

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

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Appendix 3

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

"Specification of Data Formats"
Version 2.4 of June 8th, 2009
Effective from November 1st, 2009
Final Version

Amendment History

(in comparison to version 2.3 of November 5th, 2008)

| Chapter | Date of Decision | Type* | Description | Effective from |
|---------------------|------------------|-------|--|----------------|
| 1 | | Ext. | Addition of further textkeys as well as format extensions for fields C6a and E5 (only valid for network providers) | |
| 2 | | A/D | Fundamental revision of the complete chapter in view of the EPC Implementation Guidelines 3.2 | |
| 3 | | Ext. | Specification of a link to the Internet presence of the German Bundesbank for AWW messages. | |
| 6 | | Ext. | New chapter with formats for the guarantee business | |
| 7 | | Ext. | New chapter with XML formats for account information according to ISO20022 (camt.05x) | |
| 8 (previously 6) | | E/A | Revision of the chapter title for precise differentiation from the new chapter 7; minor corrections and updates | |
| 9 | | A | New chapter "Container formats". The description of XML containers, formerly a part of chapter 2, has been transferred to chapter 9.1 and some adaptations have been made (especially, generalisations in view of random XML messages) Description of zip containers for account information according to ISO20022 (camt.05x) (Ch. 9.2) | |

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

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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 not permitted special 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

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.

File structure:

The logical file is to be structured as follows:

- Record level A = data header
- 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 |

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').

| Field | Length in Bytes | Format ³ | Content | Explanation |
|-------|-----------------|---------------------|---------------------------|--|
| 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 | | | |

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 or 1 ⁶ 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 |

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 The application of value 1 is only permitted for banks and network providers.

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| Field | Length in Bytes | Data Format ⁴ | Content | Explanation |
|-------|-----------------|--------------------------|---|--|
| 7b | 3 | n | Text key extension | |
| 8 | 1 | an | X '20' | Bank internal field |
| 9 | 11 | n | Zero ⁷ | 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 |
| 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' | To be used as record section delimiter (must not contain any data) |
| | 128 | | | |

Constant part, 2nd record section:

| Field | Length in Bytes | Data Format ⁸ | 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. ⁹ |

⁷ Field may be filled with the amount in Deutsche Mark for information only by the bank.

⁸ 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').

⁹ 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 |

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| Field | Length in Bytes | Data Format ⁸ | Content | Explanation |
|-------|-----------------|--------------------------|---------------------|---|
| 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 |

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 ¹⁰ | 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) |

/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

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').

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| Field | Length in Bytes | Data Format ¹⁰ | Content | Explanation |
|-------|-----------------|---------------------------|--|---|
| 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 | | | |

Variable part, 3rd record section:

| Field | Length in Bytes | Data Format ¹¹ | 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 | | | |

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')..

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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.

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 ¹² | 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 ¹³ | 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 | | | |

¹² 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').

¹³ The specification of the sum of the transaction fees is also permitted here only for network providers.

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 ¹⁴ | Direct debit (Pre-authorised payment order procedure) | '04000' |
| 05 | 000 ¹⁴ | Direct debit (Direct debit authority procedure) | '05000' |
| 05 | 005 ¹⁵ | Direct debit from POS transaction - electronic cash | '05005' |
| 05 | 006 ¹⁵ | Direct debit from POS transaction (with foreign credit card) – Maestro/ magnetic stripe | '05006' |
| 05 | 008 ¹⁶ | Direct debit from credit card turnover | '05008' |
| 05 | 010 ¹⁵ | Direct debit from POS transaction (with foreign credit card) – Maes- tro/EMV | '05010' |
| 05 | 011 ¹⁵ | Direct debit from POS transaction – electronic cash, magnetic stripe track 2, EMV | '05011' |
| 05 | 015 ¹⁵ | Direct debit from POS transaction – POZ | '05015' |
| 05 | 019 | Direct debit from POS transaction – German ELV procedure | '05019' |
| 05 | 021 ¹⁵ | Direct debit from POS transaction – (with foreign credit card) EAPS/EMV and magnetic stripe | '05021' |
| 51 | 000 ¹⁴ | Credit of a credit transfer (e.g. com- mercial payment) | '51000' |
| 51 | 505 ¹⁵ | Correction - Direct debit from POS transaction - electronic cash | '51505' |

¹⁴ 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".

¹⁵ Usage permitted for network providers only. Particular data format specifications apply to card-based payment transactions (not included in Appendix 3).

¹⁶ Permitted for credit card organisations only. Particular data format specifications apply to card-based payment transactions (not included in Appendix 3).

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| Text Key (Field 7a) | Text Key Addition (Field 7b) | Explanation | Content of Field 7 |
|------------------------|---------------------------------|--|-----------------------|
| 51 | 506 ¹⁵ | Correction - Direct debit from POS transaction (with foreign credit card) – Maestro/ magnetic stripe | '51506' |
| 51 | 510 ¹⁵ | Correction - Direct debit from POS transaction (with foreign credit card) – Maestro/EMV | '51510' |
| 51 | 511 ¹⁵ | Direct debit correction from POS transaction – electronic cash, magnetic stripe track 2, EMV | '51511' |
| 51 | 521 ¹⁵ | Direct debit correction from POS transaction – (with foreign credit card) EAPS/EMV and magnetic stripe | '51521' |
| 53 | 000 ¹⁴ | Wages, salary, pension credit | '53000' |
| 54 | XXJ ¹⁷ | Employment savings benefits (VL) | '54XXJ' |
| 56 | 000 | Payments of public institutions | '56000' |
| 67 | 000 ¹⁴ | Remittance credit with checksum-protected processing instructions | '67000' |
| 68 | 000 ¹⁴ | Credit from blank remittance/payment form | '68000' |
| 69 | 000 ¹⁴ | Credit of a remittance for charitable contributions | '69000' |

¹⁷ 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 Format ¹⁸ |
|---|--|---------------------------|
| 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 ¹⁹ Equals 51, 53, 54, 56 ¹⁹ | 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 |

¹⁸ 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').

¹⁹ Additional text keys 09, 59, 67 to 69 in the case of files in magnetic tape format delivered by the bank

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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 ²⁰ | 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" | X '4A' |
| | "Ö" | X 'EO' |
| | "Ü" | X '5A' |
| | "ß" | 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 not permitted special special 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.

²⁰ 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 ²¹ | 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 | | | |

²¹ 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 ²² | 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 or 1 ²³ , 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 ²⁴ | 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 |

²² an = alphanumeric (left-justified, empty digits filled with X'40'), b = binary, n = numeric data unpacked, np = numeric data packed, positive algebraic sign

²³ The application of value 1 is only permitted for banks and network providers.

²⁴ Field may be filled with the amount in Deutsche Mark for information only by the bank.

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Appendix 3: Specification of Data Formats

| Field | Length in Bytes | Data Format ²² | Content | Explanation |
|-------|-----------------|---------------------------|------------------------|--|
| 14 | 27 | an | Name | Payee (in the case of a credit transfer) / payer (in the case of a direct debit), left-justified |
| 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 ²⁵ . |
| 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 | | | |

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)

²⁵ 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

- 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 ²⁶ | 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 | | | |

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 ²⁷ | 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 |

²⁶ an = alphanumeric (left-justified, empty digits filled with X'40'), n = numeric data unpacked.

²⁷ an = alphanumeric (left-justified, empty digits filled with X'40'), b = binary, n = numeric data unpacked, np = numeric data packed, positive algebraic sign

| Field | Length in Bytes | Data Format ²⁷ | Content | Explanation |
|-------|-----------------|---------------------------|---|----------------------------|
| 4 | 4 | np | Number of C records | Used for performing checks |
| 5 | 7 | - | Zero ²⁸ | 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 | | | |

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 ²⁹ | Direct debit (Pre-authorised payment order procedure) | '04000' |
| 05 | 000 ²⁹ | Direct debit (Direct debit authority procedure) | '05000' |
| 05 | 005 ³⁰ | Direct debit from POS transaction - electronic cash | '05005' |

²⁸ The specification of the sum of the transaction fees is also permitted here only for network providers.

²⁹ 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".

³⁰ Usage permitted for network providers only. Particular data format specifications apply to card-based payment transactions (not included in Appendix 3).

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Appendix 3: Specification of Data Formats

| Text Key (Field 7a) | Text Key Addition (Field 7b) | Explanation | Content of Field 7 |
|------------------------|---------------------------------|---|-----------------------|
| 05 | 006 ³⁰ | Direct debit from POS transaction (with foreign credit card) – Maestro/ magnetic stripe | '05006' |
| 05 | 008 ³¹ | Direct debit from credit card turnover | '05008' |
| 05 | 010 ³⁰ | Direct debit from POS transaction (with foreign credit card) – Maes- tro/EMV | '05010' |
| 05 | 011 ³⁰ | Direct debit from POS transaction – electronic cash, magnetic stripe track 2, EMV | '05011' |
| 05 | 015 ³⁰ | Direct debit from POS transaction – POZ | '05015' |
| 05 | 019 | Direct debit from POS transaction – German ELV procedure | '05019' |
| 05 | 021 ³⁰ | Direct debit from POS transaction – (with foreign credit card) EAPS/EMV and magnetic stripe | '05021' |
| 51 | 000 ²⁹ | Credit of a credit transfer (e.g. com- mercial payment) | '51000' |
| 51 | 505 ³⁰ | Correction - Direct debit from POS transaction - electronic cash | '51505' |
| 51 | 506 ³⁰ | Correction - Direct debit from POS transaction (with foreign credit card) – Maestro/ magnetic stripe | '51506' |
| 51 | 510 ³⁰ | Correction - Direct debit from POS transaction (with foreign credit card) – Maestro/EMV | '51510' |
| 51 | 511 ³⁰ | Direct debit correction from POS transaction – electronic cash, mag- netic stripe track 2, EMV | '51511' |
| 51 | 521 ³⁰ | Direct debit correction from POS transaction – (with foreign credit card) EAPS/EMV and magnetic stripe | '51521' |
| 53 | 000 ²⁹ | Wages, salary, pension credit | '53000' |
| 54 | XXJ ³² | Employment savings benefits (VL) | '54XXJ' |
| 56 | 000 | Payments of public institutions | '56000' |
| 67 | 000 ²⁹ | Remittance credit with checksum- protected processing instructions | '67000' |

³¹ Permitted for credit card organisations only. Particular data format specifications apply to card-based payment transactions (not included in Appendix 3).

³² 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".

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| Text Key (Field 7a) | Text Key Addition (Field 7b) | Explanation | Content of Field 7 |
|---------------------|------------------------------|---|--------------------|
| 68 | 000 ²⁹ | Credit from blank remittance/payment form | '68000' |
| 69 | 000 ²⁹ | Credit of a remittance for charitable contributions | '69000' |

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 Format ³³ |
|---|---|---------------------------|
| 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 ³⁴ | np without algebraic sign |
| Text key – Direct debits – Credit transfers (field C 7a) | Equals 04, 05 ³⁵ Equals 51, 53, 54, 56 ³⁵ | 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 |

³³ an = alphanumeric; n = numeric data unpacked, np = numeric data packed, positive algebraic sign

³⁴ 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.

³⁵ In the case of files in magnetic tape format delivered by the bank, text keys 09, 59, 67 to 69 are added.

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Appendix 3: Specification of Data Formats

| Field | Content | Data Format ³³ |
|---|---------------------|---------------------------|
| 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 |

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 countries³⁶, 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, version 3.2. In so doing, the EPC's precepts have been realised precisely par for par.

The version numbers for the ISO schemas are pain.001.001.02, pain.002.001.02 and pain.008.001.01, the middle sections of the numbers indicating a variant of the message version. Therefore, the ZKA has set the middle number section of the namespaces and names of the schema files to 002 while realising the rules and restrictions specified by the EPC's Implementation Guidelines.

Please note, that the top-level element of the bank-technical elements (e.g. pain.001.001.02) is still specified by the effective ISO number sections (especially in the case of the diagrams and their captions).

The following message types have been specified at the customer-bank-interface for the SEPA Credit Transfer Initiation and the SEPA Direct Debit Initiation (direction is customer to bank):

| Upload Order Type | Business Transaction | Namespace of the SEPA Message (ZKA) | Schema (ZKA) |
|-------------------|--|-------------------------------------|---------------------|
| CCT | Credit Transfer Initiation | urn:swift:xsd:\$pain.001.002.02 | pain.001.002.02.xsd |
| CDD | Direct Debit Initiation (SEPA core direct debit) | urn:swift:xsd:\$pain.008.002.01 | pain.008.002.01.xsd |
| CDB | Direct Debit Initiation (SEPA business to business (B2B) direct debit) | urn:swift:xsd:\$pain.008.002.01 | pain.008.002.01.xsd |

The following message types have been specified at the customer-bank-interface for rejections prior to settlement (Rejects, direction is bank to customer):

| Download Order Type | Business Transaction | Namespace of the SEPA Message (ZKA) | Schema (ZKA) |
|---------------------|---|-------------------------------------|---------------------|
| CRJ | Payment Status Report for Credit Transfer | urn:swift:xsd:\$pain.002.002.02 | pain.002.002.02.xsd |
| CDR | Payment Status Report for Direct Debit | urn:swift:xsd:\$pain.002.002.02 | pain.002.002.02.xsd |

³⁶ Refer to the current version of the SEPA Scheme Rulebooks for a definite list of participating countries.

These message types are specified in the chapter 2.2 („ZKA/EPC ’). It is advised against using the schemas for the validation of XML files which are stored on the Internet. Instead, the schemas should be stored locally in the customer or bank systems as the availability of schemas on the Internet cannot always be guaranteed. This in turn may result in delays during the processing of orders.

Furthermore, the transmission of messages within an XML container is intended as an optional extension in view of message types and structures of messages. (Refer to chapter 9).

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 3.2, June 24th, 2008
- SEPA Credit Transfer Scheme Customer-to-Bank Implementation Guidelines Version 3.2, October 3rd, 2008
- SEPA Core Direct Debit Scheme Rulebook Version 3.2, January 2nd, 2009
- SEPA Business to Business Direct Debit Scheme Rulebook Version 1.1, June 24th, 2008
- SEPA Core Direct Debit Scheme Customer-to-Bank Implementation Guidelines Version 3.2, December 18th, 2008
- SEPA Business to Business Direct Debit Scheme Customer-to-Bank Implementation Guidelines Version 1.1, December 18, 2008
- ISO 20022: Payments Standards – Initiation, October 2006

Specifications for Shortform Terms used in this Document

Whenever the term SEPA core direct debit is used in the following specifications, it refers to the SEPA core direct debit XML schema.

Whenever the term SEPA B2B is used in the following specifications, it refers to the SEPA Business to Business (B2B) direct debit schema.

2.1 Specifications for all Data Formats

Message Structure

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

- Group Header

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

- Payment Information

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

According to ISO, the maximum number of occurrences of payment information blocks and transaction information blocks within a message can be indicated by the grouping field in the group header. According to EPC Implementation Guidelines, however, the only permitted value is MIXD (Mixed).

Grouping options – Overview

According to ISO, the following combinations can occur:

| Grouping Option | Description |
|-----------------|--|
| Grouped | indicates that the Payment Information Block has exactly one occurrence and that the Transaction Information Block must have at least one occurrence. |
| 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. |
| Single | indicates that for one or several occurrences of the Payment Information Block, exactly one occurrence of the Transaction Information Block exists. |

The following overview shows the different grouping structures:

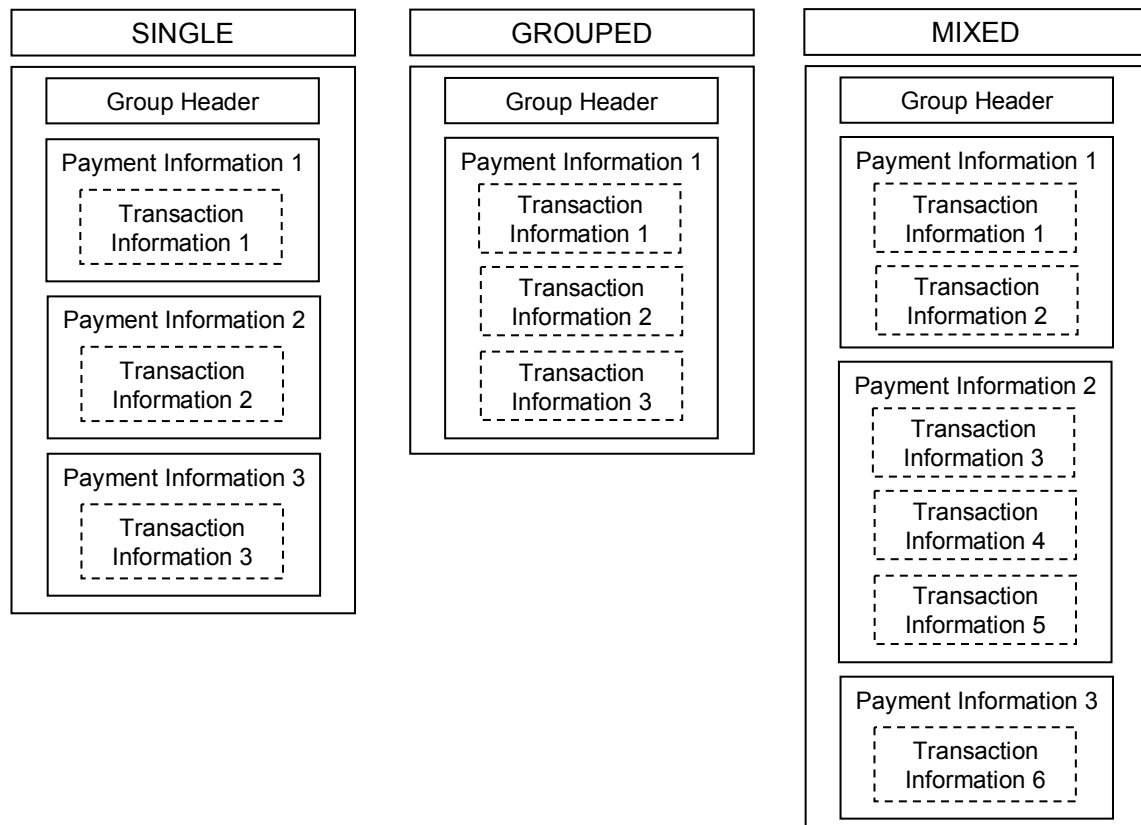


Diagram 1: Grouping Options

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 coding³⁷. Any usage of byte order marks (BOM) is not permitted.

| 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' |

³⁷ 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.

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Appendix 3: Specification of Data Formats

| Permitted Character Code | Character | Hex Code |
|--------------------------|-----------|----------|
| 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 is entitled 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 file³⁸.

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 whitespaces must be subtracted from the maximum value). The only subtree permitted is 'Creditor Reference Information'. |

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

Referencing

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

- Message Identification

³⁸ 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).

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.

- **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 creditor / debtor.
- 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 reasons³⁹, 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.001.002.02 | CdtTrfTxInf | 9.999.999 |
| pain.008.002.01 | DrctDbtTxInf | 9.999.999 |
| pain.002.002.02 | TxInfAndSts | 9.999.999 |
| pain.001.002.02, pain.008.002.01 | PmtInf | 9.999.999 |

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.

³⁹ 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.

Setting individual prefixes

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

XML Notation

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



Diagram 2 Element

- Elements are displayed in rectangles.

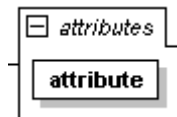


Diagram 3 Attribute

- 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.

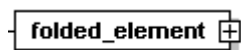


Diagram 6 Folded Elements

- 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.

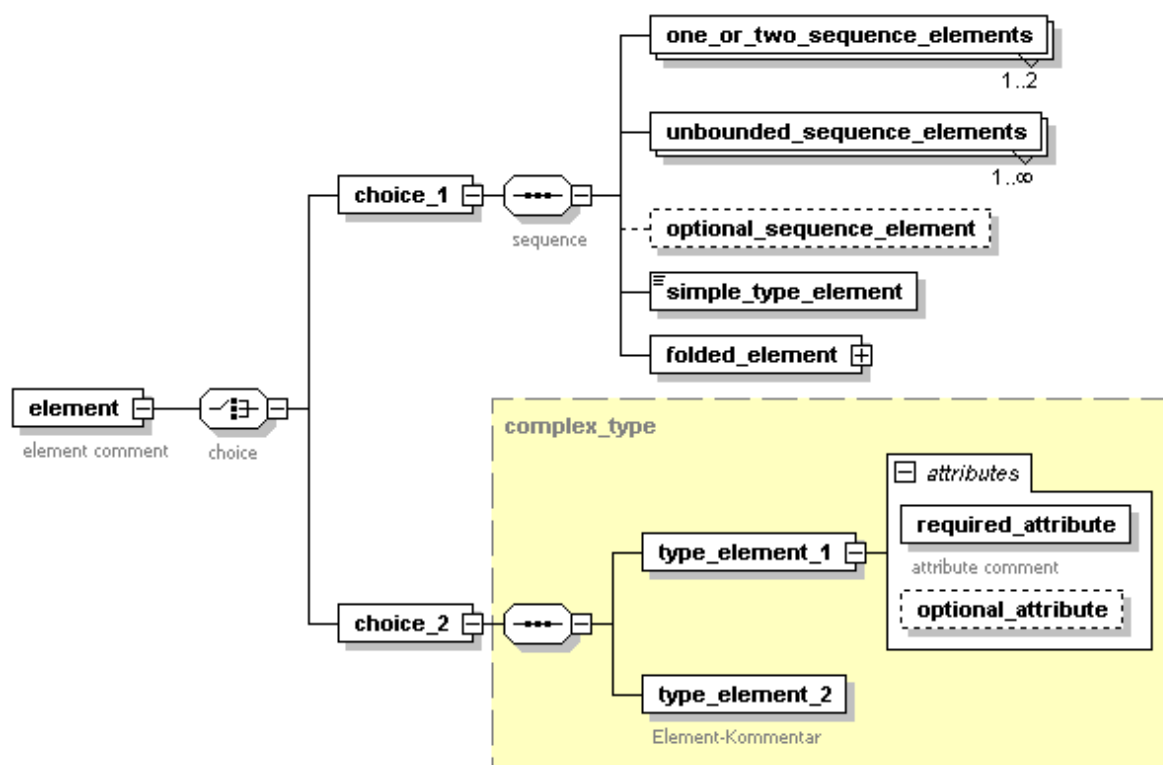


Diagram 7: XML Notation

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 ZKA/EPC Specification for the SEPA Payment Transactions

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

2.2.1 Credit Transfer Initiation – pain.001.002.02

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

Order Type

The CCT 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

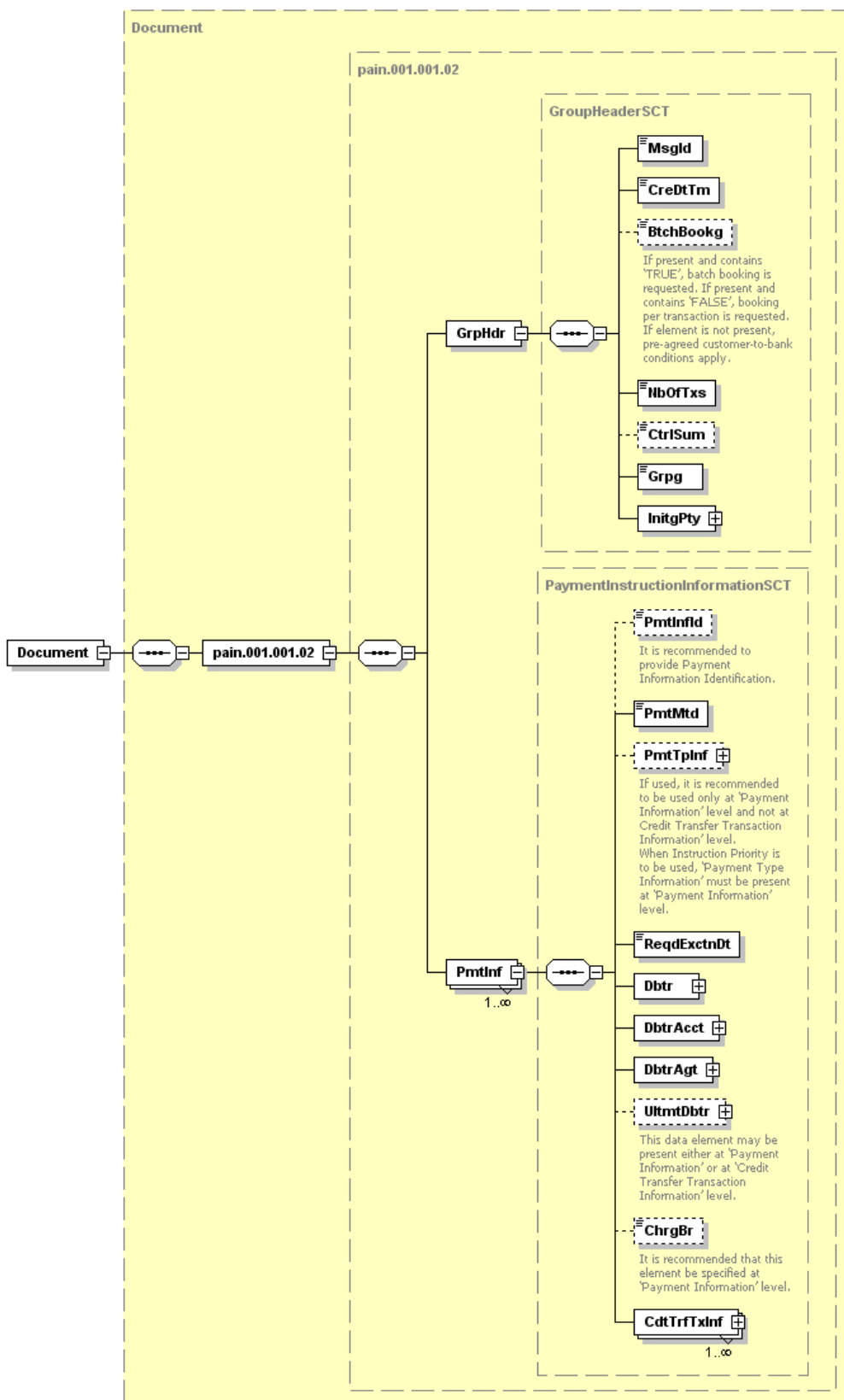


Diagram 8: Overview pain.001.001.02

2.2.1.1 Document

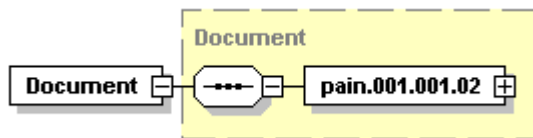


Diagram 9: pain.001.001.02, Document

Definition

UNIFI (ISO 20022) XML message: SEPA Credit Transfer Schema. This is the top level element of a pain.001.002.02 message.

XML Tag

<Document>

Occurrences

[1..1]

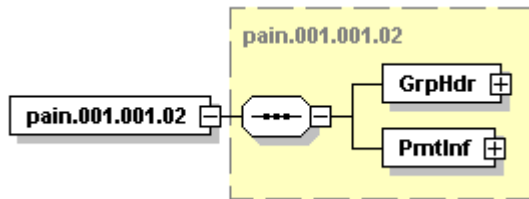
Rules

| Name | XML Tag | Occurrences | Definition | Type | Rules |
|-------------------------------------|-------------------|-------------|------------------|------|---|
| Customer Credit Transfer Initiation | <pain.001.001.02> | [1..1] | Refer to 2.2.1.2 | | In order to allow a validation against the original ISO schema, the second section of the number remains 001. |

Example

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:swift:xsd:$pain.001.002.02 "
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:swift:xsd:$pain.001.002.02 pain.001.002.02.xsd">
  <pain.001.001.02>
    <GrpHdr>
      <MsgId>Message-ID-4711</MsgId>
      <CreDtTm>2008-05-11T09:30:47.000Z</CreDtTm>
      <NbOfTxs>2</NbOfTxs>
      <CtrlSum>6655.86</CtrlSum>
      <Grpg>MIXD</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..unbounded] | Refer to 2.2.1.6 | | - |

2.2.1.3 Group Header

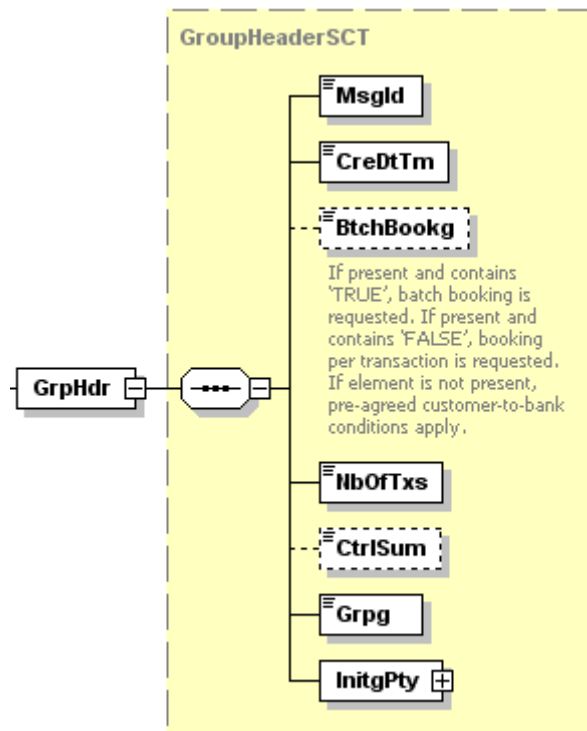


Diagram 11: pain.001.001.02, Group Header

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 | If a file is submitted twice by mistake, a double processing can be avoided by verifying the tag <MsgID> in combination with the customer ID or the ordering party's IBAN. Therefore, the tag <MsgID> must contain a new value for every new pain message. |
| CreationDateTime | <CreDtTm> | [1..1] | Date and time at which a (group of) payment instruction(s) was created by the instructing party. | ISODateTime | - |
| BatchBooking | <BtchBooking> | [0..1] | | BatchBookingIndicator | Only if a corresponding agreement with the customer regarding single entries is on hand and in case of an allocation of false, each individual transaction is listed on the payer's statement. Otherwise, the transactions are batched (default). |
| 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. | DecimalNumber | 2 is the maximum number of decimal digits allowed. |

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Appendix 3: Specification of Data Formats

| Name | XML Tag | Occurrences | Definition | Type | Rules |
|-----------------|------------|-------------|--|-------------------|---|
| 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 SCT | Only MIXD (Grouping Option = Mixed) 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>
  <NbOfTxes>2</NbOfTxes>
  <CtrlSum>6655.86</CtrlSum>
  <Grpg>MIXD</Grpg>
  <InitgPty>
    <Nm>Initiator Name</Nm>
  </InitgPty>
</GrpHdr>
```

2.2.1.4 Initiating Party

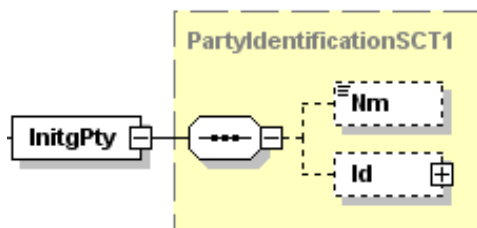


Diagram 12: pain.001.001.02, Initiating Party

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

| Name | XML Tag | Occurrences | Definition | Type | Rules |
|----------------|---------|-------------|------------------|-----------|---|
| Name | <Nm> | [0..1] | Name | Max70Text | - |
| Identification | <Id> | [0..1] | Refer to 2.2.1.5 | | We recommend leaving this field without allocation. |

Example

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

2.2.1.5 Identification

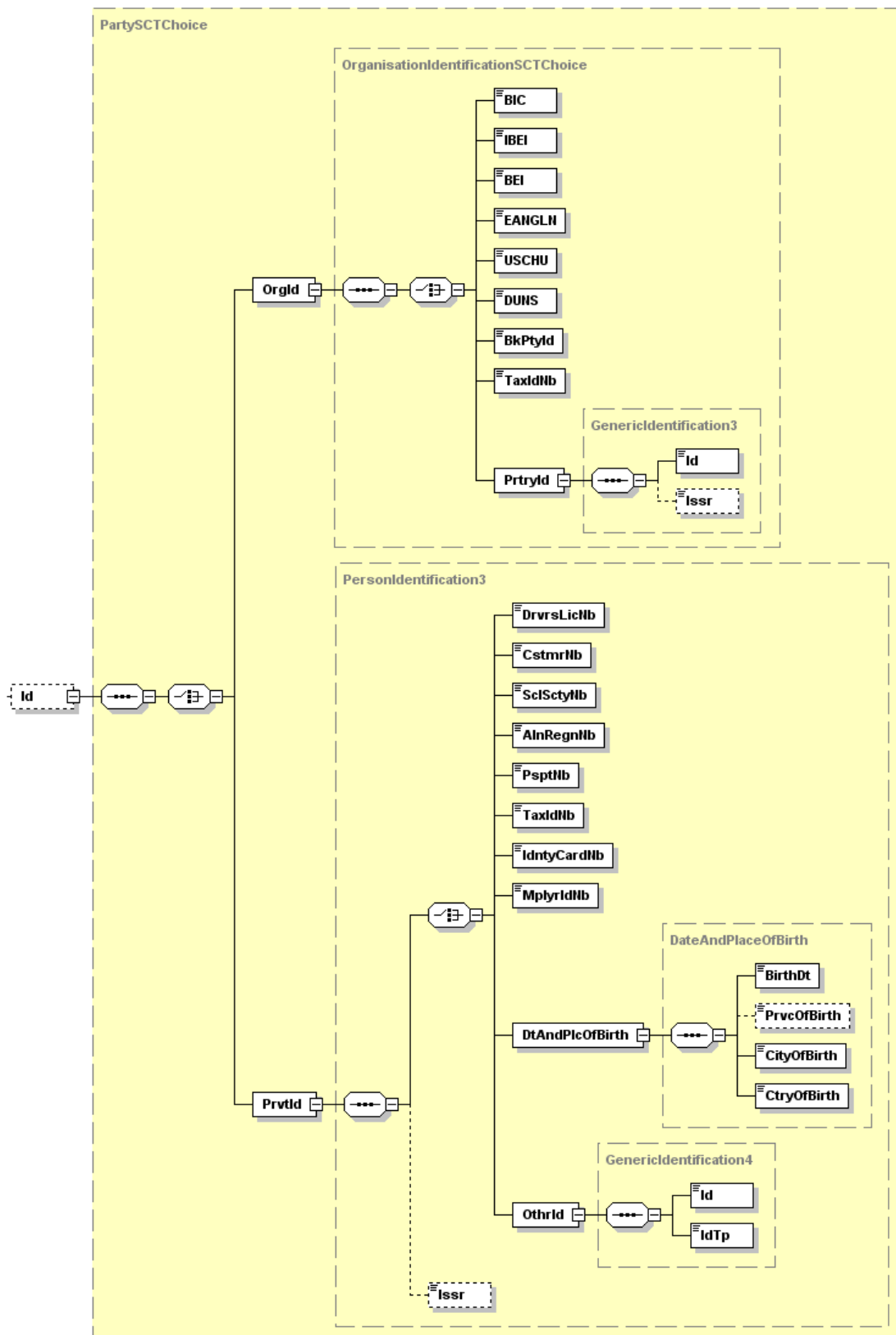


Diagram 13: pain.001.001.02, Identification

Definition

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

XML Tag

<Id>

Occurrences

[0..1]

Rules

It is recommended 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. | OrganisationIdentificationSCT Choice (for SCT) resp. OrganisationIdentificationSDD Choice (for SDD) | - |
| BIC | <BIC> | [1..1] | Bank Identifier Code. Code ISO 9362. | BICIdentifier | Must be allocated using valid BIC. This can be either 8 or 11 characters long. |
| IBEI | <IBEI> | [1..1] | International Business Entity Identifier to uniquely identify business entities. | IBEIIdentifier | Allocate using International Business Entity Identifier. |
| BEI | <BEI> | [1..1] | Business Entity Identifier. Code allocated to non-financial institutions by the ISO 9362 Registration Authority. | BEIIdentifier | Allocate using Business Entity Identifier. |

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Appendix 3: Specification of Data Formats

| Name | XML Tag | Occurrences | Definition | Type | Rules |
|-------------------------------|-----------|-------------|--|--|--|
| EANGLN | <EANGLN> | [1..1] | Global Location Number. | EANGLNIdentifier | With Global Location Number to ID an institution acc. to EAN standards (EAN = European Article Number) |
| CHIPSUniversal Identification | <USCHU> | [1..1] | (United States) Clearing House Interbank Payments System (CHIPS) Universal Identification (UID) - identifies entities that own accounts at CHIPS participating financial institutions. | CHIPSUniversalIdentifier | - |
| DUNS | <DUNS> | [1..1] | Data Universal Numbering System. | DunsIdentifier | - |
| BankPartyIdentification | <BkPtyId> | [1..1] | Unique and unambiguous assignment made by a specific bank to identify a business relationship. | Max35Text | - |
| TaxIdentification-Number | <TaxIdNb> | [1..1] | Number assigned by a tax authority to an entity. | Max35Text | - |
| ProprietaryIdentification | <PrtryId> | [1..1] | Unique and unambiguous identifier for an organisation that is allocated by an institution. | GenericIdentification3 | |
| Identification | <Id> | [1..1] | Name or number assigned by an entity to enable recognition of that entity, e.g. account identifier. | Max35Text | |
| Issuer | <Issr> | [0..1] | Entity that assigns the identification. | Max35Text | |
| PrivateIdentification | <PrvtId> | [1..1] | Unique and unambiguous identification of a person. | Person-Identification3 (for SCT) resp. Person-IdentificationSDD1 (for SDD) | |

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Appendix 3: Specification of Data Formats

| Name | XML Tag | Occurrences | Definition | Type | Rules |
|------------------------------|-------------------|-------------|--|------------------------|---|
| 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-rldNb> | [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] | Province where a person was born. | ISODate | To be allocated with a date formatted YYYY-MM-DD (ISO 8601) |
| ProvinceOfBirth | <PrvcOf-Birth> | [0..1] | City where a person was born. | Max35Text | - |
| CityOfBirth | <CityOf-Birth> | [1..1] | Country where a person was born. | Max35Text | - |
| CountryOfBirth | <CtryOf-Birth> | [1..1] | Identifier issued to a person for which no specific identifier has been defined. | Country-Code | Country code (according to ISO 3166) |
| OtherIdentification | <OthrId> | [1..1] | Identifier issued to a person for which no specific identifier has been defined. | GenericIdentification4 | - |

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Appendix 3: Specification of Data Formats

| Name | XML Tag | Occurrences | Definition | Type | Rules |
|--------------------|---------|-------------|---|-----------|--|
| Identification | <Id> | [1..1] | Specifies the nature of the identifier. | Max35Text | - |
| IdentificationType | <IdTp> | [1..1] | Entity that assigns the identifier. | Max35Text | Code to designate the means of identification that is not listed among the defined means of identification |
| Issuer | <Issr> | [0..1] | Province where a person was born. | Max35Text | - |

2.2.1.6 Payment Instruction Information

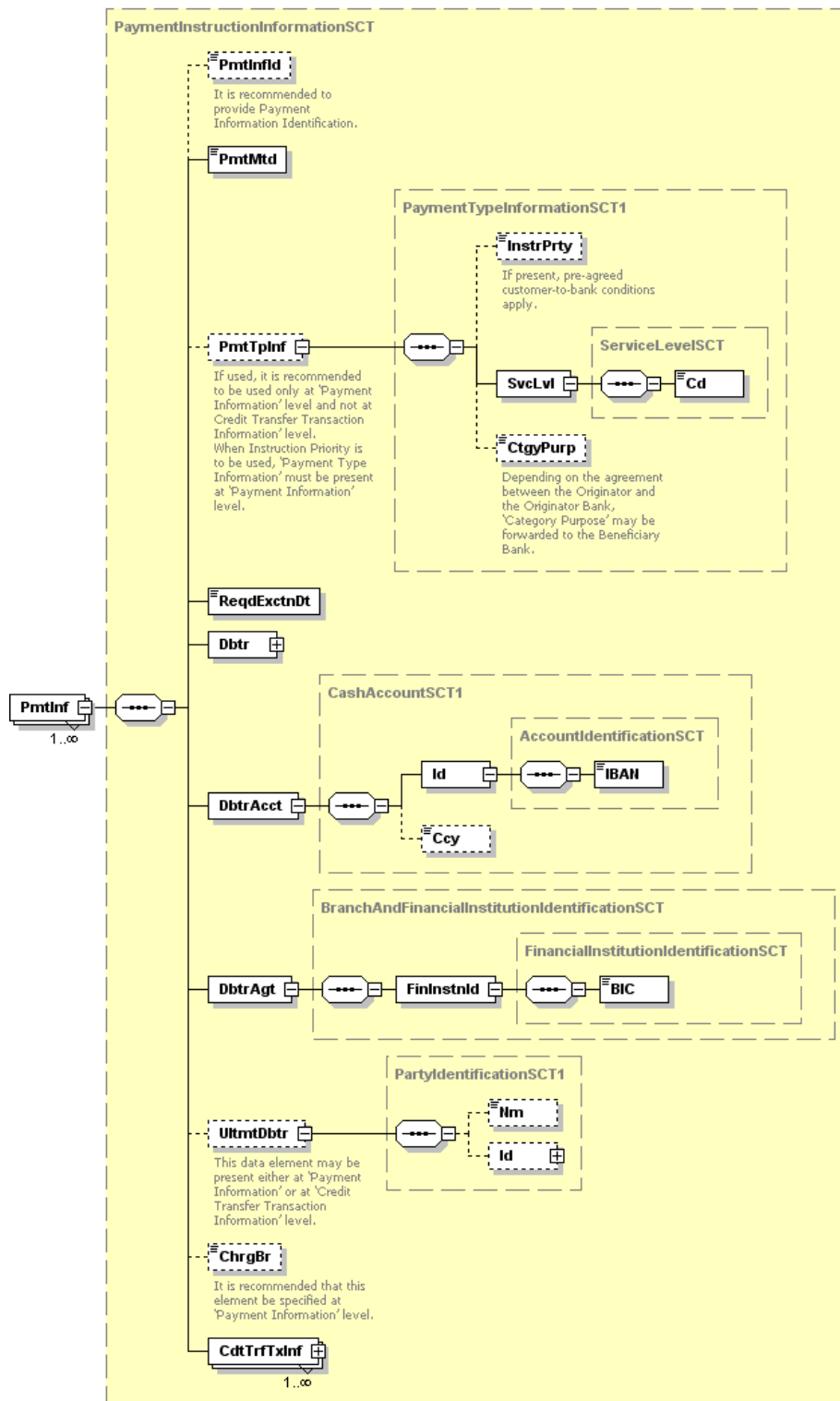


Diagram 14: pain.001.001.02, Payment Instruction Information

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..unbounded]

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 | It is strongly recommended to use this reference as an identification. |
| 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> | [0..1] | Set of elements that further specifies the type of transaction. | Payment-TypeInformationSCT1 | It is recommended to allocate this element on this level rather than on the level of the transaction details. |
| InstructionPriority | <InstrPrty> | [0..1] | Indicator of the urgency or order of importance to apply to the processing of the instruction. | Priority2Code | <p>If <InstrPrty> is to be applied, it is only permitted at the payment information level and not on the level of the transaction details.</p> <p>Permitted codes: HIGH and NORM.</p> <p>If not otherwise agreed upon with the financial institution, NORM is always assumed on this level (i.e. HIGH is ignored).</p> |
| ServiceLevel | <SvcLvl> | [1..1] | Agreement or rules according to which the transaction is to be processed. | ServiceLevelSCT | - |

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Appendix 3: Specification of Data Formats

| Name | XML Tag | Occurrences | Definition | Type | Rules |
|------------------------|----------------|-------------|---|--|--|
| Code | <Cd> | [1..1] | Identification of a pre-agreed level of service between the parties in a coded form. | ServiceLevelSCTCode | Only SEPA is allowed. |
| CategoryPurpose | <Ctgy-Purp> | [0..1] | Specifies the purpose of the instruction based on a set of pre-defined categories | Payment-Category-Purpose1Code | The permitted codes are listed in chapter 2.3.2. Note: These codes are not represented in the account statement. |
| RequestedExecutionDate | <Req-dExctnDt> | [1..1] | Date at which the initiating party requests the clearing agent to process the payment. | ISODate | Date of execution requested by the customer (in case of an invalid business day, the date will be shifted to the next business day by the first financial institution instructed). |
| Debtor | <Dbtr> | [1..1] | Refer to 2.2.1.7 | | - |
| DebtorAccount | <DbtrAcct> | [1..1] | Account of the debtor to which a debit entry will be made as a result of the transaction. | CashAccountSCT1 | - |
| Identification | <Id> | [1..1] | Identification of the account between the account owner and the account servicer. | AccountIdentificationSCT | - |
| IBAN | <IBAN> | [1..1] | International Bank Account Number (IBAN) – identifier. | IBANIdentifier | To be allocated with a valid IBAN (International Bank Account Number). This can have a maximum of 34 characters. |
| Currency | <Ccy> | [0..1] | Currency of the account | Currency-Code | - |
| DebtorAgent | <DbtrAgt> | [1..1] | Financial institution servicing an account for the debtor. | BranchAndFinancialInstitutionIdentificationSCT | - |

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Appendix 3: Specification of Data Formats

| Name | XML Tag | Occurrences | Definition | Type | Rules |
|--------------------------------------|---------------|----------------|---|---------------------------------------|---|
| FinancialInstitutionIdentification | <FinInstnId> | [1..1] | Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. | FinancialInstitutionIdentificationSCT | - |
| BIC | <BIC> | [1..1] | Bank Identifier Code. Code (ISO 9362) | BICIdentifier | Must be allocated using valid BIC This can be either 8 or 11 characters long. |
| UltimateDebtor | <UltmtDbtr> | [0..1] | Debtor reference party. For information only. | PartyIdentificationSCT1 | If a value is allocated to this field, then the element must not be used on the level of the transaction details. |
| Name | <Nm> | [0..1] | Name of the debtor reference party. | Max70Text | - |
| Identification | <Id> | [0..1] | Refer to 2.2.1.5 | | |
| ChargeBearer | <ChrgBr> | [0..1] | Specifies which party/parties will bear the charges associated with the processing of the payment transaction. | ChargeBearerType2Code | It is recommended to use this element on this level rather than on the level of the transaction details. If used then only SLEV is allowed. |
| CreditTransferTransactionInformation | <CdtTrfTxInf> | [1..unbounded] | Refer to 2.2.1.8 | | Refer to annotation in 2.1 |

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

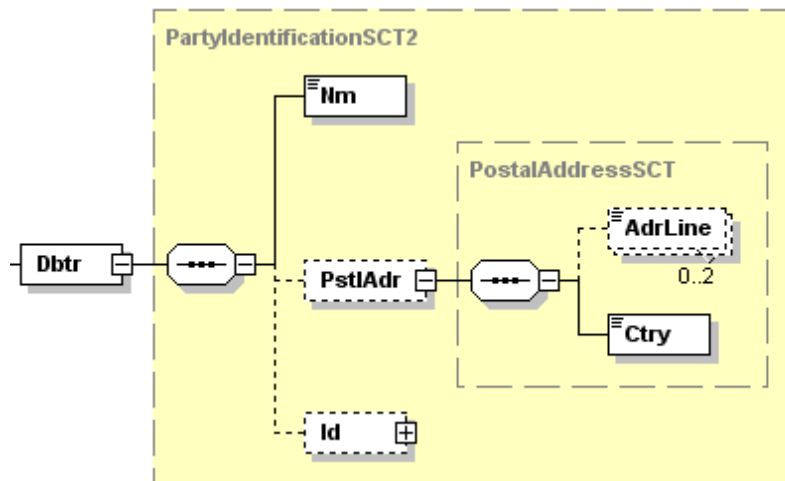


Diagram 15: pain.001.001.02, Debtor

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 | Max70Text | The name of the ordering party or the account holder has to be allocated to this field. |
| PostalAddress | <PstlAdr> | [0..1] | Information that locates and identifies a specific address, as defined by postal services. | PostalAddressSCT | It is recommended to leave element group without allocation. |
| AddressLine | <AdrLine> | [0..2] | Address information is presented in free format text. | Max70Text | - |

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Appendix 3: Specification of Data Formats

| Name | XML Tag | Occurrences | Definition | Type | Rules |
|----------------|---------|-------------|---------------------------------|--------------|---|
| 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 | | Unambiguous identification of the credit transfer. It is recommended leaving this field without allocation. |

Example

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

2.2.1.8 Credit Transfer Transaction Information

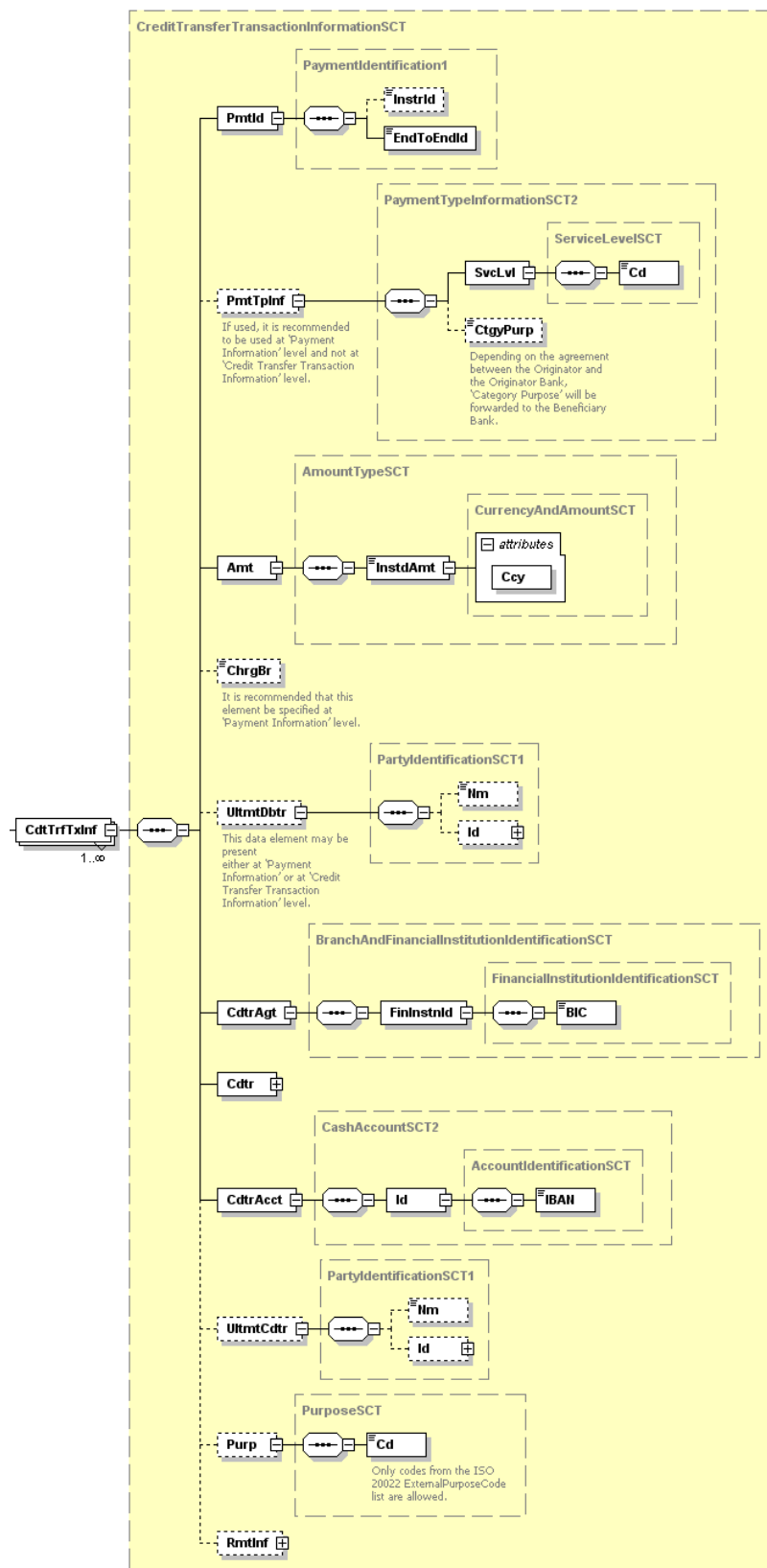


Diagram 16: pain.001.001.02, Credit Transfer Transaction Information

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 | This field should only be used by a technical service company that allocates to the field 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 | 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. | PaymentTypeInformationSCT1 | It is recommended, not to allocate a value to this field on this level but to allocate it on the level of <PaymentInstructionInformation>. |
| ServiceLevel | <SvcLvl> | [1..1] | Agreement under which or rules under which the transaction should be processed. | ServiceLevelSCT | - |

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Appendix 3: Specification of Data Formats

| Name | XML Tag | Occurrences | Definition | Type | Rules | |
|------------------------------------|--------------|-------------|---|--|--|---|
| Code | <Cd> | [1..1] | Identification of a pre-agreed level of service between the parties in a coded form. | ServiceLevelSCTCode | - | |
| CategoryPurpose | <Ctgy-Purp> | [0..1] | Specifies the high level purpose of the instruction based on a set of pre-defined categories. | Payment-Category-Purpose1Code | For the codes please refer to chapter 2.3.2. Not represented in the account statement. | |
| Amount | <Amt> | [1..1] | Amount. | AmountTypeSCT | - | |
| 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. | Currency-AndAmountSCT | 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. | Charge-BearerType2Code | It is recommended, not to allocate a value to the field on this level but to allocate it on the level of <PaymentInstruction-Information>. | |
| UltimateDebtor | <UltmtDbtr> | [0..1] | Debtor reference party. For information only. | PartyIdentificationSCT1 | If a value is allocated to this field, then it is not allowed to use the element on the level of <PaymentInstruction-Information>. | |
| Name | <Nm> | [0..1] | Name | Max70Text | - | |
| Identification | <Id> | [0..1] | Refer to 2.2.1.5 | | | - |
| CreditorAgent | <CdtrAgt> | [1..1] | Financial institution servicing an account for the creditor. | BranchAndFinancialInstitutionIdentificationSCT | - | |
| FinancialInstitutionIdentification | <FinInstnId> | [1..1] | Unique and unambiguous identifier of a financial institution. | FinancialInstitutionIdentificationSCT | - | |

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Appendix 3: Specification of Data Formats

| Name | XML Tag | Occurrences | Definition | Type | Rules |
|------------------|-------------|-------------|--|--------------------------|---|
| BIC | <BIC> | [1..1] | Bank Identifier Code (ISO 9362) | 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. | CashAccountSCT2 | - |
| Identification | <Id> | [1..1] | Unique and unambiguous identification of the account. | AccountIdentificationSCT | - |
| IBAN | <IBAN> | [1..1] | International Bank Account Number. | IBANIdentifier | To be allocated with a valid IBAN (International Bank Account Number). This can have a maximum of 34 characters. |
| UltimateCreditor | <UltmtCdtr> | [0..1] | Creditor reference party. For information only. | PartyIdentificationSCT1 | - |
| Name | <Nm> | [0..1] | Name | Max70Text | - |
| Identification | <Id> | [0..1] | Refer to 2.2.1.5 | | - |
| Purpose | <Purp> | [0..1] | Type of payment. | PurposeSCT | |
| Code | <Cd> | [1..1] | In a coded form. | External-Purpose-Code | Only codes of the ISO 20022 ExternalPurposeCode list are permitted. Refer to www.iso20022.org/Payments_External_Code_Lists . ⁴⁰ In an account statement in MT940/942 format not all codes are represented (Refer to footnotes 154, 155 and 156). |

⁴⁰ If information on capital building fringe fortune is allocated in the structured remittance information under <CdtrRefInf>, the purpose code CBFF (capital building fringe fortune) must be used to avoid a continuous scanning of the remittance information.

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Appendix 3: Specification of Data Formats

| Name | XML Tag | Occurrences | Definition | Type | Rules |
|-----------------------|----------|-------------|-------------------|------|---|
| RemittanceInformation | <RmtInf> | [0..1] | Refer to 2.2.1.10 | | <p>Either Structured or Unstructured (but not both), may be present.</p> <p>It is recommended to use Structured only in agreement with the payee.</p> |

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

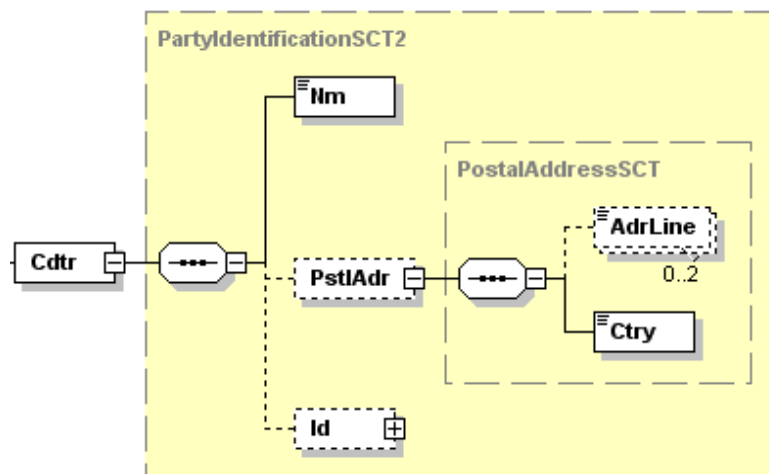


Diagram 17: pain.001.001.02, Creditor

Definition

Party to which an amount of money is due.

XML Tag

<Cdtr>

Occurrences

[1..1]

Rules

Mandatory field for data on the creditor.

| Name | XML Tag | Occurrences | Definition | Type | Rules |
|----------------|-----------|-------------|--|----------------------|---|
| Name | <Nm> | [1..1] | Name | Max70Text | Name of the creditor |
| PostalAddress | <PstlAdr> | [0..1] | Information that locates and identifies a specific address, as defined by postal services. | PostalAddressSC T | We recommend leaving this field without allocation. |
| AddressLine | <AdrLine> | [0..2] | Address information 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, it is the identification of the creditor. |

Example

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

2.2.1.10 Remittance Information

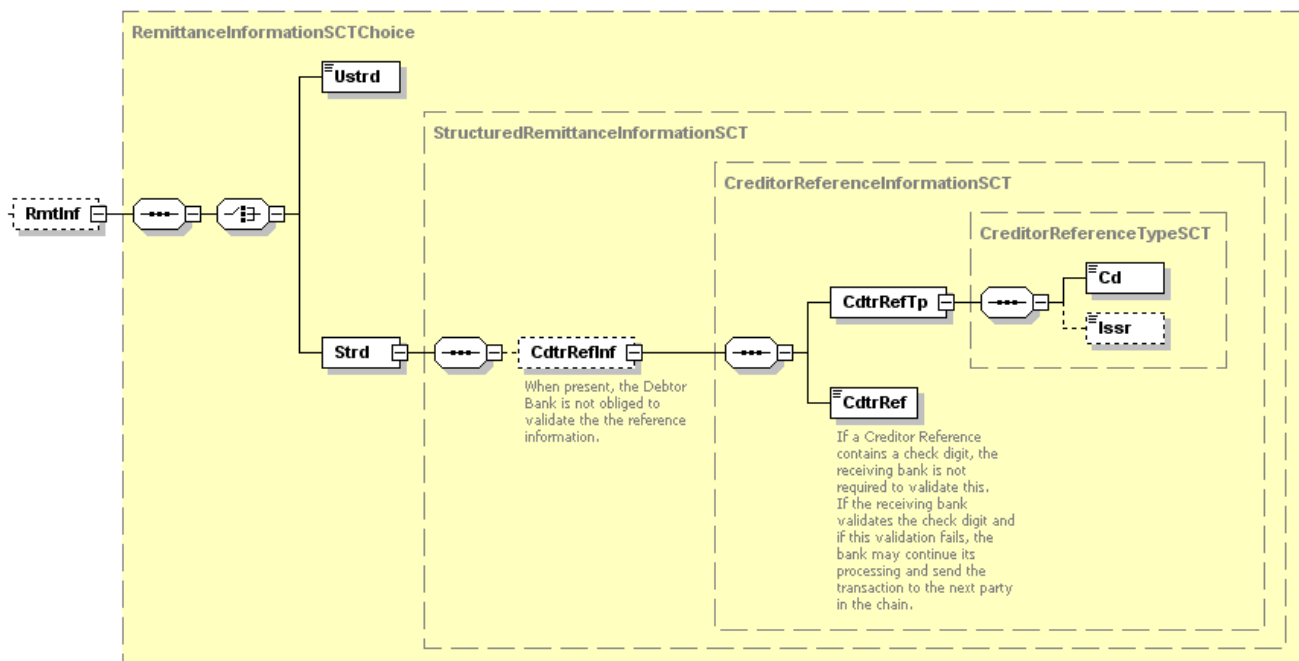


Diagram 18: pain.001.001.02, Remittance Information

Definition

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

XML Tag

<RmtInf>

Occurrences

[0..1]

Rules

| Name | XML Tag | Occurrences | Definition | Type | Rules |
|--------------|---------|-------------|---|-------------|---|
| Unstructured | <Ustrd> | [1..1] | Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, e.g. commercial invoices in an accounts' receivable system in an unstructured form. | Max140-Text | The use of the unstructured remittance information is recommended. It may carry structured remittance information, as agreed between the Creditor and the Debtor. |

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Appendix 3: Specification of Data Formats

| Name | XML Tag | Occurrences | Definition | Type | Rules |
|------------------------------|--------------|-------------|--|------------------------------------|--|
| Structured | <Strd> | [1..1] | Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, e.g. commercial invoices in an accounts' receivable system in a structured form. | StructuredRemittanceInformationSCT | <p>We recommend not to use this option.</p> <p>We strongly recommend coming to an agreement with the creditor before allocating this field.</p> <p>The allocation of the creditor's structured reference to field <CdtrRef> according to ISO/FDIS 11649 is an exception.</p> <p>The content of this field (including contained tags and whitespace, but excluding the tags <Strd> and </Strd> themselves), must not exceed 140 characters.</p> |
| CreditorReferenceInformation | <CdtrRefInf> | [0..1] | Reference information provided by the creditor to allow the identification of the underlying documents. | CreditorReferenceInformationSCT | <p>The debtor's bank is not obliged to validate the contents of this element group.</p> <p>In case of capital building fringe fortune, this element group is to be used for necessary details (e.g. number of year or contract).⁴¹</p> |
| CreditorReferenceType | <CdtrRefTp> | [1..1] | Type of the reference | CreditorReferenceTypeSCT | - |

⁴¹ In order to avoid a continuous scanning of the remittance information in case of capital building fringe fortune payments, purpose code CBFF (Capital building fringe fortune) must be allocated here.

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Appendix 3: Specification of Data Formats

| Name | XML Tag | Occurrences | Definition | Type | Rules |
|-------------------|-----------|-------------|--|-----------------------|---|
| Code | <Cd> | [1..1] | Code to specify the document type | Document-Type3CodeSCT | Only the code SCOR is allowed. |
| Issuer | <Issr> | [0..1] | Issuer of the reference. | Max35Text | - |
| CreditorReference | <CdtrRef> | [1..1] | Unique and unambiguous reference assigned by the creditor to refer to the payment transaction. | Max35Text | If the reference contains a check digit, the receiving bank is not obliged to check it and, in case of a failed check, the bank is entitled to continue further processing. |

Example

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


2.2.2 Direct Debit Initiation – pain.008.002.01

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 order type CDD (SEPA core direct debit) and CDB (SEPA B2B direct debit) respectively are used to transmit the SEPA message Direct Debit Initiation.

Creditor Identifier (CI)

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

The CI is constructed according to the following format rules:

- Positions 1 and 2 contain the ISO country code
- Positions 3 and 4 contain the check digits
- Positions 5 to 7 contain the Creditor Business Code. 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) are available on the website of the Deutsche Bundesbank,
http://www.bundesbank.de/zahlungsverkehr/zahlungsverkehr_sepa_identifikation.php.

Overview

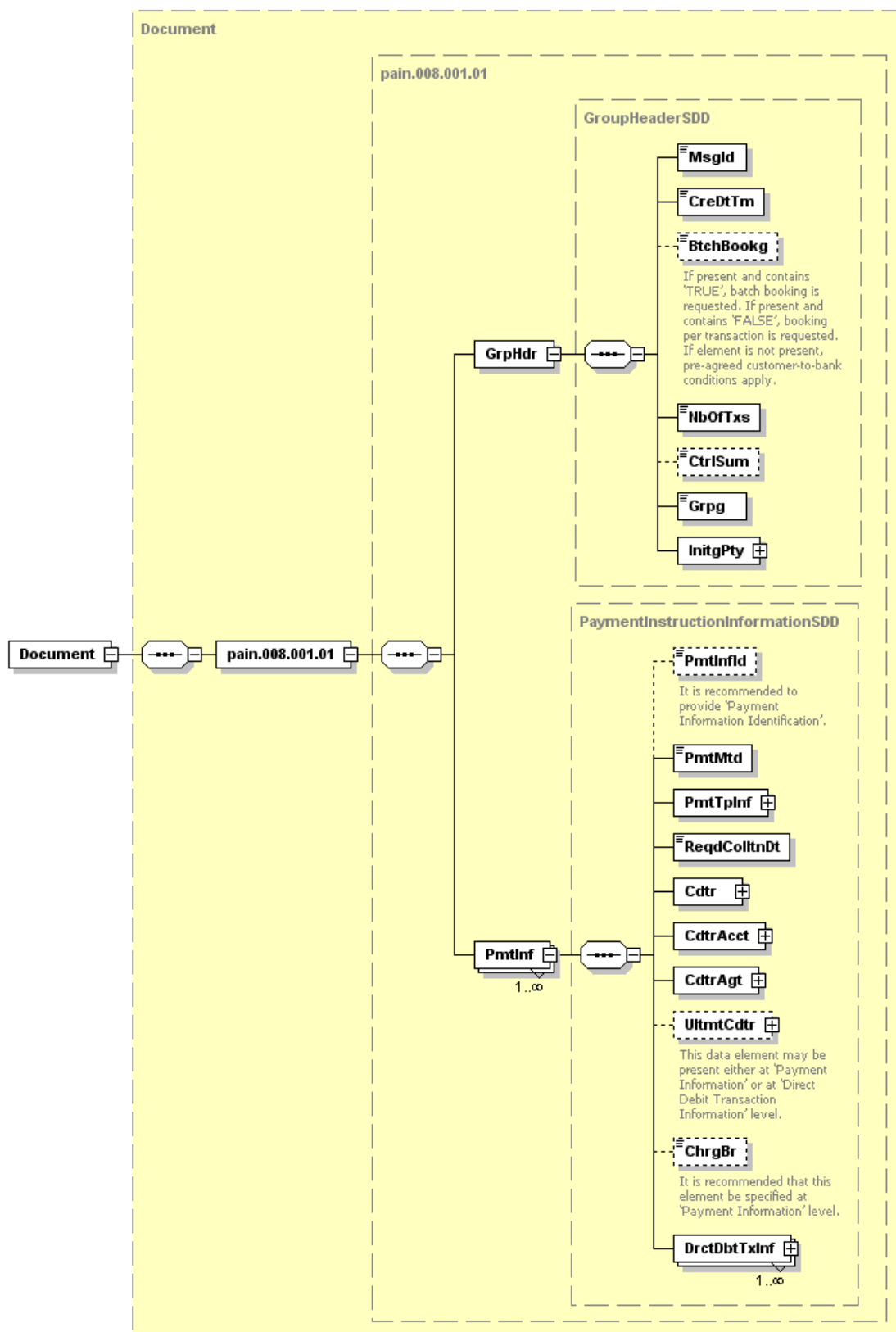


Diagram 19: Overview pain.008.001.01

2.2.2.1 Document

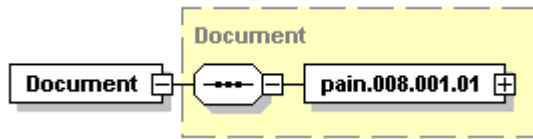


Diagram 20: pain.008.001.01, Document

Definition

UNIFI (ISO 20022) XML message: SEPA Direct Debit Transfer Schema. This is the top level element of the message pain.008.002.01.

XML Tag

<Document>

Occurrences

[1..1]

Rules

| Name | XML Tag | Occurrences | Definition | Type | Rules |
|-----------------------|-------------------|-------------|------------------|------|--|
| DirectDebitInitiation | <pain.008.001.01> | [1..1] | Refer to 2.2.2.2 | | To allow for a validation against the original ISO schema also, the second number section remains 001. |

Example

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:swift:xsd:$pain.008.002.01"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:swift:xsd:$pain.008.002.01 pain.008.002.01.xsd">
  <pain.008.001.01>
    <GrpHdr>
      <MsgId>Message-ID</MsgId>
      <CreDtTm>2008-11-21T09:30:47.000Z</CreDtTm>
      <NbOfTx>2</NbOfTx>
      <CtrlSum>6655.86</CtrlSum>
      <Grpg>MIXD</Grpg>
      <InitgPty>
        <Nm>Initiator Name</Nm>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtMtd>DD</PmtMtd>
      <PmtTpInf>
        <SvcLvl>
          <Cd>SEPA</Cd>
        </SvcLvl>
        <LclInstrm>
          <Cd>CORE</Cd>
        </LclInstrm>
      </PmtTpInf>
    </PmtInf>
  </pain.008.001.01>
</Document>
```

```

<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>
        <OrgnlCdtrSchmeId>
          <Nm>Original Creditor Name</Nm>
          <Id>
            <PrvtId>
              <OthrId>
                <Id>AA00OriginalCreditorID</Id>
                <IdTp>SEPA</IdTp>
              </OthrId>
            </PrvtId>
          </Id>
        </OrgnlCdtrSchmeId>
      </AmdmntInfDtls>
    </MndtRltdInf>
  </CdtrSchmeId>
  <Id>
    <PrvtId>
      <OthrId>
        <Id>AA00CreditorId</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>AA00CreditorId</Id>
          <IdTp>SEPA</IdTp>
        </OthrId>
      </PrvtId>
    </Id>
  </CdtrSchmeId>
</DrctDbtTx>
<DbtrAgt>
  <FinInstnId>
    <BIC>SPUEDE2UXXX</BIC>
  </FinInstnId>
</DbtrAgt>
<Dbtr>
  <Nm>Other Debtor Name</Nm>
</Dbtr>
<DbtrAcct>
  <Id>
    <IBAN>DE21500500001234567897</IBAN>
  </Id>
</DbtrAcct>
<UltmtDbtr>
  <Nm>Ultimate Debtor Name</Nm>
</UltmtDbtr>
<RmtInf>
  <Ustrd>Unstructured Remittance Information</Ustrd>
</RmtInf>
</DrctDbtTxInf>
</PmtInf>
</pain.008.001.01>
</Document>

```

2.2.2.2 Pain.008.001.01

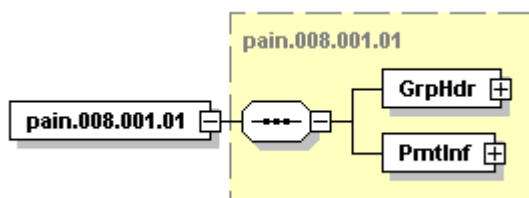


Diagram 21: pain.008.001.01

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 2.2.2.3 | | - |
| PaymentInstructionInformation | <PmtInf> | [1..unbounded] | Refer to 2.2.2.5 | | - |

2.2.2.3 Group Header

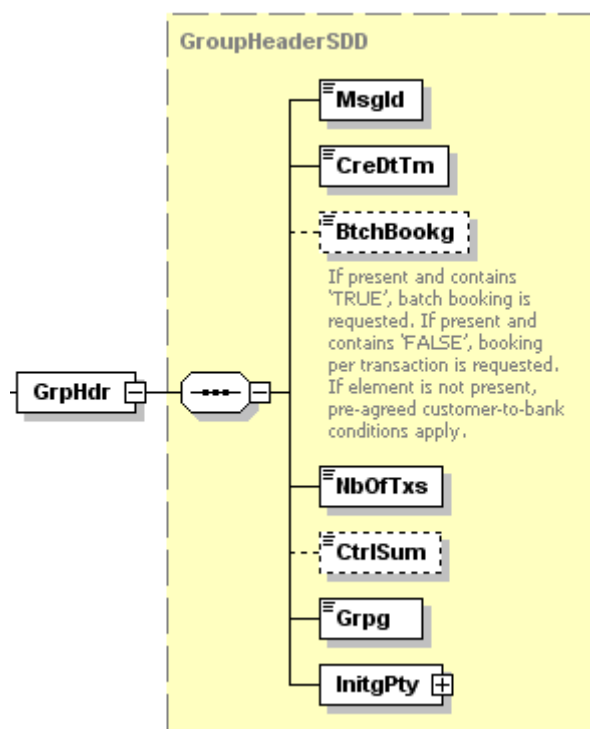


Diagram 22: pain.008.001.01, Group Header

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. | RestrictedIdentification1 | If a file is submitted twice by mistake, a double processing can be avoided by verifying the tag <MsgID> in combination with the customer ID or the ordering party's IBAN. Therefore, the tag <MsgID> must contain a new value for every new pain message. |
| CreationDateTime | <CreDtTm> | [1..1] | Date and time at which a (group of) payment instruction(s) was created by the instructing party. | ISODateTime | - |
| BatchBooking | <BtchBooking> | [0..1] | Identifies whether a single entry per individual transaction or a batch entry for the sum of the amounts of all transactions in the message is requested. | BatchBookingIndicator | Only if a corresponding agreement with the customer regarding single entries is on hand and in case of an allocation of false, each individual transaction is listed on the payer's statement. Otherwise, the transactions are batched (default) |
| 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. | DecimalNumber | 2 is the maximum number of decimal digits allowed |

| Name | XML Tag | Occurrences | Definition | Type | Rules |
|-----------------|------------|-------------|---|----------------------|--|
| 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 SDD | Only MIXD (Grouping Option = Mixed) is allowed. |
| InitiatingParty | <InitgPty> | [1..1] | Refer to 2.2.2.4 | | Allocation may differ from Creditor. Recommendation: Only the subfield Name should be used. |

Example

```

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

```

2.2.2.4 Initiating Party

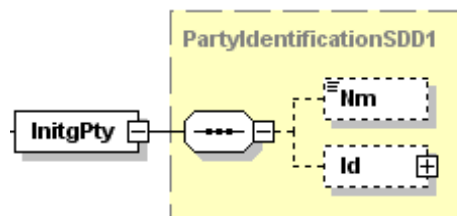


Diagram 23: pain.008.001.01, Initiating Party

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> | [0..1] | Name | Max70Text | - |
| Identification | <Id> | [0..1] | Refer to 2.2.1.5 | | It is recommended to leave this data element group without allocation. |

Example

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

2.2.2.5 Payment Instruction Information

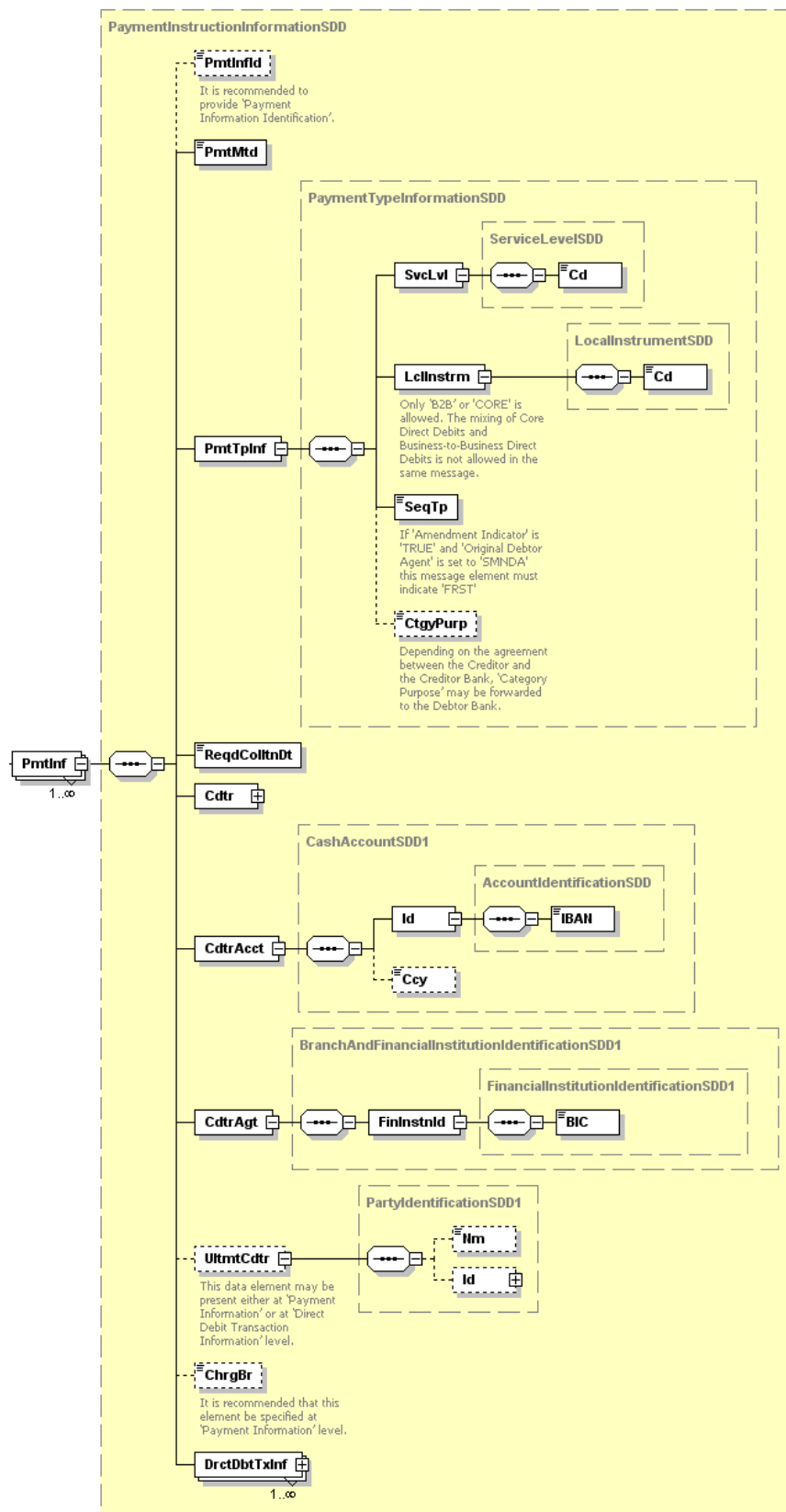


Diagram 24: pain.008.001.01, Payment Instruction Information

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..unbounded]

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. | RestrictedIdentification1 | It is strongly recommended to use this data element group. |
| PaymentMethod | <PmtMtd> | [1..1] | Specifies the means of payment that will be used to move the amount of money. | PaymentMethod2Code | Only DD is allowed. |
| PaymentTypeInformation | <PmtTpInf> | [1..1] | Set of elements that further specifies the type of transaction. | PaymentTypeInformationSDD | - |
| ServiceLevel | <SvcLvl> | [1..1] | Agreement under which or rules under which the transaction should be processed. | ServiceLevelSDD | - |
| Code | <Cd> | [1..1] | Identification of a pre-agreed level of service between the parties in a coded form. | ServiceLevelSDDCode | Only SEPA is allowed. |
| LocalInstrument | <LclInstrm> | [0..1] | Type of a direct debit | LocalInstrumentSDD | It is not permissible to mix B2B and core SEPA direct debits in one pain.008 message. |
| Code | <Cd> | [1..1] | In a coded form | LocalInstrumentCodeSDD | Only CORE (SEPA direct debit core) and B2B (SEPA direct debit B2B) is permissible. |

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Appendix 3: Specification of Data Formats

| Name | XML Tag | Occurrences | Definition | Type | Rules |
|-------------------------|-----------------|-------------|--|---|---|
| SequenceType | <SeqTp> | [1..1] | Identifies the direct debit sequence, e.g. first, recurrent, final or one-off. | Sequence-Type1Code | Only FRST , RCUR , FNAL , OOFF is permissible. In case of <OrgnldbtrAgt> = SMNDA and <AmdmntInd> = true only FRST is permissible. |
| Category Purpose | <Ctgy-Purp> | [0..1] | Type of a payment | Payment-Category-Purpose1Code | Please refer to chapter 2.3.2 for the codes. This field is not represented in an account statement. |
| RequestedCollectionDate | <Reqd-ColltnDt> | [1..1] | Date at which the creditor requests the amount of money to be collected from the debtor. | ISODate | Due date requested by the customer (in case of an invalid business day, the date will be shifted to the next business day by the first place of collection). |
| Creditor | <Cdtr> | [1..1] | Refer to 2.2.2.6 | | - |
| CreditorAccount | <CdtrAcct> | [1..1] | Unambiguous identification of the account of the creditor. | CashAccountSDD1 | - |
| Identification | <Id> | [1..1] | Unique and unambiguous identification of the account. | AccountIdentificationSDD | - |
| IBAN | <IBAN> | [1..1] | International Bank Account Number (ISO 13616). | IBANIdentifier | To be allocated with a valid IBAN (International Bank Account Number) This can have a maximum of 34 characters. |
| Currency | <Ccy> | [0..1] | Currency of the account | Currency-Code | - |
| CreditorAgent | <CdtrAgt> | [1..1] | Financial institution servicing an account for the creditor. | BranchAndFinancialInstitutionIdentificationSDD1 | - |

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Appendix 3: Specification of Data Formats

| Name | XML Tag | Occurrences | Definition | Type | Rules |
|------------------------------------|----------------|----------------|--|--|--|
| FinancialInstitutionIdentification | <FinInstnId> | [1..1] | Unique and unambiguous identifier of a financial institution. | FinancialInstitutionIdentificationSDD1 | - |
| BIC | <BIC> | [1..1] | Bank Identifier Code. Code (ISO 9362). | BICIdentifier | Must be allocated using valid BIC This can be either 8 or 11 characters long. |
| UltimateCreditor | <UltmtCdtr> | [0..1] | Creditor reference party. For information only. | PartyIdentificationSDD1 | This element is either to be allocated on the level of <PaymentInstructionInformation> or on the level of the transaction details. |
| Name | <Nm> | [0..1] | Name | Max70Text | - |
| Id | <Id> | [0..1] | Refer to 2.2.1.5 | | |
| ChargeBearer | <ChrgBr> | [1..1] | Specifies which party/parties will bear the charges associated with the processing of the payment transaction. | ChargeBearerTypeSDDCode | It is recommended, to use this field instead of the field on the level of transaction details. If used, only SLEV is allowed. |
| DirectDebitTransactionInformation | <DrctDbtTxInf> | [1..unbounded] | Refer to 2.2.2.7 | | |
| | | | | | Please refer to the annotation in chapter 2.1. |

Example

```

<PmtInf>
  <PmtMtd>DD</PmtMtd>
  <PmtTpInf>
    <SvcLvl>
      <Cd>SEPA</Cd>
    </SvcLvl>
    <LclInstrm>
      <Cd>CORE</Cd>
    </LclInstrm>
    <SeqTp>FRST</SeqTp>
  </PmtTpInf>
  <ReqdColltnDt>2008-12-01</ReqdColltnDt>
  <Cdtr>
    <Nm>Creditor Name</Nm>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <IBAN>DE87200500001234567890</IBAN>
    </Id>
  </CdtrAcct>
  <CdtrAgt>
    <FinInstnId>
      <BIC>BANKDEFFXXX</BIC>
    </FinInstnId>
  </CdtrAgt>

```

```

</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>AA00OriginalCreditorID</Id>
                <IdTp>SEPA</IdTp>
              </OthrId>
            </PrvtId>
          </Id>
        </OrgnlCdtrSchmeId>
      </AmdmntInfDtls>
    </MndtRltdInf>
    <CdtrSchmeId>
      <Id>
        <PrvtId>
          <OthrId>
            <Id>AA00CreditorId</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>Mandate-Id</MndtId>
      <DtOfSgntr>2008-11-20</DtOfSgntr>
      <AmdmntInd>false</AmdmntInd>
    </MndtRltdInf>
    <CdtrSchmeId>
      <Id>
        <PrvtId>
          <OthrId>
            <Id>AA00CreditorID</Id>
            <IdTp>SEPA</IdTp>
          </OthrId>
        </PrvtId>
      </Id>
    </CdtrSchmeId>
  </DrctDbtTx>

```

```

        </PrvtId>
        </Id>
        </CdtrSchmeId>
    </DrctDbtTx>
    <DbtrAgt>
        <FinInstnId>
            <BIC>SPUEDE2UXXX</BIC>
        </FinInstnId>
    </DbtrAgt>
    <Dbtr>
        <Nm>Other Debtor Name</Nm>
    </Dbtr>
    <DbtrAcct>
        <Id>
            <IBAN>DE21500500001234567897</IBAN>
        </Id>
    </DbtrAcct>
    <UltmtDbtr>
        <Nm>Ultimate Debtor Name</Nm>
    </UltmtDbtr>
    <RmtInf>
        <Ustrd>Unstructured Remittance Information</Ustrd>
    </RmtInf>
</DrctDbtTxInf>
</PmtInf>

```

2.2.2.6 Creditor

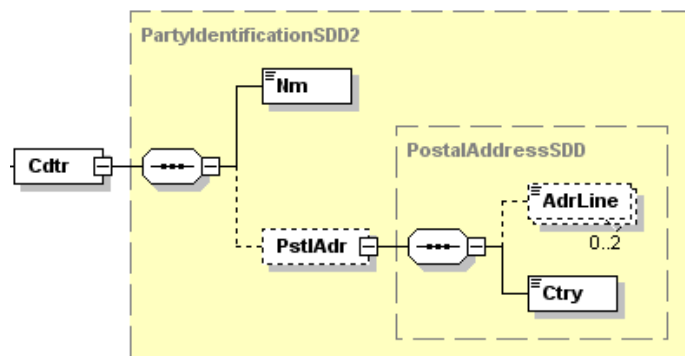


Diagram 25: pain.008.001.01, Creditor

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 | Max70Text | |

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Appendix 3: Specification of Data Formats

| Name | XML Tag | Occurrences | Definition | Type | Rules |
|---------------|-----------|-------------|--|-----------------|---|
| PostalAddress | <PstlAdr> | [0..1] | Information that locates and identifies a specific address, as defined by postal services. | PostalAddressSD | It is recommended to leave this field without allocation. |
| AddressLine | <AdrLine> | [0..2] | Address information 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>
```


2.2.2.7 Direct Debit Transaction Information

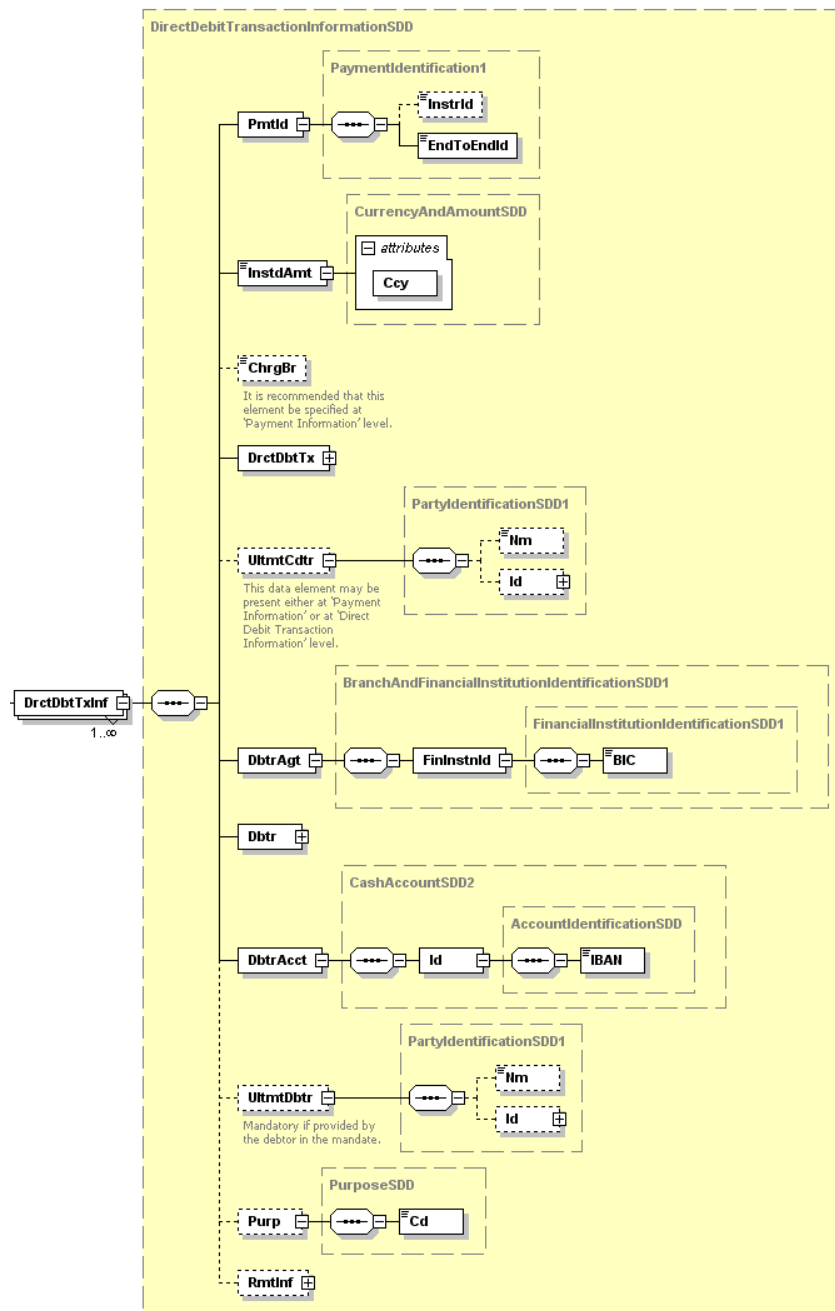


Diagram 26: pain.008.001.01, Direct Debit Transaction Information

Definition

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

XML Tag

<DrctDbtTxInf>

Occurrences

[1..unbounded]

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 (point-to-point identification). | RestrictedIdentification1 | 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. | RestrictedIdentification2 | It is recommended to use the field for a direct debit reference. If not used as a reference, only NOTPROVIDED is allowed. |
| InstructedAmount | <InstdAmt> | [1..1] | Amount of money to be moved between the debtor and creditor, before deduction of charges. | CurrencyAndAmountSDD | The fractional parts 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. | ChargeBearerTypeSDDCode | It is recommended, not to use this field but the field on the level of the Payment Instruction Information. If used, only SLEV is allowed. |
| DirectDebitTransaction | <DrctDbtTx> | [1..1] | Refer to 2.2.2.8 | | - |
| UltimateCreditor | <UltmtCdtr> | [0..1] | Creditor reference party. For information only. | PartyIdentificationSDD1 | This element is either to be allocated on the level of <PaymentInstructionInformation> or on the level of the transaction details. |
| Name | <Nm> | [0..1] | Name | Max70Text | - |

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Appendix 3: Specification of Data Formats

| Name | XML Tag | Occurrences | Definition | Type | Rules |
|------------------------------------|--------------|-------------|---|---|---|
| Id | <Id> | [0..1] | Refer to 2.2.1.5 | | |
| DebtorAgent | <DbtrAgt> | [1..1] | Financial institution servicing an account for the debtor. | BranchAndFinancialInstitutionIdentificationSDD1 | BIC code of the debtor's bank. |
| FinancialInstitutionIdentification | <FinInstnId> | [1..1] | Unique and unambiguous identifier of a financial institution. | FinancialInstitutionIdentificationSDD1 | - |
| BIC | <BIC> | [1..1] | Bank Identifier Code. Code (ISO 9362). | BICIdentifier | Must be allocated using valid BIC This can be either 8 or 11 characters long. |
| Debtor | <Dbtr> | [1..1] | Refer to 2.2.2.10 | | - |
| DebtorAccount | <DbtrAcct> | [1..1] | Identification of the debtor's account. | CashAccountSDD2 | IBAN of the debtor |
| Identification | <Id> | [1..1] | Unique and unambiguous identification of the account. | AccountIdentificationSDD | - |
| IBAN | <IBAN> | [1..1] | International Bank Account (ISO 13616). | IBANIdentifier | To be allocated with a valid IBAN (International Bank Account Number). This can have a maximum of 34 characters. |
| UltimateDebtor | <UltmtDbtr> | [0..1] | Debtor reference party. For information only. | PartyIdentification12 | To be allocated with a debtor's name differing from the account holder if such a debtor has been specified in the direct debit mandate. |
| Name | <Nm> | [0..1] | Name of the debtor | Max70Text | - |
| Identification | <Id> | [0..1] | Refer to 2.2.1.5 | | - |
| Purpose | <Purp> | [0..1] | Underlying reason for the payment transaction. | PurposeSDD | - |

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Appendix 3: Specification of Data Formats

| Name | XML Tag | Occurrences | Definition | Type | Rules |
|-----------------------|----------|-------------|-------------------|-----------------------|--|
| Code | <Cd> | [1..1] | In a coded form | External-Purpose-Code | Only the codes of ISO 20022 ExternalPurposeCode are allowed. Refer to www.iso20022.org/Payments_External_Code_Lists.page . |
| RemittanceInformation | <RmtInf> | [0..1] | Refer to 2.2.2.11 | | Information that is provided to the creditor by the debtor. |

Example

```

<DrctDbtTxInf>
  <PmtId>
    <EndToEndId>OriginatorID1234</EndToEndId>
  </PmtId>
  <InstdAmt Ccy="EUR">6543.14</InstdAmt>
  <DrctDbtTx>
    <MndtRltdInf>
      <MndtId>Mandate Id</MndtId>
      <DtOfSgntr>2008-11-20</DtOfSgntr>
      <AmdmntInd>true</AmdmntInd>
      <AmdmntInfDtls>
        <OrgnlDbtrAgt>
          <FinInstnId>
            <PrtryId>
              <Id>SMNDA</Id>
            </PrtryId>
          </FinInstnId>
        </OrgnlDbtrAgt>
      </AmdmntInfDtls>
    </MndtRltdInf>
    <CdtrSchmeId>
      <Id>
        <PrvtId>
          <OthrId>
            <Id>AA00CreditorSchemeId</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>

```

2.2.2.8 Direct Debit Transaction

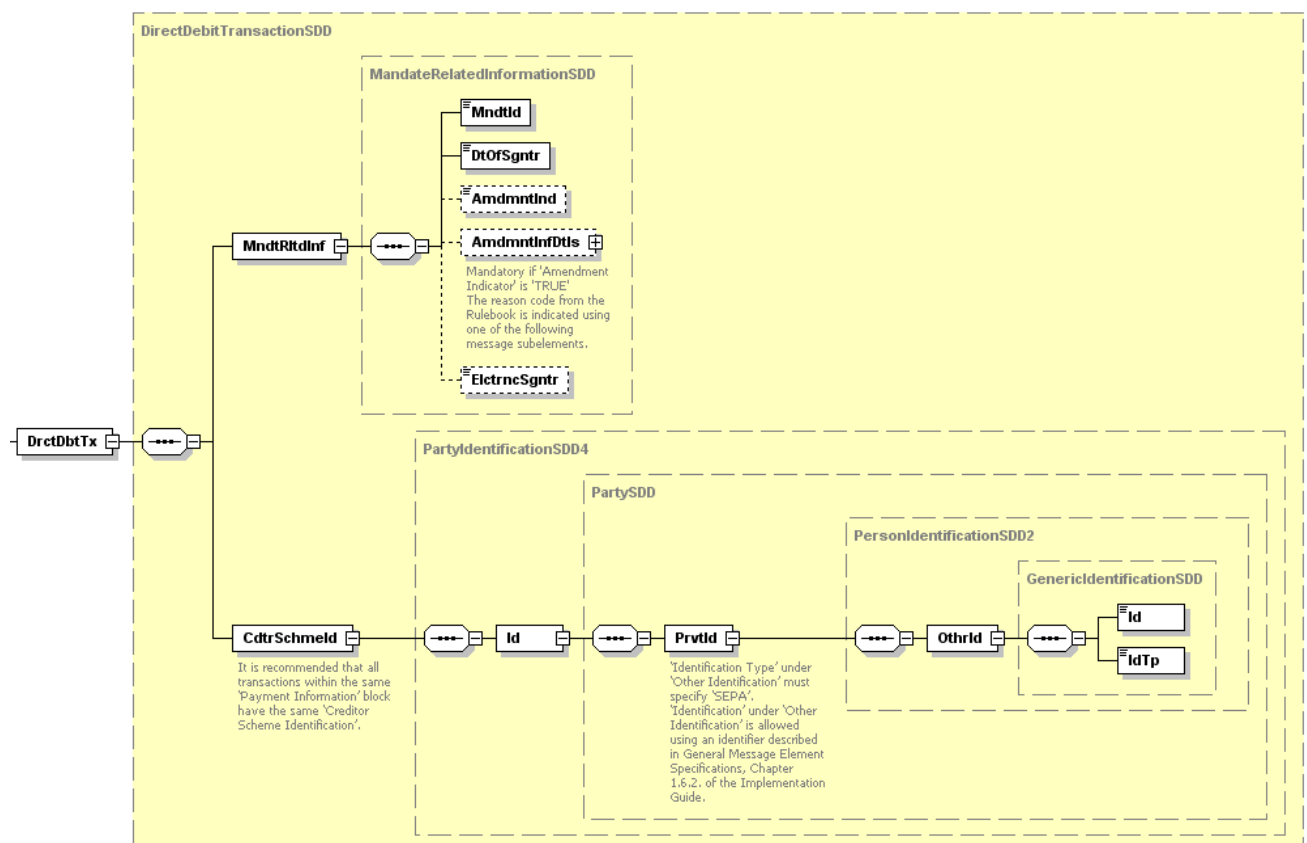


Diagram 27: pain.008.001.01, Direct Debit Transaction

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. | Mandate-RelatedInformationSDD | - |

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Appendix 3: Specification of Data Formats

| 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. | RestrictdIdentification1 | - |
| DateOfSignature | <DtOfSgntr> | [1..1] | Date on which the direct debit mandate has been signed by the debtor. | ISODate | - |
| AmendmentIndicator | <AmdmntInd> | [0..1] | Indicator notifying whether the underlying mandate is amended or not. | TrueFalseIndicator; Wertebereich: True, False | Defaultwert: False |
| AmendmentInformationDetails | <AmdmntInfDtls> | [0..1] | Refer to 2.2.2.9 | | Mandatory if AmendmentIndicator = True. |
| ElectronicSignature | <ElctrcSgntr> | [0..1] | Additional security provisions, e.g. digital mandate (e-mandate). | Max1025Text | Usage is not permissible in case of paper-based mandates. |
| CreditorSchemeIdentification | <CdtrSchmId> | [1..1] | Credit party that signs the direct debit mandate. | PartyIdentificationSDD4 | The Creditor-Identifier (CI) must be allocated to this field. It is recommended that the CI in a payment instruction information is always the same. |
| Identification | <Id> | [1..1] | Unique and unambiguous way of identifying an organisation or an individual person. | PartySDD | - |
| PrivateIdentification | <PrvtId> | [1..1] | Unique and unambiguous identification of a person, e.g. passport. | PersonIdentificationSDD2 | - |
| OtherIdentification | <OthrId> | [1..1] | Identifier issued to a person for which no specific identifier has been defined. | GenericIdentificationSDD | - |
| Identification | <Id> | [1..1] | Identifier issued to the Creditor for which no specific identifier has been defined. | RestrictdIdentification3 | Allocate to this field a CI as described in 2.2.2. |

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Appendix 3: Specification of Data Formats

| Name | XML Tag | Occurrences | Definition | Type | Rules |
|--------------------|---------|-------------|---|---------------------|-----------------------|
| IdentificationType | <IdTp> | [1..1] | Specifies the nature of the identifier. | Restricted-SEPACode | Only SEPA is allowed. |

Example

```
<DrctDbtTx>
  <MndtRltdInf>
    <MndtId>Mandate Id</MndtId>
    <DtOfSgntr>2008-11-20</DtOfSgntr>
    <AmdmntInd>true</AmdmntInd>
    <AmdmntInfDtls>
      <OrgnlDbtrAgt>
        <FinInstnId>
          <PrtryId>
            <Id>SMNDA</Id>
          </PrtryId>
        </FinInstnId>
      </OrgnlDbtrAgt>
    </AmdmntInfDtls>
  </MndtRltdInf>
  <CdtrSchmeId>
    <Id>
      <PrvtId>
        <OthrId>
          <Id>AA00String</Id>
          <IdTp>SEPA</IdTp>
        </OthrId>
      </PrvtId>
    </Id>
  </CdtrSchmeId>
</DrctDbtTx>
```


2.2.2.9 Amendment Information Details

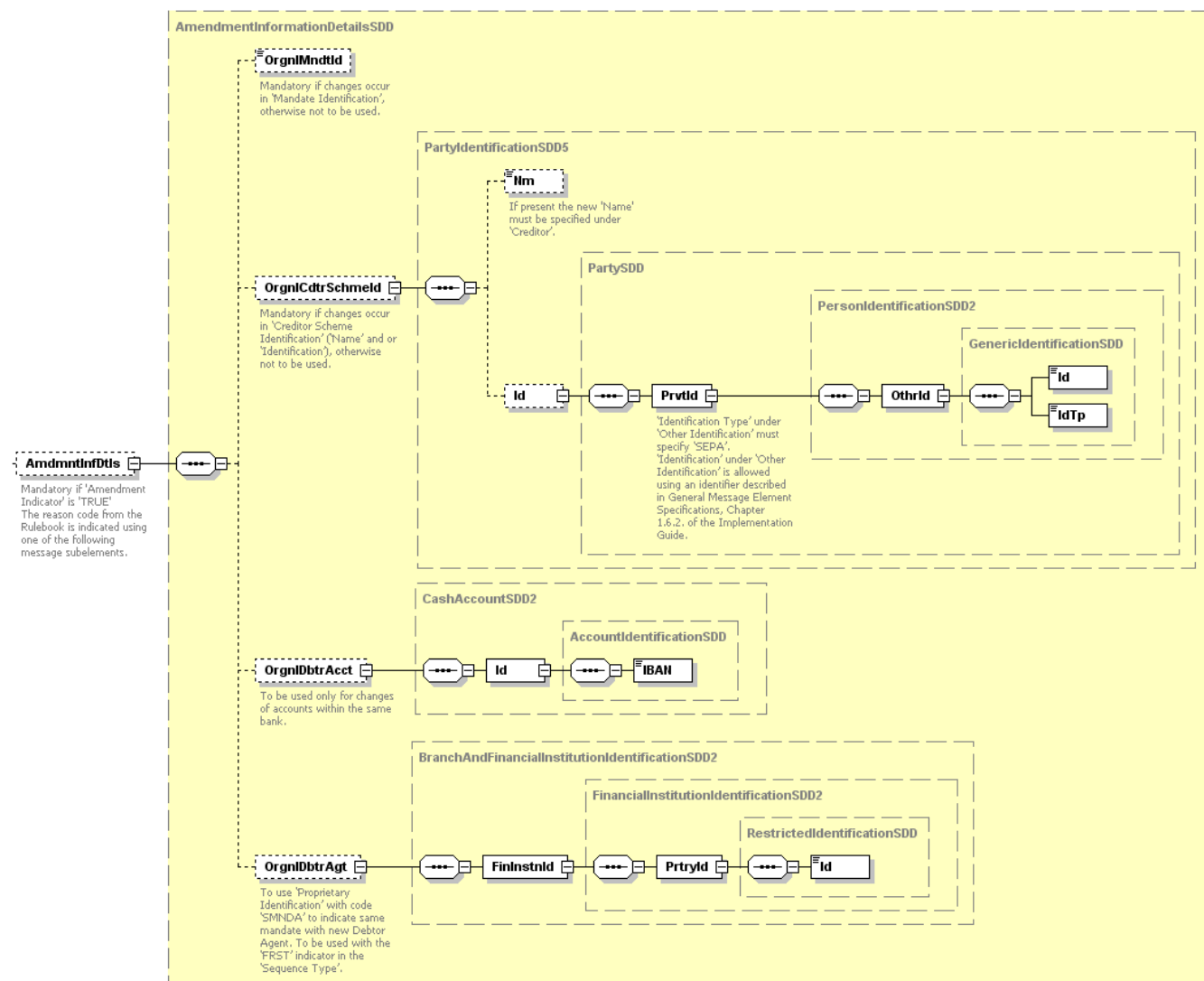


Diagram 28: pain.008.001.01, Amendment Information Details

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. | RestrictdIdentification1 | Mandatory if changes occur in MandateIdentification, otherwise not to be used. |
| OriginalCreditorSchemeIdentification | <OrgnlCdtrSchmeld> | [0..1] | Original creditor scheme identification and/or name of the Creditor that has been modified. | PartyIdentificationSDD5 | Mandatory if changes occur in MandateIdentification or in the Creditor Identifier (CI), otherwise not to be used. |
| Name | <Nm> | [0..1] | Name by which a party is known and which is usually used to identify that party. | Max70Text | If this original name is allocated, the new name has to be allocated to the element Creditor. |
| Identification | <Id> | [0..1] | Unique and unambiguous way of identifying an organisation or an individual person. | PartySDD | - |
| PrivateIdentification | <PrvtId> | [1..1] | Name or number assigned by an entity to enable recognition of that entity, e.g. account identifier. | PersonIdentificationSDD2 | - |
| OtherIdentification | <OthrId> | [1..1] | Identifier issued to a person for which no specific identifier has been defined. | GenericIdentificationSDD | - |
| Identification | <Id> | [1..1] | Original CI of the Creditor | RestrictdIdentification3 | Allocate a CI to this field as described in 2.2.2. |
| IdentificationType | <IdTp> | [1..1] | Specifies the nature of the identifier. | RestrictedSEPACode | Only SEPA is allowed. |
| OriginalDebtorAccount | <OrgnlDbtrAcct> | [0..1] | Original debtor account. | CashAccountSDD2 | To be used only for changes of accounts within the same bank. |
| Identification | <Id> | [1..1] | Unique and unambiguous identification of the account. | AccountIdentificationSDD | - |

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Appendix 3: Specification of Data Formats

| Name | XML Tag | Occurrences | Definition | Type | Rules |
|------------------------------------|----------------|-------------|---|---|--|
| IBAN | <IBAN> | [1..1] | International Bank Account Number (ISO 13616). | IBANIdentifier | To be allocated with a valid IBAN (International Bank Account Number) This can have a maximum of 34 characters. |
| OriginalDebtorAgent | <OrgnlDbtrAgt> | [0..1] | Original debtor's agent. | BranchAndFinancialInstitutionIdentificationSDD2 | 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. | FinancialInstitutionIdentificationSDD2 | - |
| ProprietaryIdentification | <PrtryId> | [1..1] | Unique and unambiguous identifier. | RestrictedIdentificationSDD | - |
| Identification | <Id> | [1..1] | Name or number assigned by an entity to enable recognition of that entity, e.g. account identifier. | RestrictedSMN-DACode | Only SMNDA is allowed. |

Example

```

<AmdmntInfDtls>
  <OrgnlCdtrSchmeId>
    <Nm>Original Creditor Name</Nm>
    <Id>
      <PrvtId>
        <OthrId>
          <Id>AA00OriginalCreditorID</Id>
          <IdTp>SEPA</IdTp>
        </OthrId>
      </PrvtId>
    </Id>
  </OrgnlCdtrSchmeId>
  <OrgnlDbtrAgt>
    <FinInstnId>
      <PrtryId>
        <Id>SMNDA</Id>
      </PrtryId>
    </FinInstnId>
  </OrgnlDbtrAgt>
</AmdmntInfDtls>

```

2.2.2.10 Debtor

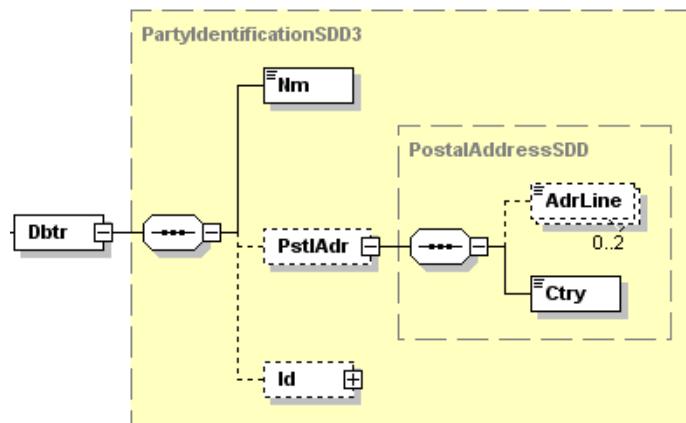


Diagram 29: pain.008.001.01, Debtor

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 | Max70Text | - |
| PostalAddress | <PstlAdr> | [0..1] | Information that locates and identifies a specific address, as defined by postal services. | PostalAddressSD | We recommend leaving this field without allocation. |
| AddressLine | <AdrLine> | [0..2] | Address information 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 leaving this field without allocation. |

Example

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

2.2.2.11 Remittance Information

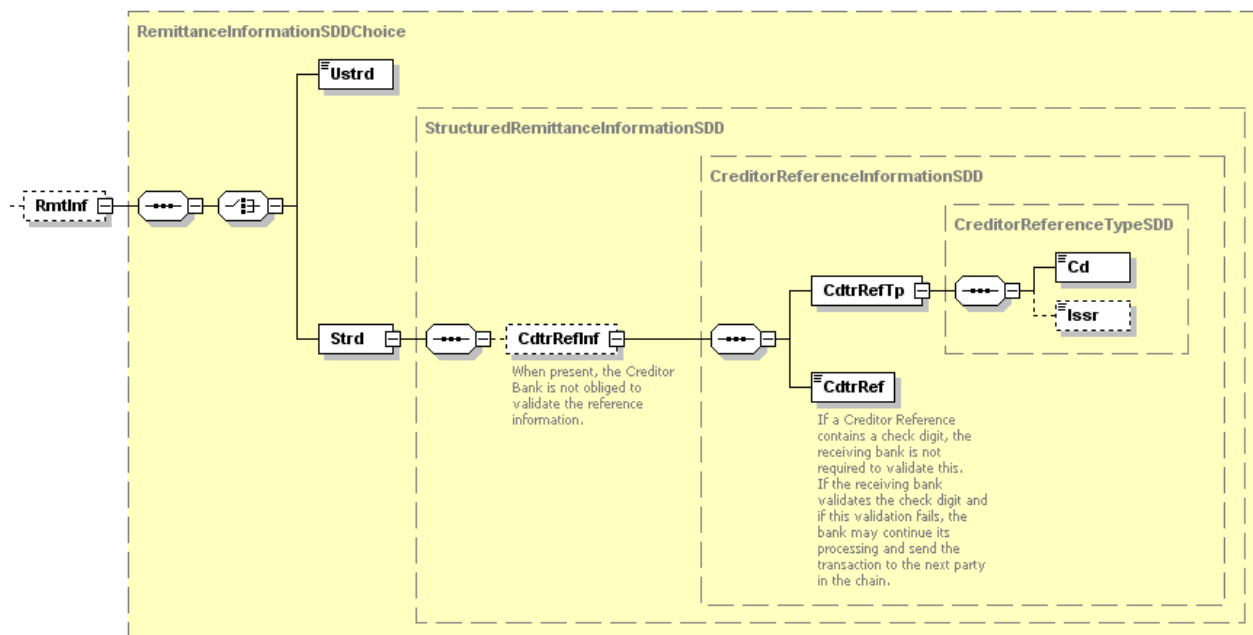


Diagram 30: pain.008.001.01, Remittance Information

Definition

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

XML Tag

<RmtInf>

Occurrences

[0..1]

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, e.g. commercial invoices in an accounts' receivable system in an unstructured form. | Max140Text | The use of the unstructured remittance information is recommended. It may carry structured remittance information, as agreed between the Creditor and the Debtor. |
| Structured | <Strd> | [1..1] | Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, e.g. commercial invoices in an accounts' receivable system in a structured form. | StructuredRemittanceInformationSCT | <p>We recommend not to use this option.</p> <p>We strongly recommend coming to an agreement with the creditor before allocating this field.</p> <p>The content of this field (including contained tags and whitespace, but excluding the tags <Strd> and </Strd> themselves), must not exceed 140 characters.</p> |
| CreditorReferenceInformation | <CdtrRefInf> | [0..1] | Reference information provided by the creditor to allow the identification of the underlying documents. | CreditorReferenceInformationSDD | - |
| CreditorReferenceType | <CdtrRefTp> | [1..1] | Type of the reference | CreditorReferenceTypeSDD | - |
| Code | <Cd> | [1..1] | Code to specify the document type | DocumentType3CodeSDD | Only the code SCOR is allowed. |
| Issuer | <Issr> | [0..1] | Issuer of the reference. | Max35Text | - |

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Appendix 3: Specification of Data Formats

| Name | XML Tag | Occurrences | Definition | Type | Rules |
|-------------------|-----------|-------------|--|-----------|-------|
| CreditorReference | <CdtrRef> | [1..1] | Unique and unambiguous reference assigned by the creditor to refer to the payment transaction. | Max35Text | - |

Example

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

2.2.3 Payment Status Report – pain.002.002.02

In the case of SEPA credit transfers (SCT = SEPA Credit Transfer), the Payment Status Report contains the financial institution's message to the payer on the rejection of transfer orders. The message only contains orders which have been rejected prior to settlement by the financial institution of the payer.

In the case of SEPA core direct debit and SEPA B2B direct debit (SDD = SEPA Direct Debit) the Payment Status Report contains the message of the first place of collection to the payee on the direct debits rejected prior to the due date. The rejection can be effected by the first place of collection, an intermediary institution or clearing house, as well as by the place of payment. The message exclusively contains only orders which have been rejected prior to the due date.

Order Type

The SEPA message Status Report for the SEPA Credit Transfer (SCT) is transmitted with CRJ and the Status Report for the SEPA Direct Debit (SDD, no distinction between SEPA core direct debit and SEPA B2B direct debit is made here) is transmitted with CDR.

Overview

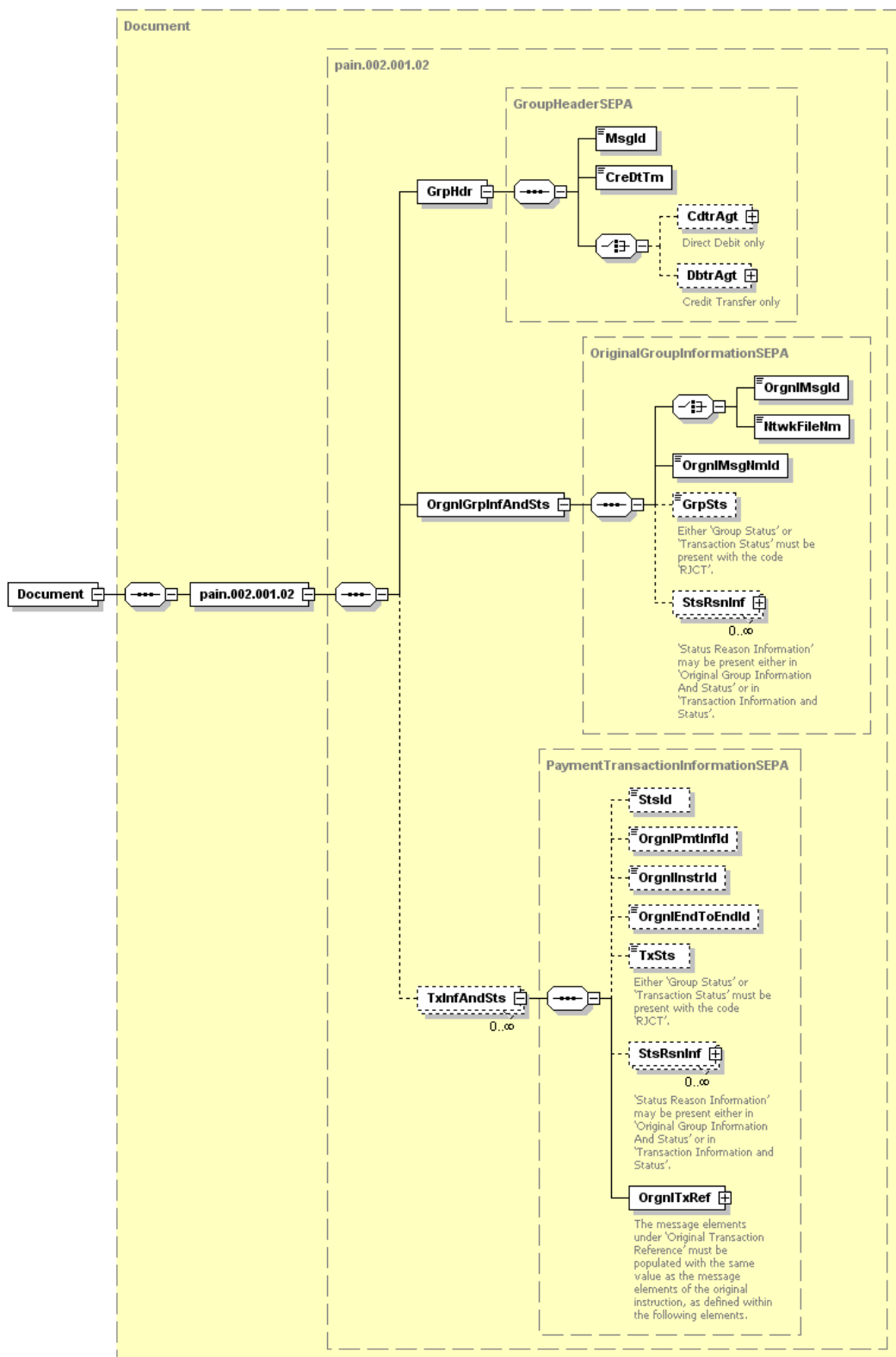


Diagram 31: Overview pain.002.001.02

2.2.3.1 Document

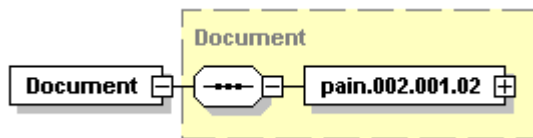


Diagram 32: pain.002.001.02, Document

Definition

For the Payment Status Report UNIFI (ISO 20022) XML message: SEPA Payment Status Report. This is the root element of the pain.002.002.02 message.

XML Tag

<Document>

Occurrences

[1..1]

Rules

| Name | XML Tag | Occurrences | Definition | Type | Rules |
|-----------------------|-------------------|-------------|------------------|------|--|
| Payment Status Report | <pain.002.001.02> | [1..1] | Refer to 2.2.3.2 | | To allow for a validation against the original ISO schema also, the second number section remains 001. |

Example (for a reject of an SDD)

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:swift:xsd:$pain.002.002.02"
  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
  xsi:schemaLocation="urn:swift:xsd:$pain.002.002.02 pain.002.002.02.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>
    </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>
</StsRsnInf>
<OrgnlTxRef>
  <Amt>
    <InstdAmt Ccy="EUR">6543.14</InstdAmt>
  </Amt>
  <ReqdColltnDt>2008-12-03</ReqdColltnDt>
  <CdtrSchmeId>
    <Id>
      <PrvtId>
        <OthrId>
          <Id>AA00CreditorId</Id>
          <IdTp>SEPA</IdTp>
        </OthrId>
      </PrvtId>
    </Id>
  </CdtrSchmeId>
  <PmtTpInf>
    <SvcLvl>
      <Cd>SEPA</Cd>
    </SvcLvl>
    <LclInstrm>
      <Cd>CORE</Cd>
    </LclInstrm>
    <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>AA00OriginalCreditorID</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>
  </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>
</Cdtr>
<CdtrAcct>
  <Id>
    <IBAN>DE21500500009876543210</IBAN>
  </Id>
</CdtrAcct>
</OrgnlTxRef>
</TxInfAndSts>
</pain.002.001.02>
</Document>

```

2.2.3.2 Pain.002.001.02

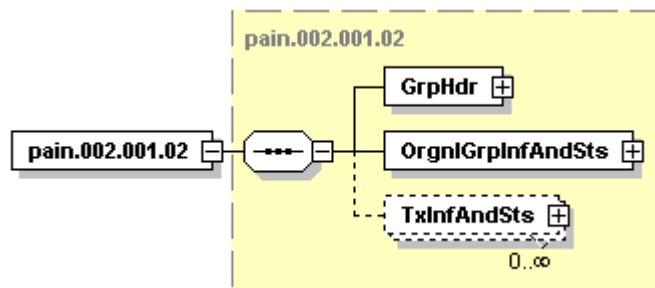


Diagram 33: pain.002.001.02

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 2.2.3.3 | | - |
| OriginalGroupInformationAnd-Status | <OrgnlGrplnfAndSts> | [1..1] | Refer to 2.2.3.4 | | - |
| TransactionInformationAndStatus | <TxlnfAndSts> | [0..unbounded] | Refer to 2.2.3.6 | | Please refer to annotation in |

| Name | XML Tag | Occurrences | Definition | Type | Rules |
|------|---------|-------------|------------|------|--------------|
| | | | | | chapter 2.1. |

2.2.3.3 Group Header

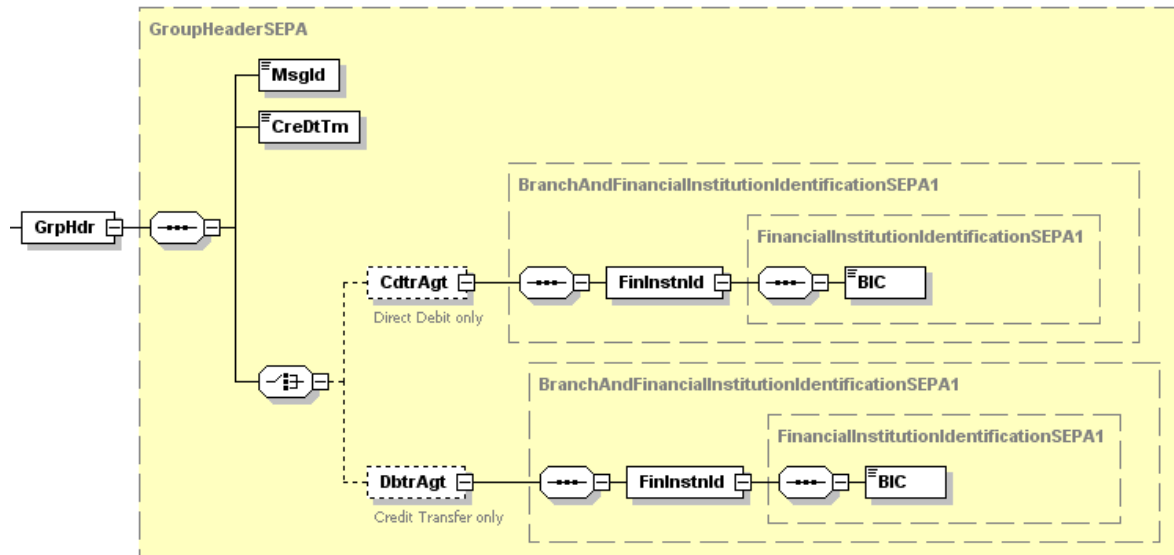


Diagram 34: pain.002.001.02, Group Header

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 unambiguously identify the message. | Max35Text | - |

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Appendix 3: Specification of Data Formats

| Name | XML Tag | Occurrences | Definition | Type | Rules |
|------------------------------------|--------------|-------------|--|---|--|
| 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 a creditor (in case of SDD) of the original transaction. | BranchAndFinancialInstitutionIdentification-SEPA1 | To be used in case of SDD. |
| FinancialInstitutionIdentification | <FinInstnId> | [1..1] | Unique and unambiguous identifier of a financial institution. | FinancialInstitutionIdentification-SEPA1 | - |
| BIC | <BIC> | [1..1] | Bank Identifier Code. Code (ISO 9362). | BICIdentifier | Must be allocated using valid BIC This can be either 8 or 11 characters long. BIC of the financial institution of the creditor |
| DebtorAgent | <DbtrAgt> | [0..1] | Financial institution servicing a debtor (in case of SCT) of the original transaction. | BranchAndFinancialInstitutionIdentification-SEPA1 | To be used in case of SCT. |
| FinancialInstitutionIdentification | <FinInstnId> | [1..1] | Unique and unambiguous identifier of a financial institution. | FinancialInstitutionIdentification-SEPA1 | - |
| BIC | <BIC> | [1..1] | Bank Identifier Code. Code (ISO 9362). | 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:

For the case of a payment status report SDD

```

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

```

```
</FinInstnId>
</CdtrAgt>
</GrpHdr>
```

For the case of a payment status report SCT

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

2.2.3.4 Original Group Information and Status

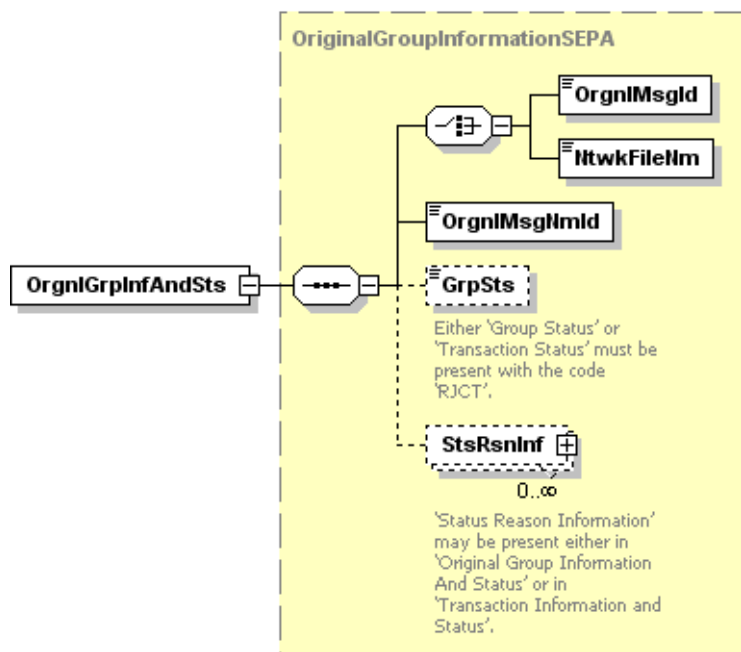


Diagram 35: pain.002.001.02, Original Group Information and Status

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] | Reference of the original message. | RestrictedIdentification1 | To be allocated by German financial institutions. |
| Network File Name | <NtwkFileNm> | [1..1] | Physical file name. | Max35Text | Not used by the financial institutions of Germany. |
| OriginalMessageNameIdentification | <OrgnlMsgNmId> | [1..1] | Specifies the original message identifier to which the message refers: pain.008.002.01 (SDD) or pain.001.002.02 (SCT) | Max35Text | To be allocated with pain.008 or pain.001 (without variant and version number) |
| GroupStatus | <GrpSts> | [0..1] | Specifies the status of the return message | TransactionGroupStatus2Code | Either this field is allocated with RJCT or the field is to be used on the level of the transaction details. |
| StatusReasonInformation | <StsRsnInf> | [0..unbounded] | Refer to 2.2.3.5 | | The financial institutions of Germany use either this field or the field on the level of the transaction details. To be used only for GroupStatus RJCT, else the state reason for return is to be allocated on the level of a transaction detail . |

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>
  </StsRsnInf>
</OrgnlGrpInfAndSts>

```



```

    </StsRsn>
  </StsRsnInf>
</OrgnlGrpInfAndSts>

```

2.2.3.5 Status Reason Information

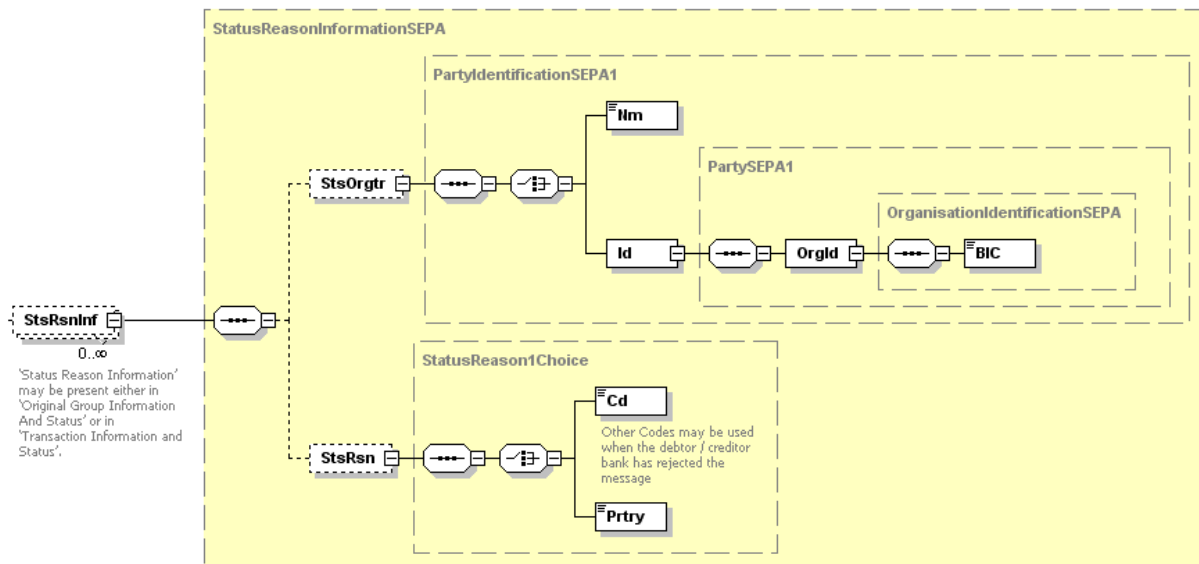


Diagram 36: pain.002.001.02, Status Reason Information

Definition

Detailed information on the status reason.

XML Tag

<StsRsnInf>

Occurrences

[0..unbounded]

Rules

| Name | XML Tag | Occurrences | Definition | Type | Rules |
|------------------|------------|-------------|---|---------------------------|--|
| StatusOriginator | <StsOrgtr> | [0..1] | Party issuing the return message (financial institution or clearing house). | PartyIdentificationSE-PA1 | Limited to BIC to identify the Bank or CSM originating the status or Name to indicate the CSM when it has no BIC |

| 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 | - |
| Identification | <Id> | [1..1] | Unique and unambiguous way of identifying an organisation or an individual person. | PartySE-PA1 | - |
| OrganisationIdentification | <OrgId> | [1..1] | Unique and unambiguous way of identifying an organisation. | OrganisationIdentificationSE-PA | - |
| BIC | <BIC> | [1..1] | Bank Identifier Code. Code (ISO 9362) | BICIdentifier | Must be allocated using valid BIC This can be either 8 or 11 characters long. |
| StatusReason | <StsRsn> | [0..1] | Specifies the reason for the status report. | StatusReason1Choice | - |
| Code | <Cd> | [1..1] | Reason for the status in a coded form. | TransactionRejectReason2Code | Please refer to chapter 2.3.2 for the permitted values. |
| Proprietary | <Prtry> | [1..1] | Reason for the status not provided for by the available codes. | RestrictedProprietaryReasonSEPA | Only RR01 or SL01 is allowed. |

Example

```

<StsRsnInf>
  <StsOrgtr>
    <Id>
      <OrgId>
        <BIC>BANKDEFFXXX</BIC>
      </OrgId>
    </Id>
  </StsOrgtr>
  <StsRsn>
    <Cd>AC01</Cd>
  </StsRsn>
</StsRsnInf>

```

2.2.3.6 Transaction Information and Status

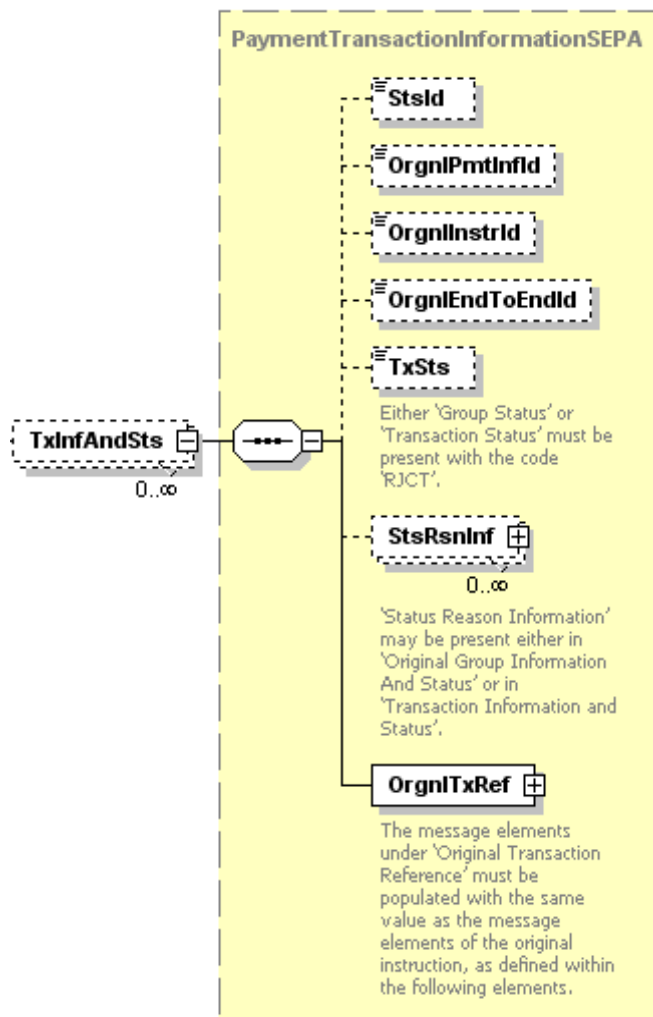


Diagram 37: pain.002.001.02, Transaction Information and Status

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. | RestrictedIdentification1 | - |
| OriginalPaymentInformationIdentification | <OrgnPmtInfId> | [0..1] | Unique and unambiguous identifier of the original payment information block as assigned by the original sending party | RestrictedIdentification1 | - |
| OriginalInstructionIdentification | <OrgnInstrId> | [0..1] | Original identification to identify the original instruction. | RestrictedIdentification1 | - |
| OriginalEndToEndIdentification | <OrgnEndToEndId> | [0..1] | Original unique identification assigned by the initiating party to unambiguously identify the original transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain. | RestrictedIdentification2 | If this field is allocated, it is to be used with the EndToEndID of the original transaction. |
| TransactionStatus | <TxSts> | [0..1] | Specifies the status of a transaction, in a coded form. | TransactionGroupStatus1Code SEPA | Only RJCT is allowed. If not allocated with RJCT, then it is to be allocated in Original-GroupInformationAnd-Status. |
| StatusReasonInformation | <StsRsnInf> | [0..unbounded] | Refer to 2.2.3.5 | | The financial institutions of Germany use either this field or the field in Original-GroupInformationAnd-Status. |

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Appendix 3: Specification of Data Formats

| Name | XML Tag | Occurrences | Definition | Type | Rules |
|------------------------------|--------------|-------------|------------------|------|--|
| OriginalTransactionReference | <OrgnlTxRef> | [1..1] | Refer to 2.2.3.7 | | 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 'Payment Status Reports for Direct Debit':

```

<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>
  </StsRsnInf>
  <OrgnlTxRef>
    <Amt>
      <InstdAmt Ccy="EUR">6543.14</InstdAmt>
    </Amt>
    <ReqdColltnDt>2008-12-03</ReqdColltnDt>
    <CdtrSchmeId>
      <Id>
        <PrvtId>
          <OthrId>
            <Id>AA00CreditorId</Id>
            <IdTp>SEPA</IdTp>
          </OthrId>
        </PrvtId>
      </Id>
    </CdtrSchmeId>
    <PmtTpInf>
      <SvcLvl>
        <Cd>SEPA</Cd>
      </SvcLvl>
      <LclInstrm>
        <Cd>CORE</Cd>
      </LclInstrm>
      <SeqTp>FRST</SeqTp>
    </PmtTpInf>
    <MndtRltdInf>
      <MndtId>Mandate-Id</MndtId>
      <DtOfSgntr>2008-11-20</DtOfSgntr>
      <AmdmntInd>true</AmdmntInd>
      <AmdmntInfDtls>
        <OrgnlCdtrSchmeId>
          <Nm>AA00OriginalCreditorID</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>

```

Example 'Payment Status Reports for Credit Transfer':

```

<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>
</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>

```

2.2.3.7 Original Transaction Reference

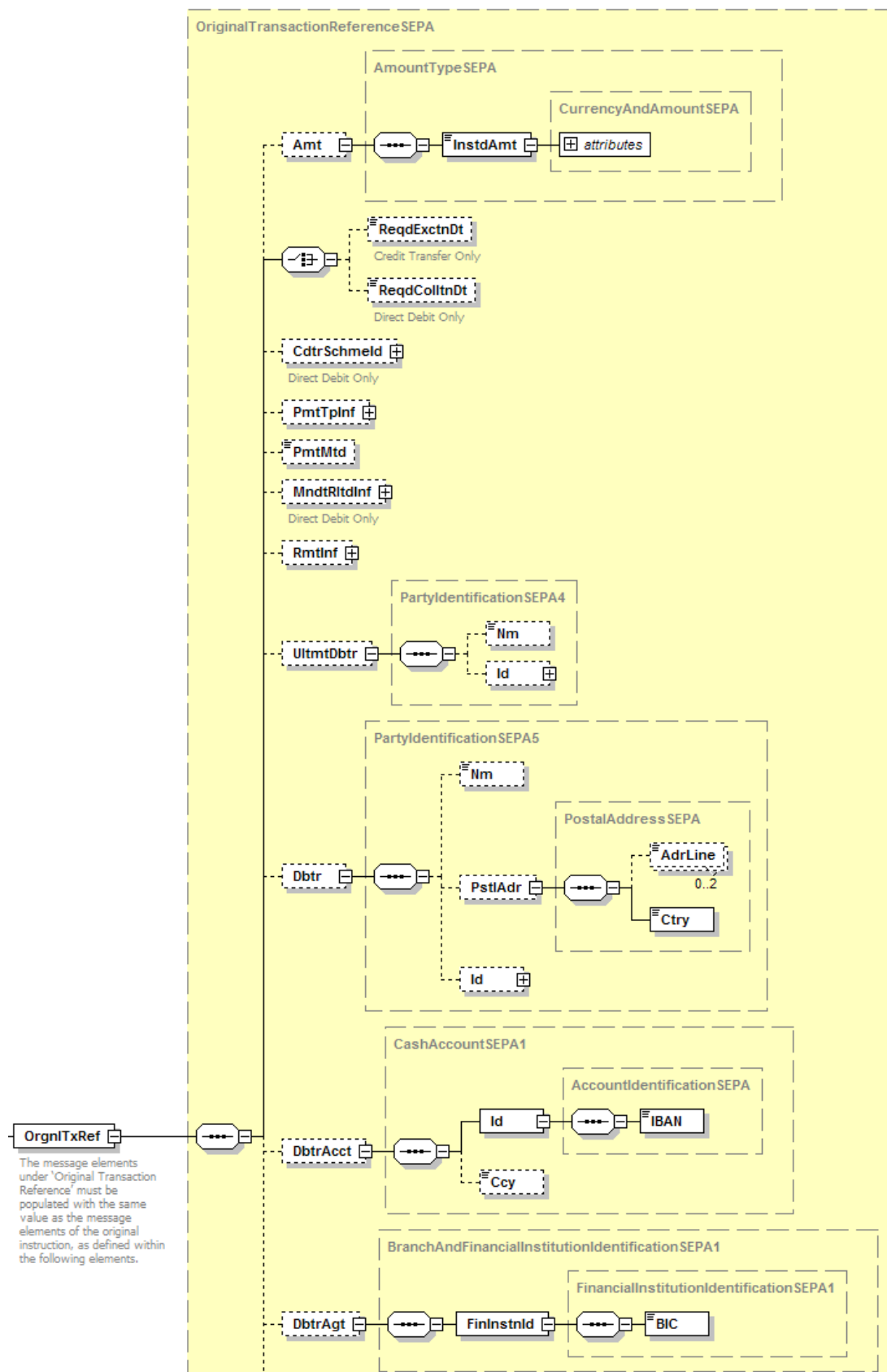


Diagram to be continued on the next page.

Diagram continued from the previous page.

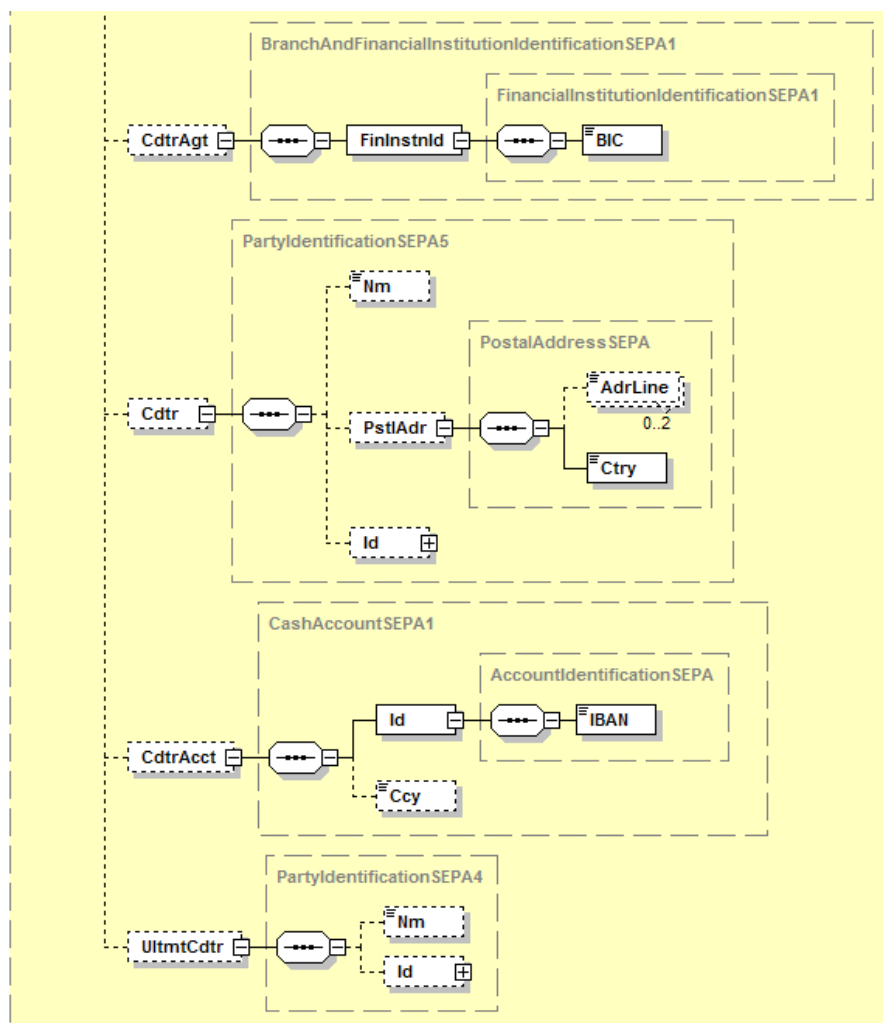


Diagram 38: pain.002.001.02, Original Transaction Reference

Definition

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

XML Tag

<OrgnITxRef>

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.

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Appendix 3: Specification of Data Formats

| 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. | AmountTypeSEPA | |
| InstructedAmount | <InstdAmt> | [1..1] | Amount of money to be moved between the debtor and creditor, before deduction of charges. | Currency AndAmount SEPA | 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 the clearing agent to process the payment. | ISODate | Only permissible in case of SCT. |
| RequestedCollectionDate | <ReqdColltnDt> | [0..1] | Date at which the creditor requests the amount of money to be collected from the debtor. | ISODate | Only permissible in case of SDD. |
| CreditorSchemeIdentification | <CdtrSchmId> | [0..1] | Refer to 2.2.3.8 | | Only permissible in case of SDD. |
| PaymentTypeInformation | <PmtTpInf> | [0..1] | Refer to 2.2.3.9 | | |
| PaymentMethod | <PmtMtd> | [0..1] | | Payment-Method-SEPA Code | Valid codes: DD (SDD) and TRF (SCT) |
| MandateRelatedInformation | <MndtRltdInf> | [0..1] | Refer to 2.2.3.10 | | Only permissible in case of SDD. |
| RemittanceInformation | <RmtInf> | [0..1] | Refer to 2.2.3.11 | | - |
| UltimateDebtor | <UltmtDbtr> | [0..1] | Debtor reference party of the original transaction. For information only. | PartyIdentificationSEPA4 | - |
| Name | <Nm> | [0..1] | Name of the Ultimate Debtor | Max70Text | - |
| Identification | <Id> | [0..1] | Refer to 2.2.1.5 | | - |
| Debtor | <Dbtr> | [0..1] | Debtor of the original transaction. | PartyIdentificationSEPA5 | - |
| Name | <Nm> | [0..1] | Name of the Debtor | Max70Text | - |

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Appendix 3: Specification of Data Formats

| Name | XML Tag | Occurrences | Definition | Type | Rules |
|------------------------------------|--------------|-------------|--|--|---|
| PostalAddress | <PstlAdr> | [0..1] | Information that locates and identifies a specific address, as defined by postal services. | PostalAddress-SEPA | - |
| AddressLine | <AdrLine> | [0..2] | Address information 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 letters, e.g. DE for Deutschland (Germany) |
| Identification | <Id> | [0..1] | Refer to 2.2.1.5 | | - |
| DebtorAccount | <DbtrAcct> | [0..1] | Debtor's account of the original transaction. | CashAccountSEPA1 | |
| Identification | <Id> | [1..1] | Account identification | AccountIdentificationSEPA | - |
| IBAN | <IBAN> | [1..1] | International Bank Account (ISO 13616). | IBANIdentifier | To be allocated with a valid IBAN (International Bank Account Number). This can have a maximum of 34 characters. |
| Currency | <Ccy> | [0..1] | Currency of the account of the debtor of the original transaction. | Currency-Code | |
| DebtorAgent | <DbtrAgt> | [0..1] | Bank of the debtor of the original transaction. | BranchAndFinancialInstitutionIdentificationSEPA1 | - |
| FinancialInstitutionIdentification | <FinInstnId> | [1..1] | Unique and unambiguous identifier of a financial institution. | FinancialInstitutionIdentificationSEPA1 | - |
| BIC | <BIC> | [1..1] | Bank Identifier Code. Code (ISO 9362) | BICIdentifier | Must be allocated using valid BIC This can be either 8 or 11 characters long. |

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Appendix 3: Specification of Data Formats

| Name | XML Tag | Occurrences | Definition | Type | Rules |
|------------------------------------|--------------|-------------|--|--|---|
| CreditorAgent | <CdtrAgt> | [0..1] | Bank of the creditor of the original transaction. | BranchAndFinancialInstitutionIdentificationSEPA1 | - |
| FinancialInstitutionIdentification | <FinInstnId> | [1..1] | Unique and unambiguous identifier of a financial institution. | FinancialInstitutionIdentificationSEPA1 | - |
| BIC | <BIC> | [1..1] | Bank Identifier Code. Code (ISO 9362) | BICIdentifier | Must be allocated using valid BIC This can be either 8 or 11 characters long. |
| Creditor | <Cdtr> | [0..1] | Creditor of the original transaction. | PartyIdentificationSEPA5 | - |
| Name | <Nm> | [0..1] | Name of the creditor of the original transaction. | Max70Text | - |
| PostalAddress | <PstlAdr> | [0..1] | Information that locates and identifies a specific address, as defined by postal services. | PostalAddressSEPA | - |
| AddressLine | <AdrLine> | [0..2] | Address information 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 | | - |
| CreditorAccount | <CdtrAcct> | [0..1] | Account of the creditor of the original transaction. | CashAccount8 | - |
| Identification | <Id> | [1..1] | Account identification | AccountIdentificationSEPA | - |

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Appendix 3: Specification of Data Formats

| Name | XML Tag | Occurrences | Definition | Type | Rules |
|------------------|-------------|-------------|--|---------------------------|---|
| IBAN | <IBAN> | [1..1] | International Bank Account (ISO 13616). | IBANIdentifier | To be allocated with a valid IBAN (International Bank Account Number). This can have a maximum of 34 characters. |
| Currency | <Ccy> | [0..1] | Currency of the account. | Currency-Code | |
| UltimateCreditor | <UltmtCdtr> | [0..1] | Creditor reference party of the original transaction. For information only. | PartyIdentification-SEPA4 | - |
| Name | <Nm> | [0..1] | Name of the creditor reference party of the original transaction. | Max70Text | - |
| Identification | <Id> | [0..1] | Refer to 2.2.1.5 | | - |

Example

```

<OrgnlTxRef>
  <Amt>
    <InstdAmt Ccy="EUR">6543.14</InstdAmt>
  </Amt>
  <ReqdColltnDt>2008-12-03</ReqdColltnDt>
  <CdtrSchmeId>
    <Id>
      <PrvtId>
        <OthrId>
          <Id>AA00CreditorSchemeId</Id>
          <IdTp>SEPA</IdTp>
        </OthrId>
      </PrvtId>
    </Id>
  </CdtrSchmeId>
  <PmtTpInf>
    <SvcLvl>
      <Cd>SEPA</Cd>
    </SvcLvl>
    <LclInstrm>
      <Cd>CORE</Cd>
    </LclInstrm>
    <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>AA00OtherPrivateId</Id>
              <IdTp>SEPA</IdTp>
            </OthrId>
          </PrvtId>
        </Id>
      </OrgnlCdtrSchmeId>
      <OrgnlDbtrAgt>
        <FinInstnId>
          <PrtryId>
            <Id>SMNDA</Id>
          </PrtryId>
        </FinInstnId>
      </OrgnlDbtrAgt>
    </AmdmntInfDtls>
  </MndtRltdInf>
  <RmtInf>
    ...
  </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>

```

2.2.3.8 Creditor Scheme Identification

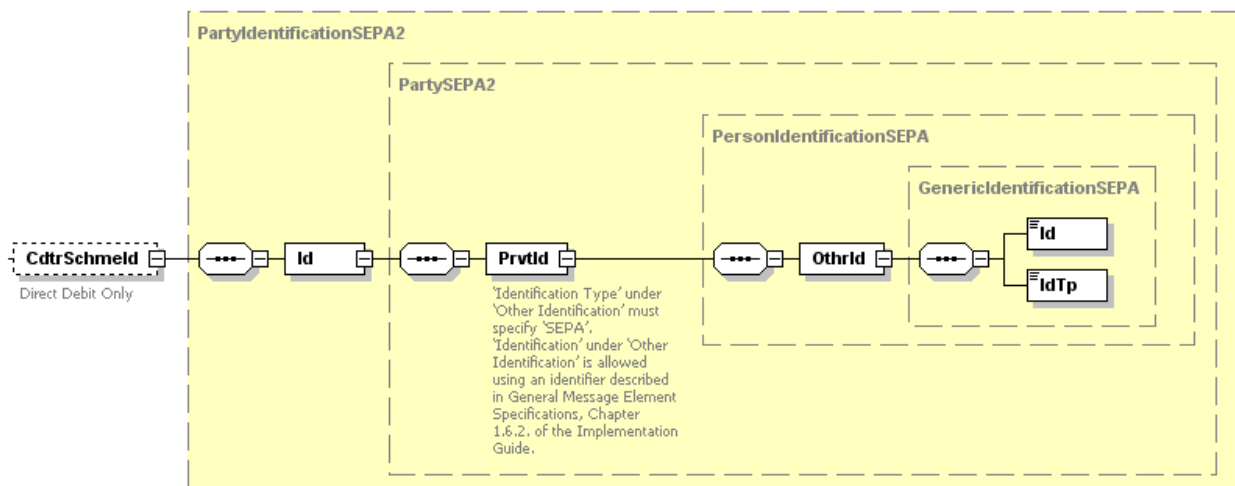


Diagram 39: pain.002.001.02, Creditor Id

Definition

Credit party that signs the direct debit mandate (Creditor Identifier, CI).

XML Tag

<CdtrSchmeld>

Occurrences

[0..1]

Only to be allocated in case of a return of SEPA direct debits.

Rules

| Name | XML Tag | Occurrences | Definition | Type | Rules |
|-----------------------|----------|-------------|--|---------------------------|--|
| Identification | <Id> | [1..1] | Unique and unambiguous way of identifying an organisation or an individual person. | PartySE-PA2 | - |
| PrivateIdentification | <PrvtId> | [1..1] | Unique and unambiguous identification of a person, e.g. passport. | PersonidentificationSEPA | - |
| OtherIdentification | <OthrId> | [1..1] | Identifier issued to a person for which no specific identifier has been defined. | GenericidentificationSEPA | - |
| Identification | <Id> | [1..1] | Identifier issued to the Creditor for which no specific identifier has been defined. | RestrictedIdentification3 | Allocate this field with a CI as described in 2.2.2. |
| IdentificationType | <IdTp> | [1..1] | Specifies the nature of the identifier. | Restricted-SEPACode | Only SEPA is allowed |

Example

```

<CdtrSchmeId>
  <Id>
    <PrvtId>
      <OthrId>
        <Id>AA00CreditorSchemeId</Id>
        <IdTp>SEPA</IdTp>
      </OthrId>
    </PrvtId>
  </Id>
</CdtrSchmeId>

```


2.2.3.9 Payment Type Information

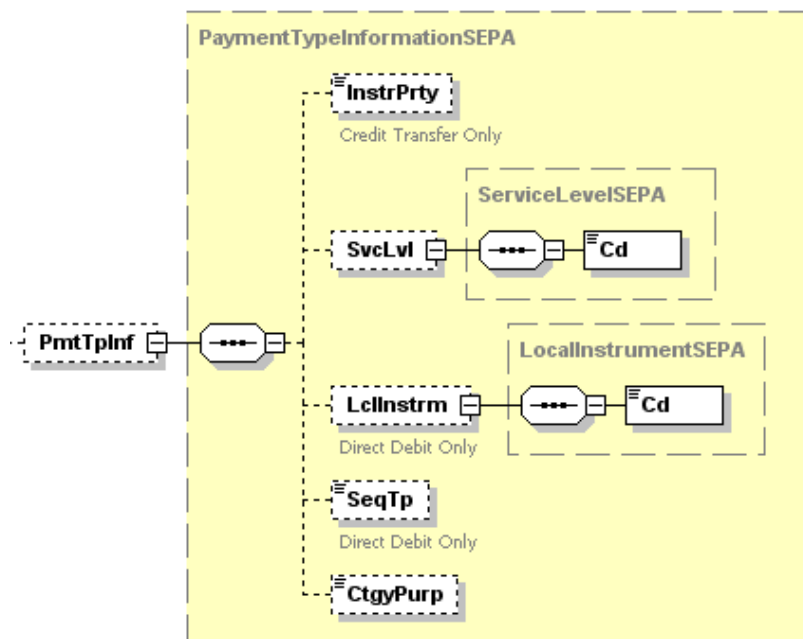


Diagram 40: pain.002.001.02, Payment Type Information

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 |
|---------------------|-------------|-------------|---|------------------|---------------------------------------|
| InstructionPriority | <InstrPrty> | [0..1] | Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction. | Priority2Code | Only to be allocated if SCT is given. |
| ServiceLevel | <SvcLvl> | [0..1] | Agreement under which or rules under which the transaction should be processed. | ServiceLevelSEPA | - |

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Appendix 3: Specification of Data Formats

| Name | XML Tag | Occurrences | Definition | Type | Rules |
|-----------------|-------------|-------------|--|-------------------------------|--|
| Code | <Cd> | [1..1] | Identification of a pre-agreed level of service between the parties in a coded form. | ServiceLevelSEPA-Code | Only SEPA is allowed. |
| LocalInstrument | <LclInstrm> | [0..1] | Identifies the type of direct debit. | LocalInstrumentSEPA | Only to be allocated if SDD is given. |
| Code | <Cd> | [1..1] | In coded form. | LocalInstrumentSEPA | Contains CORE (SEPA base debit) or B2B (SEPA business debit) |
| SequenceType | <SeqTp> | [0..1] | Identifies the direct debit sequence, e.g. first, recurrent, final, or one-off. | SequenceType1Code | Only to be allocated if SDD is given. Permitted values: FRST, OOFF, RCUR, FNAL |
| CategoryPurpose | <Ctgy-Purp> | [0..1] | Specifies the purpose of the instruction based on a set of pre-defined categories. | Payment-Category-Purpose1Code | For the permissible codes please refer to chapter 2.3.2. |

Example for SDD:

```

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

```

2.2.3.10 Mandate Related Information

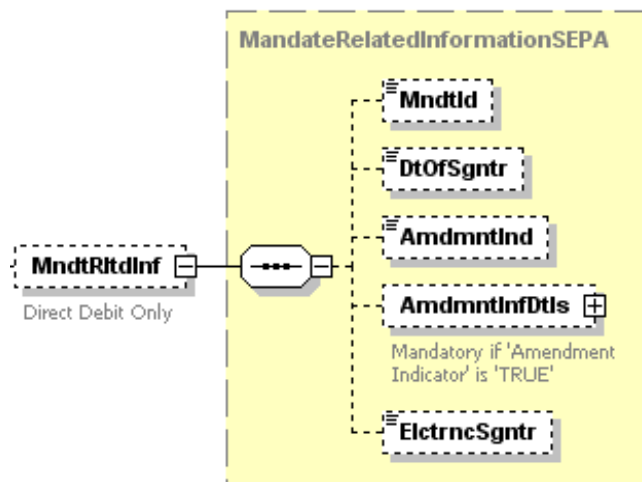


Diagram 41: pain.002.001.02, Mandate Related Information

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> | [0..1] | Reference of the direct debit mandate. | Max35Text | - |
| DateOfSignature | <DtOfSgntr> | [0..1] | Date on which the direct debit mandate has been signed. | ISODate | - |
| AmendmentIndicator | <AmdmntInd> | [0..1] | Indicator notifying whether the underlying mandate is amended or not. | TrueFalseIndicator | - |
| AmendmentInformationDetails | <AmdmntInfDtls> | [0..1] | Refer to 2.2.2.9 | | Is to be allocated if <AmdmntInd> equals TRUE. |
| ElectronicSignature | <ElectrncSgntr> | [0..1] | Additional security provisions, e.g. digital signature. | Max1025Text | Is not to be used in case of paper-based mandates. |

Example

```
<MndtRltdInf>
  <MndtId>Mandate Id</MndtId>
  <DtOfSgntr>2008-11-20</DtOfSgntr>
  <AmdmntInd>true</AmdmntInd>
  <AmdmntInfDtls>
    <OrgnlDbtrAgt>
      <FinInstnId>
        <PrtryId>
          <Id>SMNDA</Id>
        </PrtryId>
      </FinInstnId>
    </OrgnlDbtrAgt>
  </AmdmntInfDtls>
</MndtRltdInf>
```

2.2.3.11 Remittance Information

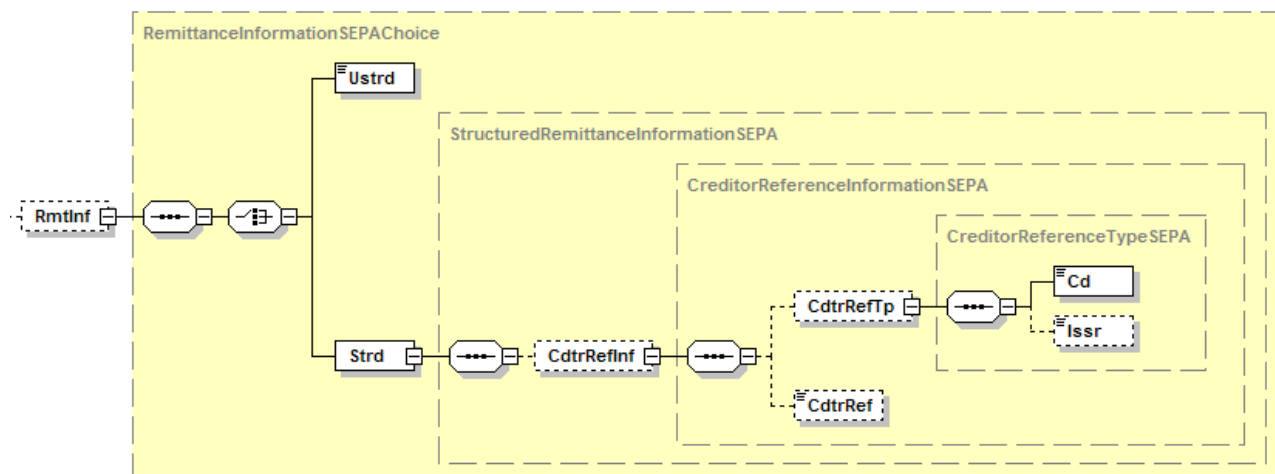


Diagram 42: pain.002.001.02, Remittance Information

Definition

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

XML Tag

<RmtInf>

Occurrences

[0..1]

Rules

| Name | XML Tag | Occurrences | Definition | Type | Rules |
|------------------------------|--------------|-------------|---|-------------------------------------|---|
| Unstructured | <Unstrd> | [1..1] | Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, e.g. commercial invoices in an accounts' receivable system in an unstructured form. | Max140Text | The use of the unstructured remittance information is recommended. It may carry structured remittance information, as agreed between the Creditor and the Debtor. |
| Structured | <Strd> | [1..1] | Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, e.g. commercial invoices in an accounts' receivable system in a structured form. | StructuredRemittanceInformationSEPA | - |
| CreditorReferenceInformation | <CdtrRefInf> | [0..1] | Reference information provided by the creditor to allow for the identification of the underlying documents. | CreditorReferenceInformationSEPA | - |
| CreditorReferenceType | <CdtrRefTp> | [0..1] | Type of the reference | CreditorReferenceTypeSEPA | - |
| Code | <Cd> | [1..1] | Code to specify the document type | DocumentType3CodeSEPA | Only the code SCOR is allowed. |
| Issuer | <Issr> | [0..1] | Issuer of the reference. | Max35Text | - |
| CreditorReference | <CdtrRef> | [0..1] | Unique and unambiguous reference assigned by the creditor to refer to the payment transaction. | Max35Text | - |

Example

```

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

```

2.3 Simple Types

2.3.1 String Types

This list shows the value range of simple data types in the notation of the XML schemas which are used repeatedly in different places of the specification tables. For these data types, there is either no additional ZKA rule or there are references in the tables referring here.

| Name | Minimum Length | Maximum Length | Pattern Value |
|---------------------------|----------------|----------------|--|
| BEIdentifier | 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} |
| CHIPSUniversalIdentifier | 6 | 6 | CH[0-9]{6,6} |
| CountryCode | 2 | 2 | [A-Z]{2,2} |
| CurrencyCode | 3 | 3 | [A-Z]{3,3} |
| DecimalTime | 9 | 9 | [0-9]{9,9} |
| DunsIdentifier | 9 | 9 | [0-9]{9,9} |
| EANGLNIdentifier | 13 | 13 | [0-9]{13,13} |
| IBANIdentifier | 5 | 34 | [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30} |
| IBELIdentifier | 10 | 10 | [A-Z]{2,2}[B-DF-HJ-NP-TV-XZ0-9]{7,7}[0-9]{1,1} |
| Max1025Text | 1 | 1025 | |
| Max105Text | 1 | 105 | |
| Max140Text | 1 | 140 | |
| Max15NumericText | 1 | 15 | [0-9]{1,15} |
| Max22Text | 1 | 22 | |
| Max35Text | 1 | 35 | |
| Max70Text | 1 | 70 | |
| RestrictedIdentification1 | 1 | 35 | ([A-Za-z0-9][\+ \? \- \: \(\) \.\, ']){1,35} |
| RestrictedIdentification2 | 1 | 35 | ([A-Za-z0-9][\+ \? \- \: \(\) \.\, ']){1,35} |
| RestrictedIdentification3 | 1 | 28 | [a-zA-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{3,3}[a-zA-Z0-9]{1,28} |
| xmlcon:HashSHA256 | 64 | 64 | |

2.3.2 String Codes

This paragraph contains the description of codes used in simple string data types in the specification tables.

ChargeBearerTypeSCTCode, ChargeBearerTypeSDDCode

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

DocumentType3CodeSCT, Document3CodeSDD, Document3CodeSEPA

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

Grouping1CodeSCT, Grouping1CodeSDD

| Value | Description |
|-------|---|
| 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. |

PaymentCategoryPurpose1Code

| Permissive values according to ZKA rules | |
|--|--|
| CORT, SALA, TREA, CASH, DIVI, GOVT, INTE, LOAN, PENS, SECU, SSBE, SUPP, TAXS, TRAD, VATX, HEDG, INTC, WHLD | |

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. |

TransactionGroupStatus1CodeSEPA

| Value | Description |
|-------|--|
| RJCT | Payment initiation or individual transaction included in the payment initiation has been rejected. |

TransactionRejectReason2Code

| 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 |
| 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. |
| 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. |

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Appendix 3: Specification of Data Formats

| Value | Description |
|-------|---|
| 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. |

RestrictedProprietaryReasonSEPA

| Value | Description |
|-------|--------------------------------------|
| RR01 | Regulatory requirements |
| SL01 | Specific service of the debtor agent |

2.3.3 Decimal Types

| Name | Max. total digits | Max. fraction digits | Minimal value | Maximal value |
|---|-------------------|----------------------|---------------|---------------|
| CurrencyAndAmount | 18 | 5 | 0 | - |
| DecimalNumber | 18 | 17 | - | - |
| CurrencyAndAmountSCT, CurrencyAndAmountSDD, CurrencyAndAmountSEPA | 11 | 2 | 0.01 | 999999999.99 |

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

2.3.4 Date Types

| Name | Description |
|-------------|---|
| ISODate | xs:date according to 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 ⁴² | 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' ⁴³ |
| Hyphen | "-" | X '60' |
| Slash | "/" | X '61' |
| Plus sign | "+" | X '4E' |
| Asterisk | "*" | X '5C' ⁴³ |
| Dollar sign | "\$" | X '5B' ⁴³ |
| Percent sign | "%" | X '6C' ⁴³ |

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.

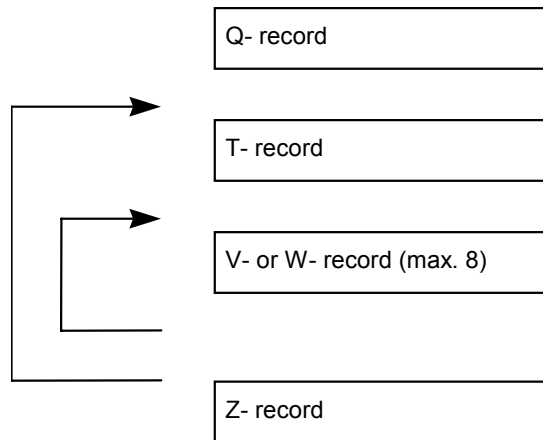
(5) File Structure: The records present in the file belong to the following types:

- 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

⁴² Encoding as per DIN 66003 (June 1974), code table 2, German reference version.

⁴³ Not permitted at present.

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:



(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-DOS⁴⁴ operating systems from Version 3.0. Subdirectories are not permitted.

⁴⁴ MS-DOS is a registered trademark of Microsoft Corp.

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Appendix 3: Specification of Data Formats

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:

- (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 ⁴⁵ | 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' ⁴⁶ |
| Hyphen | "_" | X '2D' |
| Slash | "/" | X '2F' |
| Plus sign | "+" | X '2B' |
| Asterisk | "*" | X '2A' ⁴⁶ |
| Dollar sign | "\$" | X '24' ⁴⁶ |
| Percent sign | "%" | X '25' ⁴⁶ |

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 logical file is to be structured as follows:

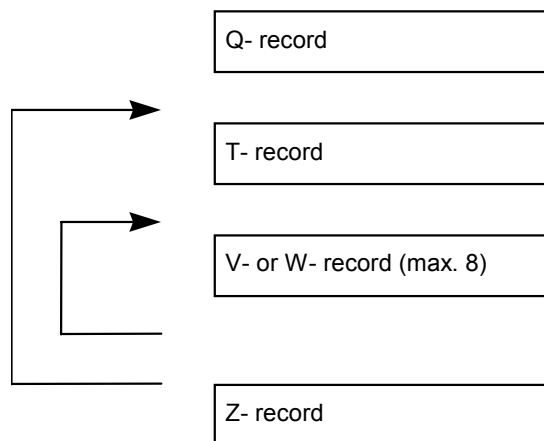
- Q Data header with 256 bytes
- T Single payment order with 768 bytes

⁴⁵ Encoding according to DIN 66003 (June 1974), code table 2, German reference version.

⁴⁶ Not permitted at present.

- 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 ⁴⁷ | Data format ⁴⁸ | 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. |

⁴⁷ O = optional field; M = mandatory field; O/M = mandatory field in the case of certain criteria, N = field which must remain empty

⁴⁸ alpha = alphanumeric data (left aligned, empty spaces: blanks); num = numeric data (right aligned, empty spaces: zeros).

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| Field | Length in bytes | 1st place in record | Type of field ⁴⁷ | Data format ⁴⁸ | 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 ⁴⁹ | Contents | Description | Field type ⁵⁰ general payments ⁵¹ | EU standard payments ⁵² | | EUE payments ⁵³ | |
|-------|-----------------|---------------------|---------------------------|------------------------|--|--|------------------------------------|------------------------------|----------------------------|------------------------------|
| | | | | | | | Field type ⁵⁰ | Special entry specifications | Field type ⁵⁰ | 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 (BLZ) | German Bank code of the bank section maintaining the account, to which order amount is to be debited (field T4b) | M | M | | M | |

⁴⁹ alpha = alphanumeric data (left aligned, empty spaces: blanks); num = numeric data (right aligned, empty spaces: zeros).

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

⁵¹ All payments except EU standard payments and EUE payments.

⁵² 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.

⁵³ Same day urgent payment in euro. Please note the financial-institution's individual cut-off-times for EUE-payments.

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Appendix 3: Specification of Data Formats

| Field | Length in bytes | 1st place in record | Data format ⁴⁹ | Contents | Description | Field type ⁵⁰ general payments ⁵¹ | EU standard payments ⁵² | | EUE payments ⁵³ | |
|-------|-----------------|---------------------|---------------------------|---|---|--|------------------------------------|------------------------------|----------------------------|------------------------------|
| | | | | | | | Field type ⁵⁰ | Special entry specifications | Field type ⁵⁰ | 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 |

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| Field | Length in bytes | 1st place in record | Data format ⁴⁹ | Contents | Description | Field type ⁵⁰ general payments ⁵¹ | EU standard payments ⁵² | | EUE payments ⁵³ | |
|-------|-----------------|---------------------|---------------------------|---|---|--|------------------------------------|--|----------------------------|--|
| | | | | | | | Field type ⁵⁰ | Special entry specifications | Field type ⁵⁰ | 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 | |

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| Field | Length in bytes | 1st place in record | Data format ⁴⁹ | Contents | Description | Field type ⁵⁰ general payments ⁵¹ | EU standard payments ⁵² | | EUE payments ⁵³ | |
|-------|-----------------|---------------------|---------------------------|---|---|--|------------------------------------|---|----------------------------|---|
| | | | | | | | Field type ⁵⁰ | Special entry specifications | Field type ⁵⁰ | 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 |

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| Field | Length in bytes | 1st place in record | Data format ⁴⁹ | Contents | Description | Field type ⁵⁰ general payments ⁵¹ | EU standard payments ⁵² | | EUE payments ⁵³ | |
|-------|-----------------|---------------------|---------------------------|--|--|--|------------------------------------|---|----------------------------|---|
| | | | | | | | Field type ⁵⁰ | Special entry specifications | Field type ⁵⁰ | 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 | |

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| Field | Length in bytes | 1st place in record | Data format ⁴⁹ | Contents | Description | Field type ⁵⁰ general payments ⁵¹ | EU standard payments ⁵² | | EUE payments ⁵³ | |
|-------|-----------------|---------------------|---------------------------|---|--|--|------------------------------------|------------------------------|----------------------------|--|
| | | | | | | | Field type ⁵⁰ | Special entry specifications | Field type ⁵⁰ | 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 |

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Appendix 3: Specification of Data Formats

| Field | Length in bytes | 1st place in record | Data format ⁴⁹ | Contents | Description | Field type ⁵⁰ general payments ⁵¹ | EU standard payments ⁵² | | EUE payments ⁵³ | |
|-------|-----------------|---------------------|---------------------------|--|---|--|------------------------------------|---|----------------------------|---|
| | | | | | | | Field type ⁵⁰ | Special entry specifications | Field type ⁵⁰ | 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 |

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| Field | Length in bytes | 1st place in record | Data format ⁴⁹ | Contents | Description | Field type ⁵⁰ general payments ⁵¹ | EU standard payments ⁵² | | EUE payments ⁵³ | |
|-------|-----------------|---------------------|---------------------------|--|---|--|------------------------------------|--|----------------------------|------------------------------|
| | | | | | | | Field type ⁵⁰ | Special entry specifications | Field type ⁵⁰ | 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: 'INV', 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 | |

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Appendix 3: Specification of Data Formats

| Field | Length in bytes | 1st place in record | Data format ⁴⁹ | Contents | Description | Field type ⁵⁰ general payments ⁵¹ | EU standard payments ⁵² | | EUE payments ⁵³ | |
|-------|-----------------|---------------------|---------------------------|----------------------|--|--|------------------------------------|------------------------------|----------------------------|------------------------------|
| | | | | | | | Field type ⁵⁰ | Special entry specifications | Field type ⁵⁰ | 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 ⁵⁴ | Data format ⁵⁵ | 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. |

⁵⁴ O = optional field; M = mandatory field; O/M = mandatory field in the case of certain criteria, N= field which must remain empty

⁵⁵ alpha = alphanumeric data (left aligned, empty spaces: blanks); num =numeric data (right aligned, empty spaces: zeros).

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Appendix 3: Specification of Data Formats

| Field | Length in bytes | 1st place in record | Field type ⁵⁴ | Data format ⁵⁵ | 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: YYYY |
| 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) |

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| Field | Length in bytes | 1st place in record | Field type ⁵⁴ | Data format ⁵⁵ | 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- ting | 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 ⁵⁶ | Data format ⁵⁷ | 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 ⁵⁸ |
| 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 ⁵⁸ ; left aligned; third digit is a space |

⁵⁶ O = optional field; M = mandatory field; O/M = mandatory field in the case of certain criteria, N= field which must remain empty

⁵⁷ alpha = alphanumeric data (left aligned, empty spaces: blanks); num =numeric data (right aligned, empty spaces: zeros).

⁵⁸ Can be left blank if fields 5 and 6 are completed as per Appendix 3, part E

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| Field | Length in bytes | 1st place in record | Field type ⁵⁶ | Data format ⁵⁷ | Contents | Description |
|-------|-----------------|---------------------|--------------------------|---------------------------|---|---|
| 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 | | | | | |

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Data record Z (trailer)

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

| Field | Length in bytes | 1st place in record | Field type ⁵⁹ | Data format ⁶⁰ | 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 | | | | | |

⁵⁹ O = optional field; M = mandatory field; O/M = mandatory field in the case of certain criteria, N = field which must remain empty

⁶⁰ 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) ⁶¹ | |
| | 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 initially empty |
| | 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 | |

⁶¹ 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 - AWW) , 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 - AWW), 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 reports⁶² 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.

⁶² 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.

Other forms of reporting:

| <u>Situation</u> | <u>AWV form</u> |
|--|---|
| EU standard payments of more than EUR 12,500⁶³ | 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).

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' |

⁶³ 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).

| | | |
|---------------|--------------------|--|
| 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 AWW (Annex LV to AWW) or the Bundesbank's extended coding list. Notes on the codes can be found on the Bundesbank's website at (www.bundesbank.de/meldewesen/mw_aussenwirtschaft_schluessel - *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 out-going 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 permitted⁶⁴

| 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.

⁶⁴ 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.

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 MT 513 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 ⁶⁵ | 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 |
| | | :22F: | O | Type of securities |
| | | :22F: | O | Frequency of payment |
| | | :22F: | O | Preferentials for entries |

⁶⁵ M = mandatory field, O = optional field

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Appendix 3: Specification of Data Formats

| Se- quen- ce | Sub- se- quen- ce | Tag | Sta- tus ⁶⁵ | Contents |
|--------------------|----------------------------|-------|---------------------------|---|
| | | :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 ⁶⁶ | Len- gth | Sta- tus ⁶⁷ | 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:." |
| | | | Constant | | | M | 1 | ":." |
| | | | Qualifier | c | 4 | M | 1 | "SEME" |

⁶⁶ 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)

⁶⁷ M = mandatory field, O = optional field

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| Se- quen- ce | Sub- se- quen- ce | Tag | Name | For- mat ⁶⁶ | Len- gth | Sta- tus ⁶⁷ | Qu- an- tity | Contents/Explanations |
|--------------------|----------------------------|-------|--------------------------------------|---------------------------|-------------|---------------------------|--------------------|-----------------------|
| A | | | Constant | | | M | 1 | "//" |
| | | | Reference | x | ..16 | M | 1 | "NONREF" |
| A | | :23G: | Function of the message | | | M | 1 | |
| | | | Tag | | | M | 1 | ":23G:" |
| A | | | Function | c | 4 | M | 1 | "NEWM" |
| | | | | | | | | |
| A | | :98C: | Creation date/time | | | O | 1 | |
| | | | Tag | | | M | 1 | ":98C:" |
| A | | | Constant | | | M | 1 | ":." |
| | | | Qualifier | c | 4 | M | 1 | "PREP" |
| A | | | Constant | | | M | 1 | "//" |
| | | | Date | n | 8 | M | 1 | YYYYMMDD |
| A | | | Time | n | 6 | M | 1 | hhmmss |
| | | | | | | | | |
| A | | :22F: | Indicator: type of trade transaction | | | M | 1 | |
| | | | Tag | | | M | 1 | ":22F:" |
| A | | | Constant | | | M | 1 | ":." |
| | | | Qualifier | c | 4 | M | 1 | "TRTR" |
| A | | | Constant | | | M | 1 | "//" |
| | | | Indicator | c | 4 | M | 1 | "TRAD" |
| A1 | | | Linkages | | | O | 1 | |
| A1 | | :16R: | Start of block | | | M | 1 | |
| A1 | | | Tag | | | M | 1 | ":16R:" |
| | | | Code | c | ..16 | M | 1 | "LINK" |
| A1 | | :20C: | Sender's reference | | | M | 1 | |
| | | | Tag | | | M | 1 | ":20C:" |
| A1 | | | Constant | | | M | 1 | ":." |
| | | | Qualifier | c | 4 | M | 1 | "RELA" |
| A1 | | | Constant | | | M | 1 | "//" |
| | | | Reference | x | ..16 | M | 1 | "000000000000000000" |
| A1 | | :16S: | End of block | | | M | 1 | |
| | | | Tag | | | M | 1 | ":16S:" |
| A1 | | | Code | c | ..16 | M | 1 | "LINK" |
| | | | | | | | | |
| A1 | | :16S: | End of block | | | M | 1 | |
| | | | Tag | | | M | 1 | ":16S:" |
| A1 | | | Code | c | ..16 | M | 1 | "GENL" |
| | | | | | | | | |

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Appendix 3: Specification of Data Formats

| Se- quen- ce | Sub- se- quen- ce | Tag | Name | For- mat 66 | Len- gth | Sta- tus 67 | Qu- an- tity | Contents/Explanations |
|--------------------|----------------------------|-------|---|------------------------------|-------------|-------------------|--------------------|---|
| B | B | | Partial fill and/or recap details | | | O | 1 | Only to be filled in in the case of partial fill If an order has already been partly executed and the remainder of the order is executed, this remainder should be treated like a partial fill; i.e. in the case of the execution of the remainder, all previous partial executions are to be listed in part B and the details of the total order in part C. |
| | | :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 | | | | |

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Appendix 3: Specification of Data Formats

| Se- quen- ce | Sub- se- quen- ce | Tag | Name | For- mat ⁶⁶ | Len- gth | Sta- tus ⁶⁷ | Qu- an- tity | Contents/Explanations |
|--------------------|----------------------------|-------|--------------------------|---------------------------|-------------|---------------------------|--------------------|---|
| | B1 | | 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. |
| | | :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 |
| | | :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 |
| | | :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 | "//" |

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Appendix 3: Specification of Data Formats

| Se- quen- ce | Sub- se- quen- ce | Tag | Name | For- mat 66 | Len- gth | Sta- tus 67 | Qu- an- tity | Contents/Explanations |
|--------------------|----------------------------|-------|--------------------------------------|-------------------|-------------|-------------------|--------------------|--|
| B | B1 | | 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 "AUSSEERBOERSLICH" (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:" |
| | | | Code | c | ..16 | M | 1 | "PAFILL" |
| | B | :36B: | Quantity of the financial instrument | | | M | 1 | Total quantity ordered |
| | | | Tag | | | M | 1 | ":36B:" |
| | | | Constant | | | M | 1 | ":." |
| | | | Qualifier | c | 4 | M | 1 | "ORDR" |
| | | | Constant | | | M | 1 | "//" |
| | | | 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 | "//" |

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Appendix 3: Specification of Data Formats

| Se- quen- ce | Sub- se- quen- ce | Tag | Name | For- mat ⁶⁶ | Len- gth | Sta- tus ⁶⁷ | Qu- an- tity | Contents/Explanations |
|--------------------|----------------------------|-------|---|---------------------------|-------------|---------------------------|--------------------|---|
| B | | | Type | c | 4 | M | 1 | "FAMT" = the quantity is expressed as face amount "UNIT" = the quantity is expressed as whole number |
| | | | Constant | | | M | 1 | "/" |
| | | | Quantity | d | ..15 | M | 1 | |
| | | :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 | |
| C | | | Tag | | | M | 1 | ":16R:" |
| | | | Code | c | ..16 | M | 1 | "ORDRDET" |
| | | :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 |
| | | :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" |

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Appendix 3: Specification of Data Formats

| Se- quen- ce | Sub- se- quen- ce | Tag | Name | For- mat 66 | Len- gth | Sta- tus 67 | Qu- an- tity | Contents/Explanations | |
|--------------------|----------------------------|-----|----------------------------|-------------------|-------------|-------------------|--------------------|--|---------------------------|
| C | | | Constant | | | M | 1 | "/" | |
| | | | Price | d | ..15 | M | 1 | The number of decimal digits is not validated against the currency | |
| | | | Option B: | | | | | | If the price is an amount |
| | | | Tag | | | M | 1 | ":90B:" | |
| | | | Constant | | | M | 1 | ":." | |
| | | | Qualifier | c | 4 | M | 1 | "DEAL" | |
| | | | Constant | | | M | 1 | "/" | |
| | | | Type | c | 4 | M | 1 | "ACTU" | |
| | | | Constant | | | M | 1 | "/" | |
| | | | Currency | a | 3 | M | 1 | ISO 4217 currency code | |
| | | | Price | d | ..15 | M | 1 | The number of decimal digits is not validated against the currency | |
| | :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 | |
| | :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 | "/" | |

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Appendix 3: Specification of Data Formats

| Se- quen- ce | Sub- se- quen- ce | Tag | Name | For- mat 66 | Len- gth | Sta- tus 67 | Qu- an- tity | Contents/Explanations |
|--------------------|----------------------------|-------|--|-------------------|-------------|-------------------|--------------------|--|
| C | | | 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) |
| | | :22H: | Indicator: sale/purchase | | | M | 1 | |
| | | | Tag | | | M | 1 | ":22H:" |
| | | | Constant | | | M | 1 | ":." |
| | | | Qualifier | c | 4 | M | 1 | "BUSE" |
| | | | Constant | | | M | 1 | "/" |
| | C | | Indicator | c | 4 | M | 1 | "BUY" = buy "SELL" = sell |
| | | :22F: | Indicator: type of price | | | O | 1 | |
| | | | Tag | | | M | 1 | ":22F:" |
| | | | Constant | | | M | 1 | ":." |
| | | | Qualifier | c | 4 | M | 1 | "PRIC" |
| | | | Constant | | | M | 1 | "/" |
| | C | | Indicator | c | 4 | M | 1 | "AVER" = price in C:90a: is an average execution price in the case of partial execution "NET1" = price in C:90a: is a net price, i.e. without fees, expenses and taxes |
| | | :22F: | Indicator: conditions of the trade transaction | | | O | 1 | |
| | | | Tag | | | M | 1 | ":22F:" |
| | | | Constant | | | M | 1 | ":." |
| | | | Qualifier | c | 4 | M | 1 | "TTCO" |
| | | | Constant | | | M | 1 | "/" |
| C | | | Indicator | c | 4 | M | 1 | "CBNS" = cum bonus "CCPN" = cum coupon "CDIV" = cum dividend "CRTS" = cum rights "XBNS" = ex bonus "XCPN" = ex coupon "XDIV" = ex dividends "XRTS" = ex warrant |
| | | :22H: | Indicator: method of payment | | | M | 1 | |
| | | | Tag | | | M | 1 | ":22H:" |
| | | | Constant | | | M | 1 | ":." |

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| Se- quen- ce | Sub- se- quen- ce | Tag | Name | For- mat ⁶⁶ | Len- gth | Sta- tus ⁶⁷ | Qu- an- tity | Contents/Explanations |
|--------------------|----------------------------|-------|---|---------------------------|-------------|---------------------------|--------------------|--|
| C | C1 | | Qualifier | c | 4 | M | 1 | "PAYM" |
| | | | Constant | | | M | 1 | "//" |
| | | | Indicator | c | 4 | M | 1 | "APMT" |
| | | C1 | Parties to the confirmation | | | M | 1 | |
| | | :16R: | Start of block | | | M | 1 | |
| | | | Tag | | | M | 1 | ":16R:" |
| | | | Code | c | ..16 | M | 1 | "CONFPRTY" |
| | | :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 |
| | | :97A: | Account | | | O | 1 | Securities account |
| | | | Tag | | | M | 1 | ":97A:" |
| | | | Constant | | | M | 1 | ":" |
| | | | Qualifier | c | 4 | M | 1 | "SAFE" |
| | | | Constant | | | M | 1 | "//" |
| | | | Account | x | ..35 | M | 1 | Bank code followed by "/" and the account number |
| | | :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 |
| | | :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" |
| | | :36B: | Quantity of the displayed financial instruments | | | M | 1 | If there are partial executions, the sum of the partial executions must be specified in sequence B |
| | | | Tag | | | M | 1 | ":36B:" |
| | | | Constant | | | M | 1 | ":" |

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Appendix 3: Specification of Data Formats

| Se- quen- ce | Sub- se- quen- ce | Tag | Name | For- mat ⁶⁶ | Len- gth | Sta- tus ⁶⁷ | Qu- an- tity | Contents/Explanations |
|--------------------|----------------------------|-------|--|---------------------------|-------------|---------------------------|--------------------|--|
| C | | | Qualifier | c | 4 | M | 1 | "ADVI" |
| | | | Constant | | | M | 1 | "//" |
| | | | Type | c | 4 | M | 1 | "FAMT" = the quantity is expressed as face amount "UNIT" = the quantity is expressed as whole number |
| | | | Constant | | | M | 1 | "/" |
| | | | Quantity | d | ..15 | M | 1 | |
| | | | :35B: ID of the financial instrument | | | M | 1 | Either the ISIN or the WKN or both have to be specified. |
| | | | Tag | | | M | 1 | ":35B:" |
| | | | Constant | | | O | 1 | "ISIN" (only if ISIN is specified) |
| | | | Constant | | | O | 1 | " " (blanks, only if ISIN is specified) |
| | | | ISIN ID | x | ..12 | M | 1 | If no ISIN is used "/DE/", followed by the German securities ID number (WKN) must be specified. |
| | | | Constant | | | M | 1 | <CR><LF> |
| | | | 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 |

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| Se- quen- ce | Sub- se- quen- ce | Tag | Name | For- mat ⁶⁶ | Len- gth | Sta- tus ⁶⁷ | Qu- an- tity | Contents/Explanations |
|--------------------|----------------------------|-------|---|---------------------------|-------------|---------------------------|--------------------|--|
| | C2 | :22F: | Indicator: Type of securi- ties | | | 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 in- strument |
| | 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 earn- ings and investments |
| | C2 | :22F: | Indicator: status of pay- ment | | | 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 | "//" |

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| Se- quen- ce | Sub- se- quen- ce | Tag | Name | For- mat 66 | Len- gth | Sta- tus 67 | Qu- an- tity | Contents/Explanations |
|--------------------|----------------------------|-------|-------------|-------------------|-------------|-------------------|--------------------|--|
| | | | Indicator | c | 4 | M | 1 | "144A" = non-registered security in accordance with the statutory restrictions 144A in the USA "NRST" = ownership or transfer is not subject to any restrictions "RSTR" = ownership or transfer is subject to restrictions (not in accordance with 144A) |
| | C2 | :11A: | Currency | | | O | 1 | Currency of the face amount |
| | | | Tag | | | M | 1 | ":11A.:" |
| | | | Constant | | | M | 1 | ":.:" |
| | | | Qualifier | c | 4 | M | 1 | "DENO" |
| | | | Constant | | | M | 1 | "/" |
| | | | Currency | a | 3 | M | 1 | ISO 4217 code |
| | C2 | :98A: | Date | | | O | n | Dates |
| | | | Tag | | | M | 1 | ":98A.:" |
| | | | Constant | | | M | 1 | ":.:" |
| | | | Qualifier | c | 4 | M | 1 | "COUP" = Next coupon date "EXPI" = Expiry date "FRNR" = Reset date for a floating rate note "MATU" = Maturity date "ISSU" = Issue date (issue date of the security) "CALD" = Call date (cancellation date) "CONV" = Conversion date "PUTT" = Put date "DDTE" = Dated date (date from which a fixed-interest security bears interest) |
| | | | Constant | | | M | 1 | "/" |
| | | | Date | n | 8 | M | 1 | YYYYMMDD |
| | C2 | :92A: | Rate/record | | | O | n | Factors and interest rates for fixed-interest securities |
| | | | Tag | | | M | 1 | ":92A.:" |
| | | | Constant | | | M | 1 | ":.:" |

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| Se- quen- ce | Sub- se- quen- ce | Tag | Name | For- mat ⁶⁶ | Len- gth | Sta- tus ⁶⁷ | Qu- an- tity | Contents/Explanations |
|--------------------|----------------------------|-------|--------------|---------------------------|-------------|---------------------------|--------------------|---|
| | | | Qualifier | c | 4 | M | 1 | <p>"PRFC" = Previous factor as decimal fraction between 0 and 1, which is used for defining the outstanding principal amount of the bond</p> <p>"CUFC" = Current factor as a decimal fraction between 0 and 1, which is used for defining the outstanding principal amount of the bond</p> <p>"NWFC" = Next factor as decimal fraction between 0 and 1, which is used for defining the outstanding principal amount of the bond</p> <p>"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)</p> <p>"NXRT" = Next interest rate (in the case of a note with variable rate of interest, which applies to the next payment period)</p> |
| | | | Constant | | | M | 1 | "//" |
| | | | Sign | a | 1 | O | 1 | "N" (only if the amount is negative) |
| | | | Rate/record | d | ..15 | M | 1 | |
| | C2 | :13B: | Numerical ID | | | O | n | |
| | | | Tag | | | M | 1 | ":13B:" |
| | | | Constant | | | M | 1 | ":." |

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Appendix 3: Specification of Data Formats

| Se- quen- ce | Sub- se- quen- ce | Tag | Name | For- mat ⁶⁶ | Len- gth | Sta- tus ⁶⁷ | Qu- an- tity | Contents/Explanations |
|--------------------|----------------------------|-------|---|---------------------------|-------------|---------------------------|--------------------|---|
| C | C2 | | Qualifier | c | 4 | M | 1 | "COUP" = Coupon number (number of the next coupon on the coupon sheet) "POOL" = Pool number (number which is assigned by an issuer of an asset-backed security (USA), in order to indicate the group of encumbrances upon real property) "LOTS" = Lot number (numerical ID of a proportion of a security issue) "VERN" = Version number of the options contract or the tranche |
| | | | Constant | | | M | 1 | "//" |
| | | | Number | x | ..30 | M | 1 | |
| | | :70E: | Narrative on attributes of the financial instrument | | | O | 1 | |
| | | | Tag | | | M | 1 | ":70E:" |
| | | | Constant | | | M | 1 | ":." |
| | | | Qualifier | c | 4 | M | 1 | "FIAN" |
| | | | Constant | | | M | 1 | "//" |
| | | | Narrative | x | ..35 | M | 1..10 | The lines are separated by <CR><LF>. |
| | | :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 |
| | | :16S: | End of block | | | M | 1 | |
| | | | Tag | | | M | 1 | ":16S:" |
| | | | 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//0000000000000000 :16S:LINK |
| | | :16S:GENL |
| C | | :16R:ORDRDET :98C::TRAD//19990302112030 :90B::DEAL//ACTU/EUR52,7 :94B::TRAD//EXCH/XFRA :22H::BUSE//BUYI :22F::PRIC//NET1 :22F::TTCO//CBNS :22H::PAYM//APMT |
| | C1 | :16R:CONFPRTY :95Q::INVE//10020030 :97A::SAFE//10020030/1234567 :97A::CASH//10020030/987654321 :16S:CONFPRTY |
| | | :36B::ADVI//UNIT/50, :35B:/DE/123456 Sample Company, common stock |

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Appendix 3: Specification of Data Formats

| Se- quen- ce | Sub- se- quen- ce | Example |
|--------------------|----------------------------|--|
| | 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//0000000000000000 :16S:LINK |
| | | :16S:GENL |
| B | | :16R:RCAP |
| | B1 | :16R:PAFILL :36B::PAFI//UNIT/50, :90B::DEAL//ACTU/EUR52, :22F::PRIC//NET1 :98C::TRAD//19990302112030 :94B::TRAD//EXCH/XFRA :16S:PAFILL |

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Appendix 3: Specification of Data Formats

| Se- quen- ce | Sub- se- quen- ce | Example |
|--------------------|----------------------------|--|
| | 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 :97A::CASH//10020030/987654321 :16S:CONFPRTY |
| | | :36B::ADVI//UNIT/80, :35B:ISIN DE0123456789 /DE/123456 Sample Company, common stock |

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Appendix 3: Specification of Data Formats

| Se- quen- ce | Sub- se- quen- ce | Example |
|--------------------|----------------------------|---|
| | 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 ⁶⁸ | Contents |
|--------------------|----------------------------|-------|---------------------------|--|
| A | | | M | General information |
| | | :98C: | O | Date/time when message was created |
| B | | | O | Details of partial fulfilment |
| | | :36B: | M | Quantity of securities for which a partial trade or partial sale has been made |
| | | :90a: | M | Closing price/trading price of the partial trade (specified as amount or percentage) |
| | | :22F: | O | Type of price which is designated in the closing price |
| | | :98C: | O | Date/time of the trading |
| | | :94B: | O | Stock exchange where the partial trade is carried out or is intended to be carried out |
| C | | | M | Details of confirmation |
| | | :98a: | M | Date/time of the trading |
| | | :98C: | M | Date/time of the settlement |
| | | :90a: | M | Closing price/trading price (specified as amount or percentage) |
| | | :99A: | O | Number of the accrued days which are used for the calculation of the accrued interest |
| | | :94B: | O | Stock exchange where the order is traded |
| | | :19A: | M | Settlement amount (including fees, expenses, etc.) |
| | | :22H: | M | Sale/Purchase |
| | | :22F: | O | Type of price |
| | | :22F: | O | Conditions of the trade transaction |
| | C1 | | M | Parties to the confirmation |
| | | :95Q: | M | Identification of the executing institute (field does not have to be evaluated by the customer system) |
| | | :97A: | O | Securities deposit account of the customer |
| | | :97A: | O | Cash/clearing account of the customer |
| | | :70E: | O | Additional information on execution |
| | | :36B: | M | Quantity of securities |
| | | :35B: | M | Reference number (ISIN or WKN) and category description of the security |
| | C2 | | O | Attributes for the financial instrument |
| | | :22F: | O | Methods for calculating interest |
| | | :22F: | O | Type of securities |
| | | :22F: | O | Frequency of payment |

⁶⁸ M = mandatory field, O = optional field

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| Se- quen- ce | Sub- se- quen- ce | Tag | Sta- tus 68 | Contents |
|--------------------|----------------------------|-------|-------------------|---|
| | | :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) |
| | | :13B: | O | Certificate number |
| | | | O | Settlement details |
| D | | | O | Settlement details |
| | D3 | | O | Amounts |
| | | :19A: | M | Cash amounts (taxes, fees, expenses, broker's commission, etc.) |
| | | :98A: | O | Value date (date when the money transfer must take place) |
| | | :92B: | O | Exchange rate (is used for converting cash amounts from field :19A: in the sequences C and D3) |

Guidelines for Entries

| Sequence | Sub-sequence | Tag | Name | Format ⁶⁹ | Length | Status ⁷⁰ | 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 | ":" |
| | | | Qualifier | c | 4 | M | 1 | "RELA" |
| | | | Constant | | | M | 1 | "//" |

⁶⁹ 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)

⁷⁰ M = mandatory field, O = optional field

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| Sequence | Sub-sequence | Tag | Name | Format ⁶⁹ | Length | Status ⁷⁰ | Quantity | Contents/Explanations |
|----------|--------------|--|---|----------------------|--------|----------------------|----------|---|
| A | A1 | | Reference | x | ..16 | M | 1 | "0000000000000000" |
| | | :16S: | End of block | | | M | 1 | |
| | | | Tag | | | M | 1 | ":16S:" |
| | | | Code | c | ..16 | M | 1 | "LINK" |
| | :16S: | | End of block | | | M | 1 | |
| | | | Tag | | | M | 1 | ":16S:" |
| | | | Code | c | ..16 | M | 1 | "GENL" |
| | B | | Partial fill details | | | O | 1..n | Only to be filled in in the case of a partial fill |
| | | :16R: | Start of block | | | M | 1 | |
| | | | Tag | | | M | 1 | ":16R:" |
| B | B | | Code | c | ..16 | M | 1 | "PAFILL" |
| | | :36B: | Quantity of financial instrument partially filled | | | M | 1 | |
| | | | Tag | | | M | 1 | ":36B:" |
| | B | | 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 | |
| | | :90a: | Closing price/trading price of the partial trade | | | M | 1 | |
| | | Option A: if the price is a percentage | | | | | | |
| | | | Tag | | | M | 1 | ":90A:" |
| | | | Constant | | | M | 1 | ":." |
| | | | Qualifier | c | 4 | M | 1 | "DEAL" |
| | | | Constant | | | M | 1 | "/" |
| | | | Type | c | 4 | M | 1 | "PRCT" |
| | | | Constant | | | M | 1 | "/" |
| | | | Price | d | ..15 | M | 1 | The number of decimal digits is not validated against the currency. |
| | | Option B: If the price is an amount | | | | | | |
| | | | Tag | | | M | 1 | ":90B:" |
| | | | Constant | | | M | 1 | ":." |
| | | | Qualifier | c | 4 | M | 1 | "DEAL" |
| | | | Constant | | | M | 1 | "/" |
| | | | Type | c | 4 | M | 1 | "ACTU" |
| | | | Constant | | | M | 1 | "/" |
| | | | Currency | a | 3 | M | 1 | ISO 4217 currency code |
| | | | Price | d | ..15 | M | 1 | The number of decimal digits is not validated against the currency. |

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| Sequ- ence | Sub- sequ- ence | Tag | Name | For- mat 69 | Len gth | Sta- tus 70 | Qu an- tity | Contents/Explanations |
|---------------|-----------------------|-------|--------------------------|-------------------|------------|-------------------|-------------------|---|
| B | | :22F: | Indicator: type of price | | | O | 1 | |
| | | | Tag | | | M | 1 | ":22F:" |
| | | | Constant | | | M | 1 | ":." |
| | | | Qualifier | c | 4 | M | 1 | "PRIC" |
| | | | Constant | | | M | 1 | "/" |
| | | | Indicator | c | 4 | M | 1 | "AVER" = price in B:90a: is an average execution price in the case of partial execution "NET1" = price in B:90a: is a net price, i.e. without fees, expenses and taxes |
| B | | :98C: | Date/time of the trading | | | O | 1 | |
| | | | Tag | | | M | 1 | ":98C:" |
| | | | Constant | | | M | 1 | ":." |
| | | | Qualifier | c | 4 | M | 1 | "TRAD" |
| | | | Constant | | | M | 1 | "/" |
| | | | Date | n | 8 | M | 1 | YYYYMMDD |
| B | | | Time | n | 6 | M | 1 | hhmmss |
| | | :94B: | Place of trade | | | O | 1 | |
| | | | Tag | | | M | 1 | ":94B:" |
| | | | Constant | | | M | 1 | ":." |
| | | | Qualifier | c | 4 | M | 1 | "TRAD" |
| | | | Constant | | | M | 1 | "/" |
| B | | | 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 "AUSSEERBOERSLICH" (if name is not known or in the case of fixed-price transactions) or "SUBSCRIPTION" (in the case of subscription) |
| | B | :16S: | End of block | | | M | 1 | |
| | | | Tag | | | M | 1 | ":16S:" |
| | | | Code | c | ..16 | M | 1 | "PAFILL" |
| C | | | Details of confirmation | | | M | 1 | |
| C | | :16R: | Start of block | | | M | 1 | |

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| Sequ- ence | Sub- sequ- ence | Tag | Name | For- mat 69 | Len gth | Sta- tus 70 | Qu an- tity | Contents/Explanations |
|---------------|-----------------------|-------|-----------------------------|-------------------|------------|-------------------|-------------------|---|
| C | | :98a: | Tag | | | M | 1 | ":16R:" |
| | | | Code | c | ..16 | M | 1 | "CONFDET" |
| | | | 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 | | :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 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 |
| | | | | | | | | |

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Appendix 3: Specification of Data Formats

| Sequ- -ence | Sub- sequ- -ence | Tag | Name | For- mat 69 | Len gth | Sta- tus 70 | Qu an- tity | Contents/Explanations |
|----------------|------------------------|-----|----------------------------|-------------------|------------|-------------------|-------------------|--|
| C | | | Tag | | | M | 1 | ":90B:" |
| | | | Constant | | | M | 1 | ":." |
| | | | Qualifier | c | 4 | M | 1 | "DEAL" |
| | | | Constant | | | M | 1 | "/" |
| | | | Type | c | 4 | M | 1 | "ACTU" |
| | | | Constant | | | M | 1 | "/" |
| | | | Currency | a | 3 | M | 1 | ISO 4217 currency code |
| | | | Price | d | ..15 | M | 1 | The number of decimal digits is not validated against the currency |
| | :99A: | | Number of the accrued days | | | O | 1 | |
| | | | Tag | | | M | 1 | ":99A:" |
| | | | Constant | | | M | 1 | ":." |
| | | | Qualifier | c | 4 | M | 1 | "DAAC" |
| | | | Constant | | | M | 1 | "/" |
| | | | Sign | a | 1 | O | 1 | "N" (only if the number of days is negative) |
| | | | Number | n | 3 | M | 1 | To be filled with leading zeros where applicable |
| C | :94B: | | Place of trade | | | O | 1 | Name of exchange (the field is not filled in if partial executions have been carried out at different stock exchanges) |
| | | | Tag | | | M | 1 | ":94B:" |
| | | | Constant | | | M | 1 | ":." |
| | | | Qualifier | c | 4 | M | 1 | "TRAD" |
| | | | Constant | | | M | 1 | "/" |
| | | | Place | c | 4 | M | 1 | "EXCH" = the place of trade is an exchange (in case of exchange-traded securities) "OTCO" = the place of trade is over the counter (e.g. in case of an investment fund) |
| | | | Constant | | | M | 1 | "/" |
| | | | Narrative | x | ..30 | M | 1 | If EXCH is assigned, the name of the exchange (MIC) must be given in the narrative, in plain text. If OTCO is used, the name of the system or "AUSSEBBOERSLICH" (if name is not known or in the case of fixed-price transactions) or "SUBSCRIPTION" (in the case of subscription) |
| | | | | | | | | |
| | | | | | | | | |

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| Sequence | Sub-sequence | Tag | Name | Format ⁶⁹ | Length | Status ⁷⁰ | Quantity | Contents/Explanations |
|----------|--------------|-------|--|----------------------|--------|----------------------|----------|---|
| C | | :19A: | Settlement amount | | | M | 1 | including fees, expenses, etc. |
| | | | Tag | | | M | 1 | ":19A:" |
| | | | Constant | | | M | 1 | ": |
| | | | Qualifier | c | 4 | M | 1 | "SETT" |
| | | | Constant | | | M | 1 | "//" |
| | | | Sign | a | 1 | O | 1 | "N" (only if the amount is negative) |
| | | | Currency code | a | 3 | M | 1 | ISO 4217 code |
| | | | Amount | d | ..15 | M | 1 | |
| | | :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 |
| 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 rights |
| C | | :22H: | Indicator: method of payment | | | M | 1 | |
| | | | Tag | | | M | 1 | ":22H:" |
| | | | Constant | | | M | 1 | ": |
| | | | Qualifier | c | 4 | M | 1 | "PAYM" |

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| Sequence | Sub-sequence | Tag | Name | Format ⁶⁹ | Length | Status ⁷⁰ | Quantity | Contents/Explanations |
|----------|--------------|-------|--|----------------------|--------|----------------------|----------|---|
| C | C1 | | Constant | | | M | 1 | "/" |
| | | | Indicator | c | 4 | M | 1 | "APMT" |
| | | | Parties to the confirmation | | | M | 1 | |
| | | :16R: | Start of block | | | M | 1 | |
| | | | Tag | | | M | 1 | ":16R:" |
| | | | Code | c | ..16 | M | 1 | "CONFPRTY" |
| | | :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 |
| | | :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 |
| | | :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 |
| | | :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>. |
| | | :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. |
| | | | Tag | | | M | 1 | ":36B:" |
| | | | Constant | | | M | 1 | ":" |
| | | | Qualifier | c | 4 | M | 1 | "CONF" |

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| Sequence | Sub-sequence | Tag | Name | Format ⁶⁹ | Length | Status ⁷⁰ | Quantity | Contents/Explanations |
|----------|--------------|-------|---|----------------------|--------|----------------------|----------|--|
| C | | | Constant | | | M | 1 | "/" |
| | | | Type | c | 4 | M | 1 | "FAMT" = the quantity is expressed as face amount "UNIT" = the quantity is expressed as whole number |
| | | | Constant | | | M | 1 | "/" |
| | | | Quantity | d | ..15 | M | 1 | |
| | | :35B: | ID of the financial instrument | | | M | 1 | Either the ISIN or the WK or both have to be specified. |
| | | | Tag | | | M | 1 | ":35B:" |
| | | | Constant | | | O | 1 | "ISIN" (only if ISIN is specified) |
| | | | Constant | | | O | 1 | " " (blanks, only if ISIN is specified) |
| | | | ISIN ID | x | ..12 | M | 1 | If no ISIN is used, "/DE/", followed by the German security ID (WKN) is to be specified. |
| | | | Constant | | | M | 1 | <CR><LF> |
| | | | Narrative | x | ..35 | M | 1..4 | Securities ID If ISIN and WKN are both specified, the WKN must be set in the first line and the name in the lines 2-4. The lines are separated by <CR><LF>. |
| | C2 | | Attributes for the financial instrument | | | O | 1 | |
| | C2 | :16R: | Start of block | | | M | 1 | |
| | | | Tag | | | M | 1 | ":16R:" |
| | | | Code | c | ..16 | M | 1 | "FIA" |
| | C2 | :22F: | Indicator: methods for calculating interest | | | O | 1 | |
| | | | Tag | | | M | 1 | ":22F:" |
| | | | Constant | | | M | 1 | ":" |
| | | | Qualifier | c | 4 | M | 1 | "MICO" |
| | | | Constant | | | M | 1 | "/" |
| | | | Indicator | c | 4 | M | 1 | "A001" = 30/360 "A002" = 30/365 "A003" = 30/actual "A004" = actual/360 "A005" = actual/365 "A006" = actual/actual or 1/1 "A007" = 30E/360 or Euro-bond basis |
| | C2 | :22F: | Indicator: Type of securities | | | O | 1 | |

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| Sequence | Sub-sequence | Tag | Name | Format ⁶⁹ | Length | Status ⁷⁰ | Quantity | Contents/Explanations |
|----------|--------------|-------|--------------------------------------|----------------------|--------|----------------------|----------|--|
| | C2 | | 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 |
| | | :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 |
| | | :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. |
| | | :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 |
| | | :22F: | Indicator: restrictions | | | O | 1 | |
| | | | Tag | | | M | 1 | ":22F:" |
| | | | Constant | | | M | 1 | ":." |
| | | | Qualifier | c | 4 | M | 1 | "REST" |
| | | | Constant | | | M | 1 | "//" |

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| Sequence | Sub-sequence | Tag | Name | Format ⁶⁹ | Length | Status ⁷⁰ | Quantity | Contents/Explanations |
|----------|--------------|-------|-------------|----------------------|--------|----------------------|----------|--|
| | | | Indicator | c | 4 | M | 1 | "144A" = non-registered security in accordance with the statutory restrictions 144A in the USA "NRST" = ownership or transfer is not subject to any restrictions "RSTR" = ownership or transfer is subject to restrictions (not in accordance with 144A) |
| | C2 | :11A: | Currency | | | O | 1 | Currency of the face amount |
| | | | Tag | | | M | 1 | ":11A:" |
| | | | Constant | | | M | 1 | ":." |
| | | | Qualifier | c | 4 | M | 1 | "DENO" |
| | | | Constant | | | M | 1 | "//" |
| | | | Currency | a | 3 | M | 1 | ISO 4217 code |
| | C2 | :98A: | Date | | | O | n | Dates |
| | | | Tag | | | M | 1 | ":98A:" |
| | | | Constant | | | M | 1 | ":." |
| | | | Qualifier | c | 4 | M | 1 | "COUP" = Next coupon date "EXPI" = Expiry date "FRNR" = Reset date for a floating rate note "MATU" = Maturity date "ISSU" = Issue date (issue date of the security) "CALD" = Call date (cancellation date) "CONV" = Conversion date "PUTT" = Put date "DDTE" = Dated date (date from which a fixed-interest security bears interest) |
| | | | Constant | | | M | 1 | "//" |
| | | | Date | n | 8 | M | 1 | YYYYMMDD |
| | C2 | :92A: | Rate/record | | | O | n | Factors and interest rates for fixed-interest securities |
| | | | Tag | | | M | 1 | ":92A:" |
| | | | Constant | | | M | 1 | ":." |

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| Sequ- -ence | Sub- sequ- -ence | Tag | Name | For- mat 69 | Len- gth | Sta- tus 70 | Qu- an- tity | Contents/Explanations |
|----------------|------------------------|-------|-----------------------|-------------------|-------------|-------------------|--------------------|--|
| | | | Qualifier | c | 4 | M | 1 | "PRFC" = Previous factor as decimal fraction between 0 and 1, which is used for defining the outstanding principal amount of the bond "CUFC" = Current factor as a decimal fraction between 0 and 1, which is used for defining the outstanding principal amount of the bond "NWFC" = Next factor as decimal fraction between 0 and 1, which is used for defining the outstanding principal amount of the bond "INTR" = interest rate (1. Ratio of interest rate paid during a specific period of time to the principal amount of the fixed-interest security; 2. Current interest rate of a note with variable rate of interest) "NXRT" = Next interest rate (in the case of a note with variable rate of interest, which applies to the next payment period) |
| | | | Constant | | | M | 1 | "/" |
| | | | Sign | a | 1 | O | 1 | "N" (only if the amount is negative) |
| | | | Rate/record | d | ..15 | M | 1 | |
| | C2 | :13B: | Number identification | | | O | n | |
| | | | Tag | | | M | 1 | ":13B:" |
| | | | Constant | | | M | 1 | ":." |

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| Sequence | Sub-sequence | Tag | Name | Format ⁶⁹ | Length | Status ⁷⁰ | Quantity | Contents/Explanations |
|----------|--------------|---|---|----------------------|--------|----------------------|----------|---|
| C | C2 | | Qualifier | c | 4 | M | 1 | "COUP" = Coupon number (number of the next coupon on the coupon sheet) "POOL" = Pool number (number which is assigned by an issuer of an asset-backed security (USA), in order to indicate the group of encumbrances upon real property) "LOTS" = Lot number (number identifying the lot of a security issue) "VERN" = Version number of the options contract or the tranche |
| | | | Constant | | | M | 1 | "//" |
| | | | Number | x | ..30 | M | 1 | |
| | | :70E: | Narrative on attributes of the financial instrument | | | O | 1 | |
| | | | Tag | | | M | 1 | ":70E:" |
| | | | Constant | | | M | 1 | ":." |
| | | | Qualifier | c | 4 | M | 1 | "FIAN" |
| | | | Constant | | | M | 1 | "//" |
| | | | Narrative | x | ..35 | M | 1..10 | The lines are separated by <CR><LF>. |
| | | :16S: | End of block | | | M | 1 | |
| | | | Tag | | | M | 1 | ":16S:" |
| | | | Code | c | ..16 | M | 1 | "FIA" |
| | | | | | | | | |
| | C | :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 |
| | | | | | | | | |
| | | :16S: | End of block | | | M | 1 | |
| | | | Tag | | | M | 1 | ":16S:" |
| | | | Code | c | ..16 | M | 1 | "CONFDET" |
| D | | Details of settlement | | | O | 1 | | |
| | | :16R: | Start of block | | | M | 1 | |
| | | | Tag | | | M | 1 | ":16R:" |
| | | | Code | c | ..16 | M | 1 | "SETDET" |
| | :22F: | Indicator: type of settlement 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" | |

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Appendix 3: Specification of Data Formats

| Sequ- ence | Sub- sequ- ence | Tag | Name | For- mat 69 | Len- gth | Sta- tus 70 | Qu- an- tity | Contents/Explanations |
|---------------|-----------------------|-------|--|-------------------|-------------|-------------------|--------------------|-----------------------|
| 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 | ": |

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Appendix 3: Specification of Data Formats

| Sequ- -ence | Sub- sequ- -ence | Tag | Name | For- mat 69 | Len gth | Sta- tus 70 | Qu an- tity | Contents/Explanations |
|----------------|------------------------|-----|-----------|-------------------|------------|-------------------|-------------------|--|
| | | | 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) "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 | "/" |

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Appendix 3: Specification of Data Formats

| Sequ- ence | Sub- sequ- ence | Tag | Name | For- mat 69 | Len- gth | Sta- tus 70 | Qu- an- tity | Contents/Explanations |
|---------------|-----------------------|-------|-----------------|-------------------|-------------|-------------------|--------------------|--------------------------------------|
| D | D3 | | Sign | a | 1 | O | 1 | "N" (only if the amount is negative) |
| | | | Currency code | a | 3 | M | 1 | ISO 4217 code |
| | | | Amount | d | ..15 | M | 1 | |
| | | :98A: | Value date | | | O | 1 | |
| | | | Tag | | | M | 1 | ":98A:" |
| | | | Constant | | | M | 1 | ":." |
| | | | Qualifier | c | 4 | M | 1 | "VALU" |
| | | | Constant | | | M | 1 | "//" |
| | | | Date | n | 8 | M | 1 | YYYYMMDD |
| | | :92B: | Exchange rate | | | O | 1 | |
| | | | Tag | | | M | 1 | ":92B:" |
| | | | Constant | | | M | 1 | ":." |
| | | | Qualifier | c | 4 | M | 1 | "EXCH" |
| | | | Constant | | | M | 1 | "//" |
| | | | First currency | a | 3 | M | 1 | ISO 4217 code |
| | | | Constant | | | M | 1 | "//" |
| | | | Second currency | a | 3 | M | 1 | ISO 4217 code |
| | | | Constant | | | M | 1 | "//" |
| | | | Rate/record | d | ..15 | M | 1 | |
| | | :16S: | End of block | | | M | 1 | |
| | | | Tag | | | M | 1 | ":16S:" |
| | | | Code | c | ..16 | M | 1 | "AMT" |
| | | :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 | Sequence | Tag | Qualifier |
|---|----------|-------|-----------|
| Settlement (final) amount in settlement currency (incl. currency ID) | C | :19A: | SETT |
| Settlement (final) amount converted from/into Euro (incl. currency ID) | D3 | :19A: | OCMT |
| Settlement date | C | :98C: | SETT |
| Name of exchange/place of execution | C | :94B: | TRAD |
| Brokerage/broker's commission (incl. currency ID) | D3 | :19A: | LOCO |
| Safekeeping account number | C1 | :97A: | SAFE |
| Exchange rate | D3 | :92B: | EXCH |
| Plain text explanations (type of safekeeping account, type of repository, safekeeping account key) | C2 | :70E: | FIAN |
| Cash/clearing account | C1 | :97A: | CASH |
| Trade date | C | :98a: | TRAD |
| Capital gains tax/interest discount tax | D3 | :19A: | COUN |
| Buy/sell indicator | C | :22H: | BUSE |
| Rate/price | C | :90a: | DEAL |
| Value in settlement currency | D3 | :19A: | RESU |
| Value in currency of exchange | D3 | :19A: | DEAL |
| Quote extension | C | :22F: | TTCO |
| Nominal value | C | :36B: | CONF |
| Commission (incl. currency ID) | D3 | :19A: | SPCN |
| Solidarity surcharge | D3 | :19A: | LOCL |
| Expenses (incl. currency ID) | D3 | :19A: | CHAR |
| Quantity | C | :36B: | CONF |
| Currency of the nominal value | C2 | :11A: | DENO |
| 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 |

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Appendix 3: Specification of Data Formats

- Example**

Purchase of 50 common stock of the Sample Company at the price of 52.70 Euro in Frankfurt/Main, current account collective repository. Settlement currency is euro, the equivalent final amount in 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//0000000000000000 :16S:LINK |
| | | :16S:GENL |
| C | | :16R:CONFDET :98C::TRAD//19990302112030 :98C::SETT//19990303112030 :90B::DEAL//ACTU/EUR52,7 :94B::TRAD//EXCH/XFRA :19A::SETT//NEUR2666,49 :22H::BUSE//BUYI :22F::PRIC//NET1 :22H::PAYM//APMT |
| | C1 | :16R:CONFPTY :95Q::INVE//10020030 :97A::SAFE//10020030/1234567 :97A::CASH//10020030/987654321 :16S:CONFPTY |
| | | :36B::CONF//UNIT/50, |

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

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//0000000000000000 :16S:LINK |
| | | :16S:GENL |
| | C | :16R:CONFDET :98C::TRAD//19990625130510 :98C::SETT//19990628121212 :90A::DEAL//PRCT/105, :99A::DAAC//090 :94B::TRAD//EXCH/XISE :19A::SETT//EUR6296,9 :22H::BUSE//SELL :22F::PRIC//NET1 :22H::PAYM//APMT |
| | C1 | :16R:CONFPTY :95Q::INVE//10020030 :97A::SAFE//10020030/1234567 :97A::CASH//10020030/987654321 :16S:CONFPTY |
| | | :36B::CONF//FAMT/10000, :35B:ISIN AU9876543210 |

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Appendix 3: Specification of Data Formats

| 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 |

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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 ⁷¹ | 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 |

⁷¹ M = mandatory field, O = optional field

Guidelines for Entries

| Sequ- -ence | Sub- sequ- -ence | Tag | Name | For- mat 72 | Len- gth | Sta- tus 73 | 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 | ":." |
| | | | Qualifier | c | 4 | M | 1 | "PREP" |

⁷² a = alpha, any alphabet character from A to Z is allowed, c = character, any character from "A" to "Z" and "0" to "9" is allowed, d = decimal (floating-point number, the integer part must contain at least one digit, a decimal character (comma) is mandatory and 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)

⁷³ M = mandatory field, O = optional field

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Appendix 3: Specification of Data Formats

| Sequ- -ence | Sub- sequ- -ence | Tag | Name | For- mat 72 | Len- gth | Sta- tus 73 | Qu- an- tity | Contents/Explanations |
|----------------|------------------------|-----|-----------------------|-------------------|-------------|-------------------|--------------------|--|
| A | | | Constant | | | M | 1 | "/" |
| | | | Date | n | 8 | M | 1 | YYYYMMDD |
| | | | Option C: | | | | | |
| | | | Tag | | | M | 1 | ".98C:" |
| | | | Constant | | | M | 1 | "." |
| | | | Qualifier | c | 4 | M | 1 | "PREP" |
| | | | Constant | | | M | 1 | "/" |
| | | | Date | n | 8 | M | 1 | YYYYMMDD |
| | | | Time | n | 6 | M | 1 | hhmmss |
| | :98a: | | Statement date | | | M | 1 | |
| | | | Option A: | | | | | |
| | | | Tag | | | M | 1 | ".98A:" |
| | | | Constant | | | M | 1 | "." |
| | | | Qualifier | c | 4 | M | 1 | "STAT" |
| | | | 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" |
| 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 |
| | :17B: | | Activity flag | | | M | 1 | |
| | | | Tag | | | M | 1 | ".17B:" |
| | | | Constant | | | M | 1 | "." |
| | | | Qualifier | c | 4 | M | 1 | "ACTI" |
| | | | Constant | | | M | 1 | "/" |

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Appendix 3: Specification of Data Formats

| Sequence | Sub-sequence | Tag | Name | Format ⁷² | Length | Status ⁷³ | Quantity | Contents/Explanations |
|----------|--------------|-----|--|----------------------|--------|----------------------|----------|---|
| A | | | Characteristic | a | 1 | M | 1 | "Y", if portfolio inventories exist (then sequence B is obligatory) "N", if no portfolio inventories exist (then sequence B must be omitted) |
| | :16S: | | End of block | | | M | 1 | |
| | | | Tag | | | M | 1 | ":16S:" |
| | | | Code | c | ..16 | M | 1 | "GENL" |
| B | | | Financial instrument | | | O | n | For each category at least one B sequence must be set. For each category several B sequences can also be created according to individual criteria (e.g. for blocked and non-blocked inventories or different safekeeping account keys). ⁷⁴ If no portfolio inventories available, field A:17B: must be filled with "N". |
| B | :16R: | | Start of block | | | M | 1 | |
| | | | Tag | | | M | 1 | ":16R:" |
| | | | Code | c | ..16 | M | 1 | "FIN" |
| B | :35B: | | Identifier of the financial instrument | | | M | 1 | Either the ISIN or the WK or both have to be specified. |
| | | | Tag | | | M | 1 | ":35B:" |
| | | | Constant | | | O | 1 | "ISIN" (only if ISIN is specified) |
| | | | Constant | | | O | 1 | " " (blanks, only if ISIN is specified) |
| | | | ISIN Identifier | x | ..12 | M | 1 | If no ISIN is used "/DE/", followed by the German securities ID number (WKN), must be specified. |
| | | | Constant | | | M | 1 | <CR><LF> |
| | | | | | | | | |

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

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Appendix 3: Specification of Data Formats

| Sequence | Sub-sequence | Tag | Name | Format ⁷² | Length | Status ⁷³ | Quantity | Contents/Explanations |
|----------|--------------|--------------------------------|------------------------------|------------------------------|--------|----------------------|----------|---|
| B | :90a: | | 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>. |
| | | | Price | | | O | 1 | |
| | | Option A: | | If the price is a percentage | | | | |
| | | Tag | | | | M | 1 | ":90A:" |
| | | Constant | | | | M | 1 | ":." |
| | | Qualifier | | c | 4 | M | 1 | "MRKT" = Market price (e.g. current stock exchange price) "INDC" = Instruction price (calculated or determined price) |
| | | Constant | | | | M | 1 | "/" |
| | | Type of percentage calculation | | c | 4 | M | 1 | "PRCT" |
| | | Constant | | | | M | 1 | "/" |
| | | Price | | d | ..15 | M | 1 | |
| | | Option B: | | If the price is an amount | | | | |
| | | Tag | | | | M | 1 | ":90B:" |
| | | Constant | | | | M | 1 | ":." |
| | | Qualifier | | c | 4 | M | 1 | "MRKT" = Market price (e.g. stock exchange price) "INDC" = Instruction price (calculated or determined price) |
| | | Constant | | | | M | 1 | "/" |
| | | Amount Type | | c | 4 | M | 1 | "ACTU" |
| | | Constant | | | | M | 1 | "/" |
| | | Currency | | a | 3 | M | 1 | ISO 4217 currency code |
| | | Price | | d | ..15 | M | 1 | The number of decimal digits is not validated against the currency |
| B | :94B: | | Place (origin of price/rate) | | | O | 1 | |
| | | Tag | | | | M | 1 | ":94B:" |
| | | Constant | | | | M | 1 | ":." |
| | | Qualifier | | c | 4 | M | 1 | "PRIC" |
| | | Constant | | | | M | 1 | "/" |
| | | Place | | c | 4 | M | 1 | "LMAR" = Local market "THEO" = Theoretical value, based on market yield "VEND" = Vendor as source |

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Appendix 3: Specification of Data Formats

| Sequ- ence | Sub- sequ- ence | Tag | Name | For- mat 72 | Len- gth | Sta- tus 73 | Qu- an- tity | Contents/Explanations |
|---------------|-----------------------|-----|------------------------------|-------------------|-------------|-------------------|--------------------|---|
| B | | | Constant | | | O | 1 | "/" (only if Narrative filled) |
| | | | Narrative | x | ..30 | O | 1 | In the case of "LMAR" the name of the stock exchange can be specified here as MIC. |
| | :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 |
| | :93B: | | Total balance | | | M | 1 | Quantity, expressed as number or nominal value The quantity must correspond to the sum of the sub-balance from field B1:93C: |
| | | | Tag | | | M | 1 | ":93B:." |
| | | | Constant | | | M | 1 | ":." |
| | | | Qualifier | c | 4 | M | 1 | "AGGR" |
| | | | Constant | | | M | 1 | "/" |
| | | | Quantity Type | c | 4 | M | 1 | "FAMT" = the quantity is expressed as face amount "UNIT" = the quantity is expressed as whole number |
| | | | Constant | c | 1 | M | 1 | "/" |
| | | | Sign | a | ..1 | O | 1 | "N" (only if the balance is negative) |
| | | | Balance | d | ..15 | M | 1 | In the case of nominal values the currency is determined by the "currency of safekeeping account" in field B:70E: |
| | | | | | | | | |

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Appendix 3: Specification of Data Formats

| Sequence | Sub-sequence | Tag | Name | Format ⁷² | Length | Status ⁷³ | Quantity | Contents/Explanations |
|----------|--------------|-------|----------------|----------------------|--------|----------------------|----------|--|
| | B1 | | Sub-balance | | | M | 1..n | Each item of the B sequence must be repeated at least once as a B1 sequence. If several sub-balances exist for a B sequence (e.g. for instance blocked and not blocked), a B1 sequence must be set for this sequence (see example) |
| | B1 | :16R: | Start of block | | | M | 1 | |
| | | | Tag | | | M | 1 | ":16R:" |
| | | | Code | c | ..16 | M | 1 | "SUBBAL" |
| | B1 | :93C: | Balance | | | M | 1 | Quantity, expressed as number or nominal value |
| | | | Tag | | | M | 1 | ":93C:" |
| | | | Constant | | | M | 1 | "/" |
| | | | Qualifier | c | 4 | M | 1 | "BLOK" = Blocked "BORR" = Borrowed "COLI" = Collateral in "COLO" = Collateral out "LOAN" = On loan "NOMI" = In nominee name "PECA" = Pending Corporate Action "PEND" = Pending delivery "PENR" = Pending receipt "REGO" = Out for registration "RSTR" = Restricted "SPOS" = street position "TAVI" = Total available "TRAN" = In Transshipment It should be ensured that this information does not contradict specification in the "Balance code" field. |
| | | | Constant | | | M | 1 | "/" |
| | | | Quantity Type | c | 4 | M | 1 | "FAMT" = the quantity is expressed as face amount "UNIT" = the quantity is expressed as whole number |
| | | | Constant | | | M | 1 | "/" |

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Appendix 3: Specification of Data Formats

| Sequence | Sub-sequence | Tag | Name | Format ⁷² | Length | Status ⁷³ | Quantity | Contents/Explanations |
|----------|--------------|-------|--------------------------------------|----------------------|--------|----------------------|----------|--|
| B | B1 | | Balance Code | c | 4 | M | 1 | "AVAI" = Available (not blocked) "NAVL" = Not available (blocked) The field indicates whether the paper for a sell is available. |
| | | | Constant | | | M | 1 | "/" |
| | | | Sign | a | ..1 | O | 1 | "N" (only if the balance is negative) |
| | | | Balance | d | ..15 | M | 1 | |
| | | :94C: | Place of safekeeping | | | O | 1 | Country of safekeeping account |
| | | | Tag | | | M | 1 | ":94C:" |
| | | | Constant | | | M | 1 | ":." |
| | | | Qualifier | c | 4 | M | 1 | "SAFE" |
| | | | Constant | | | M | 1 | "/" |
| | | | Land | a | 2 | M | 1 | ISO 3166 country code |
| | | :70C: | Narrative for details of sub-balance | | | O | 1 | |
| | | | Tag | | | M | 1 | ":70C:" |
| | | | Constant | | | M | 1 | ":." |
| | | | Qualifier | c | 4 | M | 1 | "SUBB" |
| | | | Constant | | | M | 1 | "/" |
| | | | Narrative | x | ..35 | M | 1.4 | In accordance with structured entry |
| | B1 | :16S: | End of block | | | M | 1 | |
| | | | Tag | | | M | 1 | ":16S:" |
| | | | Code | c | ..16 | M | 1 | "SUBBAL" |
| | B | :99A: | Number of the accrued days | | | O | 1 | |
| | | | Tag | | | M | 1 | ":99A:" |
| | | | Constant | | | M | 1 | ":." |
| | | | Qualifier | c | 4 | M | 1 | "DAAC" |
| | | | Constant | | | M | 1 | "/" |
| | | | Sign | a | ..1 | O | 1 | "N" (only if the number of the day is negative) |
| | | | Number | n | 3 | M | 1 | Number of days (Where applicable to be filled with leading zeros) |
| | B | :19A: | Safekeeping account value | | | O | 1 | Value for total balance from B:93B: in the same currency as C:19A: |
| | | | Tag | | | M | 1 | ":19A:" |
| | | | Constant | | | M | 1 | ":." |
| | | | Qualifier | c | 4 | M | 1 | "HOLD" |
| | | | Constant | | | M | 1 | "/" |
| | | | Sign | a | ..1 | O | 1 | "N" (only if the amount is negative) |

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Appendix 3: Specification of Data Formats

| Sequ- ence | Sub- sequ- ence | Tag | Name | For- mat 72 | Len- gth | Sta- tus 73 | Qu- an- tity | Contents/Explanations |
|---------------|-----------------------|-----|----------------------------------|-------------------|-------------|-------------------|--------------------|--|
| B | | | Currency | a | 3 | M | 1 | ISO 4217 code |
| | | | Amount | d | ..15 | M | 1 | |
| | | | :19A: Safekeeping account value | | | O | 1 | Value for total balance from B:93B: (if different from currency in C:19A:) a) in the case of securities quoted in percentage in currency of safekeeping account b) in the case of securities quoted per item in B:90B: |
| | | | Tag | | | M | 1 | ":19A:" |
| | | | Constant | | | M | 1 | ":." |
| | | | Qualifier | c | 4 | M | 1 | "HOLD" |
| | | | Constant | | | M | 1 | "/" |
| | | | Sign | a | ..1 | O | 1 | "N" (only if the amount is negative) |
| | | | Currency | a | 3 | M | 1 | ISO 4217 code |
| | | | Amount | d | ..15 | M | 1 | |
| | | B | :19A: Amount of accrued interest | | | O | 1 | Amount of accrued interest for total balance from B:93B: in same currency as C:19A: |
| | | | Tag | | | M | 1 | ":19A:" |
| | | | Constant | | | M | 1 | ":." |
| | | | Qualifier | c | 4 | M | 1 | "ACRU" |
| | | | Constant | | | M | 1 | "/" |
| | | | Sign | a | ..1 | O | 1 | "N" (only if the amount is negative) |
| | | | Currency | a | 3 | M | 1 | ISO 4217 code |
| | | | Amount | d | ..15 | M | 1 | |
| | | B | :19A: Amount of accrued interest | | | O | 1 | Amount of accrued interest for total balance from B:93B: in currency of safekeeping account (if differing from currency in C:19A:) |
| | | | Tag | | | M | 1 | ":19A:" |
| | | | Constant | | | M | 1 | ":." |
| | | | Qualifier | c | 4 | M | 1 | "ACRU" |
| | | | Constant | | | M | 1 | "/" |
| | | | Sign | a | ..1 | O | 1 | "N" (only if the amount is negative) |
| | | | Currency | a | 3 | M | 1 | ISO 4217 code |
| | | | Amount | d | ..15 | M | 1 | |

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Appendix 3: Specification of Data Formats

| Sequence | Sub-sequence | Tag | Name | Format ⁷² | Length | Status ⁷³ | Quantity | Contents/Explanations |
|----------|--------------|-------|--|----------------------|--------|----------------------|----------|---|
| B | | :92B: | Exchange rate | | | O | 1 | For instance, the exchange rate between the two currencies for the safekeeping account values or amounts of accrued interest (B:19A:) can be specified. |
| | | | Tag | | | M | 1 | ":92B:" |
| | | | Constant | | | M | 1 | ":." |
| | | | Qualifier | c | 4 | M | 1 | "EXCH" |
| | | | Constant | | | M | 1 | "//" |
| | | | First currency | a | 3 | M | 1 | ISO 4217 code |
| | | | Constant | | | M | 1 | "/" |
| | | | Second currency | a | 3 | M | 1 | ISO 4217 code |
| | | | Constant | | | M | 1 | "/" |
| | | | Rate/record | d | ..15 | M | 1 | |
| B | | :70E: | Holdings (of safekeeping account) narrative | | | O | 1 | |
| | | | Tag | | | M | 1 | ":70E:" |
| | | | Constant | | | M | 1 | ":." |
| | | | Qualifier | c | 4 | M | 1 | "HOLD" |
| | | | Constant | | | M | 1 | "//" |
| | | | Narrative | x | ..35 | M | 1..4 | in accordance with structured entry |
| B | | :16S: | End of block | | | M | 1 | |
| | | | Tag | | | M | 1 | ":16S:" |
| | | | Code | c | ..16 | M | 1 | "FIN" |
| C | | | Additional information | | | O | 1 | In the case of an unvalued portfolio inventory sequence C is not transmitted. |
| C | | :16R: | Start of block | | | M | 1 | |
| | | | Tag | | | M | 1 | ":16R:" |
| | | | Code | c | ..16 | M | 1 | "ADDINFO" |
| | | :19A: | Total holdings value (of safekeeping account) of the message | | | M | 1 | Sum of the amounts from B:19A: (i.e. not only market values but also accrued interest) |
| | | | Tag | | | M | 1 | ":19A:" |
| | | | Constant | | | M | 1 | ":." |
| | | | Qualifier | c | 4 | M | 1 | "HOLP" |
| | | | Constant | | | M | 1 | "//" |
| | | | Sign | a | ..1 | O | 1 | "N" (only if the amount is negative) |
| | | | Currency | a | 3 | M | 1 | ISO 4217 code |
| | | | Amount | d | ..15 | M | 1 | |
| C | | :16S: | End of block | | | M | 1 | |
| | | | Tag | | | M | 1 | ":16S:" |

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Appendix 3: Specification of Data Formats

| Sequ- -ence | Sub- sequ- -ence | Tag | Name | For- mat <small>72</small> | Len gth | Sta- tus <small>73</small> | Qu an- tity | Contents/Explanations |
|----------------|------------------------|-----|------|----------------------------------|------------|----------------------------------|-------------------|-----------------------|
| | | | Code | c | ..16 | M | 1 | "ADDINFO" |

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Appendix 3: Specification of Data Formats

- **Example**

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

| 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 |

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Appendix 3: Specification of Data Formats

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

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Appendix 3: Specification of Data Formats

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

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Appendix 3: Specification of Data Formats

| Se- quen- ce | Sub- se- quen- ce | Example |
|--------------------|----------------------------|--|
| | | :93C::TAVI//FAMT/AVAI/7500, :94C::SAFE//AU :70C::SUBB//98765432109876543210 4+Sydney :16S:SUBBAL |
| | B1 | :16R:SUBBAL :93C::BLOK//FAMT/NAVL/2500, :94C::SAFE//AU :70C::SUBB//98765432109876543210 4+Sydney+20021231 :16S:SUBBAL |
| | | :99A::DAAC//004 :19A::HOLD//EUR6294,65 :19A::HOLD//AUD10500, :19A::ACRU//EUR1,72 :19A::ACRU//AUD2,87 :92B::EXCH//AUD/EUR/0,59949 :70E::HOLD//AUD+525+00611+AU+19990315+200312 31 99,75++6,25 :16S:FIN |
| C | | :16R:ADDINFO :19A::HOLP//EUR17026,37 |

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Appendix 3: Specification of Data Formats

| Se- quen- ce | Sub- se- quen- ce | Example |
|--------------------|----------------------------|--------------|
| | | :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 ⁷⁵ | Length | Status ⁷⁶ | 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 |

⁷⁵ 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)

⁷⁶ M = mandatory field, O = optional field

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Appendix 3: Specification of Data Formats

| No. | Name | Format ⁷⁵ | Length | Status ⁷⁶ | Quantity | Explanations |
|--------|---|----------------------|--------|----------------------|----------|---|
| 15 | Version of the futures contract | n | 1 | O | 1 | e.g. 0/1/2/3 |
| 16 | Unit/contract size of the futures contract | n | ..8 | O | 1 | |
| 17 | Symbol | a | ..4 | O | 1 | Abbreviation (e.g. "FDAX", "BMW") |
| 18 | WKN of the underlying | n | 6 | O | 1 | |
| Line 4 | | | | | | |
| 19 | Line number | n | 1 | M | 1 | "4" |
| 20 | ISIN of the underlying | x | 12 | O | 1 | |
| 21 | Basic price of the futures contract, amount | d | ..15 | O | 1 | Amount |
| 22 | Basic price of the futures contract, currency | a | 3 | O | 1 | ISO 4217 currency code (only if amount is also entered) |

- Example**

In the case of shares:

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

In the case of retirement investment securities:

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

In the case of derivative securities:

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

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Appendix 3: Specification of Data Formats

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

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

| No | Name | Format ⁷⁷ | Length | Status ⁷⁸ | 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
```

⁷⁷ 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)

⁷⁸ 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 ⁷⁹ | 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 |

⁷⁹ M = mandatory field, O = optional field

Guidelines for Entries

| Sequence | Sub-sequence | Tag | Name | Format ⁸⁰ | Length | Status ⁸¹ | 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:" |
| | | | Constant | | | M | 1 | ":" |

⁸⁰ 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)

⁸¹ M = mandatory field, O = optional field

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Appendix 3: Specification of Data Formats

| Sequence | Sub-sequence | Tag | Name | Format ⁸⁰ | Length | Status ⁸¹ | Quantity | Contents/Explanations |
|----------|--------------|-------|---------------------|----------------------|--------|----------------------|----------|--|
| A | | | Qualifier | c | 4 | M | 1 | "PREP" |
| | | | Constant | | | M | 1 | "//" |
| | | | Date | n | 8 | M | 1 | YYYYMMDD |
| | | | Option C: | | | | | |
| | | | Tag | | | M | 1 | ":98C:" |
| | | | Constant | | | M | 1 | ":." |
| | | | Qualifier | c | 4 | M | 1 | "PREP" |
| | | | Constant | | | M | 1 | "//" |
| | | | Date | n | 8 | M | 1 | YYYYMMDD |
| | | | Time | n | 6 | M | 1 | hhmmss |
| | | :69a: | Statement period | | | M | 1 | |
| | | | Option A: | | | | | |
| | | | Tag | | | M | 1 | ":69A:" |
| | | | Constant | | | M | 1 | ":." |
| | | | 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 followed by "/" and the German account number |
| | :17B: | | Activity Flag | | | M | 1 | |
| | | | Tag | | | M | 1 | ":17B:" |
| | | | Constant | | | M | 1 | ":." |
| | | | Qualifier | c | 4 | M | 1 | "ACTI" |
| | | | Constant | | | M | 1 | "//" |

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Appendix 3: Specification of Data Formats

| Sequence | Sub-sequence | Tag | Name | Format ⁸⁰ | Length | Status ⁸¹ | Quantity | Contents/Explanations |
|----------|--------------|-----|---------------------------------|----------------------|--------|----------------------|----------|--|
| A | | | Characteristic | a | 1 | M | 1 | "Y", If there is turnover (then sequence B is mandatory) "N", If there has been no transaction (then sequence B must be omitted) |
| | :16S: | | End of block | | | M | 1 | |
| | | | Tag | | | M | 1 | ":16S:" |
| | | | Code | c | ..16 | M | 1 | "GENL" |
| B | | | Financial instrument | | | O | n | |
| B | :16R: | | Start of block | | | M | 1 | |
| | | | Tag | | | M | 1 | ":16R:" |
| | | | Code | c | ..16 | M | 1 | "FIN" |
| | :35B: | | Financial instrument identifier | | | M | 1 | Either the ISIN or the WK or both have to be specified. |
| | | | Tag | | | M | 1 | ":35B:" |
| | | | Constant | | | O | 1 | "ISIN" (only if ISIN is specified) |
| | | | Constant | | | O | 1 | " " (blanks, only if ISIN is specified) |
| | | | ISIN ID | x | ..12 | M | 1 | If no ISIN is used "/DE/", followed by the German securities ID number (WKN) must be specified. |
| | | | Constant | | | M | 1 | <CR><LF> |
| | | | Narrative | x | ..35 | M | 1..4 | Securities ID If ISIN and WKN are both specified, the WKN must be set in the first line and the name in the lines 2-4. The lines are separated by <CR><LF>. |
| B | :90a: | | Price | | | O | 1 | Settlement price |
| | | | Option A: | | | | | If the price is a percentage |
| | | | Tag | | | M | 1 | ":90A:" |
| | | | Constant | | | M | 1 | ":." |
| | | | Qualifier | c | 4 | M | 1 | "MRKT" = Market price (e.g. stock exchange price) "INDC" = Indicative price (calculated or determined price) |
| | | | Constant | | | M | 1 | "/" |
| | | | Type of percentage calculation | c | 4 | M | 1 | "PRCT" |
| | | | Constant | | | M | 1 | "/" |
| | | | Price | d | ..15 | M | 1 | |

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Appendix 3: Specification of Data Formats

| Sequ- ence | Sub- sequ- ence | Tag | Name | For mat 80 | Len gth | Stat us 81 | Qua ntity | Contents/Explanations |
|---------------|-----------------------|-----|---------------------------------|------------------|------------|------------------|--------------|---|
| B | | | Option B: | | | | | If the price is an amount |
| | | | Tag | | | M | 1 | ":90B:." |
| | | | Constant | | | M | 1 | ":." |
| | | | Qualifier | c | 4 | M | 1 | "MRKT" = Market price (e.g. stock exchange price) "INDC" = Indicative price (calculated or determined price) |
| | | | Constant | | | M | 1 | "/" |
| | | | Amount Type | c | 4 | M | 1 | "ACTU" |
| | | | Constant | | | M | 1 | "/" |
| | | | Currency | a | 3 | M | 1 | ISO 4217 currency code |
| | | | Price | d | ..15 | M | 1 | The number of decimal digits is not validated against the currency. |
| | :94B: | | Place (source of price/rate) | | | O | 1 | |
| | | | Tag | | | M | 1 | ":94B:." |
| | | | Constant | | | M | 1 | ":." |
| | | | Qualifier | c | 4 | M | 1 | "PRIC" |
| | | | Constant | | | M | 1 | "/" |
| | | | Place | c | 4 | M | 1 | "LMAR" = Local market "THEO" = Theoretical value, based on market yield "VEND" = Vendor as source |
| | | | Constant | | | O | 1 | "/" (only if narrative filled) |
| | | | Narrative | x | ..30 | O | 1 | In the case of "LMAR" the name of the stock ex- change can be specified here as MIC. |
| B | :98a: | | Price quotation date/time | | | O | 1 | |
| | | | Option A: | | | | | |
| | | | Tag | | | M | 1 | ":98A:." |
| | | | Constant | | | M | 1 | ":." |
| | | | Qualifier | c | 4 | M | 1 | "PRIC" |
| | | | Constant | | | M | 1 | "/" |
| | | | Date | n | 8 | M | 1 | YYYYMMDD |
| | | | Option C: | | | | | |
| | | | Tag | | | M | 1 | ":98C:." |
| | | | Constant | | | M | 1 | ":." |
| | | | Qualifier | c | 4 | M | 1 | "PRIC" |
| | | | Constant | | | M | 1 | "/" |
| | | | Date | n | 8 | M | 1 | YYYYMMDD |
| | | | Time | n | 6 | M | 1 | hhmmss |

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Appendix 3: Specification of Data Formats

| Sequence | Sub-sequence | Tag | Name | Format ₈₀ | Length | Status ₈₁ | Quantity | Contents/Explanations |
|----------|--------------|-------|---------------------|----------------------|--------|----------------------|----------|--|
| B | | :93B: | Balance | | | O | n | Quantity, expressed as number or nominal value |
| | | | Tag | | | M | 1 | ":93B:" |
| | | | Constant | | | M | 1 | ":." |
| | | | Qualifier | c | 4 | M | 1 | "FIOP" = First opening balance "INOP" = Opening balance as intermediary balance "FICL" = Final closing balance "INCL" = Closing balance as intermediary balance |
| | | | Constant | | | M | 1 | "/" |
| | | | Quantity Type | c | 4 | M | 1 | "FAMT" = the quantity is expressed as face amount "UNIT" = the quantity is expressed as whole number |
| | | | Constant | | | M | 1 | "/" |
| | | | Sign | a | ..1 | O | 1 | "N" (only if the balance is negative) |
| | | | Balance | d | ..15 | M | 1 | |
| | B1 | | Transaction | | | M | 1 | |
| | | :16R: | Start of block | | | M | 1 | |
| | | | Tag | | | M | 1 | ":16R:" |
| | | | Code | c | ..16 | M | 1 | "TRAN" |
| | B1a | | Linkages | | | M | 1 | |
| | | :16R: | Start of block | | | M | 1 | |
| | | | Tag | | | M | 1 | ":16R:" |
| | | | Code | c | ..16 | M | 1 | "LINK" |
| | B1a | :20C: | Sender's reference | | | M | 1 | |
| | | | Tag | | | M | 1 | ":20C:" |
| | | | Constant | | | M | 1 | ":." |
| | | | Qualifier | c | 4 | M | 1 | "RELA" |
| | | | Constant | | | M | 1 | "/" |
| | | | Reference | x | ..16 | M | 1 | "NONREF" |
| | B1a | :16S: | End of block | | | M | 1 | |
| | | | Tag | | | M | 1 | ":16S:" |
| | | | Code | c | ..16 | M | 1 | "LINK" |
| | B1b | | Transaction details | | | O | 1 | Information as per settlement/safekeeping account posting |
| | B1b | :16R: | Start of block | | | M | 1 | |
| | | | Tag | | | M | 1 | ":16R:" |
| | | | Code | c | ..16 | M | 1 | "TRANSDT" |
| | B1b | :36B: | Posting quantity | | | M | 1 | |

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Appendix 3: Specification of Data Formats

| Sequence | Sub-sequence | Tag | Name | Format ⁸⁰ | Length | Status ⁸¹ | Quantity | Contents/Explanations |
|----------|--------------|-------|-------------------------------|----------------------|--------|----------------------|----------|---|
| | B1b | | Tag | | | M | 1 | ":36B:" |
| | | | Constant | | | M | 1 | ":." |
| | | | Qualifier | c | 4 | M | 1 | "PSTA" |
| | | | Constant | | | M | 1 | "//" |
| | | | Type | c | 4 | M | 1 | "FAMT" = the quantity is expressed as face amount "UNIT" = the quantity is expressed as whole number |
| | | | Constant | | | M | 1 | "/" |
| | | | Quantity | d | ..15 | M | 1 | |
| | | :99A: | Number of days accrued | | | O | 1 | E.g. accrued interest as per settlement |
| | | | Tag | | | M | 1 | ":99A:" |
| | | | Constant | | | M | 1 | ":." |
| | | | Qualifier | c | 4 | M | 1 | "DAAC" |
| | | | Constant | | | M | 1 | "//" |
| | | | Sign | a | ..1 | O | 1 | "N" (only if the number of the day is negative) |
| | | | Number | n | 3 | M | 1 | where applicable to be filled with leading zeros |
| | | :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 |
| | | :19A: | Amount | d | ..15 | M | 1 | |
| | | | 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) |
| | | :22F: | Currency | a | 3 | M | 1 | ISO 4217 code |
| | | | Amount | d | ..15 | M | 1 | |
| | | | Indicator for the transaction | | | M | 1 | |
| | | | Tag | | | M | 1 | ":22F:" |
| | | | Constant | | | M | 1 | ":." |
| | B1b | :22F: | Qualifier | c | 4 | M | 1 | "TRAN" |
| | | | Constant | | | M | 1 | "//" |

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Appendix 3: Specification of Data Formats

| Sequ- ence | Sub- sequ- ence | Tag | Name | For mat 80 | Len gth | Stat us 81 | Qua ntity | Contents/Explanations |
|---------------|-----------------------|-------|---------------------------------|------------------|------------|------------------|--------------|--|
| | | | Indicator | c | 4 | M | 1 | "BOLE" = Activity related to borrowing/lending "COLL" = Collateral activity "CORP" = Activity related to a Corporate Action (e.g. transfer) "SETT" = Activity related to settlement and clearing (generally buy and sell) |
| | B1b | :22H: | Indicator for receipt/delivery | | | M | 1 | |
| | | | Tag | | | M | 1 | ":22H:" |
| | | | Constant | | | M | 1 | ":." |
| | | | Qualifier | c | 4 | M | 1 | "REDE" |
| | | | Constant | | | M | 1 | "/" |
| | | | Indicator | c | 4 | M | 1 | "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: | | | | | |

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Appendix 3: Specification of Data Formats

| Sequence | Sub-sequence | Tag | Name | Format ₈₀ | Length | Status ₈₁ | Quantity | Contents/Explanations |
|----------|--------------|-------|-------------------------------|----------------------|--------|----------------------|----------|--|
| B | B1b | | 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 |
| | | :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

| 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 |

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Appendix 3: Specification of Data Formats

| Se- quen- ce | Sub se- quen- ce | Sub se- quen- ce | Example |
|--------------------|---------------------------|---------------------------|--|
| | | | :93B::FIOP//UNIT/200, :93B::FICL//UNIT/300, |
| | | B1 | :16R:TRAN |
| | | B1a | :16R:LINK :20C::RELA//NONREF :16S:LINK |
| | | B1b | :16R:TRANSDET :36B::PSTA//UNIT/100, :19A::PSTA//NEUR5270, :22F::TRAN//SETT :22H::REDE//RECE :22H::PAYM//FREE :98A::ESET//19990515 :98A::SETT//19990517 :16S:TRANSDET |
| | | | :16S:TRAN |
| | | | :16S:FIN |
| | | B | :16R:FIN :35B:ISIN DE0123456789 /DE/123456 Sample Company, common stock :90B::MRKT//ACTU/EUR61,9 |

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Appendix 3: Specification of Data Formats

| Se- quen- ce | Sub se- quen- ce | Sub se- quen- ce | Example |
|--------------------|---------------------------|---------------------------|---------------------------|
| | | | :94B::PRIC//LMAR/XFRA |
| | | | :98A::PRIC//19990528 |
| | | | :93B::FIOP//UNIT/300, |
| | | | :93B::FICL//UNIT/230, |
| | | | |
| | | B1 | :16R:TRAN |
| | | B1a | :16R:LINK |
| | | | :20C::RELA//NONREF |
| | | | :16S:LINK |
| | | B1b | :16R:TRANSDet |
| | | | :36B::PSTA//UNIT/70, |
| | | | :19A::PSTA//EUR4333, |
| | | | :22F::TRAN//SETT |
| | | | :22H::REDE//DELI |
| | | | :22H::PAYM//FREE |
| | | | :98A::ESET//19990528 |
| | | | :98A::SETT//19990530 |
| | | | :16S:TRANSDet |
| | | | :16S:TRAN |
| | | | :16S:FIN |
| B | | | :16R:FIN |
| | | | :35B:/DE/987654 |
| | | | DaimlerChrysler Lux. Fin. |

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Appendix 3: Specification of Data Formats

| Se- quen- ce | Sub se- quen- ce | Sub se- quen- ce | Example |
|--------------------|---------------------------|---------------------------|--|
| | | | 1999 (2002) :90B::MRKT//PRCT/105, :94B::PRIC//LMAR/XLUX :98A::PRIC//19990521 :93B::FIOP//FAMT/5000, |
| | B1 | | :16R:TRAN |
| | | B1a | :16R:LINK :20C::RELA//NONREF :16S:LINK |
| | | B1b | :16R:TRANSDet :36B::PSTA//FAMT/5000, :99A::DAAC//003 :19A::PSTA//CAD5250, :19A::ACRU//CAD2,71 :22F::TRAN//SETT :22H::REDE//DELI :22H::PAYM//FREE :98A::ESET//19990521 :98A::SETT//19990526 :16S:TRANSDet |
| | | | :16S:TRAN |
| | | | :16S:FIN |

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Appendix 3: Specification of Data Formats

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

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 ⁸² | 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 |

⁸² Encoding as per DIN 66003 (June 1974), code table 2, German reference version

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Appendix 3: Specification of Data Formats

File Header EAB/EAI

| Field No. | Name | Data format ⁸³ | Length in Bytes | variable/ fixed | optional/ mandatory ⁸⁴ | 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 |

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")

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Appendix 3: Specification of Data Formats

Advice of a Documentary Credit 700, 710, 720

| 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 "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 |

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")

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Appendix 3: Specification of Data Formats

| Field No. | Name | Data format ⁸⁵ | Length in Bytes | variable/ fixed | optional/ mandatory ⁸⁶ | 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> | |

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Appendix 3: Specification of Data Formats

| Field No. | Name | Data format ⁸⁵ | Length in Bytes | variable/ fixed | optional/ mandatory ⁸⁶ | 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 |

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Appendix 3: Specification of Data Formats

Amendment to a Documentary Credit 707

| Field No. | Name | Data format ⁸⁷ | Length in Bytes | variable/ fixed | optional/ mandatory ⁸⁸ | 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 |

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")

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Appendix 3: Specification of Data Formats

| Field No. | Name | Data format ⁸⁷ | Length in Bytes | variable/ fixed | optional/ mandatory ⁸⁸ | 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) Variation from original MT 707: Unlike the original S.W.I.F.T. message 707, field 79 (narrative) is transmitted in format 70 x 50 and not, if applicable, with field 79 specified twice. | an | | V | M | | |
| – | End of record level | an | 1 | F | M | Hyphen (X'2D') | Code as per ISO 8859 |

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Appendix 3: Specification of Data Formats

Free Format Message 799

| Field No. | Name | Data format ⁸⁹ | Length in Bytes | variable/ fixed | optional/ mandatory ⁹⁰ | 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 | 195 x 50 | V | M | | |
| – | End of record level | an | 1 | F | M | Hyphen (X'2D') | Code as per ISO 8859 |

⁸⁹ 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').

⁹⁰ M = mandatory, O = optional, C = conditional (condition in column "Verifications/Examples")

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Appendix 3: Specification of Data Formats

File Trailer Z

| Field No. | Name | Data format ⁹¹ | Length in Bytes | variable/ fixed | optional/ mandatory ⁹² | 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 |

⁹¹ 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').

⁹² 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 ⁹³ | 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 |

⁹³ Encoding as per DIN 66003 (June 1974), code table 2, German reference version.

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Appendix 3: Specification of Data Formats

File Header AKK

| Field No. | Name | Data format ⁹⁴ | Length in Bytes | variable/ fixed | optional/ mandatory ⁹⁵ | 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 |

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")

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Appendix 3: Specification of Data Formats

Issue of a Documentary Credit 700

| Field No. | Name | Data format ⁹⁶ | Length in Bytes | variable/ fixed | Optional/ Mandatory ⁹⁷ | 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 |

⁹⁶ 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').

⁹⁷ M = mandatory, O = optional, C = conditional (condition in column "Verifications/Examples")

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Appendix 3: Specification of Data Formats

| Field No. | Name | Data format ⁹⁶ | Length in Bytes | variable/ fixed | Op- tional/ Manda- tory ⁹⁷ | Contents/ Annotations | Verifications/ Examples |
|-----------|---|---------------------------|-----------------|-----------------|---------------------------------------|--|--|
| :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" | |

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Appendix 3: Specification of Data Formats

| Field No. | Name | Data format ⁹⁶ | Length in Bytes | variable/ fixed | Optional/ Mandatory ⁹⁷ | Contents/ Annotations | Verifications/ Examples |
|-----------|---------------------------------------|---------------------------|-----------------|-----------------|-----------------------------------|--|---|
| :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:931029HANNOVER |
| | Subfield 1: Date of expiry | n | 6 | F | | Format: YYMMDD | Must neither be previous to the date in field :A5: of the file header nor previous to the date in field :44C: |
| | Subfield 2: Place of expiry | an | 29 | V | | | |
| :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. | |

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Appendix 3: Specification of Data Formats

| Field No. | Name | Data format ⁹⁶ | Length in Bytes | variable/ fixed | Optional/ Mandatory ⁹⁷ | Contents/ Annotations | Verifications/ Examples |
|-----------|------------------------------------|---------------------------|-----------------|-----------------|-----------------------------------|--|--|
| :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..." |
| :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". |

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Appendix 3: Specification of Data Formats

| Field No. | Name | Data format ⁹⁶ | Length in Bytes | variable/ fixed | Optional/ Mandatory ⁹⁷ | Contents/ Annotations | Verifications/ Examples |
|-----------|--|---------------------------|-----------------|-----------------|-----------------------------------|--|---|
| :42a: | Drawee | | | | C | a = variant "A" or "D" Name and address of the drawn bank | Use of the field is permitted only if sub-field 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 no 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 | | |
| :44E: | Port of loading/airport of departure | an | 65 | V | O | | |
| :44F: | Port of discharge/airport of destination | 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: |

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Appendix 3: Specification of Data Formats

| Field No. | Name | Data format ⁹⁶ | Length in Bytes | variable/ fixed | Optional/ Mandatory ⁹⁷ | Contents/ Annotations | Verifications/ Examples |
|-----------|---|---------------------------|-----------------|-----------------|-----------------------------------|--|-------------------------|
| :44D: | Shipment period | an | 6 x 65 | V | C | Allocation 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 specifies 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 | | |
| :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" | |
| :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 |

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Appendix 3: Specification of Data Formats

Amendment to a Documentary Credit 707

| Field No. | Name | Data format ⁹⁸ | Length in Bytes | variable/ fixed | optional/ mandatory ⁹⁹ | 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" |

⁹⁸ 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').

⁹⁹ M = mandatory, O = optional, C = conditional (condition in column "Verifications/Examples")

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Appendix 3: Specification of Data Formats

| Field No. | Name | Data format ⁹⁸ | Length in Bytes | variable/ fixed | optional/ mandatory ⁹⁹ | Contents/ Annotations | Verifications/ Examples |
|-----------|---------------------------------------|---------------------------|-----------------|-----------------|-----------------------------------|--|--|
| :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 | | |
| | Subfield 2: Beneficiary | an | 4 x 35 | V | M | :59:/34x | |
| :31E: | New date of expiry | n | 6 | F | O | Format: YYMMDD | ¹⁰⁰ |
| :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 |

¹⁰⁰ 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.

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Appendix 3: Specification of Data Formats

| Field No. | Name | Data format ⁹⁸ | Length in Bytes | variable/ fixed | optional/ mandatory ⁹⁹ | Contents/ Annotations | Verifications/ Examples |
|-----------|---|---------------------------|-----------------|-----------------|-----------------------------------|---|--|
| :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 present: :34B:USD13000,50 (in case of an increase) :34B:USD6999,50 (in case of a decrease) ¹⁰⁰ |
| :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 ¹⁰⁰ |
| :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 ¹⁰⁰ |
| :39C: | Additional amounts covered | an | 4x35 | V | O | e.g. freight, interest, insurance | ¹⁰⁰ |
| :44A: | Place of taking in charge/dispatch from.../ place of receipt | an | 65 | V | O | | ¹⁰⁰ |
| :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 | | ¹⁰⁰ |
| :44C: | Latest date of shipment | n | 6 | F | O | Format: YYMMDD | Must not be later than expiry date in field :31D: ¹⁰⁰ |

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Appendix 3: Specification of Data Formats

| Field No. | Name | Data format ⁹⁸ | Length in Bytes | variable/ fixed | optional/ mandatory ⁹⁹ | Contents/ Annotations | Verifications/ Examples |
|-----------|---|---------------------------|-----------------|-----------------|-----------------------------------|-----------------------|--|
| :44D: | Shipment period | an | 6 x 65 | V | C | | An allocation to this field is only permitted if field :44C: is unallocated ¹⁰⁰ |
| :79: | Additional conditions | an | 70 x 50 | V | O | | ¹⁰⁰ |
| :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 |

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Appendix 3: Specification of Data Formats

Free Format Message 799

| Field No. | Name | Data format ¹⁰¹ | Length in Bytes | variable/ fixed | optional/ mandatory ¹⁰² | 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 | 195 x 50 | V | M | | |
| – | End of record level | an | 1 | F | M | Hyphen (X'2D') | Code as per ISO 8859 |

¹⁰¹ 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').

¹⁰² M = mandatory, O = optional, C = conditional (condition in column "Verifications/Examples")

File Trailer Z

| Field No. | Name | Data format ¹⁰³ | Length in Bytes | variable/fixed | optional/mandatory ¹⁰⁴ | 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. | |

¹⁰³ 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').

¹⁰⁴ M = mandatory, O = optional, C = conditional (condition in column "Verifications/Examples")

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Appendix 3: Specification of Data Formats

| Field No. | Name | Data for- mat ¹⁰³ | Length in Bytes | variable/ fixed | op- tional/ manda- tory ¹⁰⁴ | 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 ¹⁰⁵ | 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 |

¹⁰⁵ Encoding as per DIN 66003 (June 1974), code table 2, German reference version.

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Appendix 3: Specification of Data Formats

File Header AKB

| Field No. | Name | Data format ¹⁰⁶ | Length in Bytes | variable/ fixed | optional/ mandatory ¹⁰⁷ | 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 |

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")

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Appendix 3: Specification of Data Formats

Issuance of a Documentary Credit 700

| 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 "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 | | |

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")

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Appendix 3: Specification of Data Formats

| Field No. | Name | Data format ¹⁰⁸ | Length in Bytes | variable/ fixed | optional/ mandatory ¹⁰⁹ | 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 | |

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Appendix 3: Specification of Data Formats

| Field No. | Name | Data format ¹⁰⁸ | Length in Bytes | variable/ fixed | optional/ mandatory ¹⁰⁹ | 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 | | | |
| :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" | |

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Appendix 3: Specification of Data Formats

| Field No. | Name | Data format ¹⁰⁸ | Length in Bytes | variable/ fixed | optional/ mandatory ¹⁰⁹ | 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 | | |

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Appendix 3: Specification of Data Formats

| Field No. | Name | Data format ¹⁰⁸ | Length in Bytes | variable/ fixed | optional/ mandatory ¹⁰⁹ | 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" | |

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Appendix 3: Specification of Data Formats

| Field No. | Name | Data for- mat ¹⁰⁸ | Length in Bytes | variable/ fixed | optio- nal/ manda- tory ¹⁰⁹ | 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 |

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Appendix 3: Specification of Data Formats

Amendment to a Documentary Credit 707

| Field No. | Name | Data format ¹¹⁰ | Length in Bytes | variable/fixed | optional/mandatory ¹¹¹ | 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 | |

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")

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Appendix 3: Specification of Data Formats

| Field No. | Name | Data format ¹¹⁰ | Length in Bytes | variable/fixed | optional/mandatory ¹¹¹ | Contents/Annotations | Verifications/Examples |
|-----------|---|----------------------------|-----------------|----------------|-----------------------------------|--|--|
| :26E: | Number of amendment | n | 2 | F | O | | |
| :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: |
| | 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 |
| :34B: | Currency of documentary credit | an | 3 | F | C | ISO currency code | Mandatory if field :32B: or :33B is present: |
| | New documentary credit amount after amendment | n | 15 | V | | Amount with up to three decimal places, integers and decimal places are separated by commas. | :34B:USD13000,50 (in case of an increase) :34B:USD6999,50 (in case of a decrease) |
| :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 |

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Appendix 3: Specification of Data Formats

| Field No. | Name | Data format ¹¹⁰ | Length in Bytes | variable/ fixed | optional/ mandatory ¹¹¹ | Contents/ Annotations | Verifications/ Examples |
|-----------|---|----------------------------|-----------------|-----------------|------------------------------------|-----------------------------------|---|
| :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 | 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 | 70 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 |

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Appendix 3: Specification of Data Formats

Free Format Message 799

| Field No. | Name | Data format ¹¹² | Length in Bytes | variable/ fixed | optional/ mandatory ¹¹³ | 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 | 195 x 50 | V | M | | |
| – | End of record level | an | 1 | F | M | Hyphen (X'2D') | Code as per ISO 8859 |

¹¹² 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').

¹¹³ M = mandatory, O = optional, C = conditional (condition in column "Verifications/Examples")

File Trailer Z

| Field No. | Name | Data format ¹¹⁴ | Length in Bytes | variable/ fixed | optional/ mandatory ¹¹⁵ | 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 |

¹¹⁴ 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').

¹¹⁵ 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 sent. 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 ¹¹⁶ | 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.

¹¹⁶ Encoding as per DIN 66003 (June 1974), code table 2, German reference version.

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Appendix 3: Specification of Data Formats

| 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 |

File Header EAD

| Field No. | Name | Data format ¹¹⁷ | Length in Bytes | variable/ fixed | optional/ mandatory ¹¹⁸ | 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 |

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")

Acknowledgement of receipt of documents 770

| 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 | 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: | |

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")

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Appendix 3: Specification of Data Formats

| Field No. | Name | Data format ¹¹⁹ | Length in Bytes | variable/fixed | optional/mandatory ¹²⁰ | 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 |

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Appendix 3: Specification of Data Formats

| Field No. | Name | Data format ¹¹⁹ | Length in Bytes | variable/fixed | optional/mandatory ¹²⁰ | 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 |

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Appendix 3: Specification of Data Formats

| Field No. | Name | Data format ¹¹⁹ | Length in Bytes | variable/fixed | optional/mandatory ¹²⁰ | 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 ¹²¹ | Length in Bytes | variable/ fixed | optional/ mandatory ¹²² | 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 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: | |

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")

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Appendix 3: Specification of Data Formats

| Field No. | Name | Data format ¹²¹ | Length in Bytes | variable/fixed | optional/mandatory ¹²² | Contents/Annotations | Verifications/Examples |
|-----------|---|----------------------------|-----------------|----------------|-----------------------------------|---|------------------------|
| :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 |
| :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 | |

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Appendix 3: Specification of Data Formats

| Field No. | Name | Data format ¹²¹ | Length in Bytes | variable/ fixed | optional/ mandatory ¹²² | Contents/ Annotations | Verifications/ Examples |
|-----------|---------------------|----------------------------|-----------------|-----------------|------------------------------------|-----------------------|-------------------------|
| - | End of record level | an | 1 | F | M | Hyphen (X'2D') | Code as per ISO 8859 |

Advice of settlement 780, Advice of charges 785

| Field No. | Name | Data format ¹²³ | Length in Bytes | variable/ fixed | optional/ mandatory ¹²⁴ | 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 |

¹²³ 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').

¹²⁴ M = mandatory, O = optional, C = conditional (condition in column "Verifications/Examples")

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Appendix 3: Specification of Data Formats

| Field No. | Name | Data format ¹²³ | Length in Bytes | variable/ fixed | optional/ mandatory ¹²⁴ | Contents/ Annotations | Verifications/ Examples |
|-----------|---|----------------------------|-----------------|-----------------|------------------------------------|---|-------------------------|
| :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: | |
| :M4: | Contact person at the advising bank Subfield: Phone number | an | 35 | V | M | See also notes on field :M1: | Michael Mueller |
| | | 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 | 3 | F | M | ISO currency code | USD10000,00 |
| | | n | 15 | V | | Amount with up to three decimal places, integers and decimal places are separated by commas. | |

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Appendix 3: Specification of Data Formats

| Field No. | Name | Data format ¹²³ | Length in Bytes | variable/ fixed | optional/ mandatory ¹²⁴ | Contents/ Annotations | Verifications/ Examples |
|-----------|----------------------------------|----------------------------|-----------------|-----------------|------------------------------------|---|--|
| :M36: | 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> 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 | 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 |
| :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. | |

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Appendix 3: Specification of Data Formats

| Field No. | Name | Data format ¹²³ | Length in Bytes | variable/fixed | optional/mandatory ¹²⁴ | Contents/Annotations | Verifications/Examples |
|-----------|------------------------|----------------------------|-----------------|----------------|-----------------------------------|--|---|
| :M42: | Commission and charges | an | 15x35 | V | O | Permitted code: /ACCPTECOM/ = Acceptance commission /ADVCOM/ = Advising commission /AMNDCOM/ = Amendment commission /CMTCOM/ = Commitment commission /COMM/ = charges /CONFCOM/ = Confirmation commission /COUR/ = Courier charges /DEFECOM/ = 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. |

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Appendix 3: Specification of Data Formats

| Field No. | Name | Data format ¹²³ | Length in Bytes | variable/fixed | optional/mandatory ¹²⁴ | Contents/Annotations | Verifications/Examples |
|-----------|------------------------|----------------------------|-----------------|----------------|-----------------------------------|--|--|
| :M54: | Calculation of charges | an | 15x65 | V | O | <p><i>/Expenses code/CurrencyAmount/Rate/Constant/Days/Factor/MIN-MAX</i></p> <p>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</p> <p><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: //</p> | <p>Examples:</p> <p>Advising comm. 1‰ 250.00 Euro Max. = /ADVCOM/EUR250,00/1,0/3//MAX</p> <p>Def. payment comm. 650.00 Euro at 1,5% p.a. for 21 days = /DEFCOM/EUR650,00/1,5/4/21//</p> <p>Amendment 150.00 Euro (3x50) = /AMNDCOM/EUR150,00/50,00/1//3/</p> <p>Only one expenses code may appear per line. Each line has to be concluded with <CR><LF>.</p> <p>Each expenses code may be used only once per message.</p> <p>If a value is allocated to this field, field :M42: must be empty.</p> |
| :M43: | Credit amount | an n | 3 15 | F V | C | <p>ISO currency code</p> <p>Amount with up to three decimal places, integers and decimal places are separated by commas.</p> <p>Mandatory for Advice of settlement "780"</p> | USD150,00 |

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Appendix 3: Specification of Data Formats

| Field No. | Name | Data format ¹²³ | Length in Bytes | variable/fixed | optional/mandatory ¹²⁴ | Contents/Annotations | Verifications/Examples |
|-----------|---|----------------------------|-----------------|----------------|-----------------------------------|---|------------------------|
| :M44: | Rate | N | 12 | V | O | Integers and decimal places are separated by commas. | 1,13435 |
| :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". | |

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Appendix 3: Specification of Data Formats

| Field No. | Name | Data for- mat ¹²³ | Length in Bytes | variable/ fixed | op- tional/ manda- tory ¹²⁴ | Contents/ Annotations | Verifications/ Examples |
|-----------|------------------------|------------------------------------|--------------------|--------------------|---|--|----------------------------|
| :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 |

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Appendix 3: Specification of Data Formats

File Trailer Z

| Field No. | Name | Data format ¹²⁵ | Length in Bytes | variable/fixed | optional/mandatory ¹²⁶ | 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 |

¹²⁵ 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').

¹²⁶ 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 ¹²⁷ | 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 |

¹²⁷ Encoding as per DIN 66003 (June 1974), code table 2, German reference version.

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Appendix 3: Specification of Data Formats

File Header AID

| Field No. | Name | Data format ¹²⁸ | Length in Bytes | variable/ fixed | optional/ mandatory ¹²⁹ | 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 |

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")

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Appendix 3: Specification of Data Formats

Taking up documents 732

| Field No. | Name | Data format ¹³⁰ | Length in Bytes | variable/fixed | optional/mandatory ¹³¹ | 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 |

¹³⁰ 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').

¹³¹ M = Mandatory, O = Optional, C = Conditional (condition in column "Verifications/Examples")

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Appendix 3: Specification of Data Formats

| Field No. | Name | Data format ¹³⁰ | Length in Bytes | variable/fixed | optional/mandatory ¹³¹ | 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 ¹³² | Length in Bytes | variable/ fixed | optional/ mandatory ¹³³ | 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 |

¹³² 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').

¹³³ 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 ¹³⁴ | 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 AKD |
| 0-n | Advice of discrepancies 771 |
| 0-n | Advice of maturity 776 |

¹³⁴ Encoding as per DIN 66003 (June 1974), code table 2, German reference version.

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Appendix 3: Specification of Data Formats

| Number of occurrences in logical file | Element (each with end of record level) |
|---------------------------------------|---|
| 0-n | Advice of settlement 781 or Advice of charges 786 |
| 1 | File trailer Z |

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Appendix 3: Specification of Data Formats

File Header AKD

| Field No. | Name | Data format ¹³⁵ | Length in Bytes | variable/ fixed | optional/ mandatory ¹³⁶ | 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 |

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")

Advice of discrepancies 771

| 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 | 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 | 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")

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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 |
| :M24: | Discrepancies | A | 70x50 | 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 |

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Appendix 3: Specification of Data Formats

Advice of maturity 776

| Field No. | Name | Data format ¹³⁹ | Length in Bytes | variable/ fixed | optional/ mandatory ¹⁴⁰ | 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 | | |
| :M21: | Date of the document presentation | n | 8 | F | M | Format: YYYYMMDD Date when the remittance of documents was received by the issuing bank | |

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")

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Appendix 3: Specification of Data Formats

| Field No. | Name | Data format ¹³⁹ | Length in Bytes | variable/ fixed | optional/ mandatory ¹⁴⁰ | Contents/ Annotations | Verifications/ Examples |
|-----------|------------------------------------|----------------------------|-----------------|-----------------|------------------------------------|--|-------------------------|
| :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 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 :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 |

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Appendix 3: Specification of Data Formats

Advice of settlement 781, Advice of charges 786

| Field No. | Name | Data format ¹⁴¹ | Length in Bytes | variable/ fixed | optional/ mandatory ¹⁴² | 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 | |

¹⁴¹ 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').

¹⁴² M = mandatory, O = optional, C = conditional (condition in column "Verifications/Examples")

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Appendix 3: Specification of Data Formats

| Field No. | Name | Data format ¹⁴¹ | Length in Bytes | variable/fixed | optional/mandatory ¹⁴² | 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. | |

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Appendix 3: Specification of Data Formats

| Field No. | Name | Data format ¹⁴¹ | Length in Bytes | variable/fixed | optional/mandatory ¹⁴² | Contents/Annotations | Verifications/Examples |
|-----------|-------------------------|----------------------------|-----------------|----------------|-----------------------------------|---|---|
| :M34: | Commissions and charges | an | 15x35 | V | O | Permitted code: /ACCPTECOM/ = Acceptance commission /AMNDCOM/ = Amendment commission /CANCCOM/ = Cancellation commission /COMFEE/ = Irrevocability fee /COMM/ = charges /COUR/ = Courier charges /CTAGE/ = Conversion fee /DEFECOM/ = 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. |

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Appendix 3: Specification of Data Formats

| Field No. | Name | Data format ¹⁴¹ | Length in Bytes | variable/fixed | optional/mandatory ¹⁴² | 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 |
| :M36: | Rate | n | 12 | V | O | Integers and decimal places are separated by commas. | 1,13435 |

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Appendix 3: Specification of Data Formats

| Field No. | Name | Data format ¹⁴¹ | Length in Bytes | variable/fixed | optional/mandatory ¹⁴² | Contents/Annotations | Verifications/Examples |
|-----------|---|----------------------------|-----------------|----------------|-----------------------------------|---|--|
| :M37: | Equivalent amount in Euro | ann | 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 | 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 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 |

File Trailer Z

| Field No. | Name | Data format ¹⁴³ | Length in Bytes | variable/ fixed | optional/ mandatory ¹⁴⁴ | 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 |

¹⁴³ 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').

¹⁴⁴ M = mandatory, O = optional, C = conditional (condition in column "Verifications/Examples")

6 Guarantees

6.1 General introduction and overview

The Guarantee messages defined in this chapter are to be meant for usage of Foreign Guarantees as well as Domestic Guarantees transactions.

Definition of the term Guarantee:

Wherever, the term Guarantee appears in this document it should be understood as a synonym for: GUARANTEE, SURETY, SURETY PAYABLE ON FIRST DEMAND as well as STANDBY LETTER OF CREDIT.

Alignment with the international SWIFT SCORE messages for Guarantees:

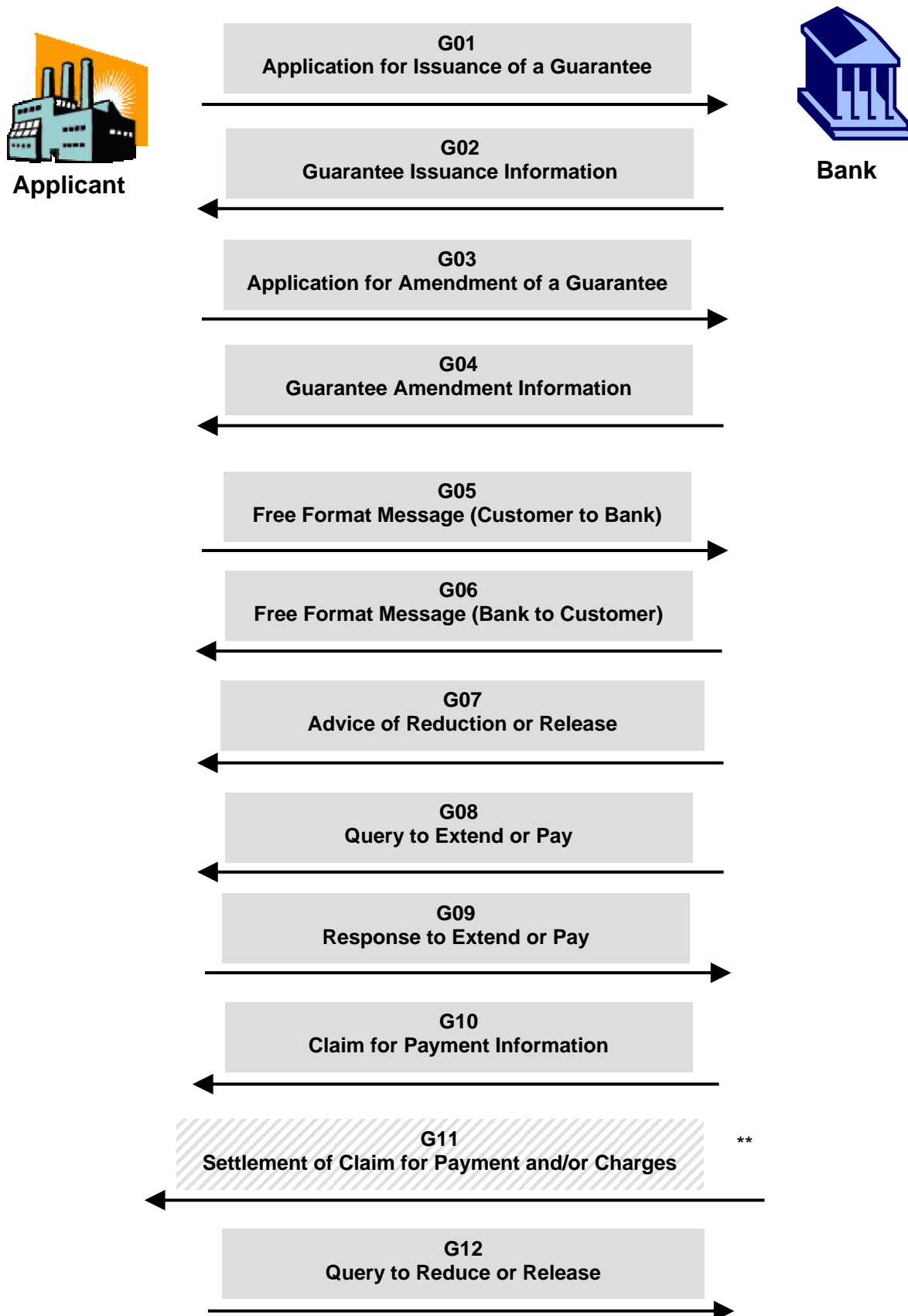
The following standard messages (G01 – G07) have been aligned with the respective SWIFT SCORE messages *from a business perspective*.

| ZKA Guarantee Message | SWIFT SCORE Message |
|--|---|
| G01 = Application for Issuance of a Guarantee | MT798 – Sub-Message Type (761 and 760) Application for Issuance of Guarantee / Standby Letter of Credit |
| G02 = Guarantee Issuance Information | MT798 – Sub-Message Type (762 and 760) Notification of Guarantee / Standby Letter of Credit |
| G03 = Application for Amendment of a Guarantee | MT798 – Sub-Message Type (763 and 767) Request for amendment of Guarantee / Standby Letter of Credit |
| G04 = Guarantee Amendment Information | MT798 – Sub-Message Type (764 and 767) Notification of amendment of Guarantee / Standby Letter of Credit |
| G05 = Free Format Message (Customer to Bank) | MT798 – Sub-Message Type (788 and 799) Free Format Message (Customer to Bank) |
| G06 = Free Format Message (Bank to Customer) | MT798 – Sub-Message Type (789 and 799) Free Format Message (Bank to Customer) |
| G07 = Advice of Reduction or Release | MT798 – Sub-Message Type (766 and 769) Advice of Reduction or Release |

Kindly note, that the following fields have been defined in a different format to SWIFT fields:

| | | |
|----|--|---------|
| F1 | Text of Guarantee (as requested by Applicant or Beneficiary) | 250*65x |
| F2 | Text of issued Guarantee or Request to issue a Guarantee | 300*65x |
| F3 | Text of Amendment | 200*65x |
| F4 | Narrative | 50*65x |
| F5 | Further Narrative | 200*65 |

6.1.1 Message overview for Guarantees on behalf of a customer



****** This message is still in development and will be part of the next release.

6.1.2 Message overview for Guarantees in favor of a customer

The following messages may be part of a later release of the “Specification of Data Formats”:

- Advice of a Guarantee (Bank to Customer)
- Advice of an Amendment of a Guarantee (Bank to Customer)
- Amendment Response (Customer to Bank)
- Bank Free Format Message (Bank to Customer)
- Customer Free Format Message (Customer to Bank)
- Claim for Payment / Extend or Pay Request (Customer to Bank)
- Claim for Payment / Extend or Pay Acknowledgement (Bank to Customer)
- Request to Reduce or Release (Customer to Bank)
- Advice of Reduction or Release (Bank to Customer)

6.1.3 Overview of Order Types for Guarantees

| Identification | Text | Record length | Bits | Format |
|----------------|---|---------------|------|-----------------------|
| GUK | Send Guarantee Messages (Issuance, Amendment, Free Format) | -1 | 7 | G01, G03 and G05 |
| GUB | Download Guarantee Messages (Issuance, Amendment, Free Format, Advice of Reduction or Release) | -1 | 7 | G02, G04, G06 and G07 |
| GFK | Send Guarantee Consecutive Messages (Response to Extend or Pay Query, Request for Reduction or Release) | -1 | 7 | G09 and G12 |
| GFB | Download Guarantee Consecutive Messages (Query to Extend or Pay, Claim for Payment Information, Settlement of Claim for Payment and/or Charges) | -1 | 7 | G08, G10 and G11 |

6.1.4 Legend and General Message Syntax Definition for Guarantees

| LEGEND | | |
|----------------------|------|--|
| Status | M | Mandatory |
| | O | Optional |
| | C | Conditional |
| Usage Details | DEFN | Definition |
| | RULE | Usage Rule. Must be adhered to. |
| | GUID | Usage Guidance. Recommended practice. |
| | CODE | Applicable Code Values |
| | NOTE | Remark |
| Format | a | alphabetic, capital letters (A through Z), upper case only |
| | c | alpha-numeric capital letters (upper case) and digits only |
| | n | numeric, digits (0 through 9) only |
| | x | SWIFT X set: A to Z a to z 0 to 9 / Slash - Hyphen ? Question mark : Colon (Left parenthesis) Right parenthesis . Full stop , Comma ' Apostrophe + Plus sign Space |
| | ! | Fixed length |
| | d | decimals, including decimal comma ',' preceding the fractional part. The fractional part may be missing, but the decimal comma must always be present. |
| Codes | | Or |

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

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

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

6.1.5 File Structure Overview**File Header A**

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|------|-------------------------------|-------------------------|--------|--|
| :A1: | Identifier of the File Header | 3!c (Code) | M | DEFN: This field indicates the order type. CODES: GUK = Send Guarantee Messages GUB = Download Guarantee Messages GFK = Send Guarantee Consecutive Messages GFB = Download Guarantee Consecutive Messages |
| :A2: | German Bank Code or SWIFT BIC | 11x | M | DEFN: This field specifies the German Bank Code (i.e. Bankleitzahl) or SWIFT-BIC of the receiving or sending bank. |
| :A3: | Customer Number | 23x | M | DEFN: This field specifies the customer number as agreed with the receiving or sending bank (e.g. account number). |
| :A4: | Customer Data | 4*35x (Narrative) | M | DEFN: This field indicates complementary data to field :A3: GUID: The following order is recommended: Line 1 and 2: name Line 3: street / post office box Line 4: city |
| :A5: | File Creation Date Time | 8!n4!n (Date) (Time) | M | DEFN: This field specifies the file creation date and time. RULE: The required format is YYYYMMDDHHMM |
| - | End of record level | 1! | M | DEFN: This field indicates the end of the record level. RULE: Field content is always Hyphen (X'2D'). Code as per ISO 8859. |

File Trailer Z

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|------|--------------------------------|---------------|--------|---|
| :Z1: | Identifier of the File Trailer | 1!c (Code) | M | DEFN: This field indicates the file trailer. RULE: Field content is always Z. |
| - | End of record level | 1! | M | DEFN: This field indicates the end of the record level. RULE: Field content is always Hyphen (X'2D'). Code as per ISO 8859. |

File Structure

| Number of occurrences in logical file | Element (each with end of record level) |
|---------------------------------------|--|
| 1 | File Header A, e.g. GUK = Send Guarantee Messages |
| 1 | Guarantee message, e.g. G01 = Application for Issuance of a Guarantee |
| 1 | File Trailer Z |

One file may only contain one guarantee message, i.e. no bulk messages are allowed.

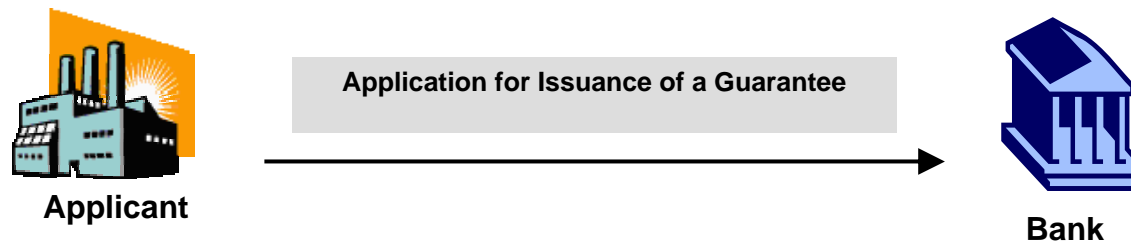
6.2 Application for Issuance of a Guarantee G01

6.2.1 Message Scope and Message Flow

An “Application for Issuance of a Guarantee” message is send by the Applicant to the Bank, to request this bank to issue a guarantee on behalf of the Applicant and in favor of the Beneficiary (i.e. the form of the guarantee is direct).

If applicable, the Applicant can instruct the bank that a direct guarantee, for identification and transmission purposes, is to be advised to the Beneficiary via a third-party bank (i.e. Advising Bank), normally in the beneficiary's country of domicile.

It could also be used to instruct the bank to issue a request to a Correspondent Bank to issue a guarantee in favor of the Beneficiary in return for its counter-liability/counter-guarantee (i.e. the form of the guarantee is indirect).



6.2.2 Message Format Specification

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|---------------------------|--|--------|---|
| :MT: | Message Type | 3!c | M | DEFN: This field specifies the Message Type. RULE: Field content is always G01. |
| :21A: | Customer Reference Number | 16x | M | DEFN: This field specifies the reference number which has been assigned by the customer. |
| :20: | Guarantee Number | 16x | O | DEFN: This field specifies the reference number which has been assigned by the bank to the transaction. RULE: This field must specify a guarantee number, pre-assigned by the bank. |
| :22D: | Kind of Guarantee | 4!c (Code) | M | DEFN: This field specifies the kind of the guarantee. CODES: GUAR = GUARANTEE STLC = STANDBY LETTER OF CREDIT SPDM = SURETY PAYABLE ON FIRST DEMAND SURT = SURETY |
| :22K: | Type of Guarantee | 4!c[/35x] (Type of Guarantee) (Narrative) | M | DEFN: This field specifies the type of the guarantee. CODES: TEND = TENDER GUARANTEE ADVP = ADVANCE PAYMENT GUARANTEE PGDO = PERFORMANCE GUARANTEE (DELIVERY OBLIGATION) PGWO = PERFORMANCE GUARANTEE (WARRANTY OBLIGATION) PGCO = PERFORMANCE GUARANTEE (CONTRACTUAL OBLIGATION) PAYM = PAYMENT GUARANTEE CRED = CREDIT FACILITIES GUARANTEE BILL = BILL OF LADING GUARANTEE LEAS = LEASE GUARANTEE CUST = CUSTOMS GUARANTEE OTHR = any other guarantee type, which must be specified in narrative (2nd subfield) RULE: The narrative may only be used in combination with 'OTHR' to specify in free text form the type of guarantee. |

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|----------------------|--------------------------------|--------|---|
| :22E: | Form of Guarantee | 4!c (Code) | M | DEFN: This field specifies the form of the guarantee. CODES: DIRC = DIRECT INDC = INDIRECT |
| :40C: | Applicable Rules | 4!a[/35x] (Type)(Narrative) | M | DEFN: This field specifies the rules the guarantee is subject to, in its latest applicable version. Unless otherwise specified, it is also terminates the rules the counter-guarantee is subject to. CODES: NONE = not subject to any rules URDG = subject to ICC Uniform Rules for Demand Guarantees ISPR = subject to International Standby Practices OTHR = subject to another set of rules, be specified in narrative (2 nd subfield) RULE: The narrative may only be used in combination with 'OTHR' to specify in free text form the applicable rule. |
| :22J: | Wording of Guarantee | 4!c (Code) | M | DEFN: This field specifies the type of wording of the guarantee. CODES: STND = STANDARD WORDING OF ISSUING BANK WDAP = WORDING DRAFTED BY APPLICANT WDBF = WORDING DRAFTED BY BENEFICIARY RULE: If this field consists of WDAP or WDBF, field F1 must be used to specify the wording of the guarantee. |
| :22B: | Special Terms | 4!c (Code) | C | DEFN: This field specifies any special terms that should apply to the guarantee in case that the wording of the guarantee should be the standard wording of the Issuing Bank. CODES EFCT = INCL. TERMS OF EFFECTIVENESS REDC = INCL. TERMS OF REDUCTION EFRE = INCL. TERMS OF EFFECTIVENESS AND TERMS OF REDUCTION RULE: This field may only be present if field 22J contains code STND (STANDARD WORDING OF ISSUING BANK). |

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|--|--|--------|--|
| :22L: | Language of Standard Wording | 2!c (Code) | C | <p>DEFN: This field specifies the language of the standard wording of the Issuing Bank, i.e. 2 alphabetic ISO Language Code as per ISO 639 (e.g. EN = English, DE = German).</p> <p>RULE: This field must be present if field 22J contains code STND (STANDARD WORDING OF ISSUING BANK).</p> |
| :F1: | Text of Guarantee (as requested by Applicant or Beneficiary) | 250*65x | C | <p>DEFN: This field specifies the text of the guarantee as requested by the Applicant or Beneficiary.</p> <p>RULE: This field must be present if field 22J consists of WDAP or WDBF.</p> |
| :50: | Applicant | 4*35x (Name & Address) | M | DEFN: This field specifies the Applicant for the guarantee (i.e. the party to be considered by the issuing bank to be the debtor/obligor). |
| :50M: | Alternative Applicant | 4*35x (Name & Address) | O | DEFN: This field specifies the alternative Applicant for the guarantee (i.e. the party to be mentioned in the Guarantee, if different to the Applicant specified in field 50). |
| :12E: | Indicator of Alternative Beneficial Owner | 4!c (Code) | C | <p>DEFN: This field indicates, in case that an Alternative Applicant exists, whether the Applicant is acting on its own behalf or for account of a Third Party.</p> <p>CODES</p> <p>OWNB = ON OWN BEHALF</p> <p>ACTP = FOR ACCOUNT OF THIRD PARTY</p> <p>RULE: This field must be present if field 50M (Alternative Applicant) is present.</p> |
| :39P: | Guarantee Amount | 4!c/3!a15d (Type)(Currency)(Amount) | M | <p>DEFN: This field specifies the type of guarantee amount, the currency code amount of the guarantee.</p> <p>CODES:</p> <p>PRIN = PRINCIPAL LIABILITY ONLY</p> <p>IINT = INCLUDING INTEREST</p> <p>ICST = INCLUDING COSTS</p> <p>IIAC = INCLUDING INTEREST AND COSTS</p> <p>XINT = PLUS INTEREST</p> <p>XCST = PLUS COSTS</p> <p>XIAC = PLUS INTEREST AND COSTS</p> |

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|---------------------------------------|----------------------|--------|---|
| :39C: | Additional Amounts / Interest Covered | 4*35x (Narrative) | C | DEFN: This field specifies any additional amounts covered by the guarantee in free text form, such as interest and/or costs. RULE: This field must be present if field 39P contains one of the following codes: XINT, XCST or XIAC. |
| :23B: | Validity Type | 4!c (Type) | M | DEFN: This field specifies whether the validity of the guarantee is limited or unlimited. CODES: LIMT = LIMITED UNLM = UNLIMITED |
| :31L: | Validity Expiry Date | 6!n (Date) | C | DEFN: This field specifies the expiry date of the guarantee. RULE: This field may only be present if field 23B contains code LIMT. RULE: The required format is: YYMMDD |
| :31S: | Approximate Expiry Date | 6!n (Date) | C | DEFN: This field specifies the approximate expiry date of the guarantee (unlimited validity), i.e. the economic maturity as per the underlying transaction. RULE: This field may only be present if field 23B contains code UNLM. RULE: The required format is: YYMMDD |
| :35L: | Specification of Expiry | 4*35x (Narrative) | C | DEFN: This field specifies the expiry of the guarantee in free text form, in cases that the expiry cannot be expressed as a date, e.g. 180 days after issuance of guarantee. RULE: This field must be present if field 23B contains code LIMT and field 31L is not present. |

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|--------------------------------|---|--------|--|
| :23E: | Method of Transmission | 4!c[/30x] (Method)(Additional Information) | O | DEFN: This field specifies the method by which the guarantee is to be transmitted to the Advising Bank, if applicable. It could also specify the method by which the request to issue a guarantee is transmitted to the Issuing Bank. CODES: TELE = BY TELECOMMUNICATION COUR = BY COURIER RULE: Additional information may only be used when the method is COUR to optionally specify the name of the courier. |
| :24E: | Delivery of original guarantee | 4!c[/30x] (Method)(Additional Information) | O | DEFN: This field specifies the method by which the original guarantee is to be delivered. CODES: COUR = BY COURIER MAIL = BY MAIL REGM = BY REGISTERED MAIL OR AIRMAIL MESS = BY MESSENGER - PICKUP BY CUSTOMER RULE: Additional information may only be used when the method is COUR to optionally specify the name of the courier. RULE: This field may only specify code MESS if field 22G (Delivery to) contains code APPL (APPLICANT). |
| :22G: | Delivery to | 4!c (Code) | O | DEFN: This field specifies to whom the original of the Guarantee is to be delivered. CODES: BENE = BENEFICIARY APPL = APPLICANT ALTA = ALTERNATIVE APPLICANT SPEC = SPECIFIED ADDRESS |
| :50B: | Delivery Address | 4*35x (Name & Address) | C | DEFN: This field specifies to whom the original of the Guarantee is to be delivered. RULE: This field may only be used when field 22G is SPEC. |

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|-------------------|--|--------|--|
| :53C: | Liability Account | /34x (Account) | O | DEFN: This field specifies the number of the liability account nominated by the Applicant. RULE: The specification of the account number could be in IBAN format. Both for IBAN and account number the currency code as per ISO-format must be at the beginning (e.g. EURDE10500999000105461321). |
| :25A: | Charges Account | /34x (Account) | O | DEFN: This field specifies the number of account nominated by the Applicant to be used for settlement of charges. RULE: The specification of the account number could be in IBAN format. Both for IBAN and account number the currency code as per ISO-format must be at the beginning (e.g. EURDE10500999000105461321). |
| :59: | Beneficiary | [/34x] (Account 4*35x (Name & Address) | M | DEFN: This field specifies the party in favor of which the guarantee is being issued. RULE: Subfield account is not used. |
| :52a: | Issuing Bank | A [/1!a]/34x] (Party Identifier) 4!a2!a2!c[3!c] (Identifier Code) D [/1!a]/34x] (Party Identifier) 4*35x (Name & Address) | C | DEFN: This field specifies the issuing bank. RULE: When specified in option A, the identifier code must be the SWIFT BIC8 or BIC11 of the issuing bank. RULE: this field may only be used when field 22E consists of INDC (INDIRECT). |
| :58a: | Advising Bank | A [/1!a]/34x] (Party Identifier) 4!a2!a2!c[3!c] (Identifier Code) D [/1!a]/34x] (Party Identifier) 4*35x (Name & Address) | C | DEFN: This field specifies the advising bank. RULE: When specified in option A, the identifier code must be the SWIFT BIC8 or BIC11 for the advising bank. RULE: This field may only be used when field 22E consists of DIRC (DIRECT). |

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|-----------------------------|-------------------------------|--------|---|
| :49: | Confirmation Indicator | 7!x (Instruction) | C | DEFN: This field indicates whether the Advising Bank is requested to add its confirmation to the advice of the guarantee. CODES: CONFIRM WITHOUT RULE: This field must be present if field 58a (Advising Bank) is present. |
| :26D: | Liability Details | 30*65x (Narrative) | M | DEFN: This field indicates a brief description of the guaranteed liability. |
| :20E: | Reference | 4!c//35x (Code)(Reference) | O | DEFN: This field defines a reference associated with the guarantee. CODES: TEND = INVITATION TO TENDER ORDR = ORDER CONT = CONTRACT OFFR = OFFER DELV = DELIVERY PINV = PROFORMA INVOICE PROJ = PROJECT NOTE: The code and the reference number are separated by a double slash, e.g. TEN//0815. |
| :31R: | Reference Date | 6!n[/6!n] (Date 1)(Date 2) | O | DEFN: This field specifies the date of the reference, and optionally a secondary date. RULE: Subfield Date2 may only be used when field 20E consists of TEND (Tender) to specify the tender closing date. RULE: The required format is: YYMMDD |
| :71F: | Total Order/Contract Amount | 3!a15d (Currency)(Amount) | O | DEFN: This field specifies the currency and total amount of the order/contract. RULE: The currency must be the same currency as in field 39P (Guarantee Amount). |

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|-------------------------------|----------------------|--------|---|
| :37J: | Guarantee Value in Percent | 12d | O | DEFN: This field specifies the guarantee value in percent in relation to the total order or contract value. GUID: The indication in percent may consist of 3 decimal places and up to 8 fractional places. |
| :29A: | Customer Contact | 4*35x (Narrative) | O | DEFN: This field specifies the contact details of the corporate. |
| :29D: | Beneficiary Contact | 4*35x (Narrative) | O | DEFN: This field specifies the contact details of the beneficiary. |
| :72C: | Corporate to Bank Information | 6*35x (Narrative) | O | DEFN: This field contains additional information from the corporate (Applicant) to the bank (Receiver of the message). |
| - | End of record level | 1! | M | DEFN: This field indicates the end of the record level. RULE: Field content is always Hyphen (X'2D'). Code as per ISO 8859. |

6.2.3 Example

Narrative:

Pumpen AG, Postfach 123, 60599 Frankfurt, GERMANY has signed a contract with Mining PLC, Main Road, Oslo, NORWAY regarding the delivery of pumps and equipment.

The contract is comprised of the following:

Contract Number: ABC123

Contract Date: 05th February 2008

Total Contract Amount: EUR 500.000,00

It has been agreed between the Buyer and the Seller, that the Seller needs to provide a standard Performance Guarantee for 10 % of the total contract value valid until the 31st December 2008.

On 05th May 2008 Pumpen AG instructs its bank, i.e. Avalbank AG in Frankfurt to issue a standard Performance Guarantee in English in favor of the buyer.

The guarantee should be delivered to the Beneficiary by registered mail or airmail.

The seller's contact is John Sixpack and the reference number for this transaction is XYZ999

All charges of the Avalbank AG shall be debited to the Pumpen AG's EURO charges account number 0105461321.

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Appendix 3: Specification of Data Formats

Message:

| Explanation | Message |
|--------------------------------|---|
| Identifier of File Header | :A1:GUK |
| German Bank Code or SWIFT-BIC | :A2:AVALDEFFXXX |
| Customer Number | :A3:123456789 |
| Customer Data | :A4:Pumpen AG Postfach 60599 Frankfurt |
| File Creation Date Time | :A5:200805051130 |
| End of Record Level | - |
| Message Type | :MT:G01 |
| Customer Reference Number | :21A:YXZ999 |
| Kind of Guarantee | :22D:GUAR |
| Type of Guarantee | :22K:PGDO |
| Form of Guarantee | :22E:DIRC |
| Applicable Rules | :40C:NONE |
| Wording of Guarantee | :22J:STND |
| Language of Standard Wording | :22L:EN |
| Applicant | :50:Pumpen AG Postfach 60599 Frankfurt GERMANY |
| Guarantee Amount | :39P:PRIN/EUR50000,00 |
| Validity Type | :23B:LIMIT |
| Validity Expiry Date | :31L:081231 |
| Delivery of original guarantee | :24E:REGM |
| Delivery to | :22G:BENE |

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Appendix 3: Specification of Data Formats

Message: (continued)

| Explanation | Message |
|-----------------------------|---|
| Charges Account | :25A:/EURDE10500999000105461321 |
| Beneficiary | :59:Mining PLC Main Road Oslo NORWAY |
| Liability Details | :26D:pumps and equipment |
| Reference | :20E:CONT//ABC123 |
| Reference Date | :31R:080205 |
| Total Order/Contract Amount | :71F: EUR500000, |
| Guarantee Value in Percent | :37J:10 |
| Customer Contact | :29A:John Sixpack |
| End of Record Level | - |
| Identifier of File Trailer | :Z1:Z |
| End of Record Level | - |

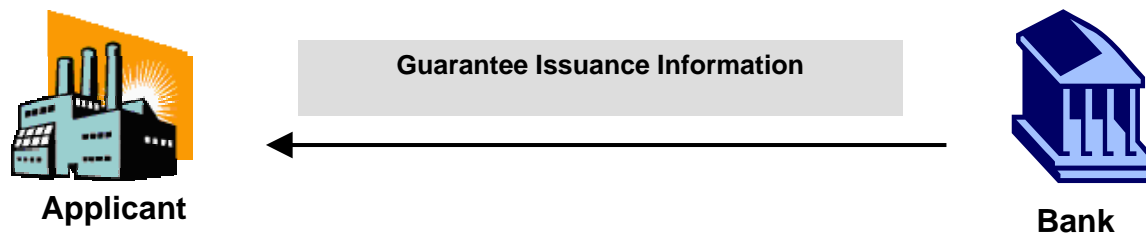
6.3 Guarantee Issuance Information G02

6.3.1 Message Scope and Message Flow

A “Guarantee Issuance Information” message is send by the bank to the Applicant, to confirm to the Applicant that a guarantee has been issued by that bank on the basis of the Applicant’s previously given instructions (i.e. the form of the guarantee is direct).

If applicable, it indicates that the direct guarantee, for identification and transmission purposes, has been advised to the Beneficiary via a third-party bank (i.e. Advising Bank), normally in the beneficiary's country of domicile.

It could also be used to inform the Applicant, that the bank has issued a request to a Correspondent Bank to issue a guarantee in favor of the Beneficiary in return for its counter-liability / counter-guarantee (i.e. the form of the guarantee is indirect).



6.3.2 Message Format Specification

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|-----------------------------------|--|--------|---|
| :MT: | Message Type | 3!c | M | DEFN: This field specifies the Message Type. RULE: Field content is always G02. |
| :21A: | Customer Reference Number | 16x | M | DEFN: This field specifies the reference number which has been assigned by the customer. |
| :20: | Guarantee Number | 16x | M | DEFN: This field specifies the reference number which has been assigned by the bank to the transaction. |
| :31C: | Date of Issue or Request to Issue | 6!n (Date) | M | DEFN: This field specifies the date of issue of the guarantee (direct guarantee) or the date of the request to issue a guarantee (indirect guarantee). RULE: The required format is: YYMMDD |
| :39P: | Guarantee Amount | 4!c/3!a15d (Type)(Currency)(Amount) | M | DEFN: This field specifies the type of guarantee amount, the currency code of the amount and the amount of the guarantee. CODES: PRIN = PRINCIPAL LIABILITY ONLY IINT = INCLUDING INTEREST ICST = INCLUDING COSTS IIAC = INCLUDING INTEREST AND COSTS XINT = PLUS INTEREST XCST = PLUS COSTS XIAC = PLUS INTEREST AND COSTS |
| :23B: | Validity Type | 4!c (Type) | M | DEFN: This field specifies whether the validity of the guarantee is limited or unlimited. CODES: LIMT = LIMITED UNLM = UNLIMITED |
| :31L: | Validity Expiry Date | 6!n (Date) | C | DEFN: This field specifies the expiry date of the guarantee. RULE: This field may only be present if field 23B contains code LIMT. RULE: The required format is: YYMMDD |

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|-------------------------|--|--------|--|
| :31S: | Approximate Expiry Date | 6!n (Date) | C | DEFN: This field specifies the approximate expiry date of the guarantee (unlimited validity), i.e. the economic maturity as per the underlying transaction. RULE: This field may only be present if field 23B contains code UNLM. RULE: The required format is: YYMMDD |
| :50: | Applicant | 4*35x (Name & Address) | M | DEFN: This field specifies the Applicant for the guarantee (i.e. the party to be considered by the Issuing Bank to be the debtor/obligor). |
| :50M: | Alternative Applicant | 4*35x (Name & Address) | O | DEFN: This field specifies the Alternative Applicant for the guarantee (i.e. the party to be mentioned in the guarantee, if different to the Applicant specified in field 50). |
| :59: | Beneficiary | [/34x] (Account) 4*35x (Name & Address) | M | DEFN: This field specifies the party in favor of which the guarantee is being issued. GUID: Subfield account must not be used. |
| :52a: | Issuing Bank | A [/1!a]/[34x] (Party Identifier) 4!a2!a2!c[3!c] (Identifier Code) D [/1!a]/[34x] (Party Identifier) 4*35x (Name & Address) | O | DEFN: This field specifies the Issuing Bank. RULE: When specified in option A, the identifier code must be the SWIFT BIC8 or BIC11 of the Issuing Bank. |
| :58a: | Advising Bank | A [/1!a]/[34x] (Party Identifier) 4!a2!a2!c[3!c] (Identifier Code) D [/1!a]/[34x] (Party Identifier) 4*35x (Name & Address) | O | DEFN: This field specifies the Advising Bank. RULE: When specified in option A, the identifier code must be the SWIFT BIC8 or BIC11 for the Advising Bank. |

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|--|-----------------------|--------|---|
| :F2: | Text of issued Guarantee or Request to issue a Guarantee | 300*65x | M | DEFN: This field indicates the text of the guarantee as issued by the bank (direct guarantee) or the text of the guarantee requested to be issued (indirect guarantee). NOTE: In case that the field should indicate contents in a SWIFT message format, the colon must not be used at the beginning of each line. |
| :49H: | Special agreements | 50*65x (Narrative) | O | DEFN: This field indicates any special agreements between the customer and the bank for the specified guarantee. |
| :29B: | Bank Contact | 4*35x (Narrative) | O | DEFN: This field specifies the contact details of the bank. |
| :72C: | Bank to Corporate Information | 6*35x (Narrative) | O | DEFN: This field contains additional information from the bank to the corporate (Applicant). |
| - | End of record level | 1! | M | DEFN: This field indicates the end of the record level. RULE: Field content is always Hyphen (X'2D'). Code as per ISO 8859. |

6.3.3 Example

Narrative:

On 06th May 2008 Avalbank AG in Frankfurt issues its Performance Guarantee number PGFFA0815 based on the previously given instructions by Pumpen AG, Postfach 123, 60599 Frankfurt, GERMANY and in favor of Mining PLC, Main Road, Oslo, NORWAY with the following details:

Performance Guarantee No . PGFFA0815

We have been informed that you, Mining PLC, Main Road, Oslo NORWAY, hereinafter called the BUYER have concluded the contract No. ABC123 of 05th February 2008, hereinafter called the CONTRACT, with Pumpen AG, Postfach 123, 60599 Frankfurt, GERMANY, hereinafter called the SELLER, according to which the SELLER will deliver to the BUYER pumps and equipment, in the total value of EUR 500.000,00.

As agreed the SELLER has to provide a bank guarantee in favor of the BUYER, amounting to 10 percent of the total value, i.e. EUR 500.000,00 , to cover the fulfillment of the SELLER's obligations under the CONTRACT.

In consideration of the aforesaid, we, Avalbank Aktiengesellschaft, Frankfurt, Germany, hereby issue the guarantee on behalf of the SELLER towards the BUYER in the maximum amount of

EUR 50.000,00 (in words: EUR fifty thousand 00/100)

and undertake irrevocably without consideration of any objections and defenses of the SELLER or third parties and irrespective of the validity and legal effect of the CONTRACT and waiving any objections arising there from to pay to the BUYER any amount claimed from us by the BUYER up to the maximum amount of this guarantee upon receipt of the BUYER's first demand in writing, in which the BUYER simultaneously confirms that the SELLER is in breach of its obligations towards the BUYER under the CONTRACT.

The obligation under this guarantee shall expire on 31st December 2008.

Any claim for payment complying with the above conditions must be received by us within the validity period of this guarantee.

This guarantee shall be governed by the law of the Federal Republic of Germany. Exclusive place of jurisdiction shall be Frankfurt (Main) GERMANY.

On the same day Avalbank notifies the Applicant (i.e. Pumpen AG) about the issuance of the guarantee.

Avalbank's contact is Arthur Dent.

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Appendix 3: Specification of Data Formats

Message:

| Explanation | Message |
|-----------------------------------|---|
| Identifier of File Header | :A1:GUB |
| German Bank Code or SWIFT-BIC | :A2:AVALDEFFXXX |
| Customer Number | :A3:123456789 |
| Customer Data | :A4:Pumpen AG Postfach 60599 Frankfurt |
| File Creation Date Time | :A5:200805061245 |
| End of Record Level | - |
| Message Type | :MT:G02 |
| Customer Reference Number | :21A:YXZ999 |
| Guarantee Number | :20:PGFFA0815 |
| Date of Issue or Request to Issue | :31C:080506 |
| Guarantee Amount | :39P:PRIN/EUR50000,00 |
| Validity Type | :23B:LIMIT |
| Validity Expiry Date | :31L:081231 |
| Applicant | :50:Pumpen AG Postfach 60599 Frankfurt GERMANY |
| Beneficiary | :59:Mining PLC Main Road Oslo NORWAY |

Message: (continued)

| Explanation | Message |
|--|--|
| Text of issued Guarantee or Request to issue a Guarantee | <p>:F2:Performance Guarantee No . PGFFA0815</p> <p>We have been informed that you, Mining PLC, Main Road, Oslo NORWAY, hereinafter called the BUYER have concluded the contract No. ABC123 of 05th February 2008, hereinafter called the CONTRACT, with Pumpen AG, Postfach 123, 60599 Frankfurt, GERMANY, hereinafter called the SELLER, according to which the SELLER will deliver to the BUYER pumps and equipment, in the total value of EUR 500.000,00.</p> <p>As agreed the SELLER has to provide a bank guarantee in favor of the BUYER, amounting to 10 percent of the total value, i.e. EUR 500.000,00 , to cover the fulfillment of the SELLER's obligations under the CONTRACT.</p> <p>In consideration of the aforesaid, we, Avalbank Aktiengesellschaft, Frankfurt, Germany, hereby issue the guarantee on behalf of the SELLER towards the BUYER in the maximum amount of</p> <p>EUR 50.000,00 (in words: EUR fifty thousand 00/100) and undertake irrevocably without consideration of any objections and defenses of the SELLER or third parties and irrespective of the validity and legal effect of the CONTRACT and waiving any objections arising there from to pay to the BUYER any amount claimed from us by the BUYER up to the maximum amount of this guarantee upon receipt of the BUYER's first demand in writing, in which the BUYER simultaneously confirms that the SELLER is in breach of its obligations towards the BUYER under the CONTRACT.</p> <p>The obligation under this guarantee shall expire on 31st December 2008.</p> <p>Any claim for payment complying with the above conditions must be received by us within the validity period of this guarantee.</p> <p>This guarantee shall be governed by the law of the Federal Republic of Germany. Exclusive place of jurisdiction shall be Frankfurt (Main) GERMANY.</p> |

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Appendix 3: Specification of Data Formats

Message: (continued)

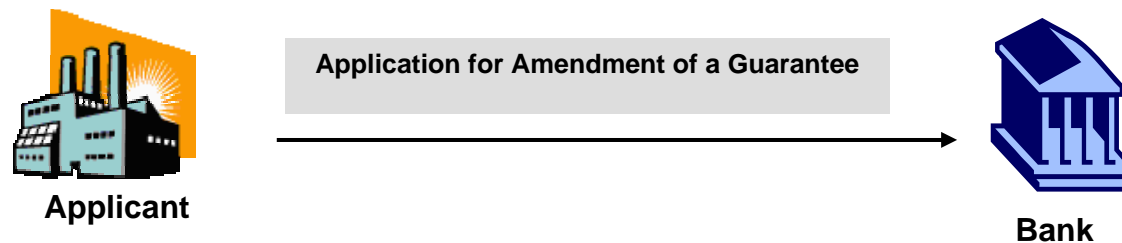
| Explanation | Message |
|----------------------------|------------------|
| Bank Contact | :29B:Arthur Dent |
| End of Record Level | - |
| Identifier of File Trailer | :Z1:Z |
| End of Record Level | - |

6.4 Application for Amendment of a Guarantee G03

6.4.1 Message Scope and Message Flow

An “Application for Amendment of a Guarantee” message is send by the Applicant to the Bank, to request this Bank to issue an amendment to a guarantee on behalf of the Applicant (i.e. direct guarantee).

It could also be used to instruct the bank to issue a request to a Correspondent Bank to issue an amendment to a guarantee in return for its counter-liability / counter-guarantee (i.e. indirect guarantee).



6.4.2 Message Format Specification

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|------------------------------|------------------------------|--------|--|
| :MT: | Message Type | 3!c | M | DEFN: This field specifies the message type. RULE: Field content is always G03. |
| :21A: | Customer Reference Number | 16x | M | DEFN: This field specifies the reference number which has been assigned by the customer. |
| :20: | Guarantee Number | 16x | M | DEFN: This field specifies the reference number which has been assigned by the bank to the transaction. |
| :26E: | Number of Amendment | 2n (Number) | O | DEFN: This field specifies the number which identifies this amendment. RULE: This number starts at 01 and is incremented by 1 for each subsequent amendment to the same guarantee. |
| :32B: | Increase of Guarantee Amount | 3!a15d (Currency)(Amount) | O | DEFN: This field contains the currency and amount of an increase in the guarantee amount. RULE: The currency of the amount must be in the same currency as the original guarantee amount. |
| :33B: | Decrease of Guarantee Amount | 3!a15d (Currency)(Amount) | O | DEFN: This field contains the currency code and amount of a decrease in the guarantee amount. RULE: The currency of the amount must be in the same currency as the original guarantee amount. |
| :23B: | New Validity Type | 4!c (Type) | O | DEFN: This field specifies whether the amended validity of the guarantee is limited or unlimited. CODES: LIMT = LIMITED UNLM= UNLIMITED |
| :31L: | New Validity Expiry Date | 6!n (Date) | O | DEFN: This field specifies the new expiry date of the guarantee (limited validity) in case of an amendment. RULE: The required format is: YYMMDD |

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|--------------------------------|---|--------|--|
| :31S: | New Approximate Expiry Date | 6!n (Date) | C | DEFN: This field specifies the new approximate expiry date of the guarantee (unlimited validity) in case of an amendment, i.e. the economic maturity as per the underlying transaction. RULE: This field may only be present if field 23B contains code UNLM. RULE: The required format is: YYMMDD |
| :77C: | Amendment Details | 150*65x (Narrative) | O | DEFN: This field specifies any other amendments in free text form. |
| :23E: | Method of Transmission | 4!c[/35x] (Method)(Additional Information) | O | DEFN: This field specifies the method by which the amendment is to be transmitted to the Advising Bank, if applicable. It could also specify the method by which the request to issue an amendment is transmitted to the Issuing Bank. CODES: TELE = BY TELECOMMUNICATION COUR = BY COURIER RULE: Additional information may only be used when the method is COUR to optionally specify the name of the courier. |
| :24D: | Delivery of original amendment | 4!c[/35x] (Method)(Additional Information) | O | DEFN: This field specifies the method by which the original amendment is to be delivered. CODES: COUR = BY COURIER MAIL = BY MAIL REGM = BY REGISTERED MAIL OR AIRMAIL MESS = BY MESSENGER - PICKUP BY CUSTOMER RULE: Additional information may only be used when the method is COUR to optionally specify the name of the courier. RULE: This field may only specify code MESS if field 22G (Delivery to) contains code APPL (APPLICANT). |

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|-------------------------------|---------------------------|--------|--|
| :22G: | Delivery to | 4!c (Code) | O | DEFN: This field specifies to whom the original of the guarantee is to be delivered. CODES: BENE = BENEFICIARY APPL = APPLICANT ALTA = ALTERNATIVE APPLICANT SPEC = SPECIFIED ADDRESS |
| :50B: | Delivery Address | 4*35x (Name & Address) | C | DEFN: This field specifies to whom the original of the guarantee is to be delivered. RULE: This field may only be used when field 22G is SPEC. |
| :29A: | Customer Contact | 4*35x (Narrative) | O | DEFN: This field specifies the contact details of the corporate. |
| :72C: | Corporate to Bank Information | 6*35x (Narrative) | O | DEFN: This field contains additional information from the corporate (Applicant) to the bank (receiver of the message). |
| - | End of record level | 1! | M | DEFN: This field indicates the end of the record level. RULE: Field content is always Hyphen (X'2D'). Code as per ISO 8859. |

6.4.3 Example

Narrative:

On 21st June 2008 Pumpen AG instructs its bank, i.e. Avalbank AG in Frankfurt to amend the Performance Guarantee Number PGFFA0815 (Customer Reference XYZ999) as follows: Please extend the guarantee until 30th June 2009.

The guarantee amendment should be delivered to the Beneficiary by registered mail or airmail. This is the first amendment for the guarantee.

Message:

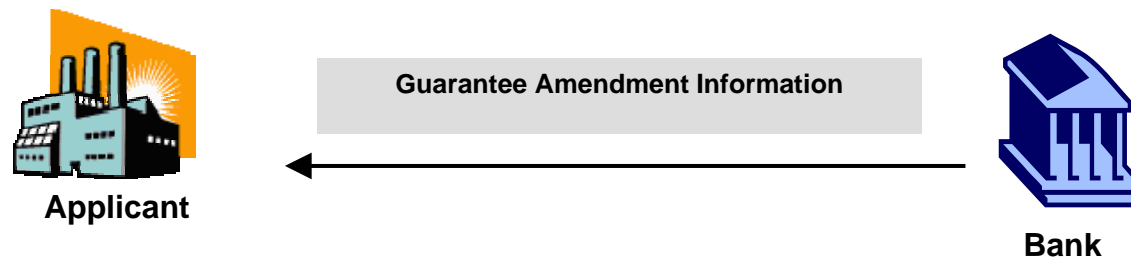
| Explanation | Message |
|--------------------------------|--|
| Identifier of File Header | :A1:GUK |
| German Bank Code or SWIFT-BIC | :A2:AVALDEFFXXX |
| Customer Number | :A3:123456789 |
| Customer Data | :A4:Pumpen AG Postfach 60599 Frankfurt |
| File Creation Date Time | :A5:200806210850 |
| End of Record Level | - |
| Message Type | :MT:G03 |
| Customer Reference Number | :21A:XYZ999 |
| Guarantee Number | :20:PGFFA0815 |
| Number of Amendment | :26E:01 |
| New Validity Expiry Date | :31L:090630 |
| Delivery of original amendment | :24E:REGM |
| Delivery to | :22G:BENE |
| End of Record Level | - |
| Identifier of File Trailer | :Z1:Z |
| End of Record Level | - |

6.5 Guarantee Amendment Information G04

6.5.1 Message Scope and Message Flow

A “Guarantee Amendment Information” message is sent by the bank to the Applicant, to confirm to the Applicant that an amendment to a guarantee has been issued by this bank on the basis of the Applicant's previously given instructions (i.e. direct guarantee).

It could also be used to inform the Applicant, that the bank has issued a request to a Correspondent Bank to issue an amendment to a guarantee in return for its counter-liability / counter-guarantee (i.e. indirect guarantee).



6.5.2 Message Format Specification

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|--------------------------------------|------------------------------|--------|---|
| :MT: | Message Type | 3!c | M | DEFN: This field specifies the message type. RULE: Field content is always G04. |
| :21A: | Customer Reference Number | 16x | M | DEFN: This field specifies the reference number which has been assigned by the customer. |
| :20: | Guarantee Number | 16x | M | DEFN: This field specifies the reference number which has been assigned by the bank to the transaction. |
| :31C: | Date of Issue or Request to Issue | 6!n (Date) | M | DEFN: This field specifies the date of amendment of the guarantee (direct guarantee) or the date of the request to amend a guarantee (indirect guarantee). RULE: The required format is: YYMMDD |
| :26E: | Number of Amendment | 2n (Number) | O | DEFN: This field specifies the number which identifies this amendment. RULE: This number starts at 1 and is incremented by 1 for each subsequent amendment to the same guarantee. |
| :32B: | Increase of Guarantee Amount | 3!a15d (Currency)(Amount) | O | DEFN: This field contains the currency and amount of an increase in the guarantee amount. RULE: The currency of the amount must be in the same currency as the original guarantee amount. |
| :33B: | Decrease of Guarantee Amount | 3!a15d (Currency)(Amount) | O | DEFN: This field contains the currency code and amount of a decrease in the guarantee amount. RULE: The currency of the amount must be in the same currency as the original guarantee amount. |
| :34B: | New Guarantee Amount After Amendment | 3!a15d (Currency)(Amount) | O | DEFN: This field contains the currency code and total amount of the guarantee after the amendment. RULE: The currency of the amount must be in the same currency as the original guarantee amount. |

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|-------------------------------|------------------------|--------|--|
| :23B: | New Validity Type | 4!c (Type) | O | DEFN: This field specifies whether the amended validity of the guarantee is limited or unlimited. CODES: LIMT = LIMITED UNLM= UNLIMITED |
| :31L: | New Date of Expiry | 6!n (Date) | O | DEFN: This field specifies the new expiry date of the guarantee (limited validity) in case of an amendment. RULE: The required format is: YYMMDD |
| :31S: | New Approximate Expiry Date | 6!n (Date) | C | DEFN: This field specifies the new approximate expiry date of the guarantee (unlimited validity) in case of an amendment, i.e. the economic maturity as per the underlying transaction. RULE: This field may only be present if field 23B contains code UNLM. RULE: The required format is: YYMMDD |
| :F3: | Text of Amendment | 200*65x (Narrative) | M | DEFN: This field specifies the amendments to the guarantee in free text form. NOTE: In case that the field should indicate contents in a SWIFT message format, the colon must not be used at the beginning of each line. |
| :49H: | Special agreements | 50*65x (Narrative) | O | DEFN: This field indicates any special agreements between the customer and the bank for the specified guarantee. |
| :29B: | Bank Contact | 4*35x (Narrative) | O | DEFN: This field specifies the contact details of the bank. |
| :72C: | Bank to Corporate Information | 6*35x (Narrative) | O | DEFN: This field contains additional information from the bank to the corporate (Applicant). |
| - | End of record level | 1! | M | DEFN: This field indicates the end of the record level. RULE: Field content is always Hyphen (X'2D'). Code as per ISO 8859. |

6.5.3 Example

Narrative:

On 22nd June 2008 Avalbank AG in Frankfurt issues an amendment to its Performance Guarantee number PGFFA0815 based on the previously given instructions by Pumpen AG with the following details:

Re: Our Performance Guarantee No . PGFFA0815 issued on 06th May 2008 for EUR 50.000,00 in favor of Mining PLC, Main Road, Oslo NORWAY, on behalf of Pumpen AG, Postfach 123, 60599 Frankfurt, GERMANY – concerning the delivery of pumps and equipment as per contract number ABC123 dated 05th February 2008.

Dear Sirs,

at the request of our customers, we hereby extend the validity of our above mentioned guarantee as follows:

Our liability under this guarantee will expire on 30th June 2009, at the latest, by which date any claim for payment must be received by us.

All other terms and conditions remain unchanged.

Very truly yours
AVALBANK
Aktiengesellschaft

On the same day Avalbank AG notifies the Applicant (i.e. Pumpen AG) about the amendment to the guarantee.

Message:

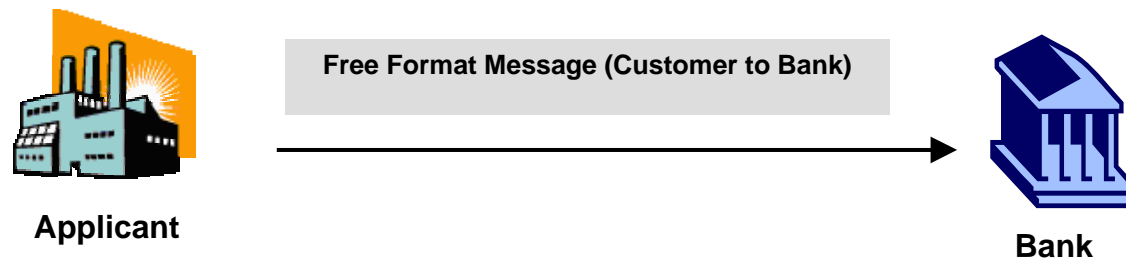
| Explanation | Message |
|-------------------------------|--|
| Identifier of File Header | :A1:GUB |
| German Bank Code or SWIFT-BIC | :A2:AVALDEFFXXX |
| Customer Number | :A3:123456789 |
| Customer Data | :A4:Pumpen AG Postfach 60599 Frankfurt |
| File Creation Date Time | :A5:200806221435 |
| End of Record Level | - |
| Message Type | :MT:G04 |
| Customer Reference Number | :21A:YXZ999 |
| Guarantee Number | :20:PGFFA0815 |
| New Validity Expiry Date | :31L:090630 |
| Text of Amendment | :F3: Re: Our Performance Guarantee No. PGFFA0815 issued on 06th May 2008 for EUR 50.000,00 in favor of Mining PLC, Main Road, Oslo NORWAY, on behalf of Pumpen AG, Postfach 123, 60599 Frankfurt, GERMANY – concerning the delivery of pumps and equipment as per contract number ABC123 dated 05th February 2008. Dear Sirs, at the request of our customers, we hereby extend the validity of our above mentioned guarantee as follows: Our liability under this guarantee will expire on 30th June 2009, at the latest, by which date any claim for payment must be received by us. All other terms and conditions remain unchanged. Very truly yours AVALBANK Aktiengesellschaft |
| End of Record Level | - |
| Identifier of File Trailer | :Z1:Z |
| End of Record Level | - |

6.6 Free Format Message (Customer to Bank) G05

6.6.1 Message Scope and Message Flow

A Guarantee Free Format Message is send by the customer to the bank.

It is used to send or receive information for which another message type is not applicable.



6.6.2 Message Format Specification

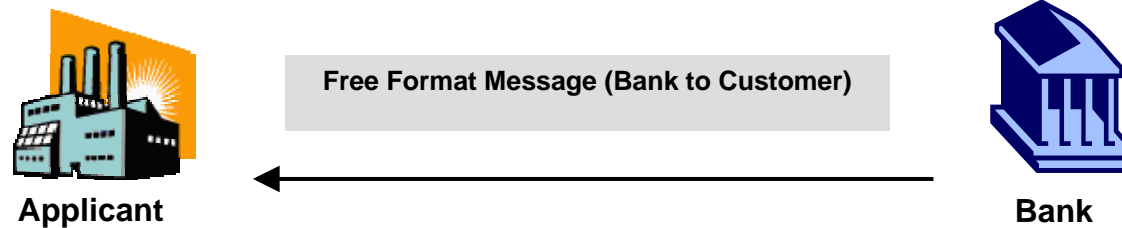
| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|-------------------------------|-----------------------|--------|---|
| :MT: | Message Type | 3!c | M | DEFN: This field specifies the message type. RULE: Field content is always G05. |
| :21A: | Customer Reference Number | 16x | M | DEFN: This field specifies the reference number which has been assigned by the customer. |
| :20: | Guarantee Number | 16x | M | DEFN: This field specifies the reference number which has been assigned by the bank to the transaction. |
| :F4: | Narrative | 50*65x (Narrative) | M | DEFN: This field indicates any free text information. |
| :29A: | Customer Contact | 4*35x (Narrative) | O | DEFN: This field specifies the contact details of the corporate. |
| :72C: | Corporate to Bank Information | 6*35x (Narrative) | O | DEFN: This field contains additional information from the corporate (Applicant) to the bank (Receiver of the message). |
| - | End of record level | 1! | M | DEFN: This field indicates the end of the record level. RULE: Field content is always Hyphen (X'2D'). Code as per ISO 8859. |

6.7 Free Format Message (Bank to Customer) G06

6.7.1 Message Scope and Message Flow

A Guarantee Free Format Message is send by the bank to the customer.

It is used to send or receive information for which another message type is not applicable.



6.7.2 Message Format Specification

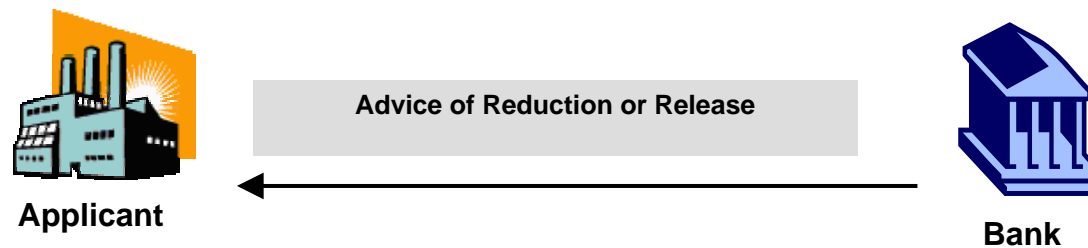
| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|-------------------------------|------------------------|--------|---|
| :MT: | Message Type | 3!c | M | DEFN: This field specifies the message type. RULE: Field content is always G06. |
| :21A: | Customer Reference Number | 16x | M | DEFN: This field specifies the reference number which has been assigned by the customer. |
| :20: | Guarantee Number | 16x | M | DEFN: This field specifies the reference number which has been assigned by the bank to the transaction. |
| :F4: | Narrative | 50*65x (Narrative) | M | DEFN: This field indicates any free text information. |
| :F5: | Further Narrative | 200*65x (Narrative) | O | DEFN: This field indicates any further free text information. |
| :29B: | Bank Contact | 4*35x (Narrative) | O | DEFN: This field specifies the contact details of the bank. |
| :72C: | Bank to Corporate Information | 6*35x (Narrative) | O | DEFN: This field contains additional information from the bank to the corporate (Applicant). |
| - | End of record level | 1! | M | DEFN: This field indicates the end of the record level. RULE: Field content is always Hyphen (X'2D'). Code as per ISO 8859. |

6.8 Advice of Reduction or Release G07

6.8.1 Message Scope and Message Flow

An “Advice of Reduction or Release” message is send by the bank to the Applicant, to indicate the reduced amount of a guarantee or the amount for which the Applicant is released of all its liability under a specified guarantee.

It also indicates the outstanding amount of the guarantee.



6.8.2 Message Format Specification

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|-------------------------------|------------------------------|--------|---|
| :MT: | Message Type | 3!c | M | DEFN: This field specifies the message type. RULE: Field content is always G07. |
| :21A: | Customer Reference Number | 16x | M | DEFN: This field specifies the reference number which has been assigned by the customer. |
| :20: | Guarantee Number | 16x | M | DEFN: This field specifies the reference number which has been assigned by the bank to the transaction. |
| :30: | Date of Reduction or Release | 6!n (Date) | M | DEFN: This field specifies the date as of which the Applicant is released of all its liability or part thereof under the specified guarantee. RULE: The required format is: YYMMDD |
| :33B: | Amount Reduced or Released | 3!a15d (Currency)(Amount) | M | DEFN: This field contains the currency and amount of which the Applicant is released of all its liability under the specified guarantee. |
| :34B: | Amount Outstanding | 3!a15d (Currency)(Amount) | M | DEFN: This field contains the currency code and amount outstanding of the specified guarantee. |
| :29B: | Bank Contact | 4*35x (Narrative) | O | DEFN: This field specifies the contact details of the bank. |
| :72C: | Bank to Corporate Information | 6*35x (Narrative) | O | DEFN: This field contains additional information from the bank to the corporate (Applicant). |
| - | End of record level | 1! | M | DEFN: This field indicates the end of the record level. RULE: Field content is always Hyphen (X'2D'). Code as per ISO 8859. |

6.8.3 Example

Narrative:

On 10th July 2008 Avalbank AG in Frankfurt informs its customer Pumpen AG that it has been released of all its liability under the Performance Guarantee number PGFFA0815 (customer reference number XYZ999) for an amount of EUR 50.000,00.

The outstanding guarantee amount is EUR 0,00.

Message:

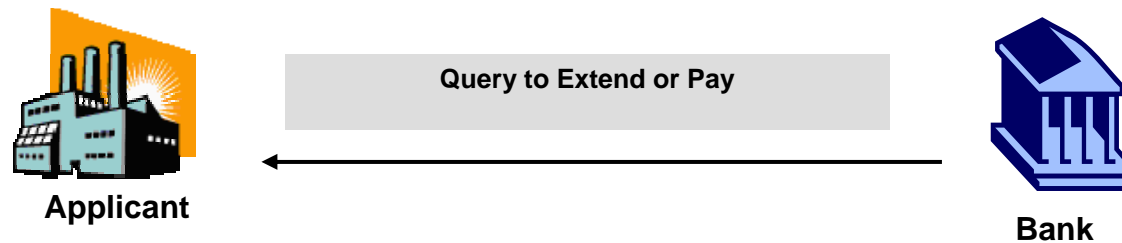
| Explanation | Message |
|-------------------------------|--|
| Identifier of File Header | :A1:GUB |
| German Bank Code or SWIFT-BIC | :A2:AVALDEFFXXX |
| Customer Number | :A3:123456789 |
| Customer Data | :A4:Pumpen AG Postfach 60599 Frankfurt |
| File Creation Date Time | :A5:200807101620 |
| End of Record Level | - |
| Message Type | :MT:G07 |
| Customer Reference Number | :21A:XYZ999 |
| Guarantee Number | :20:PGFFA0815 |
| Date of Reduction or Release | :30:080710 |
| Amount Reduced or Released | :33B:EUR50000,00 |
| Amount Outstanding | :34B:EUR0,00 |
| End of Record Level | - |
| Identifier of File Trailer | :Z1:Z |
| End of Record Level | - |

6.9 Query to Extend or Pay G08

6.9.1 Message Scope and Message Flow

A “Query to Extend or Pay” message is send by the bank to the Applicant, to indicate that the bank has received a request to extend or pay under a specified guarantee.

The message indicates the information of the Extend or Pay request and the Applicant is expected to send a reply, either to extend the guarantee or to pay.



6.9.2 Message Format Specification

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|-------------------------------|------------------------------|--------|--|
| :MT: | Message Type | 3!c | M | DEFN: This field specifies the message type. RULE: Field content is always G08. |
| :21A: | Customer Reference Number | 16x | M | DEFN: This field specifies the reference number which has been assigned by the customer. |
| :20: | Guarantee Number | 16x | M | DEFN: This field specifies the reference number which has been assigned by the bank to the transaction. |
| :31C: | Date of Extend or Pay Request | 6!n (Date) | M | DEFN: This field specifies the date of the received Extend or Pay Request. RULE: The required format is: YYMMDD |
| :39D: | Amount Claimed | 3!a15d (Currency)(Amount) | O | DEFN: This field contains the currency and amount of the claimed amount, if stated separately in the Extend or Pay request. |
| :31L: | New Validity Expiry Date | 6!n (Date) | M | DEFN: This field specifies the new expiry date of the guarantee in case of an extension. RULE: The required format is: YYMMDD |
| :49J: | Text of Extend or Pay Request | 50*65x (Narrative) | O | DEFN: This field indicates the text of the Extend or Pay Request. |
| :78B: | Instructions from the Bank | 50*65x (Narrative) | O | DEFN: This field indicates instructions from the sender bank. |
| :31T: | Latest Date for Reply | 6!n (Date) | M | DEFN: This field specifies the latest date for a response by the applicant. RULE: The required format is: YYMMDD |
| :29B: | Bank Contact | 4*35x (Narrative) | O | DEFN: This field specifies the contact details of the bank. |
| :72C: | Bank to Corporate Information | 6*35x (Narrative) | O | DEFN: This field contains additional information from the bank to the corporate (Applicant). |
| - | End of record level | 1! | M | DEFN: This field indicates the end of the record level. RULE: Field content is always Hyphen (X'2D'). Code as per ISO 8859. |

6.9.3 Example

Narrative:

On 25th January 2009 Avalbank AG in Frankfurt receives an Extend or Pay Request by SWIFT MT 799 under its Counter Guarantee number PGFFA0815 from the Issuing Bank of the guarantee with the following details:

:20:444555

:21:PGFFA0815

:79:Re: Your Counter Guarantee No . PGFFA0815
for USD 75.000,00

Our LG No. 444555 Validity 31.01.2009

.
We have been called upon to pay the beneficiary
under the terms and conditions of the above
guarantee. However, they are willing to waive
their claim provided the guarantee is extended
up to 31.07.2009.

.
Should you elect to extend the guarantee, your
counter guarantee should be extended for
15 days beyond the extended date.

On the same day Avalbank AG notifies the Applicant (i.e. Pumpen AG) about the Extend or Pay Request and asking for their instructions until 28.January 2009.

Avalbank's contact is Arthur Dent.

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Appendix 3: Specification of Data Formats

Message:

| Explanation | Message |
|-------------------------------|---|
| Identifier of File Header | :A1:GFB |
| German Bank Code or SWIFT-BIC | :A2:AVALDEFFXXX |
| Customer Number | :A3:123456789 |
| Customer Data | :A4:Pumpen AG Postfach 60599 Frankfurt |
| File Creation Date Time | :A5:200901251435 |
| End of Record Level | - |
| Message Type | :MT:G08 |
| Customer Reference Number | :21A:YXZ999 |
| Guarantee Number | :20:PGFFA0815 |
| Date of Extend or Pay Request | :31C:090125 |
| Amount Claimed | :39D:USD75000, |
| New Validity Expiry Date | :31L:090731 |
| Text of Extend or Pay Request | :49J: Re: Your Counter Guarantee No. PGFFA0815 for USD 75.000,00 Our LG No. 444555 Validity 31.01.2009 . We have been called upon to pay the beneficiary under the terms and conditions of the above guarantee. However, they are willing to waive their claim provided the guarantee is extended up to 31.07.2009. . Should you elect to extend the guarantee, your counter guarantee should be extended for 15 days beyond the extended date. |

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Appendix 3: Specification of Data Formats

Message: (continued)

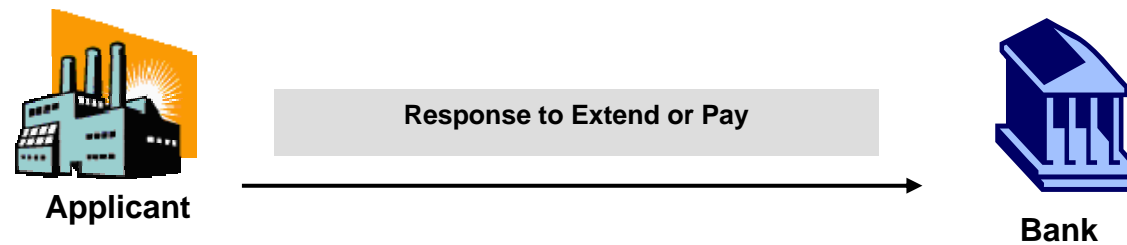
| Explanation | Message |
|----------------------------|---|
| Instructions from the Bank | :78B:The claim that we have received from the issuing bank is in accordance with the terms and conditions of the guarantee. Kindly let us know, whether you prefer to extend the guarantee or to pay. Please let us have your instructions latest until 28.01.2009. |
| Latest Date for Reply | :31T:090128 |
| Bank Contact | :29B:Arthur Dent |
| End of Record Level | - |
| Identifier of File Trailer | :Z1:Z |
| End of Record Level | - |

6.10 Response to Extend or Pay G09

6.10.1 Message Scope and Message Flow

A “Response to Extend or Pay” message is send by the Applicant to the bank in reply to a previously sent Query to Extend or Pay message from the bank.

The message is used to indicate the Applicant’s instructions to either extend or pay the guarantee.



6.10.2 Message Format Specification

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|-------------------------------|------------------------------|--------|---|
| :MT: | Message Type | 3!c | M | DEFN: This field specifies the message type. RULE: Field content is always G09. |
| :21A: | Customer Reference Number | 16x | M | DEFN: This field specifies the reference number which has been assigned by the customer. |
| :20: | Guarantee Number | 16x | M | DEFN: This field specifies the reference number which has been assigned by the bank to the transaction. |
| :31C: | Date of Extend or Pay Request | 6!n (Date) | M | DEFN: This field specifies the date of the received Extend or Pay Request from the G08 messages (Query to Extend or Pay). RULE: The required format is: YYMMDD |
| :39D: | Amount Claimed | 3!a15d (Currency)(Amount) | C | DEFN: This field contains the currency and amount of the claimed from the G08 message (Query for Extend or Pay). RULE: This field must be present, if field :22M: contains the code PAYM |
| :31L: | New Validity Expiry Date | 6!n (Date) | C | DEFN: This field specifies the new expiry date of the guarantee (limited validity) in case of an amendment. RULE: The required format is: YYMMDD RULE: This field must be present, if field :22M: contains the code EXTD |
| :22M: | Extend or Pay Instructions | 4!c (Code) | M | DEFN: This field specifies the Applicant's instruction to extend the guarantee or to pay. CODES: EXTD = EXTEND PAYM = PAY |

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| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|-------------------------------|----------------------|--------|---|
| :53C: | Settlement Account | /34x (Account) | C | <p>DEFN: This field specifies the currency and account number for the settlement of a claim for payment and/or any commissions and charges, in case that for the settlement of commissions and charges field :25A: (Alternative Charges Account) is not present.</p> <p>RULE: The specification of the account number could be in IBAN format. Both for IBAN and account number the currency code as per ISO-format must be at the beginning (e.g. EURDE10500999000105461321).</p> <p>RULE: This field must be present, if field :22M: contains the code PAYM</p> |
| :25A: | Alternative Charges Account | /34x (Account) | O | <p>DEFN: This field specifies the currency and account number for the settlement of commissions and charges, if different to the Settlement Account.</p> <p>RULE: The specification of the account number could be in IBAN format. Both for IBAN and account number the currency code as per ISO-format must be at the beginning (e.g. EURDE10500999000105461321).</p> |
| :29A: | Customer Contact | 4*35x (Narrative) | O | DEFN: This field specifies the contact details of the corporate. |
| :72C: | Corporate to Bank Information | 6*35x (Narrative) | O | DEFN: This field contains additional information from the corporate (Applicant) to the bank (Receiver of the message). |
| - | End of record level | 1! | M | <p>DEFN: This field indicates the end of the record level.</p> <p>RULE: Field content is always Hyphen (X'2D'). Code as per ISO 8859.</p> |

6.10.3 Example

Narrative:

On 26th January 2009 Pumpen AG replies to the Extend or Pay Request they have received a day earlier from Avalbank AG in Frankfurt. They inform Avalbank AG, that they agree to extend they guarantee as requested by the beneficiary.

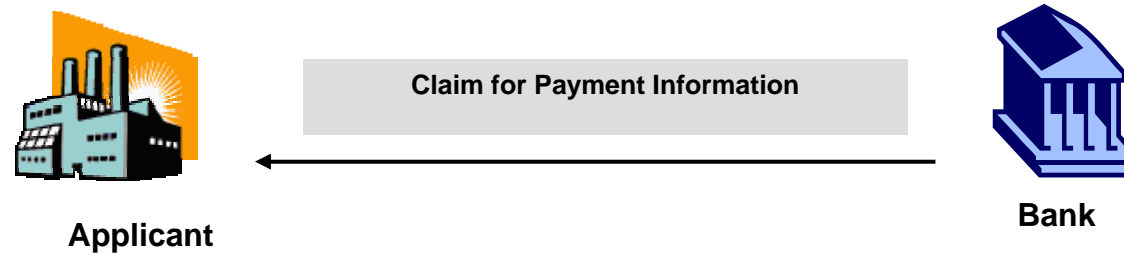
Message:

| Explanation | Message |
|-------------------------------|--|
| Identifier of File Header | :A1:GFK |
| German Bank Code or SWIFT-BIC | :A2:AVALDEFFXXX |
| Customer Number | :A3:123456789 |
| Customer Data | :A4:Pumpen AG Postfach 60599 Frankfurt |
| File Creation Date Time | :A5:200901261435 |
| End of Record Level | - |
| Message Type | :MT:G09 |
| Customer Reference Number | :21A:YXZ999 |
| Guarantee Number | :20:PGFFA0815 |
| Date of Extend or Pay Request | :31C:090125 |
| New Validity Expiry Date | :31L:090731 |
| Extend or Pay Instructions | :22M:EXTD |
| End of Record Level | - |
| Identifier of File Trailer | :Z1:Z |
| End of Record Level | - |

6.11 Claim for Payment Information G10

6.11.1 Message Scope and Message Flow

A “Claim for Payment Information” message is send by the bank to the Applicant, to indicate that the bank has received a claim for payment under a specified guarantee.



6.11.2 Message Format Specification

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|-------------------------------|------------------------------|--------|--|
| :MT: | Message Type | 3!c | M | DEFN: This field specifies the message type. RULE: Field content is always G10. |
| :21A: | Customer Reference Number | 16x | M | DEFN: This field specifies the reference number which has been assigned by the customer. |
| :20: | Guarantee Number | 16x | M | DEFN: This field specifies the reference number which has been assigned by the bank to the transaction. |
| :31C: | Date of Claim for Payment | 6!n (Date) | M | DEFN: This field specifies the date of the Claim for Payment. RULE: The required format is: YYMMDD |
| :39D: | Amount Claimed | 3!a15d (Currency)(Amount) | M | DEFN: This field contains the currency and amount of the claimed. |
| :49J: | Text of Claim for Payment | 50*65x (Narrative) | O | DEFN: This field indicates the text of the claim for payment. |
| :78B: | Instructions from the Bank | 50*65x (Narrative) | O | DEFN: This field indicates instructions from the sender bank. |
| :29B: | Bank Contact | 4*35x (Narrative) | O | DEFN: This field specifies the contact details of the bank. |
| :72C: | Bank to Corporate Information | 6*35x (Narrative) | O | DEFN: This field contains additional information from the bank to the corporate (Applicant). |
| - | End of record level | 1! | M | DEFN: This field indicates the end of the record level. RULE: Field content is always Hyphen (X'2D'). Code as per ISO 8859. |

6.11.3 Example

Narrative:

On 30th January 2009 Avalbank AG in Frankfurt receives a claim for payment under its Performance Guarantee number PGFFA0815 from the beneficiary of the guarantee with the following details:

Date: 25.01.2009

**Re: Your Performance Guarantee No . PGFFA0815 issued on 06th May 2008 for
EUR 50.000,00 in favor of Mining PLC, Main Road, Oslo NORWAY, on behalf of Pumpen AG, Postfach 123, 60599 Frankfurt, GERMANY – concerning the
delivery of pumps and equipment as per contract number ABC123 dated 05th February 2008.**

Dear Sirs,

We hereby declare that Messrs. Pumpen AG has failed to deliver the goods as per the terms of the above mentioned contract.

Consequently please pay EURO 50.000,00 to our account no. 123 with Viking Bank Ltd. in Oslo.

Very truly yours
Mining PLC
Oslo / NORWAY

On the same day Avalbank AG notifies the Applicant (i.e. Pumpen AG) about the claim for payment.

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Appendix 3: Specification of Data Formats

Message:

| Explanation | Message |
|-------------------------------|--|
| Identifier of File Header | :A1:GFB |
| German Bank Code or SWIFT-BIC | :A2:AVALDEFFXXX |
| Customer Number | :A3:123456789 |
| Customer Data | :A4:Pumpen AG Postfach 60599 Frankfurt |
| File Creation Date Time | :A5:200901301435 |
| End of Record Level | - |
| Message Type | :MT:G10 |
| Customer Reference Number | :21A:YXZ999 |
| Guarantee Number | :20:PGFFA0815 |
| Date of Claim for Payment | :31C:090125 |
| Amount Claimed | :39D:EUR50000, |
| Text of Claim for Payment | :49J: Re: Your Performance Guarantee No. PGFFA0815 issued on 06th May 2008 for EUR 50.000,00 in favor of Mining PLC, Main Road, Oslo NORWAY, on behalf of Pumpen AG, Postfach 123, 60599 Frankfurt, GERMANY – concerning the delivery of pumps and equipment as per contract number ABC123 dated 05th February 2008. Dear Sirs, We hereby declare that Messrs. Pumpen AG has failed to deliver the goods as per the terms of the above mentioned contract. Consequently please pay EURO 50.000,00 to our account no. 123 with Viking Bank Ltd. in Oslo. Very truly yours Mining PLC, Oslo /NORWAY |

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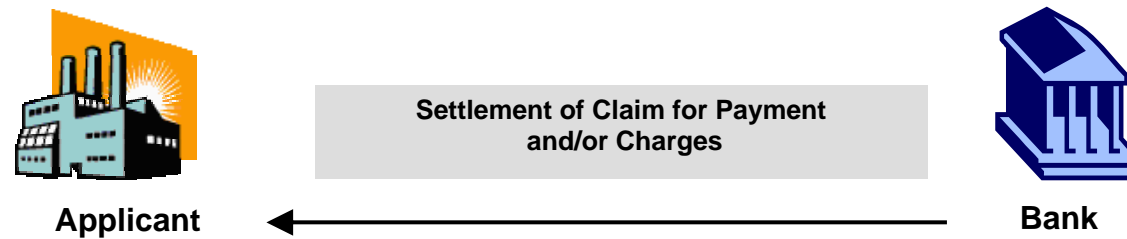
Appendix 3: Specification of Data Formats

Message: (continued)

| Explanation | Message |
|----------------------------|--|
| Instructions from the Bank | :78B:The claim that we have received from the beneficiary is in accordance with the terms and conditions of the guarantee. We will settle the claim for payment on 02. February 2009. |
| End of Record Level | - |
| Identifier of File Trailer | :Z1:Z |
| End of Record Level | - |

6.12 Settlement of Claim for Payment and/or Charges G11

The message is still in development and will be part of the next release.

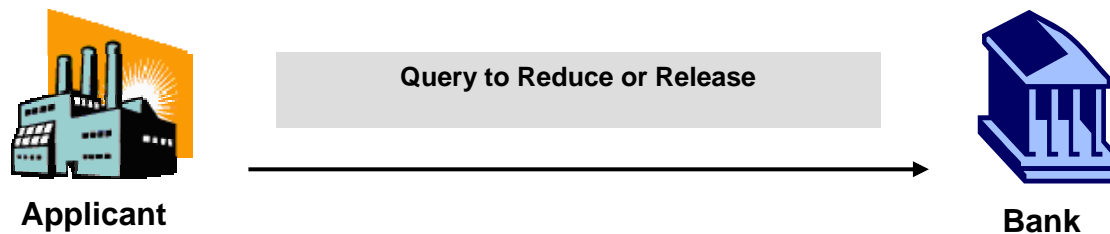


6.13 Query to Reduce or Release G12

6.13.1 Message Scope and Message Flow

A “Query to Reduce or Release” message is send by the Applicant to the bank, to request that the Applicant will be released of all liability for the specified amount.

Note: In order to change just the amount of the guarantee the message G03 “Application for Amendment of a Guarantee” is to be used.



6.13.2 Message Format Specification

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|------------------------------------|------------------------------|--------|--|
| :MT: | Message Type | 3!c | M | DEFN: This field specifies the message type. RULE: Field content is always G12. |
| :21A: | Customer Reference Number | 16x | M | DEFN: This field specifies the reference number which has been assigned by the customer. |
| :20: | Guarantee Number | 16x | M | DEFN: This field specifies the reference number which has been assigned by the bank to the transaction. |
| :33B: | Amount Reduced or Released | 3!a15d (Currency)(Amount) | M | DEFN: This field contains the currency and amount for which the Applicant asks to be released of all its liability under the specified guarantee. |
| :22N: | Reason for Reduction/Release | 4!c | M | DEFN: This field specifies the reason for reduction/release. CODES: BUFI = UNDERLYING BUSINESS FINISHED WOEX = WARRANTY OBLIGATION PERIOD EXPIRED NOAC = NON ACCEPTANCE OF A TENDER REFU = REDUCTION CLAUSE FULFILLED OTHR = OTHER RULE: If the code ,OTHR' is used, the reason must be specified in field :49K: in free text form. |
| :49K: | Other Reason for Reduction/Release | 6*65x (Narrative) | C | DEFN: This field specifies any other reason for reduction/release in free text form. RULE: This field must be present, if field :22N: consists of ,OTHR'. |
| :29A: | Customer Contact | 4*35x (Narrative) | O | DEFN: This field specifies the contact details of the corporate. |
| :72C: | Corporate to Bank Information | 6*35x (Narrative) | O | DEFN: This field contains additional information from the corporate (Applicant) to the bank (Receiver of the message). |
| - | End of record level | 1! | M | DEFN: This field indicates the end of the record level. RULE: Field content is always Hyphen (X'2D'). Code as per ISO 8859. |

6.13.3 Example

Narrative:

On 15th January 2009 Pumpen AG asks its bank, i.e. Avalbank AG in Frankfurt to release them of all liability of their Performance Guarantee number PGFFA0815 for EUR 50.000,00 (customer reference number XYZ999), since the underlying business is finished.

Message:

| Explanation | Message |
|-------------------------------|--|
| Identifier of File Header | :A1:GFK |
| German Bank Code or SWIFT-BIC | :A2:AVALDEFFXXX |
| Customer Number | :A3:123456789 |
| Customer Data | :A4:Pumpen AG Postfach 60599 Frankfurt |
| File Creation Date Time | :A5:200901151435 |
| End of Record Level | - |
| Message Type | :MT:G12 |
| Customer Reference Number | :21A:YXZ999 |
| Guarantee Number | :20:PGFFA0815 |
| Amount Reduced or Released | :33B:EUR50000,00 |
| Reason for Reduction/Release | :22N:BUFI |
| End of Record Level | - |
| Identifier of File Trailer | :Z1:Z |
| End of Record Level | - |

7 Customer Statement Message according to ISO Standard 20022 (UNIFI¹⁴⁵) in camt.05x Message Format¹⁴⁶

According to an agreement reached by the ZKA (Zentraler Kreditausschuss), the German banking industry has decided to use the three cash management messages (camt) based on ISO 20022 for customer statement information optionally until the replacement of messages MT 940 and MT 942. The intention is the following:

| UNIFI message | Application | replacing |
|---------------|--|--|
| camt.052 | Balance report Transaction during the day (Interim transaction report) | MT 941 MT 942 |
| camt.053 | Customer statement message Interbank statement message | MT 940 MT 950 |
| camt.054 | Batched transaction file Debit notification Credit notification | DTI (DTAUS information file) MT 900 MT 910 |

Camt messages are clearing the way for a consistent processing of XML-based payment orders (e.g. SEPA). Moreover, they provide an optimum means for a structured representation of account information. In this context, the SEPA message "pain.002" (Payment Status Report) at the customer-bank-interface is not regarded as an account statement information.

The following document contains the obligatory regulations of the ZKA for the use of camt messages within the payment transaction market.

As the main use of camt messages is the provision of the customer statement message, the following specification of the ZKA allocation rules is based on the elements of the camt.053 message. For the remaining two messages, only the differences are described.

The ZKA regulations concerning camt are restricted to the allocation rules of the XML schema specifications of the UNIFI standard which is to be applied without any change. Thus, the complete compliance and compatibility to the international standard is guaranteed. In this document, the allocation rules are represented for each data element in table form. In addition, the following information is provided for download on the Internet (www.zka.de, heading "Zahlungsverkehr"):

- A copy of the original ISO schema files (see section "Referenced documents") with allocation rules as comments appended to each XML element
- Technical camt examples as XML files
- Style sheets (XSLT files) for checking the correct application of the ZKA allocation rules to XML files containing camt messages. The check results are provided as a log containing plain text comments.

¹⁴⁵ **UN**iversal **F**inancial **I**ndustry message scheme

¹⁴⁶ In each case, the complete identifier is camt.05x.001.01

A Note on Production

To ensure an efficient response time behaviour during a message verification at production, the XML schemas required by the standard and the XSLT files ought to be applied at the customer or bank systems locally. The availability of these testing tools on the Internet primarily serves as documentation. A production acquisition via the Internet may cause delay during the processing of orders.

Referenced Documents

This specification is based on the following documents. When reference is made to these documents, the versions listed below are valid (see also http://www.iso20022.org/UNIFI_payments_messages.page):

- UNIFI (ISO 20022) Payments Maintenance 2009, Message Reference Report (Edition April 2009)
- Schema files:
 - BankToCustomer-AccountReportV01 (camt.052.001.02)
 - BankToCustomer-StatementV01 (camt.053.001.02)
 - BankToCustomer-DebitCreditNotificationV01 (camt.054.001.02)

7.1 Structure and Expressions of camt Messages

Each camt.05x message possesses the following basic structure (essential elements):

- A technically named top level element positioned directly under the XML top level element "document" which is termed according to the bank-technical business transaction of the message.
- The element group "GroupHeader"

This element group is mandatory and may occur only once. It contains elements such as the message ID, information on the creditor and the page number (pagination).
- An element group termed according to the top level element (report for camt.052, statement for camt.053, or notification for camt.054, respectively).

It consists of additional technical element groups containing business transaction details. According to the UNIFI standard, this group may occur repeatedly as a message block in a file with respective specific information. According to the ZKA allocation rules, however, it may only occur once. The information given refers to the account, as, for example, IBAN, currency, balance, etc. as well as the statement number.

- The element group "Entry" (transaction)

This group contains elements for transaction information with details about the amount, the entry date, if the entry is a credit or debit entry, etc. It is repetitive and may be omitted if no transactions are on hand.
- The Entry element group "Transaction details"

This element group consists of detailing elements containing information on the respective transaction (Entry). Apart from the remittance information, information on references, involved parties, and details on the amount may be specified in structured form. Moreover, the single entries of a batched transaction file can be specified in the element group "Transaction details". In the case of batched transactions, a reference to another camt message is also possible. The Entry element group 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, as for example the remittance information.

This element group is optional for each "entry", but also repetitive (e.g. for the itemisation of a batched transaction file). However, the ZKA allocation rules for all three camt messages stipulate that this element group has to occur at least once for each "Entry".

The following table shows the possible expressions for messages camt.052, camt.053, and camt.054. In the table, a check mark indicates that this data element group is present according to the UNIFI standard (either mandatory or optional). The cross indicates that a specific data element group does not exist in UNIFI (as for "Balance") or a code is not permitted/not defined, respectively (as for "Entries").

| | Account Report camt.052 | Statement camt.053 | Notification camt.054 |
|---------------------|----------------------------|-----------------------|--------------------------|
| Account | ✓ mandatory | ✓ mandatory | ✓ mandatory |
| Balance | ✓ optional | ✓ mandatory | ✗ |
| Entry Info | ✓ optional | ✓ optional | ✓ mandatory |
| Booked Entries | ✓ | ✓ | ✓ |
| Pending Entries | ✓ | ✗ | ✓ |
| Transaction Details | ✓ | ✓ | ✓ |

7.2 Order Types for Downloading Camt Messages

The order types C52, C53 and C54 are defined for downloading camt messages from the financial institution's site (see chapter 9.2.1)

7.3 General Stipulations Regarding the ZKA Allocation Rules

The ZKA allocation rules are based on the UNIFI standard "UNIFI Specification (ISO 20022)", Payments Maintenance 2009, „Message Definition Report“ (Edition April 2009).

7.3.1 Technical Element Group (Report, Statement, or Notification)

Compared to the UNIFI standard, the technical element group directly beneath the technical top level element is restricted to exactly one occurrence for each message file. That is to say that one camt message contains information for exactly one account.

Character Set

To create camt.05x messages the character encoding according to UTF-8 is always valid. All characters that can be represented in UTF-8 are permitted in principle. However, restrictions in various pre-systems prevent that the full range of possible characters can be applied.

Referencing Particular Messages

For referencing camt.05x messages, the element "MessageIdentification" of the element group "GroupHeader" is used. This reference is specific to an institution.

Camt Message Size

According to the UNIFI standard, the number of repetitions of some elements is not limited for camt messages. German financial institutions, however, do not produce camt.05x messages exceeding a file size of 10 MB (Background: transmission of camt messages from foreign countries).

7.3.2 Special Element Groups for Securities

The following chapters describe element groups that are used for securities transactions: 7.5.21, 7.5.22, 7.5.23, 7.5.24, and 7.5.27.

The ZKA allocation rules for these element groups will be stipulated in a future version of this specification. At present, its use is not recommended yet.

7.4 Composition of the Chapters' Descriptions for the camt Allocation Rules of the ZKA





7.4.1 Structure

- The main chapters are named according to the camt message identifier.
- For camt.053 (Bank to Customer Statement), all elements of the according UNIFI specification (ISO 20022) are dealt with in the subchapters starting with the top level element of the UNIFI message structure.
- As the message structures of camt.052 and camt.054 messages are nearly identical to camt.053, only instances are documented varying from the camt.053 message and re-

quiring ZKA allocation rules that are described differently or not at all in the camt.053 subchapter.

- The instances of camt.052 and camt.054 messages varying from camt.053 are documented for each instance in the last column of the description table.
- In the subchapters the ZKA allocation rules are specified with the respective element.
- The first subchapter contains the graphical display of the structure of the complete camt message (overview), the general ZKA Rules relating to the message, as well as the order type for the message transmission via EBICS.
- For each group of coherent elements, a subchapter follows consisting of
 - a diagram containing symbols defined in the legend (see 7.4.2),
 - the definition of the group's top level elements,
 - a table of elements with the respective ZKA allocation rules whereas the line is marked with a grey background in the case of the allocation rule "Does not apply".
 - The table's first column describes the UNIFI hierarchy level. If this column's table header contains a "+" (plus sign), the level number relative (added) to the level of the superordinate element is addressed.
 - The XML tag names used as well as the elements' long names in the tables contain hyphens as opposed to the notation according to chapter 2 (SEPA Payment Transactions), thus facilitating readability. Apart from this, hyphens in tag or element names are to be ignored.
- For each element group in tabulated form an excerpt of a related XML example. In this context, we point in particular to the technical examples available as electronic data (The complete example is printed in chapter 7.10 of this specification). The excerpts in this specification are of a merely illustrative purpose as particular element groups will show.

7.4.2 Legend of the Graphical Symbols in the Overview Diagrams

| 1Symbol | 1XML meaning | 1Description |
|---|--|---|
| 1  | 2Complex data type | 2A yellow background box with a dashed border signifies a coherent block of elements, attributes and other declarations. |
| 1  | 3Element | 3Data block containing more displayed elements behind the "-" (minus sign). |
| 1  | 4Sequence | 4To the right of the symbol, the connecting lines point to the individual sequence elements. All specified elements have to occur in the order in which they are displayed. |
| 1  | 5Choice | 5To the right of the symbol, the connecting lines point to the possible alternatives. |
| | 6One and only one of the alternatives can be used. | |



6Attribute

7Technically defined attribute of an element (e.g. a currency symbol) displayed in combination with the element.

Graphical variations of symbols:

1Symbol supplement

1A symbol with this supplement indicates additional elements which are not displayed in the current context.

1Symbol supplement

2A symbol with this supplement indicates additional elements which are displayed.

1Simple continuous border

3To be used obligatory.

4Represents the XML attribute minOccurs=1 for elements or use=required for attributes, respectively.

1Simple dashed border

5To be used optionally.

6Represents the XML attribute minOccurs=0 for elements or use=optional for attributes, respectively.

1Double border and m..n numbers in the lower right corner

7This identifier limits the use of the element to an m- to n-fold occurrence.

8Represents the XML attribute minOccurs=m and maxOccurs=n; or while m.. ∞ corresponds to minOccurs=m and maxOccurs=unbounded.

7.4.3 Formats of Basic and Simple Data Types

In the following chapters, the basic data types listed in this chapter are used repeatedly for the specification of elements.

Particular data types (especially codes) are described in the respective specification chapter.

| Type | Min. length | Max. length | Pattern value |
|--|-------------|-------------|---|
| AnyBICIdentifier | 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} |
| CountryCode | 2 | 2 | [A-Z]{2,2} |
| ExternalAccount-Identification1Code | 1 | 4 | Text |
| ExternalBalanceSubType1Code | 1 | 4 | Text |
| ExternalFinancialInstitution-Identification1Code | 1 | 4 | Text |
| ExternalOrganisation-Identification1Code | 1 | 4 | Text |
| ExternalPerson-Identification1Code | 1 | 4 | Text |

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Appendix 3: Specification of Data Formats

| Type | Min. length | Max. length | Pattern value |
|----------------------------|-------------|-------------|--|
| ExternalPurpose1Code | 1 | 4 | Text |
| ExternalReturnReason1-Code | 1 | 4 | Text |
| IBAN2007Identifier | 5 | 34 | [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30} |
| ISINIdentifier | 12 | 12 | [A-Z0-9]{12,12} |
| 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 |
| Max105Text | 1 | 105 | |
| Max140Text | 1 | 140 | |
| Max16Text | 1 | 16 | |
| Max22Text | 1 | 22 | |
| Max34Text | 1 | 34 | |
| Max35Text | 1 | 35 | |
| Max4AlphaNumericText | 1 | 4 | [a-zA-Z0-9]{1,4} |
| Max500Text | 1 | 500 | |
| Max5NumericText | 1 | 5 | [0-9]{1, 5} |
| Max70Text | 1 | 70 | |
| PercentageRate | | | decimal |
| YesNoIndicator | - | - | xs:boolean according to http://www.w3.org/TR/xmlschema-2/#boolean |

| Name | Max. total digits | Max. fraction digits | Minimal value | Maximal value |
|--------------------------|-------------------|----------------------|---------------|---------------|
| DecimalNumber | 18 | 17 | - | - |
| ImpliedCurrencyAndAmount | 18 | 5 | 0 | - |
| PercentageRate | 11 | 10 | - | - |

7.5 Bank to Customer Statement (camt.053)

The message is transmitted via EBICS with order type C53.

7.5.1 Abstract of the message structure

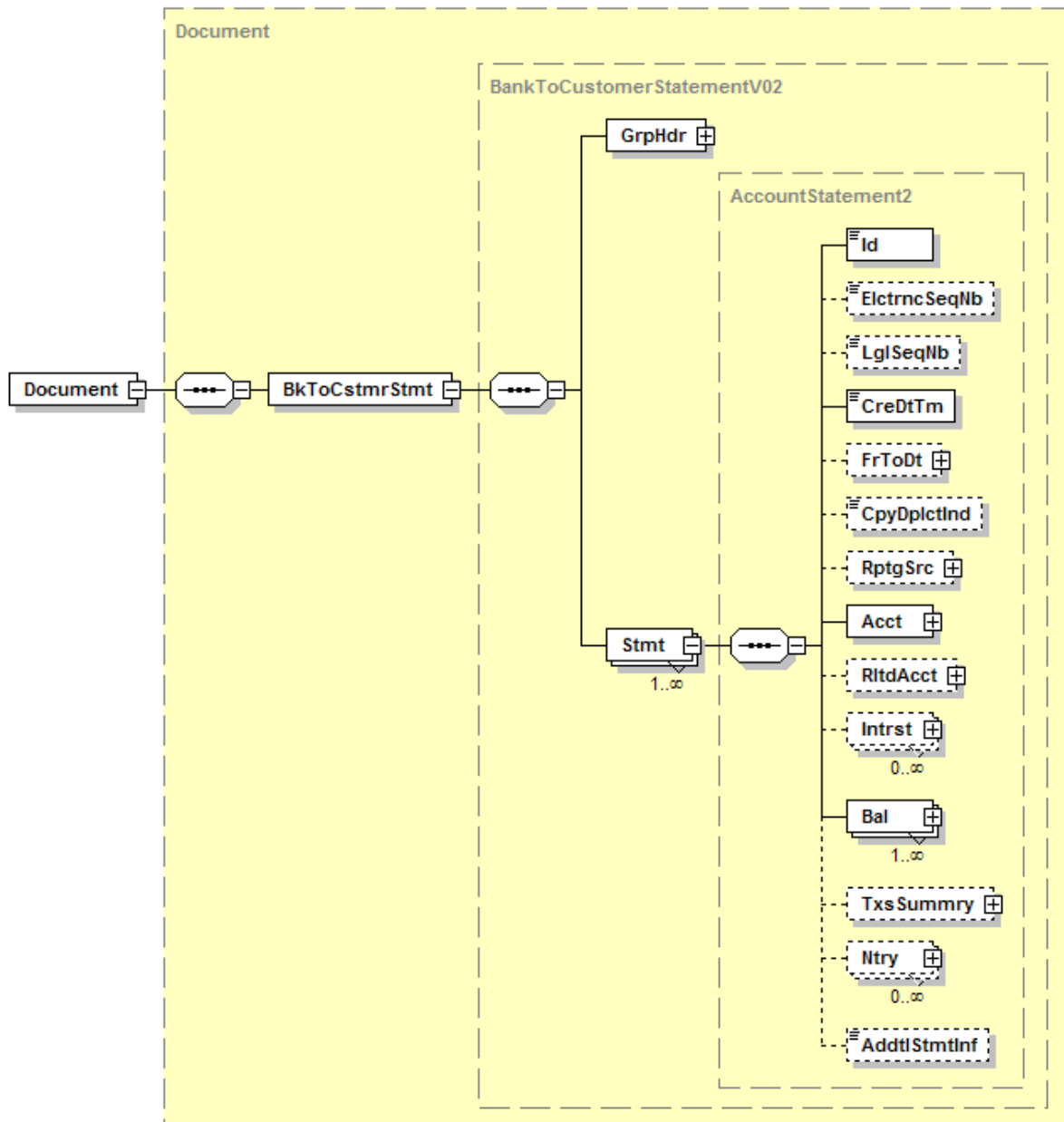


Diagram 43: Overview camt.053.001.02

7.5.2 Document <document>, [1..1]

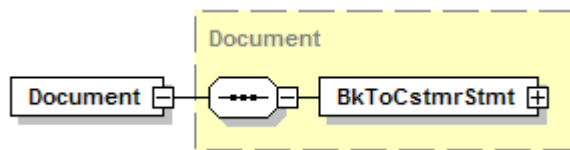


Diagram 44: camt.053.001.02, document

Definition

UNIFI (ISO 20022) XML message: the top level element for message camt.053.001.02.

Rules

| | Name | XML Tag | Multi- plicity | Definition | Type | ZKA Rule |
|---|-------------|------------------|-------------------|---|-----------|----------|
| 0 | MessageRoot | <BkToCstmrStmnt> | [1..1] | Message containing a bank statement to inform the account owner, or authorised party. | see 7.5.3 | |

7.5.3 Bank to Customer Statement <BkToCstmrStmnt>, [1..1]

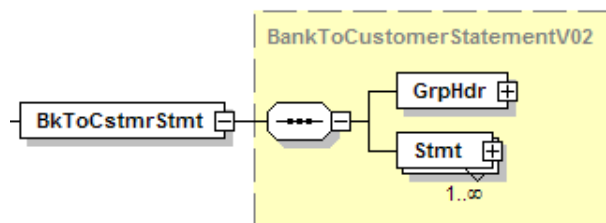


Diagram 45: camt.053.001.02, Bank to Customer Statement

Definition

Message containing a bank statement to inform the account owner, or authorised party.

Rules

| | Name | XML Tag | Multi- plicity | Definition | Type | ZKA Rule |
|---|-------------|----------|-------------------|--|-----------|--|
| 1 | GroupHeader | <GrpHdr> | [1..1] | Common information applying to the entire message. | see 7.5.4 | |
| 1 | Statement | <Stmnt> | [1..n] | Reports on booked entries and balances for a cash account. | see 7.5.7 | Element group with exactly one occurrence. |

7.5.4 Group Header <GrpHdr>, [1..1]

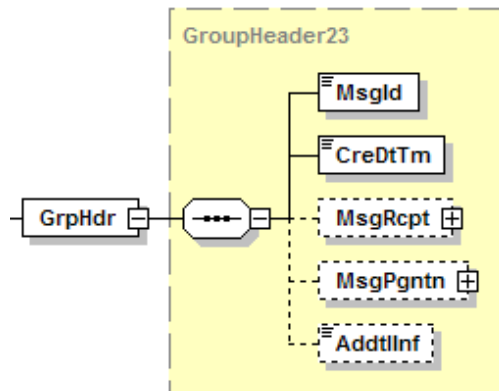


Diagram 46: camt.053.001.02, GrpHdr

Definition

Set of elements that applies to the entire message.

Rules

| | Name | XML Tag | Occurrences | Definition | Type | ZKA Rule |
|---|------------------------|-------------|-------------|---|------------------|---|
| 2 | Message-Identification | <MsgId> | [1..1] | Point to point reference assigned by the account servicing institution and sent to the account owner to unambiguously identify the message. | Max35Text | Character string assigned by the particular institution. |
| 2 | Creation-DateTime | <CreDtTm> | [1..1] | Date and time at which the message was created by the account servicer. | ISODateTime | Local time plus current time zone offset (UTC) is to be specified always (Germany: +01:00). |
| 2 | Message-Recipient | <MsgRcpt> | [0..1] | Party that is entitled by the account owner to receive information about movements in the account. | see 7.5.5 | |
| 2 | Message-Pagination | <MsgPgntn> | [0..1] | Pagination of the message. | Pagination | Constant allocation to subfields |
| 3 | PageNumber | <PgNb> | [1..1] | Page number. | Max5Numeric-Text | 1 |
| 3 | LastPage-Indicator | <LastPgInd> | [1..1] | Indicates the last page. | YesNoIndicator | True |
| 2 | Additional-Information | <AddtlInf> | [0..1] | Further details on the message. | Max500Text | |

Example:

```
<MsgId>ZKA-Example</MsgId>
<CreDtTm>2008-09-24T17:54:47.0+01:00</CreDtTm>
<MsgRcpt>
...
</MsgRcpt>
<MsgPgntn>
  <PgNb>1</PgNb>
  <LastPgInd>true</LastPgInd>
</MsgPgntn>
<AddtlInf>Details supplementing the message</AddtlInf>
```

7.5.5 Message Recipient <MsgRcpt>, [0..1]

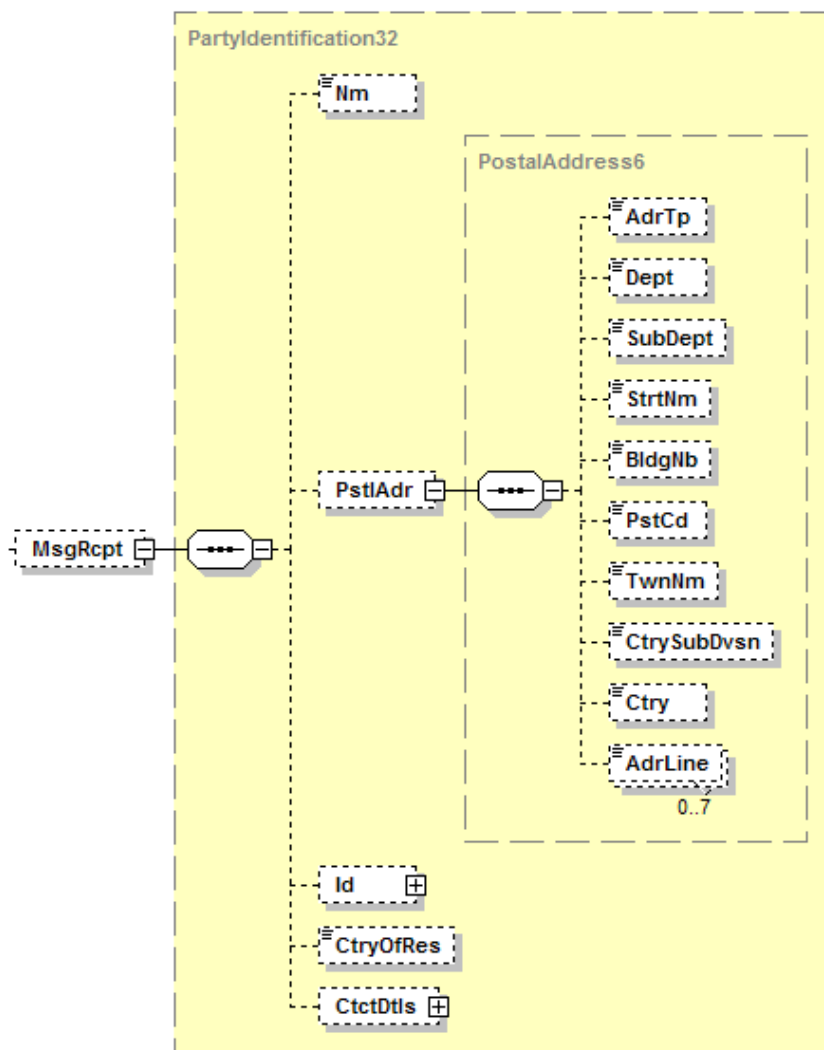


Diagram 47: camt.053.001.02, MsgRcpt

Definition

Party that is entitled by the account owner to receive information on account movements.

Rules

| + | Name | XML Tag | Multiplicity | Definition | Type | ZKA Rule |
|---|---------------------|----------------|--------------|---|-------------------------------------|-----------|
| 1 | Name | <Nm> | [0..1] | Name | Max140Text | |
| 1 | PostalAddress | <PstlAdr> | [0..1] | Address of the institution. | PostalAddress6 | |
| 2 | AddressType | <AdrTp> | [0..1] | Specifies the postal address type. | see the following AddressType2-Code | |
| 2 | Department | <Dept> | [0..1] | Division of a large organisation or building | Max70Text | |
| 2 | Subdepartment | <SubDept> | [0..1] | Sub-division of a large organisation or building | Max70Text | |
| 2 | StreetName | <StrtNm> | [0..1] | Name of a street or thoroughfare. | Max70Text | |
| 2 | BuildingNumber | <BldgNb> | [0..1] | Number that identifies the position of a building in a street. | Max16Text | |
| 2 | PostCode | <PstCd> | [0..1] | Identifier that is added to a postal address to assist the sorting of mail. | Max16Text | |
| 2 | TownName | <TwnNm> | [0..1] | Identifier for a built-up area with defined boundaries and a local government. | Max35Text | |
| 2 | CountrySub-Division | <CtrySub-Dvsn> | [0..1] | Specifies a subdivision of a country, e.g. state, region, county. | Max35Text | |
| 2 | Country | <Ctry> | [0..1] | Code for a country with its own government (ISO 3166) e.g. DE for Germany. | CountryCode | |
| 2 | AddressLine | <AdrLine> | [0..7] | Line of address Should not be used together with details in the structured elements. | Max70Text | |
| 1 | Identification | <Id> | [0..1] | Unique and unambiguous way of identifying an organisation or an individual person. | see 7.5.6 | |
| 1 | CountryOf-Residence | <CtryOf-Res> | [0..1] | see above: Country | s. o. | |
| 1 | ContactDetails | <CtctDtls> | [0..1] | Set of elements used to indicate how to contact the party. | ContactDetails2 | Not used. |

Values of the type: AddressType2Code

| | |
|-------|-------------------|
| 1ADDR | 1Postal (address) |
| 1BIZZ | 2Business |
| 1DLVY | 3DeliveryTo |
| 1HOME | 4Residential |
| 1MLTO | 5MailTo |
| 1PBOX | 6POBox |

Example:

```
<Nm>A name</Nm>
<PstlAdr>
  <AdrTp>ADDR</AdrTp>
  <Ctry>DE</Ctry>
  ...
  <AdrLine>Burgstraße 28, D-10178 Berlin</AdrLine>
</PstlAdr>
<Id>
  ...
</Id>
<CtryOfRes>DE</CtryOfRes>
```

7.5.6 Identification (Message Recipient) <Id>, [0..1]

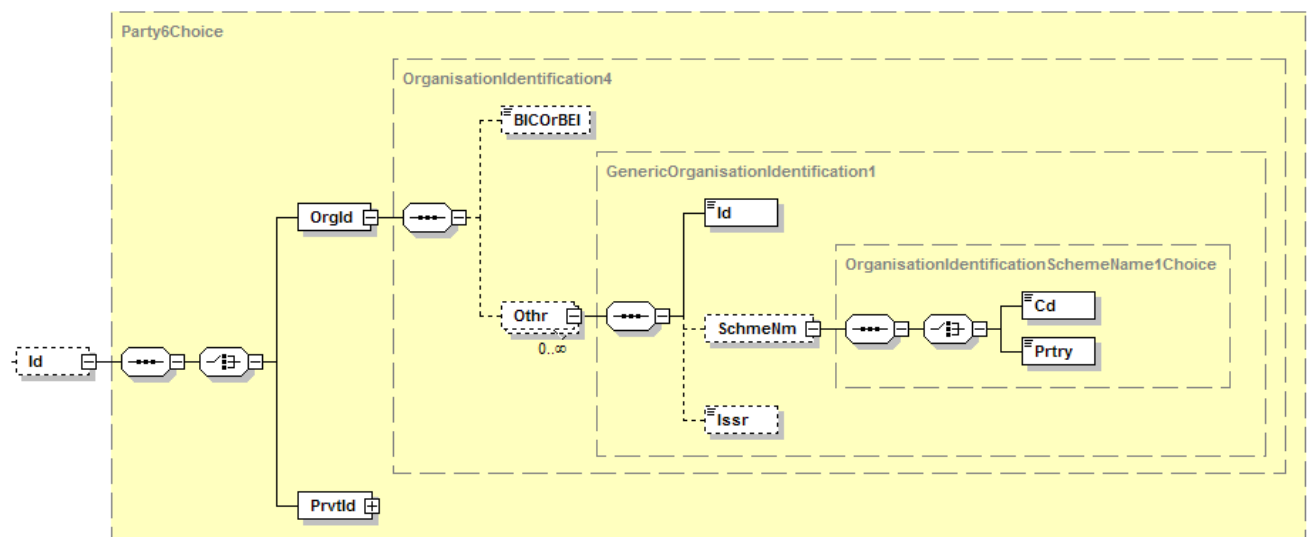


Diagram 48: camt.053.001.02, Identification (Message Recipient)

Definition

This set of elements identifies the message recipient in a unique and unambiguous way. The recipient may be an organisation or an individual person.

Rules

| + | Name | XML Tag | Multi- plicity | Definition | Type | ZKA Rule |
|---|---------------------------------|------------|-------------------|---|----------------------------------|----------|
| 1 | Organisation- Identification | <OrgId> | [1..1] | Unique and unambig- uous code identifying an organisation. | Organisation- Identification4 | |
| 2 | BICOrBEI | <BICOrBEI> | [0..1] | Bank Identifier Codes or Business Entity Enti- fier, as described in the standard ISO 9362 | AnyBICIdentifier | |

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| + | Name | XML Tag | Multi- plicity | Definition | Type | ZKA Rule |
|---|-------------------------------|-----------|-------------------|--|---|--|
| 2 | Other | <Othr> | [0..n] | Unique identification of an organisation, as assigned by an institution, using an identification scheme. | Generic-Organisation-Identification1 | |
| 3 | Identification | <Id> | [1..1] | Name or number assigned by an entity to enable recognition of that entity, e.g., account identifier. | Max35Text | May be used as communication ID, e.g. as customer ID for EBICS |
| 3 | SchemeName | <SchmeNm> | [0..1] | Name of the identification scheme. | Organisation-Identification-SchemeName1Choice | |
| 4 | Code | <Cd> | [1..1] | Name of the identification scheme, in a coded form as published in an external list. | External-Organisation-Identification1-Code | |
| 4 | Proprietary | <Prtry> | [1..1] | Name of the identification scheme, in a free text form. | Max35Text | |
| 3 | Issuer | <Issr> | [0..1] | Entity that assigns the identification. | Max35Text | e.g. "EBICS" or "BCS-Id" |
| 1 | Private-Identification | <PrvtId> | [1..1] | Unique and unambiguous identification of a person, e.g., passport. | Person-Identification5 | Not used. |

Example:

```

<OrgId>
  <Othr>
    <Id>K0851234</Id>
    <Issr>EBICS</Issr>
  </Othr>
</OrgId>

```

7.5.7 Statement <Stmt>, [1.. n]

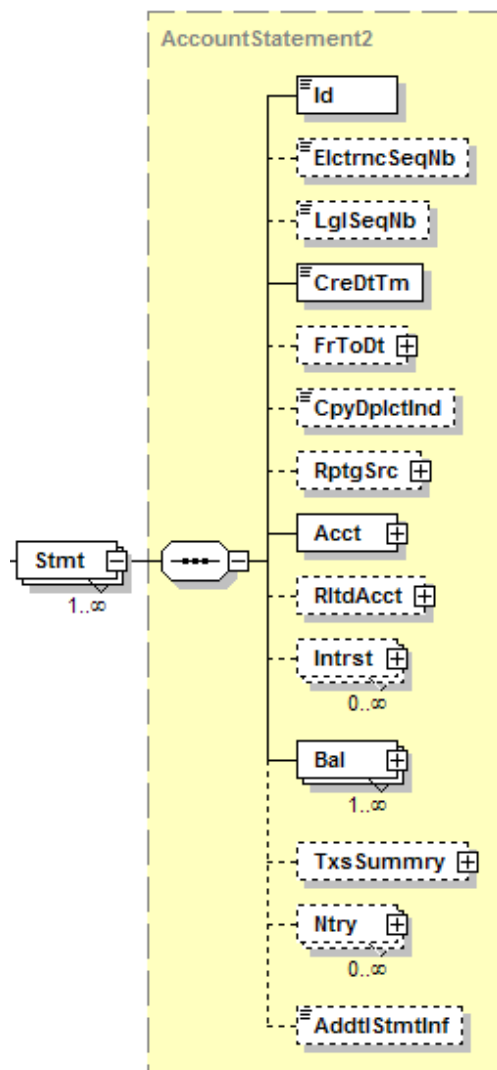


Diagram 49: camt.053.001.02, Stmt

Definition

Reports on booked entries and balances for a cash account.

Rules

| | Name | XML Tag | Multi- plicity | Definition | Type | ZKA Rule |
|---|----------------|---------|-------------------|---|-----------|--|
| 2 | Identification | <Id> | [0..1] | Unique and unambiguous identification of the account report assigned by the account servicer for the following collection of the account statement (like DTA field A10) | Max35Text | Reference number issued as a unique and unambiguous bank statement identifier. |

| | Name | XML Tag | Multi- plicity | Definition | Type | ZKA Rule |
|---|----------------------------|-----------------|-------------------|---|------------------------|---|
| 2 | Electronic-Sequence-Number | <Elctrnc-SeqNb> | [0..1] | Sequential number of the report, assigned by the account servicer. It is increased incrementally for each report sent electronically. | Number | The allocation is mandatory. Represents the current statement number of a particular year (per day + during the day). If the default limit of 10 MB for an account statement is exceeded, a new account statement is generated and the sequential numbering is continued. |
| 2 | LegalSequence-Number | <LglSeqNb> | [0..1] | Legal sequential number of the report, assigned by the account servicer. It is increased incrementally for each report sent. | Number | Corresponds to the statement number of the legally binding account statement. |
| 2 | Creation-DateTime | <CreDtTm> | [1..1] | Date and time at which the report was created. | ISODateTime | Local time plus current time zone offset (UTC) is always to be specified (Germany: +01:00) |
| 2 | FromDate | <FrToDt> | [0..1] | Range of time between the start date and the end date for which the account statement is issued. | DateTime-PeriodDetails | |
| 3 | FromDate | <FrDtTm> | [1..1] | Date and time at which the range starts. | ISODateTime | Local time must always be specified: Start time: 00:00:00+01:00 (if the complete day of entry is referred to.) |
| 3 | ToDateTime | <ToDtTm> | [1..1] | Date and time at which the range ends. | ISODateTime | Local time must always be specified. End time: 24:00:00+01:00 (if the complete day of entry is referred to.) |
| 2 | CopyDuplicate-Indicator | <CpyDplct-Ind> | [0..1] | Specifies if this document is a copy, a duplicate, or a duplicate of a copy. | | Not used (there are only original statements). |

| | Name | XML Tag | Multi- plicity | Definition | Type | ZKA Rule |
|---|----------------------------------|------------------|-------------------|--|---------------------|--|
| 2 | Account | <Acct> | [1..1] | Business relationship between two entities; one entity is the account owner, the other entity is the account servicer. | see 7.5.8 | |
| 2 | RelatedAccount | <RltdAcc> | [0..1] | Identifies the parent account of the reported account. | see 7.5.11 | Can be used for referring to a clearing account (e.g. for credit card settlements or fixed-term deposits) or to show a target account of a cash pooling structure. |
| 2 | Interest | <Intrst> | [0..n] | Provides general interest information that applies to the account at a particular moment in time. | Account-Interest2 | Not used. |
| 2 | Balance | <Bal> | [1..n] | Set of elements defining the balance(s). | see 7.5.12 | |
| 2 | Transactions-Summary | <Txs-Summry> | [0..1] | Set of element providing summary information on entries. | Total-Transactions2 | Not used. |
| 2 | Entry | <Ntry> | [0..n] | Specifies the elements of an entry in the statement. | see 7.5.13 | |
| 2 | Additional-Statement-Information | <AddtlStmnt-Inf> | [0..1] | Further details on the account statement. | Max500Text | |

Example:

```

<Id>Max35Text</Id>
<Elctrnc-SeqNb>123</ElctrncSeqNb>
<LglSeqNb>110</LglSeqNb>
<CreDtTm>2008-09-24T17:54:47.0+01:00</CreDtTm>
<FrToDt>
  <FrDtTm>2008-09-24T00:00:00+01:00</FrDtTm>
  <ToDtTm>2008-09-24T24:00:00+01:00</ToDtTm>
</FrToDt>
<Acct>
  ...
</Acct>
<RltdAcct>
  ...
</RltdAcct>
<Bal>
  ...
</Bal>
<Ntry>
  ...
</Ntry>
<AddtlStmntInf>Further details Max500Text</AddtlStmntInf>

```

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

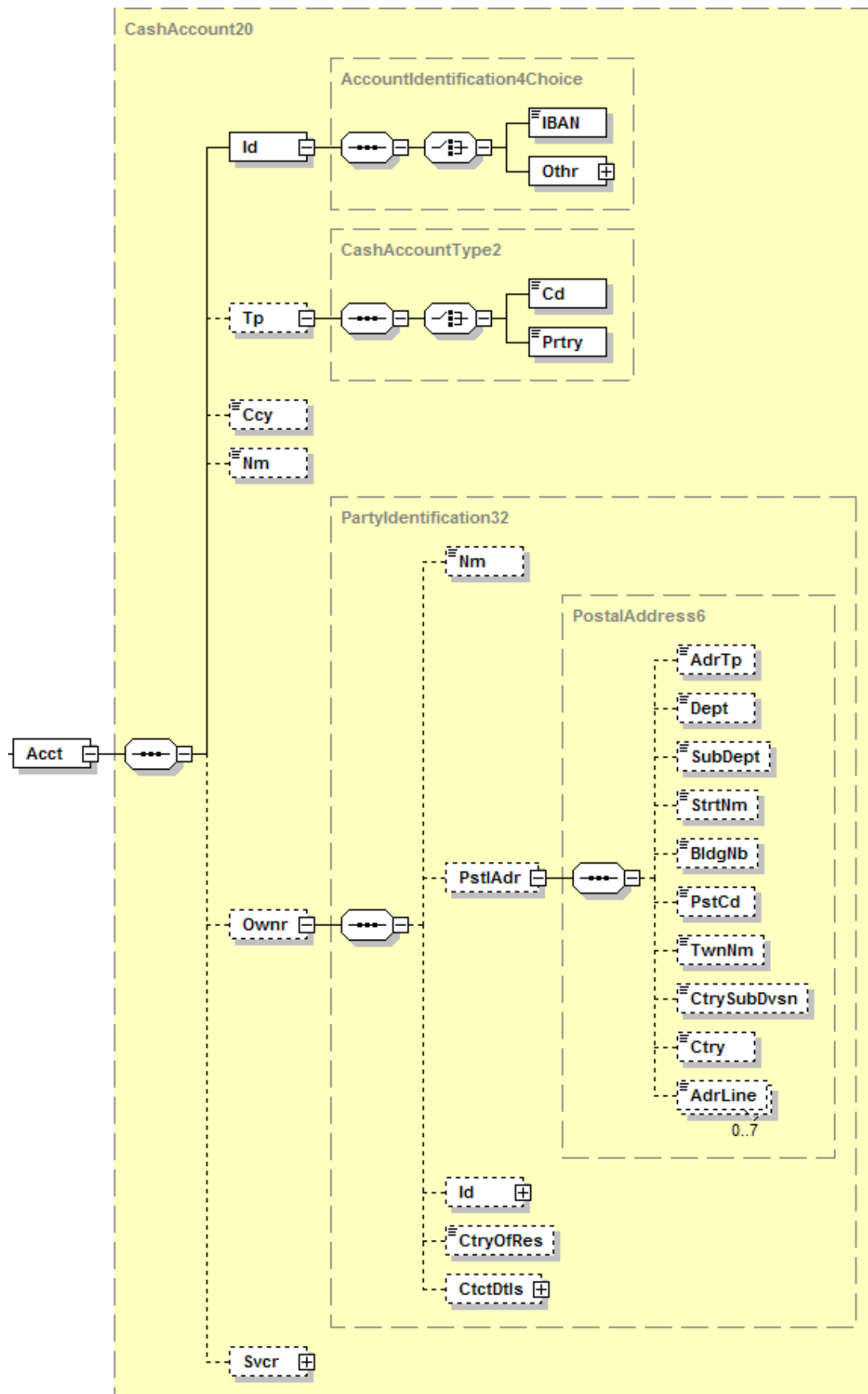


Diagram 50: camt.053.001.02, Acct

Definition

Business relationship between two entities; one entity is the account owner, the other entity is the account servicer.

Rules

| | Name | XML Tag | Multiplicity | Definition | Type | ZKA Rule |
|---|----------------------|-----------|--------------|---|-------------------------------------|---|
| 3 | Identification | <Id> | [1..1] | Unique and unambiguous identification of the account between the account owner and the account servicer. | AccountIdentification4Choice | |
| 4 | IBAN | <IBAN> | [1..1] | International Account Number (IBAN) | IBAN2007-Identifizier | Falls verfügbar: mit einem gültigen IBAN (International Account Number) zu belegen. Dieser kann maximal 34 Stellen lang sein. |
| 4 | Other-Identification | <Othr> | [1..1] | Unique identification of an account, as assigned by the account servicer, using an identification scheme. | GenericAccountIdentification1 | |
| 5 | Identification | <Id> | [1..1] | Name or number assigned by an entity to enable recognition of that entity. | Max34Text | |
| 5 | SchemeName | <SchmeNm> | [0..1] | Name of the identification scheme. | AccountSchemeName1Choice | |
| 6 | Code | <Cd> | [1..1] | Name of the identification scheme, in a coded form as published in an external list. | ExternalAccountIdentification1-Code | |
| 6 | Proprietary | <Prtry> | [1..1] | Name of the identification scheme, in a free text form. | Max35Text | |
| 5 | Issuer | <Issr> | [0..1] | Entity that assigns the identification. | Max35Text | |
| 3 | Type | <Tp> | [0..1] | Nature or use of the account. | CashAccount-Type2 | |
| 4 | Code | <Cd> | [1..1] | Nature or use of the account in a coded form. | see CashAccount-Type4Code | |
| 4 | Proprietary | <Prtry> | [1..1] | Proprietary nature or use of the account. | Max35Text | |
| 3 | Currency | <Ccy> | [0..1] | Identification of the currency in which the account is held. | CurrencyCode | |

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| | Name | XML Tag | Multi- plicity | Definition | Type | ZKA Rule |
|---|---------------------|----------------|-------------------|--|--|----------------|
| 3 | Name | <Nm> | [0..1] | Name of the account, assigned by the account servicing institution in agreement with the account owner in order to provide an additional means of identification of the account. | Max70Text | |
| 3 | Owner | <Ownr> | [0..1] | Party that legally owns the account. | Party-Identification32 | |
| 4 | Name | <Nm> | [0..1] | Name | Max140Text | |
| 4 | PostalAddress | <PstlAdr> | [0..1] | Address of the institution. | PostalAddress6 | |
| 5 | AddressType | <AdrTp> | [0..1] | Specifies the postal address type. | see AddressType2-Code in chapter 7.5.5 | |
| 5 | Department | <Dept> | [0..1] | Division of a large organisation or building | Max70Text | |
| 5 | Subdepartment | <SubDept> | [0..1] | Sub-division of a large organisation or building | Max70Text | |
| 5 | StreetName | <StrtNm> | [0..1] | Name of a street or thoroughfare. | Max70Text | |
| 5 | BuildingNumber | <BldgNb> | [0..1] | Number that identifies the position of a building in a street. | Max16Text | |
| 5 | PostCode | <PstCd> | [0..1] | Identifier that is added to a postal address to assist the sorting of mail. | Max16Text | |
| 5 | TownName | <TwnNm> | [0..1] | Identifier for a built-up area with defined boundaries and a local government. | Max35Text | |
| 5 | CountrySub-Division | <CtrySub-Dvsn> | [0..1] | Specifies a subdivision of a country, e.g. state, region, county. | Max35Text | |
| 4 | Country | <Ctry> | [0..1] | Code for a country with its own government (ISO 3166) e.g. DE for Germany. | CountryCode | |
| 4 | AddressLine | <AdrLine> | [0..7] | Line of address Should not be used together with details in the structured elements. | Max70Text | |
| 4 | Identification | <Id> | [0..1] | Unique and unambiguous way of identifying an organisation or an individual person. | see 7.5.9 | |
| 4 | CountryOf-Residence | <Ctry-OfRes> | [0..1] | see above: Country | s. o. | see page above |
| 4 | ContactDetails | <CtctDtls> | [0..1] | Set of elements used to indicate how to contact the party. | ContactDetails2 | Not used. |
| 3 | Servicer | <Svcr> | [0..1] | Informationen zum kon- toführenden Institut und ggf. der Filiale des Insti- tuts. | See 7.5.10 | Must be used. |

Values allowed by the ZKA to be used, type: CashAccountType4Code

| | | | |
|-------|----------------------|---|-------------------------------------|
| 1CACC | 1Current | 1Account used to post debits and credits when no specific account has been nominated. | 1Is to be used for current account. |
| 1CASH | 2CashPayment | 2Account used for the payment of cash. | 2 |
| 1CHAR | 3Charges | 3Account used for charges if different from the account for payment. | 3 |
| 1CISH | 4CashIncome | 4Account used for payment of income if different from the current cash account. | 4 |
| 1COMM | 5Commission | 5Account used for commission if different from the account for payment. | 5 |
| 1LOAN | 6Loan | 6Account used for loans. | 6 |
| 1MGLD | 7MarginalLending | 7Account used for a marginal lending facility. | 7 |
| 1MOMA | 8MoneyMarket | 8Account used for money markets if different from the cash account. | 8 |
| 1NREX | 9NonResidentExternal | 9Account used for non-resident external. | 9 |
| 1ODFT | 10Overdraft | 10Account is used for overdrafts. | 10 |
| 1ONDP | 11OverNightDeposit | 11Account used for overnight deposits. | 11 |
| 1SACC | 12Settlement | 12Account used to post debit and credit entries, as a result of transactions cleared and settled through a specific clearing and settlement system. | 12 |
| 1SLRY | 13Salary | 13Accounts used for salary payments. | 13 |
| 1SVGS | 14Savings | 14Account used for savings. | 14 |
| 1TAXE | 15Tax | 15Account used for taxes if different from the account for payment. | 15 |
| 1TRAS | 16CashTrading | 16Account used for trading if different from the current cash account. | 16 |

Example:

```

<Id>
  <IBAN>DE58123456780123456789</IBAN>
</Id>
<Tp>
  <Cd>CACC</Cd>
</Tp>
<Ccy>EUR</Ccy>
...
<Svcr>
...
</Svcr>

```


7.5.9 Identification (Owner, Creditor, Debtor, ...) <Id>, [0..1]

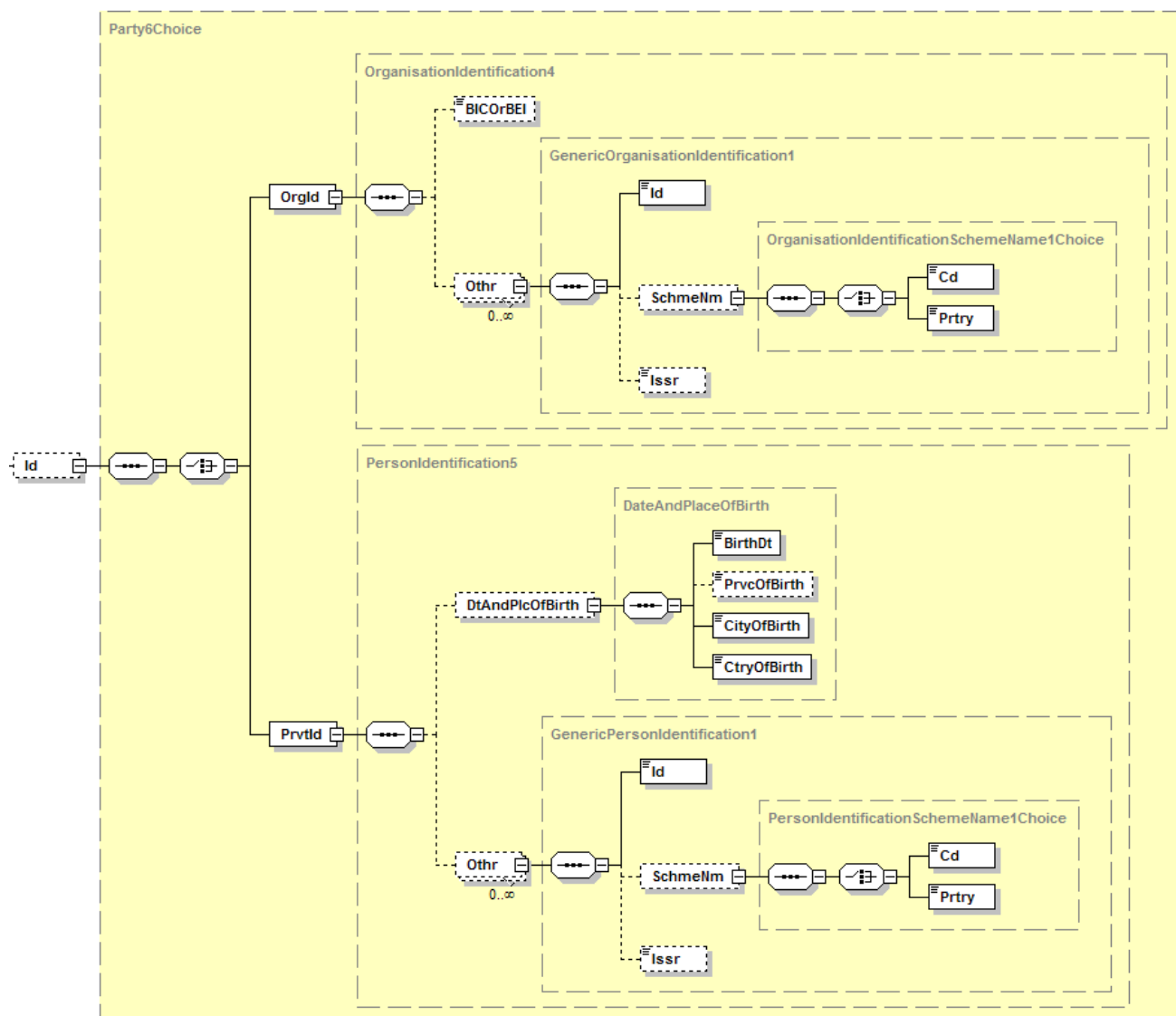


Diagram 51: camt.053.001.02, Identification (Account Owner)

Definition

The elements identify the account owner in a unique and unambiguous way. The account owner may be an organisation or an individual person.

Rules

| + | Name | XML Tag | Multiplicity | Definition | Type | ZKA Rule |
|---|-----------------------------|------------|--------------|--|------------------------------|----------|
| 1 | Organisation-Identification | <OrgId> | [1..1] | Unique and unambiguous way of identifying an organisation. | Organisation-Identification4 | |
| 2 | BICOrBEI | <BICOrBEI> | [0..1] | Unique identification of an organisation, as assigned by an institution, using an identification scheme. | AnyBICIdentifier | |

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| + | Name | XML Tag | Multi- plicity | Definition | Type | ZKA Rule |
|---|------------------------|-------------------|-------------------|--|---|----------|
| 2 | Other | <Othr> | [0..n] | Name or number assigned by an entity to enable recognition of that entity, e.g., account identifier. | Generic-Organisation-Identification1 | |
| 3 | Identification | <Id> | [1..1] | Name of the identification scheme. | Max35Text | |
| 3 | SchemeName | <SchmeNm> | [0..1] | Name of the identification scheme, in a coded form as published in an external list. | Organisation-Identification-SchemeName1Choice | |
| 4 | Code | <Cd> | [1..1] | Name of the identification scheme, in a free text form. | External-Organisation-Identification1-Code | |
| 4 | Proprietary | <Prtry> | [1..1] | Entity that assigns the identification. | Max35Text | |
| 3 | Issuer | <Issr> | [0..1] | Unique and unambiguous identification of a person, e.g., passport. | Max35Text | |
| 1 | Private-Identification | <PrvtId> | [1..1] | Unique identification of an organisation, as assigned by an institution, using an identification scheme. | Person-Identification5 | |
| 2 | DateAndPlace-OfBirth | <DtAndPlcOfBirth> | [0..1] | Date and place of birth of a person. | DateAndPlace-OfBirth | |
| 3 | BirthDate | <BirthDt> | [1..1] | Date on which a person is born; ISO 8601 (YYYY-MM-DD) | ISODate | |
| 3 | ProvinceOfBirth | <PrvcOf-Birth> | [0..1] | Province where a person was born. | Max35Text | |
| 3 | CityOfBirth | <CityOf-Birth> | [1..1] | City where a person was born. | Max35Text | |
| 3 | CountryOfBirth | <CtryOf-Birth> | [1..1] | Country where a person was born coded as ISO 3166. | s. o. country | |
| 2 | Other-Identification | <Othr> | [0..n] | Unique identification of a person, as assigned by an institution, using an identification scheme. | GenericPerson-Identification1 | |
| 3 | Identification | <Id> | [1..1] | Unique and unambiguous identification of a person. | Max35Text | |
| 3 | SchemeName | <SchmeNm> | [0..1] | Name of the identification scheme. | Person-Identification-SchemeName1Choice | |
| 4 | Code | <Cd> | [1..1] | Name of the identification scheme, in a coded form as published in an external list. | ExternalPerson-Identification1-Code | |
| 4 | Proprietary | <Prtry> | [1..1] | Name of the identification scheme, in a free text form. | Max35Text | |
| 3 | Issuer | <Issr> | [0..1] | Entity that assigns the identification. | Max35Text | |

Example:

```
<OrgId>
  <BICOrBEI>ABCDDEFFXXX</BICOrBEI>
</OrgId>
```

7.5.10 Servicer <Svcr>, [0..1]

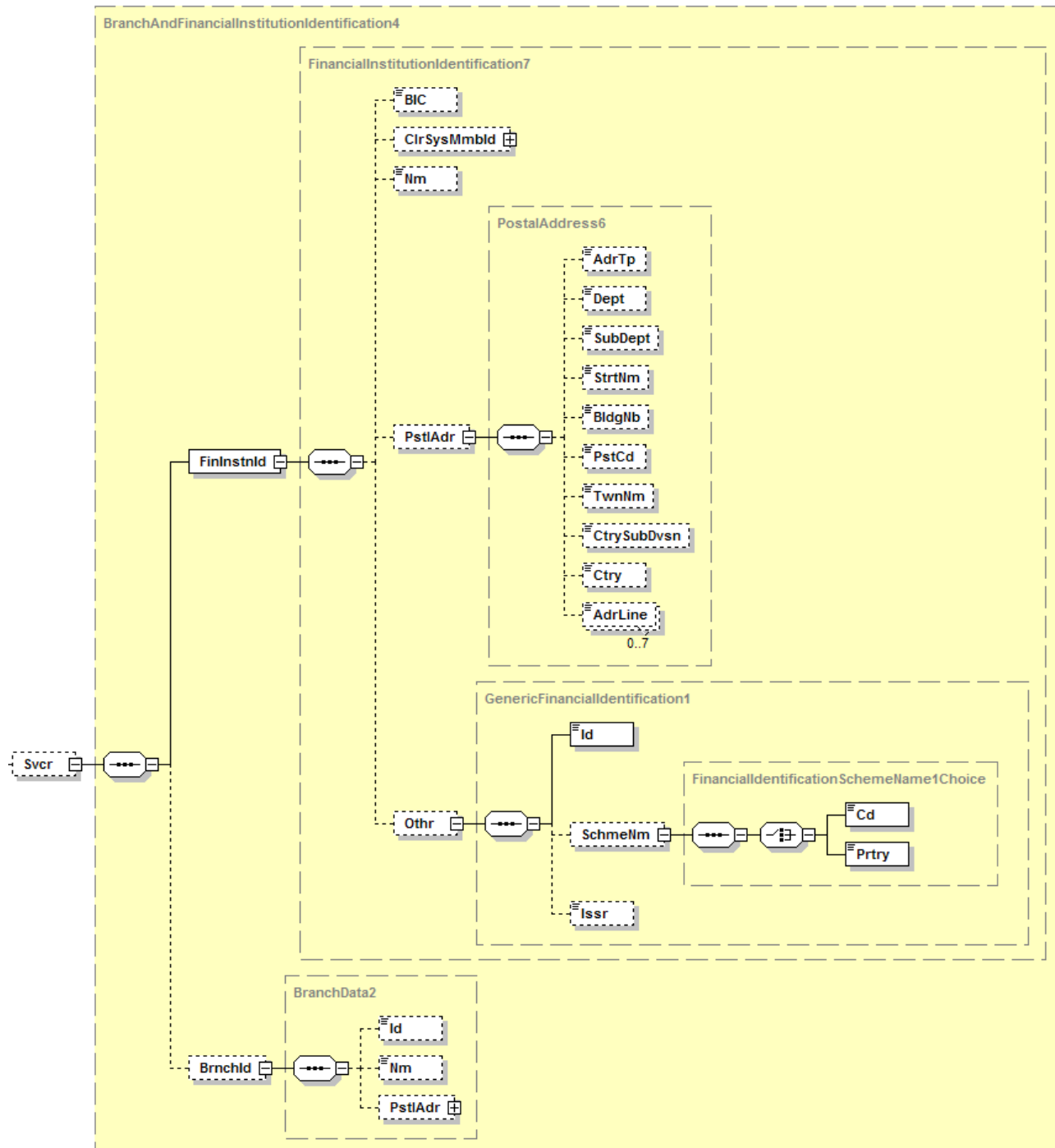


Diagram 52: camt.053.001.02, Svcr

Definition

Party that manages the account on behalf of the account owner, i.e. that manages the registration and posting of entries to the account, calculates balances of the account and provides information on the account.

Rules

| | Name | XML Tag | Multiplicity | Definition | Type | ZKA Rule |
|---|--------------------------------------|----------------|--------------|---|--|-------------------------------------|
| 4 | Financial-Institution-Identification | <FinInstnId> | [1..1] | Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. | Financial-Institution-Identification7 | |
| 5 | BIC | <BIC> | [0..1] | Bank Identifikations Code (SWIFT-Code) | BICIdentifier | Must be used. |
| 5 | Clearing-SystemMember-Identification | <ClrSys-Mmbld> | [0..1] | Information used to identify a member within a clearing system. | ClearingSystemIdentification2Choice | |
| 6 | ClearingSystem-Identification | <ClrSysId> | [0..1] | Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed. | ClearingSystemIdentification2Choice | |
| 7 | Code | <Cd> | [1..1] | In a coded form as published in an external list. | External-ClearingSystemIdentification1Code | |
| 7 | Proprietary | <Prtry> | [1..1] | Identification code for a clearing system, that has not yet been identified in the list of clearing systems. | Max35Text | If assigned, then German bank code. |
| 6 | Member-Identification | <Mmbld> | [1..1] | Identification of a member of a clearing system. | Max35Text | |
| 5 | Name | <Nm> | [0..1] | Name of the institution. | Max140Text | Must be used. |
| 5 | PostalAddress | <PstlAdr> | [0..1] | Address of the institution. | PostalAddress6 | |
| 6 | AddressType | <AdrTp> | [0..1] | Specifies the postal address type. | See nachstehenden AddressType2-Code | |
| 6 | Department | <Dept> | [0..1] | Division of a large organisation or building | Max70Text | |
| 6 | Subdepartment | <SubDept> | [0..1] | Sub-division of a large organisation or building | Max70Text | |
| 6 | StreetName | <StrtNm> | [0..1] | Name of a street or thoroughfare. | Max70Text | |
| 6 | BuildingNumber | <BldgNb> | [0..1] | Number that identifies the position of a building in a street. | Max16Text | |
| 6 | PostCode | <PstCd> | [0..1] | Identifier that is added to a postal address to assist the sorting of mail. | Max16Text | |

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| | Name | XML Tag | Multi- plicity | Definition | Type | ZKA Rule |
|---|-----------------------|----------------|-------------------|---|---|---|
| 6 | TownName | <TwnNm> | [0..1] | Identifier for a built-up area with defined boundaries and a local government. | Max35Text | |
| 6 | CountrySub-Division | <CtrySub-Dvsn> | [0..1] | Specifies a subdivision of a country, e.g. state, region, county. | Max35Text | |
| 6 | Country | <Ctry> | [0..1] | Code for a country with its own government (ISO 3166) e.g. DE for Germany. | CountryCode | |
| 6 | AddressLine | <AdrLine> | [0..7] | Line of address Should not be used together with details in the structured elements. | Max70Text | |
| 5 | Other-Identification | <Othr> | [0..1] | Unique identification of an agent, as assigned by an institution, using an identification scheme. | Generic-Financial-Identification1 | Must be used. |
| 6 | Identification | <Id> | [1..1] | Unique and unambiguous identification of a person. | Max35Text | To be assigned with turnover tax ID number. |
| 6 | SchemeName | <SchmeNm> | [0..1] | Name of the identification scheme. | Financial-Identification-SchemeName1Choice | |
| 7 | Code | <Cd> | [1..1] | Name of the identification scheme, in a coded form as published in an external list. | External-Financial-Institution-Identification1-Code | |
| 7 | Proprietary | <Prtry> | [1..1] | Name of the identification scheme, in a free text form. | Max35Text | |
| 6 | Issuer | <Issr> | [0..1] | Entity that assigns the identification. | Max35Text | Contains always constant "UmsStId". |
| 4 | Branch-Identification | <BrnchId> | [0..1] | Information identifying a specific branch of a financial institution. | BranchData | |
| 5 | Identification | <Id> | [0..1] | Unique and unambiguous identification of a branch of a financial institution. | Max35Text | |
| 5 | Name | <Nm> | [0..1] | Name by which a party is known and which is usually used to identify that party. | Max140Text | |
| 5 | PostalAddress | <PstlAdr> | [0..1] | Address for the institution. | PostalAddress6 (s. o.) | |

Example:

```

<FinInstnId>
  <BIC>ABCDDEFFXXX</BIC>
  <Nm>Institutsname</Nm>
  <PstlAdr>
    <Ctry>DE</Ctry>

```

```
<AdrLine>Optionale Adressangaben</AdrLine>
</PstlAdr>
<Othr>
<Id>123456789</Id>
<Issr>UmsStId</Issr>
</Othr>
</FinInstnId>
```

7.5.11 Related Account <RltdAcct>, [0..1]

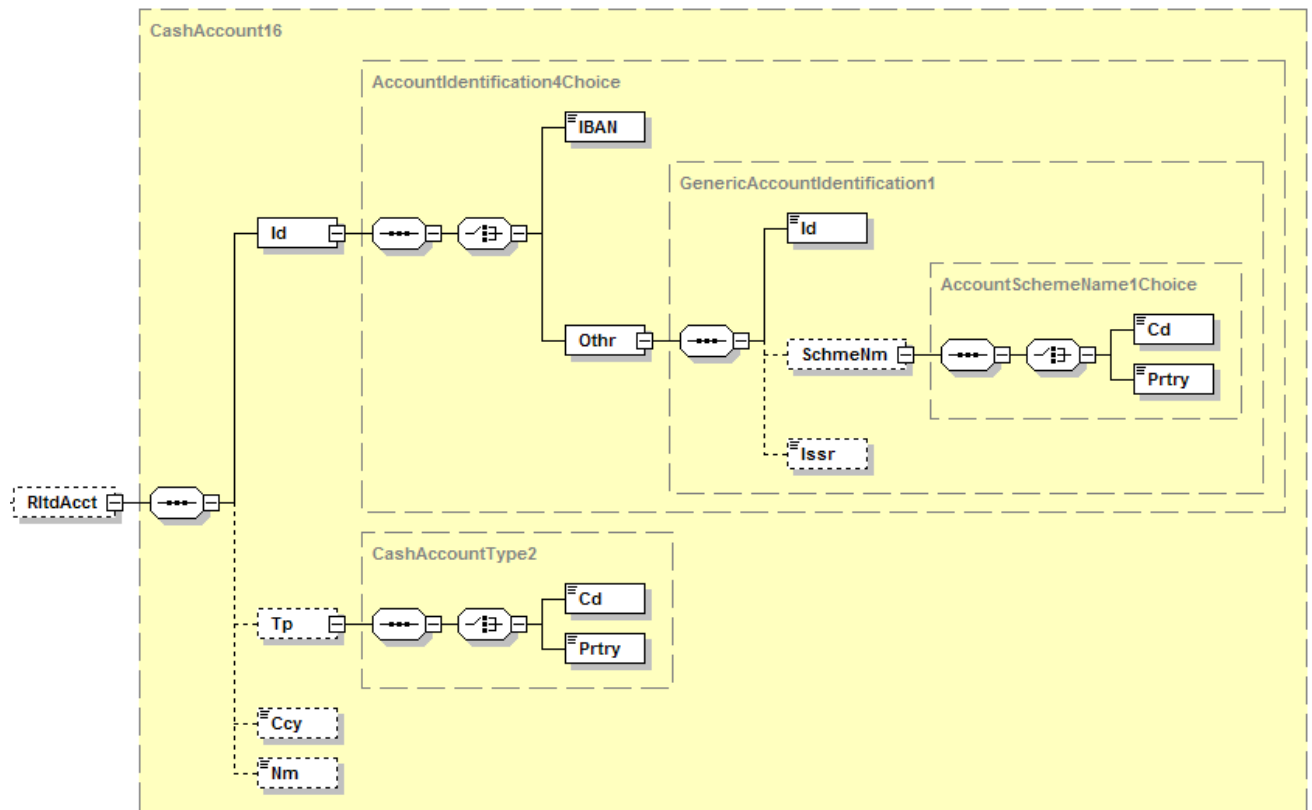


Diagram 53: camt.053.001.02, RltdAcct

Definition

Identifies the parent account of the reported account.

Rules

| + | Name | XML Tag | Multiplicity | Definition | Type | ZKA Rule |
|---|----------------------|---------|--------------|------------|-------------------------------|-----------|
| 1 | Identification | <Id> | [1..1] | see 7.5.8 | Account-Identification4Choice | |
| 2 | IBAN | <IBAN> | [1..1] | see 7.5.8 | IBAN2007-Identifier | see 7.5.8 |
| 2 | Other-Identification | <Othr> | [1..1] | see 7.5.8 | GenericAccountIdentification1 | |
| 1 | Type | <Tp> | [0..1] | see 7.5.8 | CashAccount-Type2 | |
| 2 | Code | <Cd> | [1..1] | see 7.5.8 | CashAccount-Type4Code | |

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| | | | | | | |
|---|-------------|---------|--------|-----------|--------------|--|
| 2 | Proprietary | <Prtry> | [1..1] | see 7.5.8 | Max35Text | |
| 1 | Currency | <Ccy> | [0..1] | see 7.5.8 | CurrencyCode | |
| 1 | Name | <Nm> | [0..1] | see 7.5.8 | Max70Text | |

For codes of CashAccountType4Code see 7.5.8.

Examples:

```
<Id>
  <IBAN>DE58123456780123456789</IBAN>
</Id>
<Tp>
  <Cd>CASH</Cd>
</Tp>
<Ccy>EUR</Ccy>
<Nm>account name</Nm>
```

```
<Id>
  <Othr>
    <Id>876543210123456789</Id>
  </Othr>
</Id>
<Tp>
  <Cd>CASH</Cd>
</Tp>
<Ccy>USD</Ccy>
<Nm> account name </Nm>
```

7.5.12 Balance <Bal>, [1.. n]

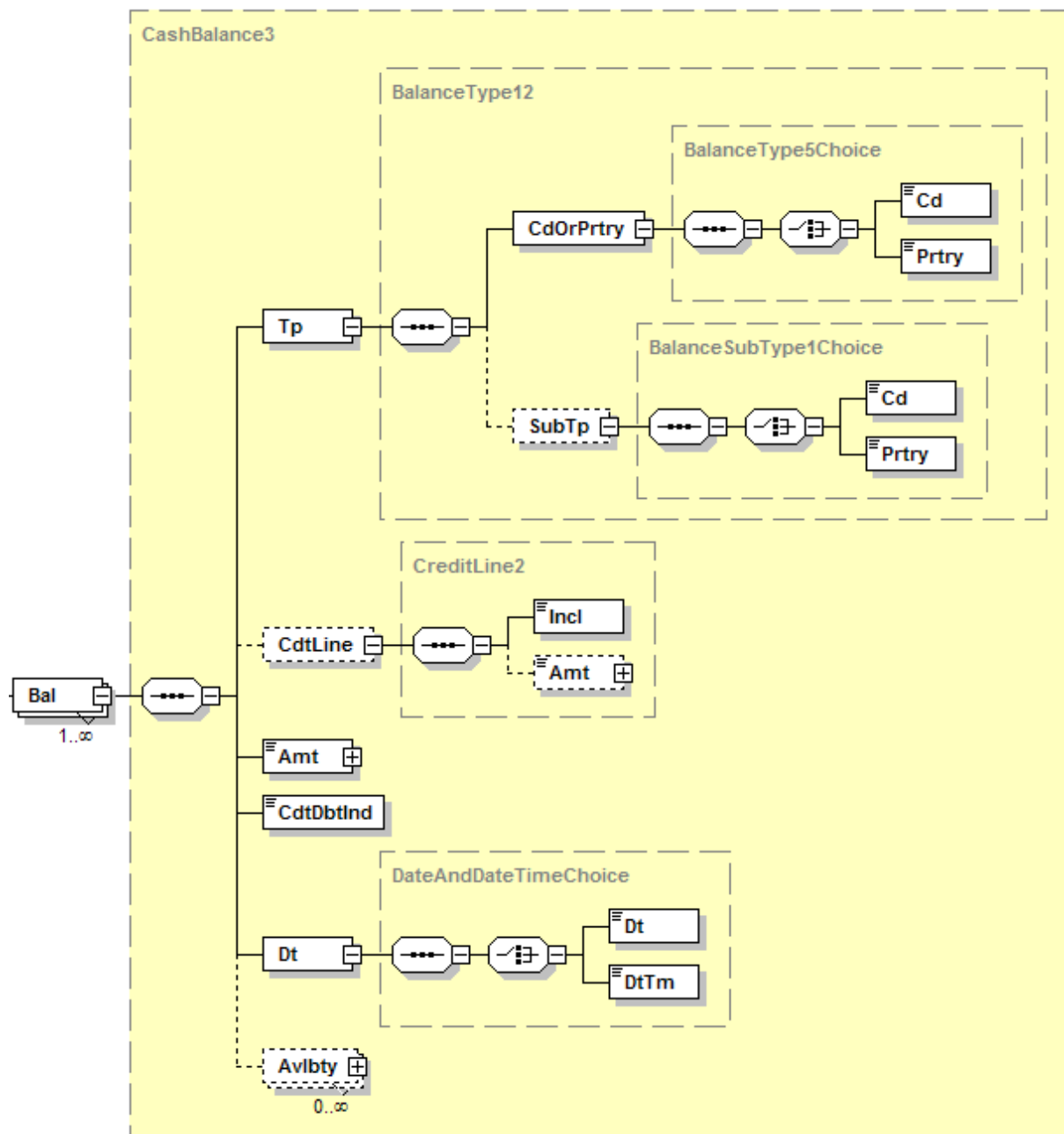


Diagram 54: camt.053.001.02, Bal

Definition

Set of elements defining the balance(s).

Rules

| | Name | XML Tag | Multiplicity | Definition | Type | ZKA Rule |
|---|--------------------|-------------|--------------|---|---------------------|----------|
| 3 | Type | <Tp> | [1..1] | Specifies the nature of a balance | BalanceType12 | |
| 4 | CodeOr-Proprietary | <CdOrPrtry> | [1..1] | Coded or proprietary format balance type. | BalanceType5-Choice | |

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Appendix 3: Specification of Data Formats

| | Name | XML Tag | Multi- plicity | Definition | Type | ZKA Rule |
|---|---------------------------|-------------|-------------------|---|---|---|
| 5 | Code | <Cd> | [1..1] | In a coded form. | see the following BalanceType12 Code | Only a choice of ISO codes is permitted (see following code table). |
| 5 | Proprietary | <Prtry> | [1..1] | In a proprietary form. | Max35Text | |
| 4 | SubType | <SubTp> | [0..1] | Specifies the balance sub-type. | BalanceSub- Type1Choice | |
| 5 | Code | <Cd> | [1..1] | Specifies the code for the type of a balance, eg, opening booked bal- ance. | External- BalanceSub- Type1Code | |
| 5 | Proprietary | <Prtry> | [1..1] | Specifies a proprietary code for the balance type. | Max35Text | |
| 3 | CreditLine | <CdtLine> | [0..1] | Set of elements used to provide details on the credit line. | CreditLine2 | |
| 4 | Included | <Incl> | [1..1] | Indicates whether (true) or not (false) the credit line is included in the balance. | TrueFalse- Indicator | |
| 4 | Amount | <Amt> | [0..1] | Amount of money of the credit line. | ActiveOrHisto- ricCurrencyAnd- Amount | |
| 3 | Amount | <Amt> | [1..1] | Amount of money of the cash balance. | ActiveOrHisto- ricCurrencyAnd- Amount | |
| 3 | CreditDebit- Indicator | <CdtDbtInd> | [1..1] | Indicates whether the balance is a credit (CRDT) or a debit (DBIT) balance. A zero balance is considered to be a credit balance. | CreditDebit- Code | |
| 3 | Date | <Dt> | [1..1] | Indicates the date (and time) of the balance. | DateAndDate- TimeChoice | |
| 4 | Date | <Dt> | [1..1] | Specified date. | ISODate | Use of this op- tional element recommended. |
| 4 | DateTime | <DtTm> | [1..1] | Specified date and time. | ISODateTime | |
| 3 | Availability | <AvlBty> | [0..n] | Set of elements used to indicate when the booked amount of money will become available, that is can be accessed and starts generating interest. | CashBalance- Availability2 | Not used. |

Values allowed by the ZKA to be used, type: BalanceType12Code

| | | |
|-------|-------------------|--|
| 1CLBD | 1ClosingBooked | 1Balance of the account at the end of the pre-agreed account 2reporting period. |
| 1CLAV | 2ClosingAvailable | 3Closing balance of amount of money that is at the disposal of the account owner on the date specified. |
| 1FWAV | 3ForwardAvailable | 4Forward available balance of money that is at the disposal of the account owner on the date specified. |

| | | |
|-------|-------------------------|--|
| 1ITBD | 4InterimBooked | 5Balance calculated in the course of the account servicer's 6business day, at the time specified, and subject to further 7changes during the business day. |
| 1PRCD | 5PreviouslyClosedBooked | 8Balance of the account at the previously closed account reporting period. |

ZKA Rule for the Tranggession of the 10 Megabyte Limit (see 7.3.1, Camt Message Size)

If the 10 MB limit is exceeded and, therefore, more than one camt.053 message is necessary, the balance type has to be allocated as follows:

First camt.053 message:

First balance "PRCD" and second balance "ITBD"

Further camt.053 messages (if required):

Each first and second balance "ITBD"

Last camt.053 message:

First balance "ITBD" and second balance "CLBD"

Example:

```
<Tp>
  <CdOrPrtry>
    <Cd>PRCD</Cd>
  </CdOrPrtry>
</Tp>
<Amt Ccy="EUR">1000000.00</Amt>
<CdtDbtInd>CRDT</CdtDbtInd>
<Dt>
  <Dt>2008-09-23</Dt>
</Dt>
</Bal>
<Bal>
  <Tp>
    <CdOrPrtry>
      <Cd>CLBD</Cd>
    </CdOrPrtry>
  </Tp>
  <Amt Ccy="EUR">1259621.56</Amt>
  <CdtDbtInd>CRDT</CdtDbtInd>
  <Dt>
    <Dt>2008-09-24</Dt>
  </Dt>
</Bal>
<Bal>
  <Tp>
    <CdOrPrtry>
      <Cd>CLAV</Cd>
    </CdOrPrtry>
  </Tp>
  <Amt Ccy="EUR">1259556.65</Amt>
  <CdtDbtInd>CRDT</CdtDbtInd>
  <Dt>
    <Dt>2008-09-23</Dt>
  </Dt>
</Bal>
<Bal>
  <Tp>
    <CdOrPrtry>
      <Cd>FWAV</Cd>
    </CdOrPrtry>
  </Tp>
```

```
<Amt Ccy="EUR">1258556.65</Amt>
<CdtDbtInd>CRDT</CdtDbtInd>
<Dt>
  <Dt>2008-09-25</Dt>
</Dt>
```

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

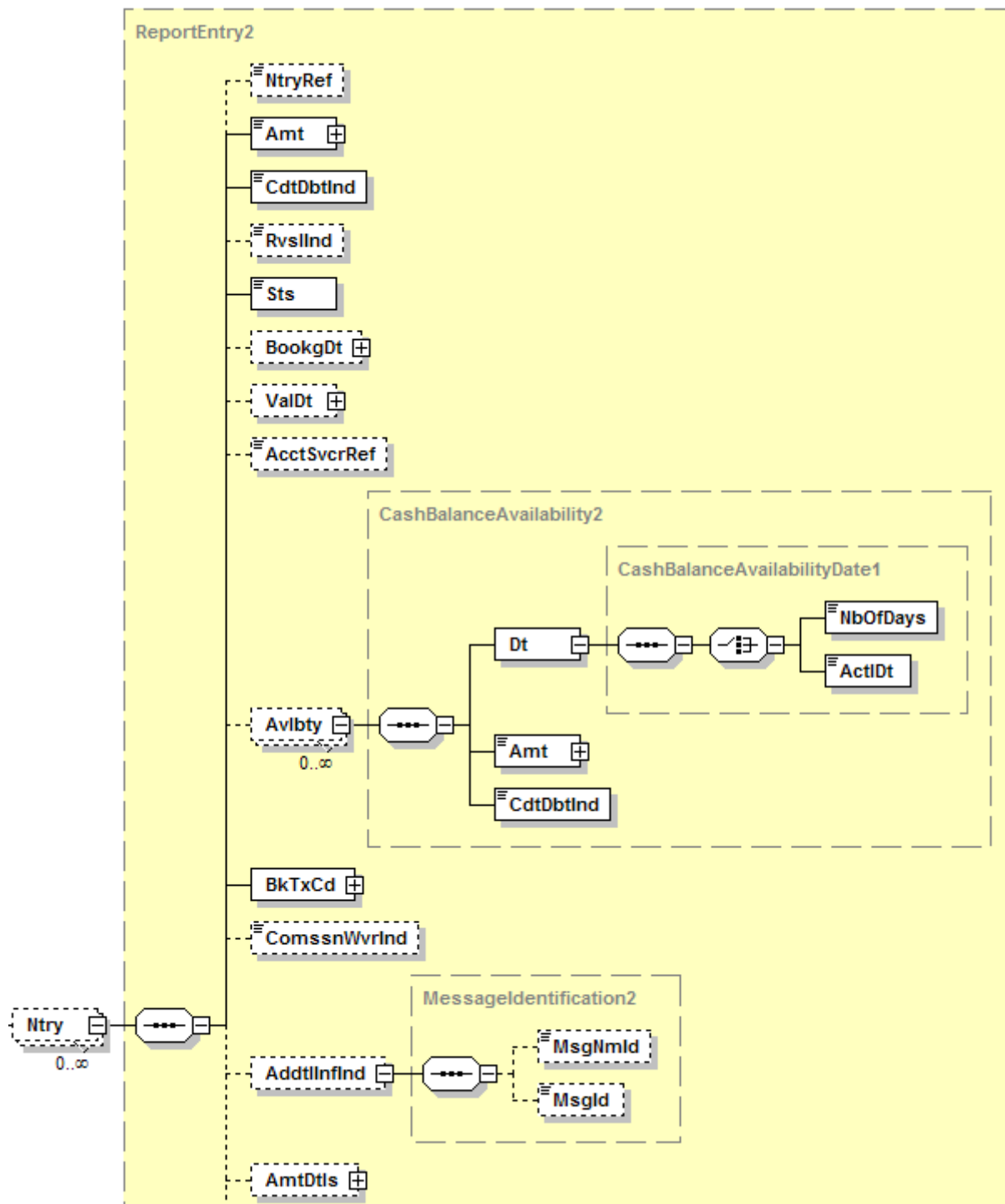


Diagram 55 part 1: camt.053.001.02, Ntry

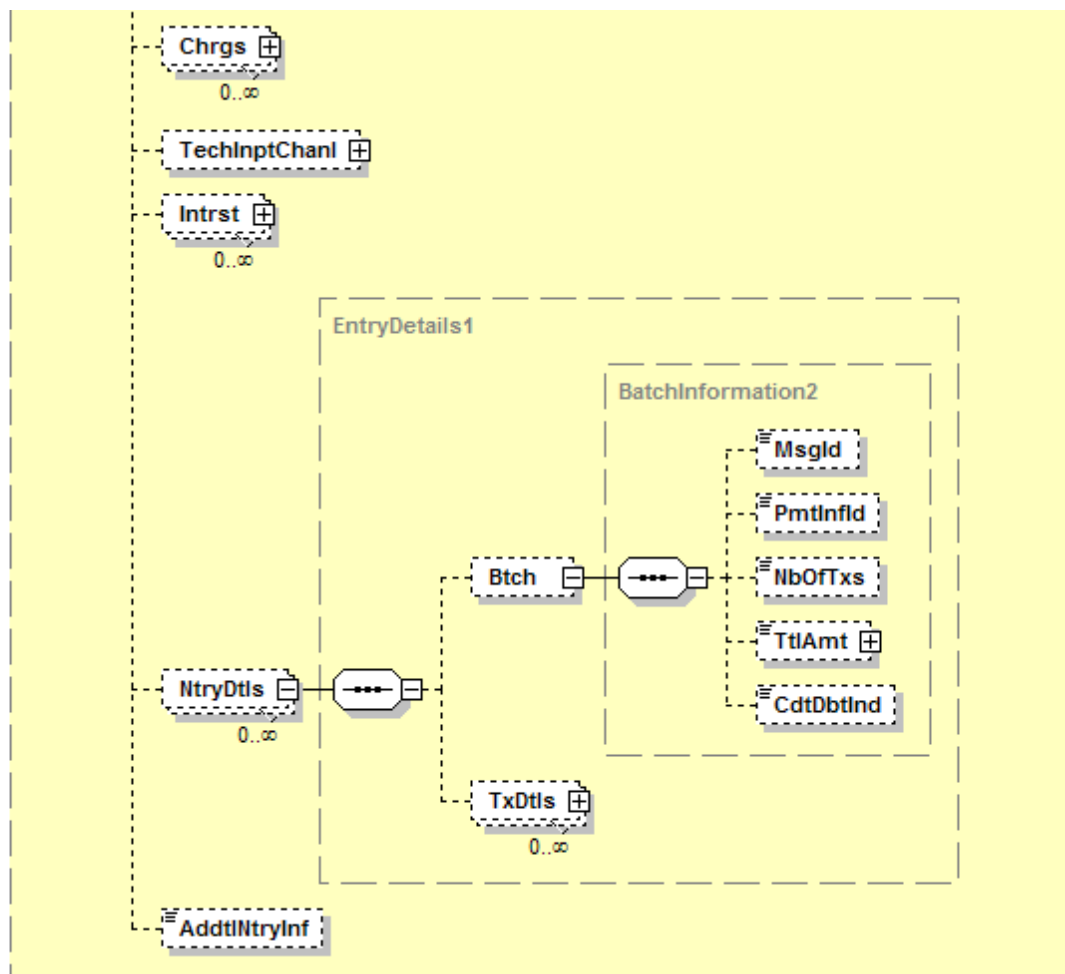


Diagram 13 part 2: camt.053.001.02, Ntry

Definition

Specifies the elements of an entry in the statement.

Rules

| | Name | XML Tag | Multiplicity | Definition | Type | ZKA Rule |
|---|-----------------------|-------------|--------------|---|-----------------------------------|--|
| 3 | EntryReference | <NtryRef> | [0..1] | Eindeutige Referenz | Max35Text | |
| 3 | Amount | <Amt> | [1..1] | Amount of money in the cash entry. | ActiveOrHistoricCurrencyAndAmount | To be specified in account currency. See 7.5.13.1 for more information. |
| 3 | CreditDebit-Indicator | <CdtDbtInd> | [1..1] | Specifies if an entry is a credit (CRDT) or a debit (DBIT) balance. | CreditDebit-Code | |

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Appendix 3: Specification of Data Formats

| | Name | XML Tag | Multi- plicity | Definition | Type | ZKA Rule |
|---|---------------------------|----------------|-------------------|---|-------------------------------------|--|
| 3 | Reversal-Indicator | <RvslInd> | [0..1] | Indicates whether the entry is the result of a reversal operation. This element should only be present if the entry is the result of a reversal operation. If the CreditDebitIndicator is CRDT and ReversalIndicator is Yes, the original operation was a debit entry. If the CreditDebitIndicator is DBIT and ReversalIndicator is Yes, the original operation was a credit entry. | TrueFalse-Indicator | |
| 3 | Status | <Sts> | [1..1] | Status of an entry on the books of the account servicer. | see the following EntryStatus2-Code | Only 'BOOK' is permitted. |
| 3 | BookingDate | <BookgDt> | [0..1] | Date and time when an entry is posted to an account on the account servicer's books. | DateAndDate-TimeChoice | |
| 4 | Date | <Dt> | [1..1] | Specified date. | ISODate | Use of this optional element is recommended. |
| 4 | DateTime | <DtTm> | [1..1] | Specified date and time. | ISODateTime | |
| 3 | ValueDate | <ValDt> | [0..1] | Date and time assets become available to the account owner (in a credit entry), or cease to be available to the account owner (in a debit entry). | see page above: BookingDate | see page above: BookingDate |
| 3 | AccountServicer-Reference | <AcctSvcr-Ref> | [0..1] | Account servicing institution's reference for the underlying transaction. | Max35Text | Is to be used. |
| 3 | Availability | <Avlbty> | [0..n] | Set of elements used to indicate when the booked funds will become available, i.e. can be accessed and start generating interest. | CashBalance-Availability2 | |
| 4 | Date | <Dt> | [1..1] | Indicates when the amount of money will become available. | CashBalance-Availability-Date1 | e.g. availability of a debit entry |
| 5 | NumberOfDays | <NbOf-Days> | [1..1] | Indicates the number of float days attached to the balance. | Max15Plus-SignedNumeric-Text | Is not used. |
| 5 | ActualDate | <ActlDt> | [1..1] | Identifies the actual availability date. | ISODate | |
| 4 | Amount | <Amt> | [1..1] | Identifies the available amount. | ActiveOrHistoricCurrencyAnd-Amount | |

| | Name | XML Tag | Multi- plicity | Definition | Type | ZKA Rule |
|---|----------------------------------|-----------------|-------------------|---|---------------------------------|---|
| 4 | CreditDebit-Indicator | <CdtDbtInd> | [1..1] | Indicates whether the balance is a credit (CRDT) or a debit (DBIT) balance. | CreditDebit-Code | |
| 3 | BankTransaction-Code | <BkTxCd> | [1..1] | Set of elements to fully identify the type of underlying transaction resulting in an entry. | Bank-Transaction-CodeStructure4 | Use without content. The code content is only assigned to "Transaction-Details". As it is a mandatory field, however, the empty tag is provided here. |
| 3 | Commission-WaiverIndicator | <Comssn-WvrInd> | [0..1] | Indicates whether the transaction is exempt from commission. | YesNoIndicator | Not used. |
| 3 | Additional-Information-Indicator | <AddtInflnd> | [0..1] | Indicates whether the underlying transaction details are provided through a separate message, e.g. in case of aggregate postings. | Message-Identification2 | Any reference to a camt.054 message is specified here. |
| 4 | MessageName-Identification | <MsgNmId> | [0..1] | Specifies the message name identifier of the message that will be used to provide additional details. | Max35Text | e.g. camt.054.001.02 |
| 4 | Message-Identification | <MsgId> | [0..1] | Specifies the identification of the message that will be used to provide additional details. | Max35Text | |
| 3 | AmountDetails | <AmtDtls> | [0..1] | Set of elements providing information on the original amount. | AmountAnd-Currency-Exchange3 | Is not used on the level „Entry“ but on the Transaction-Details level (see 7.5.15). |

| | Name | XML Tag | Multi- plicity | Definition | Type | ZKA Rule |
|---|------------------------------------|-------------|-------------------|--|-----------------------|---|
| 3 | Charges | <Chrgs> | [0..n] | Provides information on the charges included in the entry amount. (This set of elements can be used on the levels 'Entry' as well as 'Transaction-Details'). | see 7.5.14 | Values are assigned to this element group on the level "Entry" only if they represent charges (own or foreign) which are assigned directly to a batched transaction file. Consistency with <TxDtIs> is mandatory. 1) Only charges of an ordered and entered amount will be accounted for here. 2) Charges that are belonging technically to the transaction but are invoiced separately must not be accounted for here. |
| 3 | Interest | <Intrst> | [0..n] | Set of elements providing details on the interest amount included in the entry amount. | Transaction-Interest2 | The use is not recommended for the time being (A detailed specification will be given in a follow-up version). |
| 3 | EntryDetails | <NtryDtIs> | [0..n] | Set of elements used to provide details on the entry. | EntryDetails1 | |
| 4 | Batch | <Btch> | [0..n] | Set of elements providing details on batched transactions. | Batch-Information2 | Reference to a batched transaction file submitted by the customer. |
| 5 | Message-Identification | <MsgId> | [0..1] | Point to point reference assigned by the sending party to unambiguously identify the batch of transactions. | Max35Text | |
| 5 | Payment-Information-Identification | <PmtInflId> | [0..1] | Reference assigned by a sending party to unambiguously identify a payment information block within a payment message (Id). | Max35Text | e.g. content of field A10 of the DTAUS format or Payment-Information-Identification of a pain message. |
| 5 | NumberOf-Transactions | <NbOfTxs> | [0..1] | Number of individual transactions included in the batch. | Max15Numeric-Text | e.g. content of field E10 of DTAUS format. |

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Appendix 3: Specification of Data Formats

| | Name | XML Tag | Multi- plicity | Definition | Type | ZKA Rule |
|---|-----------------------------|-----------------|-------------------|---|-----------------------------------|--|
| 5 | TotalAmount | <TtlAmt> | [0..1] | Total amount of money reported in the batch entry. | ActiveOrHistoricCurrencyAndAmount | |
| 5 | CreditDebit-Indicator | <CdtDbtInd> | [0..1] | Indicates whether the balance is a credit (CRDT) or a debit (DBIT) balance. | CreditDebit-Code | |
| 4 | Transaction-Details | <TxDtIs> | [0..n] | Set of elements providing information on the underlying transaction(s). | see 7.5.15 | To be used at least once. |
| 3 | Additional-EntryInformation | <AddtlNtry-Inf> | [0..1] | Further details on the entry details. | Max500Text | A GVC (business transaction code) long text may be assigned to these elements. |

Values allowed by the ZKA to be used, type: EntryStatus2Code

| | | |
|------|-------------|--|
| BOOK | Booked | The transfer of money has been completed between account servicer and account owner. |
| INFO | Information | Entry is only provided for information, and no booking on the account owner's account in the account servicer's ledger has been performed. |
| PDNG | Pending | Booking on the account owner's account in the account servicer's ledger has not been completed. |

Example:

```

<Amt Ccy="EUR">259621.56</Amt>
<CdtDbtInd>CRDT</CdtDbtInd>
<Sts>BOOK</Sts>
<BookgDt>
  <Dt>2008-09-24</Dt>
</BookgDt>
<ValDt>
  <Dt>2008-09-24</Dt>
</ValDt>
<AcctSvcrRef>Institution's reference</AcctSvcrRef>
<Avlbtty>
  <Dt>
    <ActlDt>2008-09-24</ActlDt>
  </Dt>
  <Amt Ccy="EUR">259621.56</Amt>
  <CdtDbtInd>CRDT</CdtDbtInd>
</Avlbtty>
<BkTxCd/>
<AddtlInfInd>
  <MsgNmId>camt.054.001.02</MsgNmId>
  <MsgId>if applicable, reference to e. g. camt.054</MsgId>
</AddtlInfInd>
<Chrgs>
  ...
</Chrgs>
<NtryDtIs>
  <Btch>
    <MsgId>if applicable reference to pain.xxx MsgId</MsgId>
  
```



```
<PmtInfId>Id of batched transaction file of the message</PmtInfId>
</Btch>
<TxDtls>
...
</TxDtls>
</NtryDtls>
<AddtlNtryInf>further information about the entry; Max500Text. Can be
assigned with GVC long text.</AddtlNtryInf>
```

7.5.13.1 Dependencies of the Amount Elements on the Levels Entry <Ntry> and TransactionDetails <TxDtls>

For details on the Amount elements on the TransactionDetails levels see 7.5.16. The currency of the element Amount on level Entry has to match the account currency at all times.

If AmountDetails are specified under TransactionDetails, too, the currency of the TransactionAmount has to match the account currency at all times. In this case, all TransactionAmount elements must have values allocated to at all times. Moreover, the sum* of all TransactionAmounts has to match the Amount element on the level Entry:

**mathematical expression:*
$$\sum_{\langle TxDtls \rangle} (\langle TxDtls \rangle \langle AmtDtls \rangle \langle TxAmt \rangle) = \langle Amt \rangle \text{ on level Entry}$$

7.5.14 Charges <Chrgs>, [0.. n]

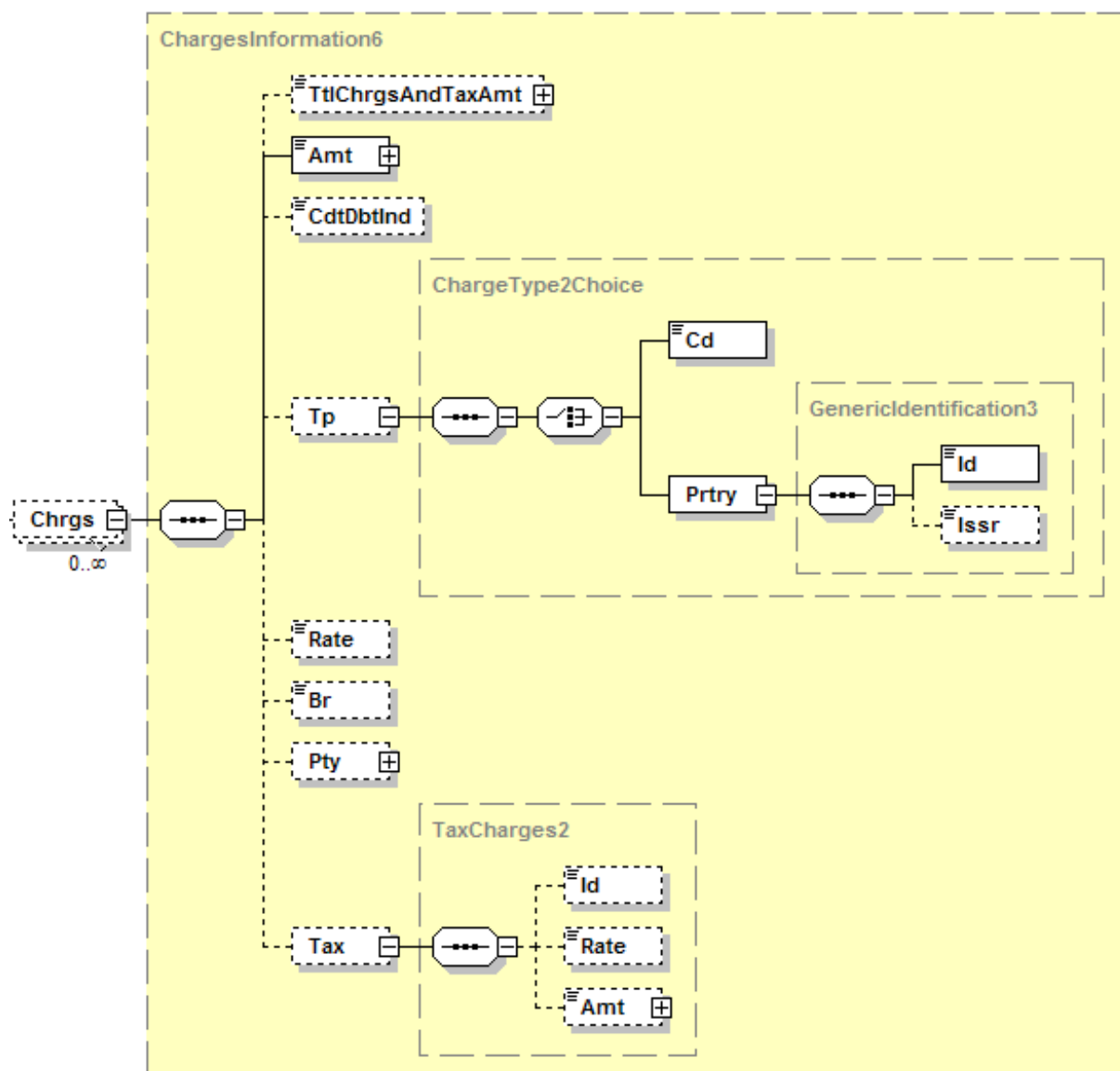


Diagram 56: camt.053.001.02, Chrgs

Definition

Set of elements providing details on the interest amount included in the entry amount (this group of elements can be used on the levels "Entry" and "TransactionsDetails").

Rules

| | Name | XML Tag | Multiplicity | Definition | Type | ZKA Rule |
|---|---------------------------|---------------------|--------------|--|-----------------------------------|----------|
| 4 | TotalCharges-AndTaxAmount | <TtlChrgsAndTaxAmt> | [0..1] | Total of all charges and taxes applied to the entry. | ActiveOrHistoricCurrencyAndAmount | |
| 4 | Amount | <Amt> | [1..1] | Transaction charges to be paid by the charge bearer. | ActiveOrHistoricCurrencyAndAmount | |

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Appendix 3: Specification of Data Formats

| | Name | XML Tag | Multi- plicity | Definition | Type | ZKA Rule |
|---|-----------------------|-------------|-------------------|--|-----------------------------------|---|
| | CreditDebit-Indicator | <CdtDbtInd> | [0..1] | Indicates whether the balance is a credit (CRDT) or a debit (DBIT) balance. | CreditDebit-Code | |
| 4 | Type | <Tp> | [0..1] | Identifies the type of charge. | ChargeType2-Choice | |
| 5 | Code | <Cd> | [1..1] | Coded form: BRKF = Fee paid to a broker for services provided. COMM = Fee paid for services provided. | ChargeType1-Code | |
| 5 | ProprietaryCode | <PrtryCd> | [1..1] | Type of charge is a bilaterally agreed code. | Generic-Identification3 | |
| 6 | Identification | <Id> | [1..1] | Name or number assigned by an entity to enable recognition of that entity. | Max35Text | |
| 6 | Issuer | <Issr> | [0..1] | Entity that assigns the identification. | Max35Text | |
| 4 | Rate | <Rate> | [0..1] | Rate used to calculate the amount of the charge or fee. | Percentage-Rate | |
| 4 | Bearer | | [0..1] | Specifies which party/parties will bear the charges associated with the processing of the payment transaction. CRED = to be borne by the creditor. DEBT = to be borne by the debtor. SHAR = layout for charges. SLEV = agreed rules for charges. | ChargeBearer-Type1Code | |
| 4 | Party | <Pty> | [0..1] | Party that takes the transaction charges or to which the transaction charges are due. | see 7.5.17 | If Charges in TxDtIs (see 7.5.15) are used than the IBAN of a clearing account for the charges can be given here (in FinInstnId/Othr/Id). |
| 4 | Tax | <Tax> | [0..1] | Specifies tax details applied to charges. | TaxCharges2 | For specifying the VAT. |
| 5 | Identification | <Id> | [0..1] | Reference identifying the nature of tax levied. | Max35Text | |
| 5 | Rate | <Rate> | [0..1] | Rate used for calculation of the tax. | Percentage-Rate | |
| 5 | Amount | <Amt> | [0..1] | Amount of money resulting from the calculation of the tax and its currency. | ActiveOrHistoricCurrencyAndAmount | |

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Appendix 3: Specification of Data Formats

Example:

```
<Amt Ccy="EUR">2</Amt>
```

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

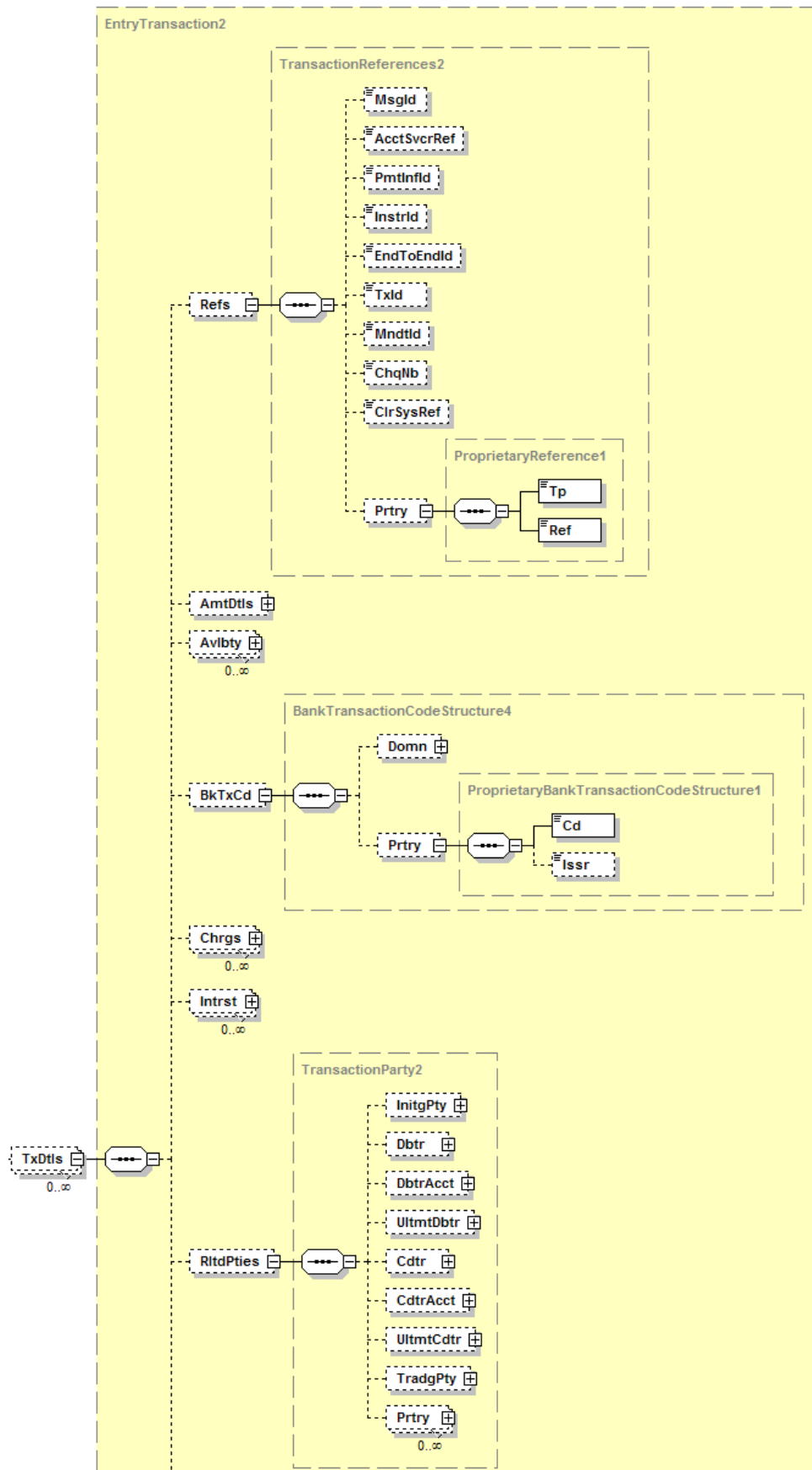


Diagram 57 part 1: camt.053.001.02, TxDtIs



Diagram 15 part 2: camt.053.001.02, TxDtls

Definition

Set of elements providing information on the underlying transaction(s).

Rules

| | Name | XML Tag | Multi- plicity | Definition | Type | ZKA Rule |
|---|------------------------------------|----------------|-------------------|---|-------------------------|----------|
| 5 | References | <Refs> | [0..1] | Set of elements providing the identification of the underlying transaction. | Transaction-References2 | |
| 6 | Message-Identification | <MsgId> | [0..1] | Message-Id <MsgId> of the underlying pain-message. | Max35Text | |
| 6 | AccountServicer-Reference | <AcctSvcr-Ref> | [0..1] | The account servicing institution's reference for the transaction. | AcctSvcrRef | |
| 6 | Payment-Information-Identification | <PmtInfId> | [0..1] | Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message | Max35Text | |
| 6 | Instruction-Identification | <InstrId> | [0..1] | Unique identification as assigned by an instructing party for an instructed party. | Max35Text | |
| 6 | EndToEnd-Identification | <EndTo-EndId> | [0..1] | Unique identification assigned by the initiating party to unambiguously identify the transaction. | Max35Text | |

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Appendix 3: Specification of Data Formats

| | Name | XML Tag | Multi- plicity | Definition | Type | ZKA Rule |
|---|--------------------------------|-------------|-------------------|--|---|--|
| 6 | Transaction- Identification | <TxId> | [0..1] | Unique identification assigned by the first instructing agent to unambiguously identify the transaction (G1) | Max35Text | |
| 6 | Mandate- Identification | <MndtId> | [0..1] | Reference of the direct debit mandate that has been signed between by the debtor and the creditor. | Max35Text | |
| 6 | ChequeNumber | <ChqNb> | [0..1] | Identifies the cheque number. | Max35Text | |
| 6 | Clearing- SystemReference | <ClrSysRef> | [0..1] | Unique and unambiguous identifier for a payment instruction, assigned by the clearing system. | Max35Text | |
| 6 | Proprietary | <Prtry> | [0..1] | Proprietary reference of an underlying transaction. | Proprietary- Reference1 | |
| 7 | Type | <Tp> | [1..1] | Identifies the type of reference reported. | Max35Text | |
| 7 | Reference | <Ref> | [1..1] | Proprietary reference specification related to the underlying transaction. | Max35Text | |
| 5 | AmountDetails | <AmtDtls> | [0..1] | Set of elements providing details information on the original amount. | see 7.5.16 | |
| 5 | Availability | <Avlbty> | [0..n] | Set of elements used to indicate when the booked funds will become available. | CashBalance- Availability2 | Not used. |
| 5 | BankTransaction- Code | <BkTxCd> | [0..1] | Set of elements to fully identify the type of underlying transaction resulting in an entry. | Bank- Transaction- CodeStructure1 | Must be used. |
| 6 | Domain | <Domn> | [0..1] | Specifies the domain, the family and the sub-family of the bank transaction code, in a structured and hierarchical format. | Bank- Transaction- CodeStructure5 | Not used. |
| 6 | Proprietary | <Prtry> | [0..1] | Proprietary identification of the bank transaction code, as defined by the issuer. | Proprietary- Bank- Transaction- CodeStructure1 | Must be used. |
| 7 | Code | <Cd> | [1..1] | Proprietary bank transaction code to identify the underlying transaction. | Max35Text | As a character string concatenated by "+": Four-digit SWIFT transaction code +GVC Optional: +Primanota-No. (maximum 10 digits). |

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| | Name | XML Tag | Multi- plicity | Definition | Type | ZKA Rule |
|---|-----------------|-------------|-------------------|--|--|---|
| 7 | Issuer | <Issr> | [0..1] | Identification of the issuer of the proprietary bank transaction code. | Max35Text | Constant „ZKA“ is allocated to this element. |
| 5 | Charges | <Chrgs> | [0..n] | see 7.5.14 | see 7.5.14 | Consistency with <Ntry> is mandatory. 1) Only charges of an ordered and entered amount will be accounted for here. 2) Charges that are belonging technically to the transaction but are invoiced separately must not be accounted for here. |
| 5 | Interest | <Intrst> | [0..n] | see unter 7.5.13 | see 7.5.13 | The use is not recommended for the time being (A detailed specification will be given in a follow-up version). |
| 5 | RelatedParties | <RltdPties> | [0..1] | Set of elements identifying the parties related to the underlying transaction. | Transaction-Party2 | |
| 6 | InitiatingParty | <InitgPty> | [0..1] | Party initiating the payment to an agent. | see <Owner> in 7.5.8 and <Id> in 7.5.9 | |
| 6 | Debtor | <Dbtr> | [0..1] | Remitter or party liable to pay that owes an amount of money to the (ultimate) creditor. | see <Owner> in 7.5.8 and <Id> in 7.5.9 | |
| 6 | DebtorAccount | <DbtrAcct> | [0..1] | Unambiguous identification of the account of the debtor. | see 7.5.11 | |
| 6 | UltimateDebtor | <UltmtDbtr> | [0..1] | Party liable to pay who differs from the account owner. | see <Owner> in 7.5.8 and <Id> in 7.5.9 | |
| 6 | Creditor | <Cdtr> | [0..1] | Beneficiary or remittee to which an amount of money is due. | see <Owner> in 7.5.8 and <Id> in 7.5.9 | In case of a SEPA direct debit, the Creditor Identifier is to be allocated to <Id> <PrvtId> <Othrid> (analogous to pain008). |
| 6 | CreditorAccount | <CdtrAcct> | [0..1] | Unambiguous identification of the account of the creditor of the payment transaction. | see 7.5.11 | |

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| | Name | XML Tag | Multi- plicity | Definition | Type | ZKA Rule |
|---|--------------------------------|---------------|-------------------|---|--|---|
| 6 | UltimateCreditor | <UltmtCdtr> | [0..1] | Remittee who differs from the account owner. | see <Owner> in 7.5.8 and <Id> in 7.5.9 | |
| 6 | TradingParty | <TradgPty> | [0..1] | Broker that plays an active role in planning and executing the transactions. | see <Owner> in 7.5.8 and <Id> in 7.5.9 | |
| 6 | Proprietary | <Prtry> | [0..n] | Provides proprietary party information. | Proprietary-Party2 | |
| 5 | RelatedAgents | <RltdAgts> | [0..1] | Set of elements identifying the agents related to the underlying transaction. | see 7.5.18 | |
| 5 | Purpose | <Purp> | [0..1] | Underlying reason for the payment transaction, e.g. a charity payment, or a commercial agreement between the creditor and the debtor. | see 7.5.19 | |
| 5 | Related-Remittance-Information | <RltdRmt-Inf> | [0..10] | Information related to the handling of the remittance information by any of the agents in the transaction processing chain. | Remittance-Location2 | Not used. |
| 5 | Remittance-Information | <RmtInf> | [0..1] | Information that enables the matching, i.e. reconciliation, of a payment with the items that the payment is intended to settle, e.g. commercial invoices in an account receivable system. | see 7.5.20 | |
| 5 | RelatedDates | <RltdDts> | [0..1] | Set of elements identifying the dates related to the underlying transactions. | see 7.5.21 | The use is not recommended for the time being (A detailed specification will be given in a follow-up version). For the time being, the element <RmtInf> should be used. |
| 5 | RelatedPrice | <RltdPric> | [0..1] | Set of elements identifying the price information related to the underlying transaction. | see 7.5.22 | The use is not recommended for the time being (A detailed specification will be given in a follow-up version). |
| 5 | RelatedQuantities | <RltdQties> | [0..n] | Identifies related quantities (e.g. of securities) in the underlying transaction. | see 7.5.23 | The use is not recommended for the time being (A detailed specification will be given in a follow-up version). |

| | Name | XML Tag | Multi- plicity | Definition | Type | ZKA Rule |
|---|-------------------------------------|----------------|-------------------|---|------------|--|
| 5 | Financial-Instrument-Identification | <Fi-nInstrmId> | [0..1] | Identification of a security, as assigned under a formal or proprietary identification scheme. | see 7.5.24 | The use is not recommended for the time being (A detailed specification will be given in a follow-up version). |
| 5 | Tax | <Tax> | [0..1] | Amount of money due to the government or tax authority, according to various pre-defined parameters such as thresholds or income. | see 7.5.25 | |
| 5 | ReturnInformation | <RtrInf> | [0..1] | Set of elements specifying the return information. | see 7.5.26 | |
| 5 | CorporateAction | <CorpActn> | [0..1] | Set of elements identifying the underlying corporate action. | see 7.5.27 | The use is not recommended for the time being (A detailed specification will be given in a follow-up version). |
| 5 | Safekeeping-Account | <SfkpgAcct> | [0..1] | Safekeeping or investment account. A safekeeping account is an account on which a securities entry is made. | see 7.5.11 | The use is not recommended for the time being (A detailed specification will be given in a follow-up version). |
| 5 | Additional-Transaction-Information | <AddtlTx-Inf> | [0..1] | Further details on the transaction details. | Max500Text | The use is not recommended for the time being. |

1. Example: Cheque presentation

```

<Refs>
  <AcctSvcrRef>Institution's reference</AcctSvcrRef>
  <ChqNb>cheque number</ChqNb>
</Refs>
<AmtDtls>
...
</AmtDtls>
<BkTxCd>
  <Prtry>
    <Cd>NCHK+075+9002/405</Cd>
    <Issr>ZKA</Issr>
  </Prtry>
</BkTxCd>
<Chrgs>
...
</Chrgs>
<RltdPties>
  <Dbtr>
    <Nm>Drawee of the cheque</Nm>
  </Dbtr>
  <DbtrAcct>
...
</DbtrAcct>
  <Cdtr>
    <Nm>Beneficiary / payee</Nm>
  ...

```

```
</Cdtr>
<CdtrAcct>
...
</CdtrAcct>
</RltdPties>
<RltdAgts>
...
</RltdAgts>
<RmtInf>
...
</RmtInf>
```

2. Example: Debit entry due to a SEPA direct debit

```
<Refs>
  <AcctSvcrRef>Institution's reference </AcctSvcrRef>
  <EndToEndId> Unique identification of the transaction</EndToEndId>
  <MndtId>If so a reference of the direct debit mandate</MndtId>
</Refs>
<AmtDtls>
...
</AmtDtls>
<BkTxCd>
  <Prtry>
    <Cd>NDDT+105+9004/405</Cd>
    <Issr>ZKA</Issr>
  </Prtry>
</BkTxCd>
<RltdPties>
  <Dbtr>
    <Nm>Party liable for payment</Nm>
  </Dbtr>
  <DbtrAcct>
...
</DbtrAcct>
  <Cdtr>
    <Nm>Payee</Nm>
    <Id>
      <PrvtId>
        <Othr>
          <Id>Cdtr-Id of the creditor</Id>
        </Othr>
      </PrvtId>
    </Id>
  </Cdtr>
  <CdtrAcct>
...
</CdtrAcct>
</RltdPties>
<RltdAgts>
...
</RltdAgts>
  <Purp>
    <Prtry>PHON</Prtry>
  </Purp>
  <RmtInf>
    <Ustrd>Telephone bill...</Ustrd>
  </RmtInf>
```

7.5.16 Amount Details <AmtDtls>, [0..1]

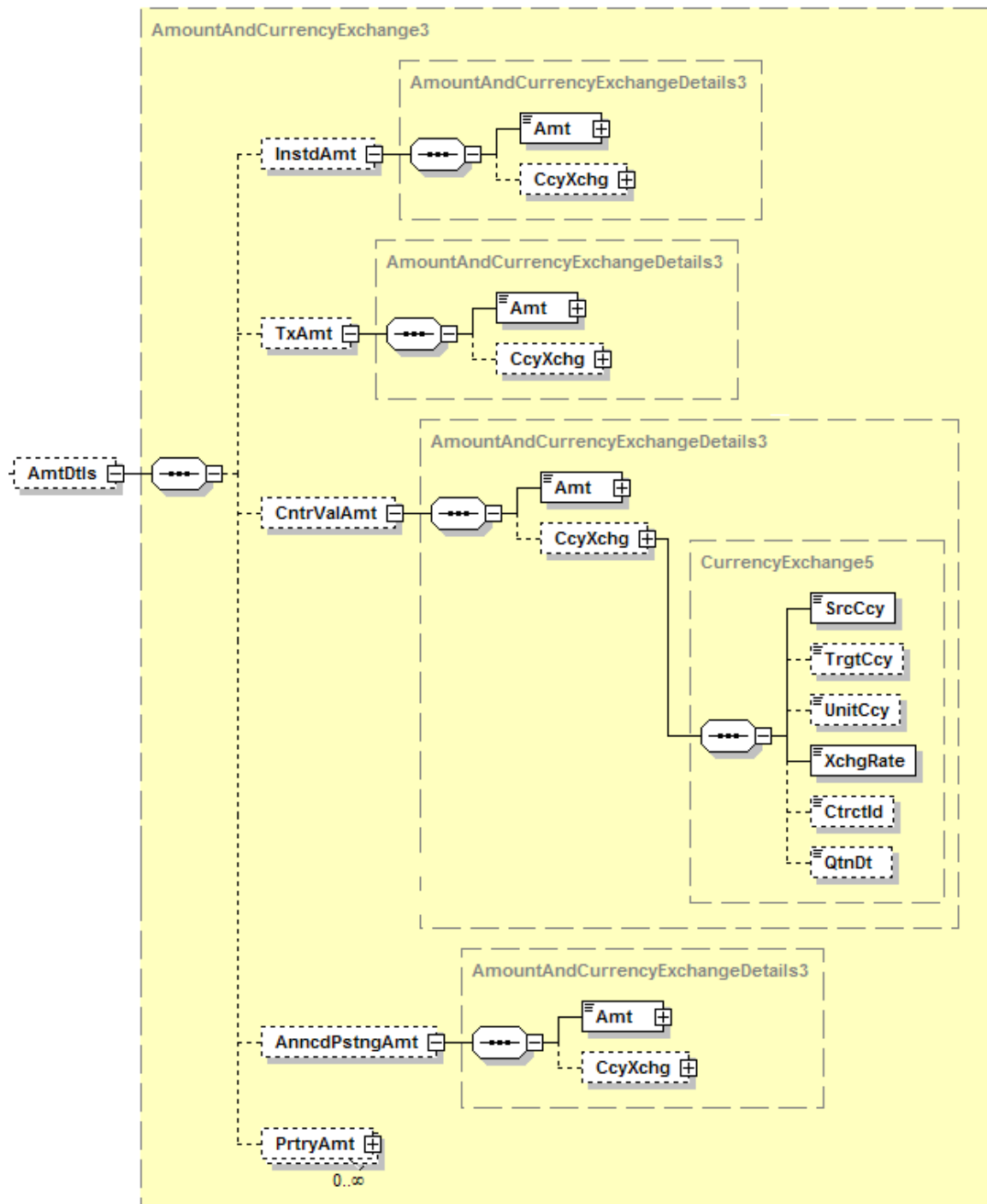


Diagram 58: camt.053.001.02, AmtDtls

Definition

Set of elements providing detailed information on the amount.

This structure is used for more than one element.

Rules

| | Name | XML Tag | Multi- plicity | Definition | Type | ZKA Rule |
|---|---------------------|---------------|-------------------|---|--------------------------------------|--|
| 6 | Instructed-Amount | <InstdAmt> | [0..1] | Identifies the amount of money to be moved between the debtor and creditor, before deduction of charges. | AmountAnd-Currency-Exchange-Details3 | Recommended for use. |
| 7 | 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. | ActiveOrHistoricCurrencyAndAmount | |
| 7 | Currency-Exchange | <CcyXchg> | [0..1] | Reports on currency exchange information. | Currency-Exchange5 | Not used. |
| 6 | Transaction-Amount | <TxAmt> | [0..1] | Amount of the underlying transaction. | see page above: InstructedAmount | To be specified in account currency. See also 7.5.13.1 |
| 7 | 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. | see page above: InstructedAmount | |
| 7 | Currency-Exchange | <CcyXchg> | [0..1] | Reports on currency exchange information. | see page above: InstructedAmount | Not used. |
| 6 | CounterValue-Amount | <CntrVal-Amt> | [0..1] | Identifies the result of the currency information applied to an instructed amount. | see page above: InstructedAmount | Amount converted in account currency before deduction of charges; here, the exchange rate is specified, based on the "Instructed Amount" or on the EURO counter value (see Proprietary Amount) |
| 7 | 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. | see page above: InstructedAmount | |
| 7 | Currency-Exchange | <CcyXchg> | [0..1] | Reports on currency exchange information. | see page above: InstructedAmount | |
| 8 | SourceCurrency | <SrcCcy> | [1..1] | Currency of the amount to be converted in a currency conversion. | CurrencyCode | Either identical to currency of Instructed Amount or Euro |

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Appendix 3: Specification of Data Formats

| | Name | XML Tag | Multi- plicity | Definition | Type | ZKA Rule |
|---|-----------------------------|-----------------|-------------------|---|--------------------------------------|---|
| 8 | TargetCurrency | <TrgtCcy> | [0..1] | Currency into which an amount is to be converted in a currency conversion. | CurrencyCode | Account currency always |
| 8 | UnitCurrency | <UnitCcy> | [0..1] | Currency in which the rate of exchange is expressed in a currency exchange. | CurrencyCode | Example: 1 EUR = x units of another currency. In this case, <UnitCcy> contains "EUR" |
| 8 | ExchangeRate | <XchgRate> | [1..1] | Factor used for the conversion of an amount from one currency into another. This reflects the price at which one currency was bought with another currency. | BaseOneRate | |
| 8 | Contract- Identification | <CtrctId> | [0..1] | Unique and unambiguous identifier of the foreign exchange contract. | Max35Text | |
| 8 | QuotationDate | <QtnDt> | [0..1] | Date and time at which an exchange rate is quoted. | ISODateTime | |
| 6 | Announced- PostingAmount | <AnncdPstngAmt> | [0..1] | Information on the amount of money, based on terms of corporate action event and balance of underlying securities, entitled to/from the account owner. | see page above: InstructedAmount | |
| 7 | 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. | see page above: InstructedAmount | Amount in account currency and account currency code |
| 7 | Currency- Exchange | <CcyXchg> | [0..1] | Reports on currency exchange information. | see page above: InstructedAmount | |
| 6 | Proprietary- Amount | <PrtryAmt> | [0..n] | Identifies the amount of money to be moved between the debtor and creditor, before deduction of charges. | AmountAnd-Currency-Exchange-Details4 | The following values can occur: 1) OCMT: The amount specified by the ordering party in the original order. 2) EURO counter value: if a conversion via EURO is required |

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Appendix 3: Specification of Data Formats

| | Name | XML Tag | Multi- plicity | Definition | Type | ZKA Rule |
|---|-------------------|-----------|-------------------|---|------------------------------------|----------------------------|
| 7 | Type | <Tp> | [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. | Max35Text | For 1) OCMT For 2) ECMT |
| 7 | Amount | <Amt> | [1..1] | Reports on currency exchange information. | see page above: InstructedAmount | |
| 7 | Currency-Exchange | <CcyXchg> | [0..1] | Amount of the underlying transaction. | see page above: CounterValueAmount | |

Example 1: Receipt of USD Payment on a Euro Account

```

<InstdAmt>
  <Amt Ccy="USD">360873.97</Amt>
</InstdAmt>
<TxAmt>
  <Amt Ccy="EUR">259601.56</Amt>
</TxAmt>
<CntrValAmt>
  <Amt Ccy="EUR">259621.56</Amt>
  <CcyXchg>
    <SrcCcy>USD</SrcCcy>
    <TrgtCcy>EUR</TrgtCcy>
    <UnitCcy>EUR</UnitCcy>
    <XchgRate>1.3900</XchgRate>
    <QtnDt>2008-09-24T17:54:47.0+01:00</QtnDt>
  </CcyXchg>
</CntrValAmt>

```

Example 2: Receipt of USD Payment on a GBP Account

```

<InstdAmt>
  <Amt Ccy="USD">360873.97</Amt>
</InstdAmt>
<TxAmt>
  <Amt Ccy="GBP">231045.39</Amt>
</TxAmt>
<CntrValAmt>
  <Amt Ccy="GBP">231065.39</Amt>
  <CcyXchg>
    <SrcCcy>EUR</SrcCcy>
    <TrgtCcy>GBP</TrgtCcy>
    <UnitCcy>1</UnitCcy>
    <XchgRate>0.87906</XchgRate>
    <QtnDt>2008-09-24T17:54:37.0+01:00</QtnDt>
  </CcyXchg>
</CntrValAmt>
<PrtryAmt>
  <Tp>ECMT</Tp>
  <Amt Ccy="EUR">262855.08</Amt>
  <CcyXchg>
    <SrcCcy>USD</SrcCcy>
    <TrgtCcy>EUR</TrgtCcy>
    <UnitCcy>EUR</UnitCcy>
    <XchgRate>1.3729</XchgRate>
    <QtnDt>2008-09-24T17:57:47.0+01:00</QtnDt>
  </CcyXchg>
</PrtryAmt>
<PrtryAmt>
  <Tp>OCMT</Tp>
  <Amt Ccy="USD">360950.00</Amt>

```

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Appendix 3: Specification of Data Formats

| |
|--------------------------------|
| <code></PrtryAmt></code> |
|--------------------------------|

7.5.17 Party (Charges) <Pty>, [0..1] or an Agent (RelatedAgents) <...Agt>, [0..1]

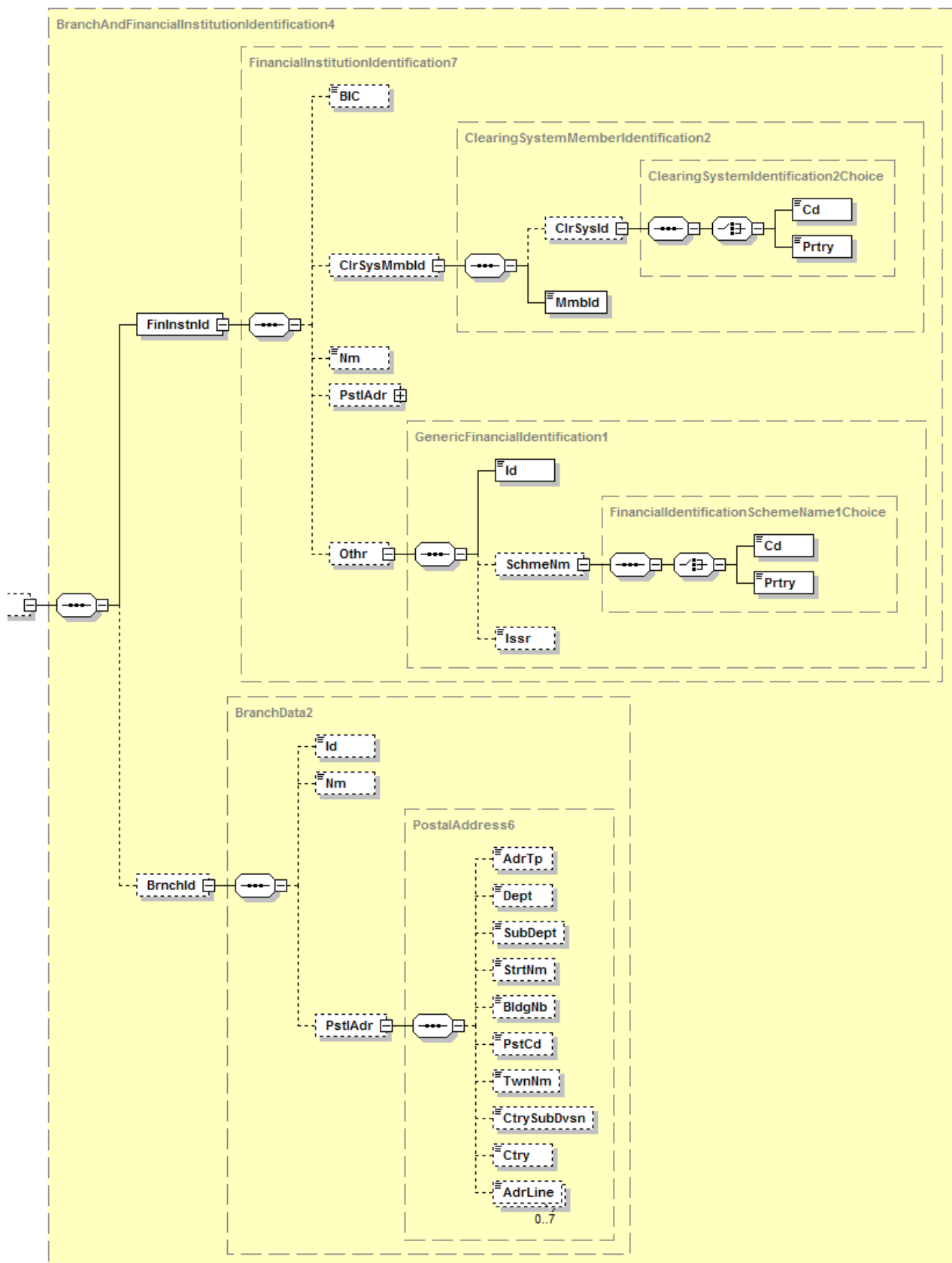


Diagram 59: camt.053.001.02, party or agent elements

Definition

Detailed information about the financial institution servicing an account.

This structure is used for more than one element, e.g. for 'InitiatingParty in TransactionDetails'. Only the element 'Servicer' (see 7.5.10) is an exception having its own ZKA Rules (see 7.5.8).

Rules

| + | Name | XML Tag | Multi- plicity | Definition | Type | ZKA Rule |
|---|--------------------------------------|----------------|-------------------|---|--|--|
| 1 | Financial-Institution-Identification | <FinInstnId> | [1..1] | Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. | Financial-Institution-Identification7 | |
| 2 | BIC | <BIC> | [0..1] | Bank Identifier Code (SWIFT code) | BICIdentifier | A value should be allocated if possible. |
| 2 | Clearing-SystemMember-Identification | <ClrSys-Mmbld> | [0..1] | Unique and unambiguous identifier of a clearing system member, as assigned by the system or system administrator. | ClearingSystemIdentification-2Choice | |
| 3 | ClearingSystemIdentification | <ClrSysId> | [0..1] | Specification of a pre-agreed offering between clearing agents. | ClearingSystemIdentification2Choice | |
| 4 | Code | <Cd> | [1..1] | In a coded form. | External-ClearingSystemIdentification1Code | |
| 4 | Proprietary | <Prtry> | [1..1] | Identification code for a clearing system, that has not yet been identified in the list of clearing systems. | Max35Text | |
| 3 | Member-Identification | <Mmbld> | [1..1] | Identification of a member of a clearing system. | Max35Text | |
| 2 | Name | <Nm> | [0..1] | Identifies the name of a financial institution. | Max140Text | Muss verwendet werden. |
| 2 | PostalAddress | <PstlAdr> | [0..1] | Adresse des Instituts | PostalAddress6 | |
| 3 | AddressType | <AdrTp> | [0..1] | Specifies the postal address type. | see AddressType2-Code in 7.5.5 | |
| 3 | Department | <Dept> | [0..1] | Division of a large organisation or building | Max70Text | |
| 3 | Subdepartment | <SubDept> | [0..1] | Sub-division of a large organisation or building | Max70Text | |
| 3 | StreetName | <StrtNm> | [0..1] | Name of a street or thoroughfare. | Max70Text | |
| 3 | BuildingNumber | <BldgNb> | [0..1] | Number that identifies the position of a building in a street. | Max16Text | |

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Appendix 3: Specification of Data Formats

| + | Name | XML Tag | Multi- plicity | Definition | Type | ZKA Rule |
|---|-----------------------|----------------|-------------------|---|---|----------|
| 3 | PostCode | <PstCd> | [0..1] | Identifier that is added to a postal address to assist the sorting of mail. | Max16Text | |
| 3 | TownName | <TwnNm> | [0..1] | Identifier for a built-up area with defined boundaries and a local government. | Max35Text | |
| 3 | CountrySub-Division | <CtrySub-Dvsn> | [0..1] | Specifies a subdivision of a country, e.g. state, region, county. | Max35Text | |
| 3 | Country | <Ctry> | [0..1] | Code for a country with its own government (ISO 3166) e.g. DE for Germany. | CountryCode | |
| 3 | AddressLine | <AdrLine> | [0..7] | Line of address Should not be used together with details in the structured elements. | Max70Text | |
| 2 | Other-Identification | <Othr> | [0..1] | Unique identification of an agent, as assigned by an institution, using an identification scheme. | Generic-Financial-Identification1 | |
| 3 | Identification | <Id> | [1..1] | Identifikationscode | Max35Text | |
| 3 | SchemeName | <SchmeNm> | [0..1] | Name of the identification scheme. | Financial-Identification-SchemeName1Choice | |
| 4 | Code | <Cd> | [1..1] | Name of the identification scheme, in a coded form as published in an external list. | External-Financial-Institution-Identification1-Code | |
| 4 | Proprietary | <Prtry> | [1..1] | Name of the identification scheme, in a free text form. | Max35Text | |
| 3 | Issuer | <Issr> | [0..1] | Entity that assigns the identification. | Max35Text | |
| 1 | Branch-Identification | <BrnchId> | [0..1] | Information identifying a specific branch of a financial institution. | BranchData | |
| 2 | Identification | <Id> | [0..1] | Unique and unambiguous identification of a branch of a financial institution. | Max35Text | |
| 2 | Name | <Nm> | [0..1] | Name by which a party is known and which is usually used to identify that party. | Max140Text | |
| 2 | PostalAddress | <PstlAdr> | [0..1] | Address of the institution. | PostalAddress6 (see page above) | |
| 3 | AddressType | <AdrTp> | [0..1] | Identifies the nature of the postal address. | see AddressType2-Code in 7.5.5 | |
| 3 | Department | <Dept> | [0..1] | Division of a large organisation or building | Max70Text | |

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Appendix 3: Specification of Data Formats

| + | Name | XML Tag | Multi- plicity | Definition | Type | ZKA Rule |
|---|---------------------|----------------|-------------------|---|-------------|----------|
| 3 | Subdepartment | <SubDept> | [0..1] | Sub-division of a large organisation or building | Max70Text | |
| 3 | StreetName | <StrtNm> | [0..1] | Name of a street or thoroughfare. | Max70Text | |
| 3 | BuildingNumber | <BldgNb> | [0..1] | Number that identifies the position of a building in a street. | Max16Text | |
| 3 | PostCode | <PstCd> | [0..1] | Identifier that is added to a postal address to assist the sorting of mail. | Max16Text | |
| 3 | TownName | <TwnNm> | [0..1] | Identifier for a built-up area with defined boundaries and a local government. | Max35Text | |
| 3 | CountrySub-Division | <CtrySub-Dvsn> | [0..1] | Specifies a subdivision of a country, e.g. state, region, county. | Max35Text | |
| 3 | Country | <Ctry> | [0..1] | Code for a country with its own government (ISO 3166) e.g. DE for Germany. | CountryCode | |
| 3 | AddressLine | <AdrLine> | [0..7] | Line of address Should not be used together with details in the structured elements. | Max70Text | |

Example:

```
<FinInstnId>  
<BIC>ABCDEFFXXX</BIC>  
</FinInstnId>  
<BrnchId>  
<Id>Optional branch identification </Id>  
<Nm>Optional branch name</Nm>  
<PstlAdr>  
<Ctry>DE</Ctry>  
<AdrLine>Optional address data</AdrLine>  
</PstlAdr>  
</BrnchId>
```

7.5.18 RelatedAgents <RltdAgts>, [0..1]

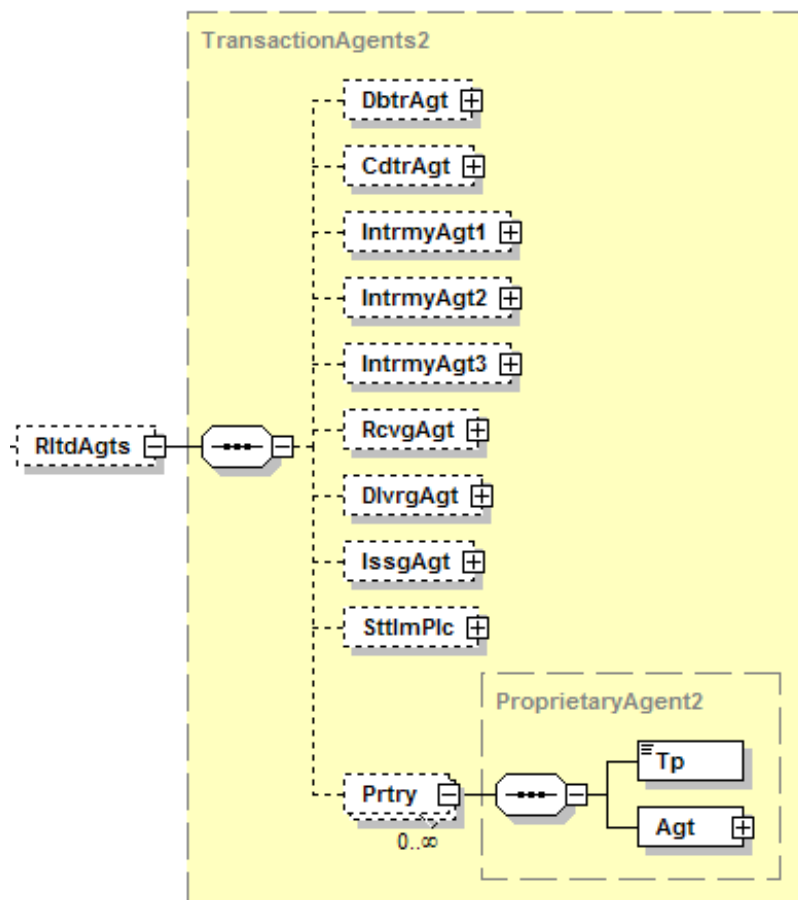


Diagram 60: camt.053.001.02, RltdAgts

Definition

Set of elements identifying the agents related to the underlying transaction.

Rules

| | Name | XML Tag | Multiplicity | Definition | Type | ZKA Rule |
|---|---------------------|---------------|--------------|--|------------|----------|
| 6 | DebtorAgent | <DbtrAgt> | [0..1] | Financial institution servicing an account for the debtor. | see 7.5.17 | |
| 6 | CreditorAgent | <CdtrAgt> | [0..1] | Financial institution servicing an account for the creditor. | see 7.5.17 | |
| 6 | Intermediary-Agent1 | <Intrmy-Agt1> | [0..1] | 1st agent between the debtor agent and creditor agent. | see 7.5.17 | |
| 6 | Intermediary-Agent2 | <Intrmy-Agt2> | [0..1] | 2nd agent between the debtor agent and creditor agent. | see 7.5.17 | |
| 6 | Intermediary-Agent3 | <Intrmy-Agt3> | [0..1] | 3rd agent between the debtor agent and creditor agent. | see 7.5.17 | |

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Appendix 3: Specification of Data Formats

| | Name | XML Tag | Multi- plicity | Definition | Type | ZKA Rule |
|---|-----------------|------------|-------------------|---|--------------------|---|
| 6 | ReceivingAgent | <RcvgAgt> | [0..1] | Party that receives securities from the delivering agent at the place of settlement, e.g. central securities depository. | see 7.5.17 | Treatment by the ZKA has not been stipulated yet. |
| 6 | DeliveringAgent | <DlvrAgt> | [0..1] | Party that delivers securities to the receiving agent at the place of settlement, e.g. central securities depository. Can also be used in the context of treasury operations. | see 7.5.17 | Treatment by the ZKA has not been stipulated yet. |
| 6 | IssuingAgent | <IssgAgt> | [0..1] | Legal entity that has the right to issue securities. | see 7.5.17 | Treatment by the ZKA has not been stipulated yet. |
| 6 | SettlementPlace | <SttlmPlc> | [0..1] | Place where settlement of the securities takes place. | see 7.5.17 | Treatment by the ZKA has not been stipulated yet. |
| 6 | Proprietary | <Prtry> | [0..n] | Proprietary agent related to the underlying transaction. | Proprietary-Agent2 | |
| 7 | Type | <Tp> | [1..1] | Identifies the type of proprietary agent reported. | Max35Text | |
| 7 | Agent | <Agt> | [1..1] | Proprietary agent. | see 7.5.17 | |

Example: (limited to some significant parties)

```

<DbtrAgt>
  <FinInstnId>
    <NmAndAdr>
      <Nm>Bank of China</Nm>
      <PstlAdr>
        <StrtNm>Yin Cheng</StrtNm>
        <BldgNb>200</BldgNb>
        <TwnNm>Shanghai</TwnNm>
        <Ctry>CN</Ctry>
      </PstlAdr>
    </NmAndAdr>
  </FinInstnId>
</DbtrAgt>
<IntrmyAgt1>
  <FinInstnId>
    <BIC>GPMOUSNY</BIC>
  </FinInstnId>
</IntrmyAgt1>

```

7.5.19 Purpose <Purp>, [0..1]

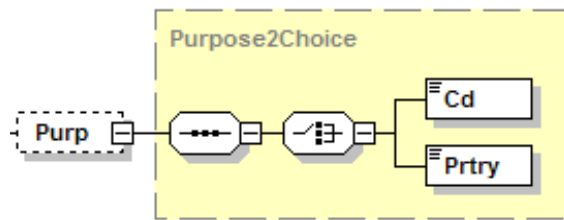


Diagram 61: camt.053.001.02, Purp

Definition

Underlying reason for the payment transaction, e.g. a charity payment, or a commercial agreement between the creditor and the debtor.

Rules

| | Name | XML Tag | Multi- plicity | Definition | Type | ZKA Rule |
|---|-------------|---------|-------------------|----------------------------------|-----------------------|----------|
| 6 | Code | <Cd> | [1..1] | A textual code. | External-Purpose1Code | |
| 6 | Proprietary | <Prtry> | [1..1] | User community specific purpose. | Max35Text | |

Example (selection):

```
<Cd>optional a purpose in coded form</Cd>
```

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

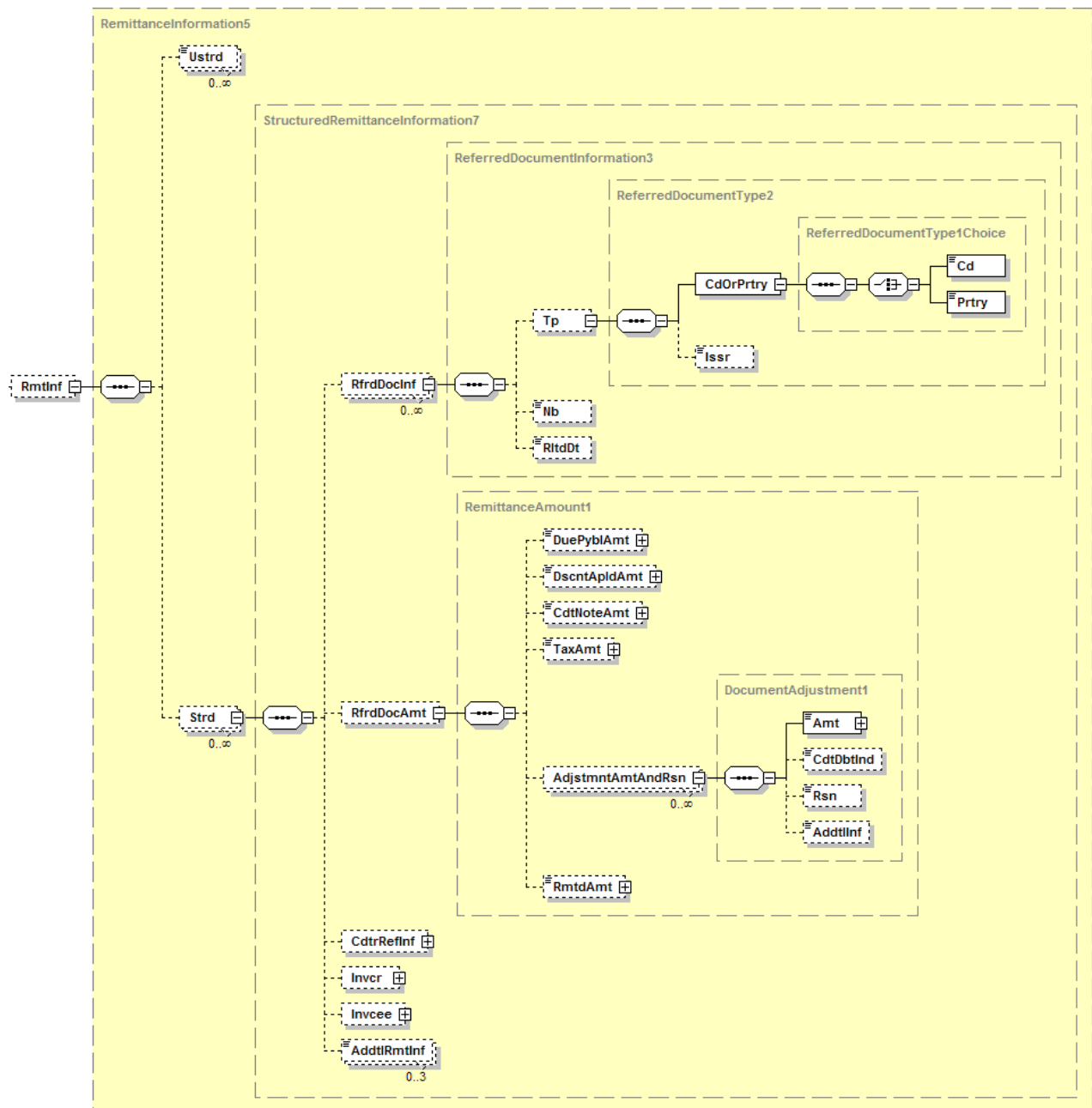


Diagram 62: camt.053.001.02, RmtInf

Definition

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

Rules

| | Name | XML Tag | Multi- plicity | Definition | Type | ZKA Rule |
|----|-------------------------------|---------------|-------------------|--|------------------------------------|----------|
| 6 | Unstructured | <Ustrd> | [0..n] | Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, e.g. commercial invoices in an accounts receivable system in an unstructured form. | Max140Text | |
| 6 | Structured | <Strd> | [0..n] | Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, e.g. commercial invoices in an accounts receivable system in a structured form. | Structured-Remittance-Information7 | |
| 7 | Referred-Document-Information | <RfrdDoc-Inf> | [0..n] | Specifies the document the remittance information refers to. | Referred-DocumentIn-formation3 | |
| 8 | Referred-DocumentType | <Tp> | [0..1] | Reference information to allow the identification of the underlying reference documents. | Referred-Document-Type2 | |
| 9 | CodeOr-Proprietary | <CdOrPrtry> | [1..1] | Document type in a coded form. | Referred-Document-Type1Choice | |
| 10 | Code | <Cd> | [1..1] | Proprietary identification of the type of the remittance document. | See Document-Type5Code | |
| 10 | Proprietary | <Prtry> | [1..1] | Identification of the issuer of the reference document type. | Max35Text | |
| 9 | Issuer | <Issr> | [0..1] | Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, e.g. commercial invoices in an accounts receivable system in an unstructured form. | Max35Text | |
| 8 | Referred-Document-Number | <Nb> | [0..1] | Unique and unambiguous identification number of the referred document. | Max35Text | |
| 8 | Referred-Document-RelatedDate | <RltdDt> | [0..1] | Date associated with the referred document, e.g. date of issue. | ISODate | |
| 7 | Referred-Document-Amount | <RfrdDoc-Amt> | [0..1] | Amount of money and currency of a document referred to in the remittance section. | Remittance-Amount1 | |

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| | Name | XML Tag | Multi- plicity | Definition | Type | ZKA Rule |
|----|--------------------------------|-----------------------|-------------------|---|--------------------------------------|--|
| 8 | DuePayable-Amount | <DuePybl-Amt> | [0..1] | Amount specified is the exact amount due and payable to the creditor. | ActiveOrHistoricCurrencyAndAmount | |
| 8 | Discount-AppliedAmount | <DscntApld Amt> | [0..1] | Amount of money resulting from the application of an agreed discount to the amount due and payable to the creditor. | ActiveOrHistoricCurrencyAndAmount | |
| 8 | CreditNote-Amount | <CdtNote-Amt> | [0..1] | Amount specified for the referred document is the amount of a credit note. | ActiveOrHistoricCurrencyAndAmount | |
| 8 | TaxAmount | <TaxAmt> | [0..1] | Amount of money resulting from the calculation of the VAT / tax. | ActiveOrHistoricCurrencyAndAmount | |
| 8 | Adjustment-AmountAnd-Reason | <Adjstmnt-Am-tAndRsn> | [0..n] | Set of elements used to provide information on the amount and reason of the document adjustment. | Document-Adjustment1 | |
| 9 | Amount | <Amt> | [1..1] | Amount of money of the document adjustment. | ActiveOrHistoricCurrencyAndAmount | |
| 9 | CreditDebit-Indicator | <CdtDbtInd> | [0..1] | Specifies whether the adjustment must be subtracted or added to the total amount. | CreditDebit-Code | |
| 9 | Reason | <Rsn> | [0..1] | Specifies the reason for the adjustment | Max4Text | |
| 9 | Additional-Information | <AddtlInf> | [0..1] | Further details | Max140Text | |
| 8 | RemittedAmount | <RmtdAmt> | [0..1] | Amount of money remitted for the referred document. | ActiveOrHistoricCurrencyAndAmount | |
| 7 | Creditor-Reference-Information | <CdtrRef-Inf> | [0..1] | Reference information provided by the creditor to allow the identification of the underlying documents (debit entries). | Creditor-Reference-Information2 | |
| 8 | Creditor-ReferenceType | <RefTp> | [0..1] | Provides the type of the creditor reference. | Creditor-Reference-Type2 | |
| 9 | CodeOr-Proprietary | <CdOrPrtry> | [1..1] | Coded or proprietary format creditor reference type | Creditor-Reference-Type1Choice | |
| 10 | Code | <Cd> | [1..1] | Coded creditor reference type. | see the following Document-Type3Code | "SCOR" always (SCOR refers to the future ISO standard 11649) |
| 10 | Proprietary | <Prtry> | [1..1] | Creditor reference type not available in a coded format. | Max35Text | |
| 9 | Issuer | <Issr> | [0..1] | Identification of the issuer of the credit reference type. | Max35Text | "ISO" always |

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| | Name | XML Tag | Multiplicity | Definition | Type | ZKA Rule |
|---|-----------------------------------|----------------|--------------|---|--|--|
| 8 | Reference | <Ref> | [0..1] | Unique and unambiguous reference assigned by the creditor to refer to the payment transaction. | Max35Text | Format: 2!a2!n21c according to ISO 11649 |
| 7 | Invoicer | <Invcr> | [0..1] | Identification of the organisation issuing the invoice if different from the creditor or final party. | see <Owner> in 7.5.8 and <Id> in 7.5.9 | |
| 7 | Invoicee | <Invcee> | [0..1] | Identification of the party to whom an invoice is issued if different from the originator or debtor. | see <Owner> in 7.5.8 and <Id> in 7.5.9 | |
| 7 | Additional-Remittance-Information | <AddtlRmt-Inf> | [0..3] | Additional information, in free text form, to complement the structured remittance information. | Max140Text | |

Values of the type: DocumentType5Code

| | | |
|------|--|---|
| AROI | AccountReceivable-OpenItem | Document is a payment that applies to a specific source document. |
| BOLD | BillOfLading | Document is a shipping notice. |
| CINV | CommercialInvoice | Document is an invoice. |
| CMCN | CommercialContract | Document is an agreement between the parties, stipulating the terms and conditions of the delivery of goods or services. |
| CNFA | CreditNoteRelatedToFinancialAdjustment | Document is a credit note for the final amount settled for a commercial transaction. |
| CREN | CreditNote | Document is a credit note. |
| DEBN | DebitNote | Document is a debit note. |
| DISP | DispatchAdvice | Document is a dispatch advice. |
| DNFA | DebitNoteRelatedToFinancialAdjustment | Document is a debit note for the final amount settled for a commercial transaction. |
| HIRI | HireInvoice | Document is an invoice for the hiring of human resources or renting goods or equipment. |
| MSIN | MeteredServiceInvoice | Document is an invoice claiming payment for the supply of metered services, e.g. gas or electricity, supplied to a fixed meter. |
| SBIN | SelfBilledInvoice | Document is an invoice issued by the debtor. |
| SOAC | StatementOfAccount | Document is a statement of the transactions posted to the debtor's account at the supplier. |
| TSUT | TradeServicesUtility-Transaction | Document is a transaction identifier as assigned by the Trade Services Utility. |
| VCHR | Voucher | Document is an electronic payment document. |

Values of the type: DocumentType3Code

| | | |
|------|--------------------------------------|---|
| DISP | DispatchAdvice | Document is a dispatch advice. |
| FXDR | ForeignExchangeDeal Reference | Document is a pre-agreed or pre-arranged foreign exchange transaction to which the payment transaction refers. |
| PUOR | PurchaseOrder | Document is a purchase order. |
| RADM | RemittanceAdviceMes sage | Document is a remittance advice sent separately from the current transaction. |
| RPIN | RelatedPaymentInstru ction | Document is a linked payment instruction to which the current payment instruction is related, e.g. in a cover scenario. |
| SCOR | StructuredCommunicat ionReference | Document is a structured communication reference provided by the creditor to identify the referred transaction. |

Example (most simple):

```
<Ustrd>unstructured text information</Ustrd>
```

7.5.21 RelatedDates <RltdDts>, [0..1]

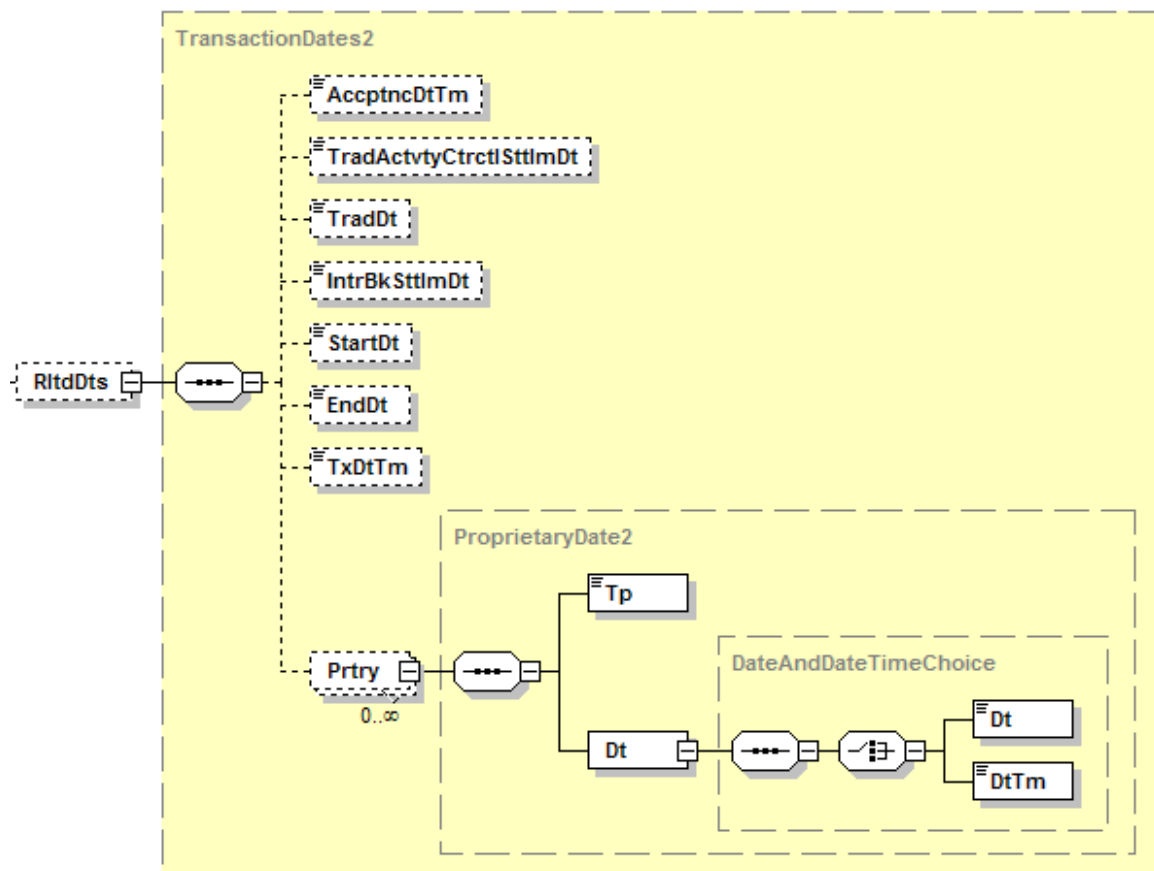


Diagram 63: camt.053.001.02, RltdDts

Definition

Set of elements identifying the dates related to the underlying transactions.

Rules (see also note in 7.3.2)

| | Name | XML Tag | Multi- plicity | Definition | Type | ZKA Rule |
|---|--|------------------------------------|-------------------|--|----------------------------|----------|
| 6 | Acceptance- DateTime | <Acptnc- DtTm> | [0..1] | Point in time when the payment order from the initiating party meets the processing conditions of the account servicing agent (debtor's agent in case of a credit transfer, creditor's agent in case of a direct debit). | ISODateTime | |
| 6 | TradeActivity- Contractual- SettlementDate | <TradActv- tyCtrctISttlm Dt> | [0..1] | Identifies when an amount of money should have contractually been credited or debited the account versus when the amount of money was actually settled (debited/credited) on the cash account. | ISODate | |
| 6 | TradeDate | <TradDt> | [0..1] | Date on which the trade was executed. | ISODate | |
| 6 | Interbank- SettlementDate | <IntrBkSttlm Dt> | [0..1] | Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due (due date). | ISODate | |
| 6 | StartDate | <StartDt> | [0..1] | Start date of the underlying transaction. | ISODate | |
| 6 | EndDate | <EndDt> | [0..1] | End date of the underlying transaction. | ISODate | |
| 6 | Transaction- DateTime | <TxDtTm> | [0..1] | Date and time of the underlying transaction. | ISODateTime | |
| 6 | Proprietary | <Prtry> | [0..n] | Proprietary date related to the underlying transaction. | Proprietary- Date2 | |
| 7 | Type | <Tp> | [1..1] | Identifies the type of date reported. | Max35Text | |
| 7 | Date | <Dt> | [1..1] | Datum or Datum and Zeit | DateAndDate- TimeChoice | |
| 8 | Date | <Dt> | [1..1] | Date in ISO format. | ISODate | |
| 8 | DateTime | <DtTm> | [1..1] | Date and time in ISO format. | ISODateTime | |

Example (limited to one element):

```
<AcptncDtTm>2008-09-24T12:54:47.0+01:00</AcptncDtTm>
```

7.5.22 RelatedPrice <RltdPric>, [0..1]

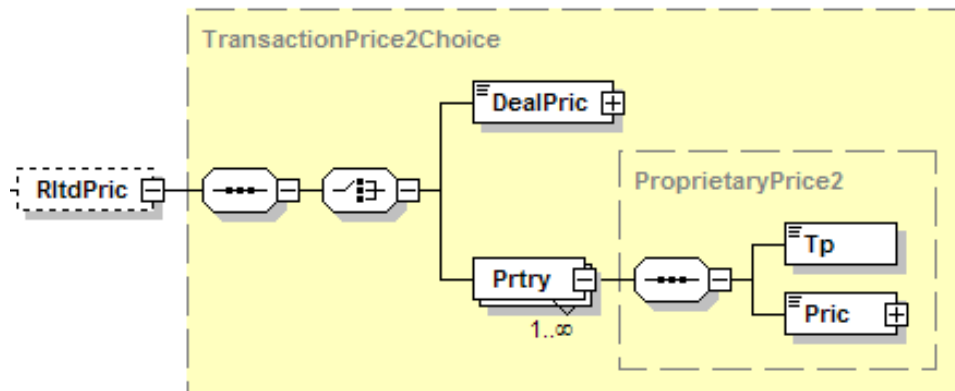


Diagram 64: camt.053.001.02, RltdPric

Definition

Set of elements identifying the price information related to the underlying transaction.

Rules (see also note in 7.3.2)

| | Name | XML Tag | Multi- plicity | Definition | Type | ZKA Rule |
|---|-------------|------------|-------------------|--|-----------------------------------|----------|
| 6 | DealPrice | <DealPric> | [1..1] | This is the deal price of the individual trade transaction. | ActiveOrHistoricCurrencyAndAmount | |
| 6 | Proprietary | <Prtry> | [1..n] | Proprietary price specification of the underlying transaction. | Proprietary-Price2 | |
| 7 | Type | <Tp> | [1..1] | Identifies the type of price reported. | Max35Text | |
| 7 | Price | <Pric> | [1..1] | Proprietary price specification related to the underlying transaction. | ActiveOrHistoricCurrencyAndAmount | |

Example (selection):

```
<DealPric Ccy="EUR">100</DealPric>
```

7.5.23 RelatedQuantities <RltdQtyes>, [0..n]

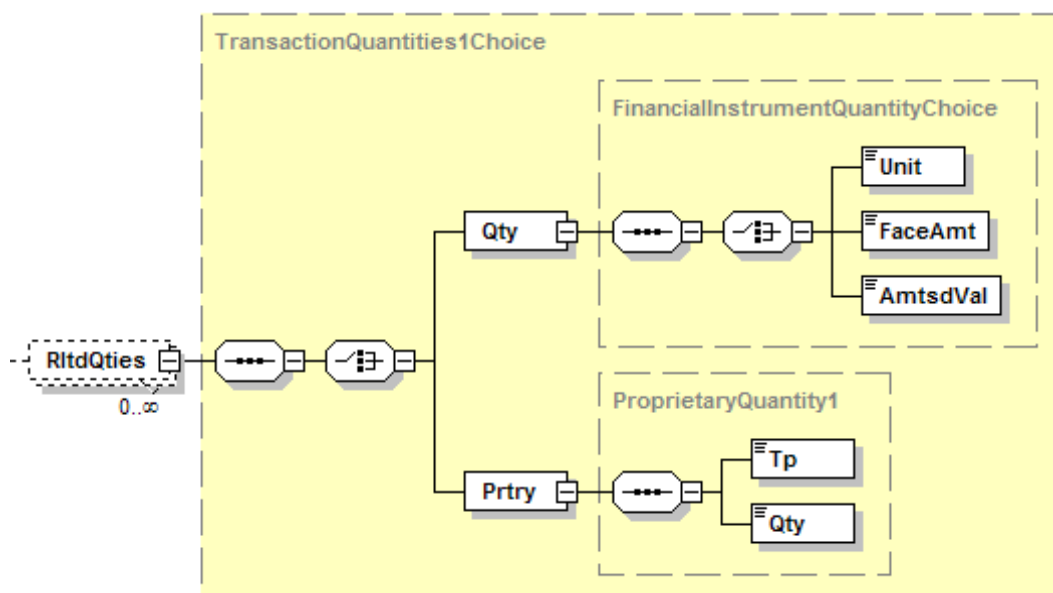


Diagram 65: camt.053.001.02, RltdQtyes

Definition

Identifies related quantities (e.g. of securities) in the underlying transaction.

Rules (see also note in 7.3.2)

| | Name | XML Tag | Multiplicity | Definition | Type | ZKA Rule |
|---|----------------|------------|--------------|---|-------------------------------------|----------|
| 6 | Quantity | <Qty> | [1..1] | Specifies the quantity and unit. | Financial-Instrument-QuantityChoice | |
| 7 | Unit | <Unit> | [1..1] | UNIT (ISO 15022) | DecimalNumber | |
| 7 | FaceAmount | <FaceAmt> | [1..1] | Quantity expressed as an amount representing the face amount. | Implied-CurrencyAnd-Amount | |
| 7 | AmortisedValue | <AmtsdVal> | [1..1] | Quantity expressed as an amount representing the current amortised face amount of a bond (e.g. repayment amount). | Implied-CurrencyAnd-Amount | |
| 6 | Proprietary | <Prtry> | [1..1] | Proprietary quantities specification defined in the underlying transaction. | Proprietary-Quantity1 | |
| 7 | Type | <Tp> | [1..1] | Identifies the type of proprietary quantity reported. | Max35Text | |
| 7 | Quantity | <Qty> | [1..1] | Provides the proprietary quantity in free format. | Max35Text | |

Example (selection):

<Qty>


```
<Unit>1.12345678912345678</Unit>
</Qty>
```

7.5.24 FinancialInstrumentIdentification <FinInstrmId>, [0..1]

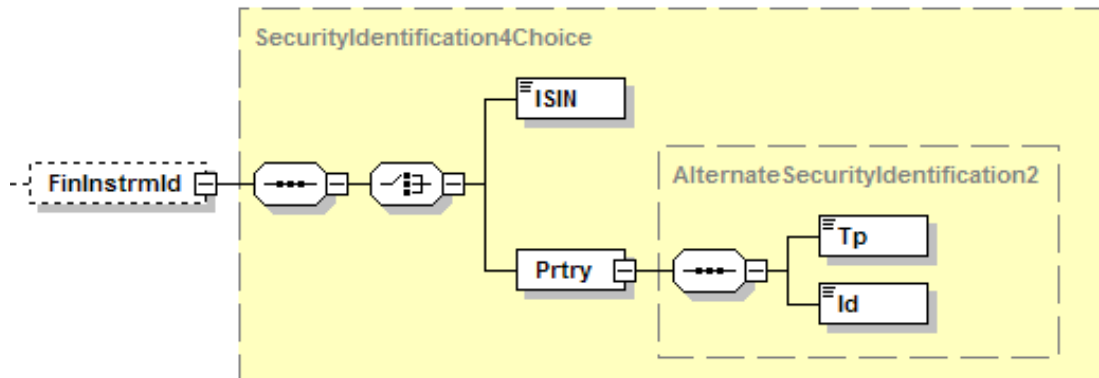


Diagram 66: camt.053.001.02, FinInstrmId

Definition

Identification of a security, as assigned under a formal or proprietary identification scheme.

Rules (see also note in 7.3.2)

| | Name | XML Tag | Multiplicity | Definition | Type | ZKA Rule |
|---|----------------|---------|--------------|---|------------------------------------|----------|
| 6 | ISIN | <ISIN> | [1..1] | International Securities Identification Number | ISINIdentifier | |
| 6 | Proprietary | <Prtry> | [1..1] | Proprietary identification of an underlying financial instrument. | Alternate-Security-Identification2 | |
| 7 | Type | <Tp> | [1..1] | Identifies the type of financial instrument identifier type. | Max35Text | |
| 7 | Identification | <Id> | [1..1] | Unique and unambiguous identifier of a security. | Max35Text | |

Example (selection):

```
<ISIN>DE0001234565</ISIN>
```

7.5.25 Tax <Tax>, [0..1]

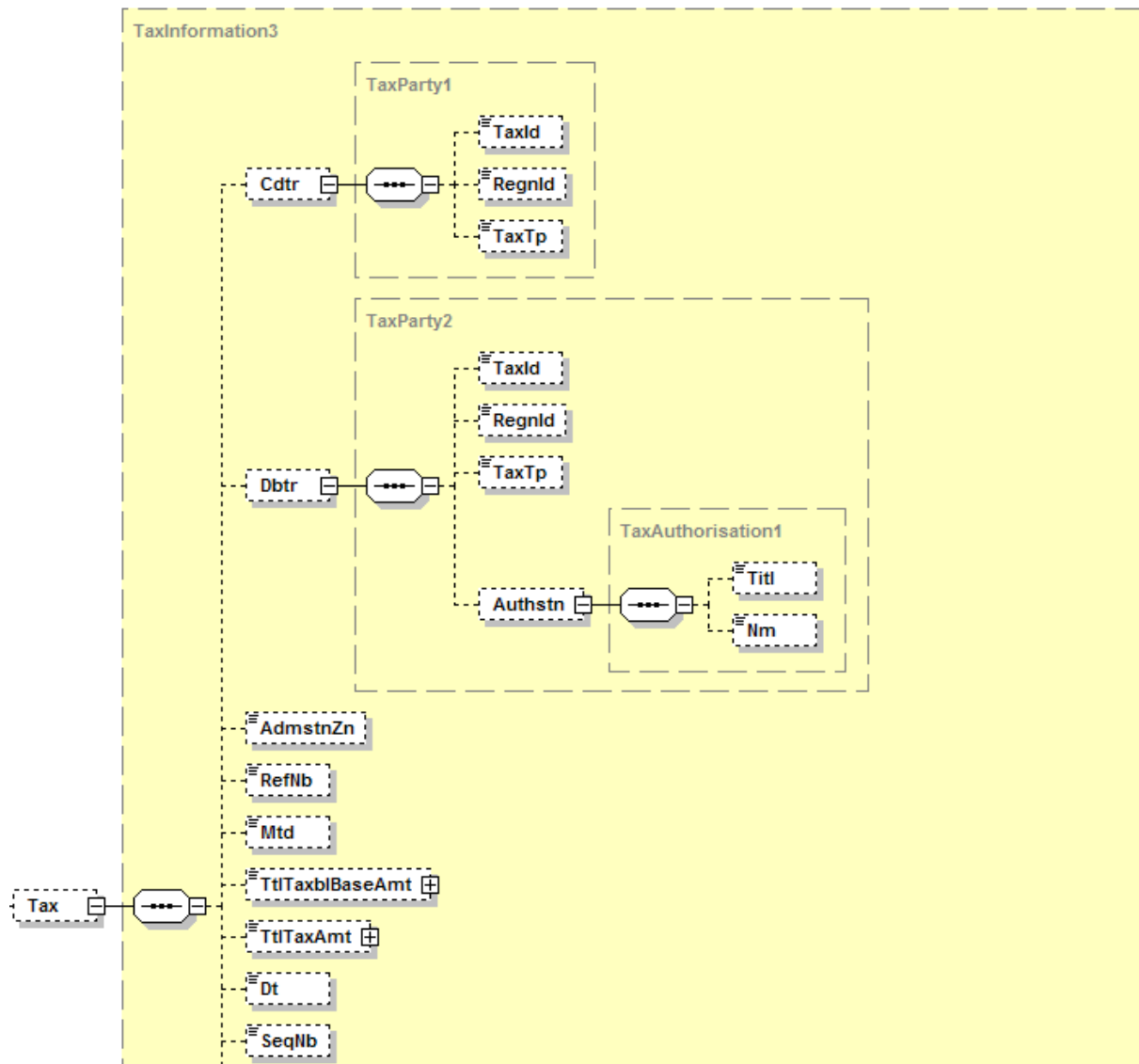


Diagram 67 part 1: camt.053.001.02, Tax

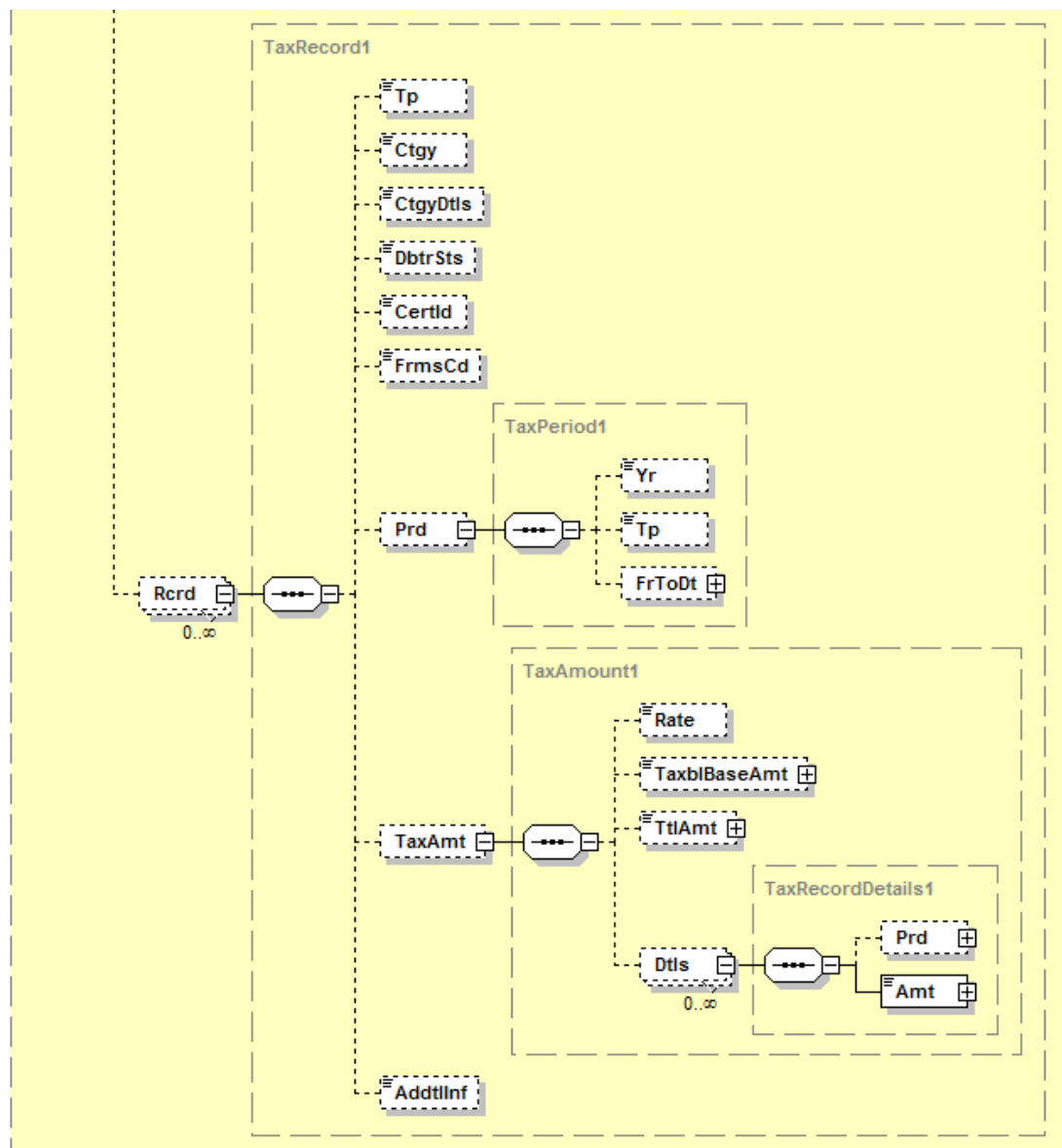


Diagram 25 part 2: camt.053.001.02, Tax

Definition

Amount of money due to the government or tax authority, according to various pre-defined parameters such as thresholds or income.

Rules

| | Name | XML Tag | Multiplicity | Definition | Type | ZKA Rule |
|---|-----------------------------|----------|--------------|---|-----------|----------|
| 6 | Creditor | <Cdtr> | [0..1] | Party on the credit side of the transaction to which the tax applies. | TaxParty1 | |
| 7 | TaxIdentification | <TaxId> | [0..1] | Tax identification number of the creditor. | Max35Text | |
| 7 | Registration-Identification | <RegnId> | [0..1] | Unique identification, as assigned by an organisation, to unambiguously identify a party. | Max35Text | |

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Appendix 3: Specification of Data Formats

| | Name | XML Tag | Multiplicity | Definition | Type | ZKA Rule |
|---|-----------------------------|-------------------|--------------|---|-----------------------------------|----------|
| 7 | TaxType | <TaxTp> | [0..1] | Type of tax payer. | Max35Text | |
| 6 | Debtor | <Dbtr> | [0..1] | Set of elements used to identify the party on the debit side of the transaction to which the tax applies. | TaxParty2 | |
| 7 | TaxIdentification | <TaxId> | [0..1] | Tax identification number of the debtor. | Max35Text | |
| 7 | Registration-Identification | <RegnId> | [0..1] | Unique identification, as assigned by an organisation, to unambiguously identify a party. | Max35Text | |
| 7 | TaxType | <TaxTp> | [0..1] | Type of tax payer. | Max35Text | |
| 7 | Authorisation | <Authstn> | [0..1] | Details of the authorised tax paying party. | Tax-Authorisation1 | |
| 8 | Title | <Titl> | [0..1] | Title or position of debtor or the debtor's authorised representative. | Max35Text | |
| 8 | Name | <Nm> | [0..1] | Name of the debtor or the debtor's authorised representative. | Max140Text | |
| 6 | Administration-Zone | <AdmstnZn> | [0..1] | Territorial part of a country to which the tax payment is related. | Max35Text | |
| 6 | Reference-Number | <RefNb> | [0..1] | Tax reference information that is specific to a taxing agency. | Max140Text | |
| 6 | Method | <Mtd> | [0..1] | Method used to indicate the underlying business or how the tax is paid. | Max35Text | |
| 6 | TotalTaxableBaseAmount | <TtlTaxblBaseAmt> | [0..1] | Total amount of money on which the tax is based. | ActiveOrHistoricCurrencyAndAmount | |
| 6 | TotalTaxAmount | <TtlTaxAmt> | [0..1] | Total amount of money as result of the calculation of the tax. | ActiveOrHistoricCurrencyAndAmount | |
| 6 | Date | <Dt> | [0..1] | Date by which tax is due. | ISODate | |
| 6 | SequenceNumber | <SeqNb> | [0..1] | Sequential number of the tax report. | Number | |
| 6 | Record | <Rcrd> | [0..n] | Record of tax details. | TaxRecord1 | |
| 7 | Type | <Tp> | [0..1] | High level code to identify the type of tax details | Max35Text | |
| 7 | Category | <Ctgy> | [0..1] | Specifies the tax code as published by the tax authority. | Max35Text | |
| 7 | CategoryDetails | <CtgyDtls> | [0..1] | Provides further details of the category tax code. | Max35Text | |
| 7 | DebtorStatus | <DbtrSts> | [0..1] | Code provided by local authority to identify the status of the party that has drawn up the settlement document. | Max35Text | |
| 7 | Certificate-Identification | <CertId> | [0..1] | Identification number of the tax report as assigned by the taxing authority. | Max35Text | |

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Appendix 3: Specification of Data Formats

| | Name | XML Tag | Multi- plicity | Definition | Type | ZKA Rule |
|---|------------------------|----------------|-------------------|---|-----------------------------------|----------|
| 7 | FormsCode | <FrmsCd> | [0..1] | Identifies, in a coded form, on which template the tax report is to be provided. | Max35Text | |
| 7 | Period | <Prd> | [0..1] | Set of elements used to provide details on the period of time related to the tax payment. | TaxPeriod1 | |
| 8 | Year | <Yr> | [0..1] | Year related to the tax payment. | ISODate | |
| 8 | Type | <Tp> | [0..1] | Identification of the period related to the tax payment. | TaxRecord-Period1Code | |
| 8 | FromDate | <FrToDt> | [0..1] | Range of time between a start date and an end date for which the tax report is provided. | DatePeriod-Details | |
| 9 | FromDate | <FrDt> | [1..1] | Start | ISODate | |
| 9 | ToDate | <ToDt> | [1..1] | End | ISODate | |
| 7 | TaxAmount | <TaxAmt> | [0..1] | Set of elements used to provide information on the amount of the tax record. | TaxAmount1 | |
| 8 | Rate | <Rate> | [0..1] | Rate used to calculate the tax. | Percentage-Rate | |
| 8 | TaxableBase-Amount | <TaxblBaseAmt> | [0..1] | Amount of money on which the tax is based. | ActiveOrHistoricCurrencyAndAmount | |
| 8 | TotalAmount | <TtlAmt> | [0..1] | Total amount that is the result of the calculation of the tax for the record. | ActiveOrHistoricCurrencyAndAmount | |
| 8 | Details | <Dtls> | [0..n] | Set of elements used to provide details on the tax period and amount. | TaxRecord-Details1 | |
| 9 | Period | <Prd> | [0..1] | Set of elements used to provide details on the period of time related to the tax payment. | s. o. Period | |
| 9 | Amount | <Amt> | [0..1] | Underlying tax amount related to the specified period. | ActiveOrHistoricCurrencyAndAmount | |
| 7 | Additional-Information | <AddtlInf> | [0..1] | Further details of the tax record. | Max140Text | |

7.5.26 ReturnInformation <RtrInf>, [0..1]

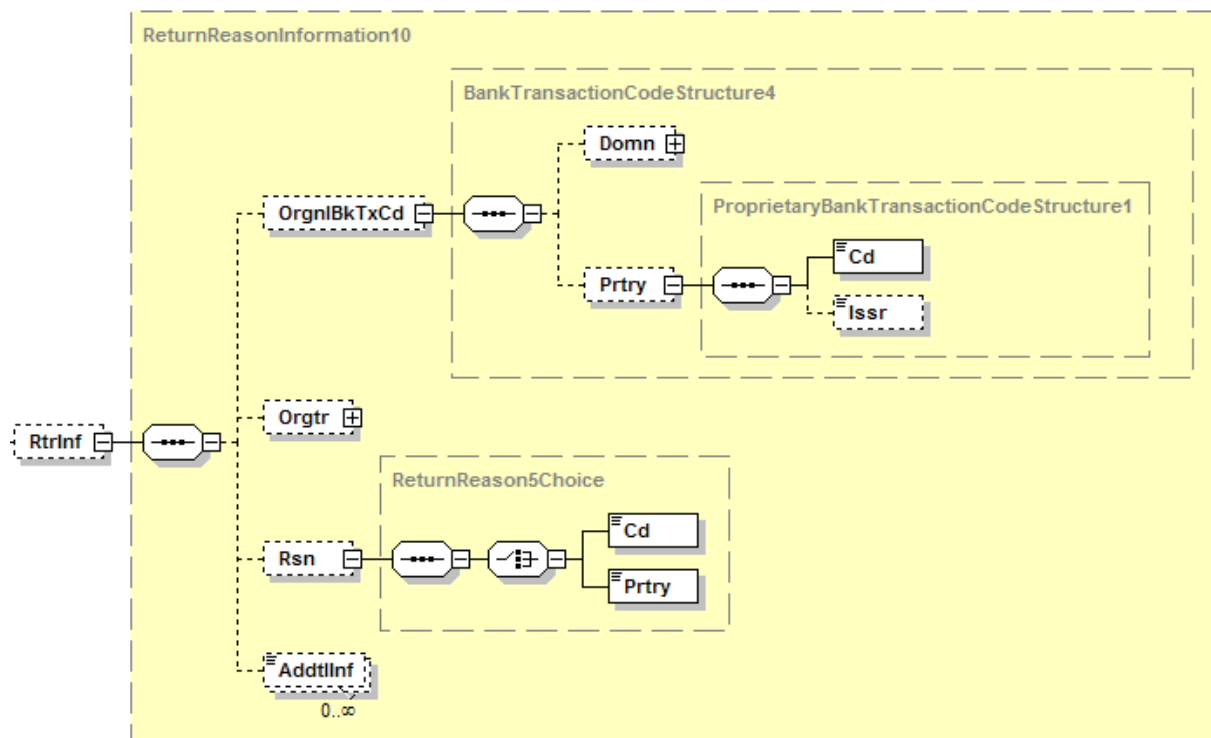


Diagram 68: camt.053.001.02, RtrInf

Definition

Set of elements specifying the return information.

Rules

| | Name | XML Tag | Multiplicity | Definition | Type | ZKA Rule |
|---|-------------------------------|----------------|--------------|--|---|-----------|
| 6 | Original-BankTransaction-Code | <OrgnIBk-TxCd> | [0..1] | Bank transaction code included in the original entry for the transaction. | Bank-Transaction-CodeStructure4 | |
| 7 | Domain | <Domn> | [0..1] | Specifies the domain, the family and the sub-family of the bank transaction code, in a structured and hierarchical format. | Bank-Transaction-CodeStructure5 | Not used. |
| 7 | Proprietary | <Prtry> | [0..1] | Proprietary identification of the bank transaction code, as defined by the issuer. | Proprietary-Bank-Transaction-CodeStructure1 | |
| 8 | Code | <Cd> | [1..1] | Code for the identification of the transaction | Max35Text | |
| 8 | Issuer | <Issr> | [0..1] | Identification of the issuer of the proprietary bank transaction code. | Max35Text | |
| 6 | ReturnOriginator | <Orgtr> | [0..1] | Party issuing the return. | see <Owner> in 7.5.8 and <Id> in 7.5.9 | |
| 6 | ReturnReason | <Rsn> | [0..1] | Specifies the reason for the return. | ReturnReason5Choice | |

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Appendix 3: Specification of Data Formats

| | Name | XML Tag | Multi- plicity | Definition | Type | ZKA Rule |
|---|-------------------------------------|------------|-------------------|---|--|--|
| 7 | Code | <Cd> | [1..1] | Reason for the return in a coded form. | see the following ExternalReturn Reason1Code | |
| 7 | Proprietary | <Prtry> | [1..1] | Reason for the return not catered for by the available codes. | Max35Text | see example values for Proprietary Codes |
| 6 | Additional-ReturnReason-Information | <AddtlInf> | [0..n] | Further details on the return reason. | Max105Text | |

Values of the type: ExternalReturnReason1Code

| | | |
|------|-----------------------------|--|
| AC01 | IncorrectAccountNumber | Format of the account number specified is not correct. |
| AC04 | ClosedAccountNumber | Account number specified has been closed on the Receivers books. |
| AC06 | BlockedAccount | Account specified is blocked, prohibiting posting of transactions against it. |
| AG01 | TransactionForbidden | Transaction forbidden on this type of account (formerly NoAgreement). |
| AG02 | InvalidBankOperationCode | Bank operation code specified in the message is not valid for receiver. |
| AM01 | ZeroAmount | Specified message amount is equal to zero. |
| AM02 | NotAllowedAmount | Specified transaction message amount is greater than allowed maximum. |
| AM03 | NotAllowedCurrency | Specified message amount is in a non processable currency outside of existing agreement. |
| AM04 | InsufficientFunds | Amount of funds available to cover specified message amount is insufficient. |
| AM05 | Duplication | This message appears to have been duplicated. |
| AM06 | TooLowAmount | Specified transaction amount is less than agreed minimum. |
| AM07 | BlockedAmount | Amount specified in message has been blocked by regulatory authorities. |
| AM09 | WrongAmount | Amount received is not the amount agreed or expected. |
| AM10 | InvalidControlSum | Sum of instructed amounts does not equal the control sum. |
| BE01 | InconsistentWithEndCustomer | Identification of end customer is not consistent with associated account number (formerly CreditorConsistency). |
| BE04 | MissingCreditorAddress | Specification of creditor's address, which is required for payment, is missing or not correct (formerly IncorrectCreditorAddress). |
| BE05 | UnrecognisedInitiatingParty | Party who initiated the message is not recognised by the end customer. |
| BE06 | UnknownEndCustomer | End customer specified is not known at associated Sort/ National Bank Code or does no longer exist in the books. |
| BE07 | MissingDebtorAddress | Specification of debtor's address, which is required for payment, is missing or not correct. |
| DT01 | InvalidDate | Invalid date (e.g. wrong settlement date). |

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Appendix 3: Specification of Data Formats

| | | |
|------|---|---|
| ED01 | CorrespondentBankNotPossible | Correspondent bank not possible. |
| ED03 | BalanceInfoRequested | Balance of payments complementary info is requested. |
| ED05 | SettlementFailed | Settlement of the transaction has failed. |
| MD01 | NoMandate | Mandate is cancelled or invalid. |
| MD02 | MissingMandatoryInformationInMandate | Mandate related information data required by the scheme is missing. |
| MD03 | InvalidFileFormatForOther-ReasonThanGroupingIndicator | File format incomplete or invalid. |
| MD04 | InvalidFileFormatForGrouping-Indicator | File format incorrect in terms of grouping indicator. |
| MD06 | RefundRequestByEndCustomer | Return of funds requested by end customer. |
| MD07 | EndCustomerDeceased | End customer is deceased. |
| MS02 | NotSpecifiedReasonCustomerGenerated | Reason has not been specified by end customer. |
| MS03 | NotSpecifiedReasonAgentGenerated | Reason has not been specified by agent. |
| NARR | Narrative | Reason is provided as narrative information in the additional reason information. |
| RC01 | BankIdentifierIncorrect | Bank identifier code specified in the message has an incorrect format (formerly IncorrectFormatForRoutingCode). |
| RF01 | NotUniqueTransactionReference | Transaction reference is not unique within the message. |
| TM01 | CutOffTime | Associated message was received after agreed processing cut-off time. |

Further codes are possible in the element "Proprietary" (examples):

| | |
|------|--|
| MD05 | Creditor or creditor's agent should not have collected the direct debit. |
| RR01 | Regulatory Reason |
| SL01 | Specific service of the debtor's bank |

Example (limited to some elements):

```
<OrgnlBkTxCd>
  <Prtry>
    <Cd>NTRF+116/Cd>
    <Issr>ZKA</Issr>
  </Prtry>
</OrgnlBkTxCd>
<Orgtr>
  <Id>
    <OrgId>
```

```
< BICorBEI >BANKDEFF</ BICorBEI >
</OrgId>
</Id>
</Orgtr>
<Rsn>
<Cd>AC04</Cd>
</Rsn>
<AddtlInf>Account liquidated</AddtlInf>
```

7.5.27 CorporateAction <CorpActn>, [0..1]

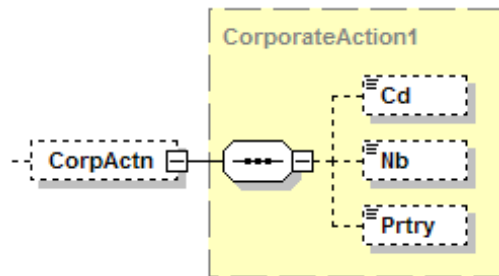


Diagram 69: camt.053.001.02, CorpActn

Definition

Set of elements identifying the underlying corporate action.

Rules (see also the hint in 7.3.2)

| | Name | XML Tag | Multiplicity | Definition | Type | ZKA Rule |
|---|-------------|---------|--------------|--|-----------|----------|
| 6 | Code | <Cd> | [0..1] | Specifies the code of corporate action event, in free-text format. | Max35Text | |
| 6 | Number | <Nb> | [0..1] | Reference assigned by the account servicer to unambiguously identify a corporate action event. | Max35Text | |
| 6 | Proprietary | <Prtry> | [0..1] | Proprietary corporate action event information. | Max35Text | |

Example (limited to some items):

```
<Nb>0123456789</Nb>
<Prtry>Proprietary text information</Prtry>
```

7.6 Bank to Customer Account Report (camt.052)

This message is transmitted by order type C52.

7.6.1 Abstract of the message structure

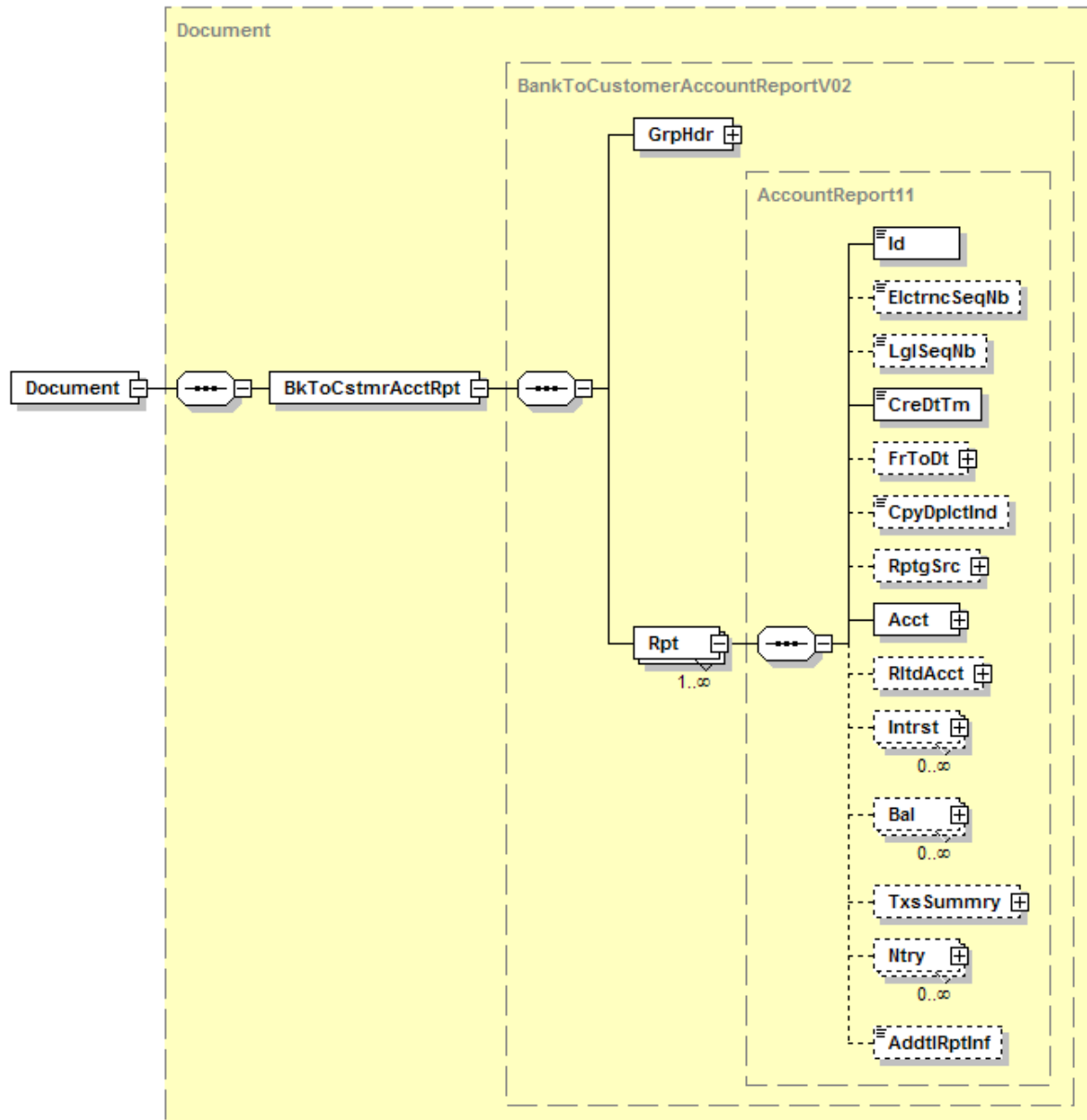


Diagram 70: Overview camt.052.001.02

7.6.2 Document <document>, [1..1]

Definition

UNIFI (ISO 20022) XML message: Top level element for message camt.052.001.02.

Deviation from the description of 7.5.2:

Name and data type of the contained element (see 7.6.3). The content structure of the differing data type is identical except for the following description.

7.6.3 Bank-to-Customer Account Report message < BkToCstmrAcctRpt >, [1..1]**Definition**

Message for balance report or transactions during the day, respectively.

Deviation from the description of 7.3.2:

Name and data type of the contained element "Report" instead of "Statement" (see 7.6.4). The content structure of the deviant data type is identical except for the following description. Especially, the multiplicity remains 1 according to ZKA Rule.

7.6.4 Report <Rpt>, [1.. n]**Definition**

Information about entries reported to the account during the day, and/or to provide the owner with balance information on the account at a given point in time.

Abweichung zur Beschreibung von 7.5.7:

| | Name | XML Tag | Multiplicity | Definition | Type | Deviation |
|---|------------------------------|---------------|--------------|---|--------------|--|
| 2 | Balance | <Bal> | [0..n] | Set of elements defining the balance(s). | CashBalance3 | Multiplicity see camt.053 7.5.12. Only permitted if the status of all entries in the <Ntry> elements is "BOOK" (see 7.5.13). In this case, a balance can be specified. |
| 2 | Entry | <Ntry> | [0..n] | Specifies the elements of an entry in the report. | ReportEntry2 | Data type, see 7.6.5 |
| 2 | Additional-ReportInformation | <AddtlRptInf> | [0..1] | Further details on the report entries during the day, and/or on the balance information on the account. | Max500Text | Element name |

The content structure for each deviating data type is identical except for the following description.

7.6.5 Entry <Ntry>, [0.. unbounded]

Deviation from the description of 7.5.13:

The name of the data type and the corresponding code values are different.

| | Name | XML Tag | Multi- plicity | Definition | Type | Deviation |
|---|--------|---------|-------------------|--|---------------------------------|-----------------------------------|
| 3 | Status | <Sts> | [1..1] | Status of an entry on the books of the account servicer. | see EntryStatus2-Code in 7.5.13 | All codes of the type may be used |

7.7 Bank to Customer Debit Credit Notification (camt.054)

This message is transmitted by order type C54.

7.7.1 Abstract of the message structure

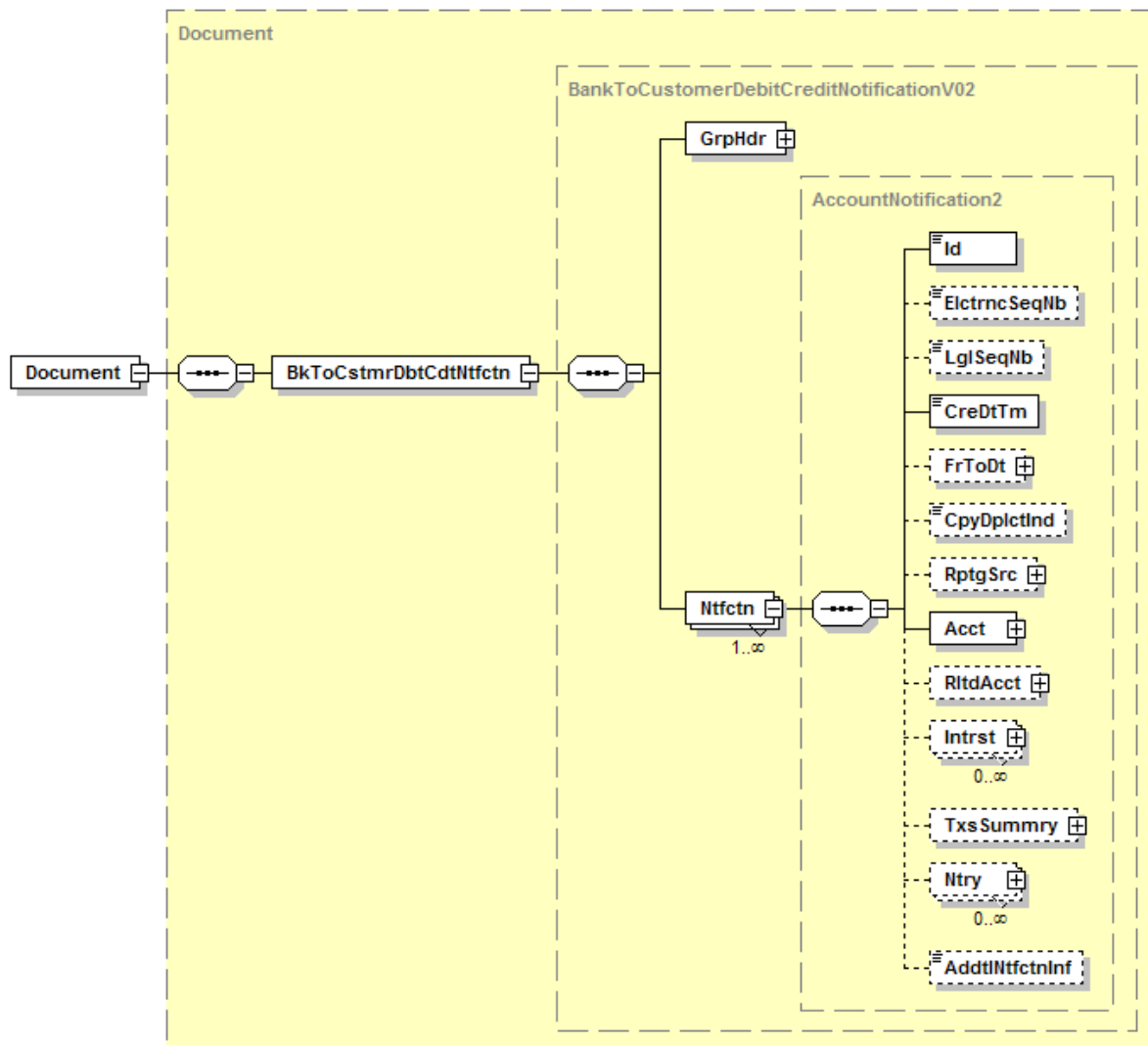


Diagram 71: Overview camt.054.001.02

7.7.2 Document <document>, [1..1]**Definition**

UNIFI (ISO 20022) XML message: Top level element for message camt.054.001.02.

Deviation from the description of 7.5.2:

Name and data type of the contained element (see 7.6.3). The content structure of the deviant data type is identical except for the following description. Especially, the multiplicity remains 1 according to ZKA Rule.

7.7.3 BankToCustomer-DebitCreditNotificationV01 < BkToCstmrDbtCdtNtfctnV01>, [1..1]**Definition**

Message for cash management and/or reconciliation, which can be used to:

- report pending and booked items;
- notify one or more debit entries;
- notify one or more credit entries

Deviation from the description of 7.3.2:

Name and data type of the contained element "Notification" instead of "Statement" (see 7.7.4). The content structure of the deviant data type is identical except for the following description.

7.7.4 Notification <Ntfctn>, [1.. n]**Definition**

Information on batched transactions, debit and credit advices of an account.

Deviation from the description of 7.5.7:

| | Name | XML Tag | Multiplicity | Definition | Type | Deviation |
|---|-------------------------------------|------------------|--------------|---|---------------------|----------------------|
| 2 | Balance | <Bal> | [1..n] | Set of elements defining the balance(s). | CashBalance2 | Not part of camt.054 |
| 2 | Entry | <Ntry> | [0..n] | Specifies the elements of an entry in the report. | Notification-Entry1 | Data type, see 7.7.5 |
| 2 | Additional-Notification-Information | <AddtlNtfctnInf> | [0..1] | Further details on the account notification. | Max500Text | Element name |

The content structure for each deviating data type is identical except for the following description..

7.7.5 Entry <Ntry>, [0.. unbounded]**Deviation from the description of 7.5.13:**

The name of data type and the corresponding code values are different.

| | Name | XML Tag | Multi- plicity | Definition | Type | Deviation |
|---|--------|---------|-------------------|--|---------------------------------|-----------------------------------|
| 3 | Status | <Sts> | [1..1] | Status of an entry on the books of the account servicer. | see EntryStatus2-Code in 7.5.13 | All codes of the type may be used |

7.8 Interaction of camt.052 and camt.053 Messages with camt.054 Messages Regarding Batched Transactions

The message camt.054 is especially applied for providing information on batched transactions (itemisation of batched transactions). Batched transactions may, however, also be itemised by way of the TransactionDetails in a camt.052 or camt.053 message.

The various possibilities of representation for batched transactions as well as the interaction between the three camt.05x messages regarding batched transactions will be explained in this chapter.

According to the definition for batched transactions (or a batched transaction file), only items may be batched that comply to the following conditions:

- amounts with identical direction of posting
- logical compilation of business transactions (for a particular institution)
- identical date of accounting entry
- identical value date

Information referring to a complete batch of transactions (and not to an individual transaction contained in it) is always specified on the Entry level. These are amount (Amount und CreditDebitIndicator), booking date (BookingDate), value date (ValueDate) and account servicer reference (AccountServicerReference)

The only exception to this rule is the specification of the business transaction code (GVC) in the data element BankTransactionCode. <BkTxCd><Prtry> is always assigned with SWIFT TX code + GVC + prima nota (optional) on the TransactionDetails level. If a transaction batch is itemised in the TransactionDetails, the SWIFT TX code and the GVCs of the individual transactions will be listed here instead. If the batch is not itemised here, SWIFT TX code and GVC of the batched transactions will be specified in the first and only repeating sequence of the TransactionDetails.

Case A: Itemisation of a batched transaction file in a camt.052 or camt.053 message

In this case, the Amount on Entry level is to be regarded as the sum of the batched transactions. Every individual item is a TransactionDetail. The rules for the addition of the amounts are to be adhered according to chapter 7.5.13.1. Optionally, the data element NumberOfTransactions can be assigned with the number of single entries contained in the batched transaction file.

Case B: Itemisation of a batched transaction file by way of referencing to a camt.054 message

In this case, a camt.054 message will be referred to by way of the data element group AdditionalInformationIndicator that is to be assigned to on Entry level.

Example:

```
<Ntry>
...
<AddtlInfInd>
  <MsgNmId>camt.054.001.02</MsgNmId>
  <MsgId>MessageId of a camt.054 message</MsgId>
</AddtlInfInd>
...
</Ntry>
```

In the camt.052 and camt.053 messages, only the total amount is available on the Entry level. Further details on the individual items are to be found in the camt.054 message. This being an separate XML message in its own right, however, plausibility checks (especially with respect to the amounts and the number of transactions) are not feasible without certain restrictions.

For each Entry, only one camt.054 message can be referred to. On the other hand, exactly one camt.052 or camt.053 message can be referred to from a camt.054 message.

Case C: Itemisation of a batched transaction file by way of a file submitted by the customer

In this case, a file submitted by a customer (e.g. DTAUS or pain file) will be referred to by way of the data element group Batch that is to be assigned to on Entry level. The data element <PmtInfId> contains the reference to the batched transaction file assigned by the customer. Additionally, the message ID of the original message as well as the number of individual transactions in the batched transaction file can be specified.

Example 1: Reference to a pain.001 message

```
<Ntry>
...
<Btch>
  <MsgId> MessageId of the 'pain' message</MsgId>
  <PmtInfId> Id of the 'PmtInf' element group</PmtInfId >
</Btch>
...
</Ntry>
```

Example 2: Reference to a DTAUS file

```
<Ntry>
...
<Btch>
  <PmtInfId>DTAUS field A10</PmtInfId>
</Btch>
...
</Ntry>
```


If a batched transaction file is not itemised by one of the procedures explained above, the number of individual transactions in the batch can be specified in data element NumberOfTransactions – provided this piece of information is available at the time of the camt.052/53 message's creation.

Example:

```
<Ntry>
...
<Btch>
  <NbOfTxs>452</NbOfTxs>
</Btch>
...
</Ntry>
```

7.9 Principles on the Interaction of the Levels Entry and TransactionDetails in case of Single Entries

The following principles are to be considered when allocating values to the elements on the levels Entry and TransactionDetails for single entries (batched transaction file see 7.8):

- Amount (Amount und CreditDebitIndicator), booking date (BookingDate), value date (ValueDate), and account servicer reference (AccountServicerReference) are always issued on the Entry level.
- All other information is issued on the level TransactionDetails.

For each single entry, there is exactly one set of TransactionDetails. These contain always the SWIFT TX code and GVC amongst others in the BankTransactionCode.

7.10 Technical Example

The following camt.053 XML message represents significant technical examples. Every entry example contained in the message starts with two XML comments stating briefly the technical contents of the respective example.

Contents of the XML message:

- Example 1: SEPA payments458
 1. Entry: Credit due to an incoming SEPA credit transfer
 2. Entry: Credit due to a returned SEPA credit transfer
 3. Entry: Debit entry due to a SEPA direct debit
- Example 2: DTAUS payments.....461
 1. Entry: Credit due to an incoming DTA credit transfer
 2. Entry: Credit due to to a returned DTA credit transfer
 3. Entry: Debit entry due to a DTA direct debit
- Example 3a:Batched transactions an their itemisation in the message463
 1. Entry: Debit entry due to returned SEPA direct debits (batched transactions) and itemisation within TransactionDetails
- Example 3b: Batched transactions with reference to a pain-message and separate camt.054.001.02-message465
 1. Entry: Debit entry due to a SEPA credit transfer (batched transactions) with reference to the original pain message
 2. Entry: Debit entry due to returned SEPA direct debits (batched transactions) with reference to a separate camt.054.001.02-message
- Example 4: USD payment with credit entry on EUR account.....466

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.053.001.02"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:camt.053.001.02
camt.053.001.02.xsd">
  <BkToCstmrStmt>
    <GrpHdr>
      <MsgId>27632364572</MsgId>
      <CreDtTm>2008-09-01T19:30:47.0+01:00</CreDtTm>
      <MsgRcpt>
        <Id>
          <OrgId>
            <Othr>
              <Id>BCS45678</Id>
            </Othr>
          </OrgId>
        </Id>
      </MsgRcpt>
```

```

<MsgPgntn>
  <PgNb>1</PgNb>
  <LastPgInd>true</LastPgInd>
</MsgPgntn>
</GrpHdr>
<Stmnt>
  <Id>2736482736482</Id>
  <ElctrncSeqNb>101</ElctrncSeqNb>
  <LglSeqNb>32</LglSeqNb>
  <CreDtTm>2008-09-01T17:30:47.0+01:00</CreDtTm>
  <Acct>
    <Id>
      <IBAN>DE87200500001234567890</IBAN>
    </Id>
    <Ccy>EUR</Ccy>
    <Ownr>
      <Nm>Name of the account owner</Nm>
    </Ownr>
    <Svcr>
      <FinInstnId>
        <BIC>BANKDEFFXXX</BIC>
        <Othr>
          <Id>123456789</Id>
          <Issr>UmsStId</Issr>
        </Othr>
      </FinInstnId>
    </Svcr>
  </Acct>
  <Bal>
    <Tp>
      <CdOrPrtry>
        <Cd>PRCD</Cd>
      </CdOrPrtry>
    </Tp>
    <Amt Ccy="EUR">112.72</Amt>
    <CdtDbtInd>CRDT</CdtDbtInd>
    <Dt>
      <Dt>2008-09-01</Dt>
    </Dt>
  </Bal>
  <Bal>
    <Tp>
      <CdOrPrtry>
        <Cd>CLBD</Cd>
      </CdOrPrtry>
    </Tp>
    <Amt Ccy="EUR">158780.32</Amt>
    <CdtDbtInd>CRDT</CdtDbtInd>
    <Dt>
      <Dt>2008-09-01</Dt>
    </Dt>
  </Bal>

```

```
<!-- Example 1: SEPA payments (credit transfer,direct debit,r-message) -->
<!-- credit due to an incoming SEPA credit transfer -->
<Ntry>
  <Amt Ccy="EUR">100.00</Amt>
  <CdtDbtInd>CRDT</CdtDbtInd>
  <Sts>BOOK</Sts>
  <BookgDt>
    <Dt>2008-09-01</Dt>
  </BookgDt>
  <ValDt>
    <Dt>2008-09-01</Dt>
  </ValDt>
  <AcctSvcrRef>Institution's reference</AcctSvcrRef>
  <BkTxCd/>
  <NtryDtls>
    <TxDtls>
      <Refs>
        <EndToEndId>Identification of the initiating party</EndToEndId>
      </Refs>
      <BkTxCd>
        <Prtry>
          <Cd>NTRF+166</Cd>
          <Issr>ZKA</Issr>
        </Prtry>
      </BkTxCd>
      <RltdPties>
        <Dbtr>
          <Nm>Name of the remitter or party liable to pay</Nm>
        </Dbtr>
        <DbtrAcct>
          <Id>
            <IBAN>DE21500500001234567897</IBAN>
          </Id>
        </DbtrAcct>
        <UltmtDbtr>
          <Nm>Name of the debtor reference party</Nm>
        </UltmtDbtr>
        <Cdtr>
          <Nm>Name of the account owner</Nm>
        </Cdtr>
        <UltmtCdtr>
          <Nm>Name of the creditor reference party</Nm>
        </UltmtCdtr>
      </RltdPties>
      <Purp>
        <Cd>GDDS</Cd>
      </Purp>
      <RmtInf>
        <Ustrd>Bill number 4711 date 20.08.2008</Ustrd>
      </RmtInf>
    </TxDtls>
  </NtryDtls>
  <AddtlNtryInf>SEPA credit advice</AddtlNtryInf>
</Ntry>
```

```

<!-- credit due to a returned SEPA credit transfer -->
<Ntry>
  <Amt Ccy="EUR">200.00</Amt>
  <CdtDbtInd>CRDT</CdtDbtInd>
  <Sts>BOOK</Sts>
  <BookgDt>
    <Dt>2008-09-01</Dt>
  </BookgDt>
  <ValDt>
    <Dt>2008-09-01</Dt>
  </ValDt>
  <AcctSvcrRef>Institution's reference</AcctSvcrRef>
  <BkTxCd/>
  <NtryDtls>
    <TxDtls>
      <Refs>
        <EndToEndId>E2E-Id of the original transaction</EndToEndId>
      </Refs>
      <BkTxCd>
        <Prtry>
          <Cd>NTRF+159</Cd>
          <Issr>ZKA</Issr>
        </Prtry>
      </BkTxCd>
      <RmtInf>
        <Ustrd>The original remittance information</Ustrd>
      </RmtInf>
      <RtrInf>
        <OrgnlBkTxCd>
          <Prtry>
            <Cd>NTRF+116</Cd>
            <Issr>ZKA</Issr>
          </Prtry>
        </OrgnlBkTxCd>
        <Orgtr>
          <Id>
            <OrgId>
              <BICOrBEI>BANKDEHH</BICOrBEI>
            </OrgId>
          </Id>
        </Orgtr>
        <Rsn>
          <Cd>AC01</Cd>
        </Rsn>
        <AddtlInf>IBAN ERROR</AddtlInf>
      </RtrInf>
    </TxDtls>
  </NtryDtls>
  <AddtlNtryInf>SEPA REVERSAL</AddtlNtryInf>
</Ntry>
<!-- debit entry due to a SEPA direct debit -->
<Ntry>
  <Amt Ccy="EUR">50.00</Amt>
  <CdtDbtInd>DBIT</CdtDbtInd>
  <Sts>BOOK</Sts>
  <BookgDt>
    <Dt>2008-09-01</Dt>
  </BookgDt>
  <ValDt>
    <Dt>2008-09-01</Dt>
  </ValDt>
  <AcctSvcrRef>Institution's reference</AcctSvcrRef>
  <BkTxCd/>
  <NtryDtls>
    <TxDtls>
      <Refs>
        <EndToEndId>E2E-Id by the creditor</EndToEndId>
        <MndtId> If so a reference of the direct debit mandate</MndtId>
      </Refs>
      <BkTxCd>
        <Prtry>
          <Cd>NTRF+105</Cd>
          <Issr>ZKA</Issr>
        </Prtry>
      </BkTxCd>
      <RltdPties>
        <Dbtr>
          <Nm>Name of the debtor or party liable to pay </Nm>
        </Dbtr>
      </RltdPties>
    </TxDtls>
  </NtryDtls>
</Ntry>

```

```
</Dbtr>
<UltmtDbtr>
  <Nm>Name of the debtor reference party </Nm>
</UltmtDbtr>
<Cdtr>
  <Nm>Creditor's company name</Nm>
  <Id>
    <PrvtId>
      <Othr>
        <Id>Cdtr-Id of the creditor</Id>
      </Othr>
    </PrvtId>
  </Id>
</Cdtr>
</RltdPties>
<Purp>
  <Cd>PHON</Cd>
</Purp>
<RmtInf>
  <Ustrd>Telephone bill August 2009, contract 3536456345</Ustrd>
</RmtInf>
</TxDtls>
</NtryDtls>
<AddtlNtryInf>SEPA DIRECT DEBIT</AddtlNtryInf>
</Ntry>
```

```

<!-- Example 2: DTAUS payments (credit transfer, direct debit, return) -->
<!-- credit due to an incoming DTA credit transfer -->
<Ntry>
  <Amt Ccy="EUR">100.00</Amt>
  <CdtDbtInd>CRDT</CdtDbtInd>
  <Sts>BOOK</Sts>
  <BookgDt>
    <Dt>2008-09-02</Dt>
  </BookgDt>
  <ValDt>
    <Dt>2008-09-02</Dt>
  </ValDt>
  <AcctSvcrRef>Institution's reference of DTA C-Satz field 6</AcctSvcrRef>
  <BkTxCd/>
  <NtryDtls>
    <TxDtls>
      <BkTxCd>
        <Prtry>
          <Cd>NTRF+051</Cd>
          <Issr>ZKA</Issr>
        </Prtry>
      </BkTxCd>
    </TxDtls>
    <RltdPties>
      <Dbtr>
        <Nm>Name of the remitter or party liable to pay</Nm>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <Othr>
            <Id>1234567890</Id>
          </Othr>
        </Id>
      </DbtrAcct>
    </RltdPties>
    <RmtInf>
      <Ustrd>Bill 4711 - delivery 20.08.2008</Ustrd>
    </RmtInf>
  </TxDtls>
  </NtryDtls>
  <AddtlNtryInf>REMITTANCE CREDIT</AddtlNtryInf>
</Ntry>
<!-- credit due to a returned DTA credit transfer -->
<Ntry>
  <Amt Ccy="EUR">200.00</Amt>
  <CdtDbtInd>CRDT</CdtDbtInd>
  <Sts>BOOK</Sts>
  <BookgDt>
    <Dt>2008-09-02</Dt>
  </BookgDt>
  <ValDt>
    <Dt>2008-09-02</Dt>
  </ValDt>
  <AcctSvcrRef>Institution's reference of DTA C-record field
6</AcctSvcrRef>
  <BkTxCd/>
  <NtryDtls>
    <TxDtls>
      <BkTxCd>
        <Prtry>
          <Cd>NTRF+059</Cd>
          <Issr>ZKA</Issr>
        </Prtry>
      </BkTxCd>
    </TxDtls>
    <RmtInf>
      <Ustrd>Original remittance information</Ustrd>
    </RmtInf>
    <RtrInf>
      <OrgnlBkTxCd>
        <Prtry>
          <Cd>NTRF+051</Cd>
          <Issr>ZKA</Issr>
        </Prtry>
      </OrgnlBkTxCd>
    </RtrInf>
    <Orgtr>
      <Nm>Name of the beneficiary</Nm>
    </Orgtr>
    <Rsn>
      <Prtry>512</Prtry>
    </Rsn>
  </TxDtls>
  </NtryDtls>
</Ntry>

```

```
</Rsn>
<AddtlInf>BANK 25069674 DOESN'T EXIST</AddtlInf>
</RtrInf>
</TxDtls>
</NtryDtls>
<AddtlNtryInf>RETURN REMITTANCE</AddtlNtryInf>
</Ntry>
<!-- debit entry due to a DTA direct debit -->
<Ntry>
  <Amt Ccy="EUR">50</Amt>
  <CdtDbtInd>DBIT</CdtDbtInd>
  <Sts>BOOK</Sts>
  <BookgDt>
    <Dt>2008-09-02</Dt>
  </BookgDt>
  <ValDt>
    <Dt>2008-09-02</Dt>
  </ValDt>
  <AcctSvcrRef>Institution's reference of DTA C-Satz Feld 6</AcctSvcrRef>
  <BkTxCd/>
  <NtryDtls>
    <TxDtls>
      <BkTxCd>
        <Prtry>
          <Cd>NTRF+005</Cd>
          <Issr>ZKA</Issr>
        </Prtry>
      </BkTxCd>
    <RltdPties>
      <Cdtr>
        <Nm>Telephone Servicer ABC</Nm>
      </Cdtr>
    </RltdPties>
    <RmtInf>
      <Ustrd>Telephone bill August 2009, contract 3536456345</Ustrd>
    </RmtInf>
  </TxDtls>
</NtryDtls>
<AddtlNtryInf>DIRECT DEBIT</AddtlNtryInf>
</Ntry>
```



```

<!-- Example 3a:Batched transactions an their itemisation in the message -->
<!-- debit entry due to returned SEPA direct debits (batched transactions)
and itemisation within TransactionDetails -->
<Ntry>
  <Amt Ccy="EUR">276</Amt>
  <CdtDbtInd>DBIT</CdtDbtInd>
  <Sts>BOOK</Sts>
  <BookgDt>
    <Dt>2008-09-03</Dt>
  </BookgDt>
  <ValDt>
    <Dt>2008-09-03</Dt>
  </ValDt>
  <AcctSvcrRef>Institution's reference</AcctSvcrRef>
  <BkTxCd/>
  <!-- BkTxCd is mandator due to ISO, ZKA-usage is only on level ,TxDtls'
-->
  <NtryDtls>
    <Btch>
      <NbOfTxes>3</NbOfTxes>
    </Btch>
    <TxDtls>
      <!--Beginn of the decomposition with 3 entries -->
      <Refs>
        <EndToEndId>79892</EndToEndId>
        <MndtId>10001</MndtId>
      </Refs>
      <AmtDtls>
        <TxAmt>
          <Amt Ccy="EUR">76</Amt>
        </TxAmt>
      </AmtDtls>
      <BkTxCd>
        <Prtry>
          <Cd>NTRF+109</Cd>
          <Issr>ZKA</Issr>
        </Prtry>
      </BkTxCd>
      <RltdPties>
        <Dbtr>
          <Nm>Name of party liable to pay 1</Nm>
        </Dbtr>
        <Cdtr>
          <Nm>Telephone servicer ABC</Nm>
          <Id>
            <PrvtId>
              <Othr>
                <Id>CdtrId of the presenter of the SEPA direct debit</Id>
              </Othr>
            </PrvtId>
          </Id>
        </Cdtr>
      </RltdPties>
      <Purp>
        <Cd>PHON</Cd>
      </Purp>
      <RmtInf>
        <Ustrd>Telephone bill August 2009, contract 3536456345</Ustrd>
      </RmtInf>
    </TxDtls>
  </TxDtls>
  <Refs>
    <EndToEndId>768768</EndToEndId>
    <MndtId>10002</MndtId>
  </Refs>
  <AmtDtls>
    <TxAmt>
      <Amt Ccy="EUR">80</Amt>
    </TxAmt>
  </AmtDtls>
  <BkTxCd>
    <Prtry>
      <Cd>NTRF+109</Cd>
      <Issr>ZKA</Issr>
    </Prtry>
  </BkTxCd>
  <RltdPties>
    <Dbtr>

```

```

<Nm>Name of party liable to pay 2</Nm>
</Dbtr>
<Cdtr>
  <Nm>Telephone Servicer ABC</Nm>
  <Id>
    <PrvtId>
      <Othr>
        <Id>CdtrId of the presenter of the SEPA direct debit</Id>
      </Othr>
    </PrvtId>
  </Id>
</Cdtr>
</RltdPties>
<Purp>
  <Cd>PHON</Cd>
</Purp>
<RmtInf>
  <Ustrd>Telephone bill August 2009, contract 3536456888</Ustrd>
</RmtInf>
</TxDtls>
<TxDtls>
  <Refs>
    <EndToEndId>45456465</EndToEndId>
    <MndtId>10003</MndtId>
  </Refs>
  <AmtDtls>
    <TxAmt>
      <Amt Ccy="EUR">120</Amt>
    </TxAmt>
  </AmtDtls>
  <BkTxCd>
    <Prtry>
      <Cd>NTRF+109</Cd>
      <Issr>ZKA</Issr>
    </Prtry>
  </BkTxCd>
</RltdPties>
<Dbtr>
  <Nm>Name of party liable to pay 3</Nm>
</Dbtr>
<Cdtr>
  <Nm>Telephone Servicer ABC</Nm>
  <Id>
    <PrvtId>
      <Othr>
        <Id>CdtrId of the presenter of the SEPA direct debit</Id>
      </Othr>
    </PrvtId>
  </Id>
</Cdtr>
</RltdPties>
<Purp>
  <Cd>PHON</Cd>
</Purp>
<RmtInf>
  <Ustrd> Telephone bill August 2009, contract 3536456345</Ustrd>
</RmtInf>
</TxDtls>
</NtryDtls>
<AddtlNtryInf>SEPA Direct Debit (single entry debit,Core)</AddtlNtryInf>
</Ntry>

```

```
<!-- Example 3b: Batched transactions with reference to a pain-message and
separate camt.054.001.02-message -->
<!-- debit entry due to a SEPA credit transfer (batched transactions) with
reference to the original pain-message -->
<Ntry>
  <Amt Ccy="EUR">100876.00</Amt>
  <CdtDbtInd>DBIT</CdtDbtInd>
  <Sts>BOOK</Sts>
  <BookgDt>
    <Dt>2008-09-03</Dt>
  </BookgDt>
  <ValDt>
    <Dt>2008-09-03</Dt>
  </ValDt>
  <AcctSvcrRef>Institution's reference</AcctSvcrRef>
  <BkTxCd/>
  <NtryDtls>
    <Btch>
      <MsgId>MsgId of the pain message</MsgId>
      <PmtInfId>Batched transactions Id of the pain-message</PmtInfId>
    </Btch>
    <TxDtls>
      <BkTxCd>
        <Prtry>
          <Cd>NTRF+191</Cd>
          <Issr>ZKA</Issr>
        </Prtry>
      </BkTxCd>
    </TxDtls>
  </NtryDtls>
  <AddtlNtryInf>SEPA Credit Transfer (batched transaction
debit)</AddtlNtryInf>
</Ntry>
<!-- debit entry due to returned SEPA direct debits (batched transactions)
with reference to a separate camt.054.001.02-message -->
<Ntry>
  <Amt Ccy="EUR">276.00</Amt>
  <CdtDbtInd>DBIT</CdtDbtInd>
  <Sts>BOOK</Sts>
  <BookgDt>
    <Dt>2008-09-03</Dt>
  </BookgDt>
  <ValDt>
    <Dt>2008-09-03</Dt>
  </ValDt>
  <AcctSvcrRef>Institution's reference</AcctSvcrRef>
  <BkTxCd/>
  <AddtlInfInd>
    <MsgNmId>camt.054.001.02</MsgNmId>
    <MsgId>054-20090903-00034</MsgId>
    <!-- see example camt54 (3b) -->
  </AddtlInfInd>
  <NtryDtls>
    <TxDtls>
      <BkTxCd>
        <Prtry>
          <Cd>NTRF+109</Cd>
          <Issr>ZKA</Issr>
        </Prtry>
      </BkTxCd>
    </TxDtls>
  </NtryDtls>
  <AddtlNtryInf>SEPA Direct Debit (single entry debit,Core)</AddtlNtryInf>
</Ntry>
```

```

<!-- Example 4: USD payment with credit entry on EUR account -->
<Ntry>
  <Amt Ccy="EUR">259595.60</Amt>
  <CdtDbtInd>CRDT</CdtDbtInd>
  <Sts>BOOK</Sts>
  <BookgDt>
    <Dt>2008-09-04</Dt>
  </BookgDt>
  <ValDt>
    <Dt>2008-09-04</Dt>
  </ValDt>
  <AcctSvcrRef>Institution's reference</AcctSvcrRef>
  <BkTxCd/>
  <NtryDtls>
    <TxDtls>
      <AmtDtls>
        <InstdAmt>
          <Amt Ccy="USD">360873.97</Amt>
        </InstdAmt>
        <TxAmt>
          <Amt Ccy="EUR">259595.60</Amt>
        </TxAmt>
        <CntrValAmt>
          <Amt Ccy="EUR">259621.56</Amt>
          <CcyXchg>
            <SrcCcy>USD</SrcCcy>
            <TrgtCcy>EUR</TrgtCcy>
            <XchgRate>1.39</XchgRate>
          </CcyXchg>
        </CntrValAmt>
      </AmtDtls>
      <BkTxCd>
        <Prtry>
          <Cd>NTRF+202</Cd>
          <Issr>ZKA</Issr>
        </Prtry>
      </BkTxCd>
      <Chrgs>
        <Amt Ccy="EUR">25.96</Amt>
      </Chrgs>
      <RltdPties>
        <Dbtr>
          <Nm>West Coast Ltd.</Nm>
          <PstlAdr>
            <Ctry>US</Ctry>
            <AdrLine>52, Main Street</AdrLine>
            <AdrLine>3733 San Francisco</AdrLine>
          </PstlAdr>
        </Dbtr>
        <DbtrAcct>
          <Id>
            <Othr>
              <Id>546237687</Id>
            </Othr>
          </Id>
        </DbtrAcct>
      </RltdPties>
      <RltdAgts>
        <DbtrAgt>
          <FinInstnId>
            <BIC>BANKUSNY</BIC>
          </FinInstnId>
        </DbtrAgt>
      </RltdAgts>
      <RmtInf>
        <Ustrd>Invoice No. 4545</Ustrd>
      </RmtInf>
    </TxDtls>
  </NtryDtls>
  <AddtlNtryInf>FOREIGN COUNTRY - REMITTANCE CREDIT ADVICE</AddtlNtryInf>
</Ntry>
</Stmt>
</BkToCstmrStmt>
</Document>

```

8 Customer Statement Message according to SWIFT (MT940/MT942)

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 | £ | ¤ | ¥ | 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.

8.1 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)

| Sequence | Sub-sequence | Tag | Status ¹⁴⁷ | 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**

| Sequence | Sub-sequence | Tag | Name | Format ¹⁴⁸ | Length | Status ¹⁴⁷ | Quantity | Contents/Explanations |
|----------|--------------|------|------------------------------|-----------------------|--------|-----------------------|----------|-----------------------|
| | | :20: | Transaction reference number | | | M | 1 | |
| | | | Tag | | | M | 1 | ":20:" |

¹⁴⁷ M = mandatory field, O = optional field, C = conditional field

¹⁴⁸ 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 ¹⁴⁸ | Len- gth | Sta- tus ⁴⁷ | Qu- an- tity | Contents/Explanations |
|--------------------|----------------------------|-------|-------------------|----------------------------|-------------|---------------------------|--------------------|--|
| | | | Reference | x | ..16 | M | 1 | Reference number as- signed by the sender as a unique identifier for the 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 ¹⁴⁹ or IBAN ¹⁴⁹ 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:" |

¹⁴⁹ 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 ¹⁴⁸ | Len- gth | Sta- tus ⁴⁷ | 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" | | |

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Appendix 3: Specification of Data Formats

| Se- quen- ce | Sub- se- quen- ce | Tag | Name | For- mat ¹⁴⁸ | Len- gth | Sta- tus ⁴⁷ | Qu- an- tity | Contents/Explanations |
|--------------------|----------------------------|--|---|----------------------------|-------------|---------------------------|--------------------|---|
| | | | 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) 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 ¹⁵⁰ | 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" |

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.

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Appendix 3: Specification of Data Formats

| Se- quen- ce | Sub- se- quen- ce | Tag | Name | For- mat ¹⁴⁸ | Len- gth | Sta- tus ⁴⁷ | Qu- an- tity | Contents/Explanations |
|--------------------|----------------------------|------|------------------------------|----------------------------|-------------|---------------------------|--------------------|---|
| | | | Debit/Credit-ID | a | 1 | M | 1 | C = Credit D = Debit |
| | | | Posting date | n | 6 | M | 1 | YYMMDD |
| | | | Currency | a | 3 | M | 1 | Currency code as per ISO 4217 |
| | | | Amount | d | ..15 | M | 1 | |
| | | | Option M | | | | | with interim balance |
| | | | Tag | | | M | 1 | ":60M" |
| | | | Debit/Credit-ID | a | 1 | M | 1 | C = Credit D = Debit |
| | | | Posting date | n | 6 | M | 1 | YYMMDD = Posting date of balance |
| | | | Currency | a | 3 | M | 1 | Currency key as per ISO 4217 |
| | | | Amount | d | ..15 | M | 1 | |
| | | :64: | Current value date balance | | | O | 1 | |
| | | | Tag | | | M | 1 | ":64:" |
| | | | Debit/credit ID | a | 1 | M | 1 | C = Credit D = Debit |
| | | | Posting date | n | 6 | M | 1 | YYMMDD |
| | | | Currency | a | 3 | M | 1 | Currency code as per ISO 4217 |
| | | | Amount | d | ..15 | M | 1 | |
| | | :65: | Future value date balances | | | O | n | |
| | | | Tag | | | M | 1 | ":65:" |
| | | | Debit/credit ID | a | 1 | M | 1 | C = Credit D = Debit |
| | | | Posting date | n | 6 | M | 1 | YYMMDD |
| | | | Currency | a | 3 | M | 1 | Currency code as per ISO 4217 |
| | | | Amount | d | ..15 | M | 1 | |
| | | :86: | Remittance information field | | | O | 1 | |
| | | | Tag | | | M | 1 | ":86:" |
| | | | Narrative | x | ..65 | O | 6 | Only unstructured information is to be entered. Information on individual transactions must not be filled in. The lines are separated by <CR><LF>. |

- **Posting Keys (Field 61)**

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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 |
| 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 |

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Appendix 3: Specification of Data Formats

| | |
|-----|---|
| 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 86¹⁵¹**

¹⁵¹ 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.

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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 ¹⁵² | 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> <p>ABWA+[payer's (in the case of a credit transfer) / payee's (in the case of a di-</p> |

¹⁵² 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/

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Appendix 3: Specification of Data Formats

| | | | | | | |
|-------|---|-----------|------|---|---|---|
| | | | | | | rect debit) reference party] (DD-AT17; CT-AT08 optional) ABWE+[payee's (in the case of a credit transfer) / payer's (in the case of a direct debit) reference party] (DD-AT15 „Ultimate Debtor“; CT-AT28 „Ultimate Creditor“ - 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 | DOMESTIC PAYMENTS |
| 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 | reserved |
| 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 | SEPA Direct Debit (single entry – debit, B2B) |
| 105 | SEPA Direct Debit (single entry – debit, Core) |
| 106 | reserved |
| 107 | reserved |
| 108 | SEPA Direct Debit (debit; reversal debit,B2B) ¹⁵³ |
| 109 | SEPA Direct Debit (debit; reversal debit, Core) ¹⁵³ |
| 116 | SEPA Credit Transfer (single entry – debit) |
| 153 | SEPA Credit Transfer (single entry – credit, wages, salaries, pension credit) ¹⁵⁴ |
| 154 | SEPA Credit Transfer (single entry – credit, capital building fringe fortune ¹⁵⁵ |
| 156 | SEPA Credit Transfer (single entry – credit, remittances of public treasuries) ¹⁵⁶ |
| 159 | SEPA Credit Transfer return (credit) for remittance that cannot be credited (reverse remittance) ¹⁵³ |
| 166 | SEPA Credit Transfer (single entry – credit) |
| 167 | reserved |
| 168 | reserved |
| 169 | reserved |
| 171 | SEPA Direct Debit submission (single entry – credit, Core) |
| 174 | SEPA Direct Debit (single entry – credit, B2B) |
| 177 | SEPA Credit Transfer Online (single entry - debit) |
| 181 | SEPA Direct Debit (credit; recredit, Core) ¹⁵³ |
| 184 | SEPA Direct Debit (credit; recredit, B2B) ¹⁵³ |
| 191 | SEPA Credit Transfer (bulk posting debit) |
| 192 | SEPA Direct Debit (bulk posting credit, Core) |
| 193 | SEPA Direct Debit (credit, reversal) |
| 194 | SEPA Credit Transfer (bulk posting credit) |
| 195 | SEPA Direct Debit (bulk posting debit, Core) |
| 196 | SEPA Direct Debit (bulk posting credit, B2B) |
| 197 | SEPA Direct Debit (bulk posting debit, B2B) |
| 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 |

¹⁵³ See separate table of SEPA codes

¹⁵⁴ Is applied to the following ISO codes in the field "Purpose": BONU, PENS, SALA. The content of the field "Category purpose" is ignored.

¹⁵⁵ Is applied to the ISO code CBFF in the field "Purpose". The content of the field "Category purpose" is ignored.

¹⁵⁶ Is applied to the following ISO codes in the field "Purpose": GOVT, SSBE, BENE. The content of the field "Category purpose" is ignored.

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 border EC cheque debit
224 Purchase of foreign currencies
225 Sale of foreign currencies

3XX SECURITIES BUSINESS

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 FOREIGN EXCHANGE

401 Spot exchange
402 Forward exchange
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
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 108, 109, 159, 181 or 184

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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 |
| SL01 | 918 | Specific Service offered by Debtor Bank | Specific Service offered by Debtor Bank |

Optional specification in the case of business transaction code 105:

| SEPA Codes | Text key addition | ISO Name | Annotation |
|------------|-------------------|--------------------------------|------------|
| - | 990 | Amendment of mandate reference | |
| FRST | 991 | First direct debit | |
| RCUR | 992 | Recurrent direct debit | |
| OOFF | 993 | One-off direct debit | |
| FNAL | 994 | Final direct debit | |

8.2 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 ¹⁵⁷ | 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 transac- tions) |
| | | :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 ¹⁵⁸ | Len- gth | Sta- tus ¹⁵⁷ | Qu- an- tity | Contents/Explanations |
|--------------------|----------------------------|------|---------------------------------|----------------------------|-------------|----------------------------|--------------------|-----------------------|
| | | :20: | Transaction reference number | | | M | 1 | |
| | | | Tag | | | M | 1 | ":20:" |

¹⁵⁷ M = mandatory field, O = optional field, C = conditional field

¹⁵⁸ 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)

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Appendix 3: Specification of Data Formats

| Se- quen- ce | Sub- se- quen- ce | Tag | Name | For- mat ¹⁵⁸ | Len- gth | Sta- tus ⁵⁷ | Qu- an- tity | Contents/Explanations |
|--------------------|----------------------------|-------|-------------------|----------------------------|-------------|---------------------------|--------------------|---|
| | | | Reference | x | ..16 | M | 1 | Reference number as- signed by the sender as a unique identifier for the 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 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" |

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Appendix 3: Specification of Data Formats

| Se- quen- ce | Sub- se- quen- ce | Tag | Name | For- mat ¹⁵⁸ | Len- gth | Sta- tus ⁵⁷ | Qu- an- tity | Contents/Explanations |
|--|----------------------------|-------|--------------------|----------------------------|-------------|---------------------------|--------------------|---|
| | | | Amount | d | ..15 | M | 1 | |
| | | :13D: | Creation date/time | | | M | 1 | |
| | | | Tag | | | M | 1 | ":13D:" |
| | | | Creation date | n | 6 | M | 1 | YYMMDD |
| | | | Creation time | n | 4 | M | 1 | hhmm |
| | | | Plus or minus sign | x | 1 | M | 1 | "+" resp. "-" |
| | | | Difference | n | 4 | M | 1 | Time zone, represented as "hhmm" |
| ↓ 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) |

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Appendix 3: Specification of Data Formats

| Se- quen- ce | Sub- se- quen- ce | Tag | Name | For- mat ¹⁵⁸ | Len- gth | Sta- tus ¹⁵⁷ | Qu- an- tity | Contents/Explanations | |
|--------------------|--|-------|---|---------------------------------------|-------------|----------------------------|--------------------|---|--|
| | | | Constant | | | C | 1 | <CR><LF>, if “further information” exists | |
| | | | Futher information/ original amount and charges amount ¹⁵⁹ | 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 | | |

¹⁵⁹ 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, - |

9 Container Formats

9.1 XML Container

The SEPA container allows for storing multiple, individual SEPA messages in a physical file or to transmit them in one communication connection to or from (e.g. via EBICS) a financial institution. The XML container makes sure that only one type of message is contained in each container. Furthermore, the bank can provide different input channels and customer assignments in the container in order to route a return message to the customer, if necessary.

The individual documents are embedded in message elements in the container. Message elements are labelled with <Msg> and a code which conforms to the message type and consists of three alphanumerical characters. The number of these Msg elements or of the imbedded document elements, respectively, is arbitrary. In addition, “choice” ensures for Msg elements that the container contains exactly one chosen type of document elements.

Calculation and presentation of the hash value

A hash value of the document's content can be added to each message element. The following rules apply for the calculation and presentation of the hash value:

- The hash value is created using the entire contained document, including the opening and closing <document> tag.
- The document is canonised according to Canonical XML, version 1.0. (<http://www.w3.org/TR/2001/REC-xml-c14n-20010315>).
- In the case of included documents, the canonisation has also to be executed according to the main document.
- SHA-256 is used as hash algorithm.
- The hash value is entered in hexadecimal form in the <HashValue> tag, capital characters are used for the hexadecimal digits A to F. When using an XML container within the SRZ procedure it is mandatory to specify the hash value (the abbreviation SRZ stands for the German term „Servicerechenzentrum“ meaning “data processing service centre”).

Setting individual prefixes

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

Overview

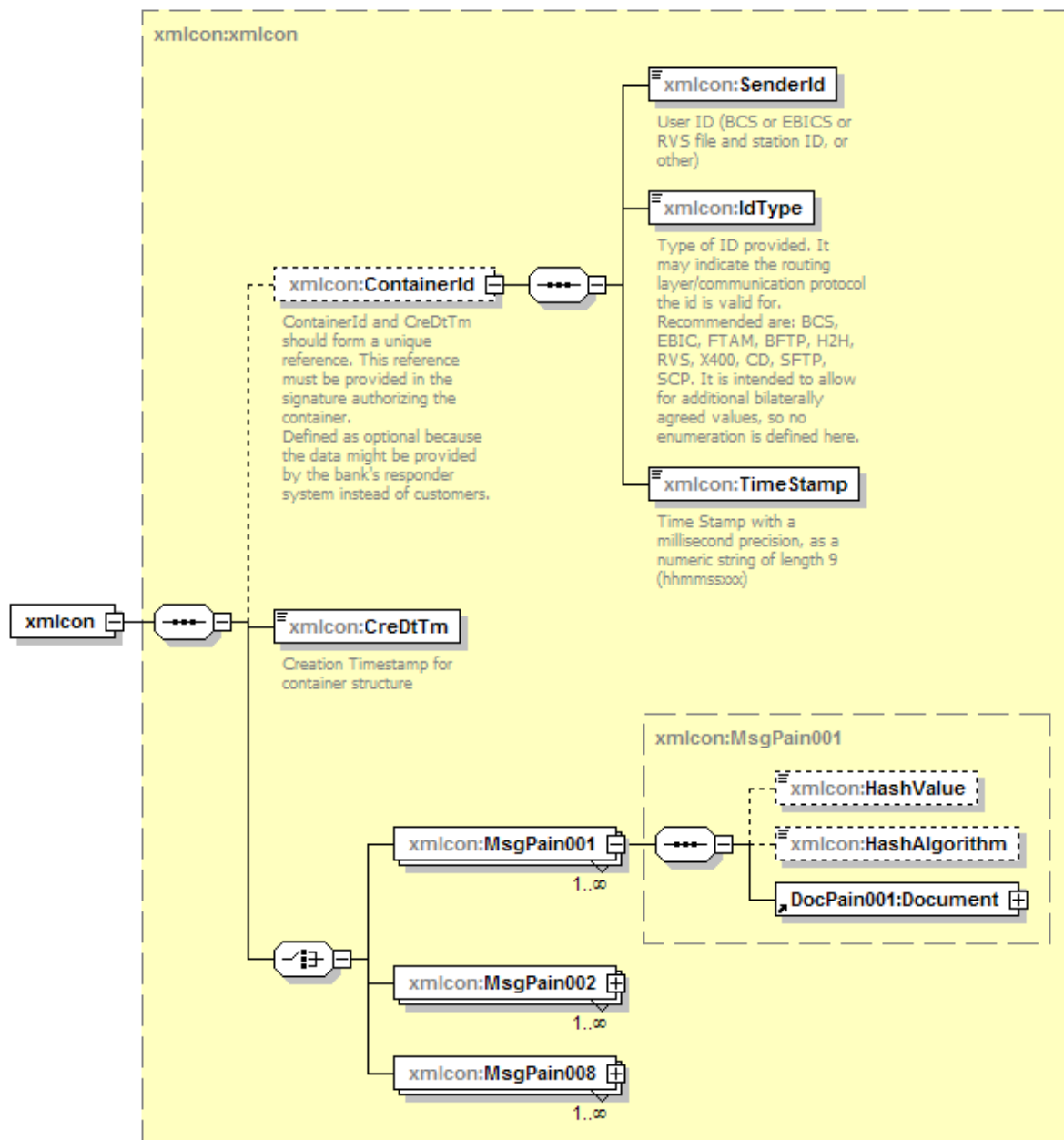


Diagram 72: Overview XML Container

9.1.1 xmlcon

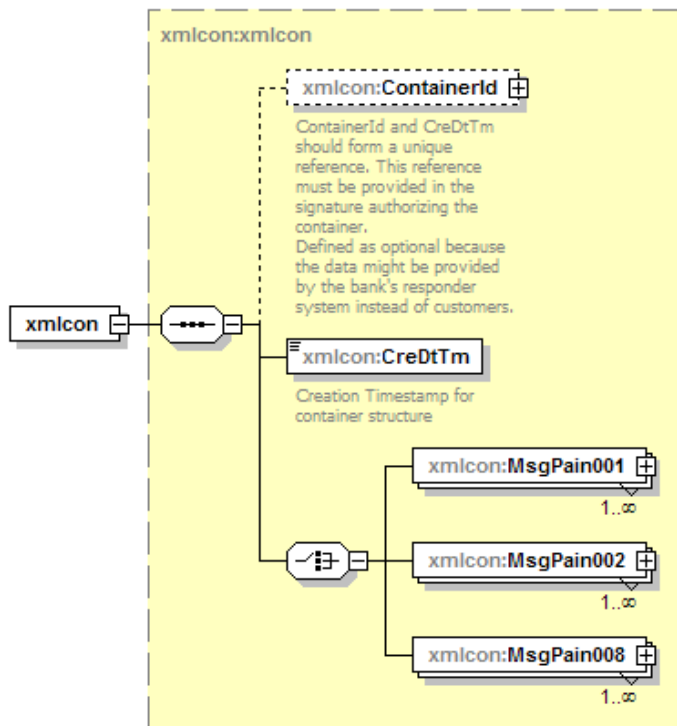


Diagram 73: container.nnn.002, xmlcon

Definition

Container for XML messages.

XML Tag

<xmlcon>

Occurrences

[1..1]

Rules

| Name | XML Tag | Occurrences | Definition | Type | Rules |
|-------------|---------------|-------------|----------------|------|---|
| ContainerId | <ContainerId> | [0..1] | Refer to 9.1.2 | | <p><ContainerId> and <CreDtTm> should form a unique reference.</p> <p>Defined as optional because the bank's responder system might provide the data instead of the customer.</p> |

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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-Pain001>, <Msg-Pain002>, <Msg-Pain008> | [1..unbounded] | Refer to 9.1.3 | | Selection of the respective XML tag. The maximum number is to be 9,999,999. The specification "unbound" is appended for technical reasons ¹⁶⁰ . |

Example

```
<?xml version="1.0" encoding="UTF-8"?>
<xmlcon xmlns="urn:xmlcon:xsd:container.nnn.002"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:xmlcon:xsd:container.nnn.002 container.nnn.002.xsd">
  <ContainerId>
    <SenderId>SENDERID</SenderId>
    <IdType>EBIC</IdType>
    <TimeStamp>115500000</TimeStamp>
  </ContainerId>
  <CreDtTm>2007-12-17T11:55:00.000Z</CreDtTm>
  <MsgPain001>
    <HashValue>D7A8FBB307D7809469CA9ABCB0082E4F8D5651E46D3CDB762D02D0BF37C9E59
2</HashValue>
    <HashAlgorithm>SHA256</HashAlgorithm>
    <Document xmlns="urn:swift:xsd:$pain.001.002.02">
      <pain.001.001.02>
        <!-- Content of the first pain message -->
        <!-- ... -->
      </pain.001.001.02>
    </Document>
  </MsgPain001>
  <MsgPain001>
    <HashValue>D7A8FBB307D7809469CA9ABCB0082E4F8D5651E46D3CDB762D02D0BF37C9E59
2</HashValue>
    <HashAlgorithm>SHA256</HashAlgorithm>
    <Document xmlns="urn:swift:xsd:$pain.001.002.02">
      <pain.001.001.02>
        <!-- Content of the second pain message -->
        <!-- ... -->
      </pain.001.001.02>
    </Document>
  </MsgPain001>
</xmlcon>
```

¹⁶⁰ 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.

9.1.2 Container Id

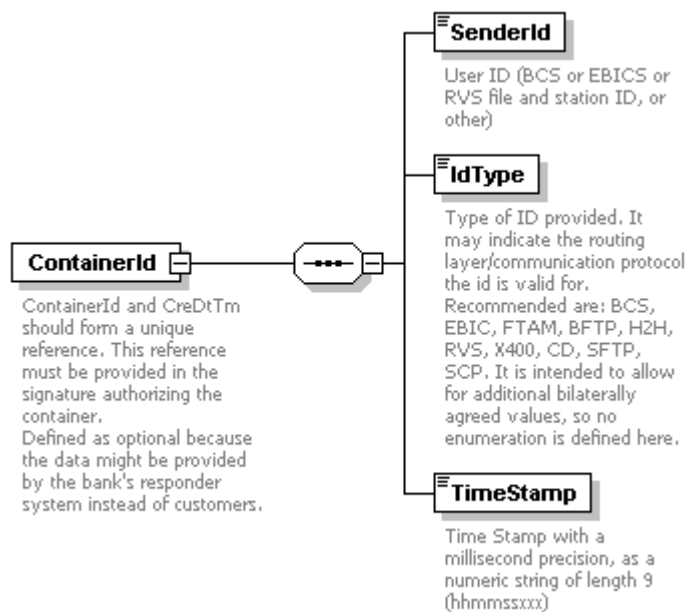


Diagram 74: container.nnn.002, Container Id

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). |

DFÜ Agreement

Appendix 3: Specification of Data Formats

| Name | XML Tag | Occurrences | Definition | Type | Rules |
|--------------------|--------------|-------------|------------------------|--------------|--|
| IdentificationType | <IdType> | [1..1] | Type of identification | Max4Text | Type of ID provided. It may indicate the routing layer/communication protocol the ID is valid for Recommended are: BCS, EBIC, FTAM, BFTP, H2H, rvs, X400, CD, SFTP, SCP. It is intended to allow for additional bilaterally agreed values, so no enumeration is defined here. |
| TimeStamp | <Time-Stamp> | [1..1] | Time | Decimal-Time | 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>
```

9.1.3 Message

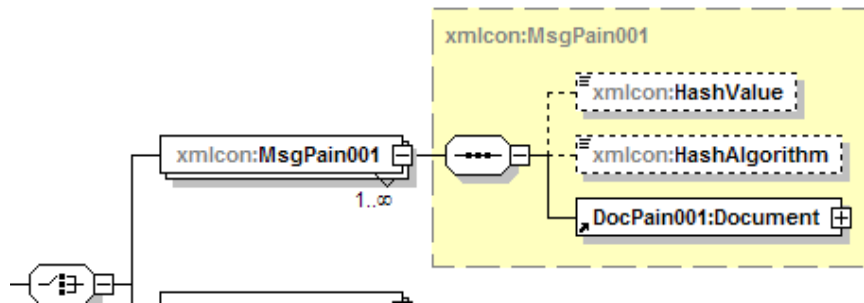


Diagram 75: container.nnn.002, message (structure of possible choices)

Definition

XML message of the type of “document” of the selected message element.

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 | xmlcon:HashSHA256 | <p>At this time, the hash value must be calculated using SHA256. Possibly, other hash calculation methods will be permitted at a later time, in which case the hash value entered in this field will have to be calculated with a procedure as in <HashAlgorithm>.</p> <p>Within the SRZ procedure, the specification of the hash value is mandatory.</p> |

| Name | XML Tag | Occurrences | Definition | Type | Rules |
|---------------|-----------------|-------------|------------------------------------|----------------------|---|
| HashAlgorithm | <HashAlgorithm> | [0..1] | Applied hash algorithm | xmlcon:HashAlgorithm | At this time, the value is to be definitely allocated using SHA256. Possibly, 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 | | 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

```

<MsgPain001>
  <HashValue>D7A8FBB307D7809469CA9ABC0082E4F8D5651E46D3CDB762D02D0BF37C9E59
2</HashValue>
  <HashAlgorithm>SHA256</HashAlgorithm>
  <Document xmlns="urn:swift:xsd:$pain.001.002.02">
    <pain.001.001.02>
      <!-- Content of the first pain message -->
      <!-- ... -->
    </pain.001.001.02>
  </Document>
</MsgPain001>

```

9.1.4 Transmission of SEPA messages within the XML Container

At present, the XML container can be used in combination with the message types pain.001.002.02, pain.008.002.01, and pain.002.002.02 for SEPA payment transactions. The following table provides an overview of the SEPA messages and the order types which can be transmitted in a container.

| Upload order type | Business transaction | Namespace of the SEPA message (ZKA) |
|-------------------|--|-------------------------------------|
| CCC | Credit Transfer Initiation | urn:swift:xsd:\$pain.001.002.02 |
| CDC | Direct Debit Initiation - SEPA core direct debit | urn:swift:xsd:\$pain.008.002.01 |
| C2C | Direct Debit Initiation - SEPA B2B direct debit | urn:swift:xsd:\$pain.008.002.01 |

SEPA core direct debit refers to the SEPA core direct debit schema. SEPA B2B refers to the SEPA business to business (B2B) direct debit schema.

At the customer-bank interface, the following message types (for the direction bank to customer) are specified for the rejection prior to settlement (rejects):

| Download order type | Business transaction | Namespace of the SEPA message (ZKA) |
|---------------------|---|-------------------------------------|
| CRC | Payment Status Report for Credit Transfer | urn:swift:xsd:\$pain.002.002.02 |
| CBC | Payment Status Report for Direct Debit | urn:swift:xsd:\$pain.002.002.02 |

Moreover, the container allows the customer to send secured SEPA messages (files) without electronic signatures to the bank while having an accompanying note on paper signed by hand which can be assigned unambiguously to the file (BGL method).

The container schema ensures that each XML message contained in the container conforms to one XML message type exactly (e.g. pain.002.002.02).

When the XML container is used in SEPA payment transactions, the order type defines which business transaction is contained in the container. Especially, it is not permitted to mingle XML messages that do not conform to the same business transaction even if complying to the same schema.

pain.002.002.02:

Either only 'Payment Status Report for Credit' Transfer (CRC) or 'Payment Status Report for Direct Debit' (CBC)

pain.008.002.01:

Either only 'SEPA core direct debit' (CDC) or 'SEPA B2B direct debit' (C2C).

9.2 Zip Container

9.2.1 Order Types for Downloading Camt.05x Messages

The following order types are defined for downloading camt messages from the financial institution's site:

| Order Type | Business Transaction | Namespace of the Camt Message |
|------------|--|--|
| C52 | Bank to Customer Account Report | urn:iso:std:iso:20022:tech:xsd:camt.052.001.02 |
| C53 | Bank to Customer Statement | urn:iso:std:iso:20022:tech:xsd:camt.053.001.02 |
| C54 | Bank to Customer Debit Credit Notification | urn:iso:std:iso:20022:tech:xsd:camt.054.001.02 |

ZIP files standing behind the order types are providing the camt.05x messages of a customer for download (e.g. C53 contains all camt.053 messages).

Agreements on the naming of ZIP and camt message files:

When EBICS is applied, the ZIP file's name is predetermined by the EBICS standard. If the procedure is to be applied to other communication standards, the file name has to be stipulated in mutual agreement with the customer. The names of the XML files contained in the ZIP file is structured in the following way:

JJJJ-MM-TT_CCC_KKKKKKKKKKKKKKKKKKKKKKK_WWW_AAAA.xml

The components represent

| | |
|----------|--|
| JJJJ | the year |
| MM | the month (always two digits, padded with leading zeros if necessary) |
| TT | the day (always two digits, padded with leading zeros if necessary) |
| CCC | the order type, i.e. "C52", "C53", or "C54" |
| KK . . . | the account identifier. If there is no IBAN for the account, an 11-digit BIC (8-digit BIC are padded with "XXX" to the right) or the 8-digit German bank code can be used followed in each case by a point "." which in turn is followed by the (national) account number. The point is used because other special characters may not be applicable in foreign (non-German) account numbers. |
| WWW | the currency symbol according to ISO 4217 |
| AAAAAA | ID, always six digits, padded with leading zeros if necessary. The ID is to ensure the generation of unique file names for the customer system. Without the ID component, creating several files for one day would be problematic (for example in the case of a C54 having a larger size than 10 MB). |

The date `JJJJ-MM-TT` is the day of the bank statement.

Patterns for file names:

For an account with IBAN:

`2008-09-28_C53_DE87200500001234567890_EUR_000001.xml`

For an account with bank code:

`2008-09-28_C53_20050000.00001234567890_EUR_000001.xml`

For an account with BIC:

`2008-09-28_C53_BANKDEFF123.00001234567890_EUR_000001.xml`