

Z E N T R A L E R K R E D I T A U S S C H U S S

MEMBERS

BUNDESVERBAND DER DEUTSCHEN VOLKSBANKEN UND RAIFFEISENBANKEN E.V. BERLIN • BUNDESVERBAND DEUTSCHER BANKEN E. V. BERLIN • BUNDESVERBAND ÖFFENTLICHER BANKEN DEUTSCHLANDS E. V. BERLIN • DEUTSCHER SPARKASSEN- UND GIROVERBAND E. V. BERLIN-BONN • VERBAND DEUTSCHER HYPOTHEKENBANKEN E. V. BERLIN

Appendix 3

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

"Specification of Data Formats"
Version 2.2 of October 29th, 2007
Final Version

Amendment History

(in comparison to version 2.1 of September 1st, 2006)

Chapter	Date of Decision	Type*	Description	Effective from
2		Ext	Additional chapter 2, "SEPA Payment Transactions"	
3		C	Consideration of the manual "Crossborder Payments – Data Exchange Between Customer and Bank" of the Deutsche Bundesbank, valid from January 1st, 2007: Adoption of two new country identifiers in Appendix 4	
6		A	Adaptation of the formats MT 940 and MT 942 to the SEPA requirements Consideration of the S.W.I.F.T. Standards Release Guide 2007 (new accounting codes)	

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

Contents

1 Domestic Payments	4
1.1 DTAUS0: Collective payment transactions order in diskette format.....	4
1.2 DTAUS: Collective payment transactions order in magnetic tape format.....	15
2 SEPA Payment Transactions	23
2.1 Specifications for all Data Formats	24
2.2 Specification for the SEPA Payment Transactions (ZKA)	30
2.2.1 Credit Transfer Initiation – pain.001.001.02	31
2.2.1.1 Document.....	33
2.2.1.2 Pain.001.001.02	34
2.2.1.3 Group Header	35
2.2.1.4 Initiating Party	37
2.2.1.5 Identification	39
2.2.1.6 Payment Instruction Information.....	44
2.2.1.7 Debtor	48
2.2.1.8 Credit Transfer Transaction Information.....	50
2.2.1.9 Creditor	53
2.2.1.10 Remittance Information.....	55
2.2.1.11 Referred Document Information.....	57
2.2.1.12 Referred Document Amount	58
2.2.1.13 Creditor Reference Information.....	60
2.2.1.14 Invoicer	61
2.2.1.15 Invoicee	63
2.2.2 Payment Status Report for Credit Transfer – pain.002.001.02.ct	65
2.2.2.1 Document.....	67
2.2.2.2 Pain.002.001.02	69
2.2.2.3 Group Header	70
2.2.2.4 Original Group Information and Status	71
2.2.2.5 Status Reason Information.....	73
2.2.2.6 Transaction Information and Status	75
2.2.2.7 Original Transaction Reference.....	78
2.2.3 Direct Debit Initiation - pain.008.001.01	82
2.2.3.1 Document.....	85
2.2.3.2 Pain.008.001.01	87
2.2.3.3 Group Header	88
2.2.3.4 Initiating Party	90
2.2.3.5 Payment Instruction Information.....	92
2.2.3.6 Creditor	97
2.2.3.7 Direct Debit Transaction Information.....	99
2.2.3.8 Direct Debit Transaction.....	104
2.2.3.9 Amendment Information Details	107

2.2.3.10 Debtor	110
2.2.3.11 Remittance Information	112
2.2.4 Payment Status Report for Direct Debit – pain.002.001.02.dd	114
2.2.4.1 Document	116
2.2.4.2 Pain.002.001.02	118
2.2.4.3 Group Header	119
2.2.4.4 Original Group Information and Status	121
2.2.4.5 Status Reason Information	122
2.2.4.6 Transaction Information and Status	125
2.2.4.7 Original Transaction Reference	129
2.2.4.8 Creditor Scheme Identification	134
2.2.4.9 Payment Type Information	135
2.2.4.10 Mandate Related Information	137
2.3 Extension of the Specification for the SEPA Payment Transactions (ZKA)	138
2.3.1 SEPA Container	138
2.3.1.1 Differences compared with the ZKA Specification	139
2.3.1.2 sepade	141
2.3.1.3 Container Id	143
2.3.1.4 Message	144
2.3.2 Extended Grouping Options	146
2.3.2.1 Differences compared with the ZKA Specification	146
2.3.2.2 Credit Transfer Initiation – pain 001.001.02	147
2.3.2.3 Direct Debit Initiation - pain.008.001.001	167
2.4 Simple Types	190
2.4.1 Decimal Types	194
2.4.2 Date Types	195
3 Cross Border Payments	196
4 Securities Business	225
4.1 Client Advice of Execution	227
4.2 MT 515 Client Confirmation of Purchase or Sale	245
4.3 MT 535 Statement of Holdings	267
4.4 MT 536 Statement of Transactions	284
5 Documentary Credits	297
5.1 DTAEA Export Documentary Credit – Advice and Amendment (Bank to Customer)	297
5.2 DTALC Import Documentary Credit – Application for Issuance and Amendment of a Documentars Credit (Customer to Bank)	306

5.3 DTALCR Import Documentary Credit – Notification of Issuance and Amendment of a Documentary Credit (Bank to Customer).....	321
5.4 DTAEAD Export Documentary Credit – Presentation of Documents (Bank to Customer)	334
5.5 DTALCA Import Documentary Credit – Taking up documents (Customer to Bank)	351
5.6 DTALCD Import Documentary Credit – Presentation of Documents (Bank to Customer)	356
6 Cash Management and Customer Status	369
6.1 MT 940 Customer Statement Message	371
6.2 MT 942 Interim Transaction Report	389

The S.W.I.F.T character set applies for all S.W.I.F.T. formats unless otherwise defined.

1 Domestic Payments

1.1 DTAUS0: Collective payment transactions order in diskette format

The file in diskette format (ASCII format; unpacked) possesses the following file specifications:

Permitted Character Set ¹	Characters	Hexadecimal Code
Numeric characters	0 to 9	X '30' - X '39'
Upper-case letters	A to Z	X '41' - X '5A'
Special characters: Blank Full stop Comma Ampersand Hyphen Slash Plus sign Asterisk Dollar sign Percent sign	 " " "." "," "&" "-" "/" "+" "*" "\$" "%"	
Special German characters are coded as follows:	"Ä" "Ö" "Ü" "ß"	X '5B' X '5C' X '5D' X '7E'

The financial institution will not be liable for any errors that occur when printing characters differing from the above.

The financial institution may either automatically convert lower-case letters in data records into upper-case letters, or it may return those data records to the customer. Other invalid characters may be replaced by blanks.

File format:

Direct access files; physical record length 128 bytes. Record levels A and E consist of one physical record each with 128 bytes.

Every data record C comprises at least two record sections (physical records) with 128 bytes.²

File structure:

The logical file is to be structured as follows:

- Record level A = data header
-

¹ Coding according to DIN 66003 (June 1974), Code Table 2, German reference version.

² Only the defined character set may be used. In particular, the file must neither contain any hyphens nor any formatting or control characters.

DFÜ Agreement

Appendix 3: Specification of Data Formats

- Record level C = single payment order
- Record level E = data trailer

A logical file may only contain either credits or direct debits. Any deviation of structure or specification must be agreed upon separately.

In the case of any violations of IT specific conventions which lead to a program abort, especially if a record length or a data format is wrong, the recipient is entitled to return the entire file unprocessed.

Record level A (data header)

Record level A contains the sender and receiver of the file and exists only once in each logical file. It is 128 bytes long.

Field	Length in Bytes	Format ³	Content	Explanation
1	4	n	Record length	'0128'
2	1	an	Record level	Constant "A"
3	2	an	Identifier "GK" or "LK", "GB" or "LB"	Reference to credit transfer (= G) or direct debit (= L), C2B (= K), B2B (= B)
4	8	n	German bank code	German bank code of the receiving party (file recipient)
5	8	n	X '30'	B2B only, zero otherwise
6	27	an	Name of customer	Initiating party (sender)
7	6	n	Date	Creation date of file (DDMMYY; D = day, M = month, Y = year)
8	4	an	X '20'	Blanks (bank internal field)
9	10	n	Account number	German account number of customer (payee in the case of a direct debit / payer in the case of a credit transfer), max. 10 digits (right-justified, empty digits set to zero). The equivalent amount is allocated via this account.
10	10	n	Reference number of the submitting customer	Optional
11a	15	an	(X '20')	Reserve
11b	8	an	Execution date (DDMMYYYY)	Optional. The earliest execution date may be on the day of file creation (field A7) or up to 15 calendar days later than the date specified in field A7 at the most. If a particular date is provided in this data field, the period stipulated in paragraph III, no. 4, of the Special Conditions for Remote Data Transfer of at least 14 calendar days is to be calculated from the scheduled execution date on.
11c	24	an	Blanks (X '20')	Reserve
12	1	an	Currency attribute	"1" = Euro
	128			

³ an = alphanumeric data; n = numeric data, unpacked. Alphanumeric characters in ASCII code are positioned left-justified and filled up to the right with blanks (X'20'). Numeric characters are positioned right-justified and the remaining digits are filled up to the left with zeros (X'30').

Record level C (single payment order)

Record level C contains details of the orders to be executed (credit transfers or direct debits). It contains a constant and a variable part.

Constant part, 1st record section:

Field	Length in Bytes	Data Format ⁴	Content	Explanation
1	4	n	Record length	Logical record length (constant part with 187 bytes + extension(s) of 29 bytes), max. '0622' ⁵)
2	1	an	Record type	Constant "C"
3	8	n	Bank code	German bank code: first financial institution involved, discretionary
4	8	n	Bank code	German bank code: destination financial institution /place of payment
5	10	n	Account number	German account number: payee (in the case of a credit transfer) / payer (in the case of a direct debit)
6	13	n	If not used: zeros	Field C6 can be filled in as follows: 1st byte = 0 2nd - 12th bytes: internal customer number or zeros 13th byte = 0
7a	2	n	Text key	Identifier for payment type and text key additions according to Appendix 1
7b	3	n	Text key extension	
8	1	an	X '20'	Bank internal field
9	11	n	Zero ⁶	Right-justified; reserve
10	8	n	Bank code	German bank code: First financial institution instructed / first place of collection
11	10	n	Account number	German account number: payer (in the case of a credit transfer) / payee (in the case of a direct debit); right-justified
12	11	n	Amount in Euros, including decimal places	Right-justified
13	3	an	X '20'	Reserve

⁴ an = alphanumeric data; n = numeric data, unpacked. Alphanumeric characters in ASCII code are positioned left-justified and filled up to the right with blanks (X'20'). Numeric characters are positioned right-justified and the remaining digits are filled up to the left with zeros (X'30').

⁵ The fields of the variable part of a record which are used only to delimit each record section (fields C 23, C 32, C 41, C 50, C 53) are thus not to be considered in the statement of record length.

⁶ Field may be filled with the amount in Deutsche Mark for information only by the bank.

DFÜ Agreement

Appendix 3: Specification of Data Formats

Field	Length in Bytes	Data Format ⁴	Content	Explanation
14a	27	an	Name	Payee (in the case of a credit transfer) / payer (in the case of a direct debit), left-justified
14b	8	an	X '20'	Used as record section delimiter (may not contain any data)
	128			

Constant part, 2nd record section:

Field	Length in Bytes	Data Format ⁷	Content	Explanation
15	27	an	Name	Payer (in the case of a credit transfer) / payee (in the case of a direct debit); left-justified, names used should be as short as possible
16	27	an	Remittance information	Information given should be as brief as possible. The information has to refer exclusively to the payment transaction at hand. At the start of the data field, the information should be entered left-justified which the payee (in the case of a credit transfer) / payer (in the case of a direct debit) may want to access to mechanically or, in case of a direct debit, the payee needs if the payment cannot be credited and should need to be sent back to him unpaid. ⁸
17a	1	an	Currency attribute	"1" = Euro
17b	2	an	X '20'	Reserve
18	2	n	Extension character	00 = no extension following 01-15 = number of extensions of 29 bytes

⁷ an = alphanumeric data; n = numeric data, unpacked. Alphanumeric characters in ASCII code are positioned left-justified and filled up to the right with blanks (X'20'). Numeric characters are positioned right-justified and the remaining digits are filled up to the left with zeros (X'30').

⁸ The payee (in the case of a direct debit) / payer (in the case of a credit transfer) is able to automatically process payment information transmitted electronically without any separate agreement with the payer/payee if the information in the data field C16 "Remittance information" is structured as follows:

Field indicator	Content
/INV (Invoice)	Invoice number
/RFB (Reference Beneficiary)	Reference of the payee
/ROC (Reference Ordering Customer)	Reference of the ordering customer (payer)

Related to text key "54" (Employment savings benefits), particular details given as remittance information are represented by text key additions only. When transferring money to savings accounts of financial institutions, a related text in data field C16 "Remittance information" is not required. The field must therefore remain empty. However, if savings are transferred to accounts of building societies, insurance companies, and the like, the data field "Remittance information" has to be filled in as follows:
Building society account number or insurance number (left-justified)
Name of the payee

Variable part, 2nd record section (continued):

This variable part forms a single unit together with the constant part. It is only provided if additional information has to be entered which exceeds the data fields in the constant part. Up to 6 record sections of 128 bytes can be specified for record C. It may contain:

- 1 extension for payee (in the case of a credit transfer) or payer (in the case of direct debit) (01)
- Up to 13 extensions for remittance information (all 02) and
- 1 extension for payer (in the case of a credit transfer) or payee (in the case of direct debit) (03).

Field	Length in Bytes	Data Format ⁹	Content	Explanation
19	2	n	Identifier of extension	01 = Name of the payee (in the case of a credit transfer) or payer (in the case of direct debit) 02 = Remittance information 03 = Name of payer (in the case of a credit transfer) or payee (in the case of direct debit)
20	27	an	Payee (in the case of a credit transfer) or payer (in the case of direct debit) / remittance information / payer (in the case of a credit transfer) or payee (in the case of direct debit)	Left-justified. Basically, returned remittances and direct debits are always returned without the content of the extensions under "remittance information" by the bank. For this reason, the payer (in the case of a credit transfer) or payee (in the case of direct debit) must include the necessary remittance information in the constant part of record C (see explanations to field C 16).
21	2	n	Identifier of the extension	(as for field 19)
22	27	an	Data of extension	(as for field 20)
23	11	an	X '20'	Used as record section delimiter (should not be taken into account when stating the record length in field C 1)
	128			

⁹ an = alphanumeric data; n = numeric data, unpacked. Alphanumeric characters in ASCII code are positioned left-justified and filled up to the right with blanks (X'20'). Numeric characters are positioned right-justified and the remaining digits are filled up to the left with zeros (X'30').

Variable part, 3rd record section:

Field	Length in Bytes	Data Format ¹⁰	Content	Explanation
24	2	n	Identifier of extension	(as for field 19)
25	27	an	Data of extension	(as for field 20)
26	2	n	Identifier of extension	(as for field 19)
27	27	an	Data of extension	(as for field 20)
28	2	n	Identifier of extension	(as for field 19)
29	27	an	Data of extension	(as for field 20)
30	2	n	Identifier of extension	(as for field 19)
31	27	an	Data of extension	(as for field 20)
32	12	an	X '20'	Used as record section delimiter (should not be taken into account when stating the record length in field C 1)
	128			

For any additional extensions that may be necessary, the 4th to 6th record sections are available. The structure of the 4th and 5th sections correspond to that of the 3rd section. Record section 6 contains only one extension.

¹⁰ an = alphanumeric data; n = numeric data, unpacked. Alphanumeric characters in ASCII code are positioned left-justified and filled up to the right with blanks (X'20'). Numeric characters are positioned right-justified and the remaining digits are filled up to the left with zeros (X'30')..

Record E (data trailer)

Record E is used for performing checks. It occurs only once in each logical file.

Field	Length in Bytes	Data Format ¹¹	Content	Explanation
1	4	n	Record length	'0128'
2	1	an	Record type	Constant "E"
3	5	an	X '20'	Reserve
4	7	n	Number of C records	Used for performing checks
5	13	n	Zero	Reserve, right-justified
6	17	n	Arithmetic sum of account numbers of field 5 of the C records	Used for performing checks
7	17	n	Arithmetic sum of the bank codes of field 4 of the C records	Used for performing checks
8	13	n	Arithmetic sum of the euro amounts of field 12 of the C records	Used for performing checks
9	51	an	X '20'	Used as record section delimiter
	128			

¹¹ an = alphanumeric data; n = numeric data, unpacked. Alphanumeric characters in ASCII code are positioned left-justified and filled up to the right with blanks (X'20'). Numeric characters are positioned right-justified and the remaining digits are filled up to the left with zeros (X'30').

Appendix 1**Explanations of fields 7a and 7b of record C**

To identify the type of payment, standard text keys have been defined by the banks. Any special text keys that have been specified for individual types of payment must always be used. This applies especially to wage, salary and pension payments (text key "53") and for employment savings benefits (text key "54"). Public institutions can identify wages and salaries paid by them using text key "56".

The following entries for data fields 7a and 7b are possible:

Text Key (Field 7a)	Text Key Addition (Field 7b)	Explanation	Content of Field 7
04	000 ¹²	Direct debit (Pre-authorised payment order procedure)	'04000'
05	000 ¹²	Direct debit (Direct debit authority procedure)	'05000'
05	005 ¹³	Direct debit from POS transaction - electronic cash	'05005'
05	006 ¹³	Direct debit from POS transaction (with foreign credit card) - Maestro	'05006'
05	008 ¹⁴	Direct debit from credit card turnover	'05008'
05	015 ¹³	Direct debit from POS transaction – POZ	'05015'
05	019	Direct debit from POS transaction – German ELV procedure	'05019'
51	000 ¹²	Credit of a credit transfer (e.g. commercial payment)	'51000'
53	000 ¹²	Wages, salary, pension credit	'53000'
54	XXJ ¹⁵	Employment savings benefits (VL)	'54XXJ'
56	000	Payments of public institutions	'56000'

¹² If the client or payment originator is a non-resident (under the definition of the foreign trade regulations), the text key addition "000" should be replaced by "888".

¹³ Usage permitted for network providers only

¹⁴ Permitted for credit card organisations only

¹⁵ The characters "XX" are to be replaced with "00" or the percentage of the savings bonus; the letter "J" is to be replaced with the final digit of the year for which the payment shall apply. Example: For a payment for 2001 with 10% savings bonus, data field 7 should read "54001" or "54101".

Appendix 2**Checks performed (plausibility and field contents)**

After receipt and before transmission of a file in diskette format, the C data records are to be checked mechanically as follows:

Field	Content	Data Format¹⁶
German bank code of destination financial institution/place of payment (field C 4)	Must be a valid bank code as per directory of the Deutsche Bundesbank, first digit neither 0 nor 9	n
German account number of the payee (in the case of a credit transfer)/payer (in the case of a direct debit) (field C 5)	Not equal to zero	n
Internal customer number (Field C 6)	1st byte equal to 0	n
Text key – Direct debits – Credit transfers (Field C 7a)	Equals 04, 05 ¹⁷ Equals 51, 53, 54, 56 ¹⁷	n
German bank code: first financial institution instructed / first place of collection (field C 10)	1st digit not equal to 0 or 9	n
German account number: payer (in the case of a credit transfer) / payee (in the case of a direct debit) (field C 11)	Not equal to zero	n
Amount (field C 12)	Not equal to zero	n
Name of the payee (in the case of a credit transfer) / payer (in the case of a direct debit) (field C 14)	Not equal to X '20'	an
Name of the payer (in the case of a credit transfer) / payee (in the case of a direct debit) (field C 15)	Not equal to X '20'	an
Currency attribute (field C 17a)	"1" = Euro	an
Extension character (field C 18)	equals 00–15	n
Identifier of extension (field C 19; C 21; C 24; C 26; etc., variable part)	Equals 01, 02, 03, etc., in ascending order, 01 no more than once 02 no more than 13 times 03 no more than once	n

¹⁶ an = alphanumeric data; n = numeric data, unpacked. Alphanumeric characters in ASCII code are positioned left-justified and filled up to the right with blanks (X'20'). Numeric characters are positioned right-justified and the remaining digits are filled up to the left with zeros (X'30').

¹⁷ Additional text keys 09, 59, 67 to 69 in the case of files in magnetic tape format delivered by the bank

DFÜ Agreement

Appendix 3: Specification of Data Formats

The check sums obtained by adding the number of C records, the "Amount" field (C 12), " the German account number of the payee (in the case of a credit transfer)/payer (in the case of a direct debit)" (C 5) and "German bank code of the destination financial institution/place of payment" (C 4) have to match the check data in record E.

1.2 DTAUS: Collective payment transactions order in magnetic tape format

The file in magnetic tape format (EBCDIC-Code, packed format) possesses the following file specifications:

Permitted Character Set ¹⁸	Characters	Hexadecimal Code
Numeric characters	0 to 9	
Upper-case letters	A to Z	
<u>Special characters:</u>		
Blank	" "	X '40'
Full stop	"."	X '4B'
Comma	" ,"	X '6B'
Ampersand	"&"	X '50'
Hyphen	" -"	X '60'
Slash	" /"	X '61'
Plus sign	" +"	X '4E'
Asterisk	" *"	X '5C'
Dollar sign	" \$"	X '5B'
Percent sign	" %"	X '6C'
Special German characters are coded as follows:	"Ä" "Ö" "Ü" "ß"	X '4A' X 'EO' X '5A' X 'A1'

The financial institution will not be liable for any errors that occur when printing characters differing from the above.

The financial institution may either automatically convert lower-case letters in data records into upper-case letters, or it may return those data records to the customer. Other invalid characters may be replaced by blanks.

File structure:

The logical file is to be structured as follows:

- Record level A = data header with 150 bytes
- Record level C = single payment order with a constant part consisting of 150 bytes and a variable part of up to 435 bytes
- Record level E = data trailer with 150 bytes

A logical file may only contain either credits or direct debits. Any deviation of structure or specification must be agreed upon separately.

In the case of any violations which lead to a program abort, especially if a record length or a data format is wrong, the recipient is entitled to return the entire file unprocessed.

¹⁸ Codierung as per DIN 66003 (June 1974), Code Table 2, German reference version.

Record level A (data header)

Record level A contains the sender and receiver of the file and exists only once in each logical file.

Field	Length in Bytes	Data Format ¹⁹	Content	Explanation
1	4	b	Record length	Specification of record length according to the conventions for variable record length (Record length field 4 bytes, whereof 2 bytes to the left contain binary information and the remaining bytes are set to X '40' or X '00').
2	1	an	Record level	Constant "A"
3	2	an	Identifier "GK" or "LK", "GB" or "LB"	Reference to credit transfer (= G) or direct debit (= L), C2B (= K), B2B (= B)
4	5	np	German bank code	German bank code of the receiving party (file recipient)
5	5	np	Zero	B2B only, zero otherwise (packed)
6	27	an	Name of customer	Initiating party (sender)
7	4	np	Date	Creation date of file (DDMMYY; D= day, M= month, Y= year), right-justified
8	4	an	X '40'	Blanks (bank internal field)
9	6	np	Account number	German account number of customer (payee in the case of a direct debit) / payer (in the case of a credit transfer), up to 10 digits (right-justified, empty digits set to zero). The equivalent amount is allocated through this account.
10	10	n	Reference number of submitting customer	Optional.
11a	15	an	(X '40')	Reserve
11b	8	an	Execution date (DDMMYYYY)	Optional. The earliest execution date may be on the day of file creation (field A7) or up to 15 calendar days later than the date specified in field A7 at the most. If a particular date is provided in this data field, the period stipulated in paragraph III, no. 4, of the Special Conditions for Remote Data Transfer of at least 14 calendar days is to be calculated from the scheduled execution date on.
11c	58	an	X '40'	Reserve
12	1	an	Currency attribute	"1" = Euro
	150			

¹⁹ an = alphanumeric (left-justified, empty digits filled with X'40'), b = binary, n = numeric data unpacked, np = numeric data packed, positive algebraic sign

Record level C (single payment order)

Record level C contains details of the orders to be executed (credit transfers or direct debits). It contains a constant and a variable part.

Constant part:

Field	Length in Bytes	Data Format ²⁰	Content	Explanation
1	4	b	Record length	Specification of record length according to the conventions for variable record length (Record length field 4 bytes whereof 2 bytes to the left contain binary information and the remaining bytes are set to X '40' or X '00')
2	1	an	Record type	Constant "C"
3	5	np	Bank code	German bank code: First financial institution involved, discretionary
4	5	np	Bank code	German bank code: destination financial institution /place of payment
5	6	np	Account number	German account number: payee (in the case of a credit transfer) / payer (in the case of a direct debit); up to ten digits
6a	6	np without algebraic sign	Internal customer number	1st half-byte = 0, 2nd–12th half-byte = internal customer number or zeros
6b	7	np	Zeros	Bank internal field
7a	1	np without algebraic sign	Text key	Identifier for payment type and text key additions according to Appendix 1
7b	2	np	Text key addition	
8	1	-	X'40'	Bank internal field
9	6	np	Zero ²¹	Reserve, right-justified
10	5	np	Bank code	German bank code: First financial institution instructed / first place of collection
11	6	np	Account number	German account number: payer (in the case of a credit transfer) / payee (in the case of a direct debit); right-justified; up to 10 digits
12	6	np	Amount in Euros, including decimal places	Right-justified
13	3	an	X'40'	Bank internal field
14	27	an	Name	Payee (in the case of a credit transfer) / payer (in the case of a direct debit), left-justified

²⁰ an = alphanumeric (left-justified, empty digits filled with X'40'), b = binary, n = numeric data unpacked, np = numeric data packed, positive algebraic sign

²¹ Field may be filled with the amount in Deutsche Mark for information only by the bank.

DFÜ Agreement

Appendix 3: Specification of Data Formats

Field	Length in Bytes	Data Format ²⁰	Content	Explanation
15	27	an	Name	Payer (in the case of a credit transfer) / payee (in the case of a direct debit); left justified, names used should be as short as possible
16	27	an	Remittance information	Information given should be as brief as possible. The information has to refer exclusively to the payment transaction at hand. At the start of the data field, the information should be entered left-justified which the payee may want to access to mechanically during credit transfers (e.g. building society account number, insurance number, invoice number) or, in case of a direct debit, the payee needs if the payment cannot be credited and should need to be sent back to him unpaid ²² .
17a	1	an	Currency attribute	„1“ = Euro
17b	2	-	X '40'	Reserve
18	2	np	Extension character	00 = no extension following 01-15 = number of extensions of 29 bytes
	150			

²² The payee (in the case of a direct debit) / payer (in the case of a credit transfer) is able to automatically process payment information transmitted electronically without any separate agreement with the payer/payee if the information in the data field C16 "Remittance information" is structured as follows:

Field indicator	Content
/INV (Invoice)	Invoice number
/RFB (Reference Beneficiary)	Reference of the payee
/ROC (Reference Ordering Customer)	Reference of the ordering customer (payer)

Related to text key "54" (Employment savings benefits), particular details given as remittance information are represented by text key additions only. When transferring money to savings accounts of financial institutions, a related text in data field C16 "Remittance information" is not required. The field must therefore remain empty. However, if savings are transferred to accounts of building societies, insurance companies, and the like, the data field "Remittance information" has to be filled in as follows:

Building society account number or insurance number (left-justified)
Name of the payee

Variable part:

This variable part forms a single unit together with the constant part. It is only provided if additional information has to be entered which exceeds the data fields in the constant part. Up to 15 extensions can be appended to the constant part of data record C if the extension identifiers in ascending order are observed.

It may contain:

- 1 extension for payee (in the case of a credit transfer) or payer (in the case of direct debit) (01)
- Up to 13 extensions for remittance information (all 02) and
- 1 extension for payer (in the case of a credit transfer) or payee (in the case of direct debit) (03).

Basically, returned remittances and direct debits are always returned without the content of the extensions under "remittance information". For this reason, the payer (in the case of a credit transfer) or payee (in the case of direct debit) must include the necessary remittance information in the constant part of record C (see explanations to field C 16).

Field	Length in Bytes	Data Format ²³	Content	Explanation
1	2	n	Identifier of extension	01 = name of the payee (in the case of a credit transfer) or payer (in the case of direct debit) 02 = remittance information 03 = name of payer (in the case of a credit transfer) or payee (in the case of direct debit)
2	27	an	Payee (in the case of a credit transfer) or payer (in the case of direct debit) / remittance information / payer (in the case of a credit transfer) or payee (in the case of direct debit)	Left-justified. Basically, returned remittances and direct debits are always returned without the content of the extensions under "remittance information". For this reason, the payer (in the case of a credit transfer) or payee (in the case of direct debit) must include the necessary remittance information in the constant part of record C (see explanations to field C 16).
	29			

²³ an = alphanumeric (left-justified, empty digits filled with X'40'), n = numeric data unpacked.

Record E (data trailer)

Data record E is used for performing checks. It occurs only once in each logical file.

Field	Length in Bytes	Data Format ²⁴	Content	Explanation
1	4	b	Record length	Specification of record length according to the conventions for variable record length (Record length field (Record length 4 bytes, whereof 2 bytes to the left contain binary information and the remaining bytes are set to X'40' or X'00'.
2	1	an	Record type	Constant "E"
3	5	-	X '40'	Reserve
4	4	np	Number of C records	Used for performing checks
5	7	-	Zero	Reserve, right-justified
6	9	np	Arithmetic sum of the account numbers in field 5 of the C records	Used for performing checks
7	9	np	Arithmetic sum of the bank codes in field 4 of the C records	Used for performing checks
8	7	np	Arithmetic sum of the Euro amounts in field 12 of the C records	Used for performing checks
9	104	-	X '40'	Reserve
	150			

²⁴ an = alphanumeric (left-justified, empty digits filled with X'40'), b = binary, n = numeric data unpacked, np = numeric data packed, positive algebraic sign

Appendix 1**Explanations of fields 7a and 7b of record C**

To identify the type of payment, standard text keys have been defined by the banks. Any special text keys that have been specified for individual types of payment must always be used. This applies especially to wage, salary and pension payments (text key "53") and for employment savings benefits (text key "54"). Public institutions can identify wages and salaries paid by them using text key "56".

The following are the possible entries for data fields 7a and 7b:

Text Key (Field 7a)	Text Key Addition (Field 7b)	Explanation	Content of Field 7
04	000 ²⁵	Direct debit (Pre-authorised payment order procedure)	'04000'
05	000 ²⁵	Direct debit (Direct debit authority procedure)	'05000'
05	005 ²⁶	Direct debit from POS transaction - electronic cash	'05005'
05	006 ²⁶	Direct debit from POS transaction (with foreign credit card) - Maestro	'05006'
05	008 ²⁷	Direct debit from credit card turnover	'05008'
05	015 ²⁶	Direct debit from POS transaction – POZ	'05015'
05	019	Direct debit from POS transaction – German ELV procedure	'05019'
51	000 ²⁵	Credit of a credit transfer (e.g. commercial payment)	'51000'
53	000 ²⁵	Wages, salary, pension credit	'53000'
54	XXJ ²⁸	Employment savings benefits (VL)	'54XXJ'
56	000	Payments of public institutions	'56000'

²⁵ If the client or payment originator is a non-resident (under the definition of the foreign trade regulations), the text key addition "000" should be replaced by "888".

²⁶ Usage permitted for network providers only

²⁷ Permitted for credit card organisations only

²⁸ The characters "XX" are to be replaced with "00" or the percentage of the savings bonus; the letter "J" is to be replaced with the final digit of the year for which the payment is to apply. Example: For a payment for 2001 with 10% savings bonus, data field 7 should read "54001" or "54101".

Appendix 2**Checks performed (plausibility and field contents)**

After receipt and before transmission of a file in magnetic tape format, the C data records are to be checked mechanically as follows:

Field	Content	Data Format²⁹
German bank code of destination financial institution/place of payment (field C 4)	Must be a valid bank code as per directory of the Deutsche Bundesbank, first position neither 0 nor 9	np
German account number of the payee (in the case of a credit transfer)/payer (in the case of a direct debit) (field C 5)	Not equal to zero	np
Internal customer number (Field C 6)	1st half-byte equal to zero ³⁰	np without algebraic sign
Text key – Direct debits – Credit transfers (field C 7a)	Equals 04, 05 ³¹ Equals 51, 53, 54, 56 ³¹	np without algebraic sign
German bank code: First financial institution instructed / first place of collection (field C 10)	1st digit not equal to 0 or 9	np
German account number: payer (in the case of a credit transfer) / payee (in the case of a direct debit) (field C 11)	Not equal to zero	np
Amount (field C 12)	Not equal to zero	np
Name of the payee (in the case of a credit transfer) / payer (in the case of a direct debit) (field C 14)	Not equal to X '20'	an
Name of the payer (in the case of a credit transfer) / payee (in the case of a direct debit) (field C 15)	Not equal to X '20'	an
Currency attribute (field C 17a)	"1" = Euro	an
Extension character (field C 18)	Equals 00–15	np

²⁹ an = alphanumeric; n = numeric data unpacked, np = numeric data packed, positive algebraic sign

³⁰ In the case of files in magnetic tape format delivered by the bank, the first half-byte equals "1" for EZÜ payments, or equals "2" for BZÜ payments.

³¹ In the case of files in magnetic tape format delivered by the bank, text keys 09, 59, 67 to 69 are added.

2 SEPA Payment Transactions

The German credit services sector has agreed in the ZKA (Zentraler Kreditausschuss) to support the SEPA data formats for credit transfers and debits in addition to the currently used formats as of 2008.

The ISO Standard 20022 is the basis for data formats used by customers to submit voucher-less SEPA credit transfers and SEPA debits. To ensure an efficient use within the SEPA (EU countries³², Iceland, Liechtenstein, Norway and Switzerland), 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 in December 2006.

The ZKA has specified the SEPA data formats for the customer-bank-interface based on the EPC Implementation Guidelines.

The following message types have been specified at the customer-bank-interface for the SEPA Credit Transfer Initiation and the SEPA Direct Debit Initiation as well as for Rejects Prior to Settlement:

Order Type	Business Transaction	Namespace of the SEPA Message (ZKA)
CCM	Credit Transfer Initiation	urn:sepade:xsd:pain.001.001.02
CRJ	Payment Status Report for Credit Transfer	urn:sepade:xsd:pain.002.001.02.ct
CDM	Direct Debit Initiation	urn:sepade:xsd:pain.008.001.01
CDR	Payment Status Report for Direct Debit	urn:sepade:xsd:pain.002.001.02.dd

These message types are specified in the chapter *Specification for the SEPA Payment Transactions (ZKA)*.

Beyond that, there are two optional extensions concerning the message types and the structures of messages:

- SEPA Container

By means of this option the message types are extended by a SEPA container in the XML format. This SEPA container makes it possible to save multiple, individual SEPA messages in a physical file or to transmit them via communication connection (e.g. via EBICS).

The SEPA container can be used with message types pain.001.001.02, pain.008.001.01 and pain.002.001.02.

³² Refer to the current version of the SEPA Scheme Rulebooks for a definite list of participating countries.

- Extended Grouping Options

This variant supports SEPA credit transfers and SEPA debits following the EPC recommendations with all grouping options permitted in ISO 20022 with the message types pain.001.001.02 and pain.008.001.01.

The two variants SEPA container and extended grouping options each have their own documentation in chapter *Extension of the Specification for the SEPA Payment Transactions (ZKA)*. This chapter also lists the order types defined for this case and the applied namespaces.

Referenced Documents

This specification is based on the following documents. When reference is made to these documents, the version listed below is valid:

- SEPA Credit Transfer Scheme Rulebook, Version 2.3, 19 June 2007
- SEPA Credit Transfer Scheme Implementation Guidelines Version 2.3, 19 June 2007
- SEPA Direct Debit Scheme Rulebook Version 2.3, 19 June 2007
- SEPA Direct Debit Scheme Implementation Guidelines Version 2.3, 19 June 2007
- ISO 20022: Payments Standards – Initiation, October 2006

Schema Files

The names of the schema files are build according to the namespaces. The file name can be derived from the namespace by taking the last part and adding the suffix .xsd. These files can be downloaded from the server <http://www.sepa-zka.de/>. For example, the schema file for the Credit Transfer Initiation according to the ZKA specification, which's namespace is urn:sepade:xsd:pain.001.001.02, is named pain.001.001.02.xsd and may be found at <http://www.sepa-zka.de/1.0/pain.001.001.02.xsd>.

We strongly advise against direct use of the schemas available on the Internet for the validation of XML files. Instead, the schemas should be saved on a local drive of the customer or banking system, because the availability of the schemas on the internet can not always be ensured, which could cause delays in order processing.

2.1 Specifications for all Data Formats

Message Structure

A Credit Transfer Initiation message is composed of three blocks:

- Group Header

This block is mandatory and present once. It contains elements such as the Message ID and the Creation Date and Time.

- Payment Information

This block is mandatory and repetitive³³. It contains besides elements related to the originating side of the 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 and repetitive³⁴. It contains, amongst others, elements related to the beneficiary or debit side of the transaction, such as the Creditor resp. Debtor in case of a credit transfer resp. direct debit, the amount or remittance information.

The maximum number of occurrences of Payment Information Block and Transaction Information Block within a message is indicated by the Grouping field in the Group Header.

Grouping Options Overview

The following combinations can appear :

Grouping Option	Description	permitted for . . .
Grouped	indicates that the Payment Information Block has exactly one occurrence and that the Transaction Information Block has several occurrences	SEPA payment transactions (ZKA) Grouping Extension
Mixed	indicates that there is one or several occurrences of the Payment Information Block where each of the occurrences may contain one or several occurrences of the Transaction Information Block	Grouping Extension
Single	indicates that for one or several occurrences of the Payment Information Block, exactly one occurrence of the Transaction Information Block exists	Grouping Extension

³³ The number of occurrences of Payment Information Block and Transaction Information Block within a message is indicated by the Grouping field in the Group Header.

³⁴ The number of occurrences of Payment Information Block and Transaction Information Block within a message is indicated by the Grouping field in the Group Header.

The following overview shows the different grouping structures:

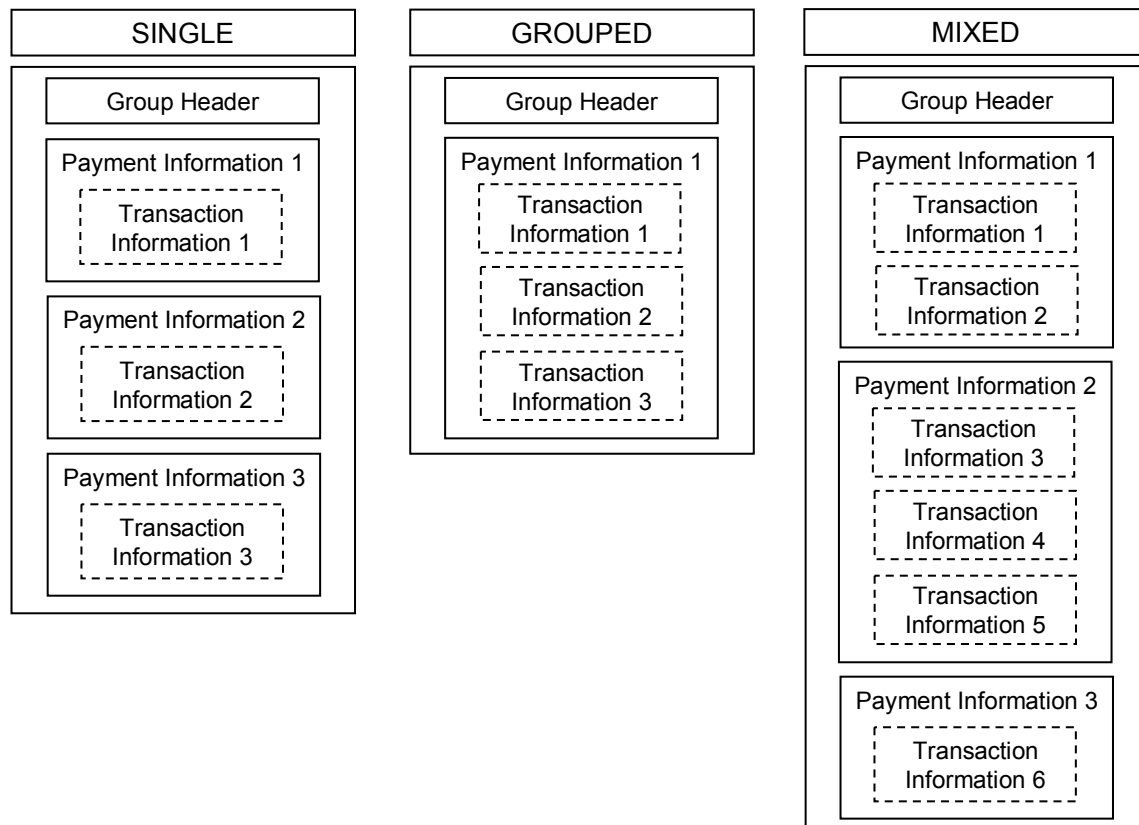


Diagram 1: Grouping Options

Character Set

To create SEPA messages, i.e. the reference data, the following characters are permitted according to the UTF-8 and/or ISO-8859 coding³⁵.

Permitted Character Code	Character	Hex Code
numeric characters	0 to 9	X'30' – X'39'
capital characters	A to Z	X'41' – X'5A'
small characters	a to z	X'61' – X'7A'
apostrophe	"'	X'27'
colon	":	X'3A'

³⁵ The characters permitted here are all within the value range 0 to 127 (X'00' to X'7F' hexadecimal). The characters in the value range 0 to 127 are in principle identical in the character tables ISO 646 (7-bit encoding / US-ASCII), ISO 8859 and UTF-8. The encoding of ISO 8859 characters as well as of Unicode characters (UTF-8) with values between 0 and 127 uses one byte with the same value. The octet encoding of ISO 8859 and UTF-8 demands that the bit value 0 be put in front of the seven bits of the ISO 646 encoding. In addition, the permitted characters do not differ from those on the German codepage ISO 646 DE / DIN 66003 (Edition June 1974), Code Table 2, German Reference Version.

DFÜ Agreement

Appendix 3: Specification of Data Formats

question mark	"?"	X'3F'
comma	","	X'2C'
minus	"_"	X'2D'
blank character	" "	X'20'
left bracket	"("	X'28'
plus sign	"+"	X'2B'
period	".	X'2E'
right bracket	")"	X'29'
slash	"/"	X'2F'

The financial institution has the right to replace improper characters, e.g. with blank characters or with similar characters which are included in the defined character set or to reject the entire file³⁶.

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 structured remittance information	only once
combination of unstructured and structured remittance information	either structured or unstructured
length of the structured remittance information	max. length of 140 characters (gross, the characters needed for the element designation and white spaces must be subtracted from the maximum value)

The use of a structured remittance information is not recommended.

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 file routing slip.

³⁶ Characters outside of the above-mentioned character set block the processing in the banks and the checks (e.g. as required by the Money Laundering Act).

- **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 goes through the entire process chain and is also handed out for returns. The use of an unambiguous allocation has the following advantages for the customer:

- Unambiguous, characteristic communication feature when dealing with beneficiary / debtor
- Unambiguous 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 in the End to End Identification.

Occurrences of XML elements

Due to technical reasons³⁷, 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.001.001.02, pain.001.001.02.grp	CdtTrfTxInf	9.999.999
pain.008.001.01, pain.008.001.01.grp	DrctDbtTxInf	9.999.999
pain.002.001.02.ct, pain.002.001.02.dd	TxInfAndSts	9.999.999
pain.001.001.02.con, pain.002.001.02.ct.con, pain.008.001.01.con, pain.002.001.02.dd.con	Msg	9.999.999
pain.001.001.02.grp, pain.008.001.01.grp	PmtInf	9.999.999

³⁷ 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.

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.

XML Notation

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



Diagram 2 Element

- Elements are displayed in rectangles.



Diagram 3 Attribute

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



Diagram 4 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 5 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 continuous border stand for obligatory use and correspond with the attribute minOccurs="1" for elements and/or use="required" for attributes in XML Schemas,.
- Dashed symbols 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".

- A dashed box with yellow background is used to identify elements, attributes and other declarations which belong to a complex type.



Diagram 6 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 graphic is an example that shows the use of different graphic elements.

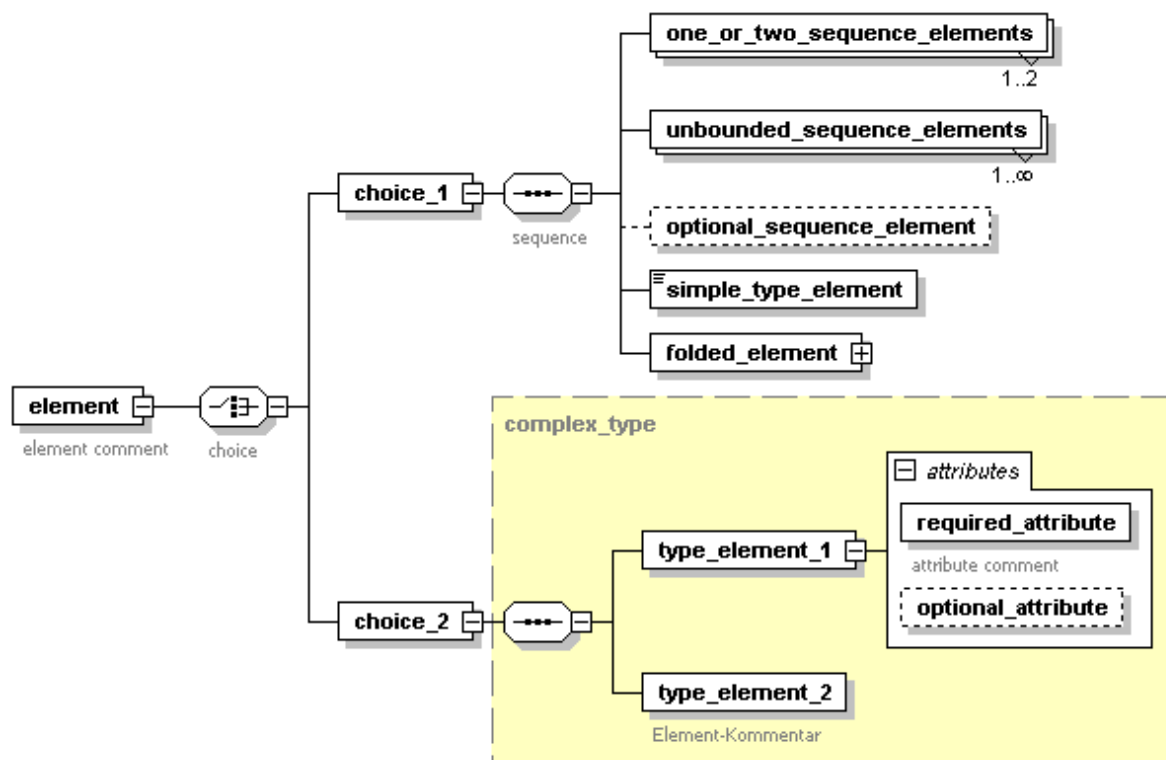


Diagram 7: XML Notation

In addition to the graphic, each section lists the contained elements in a table. 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.

Navigating XML references

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

2.2 Specification for the SEPA Payment Transactions (ZKA)

This section describes the SEPA data formats for credit transfers, return messages and debits.

Namespaces

The following table shows an overview of XML namespaces used for the messages.

Order Type	Business Transaction	Namespace of the SEPA Message (ZKA)
CCM	Credit Transfer Initiation	urn:sepade:xsd:pain.001.001.02
CRJ	Payment Status Report for Credit Transfer	urn:sepade:xsd:pain.002.001.02.ct
CDM	Direct Debit Initiation	urn:sepade:xsd:pain.008.001.01
CDR	Payment Status Report for Direct Debit	urn:sepade:xsd:pain.002.001.02.dd

Grouping Options

Only the grouping option "Grouped" in the GroupHeader element is permitted.

2.2.1 Credit Transfer Initiation – pain 001.001.02

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

Order Type

The CCM order type is used to transmit the SEPA message Credit Transfer Initiation.

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

Overview

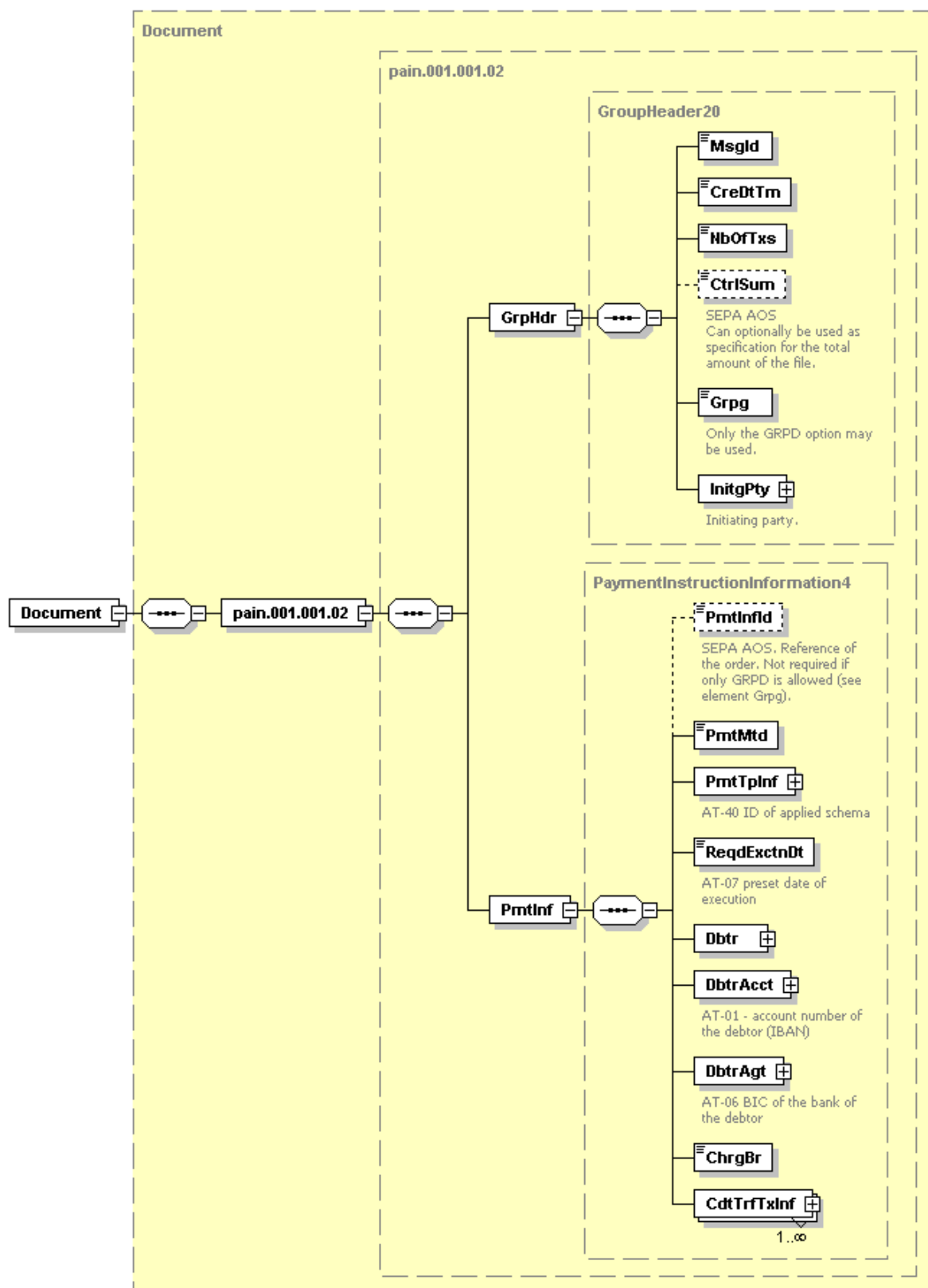


Diagram 8: Overview pain.001.001.02

2.2.1.1 Document

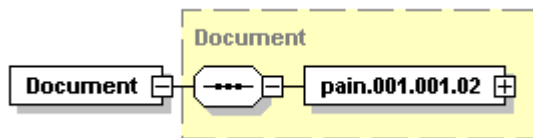


Diagram 9: pain.001.001.02, Document

Definition

UNIFI (ISO 20022) XML message: SEPA Credit Transfer Scheme. This is the top level element of a pain.001.001.02 message.

XML Tag

<Document>

Occurrences

[1..1]

Rules

Name	XML Tag	Occurrences	Definition	Type	Rules
Customer Credit Transfer Initiation	<pain.001.001.02>	[1..1]	Refer to 2.2.1.2		-

Example

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:sepade:xsd:pain.001.001.02"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:sepade:xsd:pain.001.001.02 pain.001.001.02.xsd">
  <pain.001.001.02>
    <GrpHdr>
      <MsgId>Message-ID-4711</MsgId>
      <CreDtTm>2008-05-11T09:30:47.000Z</CreDtTm>
      <NbOfTxes>2</NbOfTxes>
      <CtrlSum>6655.86</CtrlSum>
      <Grpg>GRPD</Grpg>
      <InitgPty>
        <Nm>Initiator Name</Nm>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInfId>Payment-Information-ID-4711</PmtInfId>
      <PmtMtd>TRF</PmtMtd>
      <PmtTpInf>
        <SvcLvl>
          <Cd>SEPA</Cd>
        </SvcLvl>
      </PmtTpInf>
      <ReqdExctnDt>2008-05-25</ReqdExctnDt>
      <Dbtr>
        <Nm>Debtor Name</Nm>
      </Dbtr>
      <DbtrAcct>
        <Id>
```

```

<IBAN>DE87200500001234567890</IBAN>
</Id>
</DbtrAcct>
<DbtrAgt>
  <FinInstnId>
    <BIC>BANKDEFFXXX</BIC>
  </FinInstnId>
</DbtrAgt>
<ChrgBr>SLEV</ChrgBr>
<CdtTrfTxInf>
  <PmtId>
    <EndToEndId>OriginatorID1234</EndToEndId>
  </PmtId>
  <Amt>
    <InstdAmt Ccy="EUR">6543.14</InstdAmt>
  </Amt>
  <CdtrAgt>
    <FinInstnId>
      <BIC>SPUEDE2UXXX</BIC>
    </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>
      <BIC>SPUEDE2UXXX</BIC>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>Other Creditor Name</Nm>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <IBAN>DE21500500001234567897</IBAN>
    </Id>
  </CdtrAcct>
  <RmtInf>
    <Ustrd>Unstructured Remittance Information</Ustrd>
  </RmtInf>
</CdtTrfTxInf>
</PmtInf>
</pain.001.001.02>
</Document>

```

2.2.1.2 Pain.001.001.02

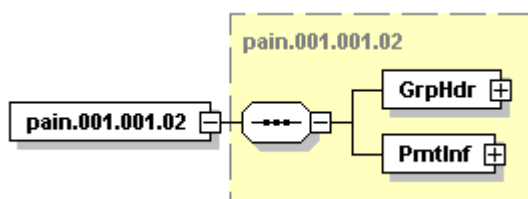


Diagram 10: pain.001.001.02

Definition

Customer Credit Transfer Initiation

XML Tag

<pain.001.001.02>

Occurrences

[1..1]

Rules

Name	XML Tag	Occurrences	Definition	Type	Rules
GroupHeader	<GrpHdr>	[1..1]	Refer to 2.2.1.3		-
PaymentInstructionInformation	<PmtInf>	[1..1]	Refer to 2.2.1.6		If a restriction limits the grouping element to the Grouped option, <PmtInf> may occur only once.

2.2.1.3 Group Header

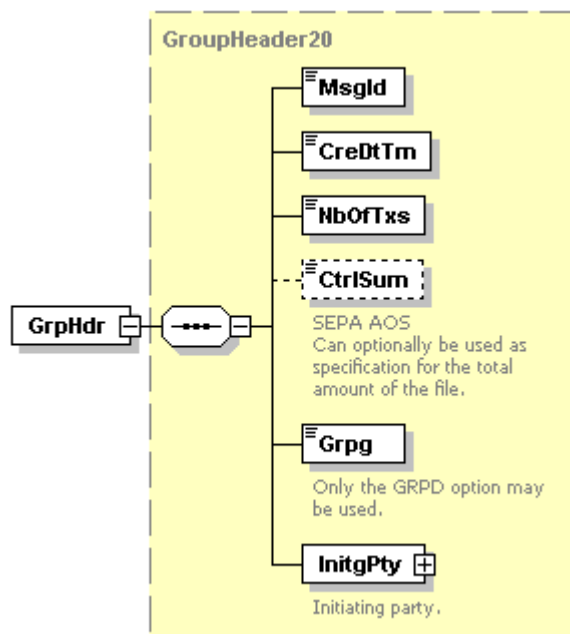


Diagram 11: pain.001.001.02, Group Header

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	Rules
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. The instructing party has to make sure that 'MessageIdentification' is unique per instructed party for a pre-agreed period.	Max35Text	-
CreationDateTime	<CreDtTm>	[1..1]	Date and time at which a (group of) payment instruction(s) was created by the instructing party.	ISODate-Time	-
NumberOfTransactions	<NbOfTxs>	[1..1]	Number of individual transactions contained in the message.	Max15NumericText	-
ControlSum	<CtrlSum>	[0..1]	Total of all individual amounts included in the message, irrespective of currencies.	Decimal-Number	Is not a part of the SEPA Core Subset according to EPC Implementation Guidelines However, an allocation is recommended. Maximal 2 places behind the decimal point allowed. Usage Rule: Sum of all InstructedAmount fields
Grouping	<Grpg>	[1..1]	Indicates whether common accounting information in the	Grouping2Code	Only GRPD (Grouping Option =

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	Rules
			transaction is included once for all transactions or repeated for each single transaction		Grouped) is allowed.
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>2008-05-11T09:30:47.000Z</CreDtTm>
  <NbOfTxs>2</NbOfTxs>
  <CtrlSum>6655.86</CtrlSum>
  <Grpg>GRPD</Grpg>
  <InitgPty>
    <Nm>Initiator Name</Nm>
  </InitgPty>
</GrpHdr>

```

2.2.1.4 Initiating Party

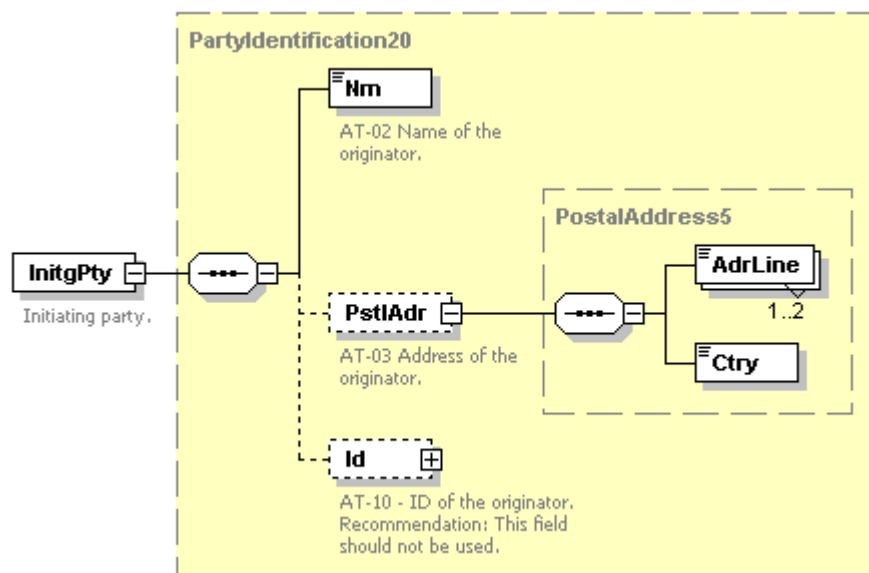


Diagram 12: pain.001.001.02, Initiating Party

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

Allocation may differ from Debtor.

Name	XML Tag	Occurrences	Definition	Type	Rules
Name	<Nm>	[1..1]	Name by which a party is known and which is usually used to identify that party.	Max70Text	-
PostalAddress	<PstlAdr>	[0..1]	Information that locates and identifies a specific address, as defined by postal services.	PostalAddress5	We recommend leaving this data element group without allocation.
AddressLine	<AdrLine>	[1..2]	Information that locates and identifies a specific address, as defined by postal services, that is presented in free format text.	Max70Text	-
Country	<Ctry>	[1..1]	Nation with its own government.	Country-Code	Country code (acc. to ISO 3166) consisting of 2 capital characters, e.g. DE for Deutschland (Germany)
Identification	<Id>	[0..1]	Refer to 2.2.1.5		We recommend leaving this field without allocation. If allocated, either Organisation-Identification or a maximum of one repetition of the PrivateIdentification element is permitted.

Example

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

2.2.1.5 Identification

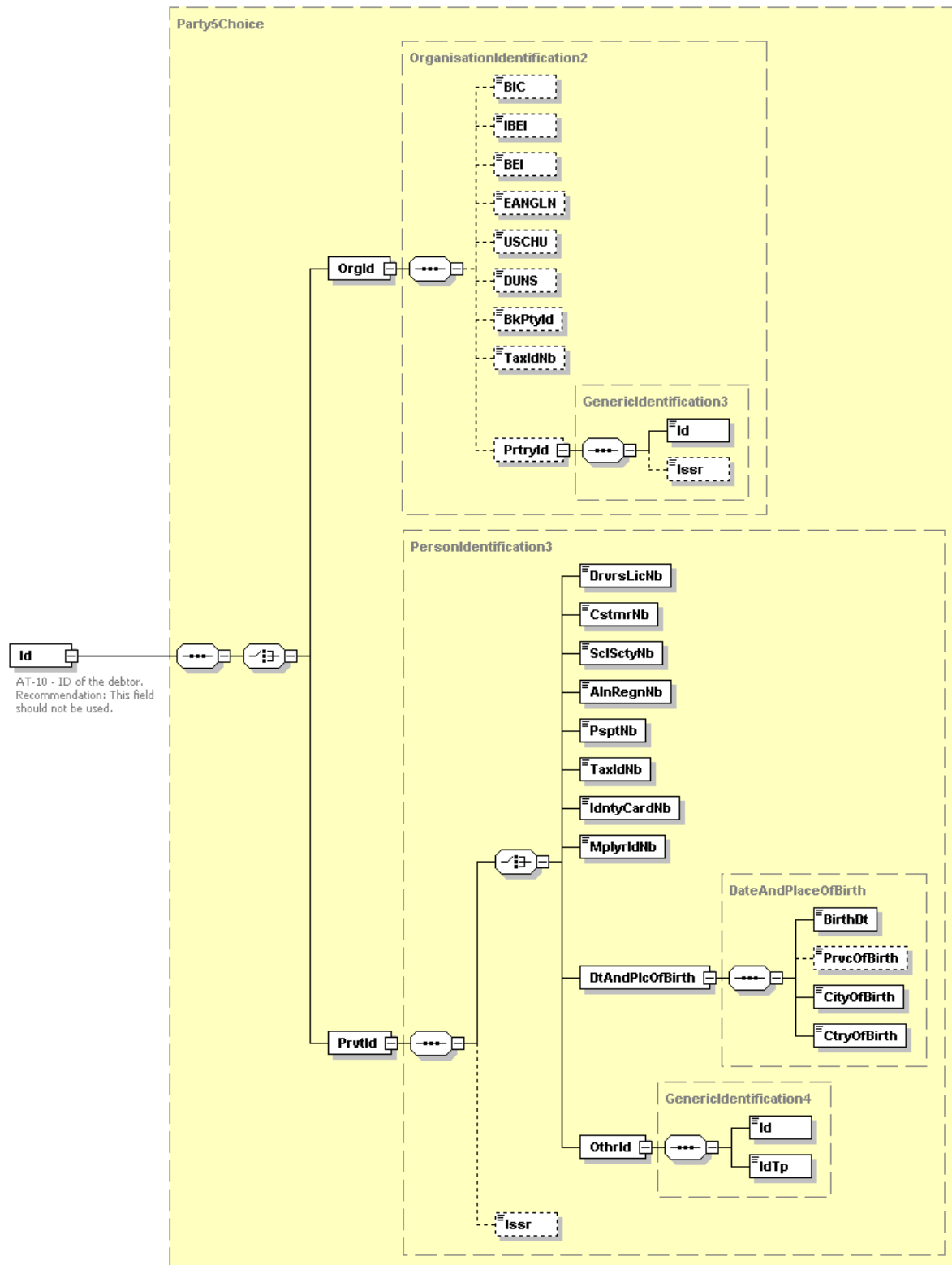


Diagram 13: pain.001.001.02, Identification

Definition

Name or number assigned by an entity to enable recognition of that entity, eg, account identifier.

XML Tag

<Id>

Occurrences

[0..1]

Rules

We recommend not to use this data element group.

Name	XML Tag	Occurrences	Definition	Type	Rules
OrganisationIdentification	<OrgId>	[1..1]	Unique and unambiguous way of identifying an organisation.	OrganisationIdentification2	-
BIC	<BIC>	[0..1]	Bank Identifier Code. Code allocated to financial institutions by the Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362.	BICIdentifier	Must be allocated using valid BIC. This can be either 8 or 11 characters long.
IBEI	<IBEI>	[0..1]	International Business Entity Identifier to uniquely identify business entities playing a role in the lifecycle of and events related to a financial instrument. (tentative - to be confirmed)	IBEIIdentifier	Allocate using International Business Entity Identifier.
BEI	<BEI>	[0..1]	Business Entity Identifier. Code allocated to non-financial institutions by the ISO 9362 Registration Authority. The Business Entity Identifier (BEI) has the same format as the BIC code (8 up to 11 characters) as stipulated in the standard	BEIIdentifier	Allocate using Business Entity Identifier.

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	Rules
			ISO 9362 Banking (Banking Telecommunication Messages, Bank Identifier Codes, BIC).		
EANGLN	<EANGLN>	[0..1]	Global Location Number. A non-significant reference number used to identify legal entities, functional entities, or physical entities according to the European Association for Numbering (EAN) numbering scheme rules. The number is used to retrieve detailed information that is linked to it.	EANGLNIdentifier	With Global Location Number to ID an institution acc. to EAN standards (EAN = European Article Number)
CHIPSUniversalidentification	<USCHU>	[0..1]	(United States) Clearing House Interbank Payments System (CHIPS) Universal Identification (UID) - identifies entities that own accounts at CHIPS participating financial institutions, through which CHIPS payments are effected. The CHIPS UID is assigned by the New York Clearing House.	CHIPSUniversalIdentifier	-
DUNS	<DUNS>	[0..1]	Data Universal Numbering System. A unique identification number provided by Dun & Bradstreet to identify an organization.	DunsIdentifier	-
BankPartyIdentification	<BkPtyId>	[0..1]	Unique and unambiguous assignment made by a specific bank to identify a relationship as defined between the bank and its client.	Max35Text	-
TaxIdentification-Number	<TaxIdNb>	[0..1]	Number assigned by a tax authority to an entity.	Max35Text	-
ProprietaryIdentification	<PrtryId>	[0..1]	Unique and unambiguous identifier for	GenericIdentifier	

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	Rules
ification			an organisation that is allocated by an institution.	on3	
Identification	<Id>	[1..1]	Name or number assigned by an entity to enable recognition of that entity, eg, account identifier.	Max35Text	
Issuer	<Issr>	[0..1]	Entity that assigns the identification.	Max35Text	
PrivateIdentification	<PrvtId>	[1..1]	Unique and unambiguous identification of a person, eg, passport.	PersonIdentification3	Only one occurrence of PrivateIdentification is allowed.
DriversLicense-Number	<DrvrLicNb>	[1..1]	Number assigned by a license authority to a driver's license.	Max35Text	-
CustomerNumber	<CstmrNb>	[1..1]	Number assigned by an agent to identify its customer.	Max35Text	-
SocialSecurity-Number	<SciSctyNb>	[1..1]	Number assigned by a social security agency.	Max35Text	-
AlienRegistrationNumber	<Aln-RegnNb>	[1..1]	Number assigned by a government agency to identify foreign nationals.	Max35Text	-
PassportNumber	<PsptNb>	[1..1]	Number assigned by a passport authority to a passport.	Max35Text	-
TaxIdentification-Number	<TaxIdNb>	[1..1]	Number assigned by a tax authority to an entity.	Max35Text	-
IdentityCardNumber	<Idnty-CardNb>	[1..1]	Number assigned by a national authority to an identity card.	Max35Text	-
EmployerIdentificationNumber	<Mply-rIdNb>	[1..1]	Number assigned to an employer by a registration authority.	Max35Text	-
DateAndPlaceOf-Birth	<DtAndPlcOfBirth>	[1..1]	Date and place of birth of a person.	DateAndPlaceOfBirth	-
BirthDate	<BirthDt>	[1..1]	Date on which a person is born.	ISODate	To be allocated with a date formatted YYYY-MM-DD (ISO 8601)

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	Rules
ProvinceOfBirth	<PrvcOf-Birth>	[0..1]	Province where a person was born.	Max35Text	-
CityOfBirth	<CityOf-Birth>	[1..1]	City where a person was born.	Max35Text	-
CountryOfBirth	<CtryOf-Birth>	[1..1]	Country where a person was born.	Country-Code	Country code (acc. to ISO 3166)
OtherIdentification	<OthrId>	[1..1]	Identifier issued to a person for which no specific identifier has been defined.	Generic-identification4	-
Identification	<Id>	[1..1]	Identifier issued to a person for which no specific identifier has been defined.	Max35Text	-
IdentificationType	<IdTp>	[1..1]	Specifies the nature of the identifier.	Max35Text	Code to designate the means of identification that is not listed among the defined means of identification
Issuer	<Issr>	[0..1]	Entity that assigns the identifier.	Max35Text	-

2.2.1.6 Payment Instruction Information

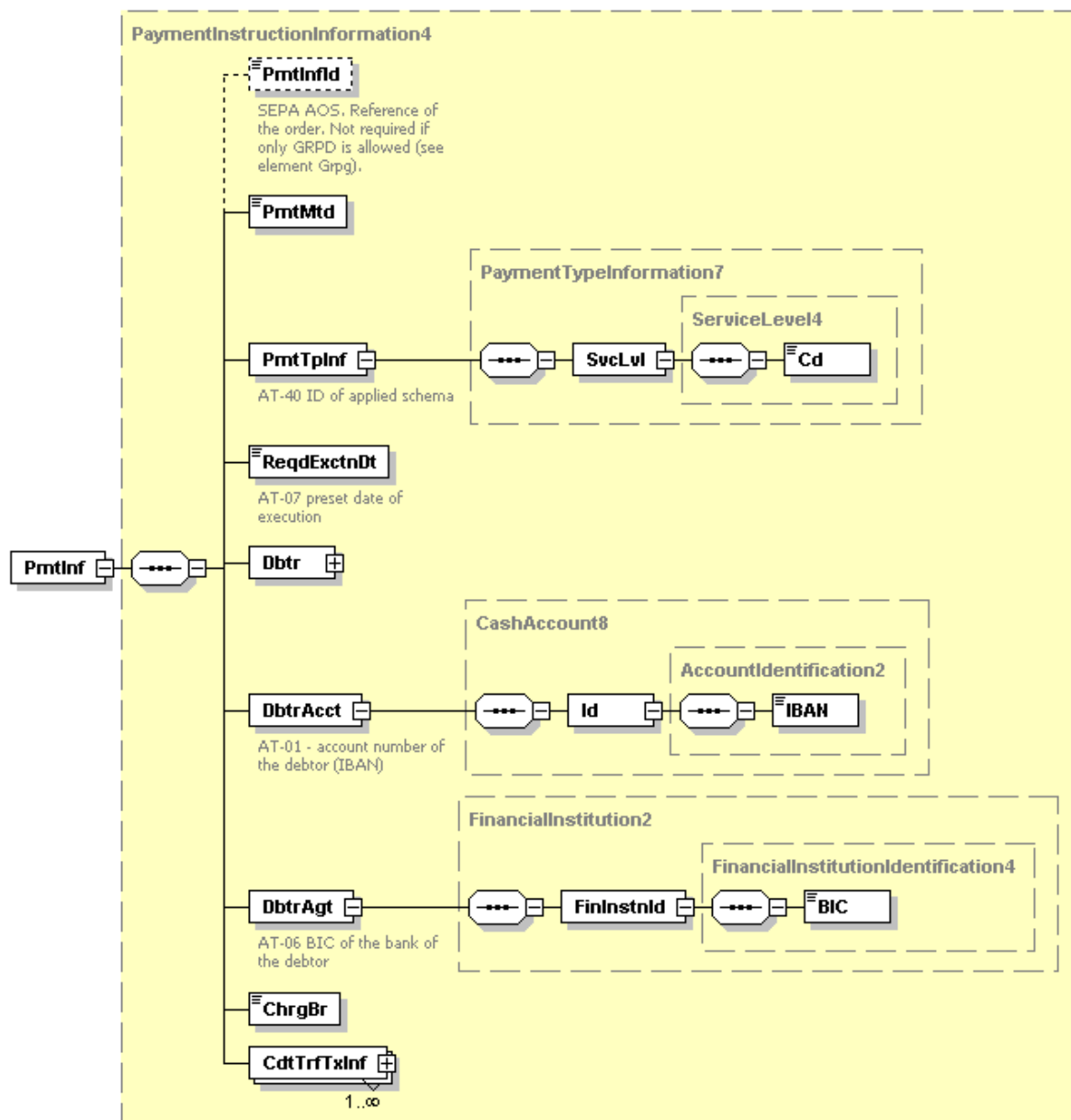


Diagram 14: pain.001.001.02, Payment Instruction Information

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..1]

Rules

Name	XML Tag	Occurrences	Definition	Type	Rules
PaymentInformationIdentification	<PmtInfId>	[0..1]	Reference assigned by a sending party to unambiguously identify the payment information block within the message.	Max35Text	Is not a part of the SEPA Core Subset according to EPC Implementation Guidelines. For GRPD MSGID is in itself unambiguous in the basic variant.
PaymentMethod	<PmtMtd>	[1..1]	Specifies the means of payment that will be used to move the amount of money.	Payment-Method5Code	Only TRF ist allowed.
PaymentTypeInformation	<PmtTpInf>	[1..1]	Set of elements that further specifies the type of transaction.	Payment-TypeInformation7	-
ServiceLevel	<SvcLvl>	[1..1]	Agreement or rules according to which the transaction is to be processed.	ServiceLevel4	
Code	<Cd>	[1..1]	Identification of a pre-agreed level of service between the parties in a coded form.	ServiceLevel3Code	Only SEPA is allowed.
RequestedExecutionDate	<ReqdExctnDt>	[1..1]	Date at which the initiating party requests the clearing agent to process the payment.	ISODate	-
Debtor	<Dbtr>	[1..1]	Refer to 2.2.1.7		-
DebtorAccount	<DbtrAcct>	[1..1]	Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.	CashAccount8	-
Identification	<Id>	[1..1]	Unique and unambiguous identification of the account between the account owner and the account servicer.	AccountIdentification2	-
IBAN	<IBAN>	[1..1]	International Bank Account Number (IBAN) - identifier used internationally	IBANIdentifier	To be allocated with a valid IBAN (International Bank Account

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	Rules
			by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions.		Number). This can have a maximum of 34 characters.
DebtorAgent	<DbtrAgt>	[1..1]	Financial institution servicing an account for the debtor.	Financia- lInstitution2	-
FinancialInstitutionIdentification	<FinInstnId>	[1..1]	Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.	Financia- lInstitution- nIdentifica- tion4	-
BIC	<BIC>	[1..1]	Bank Identifier Code. Code allocated to financial institutions by the Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking	BICIdentifi- er	Must be allocated using valid BIC This can be either 8 or 11 characters long.
ChargeBearer	<ChrgBr>	[1..1]	Specifies which party/parties will bear the charges associated with the processing of the payment transaction.	Charge- BearerTy- pe2Code	Only SLEV is allowed.
CreditTransferTransactionInformation	<CdtTrfTxlnf>	[1..unbounded]	Refer to 2.2.1.8		-

Example

<PmtInf>

```

<PmtInfId>Payment-Information-ID-4711</PmtInfId>
<PmtMtd>TRF</PmtMtd>
<PmtTpInf>
  <SvcLvl>
    <Cd>SEPA</Cd>
  </SvcLvl>
</PmtTpInf>
<ReqdExctnDt>2008-05-25</ReqdExctnDt>
<Dbtr>
  <Nm>Debtor Name</Nm>
</Dbtr>
<DbtrAcct>
  <Id>
    <IBAN>DE87200500001234567890</IBAN>
  </Id>
</DbtrAcct>
<DbtrAgt>
  <FinInstnId>
    <BIC>BANKDEFFXXX</BIC>
  </FinInstnId>
</DbtrAgt>
<ChrgBr>SLEV</ChrgBr>
<CdtTrfTxInf>
  <PmtId>
    <EndToEndId>OriginatorID1234</EndToEndId>
  </PmtId>
  <Amt>
    <InstdAmt Ccy="EUR">6543.14</InstdAmt>
  </Amt>
  <CdtrAgt>
    <FinInstnId>
      <BIC>SPUEDE2UXXX</BIC>
    </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>
      <BIC>SPUEDE2UXXX</BIC>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>Other Creditor Name</Nm>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <IBAN>DE21500500001234567897</IBAN>
    </Id>
  </CdtrAcct>
  <RmtInf>
    <Ustrd>Unstructured Remittance Information</Ustrd>
  </RmtInf>
</CdtTrfTxInf>
</PmtInf>

```

2.2.1.7 Debtor

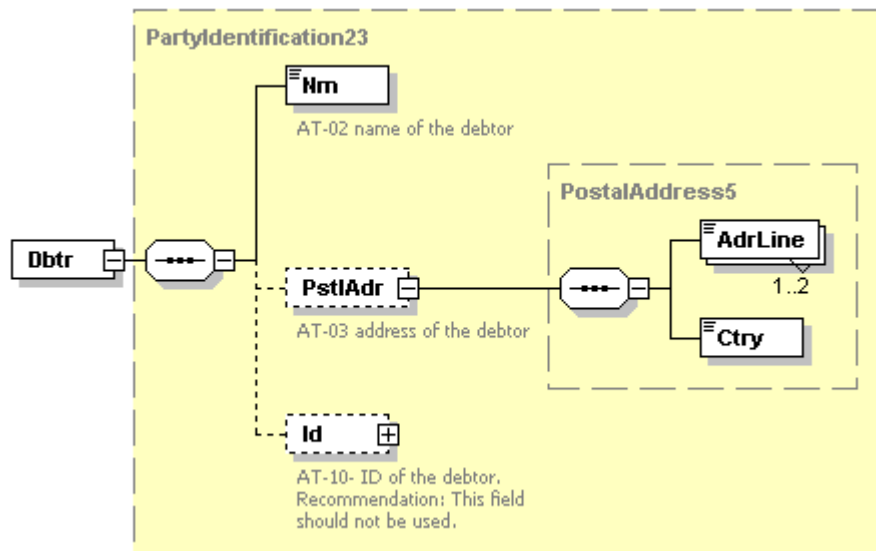


Diagram 15: pain.001.001.02, Debtor

Definition

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

XML Tag

<Dbtr>

Occurrences

[1..1]

Rules

Name	XML Tag	Occurrences	Definition	Type	Rules
Name	<Nm>	[1..1]	Name by which a party is known and which is usually used to identify that party.	Max70Text	The name of the initiating party or of the account owner is to be stated in this field.
PostalAddress	<PstlAdr>	[0..1]	Information that locates and identifies a specific address, as defined by postal services.	PostalAddress5	We recommend leaving this data element group without allocation.
AddressLine	<AdrLine>	[1..2]	Information that locates and identifies a specific address, as defined by postal services, that is presented in free format	Max70Text	-

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	Rules
			text.		
Country	<Ctry>	[1..1]	Nation with its own government.	Country-Code	Country code (acc. to ISO 3166) consisting of 2 capital characters, e.g. DE for Deutschland (Germany).
Identification	<Id>	[0..1]	Refer to 2.2.1.5		We recommend leaving this field without allocation. If allocated, either Organisation Identification or a maximum of one repetition of the Private Identification element is allowed.

Example

```
<Dbtr>  
  <Nm>Debtor Name</Nm>  
</Dbtr>
```

2.2.1.8 Credit Transfer Transaction Information

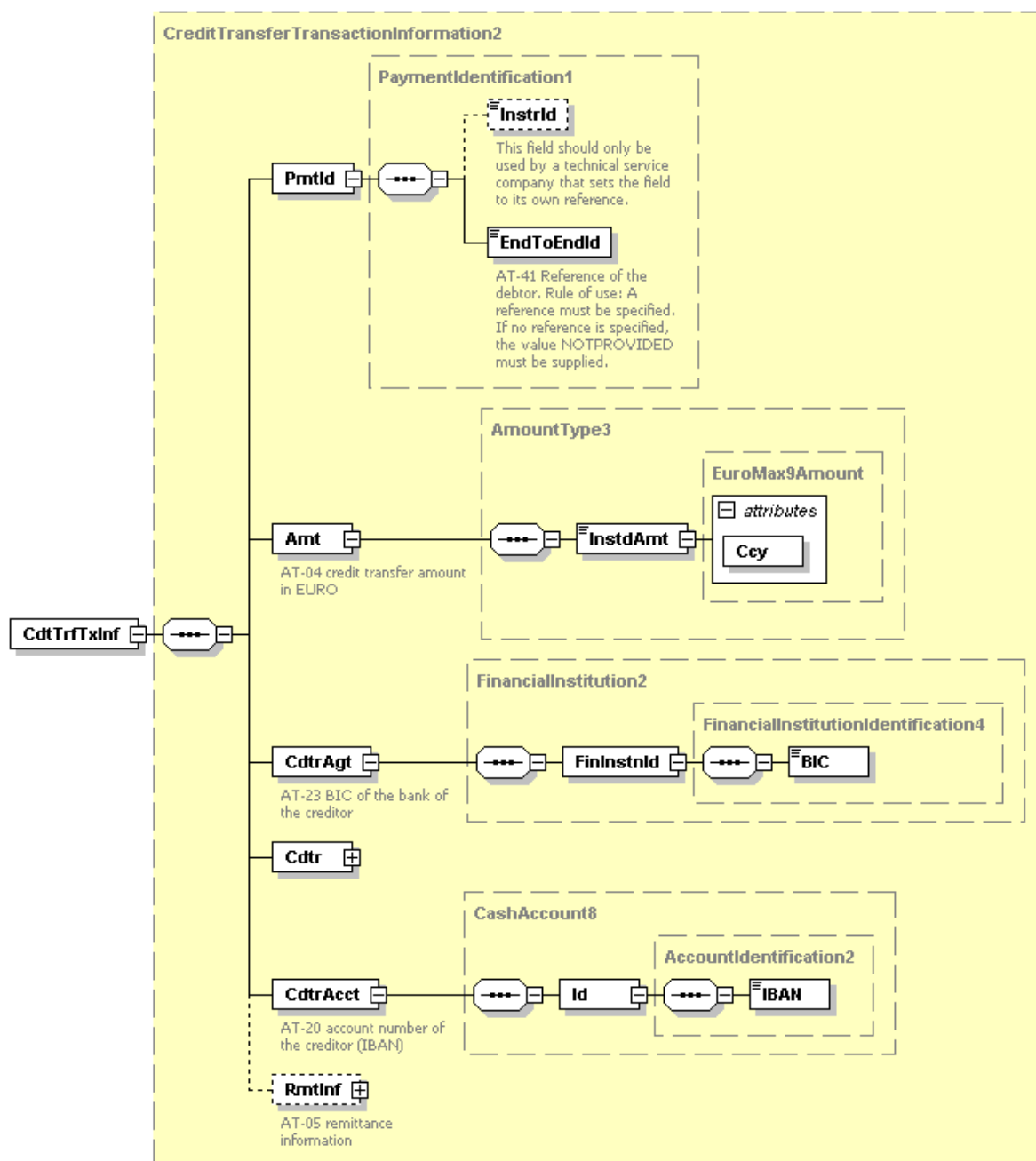


Diagram 16: pain.001.001.02, Credit Transfer Transaction Information

Definition

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

XML Tag

<CdtTrfTxInf>

Occurrences

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

Rules

Name	XML Tag	Occurrences	Definition	Type	Rules
PaymentIdentification	<PmtId>	[1..1]	Set of elements to reference a payment instruction.	PaymentIdentification1	-
InstructionIdentification	<InstrId>	[0..1]	Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the instruction.	Max35Text	-
EndToEndIdentification	<End-ToEndId>	[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.
Amount	<Amt>	[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.	AmountType3	-
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.	Euro-Max9Amount	Only EUR is allowed. Amount must be 0.01 or more and 999999999.99 or less. The fractional part has a maximum of two digits.
CreditorAgent	<CdtrAgt>	[1..1]	Financial institution servicing an account for the creditor.	FinancialInstitution2	-
FinancialInstitutionIdentification	<FinInstnId>	[1..1]	Unique and unambiguous identifier of a financial institution, as	FinancialInstitutionIdentification	-

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occur- ren- ces	Definition	Type	Rules
			assigned under an internationally recognised or proprietary identification scheme.	tion4	
BIC	<BIC>	[1..1]	Bank Identifier Code. Code allocated to financial institutions by the Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking	BICIdentifier	Must be allocated using valid BIC This can be either 8 or 11 characters long.
Creditor	<Cdtr>	[1..1]	Refer to 2.2.1.9		-
CreditorAccount	<CdtrAcct>	[1..1]	Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction.	CashAccount8	-
Identification	<Id>	[1..1]	Unique and unambiguous identification of the account between the account owner and the account servicer.	AccountIdentification2	-
IBAN	<IBAN>	[1..1]	International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions.	IBANIdentifier	To be allocated with a valid IBAN (International Bank Account Number). This can have a maximum of 34 characters.
RemittanceInformation	<RmtInf>	[0..1]	Refer to 2.2.1.10		Either Structured or Unstructured, but not both, may be present

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occur ren- ces	Definition	Type	Rules
					We recommend leaving Structured without allocation.

Example

```

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

```

2.2.1.9 Creditor

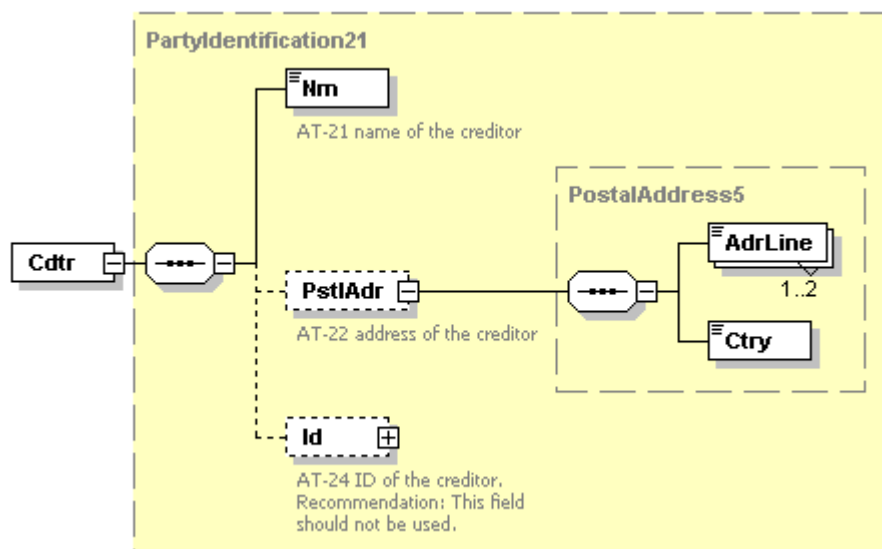


Diagram 17: pain.001.001.02, Creditor

Definition

Party to which an amount of money is due.

XML Tag

<Cdtr>

Occurrences

[1..1]

Rules

Mandatory field for data on the beneficiary

Name	XML Tag	Occurrences	Definition	Type	Rules
Name	<Nm>	[1..1]	Name by which a party is known and which is usually used to identify that party.	Max70Text	-
PostalAddress	<PstlAdr>	[0..1]	Information that locates and identifies a specific address, as defined by postal services.	PostalAddress5	We recommend leaving this field without allocation.
AddressLine	<AdrLine>	[1..2]	Information that locates and identifies a specific address, as defined by postal services, that is presented in free format text.	Max70Text	-
Country	<Ctry>	[1..1]	Nation with its own government.	Country-Code	Country code (acc. to ISO 3166) consisting of 2 capital characters, e.g. DE for Deutschland (Germany)
Identification	<Id>	[0..1]	Refer to 2.2.1.5		We recommend leaving this field without allocation. If allocated, either Organisation Identification or a maximum of one repetition of the Private Identification element is allowed.

Example

```
<Cdtr>
  <Nm>Creditor Name</Nm>
</Cdtr>
```

2.2.1.10 Remittance Information

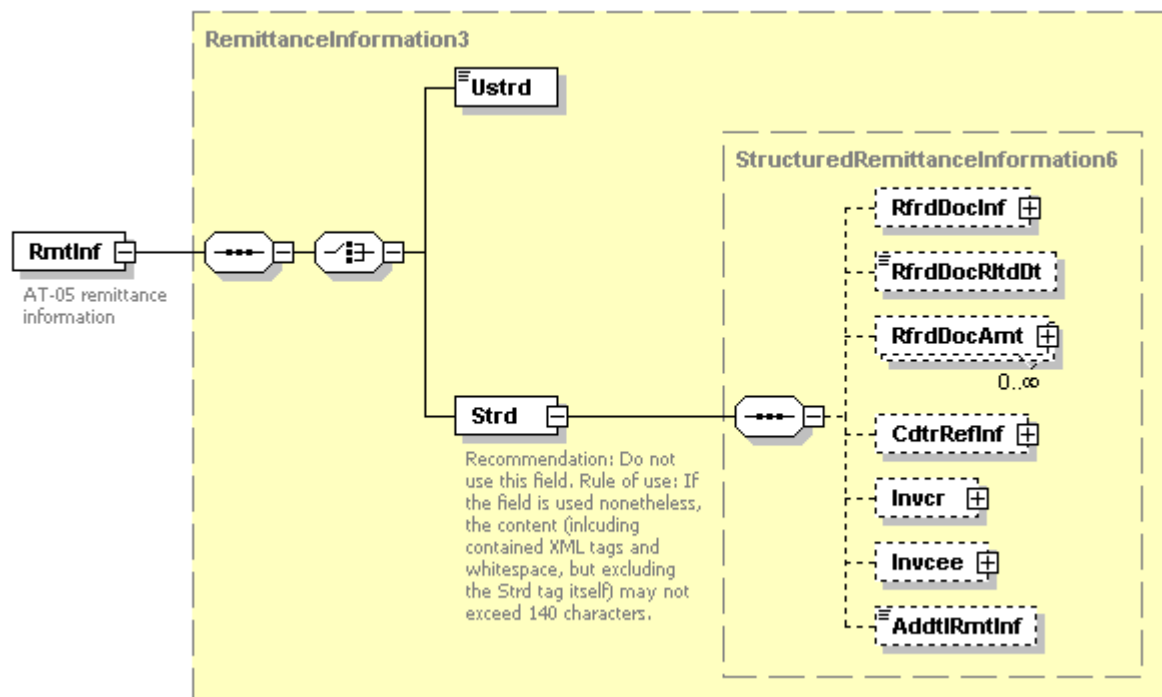


Diagram 18: pain.001.001.02, Remittance Information

Definition

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

XML Tag

<RmtInf>

Occurrences

[0..1]

Rules

Name	XML Tag	Occurrences	Definition	Type	Rules
Unstructured	<Ustrd>	[1..1]	Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, eg, com-	Max140Text	The use of the unstructured remittance information is recommended. It may carry structured

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	Rules
			mercial invoices in an accounts' receivable system in an unstructured form.		remittance information, as agreed between the Creditor and the Debtor.
Structured	<Strd>	[1..1]	Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, eg, commercial invoices in an accounts' receivable system in a structured form.	StructuredRemittanceInformation6	<p>We recommend not to use this option.</p> <p>We strongly recommend coming to an agreement with the beneficiary before allocating this field. The content of this field (including contained tags and whitespace, but excluding the tags <Strd> and </Strd> themselves), may not exceed 140 characters.</p> <p>A maximum of one Structured element is permitted.</p>
ReferredDocumentInformation	<RfrdDocInf>	[0..1]	Refer to 2.2.1.11		-
ReferredDocumentRelatedDate	<RfrdDocRltdDt>	[0..1]	Date associated with the referred document, eg, date of issue.	ISODate	To be allocated with a date formatted YYYY-MM-DD (ISO 8601)
ReferredDocumentAmount	<RfrdDocAmt>	[0..unbounded]	Refer to 2.2.1.12		-
CreditorReferenceInformation	<CdtrRefInf>	[0..1]	Refer to 2.2.1.13		-
Invoice	<Invcr>	[0..1]	Refer to 2.2.1.14		-
Invoicee	<Invcee>	[0..1]	Refer to 2.2.1.15		-
AdditionalRemittanceInformation	<AddtlRmtInf>	[0..1]	Additional information, in free text form, to complement the structured remittance information.	Max140Text	-

Example

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

2.2.1.11 Referred Document Information

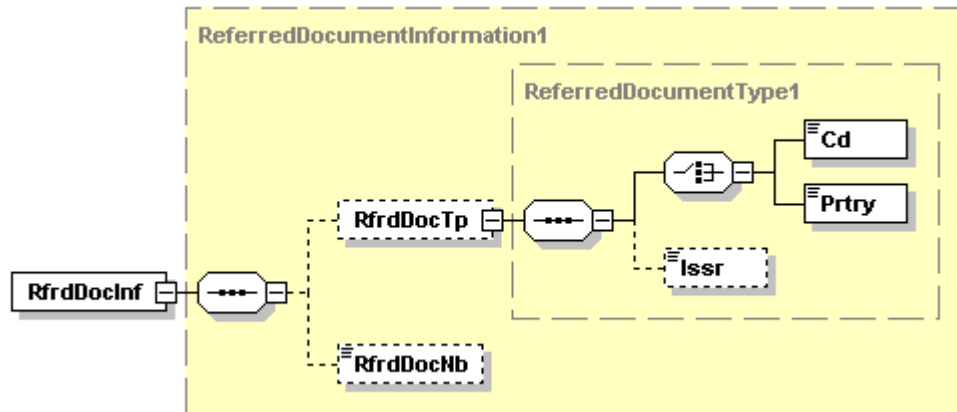


Diagram 19: pain.001.001.02, Referred Document Information

Definition

Reference information to allow the identification of the underlying reference documents.

XML Tag

<RfrdDocInf>

Occurrences

[0..1]

Rules

Name	XML Tag	Occurrences	Definition	Type	Rules
ReferredDocumentType	<RfrdDocTp>	[0..1]	Provides the type of the referred document.	Referred-Document-Type1	-
Code	<Cd>	[1..1]	Document type in a coded form.	Document-Type2Code	-
Proprietary	<Prtry>	[1..1]	Proprietary identification of the type of the remittance document.	Max35Text	-
Issuer	<Issr>	[0..1]	Identification of the issuer of the reference document type.	Max35Text	-
ReferredDocumentNumber	<RfrdDocNb>	[0..1]	Unique and unambiguous identification	Max35Text	-

Name	XML Tag	Occurrences	Definition	Type	Rules
			number of the referred document.		

2.2.1.12 Referred Document Amount

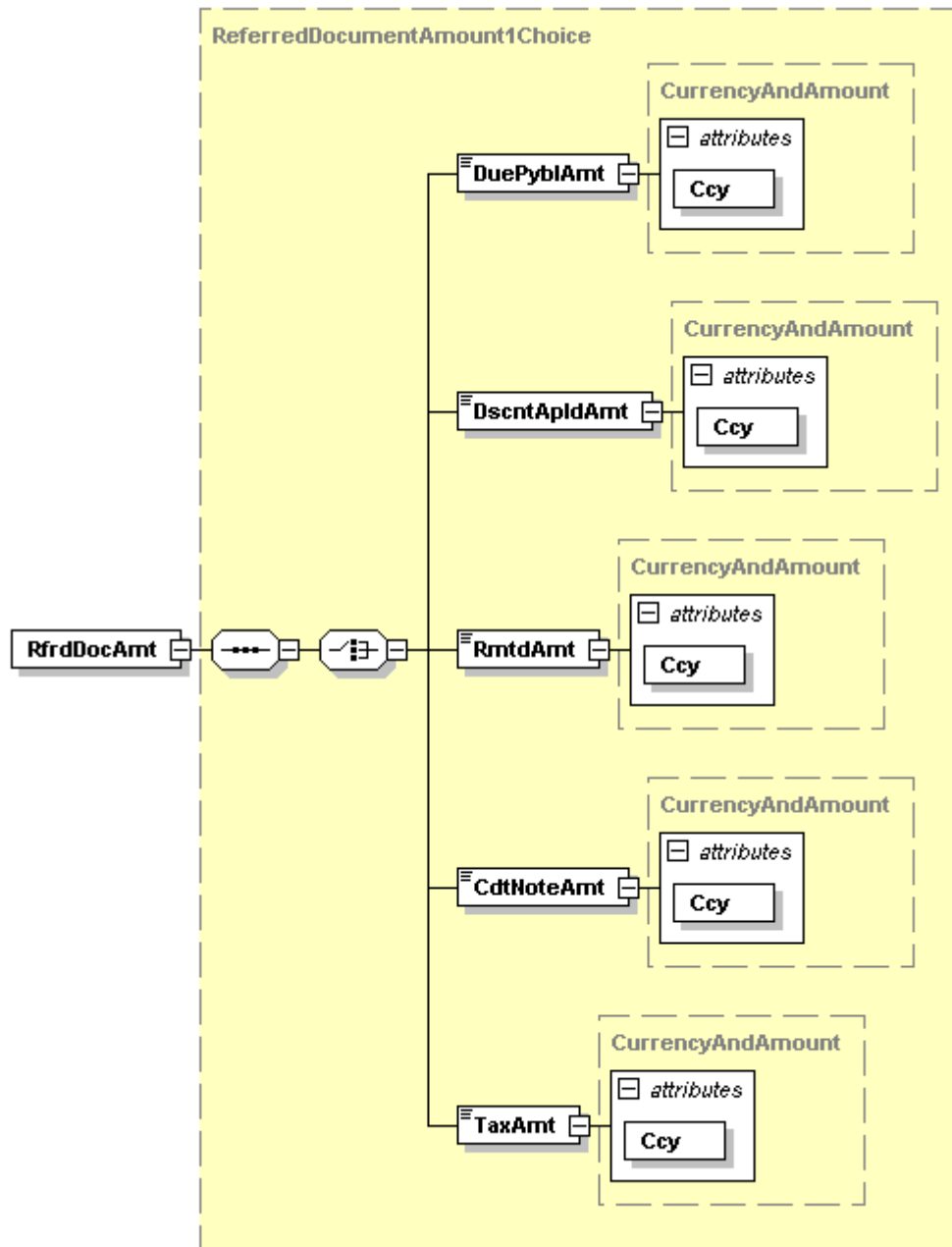


Diagram 20: pain.001.001.02, Referred Document Amount

Definition

Amount of money and currency of a document referred to in the remittance section. The amount is typically either the original amount due and payable, or the amount actually remitted for the referred document.

XML Tag

<RfrdDocAmt>

Occurrences

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

Rules

Name	XML Tag	Occurrences	Definition	Type	Rules
DuePayableAmount	<Due-PyblAmt>	[1..1]	Amount specified is the exact amount due and payable to the creditor.	Currency-AndAmount	To be allocated with an amount of money including currency code acc. to ISO 4217 The decimal separator is a period.
DiscountAppliedAmount	<DscntAppldAmt>	[1..1]	Amount of money resulting from the application of an agreed discount to the amount due and payable to the creditor.	Currency-AndAmount	To be allocated with an amount of money including currency code acc. to ISO 4217 The decimal separator is a period.
RemittedAmount	<RmtdAmt>	[1..1]	Amount of money remitted for the referred document.	Currency-AndAmount	To be allocated with an amount of money including currency code acc. to ISO 4217 The decimal separator is a period.
CreditNoteAmount	<CdtNoteAmt>	[1..1]	Amount specified for the referred document is the amount of a credit note.	Currency-AndAmount	To be allocated with an amount of money including currency code acc. to ISO 4217 The decimal separator is a period.
TaxAmount	<TaxAmt>	[1..1]	Quantity of cash resulting from the calculation of the tax.	Currency-AndAmount	To be allocated with an amount of money including

Name	XML Tag	Occurrences	Definition	Type	Rules
					<p>currency code acc. to ISO 4217</p> <p>The decimal separator is a period.</p>

2.2.1.13 Creditor Reference Information

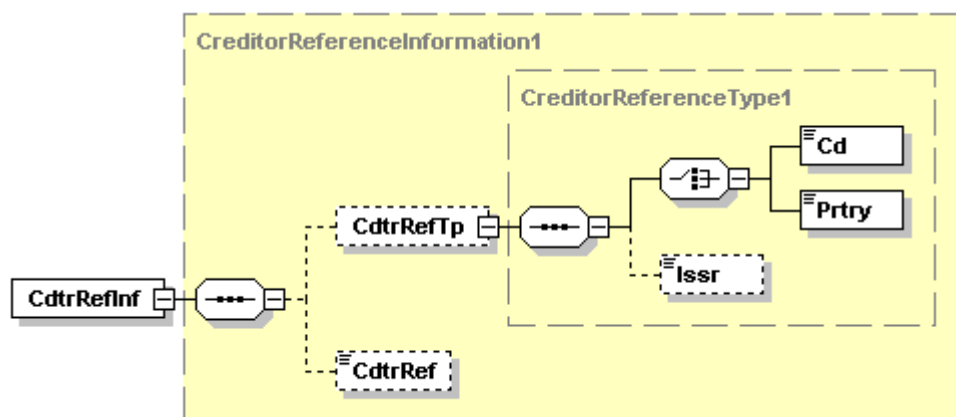


Diagram 21: pain.001.001.02, Creditor Reference Information

Definition

Reference information provided by the creditor to allow the identification of the underlying documents.

XML Tag

<CdtrRefInf>

Occurrences

[0..1]

Rules

Name	XML Tag	Occurrences	Definition	Type	Rules
CreditorReferenceType	<CdtrRefTp>	[0..1]	Provides the type of the creditor reference.	CreditorReferenceType1	-
Code	Cd>	[1..1]	Coded creditor reference type.	DocumentType3Code	-
Proprietary	<Prtry>	[1..1]	Creditor reference type not available in a coded format.	Max35Text	-

Name	XML Tag	Occurrences	Definition	Type	Rules
Issuer	<Issr>	[0..1]	Identification of the issuer of the credit reference type.	Max35Text	-
CreditorReference	<CdtrRef>	[0..1]	Unique and unambiguous reference assigned by the creditor to refer to the payment transaction.	Max35Text	-

2.2.1.14 Invoicer

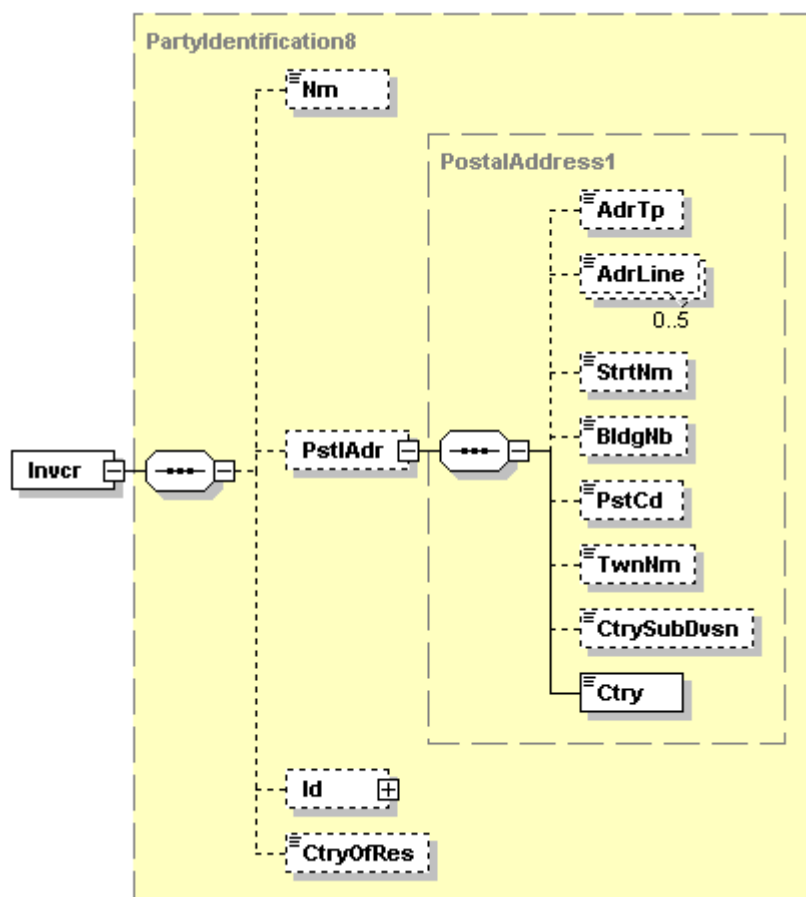


Diagram 22: pain.001.001.02, Invoicer

Definition

Identification of the organization issuing the invoice when different from the creditor or final party.

XML Tag

<Invr>

Occurrences

[0..1]

Rules

Name	XML Tag	Occurrences	Definition	Type	Rules
Name	<Nm>	[0..1]	Name by which a party is known and which is usually used to identify that party.	Max70Text	-
PostalAddress	<PstlAdr>	[0..1]	Information that locates and identifies a specific address, as defined by postal services.	PostalAddress1	-
AddressType	<AdrTp>	[0..1]	Identifies the nature of the postal address.	AddressType2Code	-
AddressLine	<AdrLine>	[0..5]	Information that locates and identifies a specific address, as defined by postal services, that is presented in free format text.	Max70Text	-
StreetName	<StrtNm>	[0..1]	Name of a street or thoroughfare.	Max70Text	-
BuildingNumber	<BldgNb>	[0..1]	Number that identifies the position of a building on a street.	Max16Text	-
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	-
TownName	<TwnNm>	[0..1]	Name of a built-up area, with defined boundaries, and a local government.	Max35Text	-
CountrySubDivision	<Ctry-SubDvsn>	[0..1]	Identifies a subdivision of a country eg, state, region, county.	Max35Text	-
Country	<Ctry>	[1..1]	Nation with its own government.	Country-Code	-
Identification	<Id>	[0..1]	Refer to 2.2.1.5		-
CountryOfResidence	<Ctry-OfRes>	[0..1]	Country in which a person resides (the place of a person's home). In the case of	Country-Code	-

Name	XML Tag	Occurrences	Definition	Type	Rules
			a company, it is the country from which the affairs of that company are directed.		

2.2.1.15 Invoicee

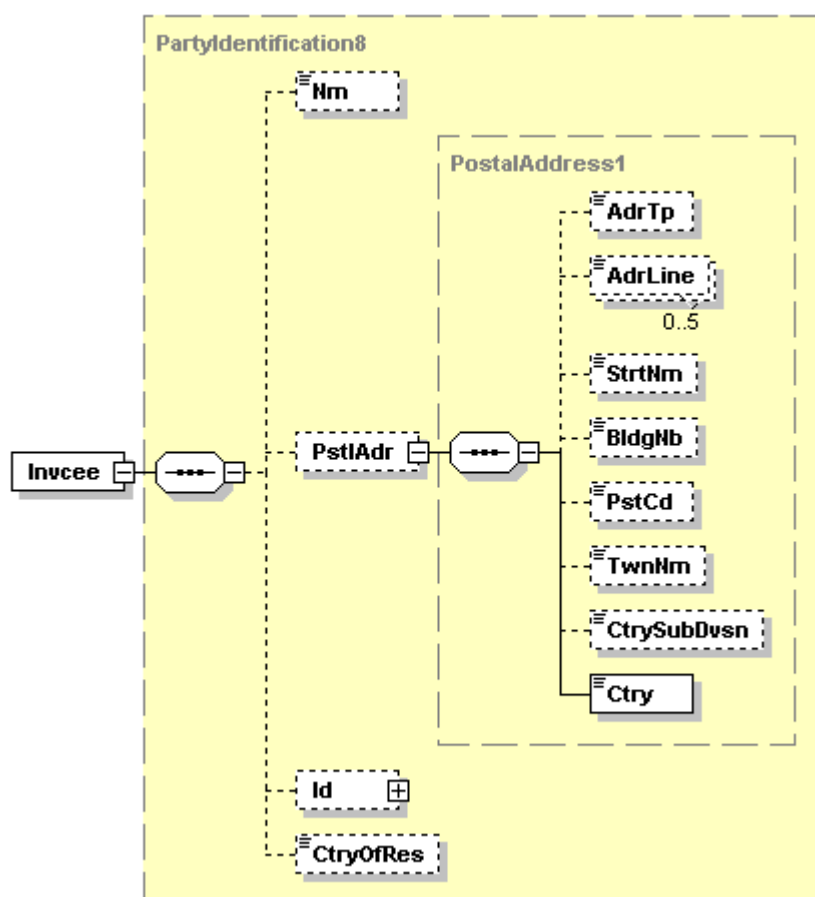


Diagram 23: pain.001.001.02, Invoicee

Definition

Identification of the party to whom an invoice is issued, when different from the originator or debtor.

XML Tag

<Invoicee>

Occurrences

[0..1]

Rules

Name	XML Tag	Occurrences	Definition	Type	Rules
Name	<Nm>	[0..1]	Name by which a party is known and which is usually used to identify that party.	Max70Text	-
PostalAddress	<PstlAdr>	[0..1]	Information that locates and identifies a specific address, as defined by postal services.	PostalAddress1	-
AddressType	<AdrTp>	[0..1]	Identifies the nature of the postal address.	AddressType2Code	-
AddressLine	<AdrLine>	[0..5]	Information that locates and identifies a specific address, as defined by postal services, that is presented in free format text.	Max70Text	-
StreetName	<StrtNm>	[0..1]	Name of a street or thoroughfare.	Max70Text	-
BuildingNumber	<BldgNb>	[0..1]	Number that identifies the position of a building on a street.	Max16Text	-
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	-
TownName	<TwnNm>	[0..1]	Name of a built-up area, with defined boundaries, and a local government.	Max35Text	-
CountrySubDivision	<Ctry-SubDvsn>	[0..1]	Identifies a subdivision of a country eg, state, region, county.	Max35Text	-
Country	<Ctry>	[1..1]	Nation with its own government.	Country-Code	-
Identification	<Id>	[0..1]	Refer to 2.2.1.5	-	-
CountryOfResidence	<Ctry-OfRes>	[0..1]	Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are di-	Country-Code	-

Name	XML Tag	Occurrences	Definition	Type	Rules
			rected.		

2.2.2 Payment Status Report for Credit Transfer – pain.002.001.02.ct

The message is used to transfer the Credit Transfer Reject instruction between the financial institutions and their remitting customers. The message only contains orders which were rejected prior to settlement by the clearing house or by one of the involved financial institutions.

Order Type

The SEPA message Credit Payment Status Report for Credit Transfer is transmitted via order type CRJ.

Overview

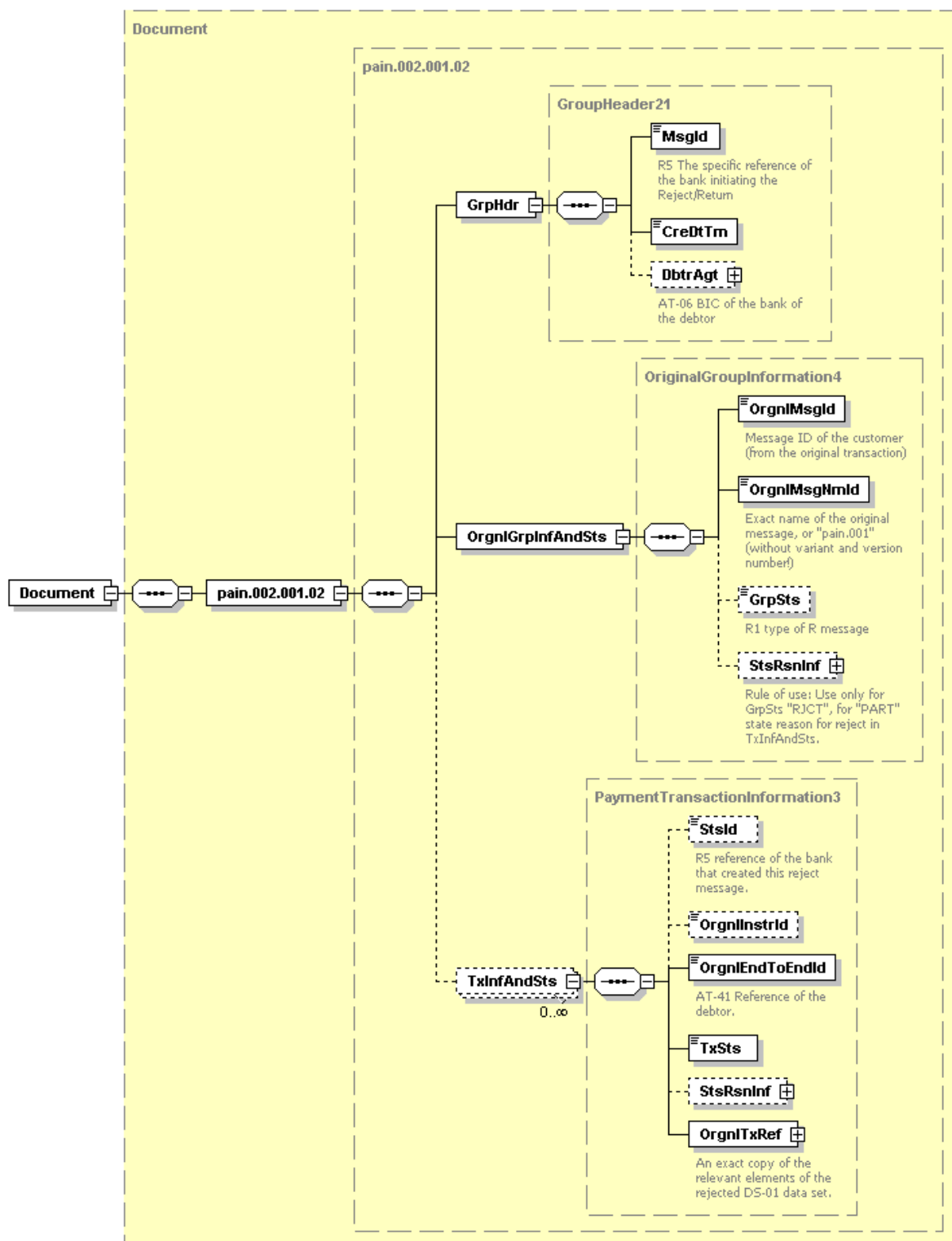


Diagram 24: Overview pain.002.001.02.ct

2.2.2.1 Document

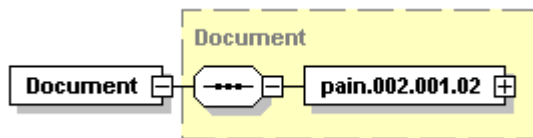


Diagram 25: pain.002.001.02, Document

Definition

UNIFI (ISO 20022) XML message: SEPA Credit Transfer Scheme

XML Tag

<Document>

Occurrences

[1..1]

Rules

Name	XML Tag	Occurrences	Definition	Type	Rules
Payment Status Report for Credit Transfer	<pain.002.001.02>	[1..1]	Refer to 2.2.2.2		-

Example

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:sepade:xsd:pain.002.001.02.ct"
  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
  xsi:schemaLocation="urn:sepade:xsd:pain.002.001.02.ct
    pain.002.001.02.ct.xsd">
  <pain.002.001.02>
    <GrpHdr>
      <MsgId>Message-ID-4712</MsgId>
      <CreDtTm>2008-05-11T10:30:47.000Z</CreDtTm>
      <DbtrAgt>
        <FinInstnId>
          <BIC>BANKDEFFXXX</BIC>
        </FinInstnId>
      </DbtrAgt>
    </GrpHdr>
    <OrgnlGrpInfAndSts>
      <OrgnlMsgId>Message-ID-4711</OrgnlMsgId>
      <OrgnlMsgNmId>pain.001</OrgnlMsgNmId>
      <GrpSts>RJCT</GrpSts>
      <StsRsnInf>
        <StsOrgtr>
          <Id>
            <OrgId>
              <BIC>BANKDEFFXXX</BIC>
            </OrgId>
          </Id>
        </StsOrgtr>
        <StsRsn>
          <Cd>AC01</Cd>
        </StsRsn>
      </StsRsnInf>
    </OrgnlGrpInfAndSts>
  </pain.002.001.02>
</Document>
```

```

<AddtlStsRsnInf>Additional Status Reason</AddtlStsRsnInf>
</StsRsnInf>
</OrgnlGrpInfAndSts>
<TxInfAndSts>
  <StsId>Status-ID</StsId>
  <OrgnlInstrId>Message-ID-4712</OrgnlInstrId>
  <OrgnlEndToEndId>OriginatorID1234</OrgnlEndToEndId>
  <TxSts>RJCT</TxSts>
  <StsRsnInf>
    <StsOrgtr>
      <Id>
        <OrgId>
          <BIC>BANKDEFFXXX</BIC>
        </OrgId>
      </Id>
    </StsOrgtr>
  </StsRsn>
  <Cd>AC01</Cd>
</StsRsn>
<AddtlStsRsnInf>Additional Status Reason</AddtlStsRsnInf>
</StsRsnInf>
<OrgnlTxRef>
  <Amt>
    <InstdAmt Ccy="EUR">6543.14</InstdAmt>
  </Amt>
  <ReqdExctnDt>2008-05-25</ReqdExctnDt>
  <PmtTpInf>
    <SvcLvl>
      <Cd>SEPA</Cd>
    </SvcLvl>
  </PmtTpInf>
  <RmtInf>
    <Ustrd>Unstructured Remittance Information</Ustrd>
  </RmtInf>
  <Dbtr>
    <Nm>Debtor Name</Nm>
    <PstlAdr>
      <AdrLine>Debtor Street</AdrLine>
      <AdrLine>54321 Debtor City</AdrLine>
      <Ctry>DE</Ctry>
    </PstlAdr>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <IBAN>DE87200500001234567890</IBAN>
    </Id>
  </DbtrAcct>
  <DbtrAgt>
    <FinInstnId>
      <BIC>BANKDEFFXXX</BIC>
    </FinInstnId>
  </DbtrAgt>
  <CdtrAgt>
    <FinInstnId>
      <BIC>SPUEDE2UXXX</BIC>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>Creditor Name</Nm>
    <PstlAdr>
      <AdrLine>Creditor Street</AdrLine>
      <AdrLine>12345 Creditor City</AdrLine>
      <Ctry>DE</Ctry>
    </PstlAdr>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <IBAN>DE21500500009876543210</IBAN>
    </Id>
  </CdtrAcct>
</OrgnlTxRef>
</TxInfAndSts>
</pain.002.001.02>
</Document>

```

2.2.2.2 Pain.002.001.02

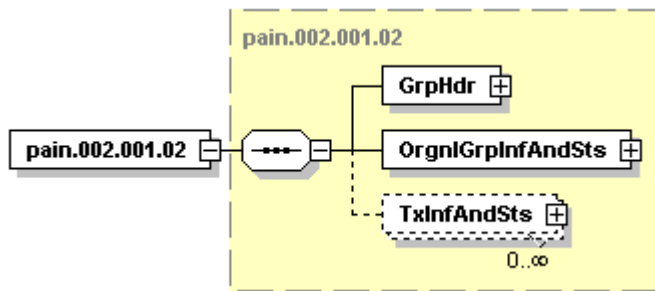


Diagram 26: pain.002.001.02

Definition

Payment Status Report

XML Tag

<pain.002.001.02>

Occurrences

[1..1]

Rules

Name	XML Tag	Occurrences	Definition	Type	Rules
GroupHeader	<GrpHdr>	[1..1]	Refer to 2.2.2.3	-	-
OriginalGroupInformationAndStatus	<OrgnlGrplnfAndSts>	[1..1]	Refer to 2.2.2.4	-	-
TransactionInformationAndStatus	<TxlnfAndSts>	[0..unbounded]	Refer to 2.2.2.6	-	-

2.2.2.3 Group Header

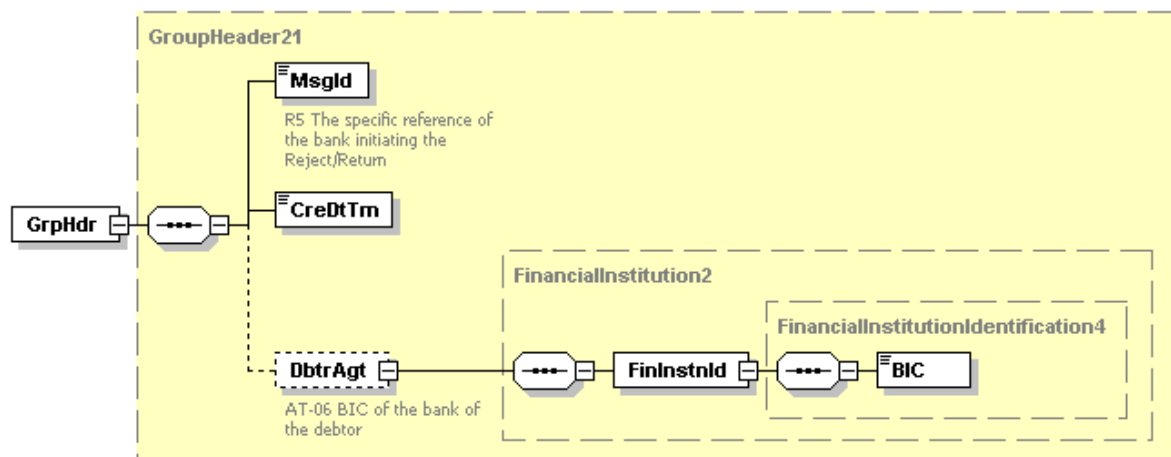


Diagram 27: pain.002.001.02, Group Header

Definition

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

XML Tag

<GrpHdr>

Occurrences

[1..1]

Rules

Name	XML Tag	Occurrences	Definition	Type	Rules
Messageldentification	<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	-
CreationDateTime	<CreDtTm>	[1..1]	Date and time at which the status report was created by the instructing party.	ISODate-Time	-
DebtorAgent	<DbtrAgt>	[0..1]	Financial institution servicing an account for the debtor.	FinancialInstitution2	-
FinancialInstitutionIdentification	<FinInstnId>	[1..1]	Unique and unambiguous identifier of a financial institution, as assigned under	FinancialInstitutionIdentification4	-

Name	XML Tag	Occurrences	Definition	Type	Rules
			an internationally recognised or proprietary identification scheme.	tion4	
BIC	<BIC>	[1..1]	Bank Identifier Code. Code allocated to financial institutions by the Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking.	BICIdentifier	Must be allocated using valid BIC This can be either 8 or 11 characters long. BIC of the financial institution of the debtor

Example

```

<GrpHdr>
  <MsgId>Message-ID-4712</MsgId>
  <CreDtTm>2008-05-11T09:30:47.0Z</CreDtTm>
  <DbtrAgt>
    <FinInstnId>
      <BIC>BANKDEFFXXX</BIC>
    </FinInstnId>
  </DbtrAgt>
</GrpHdr>

```

2.2.2.4 Original Group Information and Status

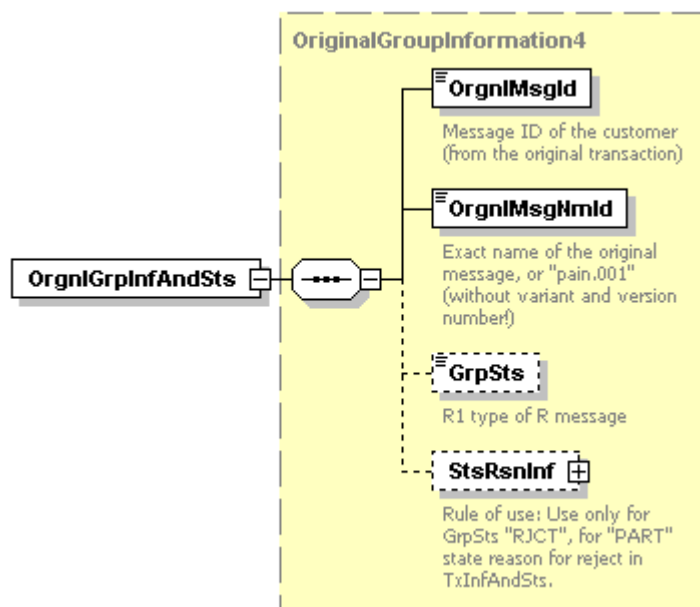


Diagram 28: pain.002.001.02, Original Group Information and Status

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	Rules
OriginalMessageIdentification	<OrgnlMsgId>	[1..1]	Original group information concerning the group of transactions, to which the status report message refers to.	Max35Text	-
OriginalMessageNameIdentification	<OrgnlMsgNmId>	[1..1]	Specifies the original message name identifier to which the message refers.	Max35Text	Or "pain.001" (without variant and version number)
GroupStatus	<GrpSts>	[0..1]	Specifies the status of a group of transactions.	TransactionGroupStatus2Code	Permitted values are RJCT (entire order file was rejected) and PART (single transactions of the entire file were rejected)
StatusReasonInformation	<StsRsnInf>	[0..1]	Refer to 2.2.2.5		Use only for GroupStatus RJCT, state reason for return on transaction level for PART

Example

```

<OrgnlGrpInfAndSts>
  <OrgnlMsgId>Message-ID-4711</OrgnlMsgId>
  <OrgnlMsgNmId>pain.001</OrgnlMsgNmId>
  <GrpSts>RJCT</GrpSts>
  <StsRsnInf>
    <StsOrgtr>
      <Id>
        <OrgId>
          <BIC>BANKDEFFXXX</BIC>
        </OrgId>
      </Id>
    </StsOrgtr>
  </StsRsn>

```

```

<Cd>AC01</Cd>
</StsRsn>
<AddtlStsRsnInf>Additional Status Reason</AddtlStsRsnInf>
</StsRsnInf>
</OrgnlGrpInfAndSts>

```

2.2.2.5 Status Reason Information

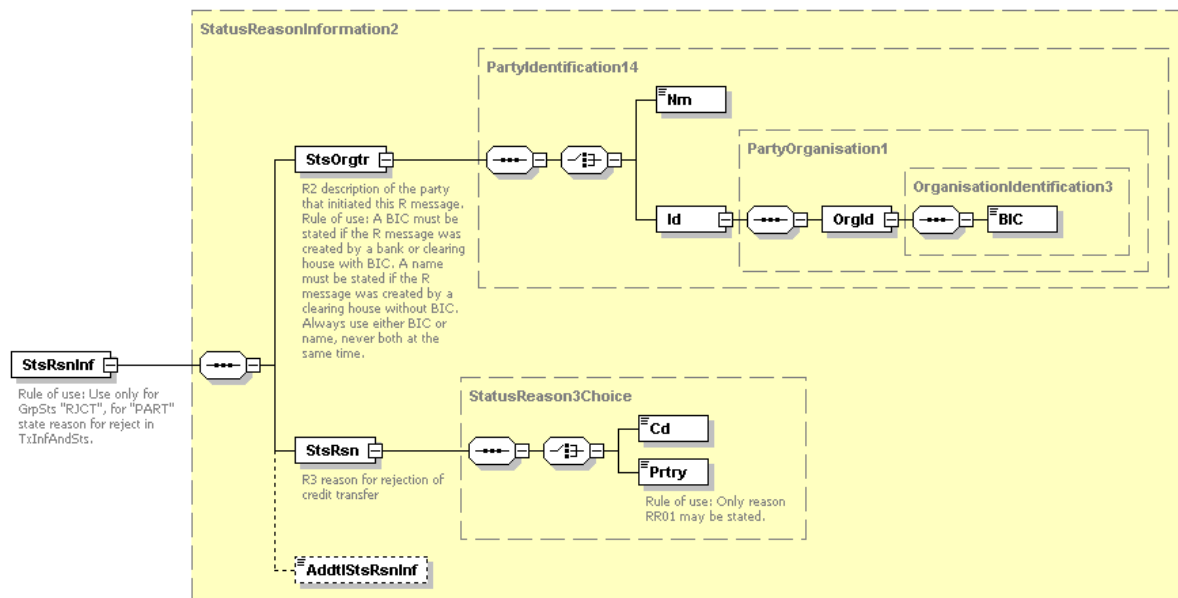


Diagram 29: pain.002.001.02, Status Reason Information

Definition

Detailed information on the status reason.

XML Tag

<StsRsnInf>

Occurrences

[0..1]

Rules

Name	XML Tag	Occurrences	Definition	Type	Rules
StatusOriginator	<StsOrgtr>	[1..1]	Party issuing the status.	PartyIdentification14	Limited to BIC to identify the Bank or CSM originating the status or Name to indicate the CSM when it has no BIC
Name	<Nm>	[1..1]	Name by which a	Max70Text	-

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	Rules
			party is known and which is usually used to identify that party.		
Identification	<Id>	[1..1]	Unique and unambiguous way of identifying an organisation or an individual person.	PartyOrganisation1	-
OrganisationIdentification	<OrgId>	[1..1]	Unique and unambiguous way of identifying an organisation.	OrganisationIdentification3	-
BIC	<BIC>	[1..1]	Bank Identifier Code. Code allocated to financial institutions by the Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking	BICIdentifier	Must be allocated using valid BIC This can be either 8 or 11 characters long.
StatusReason	<StsRsn>	[1..1]	Specifies the reason for the status report.	StatusReason3Choice	-
Code	<Cd>	[1..1]	Reason for the status in a coded form.	TransactionRejectReason5Code	Permitted values: AC01, AC04, AC06, AG01, AG02, AM01, AM02, AM03, AM04, AM05, AM06, AM07, AM09, AM10, BE01, BE04, BE05, BE06, BE07, DT01, ED01, ED03, MD01, MD02, MD03, MD04, MD06, MD07, MS02, MS03, NARR, RC01, RF01, TM01, ED05
Proprietary	<Prtry>	[1..1]	Reason for the status not catered for by the available codes.	RestrictedRR01CodeText	To be used to specify the regulatory reason, using the code RR01.
AdditionalStatusReasonInformation	<AddtlStsRsnInf>	[0..1]	Further details on the status reason.	Max105Text	-

Example

```
<StsRsnInf>
  <StsOrgtr>
    <Id>
      <OrgId>
        <BIC>BANKDEFFXXX</BIC>
      </OrgId>
    </Id>
  </StsOrgtr>
  <StsRsn>
    <Cd>AC01</Cd>
  </StsRsn>
  <AddtlStsRsnInf>Additional Status Reason</AddtlStsRsnInf>
</StsRsnInf>
```

2.2.2.6 Transaction Information and Status

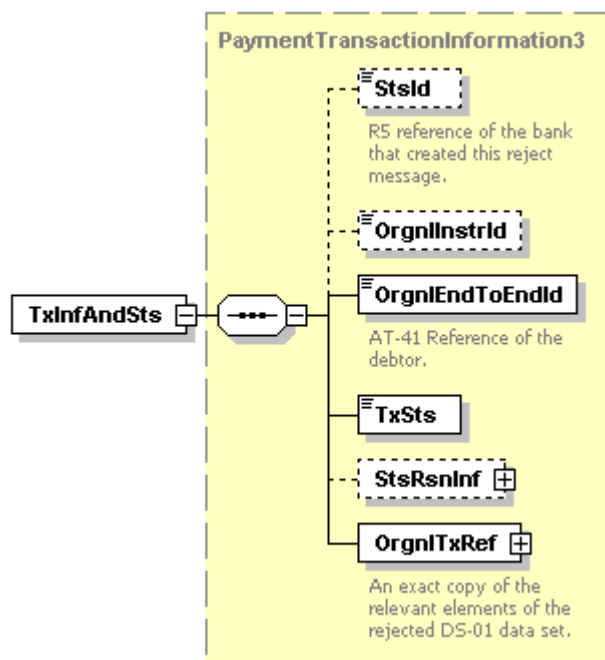


Diagram 30: pain.002.001.02, Transaction Information and Status

Definition

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

XML Tag

<TxInfAndSts>

Occurrences

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

Rules

Name	XML Tag	Occurrences	Definition	Type	Rules
StatusIdentification	<StsId>	[0..1]	Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the reported status.	Max35Text	-
OriginalInstructionIdentification	<OrgnInstrId>	[0..1]	Original unique instruction identification as assigned by an instructing party for an instructed party to unambiguously identify the original instruction.	Max35Text	-
OriginalEnd-To-EndIdentification	<OrgnEndToEndId>	[1..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	-
TransactionStatus	<TxSts>	[1..1]	Specifies the status of a transaction, in a coded form.	TransactionIndividualStatus2Code	Only RJCT is allowed.
StatusReasonInformation	<StsRsnInf>	[0..1]	Refer to 2.2.2.5		-
OriginalTransactionReference	<OrgnITxRef>	[1..1]	Refer to 2.2.2.7		The message elements under Original Transaction Reference must be populated with the same values as the message elements of the instruction, as defined within the following elements.

Example

```
<TxInfAndSts>
  <StsId>Status-ID</StsId>
  <OrgnlInstrId>Message-ID-4712</OrgnlInstrId>
  <OrgnlEndToEndId>OriginatorID1234</OrgnlEndToEndId>
  <TxSts>RJCT</TxSts>
  <StsRsnInf>
    <StsOrgtr>
      <Id>
        <OrgId>
          <BIC>BANKDEFFXXX</BIC>
        </OrgId>
      </Id>
    </StsOrgtr>
    <StsRsn>
      <Cd>AC01</Cd>
    </StsRsn>
    <AddtlStsRsnInf>Additional Status Reason</AddtlStsRsnInf>
  </StsRsnInf>
  <OrgnlTxRef>
    <Amt>
      <InstdAmt Ccy="EUR">6543.14</InstdAmt>
    </Amt>
    <ReqdExctnDt>2008-05-25</ReqdExctnDt>
    <PmtTpInf>
      <SvcLvl>
        <Cd>SEPA</Cd>
      </SvcLvl>
    </PmtTpInf>
    <RmtInf>
      <Ustrd>Unstructured Remittance Information</Ustrd>
    </RmtInf>
    <Dbtr>
      <Nm>Debtor Name</Nm>
      <PstlAdr>
        <AdrLine>Debtor Street</AdrLine>
        <AdrLine>54321 Debtor City</AdrLine>
        <Ctry>DE</Ctry>
      </PstlAdr>
    </Dbtr>
    <DbtrAcct>
      <Id>
        <IBAN>DE87200500001234567890</IBAN>
      </Id>
    </DbtrAcct>
    <DbtrAgt>
      <FinInstnId>
        <BIC>BANKDEFFXXX</BIC>
      </FinInstnId>
    </DbtrAgt>
    <CdtrAgt>
      <FinInstnId>
        <BIC>SPUEDE2UXXX</BIC>
      </FinInstnId>
    </CdtrAgt>
    <Cdtr>
      <Nm>Creditor Name</Nm>
      <PstlAdr>
        <AdrLine>Creditor Street</AdrLine>
        <AdrLine>12345 Creditor City</AdrLine>
        <Ctry>DE</Ctry>
      </PstlAdr>
    </Cdtr>
    <CdtrAcct>
      <Id>
        <IBAN>DE215005000009876543210</IBAN>
      </Id>
    </CdtrAcct>
  </OrgnlTxRef>
</TxInfAndSts>
```

2.2.2.7 Original Transaction Reference

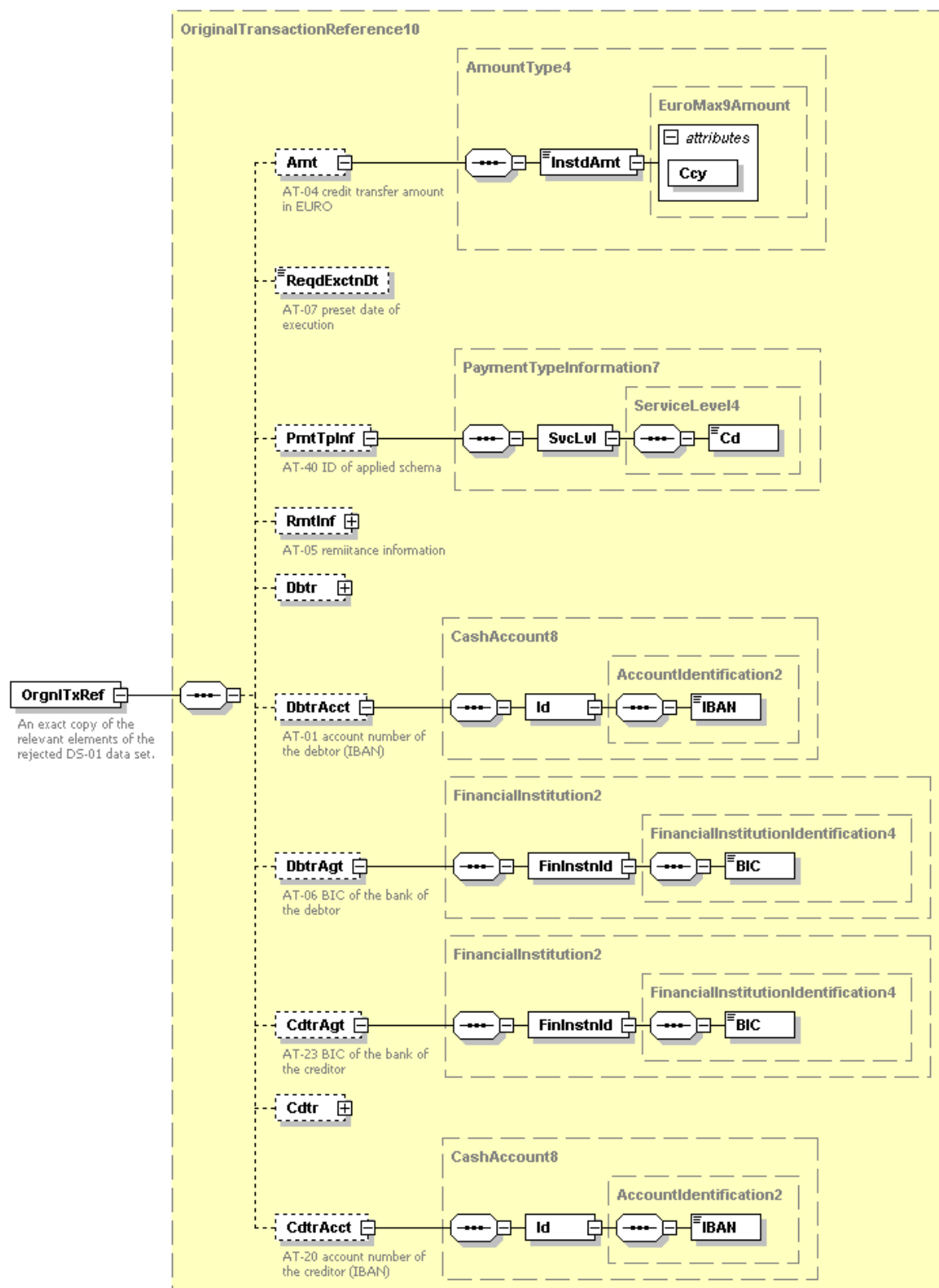


Diagram 31: pain.002.001.02, Original Transaction Reference

Definition

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

XML Tag

<OrgnlTxRef>

Occurrences

[1..1]

Rules

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.

Name	XML Tag	Occurrences	Definition	Type	Rules
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.	AmountType4	-
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.	Euro-Max9Amount	To be allocated with an amount of money including currency code for EUR The decimal separator is a period.
RequestedExecutionDate	<ReqdExctnDt>	[0..1]	Date at which the initiating party requests that the clearing agent to process the payment.	ISODate	
PaymentTypeInfo-	<PmtTpInf>	[0..1]	Set of elements that further specifies the type of transaction.	Payment-TypeInformation7	-
ServiceLevel	<SvcLvl>	[1..1]	Agreement under which or rules under which the transaction should be processed.	ServiceLevel4	-
Code	<Cd>	[1..1]	Identification of a pre-agreed level of service between the parties in a coded form.	ServiceLevel3Code	Only SEPA is allowed.
RemittanceInfor-	<RmtInf>	[0..1]	Refer to 2.2.1.10		-

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	Rules
mation					
Debtor	<Dbtr>	[0..1]	Refer to 2.2.1.7		-
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.	CashAccount8	-
Identification	<Id>	[1..1]	Unique and unambiguous identification of the account between the account owner and the account servicer.	AccountIdentification2	-
IBAN	<IBAN>	[1..1]	International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions.	IBANIdentifier	To be allocated with a valid IBAN (International Bank Account Number) This can have a maximum of 34 characters.
DebtorAgent	<DbtrAgt>	[0..1]	Financial institution servicing an account for the debtor.	FinancialInstitution2	-
FinancialInstitutionIdentification	<FinInstnId>	[1..1]	Unambiguous ID of a financial institution	FinancialInstitutionIdentification4	-
BIC	<BIC>	[1..1]	Bank Identifier Code. Code allocated to financial institutions by the Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking	BICIdentifier	Must be allocated using valid BIC. This can be either 8 or 11 characters long.

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	Rules
CreditorAgent	<CdtrAgt>	[0..1]	Financial institution servicing an account for the creditor.	Financia- lInstitution2	-
FinancialInstitutionIdentification	<Fi- nInstnId>	[1..1]	Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.	Financia- lInstitutio- nIdentifica- tion4	-
BIC	<BIC>	[1..1]	Bank Identifier Code. Code allocated to financial institutions by the Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking.	BICIdenti- fier	Must be allocated using valid BIC This can be either 8 or 11 characters long.
Creditor	<Cdtr>	[0..1]	Refer to 2.2.1.9		-
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.	CashAc- count8	-
Identification	<Id>	[1..1]	Unique and unambiguous identification of the account between the account owner and the account servicer.	AccountI- dentificati- on2	-
IBAN	<IBAN>	[1..1]	International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version	IBANIdenti- fier	To be allocated with a valid IBAN (International Bank Account Number) This can have a maximum of 34 characters.

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	Rules
			1997-10-01, or later revisions.		

Example

```
<OrgnlTxRef>
  <Amt>
    <InstdAmt Ccy="EUR">6543.14</InstdAmt>
  </Amt>
  <ReqdExctnDt>2008-05-25</ReqdExctnDt>
  <PmtTpInf>
    <SvcLvl>
      <Cd>SEPA</Cd>
    </SvcLvl>
  </PmtTpInf>
  <RmtInf>
    <Ustrd>Unstructured Remittance Information</Ustrd>
  </RmtInf>
  <Dbtr>
    <Nm>Debtor Name</Nm>
    <PstlAdr>
      <AdrLine>Debtor Street</AdrLine>
      <AdrLine>54321 Debtor City</AdrLine>
      <Ctry>DE</Ctry>
    </PstlAdr>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <IBAN>DE87200500001234567890</IBAN>
    </Id>
  </DbtrAcct>
  <DbtrAgt>
    <FinInstnId>
      <BIC>BANKDEFFXXX</BIC>
    </FinInstnId>
  </DbtrAgt>
  <CdtrAgt>
    <FinInstnId>
      <BIC>SPUEDE2UXXX</BIC>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>Creditor Name</Nm>
    <PstlAdr>
      <AdrLine>Creditor Street</AdrLine>
      <AdrLine>12345 Creditor City</AdrLine>
      <Ctry>DE</Ctry>
    </PstlAdr>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <IBAN>DE21500500009876543210</IBAN>
    </Id>
  </CdtrAcct>
</OrgnlTxRef>
```

2.2.3 Direct Debit Initiation - pain.008.001.01

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

Order Type

The CDM order type is used to transmit the SEPA message Direct Debit Initiation.

Creditor Identifier (CI)

The Creditor is identified by an Creditor Identifier (CI). The identifier must be stable over time, to enable 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. When the Creditor Business Code is not used, then the value is set to 'ZZZ'
- 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) will be made available on the website of the Deutsche Bundesbank, www.bundesbank.de at the time of the introduction of the assignment procedure.

Overview

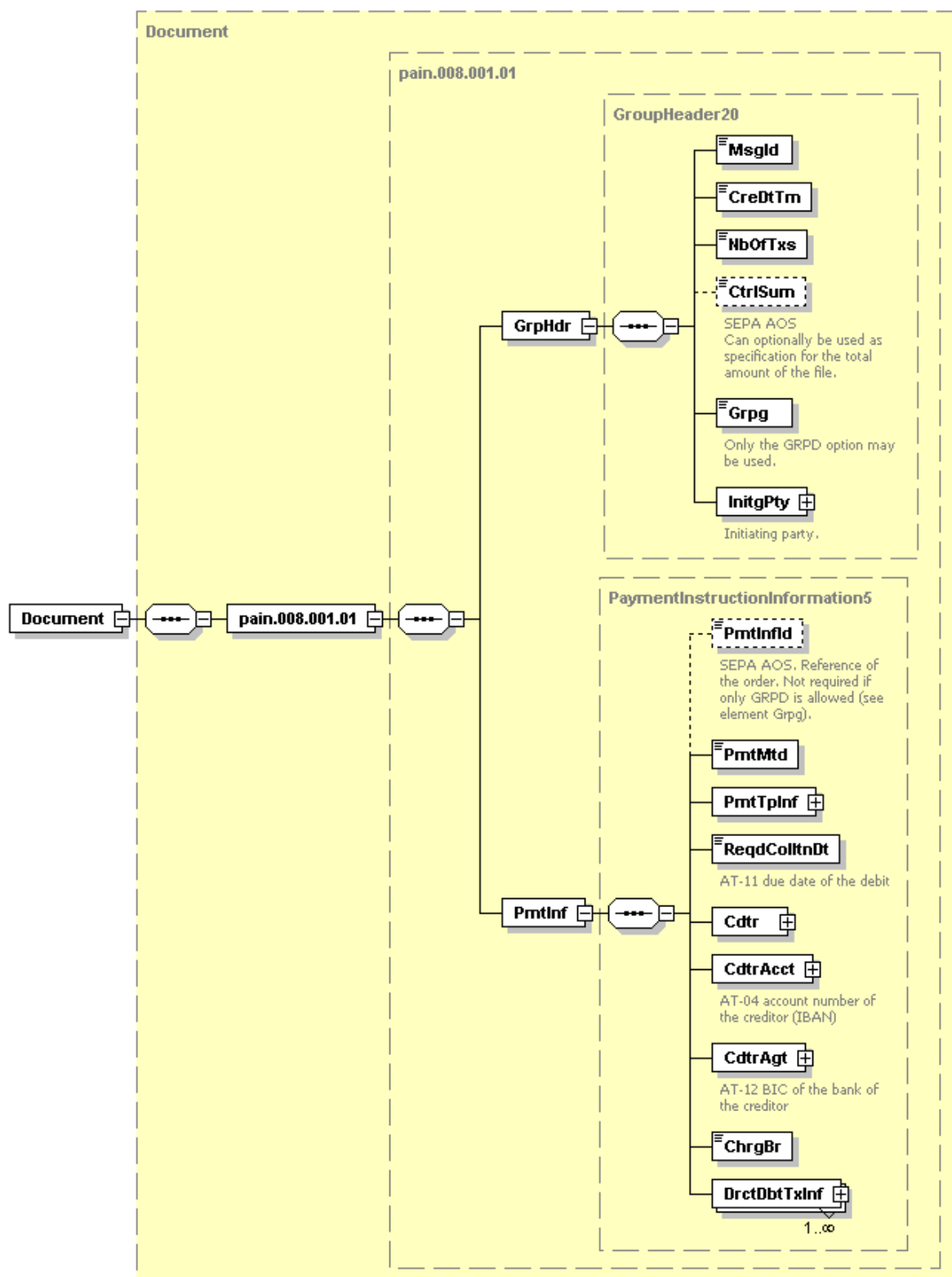


Diagram 32: Overview pain.008.001.01

2.2.3.1 Document

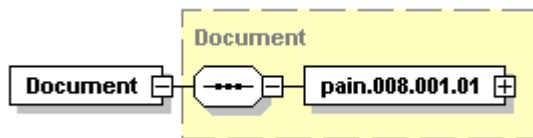


Diagram 33: pain.008.001.01, Document

Definition

UNIFI (ISO 20022) XML message: SEPA Direct Debit Transfer Scheme

XML Tag

<Document>

Occurrences

[1..1]

Rules

Name	XML Tag	Occurrences	Definition	Type	Rules
DirectDebitInitiation	<pain.008.001.01>	[1..1]	Refer to 2.2.3.2		-

Example

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:sepade:xsd:pain.008.001.01"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:sepade:xsd:pain.008.001.01 pain.008.001.01.xsd">
  <pain.008.001.01>
    <GrpHdr>
      <MsgId>Message-ID</MsgId>
      <CreDtTm>2008-11-21T09:30:47.000Z</CreDtTm>
      <NbOfTxes>2</NbOfTxes>
      <CtrlSum>6655.86</CtrlSum>
      <Grpg>GRPD</Grpg>
      <InitgPty>
        <Nm>Initiator Name</Nm>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtMtd>DD</PmtMtd>
      <PmtTpInf>
        <SvcLvl>
          <Cd>SEPA</Cd>
        </SvcLvl>
        <SeqTp>FRST</SeqTp>
      </PmtTpInf>
      <ReqdColltnDt>2008-12-03</ReqdColltnDt>
      <Cdtr>
        <Nm>Creditor Name</Nm>
      </Cdtr>
      <CdtrAcct>
        <Id>
          <IBAN>DE87200500001234567890</IBAN>
        </Id>
      </CdtrAcct>
    </PmtInf>
  </pain.008.001.01>
</Document>
```

```

</Id>
</CdtrAcct>
<CdtrAgt>
  <FinInstnId>
    <BIC>BANKDEFFXXX</BIC>
  </FinInstnId>
</CdtrAgt>
<ChrgBr>SLEV</ChrgBr>
<DrctDbtTxInf>
  <PmtId>
    <EndToEndId>OriginatorID1234</EndToEndId>
  </PmtId>
  <InstdAmt Ccy="EUR">6543.14</InstdAmt>
  <DrctDbtTx>
    <MndtRltdInf>
      <MndtId>Mandate Id</MndtId>
      <DtOfSgntr>2008-11-20</DtOfSgntr>
      <AmdmntInd>true</AmdmntInd>
      <AmdmntInfDtls>
        <OrgnlCdtrSchmeId>
          <Nm>Original Creditor Name</Nm>
          <Id>
            <PrvtId>
              <OthrId>
                <Id>Other private Id</Id>
                <IdTp>SEPA</IdTp>
              </OthrId>
            </PrvtId>
          </Id>
        </OrgnlCdtrSchmeId>
        <OrgnlDbtrAgt>
          <FinInstnId>
            <PrtryId>
              <Id>SMNDA</Id>
            </PrtryId>
          </FinInstnId>
        </OrgnlDbtrAgt>
        </AmdmntInfDtls>
      </MndtRltdInf>
      <CdtrSchmeId>
        <Id>
          <PrvtId>
            <OthrId>
              <Id>Creditor Scheme Id</Id>
              <IdTp>SEPA</IdTp>
            </OthrId>
          </PrvtId>
        </Id>
      </CdtrSchmeId>
    </DrctDbtTx>
    <DbtrAgt>
      <FinInstnId>
        <BIC>SPUEDE2UXXX</BIC>
      </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>Other Mandate Id</MndtId>
  <DtOfSgntr>2008-11-20</DtOfSgntr>
  <AmdmntInd>false</AmdmntInd>
</MndtRltdInf>
<CdtrSchmeId>
  <Id>
    <PrvtId>
      <OthrId>
        <Id>String</Id>
        <IdTp>SEPA</IdTp>
      </OthrId>
    </PrvtId>
  </Id>
</CdtrSchmeId>
</DrctDbtTx>
<DbtrAgt>
  <FinInstnId>
    <BIC>SPUEDE2UXXX</BIC>
  </FinInstnId>
</DbtrAgt>
<Dbtr>
  <Nm>Other Debtor Name</Nm>
  <PstlAdr>
    <AdrLine>Other Debtor Street</AdrLine>
    <AdrLine>27254 Other Debtor City</AdrLine>
    <Ctry>DE</Ctry>
  </PstlAdr>
</Dbtr>
<DbtrAcct>
  <Id>
    <IBAN>DE21500500001234567897</IBAN>
  </Id>
</DbtrAcct>
<UltmtDbtr>
  <Nm>Ultimate Debtor Name</Nm>
</UltmtDbtr>
<RmtInf>
  <Ustrd>Unstructured Remittance Information</Ustrd>
</RmtInf>
</DrctDbtTxInf>
</PmtInf>
</pain.008.001.01>
</Document>

```

2.2.3.2 Pain.008.001.01

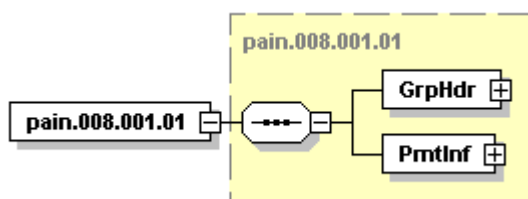


Diagram 34: pain.008.001.01

Definition

Customer Direct Debit Transfer Initiation

XML Tag

<pain.008.001.01>

Occurrences

[1..1]

Rules

Name	XML Tag	Occurrences	Definition	Type	Rules
GroupHeader	<GrpHdr>	[1..1]	Refer to 2.2.3.3		-
PaymentInstructionInformation	<PmtInf>	[1..1]	Refer to 2.2.3.5		Since the grouping element is restricted to the Grouped option, PaymentInformation may occur only once.

2.2.3.3 Group Header

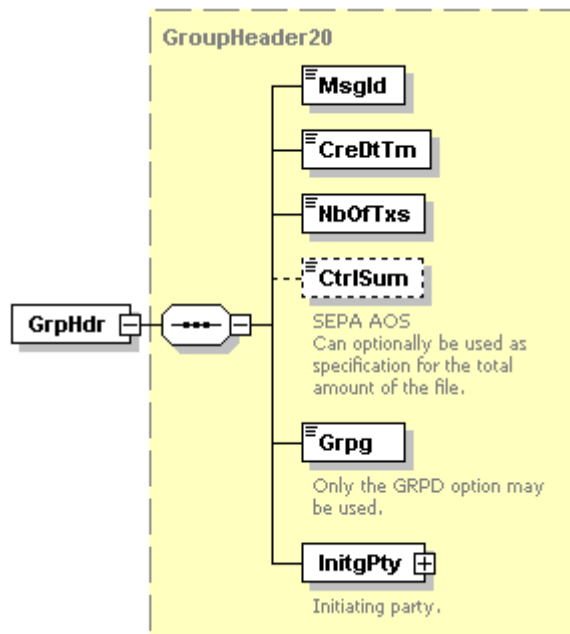


Diagram 35: pain.008.001.01, Group Header

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	Rules
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	-
CreationDateTime	<CreDtTm>	[1..1]	Date and time at which a (group of) payment instruction(s) was created by the instructing party.	ISODate-Time	-
NumberOfTransactions	<NbOfTx>	[1..1]	Number of individual transactions contained in the message.	Max15NumericText	-
ControlSum	<CtrlSum>	[0..1]	Total of all individual amounts included in the message, irrespective of currencies.	Decimal-Number	Is not a part of the SEPA Core Subset according to EPC Implementation Guidelines Can optionally be used as specification for the total amount of the file. Maximal 2 places behind the decimal point allowed. Usage Rule: Sum of all InstructedAmount fields
Grouping	<Grpg>	[1..1]	Indicates whether common accounting information in the transaction is included once for all transactions or repeated for each single transaction.	Grouping2Code	Only GRPD (Grouping Option = Grouped) is allowed.
InitiatingParty	<InitgPty>	[1..1]	Refer to 2.2.3.4		Allocation may differ from Creditor. Recommendation: Only the subfield Name

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	Rules
					should be used.

Example

```

<GrpHdr>
  <MsgId>Message-ID</MsgId>
  <CreDtTm>2008-11-21T09:30:47.000Z</CreDtTm>
  <NbOfTxs>2</NbOfTxs>
  <CtrlSum>6655.86</CtrlSum>
  <Grpg>GRPD</Grpg>
  <InitgPty>
    <Nm>Initiator Name</Nm>
  </InitgPty>
</GrpHdr>

```

2.2.3.4 Initiating Party

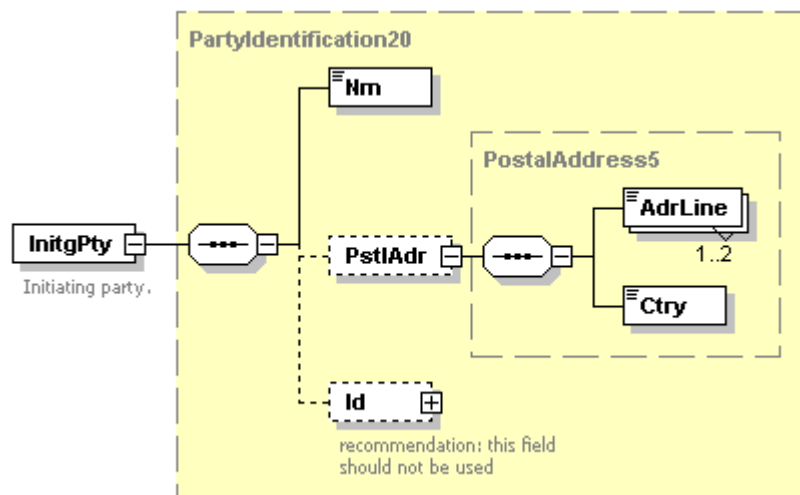


Diagram 36: pain.008.001.01, Initiating Party

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	Rules
Name	<Nm>	[1..1]	Name by which a	Max70Text	-

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	Rules
			party is known and which is usually used to identify that party.		
PostalAddress	<PstlAdr>	[0..1]	Information that locates and identifies a specific address, as defined by postal services.	PostalAddress5	We recommend leaving this data element group without allocation.
AddressLine	<AdrLine>	[1..2]	Information that locates and identifies a specific address, as defined by postal services, that is presented in free format text.	Max70Text	-
Country	<Ctry>	[1..1]	Nation with its own government.	Country-Code	Country code (acc. to ISO 3166) consisting of 2 capital characters, e.g. DE for Deutschland (Germany)
Identification	<Id>	[0..1]	Refer to 2.2.1.5		We recommend leaving this data element group without allocation.

Example

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

2.2.3.5 Payment Instruction Information

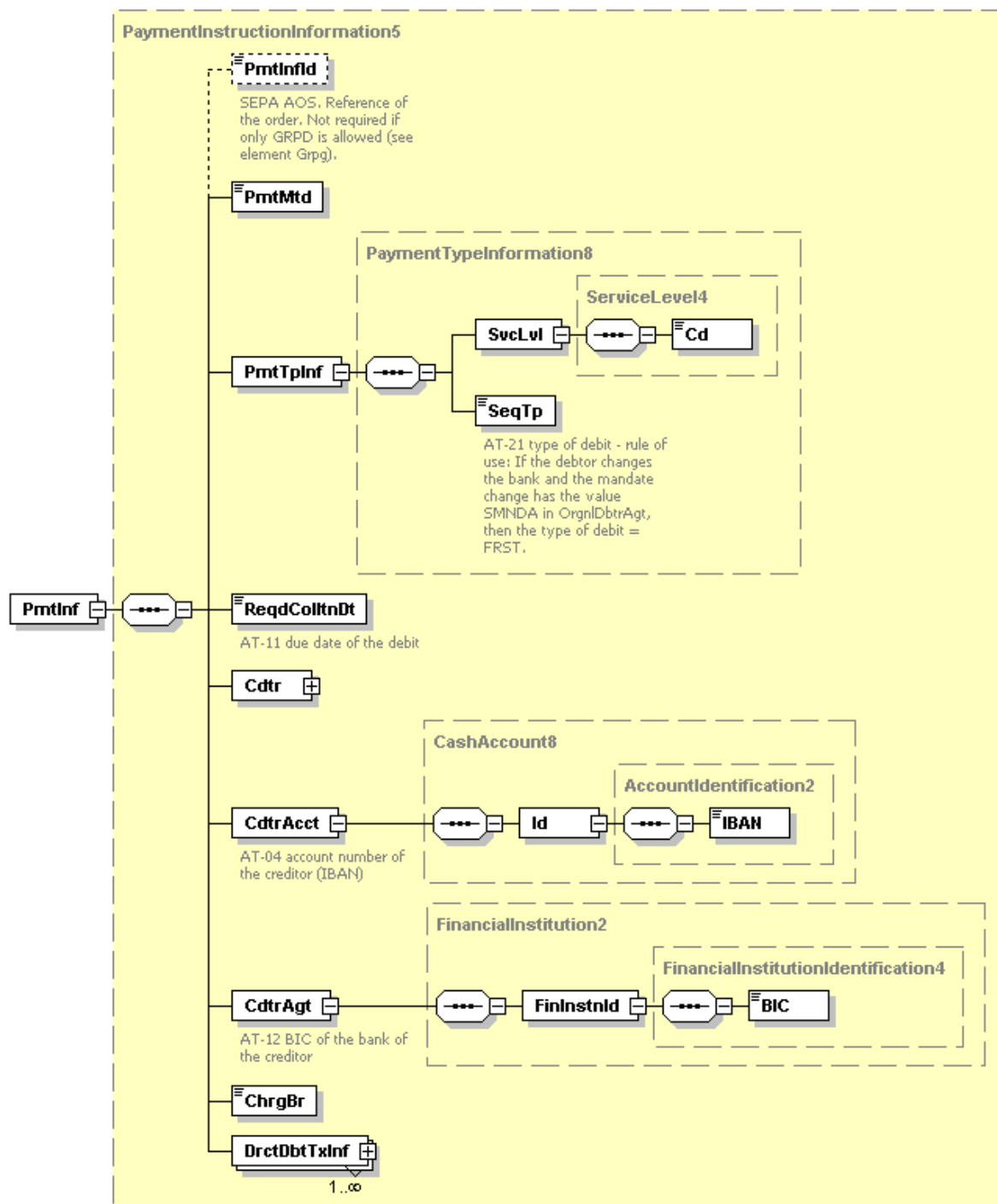


Diagram 37: pain.008.001.01, Payment Instruction Information

Definition

Set of characteristics that apply to the credit side of the payment transactions included in the direct debit transaction initiation.

XML Tag

<PmtInf>

Occurrences

[1..1]

Rules

Name	XML Tag	Occurrences	Definition	Type	Rules
PaymentInformationIdentification	<PmtInfId>	[0..1]	Reference assigned by a sending party to unambiguously identify the payment information block within the message.	Max35Text	is not a part of the SEPA Core Subset according to EPC Implementation Guidelines For GRPD . MSGID is in itself unambiguous in the basic variant.
PaymentMethod	<PmtMtd>	[1..1]	Specifies the means of payment that will be used to move the amount of money.	Payment-Method2Code	Only DD is allowed.
PaymentTypeInformation	<PmtTpInf>	[1..1]	Set of elements that further specifies the type of transaction.	Payment-TypeInformation8	-
ServiceLevel	<SvcLvl>	[1..1]	Agreement under which or rules under which the transaction should be processed.	ServiceLevel4	-
Code	<Cd>	[1..1]	Identification of a pre-agreed level of service between the parties in a coded form.	ServiceLevel3Code	Only SEPA is allowed.
SequenceType	<SeqTp>	[1..1]	Identifies the direct debit sequence, eg, first, recurrent, final or one-off.	Sequence-Type1Code	Only FRST, RCUR, FNAL, OOFF is allowed.
RequestedCollectionDate	<Reqd-ColltnDt>	[1..1]	Date at which the creditor requests the amount of money to be collected from the debtor.	ISODate	-
Creditor	<Cdtr>	[1..1]	Refer to 2.2.3.6		-
CreditorAccount	<CdtrAcct>	[1..1]	Unambiguous identification of the account of the creditor to which a credit entry will be posted	CashAccount8	-

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	Rules
			as a result of the payment transaction.		
Identification	<Id>	[1..1]	Unique and unambiguous identification of the account between the account owner and the account servicer.	AccountIdentification2	-
IBAN	<IBAN>	[1..1]	International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions.	IBANIdentifier	To be allocated with a valid IBAN (International Bank Account Number) This can have a maximum of 34 characters.
CreditorAgent	<CdtrAgt>	[1..1]	Financial institution servicing an account for the creditor.	FinancialInstitution2	-
FinancialInstitutionIdentification	<FinInstnId>	[1..1]	Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.	FinancialInstitutionIdentification4	-
BIC	<BIC>	[1..1]	Bank Identifier Code. Code allocated to financial institutions by the Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking.	BICIdentifier	Must be allocated using valid BIC This can be either 8 or 11 characters long.
ChargeBearer	<ChrgBr>	[1..1]	Specifies which party/parties will bear the charges associated with the proc-	ChargeBearerType2Code	Only SLEV is allowed.

Appendix 3: Specification of Data Formats

Example

©ZENTRALER KREDITAUSSCHUSS

```

        <IdTp>SEPA</IdTp>
      </OthrId>
    </PrvtId>
  </Id>
</CdtrSchmeId>
</DrctDbtTx>
<DbtrAgt>
  <FinInstnId>
    <BIC>SPUEDE2UXXX</BIC>
  </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>Other Mandate Id</MndtId>
      <DtOfSgntr>2008-11-20</DtOfSgntr>
      <AmdmntInd>false</AmdmntInd>
    </MndtRltdInf>
    <CdtrSchmeId>
      <Id>
        <PrvtId>
          <OthrId>
            <Id>String</Id>
            <IdTp>SEPA</IdTp>
          </OthrId>
        </PrvtId>
      </Id>
    </CdtrSchmeId>
  </DrctDbtTx>
  <DbtrAgt>
    <FinInstnId>
      <BIC>SPUEDE2UXXX</BIC>
    </FinInstnId>
  </DbtrAgt>
  <Dbtr>
    <Nm>Other Debtor Name</Nm>
    <PstlAdr>
      <AdrLine>Other Debtor Street</AdrLine>
      <AdrLine>27254 Other Debtor City</AdrLine>
      <Ctry>DE</Ctry>
    </PstlAdr>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <IBAN>DE21500500001234567897</IBAN>
    </Id>
  </DbtrAcct>
  <UltmtDbtr>
    <Nm>Ultimate Debtor Name</Nm>
  </UltmtDbtr>
  <RmtInf>
    <Ustrd>Unstructured Remittance Information</Ustrd>
  </RmtInf>
</DrctDbtTxInf>
</PmtInf>

```

2.2.3.6 Creditor

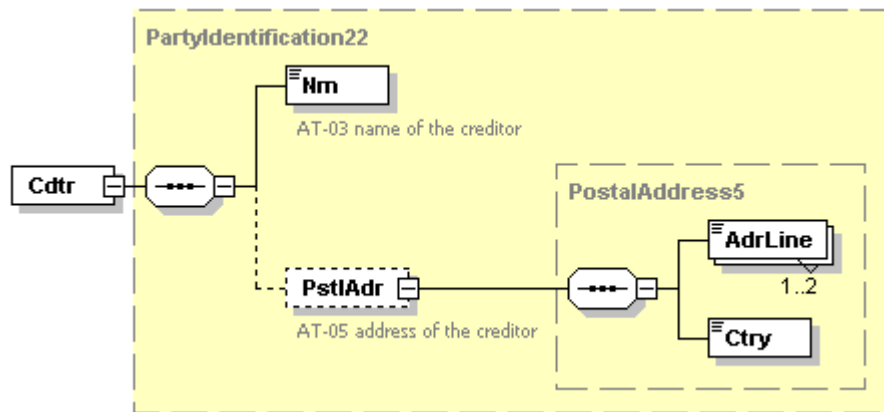


Diagram 38: pain.008.001.01, Creditor

Definition

Party to which an amount of money is due.

XML Tag

<Cdtr>

Occurrences

[1..1]

Rules

Name	XML Tag	Occurrences	Definition	Type	Rules
Name	<Nm>	[1..1]	Name by which a party is known and which is usually used to identify that party.	Max70Text	-
PostalAddress	<PstlAdr>	[0..1]	Information that locates and identifies a specific address, as defined by postal services.	PostalAddress5	We recommend leaving this field without allocation.
AddressLine	<AdrLine>	[1..2]	Information that locates and identifies a specific address, as defined by postal services, that is presented in free format text.	Max70Text	-
Country	<Ctry>	[1..1]	Nation with its own government.	Country-Code	Country code (acc. to ISO 3166) consisting of 2 capital characters, e.g. DE

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	Rules
					for Deutschland (Germany)

Example

```
<Cdtr>  
  <Nm>Creditor Name</Nm>  
</Cdtr>
```

2.2.3.7 Direct Debit Transaction Information

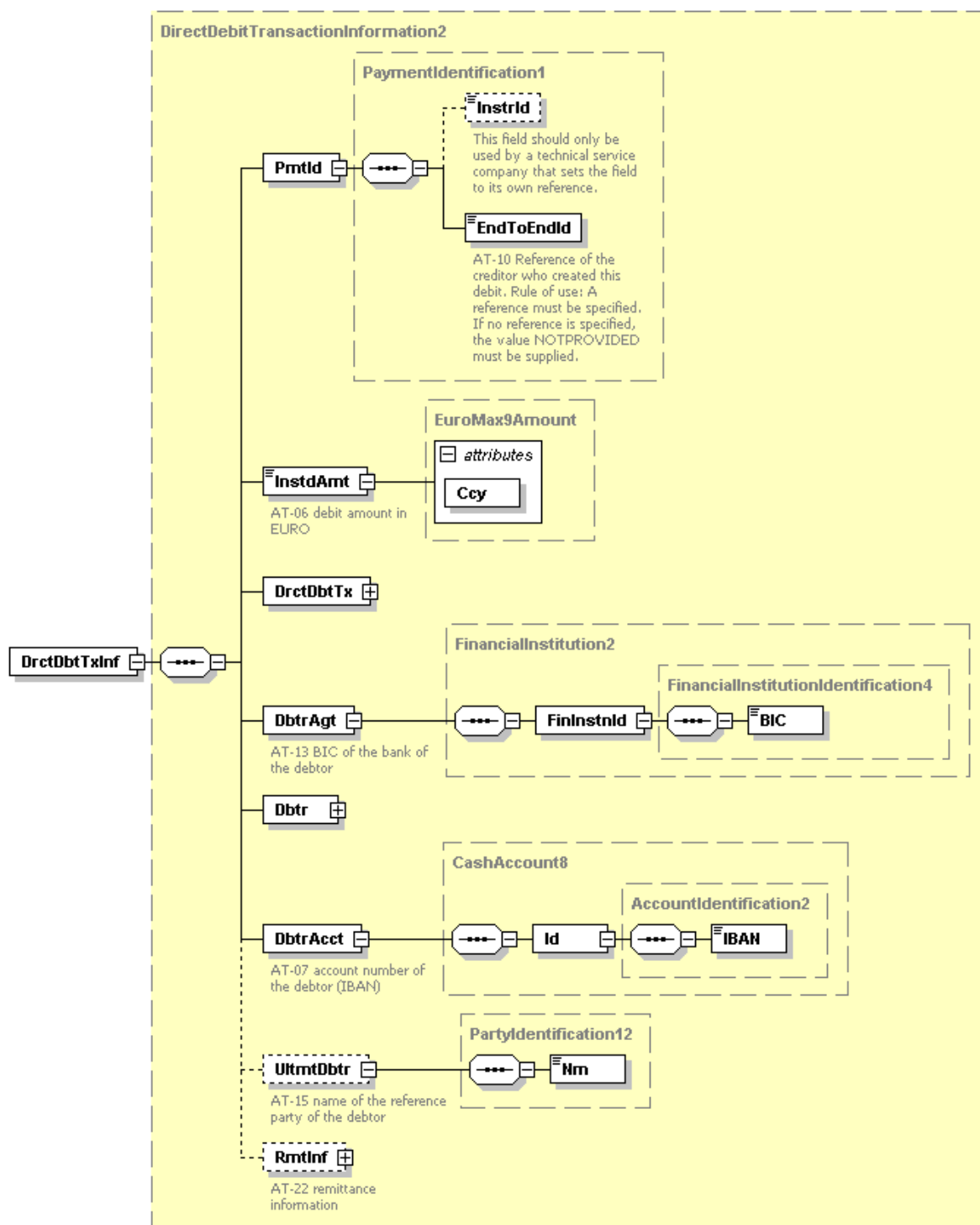


Diagram 39: pain.008.001.01, Direct Debit Transaction Information

Definition

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

XML Tag

<DrctDbtTxInf>

Occurrences

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

Rules

Name	XML Tag	Occurrences	Definition	Type	Rules
PaymentIdentification	<PmtId>	[1..1]	Set of elements to reference a payment instruction.	PaymentIdentification4	-
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).	Max35Text	This field should only be used by a technical service company that sets the field to its own reference.
EndToEndIdentification	<End-ToEndId>	[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	A customer reference that must be passed on in the end-to-end payment chain. If no reference was given, only NOTPROVIDED is allowed.
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.	Euro-Max9Amount	Only EUR is allowed. Amount must be .01 or more and 999999999.99 or less. The fractional parts has a maximum of two digits.
DirectDebitTransaction	<DrctDbtTx>	[1..1]	Refer to 2.2.3.8		-
DebtorAgent	<DbtrAgt>	[1..1]	Financial institution servicing an account for the debtor.	FinancialInstitution2	-
FinancialInstitutionIdentification	<FinInstnId>	[1..1]	Unique and unambiguous identifier of a financial institution, as assigned under an internationally	FinancialInstitutionIdentification4	-

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	Rules
			recognised or proprietary identification scheme.		
BIC	<BIC>	[1..1]	Bank Identifier Code. Code allocated to financial institutions by the Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking.	BICIdentifier	Must be allocated using valid BIC This can be either 8 or 11 characters long.
Debtor	<Dbtr>	[1..1]	Refer to 2.2.3.10		-
DebtorAccount	<DbtrAcct>	[1..1]	Identification of the account of the debtor to which a debit entry will be made to execute the transfer.	CashAccount8	-
Identification	<Id>	[1..1]	Unique and unambiguous identification of the account between the account owner and the account servicer.	AccountIdentification2	-
IBAN	<IBAN>	[1..1]	International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions.	IBANIdentifier	To be allocated with a valid IBAN (International Bank Account Number) This can have a maximum of 34 characters.
UltimateDebtor	<UltmtDbtr>	[0..1]	Ultimate party that owes an amount of money to the (ultimate) creditor.	PartyIdentification12	-
Name	<Nm>	[1..1]	Name by which a party is known and which is usually used	Max70Text	-

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	Rules
			to identify that party.		
RemittanceInformation	<Rmflnf>	[0..1]	Refer to 2.2.3.11		Either Structured oder Unstructured, but not both, may be present.

Example

```

<DrctDbtTxInf>
  <PmtId>
    <EndToEndId>OriginatorID1234</EndToEndId>
  </PmtId>
  <InstdAmt Ccy="EUR">6543.14</InstdAmt>
  <DrctDbtTx>
    <MndtRltdInf>
      <MndtId>Mandate Id</MndtId>
      <DtOfSgntr>2008-11-20</DtOfSgntr>
      <AmdmntInd>true</AmdmntInd>
      <AmdmntInfDtls>
        <OrgnlCdtrSchmeId>
          <Nm>Original Creditor Name</Nm>
          <Id>
            <PrvtId>
              <OthrId>
                <Id>Other private Id</Id>
                <IdTp>SEPA</IdTp>
              </OthrId>
            </PrvtId>
          </Id>
        </OrgnlCdtrSchmeId>
        <OrgnlDbtrAgt>
          <FinInstnId>
            <PrtryId>
              <Id>SMNDA</Id>
            </PrtryId>
          </FinInstnId>
        </OrgnlDbtrAgt>
      </AmdmntInfDtls>
    </MndtRltdInf>
    <CdtrSchmeId>
      <Id>
        <PrvtId>
          <OthrId>
            <Id>String</Id>
            <IdTp>SEPA</IdTp>
          </OthrId>
        </PrvtId>
      </Id>
    </CdtrSchmeId>
  </DrctDbtTx>
  <DbtrAgt>
    <FinInstnId>
      <BIC>SPUEDE2UXXX</BIC>
    </FinInstnId>
  </DbtrAgt>
  <Dbtr>
    <Nm>Debtor Name</Nm>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <IBAN>DE21500500009876543210</IBAN>
    </Id>
  </DbtrAcct>
  <UltmtDbtr>
    <Nm>Ultimate Debtor Name</Nm>
  </UltmtDbtr>
  <RmtInf>
    <Ustrd>String</Ustrd>
  </RmtInf>
</DrctDbtTxInf>

```

2.2.3.8 Direct Debit Transaction

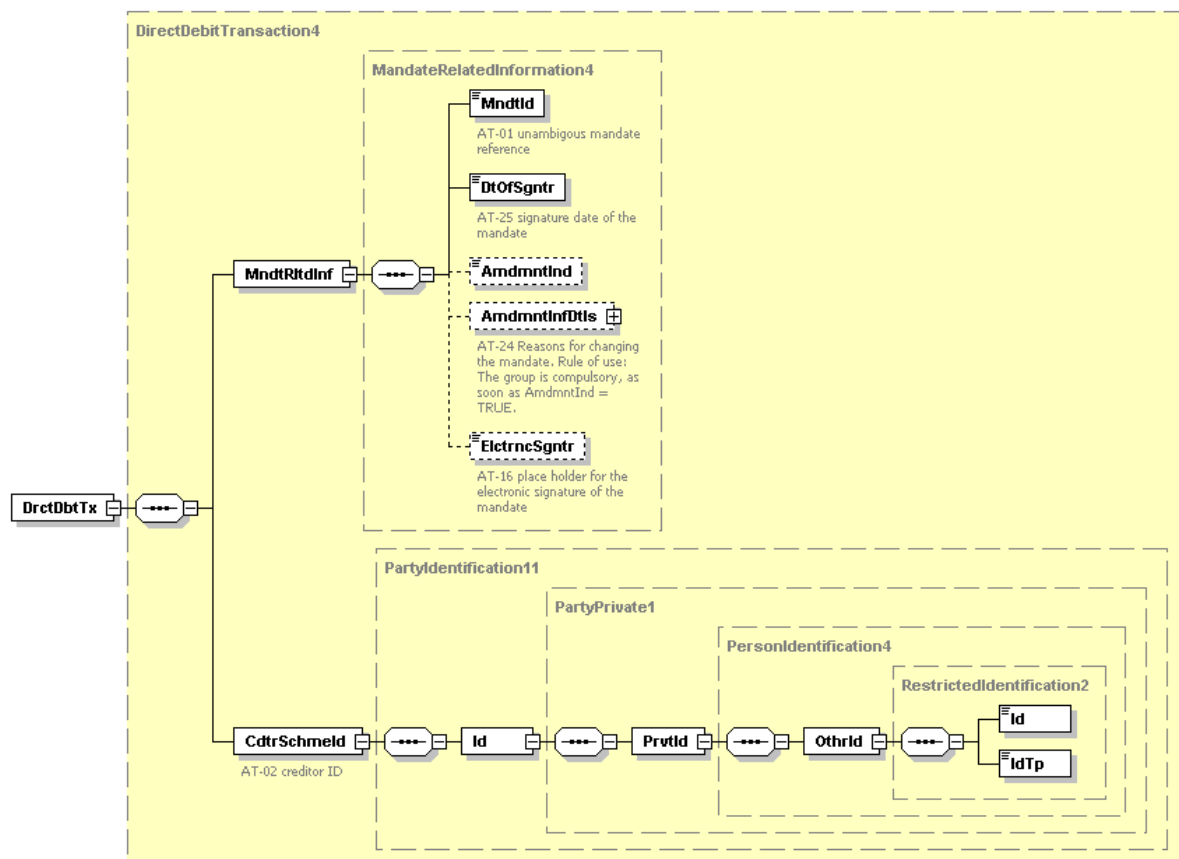


Diagram 40: pain.008.001.01, Direct Debit Transaction

Definition

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

XML Tag

<DrctDbtTx>

Occurrences

[1..1]

Rules

Name	XML Tag	Occurrences	Definition	Type	Rules
MandateRelatedInformation	<MndtRltdInf>	[1..1]	Set of elements used to provide further details related to a direct debit mandate signed between the creditor and the debtor.	Mandate-RelatedInformation4	-
MandateIdentifi-	<MndtId>	[1..1]	Reference of the direct debit mandate	Max35Text	-

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	Rules
cation			that has been signed between by the debtor and the creditor.		
DateOfSignature	<DtOfSgntr>	[1..1]	Date on which the direct debit mandate has been signed by the debtor.	ISODate	-
AmendmentIndicator	<Amdmn-tInd>	[0..1]	Indicator notifying whether the underlying mandate is amended or not.	TrueFalseIndicator	default value: False
AmendmentInformationDetails	<Amdmn-tInfDtls>	[0..1]	Refer to 2.2.3.9		Mandatory if AmendmentIndicator = True.
ElectronicSignature	<ElctrcSgntr>	[0..1]	Additional security provisions, eg, digital signature as provided by the debtor.	Max1025Text	May not be used for the time being, as this is only a place holder for further applications.
CreditorSchemeIdentification	<CdtrSchmId>	[1..1]	Credit party that signs the direct debit mandate.	PartyIdentification11	The identifier of the Creditor is unique in the Scheme: each identifier allows the identification of one Creditor without ambiguity in SEPA.
Identification	<Id>	[1..1]	Unique and unambiguous way of identifying an organisation or an individual person.	PartyPrivate1	-
PrivateIdentification	<PrvtId>	[1..1]	Unique and unambiguous identification of a person, eg, passport.	PersonIdentification4	-
OtherIdentification	<OthrId>	[1..1]	Identifier issued to a person for which no specific identifier has been defined.	RestrictedIdentification2	-
Identification	<Id>	[1..1]	Identifier issued to the Creditor for which no specific identifier has been defined.	Max35Text	Allocate this field with an CI as described in 2.2.3.
IdentificationType	<IdTp>	[1..1]	Specifies the nature of the identifier.	Restricted-SEPACodeText	Only SEPA is allowed.

Example

```
<DrctDbtTx>
  <MndtRltdInf>
    <MndtId>Mandate Id</MndtId>
    <DtOfSgntr>2008-11-20</DtOfSgntr>
    <AmdmntInd>true</AmdmntInd>
    <AmdmntInfDtls>
      <OrgnlCdtrSchmeId>
        <Nm>Original Creditor Name</Nm>
        <Id>
          <PrvtId>
            <OthrId>
              <Id>Other private Id</Id>
              <IdTp>SEPA</IdTp>
            </OthrId>
          </PrvtId>
        </Id>
      </OrgnlCdtrSchmeId>
      <OrgnlDbtrAgt>
        <FinInstnId>
          <PrtryId>
            <Id>SMNDA</Id>
          </PrtryId>
        </FinInstnId>
      </OrgnlDbtrAgt>
    </AmdmntInfDtls>
  </MndtRltdInf>
  <CdtrSchmeId>
    <Id>
      <PrvtId>
        <OthrId>
          <Id>String</Id>
          <IdTp>SEPA</IdTp>
        </OthrId>
      </PrvtId>
    </Id>
  </CdtrSchmeId>
</DrctDbtTx>
```

2.2.3.9 Amendment Information Details

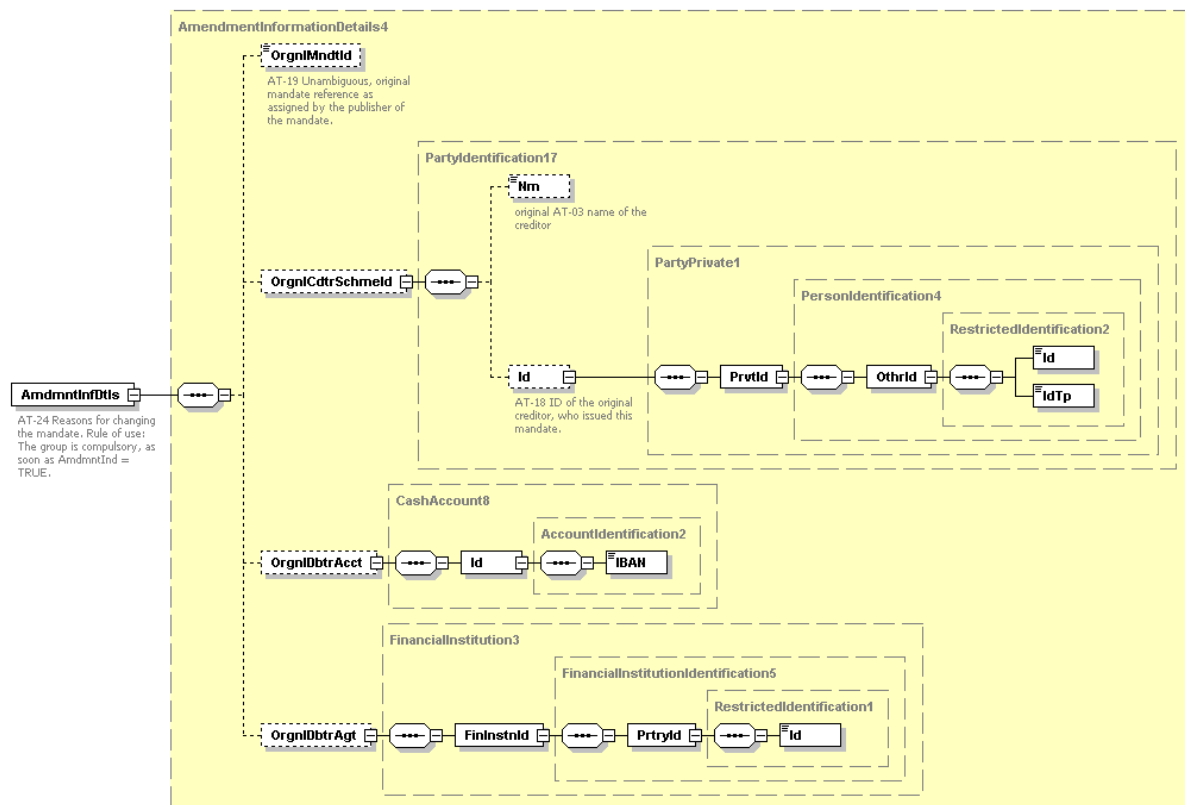


Diagram 41: pain.008.001.01, Amendment Information Details

Definition

List of direct debit mandate elements that have been modified.

XML Tag

<AmdmntInfDtls>

Occurrences

[0..1]

Rules

Name	XML Tag	Occurrences	Definition	Type	Rules
OriginalMandateIdentification	<OrgnlMndtId>	[0..1]	Original mandate identification that has been modified.	Max35Text	Mandatory if changes occur in MandateIdentification, otherwise not to be used.
OriginalCreditorSchemeIdentification	<OrgnlCdtrSchmId>	[0..1]	Original creditor scheme identification and/or name of the Creditor that has	PartyIdentification17	-

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	Rules
			been modified.		
Name	<Nm>	[0..1]	Name by which a party is known and which is usually used to identify that party.	Max70Text	-
Identification	<Id>	[0..1]	Unique and unambiguous way of identifying an organisation or an individual person.	PartyPrivate1	-
PrivateIdentification	<PrvtId>	[1..1]	Name or number assigned by an entity to enable recognition of that entity, eg, account identifier.	PersonIdentification4	-
OtherIdentification	<OthrId>	[1..1]	Identifier issued to a person for which no specific identifier has been defined.	RestrictedIdentification2	-
Identification	<Id>	[1..1]	Identifier issued to the original Creditor for which no specific identifier has been defined.	Max35Text	Allocate this field with an CI as described in 2.2.3.
IdentificationType	<IdTp>	[1..1]	Specifies the nature of the identifier.	Restricted-SEPACodeText	Only SEPA is allowed.
OriginalDebtorAccount	<OrgnIDbtrAcct>	[0..1]	Original debtor account that has been modified.	CashAccount8	To be used only for changes of accounts within the same bank.
Identification	<Id>	[1..1]	Unique and unambiguous identification of the account between the account owner and the account servicer.	AccountIdentification2	-
IBAN	<IBAN>	[1..1]	International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related	IBANIdentifier	To be allocated with a valid IBAN (International Bank Account Number) This can have a maximum of 34 characters.

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	Rules
			financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions.		
OriginalDebtorAgent	<OrgnDbtrAgt>	[0..1]	Original debtor's agent that has been modified.	FinancialInstitution3	Proprietary-Identification with code SMNDA indicates same mandate with new Debtor Agent. To be used with the FRST indicator in the Sequence Type.
FinancialInstitutionIdentification	<FinInstnId>	[1..1]	Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.	FinancialInstitutionIdentification5	-
ProprietaryIdentification	<PrtryId>	[1..1]	Unique and unambiguous identifier, as assigned to a financial institution using a proprietary identification scheme.	RestrictedIdentification1	-
Identification	<Id>	[1..1]	Name or number assigned by an entity to enable recognition of that entity, eg, account identifier.	RestrictedSMN-DACode-Text	Only SMNDA is allowed.

Example

```
<AmdmntInfDtls>
  <OrgnlCdtrSchmeId>
    <Nm>Original Creditor Name</Nm>
    <Id>
      <PrvtId>
        <OthrId>
          <Id>Other private Id</Id>
          <IdTp>SEPA</IdTp>
        </OthrId>
      </PrvtId>
    </Id>
  </OrgnlCdtrSchmeId>
  <OrgnlDbtrAgt>
    <FinInstnId>
      <PrtryId>
        <Id>SMNDA</Id>
      </PrtryId>
    </FinInstnId>
  </OrgnlDbtrAgt>
</AmdmntInfDtls>
```

2.2.3.10 Debtor

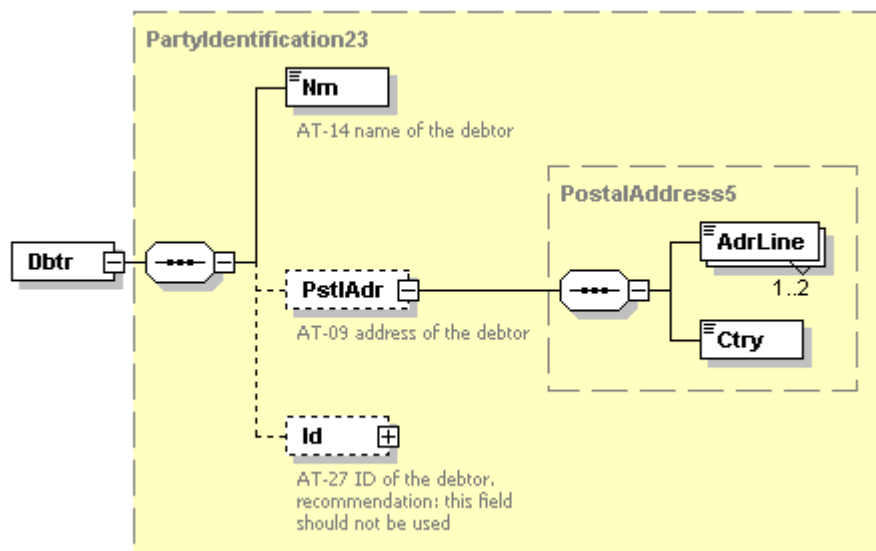


Diagram 42: pain.008.001.01, Debtor

Definition

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

XML Tag

<Dbtr>

Occurrences

[1..1]

Rules

Name	XML Tag	Occurrences	Definition	Type	Rules
Name	<Nm>	[1..1]	Name by which a party is known and which is usually used to identify that party.	Max70Text	-
PostalAddress	<PstlAdr>	[0..1]	Information that locates and identifies a specific address, as defined by postal services.	PostalAddress5	We recommend leaving this field without allocation.
AddressLine	<AdrLine>	[1..2]	Information that locates and identifies a specific address, as defined by postal services, that is presented in free format text.	Max70Text	-
Country	<Ctry>	[1..1]	Nation with its own government.	Country-Code	-
Identification	<Id>	[0..1]	2.2.1.5		We recommend leaving this field without allocation.

Example

```
<Dbtr>  
  <Nm>Debtor Name</Nm>  
</Dbtr>
```

2.2.3.11 Remittance Information

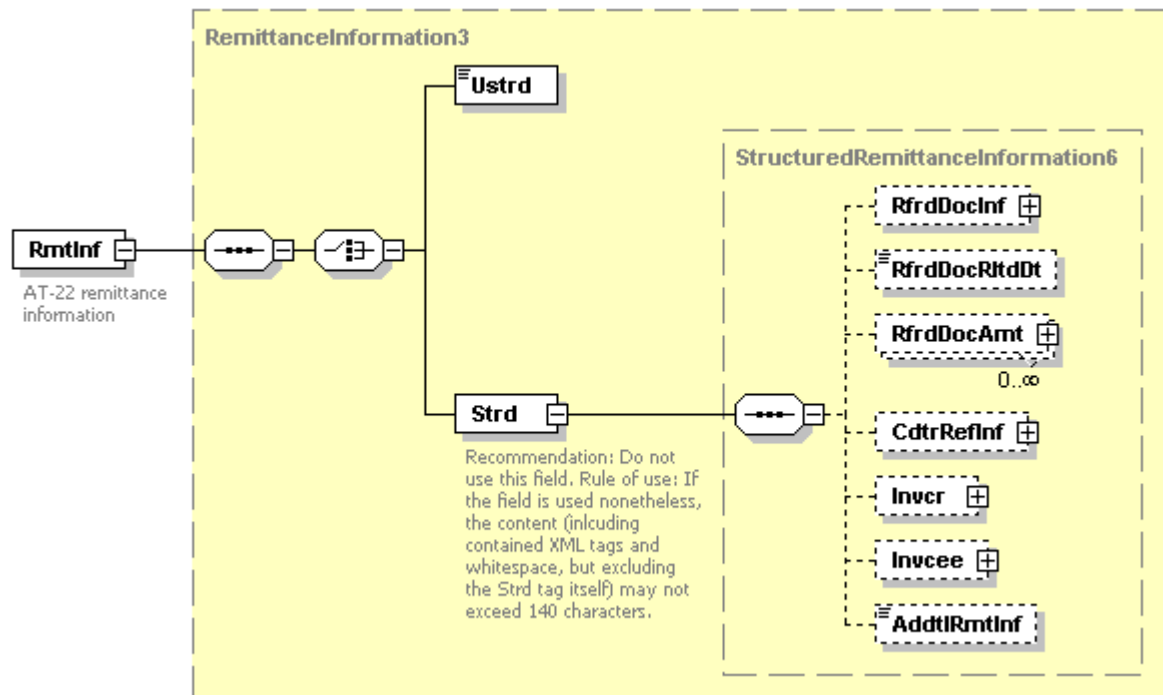


Diagram 43: pain.008.001.01, Remittance Information

Definition

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

XML Tag

<RmtInf>

Occurrences

[0..1]

Rules

Name	XML Tag	Occurrences	Definition	Type	Rules
Unstructured	<Ustrd>	[1..1]	Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, eg, commercial invoices in an accounts' receivable system in an unstructured form.	Max140Text	We recommend allocating an Unstructured remittance information. It may carry structured remittance information, as agreed between the Creditor and the Debtor.
Structured	<Strd>	[1..1]	Information supplied	Structu-	We recommend

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	Rules
			to enable the matching of an entry with the items that the transfer is intended to settle, eg, commercial invoices in an accounts' receivable system in a structured form.	redRemittanceInformation6	<p>not to use this option.</p> <p>We strongly recommend coming to an agreement with the beneficiary before allocating this field. The content of this field (including contained tags and whitespace, but excluding the tags <Strd> and </Strd> themselves), may not exceed 140 characters.</p> <p>A maximum of one Structured element is permitted.</p>
ReferredDocumentInformation	<RfrdDocInf>	[0..1]	Refer to 2.2.1.11		-
ReferredDocumentRelatedDate	<RfrdDocRltdDt>	[0..1]	Date associated with the referred document, eg, date of issue.	ISODate	To be allocated with a date formatted YYYY-MM-DD (ISO 8601)
ReferredDocumentAmount	<RfrdDocAmt>	[0..unbounded]	Refer to 2.2.1.12		-
CreditorReferenceInformation	<CdtrRefInf>	[0..1]	Refer to 2.2.1.13		-
Invoice	<Invcr>	[0..1]	Refer to 2.2.1.14		-
Invoicee	<Invcee>	[0..1]	Refer to 2.2.1.15		-
AdditionalRemittanceInformation	<AddtlRmtInf>	[0..1]	Additional information, in free text form, to complement the structured remittance information.	Max140Text	-

Example

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

2.2.4 Payment Status Report for Direct Debit – pain.002.001.02.dd

The message is used to transfer the Direct Debit Reject instruction between the financial institutions and their remitting customers. All orders in the message were rejected prior to due date. So returns due to missing funds or refunds due to contradiction are not included.

Order Type

The CDR order type is used to transmit the SEPA message Status Report for Direct Debit.

Overview

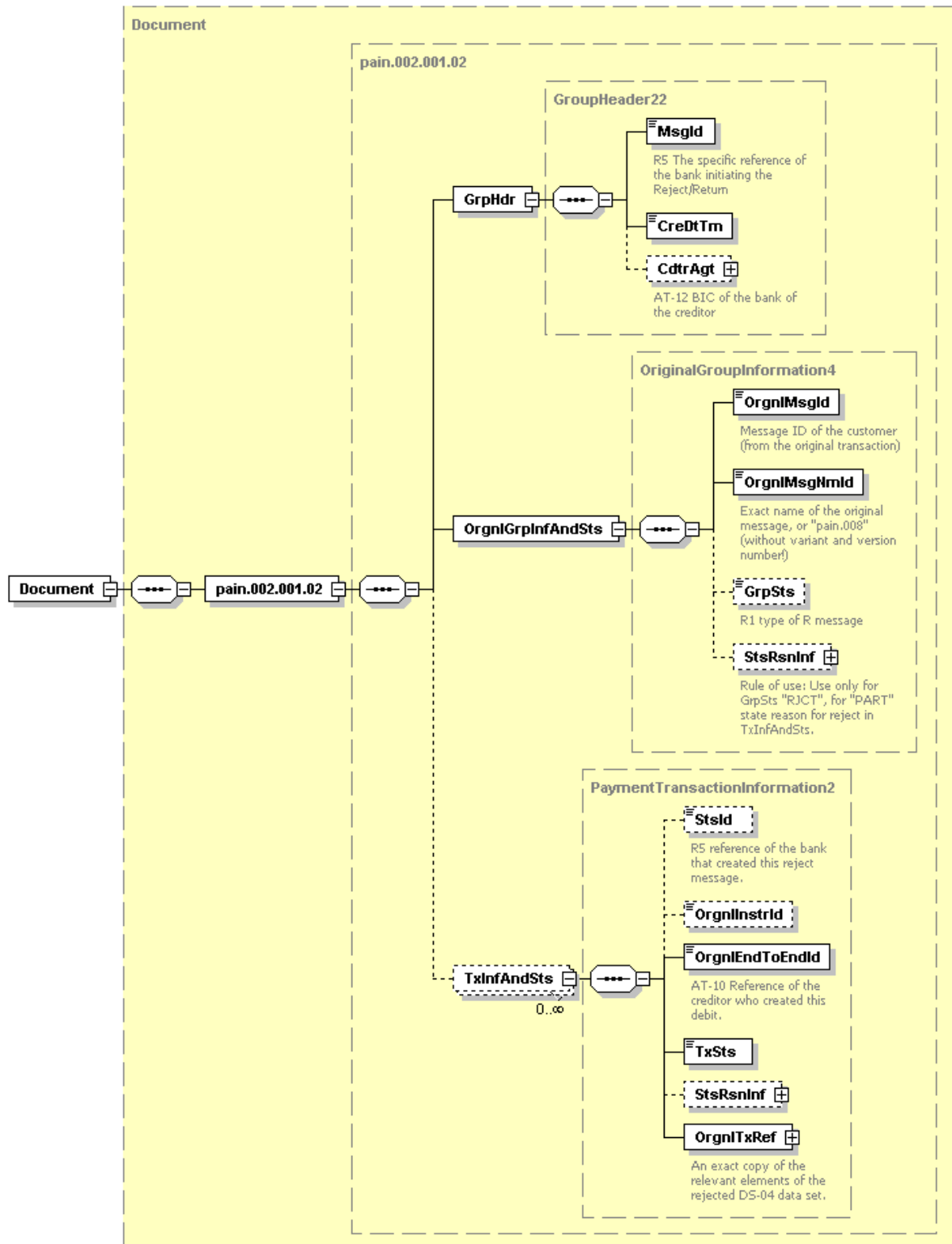


Diagram 44: Overview pain.002.001.02.dd

2.2.4.1 Document

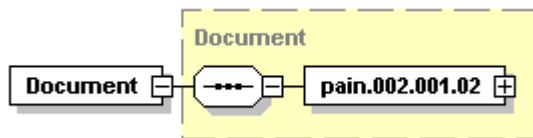


Diagram 45: pain.002.001.02, Document

Definition

UNIFI (ISO 20022) XML message: SEPA Direct Debit Transfer Scheme

XML Tag

<Document>

Occurrences

[1..1]

Rules

Name	XML Tag	Occurrences	Definition	Type	Rules
Payment Status Report for Direct Debit	<pain.002.001.02>	[1..1]	Refer to 2.2.4.2		-

Example

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:sepade:xsd:pain.002.001.02.dd"
  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
  xsi:schemaLocation="urn:sepade:xsd:pain.002.001.02.dd
    pain.002.001.02.dd.xsd">
  <pain.002.001.02>
    <GrpHdr>
      <MsgId>Message-ID-4712</MsgId>
      <CreDtTm>2008-11-22T09:30:47.000Z</CreDtTm>
      <CdtrAgt>
        <FinInstnId>
          <BIC>BANKDEFFXXX</BIC>
        </FinInstnId>
      </CdtrAgt>
    </GrpHdr>
    <OrgnlGrpInfAndSts>
      <OrgnlMsgId>Message-ID-4711</OrgnlMsgId>
      <OrgnlMsgNmId>pain.008</OrgnlMsgNmId>
      <GrpSts>RJCT</GrpSts>
      <StsRsnInf>
        <StsOrgtr>
          <Id>
            <OrgId>
              <BIC>BANKDEFFXXX</BIC>
            </OrgId>
          </Id>
        </StsOrgtr>
        <StsRsn>
          <Cd>AC01</Cd>
        </StsRsn>
      </StsRsnInf>
    </OrgnlGrpInfAndSts>
  </pain.002.001.02>
</Document>
```

```

    <AddtlStsRsnInf>Additional Status Reason</AddtlStsRsnInf>
  </StsRsnInf>
</OrgnlGrpInfAndSts>
<TxInfAndSts>
  <StsId>Status-ID</StsId>
  <OrgnlInstrId>Message-ID-4712</OrgnlInstrId>
  <OrgnlEndToEndId>OriginatorID1234</OrgnlEndToEndId>
  <TxSts>RJCT</TxSts>
  <StsRsnInf>
    <StsOrgtr>
      <Id>
        <OrgId>
          <BIC>BANKDEFFXXX</BIC>
        </OrgId>
      </Id>
    </StsOrgtr>
    <StsRsn>
      <Cd>AC01</Cd>
    </StsRsn>
    <AddtlStsRsnInf>Additional Status Reason</AddtlStsRsnInf>
  </StsRsnInf>
  <OrgnlTxRef>
    <Amt>
      <InstdAmt Ccy="EUR">6543.14</InstdAmt>
    </Amt>
    <ReqdColltnDt>2008-12-03</ReqdColltnDt>
    <CdtrSchmeId>
      <Id>
        <PrvtId>
          <OthrId>
            <Id>Creditor Scheme Id</Id>
            <IdTp>SEPA</IdTp>
          </OthrId>
        </PrvtId>
      </Id>
    </CdtrSchmeId>
    <PmtTpInf>
      <SvcLvl>
        <Cd>SEPA</Cd>
      </SvcLvl>
      <SeqTp>FRST</SeqTp>
    </PmtTpInf>
    <MndtRltdInf>
      <MndtId>Mandate Id</MndtId>
      <DtOfSgntr>2008-11-20</DtOfSgntr>
      <AmdmntInd>true</AmdmntInd>
      <AmdmntInfDtls>
        <OrgnlCdtrSchmeId>
          <Nm>Original Creditor Name</Nm>
          <Id>
            <PrvtId>
              <OthrId>
                <Id>Other private Id</Id>
                <IdTp>SEPA</IdTp>
              </OthrId>
            </PrvtId>
          </Id>
        </OrgnlCdtrSchmeId>
        <OrgnlDbtrAgt>
          <FinInstnId>
            <PrtryId>
              <Id>SMNDA</Id>
            </PrtryId>
          </FinInstnId>
        </OrgnlDbtrAgt>
        </AmdmntInfDtls>
      </MndtRltdInf>
      <RmtInf>
        <Ustrd>Unstructured Remittance Information</Ustrd>
      </RmtInf>
      <UltmtDbtr>
        <Nm>Ultimate Debtor Name</Nm>
      </UltmtDbtr>
      <Dbtr>
        <Nm>Debtor Name</Nm>
        <PstlAdr>

```

```

        <AdrLine>Debtor Street</AdrLine>
        <AdrLine>54321 Debtor City</AdrLine>
        <Ctry>DE</Ctry>
    </PstlAdr>
</Dbtr>
<DbtrAcct>
    <Id>
        <IBAN>DE87200500001234567890</IBAN>
    </Id>
</DbtrAcct>
<DbtrAgt>
    <FinInstnId>
        <BIC>BANKDEFFXXX</BIC>
    </FinInstnId>
</DbtrAgt>
<CdtrAgt>
    <FinInstnId>
        <BIC>SPUEDE2UXXX</BIC>
    </FinInstnId>
</CdtrAgt>
<Cdtr>
    <Nm>Creditor Name</Nm>
    <PstlAdr>
        <AdrLine>Creditor Street</AdrLine>
        <AdrLine>12345 Creditor City</AdrLine>
        <Ctry>DE</Ctry>
    </PstlAdr>
</Cdtr>
<CdtrAcct>
    <Id>
        <IBAN>DE21500500009876543210</IBAN>
    </Id>
</CdtrAcct>
</OrgnlTxRef>
</TxInfAndSts>
</pain.002.001.02>
</Document>

```

2.2.4.2 Pain.002.001.02

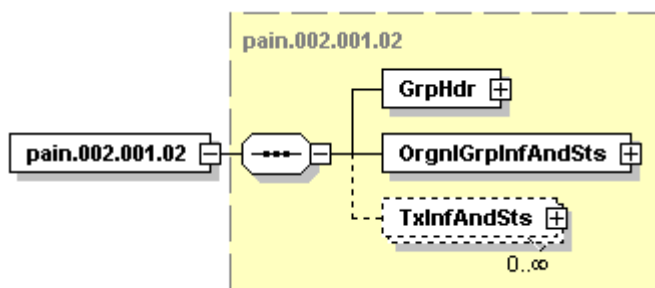


Diagram 46: pain.002.001.02

Definition

Payment Status Report

XML Tag

<pain.002.001.02>

Occurrences

[1..1]

Rules

Name	XML Tag	Occurrences	Definition	Type	Rules
GroupHeader	<GrpHdr>	[1..1]	Refer to 2.2.4.3		-
OriginalGroupInformationAndStatus	<OrgnlGrplnfAndSts>	[1..1]	Refer to 2.2.4.4		-
TransactionInformationAndStatus	<TxInfAndSts>	[0..unbounded]	Refer to 2.2.4.6		-

2.2.4.3 Group Header

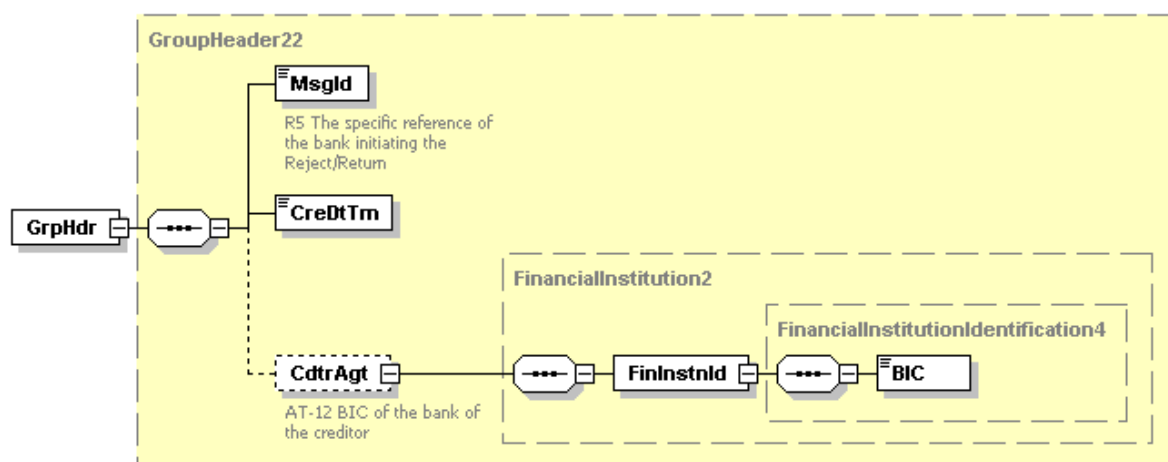


Diagram 47: pain.002.001.02, Group Header

Definition

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

XML Tag

<GrpHdr>

Occurrences

[1..1]

Rules

Name	XML Tag	Occurrences	Definition	Type	Rules
MessageIdentification	<MsgId>	[1..1]	Point to point reference assigned by the instructing party and sent to the next party in the chain to un-	Max35Text	-

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	Rules
			ambiguously identify the message.		
CreationDateTime	<CreDtTm>	[1..1]	Date and time at which the status report was created by the instructing party.	ISODate-Time	-
CreditorAgent	<CdtrAgt>	[0..1]	Financial institution servicing an account for the creditor.	FinancialInstitution2	-
FinancialInstitutionIdentification	<FinInstnId>	[1..1]	Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.	FinancialInstitutionIdentification4	-
BIC	<BIC>	[1..1]	Bank Identifier Code. Code allocated to financial institutions by the Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking (Banking telecommunication messages, Bank Identifier Codes).	BICIdentifier	Must be allocated using valid BIC This can be either 8 or 11 characters long. BIC of the financial institution of the creditor

Example

```

<GrpHdr>
  <MsgId>Message-ID-4712</MsgId>
  <CreDtTm>2008-11-22T09:30:47.000Z</CreDtTm>
  <CdtrAgt>
    <FinInstnId>
      <BIC>BANKDEFFXXX</BIC>
    </FinInstnId>
  </CdtrAgt>
</GrpHdr>

```

2.2.4.4 Original Group Information and Status

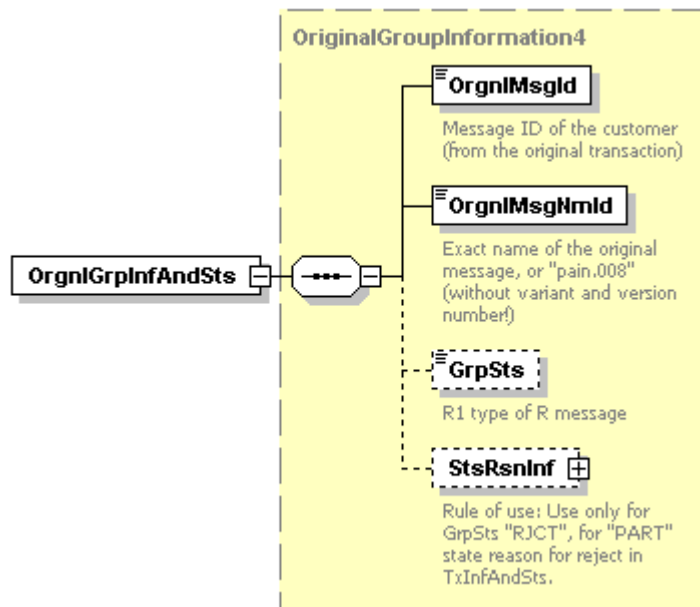


Diagram 48: pain.002.001.02, Original Group Information and Status

Definition

Reference to the message of the initiating party.

XML Tag

<OrgnlGrpInfAndSts>

Occurrences

[1..1]

Rules

Name	XML Tag	Occurrences	Definition	Type	Rules
OriginalMessageIdentification	<OrgnlMsgId>	[1..1]	Point to point reference assigned by the original instructing party to unambiguously identify the original group of individual transactions.	Max35Text	-
OriginalMessageNameIdentification	<OrgnlMsgNmId>	[1..1]	Specifies the original message name identifier to which the message refers.	Max35Text	Or "pain.008" (without variant and version number)
GroupStatus	<GrpSts>	[0..1]	Specifies the status of a group of transactions.	TransactionGroupStatus2Code	Only RJCT and PART is allowed.

Name	XML Tag	Occurrences	Definition	Type	Rules
StatusReasonInformation	<StsRsnInf> </StsRsnInf>	[0..1]	Refer to 2.2.4.5		Use only for GroupStatus RJCT, state reason for return on transaction level for PART

Example

```

<OrgnlGrpInfAndSts>
  <OrgnlMsgId>Message-ID-4711</OrgnlMsgId>
  <OrgnlMsgNmId>pain.008</OrgnlMsgNmId>
  <GrpSts>RJCT</GrpSts>
  <StsRsnInf>
    <StsOrgtr>
      <Id>
        <OrgId>
          <BIC>BANKDEFFXXX</BIC>
        </OrgId>
      </Id>
    </StsOrgtr>
    <StsRsn>
      <Cd>AC01</Cd>
    </StsRsn>
    <AddtlStsRsnInf>Additional Status Reason</AddtlStsRsnInf>
  </StsRsnInf>
</OrgnlGrpInfAndSts>

```

2.2.4.5 Status Reason Information

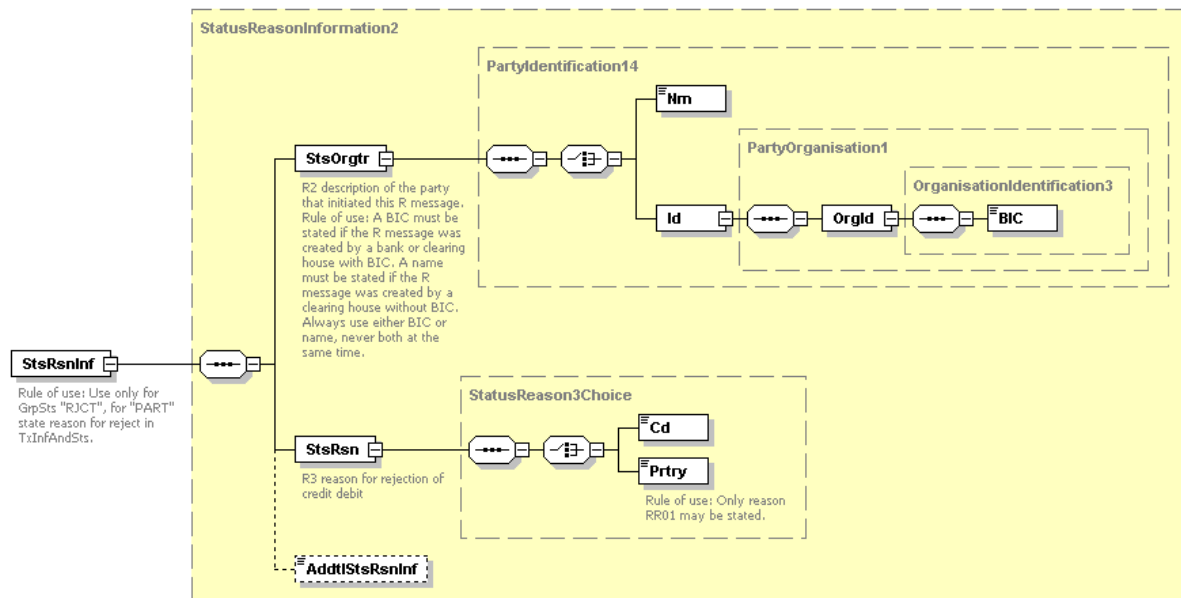


Diagram 49: pain.002.001.02, Status Reason Information

Definition

Detailed information on the status reason.

XML Tag

<StsRsnInf>

Occurrences

[0..1]

Rules

Name	XML Tag	Occurrences	Definition	Type	Rules
StatusOriginator	<StsOrgtr>	[1..1]	Party issuing the status.	PartyIdentification14	Limited to BIC to identify the Bank or CSM originating the status or Name to indicate the CSM when it has no BIC
Name	<Nm>	[1..1]	Name by which a party is known and which is usually used to identify that party.	Max70Text	-
Identification	<Id>	[1..1]	Unique and unambiguous way of identifying an organisation or an individual person.	PartyOrganisation1	-
OrganisationIdentification	<OrgId>	[1..1]	Unique and unambiguous way of identifying an organisation.	OrganisationIdentification3	-
BIC	<BIC>	[1..1]	Bank Identifier Code. Code allocated to financial institutions by the Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking	BICIdentifier	Must be allocated using valid BIC This can be either 8 or 11 characters long.
StatusReason	<StsRsn>	[1..1]	Specifies the reason for the status report.	StatusReason3Choice	-
Code	<Cd>	[1..1]	Reason for the status in a coded form.	TransactionRejectReason5Code	Permitted values: AC01, AC04, AC06, AG01, AG02, AM01, AM02, AM03, AM04, AM05, AM06, AM07, AM09, AM10, BE01, BE04, BE05, BE06,

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	Rules
					BE07, DT01, ED01, ED03, MD01, MD02, MD03, MD04, MD06, MD07, MS02, MS03, NARR, RC01, RF01, TM01, ED05
Proprietary	<Prtry>	[1..1]	Reason for the status not catered for by the available codes.	RestrictedRR01CodeText	Only RR01 is allowed.
AdditionalStatusReasonInformation	<AddtlStsRsnInf>	[0..1]	Further details on the status reason.	Max105Text	-

Example

```
<StsRsnInf>
  <StsOrgtr>
    <Id>
      <OrgId>
        <BIC>BANKDEFFXXX</BIC>
      </OrgId>
    </Id>
  </StsOrgtr>
  <StsRsn>
    <Cd>AC01</Cd>
  </StsRsn>
  <AddtlStsRsnInf>Additional Status Reason</AddtlStsRsnInf>
</StsRsnInf>
```

2.2.4.6 Transaction Information and Status

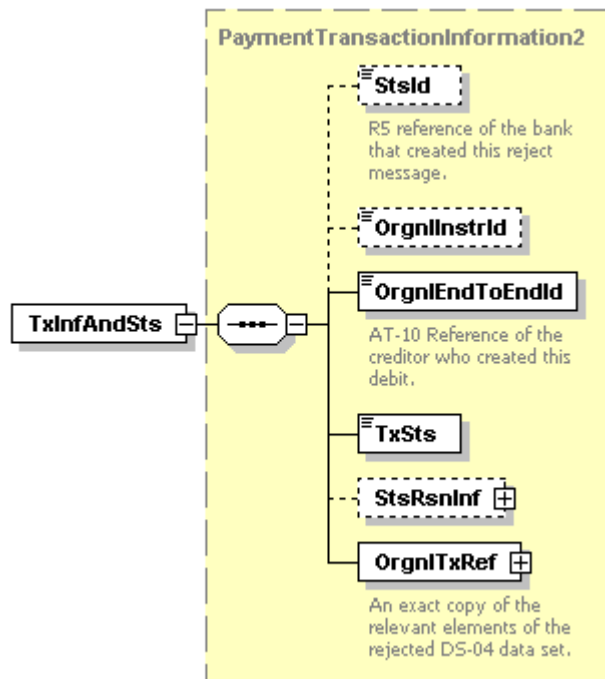


Diagram 50: pain.002.001.02, Transaction Information and Status

Definition

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

XML Tag

<TxInfAndSts>

Occurrences

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

Rules

Name	XML Tag	Occurrences	Definition	Type	Rules
StatusIdentification	<StsId>	[0..1]	Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the reported status.	Max35Text	-
OriginalInstructionIdentification	<OrgnlInstrId>	[0..1]	Original unique instruction identification as assigned by an instructing party for an instructed	Max35Text	-

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	Rules
			party to unambiguously identify the original instruction.		
OriginalEnd-ToEndIdentification	<OrgnlEndToEndId>	[1..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	-
TransactionStatus	<TxSts>	[1..1]	Specifies the status of a transaction, in a coded form.	TransactionIndividualStatus2Code	Only RJCT is allowed.
StatusReasonInformation	<StsRsnInf>	[0..1]	Refer to 2.2.4.5		-
OriginalTransactionReference	<OrgnlTxRef>	[1..1]	Refer to 2.2.4.7		The message elements under Original-Transaction-Reference must be populated with the same value as the message elements of the original instruction, as defined within the following elements.

Example

```

<TxInfAndSts>
  <StsId>Status-ID</StsId>
  <OrgnlInstrId>Message-ID-4712</OrgnlInstrId>
  <OrgnlEndToEndId>OriginatorID1234</OrgnlEndToEndId>
  <TxSts>RJCT</TxSts>
  <StsRsnInf>
    <StsOrgtr>
      <Id>
        <OrgId>
          <BIC>BANKDEFFXXX</BIC>
        </OrgId>
      </Id>
    </StsOrgtr>
    <StsRsn>
      <Cd>AC01</Cd>
    </StsRsn>
    <AddtlStsRsnInf>Additional Status Reason</AddtlStsRsnInf>
  </StsRsnInf>
  <OrgnlTxRef>
    <Amt>
      <InstdAmt Ccy="EUR">6543.14</InstdAmt>
    </Amt>
    <ReqdColltnDt>2008-12-03</ReqdColltnDt>
  </OrgnlTxRef>
</TxInfAndSts>

```



```

<CdtrSchmeId>
  <Id>
    <PrvtId>
      <OthrId>
        <Id>Creditor Scheme Id</Id>
        <IdTp>SEPA</IdTp>
      </OthrId>
    </PrvtId>
  </Id>
</CdtrSchmeId>
<PmtTpInf>
  <SvcLvl>
    <Cd>SEPA</Cd>
  </SvcLvl>
  <SeqTp>FRST</SeqTp>
</PmtTpInf>
<MndtRltdInf>
  <MndtId>Mandate Id</MndtId>
  <DtOfSgntr>2008-11-20</DtOfSgntr>
  <AmdmntInd>true</AmdmntInd>
  <AmdmntInfDtls>
    <OrgnlCdtrSchmeId>
      <Nm>Original Creditor Name</Nm>
      <Id>
        <PrvtId>
          <OthrId>
            <Id>Other private Id</Id>
            <IdTp>SEPA</IdTp>
          </OthrId>
        </PrvtId>
      </Id>
    </OrgnlCdtrSchmeId>

    <OrgnlDbtrAgt>
      <FinInstnId>
        <PrtryId>
          <Id>SMNDA</Id>
        </PrtryId>
      </FinInstnId>
    </OrgnlDbtrAgt>
  </AmdmntInfDtls>
</MndtRltdInf>
<RmtInf>
  <Ustrd>Unstructured Remittance Information</Ustrd>
</RmtInf>
<UltmtDbtr>
  <Nm>Ultimate Debtor Name</Nm>
</UltmtDbtr>
<Dbtr>
  <Nm>Debtor Name</Nm>
  <PstlAdr>
    <AdrLine>Debtor Street</AdrLine>
    <AdrLine>54321 Debtor City</AdrLine>
    <Ctry>DE</Ctry>
  </PstlAdr>
</Dbtr>
<DbtrAcct>
  <Id>
    <IBAN>DE87200500001234567890</IBAN>
  </Id>
</DbtrAcct>
<DbtrAgt>
  <FinInstnId>
    <BIC>BANKDEFFXXX</BIC>
  </FinInstnId>
</DbtrAgt>
<CdtrAgt>
  <FinInstnId>
    <BIC>SPUEDE2UXXX</BIC>
  </FinInstnId>
</CdtrAgt>
<Cdtr>
  <Nm>Creditor Name</Nm>
  <PstlAdr>
    <AdrLine>Creditor Street</AdrLine>
    <AdrLine>12345 Creditor City</AdrLine>

```

```
<Ctry>DE</Ctry>
</PstlAdr>
</Cdtr>
<CdtrAcct>
  <Id>
    <IBAN>DE21500500009876543210</IBAN>
  </Id>
</CdtrAcct>
</OrgnlTxRef>
</TxInfAndSts>
```

2.2.4.7 Original Transaction Reference

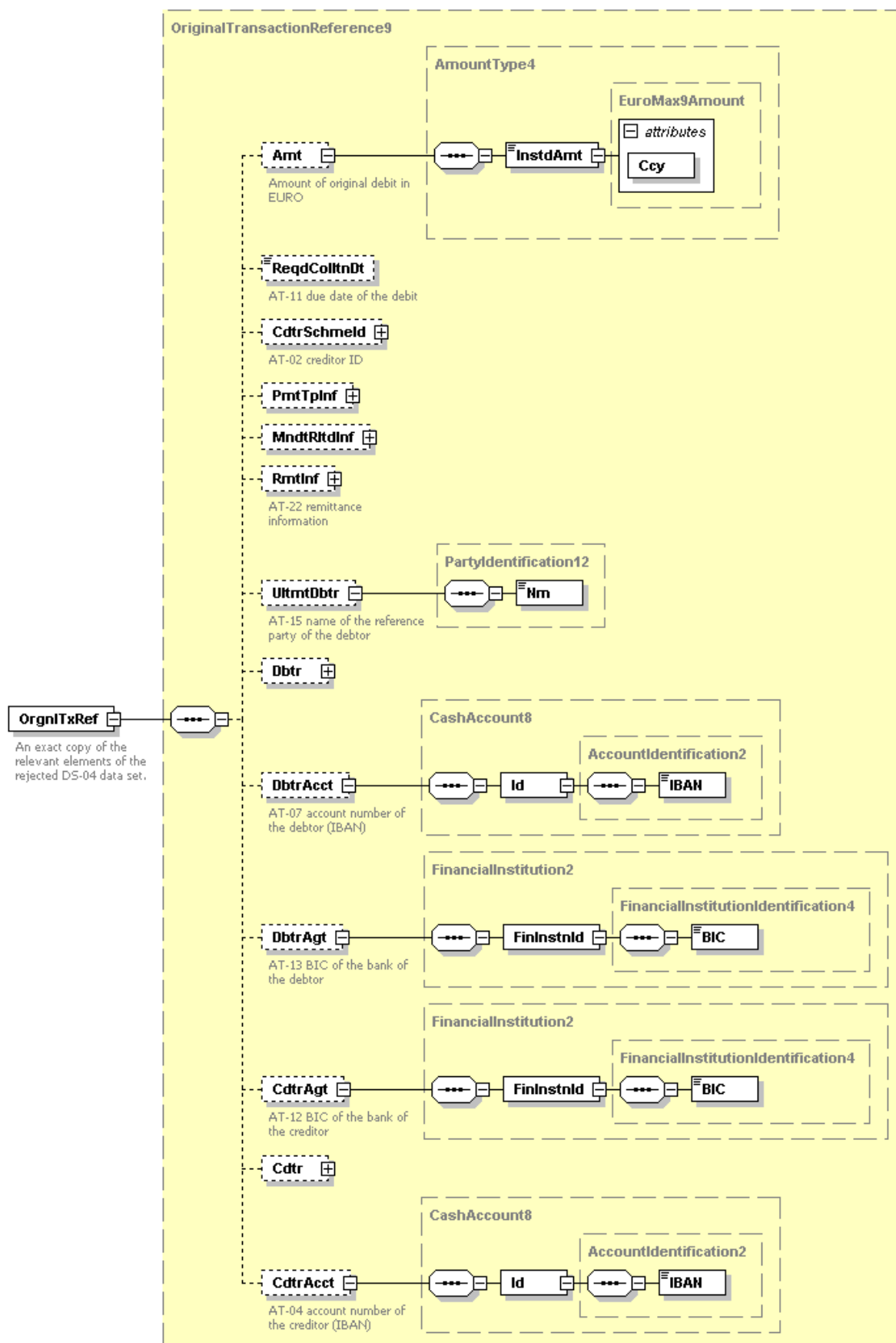


Diagram 51: pain.002.001.02, Original Transaction Reference

Definition

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

XML Tag

<OrgnlTxRef>

Occurrences

[1..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.

Name	XML Tag	Occurrences	Definition	Type	Rules
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.	AmountType4	-
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.	Euro-Max9Amount	To be allocated with an amount of money including currency code for EUR The decimal separator is a period.
RequestedCollectionDate	<Reqd-ColltnDt>	[0..1]	Date at which the creditor requests the amount of money to be collected from the debtor.	ISODate	-
CreditorSchemeIdentification	<CdtrSchmId>	[0..1]	Refer to 2.2.4.8		-
PaymentTypeInformation	<PmtTpInf>	[0..1]	Refer to 2.2.4.9		-
MandateRelatedInformation	<MndtRltdInf>	[0..1]	Refer to 2.2.4.10		-
RemittanceInformation	<RmtInf>	[0..1]	Refer to 2.2.3.11		-
UltimateDebtor	<UltmtDbtr>	[0..1]	Ultimate party that owes an amount of money to the (ultimate) creditor.	PartyIdentification12	-

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	Rules
Name	<Nm>	[1..1]	Name by which a party is known and which is usually used to identify that party.	Max70Text	-
Debtor	<Dbtr>	[0..1]	Refer to 2.2.3.10		-
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.	CashAccount8	-
Identification	<Id>	[1..1]	Unique and unambiguous identification of the account between the account owner and the account servicer.	AccountIdentification2	-
IBAN	<IBAN>	[1..1]	International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions.	IBANIdentifier	To be allocated with a valid IBAN (International Bank Account Number) This can have a maximum of 34 characters.
DebtorAgent	<DbtrAgt>	[0..1]	Financial institution servicing an account for the debtor.	FinancialInstitution2	-
FinancialInstitutionIdentification	<FinInstnId>	[1..1]	Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.	FinancialInstitutionIdentification4	-
BIC	<BIC>	[1..1]	Bank Identifier Code. Code allocated to financial institutions by the Registration	BICIdentifier	Must be allocated using valid BIC This can be either 8 or 11 characters.

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	Rules
			Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking.		ters long.
CreditorAgent	<CdtrAgt>	[0..1]	Financial institution servicing an account for the creditor.	Financia- lInstitution2	-
Creditor	<Cdtr>	[0..1]	Refer to 2.2.3.6		-
FinancialInstitutionIdentification	<FinInstnId>	[1..1]	Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.	Financia- lInstitution- nIdentifica- tion4	-
BIC	<BIC>	[1..1]	Bank Identifier Code. Code allocated to financial institutions by the Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking	BICIdenti- fier	Must be allocated using valid BIC This can be either 8 or 11 characters long.-
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.	CashAc- count8	-
Identification	<Id>	[1..1]	Unique and unambiguous identification of the account between the account owner and the account servicer.	AccountI- dentificati- on2	-
IBAN	<IBAN>	[1..1]	International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and con-	IBANIdenti- fier	To be allocated with a valid IBAN (International Bank Account Number). This can have a maximum of 34 characters.

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	Rules
			tent of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions.		

Example

```
<InstdAmt Ccy="EUR">6543.14</InstdAmt>
</Amt>
<ReqdColltnDt>2008-12-03</ReqdColltnDt>
<CdtrSchmeId>
  <Id>
    <PrvtId>
      <OthrId>
        <Id>Creditor Scheme Id</Id>
        <IdTp>SEPA</IdTp>
      </OthrId>
    </PrvtId>
  </Id>
</CdtrSchmeId>
<PmtTpInf>
  <SvcLvl>
    <Cd>SEPA</Cd>
  </SvcLvl>
  <SeqTp>FRST</SeqTp>
</PmtTpInf>
<MndtRltdInf>
  <MndtId>Mandate Id</MndtId>
  <DtOfSgntr>2008-11-20</DtOfSgntr>
  <AmdmntInd>true</AmdmntInd>
  <AmdmntInfDtls>
    <OrgnlCdtrSchmeId>
      <Nm>Original Creditor Name</Nm>
      <Id>
        <PrvtId>
          <OthrId>
            <Id>Other private Id</Id>
            <IdTp>SEPA</IdTp>
          </OthrId>
        </PrvtId>
      </Id>
    </OrgnlCdtrSchmeId>
    <OrgnlDbtrAgt>
      <FinInstnId>
        <PrtryId>
          <Id>SMNDA</Id>
        </PrtryId>
      </FinInstnId>
    </OrgnlDbtrAgt>
  </AmdmntInfDtls>
</MndtRltdInf>
<RmtInf>
  <Ustrd>Unstructured Remittance Information</Ustrd>
</RmtInf>
<UltmtDbtr>
  <Nm>Ultimate Debtor Name</Nm>
</UltmtDbtr>
<Dbtr>
  <Nm>Debtor Name</Nm>
  <PstlAdr>
    <AdrLine>Debtor Street</AdrLine>
```

```

        <AdrLine>54321 Debtor City</AdrLine>
        <Ctry>DE</Ctry>
      </PstlAdr>
    </Dbtr>
    <DbtrAcct>
      <Id>
        <IBAN>DE87200500001234567890</IBAN>
      </Id>
    </DbtrAcct>
    <DbtrAgt>
      <FinInstnId>
        <BIC>BANKDEFFXXX</BIC>
      </FinInstnId>
    </DbtrAgt>
    <CdtrAgt>
      <FinInstnId>
        <BIC>SPUEDE2UXXX</BIC>
      </FinInstnId>
    </CdtrAgt>
    <Cdtr>
      <Nm>Creditor Name</Nm>
      <PstlAdr>
        <AdrLine>Creditor Street</AdrLine>
        <AdrLine>12345 Creditor City</AdrLine>
        <Ctry>DE</Ctry>
      </PstlAdr>
    </Cdtr>
    <CdtrAcct>
      <Id>
        <IBAN>DE21500500009876543210</IBAN>
      </Id>
    </CdtrAcct>
  </OrgnlTxRef>

```

2.2.4.8 Creditor Scheme Identification

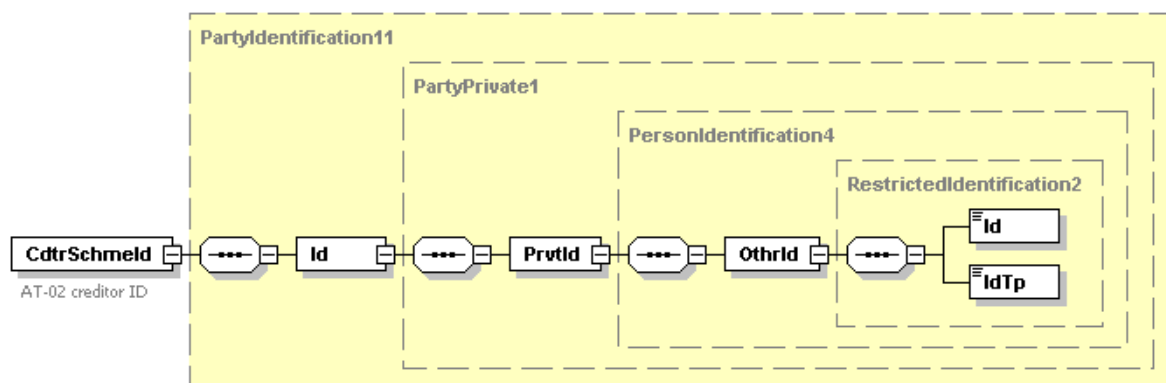


Diagram 52: pain.002.001.02, Creditor Id

Definition

Credit party that signs the direct debit mandate.

XML Tag

<CdtrSchmeld>

Occurrences

[0..1]

Rules

Name	XML Tag	Occurrences	Definition	Type	Rules
Identification	<Id>	[1..1]	Unique and unambiguous way of identifying an organisation or an individual person.	PartyPrivate1	-
PrivateIdentification	<PrvtId>	[1..1]	Unique and unambiguous identification of a person, eg, passport.	PersonIdentification4	-
OtherIdentification	<OthrId>	[1..1]	Identifier issued to a person for which no specific identifier has been defined.	RestrictedIdentification2	-
Identification	<Id>	[1..1]	Identifier issued to the Creditor for which no specific identifier has been defined.	PartyPrivate1	Allocate this field with an CI as described in 2.2.3
IdentificationType	<IdTp>	[1..1]	Specifies the nature of the identifier.	RestrictedSEPACodeText	Only SEPA is allowed

Example

```

<CdtrSchmeId>
  <Id>
    <PrvtId>
      <OthrId>
        <Id>Creditor Scheme Id</Id>
        <IdTp>SEPA</IdTp>
      </OthrId>
    </PrvtId>
  </Id>
</CdtrSchmeId>

```

2.2.4.9 Payment Type Information

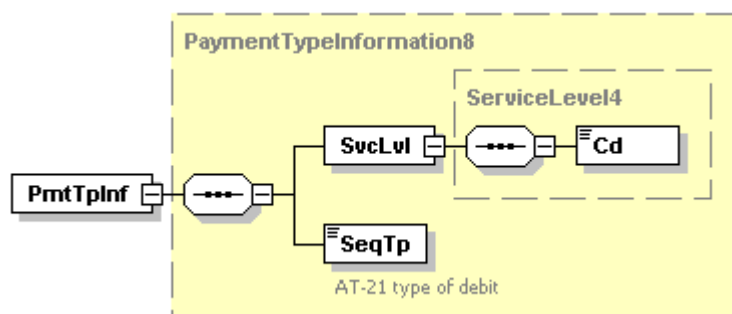


Diagram 53: pain.002.001.02, Payment Type Information

Definition

Set of elements that further specifies the type of transaction.

XML Tag

<PmtTpInf>

Occurrences

[0..1]

Rules

Name	XML Tag	Occurrences	Definition	Type	Rules
ServiceLevel	<SvcLvl>	[1..1]	Agreement under which or rules under which the transaction should be processed.	ServiceLevel4	-
Code	<Cd>	[1..1]	Identification of a pre-agreed level of service between the parties in a coded form.	ServiceLevel3Code	Only SEPA is allowed.
SequenceType	<SeqTp>	[1..1]	Identifies the direct debit sequence, eg, first, recurrent, final or one-off.	Sequence-Type1Code	Permitted values: FRST, OOFF, RCUR, FNAL

Example

```
<PmtTpInf>  
  <SvcLvl>  
    <Cd>SEPA</Cd>  
  </SvcLvl>  
  <SeqTp>FRST</SeqTp>  
</PmtTpInf>
```

2.2.4.10 Mandate Related Information

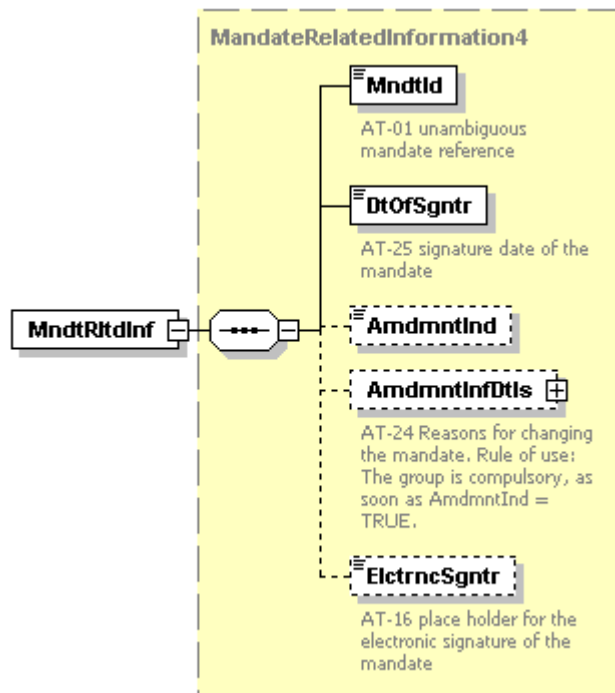


Diagram 54: pain.002.001.02, Mandate Related Information

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	Rules
MandateIdentification	<MndtId>	[1..1]	Reference of the direct debit mandate that has been signed between by the debtor and the creditor.	Max35Text	-
DateOfSignature	<DtOfSgntr>	[1..1]	Date on which the direct debit mandate has been signed by the debtor.	ISODate	-

Name	XML Tag	Occurrences	Definition	Type	Rules
AmendmentIndicator	<AmdmntInd>	[0..1]	Indicator notifying whether the underlying mandate is amended or not.	TrueFalseIndicator	-
AmendmentInformationDetails	<AmdmntInfDtls>	[0..1]	Refer to 2.2.3.9		-
ElectronicSignature	<ElctrncSgntr>	[0..1]	Additional security provisions, eg, digital signature as provided by the debtor.	Max1025Text	May not be used for the time being, as this is only a place holder for further applications.

Example

```

<MndtRltdInf>
  <MndtId>Mandate Id</MndtId>
  <DtOfSgntr>2008-11-20</DtOfSgntr>
  <AmdmntInd>true</AmdmntInd>
  <AmdmntInfDtls>
    <OrgnlCdtrSchmeId>
      <Nm>Original Creditor Name</Nm>
      <Id>
        <PrvtId>
          <OthrId>
            <Id>Other private Id</Id>
            <IdTp>SEPA</IdTp>
          </OthrId>
        </PrvtId>
      </Id>
    </OrgnlCdtrSchmeId>
    <OrgnlDbtrAgt>
      <FinInstnId>
        <PrtryId>
          <Id>SMNDA</Id>
        </PrtryId>
      </FinInstnId>
    </OrgnlDbtrAgt>
  </AmdmntInfDtls>
</MndtRltdInf>

```

2.3 Extension of the Specification for the SEPA Payment Transactions (ZKA)

In addition to the SEPA data formats described in the previous chapter, two optional extensions regarding the message type and the structures of messages are provided, the so-called "SEPA Container" and the "Extended Grouping Options".

Both extensions are described in respective separate chapters.

2.3.1 SEPA Container

The SEPA container extension option includes the extension of the message types with a SEPA container in XML format.

SEPA Messages and Order Types

The following table provides an overview of the SEPA messages which can be transmitted in a container.

Order Type	Business Transaction	Namespace of the Container Extension
CCC	Credit Transfer Initiation	urn:sepade:xsd:pain.001.001.02.con
CRC	Payment Status Report for Credit Transfer	urn:sepade:xsd:pain.002.001.02.ct.con
CDC	Direct Debit Initiation	urn:sepade:xsd:pain.008.001.01.con
CBC	Payment Status Report for Direct Debit	urn:sepade:xsd:pain.002.001.02.dd.con

2.3.1.1 Differences compared with the ZKA Specification

The SEPA container makes it possible to save multiple, individual SEPA messages in a physical file or to transmit them in one communication connection (e.g. via EBICS).

Moreover, the container allows the customer to send SEPA messages (files) without electronic signature to the bank while having an unambiguous routing slip on paper which can be assigned to the file.

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.

Hash Value Calculation and Presentation

The individual documents are embedded in <Msg> elements in the container. A hash value of the content of the document may be added to the 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.
- The document is canonised according to Canonical XML, Version 1.0 (<http://www.w3.org/TR/2001/REC-xml-c14n-20010315>).
- 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.

Overview

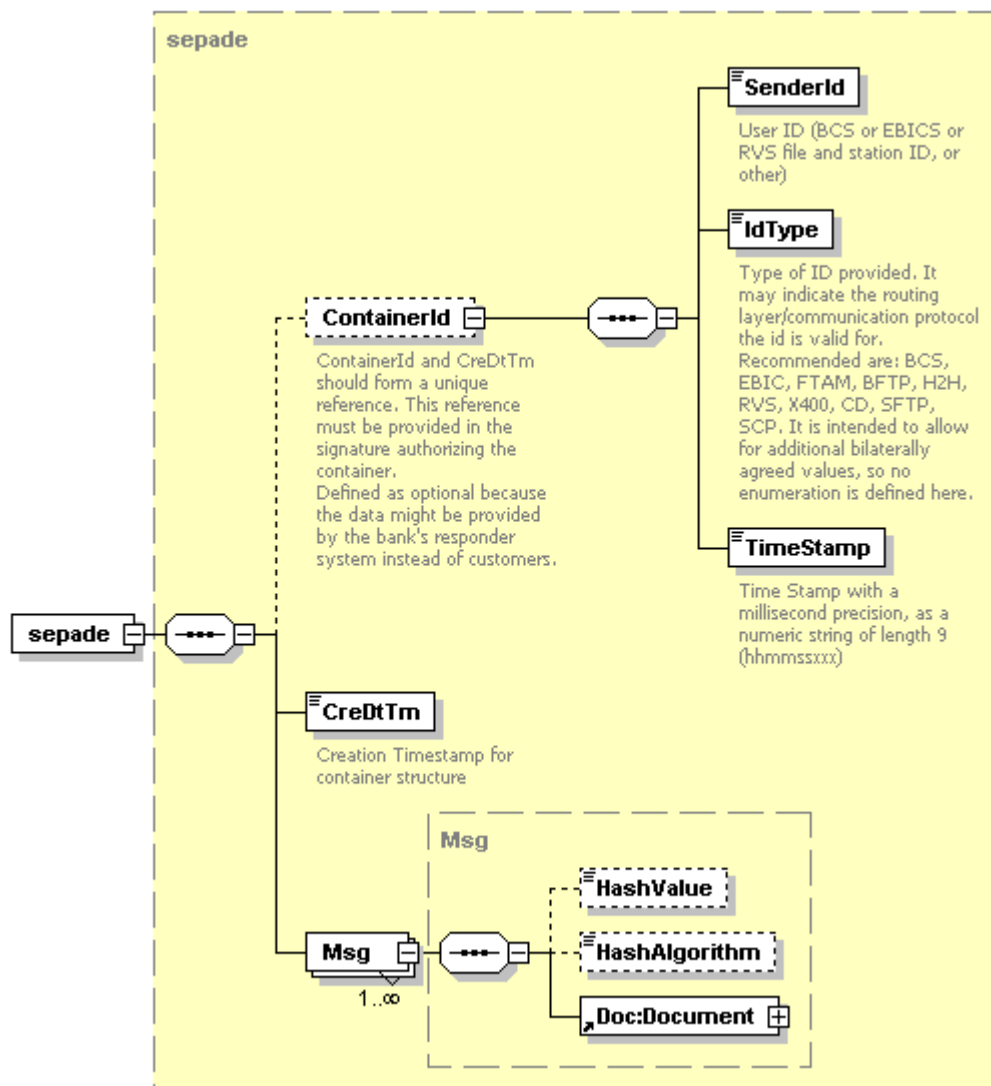


Diagram 55: Overview SEPA Container

2.3.1.2 sepade

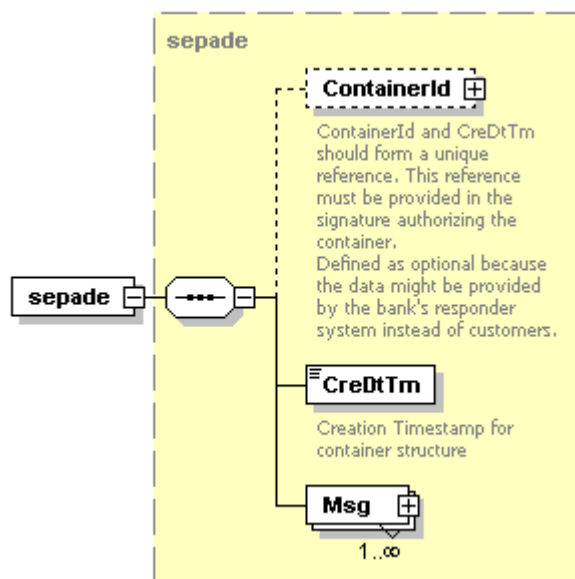


Diagram 56: sepade

Definition

Container for SEPA messages.

XML Tag

<sepade>

Occurrences

[1..1]

Rules

Name	XML Tag	Occurrences	Definition	Type	Rules
ContainerId	<ContainerId>	[0..1]	Refer to 2.3.1.3		<p><ContainerId> and <CreDtTm> should form a unique reference. This reference must be provided in the signature authorising the container.</p> <p>Defined as optional because the bank's responder system might provide the data instead of the customer.</p>

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	Rules
CreationDateTime	<CreDtTm>	[1..1]	Time and date of the container's creation.	ISODate-Time	Creation Time-stamp for container structure
Message	<Msg>	[1..unbounded]	Refer to 2.3.1.4		-

Example

```
<?xml version="1.0" encoding="UTF-8"?>
<sepade xmlns="urn:sepade:xsd:pain.001.001.02.con"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:sepade:xsd:pain.001.001.02.con
pain.001.001.02.con.xsd">
  <ContainerId>
    <SenderId>SENDERID</SenderId>
    <IdType>EBIC</IdType>
    <TimeStamp>115500000</TimeStamp>
  </ContainerId>
  <CreDtTm>2008-12-17T11:55:00.000Z</CreDtTm>
  <Msg>
    <HashValue>D7A8FBB307D7809469CA9ABCB0082E4F8D5651E46D3CDB762D02D0BF37C9E592<
/HashValue>
    <HashAlgorithm>SHA256</HashAlgorithm>
    <Document xmlns="urn:sepade:xsd:pain.001.001.02">
      <pain.001.001.02>
        <!-- Inhalt der ersten pain-Nachricht -->
        <!-- ... -->
      </pain.001.001.02>
    </Document>
  </Msg>
  <Msg>
    <HashValue>D5651E46D3CDB762D02D0BF37C9E592D7A8FBB307D7809469CA9ABCB0082E4F8<
/HashValue>
    <HashAlgorithm>SHA256</HashAlgorithm>
    <Document xmlns="urn:sepade:xsd:pain.001.001.02">
      <pain.001.001.02>
        <!-- Inhalt der zweiten pain-Nachricht -->
        <!-- ... -->
      </pain.001.001.02>
    </Document>
  </Msg>
</sepade>
```


2.3.1.3 Container Id

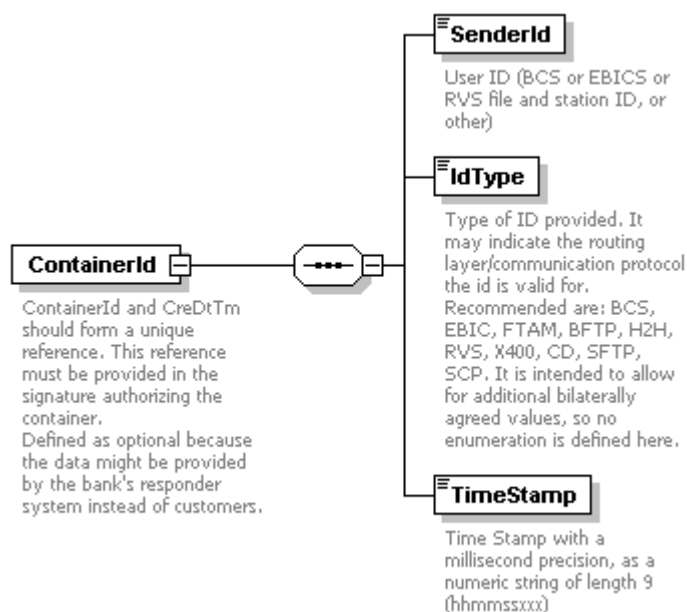


Diagram 57: Container Id

Definition

Identification of the container.

XML Tag

<ContainerId>

Occurrences

[0..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)
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, EBIC, FTAM, BFTP, H2H, rvs, X400,

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	Rules
					CD, SFTP, SCP. It is intended to allow for additional bilaterally agreed values, so no enumeration is defined here.
TimeStamp	<TimeS- tamp>	[1..1]	Time	DecimalTi- me	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>
```

2.3.1.4 Message

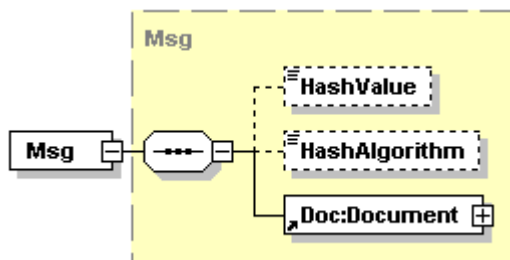


Diagram 58: Message

Definition

SEPA message

XML Tag

<Msg>

Occurrences

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

Rules

Name	XML Tag	Occurrences	Definition	Type	Rules
HashValue	<HashValue>	[0..1]	Hash value	sepa-de:HashSHA256	At this time, the hash value must be calculated using SHA256. It could be that other hash calculation methods will be permitted at a later time, in which case the hash value entered in this field will have been calculated with a procedure as in <HashAlgorithm>.
HashAlgorithm	<HashAlgorithm>	[0..1]	Applied hash algorithm	sepa-de:HashAlgorithm	At this time, the value is to be definitely allocated using SHA256. It could be that other hash calculation methods will be permitted at a later time.
Document	<Document>	[1..1]	Refer to 2.2.1.1, 2.2.2.1, 2.2.3.1, 2.2.4.1		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 Document tag to avoid the repeated use of a namespace prefix (see example).

Example

```
<Msg>
<HashValue>D7A8FBB307D7809469CA9ABCB0082E4F8D5651E46D3CDB762D02D0BF37C9E592<
/HashValue>
<HashAlgorithm>SHA256</HashAlgorithm>
<Document xmlns="urn:sepa-de:xsd:pain.001.001.02">
  <pain.001.001.02>
```

```
<!-- Inhalt der ersten pain-Nachricht -->
<!-- ... -->
</pain.001.001.02>
</Document>
</Msg>
```

2.3.2 Extended Grouping Options

This variant supports SEPA credit transfers and SEPA debit notes in dependence on the EPC recommendations for the following message types:

- SEPA credit transfer initiation: pain.001.001.02
- SEPA direct debit initiation: pain.008.001.01

This section describes the differences between SEPA credit transfer initiation, pain.001.001.02, and SEPA direct debit initiation, pain.008.001.01, and on the other hand the ZKA specification (see chapter *Specification for the SEPA Payment Transactions (ZKA)*).

SEPA Messages and Order Types

The following table shows an overview of XML namespaces used for the messages.

Order Type	Business Transaction	Namespace of the formats with extended Grouping Options
CCT	Credit Transfer Initiation	urn:sepade:xsd:pain.001.001.02.grp.xsd
CDD	Direct Debit Initiation	urn:sepade:xsd:pain.008.001.01.grp.xsd

2.3.2.1 Differences compared with the ZKA Specification

This chapter describes the essential differences as compared with the ZKA specification (see chapter *Specification for the SEPA Payment Transactions (ZKA)*).

Grouping Options

All three grouping options "Grouped", "Mixed" and "Single" according to EPC "SEPA Implementation Guidelines" (Version 2.3) / ISO 20022 (Edition June 2007) may be used. Hence orders from different accounts and/or execution dates may be submitted in one message (file).

First and Recurring Direct Debit Collections

The data element SequenceType for direct debit collections (possible values are `FRST` = first direct debit collection, `RCUR` = recurring direct debit collection, `OOFF` = once only direct debit collection, `FNAL` = final direct debit collection) has to be allocated either in the Payment Information Block or on the Transaction Level.

The specification of the SequenceType on the transaction level (Direct Debit Transaction Information) allows to submit different types of direct debit collections (first direct debit collection, recurring direct debit collection, once only direct debit collection, last direct debit collection) for a due day in one Payment Information Block. This significantly reduces the amount of files to be compiled, sent and booked.

Repetitions in the Data Element Address Line

If the specification for the SEPA payment transactions (ZKA) determines that the number of address lines is set to 1 or 2, then 0 to 2 address lines are permitted for the variant "Extended Grouping Options". The elements Invoicee and Invoicer are not affected by this, as 0 to 5 address lines are always permitted in any case.

In principle, we recommend abstaining from address data. The exclusive use of the country of origin is seen as a favourable allocation variant with an eye to the furthermore required messages acc. to Foreign Trade Act.

Name of the Initiator or Submitting Party

Stating the name under "Debtor" for credit transfers or "Creditor" for direct debit collections is optional.

2.3.2.2 Credit Transfer Initiation – pain 001.001.02

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

Order Type

The SEPA Message Credit Transfer Initiation is transmitted using the CCT order type.

Overview

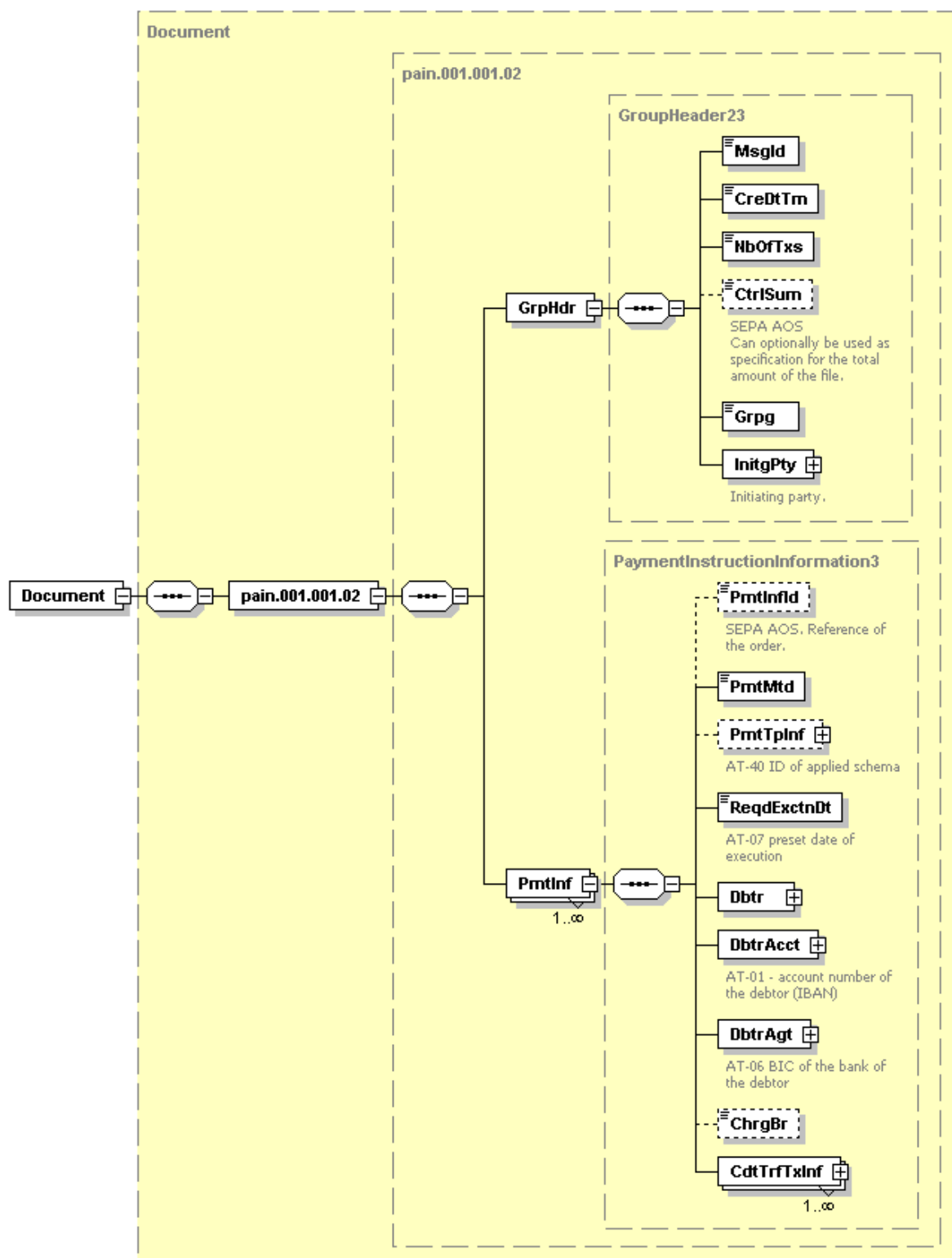


Diagram 59: Overview pain.001.001.02

2.3.2.2.1 Document

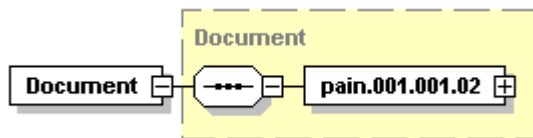


Diagram 60: pain.001.001.02, Document

Definition

UNIFI (ISO 20022) XML message: SEPA Credit Transfer Scheme. This is the top level element of a pain.001.001.02 message.

XML Tag

<Document>

Occurrences

[1..1]

Rules

Name	XML Tag	Occurrences	Definition	Type	Rules
Customer Credit Transfer Initiation	<pain.001.001.02>	[1..1]	Refer to 2.3.2.2.2		-

Example

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:sepade:xsd:pain.001.001.02.grp"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:sepade:xsd:pain.001.001.02.grp
pain.001.002.02.grp.xsd">
  <pain.001.001.02>
    <GrpHdr>
      <MsgId>Message-ID-4711</MsgId>
      <CreDtTm>2008-05-11T09:30:47.000Z</CreDtTm>
      <NbOfTx>3</NbOfTx>
      <CtrlSum>19001.53</CtrlSum>
      <Grpg>MIXD</Grpg>
      <InitgPty>
        <Nm>Initiator Name</Nm>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtMtd>TRF</PmtMtd>
      <PmtTpInf>
        <SvcLvl>
          <Cd>SEPA</Cd>
        </SvcLvl>
      </PmtTpInf>
      <ReqdExctnDt>2008-05-25</ReqdExctnDt>
      <Dbtr>
        <Nm>Debtor Name</Nm>
      </Dbtr>
      <DbtrAcct>
        <Id>
```

```

<IBAN>DE87200500001234567890</IBAN>
</Id>
</DbtrAcct>
<DbtrAgt>
  <FinInstnId>
    <BIC>BANKDEFFXXX</BIC>
  </FinInstnId>
</DbtrAgt>
<ChrgBr>SLEV</ChrgBr>
<CdtTrfTxInf>
  <PmtId>
    <EndToEndId>OriginatorID1234</EndToEndId>
  </PmtId>
  <Amt>
    <InstdAmt Ccy="EUR">6543.14</InstdAmt>
  </Amt>
  <ChrgBr>SLEV</ChrgBr>
  <CdtrAgt>
    <FinInstnId>
      <BIC>SPUEDE2UXXX</BIC>
    </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>
  <ChrgBr>SLEV</ChrgBr>
  <CdtrAgt>
    <FinInstnId>
      <BIC>SPUEDE2UXXX</BIC>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>Other Creditor Name</Nm>
    <PstlAdr>
      <AdrLine>Other Creditor Street</AdrLine>
      <AdrLine>22301 Creditor City</AdrLine>
      <Ctry>DE</Ctry>
    </PstlAdr>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <IBAN>DE21500500001234567897</IBAN>
    </Id>
  </CdtrAcct>
  <RmtInf>
    <Ustrd>Unstructured Remittance Information</Ustrd>
  </RmtInf>
</CdtTrfTxInf>
</PmtInf>
<PmtInf>
  <PmtMtd>TRF</PmtMtd>
  <PmtTpInf>
    <SvcLvl>
      <Cd>SEPA</Cd>
    </SvcLvl>
  </PmtTpInf>
  <ReqdExctnDt>2008-05-25</ReqdExctnDt>
  <Dbtr>
    <Nm>Debtor Name</Nm>
  </Dbtr>

```



```

<DbtrAcct>
  <Id>
    <IBAN>DE10200500009876540321</IBAN>
  </Id>
</DbtrAcct>
<DbtrAgt>
  <FinInstnId>
    <BIC>BANKDEFFXXX</BIC>
  </FinInstnId>
</DbtrAgt>
<ChrgBr>SLEV</ChrgBr>
<CdtTrfTxInf>
  <PmtId>
    <EndToEndId>OriginatorID1236</EndToEndId>
  </PmtId>
  <Amt>
    <InstdAmt Ccy="EUR">12345.67</InstdAmt>
  </Amt>
  <ChrgBr>SLEV</ChrgBr>
  <CdtrAgt>
    <FinInstnId>
      <BIC>SPUEDE2UXXX</BIC>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>Another Creditor Name</Nm>
    <PstlAdr>
      <AdrLine>Another Creditor Street</AdrLine>
      <AdrLine>22047 Creditor City</AdrLine>
      <Ctry>DE</Ctry>
    </PstlAdr>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <IBAN>DE76500500001234567780</IBAN>
    </Id>
  </CdtrAcct>
  <RmtInf>
    <Ustrd>Unstructured Remittance Information</Ustrd>
  </RmtInf>
</CdtTrfTxInf>
</PmtInf>
</pain.001.001.02>
</Document>

```

2.3.2.2.2 Pain.001.001.02

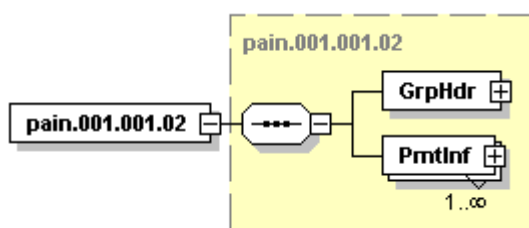


Diagram 61: pain.001.001.02

Definition

Customer Credit Transfer Initiation.

XML Tag

<pain.001.001.02>

Occurrences

[1..1]

Rules

Name	XML Tag	Occurrences	Definition	Type	Rules
GroupHeader	<GrpHdr>	[1..1]	Refer to 2.3.2.2.3		-
PaymentInstructionInformation	<PmtInf>	[1..unbounded]	Refer to 2.3.2.2.5		-

2.3.2.2.3 Group Header

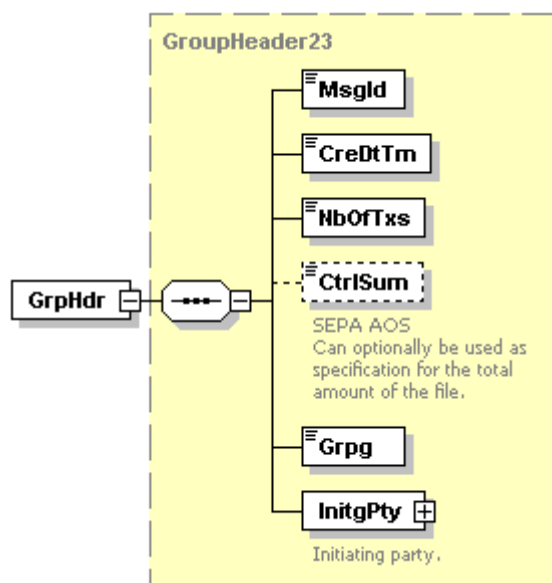


Diagram 62: pain.001.001.02, Group Header

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	Rules
MessageIdentifier	<MsgId>	[1..1]	Point to point reference assigned by the	Max35Text	-

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	Rules
cation			instructing party and sent to the next party in the chain to unambiguously identify the message.		
CreationDateTime	<CreDtTm>	[1..1]	Date and time at which a (group of) payment instruction(s) was created by the instructing party.	ISODate-Time	-
NumberOfTransactions	<NbOfTxs>	[1..1]	Number of individual transactions contained in the message.	Max15NumericText	-
ControlSum	<CtrlSum>	[0..1]	Total of all individual amounts included in the message, irrespective of currencies.	Decimal-Number	<p>Is not a part of the SEPA Core Subset according to EPC Implementation Guidelines</p> <p>However, we recommend to agree with the accepting financial institution on filling this field.</p> <p>Maximal 2 places behind the decimal point allowed.</p> <p>Usage Rule: Sum of all InstructedAmount fields</p>
Grouping	<Grpg>	[1..1]	Indicates whether common accounting information in the transaction is included once for all transactions or repeated for each single transaction.	Grouping1Code	<p>GRPD for only 1 <PmtInf> block with one or more single transactions.</p> <p>MIXD for one or more <PmtInf> blocks with one or more single transactions.</p> <p>SNGL for several <PmtInf> blocks with exactly one single transaction, respectively.</p>
InitiatingParty	<InitgPty>	[1..1]	Refer to 2.3.2.2.4		-

Example

```
<GrpHdr>
  <MsgId>Message-ID-4711</MsgId>
  <CreDtTm>2008-05-11T09:30:47.000Z</CreDtTm>
  <NbOfTxs>3</NbOfTxs>
  <CtrlSum>19001.53</CtrlSum>
  <Grpg>MIXD</Grpg>
  <InitgPty>
    <Nm>Initiator Name</Nm>
  </InitgPty>
</GrpHdr>
```

2.3.2.2.4 Initiating Party

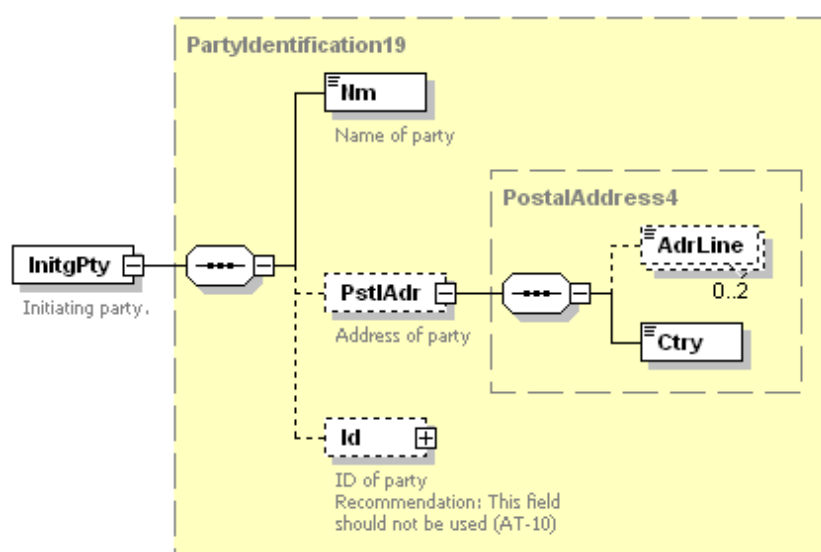


Diagram 63: pain.001.001.02, Initiating Party

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	Rules
Name	<Nm>	[1..1]	Name by which a party is known and which is usually used to identify that party.	Max70Text	Name must be stated.
PostalAddress	<PstlAdr>	[0..1]	Information that locates and identifies a specific address, as defined by postal services.	PostalAddress5	We recommend leaving this data element group without allocation.
AddressLine	<AdrLine>	[0..2]	Information that locates and identifies a specific address, as defined by postal services, that is presented in free format text.	Max70Text	-
Country	<Ctry>	[1..1]	Nation with its own government.	Country-Code	Country code (acc. to ISO 3166) consisting of 2 capital characters, e.g. DE for Deutschland (Germany)
Identification	<Id>	[0..1]	Refer to 2.2.1.5		We recommend not to use this data element group.

Example

```

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

```

2.3.2.2.5 Payment Instruction Information

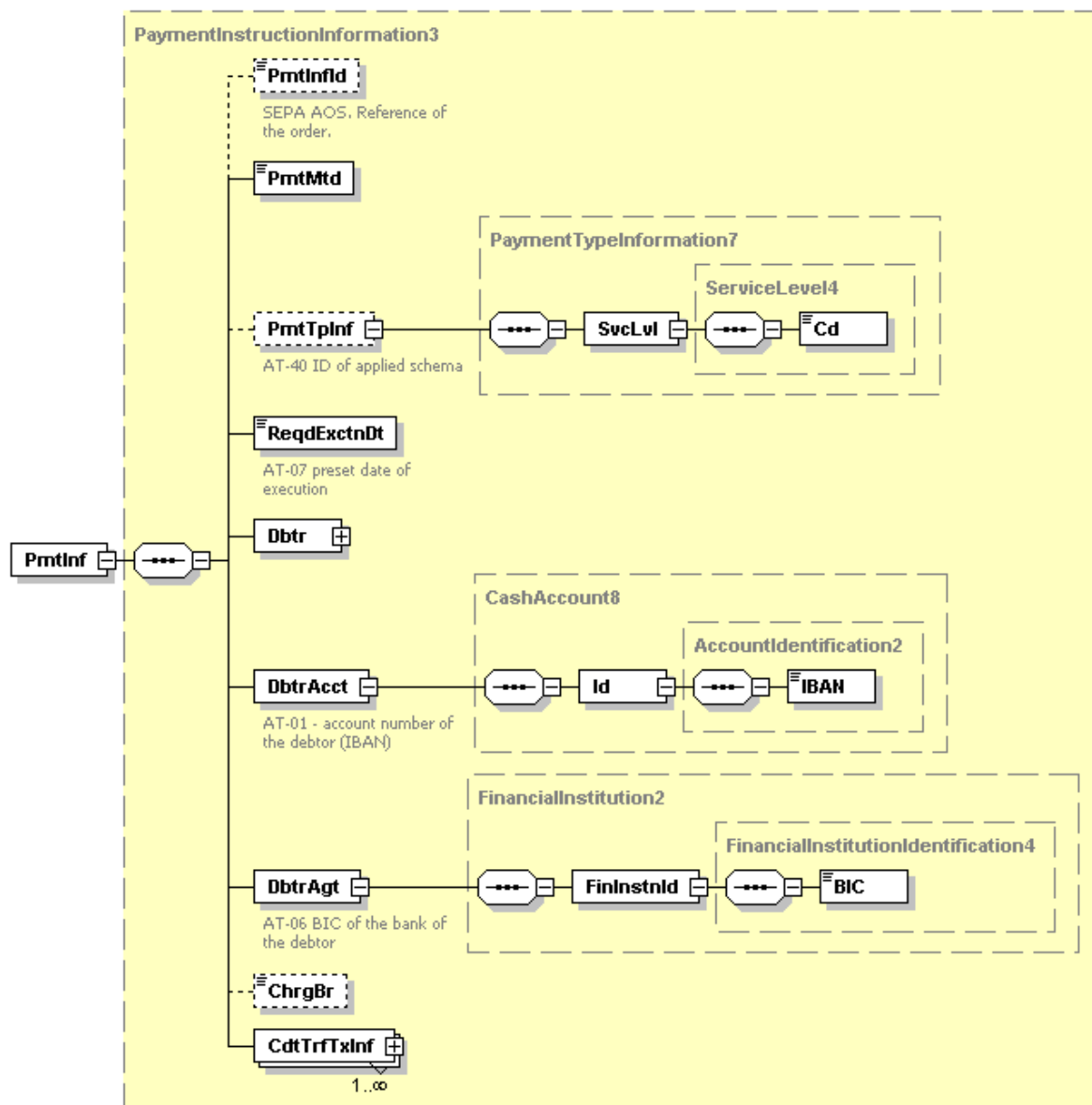


Diagram 64: pain.001.001.02, Payment Instruction Information

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..unbounded] (note the limits specified in chapter 2.1)

Rules

Name	XML Tag	Occurrences	Definition	Type	Rules
PaymentInformation Identification	<PmtInfd>	[0..1]	Reference assigned by a sending party to unambiguously identify the payment information block within the message.	Max35Text	Is not a part of the SEPA Core Subset according to EPC Implementation Guidelines. We recommend using this reference as identification characteristic when using the grouping option <i>Mixed</i>
PaymentMethod	<PmtMtd>	[1..1]	Specifies the means of payment that will be used to move the amount of money.	Payment-Method5Code	Only TRF is allowed.
PaymentTypeInformation	<PmtTpInf>	[0..1]	Set of elements that further specifies the type of transaction.	Payment-TypeInformation7	Provided that this data element group is allocated, it may not be allocated under <CdtTrfTxInf> /<PaymentTypeInformation> We recommend allocating this data element group here.
ServiceLevel	<SvcLvl>	[0..1]	Agreement under which or rules under which the transaction should be processed.	ServiceLevel4	-
Code	<Cd>	[1..1]	Identification of a pre-agreed level of service between the parties in a coded form.	ServiceLevel3Code	Only SEPA is allowed.
RequestedExecutionDate	<ReqdExctnDt>	[1..1]	Date at which the initiating party requests the clearing agent to process the payment.	ISODate	-
Debtor	<Dbtr>	[1..1]	Refer to 2.3.2.2.6		-
DebtorAccount	<DbtrAcct>	[1..1]	Unambiguous identification of the account of the debtor to which a debit entry will be made as a	CashAccount8	-

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	Rules
			result of the transaction.		
Identification	<Id>	[1..1]	Unique and unambiguous identification of the account between the account owner and the account servicer.	AccountIdentification2	-
IBAN	<IBAN>	[1..1]	International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions.	IBANIdentifier	To be allocated with a valid IBAN (International Bank Account Number) This can have a maximum of 34 characters.
DebtorAgent	<DbtrAgt>	[1..1]	Financial institution servicing an account for the debtor.	FinancialInstitution2	-
FinancialInstitutionIdentification	<FinInstnId>	[1..1]	Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.	FinancialInstitutionIdentification4	-
BIC	<BIC>	[1..1]	Bank Identifier Code. Code allocated to financial institutions by the Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking.	BICIdentifier	Must be allocated using valid BIC This can be either 8 or 11 characters long.
ChargeBearer	<ChrgBr>	[0..1]	Specifies which party/parties will bear the charges associated with the proc-	ChargeBearerType2Code	Provided that this data element is allocated, it may not be allocated

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	Rules
			essing of the payment transaction.		under Credit-Transfer-Transaction-Information/ChargeBearer. Only SLEV is allowed. We recommend allocating this data element here.
CreditTransferTransactionInformation	<CdtTrfTxInf>	[1..unbounded]	Refer to 2.3.2.2.7		-

Example

```

<PmtInf>
  <PmtMtd>TRF</PmtMtd>
  <PmtTpInf>
    <SvcLvl>
      <Cd>SEPA</Cd>
    </SvcLvl>
  </PmtTpInf>
  <ReqdExctnDt>2008-05-25</ReqdExctnDt>
  <Dbtr>
    <Nm>Debtor Name</Nm>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <IBAN>DE87200500001234567890</IBAN>
    </Id>
  </DbtrAcct>
  <DbtrAgt>
    <FinInstnId>
      <BIC>BANKDEFFXXX</BIC>
    </FinInstnId>
  </DbtrAgt>
  <ChrgBr>SLEV</ChrgBr>
  <CdtTrfTxInf>
    <PmtId>
      <EndToEndId>OriginatorID1234</EndToEndId>
    </PmtId>
    <Amt>
      <InstdAmt Ccy="EUR">6543.14</InstdAmt>
    </Amt>
    <ChrgBr>SLEV</ChrgBr>
    <CdtrAgt>
      <FinInstnId>
        <BIC>SPUEDE2UXXX</BIC>
      </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>
<ChrgBr>SLEV</ChrgBr>
<CdtrAgt>
  <FinInstnId>
    <BIC>SPUEDE2UXXX</BIC>
  </FinInstnId>
</CdtrAgt>
<Cdtr>
  <Nm>Other Creditor Name</Nm>
  <PstlAdr>
    <AdrLine>Other Creditor Street</AdrLine>
    <AdrLine>22301 Creditor City</AdrLine>
    <Ctry>DE</Ctry>
  </PstlAdr>
</Cdtr>
<CdtrAcct>
  <Id>
    <IBAN>DE21500500001234567897</IBAN>
  </Id>
</CdtrAcct>
<RmtInf>
  <Ustrd>Unstructured Remittance Information</Ustrd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>

```

2.3.2.2.6 Debtor

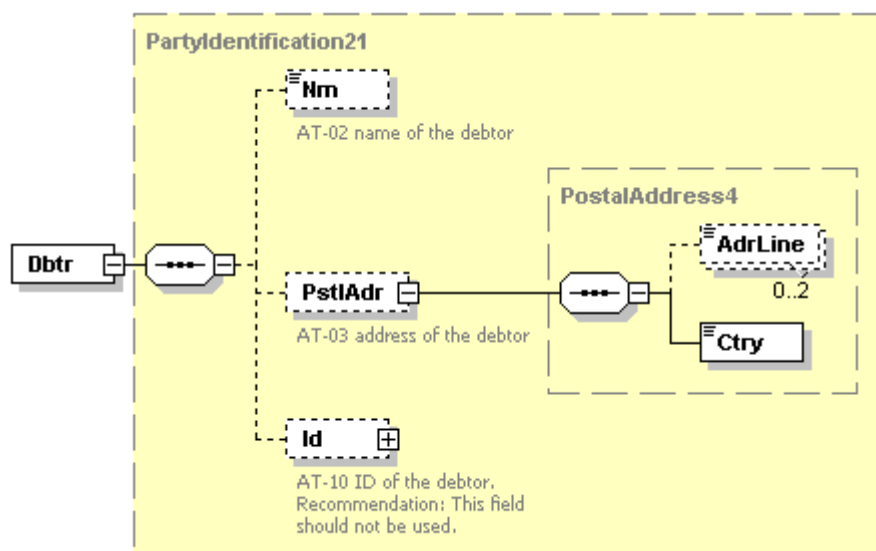


Diagram 65: pain.001.001.02, Debtor

Definition

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

XML Tag

<Dbtr>

Occurrences

[1..1]

Rules

Name	XML Tag	Occurrences	Definition	Type	Rules
Name	<Nm>	[0..1]	Name by which a party is known and which is usually used to identify that party.	Max70Text	Name should be stated. If not stated, the name in transmitting bank's master data is used for further processing.
PostalAddress	<PstlAdr>	[0..1]	Information that locates and identifies a specific address, as defined by postal services.	PostalAddress5	We recommend leaving this field without allocation.
AddressLine	<AdrLine>	[0..2]	Information that locates and identifies a specific address, as defined by postal services, that is presented in free format text.	Max70Text	-
Country	<Ctry>	[1..1]	Nation with its own government.	Country-Code	-
Identification	<Id>	[0..1]	Refer to 2.2.1.5		We recommend not to use this data element group.

Example

```
<Dbtr>
  <Nm>Debtor Name</Nm>
</Dbtr>
```

2.3.2.2.7 Credit Transfer Transaction Information

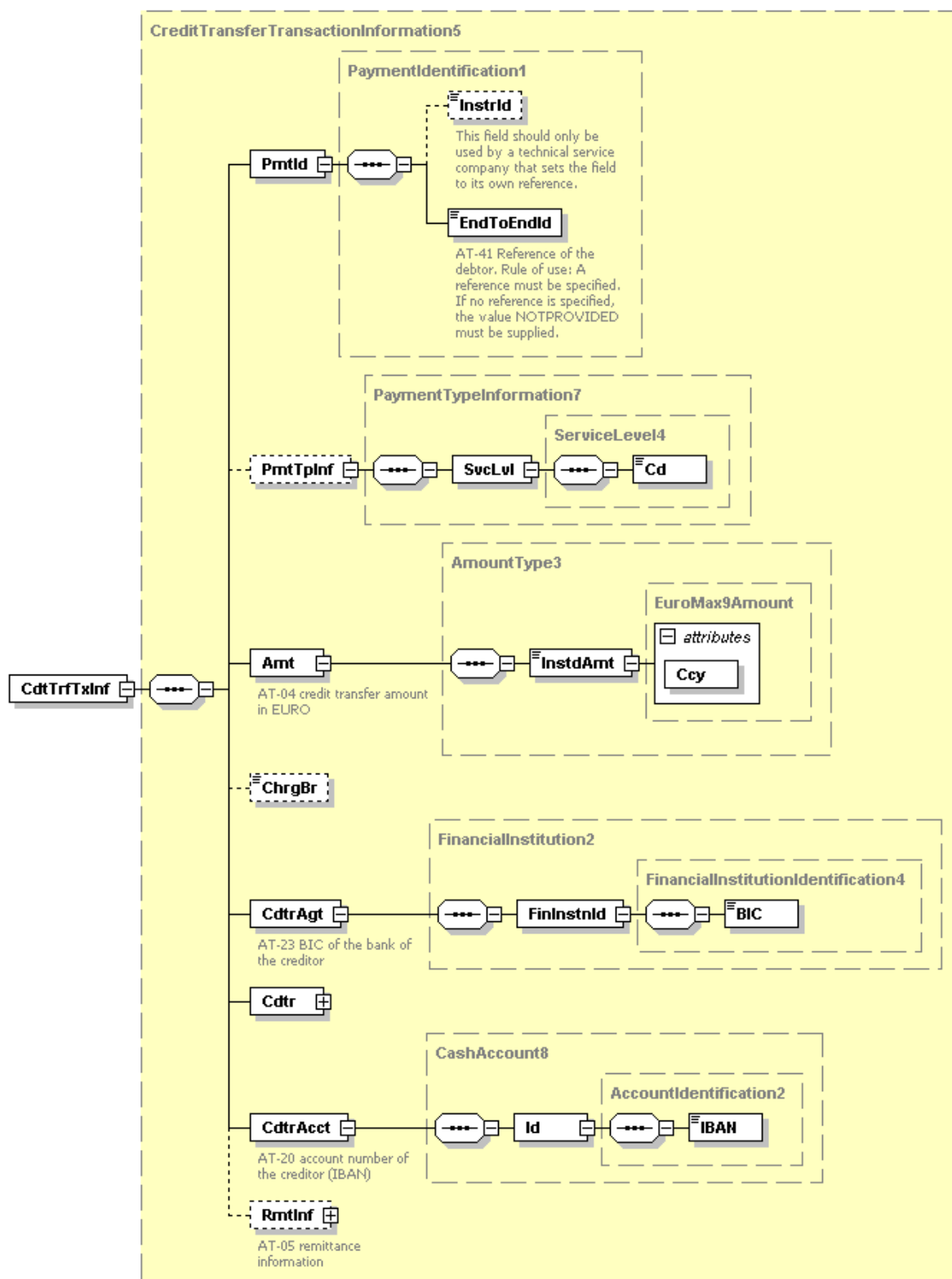


Diagram 66: pain.001.001.02, Credit Transfer Transaction Information

Definition

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

XML Tag

<CdtTrfTxInf>

Occurrences

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

Rules

Name	XML Tag	Occurrences	Definition	Type	Rules
PaymentIdentification	<PmtId>	[1..1]	Set of elements to reference a payment instruction.	PaymentIdentification1	-
InstructionIdentification	<InstrId>	[0..1]	Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the instruction.	Max35Text	-
EndToEndIdentification	<End-ToEndId>	[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.
PaymentTypeInformation	<PmtTpInf>	[0..1]	Set of elements that further specifies the type of transaction.	PaymentTypeInformation7	may only be allocated here if the data element group PaymentInformation/PaymentTypeInformation is not allocated If PaymentInformation/PaymentTypeInformation is not allocated, then allocation here is compulsory.
ServiceLevel	<SvcLvl>	[1..1]	Agreement under which or rules under	ServiceLe-	-

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	Rules
			which the transaction should be processed.	vel4	
Code	<Cd>	[1..1]	Identification of a pre-agreed level of service between the parties in a coded form.	ServiceLevel3Code	Only SEPA is allowed.
Amount	<Amt>	[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.	AmountType3	-
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.	Euro-Max9Amount	The currency attribute (Ccy) is used to print the currency ID EUR. Only EUR is allowed. Amount must be 0.01 or more and 999999999.99 or less. The fractional part has a maximum of two digits.
ChargeBearer	<ChrgBr>	[0..1]	Specifies which party/parties will bear the charges associated with the processing of the payment transaction.	ChargeBearerType2Code	May only be allocated here if the data element PaymentInformation/ChargeBearer is not allocated. Only SLEV is allowed.
CreditorAgent	<CdtrAgt>	[1..1]	Financial institution servicing an account for the creditor.	FinancialInstitution2	-
FinancialInstitutionIdentification	<FinInstnId>	[1..1]	Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.	FinancialInstitutionIdentification4	-

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	Rules
BIC	<BIC>	[1..1]	Bank Identifier Code. Code allocated to financial institutions by the Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking.	BICIdentifier	Must be allocated using valid BIC This can be either 8 or 11 characters long.-
Creditor	<Cdtr>	[1..1]	Refer to 2.3.2.2.8		Mandatory field for data on the beneficiary
CreditorAccount	<CdtrAcct>	[1..1]	Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction.	CashAccount8	-
Identification	<Id>	[1..1]	Unique and unambiguous identification of the account between the account owner and the account servicer.	AccountIdentification2	-
IBAN	<IBAN>	[1..1]	International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions.	IBANIdentifier	To be allocated with a valid IBAN (International Bank Account Number). This can have a maximum of 34 characters.
RemittanceInformation	<RmtInf>	[0..1]	Refer to 2.2.1.10		Either Unstructured or Structured but not both.

Example

```
<CdtTrfTxInf>
  <PmtId>
    <EndToEndId>OriginatorID1234</EndToEndId>
  </PmtId>
  <Amt>
    <InstdAmt Ccy="EUR">6543.14</InstdAmt>
  </Amt>
  <ChrgBr>SLEV</ChrgBr>
  <CdtrAgt>
    <FinInstnId>
      <BIC>SPUEDE2UXXX</BIC>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>Creditor Name</Nm>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <IBAN>DE21500500009876543210</IBAN>
    </Id>
  </CdtrAcct>
  <RmtInf>
    <Ustrd>Unstructured Remittance Information</Ustrd>
  </RmtInf>
</CdtTrfTxInf>
```

2.3.2.2.8 Creditor

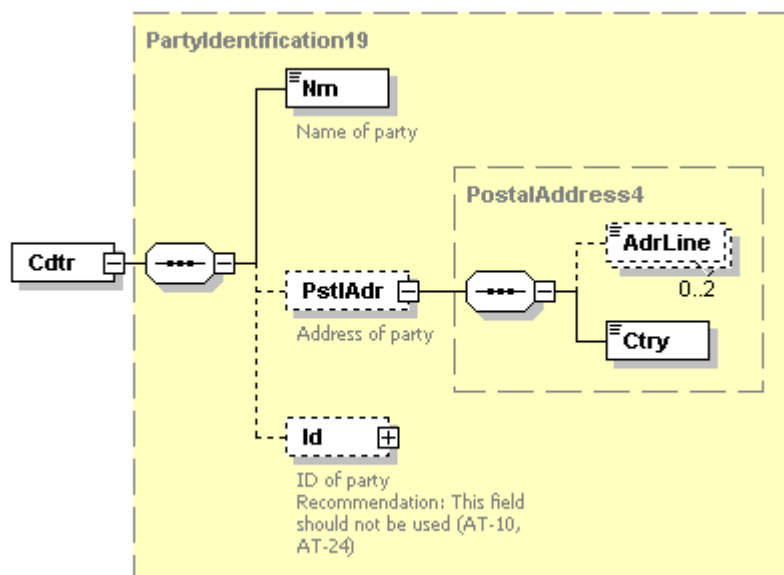


Diagram 67: pain.001.001.02, Creditor

Definition

Party to which an amount of money is due.

XML Tag

<Cdtr>

Occurrences

[1..1]

Rules

mandatory field for data on the beneficiary

Name	XML Tag	Occurrences	Definition	Type	Rules
Name	<Nm>	[1..1]	Name by which a party is known and which is usually used to identify that party.	Max70Text	-
PostalAddress	<PstlAdr>	[0..1]	Information that locates and identifies a specific address, as defined by postal services.	PostalAddress5	We recommend leaving this field without allocation.
AddressLine	<AdrLine>	[0..2]	Information that locates and identifies a specific address, as defined by postal services, that is presented in free format text.	Max70Text	-
Country	<Ctry>	[1..1]	Nation with its own government.	Country-Code	Country code (acc. to ISO 3166) consisting of 2 capital characters, e.g. DE for Deutschland (Germany)
Identification	<Id>	[0..1]	Refer to 2.2.1.5		We recommend not to use this data element group.

Example

```
<Cdtr>
  <Nm>Creditor Name</Nm>
</Cdtr>
```

2.3.2.3 Direct Debit Initiation - pain.008.001.001

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

Order Type

The CDD order type is used to transmit the SEPA message Direct Debit Initiation.

Overview

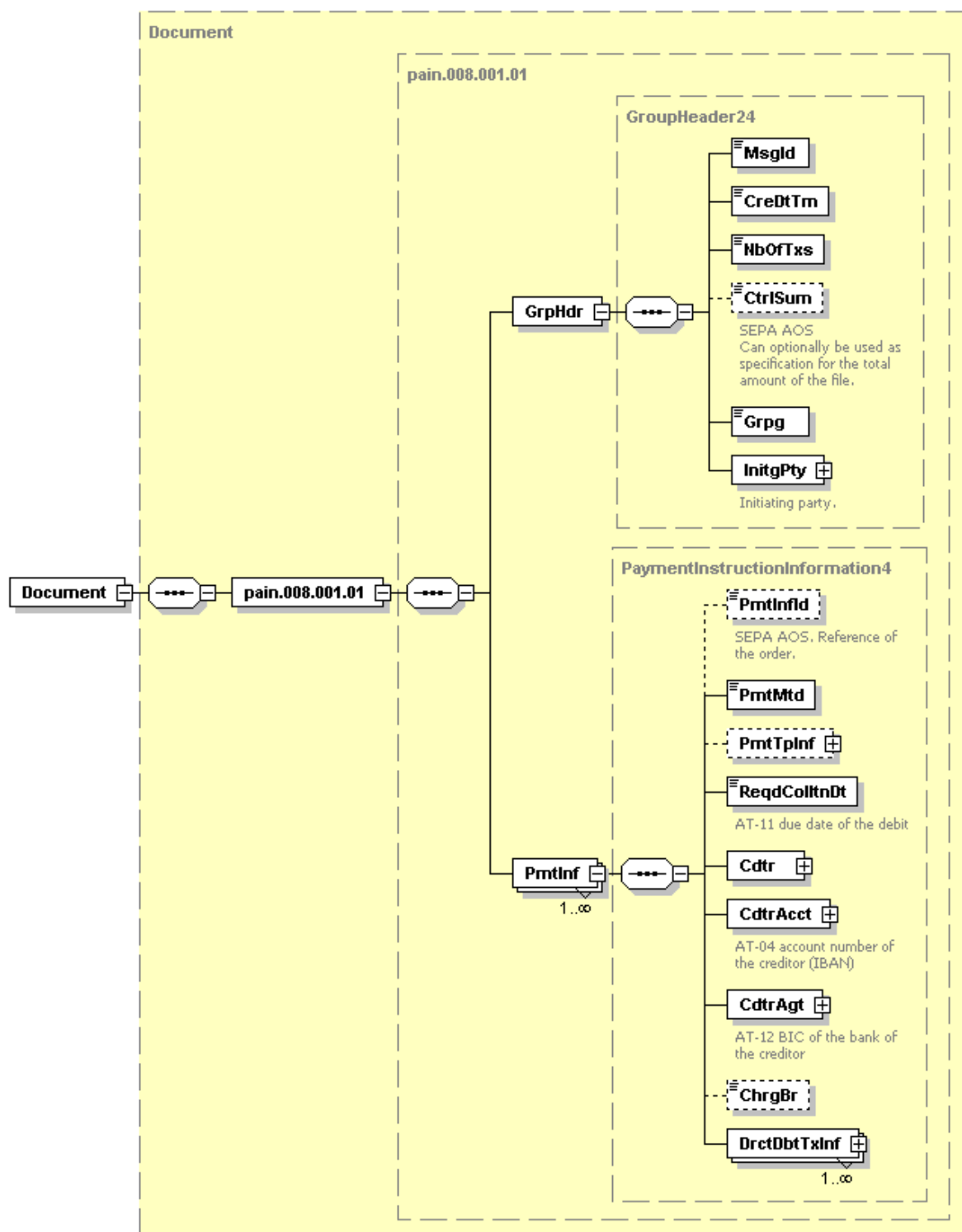


Diagram 68: Overview pain.008.001.01

2.3.2.3.1 Document

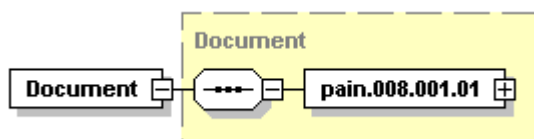


Diagram 69: pain.008.001.01, Document

Definition

UNIFI (ISO 20022) XML message: SEPA Direct Debit Transfer Scheme.

XML Tag

<Document>

Occurrences

[1..1]

Rules

Name	XML Tag	Occurrences	Definition	Type	Rules
DirectDebitInitiation	<pain.008.001.01>	[1..1]	Refer to 2.3.2.3.2		-

Example

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:sepade:xsd:pain.008.001.01.grp"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:sepade:xsd:pain.008.001.01.grp
pain.008.002.01.grp.xsd">
  <pain.008.001.01>
    <GrpHdr>
      <MsgId>Message-ID</MsgId>
      <CreDtTm>2008-12-21T09:30:47.000Z</CreDtTm>
      <NbOfTxes>3</NbOfTxes>
      <CtrlSum>6966.54</CtrlSum>
      <Grpg>MIXD</Grpg>
      <InitgPty>
        <Nm>Initiator Name</Nm>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtMtd>DD</PmtMtd>
      <PmtTpInf>
        <SvcLvl>
          <Cd>SEPA</Cd>
        </SvcLvl>
        <SeqTp>FRST</SeqTp>
      </PmtTpInf>
      <ReqdColltnDt>2008-12-03</ReqdColltnDt>
      <Cdtr>
        <Nm>Creditor Name</Nm>
      </Cdtr>
      <CdtrAcct>
        <Id>
          <IBAN>DE87200500001234567890</IBAN>
        </Id>
      </CdtrAcct>
    </PmtInf>
  </pain.008.001.01>
</Document>
```

```

</Id>
</CdtrAcct>
<CdtrAgt>
  <FinInstnId>
    <BIC>BANKDEFFXXX</BIC>
  </FinInstnId>
</CdtrAgt>
<ChrgBr>SLEV</ChrgBr>
<DrctDbtTxInf>
  <PmtId>
    <EndToEndId>OriginatorID1234</EndToEndId>
  </PmtId>
  <InstdAmt Ccy="EUR">6543.14</InstdAmt>
  <DrctDbtTx>
    <MndtRltdInf>
      <MndtId>Mandate Id</MndtId>
      <DtOfSgntr>2008-11-20</DtOfSgntr>
      <AmdmntInd>true</AmdmntInd>
      <AmdmntInfDtls>
        <OrgnlMndtId>Original Mandate Id</OrgnlMndtId>
        <OrgnlCdtrSchmeId>
          <Nm>Original Creditor Name</Nm>
          <Id>
            <PrvtId>
              <OthrId>
                <Id>Other private Id</Id>
                <IdTp>SEPA</IdTp>
              </OthrId>
            </PrvtId>
          </Id>
        </OrgnlCdtrSchmeId>
        <OrgnlDbtrAgt>
          <FinInstnId>
            <PrtryId>
              <Id>SMNDA</Id>
            </PrtryId>
          </FinInstnId>
        </OrgnlDbtrAgt>
      </AmdmntInfDtls>
    </MndtRltdInf>
    <CdtrSchmeId>
      <Id>
        <PrvtId>
          <OthrId>
            <Id>String</Id>
            <IdTp>SEPA</IdTp>
          </OthrId>
        </PrvtId>
      </Id>
    </CdtrSchmeId>
  </DrctDbtTx>
  <DbtrAgt>
    <FinInstnId>
      <BIC>SPUEDE2UXXX</BIC>
    </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>Other Mandate Id</MndtId>
    <DtOfSgntr>2008-11-20</DtOfSgntr>
    <AmdmntInd>>false</AmdmntInd>
  </MndtRltdInf>
  <CdtrSchmeId>
    <Id>
      <PrvtId>
        <OthrId>
          <Id>String</Id>
          <IdTp>SEPA</IdTp>
        </OthrId>
      </PrvtId>
    </Id>
  </CdtrSchmeId>
</DrctDbtTx>
<DbtrAgt>
  <FinInstnId>
    <BIC>SPUEDE2UXXX</BIC>
  </FinInstnId>
</DbtrAgt>
<Dbtr>
  <Nm>Other Debtor Name</Nm>
  <PstlAdr>
    <AdrLine>Other Debtor Street</AdrLine>
    <AdrLine>27254 Other Debtor City</AdrLine>
    <Ctry>DE</Ctry>
  </PstlAdr>
</Dbtr>
<DbtrAcct>
  <Id>
    <IBAN>DE21500500001234567897</IBAN>
  </Id>
</DbtrAcct>
<UltmtDbtr>
  <Nm>Ultimate Debtor Name</Nm>
</UltmtDbtr>
<RmtInf>
  <Ustrd>Unstructured Remittance Information</Ustrd>
</RmtInf>
</DrctDbtTxInf>
</PmtInf>
<PmtInf>
  <PmtMtd>DD</PmtMtd>
  <PmtTpInf>
    <SvcLvl>
      <Cd>SEPA</Cd>
    </SvcLvl>
    <SeqTp>FRST</SeqTp>
  </PmtTpInf>
  <ReqdColltnDt>2008-12-03</ReqdColltnDt>
  <Cdtr>
    <Nm>Creditor Name</Nm>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <IBAN>DE10200500009876540321</IBAN>
    </Id>
  </CdtrAcct>
  <CdtrAgt>
    <FinInstnId>
      <BIC>BANKDEFFXXX</BIC>
    </FinInstnId>
  </CdtrAgt>
  <ChrgBr>SLEV</ChrgBr>
  <DrctDbtTxInf>
    <PmtId>
      <EndToEndId>OriginatorID1236</EndToEndId>
    </PmtId>
    <InstdAmt Ccy="EUR">310.68</InstdAmt>
  </DrctDbtTx>
  <MndtRltdInf>
    <MndtId>Another Mandate Id</MndtId>
    <DtOfSgntr>2008-11-20</DtOfSgntr>
    <AmdmntInd>>false</AmdmntInd>
  </MndtRltdInf>
</DrctDbtTx>

```

```

</MndtRltdInf>
<CdtrSchmeId>
  <Id>
    <PrvtId>
      <OthrId>
        <Id>String</Id>
        <IdTp>SEPA</IdTp>
      </OthrId>
    </PrvtId>
  </Id>
</CdtrSchmeId>
</DrctDbtTx>
<DbtrAgt>
  <FinInstnId>
    <BIC>SPUEDE2UXXX</BIC>
  </FinInstnId>
</DbtrAgt>
<Dbtr>
  <Nm>Another Debtor Name</Nm>
  <PstlAdr>
    <AdrLine>Another Debtor Street</AdrLine>
    <AdrLine>27254 Other Debtor City</AdrLine>
    <Ctry>DE</Ctry>
  </PstlAdr>
</Dbtr>
<DbtrAcct>
  <Id>
    <IBAN>DE76500500001234567780</IBAN>
  </Id>
</DbtrAcct>
<UltmtDbtr>
  <Nm>Ultimate Debtor Name</Nm>
</UltmtDbtr>
<RmtInf>
  <Ustrd>Unstructured Remittance Information</Ustrd>
</RmtInf>
</DrctDbtTxInf>
</PmtInf>
</pain.008.001.01>
</Document>

```

2.3.2.3.2 Pain.008.001.01

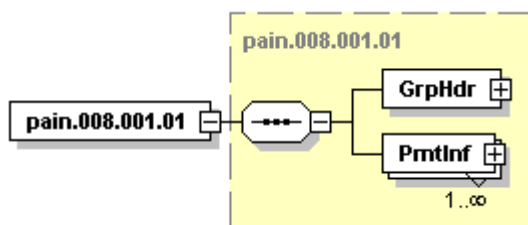


Diagram 70: pain.008.001.01, pain.008.001.01

Definition

Customer Direct Debit Transfer Initiation.

XML Tag

<pain.008.001.01>

Occurrences

[1..1]

Rules

Name	XML Tag	Occurrences	Definition	Type	Rules
GroupHeader	<GrpHdr>	[1..1]	Refer to 2.3.2.3.3		-
PaymentInstructionInformation	<PmtInf>	[1..unbounded]	Refer to 2.3.2.3.5		-

2.3.2.3.3 GroupHeader

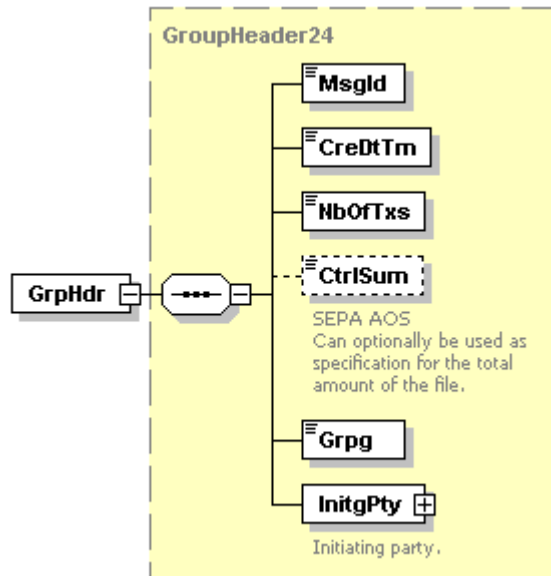


Diagram 71: pain.008.001.01, Group Header

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	Rules
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	-

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	Rules
CreationDateTime	<CreDtTm>	[1..1]	Date and time at which a (group of) payment instruction(s) was created by the instructing party.	ISODate-Time	-
NumberOfTransactions	<NbOfTx>	[1..1]	Number of individual transactions contained in the message.	Max15NumericText	-
ControlSum	<CtrlSum>	[0..1]	Total of all individual amounts included in the message, irrespective of currencies.	Decimal-Number	Is not a part of the SEPA Core Subset according to EPC Implementation Guidelines However, we recommend to agree with the accepting financial institution on filling this field. Maximal 2 places behind the decimal point allowed. Usage Rule: Sum of all InstructedAmount fields
Grouping	<Grpg>	[1..1]	Indicates whether common accounting information in the transaction is included once for all transactions or repeated for each single transaction.	Grouping1Code	GRPD for only 1 <PmtInf> block with one or more single transactions. MIXD for one or more <PmtInf> blocks with one or more single transactions. SNGL for several <PmtInf> blocks with exactly one single transaction, respectively.
InitiatingParty	<InitgPty>	[1..1]	Refer to 2.3.2.3.4		-

Example

```

<GrpHdr>
  <MsgId>Message-ID</MsgId>
  <CreDtTm>2008-12-17T09:30:47.000Z</CreDtTm>
  <NbOfTx>3</NbOfTx>

```



```
<CtrlSum>6966.54</CtrlSum>
<Grpg>SNGL</Grpg>
<InitgPty>
  <Nm>Initiator Name</Nm>
</InitgPty>
</GrpHdr>
```

2.3.2.3.4 Initiating Party

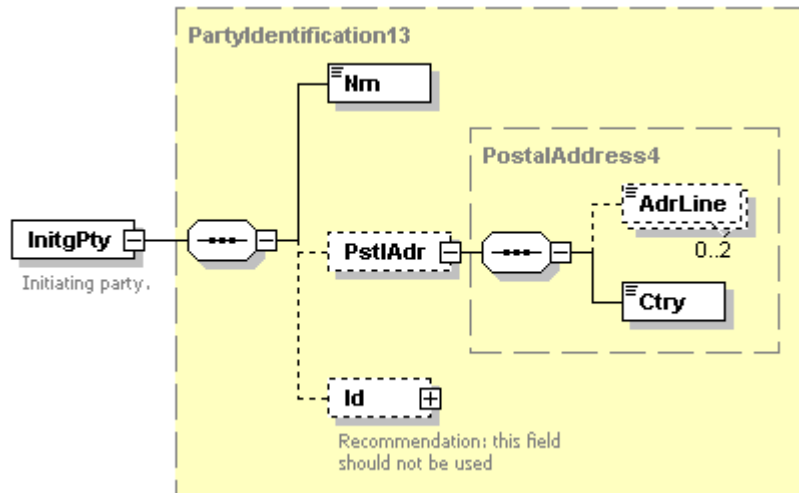


Diagram 72: pain.008.001.01, Initiating Party

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	Rules
Name	<Nm>	[1..1]	Name by which a party is known and which is usually used to identify that party.	Max70Text	Name must be stated.
PostalAddress	<PstlAdr>	[0..1]	Information that locates and identifies a specific address, as defined by postal services.	PostalAddress4	We recommend leaving this data element group without allocation.
AddressLine	<AdrLine>	[0..2]	Information that locates and identifies a specific address, as	Max70Text	-

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	Rules
			defined by postal services, that is presented in free format text.		
Country	<Ctry>	[1..1]	Nation with its own government.	Country-Code	Country code (acc. to ISO 3166) consisting of 2 capital characters, e.g. DE for Deutschland (Germany)
Identification	<Id>	[0..1]	Refer to 2.2.1.5		We recommend not to use this data element group.

Example

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

2.3.2.3.5 Payment Instruction Information

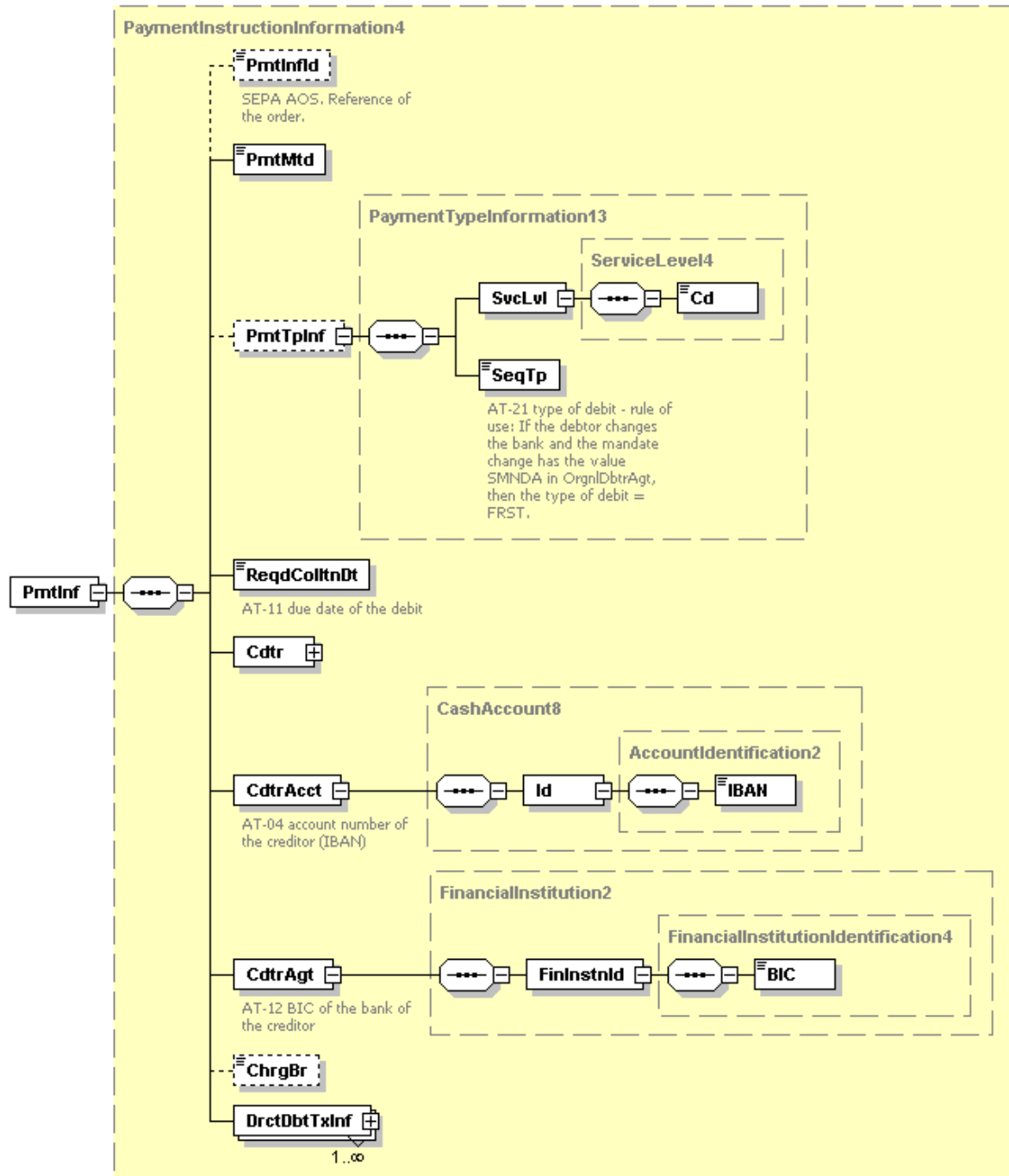


Diagram 73: pain.008.001.01, Payment Instruction Information

Definition

Set of data e.g. creditor account, due date which is valid for all single transactions

Set of characteristics that apply to the credit side of the payment transactions included in the direct debit transaction initiation.

XML Tag

<PmtInf>

Occurrences

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

Rules

Name	XML Tag	Occurrences	Definition	Type	Rules
PaymentInformationIdentification	<PmtInfId>	[0..1]	Reference assigned by a sending party to unambiguously identify the payment information block within the message.	Max35Text	-
PaymentMethod	<PmtMtd>	[1..1]	Specifies the means of payment that will be used to move the amount of money.	Payment-Method2Code	Only DD is allowed.
PaymentTypeInformation	<PmtTpInf>	[0..1]	Set of elements that further specifies the type of transaction.	Payment-TypeInformation13	Provided that this data element group is allocated, it may not be allocated under DrctDbtTxInf / Payment-TypeInformation.
ServiceLevel	<SvcLvl>	[1..1]	Agreement under which or rules under which the transaction should be processed.	ServiceLevel4	-
Code	<Cd>	[1..1]	Identification of a pre-agreed level of service between the parties in a coded form.	ServiceLevel3Code	Only SEPA is allowed.
SequenceType	<SeqTp>	[1..1]	Identifies the direct debit sequence, eg, first, recurrent, final or one-off.	Sequence-Type1Code	If <Amendment Indicator> = TRUE and the <Original-Debtor Agent> contains SMNDA, this message element must indicate FRST. FRST = first debit note RCUR = recurring

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	Rules
					debit note OOFF = once only debit note FNAL = final debit note
RequestedCollectionDate	<Reqd-ColltnDt>	[1..1]	Date at which the creditor requests the amount of money to be collected from the debtor.	ISODate	-
Creditor	<Cdtr>	[1..1]	Refer to 2.3.2.3.6		-
CreditorAccount	<CdtrAcct>	[1..1]	Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction.	CashAccount8	-
Identification	<Id>	[1..1]	Unique and unambiguous identification of the account between the account owner and the account servicer.	AccountIdentification2	-
IBAN	<IBAN>	[1..1]	International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions.	IBANIdentifier	To be allocated with a valid IBAN (International Bank Account Number) This can have a maximum of 34 characters.
CreditorAgent	<CdtrAgt>	[1..1]	Financial institution servicing an account for the creditor.	FinancialInstitution2	-
FinancialInstitutionIdentification	<FinInstnId>	[1..1]	Unique and unambiguous identifier of a financial institution, as assigned under an internationally	FinancialInstitutionIdentification4	-

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	Rules
			recognised or proprietary identification scheme.		
BIC	<BIC>	[1..1]	Bank Identifier Code. Code allocated to financial institutions by the Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking.	BICIdentifier	Must be allocated using valid BIC This can be either 8 or 11 characters long.
ChargeBearer	<ChrgBr>	[0..1]	Specifies which party/parties will bear the charges associated with the processing of the payment transaction.	ChargeBearerType2Code	Provided that this data element is allocated, it may not be allocated under Direct-DebitTransferTransaction-Information/ChargeBearer. Only SLEV is allowed. We recommend allocating this data element here.
DirectDebitTransactionInformation	<DrctDbtTxInf>	[1..unbounded]	Refer to 2.3.2.3.7		-

Example

```

<PmtInf>
  <PmtMtd>DD</PmtMtd>
  <PmtTpInf>
    <SvcLvl>
      <Cd>SEPA</Cd>
    </SvcLvl>
    <SeqTp>FRST</SeqTp>
  </PmtTpInf>
  <ReqdColltnDt>2008-12-03</ReqdColltnDt>
  <Cdtr>
    <Nm>Creditor Name</Nm>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <IBAN>DE87200500001234567890</IBAN>
    </Id>
  </CdtrAcct>
  <CdtrAgt>
    <FinInstnId>
      <BIC>BANKDEFFXXX</BIC>
    </FinInstnId>
  </CdtrAgt>
  <ChrgBr>SLEV</ChrgBr>

```

```

<DrctDbtTxInf>
  <PmtId>
    <EndToEndId>OriginatorID1234</EndToEndId>
  </PmtId>
  <InstdAmt Ccy="EUR">6543.14</InstdAmt>
  <DrctDbtTx>
    <MndtRltdInf>
      <MndtId>Mandate Id</MndtId>
      <DtOfSgntr>2008-11-20</DtOfSgntr>
      <AmdmntInd>true</AmdmntInd>
      <AmdmntInfDtls>
        <OrgnlMndtId>Original Mandate Id</OrgnlMndtId>
        <OrgnlCdtrSchmeId>
          <Nm>Original Creditor Name</Nm>
          <Id>
            <PrvtId>
              <OthrId>
                <Id>Other private Id</Id>
                <IdTp>SEPA</IdTp>
              </OthrId>
            </PrvtId>
          </Id>
        </OrgnlCdtrSchmeId>
        <OrgnlDbtrAgt>
          <FinInstnId>
            <PrtryId>
              <Id>SMNDA</Id>
            </PrtryId>
          </FinInstnId>
        </OrgnlDbtrAgt>
        </AmdmntInfDtls>
      </MndtRltdInf>
      <CdtrSchmeId>
        <Id>
          <PrvtId>
            <OthrId>
              <Id>String</Id>
              <IdTp>SEPA</IdTp>
            </OthrId>
          </PrvtId>
        </Id>
      </CdtrSchmeId>
    </DrctDbtTx>
    <DbtrAgt>
      <FinInstnId>
        <BIC>SPUEDE2UXXX</BIC>
      </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>Other Mandate Id</MndtId>
        <DtOfSgntr>2008-11-20</DtOfSgntr>
        <AmdmntInd>false</AmdmntInd>
      </MndtRltdInf>
      <CdtrSchmeId>
        <Id>

```

```

        <PrvtId>
          <OthrId>
            <Id>String</Id>
            <IdTp>SEPA</IdTp>
          </OthrId>
        </PrvtId>
      </Id>
    </CdtrSchmeId>
  </DrctDbtTx>
  <DbtrAgt>
    <FinInstnId>
      <BIC>SPUEDE2UXXX</BIC>
    </FinInstnId>
  </DbtrAgt>
  <Dbtr>
    <Nm>Other Debtor Name</Nm>
    <PstlAdr>
      <AdrLine>Other Debtor Street</AdrLine>
      <AdrLine>27254 Other Debtor City</AdrLine>
      <Ctry>DE</Ctry>
    </PstlAdr>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <IBAN>DE21500500001234567897</IBAN>
    </Id>
  </DbtrAcct>
  <UltmtDbtr>
    <Nm>Ultimate Debtor Name</Nm>
  </UltmtDbtr>
  <RmtInf>
    <Ustrd>Unstructured Remittance Information</Ustrd>
  </RmtInf>
</DrctDbtTxInf>
</PmtInf>

```

2.3.2.3.6 Creditor

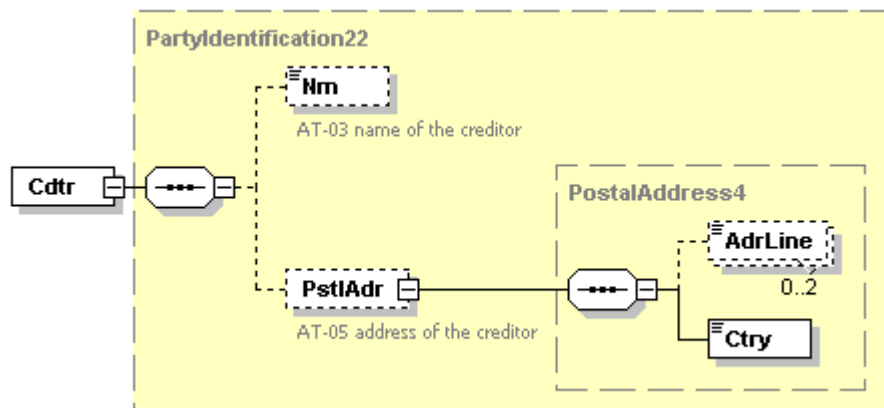


Diagram 74: pain.008.001.01, Creditor

Definition

Party to which an amount of money is due.

XML Tag

<Cdtr>

Occurrences

[1..1]

Rules

Name	XML Tag	Occurrences	Definition	Type	Rules
Name	<Nm>	[0..1]	Name by which a party is known and which is usually used to identify that party.	Max70Text	Name should be stated. If not stated, the name in transmitting bank's master data is used for further processing.
PostalAddress	<PstlAdr>	[0..1]	Information that locates and identifies a specific address, as defined by postal services.	PostalAddress4	We recommend leaving this field without allocation.
AddressLine	<AdrLine>	[0..2]	Information that locates and identifies a specific address, as defined by postal services, that is presented in free format text.	Max70Text	-
Country	<Ctry>	[1..1]	Nation with its own government.	Country-Code	Country code (acc. to ISO 3166) consisting of 2 capital characters, e.g. DE for Deutschland (Germany)

Example

```
<Cdtr>
  <Nm>Creditor Name</Nm>
</Cdtr>
```

2.3.2.3.7 Direct Debit Transaction Information

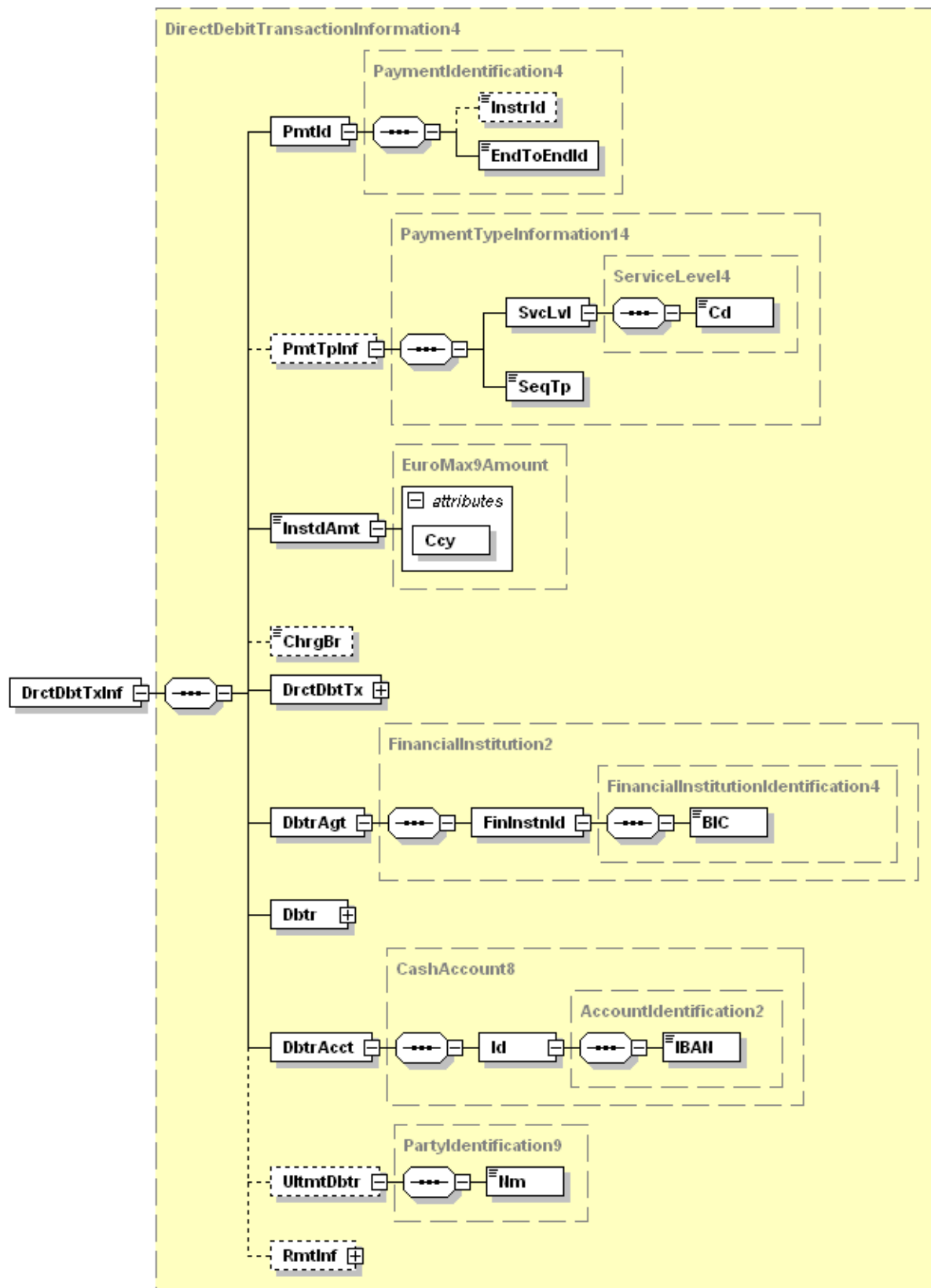


Diagram 75: pain.008.001.01, Direct Debit Transaction Information

Definition

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

XML Tag

<DrctDbtTxInf>

Occurrences

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

Rules

Name	XML Tag	Occurrences	Definition	Type	Rules
PaymentIdentification	<PmtId>	[1..1]	Set of elements to reference a payment instruction.	PaymentIdentification4	-
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 company that sets the field to its own reference.
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 debit note with an unambiguous reference. If no reference was given, only NOTPROVIDED is allowed.
PaymentTypeInformation	<PmtTpInf>	[0..1]	Set of elements that further specifies the type of transaction.	PaymentTypeInformation14	May only be allocated here if the data element under <PmtTpInf> is not allocated If not allocated under <PmtTpInf>, then allocation here is compulsory.
ServiceLevel	<SvcLvl>	[1..1]	Agreement under which or rules under which the transaction should be processed.	ServiceLevel4	-
Code	<Cd>	[1..1]	Identification of a pre-agreed level of service between the parties in a coded	ServiceLevel3Code	Only SEPA is allowed.

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	Rules
			form.		
SequenceType	<SeqTp>	[1..1]	Identifies the direct debit sequence, eg, first, recurrent, final or one-off.	Sequence-Type1Code	<p>If Amendment Indicator is TRUE and OriginalDebtorAgent is set to SMNDA, this message element must indicate FRST.</p> <p>FRST = first debit note</p> <p>RCUR = recurring debit note</p> <p>OOFF = once only debit note</p> <p>FNAL = final debit note</p>
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.	Euro-Max9Amount	<p>Currency (Ccy) is an XML attribute used to print the currency ID EUR.</p> <p>Only EUR ist allowed.</p> <p>Amount must be 0.01 or more and 999999999.99 or less.</p> <p>The fractionmal part has a maximum of two digits.</p>
ChargeBearer	<ChrgBr>	[0..1]	Specifies which party/parties will bear the charges associated with the processing of the payment transaction.	Charge-BearerType2Code	<p>May only be allocated here if the data element <PaymentInformation>/<ChargeBearer> is not allocated</p> <p>Only SLEV is allowed.</p>
DirectDebitTransaction	<DrctDbtTx>	[1..1]	Refer to 2.2.3.8		-
DebtorAgent	<DbtrAgt>	[1..1]	Financial institution servicing an account for the debtor.	FinancialInstitution2	-
FinancialInstitutionIdentification	<FinInstnId>	[1..1]	Unique and unambiguous identifier of a financial institution,	FinancialInstitutionIdentification	-

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	Rules
			as assigned under an internationally recognised or proprietary identification scheme.	tion4	
BIC	<BIC>	[1..1]	Bank Identifier Code. Code allocated to financial institutions by the Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking.	BICIdentifier	Must be allocated using valid BIC This can be either 8 or 11 characters long.
Debtor	<Dbtr>	[1..1]	Refer to 2.3.2.3.8		Mandatory field for data on the debtor
DebtorAccount	<DbtrAcct>	[1..1]	Identification of the account of the debtor to which a debit entry will be made to execute the transfer.	CashAccount8	-
Identification	<Id>	[1..1]	Unique and unambiguous identification of the account between the account owner and the account servicer.	AccountIdentification2	-
IBAN	<IBAN>	[1..1]	International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer. Further specifications of the format and content of the IBAN can be found in the standard ISO 13616 "Banking and related financial services - International Bank Account Number (IBAN)" version 1997-10-01, or later revisions.	IBANIdentifier	To be allocated with a valid IBAN (International Bank Account Number) This can have a maximum of 34 characters.
UltimateDebtor	<UltmtDbtr>	[0..1]	Ultimate party that owes an amount of money to the (ulti-	PartyIdentification9	-

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	Rules
			mate) creditor.		
Name	<Nm>	[1..1]	Name by which a party is known and which is usually used to identify that party.	Max70Text	-
RemittanceInformation	<Rmflnf>	[0..1]	Refer to 2.2.3.11		-

Example

```

<DrctDbtTxInf>
  <PmtId>
    <EndToEndId>OriginatorID1234</EndToEndId>
  </PmtId>
  <InstAmt Ccy="EUR">6543.14</InstAmt>
  <DrctDbtTx>
    <MndtRltdInf>
      <MndtId>Mandate Id</MndtId>
      <DtOfSgntr>2008-11-30</DtOfSgntr>
      <AmdmntInd>true</AmdmntInd>
      <AmdmntInfDtls>
        <OrgnlCdtrSchmeId>
          <Nm>Original Creditor Name</Nm>
          <Id>
            <PrvtId>
              <OthrId>
                <Id>Other private Id</Id>
                <IdTp>SEPA</IdTp>
              </OthrId>
            </PrvtId>
          </Id>
        </OrgnlCdtrSchmeId>
        <OrgnlDbtrAgt>
          <FinInstnId>
            <PrtryId>
              <Id>SMNDA</Id>
            </PrtryId>
          </FinInstnId>
        </OrgnlDbtrAgt>
      </AmdmntInfDtls>
    </MndtRltdInf>
    <CdtrSchmeId>
      <Id>
        <PrvtId>
          <OthrId>
            <Id>String</Id>
            <IdTp>SEPA</IdTp>
          </OthrId>
        </PrvtId>
      </Id>
    </CdtrSchmeId>
  </DrctDbtTx>
  <DbtrAgt>
    <FinInstnId>
      <BIC>SPUEDE2UXXX</BIC>
    </FinInstnId>
  </DbtrAgt>
  <Dbtr>
    <Nm>Debtor Name</Nm>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <IBAN>DE21500500009876543210</IBAN>
    </Id>
  </DbtrAcct>
  <UltmtDbtr>
    <Nm>Ultimate Debtor Name</Nm>
  </UltmtDbtr>
</DrctDbtTxInf>

```

DFÜ Agreement

Appendix 3: Specification of Data Formats

```

</UltmtDbtr>
<RmtInf>
  <Ustrd>Unstructured Remittance Information</Ustrd>
</RmtInf>
</DrctDbtTxInf>

```

2.3.2.3.8 Debtor

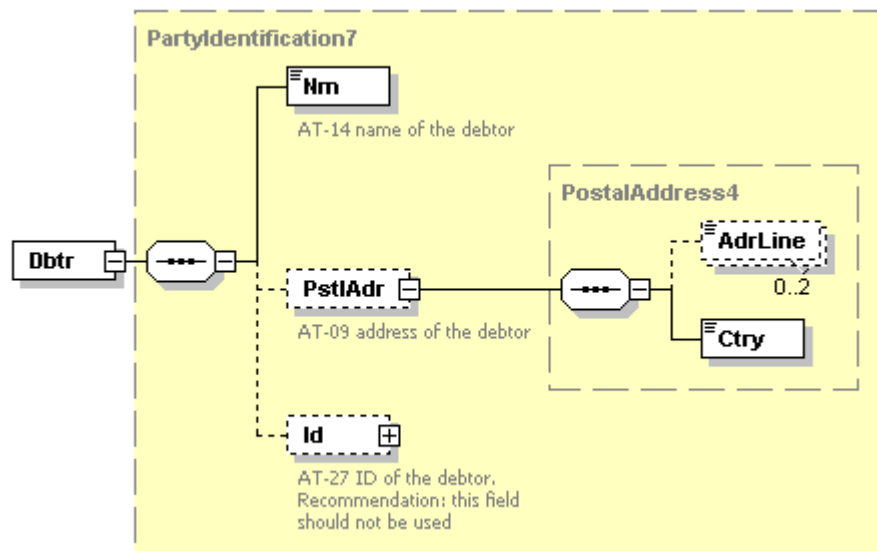


Diagram 76: pain.008.001.01, Debtor

Definition

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

XML Tag

<Dbtr>

Occurrences

[1..1]

Rules

Name	XML Tag	Occurrences	Definition	Type	Rules
Name	<Nm>	[1..1]	Name by which a party is known and which is usually used to identify that party.	Max70Text	-
PostalAddress	<PstlAdr>	[0..1]	Information that locates and identifies a specific address, as defined by postal services.	PostalAddress4	We recommend leaving this field without allocation.
AddressLine	<AdrLine>	[0..2]	Information that locates and identifies a specific address, as	Max70Text	-

Name	XML Tag	Occurrences	Definition	Type	Rules
			defined by postal services, that is presented in free format text.		
Country	<Ctry>	[1..1]	Nation with its own government.	Country-Code	-
Identification	<Id>	[0..1]	Refer to 2.2.1.5		We recommend not to use this data element group.

Example

```
<Dbtr>
  <Nm>Debtor Name</Nm>
</Dbtr>
```

2.4 Simple Types

String Types

Name	Minimum Length	Maximum Length	Pattern Value
AddressType2Code	4	4	ADDR, PBOX, HOME, BIZZ, MLTO, DLVY
BEIIdentifier	8	11	[A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}
BICIdentifier	8	11	[A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}
ChargeBearerType2Code	4	4	SLEV
CHIPSUniversalIdentifier	6	6	CH[0-9]{6,6}
CountryCode	2	2	[A-Z]{2,2}
DecimalTime	9	9	[0-9]{9,9}
DocumentType2Code	4	4	MSIN, CNFA, DNFA, CINV, CREN, DEBN, HIRI, SBIN, CMCN, SOAC, DISP
DocumentType3Code	4	4	RADM, RPIN, FXDR, DISP, PUOR, SCOR
DunsIdentifier	9	9	[0-9]{9,9}
EANGLNIdentifier	13	13	[0-9]{13,13}
Grouping1Code	n.a.	n.a.	GRPD, MIXD, SNGL
Grouping2Code	n.a.	n.a.	GRPD
IBANIdentifier	5	34	[A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}
IBEIIdentifier	10	10	[A-Z]{2,2}[B-DF-HJ-NP-TV-XZ0-9]{7,7}[0-9]{1,1}

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	Minimum Length	Maximum Length	Pattern Value
Max1025Text	1	1025	
Max105Text	1	105	
Max140Text	1	140	
Max15NumericText	1	15	[0-9]{1,15}
Max16Text	1	16	
Max22Text	1	22	
Max35Text	1	35	
Max70Text	1	70	
PaymentMethod2Code	2	3	DD
PaymentMethod5Code	3	3	TRF
RestrictedRR01CodeText	4	4	RR01
RestrictedSEPACodeText	4	4	SEPA
RestrictedSMNDACodeText	5	5	SMNDA
sepade:HashSHA256	64	64	
sepade:HashAlgorithm	5	6	SHA256
SequenceType1Code	4	4	FRST, RCUR, FNAL, OOFF
ServiceLevel3Code	4	4	SEPA
TransactionGroupStatus2Code	4	4	PART, RJCT
TransactionIndividualStatus2Code	4	4	RJCT
TransactionRejectReason5Code	4	4	AC01, AC04, AC06, AG01, AG02, AM01, AM02, AM03, AM04, AM05, AM06, AM07, AM09, AM10, BE01, BE04, BE05, BE06, BE07, DT01, ED01, ED03, ED05, MD01, MD02, MD03, MD04, MD06, MD07, MS02, MS03, NARR, RC01, RF01 TM01

The meaning of the codes for string types which are defined by complete listing are explained below.

AddressType2Code

Value	Description
ADDR	The address is the complete postal address.
PBOX	The address is a post office box.
HOME	The address is the private address.
BIZZ	The address is the business address.
MLTO	The address is the one to which the post is sent.
DLVY	The address is the delivery address.

ChargeBearerType2Code

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

DocumentType2Code

Value	Description
MSIN	Document is an invoice claiming payment for the supply of metered services, e.g., gas or electricity, supplied to a fixed meter.
CNFA	Document is a credit note for the final amount settled for a commercial transaction.
DNFA	Document is a debit note for the final amount settled for a commercial transaction.
CINV	Document is an invoice.
CREN	Document is a credit note.
DEBN	Document is a debit note.
HIRI	Document is an invoice for the hiring of human resources or renting goods or equipment.
SBIN	Document is an invoice issued by the debtor.
CMCN	Document is an agreement between the parties, stipulating the terms and conditions of the delivery of goods or services.
SOAC	Document is a statement of the transactions posted to the debtor's account at the supplier.
DISP	Document is a dispatch advice

DocumentType3Code

Value	Description
RADM	Document is a remittance advice sent separately from the current transaction.
RPIN	Document is a linked payment instruction to which the current payment instruction is related, e.g., in a cover scenario.
FXDR	Document is a pre-agreed or pre-arranged foreign exchange transaction to which the payment transaction refers.
PUOR	Document is a purchase order.
SCOR	Document is a structured communication reference provided by the creditor to identify the referred transaction.

Grouping1Code

Value	Description
GRPD	Indicates that there is only one occurrence of the payment information block and one or more occurrences of the payment transaction block.
MIXD	Indicates that there are one or several occurrences of the payment information block where each of the occurrences might contain one or several occurrences of the payment transaction block.
SNGL	Indicates that for each occurrences of the payment information block, exactly one occurrence of the payment transaction block is present.

SequenceType1Code

Value	Description
FRST	First collection of a series of direct debit instructions.
RCUR	Direct debit instruction where the debtor's authorisation is used for regular direct debit transactions initiated by the creditor.
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.

TransactionGroupStatus2Code

Value	Description
PART	A number of transactions have been accepted, whereas another number of transactions have not yet achieved 'accepted' status
RJCT	Payment initiation or individual transaction included in the payment initiation has been rejected

TransactionRejectReason5Code

Value	Description
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.
AM01	Specified message amount is equal to zero.
AM02	Specified transaction/message amount is greater than allowed maximum.
AM03	Specified message amount is in a non processable currency outside of existing agreement.
AM04	Insufficient funds
AM05	Duplicate collection

DFÜ Agreement

Appendix 3: Specification of Data Formats

Value	Description
AM06	Specified transaction amount is less than agreed minimum.
AM07	Amount specified in message has been blocked by regulatory authorities.
AM09	Amount received is not the amount agreed or expected.
AM10	Sum of instructed amounts does not equal the control sum.
BE01	Identification of end customer is not consistent with associated account number. (formerly CreditorConsistency)
BE04	Specification of creditor's address, which is required for payment, is missing/not correct (formerly IncorrectCreditorAddress).
BE05	Party who initiated the message is not recognised by the end customer.
BE06	End customer specified is not known at associated Sort/National Bank Code or does no longer exist in the books.
BE07	Specification of debtor's address, which is required for payment, is missing/not correct.
DT01	Invalid date (e.g., wrong settlement date).
ED01	Correspondent bank not possible.
ED03	Balance of payments complementary info is requested.
ED05	Settlement of the transaction has failed.
MD01	No valid Mandate
MD02	Mandate data missing or incorrect
MD03	Invalid file format
MD04	File format incorrect in terms of grouping indicator.
MD05	Creditor or creditor's agent should not have collected the direct debit.
MD06	Return of funds requested by end customer.
MD07	Debtor deceased
MS02	Account blocked for Direct Debit by the Debtor
MS03	Reason not specified
NARR	Reason is provided as narrative information in the additional reason information.
RC01	Bank identifier incorrect (i.e. invalid BIC)
RF01	Transaction reference is not unique within the message.
TM01	Associated message was received after agreed processing cut-off time.

2.4.1 Decimal Types

Name	Max. total digits	Max. fraction digits	Minimal value	Maximal value
CurrencyAndAmount	18	5	0	-
DecimalNumber	18	17	-	-
EuroMax9Amount	11	2	0.01	999999999.99

2.4.2 Date Types

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

3 Cross Border Payments

This chapter comprises Appendix 1 of the manual "Cross-border Payment Transactions within the Data Exchange between Customer and Bank", version 2007 (last update: November 22nd, 2006), which is effective from January 1st, 2007. (The typographic layout of this chapter has been adapted to the layout of the document on hand.)

Changes made to the handbook for 2006 (Last update: April 29th, 2006):

- Bulgaria and Romania have been added to the list of the countries for which EU standard payments are permitted (Appendix 4).
- Editorial changes.

Structure and specifications of data media

1. Magnetic Tape Cassettes

The magnetic tape cassettes used in the paperless exchange of data must comply with the technical characteristics of DIN ISO 9661.

(1) Marking records:

Beginning of tape: VOL1 (6 digits), HDR1, HDR2 (optional), tape mark

End of tape: Tape mark
EOV1 or EOF1, EOV2 or EOF2 (optional)
tape mark,
tape mark (optional)

For the physical identification of tapes and files, system marking records are to be used which correspond in their structure to the conventions of, for example, IBM systems 370/30xx/43xx, Siemens systems 75xx/77xx or similar systems.

- (2) File name: DTAZV (in HDR1 field 3). The file name must always be present at the beginning of field 3 of HDR1. Additional information may be entered behind the file name DTAZV. This additional information must be separated from the file name DTAZV by a full stop (X'4B'). A cassette may contain only one logical file with payment data.

- (3) Character density: 38,000 bpi (EBCDI code) in 18-channel recording or
76,000 bpi (EBCDI code) in 36-channel recording.

(4) Character Set (EBCDI-Code):

Permitted Character Set ³⁸	Characters	Hexadecimal Code
Numeric characters	0 to 9	
Upper-case letters	A to Z	
<u>Special characters:</u>		
Blank	" "	X '40'
Full stop	"."	X '4B'
Comma	","	X '6B'
Ampersand	"&"	X '50' ³⁹
Hyphen	"-"	X '60'
Slash	"/"	X '61'
Plus sign	"+"	X '4E'
Asterisk	"*"	X '5C' ³⁹
Dollar sign	"\$"	X '5B' ³⁹
Percent sign	"%"	X '6C' ³⁹

The special German characters Ä, Ö and Ü are encoded as AE, OE, UE and ß as SS.

The financial institutions are not liable for any errors on printout arising from any characters deviating from the above.

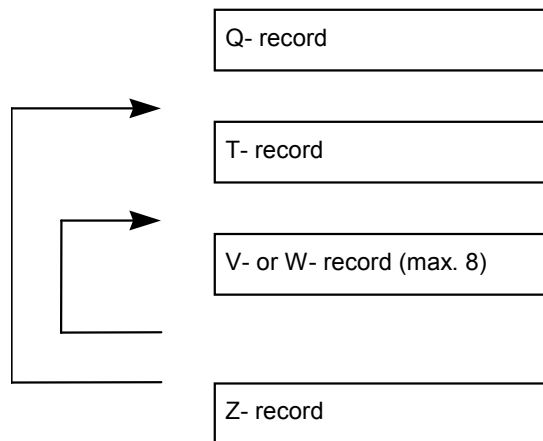
(5) File Structure: The records present in the file belong to the following types:

- Q Data header with 256 bytes
- T Single payment order with 768 bytes
- V Reporting data record for merchanting with 256 bytes
- W Reporting data record for services, transfers and financial transactions with 256 Bytes
- Z Data trailer with 256 bytes

The data records Q and Z appear only once whereas the remaining data records may occur any number of times. Their sequence is determined by their logical context and is depicted in the following diagram:

³⁸ Encoding as per DIN 66003 (June 1974), code table 2, German reference version.

³⁹ Not permitted at present.



(6) Magnetic tape cassette structure:

in accordance with the standards for variable record lengths.

(7) File control block:

Record format: variable blocked (VB)

Record length: 768 bytes including record length field

Block length: max. 32,000 bytes including block length field

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 financial institution is entitled to return the entire magnetic tape unprocessed.

2. 3 ½ - inch disks

The 3½-inch disks used for paperless data exchange must comply in terms of file organisation with the standards of MS-DOS⁴⁰ operating systems from Version 3.0. Subdirectories are not permitted.

The recording must be in double-character density. Disks can be written on one or both sides. Only disks labelled "DD" (double density) or "HD" (high density) by the manufacturer and which allow writing on both sides (DS) are allowed. The following specifications also apply:

⁴⁰ MS-DOS is a registered trademark of Microsoft Corp.

DFÜ Agreement

Appendix 3: Specification of Data Formats

- (1) Recording:
- 80 tracks (48 tpi)
 - 9 sectors per track (for double density/ "DD")
 - 18 sectors per track (for high density/ "HD")
 - 512 bytes per sector

- (2) File name: **DTAZV** (File name extension not filled). A disk may contain only one logical file with payment order data.

(3) Character set:

The file in diskette format (ASCII format; unpacked) possesses the following file specifications:

Permitted Character Set ⁴¹	Characters	Hexadecimal Code
Numeric characters	0 to 9	X '30' - X '39'
Upper-case letters	A to Z	X '41' - X '5A'
<u>Special characters:</u>		
Blank	" "	X '20'
Full stop	"."	X '2E'
Comma	" , "	X '2C'
Ampersand	"&"	X '26', ⁴²
Hyphen	"-"	X '2D'
Slash	" / "	X '2F'
Plus sign	" + "	X '2B'
Asterisk	"*"	X '2A', ⁴²
Dollar sign	"\$"	X '24', ⁴²
Percent sign	"%"	X '25', ⁴²

The special German characters Ä, Ö and Ü are encoded as AE, OE, UE and ß as SS.

The financial institutions are not liable for any errors on printout arising from any characters deviating from the above.

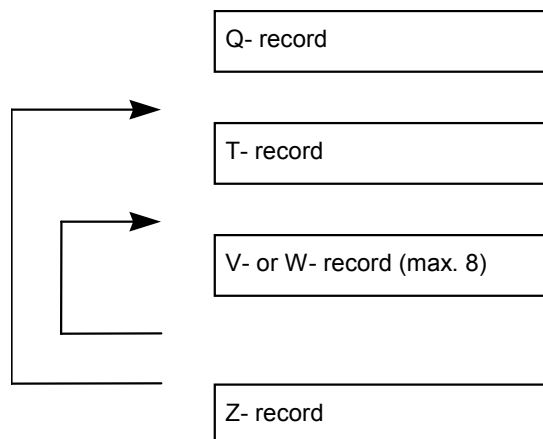
⁴¹ Encoding according to DIN 66003 (June 1974), code table 2, German reference version.

⁴² Not permitted at present.

(5) File structure: The logical file is to be structured as follows:

- Q Data header with 256 bytes
- T Single payment order with 768 bytes
- V Reporting data record for merchanting with 256 bytes
- W Reporting data record for services, transfers and financial transactions with 256 Bytes
- Z Data trailer with 256 bytes

The data records Q and Z appear only once whereas the remaining data records may occur any number of times. Their sequence is determined by their logical context and is depicted in the following diagram:



Multi-disk files (= one file on several disks) are not permitted.

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 financial institution is entitled to return the entire diskette unprocessed.

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 ⁴³	Data format ⁴⁴	Contents	Description
1	4	1	M	binary/num	Length of record	Length of record in accordance with standards for variable record length (binary for tapes, numerical for disks).
2	1	5	M	alpha	Type of record	Constant "Q"
3	8	6	M	num	German bank code (BLZ)	Financial institution receiving the file
4	10	14	M	num	Customer number	Order number agreed with the financial institution 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 5 calendar days after the date of field Q6.

⁴³ O = optional field; M = mandatory field; O/M = mandatory field in the case of certain criteria, N = field which must remain empty

⁴⁴ alpha = alphanumeric data (left aligned, empty spaces: blanks); num = numeric data (right aligned, empty spaces: zeros).

DFÜ Agreement

Appendix 3: Specification of Data Formats

Field	Length in bytes	1st place in record	Type of field ⁴³	Data format ⁴⁴	Contents	Description
9	1	178	M	alpha	To be sent to reporting authorities	Should the institution receiving the file send the report data of the following payment orders to the Deutsche Bundesbank? (see explanations in Appendix 3) 'J' Yes 'N' No
10	2	179	O/M	num	Federal state number	Absolutely required if reporting data of payment orders are to be sent to Deutsche Bundesbank ('J' in field Q9).
11	8	181	O/M	num	Principal's (payer's) company number / (German) bank code	See description of field Q10
12	68	189	N	alpha		Reserve
	256					

Data record T (single data record)

This single data record contains information about the transfer order to be effected.

Field	Length in bytes	1st place in record	Data format ⁴⁵	Contents	Description	Field type ⁴⁶ general payments ⁴⁷	EU standard payments ⁴⁸		EUE payments ⁴⁹	
							Field type ⁴⁶	Special entry specifications	Field type ⁴⁶	Special entry specifications
1	4	1	binary / num	Length of record	Length of record in accordance with standards for variable record length (binary for tapes, numerical for disks)	M	M		M	
2	1	5	alpha	Type of record	Constant "T"	M	M		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	M		M	

⁴⁵ alpha = alphanumeric data (left aligned, empty spaces: blanks); num = numeric data (right aligned, empty spaces: zeros).

⁴⁶ O = optional field; M = mandatory field; O/M = mandatory field in the case of certain criteria, N = field which must remain empty

⁴⁷ All payments except EU standard payments and EUE payments.

⁴⁸ An "EU standard payment" is a cross-border payment in accordance with Article 2 (a) (i) of Regulation (EC) No 2560/2001 of the European Parliament and of the Council of the European Union on cross-border payments in euro, which is in euro up to an amount of EUR 50,000 and in which, in accordance with Article 5 (2), the IBAN of the beneficiary (payee) and the BIC of the beneficiary's (payee's) credit institution are to be mentioned.

⁴⁹ Same day urgent payment in euro. Please note the financial-institution's individual cut-off-times for EUE-payments.

DFÜ Agreement

Appendix 3: Specification of Data Formats

Field	Length in bytes	1st place in record	Data format ⁴⁵	Contents	Description	Field type ⁴⁶ general payments ⁴⁷	EU standard payments ⁴⁸		EUE payments ⁴⁹	
							Field type ⁴⁶	Special entry specifications	Field type ⁴⁶	Special entry specifications
4a	3	14	alpha	ISO currency code	For account to which order amount is to be debited	M	M	Only "EUR" permissible	M	Only "EUR" permissible
4b	10	17	num	Account number	Account to be debited with order amount	M	M		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	O		O	
6	8	33	num	German bank code (BLZ)	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	N		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	N		O/M	Only "EUR" permissible

DFÜ Agreement

Appendix 3: Specification of Data Formats

Field	Length in bytes	1st place in record	Data format ⁴⁵	Contents	Description	Field type ⁴⁶ general payments ⁴⁷	EU standard payments ⁴⁸		EUE payments ⁴⁹	
							Field type ⁴⁶	Special entry specifications	Field type ⁴⁶	Special entry specifications
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	N		O/M	
8	11	54	alpha	Bank Identifier Code (BIC) of financial institution of beneficiary (payee) or other ID, eg Chips ID	If the payment is made to a German financial institution, alternatively, also the German bank code of the beneficiary financial institution, 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	M	Bank Identifier Code (BIC) is mandatory. Institution must be resident in one of the countries as per Appendix 4.	M	Bank Identifier Code (BIC) is mandatory.
9a	3	65	alpha	Country code of beneficiary's (payee's) bank	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 value is allocated to field T8 is not completed; no value is to be allocated for cheque drawings, ie for payment type codes 20-23 and 30-33 in field T22)	O/M	N		N	

DFÜ Agreement

Appendix 3: Specification of Data Formats

Field	Length in bytes	1st place in record	Data format ⁴⁵	Contents	Description	Field type ⁴⁶ general payments ⁴⁷	EU standard payments ⁴⁸		EUE payments ⁴⁹	
							Field type ⁴⁶	Special entry specifications	Field type ⁴⁶	Special entry specifications
9b	4X35	68	alpha	Address of beneficiary's (payee's) bank	Mandatory field if field T8 does not contain BIC address or – for payments to a German credit institution – 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	N		N	
10a	3	208	alpha	Country code for country of beneficiary (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	M		M	
10b	4X35	211	alpha	Beneficiary (payee) /cheque recipient	For payment orders: beneficiary (payee) For cheque drawings: cheque recipient Lines 1 and 2: Name Line 3: Street Line 4: City / country	M	M	Mentioning the cheque recipient is not possible	M	Mentioning the cheque recipient is not possible

DFÜ Agreement

Appendix 3: Specification of Data Formats

Field	Length in bytes	1st place in record	Data format ⁴⁵	Contents	Description	Field type ⁴⁶ general payments ⁴⁷	EU standard payments ⁴⁸		EUE payments ⁴⁹	
							Field type ⁴⁶	Special entry specifications	Field type ⁴⁶	Special entry specifications
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	N		N	
12	35	421	alpha	German Account number or IBAN of beneficiary	IBAN or German account number of the beneficiary (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	M	Only IBAN permitted; Left aligned, beginning with slash	M	Only IBAN permitted; Left aligned, beginning with slash
13	3	456	alpha	Order currency	ISO code of currency payable	M	M	Only "EUR" permissible	M	Only "EUR" permissible
14a	14	459	num	Amount (digits before decimal point)	Right aligned	M	M	Only amounts up to max. EUR 50,000 permissible	M	
14b	3	473	num	Amount (digits after decimal point)	Left aligned	M	M		M	
15	4X35	476	alpha	Details of payment (remittance information)		O	O		O	

DFÜ Agreement

Appendix 3: Specification of Data Formats

Field	Length in bytes	1st place in record	Data format ⁴⁵	Contents	Description	Field type ⁴⁶ general payments ⁴⁷	EU standard payments ⁴⁸		EUE payments ⁴⁹	
							Field type ⁴⁶	Special entry specifications	Field type ⁴⁶	Special entry specifications
16	2	616	num	Instruction code 1 (as per Appendix 2)	No value to be allocated for check drawings, (i.e. for payment type codes 20-23 and 30-33 in field T22)	O	N		O	Only instruction codes '10', '11' and '12' from Appendix 2 permissible
17	2	618	num	Instruction code 2 (as per Appendix 2)	No value to be allocated for check drawings, (i.e. for payment type codes 20-23 and 30-33 in field T22)	O	N		O	Only instruction codes '10', '11' and '12' from Appendix 2 permissible
18	2	620	num	Instruction code 3 (as per Appendix 2)	No value to be allocated for check drawings, (i.e. for payment type codes 20-23 and 30-33 in field T22)	O	N		O	Only instruction codes '10', '11' and '12' from Appendix 2 permissible
19	2	622	num	Instruction code 4 (as per Appendixes 2 and 2a)	Enter '91' in the case of "euro-equivalent payments" (see Appendix 2a) For cheque drawings (i.e. for payment type codes 20-23 and 30-33 in field T22), only '91' possible	O/M	N		O	Only instruction codes '10', '11' and '12' from Appendix 2 permissible

DFÜ Agreement

Appendix 3: Specification of Data Formats

Field	Length in bytes	1st place in record	Data format ⁴⁵	Contents	Description	Field type ⁴⁶ general payments ⁴⁷	EU standard payments ⁴⁸		EUE payments ⁴⁹	
							Field type ⁴⁶	Special entry specifications	Field type ⁴⁶	Special entry specifications
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	N		O	Only instruction codes '10' from Appendix 2 permissible
21	2	649	num	Fee rule	00 = fees debited to principal (payer) third-party fees and expenses debited to beneficiary (payee) 01 = all fees and expenses debited to principal (payer) 02 = all fees and expenses debited to beneficiary (payee) (For cheque drawings, i.e. for payment type codes 20-23 and 30-33 in field T22, only '00' is possible)	O/M	P	Only '00' permitted	O/M	
22	2	651	num	Code for type of payment	As per Appendix 1 Payments which do not contain either '11' or '13' as payment type code are considered general payments.	M	M	Only payment type code '13' from Appendix 1 permissible	M	Only payment type code '11' from Appendix 1 permissible

DFÜ Agreement

Appendix 3: Specification of Data Formats

Field	Length in bytes	1st place in record	Data format ⁴⁵	Contents	Description	Field type ⁴⁶ general payments ⁴⁷	EU standard payments ⁴⁸		EUE payments ⁴⁹	
							Field type ⁴⁶	Special entry specifications	Field type ⁴⁶	Special entry specifications
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	O		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	O	Contact person at principal's company for any queries from commissioned bank	O/M	

DFÜ Agreement

Appendix 3: Specification of Data Formats

Field	Length in bytes	1st place in record	Data format ⁴⁵	Contents	Description	Field type ⁴⁶ general payments ⁴⁷	EU standard payments ⁴⁸		EUE payments ⁴⁹	
							Field type ⁴⁶	Special entry specifications	Field type ⁴⁶	Special entry specifications
25	1	715	num	Reporting code	Only to be allocated if the payment order data to be reported to the Deutsche Bundesbank are to be limited to statistical data; (these are the data records V, W and Q (excluding field Q4) and the fields 3, 5, 8, 9a, 9b, 10a, 10b, 13, 14a, 14b, 15, 16, 17, 18, 19 and 24 - 27 of data record T). In this case, enter: '1'	O	N		O	
26	51	716	alpha		Reserve	N	N		N	
27	2	767	num	Extension identifier	00 = No further report parts 01 - 08 = Number of report parts, 256 bytes each	M	N		M	
	768									

Data record V (reporting data record for merchanting)

Field	Length in bytes	1st place in record	Field type ⁵⁰	Data format ⁵¹	Contents	Description
1	4	1	M	binary/num	Length of record	Length of record in accordance with standards for variable record length (binary for tapes, num for disks)
2	1	5	M	alpha	Type of record	Constant "V"
3	27	6	M	alpha	Designation of merchanting goods purchased	
4a	2	33	M	num	Chapter number of goods index for purchased merchanting goods	As per classification of goods for the German foreign trade statistics
4b	7	35	M	num	"0000000"	Constant "0000000"
5	7	42	M	alpha	Country of purchase merchanting	Brief description as per country index for the balance of payments statistics
6	3	49	M	alpha	Country code for country of purchase merchanting	Two-letter ISO alpha country code as per country index for the balance of payments statistics; left aligned; third digit is a space
7	12	52	M	num	Purchase price merchanting (no decimal places)	To be given in order currency (see field T13); for euro equivalent payments give the value in euro and enter '91' in field T19.

⁵⁰ O = optional field; M = mandatory field; O/M = mandatory field in the case of certain criteria, N= field which must remain empty

⁵¹ alpha = alphanumeric data (left aligned, empty spaces: blanks); num =numeric data (right aligned, empty spaces: zeros).

DFÜ Agreement

Appendix 3: Specification of Data Formats

Field	Length in bytes	1st place in record	Field type ⁵⁰	Data format ⁵¹	Contents	Description
8	1	64	M	alpha	Sale of merchanting goods to non-residents (direct merchanting)	Yes (= J) / No (= N)
9	1	65	M	alpha	Code for sale of merchanting goods to residents (indirect merchanting)	Yes (= J) / No (= N)
10	1	66	N	alpha		Reserve
11	1	67	M	alpha	Code: merchanting goods not sold in storage in foreign country	Yes (= J) / No (= N)
12	27	68	O/M	alpha	Designation of merchanting goods sold	To be completed only for direct merchanting (J in field V8) and if not identical with field V3
13a	2	95	O/M	num	Chapter number of goods index for merchanting goods sold	As per classification of goods for the German foreign trade statistics; to be completed only for direct merchanting (J in field V8) and if field V13a is not identical with field V4a
13b	7	97	M	num	"0000000"	Constant "0000000"
14	4	104	O/M	alpha	Due date for sales proceeds of merchanting sales	Only for direct merchanting (J in field V8); format: YYYYMM
15	7	108	O/M	alpha	Purchasing country merchanting	Short name as per country index for balance of payments statistics; to be completed only for direct merchanting (J in field V8)
16	3	115	O/M	alpha	Country code of purchasing country	Two-letter ISO alpha country code as per country index for the balance of payments statistics; left aligned; third digit is a space; to be completed only if direct merchanting (J in field V8)

DFÜ Agreement

Appendix 3: Specification of Data Formats

Field	Length in bytes	1st place in record	Field type ⁵⁰	Data format ⁵¹	Contents	Description
17	12	118	O/M	num	Selling price merchanting (no decimal places)	A value is only to be allocated if direct merchanting (J in field V8), to be given in order currency (see field T13); for euro equivalent payments give the value in euro and enter '91' in field T19
18	40	130	O/M	alpha	Additional information merchant- ing	Name and domicile of subsequent buyer in the case of indirect merchant- ing (J in field V9)
19	87	170	N	alpha		Reserve
	256					

Data record W (reporting data record for services, transfers and financial transactions)

Field	Length in bytes	1st place in record	Field type ⁵²	Data format ⁵³	Contents	Description
1	4	1	M	binary/num	Length of record	Length of record in accordance with standards for variable record length (binary for tapes, num for disks)
2	1	5	M	alpha	Type of record	Constant "W"
3	1	6	M	num	Type of transaction	Services, transfers = '2' Financial transactions and capital yield = '4'
4	3	7	M	num	Code number	As per coding list (Annex LV to the Foreign Trade and Payments Regulation)
5	7	10	M	alpha	Country	Short name as per country index for the balance of payments statistics (see Appendix 3, part E)
6	3	17	M	alpha	Country code	Two-letter ISO alpha country code as per country index for the balance of payments statistics; (Appendix 3, part E); left aligned; third digit is a space
7	7	20	O/M	alpha	Investment country/financial transactions	Short name as per country index for the balance of payments statistics ⁵⁴

⁵² O = optional field; M = mandatory field; O/M = mandatory field in the case of certain criteria, N= field which must remain empty

⁵³ alpha = alphanumeric data (left aligned, empty spaces: blanks); num =numeric data (right aligned, empty spaces: zeros).

⁵⁴ Can be left blank if fields 5 and 6 are completed as per Appendix 3, part E

DFÜ Agreement

Appendix 3: Specification of Data Formats

Field	Length in bytes	1st place in record	Field type ⁵²	Data format ⁵³	Contents	Description
8	3	27	O/M	alpha	Country code/ investment country	Two-letter ISO alpha country code as per country index for the balance of payments statistics ⁵⁴ ; left aligned; third digit is a space
9	12	30	M	num	Amount for services, transfers and financial transactions (no decimal places)	To be given in order currency (see field T13); for euro equivalent payments give the value in euro and enter '91' in field T19.
10	140	42	M	alpha	Details of underlying transaction	Important features of underlying transaction
11	75	182	N	alpha		Reserve
	256					

DFÜ Agreement

Appendix 3: Specification of Data Formats

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 ⁵⁵	Data format ⁵⁶	Contents	Description
1	4	1	M	binary/num	Length of record	Length of record in accordance with standards for variable record length (binary for tapes, num for disks)
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					

⁵⁵ O = optional field; M = mandatory field; O/M = mandatory field in the case of certain criteria, N = field which must remain empty

⁵⁶ alpha = alphanumeric data (left aligned, empty spaces: blanks); num = numeric data (right aligned, empty spaces: zeros).

Appendix 1: Codes for identifying type of payment

Agreed between parties	00 = Standard transmission (eg letter, standard S.W.I.F.T.)	
	10 = Telex payment or urgent S.W.I.F.T.	
	11 = Urgent payment in euro on same day (EUE payment) ⁵⁷	
	13 = EU standard payment, ie cross-border payment under Article 2 a) i) of Regulation (EC)No 2560/2001 of the European Parliament and of the Council of the European Union on cross-border payments in euro, which are in euro up to an amount of EUR 50,000 and in which, pursuant to Article 5 (2), the IBAN of the beneficiary and the BIC of the bank of the beneficiary are mentioned.	
	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	
Reserved for intercompany purposes	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	
	34	42
	35	43
	36	44
	37	45
	38	46
	39	47
	40	48
Internal	41	49
	50	62
	51	63
	52	64
	53	65
	54	66
	55	67
	56	68
	57	69
	58	70
	59	bis
	60	99
	61	

initially empty

⁵⁷ Please note the special cut-off times for EUE payments.

Appendix 2: Instruction codes for payments**Value**

Key DTAZV	Key SWIFT MT103	Unencrypted text	Cannot be combined with the following instruction codes
02	CHQB	Pay beneficiary customer only by cheque. The optional account number line in field 59 (MT103) must not be used	04, 11, 12
04	HOLD	Beneficiary customer/claimant will call; pay upon identification.	02, 11, 12
06	PHON	Please advise account with institution by phone.	07
07	TELE	Please advise account with institution by the most efficient means of telecommunication.	06
09	PHOB	Please advise/contact beneficiary/claimant by phone.	10
10	TELB	Please advise/contact beneficiary/claimant 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 Appendix 2a)	

Appendix 2a: Instruction codes for "Euro equivalent payments"

(not allowed for EU standard payments and same-day urgent payments in euro (EUE payments), i.e. for payment type code '13' or '11' in field T22)

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 beneficiary or cheque recipient.

A euro equivalent payment can be made only to the debit of an euro account.

Appendix 3: The Bundesbank's explanations for paperless payment orders arising from foreign trade

Pursuant to section 59 et seq of the Foreign Trade and Payments Regulation (Außenwirtschaftsverordnung - AWV), statistical data on payment orders arising from foreign trade must be reported. The Bundesbank needs these data for compiling the German balance of payments, and the furnishing of information is required by law. The data are subject to secrecy requirements and will not be passed on to any other parties.

Legal basis: Foreign Trade and Payments Act (Außenwirtschaftsgesetz - AWG), Foreign Trade and Payments Regulation (Außenwirtschaftsverordnung - AWV), Federal Statistics Act (Bundesstatistikgesetz - BStatG).

A. Reporting requirement, reporting exemptions and retention period

1. Items to be reported are payments from residents via resident financial institutions:

- to non-residents with a foreign account
- to non-residents with a German account; (form Z4 relating to the Foreign Trade and Payments Regulation may also be used)
- for the account of non-residents to residents; (form Z4 relating to the Foreign Trade and Payments Regulation may also be used)
- to their own accounts or to other residents' accounts abroad provided the agreed term of the deposit is more than 12 months.

2. Items not to be reported are:

- payments up to €**12,500** or the equivalent in a foreign currency;
- payments which include only goods imports;
- payments or repayments of loans and deposits with an agreed maturity of up to 12 months: interest income from these transactions has to be reported;
- payments between non-residents accepted and passed on by residents.

3. The reports⁵⁸ have to be retained for three years in any form. The retained data must be transferable to a readable form if necessary.

B. Filling the report (Field 9 of the data record Q)

As a general rule, data records W are to be filled out for payments made for services, transfers and financial transactions, irrespective of whether they are effected by data medium exchange or data tele-transmission, and submitted along with the payment order (data records Q and T) to the bank where the payment order was placed. Payments for merchanting are to be collected in the course of a month and reported using form Z4 or the respective data formats. They may also be reported individually using data record V in this data media exchange or data tele-transmission.

Other forms of reporting:

<u>Situation</u>	<u>AWV form</u>
EU standard payments of more than EUR 12,500⁵⁹	Z4 (required)
Securities transactions	Z10 (required)
Merchanting	Z4 (preferably)
Authorised exemptions	Z4 (as agreed)
Settlements of balances arising from clearing accounts and from netting arrangements	Z4 (reporting of gross payments required)
Payments in connection with maritime shipping companies	Z8 (required)
Payments to German accounts of non-residents	Z4 (optional)
Payments for the account of non-residents to residents	Z4 (optional)

Enter "J" in field 9 of data record Q if the file contains at least one data record for reporting (V or W).

⁵⁸ This is the content of data records V, W, and Q (without field Q4) and the fields 3, 5, 8, 9a, 9b, 10a, 10b, 13, 14a, 14b, 15, 16, 17, 18, 19 and 24 - 27 of data record T.

⁵⁹ If the financial institution is prepared to accept the reporting part for EU standard payments up to EUR 50,000 and to forward it to the Deutsche Bundesbank, this is possible after an authorised exemption (section 64 AWV in connection with section 58c AWV).

C. Data on party liable for payment (field 24 of data record T)

If the principal indicated in data record Q gives payment orders in favour of third parties (e.g. subsidiaries), the code "INVF", the federal state code and the company code or German bank code (BLZ) of the party liable for payment must be indicated in field 24, data record T.

D. Reporting currency (field 18, data record T)

The amounts in the reporting data records V and W have to be indicated in the order currency mentioned in field T13. For euro equivalent payments, the amounts are to be given in euro in the report data records.

The options for the currency in the reporting data records and their codes are listed in the following table.

Payment type	Reporting currency	Special entry in T19
Euro equivalent value payment	Euro	'91'
Other payment	Order currency T13	

E. Notes on individual items**Merchanting (data record V) see B.**

With the purchase price, the receipt or the probable receipt of payment should be displayed simultaneously.

Payments for services, transfers, financial transactions and 'other transactions in goods' (data record W)

Goods and services for which the payment is being made are to be described informatively and in detail in field 10 of data record W.

Code (field 4, data record W)

The code has to be selected from the coding list of the AWV (Annex LV to AWV) or the Bundesbank's extended coding list. Notes on the codes can be found on the Bundesbank's website at (www.bundesbank.de -> Reporting system -> External sector statistics -> Code lists -> *Spezielles Verzeichnis ausgewählter Kennzahlen für die Statistik des Zahlungsverkehrs mit fremden Wirtschaftsgebieten für ausgehende Zahlungen im DTAZV*) (Special directory of selected codes for statistics relating to payment transactions with foreign economic territories for outgoing payments in DTAZV, in German only).

If you cannot find the appropriate code (type of service), please indicate the collective code 900 and describe the underlying service in field 10 of the data record W in as much detail as possible.

Country (fields 5 and 6, data record W)

As a rule, the following information is to be entered:

The **country** in which the **creditor** of the **payment** is resident.
In exceptional cases, the following country is to be mentioned.
These exceptional cases comprise:

- **loan disbursements** and purchase of **foreign claims**: country of debtor;
- **direct investments abroad**: country in which the investment enterprise is located;
- **real estate abroad**: country in which the real estate is located;
- payments for **construction sites abroad**: country in which the construction site is located;
- **unrequited transfers** (gifts): country of beneficiary (payee)

Where necessary, the abbreviation of the name of the international organisation is to be written instead of the country.

F. Payments for import of goods

Payments which comprise only the import of goods **need not be reported**.

If payments except for goods imports, however, concern **purposes which are subject to compulsory reporting**, section B is applicable. It is to be noted that **incidental services related to transactions in goods**, such as price reductions on exports – code 600 – are still subject to the **reporting requirements**.

G. Telephone/extension (field 24 of the data record T)

Your telephone number will enable the Bundesbank to clarify any questions that may arise at short notice.

H. Information, information material and forms

Information and material can be found on the Bundesbank's website at www.bundesbank.de -> Reporting system -> External sector statistics -> Reports Z1, Z4, Z 10. In addition, information and material can be obtained free of charge from the Bundesbank; please call the following number. ☎+49 800 1234 111 (freephone)

Appendix 4: Countries for which EU standard payments are permitted⁶⁰

Country	ISO country code	Country	ISO country code
Austria	AT	Iceland	IS
Belgium	BE	Italy	IT
Bulgaria	BG	Liechtenstein	LI
Cyprus	CY	Lithuania	LT
Czech Republic	CZ	Luxembourg	LU
Denmark	DK	Latvia	LV
Estonia	EE	Martinique	MQ
Spain including Canary Islands	ES	Malta	MT
Finland	FI	Netherlands	NL
France	FR	Norway	NO
United Kingdom of Great Britain and Northern Ireland	GB	Poland	PL
French Guyana	GF	Portugal including the Azores and Madeira	PT
Gibraltar	GI	Reunion	RE
Guadeloupe	GP	Romania	RO
Greece	GR	Sweden	SE
Hungary	HU	Slovenia	SI
Ireland	IE	Slovak Republic	SK

The fifth and sixth places of the BIC of the beneficiary's bank contain one of the above ISO country codes. The country code within the BIC can differ from the country code within the IBAN.

⁶⁰ The list of countries is subject to further extension.

4 Securities Business

Annotation:

Since the “DFÜ agreement” does not require all S.W.I.F.T. formats, the present chapter does not attempt to give a complete description of S.W.I.F.T., 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 S.W.I.F.T. 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 S.W.I.F.T. specifies for S.W.I.F.T. messages.
9. The S.W.I.F.T. character set (see below) should be followed. However, in order to avoid problems with third party data which are set in the S.W.I.F.T. 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.

DFÜ Agreement

Appendix 3: Specification of Data Formats

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 S.W.I.F.T. characters is allowed

Character Set



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

The S.W.I.F.T character set applies for all S.W.I.F.T. formats unless otherwise defined.

The S.W.I.F.T. 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 Client Advice of Execution

"Client Advice of Execution"; based on S.W.I.F.T. "Standards Release Guide" (last amendment incorporated SRG 1998)

- **Overview** (without constant fields)

Se- quen- ce	Sub- se- quen- ce	Tag	Sta- tus ⁶¹	Contents
A			M	General information
		:98C:	O	Date/time when message was created
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

⁶¹ M = mandatory field, O = optional field

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- quen- ce	Sub- se- quen- ce	Tag	Sta- tus ⁶¹	Contents
		: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:)
		: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

Se- quen- ce	Sub- se- quen- ce	Tag	Name	For- mat ⁶²	Len- gth	Sta- tus ⁶³	Qu- an- tity	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:"

⁶² 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 S.W.I.F.T. characters is allowed)

⁶³ M = mandatory field, O = optional field

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- quen- ce	Sub- se- quen- ce	Tag	Name	For- mat 62	Len- gth	Sta- tus 63	Qu- an- tity	Contents/Explanations
A	A		Constant			M	1	".:"
			Qualifier	c	4	M	1	"SEME"
			Constant			M	1	"//"
			Reference	x	..16	M	1	"NONREF"
		:23G:	Function of the message			M	1	
			Tag			M	1	".:23G:"
			Function	c	4	M	1	"NEWM"
		:98C:	Creation date/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
			Indicator: type of trade transaction			M	1	
		:22F:	Tag			M	1	".:22F:"
			Constant			M	1	".:"
			Qualifier	c	4	M	1	"TRTR"
			Constant			M	1	"//"
			Indicator	c	4	M	1	"TRAD"
			Linkages			O	1	
	A1	:16R:	Start of block			M	1	
			Tag			M	1	".:16R:"
			Code	c	..16	M	1	"LINK"
		: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	"000000000000000000"
		: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 previ-

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- quen- ce	Sub- se- quen- ce	Tag	Name	For- mat 62	Len- gth	Sta- tus 63	Qu- an- tity	Contents/Explanations
B								ous partial executions are to be listed in part B and the details of the total order in part C.
		: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:			M	1	
			Tag			M	1	":16R:“
			Code	c	..16	M	1	"PAFILL“
		B1	:36B:			M	1	
			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:			M	1	
			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

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- quen- ce	Sub- se- quen- ce	Tag	Name	For- mat 62	Len- gth	Sta- tus 63	Qu- an- tity	Contents/Explanations
								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	"/"
			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
	B1	: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 "AUSSERBOERSLICH" (if name is not known or in the case of fixed-price transactions) or "SUB- SCRIPTION" (in the case of subscription)
	B1	:16S:	End of block			M	1	
			Tag			M	1	":16S:"

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- quen- ce	Sub- se- quen- ce	Tag	Name	For- mat 62	Len- gth	Sta- tus 63	Qu- an- tity	Contents/Explanations
B		:36B:	Code	c	..16	M	1	"PAFILL"
			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	"/"
			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		: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	"/"
			Quantity	d	..15	M	1	
B		: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	1	
			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:"

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- quen- ce	Sub- se- quen- ce	Tag	Name	For- mat 62	Len- gth	Sta- tus 63	Qu- an- tity	Contents/Explanations
C			Code	c	..16	M	1	"ORDRDET"
		:98a:	Date/time			M	1	Date/time of the trading
			Option A: if there are partial execu- tions 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 execu- tions 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 execu- tion					
		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		:90a:	Closing price/trading price			M	1	If there are partial execu- tions, 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	

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- quen- ce	Sub- se- quen- ce	Tag	Name	For- mat 62	Len- gth	Sta- tus 63	Qu- an- tity	Contents/Explanations
C			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 the day is negative)
			Number	n	3	M	1	Where applicable to be filled with leading zeros
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 (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 "AUSSEERBOERSLICH" (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	"BUY" = buy "SELL" = sell

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- quen- ce	Sub- se- quen- ce	Tag	Name	For- mat 62	Len- gth	Sta- tus 63	Qu- an- tity	Contents/Explanations
C		: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 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"
			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
C		:22H:	Indicator: method of pay- ment			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:"

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- quen- ce	Sub- se- quen- ce	Tag	Name	For- mat 62	Len- gth	Sta- tus 63	Qu- an- tity	Contents/Explanations
C	C1		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
		: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 fol- lowed by "/" and the Ger- man 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>.
		:16S:	End of block			M	1	
			Tag			M	1	":16S:"
			Code	c	..16	M	1	"CONFPRTY"
	C	:36B:	Quantity of the displayed financial instruments			M	1	If there are partial execu- tions, the sum of the par- tial 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 num- ber
			Constant			M	1	"/"
			Quantity	d	..15	M	1	
		:35B:	ID of the financial instru- ment			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/",

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- quen- ce	Sub- se- quen- ce	Tag	Name	For- mat 62	Len- gth	Sta- tus 63	Qu- an- tity	Contents/Explanations
								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>.
	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

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- quen- ce	Sub- se- quen- ce	Tag	Name	For- mat 62	Len- gth	Sta- tus 63	Qu- an- tity	Contents/Explanations
								"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 "NILL" = 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	":."

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- quen- ce	Sub- se- quen- ce	Tag	Name	For- mat 62	Len- gth	Sta- tus 63	Qu- an- tity	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	":
			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

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- quen- ce	Sub- se- quen- ce	Tag	Name	For- mat 62	Len- gth	Sta- tus 63	Qu- an- tity	Contents/Explanations
C	C2							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	
			:13B: Numerical ID			O	n	
			Tag			M	1	":13B:"
			Constant			M	1	":."
			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>.
		:16S:	End of block			M	1	
			Tag			M	1	":16S:"
			Code	c	..16	M	1	"FIA"
		: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:"

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- quen- ce	Sub- se- quen- ce	Tag	Name	For- mat 62	Len- gth	Sta- tus 63	Qu- an- tity	Contents/Explanations
			Code	c	..16	M	1	"ORDRDET"

- Examples**

Example: Buy without partial execution:

Se- quen- ce	Sub- se- quen- ce	Example
A		:16R:GENL :20C::SEME//NONREF :23G:NEWM :98C::PREP//19990305122030 :22F::TRTR//TRAD
	A1	:16R:LINK :20C::RELA//000000000000000000 :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

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- quen- ce	Sub- se- quen- ce	Example
		:97A::CASH//10020030/987654321 :16S:CONFPRTY
		:36B::ADVI//UNIT/50, :35B:/DE/123456 Sample Company, common stock
	C2	:16R:FIA :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:

Se- quen- ce	Sub- se- quen- ce	Example
A		:16R:GENL :20C::SEME//NONREF :23G:NEWM :98C::PREP//19990305122030 :22F::TRTR//TRAD
	A1	:16R:LINK :20C::RELA//000000000000000000 :16S:LINK
		:16S:GENL
B		:16R:RCAP
	B1	:16R:PAFILL

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- quen- ce	Sub- se- quen- ce	Example
		: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, :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

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- quen- ce	Sub- se- quen- ce	Example
		: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
		:13B::CERT//1234567890 :16S:ORDRDET -

4.2 MT 515 Client Confirmation of Purchase or Sale

„Client Confirmation of Purchase or Sale“; based on S.W.I.F.T. "Standards Release Guide" (last amendment incorporated SRG 1998)

- **Overview** (without constant fields)

Se- quen- ce	Sub- se- quen- ce	Tag	Sta- tus ⁶⁴	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

⁶⁴ M = mandatory field, O = optional field

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- quen- ce	Sub- se- quen- ce	Tag	Sta- tus 64	Contents
		: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:)
		: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)
D		:13B:	O	Certificate number
			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)

Guidelines for Entries

Sequence	Sub-sequence	Tag	Name	Format ⁶⁵	Length	Status ⁶⁶	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:	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	":"

⁶⁵ 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 S.W.I.F.T. characters is allowed)

⁶⁶ M = mandatory field, O = optional field

DFÜ Agreement

Appendix 3: Specification of Data Formats

Sequence	Sub-sequence	Tag	Name	Format ⁶⁵	Length	Status ⁶⁶	Quantity	Contents/Explanations			
A	A1	:16S:	Qualifier	c	4	M	1	"RELA"			
			Constant			M	1	"//"			
			Reference	x	..16	M	1	"0000000000000000"			
			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			

DFÜ Agreement

Appendix 3: Specification of Data Formats

Sequence	Sub-sequence	Tag	Name	Format ⁶⁵	Length	Status ⁶⁶	Quantity	Contents/Explanations
B	:22F:		Price	d	..15	M	1	The number of decimal digits is not validated against the currency.
			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
	: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)
	:16S:		End of block			M	1	
			Tag			M	1	":16S:"

DFÜ Agreement

Appendix 3: Specification of Data Formats

Sequence	Sub-sequence	Tag	Name	Format ⁶⁵	Length	Status ⁶⁶	Quantity	Contents/Explanations
			Code	c	..16	M	1	"PAFILL"
C			Details of confirmation			M	1	
C		:16R:	Start of block			M	1	
			Tag			M	1	":16R:"
			Code	c	..16	M	1	"CONFDET"
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	"/"
			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

DFÜ Agreement

Appendix 3: Specification of Data Formats

Sequ- -ence	Sub- sequ- -ence	Tag	Name	For- mat 65	Len- gth	Sta- tus 66	Qu- an- tity	Contents/Explanations
C								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
	: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
	: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

DFÜ Agreement

Appendix 3: Specification of Data Formats

Sequ- ence	Sub- sequ- ence	Tag	Name	For- mat 65	Len gth	Sta- tus 66	Qu an- tity	Contents/Explanations
C								transactions) or "SUB- SCRIPTION" (in the case of subscription)
		: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	
		:22H:	Indicator: sale/purchase			M	1	
			Tag			M	1	":22H:."
			Constant			M	1	":."
			Qualifier	c	4	M	1	"BUSE"
			Constant			M	1	"//"
C		: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 C:90a: is an average execution price in the case of partial exe- cution "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"
			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 rights
C		:22H:	Indicator: method of pay- ment			M	1	

DFÜ Agreement

Appendix 3: Specification of Data Formats

Sequence	Sub-sequence	Tag	Name	Format ⁶⁵	Length	Status ⁶⁶	Quantity	Contents/Explanations
C			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	"CONFPRTY"
		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	"CONFPRTY"
		: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.

DFÜ Agreement

Appendix 3: Specification of Data Formats

Sequence	Sub-sequence	Tag	Name	Format ⁶⁵	Length	Status ⁶⁶	Quantity	Contents/Explanations
C			Tag			M	1	":36B:"
			Constant			M	1	":."
			Qualifier	c	4	M	1	"CONF"
			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

DFÜ Agreement

Appendix 3: Specification of Data Formats

Sequence	Sub-sequence	Tag	Name	Format ⁶⁵	Length	Status ⁶⁶	Quantity	Contents/Explanations
								"A007" = 30E/360 or Euro-bond 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 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 "NILL" = 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

DFÜ Agreement

Appendix 3: Specification of Data Formats

Sequ- ence	Sub- sequ- ence	Tag	Name	For- mat 65	Len- gth	Sta- tus 66	Qu- an- tity	Contents/Explanations
								the statutory restrictions 144A in the USA "NRST" = ownership or transfer is not subject to any restrictions "RSTR" = ownership or transfer is subject to re-strictions (not in accor- dance 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 (can- 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	":."
			Qualifier	c	4	M	1	"PRFC" = Previous factor as decimal fraction be- tween 0 and 1, which is used for defining the out- standing principal am- mount 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

DFÜ Agreement

Appendix 3: Specification of Data Formats

Sequ- ence	Sub- sequ- ence	Tag	Name	For- mat 65	Len- gth	Sta- tus 66	Qu- an- tity	Contents/Explanations
								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	":."
			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	
	C2	: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..	The lines are separated by

DFÜ Agreement

Appendix 3: Specification of Data Formats

Sequ- -ence	Sub- sequ- -ence	Tag	Name	For- mat 65	Len gth	Sta- tus 66	Qu- an- -ity	Contents/Explanations	
C	C2						10	<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	D		Details of settlement			O	1		
		:16R:	Start of block			M	1		
			Tag			M	1	":16R:“	
			Code	c	..16	M	1	"SETDET“	
	D	:22F:	Indicator: type of settle- ment transaction			M	1		
			Tag			M	1	":22F:“	
			Constant			M	1	":.“	
			Qualifier	c	4	M	1	"SETR“	
			Constant			M	1	"//“	
			Indicator	c	4	M	1	"TRAD“	
		D	: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	":.“
				Qualifier	c	4	M	1	"ACRU“ = Amount of ac- crued interest "EXEC“ = Executing bro- ker's commission "CHAR“ = Charges/Fees "LOCO“ = Local broker's commission "COUN“ = Federal tax, Country tax (ZAST, KEST)

DFÜ Agreement

Appendix 3: Specification of Data Formats

Sequ- ence	Sub- sequ- ence	Tag	Name	For- mat 65	Len- gth	Sta- tus 66	Qu- an- tity	Contents/Explanations
								"DEAL" = Trade amount "ISDI" = Issue dis- count/Allowance "LEVY" = Payment levy tax "LOCL" = Local taxes (Solidarity surcharge - tax for promoting economic development in eastern Germany) "MACO" = Match- ing/Confirmation fee "MARG" = Margin amount "ORGV" = Original face value "POST" = Postage "REGF" = Regulatory fee (e.g. XETRA fee) "SHIP" = Shipping "SPCN" = Special conces- sions "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 administra- tion fee, fee for modifica- tions/cancellations) "RESU" = Resulting amount arising from the currency conversion (for all amounts apart from OCMT) "OCMT" = Original cur- rency amount (field C:19A:) converted from/into euro
			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	
	D3	.98A:	Value date			O	1	
			Tag			M	1	".98A:"
			Constant			M	1	".:"
			Qualifier	c	4	M	1	"VALU"

DFÜ Agreement

Appendix 3: Specification of Data Formats

Sequ- -ence	Sub- sequ- -ence	Tag	Name	For- mat 65	Len gth	Sta- tus 66	Qu an- tity	Contents/Explanations
D	D3	:92B:	Constant			M	1	"//"
			Date	n	8	M	1	YYYYMMDD
			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	
	D3	:16S:	End of block			M	1	
			Tag			M	1	":16S:"
			Code	c	..16	M	1	"AMT"
		:16S:	End of block			M	1	
			Tag			M	1	":16S:"
			Code	c	..16	M	1	"SETDET"

- Frequently used settlement items and their assignment to S.W.I.F.T. fields

Item of the settlement	Sequ- -ence	Tag	Qualifier
Settlement (final) amount in settlement currency (incl. cur- -rency 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

DFÜ Agreement

Appendix 3: Specification of Data Formats

Item of the settlement	Sequence	Tag	Qualifier
Solidarity surcharge	D3	:19A:	LOCL
Expenses (incl. currency ID)	D3	:19A:	CHAR
Quantity	C	:36B:	CONF
Currency of the nominal value	C2	:11A:	DENO
Securities ID	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

- 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 DM is also specified.

Se- quen- ce	Sub- se- quen- ce	Example
A		:16R:GENL
		:20C::SEME//NONREF
		:23G:NEWM
		:98C::PREP//19990305122030
		:22F::TRTR//TRAD
	A1	:16R:LINK
		:20C::RELA//000000000000000000
		:16S:LINK
		:16S:GENL
C		:16R:CONFDET
		:98C::TRAD//19990302112030
		:98C::SETT//19990303112030
		:90B::DEAL//ACTU/EUR52,7
		:94B::TRAD//EXCH/XFRA

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- quen- ce	Sub- se- quen- ce	Example
		:19A::SETT//NEUR2666,49 :22H::BUSE//BUYI :22F::PRIC//NET1 :22H::PAYM//APMT
	C1	:16R:CONFPRTY :95Q::INVE//10020030 :97A::SAFE//10020030/1234567 :97A::CASH//10020030/987654321 :16S:CONFPRTY
		:36B::CONF//UNIT/50, :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

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- quen- ce	Sub- se- quen- ce	Example
		:92B::EXCH//EUR/DEM/1,95583
		:16S:AMT
		:16S:SETDET
		-

DFÜ Agreement

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.

Se- quen- ce	Sub- se- quen- ce	Example
A		:16R:GENL :20C::SEME//NONREF :23G:NEWM :98C::PREP//19990629153045 :22F::TRTR//TRAD
	A1	:16R:LINK :20C::RELA//000000000000000000 :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

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- quen- ce	Sub- se- quen- ce	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

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- quen- ce	Sub- se- quen- ce	Example
		:92B::EXCH//EUR/GBP/0,6751 :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 -

4.3 MT 535 Statement of Holdings

„Statement of Holdings“; based on S.W.I.F.T. "Standards Release Guide"
(last amendment incorporated SRG 1998)

- **Overview** (without constant fields)

Se- quen ce	Sub- se- quen ce	Tag	Sta- tus ⁶⁷	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

⁶⁷ M = mandatory field, O = optional field

Guidelines for Entries

Sequ- -ence	Sub- sequence	Tag	Name	For- mat ⁶⁸	Len- gth	Sta- tus ⁶⁹	Qu- an- tity	Contents/Explanations
A			General information			M	1	
A	:16R:		Start of block			M	1	
			Tag			M	1	":16R:"
			Code	c	..16	M	1	"GENL"
	: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
	: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	":."

⁶⁸ 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 S.W.I.F.T. characters is allowed)

⁶⁹ M = mandatory field, O = optional field

DFÜ Agreement

Appendix 3: Specification of Data Formats

Sequ- ence	Sub- sequ- ence	Tag	Name	For- mat 68	Len gth	Sta- tus 69	Qu- an- tity	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
		:98a:	Statement date			M	1	
			Option A:					
			Tag			M	1	".:98A."
			Constant			M	1	".."
			Qualifier	c	4	M	1	"STAT"
			Constant			M	1	"//"
			Date	n	8	M	1	YYYYMMDD
			Option C:					
			Tag			M	1	".:98C."
			Constant			M	1	".."
			Qualifier	c	4	M	1	"STAT"
			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"
		: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 fol- lowed by "/" and the Ger- man account number
		:17B:	Activity flag			M	1	
			Tag			M	1	".:17B."
			Constant			M	1	".."
			Qualifier	c	4	M	1	"ACTI"
			Constant			M	1	"//"
			Characteristic	a	1	M	1	"Y", if portfolio inventories exist (then sequence B is obligatory)

DFÜ Agreement

Appendix 3: Specification of Data Formats

Sequence	Sub-sequence	Tag	Name	Format ⁶⁸	Length	Status ⁶⁹	Quantity	Contents/Explanations
A								"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). ⁷⁰ 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>
			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

70



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.

DFÜ Agreement

Appendix 3: Specification of Data Formats

Sequ- ence	Sub- sequ- ence	Tag	Name	For- mat 68	Len gth	Sta- tus 69	Qu- an- tity	Contents/Explanations
B	:90a:							by <CR><LF>.
			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 ex- change price) "INDC" = Instruction price (calculated or determined price)
			Constant			M	1	"/"
			Type of percentage calcu- lation	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)
			Narrative	x	..30	O	1	In the case of "LMAR" the name of the stock ex- change can be specified here as MIC.

DFÜ Agreement

Appendix 3: Specification of Data Formats

Sequ- ence	Sub- sequence	Tag	Name	For- mat ⁶⁸	Len- gth	Sta- tus ⁶⁹	Qu- an- tity	Contents/Explanations
B		: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:
	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	

DFÜ Agreement

Appendix 3: Specification of Data Formats

Sequ- ence	Sub- sequ- ence	Tag	Name	For- mat 68	Len gth	Sta- tus 69	Qu an- tity	Contents/Explanations
	B1	:93C:	Tag			M	1	":16R:"
			Code	c	..16	M	1	"SUBBAL"
			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	"/"
			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	
	B1	:94C:	Place of safekeeping			O	1	Country of safekeeping account
			Tag			M	1	":94C:"

DFÜ Agreement

Appendix 3: Specification of Data Formats

Sequence	Sub-sequence	Tag	Name	Format ⁶⁸	Length	Status ⁶⁹	Quantity	Contents/Explanations
B	B1		Constant			M	1	":."
			Qualifier	c	4	M	1	"SAFE"
			Constant			M	1	"//"
			Land	a	2	M	1	ISO 3166 country code
		: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
		: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)
		: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)
			Currency	a	3	M	1	ISO 4217 code
			Amount	d	..15	M	1	
	B	: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"

DFÜ Agreement

Appendix 3: Specification of Data Formats

Sequence	Sub-sequence	Tag	Name	Format ⁶⁸	Length	Status ⁶⁹	Quantity	Contents/Explanations
B	B		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	
		: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	
	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	

DFÜ Agreement

Appendix 3: Specification of Data Formats

Sequence	Sub-sequence	Tag	Name	Format ⁶⁸	Length	Status ⁶⁹	Quantity	Contents/Explanations
B			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
	: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	
	:16S:		End of block			M	1	
			Tag			M	1	":16S:"
			Code	c	..16	M	1	"ADDINFO"

• 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.

Sequence	Sub-sequence	Example

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- quen- ce	Sub- se- quen- ce	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 :93B::AGGR//UNIT/100,
	B1	:16R:SUBBAL :93C::TAVI//UNIT/AVAI/100,

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- quen- ce	Sub- se- quen- ce	Example
		: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 :70C::SUBB//123456799123456799 1 :16S:SUBBAL

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- quen- ce	Sub- se- quen- ce	Example
	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, :94C::SAFE//AU :70C::SUBB//98765432109876543210

Se- quen- ce	Sub- se- quen- ce	Example
		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 -

• 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 S.W.I.F.T. narrative may be truncated.

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

No.	Name	Format ⁷¹	Length	Status ⁷²	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

⁷¹ 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 S.W.I.F.T. characters is allowed)

⁷² M = mandatory field, O = optional field

DFÜ Agreement

Appendix 3: Specification of Data Formats

No.	Name	Format ⁷¹	Length	Status ⁷²	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
```

- Structured entry of the field :70C:**
The same rules apply as for the field :70E: (see above).

DFÜ Agreement

Appendix 3: Specification of Data Formats

No	Name	Format ⁷³	Length	Status ⁷⁴	Quantity	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

⁷³ 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 S.W.I.F.T. characters is allowed)

⁷⁴ M = mandatory field, O = optional field

4.4 MT 536 Statement of Transactions

„Statement of Transactions“; based on S.W.I.F.T. "Standards Release Guide"
(letzte berücksichtigte Änderung SRG 1998)

- **Overview** (without constant fields)

Se- quen- ce	Sub- se- quen- ce	Tag	Sta- tus ⁷⁵	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

⁷⁵ M = mandatory field, O = optional field

Guidelines for Entries

Sequence	Sub-sequence	Tag	Name	Format ⁷⁶	Length	Status ⁷⁷	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		: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:"

⁷⁶ 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 S.W.I.F.T. characters is allowed)

⁷⁷ M = mandatory field, O = optional field

DFÜ Agreement

Appendix 3: Specification of Data Formats

Sequ- ence	Sub- sequ- ence	Tag	Name	For mat ⁷⁶	Len gth	Stat us ⁷⁷	Qua ntity	Contents/Explanations
A			Constant			M	1	".."
			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	".."
			Qualifier	c	4	M	1	"STAT"
			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
			Time	n	6	M	1	hhmmss
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 fol- lowed by "/" and the Ger- man account number
A	:17B:		Activity Flag			M	1	
			Tag			M	1	".:17B."
			Constant			M	1	".."
			Qualifier	c	4	M	1	"ACTI"
			Constant			M	1	"//"
			Characteristic	a	1	M	1	"Y", If there is turnover (then sequence B is man- datory)

DFÜ Agreement

Appendix 3: Specification of Data Formats

Sequ- -ence	Sub- sequence	Tag	Name	For mat ⁷⁶	Len gth	Stat us ⁷⁷	Qua ntity	Contents/Explanations
A								"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>.	
	: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			
Option B:						If the price is an amount		
Tag			M	1	":90B:"			
Constant			M	1	":."			

DFÜ Agreement

Appendix 3: Specification of Data Formats

Sequ- ence	Sub- sequence	Tag	Name	For mat ⁷⁶	Len gth	Stat us ⁷⁷	Qua ntity	Contents/Explanations
B			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 ex- change can be specified here as MIC.
	: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
			Tag			M	1	":93B:"
			Constant			M	1	":."

DFÜ Agreement

Appendix 3: Specification of Data Formats

Sequence	Sub-sequence	Tag	Name	Format ⁷⁶	Length	Status ⁷⁷	Quantity	Contents/Explanations
			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"
		: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"
	: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
	:16R:		Start of block			M	1	
			Tag			M	1	":16R:"
			Code	c	..16	M	1	"TRANSDT"
	:36B:		Posting quantity			M	1	
			Tag			M	1	":36B:"
			Constant			M	1	":."
			Qualifier	c	4	M	1	"PSTA"
			Constant			M	1	"//"

DFÜ Agreement

Appendix 3: Specification of Data Formats

Sequ- -ence	Sub- -sequ- -ence	Tag	Name	For mat ⁷⁶	Len gth	Stat us ⁷⁷	Qua ntity	Contents/Explanations
	B1b		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
		: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
			Amount	d	..15	M	1	
	B1b	:22F:	Indicator for the transaction			M	1	
			Tag			M	1	":22F:"
			Constant			M	1	":."
			Qualifier	c	4	M	1	"TRAN"
			Constant			M	1	"//"
			Indicator	c	4	M	1	"BOLE" = Activity related to borrowing/lending "COLL" = Collateral activity "CORP" = Activity related

DFÜ Agreement

Appendix 3: Specification of Data Formats

Sequence	Sub-sequence	Tag	Name	Format ⁷⁶	Length	Status ⁷⁷	Quantity	Contents/Explanations
								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	"DELI" = 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:"
			Constant			M	1	":."
			Qualifier	c	4	M	1	"SETT"
			Constant			M	1	"/"
			Date	n	8	M	1	YYYYMMDD

DFÜ Agreement

Appendix 3: Specification of Data Formats

Sequence	Sub-sequence	Tag	Name	Format ⁷⁶	Length	Status ⁷⁷	Quantity	Contents/Explanations
B	B1b		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	"/"
			Status	c	4	M	1	"REVE"
	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)
	B1b	:16S:	End of block			M	1	
			Tag			M	1	":16S:"
			Code	c	..16	M	1	"TRANSDDET"
	B1	:16S:	End of block			M	1	
			Tag			M	1	":16S:"
			Code	c	..16	M	1	"TRAN"
		:16S:	End of block			M	1	
			Tag			M	1	":16S:"
			Code	c	..16	M	1	"FIN"

• 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

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- quen- ce	Sub se- quen- ce	Sub se- quen- ce	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,
			:93B::FICL//UNIT/300,
	B1		:16R:TRAN
		B1a	:16R:LINK

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- quen- ce	Sub se- quen- ce	Sub se- quen- ce	Example
			: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 :93B::FIOP//UNIT/300, :93B::FICL//UNIT/230,

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- quen- ce	Sub se- quen- ce	Sub se- quen- ce	Example
	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 :98A::PRIC//19990521

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- quen- ce	Sub se- quen- ce	Sub se- quen- ce	Example
			: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 DTAEA Export Documentary Credit – Advice and Amendment (Bank to Customer)

In addition to its common usage, the data record DTAEA may be provided to additional recipients for information purposes. In this case, the constant "EAI" has to be used in field :A1: of the file header and field :M24: has to be set in the advice of the documentary credit, the amendment to the documentary credit, or the free format message. Thus, the message possesses only informational quality for a third party. Therefore, it does not constitute an obligation for the financial institutions involved.

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

Permitted character set ⁷⁸	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'
Hyphen	"_"	X '2D'
Slash	"/"	X '2F'
Plus sign	"+"	X '2B'
Colon	":"	X '3A'
Left parenthesis	"("	X '28'
Right parenthesis	")"	X '29'
Apostrophe	"'"	X '27'

The special German characters Ä, Ö, Ü are encoded as AE, OE, UE, and ß as SS.

Number of occurrences in logical file	Element (each with end of record level)
1	File header EAB/EAI
0-n	Advice of a documentary credit 700, 710, 720, or amendment to a documentary credit 707
0-n	Free format message 799
1	File trailer Z

⁷⁸ Encoding as per DIN 66003 (June 1974), code table 2, German reference version

DFÜ Agreement

Appendix 3: Specification of Data Formats

File Header EAB/EAI

Field No.	Name	Data format ⁷⁹	Length in Bytes	variable/ fixed	optional/ mandatory ⁸⁰	Contents/ Annotations	Verifications/ Examples
:A1:	Identifier of file header	an	3	F	M	Constant "EAB" or Constant "EAI" for an informational copy	
:A2:	German bank code or S.W.I.F.T.-BIC	an	11	V	M	German bank code or S.W.I.F.T.-BIC of the sending bank	
:A3:	Receiver's Customer number	an	23	V	M	Customer number as agreed with the sending bank (e.g. account number)	
:A4:	Receiver	an	4 x 35	V	O	Complementary data to field :A3: Line 1 and 2: name Line 3: street/post office box Line 4: city	
:A5:	File identifier	an	8	F	O	For customer inquiries concerning the transmitted file: Current day of the year (three digits) Constant ":", Time Code HHMM	
–	End of record level	an	1	F	M	Hyphen (X'2D')	Code as per ISO 8859

⁷⁹ an = alphanumeric, n = numeric data. Alphanumeric characters in ASCII code are positioned left-justified and filled up to the right with blanks (X'20'). Numeric characters are positioned right-justified and the remaining digits are filled up to the left with zeros (X'30').

⁸⁰ M = mandatory, O = optional, C = conditional (condition in column "Verifications/Examples")

DFÜ Agreement

Appendix 3: Specification of Data Formats

Advice of a Documentary Credit 700, 710, 720

Field No.	Name	Data format ⁸¹	Length in Bytes	variable/ fixed	optional/ mandatory ⁸²	Contents/ Annotations	Verifications/ Examples
:MT:	MT type	an	3	F	M	Constant "700", "710", or "720"	
:M1:	Address of the advising bank	an	11	V	O	BIC	8 or 11 digits
:M2:	Address of the advising bank	an	4 x 35	V	M	Default order: name, street/POB, city (country)	
:M3:	Reference number of the advising bank	an	16	V	M		
:M4:	Contact person at the advising bank	an	35	V	M	for possible inquiries	
:M5:	Confirmation instructions of the advising bank	n	1	F	M	"1" = confirmed "2" = unconfirmed	
:M6:	Information regarding confirmation instructions	an	50 x 65	V	O	Addition to field :M5:	
:M7:	Remarks of the advising bank	an	100 x 65	V	O		
:M8:	Fees und charges of the advising bank	an	50 x 65	V	O		
:M9:	S.W.I.F.T. address of the issuing bank	an	11	V	O	BIC	8 or 11 digits

⁸¹ an = alphanumeric, n = numeric data. Alphanumeric characters in ASCII code are positioned left-justified and filled up to the right with blanks (X'20'). Numeric characters are positioned right-justified and the remaining digits are filled up to the left with zeros (X'30').

⁸² M = mandatory, O = optional, C = conditional (condition in column "Verifications/Examples")

DFÜ Agreement

Appendix 3: Specification of Data Formats

Field No.	Name	Data format ⁸¹	Length in Bytes	variable/ fixed	optional/ mandatory ⁸²	Contents/ Annotations	Verifications/ Examples
:M10:	Address of the issuing bank	an	4 x 35	V	C	Required order: Name, Street/POB, City (Country). <i>Mandatory field upon issue (MT 700), Mandatory field upon forwarding (MT 710), Mandatory field upon transfer (MT 720) if field :M9: is used</i>	
:M11:	Documentary credit number	an	16	V	M		
:M12:	Date of issue	n	8	F	M	Format: YYYYMMDD	
:M13:	S.W.I.F.T. address of the intermediary bank	an	11	V	O	BIC	8 or 11 digits
:M14:	Address of the intermediary bank	an	4 x 35	V	C	Default order: name, street/POB, city (country). <i>Mandatory field upon forwarding (MT 710)</i>	
:M15:	Reference number of the intermediary bank	an	16	V	C	<i>Mandatory field upon forwarding (MT 710)</i>	
:M16:	S.W.I.F.T. address of the transferring bank	an	11	V	O	BIC	8 or 11 digits
:M17:	Address of the transferring bank	an	4 x 35	V	C	Default order: name, street/POB, city (country). <i>Mandatory field upon transfer (MT 720)</i>	
:M18:	Reference number of the transferring bank	an	16	V	C	<i>Mandatory field upon transfer (MT 720)</i>	
:M19:	Date of advice	n	8	F	M	Format: YYYYMMDD	
:M20:	Customer's reference	an	16	V	O		
:M24:	Reference to „Copy for Information“	an	20	F	C	Always "Unverbindliche Kopie" <i>Mandatory if field :A1: is used with "EAI" (copy for informational only)</i>	

DFÜ Agreement

Appendix 3: Specification of Data Formats

Field No.	Name	Data format ⁸¹	Length in Bytes	variable/ fixed	optional/ mandatory ⁸²	Contents/ Annotations	Verifications/ Examples
	Message in S.W.I.F.T. format MT 700, MT 710, or MT 720 (without header and trailer)	an		V	M	MT 700/701, 710/711, or 720/721 are combined respectively (without field 27)	
–	End of record level	an	1	F	M	Hyphen (X'2D')	Code as per ISO 8859

DFÜ Agreement

Appendix 3: Specification of Data Formats

Amendment to a Documentary Credit 707

Field No.	Name	Data format ⁸³	Length in Bytes	variable/ fixed	optional/ mandatory ⁸⁴	Contents/ Annotations	Verifications/ Examples
:MT:	MT type	an	3	F	M	Constant "707"	
:M1:	S.W.I.F.T. address of the advising bank	an	11	V	O	BIC	8 or 11 digits
:M2:	Address of the advising bank	an	4 x 35	V	M	Default order: name, street/POB, city (country).	
:M3:	Reference number of the advising bank	an	16	V	M		
:M4:	Contact person at the advising bank	an	35	V	M	for possible requires	
:M5:	Confirmation instructions of the advising bank	n	1	F	O	"1" = confirmed "2" = unconfirmed	
:M6:	Information regarding confirmation instructions	an	50 x 65	V	O	Supplement to field :M5:	
:M7:	Remarks of the advising bank	an	100 x 65	V	O		
:M8:	Fees and charges of the advising bank	an	50 x 65	V	O		
:M9:	S.W.I.F.T. address of the issuing bank	an	11	V	O	BIC	8 or 11 digits

⁸³ an = alphanumeric, n = numeric data. Alphanumeric characters in ASCII code are positioned left-justified and filled up to the right with blanks (X'20'). Numeric characters are positioned right-justified and the remaining digits are filled up to the left with zeros (X'30').

⁸⁴ M = mandatory, O = optional, C = conditional (condition in column "Verifications/Examples")

DFÜ Agreement

Appendix 3: Specification of Data Formats

Field No.	Name	Data format ⁸³	Length in Bytes	variable/ fixed	optional/ mandatory ⁸⁴	Contents/ Annotations	Verifications/ Examples
:M10:	Address of the issuing bank	an	4 x 35	V	C	Default order: name, street/POB, city (country) <i>Mandatory field if field :M9: is used</i>	
:M11:	Documentary credit number	an	16	V	M		
:M12:	Date of issue	n	8	F	O	Format: YYYYMMDD	
:M19:	Date of advice	n	8	F	M	Format: YYYYMMDD	
:M20:	Customer's reference	an	16	V	O		
:M21:	Amendment date	n	8	F	M	Format: YYYYMMDD	
:M22:	Amendment number of the advising bank	n	2	V	O		
:M24:	Reference to „Copy for Information“	an	20	F	C	Always "Unverbindliche Kopie" <i>Mandatory if field :A1: is used with "EAI"</i> <i>(copy for informational only)</i>	
	Message in S.W.I.F.T. format MT 707 (without header and trailer)	an		V	M		
–	End of record level	an	1	F	M	Hyphen (X'2D')	Code as per ISO 8859

DFÜ Agreement

Appendix 3: Specification of Data Formats

Free Format Message 799

Field No.	Name	Data format ⁸⁵	Length in Bytes	variable/ fixed	optional/ mandatory ⁸⁶	Contents/ Annotations	Verifications/ Examples
:MT:	MT type	an	3	F	M	Constant "799"	
:M3:	Reference number of the advising bank	an	16	V	M		
:M11:	Documentary credit number	an	16	V	M		
:M20:	Customer's reference	an	16	V	O		
:M23:	Comment of the advising bank	an	30 x 65	V	O		
:M24:	Reference to „Copy for Information“	an	20	F	C	Always "Unverbindliche Kopie" Mandatory if field :A1: is used with "EAI" (copy for informational only)	
:79:	Narrative	an	35 x 50	V	M		
–	End of record level	an	1	F	M	Hyphen (X'2D')	Code as per ISO 8859

⁸⁵ an = alphanumeric, n = numeric data. Alphanumeric characters in ASCII code are positioned left-justified and filled up to the right with blanks (X'20'). Numeric characters are positioned right-justified and the remaining digits are filled up to the left with zeros (X'30').

⁸⁶ M = mandatory, O = optional, C = conditional (condition in column "Verifications/Examples")

DFÜ Agreement

Appendix 3: Specification of Data Formats

File Trailer Z

Field No.	Name	Data format ⁸⁷	Length in Bytes	variable/ fixed	optional/ mandatory ⁸⁸	Contents/ Annotations	Verifications/ Examples
:Z1:	Identifier of file trailer	an	1	F	M	Constant "Z"	
:Z2:	Number of messages of types 700, 710, and 720	n	3	F	M		
:Z3:	Number of messages of type 707	n	3	F	M		
:Z4:	Number of messages of type 799	n	3	F	M		
:Z5:	Sum of the amounts of all currencies in fields :32B: of 700, 710, 720, and :34B: of 707	n	15	V	M	Calculation without decimal places and output of totals without decimal places If field :34B: of 707 is empty, the value "707" is added. For each 799, the value "799" is added.	
–	End of record level	an	1	F	M	Hyphen (X'2D')	Code as per ISO 8859

⁸⁷ an = alphanumeric, n = numeric data. Alphanumeric characters in ASCII code are positioned left-justified and filled up to the right with blanks (X'20'). Numeric characters are positioned right-justified and the remaining digits are filled up to the left with zeros (X'30').

⁸⁸ M = mandatory, O = optional, C = conditional (condition in column "Verifications/Examples")

5.2 DTALC Import Documentary Credit – Application for Issuance and Amendment of a Documentars Credit (Customer to Bank)

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

Permitted character set ⁸⁹	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'
Hyphen	"_"	X '2D'
Slash	"/"	X '2F'
Plus sign	"+"	X '2B'
Colon	":"	X '3A'
Left parenthesis	"("	X '28'
Right parenthesis)"	X '29'
Apostrophe	"' "	X '27'

The special German characters Ä, Ö, Ü are coded as AE, OE, UE, and ß as SS.

Number of occurrences in logical file	Element (each with end of record level)
1	File header AKK
0-n	Issue of a documentary credit 700 or amendment to a documentary credit 707
0-n	Free format message 799
1	File trailer Z

⁸⁹ Encoding as per DIN 66003 (June 1974), code table 2, German reference version.

DFÜ Agreement

Appendix 3: Specification of Data Formats

File Header AKK

Field No.	Name	Data format ⁹⁰	Length in Bytes	variable/ fixed	optional/ mandatory ⁹¹	Contents/ Annotations	Verifications/ Examples
:A1:	Identifier of file header	an	3	F	M	Constant "AKK"	
:A2:	German bank code or S.W.I.F.T.-BIC	an	11	V	M	German bank code or S.W.I.F.T.-BIC of the receiving bank	:A2:25070000 or :A2DEUTDE2H
:A3:	Customer number	an	23	V	M	Customer number as agreed with the receiving bank (e.g.account number)	
:A4:	Applicant	an	4 x 35	V	M	Complementary data to field :A3: Line 1 and 2: name Line 3: street/post office box Line 4: city	
:A5:	Date of application	n	8	F	M	Format: YYYYMMDD	File creation date
:A6:	Report to Deutsche Bundesbank required	an	1	F	M	Constant "N"	
–	End of record level	an	1	F	M	Hyphen (X'2D')	Code as per ISO 8859

⁹⁰ an = alphanumeric, n = numeric data. Alphanumeric characters in ASCII code are positioned left-justified and filled up to the right with blanks (X'20'). Numeric characters are positioned right-justified and the remaining digits are filled up to the left with zeros (X'30').

⁹¹ M = mandatory, O = optional, C = conditional (condition in column "Verifications/Examples")

DFÜ Agreement

Appendix 3: Specification of Data Formats

Issue of a Documentary Credit 700

Field No.	Name	Data format ⁹²	Length in Bytes	variable/ fixed	Optional/ Mandatory ⁹³	Contents/ Annotations	Verifications/ Examples
:MT:	MT type	an	3	F	M	Constant "700"	
:M1:	Reference number of the customer	an	16	V	M		
:M2:	Method of issuance	n	2	F	M	"01" = By telecommunication "02" = By air mail without pre-advice "03" = By air mail with pre-advice by telecommunication "04" = By courier service without pre-advice "05" = By courier service with pre-advice by telecommunication	
:M3:	Courier service	an	35	V	C	Courier service to be ordered (as far as possible)	Only if field :M2: = "04" or "05"
:M4:	Customer's contact person	an	35	V	O	Contact person for possibly arising requests	Phone number
:M5:	ISO currency code of the account number for debiting the utilization	an	3	F	M	ISO currency code of the account number for debiting utilization and charges if field :M8: is not used for charge debit.	:M5:EUR
:M6:	German bank code/German account number or S.W.I.F.T.-BIC/German account number for debiting the utilization	an	35	V	M	German bank code or S.W.I.F.T.-BIC and German account number for debiting utilization and charges if field :M8: is not used for charge debit.	:M6:25050000/7890 or :M6:NOLADE2H/7890

⁹² an = alphanumeric, n = numeric data. Alphanumeric characters in ASCII code are positioned left-justified and filled up to the right with blanks (X'20'). Numeric characters are positioned right-justified and the remaining digits are filled up to the left with zeros (X'30').

⁹³ M = mandatory, O = optional, C = conditional (condition in column "Verifications/Examples")

DFÜ Agreement

Appendix 3: Specification of Data Formats

:M7:	ISO currency code of account number for debiting the charges	an	3	F	C	ISO currency code of account number for debiting charges	:M7:EUR
:M8:	German bank code/German account number or S.W.I.F.T.-BIC/German account number for debiting the charges	an	35	V	C	German bank code or S.W.I.F.T.-BIC and German account number for debiting the charges	:M8:25050000/7890 or :M8:NOLADE2H/7890
:M9:	Earliest execution date	n	8	F	O	Format: YYYYMMDD	Up to 14 days after placing the order "A5"
:M10:	Charges allocation key	n	2	F	M	"00" = Shared charges "01" = All charges are for the applicant's account "02" = All charges are for the beneficiary's account "03" = Other arrangement	
:M11:	Special arrangement for charges	an	6 x 35	V	C		Mandatory if field :M10: = "03"
:M12:	Other customer to bank information	an	6 x 35	V	O		
:20:	Reference number of the issuing bank	an	16	V	O		
:40A:	Form of documentary credit	an	24	V	M	Permitted code: "IRREVOCABLE" or "IRREVOCABLE STANDBY" or "IRREVOCABLE TRANSFERABLE" or "REVOCABLE" or "REVOCABLE STANDBY" or "REVOCABLE TRANSFERABLE" or "IRREVOC TRANS STANDBY"	

DFÜ Agreement

Appendix 3: Specification of Data Formats

:40E:	Applicable rules					Permitted code	
	Subfield 1: Rule	an	30	V	M	UCP LATEST VERSION EUCP LATEST VERSION ISP LATEST VERSION OTHR	
	Subfield 2: Description	an	35	V	O	Only if OTHR is used 30x(/35x)	
:31D:	Date and place of expiry				M		:31D:931029HANNOVE R
	Subfield 1: Date of expiry	n	6	F		Format: YYMMDD	Must neither be previ- ous to the date in field
	Subfield 2: Place of expiry	an	29	V			:A5: of the file header nor previous to the date in field :44C:
:50:	Applicant	an	4 x 35	V	M	Name and address of applicant	
:59:	Beneficiary of the documentary credit					Beneficiary's account, name and address	:59:/ACC-1234865- 21789
	Subfield 1: Account number	an	35	V	O	:59:/34x	Verification: Account number may only be present if field :57a: is also used.
	Subfield 2: Beneficiary	an	4 x 35	V	M		
:32B:	Currency code	an	3	F	M	ISO currency code	:32B:USD8795,75
	Amount of the documentary credit	n	15	V		Amount with up to three decimal places, integers and decimal places are separated by commas.	
:39A:	Percentage credit amount tolerance	n	5	F	C	Format: nn/nn 1st value: positive tolerance in percent 2nd value: negative tolerance in percent	:39A:05/08 If this field is used, then field :39B: may not be used
:39B:	Maximum credit amount	an	13	V	C	Permitted code: "NOT EXCEEDING"	If this field is used, then field :39A: may not be used

DFÜ Agreement

Appendix 3: Specification of Data Formats

:39C:	Additional amounts covered	an	4 x 35	V	O	e.g. freight, interest, insurance	
:41a:	Available with ... by				M	a = variant "A" or "D" Address of the bank to which the documentary credit is available. Subfield 1, variant "A": S.W.I.F.T.-BIC	If subfield 2 = "BY NEGOTIATION", then subfield 1 may consist of: "ANY BANK" or "ANY BANK IN..."
:41A:	Subfield 1: Available with	an	11	V			(city/country) or the address of a specific bank (e.g. beneficiary's bank, other bank).
:41D:	Subfield 1: Available with	an	4 x 35	V		Subfield 1, variant "D": Name, street, city	
:41A/D:	Subfield 2: by	an	14	V		Subfield 2: permitted code "BY PAYMENT" or "BY ACCEPTANCE" or "BY NEGOTIATION" or "BY DEF PAYMENT" or "BY MIXED PYMT"	
:42C:	Drafts at	an	3 x 35	V	C	This field specifies the tenor of drafts to be drawn under the documentary credit	Use of the field is permitted only if subfield 2 of field :41D: does <i>not</i> contain "BY DEF PAYMENT" or "BY MIXED PYMT". Mandatory if subfield 2 of field :41D: = "BY ACCEPTANCE".
:42a:	Drawee				C	a = variant "A" or "D" Name and address of the drawn bank	Use of the field is permitted only if subfield 2 of field :41D: does <i>not</i> contain "BY DEF PAYMENT" or "BY MIXED PYMT". Mandatory if no value is allocated to field :42C:
:42A:	Drawee	an	11	V		Variant "A": S.W.I.F.T.-BIC	
:42D:	Drawee	an	4 x 35	V		Variant "D": Name, street, city	
:42M:	Mixed payment details	an	4 x 35	V	C	Particulars on: "BY MIXED PYMT" in field :41D:, subfield 2	Mandatory if field :41D: = "BY MIXED PYMT"

DFÜ Agreement

Appendix 3: Specification of Data Formats

:42P:	Deferred payment details	an	4 x 35	V	C	Particulars on: "BY DEF PAYMENT" in field :41D:, subfield 2	Mandatory if field :41D: = "BY DEF PAYMENT"
:43P:	Partial shipments	an	35	V	O	Permitted code: "ALLOWED" or "NOT ALLOWED"	
:43T:	Transshipment	an	35	V	O	Permitted code: "ALLOWED" or "NOT ALLOWED"	
:44A:	Loading on board/dispatch/taking in charge at/from	an	65	V	O		
:44E:	Port of loading/airport of departure	an	65	V	O		
:44F:	Port of discharge/airport of desti- nation	an	65	V	O		
:44B:	For transportation to ... / place of delivery	an	65	V	O		
:44C:	Latest day of shipment	n	6	F	O	Format: YYMMDD	Must not be later than expiry date in field :31D:
:44D:	Shipment period	an	6 x 65	V	C	Allocation only permitted if no value is allo- cated to field :44C:	
:45A:	Description of goods and/or ser- vices	an	100 x 65	V	M	The last line of the description of goods specifies the delivery conditions , e.g. "CIF-HAMBURG"	
:46A:	Documents required	an	100 x 65	V	M	The document description <i>should</i> be struc- tured as follows: 1. Invoice documents 2. Transport documents 3. Insurance documents 4. Other documents	
:47A:	Additional conditions	an	100 x 65	V	O		
:48:	Period for presentation	an	4 x 35	V	O		

DFÜ Agreement

Appendix 3: Specification of Data Formats

:49:	Confirmation instructions	an	7	F	M	Permitted code: "WITHOUT" or "CONFIRM" or "MAY ADD"	
:57a:	Beneficiary's Bank					a = Variante "A" or "D" Name and address of the Beneficiary's Bank	
:57A:	Beneficiary's Bank	an	11	V	O	Variant "A": S.W.I.F.T.-BIC	
:57D:	Beneficiary's Bank	an	4 x 35	V	O	Variant "D": Name, street, city	
:MLD:	Number of the following reporting data MT-TYP = "T"	n	3	F	M	Constant "000"	
–	End of record level	an	1	F	M	Hyphen (X'2D')	Code as per ISO 8859

DFÜ Agreement

Appendix 3: Specification of Data Formats

Amendment to a Documentary Credit 707

Field No.	Name	Data format ⁹⁴	Length in Bytes	variable/ fixed	optional/ mandatory ⁹⁵	Contents/ Annotations	Verifications/ Examples
:MT:	MT type	an	3	F	M	Constant "707"	
:M1:	Reference number of the customer	an	16	V	M		
:M2:	Method of issuance	n	2	F	M	"01" = By telecommunication "02" = By air mail without pre-advice "03" = By air mail with pre-advice by telecommunication "04" = By courier service without pre-advice "05" = By courier service with pre-advice by telecommunication	
:M3:	Courier service	an	35	V	C	Courier service to be ordered (as far as possible)	Only if field :M2: = "04" or "05"
:M4:	Contact person at customer's	an	35	V	O	Contact person for possibly arising requests	Phone number
:M10:	Charges allocation key for the amendment to the documentary credit	n	2	F	M	"00" = Shared charges "01" = All charges are for the applicant's account "02" = All charges are for the beneficiary's account "03" = Other arrangement	
:M11:	Special arrangement for charges	an	6 x 35	V	C		Mandatory if field :M10: = "03"

⁹⁴ an = alphanumeric, n = numeric data. Alphanumeric characters in ASCII code are positioned left-justified and filled up to the right with blanks (X'20'). Numeric characters are positioned right-justified and the remaining digits are filled up to the left with zeros (X'30').

⁹⁵ M = mandatory, O = optional, C = conditional (condition in column "Verifications/Examples")

DFÜ Agreement

Appendix 3: Specification of Data Formats

:M12:	Other customer to bank information	an	6 x 35	V	O		
:20:	Reference number of the issuing bank	an	16	V	M		
:26E:	Number of amendment	N	2	F	O		
:59:	Beneficiary of documentary credit					Account number as well as name and address of the beneficiary of the documentary credit prior to the amendment	:59:/ACC-1234865-21789
	Subfield 1: Account number	an	35	V	O		:59:/34x
	Subfield 2: Beneficiary	an	4 x 35	V	M		
:31E:	New date of expiry	n	6	F	O	Format: YYMMDD	⁹⁶
:32B:	Currency of documentary credit	an	3	F	C	ISO currency code	If field :34B: is present, either field :32B: or :33B: must also be present:
	Increase of documentary credit amount	n	15	V		Amount with up to three decimal places, integers and decimal places are separated by commas.	:32B:USD3000,50
:33B:	Currency of documentary credit	an	3	F	C	ISO currency code	If field :34B: is present, either field :32B: or :33B: must also be present:
	Decrease of documentary credit amount	n	15	V		Amount with up to three decimal places, integers and decimal places are separated by commas.	:33B:USD3000,50

⁹⁶ In case of an amendment to a documentary credit, these fields must not, by any means, contain data of the current documentary credit. In an MT 707 only the amendments to the issued documentary credit are to be specified. In field :34B: no amendment of currency is permitted.

DFÜ Agreement

Appendix 3: Specification of Data Formats

:34B:	Currency of documentary credit New documentary credit amount after amendment	an n	3 15	F V	C	ISO currency code Amount with up to three decimal places, integers and decimal places are separated by commas.	Mandatory if field :32B: or :33B is pre- sent: :34B:USD13000,50 (in case of an in- crease) :34B:USD6999,50 (in case of a de- crease) ⁹⁶
:39A:	Percentage credit amount tolerance	n	5	F	C	Format: nn/nn 1st value: positive tolerance in percent 2nd value: negative tolerance in percent	:39A:05/08 If this field is used then field :39B: may not be used ⁹⁶
:39B:	Maximum credit amount	an	13	V	C	Permitted code word: "NOT EXCEEDING"	If this field is used then field :39A: may not be used ⁹⁶
:39C:	Additional amounts covered	an	4x35	V	O	e.g. freight, interest, insurance	⁹⁶
:44A:	Place of taking in charge/dispatch from.../ place of receipt	an	65	V	O		⁹⁶
:44E:	Port of loading/airport of departure	an	65	V	O		
:44F:	Port of discharge/airport of destination	an	65	V	O		
:44B:	Place of final destination/for transportation to .../place of delivery	an	65	V	O		⁹⁶
:44C:	Latest date of shipment	n	6	F	O	Format: YYMMDD	Must not be later than expiry date in field :31D: ⁹⁶
:44D:	Shipment period	an	6 x 65	V	C		An allocation to this field is only permitted if field :44C: is unallo- cated ⁹⁶
:79:	Additional conditions	an	35 x 50	V	O		⁹⁶

DFÜ Agreement

Appendix 3: Specification of Data Formats

:MLD:	Number of the following report parts MT-TYP = "T"	n	3	F	M	Constant "000"	
–	End of record level	an	1	F	M	Hyphen (X'2D')	Code as per ISO 8859

DFÜ Agreement

Appendix 3: Specification of Data Formats

Free Format Message 799

Field No.	Name	Data format ⁹⁷	Length in Bytes	variable/ fixed	optional/ mandatory ⁹⁸	Contents/ Annotations	Verifications/ Examples
:MT:	MT type	an	3	F	M	Constant "799"	
:M1:	Reference number of the customer	an	16	V	M		
:20:	Reference number of the issuing bank	an	16	V	M		
:79:	Narrative	an	35 x 50	V	M		
–	End of record level	an	1	F	M	Hyphen (X'2D')	Code as per ISO 8859

⁹⁷ an = alphanumeric, n = numeric data. Alphanumeric characters in ASCII code are positioned left-justified and filled up to the right with blanks (X'20'). Numeric characters are positioned right-justified and the remaining digits are filled up to the left with zeros (X'30').

⁹⁸ M = mandatory, O = optional, C = conditional (condition in column "Verifications/Examples")

File Trailer Z

Field No.	Name	Data format ⁹⁹	Length in Bytes	variable/ fixed	optional/ mandatory ¹⁰⁰	Contents/ Annotations	Verifications/ Examples
:Z1:	Identifier of file trailer	an	1	F	M	Constant "Z"	
:Z2:	Number of issues of MT type "700"	n	3	F	M		
:Z3:	Number of amendments of MT type "707"	n	3	F	M		
:Z4:	Number of free format messages of MT type "799"	n	3	F	M		
:Z5:	Number of free reporting data of MT type "T"	n	3	F	M	Constant "000"	
:Z6:	Sum of the amounts of all currencies in fields :32B: of MT 700 and :34B: of MT 707	n	15	V	M	Calculation without decimal places and output of totals without decimal places If field :34B: of 707 is empty, the value "707" is added. For each 799, the value "799" is added.	

⁹⁹ an = alphanumeric, n = numeric data. Alphanumeric characters in ASCII code are positioned left-justified and filled up to the right with blanks (X'20'). Numeric characters are positioned right-justified and the remaining digits are filled up to the left with zeros (X'30').

¹⁰⁰ M = mandatory, O = optional, C = conditional (condition in column "Verifications/Examples")

DFÜ Agreement

Appendix 3: Specification of Data Formats

Field No.	Name	Data format ⁹⁹	Length in Bytes	variable/ fixed	optional/ mandatory ¹⁰⁰	Contents/ Annotations	Verifications/ Examples
–	End of record level	an	1	F	M	Hyphen (X'2D')	Code as per ISO 8859

5.3 DTALCR Import Documentary Credit – Notification of Issuance and Amendment of a Documentary Credit (Bank to Customer)

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

Permitted character set ¹⁰¹	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'
Hyphen	" - "	X '2D'
Slash	" / "	X '2F'
Plus sign	" + "	X '2B'
Colon	" : "	X '3A'
Left parenthesis	" ("	X '28'
Right parenthesis	") "	X '29'
Apostrophe	" ' "	X '27'

The special German characters Ä, Ö, Ü are encoded as AE, OE, UE, and ß as SS.

Number of occurrences in logical file	Element (each with end of record level)
1	File header AKB
0-n	Execution confirmation and issue of documentary credit 700 or amendment to a documentary credit 707
0-n	Free format message 799
1	File trailer Z

¹⁰¹ Encoding as per DIN 66003 (June 1974), code table 2, German reference version.

DFÜ Agreement

Appendix 3: Specification of Data Formats

File Header AKB

Field No.	Name	Data format ¹⁰²	Length in Bytes	variable/ fixed	optional/ mandatory ¹⁰³	Contents/ Annotations	Verifications/ Examples
:A1:	Identifier of file header	an	3	F	M	Constant "AKB"	
:A2:	German bank code or S.W.I.F.T.-BIC	an	11	V	M	German bank code or S.W.I.F.T.-BIC of the sending bank	:A2:25070070 or :A2:DEUTDE2H
:A3:	Customer number	an	23	V	M	Customer number as agreed with the sending bank (account number if necessary)	
:A4:	Receiver	an	4 x 35	V	M	Complementary data to field :A3: Line 1 and 2: Name Line 3: Street/post office box Line 4: City	
–	End of record level	an	1	F	M	Hyphen (X'2D')	Code as per ISO 8859

¹⁰² an = alphanumeric, n = numeric data. Alphanumeric characters in ASCII code are positioned left-justified and filled up to the right with blanks (X'20'). Numeric characters are positioned right-justified and the remaining digits are filled up to the left with zeros (X'30').

¹⁰³ M = mandatory, O = optional, C = conditional (condition in column "Verifications/Examples")

DFÜ Agreement

Appendix 3: Specification of Data Formats

Issuance of a Documentary Credit 700

Field No.	Name	Data format ¹⁰⁴	Length in Bytes	variable/ fixed	optional/ mandatory ¹⁰⁵	Contents/ Annotations	Verifications/ Examples
:MT:	MT type	an	3	F	M	Constant "700"	
:M1:	Reference number of the customer	an	16	V	M		:
:M2:	Method of issuance	an	2	F	M	"01" = By telecommunication "02" = By air mail without pre-advice "03" = By air mail with pre-advice by telecommunication "04" = By courier service without pre-advice "05" = By courier service with pre-advice by telecommunication	
:M3:	Courier service	an	35	V	C	Courier service to be ordered (as far as possible)	Only if field :m2: = "04" or "05"
:M4:	Contact person at the bank	an	35	V	O	Contact person for possibly arising requests	Phone number
:M9:	Execution date	n	8	F	M	Format: YYYYMMDD	
:M12:	Other customer to bank information	an	6 x 35	V	O		
:M14:	Advising bank	an	4 x 35	V	M	Name and address of the bank which was commissioned with the advice	
:20:	Reference number of the issuing bank	an	16	V	M		

¹⁰⁴ an = alphanumeric, n = numeric data. Alphanumeric characters in ASCII code are positioned left-justified and filled up to the right with blanks (X'20'). Numeric characters are positioned right-justified and the remaining digits are filled up to the left with zeros (X'30').

¹⁰⁵ M = mandatory, O = optional, C = conditional (condition in column "Verifications/Examples")

DFÜ Agreement

Appendix 3: Specification of Data Formats

Field No.	Name	Data format ¹⁰⁴	Length in Bytes	variable/ fixed	optional/ mandatory ¹⁰⁵	Contents/ Annotations	Verifications/ Examples
:40A:	Form of documentary credit	an	24	V	M	Permitted code: "IRREVOCABLE" or "IRREVOCABLE STANDBY" or "IRREVOCABLE TRANSFERABLE" or "REVOCABLE" or "REVOCABLE STANDBY" or "REVOCABLE TRANSFERABLE" or "IR- REVOC TRANS STANDBY"	
:31C:	Date of issue	n	6	F	M	Format: YYMMDD	
:40E:	Applicable rules					Permitted code	
	Subfield 1: Rule	an	30	V	M	UCP LATEST VERSION EUCP LATEST VERSION UCPURR LATEST VERSION EUCPURR LATEST VERSION ISP LATEST VERSION OTHR	
	Subfield 2: Description	an	35	V	O	Only if OTHR is used 30x[/35x]	:40E:OTHR/XXXXX
:31D:	Date and place of expiry				M		
	Subfield 1: Date of expiry	n	6	F		Format: YYMMDD	
	Subfield 2: Place of expiry	an	29	V			
:50:	Applicant	an	4 x 35	V	M	Name and address of the ordering party	

DFÜ Agreement

Appendix 3: Specification of Data Formats

Field No.	Name	Data format ¹⁰⁴	Length in Bytes	variable/ fixed	optional/ mandatory ¹⁰⁵	Contents/ Annotations	Verifications/ Examples
:59:	Beneficiary of the documentary credit					Account number as well as name and address of the beneficiary of the documentary credit	:59:/ACC-1234865-21789 Verification: Account number may only be present if field :57a: is present
	Subfield 1: Account number	an	35	V	O		
	Subfield 2: Beneficiary	an	4 x 35	V	M	:59:/34x	
:32B:	Currency of documentary credit amount of documentary credit	an n	3 15	F V	M	ISO currency code Amount with up to three decimal places, integers and decimal places are separated by commas.	:32B:USD8795,75
:39A:	Percentage credit amount tolerance	n	5	F	C	Format: nn/nn 1st value: positive tolerance in percent 2nd value: negative tolerance in percent	:39A:05/08 If this field is used then field :39B: may not be used
:39B:	Maximum credit amount	an	13	V	C	Permitted code: "NOT EXCEEDING"	If this field is used then field :39A: may not be used
:39C:	Additional amounts covered	an	4 x 35	V	O	e.g. freight, interest, insurance	
:41a:	Available with... by ...				M	a = variant "A" or "D" Address of the bank to which the documentary credit is available. Subfield 1, variant "A": S.W.I.F.T.-BIC	If subfield 2 = "BY NEGOTIATION", then subfield 1 may consist of: "ANY BANK" or "ANY BANK IN..." (city/ country) or the address of a specific bank (e.g. beneficiary's bank, other bank)..
:41A:	Subfield 1: available with	an	11	V		Subfield 1, variant "D": Name, street, city	
:41D:	Subfield 1: available with	an	4 x 35	V		Subfield 2: permitted code: "BY PAYMENT" or "BY ACCEPTANCE" or "BY NEGOTIATION" or "BY DEF PAYMENT" or "BY MIXED PYMT"	
:41A/D:	Subfield 2: by	an	14	V			

DFÜ Agreement

Appendix 3: Specification of Data Formats

Field No.	Name	Data format ¹⁰⁴	Length in Bytes	variable/ fixed	optional/ mandatory ¹⁰⁵	Contents/ Annotations	Verifications/ Examples
:42C:	Drafts at	an	3 x 35	V	C	This field specifies the tenor of the drafts to be drawn under the documentary credit.	May only be present if subfield 2 of field :41D: does <i>not</i> contain "BY DEF PAYMENT" or "BY MIXED PYMT". Mandatory if subfield 2 of field :41D: = "BY ACCEPTANCE".
:42a:	Drawee				C	a = variant "A" or "D" Name and address of the drawn bank	May only be present if subfield 2 of field :41D: does <i>not</i> contain "BY DEF PAYMENT" or "BY MIXED PYMT".
:42A:	Drawee	an	11	V		Variant "A": S.W.I.F.T.-BIC	Mandatory if a value is allocated to field :42C:
:42D:	Drawee	an	4 x 35	V		Variant "D": Name, street, city	
:42M:	Mixed payment details	an	4 x 35	V	C	Particulars on: "BY MIXED PYMT" in field :41D:, subfield 2	Mandatory if field :41D: = "BY MIXED PYMT"
:42P:	Deferred payment details	an	4 x 35	V	C	Particulars on: "BY DEF PAYMENT" in field :41D:, subfield 2	Mandatory if field :41D: = "BY DEF PAYMENT"
:43P:	Partial shipments	an	35	V	O	Permitted code: "ALLOWED" or "NOT ALLOWED"	
:43T:	Transshipment	an	35	V	O	Permitted code: "ALLOWED" or "NOT ALLOWED"	
:44A:	Loading on board/dispatch/taking in charge at/from	an	65	V	O		

DFÜ Agreement

Appendix 3: Specification of Data Formats

Field No.	Name	Data format ¹⁰⁴	Length in Bytes	variable/ fixed	optional/ mandatory ¹⁰⁵	Contents/ Annotations	Verifications/ Examples
:44E:	Port loading/airport of departure	an	65	V	O		
:44F:	Port of discharge/airport of destination	an	65	V	O		
:44B:	Place of final destination/for transportation to ... /place of delivery	an	65	V	O		
:44C:	Latest day of shipment	n	6	F	O	Format: YYMMDD	May not be later than expiry date in field :31D:
:44D:	Shipment period	an	6 x 65	V	C	Allocation is only permitted if no value is allocated to field :44C:	
:45A:	Description of goods and/or services	an	100 x 65	V	M	The last line of the description of goods contains the delivery conditions, e.g. "CIF-HAMBURG"	
:46A:	Documents required	an	100 x 65	V	M	The document description <i>should</i> be structured as follows: 1. Invoice documents 2. Transport documents 3. Insurance documents 4. Other documents	
:47A:	Additional conditions	an	100 x 65	V	O		
:71B:	Charges	an	6 x 35	V	M		
:48:	Period for presentation	an	4 x 35	V	O		
:49:	Confirmation instructions	an	7	F	M	Permitted code: "WITHOUT" or "CONFIRM" or "MAY ADD"	

DFÜ Agreement

Appendix 3: Specification of Data Formats

Field No.	Name	Data for- mat ¹⁰⁴	Length in Bytes	variable/ fixed	optio- nal/ manda- tory ¹⁰⁵	Contents/ Annotations	Verifications/ Examples
:53a:	Reimbursing bank					a = Variant "A" or "D" Name and address of the reimbursing bank	
:53A:	Reimbursing bank	an	11	V	O	Variant "A": S.W.I.F.T.-BIC	
:53D:	Reimbursing bank	an	4 x 35	V	O	Variant "D": Name, street, city	
:78:	Instructions to the paying, accept- ing or negotiating bank	an	12 x 65	V	O		
:57a:	Beneficiary's bank					a = Variant "A" or "D" Name and address of the Beneficiary's bank	
:57A:	Beneficiary's bank	an	11	V	O	Variant "A": S.W.I.F.T.-BIC	
:57D:	Beneficiary's bank	an	4 x 35	V	O	Variant "D": Name, street, city	
:72:	Bank-to-Bank information	an	6 x 35	V	O		
–	End of record level	an	1	F	M	Hyphen (X'2D')	Code as per ISO 8859

DFÜ Agreement

Appendix 3: Specification of Data Formats

Amendment to a Documentary Credit 707

Field No.	Name	Data format ¹⁰⁶	Length in Bytes	variable/ fixed	optional/ mandatory ¹⁰⁷	Contents/ Annotations	Verifications/ Examples
:MT:	MT type	an	3	F	M	Constant "707"	
:M1:	Reference number of the customer	an	16	V	M		
:M2:	Method of issuance	n	2	F	M	"01" = By telecommunication "02" = By air mail without pre-advice "03" = By air mail with pre-advice by telecommunication "04" = By courier service without pre-advice "05" = By courier service with pre-advice by telecommunication	
:M3:	Courier service	an	35	V	C	Courier service to be ordered (as far as possible)	Only if field :M2: = "04" or "05"
:M4:	Contact person at the bank	an	35	V	O	Contact person for possibly arising requests	
:M9:	Execution date	n	8	F	M	Format: YYYYMMDD	
:M12:	Other customer to bank information	an	6 x 35	V	O		
:20:	Reference number of the issuing bank	an	16	V	M		
:30:	Date of amendment	an	6	F	M	Format: YYMMDD	
:26E:	Number of amendment	n	2	F	O		

¹⁰⁶ an = alphanumeric, n = numeric data. Alphanumeric characters in ASCII code are positioned left-justified and filled up to the right with blanks (X'20'). Numeric characters are positioned right-justified and the remaining digits are filled up to the left with zeros (X'30').

¹⁰⁷ M = Mandatory, O = Optional, C = Conditional (condition in column "Verifications/Examples")

DFÜ Agreement

Appendix 3: Specification of Data Formats

Field No.	Name	Data format ¹⁰⁶	Length in Bytes	variable/ fixed	optional/ mandatory ¹⁰⁷	Contents/ Annotations	Verifications/ Examples
:59:	Beneficiary of the documentary credit					Account number as well as name and address of the beneficiary of the documentary credit prior to the amendment	:59:/ACC-1234865-21789
	Subfield 1: Account number	an	35	V	O		
	Subfield 2: Beneficiary	an	4 x 35	V	M	:59:/34x	
:31E:	New date of expiry	n	6	F	O	Format: YYMMDD	
:32B:	Currency of documentary credit	an	3	F	C	ISO currency code	If field :34B: is present, either field :32B: or :33B: must also be present: :32B:USD3000,50
	Increase of documentary credit amount	n	15	V		Amount with up to three decimal places, integers and decimal places are separated by commas.	
:33B:	Currency of documentary credit	an	3	F	C	ISO currency code	If field :34B: is present, either field :32B: or :33B: must also be present: :33B:USD3000,50
	Decrease of documentary credit amount	n	15	V		Amount with up to three decimal places, integers and decimal places are separated by commas.	
:34B:	Currency of documentary credit	an	3	F	C	ISO currency code	Mandatory if field :32B: or :33B: is present: :34B:USD13000,50 (in case of an increase) :34B:USD6999,50 (in case of a decrease)
	New documentary credit amount after amendment	n	15	V		Amount with up to three decimal places, integers and decimal places are separated by commas.	
:39A:	Percentage credit amount tolerance	n	5	F	C	Format: nn/nn 1st value: positive tolerance in percent 2nd value: negative tolerance in percent	:39A:05/08 If this field is used then field :39B: may not be used
:39B:	Maximum credit amount	an	13	V	C	Permitted code: "NOT EXCEEDING"	If this field is used then field :39A: may not be used.

DFÜ Agreement

Appendix 3: Specification of Data Formats

Field No.	Name	Data format ¹⁰⁶	Length in Bytes	variable/ fixed	optional/ mandatory ¹⁰⁷	Contents/ Annotations	Verifications/ Examples
:39C:	Additional amounts covered	an	4x35	V	O	e.g. freight, interest, insurance	
:44A:	Place of taking in charge/dispatch from .../ place of receipt	an	65	V	O		
:44E:	Port of loading/airport of departure	an	65	V	O		
:44F:	Port of discharge/airport of destination	an	65	V	O		
:44B:	Place of final destination/for transportation to... / place of delivery	an	65	V	O		
:44C:	Latest day of shipment	n	6	F	O	Format: YYMMDD	Must not be later than expiry date in field :31D:
:44D:	Shipment period	an	6 x 65	V	C		An allocation to this field is only permitted if field :44C: is unallocated
:79:	Additional conditions	an	35 x 50	V	O		
:72:	Bank to bank information	an	6 x 35	V	O		
–	End of record level	an	1	F	M	Hyphen (X'2D')	Code as per ISO 8859

DFÜ Agreement

Appendix 3: Specification of Data Formats

Free Format Message 799

Field No.	Name	Data format ¹⁰⁸	Length in Bytes	variable/ fixed	optional/ mandatory ¹⁰⁹	Contents/ Annotations	Verifications/ Examples
:MT:	MT type	an	3	F	M	Constant "799"	
:M1:	Reference number of the customer	an	16	V	M		
:20:	Reference number of the issuing bank	an	16	V	M		
:79:	Narrative	an	35 x 50	V	M		
–	End of record level	an	1	F	M	Hyphen (X'2D')	Code as per ISO 8859

¹⁰⁸ an = alphanumeric, n = numeric data. Alphanumeric characters in ASCII code are positioned left-justified and filled up to the right with blanks (X'20'). Numeric characters are positioned right-justified and the remaining digits are filled up to the left with zeros (X'30').

¹⁰⁹ M = mandatory, O = optional, C = conditional (condition in column "Verifications/Examples")

DFÜ Agreement

Appendix 3: Specification of Data Formats

File Trailer Z

Field No.	Name	Data format ¹¹⁰	Length in Bytes	variable/ fixed	optional/ mandatory ¹¹¹	Contents/ Annotations	Verifications/ Examples
:Z1:	Identifier of file trailer	an	1	F	M	Constant "Z"	
:Z2:	Number of issues MT typ "700"	n	3	F	M		
:Z3:	Number of amendments MT type "707"	n	3	F	M		
:Z4:	Number of free format messages MT type "799"	n	3	F	M		
:Z6:	Sum of the amounts of all currencies in fields :32B: of MT 700 and :34B: of MT 707	n	15	V	M	Calculation without decimal places and output of totals without decimal places If field :34B: of 707 is empty, the value "707" is added. For each 799, the value "799" is added.	
–	End of record level	an	1	F	M	Hyphen (X'2D')	Code as per ISO 8859

¹¹⁰ an = alphanumeric, n = numeric data. Alphanumeric characters in ASCII code are positioned left-justified and filled up to the right with blanks (X'20'). Numeric characters are positioned right-justified and the remaining digits are filled up to the left with zeros (X'30').

¹¹¹ M = mandatory, O = optional, C = conditional (condition in column "Verifications/Examples")

5.4 DTAEAD Export Documentary Credit – Presentation of Documents (Bank to Customer)

1. The message "Acknowledgement of receipt of documents 770" is used to acknowledge the receipt of documents. For each maturity a separate message has to be sent. 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 "Information about maturity date 775". If follow-up messages are generated ("Information about maturity date", "Advice of Settlement", "Advice of charges"), the message "Acknowledgement of receipt of documents" is obligatory.
2. The message "Information about maturity date 775" is used to indicate the respective maturity date unless it has been reported in the message "Acknowledgement of receipt of documents 770". For each maturity a separate message has to be sent.
3. The message "Advice of settlement 780" is used as a report of the settlement of documents. The reporting of commission and charges may either be included in the same message or may be reported as a separate message of the type "Advice of charges 785".
4. The message "Advice of charges 785" is used for the report of commission and charges.

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

Permitted character set ¹¹²	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'
Hyphen	" - "	X '2D'
Slash	" / "	X '2F'
Plus sign	" + "	X '2B'
Colon	" : "	X '3A'
Left parenthesis	" ("	X '28'
Right parenthesis	") "	X '29'
Apostrophe	" ' "	X '27'

The special German characters Ä, Ö, Ü are encoded as AE, OE, UE, and ß as SS.

¹¹² Encoding as per DIN 66003 (June 1974), code table 2, German reference version.

Number of occurrences in logical file	Element (each with end of record level)
1	File header EAD
0-n	Acknowledgement of receipt of documents 770
0-n	Information about maturity date 775
0-n	Advice of settlement 780 or Advice of charges 785
1	File trailer Z

DFÜ Agreement

Appendix 3: Specification of Data Formats

File Header EAD

Field No.	Name	Data format ¹¹³	Length in Bytes	variable/ fixed	optional/ mandatory ¹¹⁴	Contents/ Annotations	Verifications/ Examples
:A1:	Identifier of file header	an	3	F	M	Constant "EAD"	
:A2:	German bank code or S.W.I.F.T.-BIC	an	11	V	M	German bank code or S.W.I.F.T.-BIC of the sending bank	:A2:50040000 or :A2:COBADEFF
:A3:	Receiver's customer number	an	23	V	M	Customer number as agreed with the sending bank (e.g. account number)	
:A4:	Receiver	an	4 x 35	V	O	Complementary data to field :A3: Line 1 and 2: name Line 3: street/post office box Line 4: city	
:A5:	File identifier	an	8	F	O	For customer inquiries concerning the transmitted file: Current day of the year (three digits) Constant ":" Time Code HHMM	
–	End of record level	an	1	F	M	Hyphen (X'2D')	Code as per ISO 8859

¹¹³ an = alphanumeric, n = numeric data. Alphanumeric characters in ASCII code are positioned left-justified and filled up to the right with blanks (X'20'). Numeric characters are positioned right-justified and the remaining digits are filled up to the left with zeros (X'30').

¹¹⁴ M = mandatory, O = optional, C = conditional (condition in column "Verifications/Examples")

Acknowledgement of receipt of documents 770

Field No.	Name	Data format ¹¹⁵	Length in Bytes	variable/fixed	optional/mandatory ¹¹⁶	Contents/Annotations	Verifications/Examples
:MT:	MT type	an	3	F	M	Constant: "770" = Acknowledgement of receipt of documents For each maturity, a separate message has to be generated.	
:M1:	S.W.I.F.T. address of the advising bank	an	11	V	O	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 does <i>not</i> present the documents to the advising bank for settlement, the settling bank, but not the formerly advising bank is allocated to this field. The contents may differ from the original DTAEA.	8 or 11 digits
:M2:	Address of the advising bank	an	4x35	V	M	Default order: name, street/POB, city (country) See also notes to field :M1:	
:M3:	Reference number of the advising bank	an	16	V	M	See also notes to field :M1:	

¹¹⁵ an = alphanumeric, n = numeric data. Alphanumeric characters in ASCII code are positioned left-justified and filled up to the right with blanks (X'20'). Numeric characters are positioned right-justified and the remaining digits are filled up to the left with zeros (X'30').

¹¹⁶ M = mandatory, O = optional, C = conditional (condition in column "Verifications/Examples")

DFÜ Agreement

Appendix 3: Specification of Data Formats

Field No.	Name	Data format ¹¹⁵	Length in Bytes	variable/fixed	optional/mandatory ¹¹⁶	Contents/Annotations	Verifications/Examples
:M25:	Additional reference number of the advising bank	an	16	V	O	Specification of an additional reference number of the advising bank for the settlement of documents or charges (if available). See also notes on field :M1:	
:M4:	Contact person at the advising bank	an	35	V	M	See also notes on field :M1:	Michael Mueller
	Subfield: phone number	an	35	V	M		069/123456-65
:M7:	Remarks of the advising bank	an	100 x 65	V	O	See also notes on field :M1:	
:M11:	Documentary credit number	an	16	V	M		
:M20:	Customer reference	an	16	V	M		
:M26:	Date of the presentation of documents	n	8	F	M	Format: YYYYMMDD	
:M53:	Dispatch of documents	n	1	F	O	Constant: "0" = air mail "1" = courier service	
	Subfield 1: name of the courier service	an	35	V	O		
	Subfield 2: number of the courier service	an	35	V	O		
:M27:	Date of the message	n	8	F	M	Format: YYYYMMDD	
:M28:	Total amount of the utilization	an n	3 15	F V	M	ISO currency code Amount with up to three decimal places, integers and decimal places are separated by commas.	USD10000,00

DFÜ Agreement

Appendix 3: Specification of Data Formats

Field No.	Name	Data format ¹¹⁵	Length in Bytes	variable/fixed	optional/mandatory ¹¹⁶	Contents/Annotations	Verifications/Examples
:M29:	Amount payable at sight	ann	3 15	F V	C	ISO currency code Amount with up to three decimal places, integers and decimal places are separated by commas. Mandatory if field :M55: is still unallocated If a value is allocated to this field, no value may be allocated to field :M55: nor field :M56:	USD3000,00
:M55:	Deferred payment/acceptance amount (definite date)	nan	8 3 15	F F V	C	Maturity according to format YYYYMMDD ISO currency code Amount with up to three decimal places, integers and decimal places are separated by commas. Mandatory if no value is allocated to field :M29: nor field :M56: If a value is allocated to this field, no value may be allocated to field :M29: nor field :M56:	20030418USD3000,00
:M56:	Deferred payment/acceptance amount (indefinite date)	ann	3 15	F V	C	ISO currency code Amount with up to three decimal places, integers and decimal places are separated by commas. Mandatory if no value is allocated to field :M29: nor field :M55: If a value is allocated to this field, no value may be allocated to field :M29: nor field :M56: If a value is allocated to this field, the report of maturity is sent along with the data record designated for this purpose, "775" = Information about maturity date	USD3000,00

DFÜ Agreement

Appendix 3: Specification of Data Formats

Field No.	Name	Data format ¹¹⁵	Length in Bytes	variable/fixed	optional/mandatory ¹¹⁶	Contents/Annotations	Verifications/Examples
:M31:	Discrepancy remark	n	1	F	M	<p><i>Constants:</i></p> <p>"0" = without discrepancies "1" = with internal discrepancies "2" = with external discrepancies "3" = against payment authorisation "4" = on collection basis – documents sent "5" = on collection basis – documents not sent yet</p> <p>In case of "2", "3", "4", or "5", internal discrepancies may also exist.</p>	
:M32:	Internal discrepancies	an	50X65	V	O		
:M33:	External discrepancies	an	50X65	V	O		
:M34:	Discrepancies agreed upon with	an	35	V	O		
:M35:	Liability remark	an	1	F	M	<p><i>Constants:</i></p> <p>"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</p>	
-	End of record level	an	1	F	M	Hyphen (X'2D')	Code as per ISO 8859

Information about maturity date 775

Field No.	Name	Data format ¹¹⁷	Length in Bytes	variable/ fixed	optional/ mandatory ¹¹⁸	Contents/ Annotations	Verifications/ Examples
:MT:	MT type	an	3	F	M	Constant: "775" = Information about maturity date For each maturity, a separate message has to be generated.	
:M1:	S.W.I.F.T. address of the advising bank	an	11	V	O	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 does <i>not</i> present the of documents to the advising bank for settlement, the settling bank, but not the formerly advising bank is allocated to this field. The contents may differ from the original DTAEA.	8 or 11 digits
:M2:	Address of the advising bank	an	4x35	V	M	Default order: name, street/POB, city (country). See also notes on field :M1:	
:M3:	Reference number of the advising bank	an	16	V	M	See also notes on field :M1:	

¹¹⁷ an = alphanumeric, n = numeric data. Alphanumeric characters in ASCII code are positioned left-justified and filled up to the right with blanks (X'20'). Numeric characters are positioned right-justified and the remaining digits are filled up to the left with zeros (X'30').

¹¹⁸ M = mandatory, O = optional, C = conditional (condition in column "Verifications/Examples")

DFÜ Agreement

Appendix 3: Specification of Data Formats

Field No.	Name	Data format ¹¹⁷	Length in Bytes	variable/fixed	optional/mandatory ¹¹⁸	Contents/Annotations	Verifications/Examples
:M25:	Additional reference number of the advising bank	an	16	V	O	Specification of an additional reference number of the advising bank for the settlement of documents or charges (if available). See also notes on field :M1:	
:M4:	Contact person at the advising bank	an	35	V	M	See also notes on field :M1:	Michael Mueller
	Subfield: Phone number	an	35	V	M		069/123456-65
:M7:	Comments of the advising bank	an	100 x 65	V	O	See also notes on field :M1:	
:M11:	Documentary credit number	an	16	V	M		
:M20:	Customer reference	an	16	V	M		
:M26:	Date of the presentation of documents	n	8	F	M	Format: YYYYMMDD	
:M27:	Date of the message	n	8	F	M	Format: YYYYMMDD	
:M28:	Total amount of the utilization	an n	3 15	F V	M	ISO currency code Amount with up to three decimal places, integers and decimal places are separated by commas.	USD10000,00
:M55:	Deferred payment/Acceptance amount (Definite date)	n an n	8 3 15	F F V	M	Format of maturity date: YYYYMMDD ISO currency code Amount with up to three decimal places, integers and decimal places are separated by commas.	20030418USD3000,00

DFÜ Agreement

Appendix 3: Specification of Data Formats

Field No.	Name	Data format ¹¹⁷	Length in Bytes	variable/ fixed	optional/ mandatory ¹¹⁸	Contents/ Annotations	Verifications/ Examples
:M35:	Liability remark	an	1	F	M	Constant: "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 The following constants are not used with this message: "S" = sight payment with obligation to pay "T" = sight payment without obligation to pay	
-	End of record level	an	1	F	M	Hyphen (X'2D')	Code as per ISO 8859

DFÜ Agreement

Appendix 3: Specification of Data Formats

Advice of settlement 780, Advice of charges 785

Field No.	Name	Data format ¹¹⁹	Length in Bytes	variable/ fixed	optional/ mandatory ¹²⁰	Contents/ Annotations	Verifications/ Examples
:MT:	MT type	an	3	F	M	Constants: "780" = Advice of settlement "785" = Advice of charges	
:M1:	S.W.I.F.T. address of the advising bank	an	11	V	O	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 does <i>not</i> present the documents to the advising bank for settlement, the settling bank, but not the formerly advising bank is allocated to this field. The contents may differ from the original DTAEA.	8 or 11 digits
:M2:	Address of the advising bank	an	4x35	V	M	Default order: name, street/POB, city (country). See also notes on field :M1:	
:M3:	Reference number of the advising bank	an	16	V	M	See also notes on field :M1:	
:M25:	Additional reference number of the advising bank	an	16	V	O	Specification of an additional reference number of the advising bank for the settlement of documents or charges (if available). See also notes on field :M1:	

¹¹⁹ an = alphanumeric, n = numeric data. Alphanumeric characters in ASCII code are positioned left-justified and filled up to the right with blanks (X'20'). Numeric characters are positioned right-justified and the remaining digits are filled up to the left with zeros (X'30').

¹²⁰ M = mandatory, O = optional, C = conditional (condition in column "Verifications/Examples")

DFÜ Agreement

Appendix 3: Specification of Data Formats

Field No.	Name	Data format ¹¹⁹	Length in Bytes	variable/ fixed	optional/ mandatory ¹²⁰	Contents/ Annotations	Verifications/ Examples
:M4:	Contact person at the advising bank Subfield: Phone number	an an	35 35	V V	M M	See also notes on field :M1:	Michael Mueller 069/123456-65
:M7:	Comments of the advising bank	an	100 x 65	V	O	See also notes on field :M1:	
:M11:	Documentary credit number	an	16	V	M		
:M20:	Customer reference	an	16	V	M		
:M26:	Date of the presentation of documents	n	8	F	M	Format: YYYYMMDD	
:M27:	Date of the message	n	8	F	M	Format: YYYYMMDD	
:M28:	Total amount of the utilization	an n	3 15	F V	M	ISO currency code Amount with up to three decimal places, integers and decimal places are separated by commas.	USD10000,00
:M36:	Settlement amount	an n	3 15	F V	C	ISO currency code Amount with up to three decimal places, integers and decimal places are separated by commas. The settlement amount refers only to the amount effectively settled and <i>not</i> to the equivalent document value. Mandatory for Advice of settlement "780"	Example: Total amount of utilization = USD 10.000,00. The terms and conditions of the documentary credit stipulate a payment rate of 10% at sight and a deferred payment of 90%. According to this example, the settlement amount would be USD 1.000,00.
:M37:	Less external expenses	an n	3 15	F V	O	ISO currency code Amount with up to three decimal places, integers and decimal places are separated by commas.	USD150,75

DFÜ Agreement

Appendix 3: Specification of Data Formats

Field No.	Name	Data format ¹¹⁹	Length in Bytes	variable/fixed	optional/mandatory ¹²⁰	Contents/Annotations	Verifications/Examples
:M38:	Less agent's commission	ann	3 15	F V	O	ISO currency code Amount with up to three decimal places, integers and decimal places are separated by commas.	
:M39:	Less assigned/transferred amount	ann	3 15	F V	O	ISO currency code Amount with up to three decimal places, integers and decimal places are separated by commas.	
:M40:	Variable amount minus	ann	3 15	F V	O	ISO currency code Amount with up to three decimal places, integers and decimal places are separated by commas.	
:M41:	Variable amount plus	ann	3 15	F V	O	ISO currency code Amount with up to three decimal places, integers and decimal places are separated by commas.	

DFÜ Agreement

Appendix 3: Specification of Data Formats

:M42:	Commission and charges	an	15x35	V	O	Permitted code: /ACPTCOM/ = Acceptance commission /ADVCOM/ = Advising commission /AMNDCOM/ = Amendment commission /CMTCOM/ = Commitment commission /COMM/ = charges /CONFCOM/ = Confirmation commission /COUR/ = Courier charges /DEFCOM/ = Deferred payment commission /DSCRPCOM/ = Discrepancies fee /FORFAIT/ = Forfeiting charges /HANDLCOM/ = Handling commission /INTEREST/ = interest /MISC/ = other charges /NEGCOM/ = Negotiation commission /NOTFCOM/ = Notification commission /OBSER/ = Observation charges /PAYCOM/ = Payment commission /POST/ = postage /PREADCOM/ = Pre-advice commission /PURCH/ = negotiation charges /REMB/ = Reimbursement charges /SWIFT/ = S.W.I.F.T. charges /TELECHAR/ = Teletransmission charges /TRANSCOM/ = Transfer charges	/AMNDCOM/USD50,00 Only one expenses code may appear per line. Each line has to be concluded with <CR><LF>. Each expenses code may be used only once per message. If a value is allocated to this field, field :M54: must be empty.
-------	------------------------	----	-------	---	---	---	---

DFÜ Agreement

Appendix 3: Specification of Data Formats

:M54:	Calculation of charges	an	15x65	V	O	<i>/Expenses code/CurrencyAmount/Rate/Constant/Days/Factor/MIN-MAX</i> Expenses code = Codes of field :M42: CurrencyAmount = Currency and amount of expenses Rate = Fixed amount or percent/permill rate Days = Days for the interest calculation Factor = how often the fixed amount is calculated (e.g. 3 x amendment commission = factor 3) MIN-MAX = minimum or maximum <i>Constant:</i> "1" = fixed amount "2" = percentage rate flat "3" = permill rate flat "4" = percentage rate p.a. "5" = permill rate p.a. "6" = percentage rate p.q. (per quarter) "7" = permill rate p.q. (per quarter) "8" = percentage rate p.m. (per month) "9" = permill rate p.m. (per month) No entry: //	Examples: Advising comm. 1‰ 250.00 Euro Max. = /ADVCOM/EUR250,00/1,0/3///MAX Def. payment comm. 650.00 Euro at 1,5% p.a. for 21 days = /DEFCOM/EUR650,00/1,5/4/21// Amendment 150.00 Euro (3x50) = /AMNDCOM/EUR150,00/50,00/1//3/ Only one expenses code may appear per line. Each line has to be concluded with <CR><LF>. Each expenses code may be used only once per message. If a value is allocated to this field, field :M42: must be empty.
:M43:	Credit amount	an n	3 15	F V	C	ISO currency code Amount with up to three decimal places, integers and decimal places are separated by commas. Mandatory for Advice of settlement "780"	USD150,00
:M44:	Rate	N	12	V	O	Integers and decimal places are separated by commas.	1,13435

DFÜ Agreement

Appendix 3: Specification of Data Formats

:M45:	Equivalent amount in Euro	an n	3 15	F V	O	ISO currency code Amount with up to three decimal places, integers and decimal places are separated by commas.	EUR150,00
:M46:	ISO currency code of the account number for the credit entry	an	3	F	C	Mandatory for Advice of settlement "780"	
:M47:	German bank code/account number or S.W.I.F.T.-BIC/account number for the credit entry	an	35	V	C	Mandatory if a value is allocated to field :M46:	
:M48:	Value	n	8	F	M	Format: YYYYMMDD If the credit amount is forwarded to another bank, this field contains the value of the amount that is made available to the bank.	
:M49:	Sum of commissions and charges	an n	3 15	F V	C	ISO currency code Amount with up to three decimal places, integers and decimal places are separated by commas. Mandatory in case of Advice of charges "785", or if a value is allocated to field :M50: ISO currency code of the account number for charges.	USD150,00
:M50:	ISO currency code of the account number for charges	an	3	F	C	Mandatory in case of Advice of charges "785" May also be allocated in Advice of settlement "780".	
:M51:	German bank code/account number or S.W.I.F.T.-BIC/account number for charges	an	35	V	C	Mandatory if a value is allocated to field :M50:. May also be allocated in Advice of settlement "780".	
:M52:	Reservation identifier	n	1	F	C	Constant: "0" = unreserved "1" = payment under reserve Mandatory in case of Advice of settlement "780"	
-	End of record level	an	1	F	M	Hyphen (X'2D')	Code as per ISO 8859

File Trailer Z

Field No.	Name	Data format ¹²¹	Length in Bytes	variable/fixed	optional/mandatory ¹²²	Contents/Annotations	Verifications/Examples
:Z1:	Identifier of file trailer	an	1	F	M	Constant "Z"	
:Z2:	Number of messages of type 770	n	3	F	M		
:Z3:	Number of messages of type 775	n	3	F	M		
:Z4:	Number of messages of types 780 and 785 messages	n	3	F	M		
:Z6:	Sum of the amounts of all currencies in fields :M28: of the 770s :M55: of the 775s :M43: of the 780s :M49: of the 785s	n	15	V	M	Calculation without decimal places and output of totals without decimal places	
–	End of record level	an	1	F	M	Hyphen (X'2D')	Code as per ISO 8859

¹²¹ an = alphanumeric, n = numeric data. Alphanumeric characters in ASCII code are positioned left-justified and filled up to the right with blanks (X'20'). Numeric characters are positioned right-justified and the remaining digits are filled up to the left with zeros (X'30').

¹²² M = mandatory, O = optional, C = conditional (condition in column "Verifications/Examples")

5.5 DTALCA Import Documentary Credit – Taking up documents (Customer to Bank)

The message "Taking up documents 732" contains the information whether documents are taken up in spite of discrepancies.

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

Permitted character set ¹²³	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'
Hyphen	" -"	X '2D'
Slash	" /"	X '2F'
Plus sign	" +"	X '2B'
Colon	" .:"	X '3A'
Left parenthesis	" ("	X '28'
Right parenthesis	")"	X '29'
Apostrophe	" ' "	X '27'

The special German characters Ä, Ö, Ü are encoded as AE, OE, UE, and ß as SS.

Number of occurrences in logical file	Element (each with end of record level)
1	File header AID
0-n	Taking up documents 732
1	File trailer Z

¹²³ Encoding as per DIN 66003 (June 1974), code table 2, German reference version.

DFÜ Agreement

Appendix 3: Specification of Data Formats

File Header AID

Field No.	Name	Data format ¹²⁴	Length in Bytes	variable/ fixed	optional/ mandatory ¹²⁵	Contents/ Annotations	Verifications/ Examples
:A1:	Identifier of file header	an	3	F	M	Constant "AID"	
:A2:	German bank code or S.W.I.F.T.-BIC code	an	11	V	M	German bank code or S.W.I.F.T.-BIC of the receiving bank	:A2:50040000 or :A2:COBADEFF
:A3:	Customer number	an	23	V	M	Organizational number according to the agreement with the receiving bank (account number if necessary)	
:A4:	Applicant	an	4 x 35	V	M	Complementary data to field :A3: Line 1 and 2: name Line 3: street/post office box Line 4: city	
:A5:	Date of application	n	8	F	M	Format : YYYYMMDD	
–	End of record level	an	1	F	M	Hyphen (X'2D')	Code as per ISO 8859

¹²⁴ an = alphanumeric, n = numeric data. Alphanumeric characters in ASCII code are positioned left-justified and filled up to the right with blanks (X'20'). Numeric characters are positioned right-justified and the remaining digits are filled up to the left with zeros (X'30').

¹²⁵ M = mandatory, O = optional, C = conditional (condition in column "Verifications/Examples")

Taking up documents 732

Field No.	Name	Data format ¹²⁶	Length in Bytes	variable/fixed	optional/mandatory ¹²⁷	Contents/Annotations	Verifications/Examples
:MT:	MT type	an	3	F	M	Constant: "732" = Taking up documents	
:M1:	Reference number of the customer	an	16	V	M		
:M4:	Contact person at customer's	an	35	V	O	In addition to the name, a telephone number may be specified.	
:M17:	Documentary credit number of the issuing bank	an	16	V	M		
:M5:	ISO currency code of the account number for debiting the utilization	an	3	F	M	ISO currency code of the account number for debiting utilization and of charges unless field :M8: is used for the debiting of charges	EUR
:M6:	German bank code/account number or S.W.I.F.T.-BIC/account number for debiting the utilization	an	35	V	M	German bank code or S.W.I.F.T.-BIC and account number for debiting utilization and charges unless field :M8: is used for charge debit.	50040000/8035186 or COBADEFF/8035186
:M7:	ISO currency code of the account number for debiting the charges	an	3	F	C	ISO currency code of the account number for the debiting of charges	EUR
:M8:	German bank code/account number or S.W.I.F.T.-BIC/account number for debiting the charges	an	35	V	C	German bank code or S.W.I.F.T.-BIC and account number für debiting the charges. Mandatory if a value is allocated to field :M7:	50040000/8035186 or COBADEFF/8035186

¹²⁶ an = alphanumeric, n = numeric data. Alphanumeric characters in ASCII code are positioned left-justified and filled up to the right with blanks (X'20'). Numeric characters are positioned right-justified and the remaining digits are filled up to the left with zeros (X'30').

¹²⁷ M = Mandatory, O = Optional, C = Conditional (condition in column "Verifications/Examples")

DFÜ Agreement

Appendix 3: Specification of Data Formats

Field No.	Name	Data format ¹²⁶	Length in Bytes	variable/fixed	optional/mandatory ¹²⁷	Contents/Annotations	Verifications/Examples
:M21:	Date of the document presentation	n	8	F	M	Format: YYYYMMDD Date when the remittance of documents was received by the issuing bank	
:M22:	Date of message	n	8	F	M	Format: YYYYMMDD	
:M23:	Total amount of the utilization	an n	3 15	F V	M	ISO currency code Amount with up to three decimal places, integers and decimal places are separated by commas.	USD10000,00
:M40:	Documents taken up	n	1	F	M	Constant "0" = Taking up of documents refused "1" = Authorisation to take up documents in spite of the mentioned discrepancies	
:M12:	Other customer/bank information	an	6x35	V	C	Mandatory if constant "0" has been selected for field :M40: (Documents taken up).	
-	End of record level	an	1	F	M	Hyphen (X'2D')	Code as per ISO 8859

File trailer Z

Field No.	Name	Data format ¹²⁸	Length in Bytes	variable/ fixed	optional/ mandatory ¹²⁹	Contents/ Annotations	Verifications/ Examples
:Z1:	Identifier of file trailer	an	1	F	M	Constant "Z"	
:Z2:	Number of messages of type "732" Documents taken up	n	3	F	M		
:Z3:	Sum of the amounts of all currencies in field :M23:	n	15	V	M	Calculation without decimal places and output of totals without decimal places	
–	End of record level	an	1	F	M	Hyphen (X'2D')	Code as per ISO 8859

¹²⁸ an = alphanumeric, n = numeric data. Alphanumeric characters in ASCII code are positioned left-justified and filled up to the right with blanks (X'20'). Numeric characters are positioned right-justified and the remaining digits are filled up to the left with zeros (X'30').

¹²⁹ M = mandatory, O = optional, C = conditional (condition in column "Verifications/Examples")

5.6 DTALCD Import Documentary Credit – Presentation of Documents (Bank to Customer)

1. The message "Advice of discrepancies 771" indicates information on discrepancies contained in the documents and requests whether documents are to be taken up in spite of these discrepancies. For each presentation of a document, a separate message has to be generated.
2. The message "Advice of maturity 776" informs about an according maturity. This message is obligatory in case of a maturity at sight as well as after sight. For each maturity, a separate message has to be sent.
3. The message "Advice of settlement 781" conveys information on the settlement of documents. The same message may also contain information on commissions and charges. However, commissions and charges may be reported separately using the message "Advice of charges 786".
4. The message "Advice of charges 786" is used exclusively for commissions and charges.

Permitted character set ¹³⁰	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'
Hyphen	"-"	X '2D'
Slash	"/"	X '2F'
Plus sign	"+"	X '2B'
Colon	":"	X '3A'
Left parenthesis	"("	X '28'
Right parenthesis	")"	X '29'
Apostrophe	"' "	X '27'

The special German characters Ä, Ö, Ü are encoded as AE, OE, UE, and ß as SS.

¹³⁰ Encoding as per DIN 66003 (June 1974), code table 2, German reference version.

DFÜ Agreement

Appendix 3: Specification of Data Formats

Number of occurrences in logical file	Element (each with end of record level)
1	File header AKD
0-n	Advice of discrepancies 771
0-n	Advice of maturity 776
0-n	Advice of settlement 781 or Advice of charges 786
1	File trailer Z

DFÜ Agreement

Appendix 3: Specification of Data Formats

File Header AKD

Field No.	Name	Data format ¹³¹	Length in Bytes	variable/fixed	optional/mandatory ¹³²	Contents/Annotations	Verifications/Examples
:A1:	Identifier of file header	an	3	F	M	Constant "AKD"	
:A2:	German bank code or S.W.I.F.T.-BIC	an	11	V	M	German bank code or S.W.I.F.T.-BIC of the sending bank	:A2:50040000 or :A2:COBADEFF
:A3:	Customer number of Receiver	an	23	V	M	Customer number as agreed with the sending bank (account number if necessary)	
:A4:	Receiver	an	4 x 35	V	O	Complementary data to field :A3: Line 1 and 2: name Line 3: street/post office box Line 4: city	
:A5:	File identifier	an	8	F	O	For customer inquiries concerning the transmitted file: Current day of the year (three digits) Constant ":" Time Code: HHMM	
–	End of record level	an	1	F	M	Hyphen (X'2D')	Code as per ISO 8859

¹³¹ an = alphanumeric, n = numeric data. Alphanumeric characters in ASCII code are positioned left-justified and filled up to the right with blanks (X'20'). Numeric characters are positioned right-justified and the remaining digits are filled up to the left with zeros (X'30').

¹³² M = mandatory, O = optional, C = conditional (condition in column "Verifications/Examples")

DFÜ Agreement

Appendix 3: Specification of Data Formats

Advice of discrepancies 771

Field No.	Name	Data format ¹³³	Length in Bytes	variable/fixed	optional/mandatory ¹³⁴	Contents/Annotations	Verifications/Examples
:MT:	MT type	an	3	F	M	Constant: "771" = Advice of discrepancies For each presentation of a document a separate message has to be generated.	
:M15:	S.W.I.F.T. address of the issuing bank	an	11	V	O		8 or 11 digits
:M16:	Address of the issuing bank	an	4x35	V	M	Default order: name, street/POB, city (country)	
:M17:	Documentary credit number of the issuing bank	an	16	V	M		
:M19:	Contact person at the issuing bank	an	35	V	M		Michael Mueller
	Subfield: telephone number	an	35	V			069/123456-65
:M20:	Remarks of the issuing bank	an	100 x 65	V	O		
:M1:	Reference number of the customer	an	16	V	M		
:M21:	Date of the document presentation	n	8	F	M	Format: YYYYMMDD Date when the remittance of documents was received by the issuing bank	
:M22:	Date of message	n	8	F	M	Format: YYYYMMDD	

¹³³ an = alphanumeric, n = numeric data. Alphanumeric characters in ASCII code are positioned left-justified and filled up to the right with blanks (X'20'). Numeric characters are positioned right-justified and the remaining digits are filled up to the left with zeros (X'30').

¹³⁴ M = mandatory, O = optional, C = conditional (condition in column "Verifications/Examples")

DFÜ Agreement

Appendix 3: Specification of Data Formats

Field No.	Name	Data format ¹³³	Length in Bytes	variable/ fixed	optional/ mandatory ¹³⁴	Contents/ Annotations	Verifications/ Examples
:M23:	Total amount of the utilization	ann	3 15	F V	M	ISO currency code Amount with up to three decimal places, integers and decimal places are separated by commas.	USD10000,00
:M24:	Discrepancies	A	40x35	V	M		
:M25:	Latest date for taking up the documents	N	8	F	M	Format: YYYYMMDD	
-	End of record level	an	1	F	M	Hyphen (X'2D')	Code as per ISO 8859

Advice of maturity 776

Field No.	Name	Data format ¹³⁵	Length in Bytes	variable/fixed	optional/mandatory ¹³⁶	Contents/Annotations	Verifications/Examples
:MT:	MT type	an	3	F	M	Constant: "776" = Advice of maturity For each maturity, a separate message is to be generated.	
:M15:	S.W.I.F.T. address of the issuing bank	an	11	V	O		8 or 11 digits
:M16:	Address of the issuing bank	an	4x35	V	M	Default order: name, street/POB, city (country)	
:M17:	Documentary credit number of the issuing bank	an	16	V	M		
:M18:	Additional reference number of the issuing bank	an	16	V	O	Specification of an additional reference number of the issuing bank for the settlement of documents or charges (if available).	
:M19:	Contact person at the issuing bank	an	35	V	M		Michael Mueller
	Subfield: telephone number	an	35	V	M		069/123456-65
:M20:	Remarks of the issuing bank	an	100 x 65	V	O		
:M1:	Reference number of the customer	an	16	V	M		

¹³⁵ an = alphanumeric, n = numeric data. Alphanumeric characters in ASCII code are positioned left-justified and filled up to the right with blanks (X'20'). Numeric characters are positioned right-justified and the remaining digits are filled up to the left with zeros (X'30').

¹³⁶ M = mandatory, O = optional, C = conditional (condition in column "Verifications/Examples")

DFÜ Agreement

Appendix 3: Specification of Data Formats

Field No.	Name	Data format ¹³⁵	Length in Bytes	variable/fixed	optional/mandatory ¹³⁶	Contents/Annotations	Verifications/Examples
:M21:	Date of the document presentation	n	8	F	M	Format: YYYYMMDD Date when the remittance of documents was received by the issuing bank	
:M22:	Date of message	n	8	F	M	Format: YYYYMMDD	
:M23:	Total amount of the utilization	an n	3 15	F V	M	ISO currency code Amount with up to three decimal places, integers and decimal places are separated by commas.	USD10000,00
:M26:	Amount payable at sight	an n	3 15	F V	C	ISO currency code Amount with up to three decimal places, integers and decimal places are separated by commas. Mandatory if field :M27: is empty. If a value is allocated to this field, field :M27: must be empty.	USD10000,00
:M27:	Deferred payment/acceptance amount	n an n	8 3 15	F F V	C	Maturity according to format YYMMDD ISO currency code Amount with up to three decimal places, integers and decimal places are separated by commas. Mandatory if no value is allocated to field :M26:. If a value is allocated to this field, field:M26: must be empty.	20030418USD3000,00
-	End of record level	an	1	F	M	Hyphen (X'2D')	Code as per ISO 8859

DFÜ Agreement

Appendix 3: Specification of Data Formats

Advice of settlement 781, Advice of charges 786

Field No.	Name	Data format ¹³⁷	Length in Bytes	variable/fixed	optional/mandatory ¹³⁸	Contents/Annotations	Verifications/Examples
:MT:	MT type	an	3	F	M	Constants:"781" = Advice of settlement "786" = Advice of charges	
:M15:	S.W.I.F.T. address of the issuing bank	an	11	V	O		8 or 11 digits
:M16:	Address of the issuing bank	an	4x35	V	M	Default order: name, street/POB, city (country)	
:M17:	Documentary credit number of the issuing bank	an	16	V	M		
:M18:	Additional reference number of the issuing bank	an	16	V	O	Specification of an additional reference number of the issuing bank for the settlement of documents or charges (if available)	
:M19:	Contact person at the issuing bank	an	35	V	M		Michael Mueller
	Subfield: telephone number	an	35	V	M		069/123456-65
:M20:	Remarks of the issuing bank	an	100 x 65	V	O		
:M1:	Reference number of the customer	an	16	V	M		
:M21:	Date of the document presentation	n	8	F	M	Format: YYYYMMDD Date when the remittance of documents was received by the issuing bank	
:M22:	Date of message	n	8	F	M	Format: YYYYMMDD	

¹³⁷ an = alphanumeric, n = numeric data. Alphanumeric characters in ASCII code are positioned left-justified and filled up to the right with blanks (X'20'). Numeric characters are positioned right-justified and the remaining digits are filled up to the left with zeros (X'30').

¹³⁸ M = mandatory, O = optional, C = conditional (condition in column "Verifications/Examples")

DFÜ Agreement

Appendix 3: Specification of Data Formats

Field No.	Name	Data format ¹³⁷	Length in Bytes	variable/fixed	optional/mandatory ¹³⁸	Contents/Annotations	Verifications/Examples
:M23:	Total amount of the utilization	ann	3 15	F V	M	ISO currency code Amount with up to three decimal places, integers and decimal places are separated by commas.	USD10000,00
:M28:	Settlement amount	ann	3 15	F V	C	ISO currency code Amount with up to three decimal places, integers and decimal places are separated by commas. The settlement amount refers only to the amount effectively settled and <i>not</i> , for example, to the equivalent document value Mandatory for Advice of settlement "781"	Example: Total amount of utilization = USD 10.000,00. The terms and conditions of the documentary credit stipulate a payment rate of 10% at sight and a deferred payment of 90%. According to this example, the settlement amount would be USD 1.000,00.
:M29:	Reduction of liability	ann	3 15	F V	O	ISO currency code Amount with up to three decimal places, integers and decimal places are separated by commas.	USD10000,00
:M30:	Plus external expenses	ann	3 15	F V	O	ISO currency code Amount with up to three decimal places, integers and decimal places are separated by commas.	USD150,75
:M32:	Variable amount minus	ann	3 15	F V	O	ISO currency code Amount with up to three decimal places, integers and decimal places are separated by commas.	
:M33:	Variable amount plus	ann	3 15	F V	O	ISO currency code Amount with up to three decimal places, integers and decimal places are separated by commas.	

DFÜ Agreement

Appendix 3: Specification of Data Formats

Field No.	Name	Data format ¹³⁷	Length in Bytes	variable/fixed	optional/mandatory ¹³⁸	Contents/Annotations	Verifications/Examples
:M34:	Commissions and charges	an	15x35	V	O	Permitted code: /ACPTCOM/ = Acceptance commission /AMNDCOM/ = Amendment commission /CANCCOM/ = Cancellation commission /COMFEE/ = Irrevocability fee /COMM/ = charges /COUR/ = Courier charges /CTAGE/ = Conversion fee /DEFCON/ = Deferred payment commission /DSCRPCOM/ = Discrepancies fee /FREE/ = Delivery without charge /HANDLCOM/ = Handling commission /INTEREST/ = interest /MISC/ = other charges /OPCOM/ = Opening commission /OBSER/ = Observation commission /PAYCOM/ = Payment commission /POST/ = postage /PREADCOM/ = Pre-advice commission /RELCOM/ = Release commission /SWIFT/ = S.W.I.F.T. charges /TELECHAR/ = Teletransmission charges /TRANSCOM/ = Transfer commission	/AMNDCOM/USD50,00 Only one expenses code may appear per line. Each line has to be concluded with <CR><LF>. Each expenses code may be used only once per message. If a value is allocated to this field, field :M41: must be empty.

DFÜ Agreement

Appendix 3: Specification of Data Formats

Field No.	Name	Data format ¹³⁷	Length in Bytes	variable/fixed	optional/mandatory ¹³⁸	Contents/Annotations	Verifications/Examples
:M41:	Calculation of charges	an	15x65	V	O	/Expenses code/CurrencyAmount/Rate/ Constant/Days/Factor/MIN-MAX Expenses code = Codes of field :M34: CurrencyAmount = Currency and amount of expenses Rate = Fixed amount or percent/permill rate Days = Days for the interest calculation Factor = how often the fixed amount is calculated (e.g. 3 x amendment commission = factor 3) MIN-MAX = minimum or maximum Constant: "1" = fixed amount "2" = percentage rate flat "3" = permill rate flat "4" = percentage rate p.a. "5" = permill rate p.a. "6" = percentage rate p.q. (per quarter) "7" = permill rate p.q. (per quarter) "8" = percentage rate p.m. (per month) "9" = permill rate p.m. (per month) No entry: //	Examples: Irrevocability fee 3‰ p.q. 75.00 Euro Min. = /COMFEE/EUR75,00/3,0/ 7///MIN Def. payment comm. 650.00 Euro at a rate of 1,5% p.a. for 21 days = /DEFCOM/EUR650,00/1,5/ 4/21// Amendment 150.00 Euro (3x50) = /AMNDCOM/EUR150,00/ 50,00/1//3/ Only one expenses code may appear per line. Each line has to be concluded with <CR><LF>. Each expenses code may be used only once per message. If a value is allocated to this field, field :M34: must be empty.
:M35:	Debit amount	an n	3 15	F V	C	ISO currency code Amount with up to three decimal places, integers and decimal places are separated by commas. Mandatory for Advice of settlement "781"	USD11500,00

DFÜ Agreement

Appendix 3: Specification of Data Formats

Field No.	Name	Data format ¹³⁷	Length in Bytes	variable/ fixed	optional/ mandatory ¹³⁸	Contents/ Annotations	Verifications/ Examples
:M36:	Rate	n	12	V	O	Integers and decimal places are separated by commas.	1,13435
:M37:	Equivalent amount in Euro	an n	3 15	F V	O	ISO currency code Amount with up to three decimal places, integers and decimal places are separated by commas.	EUR10137,96
:M5:	ISO currency code of the account number for the utilization	an	3	F	C	ISO currency code of the account number for debiting utilization and charges if field :M8: is not used for debiting the charges. Mandatory in case of Advice of settlement "781"	EUR
:M6:	German bank code/account number or S.W.I.F.T.-BIC/account number for debiting the utilization	an	35	V	C	German bank code or S.W.I.F.T.-BIC and account number for debiting utilization and charges if field :M8: is not used for debiting the charges. Mandatory if a value is allocated to field :M5:	50040000/8035186 or COBADEFF/8035186
:M38:	Value	n	8	F	M	Format: YYYYMMDD	
:M39:	Sum of commissions and expenses	an n	3 15	F V	C	ISO currency code Amount with up to three decimal places, integers and decimal places are separated by commas. Mandatory in case of Advice of charges "786", or if a value is allocated to field :M7:	USD150,00
:M7:	ISO currency code of the account number for charges	an	3	F	C	Mandatory in case of Advice of charge "786" May also be allocated in Advice of settlement "781".	EUR
:M8:	German bank code/account number or S.W.I.F.T.-BIC/account number for the debiting of charges	an	35	V	C	Mandatory if a value is allocated to field :M7: May also be allocated in Advice of settlement "781".	50040000/8035186 or COBADEFF/8035186
-	End of record level	an	1	F	M	Hyphen (X'2D')	Code as per ISO 8859

DFÜ Agreement

Appendix 3: Specification of Data Formats

File Trailer Z

Field No.	Name	Data format ¹³⁹	Length in Bytes	variable/ fixed	optional/ mandatory ¹⁴⁰	Contents/ Annotations	Verifications/ Examples
:Z1:	Identifier of file trailer	an	1	F	M	Constant "Z"	
:Z2:	Number of messages of type 771	n	3	F	M		
:Z3:	Number of messages of type 776	n	3	F	M		
:Z4:	Number of messages of types 781 and 786	n	3	F	M		
:Z6:	Sum of the amounts of all currencies in fields :M23: of the 771s :M23: of the 776s :M35: of the 781s :M39: of the 786s	n	15	V	M	Calculation without decimal places and output of totals without decimal places	
–	End of record level	an	1	F	M	Hyphen (X'2D')	Code as per ISO 8859

¹³⁹ an = alphanumeric, n = numeric data. Alphanumeric characters in ASCII code are positioned left-justified and filled up to the right with blanks (X'20'). Numeric characters are positioned right-justified and the remaining digits are filled up to the left with zeros (X'30').

¹⁴⁰ M = mandatory, O = optional, C = conditional (condition in column "Verifications/Examples")

6 Cash Management and Customer Status

Annotation:

Since the "DFÜ agreement" does not require all S.W.I.F.T. formats, the present chapter does not attempt to give a complete description of S.W.I.F.T., 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 S.W.I.F.T. 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 S.W.I.F.T. specifies for S.W.I.F.T. messages.
9. The S.W.I.F.T. character set (see below) should be followed. However, in order to avoid problems with third party data which are set in the S.W.I.F.T. 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 S.W.I.F.T. characters is allowed

Character Set



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

The S.W.I.F.T character set applies for all S.W.I.F.T. formats unless otherwise defined.

The S.W.I.F.T. 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	£	¤	¥	¦	§	¨	©	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.

6.1 MT 940 Customer Statement Message

"Customer Statement Message"; based on S.W.I.F.T. "Standards Release Guide" (last amendment incorporated SRG 2001)

- **Overview** (without constant fields)

Sequ- ence	Sub- se- quen- ce	Tag	Sta- tus ¹⁴¹	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

- **Guidelines for Entries**

Se- quen- ce	Sub- se- quen- ce	Tag	Name	For- mat ¹⁴²	Len- gth	Sta- tus ¹⁴¹	Qu- an- tity	Contents/Explanations
		:20:	Transaction reference number			M	1	
			Tag			M	1	":20:"
			Reference	x	..16	M	1	Reference number as- signed by the sender as a unique identifier for the

¹⁴¹ M = mandatory field, O = optional field, C = conditional field

¹⁴² 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 S.W.I.F.T. characters is allowed)

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- quen- ce	Sub- se- quen- ce	Tag	Name	For- mat ¹⁴²	Len- gth	Sta- tus ⁴¹	Qu- an- tity	Contents/Explanations
								message (e.g. as refer- ence to cancelled mes- sages). 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:	Account name			M	1	
			Tag			M	1	":25:"
			Bank	x	..35	M	1	BLZ/German account number or BIC/German account number ¹⁴³ or IBAN ¹⁴³ whereat German account number = max. 23 digits (where necessary with currency) BLZ = 8-digit German bank code BIC = S.W.I.F.T. 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
		:60a:	Opening balance			M	1	
			Option F					with opening balance
			Tag			M	1	":60F:"

¹⁴³ 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.

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- quen- ce	Sub- se- quen- ce	Tag	Name	For- mat ¹⁴²	Len- gth	Sta- tus ⁴¹	Qu- an- tity	Contents/Explanations	
			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 S.W.I.F.T. 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”		
		Reference	x	..16	M	1	Customer reference. If not filled in, “NONREF” is inserted (e.g. in case of cheque number or DTA, Field 10 of A record)		

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- quen- ce	Sub- se- quen- ce	Tag	Name	For- mat ¹⁴²	Len- gth	Sta- tus ⁴¹	Qu- an- tity	Contents/Explanations
								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 (e.g. in case of DTA, Field 6b)
			Constant			C	1	<CR><LF>, if "further information" exists
			Further information/ original amount and amount of charges ¹⁴⁴	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 S.W.I. F.T. ISO 4217) ..15d = amount with comma as decimal separator (as per S.W.I.F.T. 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 appropriate business transaction codes. The lines are separated by <CR><LF>.
↑ Repetitive cycle as per S.W.I.F.T. 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

¹⁴⁴ 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.

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- quen- ce	Sub- se- quen- ce	Tag	Name	For- mat ¹⁴²	Len- gth	Sta- tus ⁴¹	Qu- an- tity	Contents/Explanations
			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>.

- **Posting Keys (Field 61)**

DFÜ Agreement

Appendix 3: Specification of Data Formats

Posting Key	Text according to S.W.I.F.T.
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)
DDT	Direct Debit Item
DIS	Securities Related Item - Gains disbursement
DIV	Securities Related Item - Dividends
EQA	Equivalent amount
ECK	Eurocheques
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

- **Structured assignment of field 86¹⁴⁵**

¹⁴⁵ 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.

DFÜ Agreement

Appendix 3: Specification of Data Formats

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.	alpha-num	..10	O	1	
20-29	Remittance information ¹⁴⁶	alpha-num	..27	O	10	<p>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.</p> <p>Assignment in the following order if available:</p> <p>EREF+[End to End Reference] (DD-AT10; CT-AT41 - specification is mandatory) NOTPROVIDED will not be entered.)</p> <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)</p> <p>DEBT+[Originators Identification Code](CT-AT10- specification is mandatory,)</p> <p>Either CRED or DEBT</p> <p>SVWZ+[SEPA remittance information] (DD-AT22; CT-AT05 - specification is mandatory)</p>

¹⁴⁶ If the bank reports the transaction amount in some other, equivalent currency (e.g. euro value for DM transactions and vice versa), 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 S.W.I.F.T. 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/

DFÜ Agreement

Appendix 3: Specification of Data Formats

						ABWA+[payer's (in the case of a credit transfer) / payee's (in the case of a direct debit) reference party] (DD-AT17; CT-AT08 optional)
30	German bank code of Payer (in the case of a credit transfer) / payee (in the case of a direct debit)	alpha-num	..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)	alpha-num	..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)	alpha-num	..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	See table "SEPA Codes"
60-63	remittance information	alpha-num	..27	O	4	Continuation of ?20 to ?29

The control character "?" is placed before each field code.

- **Example**

Se- quen- ce	Sub se- quen- ce	Example
		:20:1234567 :21:9876543210 :25:10020030/1234567 :28C:5/1 :60F:C021101EUR2187.95
		:61:0211011102DR800,NSTONONREF//55555 :86:008?00STANDING_ORDER?100599?20Rent November?3010020030?31234567 ?32SMITH?34339
		:61:0211021102CR3000,NTRFNONREF//55555 :86:051?00TRANSFER?100599?20Salary October ?21SampleCompany?3050060400?310847564700?32 SMITH?34339
		:62F:C021131EUR4387.95 -

- **Business Transaction Codes**

The business transaction code 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.

Business transaction code structure

X X X

| | | _____ Type of business transaction

| | _____ Type of business transaction

| _____ Nature of business transaction

1st digit:

0 = Domestic payments

1 = SEPA payments

2 = Cross border payments

3 = Securities business

4 = Foreign exchange

5 = MAOBE

6 = Credit transaction

7 = Reserve

8 = Miscellaneous

9 = Unstructured assignment

2nd and 3rd digit:

See next pages

The business transaction code 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.

Code Business Transaction

0XX	D O M E S T I C P A Y M E N T S
001	Bearer cheque (not Eurocheque)
002	Order cheque
003	DM traveller's cheque
004	Direct debit (Pre-authorised payment order procedure)
005	Direct debit (Direct debit authority procedure)
006	Other debit entry advice
008	Standing order debit
009	Return debit from data carrier file interchange, debit entry (return) - DTA -
010	Return account of bills of exchange
011	Eurocheque
012	Clearing payment instruction
013	EU standard remittance
014	Debit for Eurocheque in foreign currency/ Debit for foreign cheques processed by the GZS
015	Cross-border remittance without reporting data
017	Remittance with blank remittance/payment form with checksum-protected processing instructions
018	Remittance with blank remittance/payment form
019	Remittance with blank remittance/payment form for charitable contributions
020	Remittance
051	Remittance credit
052	Standing order credit
053	Wages, salaries, pension credit
054	Employment savings benefit credit
056	Remittances of public treasuries
058	Interbank payment (remittance credit)
059	Reversal of credit for remittances that cannot be credited, credit (reverse remittance) - DTA -
063	Remittance credit – EU standard remittance
065	Remittance credit (cross-border remittance without reporting data)
066	Cheque presentation credit, subject to collection (export cheque processing by the GZS)
067	Credit with blank remittance/payment form with checksum-protected internal processing instructions
068	Credit with blank remittance/payment form EZÜ
069	Credit with blank remittance/payment form for charitable donations EZÜ
070	Cheque presentation
071	Debit presentation
072	Redemption of bill of exchange
073	Bill of exchange
074	TC (cheque debit)
075	BSE cheque (cheque collection procedure)
076	Telephone order
077	Online remittance
078	Remittance (benefit payments)
079	Bulk remittance
080	Salary
081	Remuneration

Code Business Transaction

082	Payment on an account
083	Withdrawal
084	Online direct debit order
087	Remittance with fixed value date
088	Remittance credit with fixed value date
089	Electronic remittance with fixed value date
090	Electronic remittance credit with fixed value date
091	File submission (German DTAUS): remittances
092	File submission (German DTAUS): direct debits
093	Discount bill
094	Rediscount bill
095	Bank guarantee credit (domestic)
096	Account carry-over (debit)
097	Account carry-over (credit)
098	Cash card (electronic wallet transactions)
099	Cash card (brokerage for payment guarantee)
1XX	SEPA P A Y M E N T S
104	reserved
105	SEPA Direct Debit (single entry – debit, B2C) ¹⁴⁷
106	reserved
107	reserved
108	reserved
109	SEPA Direct Debit (debit; reversal debit) ¹⁴⁷
116	SEPA Credit Transfer (single entry – debit)
159	SEPA Credit Transfer return (credit) for remittance that cannot be credited (reverse remittance) ¹⁴⁷
166	SEPA Credit Transfer (single entry – credit)
167	reserved
168	reserved
169	reserved
171	SEPA Direct Debit submission (credit)
177	SEPA Credit Transfer Online (debit)
181	SEPA Direct Debit (credit; recredit) ¹⁴⁷
191	SEPA Credit Transfer (bulk posting debit)
192	SEPA Direct Debit (bulk posting credit)
193	SEPA Direct Debit (credit, reversal)
194	SEPA Credit Transfer (bulk posting credit)
195	SEPA Direct Debit (bulk posting debit)

¹⁴⁷ See separate table of SEPA codes

Code Business Transaction**2XX C R O S S - B O R D E R P A Y M E N T S**

- 201 Payment order
- 202 Cross-border payment
- 203 Collection
- 204 Letter of credit
- 205 Bank guarantee credit
- 206 Cross-border remittance
- 207 not assigned
- 208 Reimbursement
- 209 Cheque payment
- 210 Electronic payment
- 211 Receipt of electronic payment
- 212 Standing order
- 213 Cross-border direct debit
- 214 Documentary collection (Import)
- 215 Documentary collection (Export)
- 216 Bill of exchange collection (Import)
- 217 Bill of exchange collection (Export)
- 218 Import letter of credit
- 219 Export letter of credit
- 220 Foreign cheque credit (subject to collection)
- 221 Credit for foreign cheque collection
- 222 Cross border cheque debit
- 223 Cross boder EC cheque debit
- 224 Purchase of foreign currencies
- 225 Sale of foreign currencies

3XX S E C U R I T I E S B U S I N E S S

- 301 Collection
- 302 Coupons/Dividends
- 303 Stocks and bonds
- 304 Carry-over
- 305 Registered bond
- 306 Promissory note
- 307 Subscription of securities
- 308 Subscription rights trade
- 309 Bonus rights trade
- 310 Option trading
- 311 Futures transactions
- 320 Securities transaction fees
- 321 Custodian fees
- 330 Securities income
- 340 Credit for matured securities
- 399 Reversal

4XX F O R E I G N E X C H A N G E

- 401 Spot exchange
- 402 Forward exchange

Code Business Transaction

403	Foreign exchange for travel purposes
404	Foreign currency cheque
405	Financial innovations
406	
407	
408	
409	
410	
411	Spot exchange: purchase
412	Spot exchange: sale
413	Forward exchange: purchase
414	Forward exchange: sale
415	In Foreign currency Overnight money: active
416	In Foreign currency Overnight money: passive
417	In Foreign currency Fixed-term deposit: active
418	In Foreign currency Fixed-term deposit: passive
419	Call money: active
420	Call money: passive
421	Options
422	Swap
423	Precious metal: purchase
424	Precious metal: sale
5XX	M A O B E
6XX	C R E D I T B U S I N E S S
601	Collection of instalments/annuities
602	Remittance of instalments/annuities
603	Redemption
604	Interest on loan
605	Interest on loan with additional services
7XX	R E S E R V E D
8XX	M I S C E L L A N E O U S
801	Cheque card
802	Cheque book
803	Custodianship
804	Standing order charge
805	Closing balance
806	Postage and handling
807	Fees and expenses
808	Charges
809	Brokerage
810	Reminder charges
811	Credit costs
812	Interest charged for deferred payment
813	Discount
814	Interest

Code Business Transaction

815	Capitalised interest
816	Change of interest rate
817	Correction of interest
818	Charge-off
819	Remuneration
820	Carry-over
821	Telephone
822	Payment plan
823	Fixed-term deposits
824	Moeny fpr lending or donating purposes
825	Universal loan
826	ddynamic savings
827	Surplus savings
828	Savings certificate
829	Savings plan
830	Bonus
831	Old invoice
832	Mortgage
833	Cash concentrating: main account posting
834	Cash concentrating: advice for subsidiary account
835	Other non-defined transaction types
836	Complaint posting
888	Payment transfer due to Euro conversion
899	Reversal
9XX	UNSTRUCTURED CONTENTS
997	List of safekeeping accounts -> MT 571
999	Unstructured assignment of remittance information field '86'

SEPA-Codes are stored in field ?34, "Text key addition", as follows:

Specification in case of business transaction code 109, 159, or 181

DFÜ Agreement

Appendix 3: Specification of Data Formats

SEPA Codes	Text key addition	ISO Name	Annotation
AC01	901	IncorrectAccountNumber	Account number is incorrect (invalid IBAN)
AC04	902	ClosedAccountNumber	Account is closed
AC06	903	BlockedAccount	Account is frozen
AG01	904	TransactionForbidden	Payment type is not allowed for this account type
AG02	905	InvalidBankOperationCode	Invalid transaction code or incorrect data format
AM04	906	InsufficientFunds	Return due to insufficient funds
AM05	907	Duplication (Duplicate Collection/Entry)	Duplicate collection/entry
BE04	908	MissingCreditorAddress	Payee's address is missing or incomplete (in the case of a direct debit)
MD01	909	NoMandate (No Valid Mandate / Unauthorised Transaction)	No valid mandate
MD02	910	MissingMandatoryInformation InMandate	Mandatory information incorrect or incomplete
MD03	911	InvalidFileFormatForOtherReasonThanGroupingIndicator	Data format is invalid
MD06	912	RefundRequestByEnd-Customer	Refund request by payer
MD07	913	EndCustomerDeceased	Account holder is deceased
MS02	914	NotSpecifiedReason-Customer Generated	Miscellaneous reasons
MS03		NotSpecifiedReasonAgent Generated	
NARR		Narrative	
RC01	915	BankIdentifierIncorrect	Bank code is incorrect (invalid BIC)
TM01	916	Cut-off Time	Cut-off-time reached before receipt
RR01	917	Regulatory Reason	Refusal because of regulatory reasons

Optional specification in the case of business transaction code 105:

SEPA Codes	Text key addition	ISO Name	Annotation
-	960	Amendment of mandate reference	
FRST	961	First direct debit	
RCUR	962	Recurrent direct debit	
OOFF	963	One-off direct debit	
FNAL	964	Final direct debit	

6.2 MT 942 Interim Transaction Report

Version: SRG 2001

"Interim Transaction Report"; based on S.W.I.F.T. "Standards Release Guide" (SRG) 2001
In SRG 2002 and 2003 no amendments were carried out.

- Overview** (without constant fields)

Se- quen- ce	Sub- Se- quen- ce	Tag	Sta- tus ¹⁴⁸	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

- Guidelines for Entries**

Se- quen- ce	Sub- se- quen- ce	Tag	Name	For- mat ¹⁴⁹	Len- gth	Sta- tus ¹⁴⁸	Qu- an- tity	Contents/Explanations
		:20:	Transaction reference number			M	1	
			Tag			M	1	":20:"
			Reference	x	..16	M	1	Reference number assigned by the sender as a unique identifier for the message (e.g. as refer-

¹⁴⁸ M = mandatory field, O = optional field, C = conditional field

¹⁴⁹ 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 S.W.I.F.T. characters is allowed)

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- quen- ce	Sub- se- quen- ce	Tag	Name	For- mat ¹⁴⁹	Len- gth	Sta- tus ⁴⁸	Qu- an- tity	Contents/Explanations
								ence to cancelled mes- sages). 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	
		:28C:	Statement number			M	1	
			Tag			M	1	":28C:“
			Statement number	n	..5	M	1	If statement number is not supported then "0" is in- serted
			Constant			C	1	"/" (only if end identifier used)
			Sheet number	n	..5	O	1	starting with 1
		: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 transac- tions (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	

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- quen- ce	Sub- se- quen- ce	Tag	Name	For- mat ¹⁴⁹	Len- gth	Sta- tus ⁴⁸	Qu- an- tity	Contents/Explanations
		: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"
↓ Repetitive cycle as per S.W.I.F.T. 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 or with DTA, Field 10 of A record) 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 (e.g. with DTA, Field 6b)

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- quen- ce	Sub- se- quen- ce	Tag	Name	For- mat ¹⁴⁹	Len- gth	Sta- tus ⁴⁸	Qu- an- tity	Contents/Explanations
			Constant			C	1	<CR><LF>, if "further information" exists
			Futther information/ original amount and charges amount ¹⁵⁰	x	..34	O	1	Currency type and trans- action 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 S.W.I. F.T. ISO 4217) ..15d = amount with comma as decimal sepa- rator (as per S.W.I.F.T. 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 S.W.I.F.T. 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	

¹⁵⁰ 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.

- **Example**

Se- quen- ce	Sub- se- quen- ce	Example
		:20:1234567 :21:9876543210 :25:10020030/1234567 :28C:4/1 :34F:EURD800, :34F:EURC3000, :13D:0211031245+0000
		:61:0211011102DR800,NSTONONREF//55555 :86:008?00STANDING ORDER?100599?20Rent November?3010020030?312 34567 ?32SMITH?34339
		:61:9911021102CR3000,NTRFNONREF//55555 :86:051?00TRANSFER?100599?20Salary October ?21SampleCompany?3050060400?310847564700?32 SMITH?34339
		:90D:1EUR800, :90C:1EUR3000, -