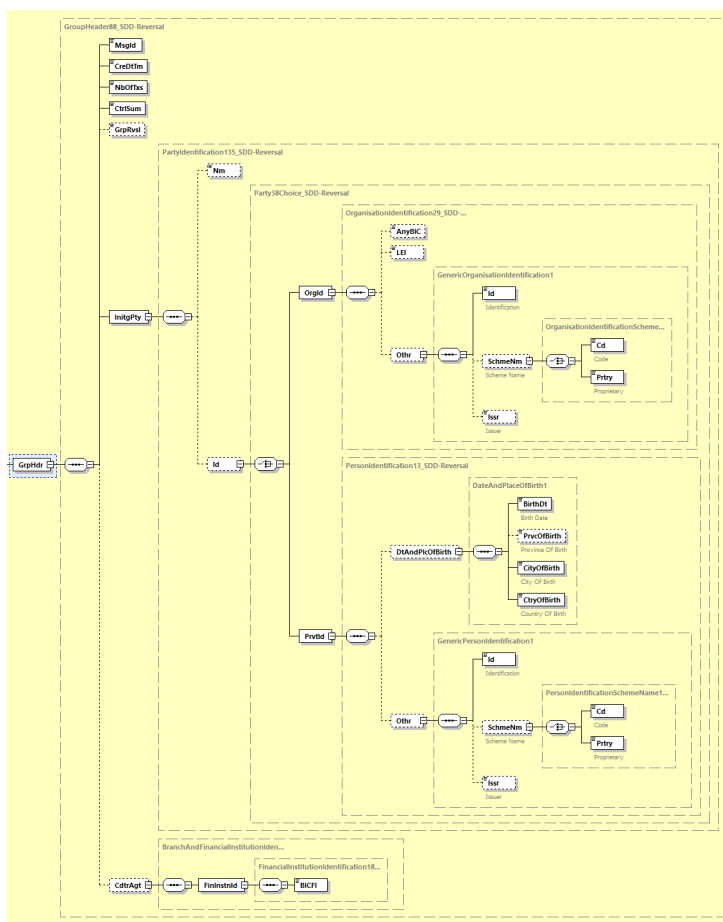


Diagram 119: Overview [pain.007.001.092](#), GrpHdr

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Definition

Set of characteristics shared by all individual transactions included in the [\(Reversal\)](#) message.

Rules

~~Only the elements with an application-rule are listed in this table.~~

| | Name | XML-Tag | Occurrences | Definition | Type | EPC-/DK-rule |
|---|--------------------------|------------|-------------|--|--|--|
| 2 | MessageIdentification | <MsgId> | [1..1] | Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message. | Max35Text | Is to be provided precisely with an institute specific character chain. |
| 2 | CreationDateTim e | <CreDtTm> | [1..1] | Date and time at which the message was created. | ISODateTime | |
| 2 | NumberOfTransa ctions | <NbOfTx> | [1..1] | Number of individual transactions contained in the message. | Max15Numeric Text | |
| 2 | ControlSum | <CtrlSum> | [1..1] | Total of all individual amount included in the message. | DecimalNumber | |
| 2 | GroupReversal | <GrpRvsl> | [0..1] | Indicates whether the reversal applies to the whole group of transactions or to individual transactions within the original group. | TrueFalseIndica tor | It is recommended not to use this element or just set this to false is recommended that false is allocated. |
| 2 | InitiatingParty | <InitgPty> | [1..1] | Party that initiates the reversal message. | PartyIdentificati on135_SDD- Reversal32_GB IG | |
| 3 | Name | <Nm> | [0..1] | Name by which a party is known and which is usually used to identify that party. | Max140Text_G BIC | "Name" is limited to 70 characters in length. |

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| | Name | XML-Tag | Occurrences | Definition | Type | EPC-/DK-rule |
|---|----------------|-----------|-------------|--|---|---|
| 3 | Identification | <Id> | [0..1] | Unique and unambiguous identification of a party. | Party6Choice_GBIC | <p>The DK recommends not to allocate this element group.</p> <p>In case of the usage the following data is permitted after EPC in this choice:</p> <p>In <OrgId> either <BICOrBEIAnyBIC> <LEI> or once the <Othr>-group</p> <p>or</p> <p>In <PrvtId> either <DtAndPlcOfBirth> or once the <Othr>-group</p> <p>For details of the single elements of group <Id> see chapter 2.2.2.10.22-2.1.5</p> |
| 2 | CreditorAgent | <CdtrAgt> | [0..1] | Payment service provider servicing an account for the creditor | BranchAndFinancialInstitutionIdentification4_GBIC | <p>If this element group is allocated, the BIC of the payee's ZDL is to be given in the <BICFI>-element. The other fields remain empty.</p> |

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11.2.3 Original Group Information <OrgnlGrplnf>, [1..1]

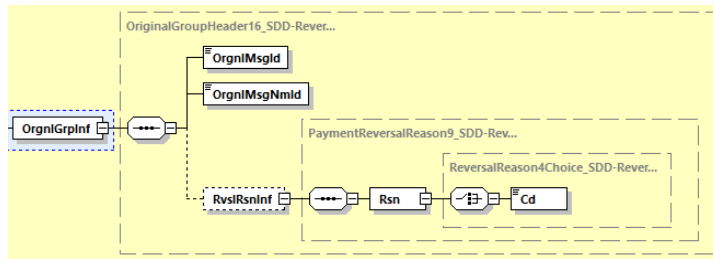


Diagram 120: Overview [pain.007.001.002](#), OrgnlGrplnf

Definition

Information concerning the whole original message.

Rules

~~In this table only the “yellow” elements (after EPC) are listed.~~

| | Name | XML-Tag | Occurrences | Definition | Type | EPC-/DK-rule |
|---|------------------------------------|----------------|-------------|--|---|---|
| 2 | OriginalMessageId identification | <OrgnlMsgId> | [1..1] | Message-Id of the original message | Max35Text | |
| 2 | OriginalMessageName identification | <OrgnlMsgNmId> | [1..1] | Message name of the original message | Max35Text | constant pain.008.001.08 |
| 2 | ReversalReasonInformation | <RvslRsnInf> | [0..1] | Set of elements used to provide detailed information on the reversal reason. | PaymentReversalReason9_SDD-Rev D-ReversalReasonInformation6_GBIC | This group must be allocated at exactly one level: either here, at payment information level or at transaction level. |
| 3 | Reason | <Rsn> | [0..1] | Specifies the reason for the reversal. | ReversalReason4Choice_SDD-Reversal_GBIC | |

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| | Name | XML-Tag | Occurrences | Definition | Type | EPC-/DK-rule |
|---|------|---------|-------------|--|-----------------------------|--|
| 4 | Code | <Cd> | [1..1] | In a coded form, Reason for the reversal as published in an external reason code list | ExternalReversalReason1Code | <p>The following codes of the external ISO 20022-code-list are permitted: AM05 (Duplicate Entry) and MS02 (Reason not specified)</p> <p>This field can only be assigned if all individual transactions of the pain.007-message have the same reversal cause (the respective element in Original Payment Information And Reversal of the individual transaction(s) is then not permitted to be assigned)</p> <p>The indication of <Rsn><Cd> on one of the three levels is mandatory!</p> |

11.2.4 Original Payment Information And Reversal <OrgnPmtInfAndRvsl>, [0..n]

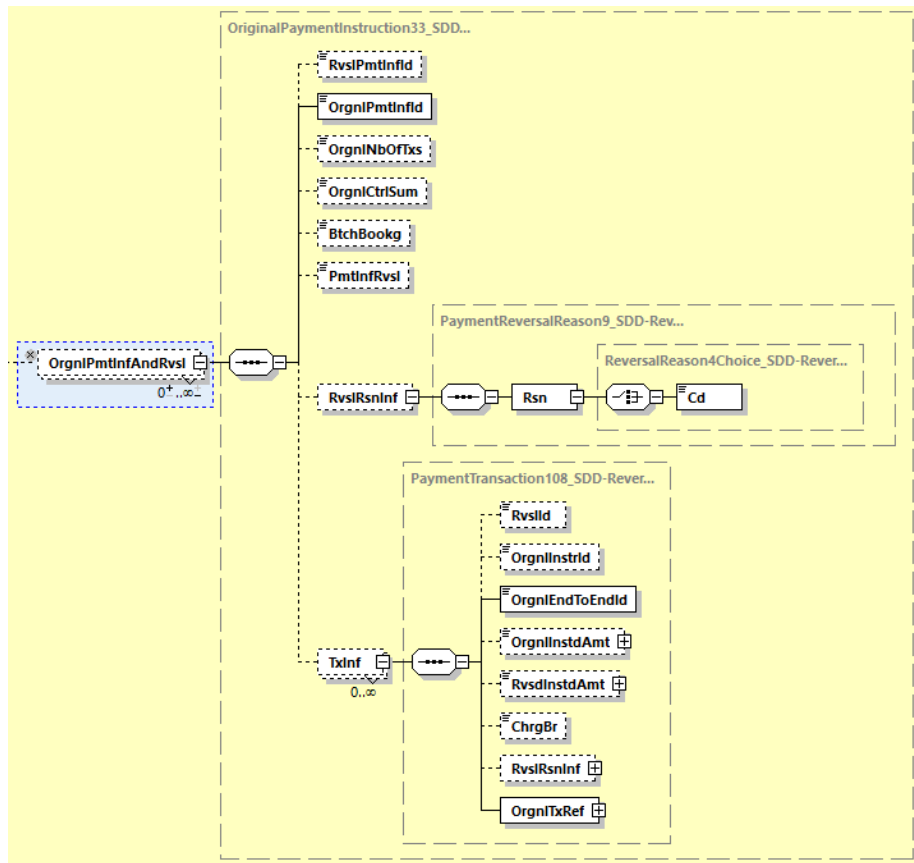


Diagram 121: Overview -pain.007.001.092, OrgnPmtInfAndRvsl

Definition

Information concerning the payment information block and the respective original individual transactions to which the reversal message refers.

Rules

In this table only the “yellow” elements (after EPC) are listed.

| Name | XML-Tag | Occurrences | Definition | Type | EPC-/DK-rule |
|------|---------|-------------|------------|------|--------------|
|------|---------|-------------|------------|------|--------------|

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| | Name | XML-Tag | Occurrences | Definition | Type | EPC-/DK-rule |
|---|--|-----------------|-------------|---|-----------------------|--|
| 2 | ReversalPaymentInformationIdentification | <RvslPmtInfld> | [0..1] | Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the reversed payment information group. | Max35Text | |
| 2 | OriginalPaymentInformationIdentification | <OrgnlPmtInfld> | [1..1] | Unique identification as assigned by the original sending party to unambiguously identify the original payment information group. | Max35Text | To be transferred exactly from the respective element <PmtInfld> of the original message (pain.008) |
| 2 | OriginalNumberOfTransactions | <OrgnlNbOfTx> | [0..1] | Number of individual transactions contained in the original payment information group. | Max15NumericText | If allocated it is to be allocated with the value of the element <NbOfTx> from the original message (pain.008) |
| 2 | OriginalControlSum | <OrgnlCtrlSum> | [0..1] | Total of all individual amounts included in the original payment information group irrespective of currencies. | DecimalNumber | If allocated, it is to be allocated with the value of the element <CtrlSum> from the original message (pain.008) |
| 2 | BatchBooking | <BtchBookg> | [0..1] | Identifies whether a single entry per individual transaction or a batch entry for the sum of the amount of all transactions within the group of a message is requested. | BatchBookingIndicator | Only when there is a respective agreement with the client for single entries, every Reversal will be displayed individually on the account information of the original direct debit submitter in case of allocating 'false'. In all other cases it is always a batched entry (Default/ pre-agreed: true). |

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| | Name | XML-Tag | Occurrences | Definition | Type | EPC-/DK-rule |
|---|----------------------------|--------------|-------------|--|--|--|
| 2 | PaymentInformationReversal | <PmtInfRvsl> | [0..1] | Indicates whether the Reversal is related to the whole Payment Information Block or to individual transactions within the block. | TrueFalseIndicator | It is recommended not to use this element or only to set this to false if given, the field is to be allocated with false |
| 2 | ReversalReasonInformation | <RvslRsnInf> | [0..n] | Set of elements used to provide detailed information on the reversal reason. | PaymentReversalReason9_SD D-ReversalReversalReasonInformation6_GBIC_2 | This group must be allocated on exactly one level: Either here, on message or at transaction level |
| 3 | Reason | <Rsn> | [10..1] | Specifies the reason for the reversal | ReversalReason4Choice_SDD-Reversal_GBIC_2 | |

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| | Name | XML-Tag | Occurrences | Definition | Type | EPC-/DK-rule |
|---|------------------------|---------|-------------|---|---|---|
| 4 | Code | <Cd> | [1..1] | Reason for the reversal as published in an external code list. In a coded form | ExternalReversalReason1Code | <p>Only the codes AM05 (Duplicate Entry) and MS02 (Reason not specified) of the external ISO 20022-code-list are permitted.</p> <p>This field can only be assigned if all individual transactions of this payment information block have the same reason for the Reversal (the respective elements in the Original Group Information and for the individual transaction(s) are not permitted to be assigned)</p> <p>The indication of <Rsn><Cd> on one of the three levels is mandatory!</p> |
| 2 | TransactionInformation | <TxInf> | [0..n] | Set of elements used to provide information on the original transactions to which the reversal message refers. | PaymentTransaction108_SDD-ReversalInformation28 | <p>The EPC/DK-occurrence is [1..n]</p> <p>Group-reversals or block-reversals are not valid after the EPC-recommendation; all individual transactions have to be mentioned.</p> |
| 3 | ReversalIdentification | <RvsId> | [0..1] | Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the reversed transaction. | Max35Text | |

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| | Name | XML-Tag | Occurrences | Definition | Type | EPC-/DK-rule |
|---|-----------------------------------|-------------------|-------------|---|---|--|
| 3 | OriginalInstructionIdentification | <OrgnlInstrId> | [0..1] | Unique identification, as assigned by the original instructing party for the original instructed party, to unambiguously identify the original. | Max35Text | Indication is mandatory if it is allocated in the original transaction (exact borrow) |
| 3 | OriginalEndToEndIdentification | <OrgnlEndToEndId> | [0..1] | Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction. | Max35Text | Exact borrow of the original transaction is mandatory. The EndToEndId is a mandatory field in there. If it was assigned with NOTPROVIDED, it has to be assigned with NOTPROVIDED here, too. To improve later Identification the DK highly recommends to already give unambiguous IDs with the submission of pain.008. |
| 3 | OriginalInstructedAmount | <OrgnlInstdAmt> | [0..1] | Amount of money, as provided in the original transaction, to be moved between the debtor and the creditor, before deduction of charges, expressed in the currency, as ordered by the original initiating party. | ActiveOrHistoricCurrencyAndAmount SDD-Reversal-GBIG | Exact borrow of the original transaction is mandatory. |
| 3 | ReversedInstructedAmount | <RvstdInstdAmt> | [0..1] | Amount of money to be moved between the debtor and the creditor, before deduction of charges, in the reversed transaction. | ActiveOrHistoricCurrencyAndAmount GBIGSD-D-Reversal | Has to correspond exactly to the assigned original amount (previous element) |
| 3 | ChargeBearer | <ChrgBr> | [0..1] | Specifies if the creditor and/or debtor will bear the charges associated with the processing of the payment transaction. | ChargeBearerType1Code | Only allocation of SLEV is valid. |

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| | Name | XML-Tag | Occurrences | Definition | Type | EPC-/DK-rule |
|---|---------------------------|--------------|-------------|---|--|---|
| 3 | ReversalReasonInformation | <RvslRsnInf> | [0..n] | Set of elements used to provide detailed information on the reversal reason. | PaymentReversalReason9_SD- ReversalReversalReasonInformation6_GBIC_3 | |
| 4 | Reason | <Rsn> | [0..1] | Specifies the reason for the reversal. | ReversalReason4Choice_SDD- ReversalGBIC_2 | |
| 5 | Code | <Cd> | [1..1] | In a coded form, Reason for the reversal as published in an external code list. | ExternalReversalReason1Code | Reason for the Reversal for this individual transaction. Only the following Codes of the external ISO 20022-code-list are permitted: AM05 (Duplicate Entry) and MS02 (Reason not specified) This field can only be allocated if the respective elements are not assigned in Original Group Information and in Original Payment Information and Reversal Block ⁷⁷ . The indication of <Rsn><Cd> on one of the three levels is mandatory! |

⁷⁷ Should this field and at the same time also a higher level be assigned, then the payment service provider is allowed to reject the file completely or he alternatively is allowed to use the code that accompanies the individual transaction especially for this transaction.

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| | Name | XML-Tag | Occurrences | Definition | Type | EPC-/DK-rule |
|---|------------------------------|--------------|-------------|------------|--|---|
| 3 | OriginalTransactionReference | <OrgnITxRef> | [1..1] | See 11.2.5 | OriginalTransactionReference28_SDD- Reversal13_GB IC | The message elements in this structure must have the same values as the message elements in the original transaction. |

11.2.5 Original Transaction Reference <OrgnITxRef>, [1..1]

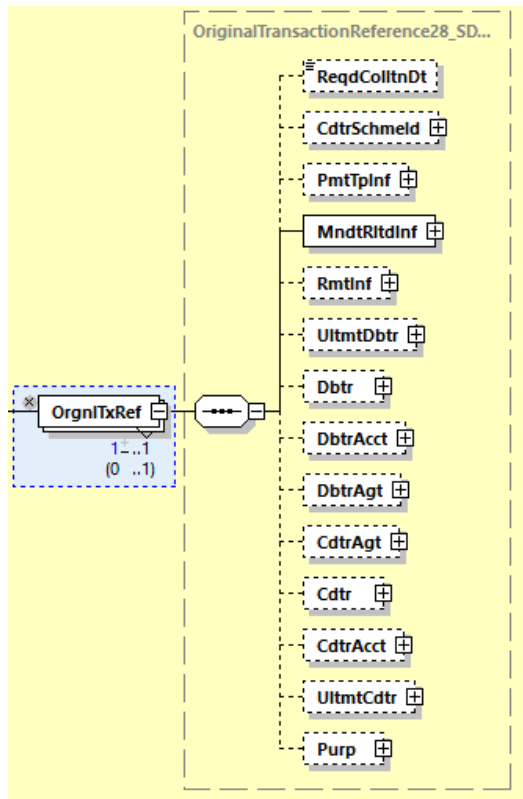


Diagram 122: Overview -pain.007.001.092, OrgnITxRef

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Definition

[Key information about the original single transaction.](#)

[Mandatory elements in this group are to be assigned the same value as the elements in the original transaction. Those that weren't there aren't allowed here either.](#)

[Note: Unstructured information is possible for the postal addresses in this element group, as these can still occur up to 11/2025. Set of key information used to identify the original transaction that is being referred to.](#)

| | Name | XML-Tag | Occurrences | Definition | Type | EPC-/DK-rule |
|---|------------------------------|----------------|-------------|---|---|--|
| 3 | RequestedCollectionDate | <ReqdColltnDt> | [0..1] | Date and time at which the creditor requests that the amount of money is to be collected from the debtor. | ISODate | Exact borrow of <ReqdColltnDt> from the respective original transaction (the due date set by the customer, not the one possibly set by the ZDL) the DK/EPC-occurrence is [1..1] |
| 3 | CreditorSchemeIdentification | <CtrSchmeId> | [0..1] | Credit party that signs the mandate. | PartyIdentification13532_SDD-Reversal_2GBIC-2 | Exact carry over (Creditor identifier from the original transaction, available there at collector or transaction level) Exact borrow (Creditor identifier from the original transaction) For details of the structure see chapter 2.2.2.5 the DK/EPC-occurrence for the structure is [1..1] |

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| | Name | XML-Tag | Occurrences | Definition | Type | EPC-/DK-rule |
|---|---------------------------|---------------|-------------|--|---|--|
| 3 | PaymentTypeInformation | <PmtTpInf> | [0..1] | Set of elements used to further specify the type of transaction. | PaymentTypeInformation27_SD D-Reversal22_GB_IC | Exact borrow from the original transaction available there at collector or transaction level. Additionally only CORE or B2B are valid for the Local Instrument for the whole reversal. For details of the structure see chapter 2.2.2.5 the DK/EPC-occurrence for the structure is [1..1] |
| 3 | MandateRelatedInformation | <MndtRltdInf> | [0..1] | Set of elements used to provide further details of the mandate signed between the creditor and the debtor. | MandateRelatedInformation146 _GBIC_SDD-Reversal | Exact borrow from the original transaction. For details of the structure see chapter 2.2.2.7 |
| 3 | RemittanceInformation | <RmtInf> | [0..1] | Information supplied to enable the matching of an entry with the items that they transfer is intended to settle such as commercial invoices in an account's receivable system. | RemittanceInformation165_SD D-ReversalGBIC | It is recommended to only allocate this group of fields when it is indispensable for the identification. When it is allocated an exact borrow from every single field is mandatory. For details see structure in chapter 2.2.2.9 |
| 3 | UltimateDebtor | <UltmtDbtr> | [0..1] | Ultimate party that owes an amount of money to the (ultimate) creditor. | Party40Choice_SDD- ReversalPartyIdentification32_GBIC_4 | When this is allocated an exact borrow from every single field is mandatory. For details see structure in chapter 2.2.2.7 |

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| | Name | XML-Tag | Occurrences | Definition | Type | EPC-/DK-rule |
|---|-----------------------|------------|-------------|---|--|---|
| 4 | Party | <Pty> | [1..1] | Party | PartyIdentification135_SDD-Reversal_4 | Since the pain.007 has an intermediate level (choice branch) <Pty>, the relevant structure from the pain.008 begins (for details, see Chapter 2.2.2.6 there. If this is assigned, then an exact transfer is out required for all individual fields. |
| 3 | Debtor | <Dbtr> | [0..1] | Party that owes an amount of money to the (ultimate) creditor. | Party40Choice_SDD-Reversal_2PartyIdentification32_GBIC_5 | When this is allocated an exact borrow from every single field is mandatory. For details see structure in chapter 2.2.2.7 |
| 4 | Party | <Pty> | [1..1] | Party | PartyIdentification135_SDD-Reversal_4 | Since the pain.007 has an intermediate level (choice) <Pty>, the relevant structure from the pain.008 begins (for details, see chapter 2.2.2.6 there. If this is assigned, then an exact transfer is required for all individual fields. |
| 3 | DebtorAccount | <DbtrAcct> | [0..1] | Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction. | CashAccount3816_GBIC_2_SDD-Reversal_2 | Exact borrow <Id><IBAN> from the original transaction. For details see structure chapter 2.2.2.6 Spare fields remain empty. |

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| | Name | XML-Tag | Occurrences | Definition | Type | EPC-/DK-rule |
|---|---------------|-----------|-------------|--|--|--|
| 3 | DebtorAgent | <DbtrAgt> | [0..1] | Financial institution servicing an account for the debtor. | BranchAndFinancialInstitutionIdentification64 | <p>If <BICFI> was present in the original transaction, then this must also be transferred here exactly. When this is allocated an exact borrow from every single field is mandatory.</p> <p>For details see structure in chapter 2.2.2.6</p> |
| 3 | CreditorAgent | <CdtrAgt> | [0..1] | Financial institution servicing an account for the creditor. | BranchAndFinancialInstitutionIdentification64 | <p>When this is allocated an exact borrow from every single field is mandatory.</p> <p>For details see structure in chapter 2.2.2.5</p> |
| 3 | Creditor | <Cdtr> | [0..1] | Party to which an amount of money is due. | Party40Choice_SDD_Reversal_3PartyIdentification32_GBIC_6 | <p>When this is allocated an exact borrow from every single field is mandatory.</p> <p>For details see structure in chapter 2.2.2.6</p> |
| 4 | Party | <Pty> | [1..1] | Party | PartyIdentification135_SDD_Reversal_6 | <p>Since the pain.007 has an intermediate level (choice branch) <Pty>, the relevant structure from the pain.008 begins (for details, see Chapter 2.2.2.5 there. If this is assigned, then an exact transfer is required for all individual fields.</p> |

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| | Name | XML-Tag | Occurrences | Definition | Type | EPC-/DK-rule |
|---|-------------------------|-------------|-------------|--|--|--|
| 3 | CreditorAccount | <CdtrAcct> | [0..1] | Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction. | CashAccount38_SDD-Reversal_346_GBIC_3 | Exact borrow <Id><IBAN> from the original transaction. For details see structure in chapter 2.2.2.5 Spare fields remain empty |
| 3 | UltimateCreditor | <UltmtCdtr> | [0..1] | Ultimate party to which an amount of money is due. | Party40Choice_SDD-ReversalPartyIdentification32_GBIC_4 | When this is allocated an exact borrow from every single field is mandatory. For details see structure in chapter 2.2.2.7 |
| 4 | Party | <Pty> | [1..1] | Party | PartyIdentification135_SDD-Reversal_4 | Since pain.007 has an intermediate level (choice branch) <Pty>, the relevant structure from pain.008 (for details see Chapter 2.2.2.5) only begins there. If this is documented, then an exact transfer from all individual fields is required (available in pain.008 at batch or transaction level) |
| 3 | Purpose | <Purp> | [0..1] | Purpose of payment | Purpose2Choice | Exact transfer <Cd> from the original transaction. For details see structure under chapter 2.2.2.6. |

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11.3 Customer Payment Cancellation Request – camt.055.001.05

This message is used for electronic payment cancellation requests (cancellation of SEPA-credit transfers⁷⁸ and SEPA- direct debits) by customers, addressed to the payment service provider.

In the case of a usage of EBICS as the means for transfer this order is submitted with the BTF-Parameters SCT/DE//camt.055/ bzw. SDD/DE//camt.055/ (resp. upload order type C55).

Payment cancellations can be requested for

1. A single payment information block within one pain.008- resp. pain.001-message (identified by <OrgnlMsgId> and <OrgnlPmtInflId>).
For a cancellation request of several payment information blocks a separate camt.055-message has to be initiated for each payment information block.
2. One or several individual transactions of one payment information block of one pain.008- resp. pain.001-message (identified by OrgnlMsgId, <OrgnlPmtInflId> and <OrgnlEndToEndId>).

11.3.1 Structure of the message

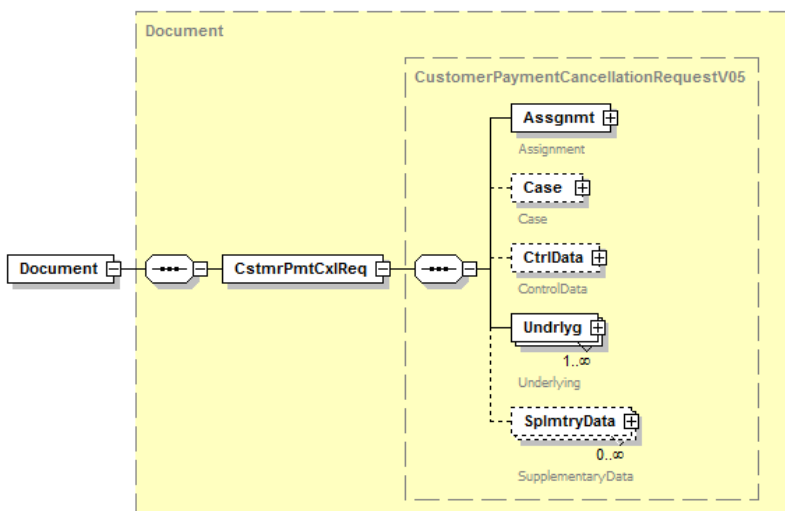


Diagram 123: overview camt.055.001.05

⁷⁸ In cases of credit transfers that were already performed this is a request for a retransfer. Whether this request is necessary depends on the creditors and their ZDL.

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Definition

ISO 20022 XML-message: Customer Payment Cancellation Request Schema.
Root element of the message camt.055.001.05.

XML-Tag

<Document>

Occurrences

[1..1]

Rules

| | Name | XML-Tag | Occurrences | Definition | Type | DK-rule |
|---|-------------------|-------------------|-------------|--|---------------------------------------|---|
| 0 | MessageRoot | <CstmrPmt CxlReq> | [1..1] | Payment Cancellation Request | CustomerPaymentCancellationRequestV05 | |
| 1 | Assignment | <Assgnmt> | [1..1] | Identifies the assignment of an investigation case from an assigner to an assignee. | See 11.3.2 | |
| 1 | Case | <Case> | [0..1] | Identifies account owner data of the investigation case. | Case3 | Not to be allocated. |
| 1 | ControlData | <CtrlData> | [0..1] | Provides details on the number of transactions and the control sum of the message. | ControlData1 | Not to be allocated. |
| 1 | Underlying | <Undrlyg> | [1..n] | Identifies the payment instruction to be cancelled. | See 11.3.3 | Only one occurrence is valid, that means the DK-occurrence is [1..1] |
| 1 | SupplementaryData | <SplmtryData> | [0..n] | Additional information that cannot be captured in the structured elements and/or any other specific block. | SupplementaryData1 | Not to be allocated. |

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11.3.2 Assignment <Assgnmt>, [1..1]

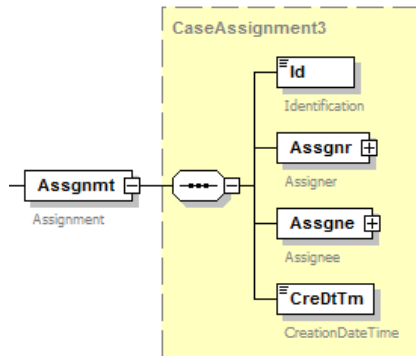


Diagram 124: camt.055.001.05, Assgnmt

Definition

Identifies the assignment of an investigation case from an assigner to an assignee.

XML-Tag

<Assgnmt>

Occurrences

[1..1]

Rules

| | Name | XML-Tag | Occurrences | Definition | Type | DK-rule |
|---|------------------|-----------|-------------|--|--------------|---|
| 2 | Identification | <Id> | [1..1] | Uniquely identifies the case assignment. | | Is to be allocated with an unambiguous, institute-specific chain of symbols |
| 2 | Assigner | <Assgnr> | [1..1] | Party who assigns the case. | See 11.3.2.1 | |
| 2 | Assignee | <Assgne> | [1..1] | Party to which the case is assigned. | See 11.3.2.2 | |
| 2 | CreationDateTime | <CreDtTm> | [1..1] | Date and time at which the assignment was created. | ISODateTime | Date/time of the payment cancellation request message |

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Appendix 3: Specification of Data Formats

11.3.2.1 Assigner <Assgnr>, [1..1]

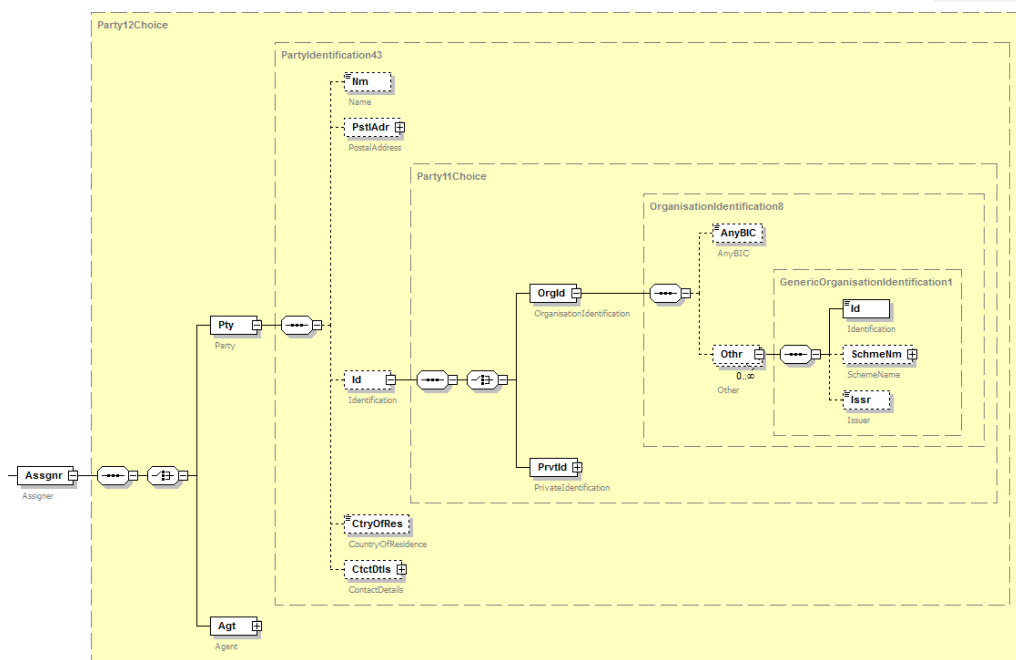


Diagram 125: camt.055.001.05, Assgnr

Definition

Party who assigns the case.

XML-Tag

<Assgnr>

Occurrences

[1..1]

Rules

| | Name | XML-Tag | Occurrences | Definition | Type | DK-rule |
|---|-------|---------|-------------|--|-----------------------|---------------------|
| 3 | Party | <Pty> | [1..1] | Identification of the principal party | PartyIdentification43 | |
| 4 | Name | <Nm> | [0..1] | Name by which the principal party is known and which is usually used to identify that party. | Max140Text | Is to be allocated. |

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| Name | XML-Tag | Occurrences | Definition | Type | DK-rule |
|------------------|---------|-------------|---|--------------|--|
| 4 Identification | <Id> | [0..1] | Unique and unambiguous identification of the principal party. | Party1Choice | Allocation is optional. In case of an allocation only the field <OrgId> <Othr><Id> is allowed to be allocated. Additionally, the Othr-group is to occur once maximally (e.g. with a customer-Id) |

11.3.2.2 Assignee <Assgne>, [1..1]

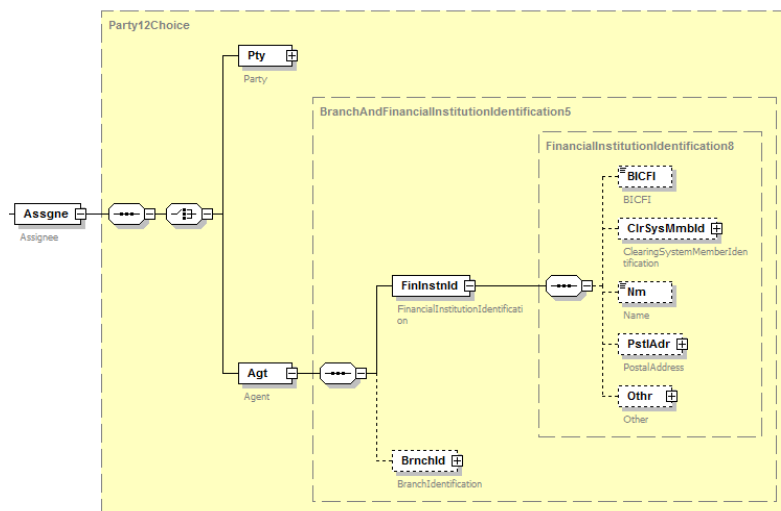


Diagram 126: camt.055.001.05, Assgne

Definition

Party to which the case is assigned.

XML-Tag

<Assgne>

Occurrences

[1..1]

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Rules

| Name | XML-Tag | Occurrences | Definition | Type | DK-rule |
|---------|---------|-------------|---|-----------------------|---|
| 3 Agent | <Agt> | [1..1] | Identification of a payment service provider. | PartyIdentification43 | For the <BICFI>-element in this element-group defined the BIC of the commissioned payment service provider is to be given. Spare fields remain empty. |

11.3.3 Underlying <Undrlyg>, [1..n]

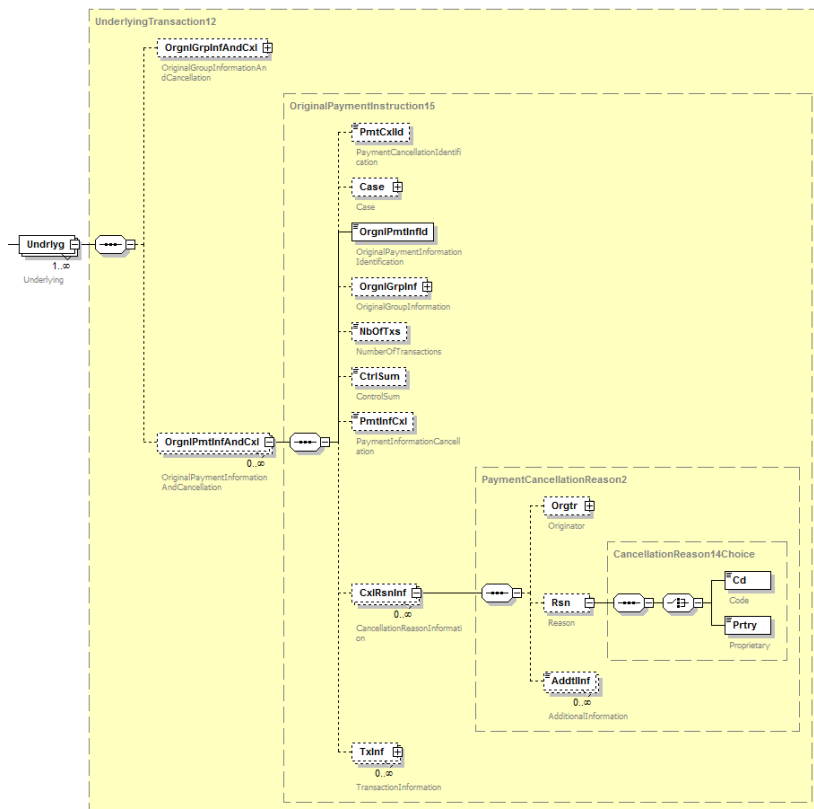


Diagram 127: camt.055.001.05, Undrlyg

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Appendix 3: Specification of Data Formats

Definition

Identifies the payment instruction to be cancelled.

XML-Tag

<Undrlyg>

Occurrences

[1..n] - Please note: In the DK only one occurrence is valid.

Rules

| | Name | XML-Tag | Occurrences | Definition | Type | DK-rule |
|---|--|---------------------|-------------|--|------------------------------|---|
| 2 | OriginalGroup Information And Cancellation | <OrgnlGrplnfAndCxl> | [0..1] | Provides information on the original message to which the cancellation refers. | OriginalGroupHeader4 | Not to be allocated. |
| 2 | OriginalPayment Information And Cancellation | <OrgnlPmtlnfAndCxl> | [0..n] | Provides information on the original (group of) transactions to which the cancellation request refers. | OriginalPaymentInstruction15 | This is the cancellation data on PaymentInformation-Block-level. This element group is to be allocated exactly once per cancellation message, that means the DK-occurrence is [1..1] |
| 3 | Case | <Case> | [0..1] | Identifies the case. | See chapter 11.3.3.1 | This declaration is mandatory, that means the DK-occurrence is [1..1] |
| 3 | OriginalPayment Information Identification | <OrgnlPmtlnfld> | [1..1] | Unique and unambiguous identifier of the original payment information block as assigned by the original sending party. | Max35Text | Exact borrow from the original message for comparison |
| 3 | OriginalGroup Information | <OrgnlGrplnf> | [0..1] | Information concerning the original group of transactions to which the message refers. | OriginalGroupInformation3 | Mandatory group, that means the DK-occurrence is [1..1] |
| 4 | OriginalMessage Identification | <OrgnlMsgld> | [1..1] | Message-Id of the original message to which the cancellation is related to | Max35Text | Exact transfer from the original message for comparison |

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Appendix 3: Specification of Data Formats

| | Name | XML-Tag | Occurrences | Definition | Type | DK-rule |
|---|---------------------------------------|----------------|-------------|---|----------------------------|---|
| 4 | OriginalMessage NameIdentification | <OrgnlMsgNmId> | [1..1] | Message-name of the original message to which the cancellation is related to. | Max35Text | pain.001, pain.008 or completely specified with variety and ISO-version also valid. Though the ISO-version number is not used for the comparison. |
| 3 | NumberOfTransactions | <NbOfTx> | [0..1] | Number of individual transactions contained in the cancellation payment information group. | Max15Numeric Text | Number of all transactions of the original Payment Information Blocks. A declaration is mandatory, if this declaration has also been made in the original message. |
| 3 | ControlSum | <CtrlSum> | [0..1] | Total of all individual amounts included in the cancellation payment information group, irrespective of currencies. | DecimalNumber | Sum of all moduli of the original Payment Information Blocks. A declaration is mandatory, if this declaration has also been made in the original message. |
| 3 | PaymentInformationCancellation | <PmtInfCxl> | [0..1] | Indicates whether or not the cancellation applies to a whole group of transactions or to individual transactions within the original group. | GroupCancellationIndicator | This declaration is mandatory, that means the DK-occurrence is [1..1] If the declaration is <i>true</i> , the whole block is cancelled. If the declaration is <i>false</i> only individual transactions are cancelled. In the case of <i>false</i> declarations in transaction details (<TxInf>) are mandatory. |

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| | Name | XML-Tag | Occurrences | Definition | Type | DK-rule |
|---|-------------------------------|-------------|-------------|--|----------------------------|--|
| 3 | CancellationReasonInformation | <CxlRsnInf> | [0..n] | Detailed information on the cancellation reason. | PaymentCancellationReason2 | Reasons for the payment cancellation are only allowed on this level if <PmtInfCxl> has been set as <code>true</code> This element group may only be used once at the most i.e. the DK-occurrence is [0..1] |
| 4 | Reason | <Rsn> | [0..1] | Specifies the reason for the cancellation. | CancellationReason14Choice | In case of allocation only codes of the code list are valid (that means allocation of the choice-path <Cd>) |
| 5 | Code | <Cd> | [1..1] | Reason for the cancellation request in a coded form. | CancellationReason5Code | Only certain codes are valid (for details see 11.3.4) |
| 3 | TransactionInformation | <TxInf> | [0..n] | Information concerning the original transactions to which the cancellation request message refers. | See chapter 11.3.3.2 | In case of <PmtInfCxl> = <code>false</code> this element group is mandatory |

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11.3.3.1 Case <Case>, [0..1]

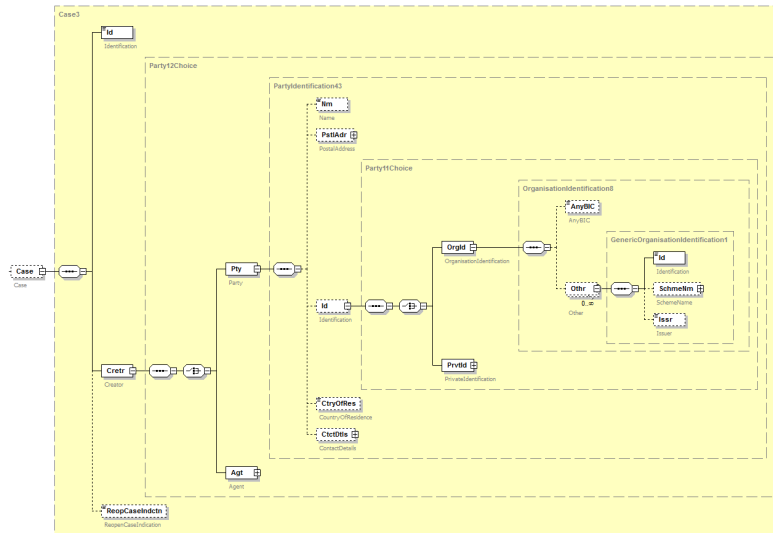


Diagram 128: camt.055.001.05, Case

Definition

Identifies the investigation case.

XML-Tag

<Case>

Occurrences

[0..1]

Rules

| | Name | XML-Tag | Occurrences | Definition | Type | DK-rule |
|---|----------------|---------|-------------|--|---------------|---|
| 4 | Identification | <Id> | [1..1] | Uniquely identifies the account owner data of the reversal case. | Max35Text | Is to be allocated mandatorily |
| 4 | Creator | <Cretr> | [1..1] | Party that created the investigation case. | Party12Choice | |
| 5 | Party | <Pty> | [1..1] | Identification of a person or an organisation. | | |
| 6 | Name | <Nm> | [0..1] | Name by which a party is known and which is usually used to identify that party. | | Name of the order giving party/ the account owner |

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Appendix 3: Specification of Data Formats

| | Name | XML-Tag | Occurrences | Definition | Type | DK-rule |
|---|----------------------------|----------|-------------|---|------------------------------------|--|
| 6 | Identification | <Id> | [0..1] | Unique and unambiguous identification of the account | Party11Choice | |
| 7 | OrganisationIdentification | <OrgId> | [1..1] | Unique and unambiguous way to identify an organisation. | OrganisationIdentification8 | |
| 8 | AnyBIC | <AnyBIC> | [0..1] | Code allocated to a financial institution or non-financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking—Banking—telecommunication messages—Business identifier code (BIC)" according to ISO 9362 | AnyBICIdentifier | Allocation valid |
| 8 | Other | <Othr> | [0..n] | Unique identification of an organization as assigned by an institution, using an identification scheme. | GenericOrganisationIdentification1 | This element group has to occur exactly once, that means the DK-occurrence is [1..1] |
| 9 | Identification | <Id> | [0..1] | Identification assigned by an institution. | Max35Text | Has to be allocated with the IBAN of the account owner (order giving party of the transaction as exact borrow from the original message) for comparison, that means the DK-occurrence is [1..1] |

11.3.3.2 TransactionInformation <TxInf>, [0..n]

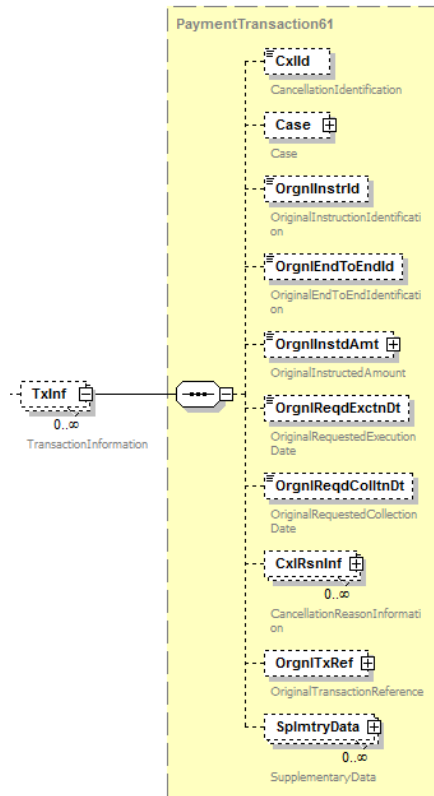


Diagram 129: camt.055.001.05, TxInf

Definition

Information concerning the original transactions to which the cancellation request message refers.

XML-Tag

<TxInf>

Occurrences

[0..1]

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Rules

| | Name | XML-Tag | Occurrences | Definition | Type | DK-rule |
|---|-----------------------------------|-------------------|-------------|---|---------------------------------------|---|
| 4 | OriginalInstructionIdentification | <OrgnlInstrld> | [0..1] | Unique instruction ID identification as assigned in the original transaction. | Max35Text | Declaration is mandatory, if the original transaction is uallocated (exact transfer) |
| 4 | OriginalEndToEndIdentification | <OrgnlEndToEndld> | [0..1] | Unique identification as assigned by the original initiating party to unambiguously identify the original transaction. | Max35Text | Exact transfer from the original transaction is mandatory. There the EndToEndld was a mandatory field. If this field has been allocated with NOTPROVIDED, here NOTPROVIDED has to be allocated, too. For later identification the DK highly recommends to already use unambiguous IDs when submitting pain.001 / 008. |
| 4 | OriginalInstructedAmount | <OrgnlInstdAmt> | [0..1] | Amount of money as provided in the original transaction to be moved between the debtor and the creditor, before deduction of charges expressed in the currency as ordered by the original initiating party. | ActiveOrHistoricCurrencyAndAmountSEPA | Exact borrow from the original transaction is mandatory. |
| 4 | OriginalRequestedExecutionDate | <OrglReqdExctnDt> | [0..1] | Date at which the initiating party originally requested the clearing agent to process the payment. | ISODate | Only valid in case of a SCT-reversal, then there has to be an exact transfer of <ReqdExctnDt> from the respective original transaction |

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| | Name | XML-Tag | Occurrences | Definition | Type | DK-rule |
|---|---------------------------------|--------------------|-------------|--|----------------------------|---|
| 4 | OriginalRequestedCollectionDate | <OrglReqdColltnDt> | [0..1] | Date at which the creditor originally requested the collection of the amount of money from the debtor. | ISODate | Only valid in case of a SDD-reversal, then there has to be an exact transfer of <ReqdColltnDt> from the respective original transaction (the date set by the customer, not the one possibly set by the ZDL) |
| 4 | CancellationReasonInformation | <CxlRsnIn> | [0..n] | Provides detailed information on the cancellation reason. | PaymentCancellationReason2 | This element group may only be used once at the most i.e. the DK-occurrence is [0..1] |
| 5 | Reason | <Rsn> | [0..1] | Specifies the reason for the cancellation. | CancellationReason14Choice | |
| 6 | Code | <Cd> | [1..1] | Reason for the cancellation request in a coded form. | CancellationReason5Code | Only certain codes are valid (for details see 11.3.4.) |
| 6 | Proprietary | <Prtry> | [1..1] | Proprietary code | Max35Text | Only certain codes are valid (for details see 11.3.4.) |
| 4 | OriginalTransactionReference | <OrgnITxRef> | [0..1] | Key elements used to identify the original transaction that is being referred to. | See 11.3.3.3 | |

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11.3.3.3 OriginalTransactionReference <OrgnlTxRef>, [0..n]

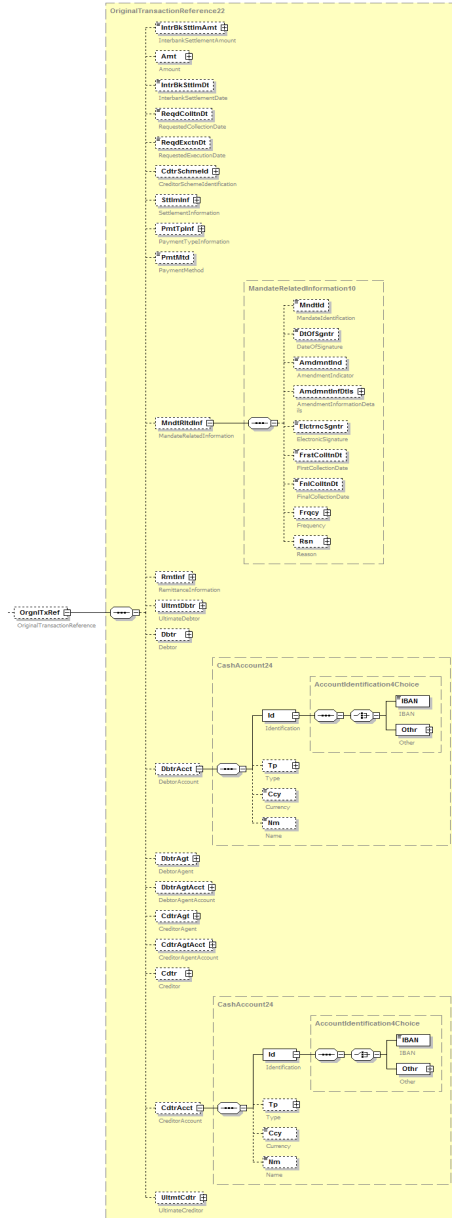


Diagram 130: camt.055.001.05, OrgnlTxRef

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Definition

Key elements used to identify the original transaction that is being referred to.

XML-Tag

<OrgnITxRef>

Occurrences

[0..1]

Rules

| | Name | XML-Tag | Occurrences | Definition | Type | DK-rule |
|---|---------------------------|---------------|-------------|---|-----------------------------|--|
| 5 | MandateRelatedInformation | <MndtRltdlnf> | [0..1] | Provides further details of the mandate signed between the creditor and the debtor. | MandateRelatedInformation10 | |
| 6 | MandateIdentification | <MndtId> | [0..1] | Unique identification as assigned by the creditor to unambiguously identify the mandate. | Max35Text | Declaration of the mandate reference used in the original transaction is mandatory for SDD-payment cancellation requests. |
| 5 | RemittanceInformation | <Rmtlnf> | [0..1] | Information supplied to enable the matching of an entry with the items that the transfer is intended to settle such as commercial invoices in an accounts' receivable system. | RemittanceInformation11 | It is recommended to only allocate this field group, if it is indispensable for the identification. If it is allocated, an exact borrow from all single fields is necessary. For details see structure in chapter 2.2.1.10 (SCT) resp. 2.2.2.11 (SDD). |
| 5 | Debtor | <Dbtr> | [0..1] | Party that owes an amount of money to the (ultimate) creditor. | PartyIdentification43 | The element <Nm> is to be allocated mandatorily in this field group in case of a SDD-transaction payment cancellation request (respective value from the original transaction) |

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| | Name | XML-Tag | Occurrences | Definition | Type | DK-rule |
|---|-----------------|------------|-------------|--|------------------------------|--|
| 5 | DebtorAccount | <DbtrAcct> | [0..1] | Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction. | CashAccount24 | Field group is to be allocated mandatorily in case of a SDD-transaction payment cancellation request |
| 6 | Identification | <Id> | [1..1] | Identification of the account. | AccountIdentification4Choice | The choice <IBAN> is to be allocated mandatorily in this element group (exact borrow from the original message) |
| 5 | Creditor | <Cdtr> | [0..1] | Party to which an amount of money is due. | PartyIdentification3 | The element <Nm> is to be allocated mandatorily in this field group in case of a SCT-transaction payment cancellation request (respective value from the original transaction) |
| 5 | CreditorAccount | <CdtrAcct> | [0..1] | Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction. | CashAccount24 | Field group is to be allocated mandatorily in case of a SCT-transaction payment cancellation request |
| 6 | Identification | <Id> | [1..1] | Identification of the account. | AccountIdentification4Choice | The choice <IBAN> is to be allocated mandatorily in this element group (exact borrow from the original message) |

11.3.4 Valid reasons for Cancellation Requests

Only the following codes from the internal code list (Enumeration) „CancellationReason5Code“ or as a proprietary code may be used for payment cancellation requests in the DK (valid for SCT as well as SDD):

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| Value | ISO Name | Instruction for usage/ forwarding | To be indicated as |
|-------|------------------------------|--|--------------------|
| AC03 | InvalidCreditorAccountNumber | Code for an SCT recall due to an invalid creditor IBAN. | <Prtry> |
| AM09 | WrongAmount | Code for an SCT recall due to a wrong amount. | <Cd> |
| CUST | RequestedByCustomer | Cancellation requested by customer. When there is no code given in a payment cancellation request CUST is used as a standard | <Prtry> |
| DUPL | DuplicatePayment | Code for double submissions | <Cd> |
| TECH | TechnicalProblem | Code for technical problems. | <Cd> |

11.4 Resolution Of Investigation – camt.029.001.06

This message enables the payment service provider to give information about the result of a cancellation request, initiated by a camt.055 message. Several camt.029 messages can refer to a single camt.055 message. Various status information and status codes are given in chapter 11.4.3.

In the case of a usage of EBICS the BTF-Parameters REP/DE//camt.029/ZIP (resp. download order type C29) is used.

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11.4.1 Structure of the message

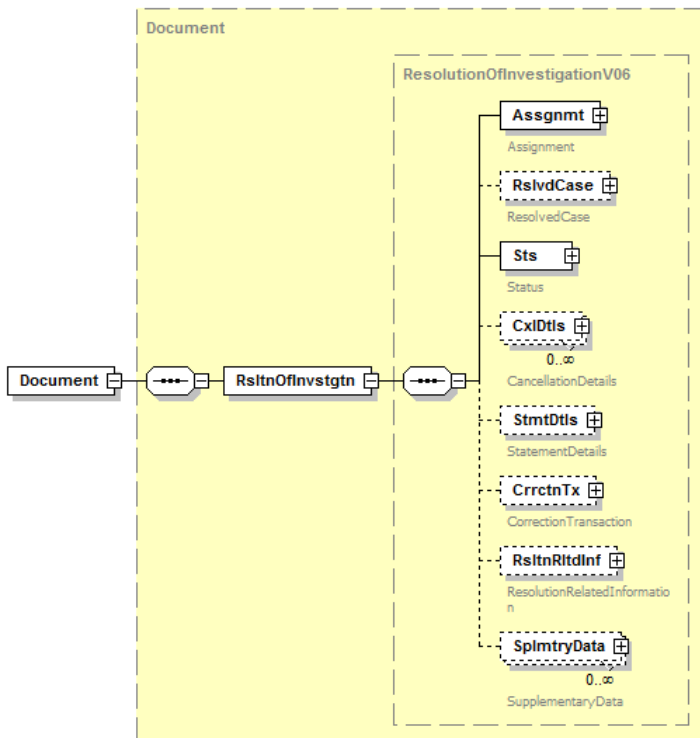


Diagram 131: Overview camt.029.001.06

Definition

ISO 20022 XML-message: Resolution Of Investigation Schema.
Root element of the message camt.029.001.06.

XML-Tag

<Document>

Occurrences

[1..1]

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Rules

| Name | XML-Tag | Occurrences | Definition | Type | DK-rule |
|--------------------------------|-----------------|-------------|---|------------------------------|-----------------|
| 0 <i>MessageRoot</i> | <RsltOfInvstgn> | [1..1] | Information about the result of a cancellation request | ResolutionOfInvestigationV06 | |
| 1 Assignment | <Assgnmt> | [1..1] | Identifies the assignment of an investigation case from an assigner to an assignee. | See chapter 11.4.2 | |
| 1 ResolvedCase | <RslvdCase> | [0..1] | Identifies account owner data of the resolved case. | Case3, see chapter 11.3.3.1 | Not allocated. |
| 1 Status | <Sts> | [1..1] | Indicates the status of the investigation. | See chapter 11.4.3 | |
| 1 CancellationDetails | <CxlDtls> | [0..n] | Specifies the details of the underlying transactions being cancelled. | See chapter 11.4.4 | |
| 1 StatementDetails | <StmntDtls> | [0..1] | Details on the underlying statement entry. | | Not to be used. |
| 1 CorrectionTransaction | <CrrctnTx> | [0..1] | References a transaction initiated to fix the case under investigation. | | Not to be used. |
| 1 ResolutionRelatedInformation | <RsltRltdInf> | [0..1] | Reference of a return or a reversal initiated to fix the case under investigation a part of the resolution. | | Not to be used. |
| 1 SupplementaryData | <SplmtryData> | [0..n] | Additional information that cannot be captured in the structured elements and/or any other specific block. | Supplementary Data1 | Not to be used. |

11.4.2 Assignment <Assgnmt>, [1..1]

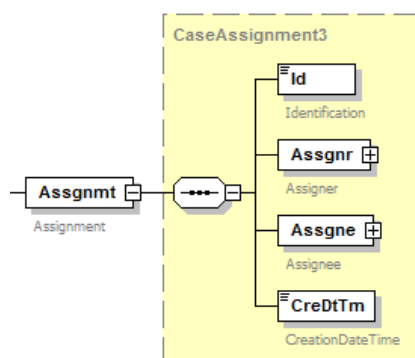


Diagram 132: camt.029.001.06, Assgnmt

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Appendix 3: Specification of Data Formats

Definition

Identifies the assignment of an investigation case from an assigner to an assignee.

XML-Tag

<Assgnmt>

Occurrences

[1..1]

Rules

| | Name | XML-Tag | Occurrences | Definition | Type | DK-rule |
|---|----------------------|-----------|-------------|--|----------------------|---|
| 2 | Identification | <Id> | [1..1] | Uniquely identifies the case assignment. | Max35Text | To be allocated with an institute specific character chain. |
| 2 | Assigner | <Assgnr> | [1..1] | Party who assigns the case. | See chapter 11.4.2.1 | |
| 2 | Assignee | <Assgne> | [1..1] | Party to which the case is assigned. | See chapter 11.4.2.2 | |
| 2 | CreationDateTim e | <CreDtTm> | [1..1] | Date and time at which the assignment was created. | ISODateTime | Date/ time of the result message |

11.4.2.1 Assigner <Assgnr>, [1..1]

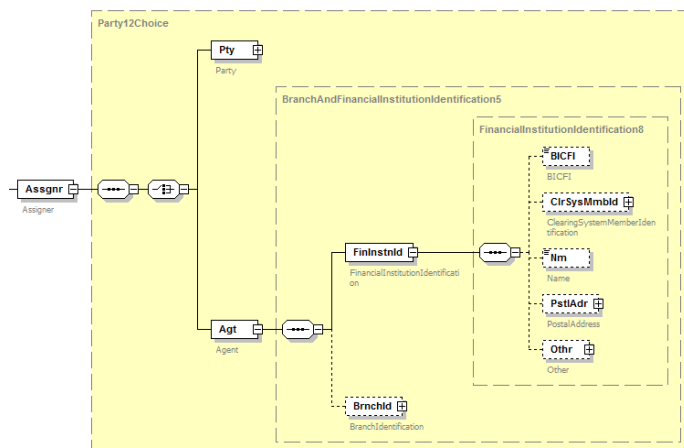


Diagram 133: camt.029.001.06, Assgnr

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Appendix 3: Specification of Data Formats

Definition

Party who assigns the case.

XML-Tag

<Assgnr>

Occurrences

[1..1]

Rules

| Name | XML-Tag | Occurrences | Definition | Type | DK-rule |
|---------|---------|-------------|--|-----------------------|---|
| 3 Agent | <Agt> | [1..1] | Identification of a financial institution. | PartyIdentification43 | The BIC of the payment service provider who creates the result message is to be allocated in the <BICFI>-element which is defined in this element group. The remaining fields remain empty. |

11.4.2.2 Assignee <Assgne>, [1..1]

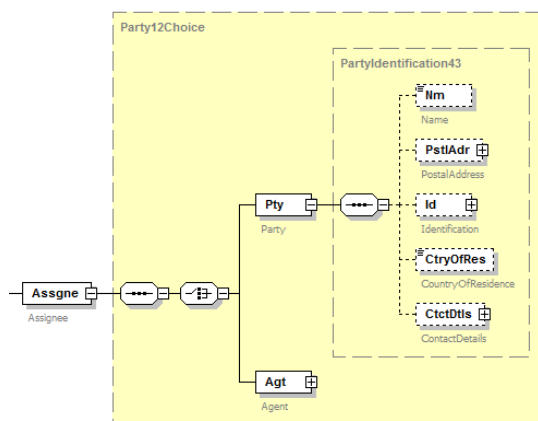


Diagram 134: camt.029.001.06, Assgne

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Appendix 3: Specification of Data Formats

Definition

Party to which the case is assigned.

XML-Tag

<Assgne>

Occurrences

[1..1]

Rules

| | Name | XML-Tag | Occurrences | Definition | Type | DK-rule |
|---|-------|---------|-------------|------------------------------------|-----------------------|--|
| 3 | Party | <Pty> | [1..1] | Identification of receiving party. | PartyIdentification43 | |
| 4 | Name | <Nm> | [0..1] | Name of message receiver. | Max140Text | Is to be allocated with the respective name of the cancellation request. |

11.4.3 Status <Sts>, [1..1]

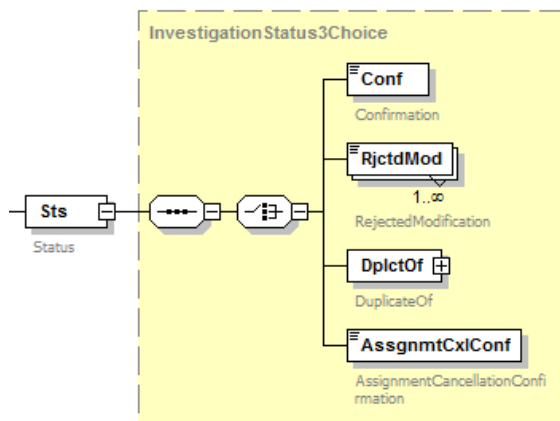


Diagram 135: camt.029.001.06, Sts

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Appendix 3: Specification of Data Formats

Definition

Indicates the status of the investigation.

XML-Tag

<Sts>

Occurrences

[1..1]

Rules

| | Name | XML-Tag | Occurrences | Definition | Type | DK-rule |
|---|--------------|---------|-------------|--|---|--|
| 2 | Confirmation | <Conf> | [1..1] | Specifies the status of the investigation in a coded form. | InvestigationExecutionConfirmation3Code | Only specific codes are valid (see following list) |

From the internal code list (Enumeration)

„InvestigationExecutionConfirmation3Code“ only the following codes are to be used in the DK:

| Value | ISO Name | Case of usage |
|-------|-----------------------------|--|
| CNCL | CancelledAsPerRequest | Used when a requested cancellation is successful. |
| RJCR | RejectedCancellationRequest | Used when a requested cancellation has been rejected. |
| PDCR | PendingCancellationRequest | Can only be used with SCT. Used when a requested cancellation was transmitted to the receiver's ZDL, but the result is pending. |
| UFWF | UnableToApplyWillFollow | Used when waiting for the original transaction. If the deadline is over the case will be terminated by an additional camt.029 via RJCR. |
| CWFW | CancellationWillFollow | Cancellation request has already been recognized as technically and successfully viable – conduction/booking will follow |

It is at the ZDL's discretion whether he creates camt.029-message and in which intervals he does so. However only the previously mentioned codes are to be used.

11.4.4 Cancellation Details <CxIDtls>, [0..n]

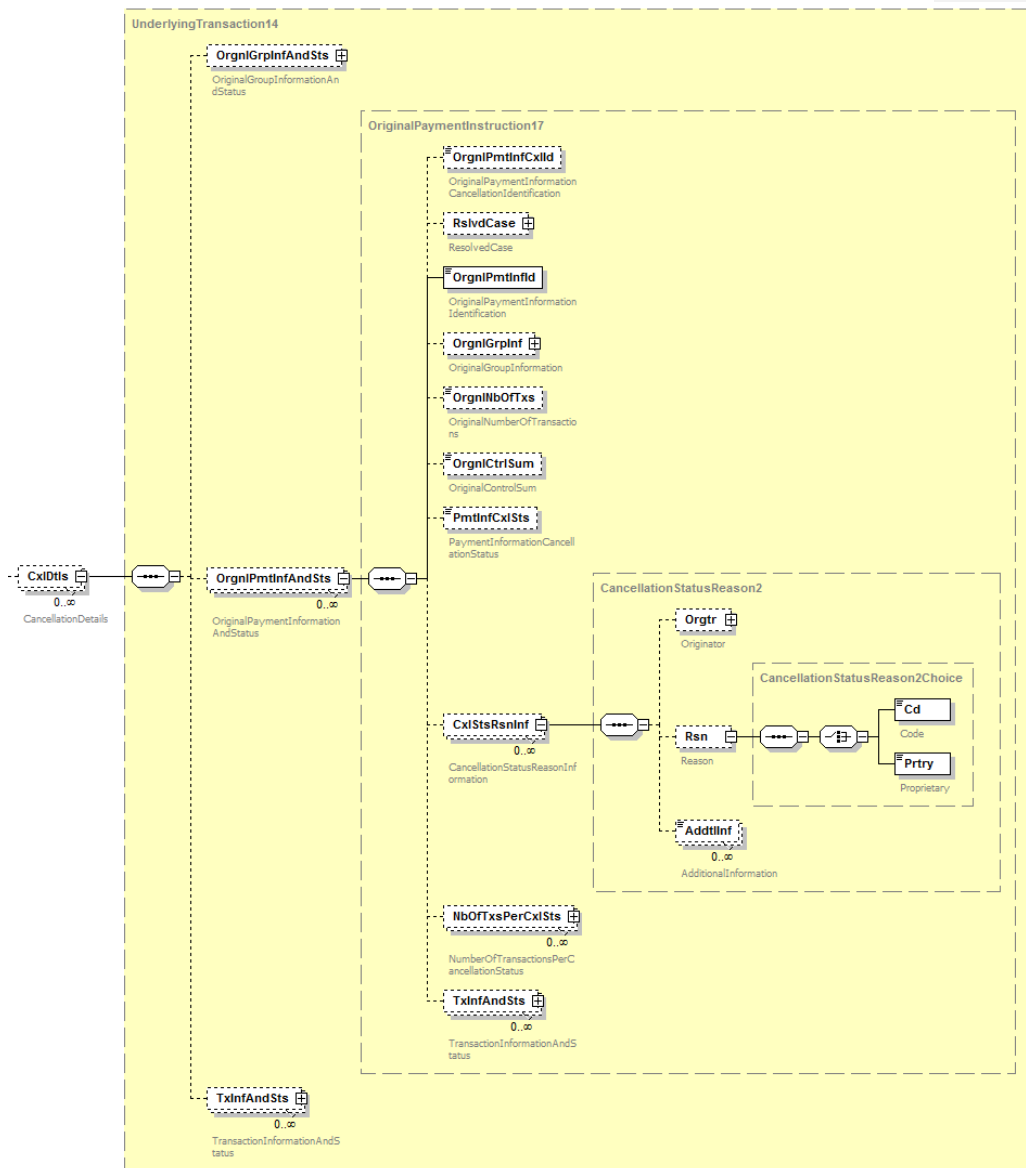


Diagram 136: camt.029.001.06,CxIDtls

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Appendix 3: Specification of Data Formats

Definition

Specifies the details of the underlying transactions being cancelled.

XML-Tag

<CxlDtls>

Occurrences

[0..n]

Rules

| | Name | XML-Tag | Occurrences | Definition | Type | DK-rule |
|---|--|---------------------|-------------|---|-----------------------------------|--|
| 2 | OriginalGroup InformationAnd Status | <OrgnlGrplnfAndSts> | [0..1] | Provides information on the original cancellation message to which the resolution refers. | OriginalGroupHeader5 | Not to be used. |
| 2 | OriginalPayment Information And Status | <OrgnlPmtlnfAndSts> | [0..n] | Provides information on the original (group of) transactions to which the cancellation status refers. | OriginalPaymentInstruction17 | This element group can only be allocated if the cancellation request refers to the whole payment information block. |
| 3 | OriginalPayment Information Identification | <OrgnlPmtlnfld> | [1..1] | Unique identification as assigned by the original sending party to unambiguously identify the original payment information group. | Max35Text | Pmtlnfld given in the cancellation request. Please note: Because conducted camt.029 are always individual transactions this field always remains empty for this specific case. |
| 3 | CancellationStatusReason Information | <CxlStsRsnlnf> | [0..n] | Provides detailed information on the cancellation status reason. | CancellationStatusReason | This field group can be allocated once maximally, that means the DK-occurrence is [0..1] |
| 4 | Reason | <Rsn> | [0..1] | Specifies the reason for the status report. | CancellationStatusReason2Choice | |
| 5 | Code | <Cd> | [1..1] | Reason for the cancellation status in a coded form. | PaymentCancellationRejection2Code | Only certain codes are valid (see list below) |
| 5 | Proprietary | <Prtry> | [1..1] | Reason for the status in a proprietary form. | Max35Text | Only certain values are valid (see list below) |

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Appendix 3: Specification of Data Formats

| | Name | XML-Tag | Occurrences | Definition | Type | DK-rule |
|---|---------------------------------|---------------|-------------|---|----------------------|--|
| 4 | AdditionalInformation | <AddtlInf> | [0..n] | Additional status information regarding the cancellation request | Max105Text | Forwarded camt.029 can contain names / address data of the actual recipient in case of SCT cancellation requests with cancellation reason AC03. In this case it is recommended to forward these to the debtor. |
| 2 | TransactionInformationAndStatus | <TxInfAndSts> | [0..n] | Provides information on the original transactions to which the cancellation request message refers. | See chapter 11.4.4.1 | This element group can only be allocated if the cancellation request refers to an individual transaction. For each individual transaction there has to be one repetition. |

From the internal code list (Enumeration) „PaymentCancellationRejection2Code“ only the following codes (in <Cd>) are to be used for the status of cancellation requested payment information blocks in the DK:

| Value | ISO Name | Case of usage |
|-------|-------------------------------|---|
| ARDT | AlreadyReturned | Payment information block has already been cancelled. |
| NOOR | NoOriginalTransactionReceived | No respective payment information block has been found. |

In case of an allocation of the path <Prtry> only the following value is valid:

| Value | Case of usage / meaning |
|-------|--|
| MULT | Search criteria were not sufficient enough to unambiguously identify a payment information block for that. |

11.4.4.1 Transaction Information and Status <TxInfAndSts>, [0..n]

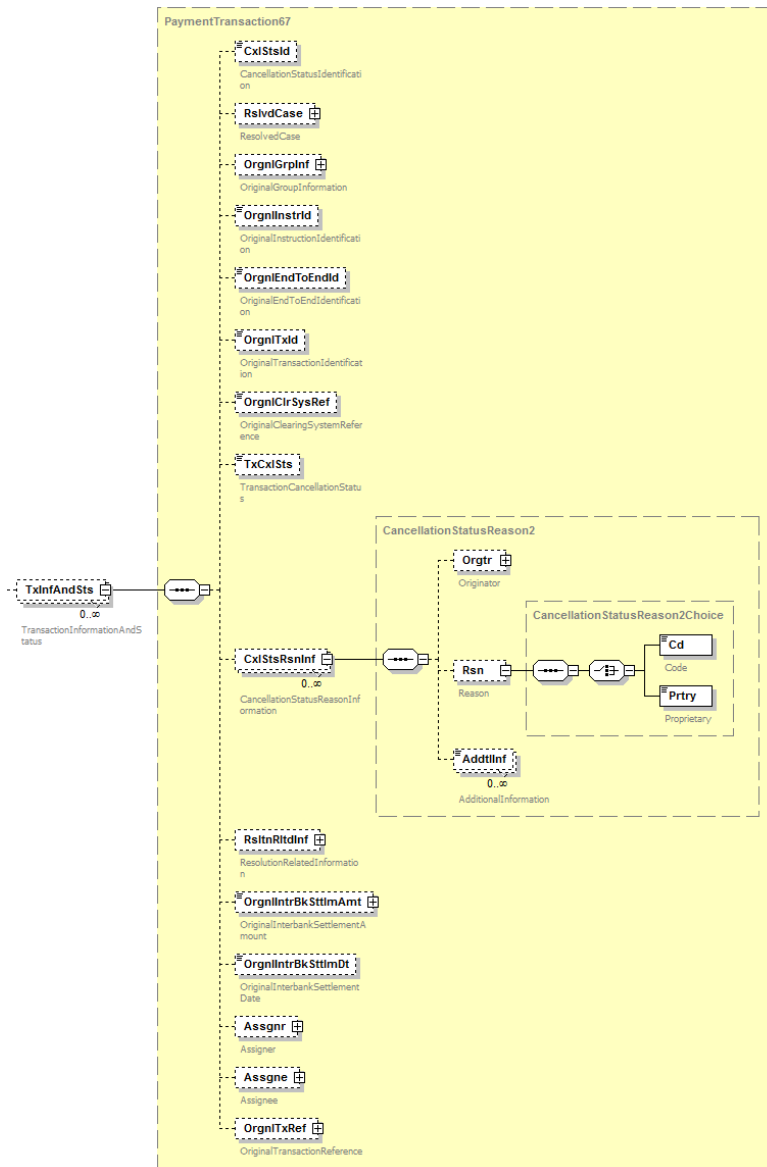


Diagram 137: camt.029.001.06, TxInfAndSts

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Appendix 3: Specification of Data Formats

Definition

Provides information on the original transactions to which the cancellation request message refers.

XML-Tag

<TxInfAndSts>

Occurrences

[0..n]

Rules

| | Name | XML-Tag | Occurrences | Definition | Type | DK-rule |
|---|-------------------------------------|-------------------|-------------|---|---------------------------------|--|
| 3 | OriginalInstructionIdentification | <OrgnlInstrId> | [0..1] | Unique identification as assigned by the original instructing party for the original instructed party to unambiguously identify the original instruction. | Max35Text | Allocation is mandatory, if the cancellation request message is given or taken from the interbank-camt.029 (exact borrow) |
| 3 | OriginalEndToEndIdentification | <OrgnlEndToEndId> | [0..1] | Unique identification as assigned by the original initiating party to unambiguously identify the original transaction. | Max35Text | Allocation is mandatory, if given in the cancellation request message or taken from the interbank-camt.029 (exact borrow) |
| 3 | OriginalTransactionIdentification | <OrgnlTxId> | [0..1] | Unique transaction identification. | Max35Text | Allocation is mandatory, if taken from the interbank-camt.029 (exact borrow) |
| 3 | CancellationStatusReasonInformation | <CxlStsRsnInf> | [0..n] | Provides detailed information on the cancellation status reason. | CancellationStatusReason | This group is to be allocated once maximally. An allocation is only valid and at by this mandatory, if the element <RsltOfInvstgtn><Sts><Conf> is allocated with RJCR. |
| 4 | Reason | <Rsn> | [0..1] | Specifies the reason for the status report. | CancellationStatusReason2Choice | |

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Appendix 3: Specification of Data Formats

| | Name | XML-Tag | Occurrences | Definition | Type | DK-rule |
|---|------------------------------|--------------|-------------|---|-----------------------------------|--|
| 5 | Code | <Cd> | [1..1] | Reason for the cancellation status in a coded form. | PaymentCancellationRejection2Code | Only specific codes are valid (see list below this table) |
| 5 | Proprietary | <Prtry> | [1..1] | Reason for the status in a proprietary form. | Max35Text | Only specific values are valid (see list below this table) |
| 3 | OriginalTransactionReference | <OrgnITxRef> | [0..1] | Key elements used to identify the original transaction that is being referred to. | See 11.4.4.2 | |

Only the following codes (in <Cd>) from the internal code list (Enumeration) „PaymentCancellationRejection2Code“ are to be used in the DK for the status of for cancellation requested individual transactions:

| Value | ISO Name | Case of usage |
|-------|-------------------------------|---|
| CUST | CustomerDecision | Reported when the cancellation cannot be accepted because of a customer decision (Creditor). (Code only possible with SCT) |
| AC04 | ClosedAccountNumber | Account number specifies has been closed on receiver's books. |
| AGNT | AgentDecision | Reported when the cancellation request wasn't answered by the creditor's payment service provider (Code only possible with SCT) |
| AM04 | InsufficientFunds | Amount of funds available to cover specified message amount is insufficient . (Code only possible with SCT) |
| ARDT | AlreadyReturned | Cancellation not accepted as the transaction has already been returned. |
| LEGL | LegalDecision | Reported when the cancellation cannot be accepted because of regulatory reasons |
| NOAS | NoAnswerFromCustomer | No response from creditor (to the cancellation request). (Code only possible with SCT) |
| NOOR | NoOriginalTransactionReceived | Original transaction (subject to cancellation) never received. |

In case of allocation of <Prtry> only the following value is valid:

| Value | Case of usage / Meaning |
|-------|---|
| MULT | Search criteria were not sufficient enough to unambiguously identify a transaction. |

11.4.4.2 Original Transaction Reference <OrgnlTxRef>, [0..1]

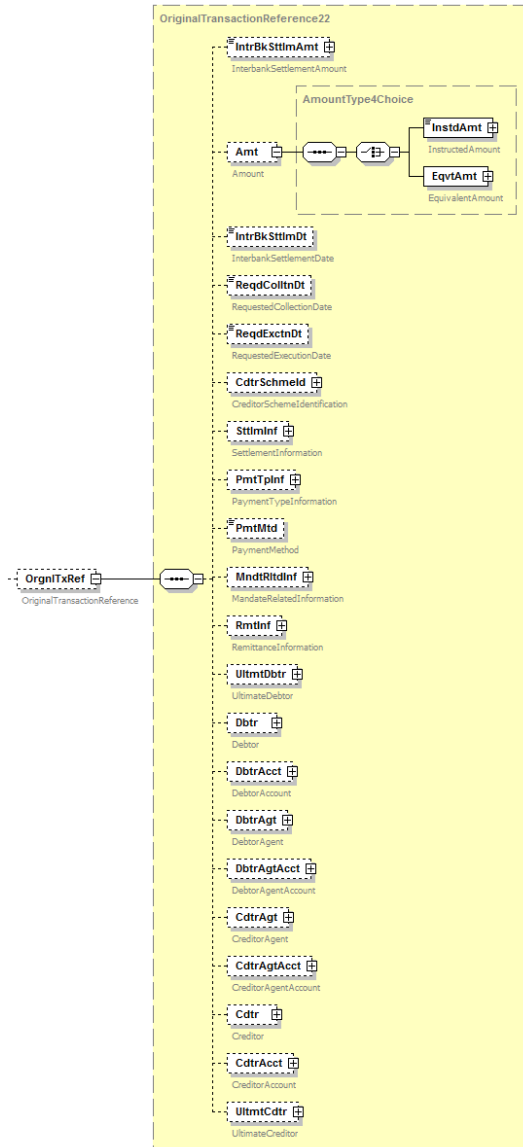


Diagram 138: camt.029.001.06, OrgnlTxRef

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Appendix 3: Specification of Data Formats

Definition

Key elements used to identify the original transaction that is being referred to.

XML-Tag

<OrgnITxRef>

Occurrences

[0..1]

Rules

| | Name | XML-Tag | Occurrences | Definition | Type | DK-rule |
|---|---------------------------|------------------|-------------|--|-----------------------------------|--|
| 4 | InterbankSettlementAmount | <IntrBkSttlmAmt> | [0..1] | Amount of money moved between the instructing agent and the instructed agent. | ActiveOrHistoricCurrencyAndAmount | Only applicable when camt.029 is led through, then also mandatory (exact borrow) |
| 4 | Amount | <Amt> | [0..1] | Amount of money to be moved between the debtor and creditor before deduction of charges, expressed in the currency as ordered by the initiating party. | AmountType4Choice | To be allocated when it is not a led through camt.029; then allocation of choice <InstdAmt> |
| 5 | InstructedAmount | <InstdAmt> | [1..1] | Amount of money to be moved between the debtor and creditor before deduction of charges, expressed in the currency as ordered by the initiating party. | ActiveOrHistoricCurrencyAndAmount | Transaction amount of the respective cancellation request (camt.055), to be found in <TxInf> <OrgnInstdAmt> |
| 4 | InterbankSettlementDate | <IntrBkSttlmDt> | [0..1] | Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due. | ISODate | Only applicable when camt.029 is led through, then also mandatory (exact borrow) |
| 4 | RequestedCollectionDate | <ReqdColltnDt> | [0..1] | Date and time at which the creditor requests that the amount of money is to be collected from the debtor. | ISODate | Only valid in case of a SDD-cancellation request, then giving the date of the respective cancellation request (camt.055) is mandatory. |

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| | Name | XML-Tag | Occurrences | Definition | Type | DK-rule |
|---|------------------------|---------------|-------------|---|--|--|
| 4 | RequestedExecutionDate | <ReqdExctnDt> | [0..1] | Date at which the initiating party requests the clearing agent to process payment. | ISODate | Only valid in case of a SCT-cancellation request, then giving the date of the respective cancellation request (camt.055) or the led-through camt.029 is mandatory. |
| 4 | RemittanceInformation | <RmtInf> | [0..1] | Information supplied to enable the matching of an entry with the items that the transfer is intended to settle such as commercial invoices in an accounts' receivable system. | RemittanceInformation11 | When used in cancellation request (camt.055) or led-through camt.029 an exact borrow is mandatory. |
| 4 | Debtor | <Dbtr> | [0..1] | Party that owes an amount of money to the (ultimate) creditor. | PartyIdentification43 | In case of a SDD-cancellation request the element <Nm> of camt.055 is to be allocated mandatorily. |
| 4 | DebtorAccount | <DbtrAcct> | [0..1] | Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction. | CashAccount24 | To be allocated in case of SDD-cancellation request. |
| 5 | Identification | <Id> | [1..1] | Unique and unambiguous identification for the account between the account owner and the account servicer. | AccountIdentification4Choice | Choice <IBAN> of camt.055 is to be allocated. |
| 4 | DebtorAgent | <DbtrAgt> | [0..1] | Financial institution servicing an account for the debtor. | BranchAndFinancialInstitutionIdentification5 | Only in case on a SDD-cancellation request the element <FinInstnId><BICFI> is to be allocated with the BIC of the payment service provider of the debtor. |

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| | Name | XML-Tag | Occurrences | Definition | Type | DK-rule |
|---|-----------------|------------|-------------|--|--|--|
| 4 | CreditorAgent | <CdtrAgt> | [0..1] | Financial institution servicing an account for the creditor. | BranchAndFinancialInstitutionIdentification5 | Only in case of led-through camt.029 and only in case of a SCT-cancellation request the element <FinInstnId><BICFI> is to be allocated with the BIC of the payment service provider of the creditor. |
| 4 | Creditor | <Cdtr> | [0..1] | Party to which an amount of money is owed. | PartyIdentification43 | In case of a SCT-cancellation request the element <Nm> of camt.055 or the led-through camt.029 is to be allocated mandatorily. |
| 4 | CreditorAccount | <CdtrAcct> | [0..1] | Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction. | CashAccount24 | To be allocated in case of SCT-cancellation request. |
| 5 | Identification | <Id> | [1..1] | Unique and unambiguous identification for the account between the account owner and the account servicer. | AccountIdentification4Choice | Choice <IBAN> of camt.055 or of the led-through camt.029 is to be allocated. |

12 Bank Services Billing Statement

Introduction

The German Banking Industry Committee (Die Deutsche Kreditwirtschaft, DK) agreed on a set of rules for the usage of the Bank Services Billing (BSB) Statement camt.086. This is to be understood as an **optional offer** of the payment service providers (ZDLs, German term Zahlungsdienstleister). German ZDLs offering this billing statement, however, commit themselves to comply with the set of rules described here.

The format camt.086 is not specified as an electronic invoice in this set of rules; it cannot be used for tax purposes or for a submission to fiscal authorities. Nevertheless elements which could be relevant for an electronic invoice were considered in the sense that they cannot be assigned otherwise. In particular elements/element groups were „greyed out“ („is not used“) which could be needed for a future electronic invoice or other future demands in the camt.086-format.

For now, camt.086 as a possible balance confirmation is not in the focus of this specification.

Referenced documents

This specification is built on the following documents.

When it is referred to them the here listed version is valid

(also via http://www.iso20022.org/message_archive.page):

- Bank Services Billing – Maintenance 2015-2016, Message Definition Report of February 1st 2016
- Cash Management Bank Services Billing (camt.086.001.01) Message Usage Guide (MUG) of September 24th 2012
- Schema data (used original ISO 20022 version also to be found via <https://www.ebics.de/de/datenformate/ergaenzende-dokumente>): camt.086.001.02

BTF-Parameters / Order types to collect Bank Services Billing Statements

For the collection of camt.086 messages according to the DK- rule via BTF-Parameters REP/DE//camt.086/ZIP (EBICS the order type C86) is defined. The provision takes place in a ZIP-container (for details see chapter 9.2).

Basic structure of the camt.086-message

The basic structure of the camt.086 message is as follows (basic elements):

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Appendix 3: Specification of Data Formats

- A technically named root element immediately after the XML-root element „document“ which describes the bank-technical accounting event of the message.
- A „Report Header“ (this element group exists exactly once and contains the report-ID and the pagination) and 1-n „Billing Statement Groups“ are situated one level below.
- For each technical sender and technical receiver one Billing Statement Group is generated in which all individual statements to these two are stored.
- The 1-n individual statements per billing statement group each contain information about fees/taxes per bank account, report period and status (original/substitute) in a very detailed form.

The set of rules of the German Banking Industry Committee (DK) is based on the original message camt.086 and not on a TVS (Technical Validation Subset). Rules that are set by the DK beyond that (e.g. mandatory use of optional elements or the allocation of certain codes) are explicitly stated in the last column of the table.

It is to be noted that elements respectively element groups for which no DK-usage rule/usage recommendation exists are highlighted in grey. Structures which are highlighted in grey are therefore not further explained.

12.1 Structural Overview

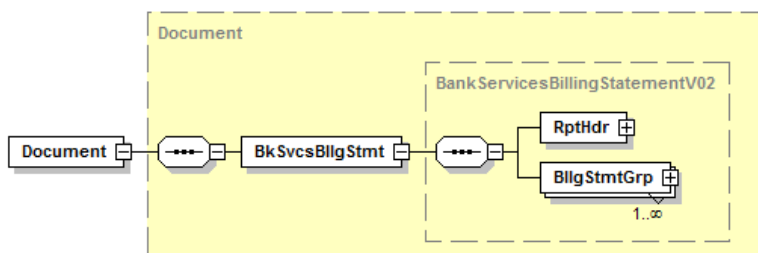


Diagram 139: Overview camt.086.001.02, document

Definition

ISO 20022 XML- message: BankServicesBillingStatement.
Core element of the message camt.086.001.02.

XML-Tag

<Document>

Occurrences

[1..1]

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Rules

| | Name | XML-Tag | Occurrences | Definition | Type | DK-rule |
|---|------------------------------|------------------|-------------|---|---------------------------------|---------|
| 0 | BankServicesBillingStatement | <BkSvcsBllgStmt> | [1..1] | Billing message for bank services | BankServicesBillingStatementV02 | |
| 1 | ReportHeader | <RptHdr> | [1..1] | Provides header details of the billing statement report | See 12.2 | |
| 1 | BillingStatement Group | <BllgStmtGroup> | [1..n] | Group of bank services billing statements with the same sender and receiver characteristics | See 12.3 | |

12.2 Report Header <RptHdr>, [1..1]

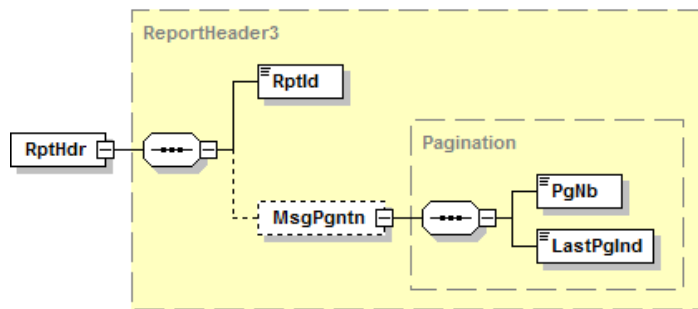


Diagram 140: Overview camt.086.001.02, RptHdr

Example

The contained examples in this specification are excerpts from a technical overall-example which is available via <https://www.ebics.de/de/datenformate/ergaenzende-dokumente> .

```
<RptHdr>
  <RptId>20170930abc031d</RptId>
  <MsgPgntn>
    <PgNb>1</PgNb>
    <LastPgInd>true</LastPgInd>
  </MsgPgntn>
</RptHdr>
```

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Definition

Characteristics which are valid for the whole message

Rules

| | Name | XML-Tag | Occurrences | Definition | Type | DK-rule |
|---|----------------------|-------------|-------------|--|-----------------|--|
| 2 | ReportIdentification | <RptId> | [1..1] | Point-to-point reference for an unambiguous identification of the billing statement report | Max35Text | |
| 2 | MessagePagination | <MsgPgntn> | [0..1] | Provides details on the page number of the message (includes indication, if last page). | Pagination | In case of a split this element group is to be allocated. The group for RptId remains the same for all pages. If this group is not allocated, it will have the same meaning as PgNb=1 and LastPgInd=true |
| 3 | PageNumber | <PgNb> | [1..1] | Page number | Max5NumericText | |
| 3 | LastPageIndicator | <LastPgInd> | [1..1] | Indicates the last page. | YesNoIndicator | |

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12.3 Billing Statement Group <BllgStmtGrp>, [1..n]

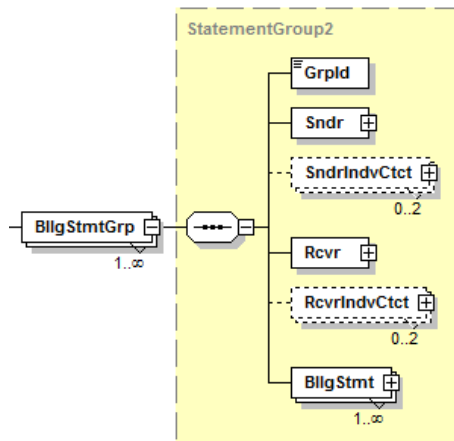


Diagram 141: Overview camt.086.001.02, BllgStmtGrp

Example

```
<BllgStmtGrp>
  <GrpId>20170920abc031d-001</GrpId>
  <Sndr> </Sndr>
  <Rcvr> </Rcvr>
  <BllgStmt> </BllgStmt>
  <BllgStmt> </BllgStmt>
  <BllgStmt> </BllgStmt>
  <BllgStmt> </BllgStmt>
</BllgStmtGrp>
```

Definition

Group of bank services billing statements with the same sender and receiver characteristics.

Rules

| | Name | XML-Tag | Occurrences | Definition | Type | DK-rule |
|---|---------------------|---------|-------------|--|-----------|--|
| 2 | GroupIdentification | <GrpId> | [1..1] | Identification for a distinction between several statement groups in one message | Max35Text | Number of the statement group which has to be unambiguous in a camt.086-message. It is recommended to use the Report-ID plus a sequential number |

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| | Name | XML-Tag | Occurrences | Definition | Type | DK-rule |
|---|---------------------------|----------------|-------------|---|-----------------|---------|
| 2 | Sender | <Sndr> | [1..1] | Unambiguous identification of the ZDL (or the entity at the ZDL) which issued the statements in this statement group. | See 12.4 | |
| 2 | SenderIndividualContact | <SndrIndvCtct> | [0..2] | Sender's contact details | ContactDetails3 | |
| 2 | Receiver | <Rcvr> | [1..1] | Unambiguous identification of the receiver who receives the statements in this statement group | See 12.5 | |
| 2 | ReceiverIndividualContact | <RcvrIndvCtct> | [0..2] | Receiver's contact details | ContactDetails3 | |
| 2 | BillingStatement | <BllgStmt> | [1..n] | Provides all service chargeable events that occurred during a reporting cycle | See 12.6 | |

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12.4 Sender <Sndr>, [1..1]

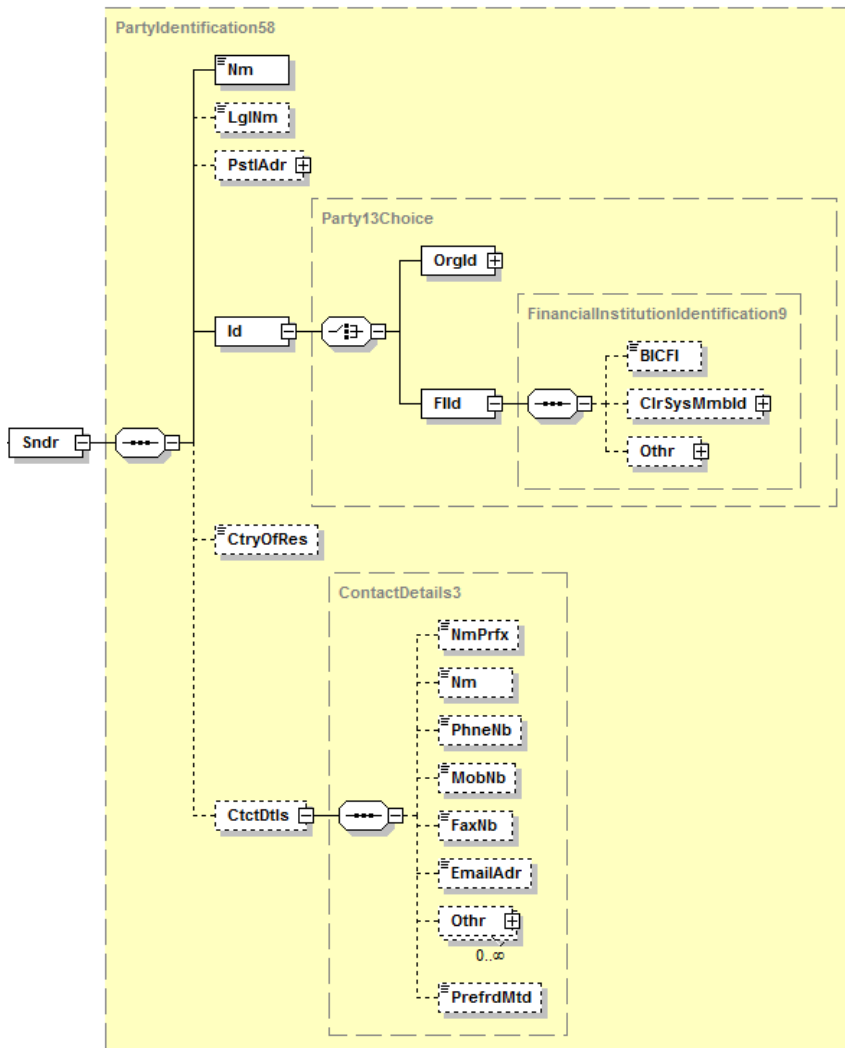


Diagram 142: Overview camt.086.001.02, Sndr

Example

```
<Sndr>
  <Nm>DK-Bank</Nm>
  <Id>
    <FIId>
      <BICFI>BANKDEFXXX</BICFI>
    </FIId>
```

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```
</Id>  
</Sndr>
```

Definition

All information about the sender of the statement group.

Please note: The sender is not necessarily the entity that provides the message for collection at the ZDL.

Rules

| | Name | XML-Tag | Occurrences | Definition | Type | DK-rule |
|---|------------------------------------|---------------|-------------|---|-------------------------------------|---------------------------------------|
| 3 | Name | <Nm> | [1..1] | Name of the sender | Max140Text | |
| 3 | LegalName | <LglNm> | [0..1] | Legal name of the sender | | |
| 3 | PostalAddress | <PstAdr> | [0..1] | Address of the sender | | |
| 3 | Identification | <Id> | [1..1] | Coded identification of the sender | Party13Choice | |
| 4 | OrganisationIdentification | <Orgld> | [1..1] | Given information, if the sender is not a ZDL | | |
| 4 | FinancialInstitutionIdentification | <Fild> | [1..1] | Given information, if the sender is a ZDL | FinancialInstitutionIdentification9 | This choice is always used. |
| 5 | BICFI | <BICFI> | [0..1] | Business Identifier Code (BIC/SWIFT-Code) respectively Business Entity Identifier (BEI) | BICFIIdentifier | Is allocated with the BIC of the ZDL. |
| 5 | ClearingSystemMemberIdentification | <ClrSysMmbld> | [0..1] | Clearing system-ID of the sender | | |
| 5 | Other | <Othr> | [0..1] | Other possible ID of the sender | | |
| 3 | CountryOfResidence | <CtryOfRes> | [0..1] | Sender's (country of) residence | | |
| 3 | ContactDetails | <CtctDtls> | [0..1] | Contact details of the sender | | |

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Appendix 3: Specification of Data Formats

12.5 Receiver <Rcvr> , [1..1]

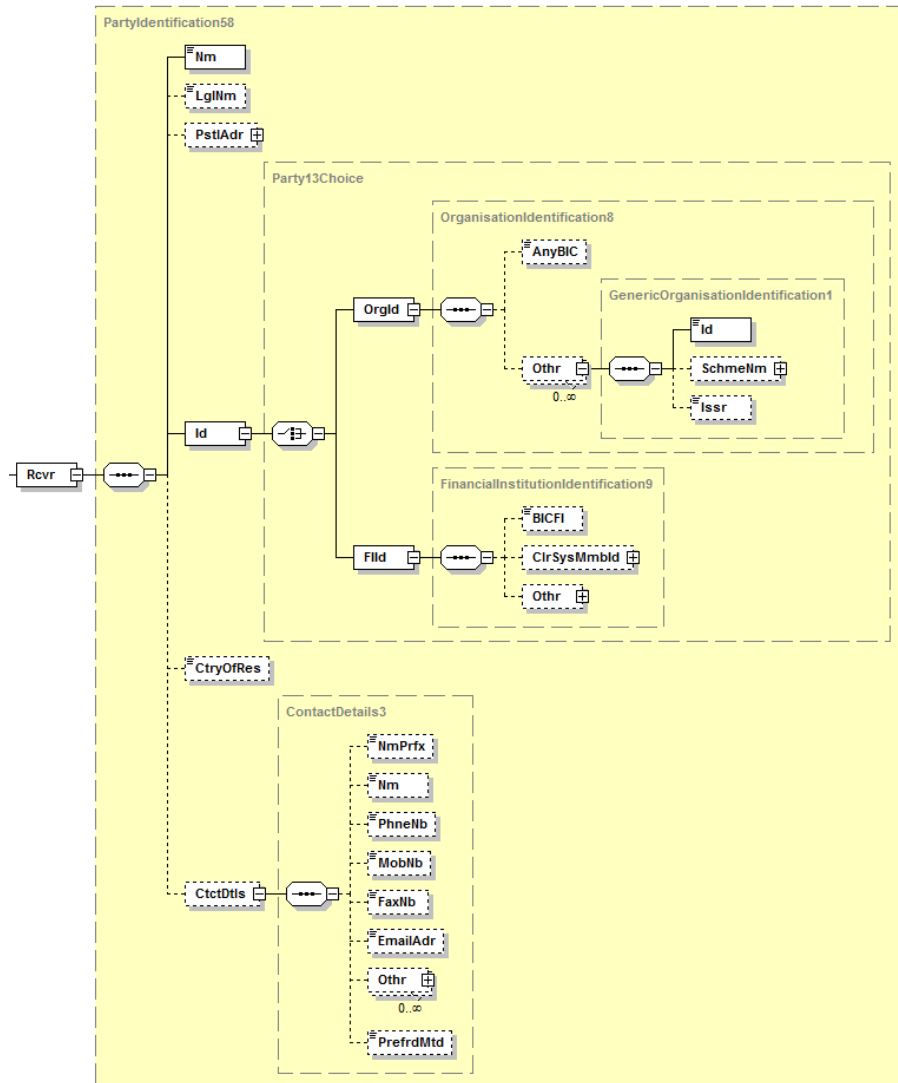


Diagram 143: Overview camt.086.001.02, Rcvr

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Appendix 3: Specification of Data Formats

Example

```
<Rcvr>
  <Nm>Firma Musterland AG</Nm>
  <Id>
    <OrgId>
      <Othr>
        <Id>K0851234</Id>
      </Othr>
    </OrgId>
  </Id>
</Rcvr>
```

Definition

All information about the receiver of the statement group.

Please note: Usually this is a customer or an entity at the customer but it could also be another ZDL.

Rules

| | Name | XML-Tag | Occurrences | Definition | Type | DK-rule |
|---|----------------------------|-----------|-------------|---|----------------------------------|---|
| 3 | Name | <Nm> | [1..1] | Name of the receiver | Max140Text | |
| 3 | LegalName | <LglNm> | [0..1] | Legal name of the receiver | | |
| 3 | PostalAdress | <PstlAdr> | [0..1] | Address of the receiver | | |
| 3 | Identification | <Id> | [1..1] | Coded identification of the receiver | Party13Choice | |
| 4 | OrganisationIdentification | <Orgld> | [1..1] | Given information, if the receiver is not a ZDL | OrganisationIdentification8" | This choice will be used, if the receiver is not a ZDL. |
| 5 | AnyBIC | <AnyBIC> | [0..1] | BIC of the receiver according to ISO 9362 | AnyBICIdentifier | . |
| 5 | Other | <Othr> | [0..n] | Other possible identification of the receiver | GenericFinancialIdentification1 | This element group is used when the identification of the receiver is not possible via BIC. |

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| | Name | XML-Tag | Occurrences | Definition | Type | DK-rule |
|---|------------------------------------|---------------|-------------|---|-------------------------------------|---|
| 6 | Identification | <Id> | [0..n] | Other possible ID of the receiver | Max35Text | e.g. EBICS client-ID of the receiver; In case of camt.086 messages which contain several receiving client entities another criterion is suggested because the EBICS client-ID is often the same within a client / group. |
| 6 | SchemeName | <SchmeNm> | [0..1] | ID schema | | |
| 6 | Issuer | <Issr> | [0..1] | Party which issues the ID | | |
| 4 | FinancialInstitutionIdentification | <Fild> | [1..1] | Given information, if the receiver is a ZDL | FinancialInstitutionIdentification9 | This choice will only be used, if the receiver is a ZDL. |
| 5 | BICFI | <BICFI> | [0..1] | Business Identifier Code (BIC/SWIFT-Code) respectively Business Entity Identifier (BEI) | BICFIIdentifier | Is allocated with the BIC of the ZDL |
| 5 | ClearingSystemMemberIdentification | <ClrSysMmbld> | [0..1] | Clearing system ID of the receiver | | |
| 5 | Other | <Othr> | [0..1] | Other possible ID | | |
| 3 | CountryOfResidence | <CtryOfRes> | [0..1] | Residence (country) of the receiver | | |
| 3 | ContactDetails | <CtctDtls> | [0..1] | Contact details of the receiver | | |

12.6 Billing Statement <BlgStmt> , [1..n]

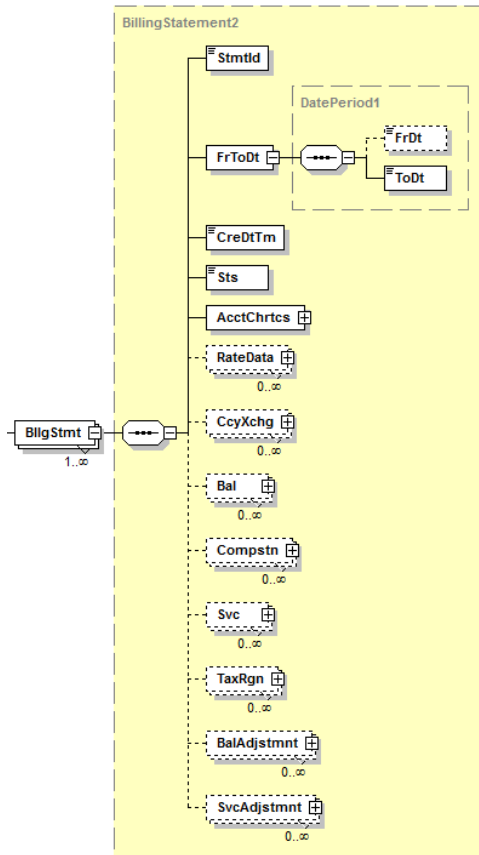


Diagram 144: Overview camt.086.001.02, BlgStmt

Definition

All details concerning a billing statement. A separate statement has to be issued:

- per account on which the service has been provided
- per billing period, if the camt.086 message contains multiple billing periods concerning the same account
- per billing status, if there is billing information with different statuses within one billing period for the same account
- For charges which are invoiced directly with the volume of transactions (e.g. percentage fees for cross-border transactions)

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Appendix 3: Specification of Data Formats

Example

```

<BllgStmt>
  <StmtId>2017-5664765</StmtId>
  <FrToDt>
    <FrDt>2017-09-01</FrDt>
    <ToDt>2017-09-30</ToDt>
  </FrToDt>
  <CreDtTm>2017-09-30T23:15:04</CreDtTm>
  <Sts>ORGN</Sts>
  <AcctChrtcs> </AcctChrtcs>
  <CcyXchg> </CcyXchg>
  <Bal> </Bal>
  <Compstn> </Compstn>
  <Compstn> </Compstn>
  <Compstn> </Compstn>
  <Svc> </Svc>
  <Svc> </Svc>
  <Svc> </Svc>
  <Svc> </Svc>
  <TaxRgn> </TaxRgn>
</BllgStmt>

```

Rules

| | Name | XML-Tag | Occurrences | Definition | Type | DK-rule |
|---|-------------------------|----------|-------------|---------------------------------|-------------|---|
| 3 | StatementIdentification | <StmtId> | [1..1] | Identification of the statement | Max35Text | <p>It is recommended to make this ID unique across all messages, e.g. with the billing number.</p> <p>If only one camt is sent per period and account, the IBAN will also be used here.</p> <p>For the status RPLC, this ID serves as a criterion to identify which of the already sent details should be replaced (additional criteria are the FromToDate and CashAccount). Particularly a statement- ID from a preceding message is reused in case of replaces.</p> |
| 3 | FromToDate | <FrToDt> | [1..1] | Reporting period | DatePeriod1 | |

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| | Name | XML-Tag | Occurrences | Definition | Type | DK-rule |
|---|------------------------|--------------|-------------|--|-----------------------------|--|
| 4 | FromDate | <FrDt> | [0..1] | Start date of the reporting period | ISODate | Should always be allocated |
| 4 | ToDate | <ToDt> | [1..1] | End date of the reporting period | ISODate | |
| 3 | CreationDateTIme | <CreDtTm> | [1..1] | Date the statement message was created | ISODateTime | |
| 3 | Status | <Sts> | [1..1] | Defines the status of the statement | BillingStatementStatus1Code | <p>The standard allocation is ORGN (original). In case of a replacement delivery RPLC (replace) is to be given. It is recommended to not use the third (possible) code TEST here.</p> <p>ORGN means that the information is completely new! Double processing examinations of the client remain untouched by this.</p> <p>RPLC refers to a complete substitution of a statement which has the same values in Statement-ID, FromToDate and CashAccount.</p> |
| 3 | AccountCharacteristics | <AcctChrtcs> | [1..1] | Specifies the characteristic details of the account to which the statement refers to | See 12.7 | |
| 3 | RateData | <RateData> | [0..n] | Interest data | | |

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| | Name | XML-Tag | Occurrences | Definition | Type | DK-rule |
|---|-------------------|----------------|-------------|---|-----------|--|
| 3 | CurrencyExchange | <CcyXchg> | [0..n] | Specifies details related to currency exchange data | See 12.8 | Please note: Quotations in case of currency translations from condition currency to settlement currency are given here. This group can occur several times, depending on used/needed conversions. |
| 3 | Balance | <Bal> | [0..n] | Identifies the value of balances held | See 12.9 | |
| 3 | Compensation | <Compstn> | [0..n] | Identifies the set of values and totals which are used to provide compensation information (concerning taxes) | See 12.11 | This group will be mandatory if taxes are reported in the statement. The number of repetitions of this group is described in the subchapter. |
| 3 | Service | <Svc> | [0..n] | Specifies the values used for every line item service during the reported period | See 12.12 | |
| 3 | TaxRegion | <TaxRgn> | [0..n] | Information concerning taxes | See 12.14 | This group will be mandatory if taxes are reported in the statement. |
| 3 | BalanceAdjustment | <BalAdjstment> | [0..n] | Balance correction | | |
| 3 | ServiceAdjustment | <SvcAdjstment> | [0..n] | Service correction | | A correction of service billings takes place through replacements or subsequent billings/refunds. |

12.7 Account Characteristics <AcctChrtcs>, [1..1]

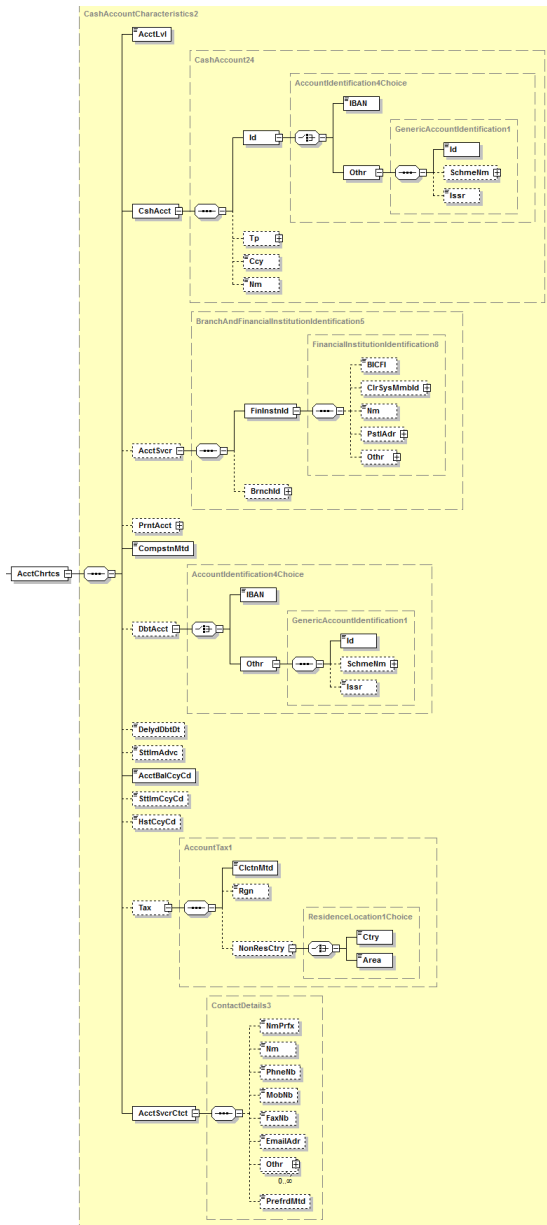


Diagram 145: Overview camt.086.001.02, AcctChrtcs

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Appendix 3: Specification of Data Formats

Example

```
<AcctChrtcs>
  <AcctLvl>DETL</AcctLvl>
  <CshAcct>
    <Id>
      <IBAN>DE99123456780123456789</IBAN>
    </Id>
    <Ccy>EUR</Ccy>
  </CshAcct>
  <AcctSvcr>
    <FinInstnId>
      <BICFI>BANKDEFFXXX</BICFI>
    </FinInstnId>
  </AcctSvcr>
  <CompstnMtd>DBTD</CompstnMtd>
  <AcctBalCcyCd>EUR</AcctBalCcyCd>
  <HstCcyCd>EUR</HstCcyCd>
  <Tax>
    <ClctnMtd>MTDD</ClctnMtd>
  </Tax>
  <AcctSvcrCtct>
    <Nm>DK-Bank, Berlin</Nm>
    <PhneNb>+49-30-2345567474</PhneNb>
  </AcctSvcrCtct>
</AcctChrtcs>
```

Definition

Specifies all the details of the account characteristics to which the service refers to.

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Appendix 3: Specification of Data Formats

Rules

| | Name | XML-Tag | Occurrences | Definition | Type | DK-rule |
|---|---------------------|-----------|-------------|---|-------------------------------|--|
| 4 | AccountLevel | <AcctLvl> | [1..1] | Level of the account within the account hierarchy | AccountLevel2 Code | <p>The standard allocation is DETL (details). In this case the Cash Account is allocated with the IBAN of the service account (if not available, other account-ID will be allocated).</p> <p>The codes SMRY (summary) and INTM (intermediate) can be used to unify details concerning a hierarchy of accounts. In this case Cash Account is allocated with the top level account.</p> <p>Important advice: The codes SMRY and INTM are only valid in addition to the DETL-allocations, they cannot be allocated without the corresponding DETL allocation.</p> |
| 4 | CashAccount | <CshAcct> | [1..1] | Account to or from which a cash entry is made | CashAccount24 | <p>Services for which billings arise are account-related (CashAccount). A deviating account on which the billings are booked can be allocated in DebitAccount.</p> |
| 5 | Identification | <Id> | [1..1] | Identification of the CashAccount | AccountIdentification4Choice | |
| 6 | IBAN | <IBAN> | [1..1] | International Bank Account Number (IBAN) | IBAN2007Identifier | To be allocated preferably |
| 6 | OtherIdentification | <Othr> | [1..1] | Account identification by a defined code or proprietary | GenericAccountIdentification1 | |

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Appendix 3: Specification of Data Formats

| | Name | XML-Tag | Occurrences | Definition | Type | DK-rule |
|---|------------------------------------|---------------|-------------|---|--|---|
| 7 | Identification | <Id> | [1..1] | Arbitrary, proprietary identification | Max34Text | Only if there is no IBAN available, an alternative account label can be given here. |
| 7 | SchemeName | <SchmeNm> | [0..1] | Unique and unambiguous identification code of the code schema for an account identification | AccountSchemeName1Choice | |
| 7 | Issuer | <Issr> | [0..1] | Issuing party of the identification | Max35Text | |
| 5 | Type | <Tp> | [0..1] | Account type | | |
| 5 | Currency | <Ccy> | [0..1] | Currency of the CashAccount | ActiveOrHistoricCurrencyCode | In case of an allocation this element must correspond to what is stated in <AcctBalCcyCd> (mandatory allocation). |
| 5 | Name | <Nm> | [0..1] | Account name | | |
| 4 | AccountServicer | <AcctSvcr> | [0..1] | Account-holding ZDL | BranchAndFinancialInstitutionIdentification5 | |
| 5 | FinancialInstitutionIdentification | <FinInstnId> | [1..1] | Identification of the account-holding ZDL | FinancialInstitutionIdentification8 | |
| 6 | BICFI | <BICFI> | [0..1] | Business Identifier Code (BIC/SWIFT-Code) respectively Business Entity Identifier (BEI) | BICFIIdentifier | Is allocated with the BIC of the ZDL |
| 6 | ClearingSystemMemberIdentification | <ClrSysMmbld> | [0..1] | Clearing system ID of the ZDL | | |
| 6 | Name | <Nm> | [0..1] | Name of the ZDL | | |
| 6 | PostalAddress | <PstlAdr> | [0..1] | Postal address | | |
| 6 | Other | <Othr> | [0..1] | Other identification details | | |
| 5 | BranchIdentification | <BrnchId> | [0..1] | Identifies a specific branch of a ZDL | | |

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Appendix 3: Specification of Data Formats

| | Name | XML-Tag | Occurrences | Definition | Type | DK-rule |
|---|----------------------------|----------------|-------------|--|-------------------------------|--|
| 4 | ParentAccount | <PrntAcct> | [0..1] | Parent account in the account hierarchy | | |
| 4 | CompensationMethod | <CompstnMtd> | [1..1] | Defines if (and how) charges are paid for the CashAccount | CompensationMethod1Code | The standard case (in Germany) is DBTD (debited: This account was debited for any charges or taxes due). The remaining ISO-codes are – depending on the individual payment modality – also valid. |
| 4 | DebitAccount | <DbtAcct> | [0..1] | Defines the account debited for charges due on the CashAccount in case of a deviation from the CashAccount | AccountIdentification4Choice | Will only be allocated if the DebitAccount differs from the CashAccount. |
| 5 | IBAN | <IBAN> | [1..1] | International Bank Account Number (IBAN) of the DebitAccount | IBAN2007Identifier | To be allocated preferably |
| 5 | OtherIdentification | <Othr> | [1..1] | Account identification by a defined code or proprietary | GenericAccountIdentification1 | |
| 6 | Identification | <Id> | [1..1] | Arbitrary, proprietary identification of the DebitAccount | Max34Text | Only if there is no IBAN available, an alternative account label will be given here. |
| 6 | SchemeName | <SchmeNm> | [0..1] | Unique and unambiguous identification code of the code schema for an account identification | AccountSchemeName1Choice | |
| 6 | Issuer | <Issr> | [0..1] | Issuing party of the identification | Max35Text | |
| 4 | DelayedDebitDate | <DelydDbDt> | [0..1] | Future date on which the account will be automatically debited for charges and taxes due | | |
| 4 | SettlementAdvice | <StlmAdv> | [0..1] | Advice for the settlement | Max105Text | Can be allocated with general information (e.g. information about tax approval) |
| 4 | AccountBalanceCurrencyCode | <AcctBalCcyCd> | [1..1] | Currency of the CashAccount's balance | ActiveOrHistoricCurrencyCode | Is to be allocated with the currency of the CashAccount. |

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| | Name | XML-Tag | Occurrences | Definition | Type | DK-rule |
|---|------------------------|--------------|-------------|--|----------------------------------|--|
| 4 | SettlementCurrencyCode | <SttlmCcyCd> | [0..1] | Currency of the DebitAccount | ActiveOrHistoricCurrencyCode | Allocation is mandatory for a deviating DebitAccount (DbtAcct). |
| 4 | HostCurrencyCode | <HstCcyCd> | [0..1] | National currency of the account-holding institute (tax host currency) | ActiveOrHistoricCurrencyCode | An allocation is recommended. |
| 4 | Tax | <Tax> | [0..1] | Account taxation parameters. | AccountTax1 | In case of a taxation of services this element group is to be allocated mandatorily. |
| 5 | TaxCalculationMethod | <ClctnMtd> | [1..1] | Method of tax calculation | BillingTaxCalculationMethod1Code | If condition currency and currency of tax calculation are identical with the national currency tax calculation method D (code MTDD) will be recommended, i.e. one calculation per service position with all charges and taxes in the condition currency. |
| 5 | Region | <Rgn> | [0..1] | Tax region in which the account-holding institute resides | Max40Text | Should only be allocated, if the account owner is a non-resident from the point of view of the account-holding institute. In this case the tax region of the ZDL is to be allocated, e.g. for Germany the ISO-code "DE" applies. In every other case this element remains empty. |
| 5 | NonResidenceCountry | <NonResCtry> | [0..1] | Country of residence of the account owner | ResidenceLocation1Choice | Should only be allocated, if the account owner is a non-resident from the point of view of the account-holding institute. |
| 6 | Country | <Ctry> | [0..1] | Country of residence of the account owner | CountryCode | ISO-country code of the account owner |
| 6 | Area | <Ctry> | [0..1] | Specifies the region/area in the country of residence of the account owner | | |

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| | Name | XML-Tag | Occurrences | Definition | Type | DK-rule |
|---|------------------------|----------------|-------------|--|-----------------|---|
| 4 | AccountServicerContact | <AcctSvcrCtct> | [1..1] | Contact details of the account-holding institution | ContactDetails3 | Please note: This is a mandatory group, therefore at least one element has to be allocated. The ZDL chooses the elements. |
| 5 | NamePrefix | <NmPrfx> | [0..1] | Name prefix/title | | |
| 5 | Name | <Nm> | [0..1] | Name | | |
| 5 | PhoneNumber | <PhneNb> | [0..1] | Phone number | | |
| 5 | MobileNumber | <MobNb> | [0..1] | Mobile number | | |
| 5 | FaxNumber | <FaxNb> | [0..1] | Fax number | | |
| 5 | EmailAddress | <EmailAdr> | [0..1] | E-mail address | | |
| 5 | Other | <Othr> | [0..n] | Other contact details | | |
| 5 | PreferredMethod | <PrefrdMtd> | [0..1] | Preferred contact method | | |

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Appendix 3: Specification of Data Formats

12.8 Currency Exchange <CcyXchg>, [0..n]

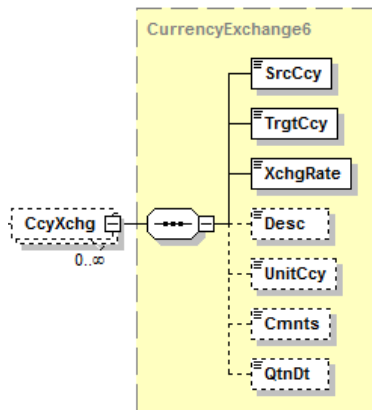


Diagram 146: Overview camt.086.001.02, CcyXchg

Example

```
<CcyXchg>
  <SrcCcy>EUR</SrcCcy>
  <TrgtCcy>USD</TrgtCcy>
  <XchgRate>1,19</XchgRate>
</CcyXchg>
```

Definition

Specifies exchange rate details in cases of currency conversions for charges.

Rules

| | Name | XML-Tag | Occurrences | Definition | Type | DK-rule |
|---|----------------|------------|-------------|---|------------------------------|---|
| 4 | SourceCurrency | <SrcCcy> | [1..1] | Currency from which an amount is to be converted | ActiveOrHistoricCurrencyCode | Is allocated with the condition currency |
| 4 | TargetCurrency | <TrgtCcy> | [1..1] | Currency into which an amount is to be converted | ActiveOrHistoricCurrencyCode | Is allocated with the settlement currency |
| 4 | ExchangeRate | <XchgRate> | [1..1] | Exchange rate | BaseOneRate | |
| 4 | Description | <Desc> | [0..1] | Unique and unambiguous identification to identify the foreign exchange contract | | |

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| | Name | XML-Tag | Occurrences | Definition | Type | DK-rule |
|---|---------------|-----------|-------------|--|------|---------|
| 4 | UnitCurrency | <UnitCcy> | [0..1] | Currency in which the rate of exchange is expressed in a currency exchange | | |
| 4 | Comments | <Cnmts> | [0..1] | Further information on the exchange rate | | |
| 4 | QuotationDate | <QtnDt> | [0..1] | Date and time at which the exchange rate is quoted | | |

12.9 Balance <Bal>, [0..n]

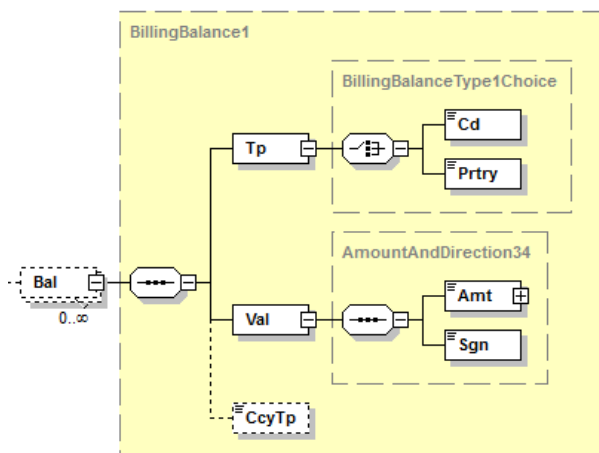


Diagram 147: Overview camt.086.001.02, Bal

Example

```
<Bal>
  <Tp>
    <Cd>LBME</Cd>
  </Tp>
  <Val>
    <Amt Ccy="EUR">23454.32</Amt>
    <Sgn>false</Sgn>
  </Val>
</Bal>
```

Definition

Contains all details concerning balances during the billing period. This element group is not specified for balance confirmations (yet).

Rules

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| | Name | XML-Tag | Occurrences | Definition | Type | DK-rule |
|---|--------------|---------|-------------|--|---------------------------|--|
| 4 | Type | <Tp> | [1..1] | Type of balance | BillingBalanceType1Choice | The element <Cd> is always used. |
| 5 | Code | <Cd> | [1..1] | Coded form of the type of balance | | Standard allocation is LBME (ledger balance at the month end). |
| 5 | Proprietary | <Prtry> | [1..1] | Proprietary form of the type of balance | | |
| 4 | Value | <Val> | [1..1] | Balance amount | See 12.10 | |
| 4 | CurrencyType | <CcyTp> | [0..1] | Currency type used to report the balance | | Currency type used to report the balance: ACCT = Currency of the CashAccount (standard case), PRCG = condition currency or STLM = currency of the DebitAccount |

12.10 Depiction of amounts

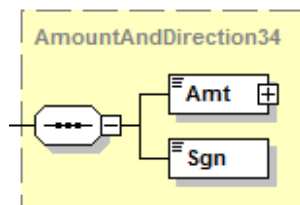


Diagram 148: Elementary structure for depictions of amounts

Definition

General depiction of amounts (charges and tax amounts, balances, compensation amounts) in the billing statement. The data type AmountAndDirection34 is used for several elements. In case of a usage it is referred to this chapter.

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Rules

| | Name | XML-Tag | Occurrences | Definition | Type | DK-rule |
|---|--------|---------|-------------|---|-----------------------------------|--|
| 5 | Amount | <Amt> | [1..1] | Amount | ActiveOrHistoricCurrencyAndAmount | |
| 5 | Sign | <Sgn> | [1..1] | Indicates that the amount value is positive or negative | PlusOrMinusIndicator | <p>Because this refers to a billing message "true" always has the meaning "debit", for taxes and billings. A refund is therefore always expressed by the sign "false".</p> <p>If the amount is a balance, „true“ will be used for a positive balance and „false“ for a negative balance.</p> |

12.11 Compensation <Compstn>, [0..n]

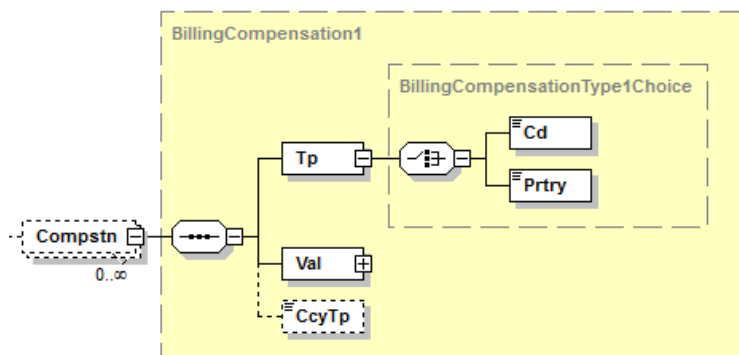


Diagram 149: Overview camt.086.001.02, Compstn

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Appendix 3: Specification of Data Formats

Example

```
<Compstn>
  <Tp>
    <Cd>SCBT</Cd>
  </Tp>
  <Val>
    <Amt Ccy=EUR>1304.32</Amt>
    <Sgn>true</Sgn>
  </Val>
  <CcyTp>STLM</CcyTp>
</Compstn>
```

Definition

Contains all details concerning compensation amounts and taxes. In case of taxes in the statement this group has to be used and is repeated for every compensation type (four for the DK, see below).

Please note: The interaction of all tax amounts within a camt.086 statement is described in chapter 12.16.

Rules

| | Name | XML-Tag | Occurrences | Definition | Type | DK-rule |
|---|------|---------|-------------|------------------------------|--------------------------------|---------|
| 4 | Type | <Tp> | [1..1] | Type of billing compensation | BillingCompensationType1Choice | |

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| | Name | XML-Tag | Occurrences | Definition | Type | DK-rule |
|---|-------------|---------|-------------|---|--------------------------------------|---|
| 5 | Code | <Cd> | [1..1] | Coded form of the compensation type | ExternalBillingCompensationType1Code | <p>If taxes are quoted, the following allocations will be mandatory with one repetition for each group for the following codes:</p> <p>SCBT= ServiceChargesDueBeforeTax = Sum of all service charges before taxes</p> <p>TXSC = TaxableServiceCharges = Sum of all taxable service charges (before taxes)</p> <p>TXTS= TaxTotalSum = Sum of the arising taxes</p> <p>CTND= ChargesAndTaxesNetDueThisStmnt = Sum of all service charges and taxes</p> <p>Annotation: The formula $SCBT+TXTS=CTND$ is conclusive (but only, if no currency conversions took place).</p> |
| 5 | Proprietary | <Prtry> | [1..1] | Proprietary form of the compensation type | | |
| 4 | Value | <Val> | [1..1] | Amount (calculation or refund) | See 12.10 | Amount belonging to the respective compensation type. It is recommended to state the amount in the settlement currency. |

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| | Name | XML-Tag | Occurrences | Definition | Type | DK-rule |
|---|--------------|---------|-------------|--|--------------------------|---|
| 4 | CurrencyType | <CcyTp> | [0..1] | Currency type used to report the compensation amount | BillingCurrencyType2Code | <p>Currency type used to report the compensation amount:</p> <p>ACCT (currency of the CashAccount), PRCG (condition currency), STLM (currency of the DebitAccount) or HOST (national currency of the country the account is held in).</p> <p>An allocation of this element is recommended (standard: STLM).</p> |

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Appendix 3: Specification of Data Formats

12.12 Service <Svc>, [0..n]

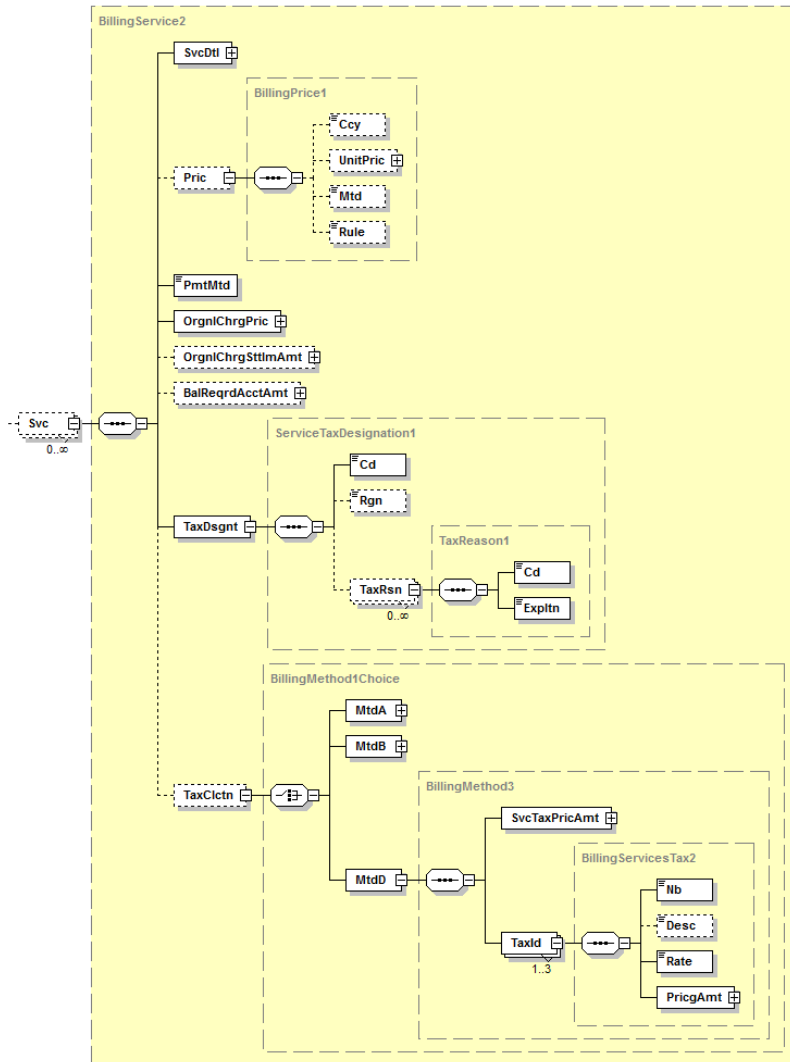


Diagram 150: Overview camt.086.001.02, Svc

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Appendix 3: Specification of Data Formats

Example

```
<Svc>
  <SvcDtl>   </SvcDtl>
  <Pric>
    <UnitPric>
      <Amt Ccy="EUR">0.10</Amt>
      <Sgn>true</Sgn>
    </UnitPric>
    <Mtd>UPRC</Mtd>
  </Pric>
  <PmtMtd>PVCH</PmtMtd>
  <OrgnlChrgPric>
    <Amt Ccy="EUR">30.00</Amt>
    <Sgn>true</Sgn>
  </OrgnlChrgPric>
  <TaxDsgnt>
    <Cd>TAXE</Cd>
    <Rgn>DE</Rgn>
    <TaxRsn>
      <Cd>VAT</Cd>
      <Expltn>Umsatzsteuer</Expltn>
    </TaxRsn>
  </TaxDsgnt>
  <TaxClctn>
    <MtdD>
      <SvcTaxPricAmt>
        <Amt Ccy="EUR">5.70</Amt>
        <Sgn>true</Sgn>
      </SvcTaxPricAmt>
      <TaxId>
        <Nb>VAT</Nb>
        <Rate>0.19</Rate>
        <PricgAmt>
          <Amt Ccy="EUR">5.70</Amt>
          <Sgn>true</Sgn>
        </PricgAmt>
      </TaxId>
    </MtdD>
  </TaxClctn>
</Svc>
```

Definition

Depiction of the rendered services in the billing period including all detailed information (e.g. type of service, amount, price, taxes etc.).

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Appendix 3: Specification of Data Formats

Rules

| | Name | XML-Tag | Occurrences | Definition | Type | DK-rule |
|---|---------------|------------|-------------|---|------------------------------|--|
| 4 | ServiceDetail | <SvcDtl> | [1..1] | Details (type and amount) of the rendered service | See 12.13 | |
| 4 | Price | <Pric> | [0..1] | Price of the rendered service unit | BillingPrice1 | |
| 5 | Currency | <Ccy> | [0..1] | Condition currency | ActiveOrHistoricCurrencyCode | Will be a mandatory allocation, if the account currency is unequal to the condition currency. |
| 5 | UnitPrice | <UnitPric> | [0..1] | Price per service unit | See 12.10 | Unit price according to the agreement of conditions. For %-based prices the percentage is given here (e.g. 0.015 for 1.5%). Per mil prices are given with their respective percentage (e.g. 0.002 for 2‰). In cases of flat rates this element can be left out. |

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Appendix 3: Specification of Data Formats

| | Name | XML-Tag | Occurrences | Definition | Type | DK-rule |
|---|--------|---------|-------------|-------------------------------------|------------------------|--|
| 5 | Method | <Mtd> | [0..1] | Method used to calculate the charge | BillingChargeMeth1Code | <p>The allocation is optional – in case of a usage the following codes are valid:</p> <p>UPRC (UnitPrice): Price per service unit is calculated as amount times price per unit</p> <p>BCHG (BaseCharge): This refers to a base charge which arises in addition to the price per unit</p> <p>FCHG (FlatCharge): The service is priced entirely independently from the amount</p> <p>LPRC (ListPrice): e.g. for tiered prices</p> <p>MCHG (MinimumCharge): A minimum charge has been set for the service</p> <p>MXRD (Maximum Reduction): A maximum charge has been set for the service</p> <p>BBSE (BalanceBased): %-calculation based on a balance or a transaction amount. Please note: If BBSE is used one of the two constants "PERCENT" or "PROZENT" will be allocated mandatorily and additionally in element <Rule> .</p> |

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Appendix 3: Specification of Data Formats

| | Name | XML-Tag | Occurrences | Definition | Type | DK-rule |
|---|---------------------------------|---------------------|-------------|---|---------------------------|---|
| 5 | Rule | <Rule> | [0..1] | Freely definable rule for the charge calculation | Max20Text | <p>Alternatively or in addition to <Mtd> an individual rule for the charge calculation can be allocated here.</p> <p>Especially for %-based prices the constant "PERCENT" or "PROZENT" has to be allocated (as well as for per mil based prices).</p> |
| 4 | PaymentMethod | <PmtMtd> | [1..1] | Payment method | ServicePaymentMethod1Code | <p>The standard case is PVCH (PreviouslyCharged) and is used for the amounts which are due during and at the end of the reporting period because at the time of the camt.086 provision all fees are usually already charged.</p> <p>FREE is only used if the service has not been priced.</p> <p>Please note: In case of a refund towards the client PVCH is used together with the sign (Sgn) "false" for <UnitPric> as well as with all other concerned amount elements.</p> |
| 4 | OriginalCharge Price | <OrglChrgPric> | [1..1] | Amount of the calculated charge, expressed in the pricing currency | See 12.10 | Calculated charge before taxes in the pricing currency. |
| 4 | OriginalCharge SettlementAmount | <OrgnlChrgSttlmAmt> | [0..1] | Amount of the calculated charge, expressed in the settlement currency | See 12.10 | Calculated charge before taxes but possibly already after currency conversion in the currency of the settlement account. |

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Appendix 3: Specification of Data Formats

| | Name | XML-Tag | Occurrences | Definition | Type | DK-rule |
|---|------------------------------|---------------------|-------------|---|----------------------------|---|
| 4 | BalanceRequiredAccountAmount | <BalReqrAccountAmt> | [0..1] | Average daily collected balance required to offset a balance compensable service charge | | |
| 4 | TaxDesignation | <TaxDsgnt> | [1..1] | Taxation details | ServiceTaxDesignation1 | Information on whether the (individual) service is taxable. Please note: The interaction of all tax amounts given in the statement is described in chapter 12.16. |
| 5 | Code | <Cd> | [1..1] | Code concerning the tax liability | ServiceTaxDesignation1Code | TAXE (taxable) XMPT (tax-free) The code ZERO is not used here. |
| 5 | Region | <Rgn> | [0..1] | Tax region | Max35Text | This element is allocated when <Cd> = TAXE. Then the tax region is to be allocated here, for Germany therefore the ISO-code "DE". |
| 5 | TaxReason | <TaxRsn> | [0..n] | Reason for taxation | TaxReason1 | |
| 6 | Code | <Cd> | [1..1] | Coded form of the reason for taxation | Max10Text | VAT = value added tax (English abbreviation is used because this is the international standard abbreviation) KEST = capital gains tax KIST = church tax SOLZ = solidarity surcharge Other local tax forms are also possible, but not specified by the DK. |
| 6 | Explanation | <Expltn> | [1..1] | Description of the reason for taxation in a free-text form | Max105Text | Long name for the code, e.g. "value added tax" etc. |

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Appendix 3: Specification of Data Formats

| | Name | XML-Tag | Occurrences | Definition | Type | DK-rule |
|---|------------------------|------------------|-------------|---|--------------------------|---|
| 4 | TaxCalculation | <TaxClctn> | [0..1] | Tax calculation details for different calculation methods | BillingMethod1 Choice | If the condition currency and the calculated taxes of all services are given in the national currency, it will be recommended to use method D (which is precisely described in the following). A currency conversion is only necessary in the case that the currency of the DebitAccount is deviating. |
| 5 | MtdA | <MtdA> | [1..1] | Tax calculation method A | BillingMethod1 | . |
| 5 | MtdB | <MtdB> | [1..1] | Tax calculation method B | BillingMethod2 | . |
| 5 | MtdD | <MtdD> | [1..1] | Tax calculation method D | BillingMethod3 | . |
| 6 | ServiceTaxPrice Amount | <SvcTaxPric Amt> | [1..1] | Tax total for the respective individual service | See 12.10 | |
| 6 | TaxIdentification | <TaxId> | [1..3] | Tax amounts per reason for taxation (per tax form) | BillingServicesTax2 | |
| 7 | Number | <Nb> | [1..1] | Tax form in coded form | Max35Text | VAT = value added tax (English abbreviation is used because this is the international standard abbreviation) Other local tax forms are also possible, but not specified by the DK. |
| 7 | Description | <Desc> | [0..1] | Name used to describe the tax form | Max40Text | This free text element can be used for the description of the code, e.g. "value added tax". |
| 7 | Rate | <Rate> | [1..1] | Tax rate | DecimalNumber | To be allocated as decimal number (e.g. 0.19 for 19%). |

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Appendix 3: Specification of Data Formats

| | Name | XML-Tag | Occurrences | Definition | Type | DK-rule |
|---|---------------|-----------|-------------|---------------------------------------|-----------|---|
| 7 | PricingAmount | <PrigAmt> | [1..1] | Individual tax amount of the tax form | See 12.10 | The allocation in the national currency (as it is to be given in the billing) is recommended. |

12.13 Service Detail <SvcDtl>, [1..1]

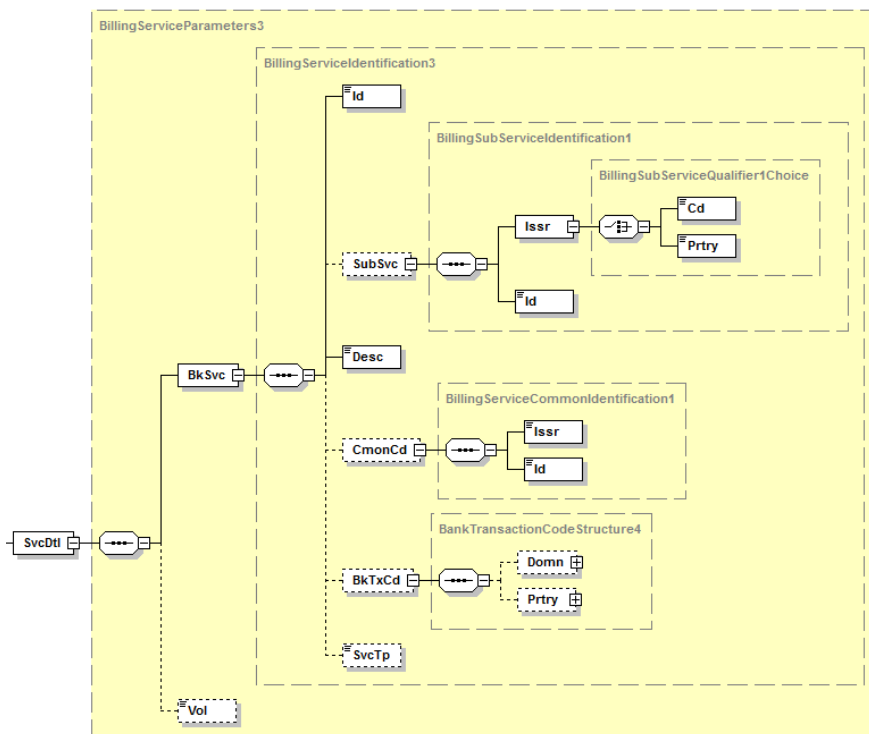


Diagram 151: Overview camt.086.001.02, SvcDtl

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Appendix 3: Specification of Data Formats

Example

```
<SvcDt1>
  <BkSvc>
    <Id>1000001</Id>
    <Desc>SEPA-Überweisungseingang</Desc>
    <CmonCd>
      <Issr>AFPGBL</Issr>
      <Id>EFT23001</Id>
    </CmonCd>
    <BkTxCd>
      <Domn>
        <Cd>PMNT</Cd>
        <Fmly>
          <Cd>RCDT</Cd>
          <SubFmlyCd>ESCT</SubFmlyCd>
        </Fmly>
      </Domn>
    </BkTxCd>
  </BkSvc>
  <Vol>300</Vol>
</SvcDt1>
```

Definition

Specifies further detailed values (type and amount) for the rendered service.

Please note: The declaration of third party charges (fees) via camt.086 is possible but optional.

Rules

| | Name | XML-Tag | Occurrences | Definition | Type | DK-rule |
|---|----------------|----------|-------------|--|-----------------------------------|---|
| 5 | BankService | <BkSvc> | [1..1] | Specification of the service | BillingServiceIdentification3 | |
| 6 | Identification | <Id> | [1..1] | Individual product/charge identification code of the ZDL | Max35Text | |
| 6 | SubService | <SubSvc> | [0..1] | Additional subdivision of the service | BillingSubServiceIdentification1 | Optional allocation, possibly for further specification of the (individual) ID. |
| 7 | Issuer | <Issr> | [1..1] | Issuer of the Sub-Service code | BillingSubServiceQualifier1Choice | In case of usage of <SubSvc> it is recommended to allocate the choice <Cd> with SEQN (sequence number). |

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Appendix 3: Specification of Data Formats

| | Name | XML-Tag | Occurrences | Definition | Type | DK-rule |
|---|---------------------|----------|-------------|--|-------------------------------------|---|
| 7 | Identification | <Id> | [1..1] | Identifier of the subdivision of the service (of the Sub-Service) | Max35Text | It is recommended to give the reference number of the respective payment in this element in cases of charges which depend on the size of the amount of a transaction (e.g. cross-border payment). |
| 6 | Description | <Desc> | [1..1] | Clear text description of the individual product/fee identifier of the ZDL | Max70Text | |
| 6 | CommonCode | <CmonCd> | [0..1] | Standard reference code used to uniquely identify this service across financial institutions | BillingServiceCommonIdentification1 | Depiction of the service in a coded form that is not depending on the institute. In case of usage the AFP Global Service Codes are recommended. |
| 7 | Issuer | <Issr> | [1..1] | Issuer of the code | Max6Text | For AFP Global Service Codes "AFPGLB" is to be used here. |
| 7 | Identification | <Id> | [1..1] | Coding | Max8Text | For AFP Global Service Codes the 8 characters long AFP-code is to be given here. |
| 6 | BankTransactionCode | <BkTxCd> | [0..1] | ISO 20022 Bank Transaction Code which underlies the service | BankTransactionCodeStructure4 | Advice for the allocation of this structure can be taken from chapter 12.17. |
| 7 | Domain | <Dmn> | [0..1] | Domain | BankTransactionCodeStructure5 | |
| 8 | Code | <Cd> | [1..1] | Code of the domain | ExternalBankTransactionDomain1Code | |
| 8 | Family | <Fmly> | [1..1] | Specifies a family (category) within a domain | BankTransactionCodeStructure6 | |
| 9 | Code | <Cd> | [1..1] | Code to specify the family | ExternalBankTransactionFamily1Code | |

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Appendix 3: Specification of Data Formats

| | Name | XML-Tag | Occurrences | Definition | Type | DK-rule |
|---|---------------|-------------|-------------|--|---------------------------------------|---|
| 9 | SubFamilyCode | <SubFmlyCd> | [1..1] | Code to specify a sub-family | ExternalBankTransactionSubFamily1Code | |
| 7 | Proprietary | <Prtry> | [0..1] | Bank Transaction Code in bank-proprietary form | | |
| 6 | ServiceType | <SvTp> | [0..1] | Service type | | |
| 5 | Volume | <Vol> | [0..1] | Amount/volume of the rendered service | DecimalNumber | Arised amount of the same service with the same price, if countable. For %-based prices the underlying transaction volume is given here. In case of flat rates this element can be left out or can be allocated with 1. |

12.14 Tax Region <TaxRgn>, [0..n]

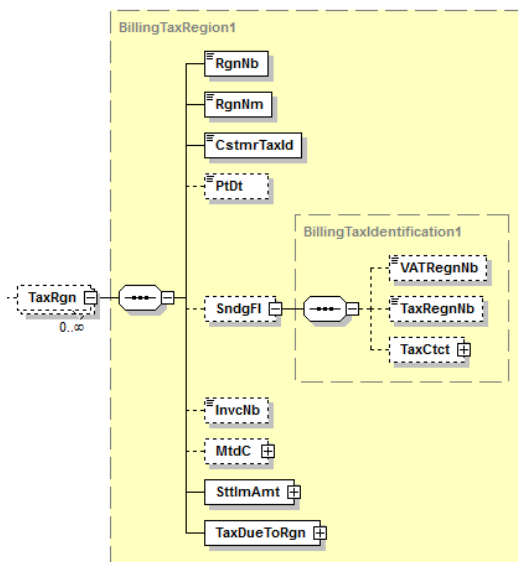


Diagram 152: Overview camt.086.001.02, TaxRgn

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Appendix 3: Specification of Data Formats

Example

```
TaxRgn>
<RgnNb>DE</RgnNb>
<RgnNm>Deutschland</RgnNm>
<CstmrTaxId>NOTPROVIDED</CstmrTaxId>
<PtDt>2019-09-30</PtDt>
<SndgFI>
  <VATRegnNb>5676856456</VATRegnNb>
  <TaxRegnNb>3685738563</TaxRegnNb>
</SndgFI>
<InvcNb>2017-5664765</InvcNb>
<SttlmAmt>
  <Amt Ccy="EUR">228.00</Amt>
  <Sgn>true</Sgn>
</SttlmAmt>
<TaxDueToRgn>
  <Amt Ccy="EUR">228.00</Amt>
  <Sgn>true</Sgn>
</TaxDueToRgn>
</TaxRgn>
```

Definition

Summary of tax information of a tax region concerning the account during the report period. If there are several tax regions, this structure will be repeated respectively. This element group is optional but will become mandatory, if the camt.086 contains any taxes.

Please note: The interaction of all tax amounts within a camt.086 statement is described in chapter 12.16.

Rules

| | Name | XML-Tag | Occurrences | Definition | Type | DK-rule |
|---|---------------------------|--------------|-------------|-----------------------------|-----------|--|
| 4 | RegionNumber | <RgnNb> | [1..1] | Code for the tax region | Max40Text | For value added tax in Germany "DE" is used. For federal state specific taxes, the allocation is made in accordance with chapter 12.15. |
| 4 | RegionName | <RgnNm> | [1..1] | Name of the tax region | Max40Text | „Deutschland“ (or “Germany”) respectively allocation according to chapter 12.15. |
| 4 | CustomerTaxIdentification | <CstmrTaxId> | [1..1] | Tax number of the client | Max40Text | When not known NOTPROVIDED is to be given here. |
| 4 | PointDate | <PtDt> | [0..1] | Date of the tax calculation | ISODate | In general conforms to the invoice date. |

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Appendix 3: Specification of Data Formats

| | Name | XML-Tag | Occurrences | Definition | Type | DK-rule |
|---|-----------------------------|---------------|-------------|---|---------------------------|---|
| 4 | SendingFinancialInstitution | <SndgFi> | [0..1] | Tax information concerning the ZDL | BillingTaxIdentification1 | |
| 5 | VATRegistrationNumber | <VATRegNb> | [0..1] | Value added tax number of the ZDL | Max35Text | Is allocated with the VAT number (UST ID) of the ZDL. |
| 5 | TaxRegistrationNumber | <TaxregNb> | [0..1] | Tax number of the ZDL | | Is allocated with the tax number of the ZDL when in at least one repetition of the element group "Service" it says that <Svc><TaxDsgnt><Cd> = "TAXE" |
| 5 | TaxContact | <TaxCtct> | [0..1] | Contact details of the ZDL concerning taxes | | |
| 4 | InvoiceNumber | <InvNb> | [0..1] | Invoice number | Max40Text | If an invoice number exists and the statement can refer to this invoice number, this number will be specified here. |
| 4 | MethodC | <MtdC> | [0..1] | Tax calculation method C | BillingMethod4 | If the condition currency and the calculated taxes of all services are given in the national currency, this element group will not be allocated (see also TaxCalculation in chapter 12.12). |
| 4 | SettlementAmount | <StlmAmt> | [1..1] | Debited tax amount | See 12.10 | Tax total of the tax region given in the settlement currency. |
| 4 | TaxDueToRegion | <TaxDueToRgn> | [1..1] | Charged tax amount | See 12.10 | Tax total of the tax region given in the currency of the country charging the tax. |

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Appendix 3: Specification of Data Formats

12.15 German tax regions

German tax regions are coded according to ISO 3166-2 i.e. beginning with the country code for Germany and followed by the abbreviation for the respective federal state.

Taxes that are the same throughout Germany are marked with "DE" (depending on the tax foundation sometimes also other country codes, e.g. for subsidiaries abroad).

| Tax region | Code |
|-------------------------------|-------|
| Germany | DE |
| Baden-Wuerttemberg | DE-BW |
| Bavaria | DE-BY |
| Berlin | DE-BE |
| Brandenburg | DE-BB |
| Bremen | DE-HB |
| Hamburg | DE-HH |
| Hesse | DE-HE |
| Mecklenburg-Western Pomerania | DE-MV |
| Lower Saxony | DE-NI |
| North Rhine-Westphalia | DE-NW |
| Rhineland-Palatinate | DE-RP |
| Saarland | DE-SL |
| Saxony | DE-SN |
| Saxony-Anhalt | DE-ST |
| Schleswig-Holstein | DE-SH |
| Thuringia | DE-TH |

12.16 Interplay of the given tax amounts

Tax amounts are specified in the following element groups of a statement:

1. In the repetition of the element group "Compensation" <Compstn> the **sum of all taxes in the statement** is given in field <Val> for the type <Tp> = „TXTS“ (TaxTotalSum) . An allocation in settlement currency is recommended (other allocations are also possible).
2. In every repetition of the element group "Service" <Svc> which is marked as taxable (i.e. TaxDesignation is "TAXE") there are the following allocations:
 - o ServiceTaxPriceAmount <SvcTaxPricAmt> marks the **tax total of the individual service** (recommended in national currency)
 - o In a maximum of three repetitions of TaxIdentification PricingAmount <TaxId> <PricgAmt> the tax total per service mentioned under a) can be given per **individual tax** form (recommended in national currency as well)
3. For each tax region for which the statement is relevant there is a repetition of the element group TaxRegion <TaxRgn> in which then **for the respective tax region** the tax total in settlement currency is given under SettlementAmount <SttlmAmt> and the **tax total** in national currency is given under TaxDueToRegion <TaxDueToRgn>.

Per Statement in the camt.086 message the following interplay is valid (provided that <SvcTaxPricAmt> is given in the national currency; otherwise respective currency conversions are necessary but the formula is still valid in general):

<Compstn><Val> (for the repetition with <Tp> = TXTS) =

$$\sum_{\langle Svc \rangle} \langle SvcTaxPricAmt \rangle = \sum_{\langle Svc \rangle} \left(\sum_{\langle TaxId \rangle} \langle PricgAmt \rangle \right) = \sum_{\langle TaxRgn \rangle} \langle TaxDueToRgn \rangle$$

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Appendix 3: Specification of Data Formats

12.17 Identifiers for Service Charges

This chapter contains a choice of frequently used services and their respective ISO 20022 Bank Transaction Codes (BTC). In the camt.086 message these "triples" are always used for the service charge of the respective service.

For the complete code lists and the permitted code combinations for ISO Domain, Family and SubFamily please refer to <https://www.iso20022.org/catalogue-messages/additional-content-messages/external-code-sets>. [https://www.iso20022.org/external_code_list.page-or-to-Annex-1-of-this-document-\(separate-document\)](https://www.iso20022.org/external_code_list.page-or-to-Annex-1-of-this-document-(separate-document)).

| 1 | Service charge for ... | BTC triple (Domain/Family/SubFamily) | | | | | |
|----|---|--------------------------------------|--------------|------|--------------------------------|--|------------------------|
| | | | | | | | |
| 1 | Credit entry | ACMT | MCOP | OTHR | Account Management | Miscellaneous Credit Operations | Other |
| 2 | Account management (in general) | ACMT | MDOP | CHRG | Account Management | Miscellaneous Debit Operations | Charges (Generic) |
| 3 | Debit entry | ACMT | MDOP | OTHR | Account Management | Miscellaneous Debit Operations | Other |
| 4 | Closing of accounts | ACMT | OPCL | ACCC | Account Management | Opening & Closing | Account Closing |
| 5 | Cash Concentrating | CAMT | ACCB CAPL | OTHR | Cash Management | Account Balancing Cash Pooling | Other |
| 6 | Cash management reporting | CAMT | MDOP | CHRG | Cash Management | Miscellaneous Debit Operations | Charges (Generic) |
| 7 | Credit charges | LDAS | MDOP | CHRG | Loans, Deposits & Syndications | Miscellaneous Debit Operations | Charges (Generic) |
| 8 | Branch deposit (counter) | PMNT | CNTR | BCDP | Payments | Counter Transactions | Branch Deposit |
| 9 | Cash deposit (ATM) | PMNT | CCRD | CDPT | Payments | Customer Card Transactions | Cash Deposit |
| 10 | Branch withdrawal (counter) | PMNT | CNTR | BCWD | Payments | Counter Transactions | Branch Withdrawal |
| 11 | Cash withdrawal (ATM) | PMNT | CCRD | CWDL | Payments | Customer Card Transactions | Cash Withdrawal |
| 12 | Book transfer in house | PMNT | ICDT | BOOK | Payments | Issued Credit Transfer | Internal Book Transfer |
| 13 | Issued intra company transfer | PMNT | ICCN | ICCT | Payments | Issued Cash Concentration Transactions | Intra Company Transfer |
| 14 | Issued SEPA credit transfers | PMNT | ICDT | ESCT | Payments | Issued Credit Transfers | SEPA Credit Transfer |
| 15 | Special services concerning issued credit transfers | PMNT | ICDT | OTHR | Payments | Issued Credit Transfers | Other |

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| | Service charge for ... | BTC triple (Domain/Family/SubFamily) | | | | | | |
|----|---|--------------------------------------|------|------|----------|--|--|--|
| | | | | | | | | |
| 16 | Cancellation request for a credit transfer | PMNT | ICDT | RPCR | Payments | Issued Credit Transfers | Reversal Due To Payment Cancellation Request | |
| 17 | Issued same day value credit transfer | PMNT | ICDT | SDVA | Payments | Issued Credit Transfers | Same Day Value Credit Transfer | |
| 18 | Issued standing order | PMNT | ICDT | STDO | Payments | Issued Credit Transfers | Standing Order | |
| 19 | Issued cross-border credit transfer | PMNT | ICDT | XBCT | Payments | Issued Credit Transfers | Cross-Border Credit Transfer | |
| 20 | Cheque payment | PMNT | ICHQ | CCHQ | Payments | Issued Cheques | Cheque | |
| 21 | Issuing of a cheque | PMNT | ICHQ | OTHR | Payments | Issued Cheques | Other | |
| 22 | Issued SEPA B2B direct debit | PMNT | IDDT | BBDD | Payments | Issued Direct Debits | SEPA B2B Direct Debit | |
| 23 | Issued SEPA Core direct debit | PMNT | IDDT | ESDD | Payments | Issued Direct Debits | SEPA Core Direct Debit | |
| 24 | Return debit note (external fees) | PMNT | IDDT | FEES | Payments | Issued Direct Debits | Fees (Generic) | |
| 25 | Request for cancellation of a direct debit | PMNT | IDDT | RCDD | Payments | Issued Direct Debits | Reversal Due To Payment Cancellation Request | |
| 26 | Return debit note (internal fees) | PMNT | IDDT | UPDD | Payments | Issued Direct Debits | Reversal Due To Return/ Unpaid Direct Debit | |
| 27 | Notification for the receipt of a credit transfer | PMNT | RCDT | OTHR | Payments | Received Credit Transfers | Other | |
| 28 | Special payment services | PMNT | MDOP | OTHR | Payments | Miscellaneous Debit Operations | Other | |
| 29 | Received intra company transfer | PMNT | RCCN | ICCT | Payments | Received Cash Concentration Transactions | Intra Company Transfer | |
| 30 | Received SEPA credit transfer | PMNT | RCDT | ESCT | Payments | Received Credit Transfers | SEPA Credit Transfer | |
| 31 | Received credit transfer (external fees) | PMNT | RCDT | FEES | Payments | Received Credit Transfers | Fees (Generic) | |
| 32 | Received cross-border credit transfer | PMNT | RCDT | XBCT | Payments | Received Credit Transfers | Cross-Border Credit Transfer | |
| 33 | Received cheque | PMNT | RCHQ | URCQ | Payments | Received Cheques | Cheque Under Reserve | |
| 34 | Returned cheque (debit) | PMNT | RCHQ | UPCQ | Payments | Received Cheques | Unpaid Cheque | |

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| | Service charge for ... | BTC triple (Domain/Family/SubFamily) | | | | | |
|----|--|--------------------------------------|------|------|----------|------------------------|------------------------|
| 35 | Received SEPA B2B direct debit | PMNT | RDDT | BBDD | Payments | Received Direct Debits | SEPA B2B Direct Debit |
| 36 | Received SEPA Core direct debit | PMNT | RDDT | ESDD | Payments | Received Direct Debits | SEPA Core Direct Debit |
| 37 | Special services concerning received direct debits | PMNT | RDDT | OTHR | Payments | Received Direct Debits | Other |