

# **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 2.5 of June 10<sup>th</sup>, 2010**  
**Effective from November 1<sup>st</sup>, 2010**  
**Final Version**

## Amendment History (in comparison to version 2.4 of June 8<sup>th</sup>, 2009)

Chapter	Date of Decision	Type *	Description	Effective from
General		Ext.	Incorporation of a management summary for the entire document Comment added to the table of contents: Recommendation pertaining to the minimum requirements concerning the accompanying note signed by hand Amendment of the subchapter structure in chapters 8 and 9	
1		Ext.	New footnote concerning text key addition 67	
1		A	Conformation to the terminology of PSD (aligned to the DTA conditions)	
2		A / C	Fundamental revision of the complete chapter in view of the EPC Implementation Guidelines 4.0 (resp. 2.0 for the B2B direct debit) Inclusion of a table outlining the relations of EBICS order types, recent SEPA formats and previous formats (new chapter 2.4). The order types CDR and CRJ have not been included in this overview any more.	
3		A	Conformation to the PSD (by updating the chapter according to the DTAZV manual 2009).	
7		A / C	Adjustment of the specification pertaining to the maximum size of specific camt messages and various clarifications / editorial amendments	
8		A / C	Adjustments of the structured remittance information and field 61 (subfield 9) Incorporation of new business transaction codes for SEPA as well as for money and foreign exchange trade; new SEPA code for returns caused by recalls Correction/clarification of editorial mistakes Editorial amendments (additional subchapters for tables in this chapter)	
9		A	Adjustment of the SEPA XML container (chapter 9.1) caused by the adjustment in chapter 2 (see above) Editorial amendments of the description of the zip container for camt (chapter 9.2) in consequence of the amendments of chapter 7 (see above)	

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

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## Management Summary

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

The formats described are formats for payment transactions (DTAUS, SEPA, DTAZV), for downloading customer statement messages (MT940/942, camt-05x) and information pertaining to the securities business as well as formats for the documentary business (documentary credits and guarantees).

Moreover, the last chapter (chapter 9) specifies the facilities for storing multiple individual messages in one file (container formats).

Note: The order types listed in this document are not the complete bank-technical order types defined in EBICS (Appendix 1 of the DFÜ agreement) with their allocated formats (e.g. RFT = MT101, ESR and ESA = Edifact ...)

To some extent, international standards are concerned which have been supplied with special allocation rules by the Zentraler Kreditausschuss (ZKA); other formats are subsets of existing standards or specifications by the ZKA in their own right, respectively.

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

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

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**Notes:**

As minimum requirement for the contents of the accompanying note signed by hand for the formats which are described in the first three chapters (DTAUS, SEPA, DTAZV), the data of the EBICS customer protocol file display is recommended (chapter 10.1.2 for DTAUS and DTAZV, chapter 10.2 for SEPA).

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 <sup>1</sup>	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.<sup>2</sup>

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

<sup>2</sup> 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 <sup>3</sup>	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

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<sup>3</sup> 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 <sup>3</sup>	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 <sup>4</sup>	Content	Explanation
1	4	n	Record length	Logical record length (constant part with 187 bytes + extension(s) of 29 bytes), max. '0622' <sup>5</sup> )
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 <sup>6</sup> 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

<sup>4</sup> 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').

<sup>5</sup> 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.

<sup>6</sup> The application of value 1 is only permitted for banks and network providers.

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Field	Length in Bytes	Data Format <sup>4</sup>	Content	Explanation
7b	3	n	Text key extension	
8	1	an	X '20'	Bank internal field
9	11	n	Zero <sup>7</sup>	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 <sup>8</sup>	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. <sup>9</sup>

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

<sup>8</sup> 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').

<sup>9</sup> 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 <sup>8</sup>	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 <sup>10</sup>	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

<sup>10</sup> 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 <sup>10</sup>	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 <sup>11</sup>	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			

<sup>11</sup> 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')..

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 <sup>12</sup>	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 <sup>13</sup>	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			

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<sup>12</sup> 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').

<sup>13</sup> 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:

<b>Text Key (Field 7a)</b>	<b>Text Key Addition (Field 7b)</b>	<b>Explanation</b>	<b>Content of Field 7</b>
04	000 <sup>14</sup>	Direct debit (Pre-authorised payment order procedure)	'04000'
05	000 <sup>14</sup>	Direct debit (Direct debit authority procedure)	'05000'
05	005 <sup>15</sup>	Direct debit from POS transaction - electronic cash	'05005'
05	006 <sup>15</sup>	Direct debit from POS transaction (with foreign credit card) – Maestro/ magnetic stripe	'05006'
05	008 <sup>16</sup>	Direct debit from credit card turnover	'05008'
05	010 <sup>15</sup>	Direct debit from POS transaction (with foreign credit card) – Maes- tro/EMV	'05010'
05	011 <sup>15</sup>	Direct debit from POS transaction – electronic cash, magnetic stripe track 2, EMV	'05011'
05	015 <sup>15</sup>	Direct debit from POS transaction – POZ	'05015'
05	019	Direct debit from POS transaction – German ELV procedure	'05019'
05	021 <sup>15</sup>	Direct debit from POS transaction – (with foreign credit card) EAPS/EMV and magnetic stripe	'05021'
51	000 <sup>14</sup>	Credit of a credit transfer (e.g. com- mercial payment)	'51000'
51	505 <sup>15</sup>	Correction - Direct debit from POS transaction - electronic cash	'51505'

<sup>14</sup> 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".

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

<sup>16</sup> 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 <sup>15</sup>	Correction - Direct debit from POS transaction (with foreign credit card) – Maestro/ magnetic stripe	'51506'
51	510 <sup>15</sup>	Correction - Direct debit from POS transaction (with foreign credit card) – Maestro/EMV	'51510'
51	511 <sup>15</sup>	Direct debit correction from POS transaction – electronic cash, magnetic stripe track 2, EMV	'51511'
51	521 <sup>15</sup>	Direct debit correction from POS transaction – (with foreign credit card) EAPS/EMV and magnetic stripe	'51521'
53	000 <sup>14</sup>	Wages, salary, pension credit	'53000'
54	XXJ <sup>17</sup>	Employment savings benefits (VL)	'54XXJ'
56	000	Payments of public institutions	'56000'
67 <sup>18</sup>	000 <sup>14</sup>	Remittance credit with checksum-protected processing instructions	'67000'
68	000 <sup>14</sup>	Credit from blank remittance/payment form	'68000'
69	000 <sup>14</sup>	Credit of a remittance for charitable contributions	'69000'

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<sup>17</sup> 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".

<sup>18</sup> The calculation method of the checksum for internal processing instructions (customer reference number; according to DIN ISO 7064, MOD 11, 10) can be gathered from the "Richtlinien für einheitliche Zahlungsverkehrsvordrucke" (Guidelines for standardised payment transaction forms), appendix 2 to appendix 1.

**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:

<b>Field</b>	<b>Content</b>	<b>Data Format<sup>19</sup></b>
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 <sup>20</sup> Equals 51, 53, 54, 56 <sup>20</sup>	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

<sup>19</sup> 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').

<sup>20</sup> 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 <sup>21</sup>	Characters	Hexadecimal Code
Numeric characters	0 to 9	X 'F0' - X 'F9'
Upper-case letters	A to Z	X 'C1' - X 'C9' X 'D1' - X 'D9' X 'E2' - X 'E9'
<u>Special characters:</u> Blank Full stop Comma Ampersand Hyphen Slash Plus sign Asterisk Dollar sign Percent sign	" " "." ", " "& " "- " "/ " "+ " "* " "\$ " "% "	X '40' X '4B' X '6B' X '50' X '60' X '61' X '4E' X '5C' X '5B' X '6C'
Special German characters are coded as follows:	"Ä " "Ö " "Ü " "ß "	X '4A' X 'EO' X '5A' X 'A1'

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

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

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<sup>21</sup> 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 <sup>22</sup>	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			

<sup>22</sup> 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 <sup>23</sup>	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 <sup>24</sup> , 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 <sup>25</sup>	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

<sup>23</sup> an = alphanumeric (left-justified, empty digits filled with X'40'), b = binary, n = numeric data unpacked, np = numeric data packed, positive algebraic sign

<sup>24</sup> The application of value 1 is only permitted for banks and network providers.

<sup>25</sup> 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 <sup>23</sup>	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 <sup>26</sup> .
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)

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<sup>26</sup> 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 <sup>27</sup>	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 <sup>28</sup>	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

<sup>27</sup> an = alphanumeric (left-justified, empty digits filled with X'40'), n = numeric data unpacked.

<sup>28</sup> 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 <sup>28</sup>	Content	Explanation
4	4	np	Number of C records	Used for performing checks
5	7	-	Zero <sup>29</sup>	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 <sup>30</sup>	Direct debit (Pre-authorised payment order procedure)	'04000'
05	000 <sup>30</sup>	Direct debit (Direct debit authority procedure)	'05000'
05	005 <sup>31</sup>	Direct debit from POS transaction - electronic cash	'05005'

<sup>29</sup> The specification of the sum of the transaction fees is also permitted here only for network providers.

<sup>30</sup> 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".

<sup>31</sup> 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 <sup>31</sup>	Direct debit from POS transaction (with foreign credit card) – Maestro/ magnetic stripe	'05006'
05	008 <sup>32</sup>	Direct debit from credit card turnover	'05008'
05	010 <sup>31</sup>	Direct debit from POS transaction (with foreign credit card) – Maestro/EMV	'05010'
05	011 <sup>31</sup>	Direct debit from POS transaction – electronic cash, magnetic stripe track 2, EMV	'05011'
05	015 <sup>31</sup>	Direct debit from POS transaction – POZ	'05015'
05	019	Direct debit from POS transaction – German ELV procedure	'05019'
05	021 <sup>31</sup>	Direct debit from POS transaction – (with foreign credit card) EAPS/EMV and magnetic stripe	'05021'
51	000 <sup>30</sup>	Credit of a credit transfer (e.g. commercial payment)	'51000'
51	505 <sup>31</sup>	Correction - Direct debit from POS transaction - electronic cash	'51505'
51	506 <sup>31</sup>	Correction - Direct debit from POS transaction (with foreign credit card) – Maestro/ magnetic stripe	'51506'
51	510 <sup>31</sup>	Correction - Direct debit from POS transaction (with foreign credit card) – Maestro/EMV	'51510'
51	511 <sup>31</sup>	Direct debit correction from POS transaction – electronic cash, magnetic stripe track 2, EMV	'51511'
51	521 <sup>31</sup>	Direct debit correction from POS transaction – (with foreign credit card) EAPS/EMV and magnetic stripe	'51521'
53	000 <sup>30</sup>	Wages, salary, pension credit	'53000'
54	XXJ <sup>33</sup>	Employment savings benefits (VL)	'54XXJ'
56	000	Payments of public institutions	'56000'

<sup>32</sup> Permitted for credit card organisations only. Particular data format specifications apply to card-based payment transactions (not included in Appendix 3).

<sup>33</sup> 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".



67 <sup>34</sup>	000 <sup>30</sup>	Remittance credit with checksum-protected processing instructions	'67000'
68	000 <sup>30</sup>	Credit from blank remittance/payment form	'68000'
69	000 <sup>30</sup>	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 <sup>35</sup>
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 <sup>36</sup>	np without algebraic sign
Text key – Direct debits – Credit transfers (field C 7a)	Equals 04, 05 <sup>37</sup> Equals 51, 53, 54, 56 <sup>37</sup>	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

<sup>34</sup> The calculation method of the checksum for internal processing instructions (customer reference number; according to DIN ISO 7064, MOD 11, 10) can be gathered from the "Richtlinien für einheitliche Zahlungsverkehrsvordrucke" (Guidelines for standardised payment transaction forms), appendix 2 to appendix 1.

<sup>35</sup> an = alphanumeric; n = numeric data unpacked, np = numeric data packed, positive algebraic sign

<sup>36</sup> 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.

<sup>37</sup> 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 <sup>35</sup>
German account number: payer (in the case of a credit transfer) / payee (in the case of a direct debit) (field C 11)	Not equal to zero	np
Amount (field C 12)	Not equal to zero	np
Name of the payee (in the case of a credit transfer) / payer (in the case of a direct debit) (field C 14)	Not equal to X '20'	an
Name of the payer (in the case of a credit transfer) / payee (in the case of a direct debit) (field C 15)	Not equal to X '20'	an
Currency attribute (field C 17a)	"1" = Euro	an
Extension character (field C 18)	Equals 00–15	np

## 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 countries<sup>38</sup>, Iceland, Liechtenstein, Norway, Switzerland and Monaco), 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 4.0 (and 2.0 for direct debit B2B respectively). In so doing, the EPC's precepts have been realised precisely par for par.

The version numbers for the ISO schemas are pain.001.001.03, pain.002.001.03 and pain.008.001.02, the middle sections of the numbers indicating a variant of the message version (**001 means ISO**). 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.

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:iso:std:iso:20022:tech:xsd:pain.001.002.03	pain.001.002.03.xsd
CDD	Direct Debit Initiation (SEPA core direct debit)	urn:iso:std:iso:20022:tech:xsd:pain.008.002.02	pain.008.002.02.xsd
CDB	Direct Debit Initiation (SEPA business to business (B2B) direct debit)	urn:iso:std:iso:20022:tech:xsd:pain.008.002.02	pain.008.002.02.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)
CRZ	Payment Status Report for Credit Transfer	urn:iso:std:iso:20022:tech:xsd:pain.002.002.03	Zip file with 1 to n messages of type pain.002.002.03.xsd
CDZ	Payment Status Report for Direct Debit	urn:iso:std:iso:20022:tech:xsd:pain.002.002.03	Zip file with 1 to n messages of type pain.002.002.03.xsd

<sup>38</sup> 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 4.0, October 30th, 2009
- SEPA Credit Transfer Scheme Customer-to-Bank Implementation Guidelines Version 4.0, October 30th, 2009
- SEPA Core Direct Debit Scheme Rulebook Version 4.0, October 30th, 2009
- SEPA Business to Business Direct Debit Scheme Rulebook Version 2.0, October 30th, 2009
- SEPA Core Direct Debit Scheme Customer-to-Bank Implementation Guidelines Version 4.0, October 30th, 2009
- SEPA Business to Business Direct Debit Scheme Customer-to-Bank Implementation Guidelines Version 2.0, October 30th, 2009
- ISO 20022: Payments - Maintenance 2009 Message Definition Report, Edition April 2009

### 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 recipient of the message (such as the Creditor resp. Debtor in case of a credit transfer resp. direct debit), the amount, or remittance information.

On the group header level the specification of the number of transactions is mandatory (Number Of Transactions), the specification of the control sum (Control Sum) is optional. On the payment information level the specification of the number of transactions per batch and of the sum of the amounts is recommended.

### 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 coding<sup>39</sup>. 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'

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<sup>39</sup> 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
small characters	a to z	X'61' – 'X'7A'
apostrophe	"'"	X'27'
colon	":"	X'3A'
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 file<sup>40</sup>.

### 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 tags <Strd> and </Strd> are not taken into account. The only subtree permitted is 'Creditor Reference Information'.

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

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<sup>40</sup> 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).

**Referencing**

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

- **Message Identification**

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

- **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 payee (creditor, in case of credit transfer) / payer (debtor, in case of direct debit).
- Reference in case a customer wishes to put in a complaint at his bank.
- Allocation criterion for returns

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

**Occurrences of XML elements**

Due to technical reasons<sup>41</sup>, 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.001.002.03	CdtTrfTxInf	9.999.999
pain.008.002.02	DrctDbtTxInf	9.999.999
pain.002.002.03	TxInfAndSts	9.999.999

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<sup>41</sup> 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.

Schemas	Element name	Maximum number of occurrences
pain.001.002.03, pain.008.002.02	PmtInf	9.999.999

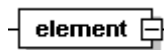
Since even with these limits, the resulting documents may become larger than what is considered as reasonable today, we recommend that sending and receiving parties of a SEPA document agree on the allowed maximum size.

### 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.

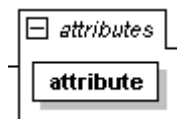
### XML Notation

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



*Diagram 1 Element*

- Elements are displayed in rectangles.



*Diagram 2 Attribute*

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



*Diagram 3 Choice*

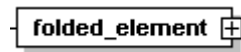
- A branching corresponds to 'choice' in the XML Schemas. To the right of the symbol, the connecting lines point to the possible alternatives. One and only one of the alternatives can be used.



*Diagram 4 Sequence*



- A sequence corresponds to 'sequence' in the XML Schemas. To the right of the symbol, the connecting lines point to the individual sequence elements. All specified elements can be used in the order in which they are displayed.
- Symbols with 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 5 Folded Elements*

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

The following graphic is an example that shows the use of different graphic elements.

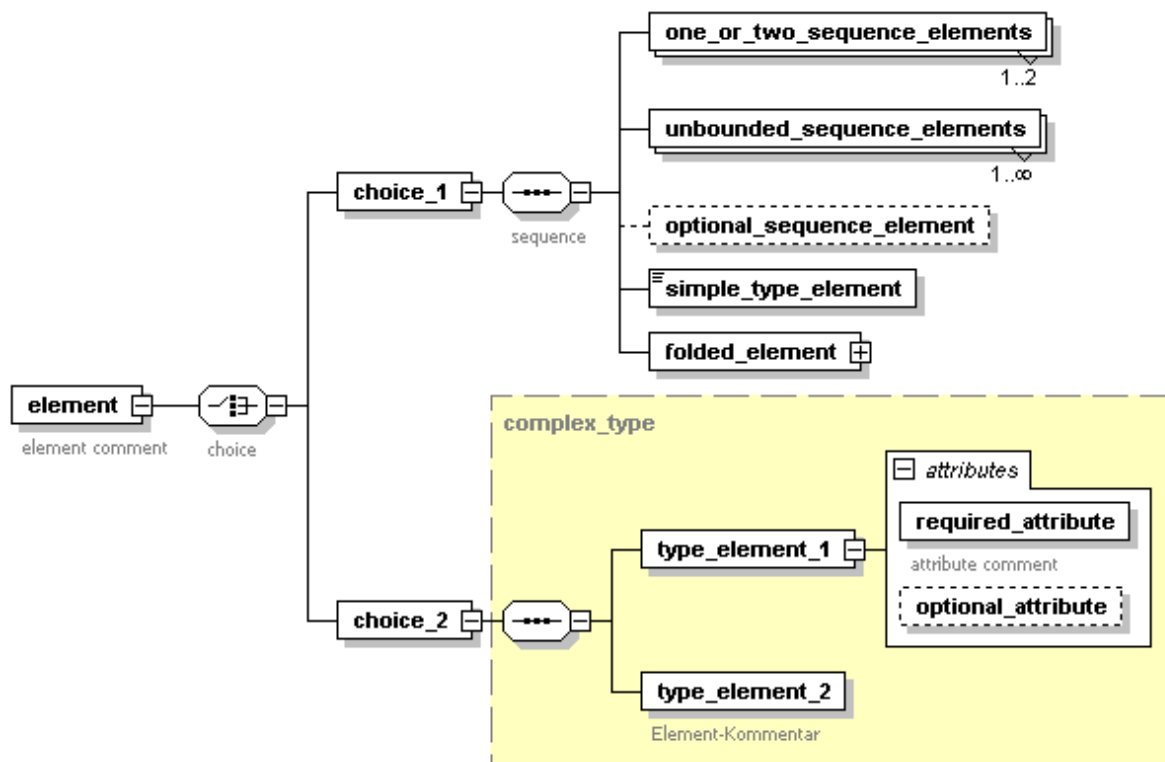


Diagram 6: XML Notation

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.001.002.03**

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

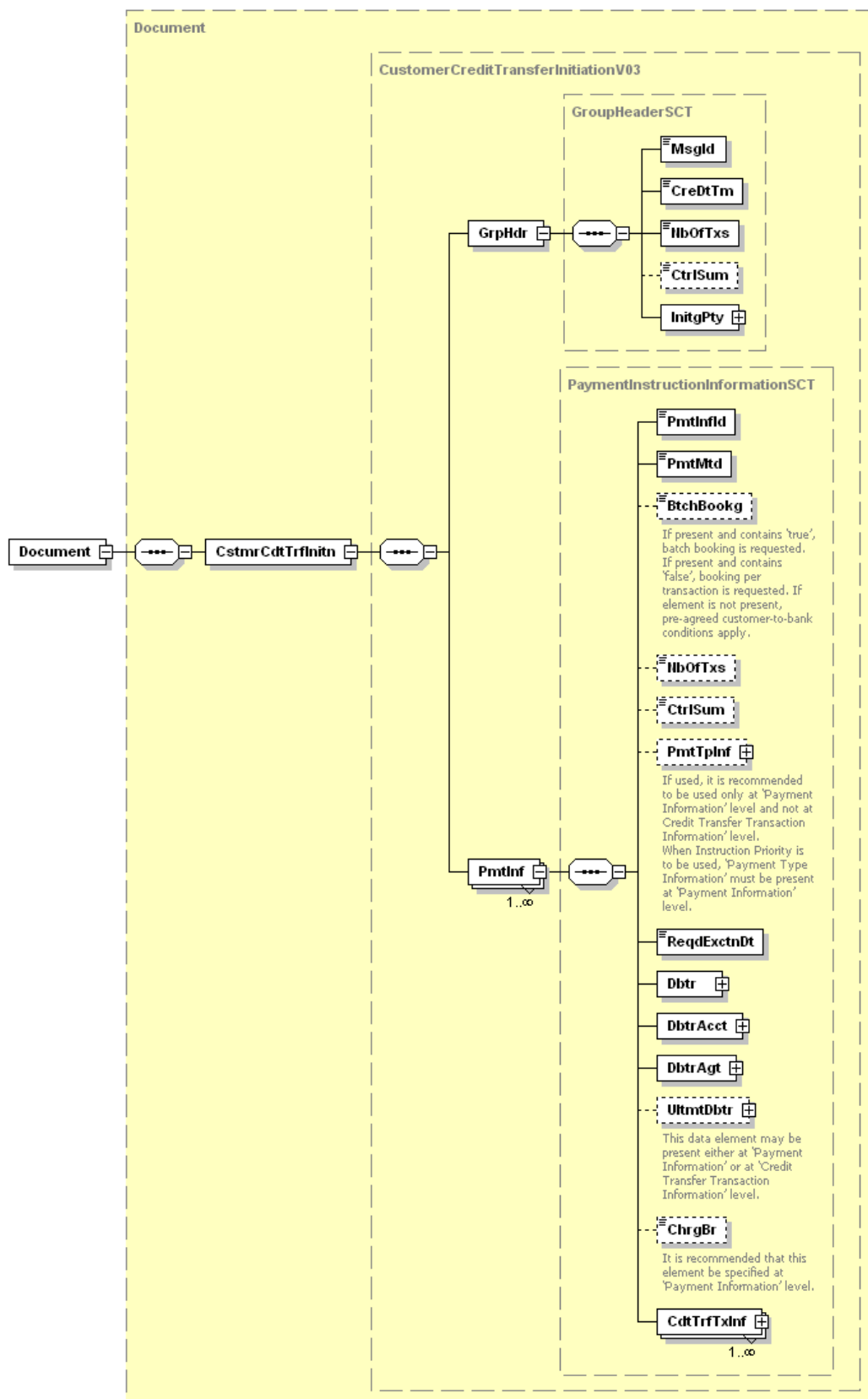


Diagram 7: Overview pain.001.002.03

### 2.2.1.1 Document

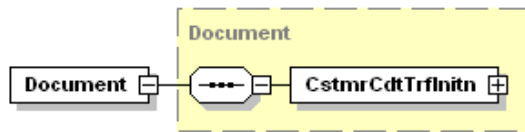


Diagram 8: pain.001.002.03, Document

#### Definition

UNIFI (ISO 20022) XML message: SEPA Credit Transfer Schema. This is the top level element of a pain.001.002.03 message.

#### XML Tag

<Document>

#### Occurrences

[1..1]

#### Rules

Name	XML Tag	Occurrences	Definition	Type	EPC-/ZKA- Rules
Customer Credit Transfer Initiation	<CstmrCdtTrfInitn>	[1..1]	Refer to 2.2.1.2		

#### Example

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.002.03 "
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn: iso:std:iso:20022:tech:pain.001.002.03
pain.001.002.03.xsd">
  <CstmrCdtTrfInitn>
    <GrpHdr>
      <MsgId>Message-ID-4711</MsgId>
      <CreDtTm>2010-11-11T09:30:47.000Z</CreDtTm>
      <NbOfTx>2</NbOfTx>
      <Grpg>MIXD</Grpg>
      <InitgPty>
        <Nm>Initiator Name</Nm>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInfId>Payment-Information-ID-4711</PmtInfId>
      <PmtMtd>TRF</PmtMtd>
      <BtchBookg>true</BtchBookg>
      <NbOfTx>2</NbOfTx>
      <CtrlSum>6655.86</CtrlSum>
      <PmtTpInf>
        <SvcLvl>
          <Cd>SEPA</Cd>
        </SvcLvl>
      </PmtTpInf>
      <ReqdExctnDt>2010-11-25</ReqdExctnDt>
      <Dbtr>
        <Nm>Debtor Name</Nm>
      </Dbtr>
    </PmtInf>
  </CstmrCdtTrfInitn>
</Document>
```

```
</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>
</CstmrCdtTrfInitn>
</Document>
```

## 2.2.1.2 Customer Credit Transfer Initiation

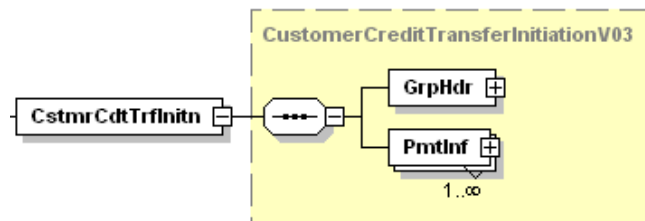


Diagram 9: pain.001.002.03

### Definition

Customer Credit Transfer Initiation

### XML Tag

<CustomerCreditTransferInitiation>

### Occurrences

[1..1]

### Rules

Name	XML Tag	Occurrences	Definition	Type	EPC-/ZKA-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

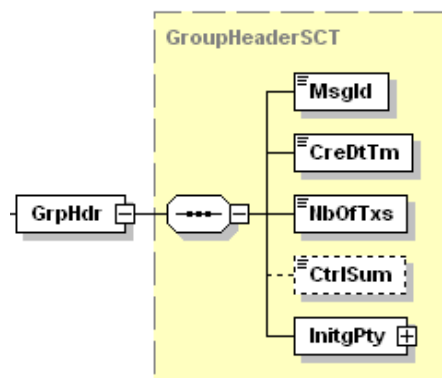


Diagram 10: pain.001.002.03, Group Header

### 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	EPC-/ZKA-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.	Restricted-IdentificationSEPA1	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	-
NumberOfTransactions	<NbOfTxs>	[1..1]	Number of individual transactions contained in the message.	Max15NumericText	-
ControlSum	<CtrlSum>	[0..1]	Total of all individual amounts included in the message, irrespective of currencies.	Decimal-Number	2 is the maximum number of decimal digits 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>2010-11-11T09:30:47.000Z</CreDtTm>  
  <NbOfTxs>2</NbOfTxs>  
  <CtrlSum>6655.86</CtrlSum>  
  <InitgPty>  
    <Nm>Initiator Name</Nm>  
  </InitgPty>  
</GrpHdr>
```

## 2.2.1.4 Initiating Party

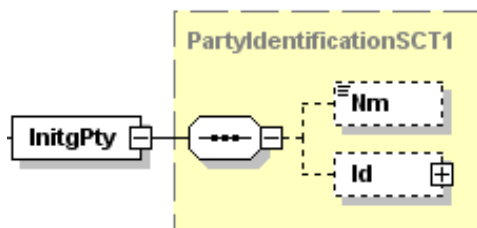


Diagram 11: pain.001.002.03, Initiating Party

## Definition

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

## XML Tag

<InitgPty>

## Occurrences

[1..1]

## Rules

Name	XML Tag	Occurrences	Definition	Type	EPC-/ZKA-Rules
Name	<Nm>	[0..1]	Name	Max70Text	name is restricted to 70 characters.
Identification	<Id>	[0..1]	Refer to 2.2.1.5		We recommend leaving this element group without allocation.

## Example

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

## 2.2.1.5 Identification

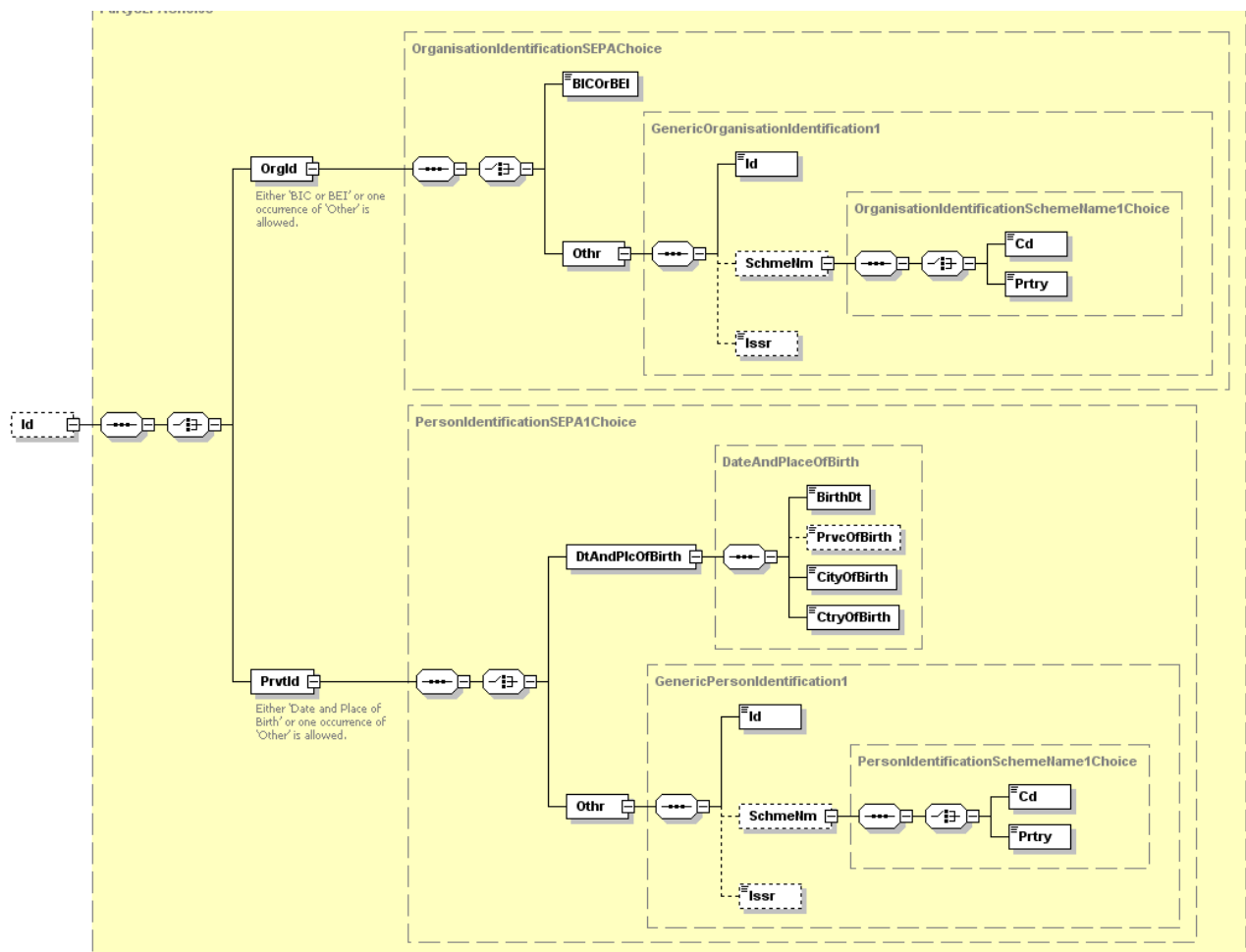


Diagram 12: pain.001.002.03, Identification

**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.

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## Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	EPC-/ZKA-Rules
OrganisationIdentification	<OrgId>	[1..1]	Unique and unambiguous way of identifying an organisation.	OrganisationIdentification-SEPA-Choice	Either „BICorBEI“ or „Other must be allocated
BICorBEI	< BICorBEI>	[1..1]	Business Identifier Code (ISO 9362) or Business Entity Identifier (BEI)	AnyBICI-identifier	Must be allocated using valid BIC.  This can be either 8 or 11 characters long.
Other	< Othr >	[1..1]	Unique identification of an organisation, as assigned by an institution, using an identification scheme	GenericOrganisationIdentification1	
Identification	<Id>	[1..1]	Identification  Name or Number for recognition of a identification party (e.g. account number)	Max35Text	
SchemeName	<SchmeNm>	[0..1]	Name of the identification scheme	OrganisationIdentification-SchemeName1Choice	
Code	<Cd>	[1..1]	Name of the identification scheme, in a coded form as published in an external list	ExternalOrganisationIdentification1Code	Only the codes of the external ISO 20022 code list are permitted. Refer to chapter 2.3.2
Proprietary	<Prtry>	[1..1]	Name of the identification scheme, in a free text form.	Max35Text	
Issuer	<Issr>	[0..1]	Entity that assigns the identification.	Max35Text	
PrivateIdentification	<PrvtId>	[1..1]	Unique and unambiguous identification of a person	Person-IdentificationSEPA1	
DateAndPlaceOfBirth	<DtAndPlcOfBirth>	[1..1]	Date and place of birth of a person	Date-AndPlace-OfBirth	
BirthDate	<BirthDt>	[1..1]	Date of birth	ISODate	To be allocated in the format YYYY-MM-DD (ISO 8601)
ProvinceOfBirth	<PrvcOfBirth>	[0..1]	Province where a person was born	Max35Text	

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### Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	EPC-/ZKA-Rules
CityOfBirth	<CityOf-Birth>	[1..1]	City where a person was born	Max35Text	
CountryOfBirth	<CtryOf-Birth>	[1..1]	Country where a person was born	Country-Code	Code ISO 3166
OtherIdentification	<Othr>	[1..1]	Proprietary identification of a person	Generic-PersonIdentification1	
Identification	<Id>	[1..1]	Unique and unambiguous identification of a person	Max35Text	
SchemeName	<SchmeNm>	[0..1]	Name of the identification scheme	PersonIdentificationSchemeName1Choice	
Code	<Cd>	[1..1]	Name of the identification scheme, in a coded form as published in an external list	ExternalOrganisationIdentification1Code	Only the codes of the external ISO 20022 code list are permitted. Refer to chapter 2.3.2
Proprietary	<Prtry>	[1..1]	Name of the identification scheme, in a free text form.	Max35Text	
Issuer	<Issr>	[0..1]	Entity that assigns the identification	Max35Text	

**PaymentInstructionInformationSCT**

```

sequenceDiagram
    participant PmtInfId
    participant PmtMtd
    participant BtchBookg
    participant NbrOfTx
    participant CtrISum
    participant PmtTpInf
    participant ReqdExctnDt
    participant Dbtr
    participant ChrgBr
    participant CdtTrfTxInf

    PmtInfId --> PmtMtd
    PmtMtd --> BtchBookg
    BtchBookg --> NbrOfTx
    NbrOfTx --> CtrISum
    CtrISum --> PmtTpInf
    PmtTpInf --> ReqdExctnDt
    PmtTpInf --> Dbtr
    ReqdExctnDt --> ChrgBr
    ChrgBr --> CdtTrfTxInf
    CdtTrfTxInf --> End

    PmtTpInf --> InstrPrty
    PmtTpInf --> SvcLvl
    SvcLvl --> Cd
    PmtTpInf --> CtgyPurp
    CtgyPurp --> Cd

    Dbtr --> DbtrAcct
    Dbtr --> BranchAndFinancialInstitutionIdentificationSEPA1
    BranchAndFinancialInstitutionIdentificationSEPA1 --> DbtrAgt
    DbtrAgt --> FinInstnId
    FinInstnId --> BIC
    Dbtr --> PartyIdentificationSEPA1
    PartyIdentificationSEPA1 --> UltmtDbtr
    UltmtDbtr --> Nm
    Nm --> Id
  
```

**PmtInfId**

**PmtMtd**

Only 'TRF' is allowed.

**BtchBookg**

If present and contains 'true', batch booking is requested.  
If present and contains 'false', booking per transaction is requested. If element is not present, pre-agreed customer-to-bank conditions apply.

**NbrOfTx**

**CtrISum**

**PmtTpInf**

If used, it is recommended to be used only at 'Payment Information' level and not at 'Credit Transfer Transaction Information' level.  
When 'Instruction Priority' is to be used, 'Payment Type Information' must be present at 'Payment Information' level.

**InstrPrty**

If present, pre-agreed customer-to-bank conditions apply.

**ServiceLevelSEPA**

**SvcLvl**

**Cd**

**CategoryPurposeSEPA**

**CtgyPurp**

**Cd**

Depending on the agreement between the Originator and the Originator Bank, 'Category Purpose' may be forwarded to the Beneficiary Bank.

**ReqdExctnDt**

**Dbtr**

**DbtrAcct**

**Id**

**IBAN**

**Ccy**

**BranchAndFinancialInstitutionIdentificationSEPA1**

**DbtrAgt**

**FinInstnId**

**BIC**

**PartyIdentificationSEPA1**

**UltmtDbtr**

**Nm**

'Name' is limited to 70 characters in length.

**Id**

This data element may be present either at 'Payment Information' or at 'Credit Transfer Transaction Information' level.

**ChrgBr**

It is recommended that this element be specified at 'Payment Information' level.

**CdtTrfTxInf**

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**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	EPC-/ZKA-Rules
PaymentInformationIdentification	<PmtInfId>	[1..1]	Reference assigned by a sending party to unambiguously identify the payment information block within the message.	RestrictedIdentificationSEPA1	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.	PaymentMethodSCT-Code	Only TRF ist allowed.
BatchBooking	<Btch-Bookg>	[0..1]	Identifies whether a single entry ( <i>false</i> ) per individual transaction or a batch entry ( <i>true</i> ) for the sum of the amounts of all transactions within the group of a message is requested.	BatchBookingIndicator	Only if a corresponding agreement with the customer for single entries is on hand and in case of an allocation with <i>false</i> , every transaction will be displayed as a single item on the bank statement of the debtor (ordering party).  Otherwise, a batched booking is always displayed (default/pre-agreed: <i>true</i> )
NumberOfTransactions	<NbOfTxs>	[0..1]	Number of individual transactions contained in the payment information group.	Max15NumericText	It is recommended to allocate this field

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### Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	EPC-/ZKA-Rules
ControlSum	<CtrlSum>	[0..1]	Total of all individual amounts included in in the payment information group, irrespective of currencies.	Decimal-Number	It is recommended to allocate this field 2 is the maximum number of decimal digits 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 &lt;InstrPrty&gt; 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.	ServiceLevelSEPA	-
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.
CategoryPurpose	<Ctgy-Purp>	[0..1]	Specifies the purpose of the instruction based on a set of pre-defined categories	Category-Purpose-SEPA	



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## Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	EPC-/ZKA-Rules
Code	<Cd>	[1..1]	Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list.	External-Category-Purpose1Code	Only the codes of the external ISO 20022 code list are permitted. Refer to 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 payer (debtor) to which a debit entry will be made as a result of the transaction.	CashAccountSEPA1	-
Identification	<Id>	[1..1]	Identification of the account between the account owner and the account servicer.	AccountIdentificationSEPA	-
IBAN	<IBAN>	[1..1]	International Bank Account Number (IBAN) – identifier.	IBAN2007Identifier	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	ActiveOrHistoricCurrencyCode	-
DebtorAgent	<DbtrAgt>	[1..1]	Financial institution servicing an account for the debtor.	BranchAndFinancialInstitutionIdentification SEPA1	-

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## Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	EPC-/ZKA-Rules
FinancialInstitutionIdentification	<FinInstnId>	[1..1]	Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme.	FinancialInstitutionIdentification SEPA1	-
BIC	<BIC>	[1..1]	Business Identifier 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.	PartyIdentification SEPA1	If a value is allocated to this element group, then the corresponding element group on the level of the transaction details must not be used.
Name	<Nm>	[0..1]	Name of the debtor reference party.	Max70Text	Name is restricted to 70 characters
Identification	<Id>	[0..1]	Refer to 2.2.1.5		It is recommended not to allocate any value to this element group.
ChargeBearer	<ChrgBr>	[0..1]	Specifies which party/parties will bear the charges associated with the processing of the payment transaction.	ChargeBearerTypeSEPA-Code	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>
  <BtchBookg>true</BtchBookg>
  <NbOfTx>2</NbOfTx>
  <CtrlSum>6655.86</CtrlSum>
  <PmtTpInf>
    <SvcLvl>

```

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## Appendix 3: Specification of Data Formats

```
<Cd>SEPA</Cd>
</SvcLvl>
</PmtTpInf>
<ReqdExctnDt>2010-11-25</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

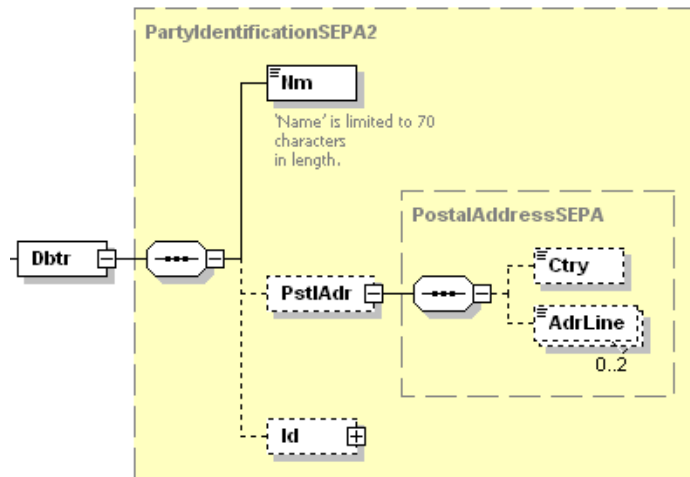


Diagram 14: pain.001.002.03, Debtor

#### Definition

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

#### XML Tag

<Dbtr>

#### Occurrences

[1..1]

#### Rules

Name	XML Tag	Occurrences	Definition	Type	EPC-/ZKA-Rules
Name	<Nm>	[1..1]	Name	Max70Text	The name of debtor (the ordering party) or the account holder has to be allocated to this field. Name ist auf 70 Zeichen begrenzt.
PostalAddress	<PstlAdr>	[0..1]	Information that locates and identifies a specific address, as defined by postal services.	PostalAddress-SEPA	It is recommended to leave element group without allocation.

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### Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	EPC-/ZKA-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).
AddressLine	<AdrLine>	[0..2]	Address information is presented in free format text.	Max70Text	-
Identification	<Id>	[0..1]	Refer to 2.2.1.5		In case of allocation it is the Id of the debtor/payer. It is recommended leaving this field without allocation.

### Example

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

## 2.2.1.8 Credit Transfer Transaction Information

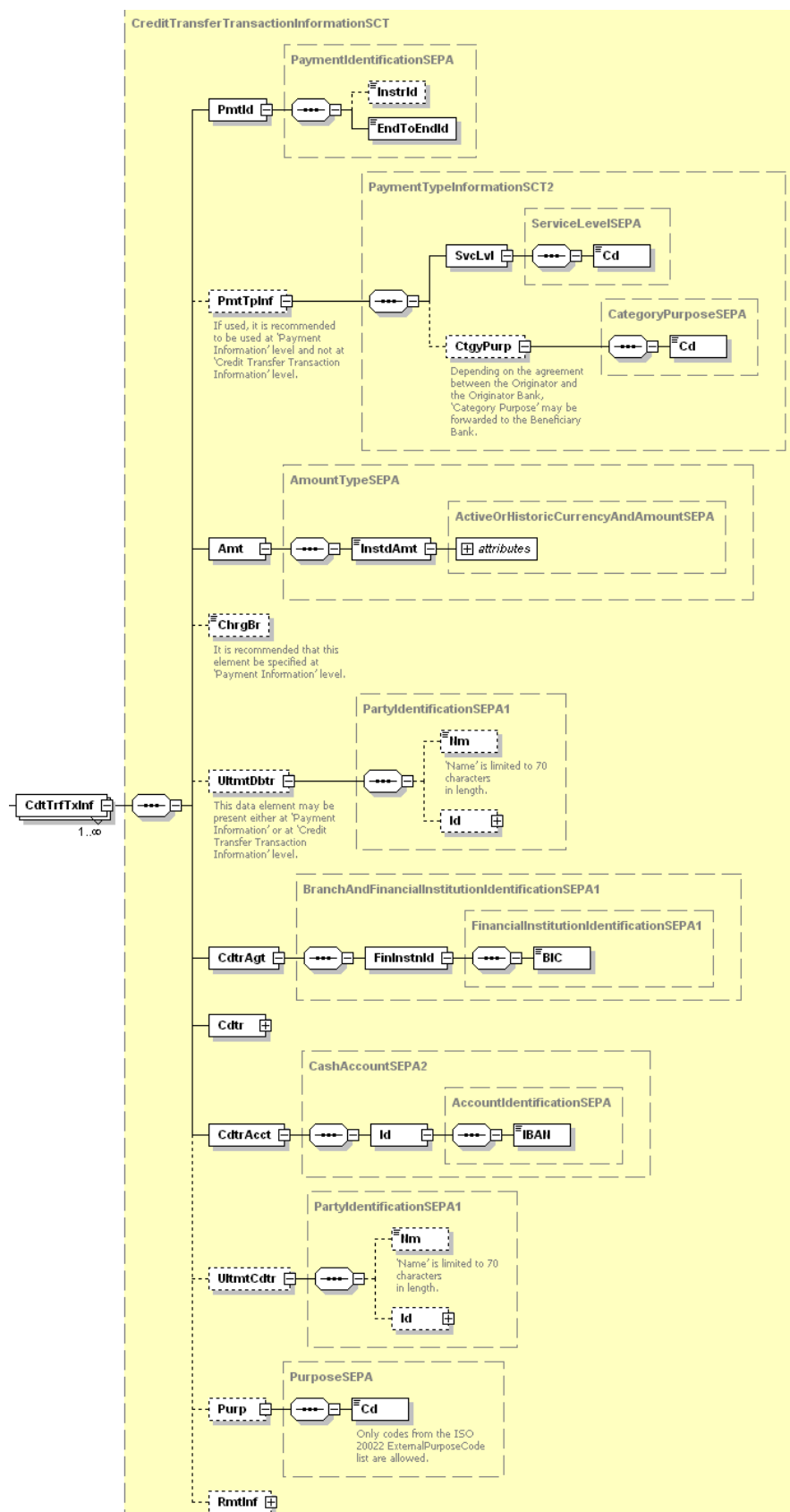


Diagram 15: pain.001.002.03, Credit Transfer Transaction Information

**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	EPC-/ZKA-Rules
PaymentIdentification	<PmtId>	[1..1]	Set of elements to reference a payment instruction.	PaymentIdentificationSEPA	-
InstructionIdentification	<InstrId>	[0..1]	Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the instruction.	RestrictedIdentificationSEPA1	This field should only be used by a technical service company that allocates to the field 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.	RestrictedIdentificationSEPA1	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.	PaymentTypeInformationSCT2	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.	ServiceLevelSEPA	-

# DFÜ Agreement

## Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	EPC-/ZKA-Rules
Code	<Cd>	[1..1]	Identification of a pre-agreed level of service between the parties in a coded form.	ServiceLevelSEPA Code	-
CategoryPurpose	<Ctgy-Purp>	[0..1]	Specifies the high level purpose of the instruction based on a set of pre-defined categories.	Category-Purpose-SEPA	
Code	<Cd>	[1..1]	Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list.	ExternalCategoryPurpose1Code	Only the codes of the external ISO 20022 code list are permitted. Refer to chapter 2.3.2  Note: These codes are not represented in the account statement.
Amount	<Amt>	[1..1]	Amount.	AmountTypeSEPA	-
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.	Active-OrHistoric-Currency-AndAmountSEPA	Is to be allocated with an amount.  The decimal separator is a period
ChargeBearer	<ChrgBr>	[0..1]	Specifies which party/parties will bear the charges associated with the processing of the payment transaction.	Charge-BearerTypeSEPA-Code	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.	PartyIdentificationSEPA1	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	Name is restricted to 70 characters



# DFÜ Agreement

## Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	EPC-/ZKA-Rules
Identification	<Id>	[0..1]	Refer to 2.2.1.5		it is recommended not to allocate any value to this element group
CreditorAgent	<CdtrAgt>	[1..1]	Financial institution servicing an account for the creditor.	Branch-AndFinancialInstitutionIdentification-SEPA1	-
FinancialInstitutionIdentification	<FinInstnId>	[1..1]	Unique and unambiguous identifier of a financial institution.	FinancialInstitutionIdentification-SEPA1	-
BIC	<BIC>	[1..1]	Business 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.	Cash-Account-SEPA2	-
Identification	<Id>	[1..1]	Unique and unambiguous identification of the account.	AccountIdentification-SEPA	-
IBAN	<IBAN>	[1..1]	International Bank Account Number.	IBAN2007Identifier	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.	PartyIdentification-SEPA1	-
Name	<Nm>	[0..1]	Name	Max70Text	Name is restricted to 70 characters
Identification	<Id>	[0..1]	Refer to 2.2.1.5		it is recommended not to allocate any value to this element group

# DFÜ Agreement

## Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	EPC-/ZKA-Rules
Purpose	<Purp>	[0..1]	Type of payment.	Purpose-SEPA	
Code	<Cd>	[1..1]	In a coded form.	External-Purpose1-Code	<p>Only codes of the ISO 20022 ExternalPurposeCode list are permitted. Refer to chapter 2.3.2.<sup>42</sup></p> <p>In an account statement in MT940/942 format not all codes are represented. The codes BONU, PENS, SALA are represented in the MT940 as business transaction code 153 ; BENE, GOVT, SSBE as 156; CHAR as 119 / 169 and CBFF as 154 (Refer to footnotes 158, 159, 160 and 161).</p>
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>

```

<sup>42</sup> If information on capital building fringe fortune is allocated in the structured remittance information under <CdtRefInf>, the purpose code CBFF (capital building fringe fortune) must be used to avoid a continuous scanning of the remittance information.

```

<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

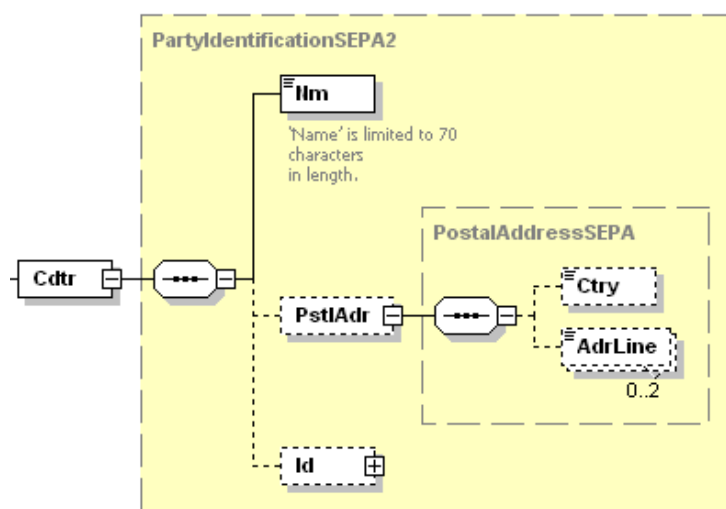


Diagram 16: pain.001.002.03, Creditor

#### Definition

Party to which an amount of money is due (payee / creditor).

#### XML Tag

<Cdtr>

#### Occurrences

[1..1]

#### Rules

Mandatory field for data on the creditor.

## DFÜ Agreement

### Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	EPC- / ZKA Rules
Name	<Nm>	[1..1]	Name	Max70Text	Name of the creditor. name is restricted to 70 characters
PostalAddress	<PstlAdr>	[0..1]	Information that locates and identifies a specific address, as defined by postal services.	Postal-Address-SEPA	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 element group without allocation. If allocated, it is the identification of the creditor.

### Example

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

### 2.2.1.10 Remittance Information

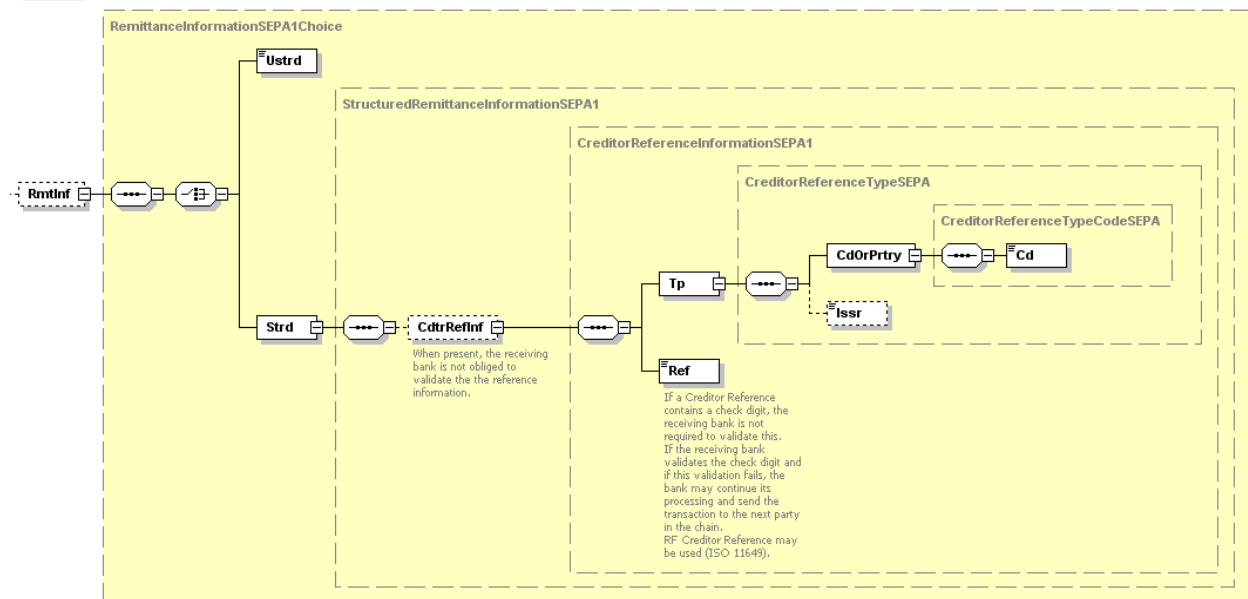


Diagram 17: pain.001.002.03, Remittance Information

#### 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	EPC- / ZKA-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.

## DFÜ Agreement

### Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	EPC- / ZKA-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.	StructuredRemittanceInformation SEPA1	<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 Creditor Reference &lt;Ref&gt; according to ISO 11649 is an exception.</p> <p>The content of this field (including contained tags and whitespace, but excluding the tags &lt;Strd&gt; and &lt;/Strd&gt; themselves), must not exceed 140 characters.</p>
CreditorReferenceInformation	<CdtrRefInf>	[0..1]	<p>Reference information provided by the creditor to allow the identification of the underlying documents.</p> <p>This data element group can contain "Structured Creditor Reference to Remittance Information" according to ISO 11649. In this case the field &lt;Ref&gt; has the following format: <b>RF</b>&lt;checksum&gt;&lt;21 characters maximum&gt;</p>	CreditorReferenceInformation- SEPA1	<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).<sup>43</sup></p>

<sup>43</sup> 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.

## DFÜ Agreement

### Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	EPC- / ZKA-Rules
CreditorReferenceType	<Tp>	[1..1]	Type of the reference	CreditorReferenceTypeSEPA	-
CodeOrProprietary	<CdOrPrtry>	[1..1]	Specification of document type	CreditorReferenceTypeCodeSEPA	
Code	<Cd>	[1..1]	Code to specify the document type	DocumentType3-CodeSEPA	Only the code SCOR is allowed.
Issuer	<Issr>	[0..1]	Issuer of the reference.	Max35Text	At present, this field is marked white according to EPC Implementation Guidelines (B2B) and, therefore, is not submitted if necessary.
CreditorReference	<Ref>	[1..1]	Unique and unambiguous reference assigned by the creditor to refer to the payment transaction.	Max35Text	<p>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.</p> <p>When using the "Creditor Reference" according to ISO 11649, it is recommended to verify the checksum.</p>

### Example

```

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

```

### **2.2.2 Direct Debit Initiation – pain.008.002.02**

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](http://www.bundesbank.de/zahlungsverkehr/zahlungsverkehr_sepa_identifikation.php).



### Overview

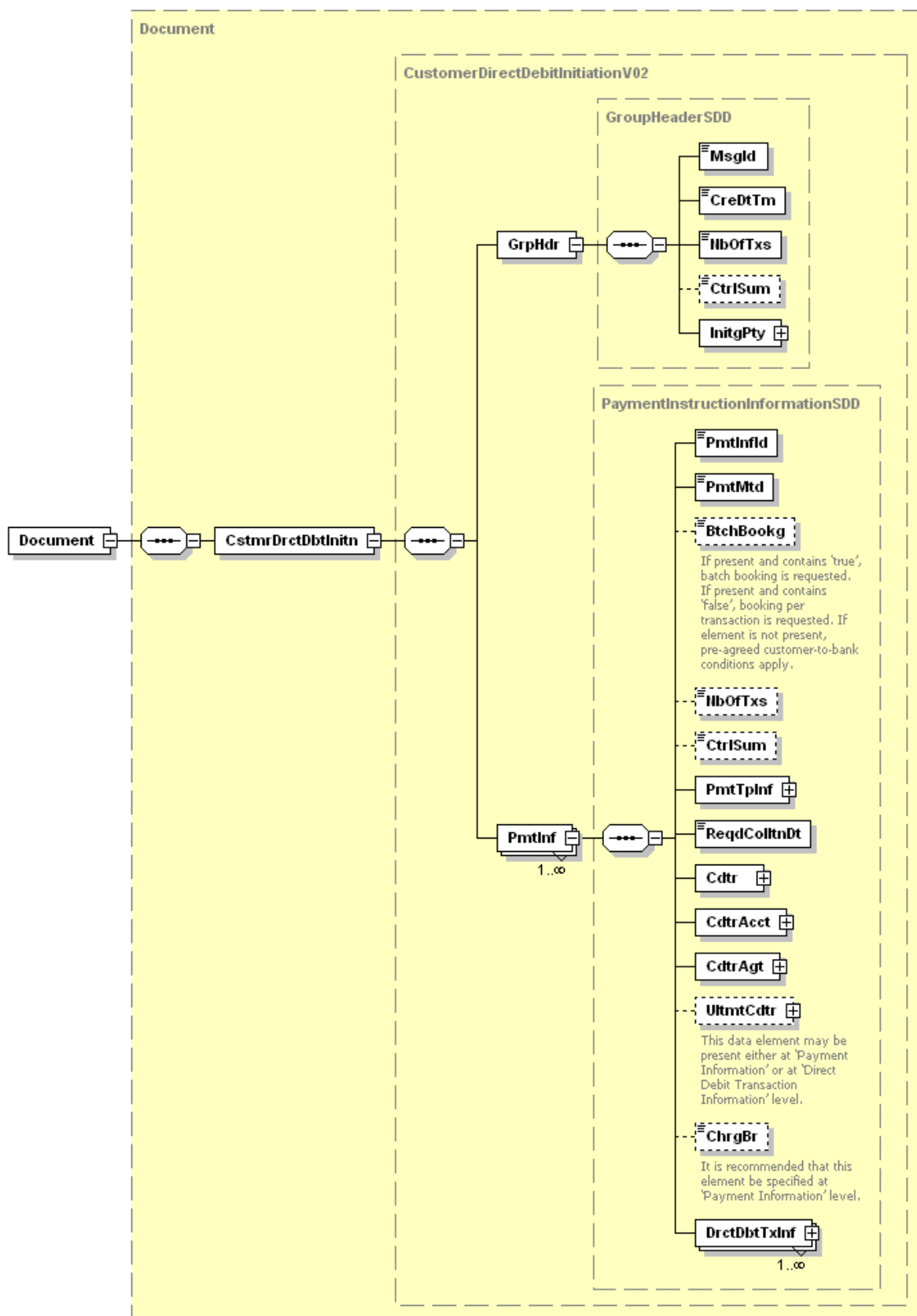


Diagram 18: Overview pain.008.002.02

## 2.2.2.1 Document

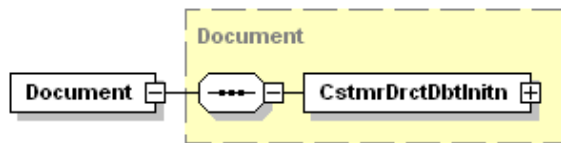


Diagram 19: pain.008.002.02, Document

### Definition

UNIFI (ISO 20022) XML message: SEPA Direct Debit Transfer Schema. This is the top level element of the message pain.008.002.02.

### XML Tag

<Document>

### Occurrences

[1..1]

### Rules

Name	XML Tag	Occurrences	Definition	Type	EPC-/ZKA-Rules
DirectDebitInitiation	<CstmrDrctDbtInitn>	[1..1]	Refer to <b>Fehler! Verweisquelle konnte nicht gefunden werden.</b>		-

### Example

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.008.002.02"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.008.002.02
pain.008.002.02.xsd">
  <CstmrDrctDbtInitn>
    <GrpHdr>
      <MsgId>Message-ID</MsgId>
      <CreDtTm>2010-11-21T09:30:47.000Z</CreDtTm>
      <NbOfTx>2</NbOfTx>
      <InitgPty>
        <Nm>Initiator Name</Nm>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInfId>Payment-ID</PmtInfId>
      <PmtMtd>DD</PmtMtd>
      <NbOfTx>2</NbOfTx>
      <CtrlSum>6655.86</CtrlSum>
      <PmtTpInf>
        <SvcLvl>
          <Cd>SEPA</Cd>
        </SvcLvl>
        <LclInstrm>
          <Cd>CORE</Cd>
        </LclInstrm>
        <SeqTp>RCUR</SeqTp>
      </PmtTpInf>
      <ReqdColltnDt>2010-12-03</ReqdColltnDt>
```

```

<Cdtr>
  <Nm>Creditor Name</Nm>
</Cdtr>
<CdtrAcct>
  <Id>
    <IBAN>DE87200500001234567890</IBAN>
  </Id>
</CdtrAcct>
<CdtrAgt>
  <FinInstnId>
    <BIC>BANKDEFFXXX</BIC>
  </FinInstnId>
</CdtrAgt>
<ChrgBr>SLEV</ChrgBr>
<CdtrSchmeId>
  <Id>
    <PrvtId>
      <Othr>
        <Id>DE00ZZZ00099999999</Id>
        <SchmeNm>
          <Prtry>SEPA</Prtry>
        </SchmeNm>
      </Othr>
    </PrvtId>
  </Id>
</CdtrSchmeId>
<DrctDbtTxInf>
  <PmtId>
    <EndToEndId>OriginatorID1234</EndToEndId>
  </PmtId>
  <InstdAmt Ccy="EUR">6543.14</InstdAmt>
  <DrctDbtTx>
    <MndtRltdInf>
      <MndtId>Mandate-Id</MndtId>
      <DtOfSgntr>2010-11-20</DtOfSgntr>
      <AmdmntInd>true</AmdmntInd>
      <AmdmntInfDtls>
        <OrgnlCdtrSchmeId>
          <Nm>Original Creditor Name</Nm>
          <Id>
            <PrvtId>
              <Othr>
                <Id>AA00ZZZOriginalCreditorID</Id>
                <SchmeNm>
                  <Prtry>SEPA</Prtry>
                </SchmeNm>
              </Othr>
            </PrvtId>
          </Id>
        </OrgnlCdtrSchmeId>
      </AmdmntInfDtls>
    </MndtRltdInf>
  </DrctDbtTx>
  <DbtrAgt>
    <FinInstnId>
      <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">6543.14</InstdAmt>
  <DrctDbtTx>
    <MndtRltdInf>
      <MndtId>Mandate-Id</MndtId>
      <DtOfSgntr>2010-11-20</DtOfSgntr>
      <AmdmntInd>true</AmdmntInd>
      <AmdmntInfDtls>
        <OrgnlCdtrSchmeId>
          <Nm>Original Creditor Name</Nm>
          <Id>
            <PrvtId>
              <Othr>
                <Id>AA00ZZZOriginalCreditorID</Id>
                <SchmeNm>
                  <Prtry>SEPA</Prtry>
                </SchmeNm>
              </Othr>
            </PrvtId>
          </Id>
        </OrgnlCdtrSchmeId>
      </AmdmntInfDtls>
    </MndtRltdInf>
  </DrctDbtTx>
  <DbtrAgt>
    <FinInstnId>
      <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>

```

```

</PmtId>
<InstdAmt Ccy="EUR">112.72</InstdAmt>
<DrctDbtTx>
  <MndtRltdInf>
    <MndtId>Other Mandate Id</MndtId>
    <DtOfSgntr>2010-11-20</DtOfSgntr>
    <AmdmntInd>false</AmdmntInd>
  </MndtRltdInf>
</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>
</CstmrDrctDbtInitn>
</Document>

```

### 2.2.2.2 Customer Direct Debit Initiation

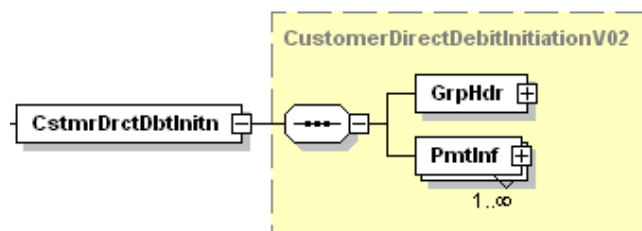


Diagram 20: pain.008.002.02

#### Definition

Customer Direct Debit Transfer Initiation

#### XML Tag

<CstmrDrctDbtInitn>

#### Occurrences

[1..1]

#### Rules

Name	XML Tag	Occurrences	Definition	Type	EPC- / ZKA-Rules
GroupHeader	<GrpHdr>	[1..1]	Refer to 2.2.2.3		-

Name	XML Tag	Occurrences	Definition	Type	EPC- / ZKA-Rules
PaymentInstructionInformation	<PmtInf>	[1..unbounded]	Refer to 2.2.2.5		-

### 2.2.2.3 Group Header

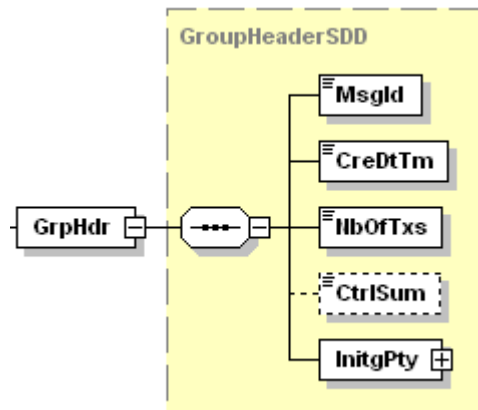


Diagram 21: pain.008.002.02, Group Header

#### 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	EPC- / ZKA-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.	RestrictedIdentificationSEPA1	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.

# DFÜ Agreement

## Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	EPC- / ZKA-Rules
CreationDateTime	<CreDtTm>	[1..1]	Date and time at which a (group of) payment instruction(s) was created by the instructing party.	ISODate-Time	-
NumberOfTransactions	<NbOfTxs>	[1..1]	Number of individual transactions contained in the message.	Max15NumericText	-
ControlSum	<CtrlSum>	[0..1]	Total of all individual amounts included in the message, irrespective of currencies.	Decimal-Number	2 is the maximum number of decimal digits 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>2010-11-21T09:30:47.000Z</CreDtTm>
  <NbOfTxs>2</NbOfTxs>
  <CtrlSum>6655.86</CtrlSum>
  <InitgPty>
    <Nm>Initiator Name</Nm>
  </InitgPty>
</GrpHdr>

```

### 2.2.2.4 Initiating Party

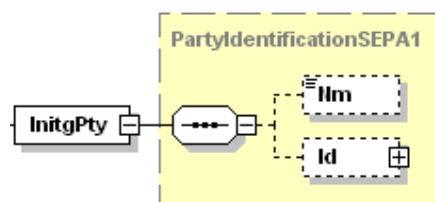


Diagram 22: pain.008.002.02, Initiating Party

### Definition

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

### XML Tag

<InitgPty>

### Occurrences

[1..1]

### Rules

Name	XML Tag	Occurrences	Definition	Type	EPC- / ZKA-Rules
Name	<Nm>	[0..1]	Name	Max70Text	Name is restricted to 70 characters.
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

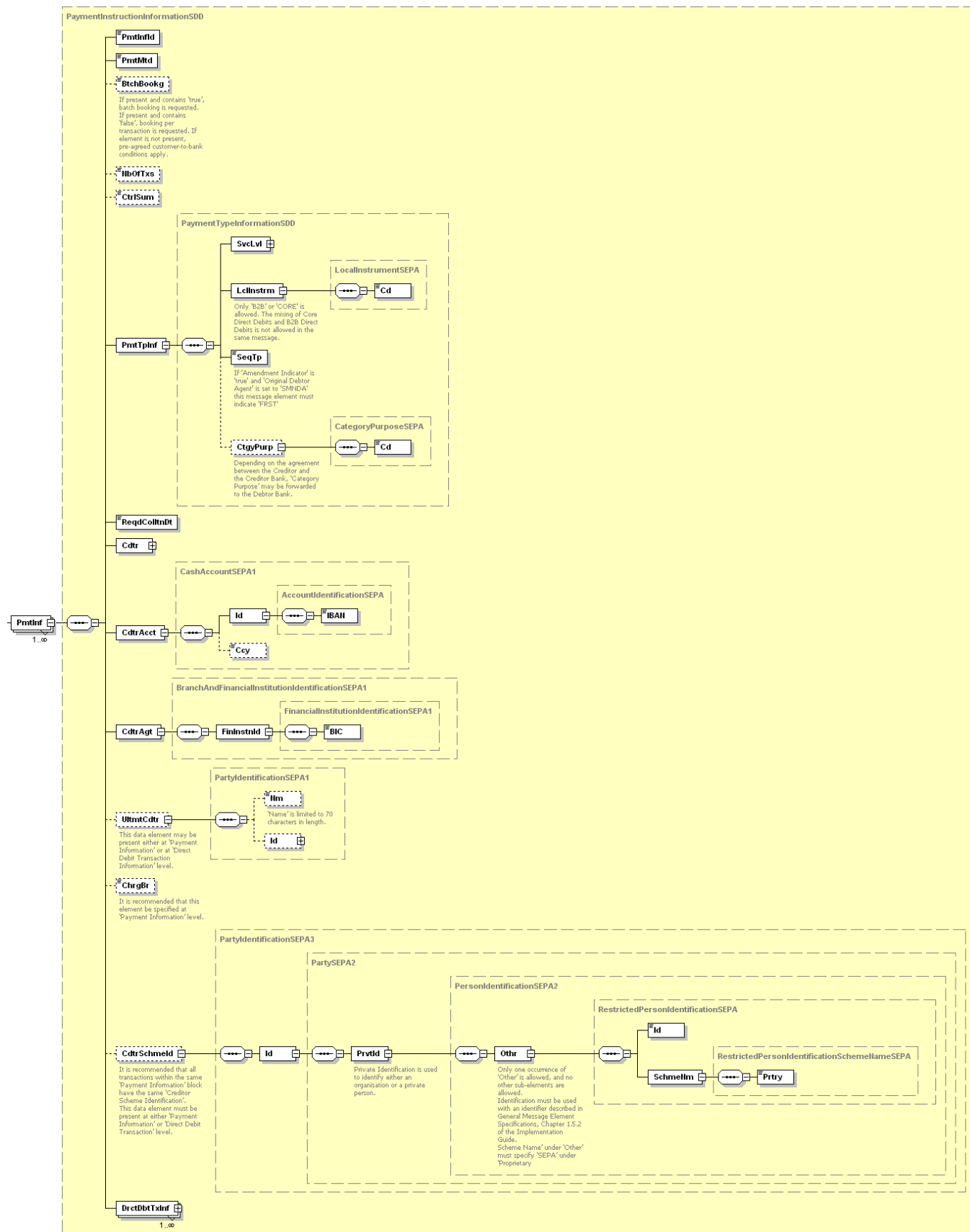


Diagram 23: pain.008.002.02, Payment Instruction Information



**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	EPC- / ZKA-Rules
PaymentInformationIdentification	<PmtInfId>	[1..1]	Reference assigned by a sending party to unambiguously identify the payment information block within the message.	RestrictedIdentificationSEPA1	-
PaymentMethod	<PmtMtd>	[1..1]	Specifies the means of payment that will be used to move the amount of money.	PaymentMethod2Code	Only DD is allowed.
BatchBooking	<Btch-Bookg>	[0..1]	Identifies whether a single entry ( <i>false</i> ) per individual transaction or a batch entry for the sum of the amounts of all transactions within the group of a message ( <i>true</i> ) is requested.	BatchBookingIndicator	Only if a corresponding agreement with the customer for single entries is on hand and in case of an allocation with <i>false</i> , every transaction will be displayed as a single item on the bank statement of the creditor. Otherwise, a batched booking is always displayed (default/ pre-agreed: <i>true</i> ).
NumberOfTransactions	<NbOfTxs>	[0..1]	Number of individual transactions contained in the Payment Information Block	Max15NumericText	It is recommended not to allocate any value to this field

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## Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	EPC- / ZKA-Rules
ControlSum	<CtrlSum>	[0..1]	Total of all individual amounts included in the Payment Information Block	Decimal-Number	It is recommended to allocate any value to this field  2 is the maximum number of decimal digits allowed.
PaymentTypeInformation	<PmtTpInf>	[1..1]	Set of elements that further specifies the type of transaction.	Payment-TypeInformationSDD	-
ServiceLevel	<SvcLvl>	[1..1]	Agreement under which or rules under which the transaction should be processed.	Service-LevelSEPA	-
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>	[1..1]	Type of a direct debit	Local-InstrumentSEPA	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	Local-Instrument-SEPACode	Only CORE (SEPA direct debit core) and B2B (SEPA direct debit B2B) is permissible.
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 <OrgnIDbtrAgt> = SMNDA and <AmdmntInd> = true only FRST is permissible.
Category Purpose	<Ctgy-Purp>	[0..1]	Type of a payment	Category-Purpose-SEPA	

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### Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	EPC- / ZKA-Rules
Code	<Cd>	[1..1]	Category purpose, as published in an external category purpose code list.	ExternalCategoryPurpose1Code	Only the codes of the external ISO 20022 code list are permitted. Refer to chapter 2.3.2  Note: These codes are not represented in the 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.	CashAccountSEPA1	-
Identification	<Id>	[1..1]	Unique and unambiguous identification of the account.	AccountIdentificationSEPA	-
IBAN	<IBAN>	[1..1]	International Bank Account Number (ISO 13616).	IBAN2007Identifier	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	Active-OrHistoric-Currency-Code	-
CreditorAgent	<CdtrAgt>	[1..1]	Financial institution servicing an account for the creditor.	BranchAndFinancial-Institution-IdentificationSEPA1	-

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## Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	EPC- / ZKA-Rules
FinancialInstitutionIdentification	<FinInstnId>	[1..1]	Unique and unambiguous identifier of a financial institution.	Financial-Institution-IdentificationSEPA1	-
BIC	<BIC>	[1..1]	Business Identifier 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.	Party-IdentificationSEPA1	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	Name is restricted to 70 characters
Id	<Id>	[0..1]	Refer to 2.2.1.5		It is recommended not to allocate any value to this element group
ChargeBearer	<ChrgBr>	[1..1]	Specifies which party/parties will bear the charges associated with the processing of the payment transaction.	ChargeBearer-Type-SEPACode	It is recommended, to use this field instead of the field on the level of transaction details.  If used, only SLEV is allowed.
CreditorSchemeIdentification	<CdtrSchmId>	[0..1]	Credit party that signs the mandate.	Party-IdentificationSEPA3	This field has to be allocated either on the level „Payment Instruction Information“ or on the level „Direct Debit Transaction“  The Creditor-Identifier (CI) must be allocated to this field. It is recommended that the CI in a payment instruction information is always the same.

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## Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	EPC- / ZKA-Rules
Identification	<Id>	[1..1]	Unique and unambiguous identification of a party.	Party-SEPA2	
PrivateIdentification	<PrvtId>	[1..1]	Unique and unambiguous identification of a person	Person-IdentificationSEPA2	
OtherIdentification	<Othr>	[1..1]	Identifier issued to a person for which no specific identifier has been defined.	Restricted-Person-IdentificationSEPA	
Identification	<Id>	[1..1]	Unique and unambiguous identification of the creditor	Restricted-Person-Identifier-SEPA	
SchemeName	<SchmeNm>	[1..1]	Name of the identification scheme.	Restricted-Person-IdentificationSchemeName-SEPA	
Proprietary	<Prtry>	[1..1]	Name of the identification scheme, in a free text form.	IdentificationSchemeName-SEPA	SEPA must be allocated to this field.
DirectDebitTransactionInformation	<DrctDbtTxInf>	[1..unbounded]	Refer to 2.2.2.7		Please refer to the annotation in chapter 2.1.

## Example

```

<PmtInf>
  <PmtInfId>Payment-ID</PmtInfId>
  <PmtMtd>DD</PmtMtd>
  <NbOfTx>2</NbOfTx>
  <CtrlSum>6655.86</CtrlSum>
  <PmtTpInf>
    <SvcLvl>
      <Cd>SEPA</Cd>
    </SvcLvl>
    <LclInstrm>
      <Cd>CORE</Cd>
    </LclInstrm>
    <SeqTp>RCUR</SeqTp>
  </PmtTpInf>
  <ReqdColltnDt>2010-12-03</ReqdColltnDt>
  <Cdtr>
    <Nm>Creditor Name</Nm>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <IBAN>DE87200500001234567890</IBAN>
    </Id>
  </CdtrAcct>
  <CdtrAgt>
    <FinInstnId>
      <BIC>BANKDEFFXXX</BIC>
    </FinInstnId>
  </CdtrAgt>

```

```

<ChrgBr>SLEV</ChrgBr>
<CdtrSchmeId>
  <Id>
    <PrvtId>
      <Othr>
        <Id>DE00ZZZ00099999999</Id>
        <SchmeNm>
          <Prtry>SEPA</Prtry>
        </SchmeNm>
      </Othr>
    </PrvtId>
  </Id>
</CdtrSchmeId>
<DrctDbtTxInf>
  <PmtId>
    <EndToEndId>OriginatorID1234</EndToEndId>
  </PmtId>
  <InstdAmt Ccy="EUR">6543.14</InstdAmt>
  <DrctDbtTx>
    <MndtRltdInf>
      <MndtId>Mandate-Id</MndtId>
      <DtOfSgntr>2010-11-20</DtOfSgntr>
      <AmdmntInd>true</AmdmntInd>
      <AmdmntInfDtls>
        <OrgnlCdtrSchmeId>
          <Nm>Original Creditor Name</Nm>
          <Id>
            <PrvtId>
              <Othr>
                <Id>AA00ZZZOriginalCreditorID</Id>
                <SchmeNm>
                  <Prtry>SEPA</Prtry>
                </SchmeNm>
              </Othr>
            </PrvtId>
          </Id>
        </OrgnlCdtrSchmeId>
      </AmdmntInfDtls>
    </MndtRltdInf>
  </DrctDbtTx>
  <DbtrAgt>
    <FinInstnId>
      <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>2010-11-20</DtOfSgntr>
      <AmdmntInd>false</AmdmntInd>
    </MndtRltdInf>
  </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

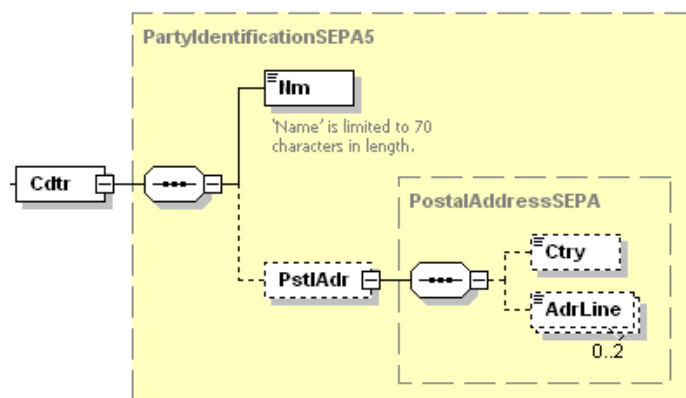


Diagram 24: pain.008.002.02, Creditor

#### Definition

Party to which an amount of money is due.

#### XML Tag

<Cdtr>

#### Occurrences

[1..1]

#### Rules

Name	XML Tag	Occurrences	Definition	Type	EPC- / ZKA-Rules
Name	<Nm>	[1..1]	Name	Max70Text	Name is restricted to 70 characters.

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### Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	EPC- / ZKA-Rules
PostalAddress	<PstlAdr>	[0..1]	Information that locates and identifies a specific address, as defined by postal services.	Postal-Address-SEPA	It is recommended to leave this field group without allocation.
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)
AddressLine	<AdrLine>	[0..2]	Address information is presented in free format text.	Max70Text	-

### Example

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



### 2.2.2.7 Direct Debit Transaction Information

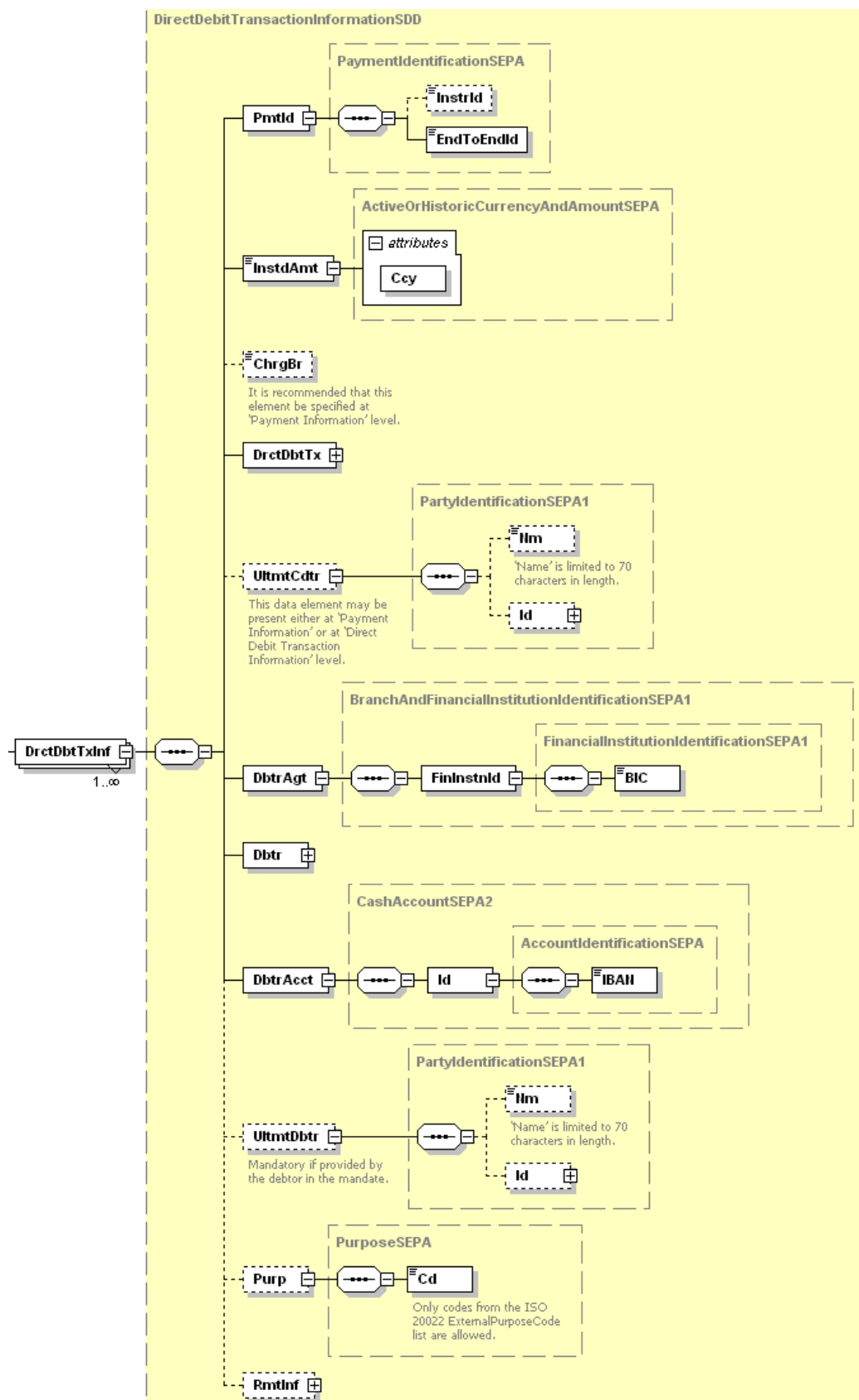


Diagram 25: pain.008.002.02, Direct Debit Transaction Information

**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	EPC- / ZKA-Rules
PaymentIdentification	<PmtId>	[1..1]	Set of elements to reference a payment instruction.	PaymentIdentificationSEPA	-
InstructionIdentification	<InstrId>	[0..1]	Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the instruction (point-to-point identification).  Unambiguous reference of the submitter of a direct debit to his financial institution	RestrictedIdentificationSEPA1	This field should only be used by a technical service company that sets the field to its own reference.
EndToEndIdentification	<EndToEndId>	[1..1]	Unambiguous reference of the submitter of a direct debit  Unique identification assigned by the initiating party to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain.	RestrictedIdentificationSEPA1	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.	Active-OrHistoric-Currency-And-Amount-SEPA	The fractional parts has a maximum of two digits.

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## Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	EPC- / ZKA-Rules
ChargeBearer	<ChrgBr>	[0..1]	Specifies which party/parties will bear the charges associated with the processing of the payment transaction.	Charge-BearerTypeSEPA-Code	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.	PartyIdentificationSEPA1	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	Name is restricted to 70 characters.
Id	<Id>	[0..1]	Refer to 2.2.1.5		It is recommended not to allocate this element group.
DebtorAgent	<DbtrAgt>	[1..1]	Financial institution servicing an account for the debtor.	BranchAndFinancialInstitutionIdentificationSEPA1	BIC code of the debtor's bank.
FinancialInstitutionIdentification	<FinInstnId>	[1..1]	Unique and unambiguous identifier of a financial institution.	FinancialInstitutionIdentificationSEPA1	-
BIC	<BIC>	[1..1]	Business Identifier 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.	Cash-Account-SEPA2	IBAN of the debtor
Identification	<Id>	[1..1]	Unique and unambiguous identification of the account.	AccountIdentificationSEPA	-

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## Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	EPC- / ZKA-Rules
IBAN	<IBAN>	[1..1]	International Bank Account number (IBAN)	IBAN2007Identifier	To be allocated with a valid IBAN (International Bank Account Number).  This can have a maximum of 34 characters.
UltimateDebtor	<UltmtDbtr>	[0..1]	Debtor reference party. For information only.	Party-IdentificationSEPA1	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	Name is restricted to 70 characters.
Identification	<Id>	[0..1]	Refer to 2.2.1.5		It is recommended, not to allocate this element group.
Purpose	<Purp>	[0..1]	Underlying reason for the payment transaction.	Purpose-SEPA	-
Code	<Cd>	[1..1]	In a coded form	External-Purpose1Code	Only the codes of ISO 20022 ExternalPurposeCode are allowed. Refer to chapter 2.3.2
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>2010-11-20</DtOfSgntr>
      <AmdmntInd>true</AmdmntInd>
      <AmdmntInfDtls>
        <OrgnlCdtrSchmeId>
          <Nm>Original Creditor Name</Nm>
          <Id>

```

```

<PrvtId>
  <Othr>
    <Id>AA00ZZZOriginal Creditor ID</Id>
    <SchmeNm>
      <Prtry>SEPA</Prtry>
    </SchmeNm>
  </Othr>
</PrvtId>
</Id>
</OrgnlCdtrSchmeId>
</AmdmntInfDtls>
</MndtRltdInf>
</DrctDbtTx>
<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>

```

### 2.2.2.8 Direct Debit Transaction

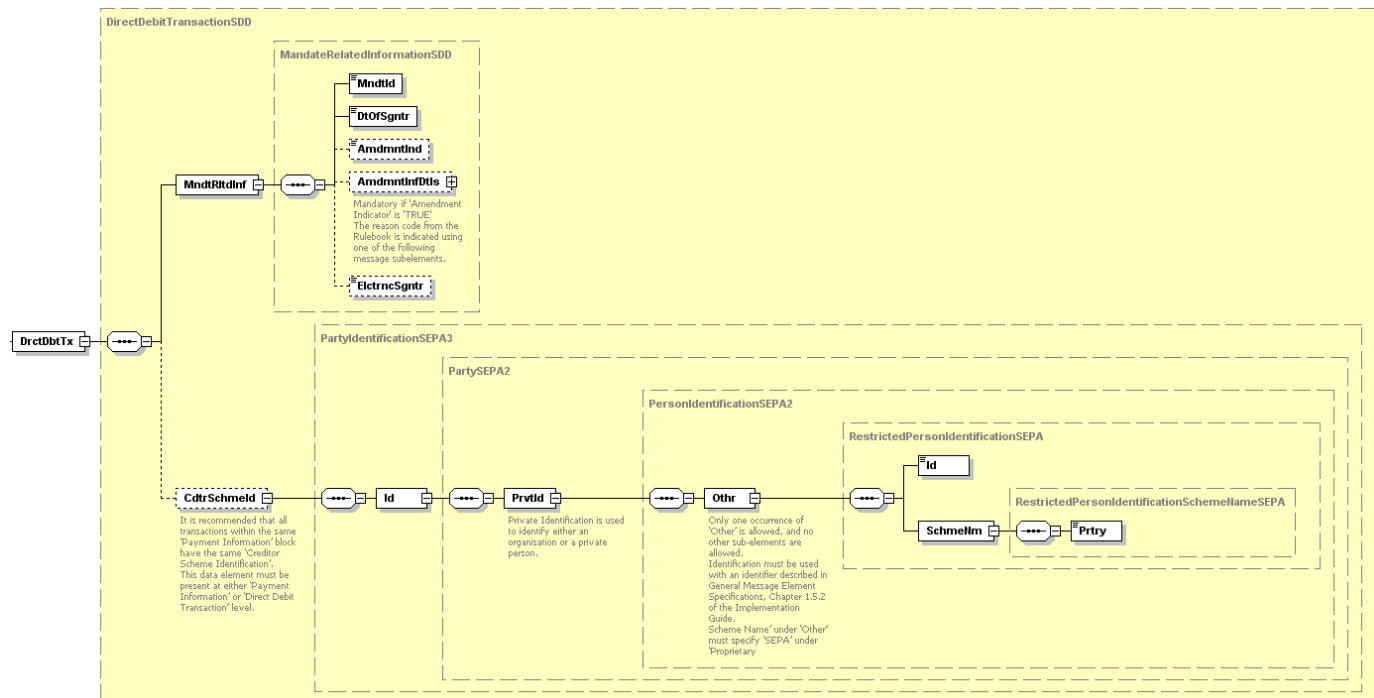


Diagram 26: pain.008.002.02, Direct Debit Transaction

**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	EPC- / ZKA-Rules
MandateRelatedInformation	<MndtRltdlnf>	[1..1]	Set of elements used to provide further details related to a direct debit mandate.	Mandate-RelatedInformationSDD	-
MandateIdentification	<MndtId>	[1..1]	Reference of the direct debit mandate that has been signed between by the debtor and the creditor.	Restricted-IdentificationSEPA2	-
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; Range: True, False	Default: False
AmendmentInformationDetails	<AmdmntInfDtls>	[0..1]	Refer to 2.2.2.9		Mandatory if AmendmentIndicator = True.
ElectronicSignature	<ElctrncSgntR>	[0..1]	Additional security provisions, e.g. digital mandate (e-mandate).	Max1025Text	Usage is not permissible in case of paper-based mandates.

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### Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	EPC- / ZKA-Rules
CreditorScheme-Identification	<CdtrSchm eld>	[0..1]	Credit party that signs the direct debit mandate.	Party- Identifica- tionSEPA3	Is to be allocated either to „Payment Instruction Information“ or to „Direct Debit Transaction“  The Creditor-Identifier (CI) must be allocated to this field. It is recommended that the CI in a payment instruction information is always the same.
Identification	<Id>	[1..1]	Unique and unambiguous way of identifying an organisation or an individual person.	Party- SEPA2	-
PrivateIdentification	<PrvtId>	[1..1]	Unique and unambiguous identification of a person, e.g. passport.	Person- Identifica- tionSEPA2	-
OtherIdentification	<OthrId>	[1..1]	Identifier issued to a person for which no specific identifier has been defined.	Restricted- Person- Identifica- tionSEPA	-
Identification	<Id>	[1..1]	Identifier issued to the Creditor for which no specific identifier has been defined.	Restricted- Person- Identifier- SEPA	Allocate to this field a CI as described in 2.2.2.
SchemeName	<SchmeNm m>	[1..1]	Name of the identification scheme.	Restricted- Person- Identifica- tionSche- meName- SEPA	
Proprietary	<Prtry>	[1..1]	Name of the identification scheme, in a free text form.	Identificati- onSche- meName- SEPA	SEPA must be allocated to this field

### Example

```
<DrctDbtTx>
  <MndtRltdInf>
    <MndtId>Mandate Id</MndtId>
    <DtOfSgntr>2010-11-20</DtOfSgntr>
    <AmdmntInd>true</AmdmntInd>
    <AmdmntInfDtls>
      <OrgnlDbtrAgt>
        <FinInstnId>
          <Othr>
            <Id>SMNDA</Id>
          </Othr>
        </FinInstnId>
      </OrgnlDbtrAgt>
    </AmdmntInfDtls>
  </MndtRltdInf>
  <CdtrSchmeId>
    <Id>
      <PrvtId>
        <Othr>
          <Id>DE00ZZZ00099999999</Id>
          <SchmeNm>
            <Prtry>SEPA</Prtry>
          </SchmeNm>
        </Othr>
      </PrvtId>
    </Id>
  </CdtrSchmeId>
</DrctDbtTx>
```



## 2.2.2.9 Amendment Information Details

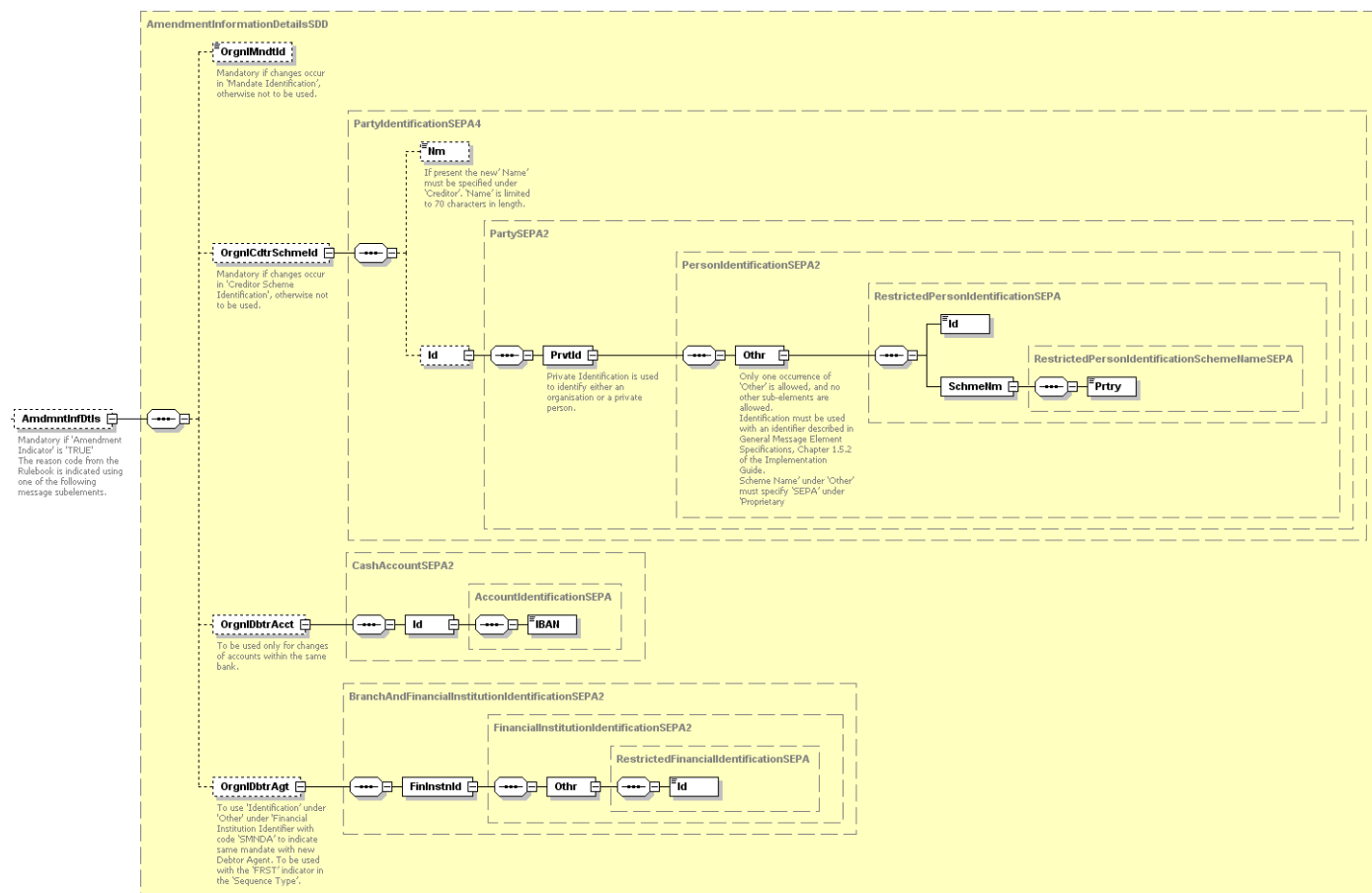


Diagram 27: pain.008.002.02, Amendment Information Details

## Definition

List of direct debit mandate elements that have been modified.

## XML Tag

<AmdmntInfDtls>

## Occurrences

[0..1]

## Rules

Name	XML Tag	Occurrences	Definition	Type	EPC- / ZKA-Rules
OriginalMandateIdentification	<OrgnlMndtId>	[0..1]	Original mandate identification that has been modified.	Restricted-IdentificationSEPA2	Mandatory if changes occur in MandateIdentification, otherwise not to be used.

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## Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	EPC- / ZKA-Rules
OriginalCreditor-SchemelIdentifica-tion	<OrgnlCdtrSchmeld>	[0..1]	Original creditor scheme identification and/or name of the Creditor that has been modified.	Party-Identificati-onSEPA4	Mandatory if changes occur in MandateIden-tification or in the Credi-tor Identi-fier (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 allo-cated, the new name has to be allocated to the element Creditor.  Name is re-stricted to 70 characters.
Identification	<Id>	[0..1]	Unique and unambi-guous way of identi-fying an organisation or an individual per-son.	Party-SEPA2	-
PrivateIdentifica-tion	<PrvtId>	[1..1]	Name or number assigned by an entity to enable recognition of that entity, e.g. account identifier.	Person-Identifica-tionSEPA2	-
OtherIdentification	<OthrId>	[1..1]	Identifier issued to a person for which no specific identifier has been defined.	Restricted-Person-Identifica-tionSEPA	-
Identification	<Id>	[1..1]	Original CI of the Creditor	Restricted-Person-Identifier-SEPA	Allocate a CI to this field as de-scribed in 2.2.2.
SchemeName	<SchmeNnm>	[1..1]	Name of the identifi-cation scheme.	Restricted-Person-Identifica-tionSche-meName-SEPA	
Proprietary	<Prtry>	[1..1]	Name of the identifi-cation scheme, in a free text form.	Identificati-onSche-meName-SEPA	SEPA must be allocated to this field
OriginalDebtorAc-count	<OrgnlDbtrAcct>	[0..1]	Original debtor ac-count.	Cash-Account-SEPA2	To be used only for changes of accounts within the same bank.

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### Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	EPC- / ZKA-Rules
Identification	<Id>	[1..1]	Unique and unambiguous identification of the account.	Account-IdentificationSEPA	-
IBAN	<IBAN>	[1..1]	International Bank Account Number (IBAN).	IBAN2007-Identifier	To be allocated with a valid IBAN (International Bank Account Number)  This can have a maximum of 34 characters.
OriginalDebtorAgent	<OrgnIDbtrAgt>	[0..1]	Original debtor's agent.	BranchAnd-Financial-Institution-IdentificationSEPA2	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.	Financial-Institution-IdentificationSEPA2	-
OtherIdentification	<Othr>	[1..1]	Unique and unambiguous identifier.	Restricted-Financial-identificationSEPA	-
Identification	<Id>	[1..1]	Name or number assigned by an entity to enable recognition of that entity, e.g. account identifier.	RestrictedSMN-DACode	Range: SMNDA <sup>44</sup>

<sup>44</sup> Contrary to the EPC Implementation Guidelines that provide the field <Prtry> (which is only optional according to ISO) for code SMNDA, the field <Othr><Id> is used in this ZKA specification which is mandatory according to ISO because this item is to be corrected in the EPC Implementation Guidelines in any case. Therefore, the ZKA schema does not contain the subtree <Othr><SchmeNm><Prtry>.

### Example 1

```
<AmdmntInfDtls>
  <OrgnlCdtrSchmeId>
    <Nm>Original Creditor Name</Nm>
    <Id>
      <PrvtId>
        <Othr>
          <Id>AA00OriginalCreditorID</Id>
          <SchmeNm>
            <Prtry>SEPA</Prtry>
          </SchmeNm>
        </Othr>
      </PrvtId>
    </Id>
  </OrgnlCdtrSchmeId>
</AmdmntInfDtls>
```

### Example 2

```
<AmdmntInfDtls>
  <OrgnlDbtrAgt>
    <FinInstnId>
      <Othr>
        <Id>SMNDA</Id>
      </Othr>
    </FinInstnId>
  </OrgnlDbtrAgt>
</AmdmntInfDtls>
```

### 2.2.2.10 Debtor

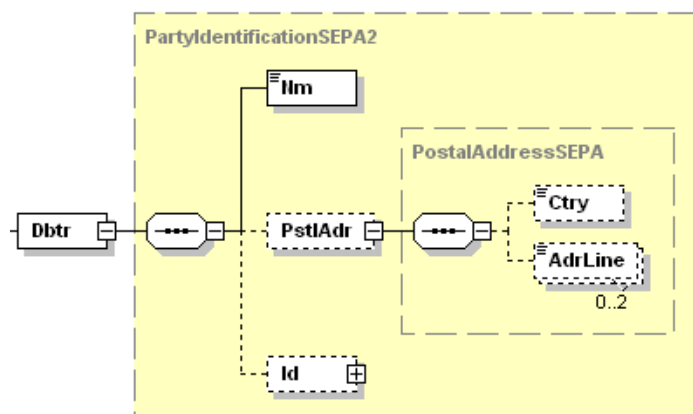


Diagram 28: pain.008.002.02, Debtor

### Definition

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

**XML Tag**

&lt;Dbtr&gt;

**Occurrences**

[1..1]

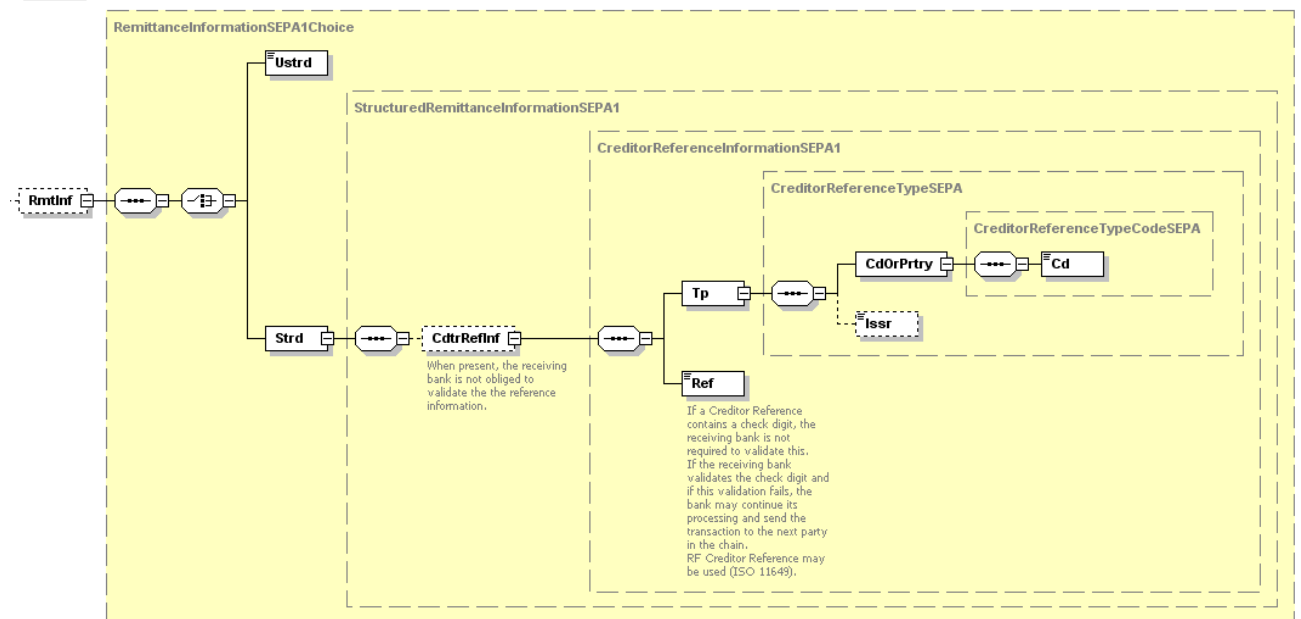
**Rules**

Name	XML Tag	Occurrences	Definition	Type	EPC- / ZKA-Rules
Name	<Nm>	[1..1]	Name	Max70Text	Name is restricted to 70 characters.
PostalAddress	<PstlAdr>	[0..1]	Information that locates and identifies a specific address, as defined by postal services.	Postal-Address-SEPA	We recommend leaving this field group without allocation.
Country	<Ctry>	[1..1]	Nation with its own government.	Country-Code	-
AddressLine	<AdrLine>	[0..2]	Address information is presented in free format text.	Max70Text	-
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



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### Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	EPC- / ZKA-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.	Structured-RemittanceInformationSEPA1	<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 &lt;Strd&gt; and &lt;/Strd&gt; 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.	CreditorReferenceInformationSEPA1	-
CreditorReferenceType	<CdtrRefTp>	[1..1]	Type of the reference	CreditorReferenceTypeSEPA	-
CodeOrProprietary	<CdOrPrtry>	[1..1]	Specification of the document type	CreditorReferenceTypeCodeSEPA	
Code	<Cd>	[1..1]	Code to specify the document type	Document-Type3-CodeSEPA	Only the code SCOR is allowed.
Issuer	<Issr>	[0..1]	Issuer of the reference.	Max35Text	At present, this field is marked white according to EPC Bank-to-Bank Implementation Guidelines and, therefore, is not submitted if necessary..
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.002.002.03**

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.

**Order Type**

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

### Overview

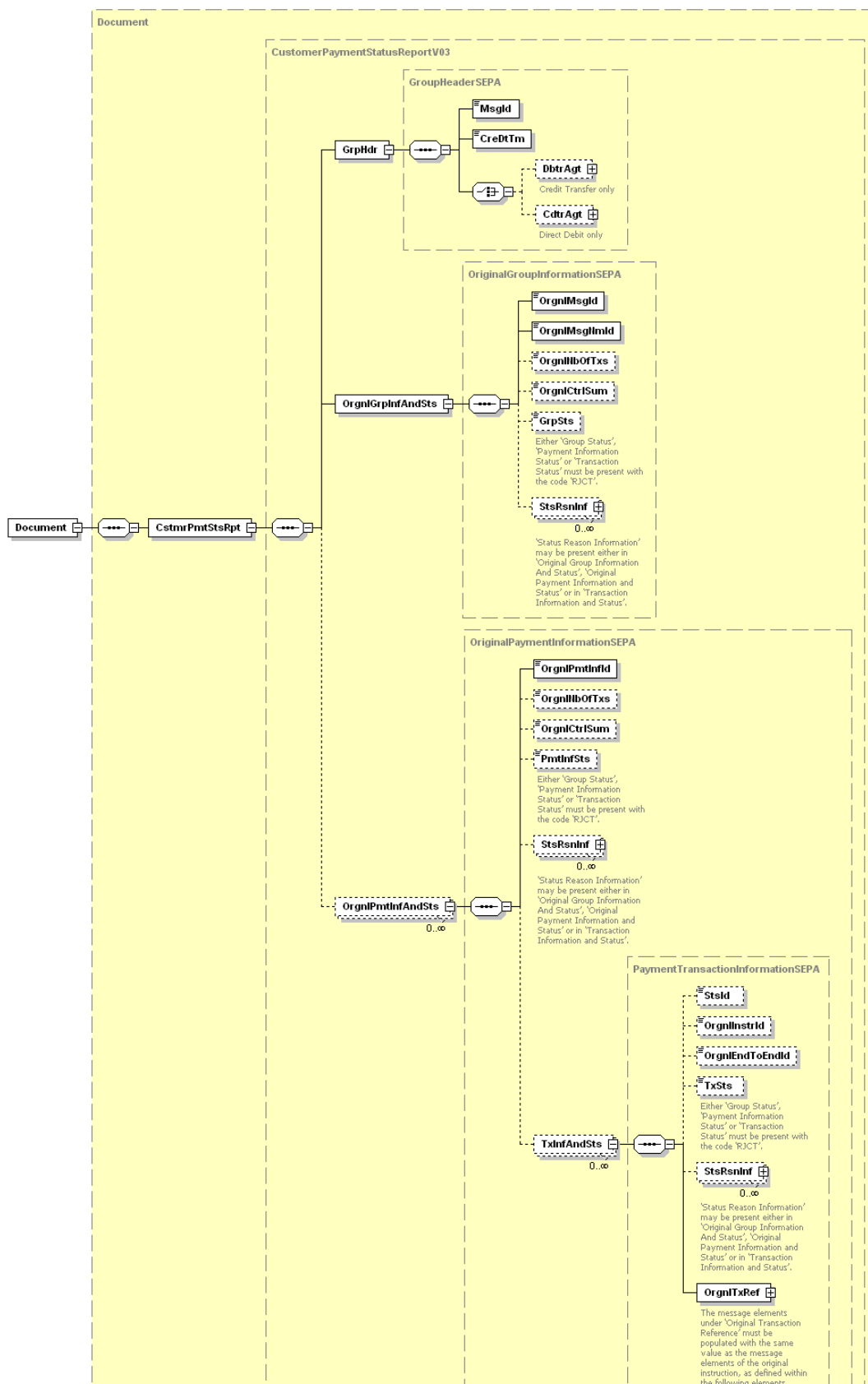


Diagram 30: Overview *pain.002.001.03*

### 2.2.3.1 Document

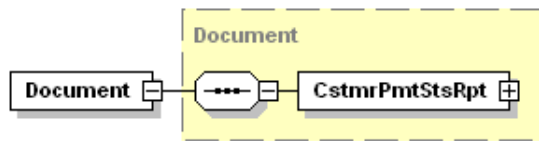


Diagram 31: pain.002.002.03, Document

#### Definition

For the Payment Status Report UNIFI (ISO 20022) XML message: SEPA Payment Status Report. This is the root element of the pain.002.002.03 message.

#### XML Tag

<Document>

#### Occurrences

[1..1]

#### Rules

Name	XML Tag	Occurrences	Definition	Type	EPC- / ZKA-Rules
Payment Status Report	<CstmrPmtStsRpt>	[1..1]	Refer to 2.2.3.2		-

#### Example (for a reject of an SDD)

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.002.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.002.002.03
pain.002.002.03.xsd">
  <CstmrPmtStsRpt>
    <GrpHdr>
      <MsgId>Message-ID-4712</MsgId>
      <CreDtTm>2010-11-22T09:30:47.000Z</CreDtTm>
      <CdtrAgt>
        <FinInstnId>
          <BIC>BANKDEFFXXX</BIC>
        </FinInstnId>
      </CdtrAgt>
    </GrpHdr>
    <OrgnlGrpInfAndSts>
      <OrgnlMsgId>Message-ID-4711</OrgnlMsgId>
      <OrgnlMsgNmId>pain.008</OrgnlMsgNmId>
    </OrgnlGrpInfAndSts>
    <OrgnlPmtInfAndSts>
      <OrgnlPmtInfId>Sammlerreferenz-4710</OrgnlPmtInfId>
      <TxInfAndSts>
        <StsId>Status-ID</StsId>
        <OrgnlEndToEndId>OriginatorID1234</OrgnlEndToEndId>
        <TxSts>RJCT</TxSts>
        <StsRsnInf>
          <Orgtr>
            <Id>
              <OrgId>
                <BICOrBEI>BANKDEFFXXX</BICOrBEI>
              </OrgId>
            </Id>
          </Orgtr>
        </StsRsnInf>
      </TxInfAndSts>
    </OrgnlPmtInfAndSts>
  </CstmrPmtStsRpt>
</Document>
```

```

        </OrgId>
    </Id>
</Orgtr>
<Rsn>
    <Cd>AC01</Cd>
</Rsn>
</StsRsnInf>
<OrgnlTxRef>
    <Amt>
        <InstdAmt Ccy="EUR">6543.14</InstdAmt>
    </Amt>
    <ReqdColltnDt>2010-12-03</ReqdColltnDt>
    <CdtrSchmeId>
        <Id>
            <PrvtId>
                <Othr>
                    <Id>DE00ZZZ00099999999</Id>
                    <SchmeNm>
                        <Prtry>SEPA</Prtry>
                    </SchmeNm>
                </Othr>
            </PrvtId>
        </Id>
    </CdtrSchmeId>
    <PmtTpInf>
        <SvcLvl>
            <Cd>SEPA</Cd>
        </SvcLvl>
        <LclInstrm>
            <Cd>CORE</Cd>
        </LclInstrm>
        <SeqTp>FRST</SeqTp>
    </PmtTpInf>
    <MndtRltdInf>
        <MndtId>Mandate Id</MndtId>
        <DtOfSgntr>2010-11-20</DtOfSgntr>
        <AmdmntInd>true</AmdmntInd>
        <AmdmntInfDtls>
            <OrgnlDbtrAgt>
                <FinInstnId>
                    <Othr>
                        <Id>SMNDA</Id>
                    </Othr>
                </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>
</OrgnlPmtInfAndSts>
</CstmrPmtStsRpt>
</Document>

```

### 2.2.3.2 Customer Payment Status Report

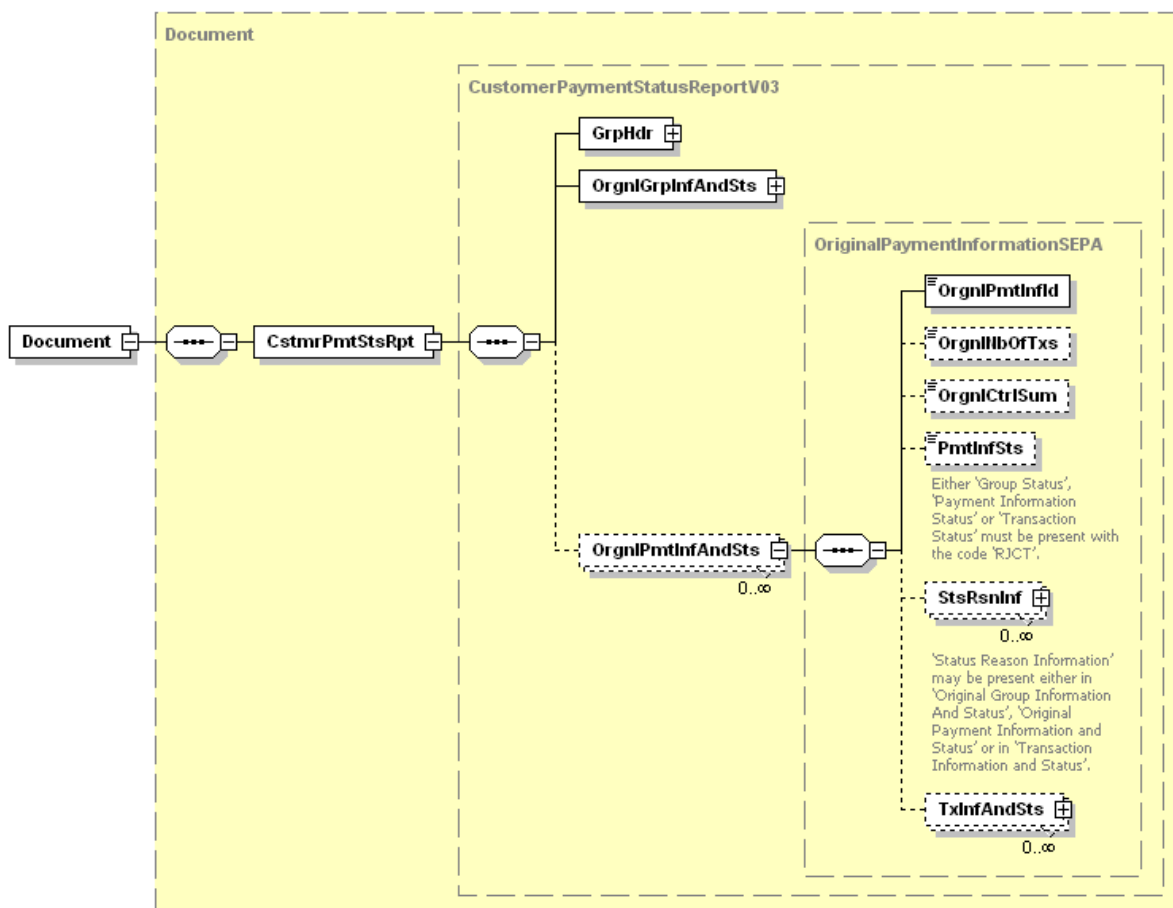


Diagram 32: pain.002.002.03: Customer Payment Status Report

#### Definition

Payment Status Report

#### XML Tag

<CstmrPmtStsRpt>

#### Occurrences

[1..1]

**Rules**

Name	XML Tag	Occurrences	Definition	Type	EPC- / ZKA-Rules
GroupHeader	<GrpHdr>	[1..1]	Refer to 2.2.3.3		-
OriginalGroupInformationAnd-Status	<OrgnlGrplnfAndSts>	[1..1]	Refer to 2.2.3.4		-
OriginalNumber-OfTransactions	<OrgnlNbOfTxs>	[0..1]	Number of individual transactions contained in the original PaymentInformationBlock	Max15NumericText	
OriginalControl-Sum	<OrgnlCtrlSum>	[0..1]	Total of all individual amounts included in the original PaymentInformationBlock, irrespective of currencies.	Decimal-Number	2 is the maximum number of decimal digits allowed.
PaymentStatus	<PmtInfSts>	[0..1]	Specifies the status of a group of transactions	Transaction-GroupStatusCode-SEPA	Entweder muss RJCT in Feld „Group Status“, „Payment Information Status“ oder „Transaction Information and Status“ stehen.

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### Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	EPC- / ZKA-Rules
StatusReasonInformation	<StsRsnInf>	[0..unbounded]	Refer to 2.2.3.5		<p>This field is always allocated by German financial institutions either on the level "Original Group Information and Status", "Original Payment Information and Status", or "Transaction Information and Status".</p> <p>RJCT has to be allocated either to field "Group Status", "Payment Information Status", or "Transaction Information and Status".</p> <p>It has only to be used in the case of Payment Status RJCT, otherwise Status-reason has to be allocated on the transaction level</p>
TransactionInformationAndStatus	<TxInfAndSts>	[0..unbounded]	Refer to 2.2.3.6		Please refer to annotation in chapter 2.1.

### 2.2.3.3 Group Header

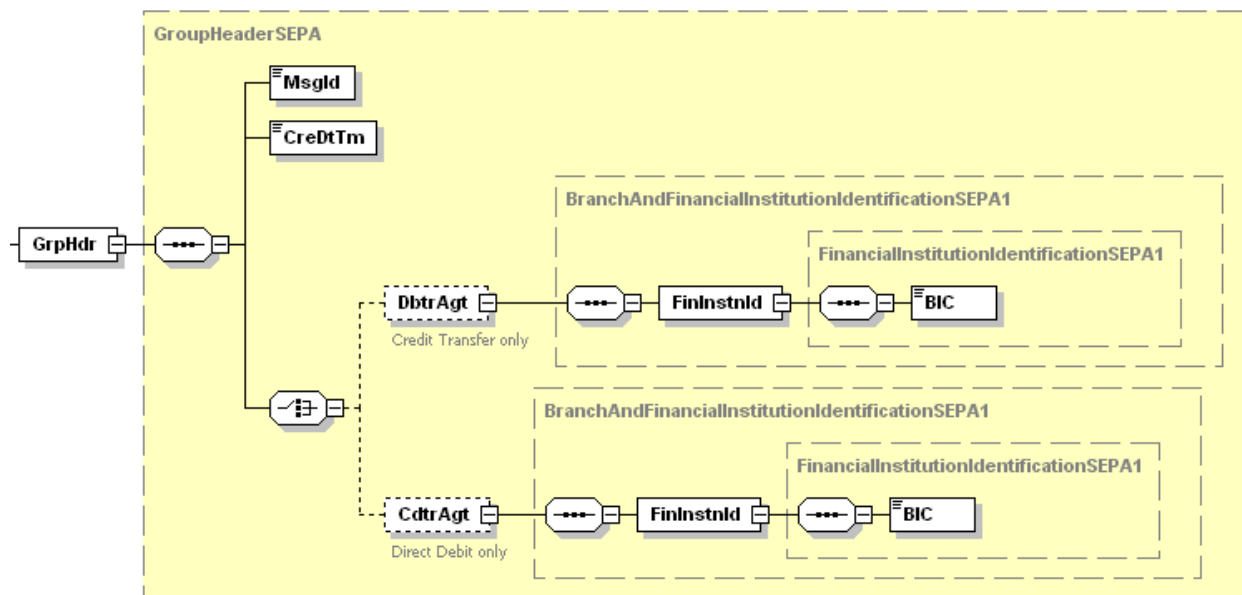


Diagram 33: pain.002.002.03, Group Header

#### 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	EPC-/ZKA-Rules
Messagel-identification	<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.	restrictedIdentificationSEPA1	-
CreationDateTime	<CrdtTm>	[1..1]	Date and time at which the status report was created by the instructing party.	ISODate-Time	-



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## Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	EPC-/ZKA-Rules
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.	FinancialInstitutionIdentificationSEPA1	-
BIC	<BIC>	[1..1]	Business Identifier 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
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.	FinancialInstitutionIdentificationSEPA1	-
BIC	<BIC>	[1..1]	Business Identifier 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>2010-11-22T09:30:47.000Z</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>2010-11-22T09:30:47.000Z</CreDtTm>
  <DbtrAgt>
    <FinInstnId>
      <BIC>BANKDEFFXXX</BIC>
    </FinInstnId>
  </DbtrAgt>
</GrpHdr>
```

#### 2.2.3.4 Original Group Information and Status

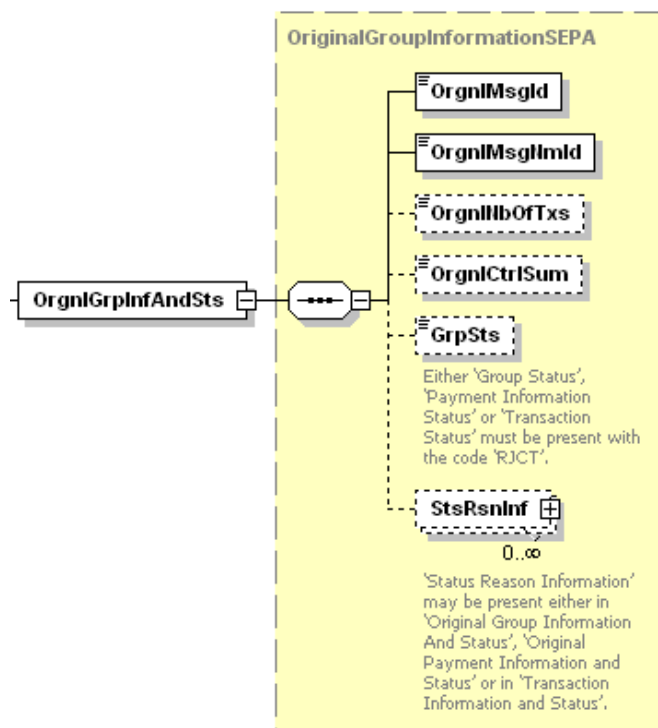


Diagram 34: pain.002.002.03, Original Group Information and Status

#### Definition

Reference to the message of the initiating party.

#### XML Tag

<OrgnlGrpInfAndSts>

#### Occurrences

[1..1]

### Rules

Name	XML Tag	Occurrences	Definition	Type	EPC-/ZKA-Rules
OriginalMessageIdentification	<OrgnlMsgId>	[1..1]	Reference of the original message.	Max35Text	To be allocated by German financial institutions.
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)
OriginalNumberOfTransactions	<OrgnlNbOfTxs>	[0..1]	Number of individual transactions contained in the original message	Max15NumericText	
OriginalControlSum	<OrgnlCtrlSum>	[0..1]	Total of all individual amounts included in the original message, irrespective of currencies.	Decimal-Number	2 is the maximum number of decimal digits allowed.
GroupStatus	<GrpSts>	[0..1]	Specifies the status of the return message	TransactionGroupStatusCode-SEPA	RJCT has to be allocated either to field "Group Status", "Payment Information Status", or "Transaction Information and Status"
StatusReasonInformation	<StsRsnInf>	[0..unbounded]	Refer to 2.2.3.5		<p>This field is always allocated by German financial institutions either on the level "Original Group Information and Status", "Original Payment Information and Status", or "Transaction Information and Status"</p> <p>To be used only for GroupStatus RJCT, else the state reason for return is to be allocated on the level of "Original Group Information and Status" or "Transaction</p>

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## Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	EPC-/ZKA-Rules
					Information and Status“.

### 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>FF01</Cd>
    </StsRsn>
  </StsRsnInf>
</OrgnlGrpInfAndSts>

```

### 2.2.3.5 Status Reason Information

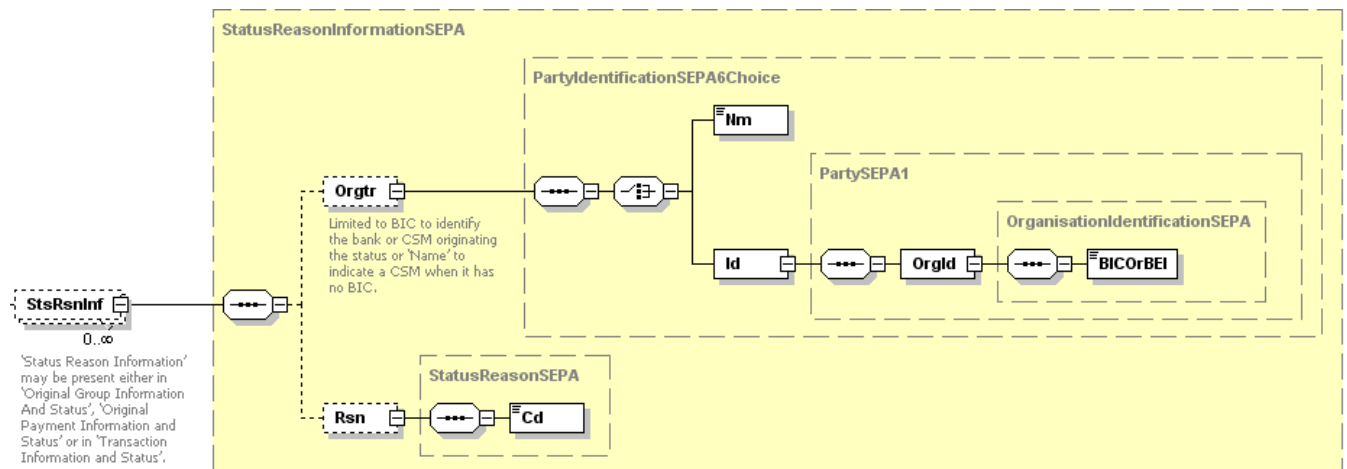


Diagram 35: pain.002.002.03, Status Reason Information

### Definition

Detailed information on the status reason.

### XML Tag

<StsRsnInf>

### Occurrences

[0..unbounded]

### Rules

Name	XML Tag	Occurrences	Definition	Type	EPC-/ZKA-Rules
StatusOriginator	<StsOrgtr>	[0..1]	Party issuing the return message (financial institution or clearing house).	PartyIdentificationSE-PA6Choice	Limited to BIC to identify the Bank or CSM originating the status or Name to indicate the CSM when it has no BIC
Name	<Nm>	[1..1]	Name by which a party is known and which is usually used to identify that party.	Max70Text	Name ist restricted to 70 characters
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	-
BICOrBEI	<BICOrBEI>	[1..1]	Business Identifier Code (ISO 9362)	AnyBICIdentifier	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.	StatusReasonSEPA	-
Code	<Cd>	[1..1]	Reason for the status in a coded form.	ExternalStatusReason1Code	Please refer to chapter 2.3.2 for the permitted values.

### 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

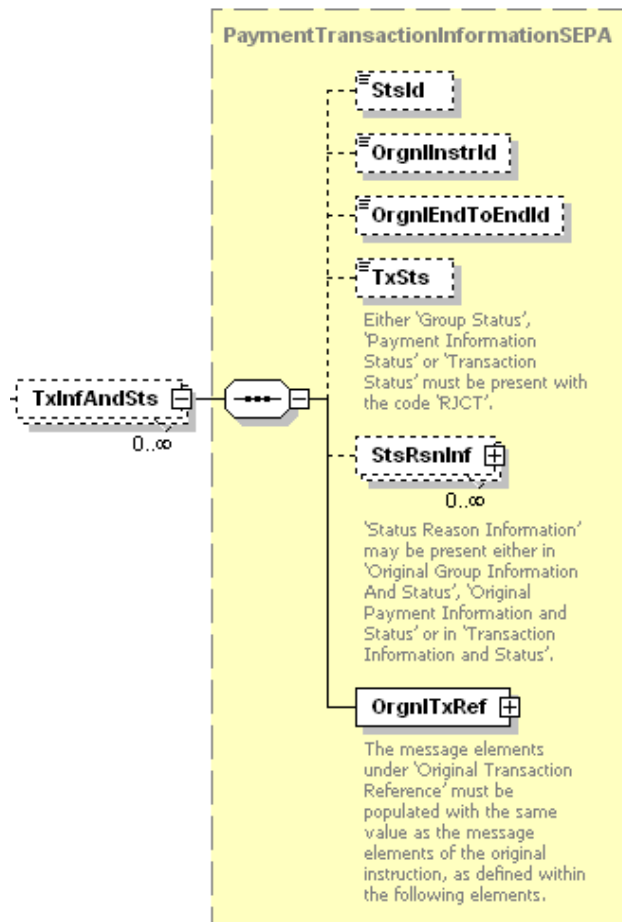


Diagram 36: pain.002.002.03, Transaction Information and Status

#### 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	EPC-/ZKA-Rules
StatusIdentification	<StsId>	[0..1]	Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the reported status.	RestrictedIdentificationSEPA1	-
OriginalInstructionIdentification	<OrgnlInstrId>	[0..1]	Original identification to identify the original instruction.	Max35Text	-
OriginalEndToEndIdentification	<OrgnlEndToEndId>	[0..1]	Original unique identification assigned by the initiating party to unambiguously identify the original transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain.	Max35Text	If this field is allocated, it is to be used with the EndToEndID of the original transaction.
TransactionStatus	<TxSts>	[0..1]	Specifies the status of a transaction, in a coded form.	TransactionIndividualStatusCodeSEPA	RJCT has to be allocated either to field "Group Status", "Payment Information Status", or "Transaction Information and Status"
StatusReasonInformation	<StsRsnInf>	[0..unbounded]	Refer to 2.2.3.5		This field is always allocated by German financial institutions either on the level "Original Group Information and Status", "Original Payment Information and Status", or "Transaction Information and Status"

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## Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	EPC-/ZKA-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>
    <Orgtr>
      <Id>
        <OrgId>
          <BICOrBEI>BANKDEFFXXX</BICOrBEI>
        </OrgId>
      </Id>
    </Orgtr>
    <Rsn>
      <Cd>AC01</Cd>
    </Rsn>
  </StsRsnInf>
  <OrgnlTxRef>
    <Amt>
      <InstdAmt Ccy="EUR">6543.14</InstdAmt>
    </Amt>
    <ReqdColltnDt>2010-12-03</ReqdColltnDt>
    <CdtrSchmeId>
      <Id>
        <PrvtId>
          <Othr>
            <Id>DE00ZZZ00099999999</Id>
            <SchmeNm>
              <Prtry>SEPA</Prtry>
            </SchmeNm>
          </Othr>
        </PrvtId>
      </Id>
    </CdtrSchmeId>
    <PmtTpInf>
      <SvcLvl>
        <Cd>SEPA</Cd>
      </SvcLvl>
      <LclInstrm>
        <Cd>CORE</Cd>
      </LclInstrm>
      <SeqTp>FRST</SeqTp>
    </PmtTpInf>
    <MndtRltdInf>
      <MndtId>Mandate-Id</MndtId>
      <DtOfSgntr>2010-11-20</DtOfSgntr>
      <AmdmntInd>true</AmdmntInd>
      <OrgnlDbtrAgt>
        <FinInstnId>
          <Othr>

```



```

        <Id>SMNDA</Id>
      </Othr>
    </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>
  </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>
  </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>
    <Orgtr>
      <Id>
        <OrgId>
          <BICOrBEI>BANKDEFFXXX</BICOrBEI>
        </OrgId>
      </Id>
    </Orgtr>
    <Rsn>
      <Cd>AC01</Cd>
    </Rsn>
  </StsRsnInf>
  <OrgnlTxRef>
    <Amt>
      <InstdAmt Ccy="EUR">6543.14</InstdAmt>
    </Amt>
    <ReqdExctnDt>2010-05-25</ReqdExctnDt>
  </OrgnlTxRef>
</TxInfAndSts>

```

```
<PmtTpInf>
  <SvcLvl>
    <Cd>SEPA</Cd>
  </SvcLvl>
</PmtTpInf>
<RmtInf>
  <Ustrd>Unstructured Remittance Information</Ustrd>
</RmtInf>
<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>
```

### 2.2.3.7 Original Transaction Reference

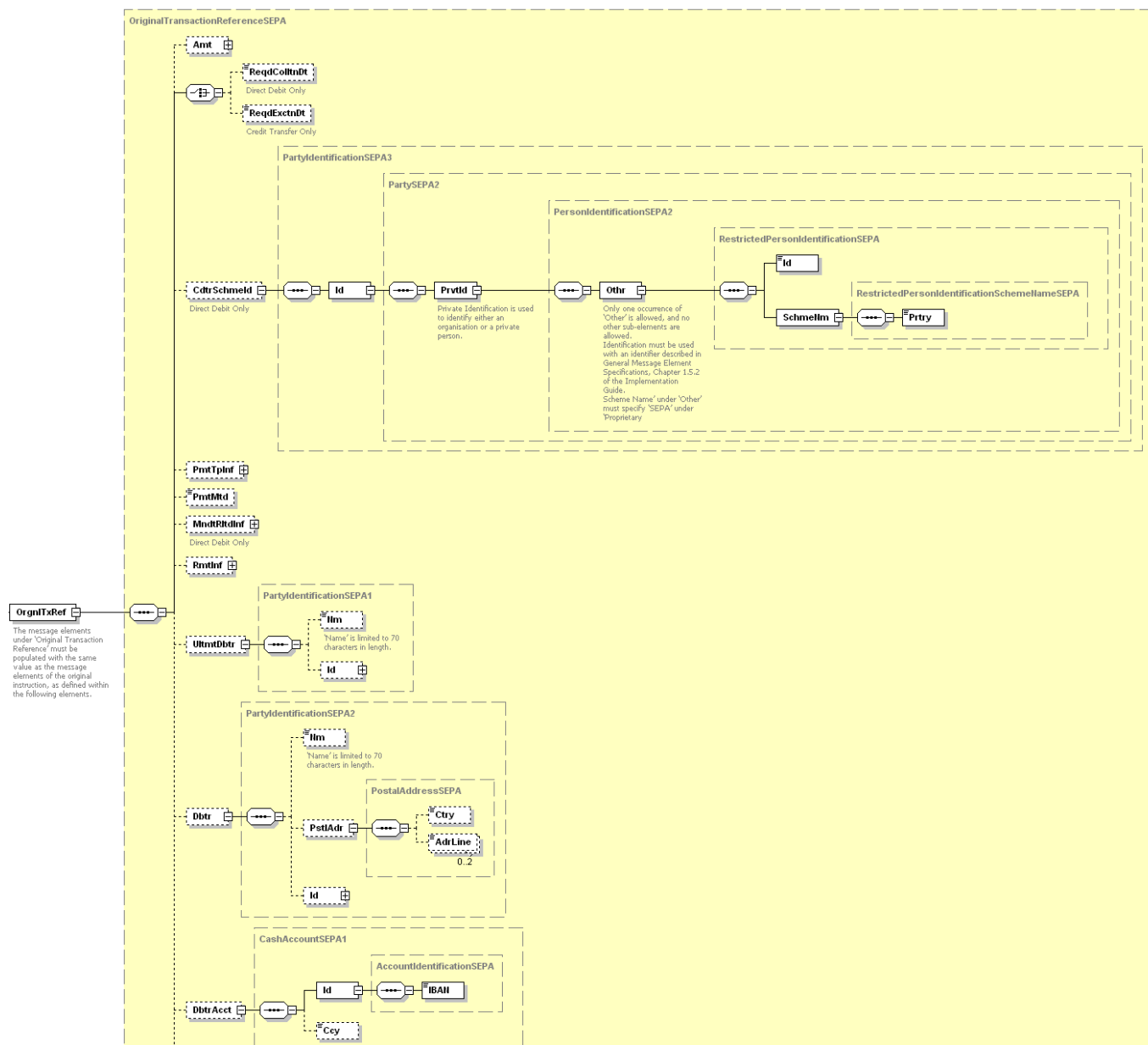


Diagram to be continued on the next page.

Diagram continued from the previous page.

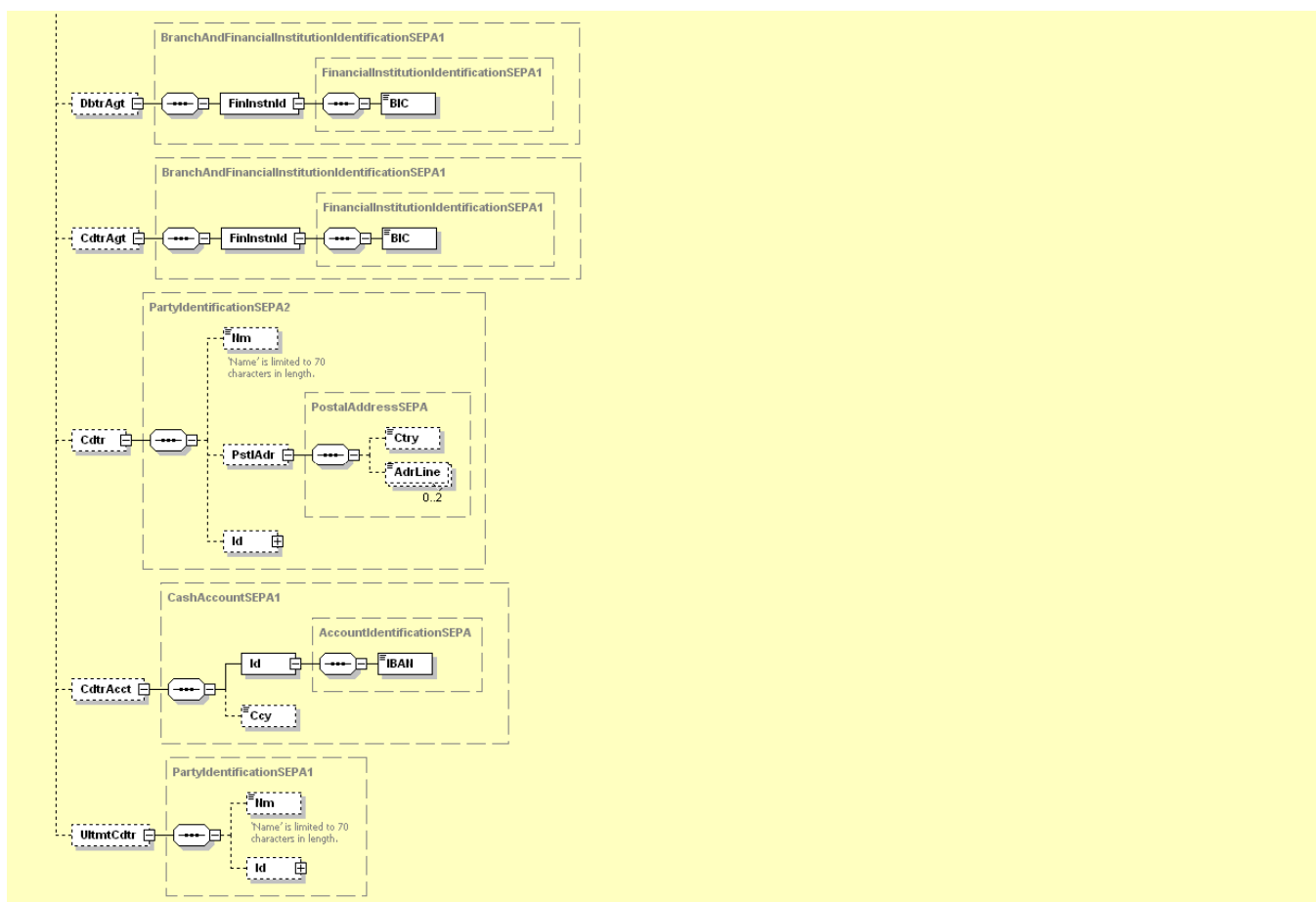


Diagram 37: pain.002.002.03, Original Transaction Reference

### Definition

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

### XML Tag

<OrgnlTxRef>

### Occurrences

[1..1]

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

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## Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	EPC-/ZKA-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.	Active-OrHistoric-Currency AndAmount SEPA	To be allocated with an amount of money including currency code for EUR  The decimal separator is a period.
RequestedExecutionDate	<ReqdExctnDt>	[1..1]	Date at which the initiating party requests the clearing agent to process the payment.	ISODate	Choice: Only permissible in case of SCT.
RequestedCollectionDate	<Reqd-ColltnDt>	[1..1]	Date at which the creditor requests the amount of money to be collected from the debtor.	ISODate	Choice: Only permissible in case of SDD.
CreditorScheme-Identification	<CdtrSchm eld>	[0..1]	Credit party that signs the mandate.	Party-IdentificationSEPA3	Only permissible in case of SDD R-transactions
Identification	<Id>	[1..1]	Unique and unambiguous identification of a party.	Party-SEPA2	
PrivateIdentification	<PrvtId>	[1..1]	Unique and unambiguous identification of a person	Person-IdentificationSEPA2	
OtherIdentification	<Othr>	[1..1]	Identifier issued to a person for which no specific identifier has been defined.	Restricted-Person-IdentificationSEPA	
Identification	<Id>	[1..1]	Unique and unambiguous identification of the creditor	Restricted-Person-Identifier-SEPA	The Creditor Identifier is to be allocated to this field (refer to chapter 2.2.2)
SchemeName	<SchmeNm >	[1..1]	Name of the identification scheme.	Restricted-Person-IdentificationSchemeName-SEPA	
Proprietary	<Prtry>	[1..1]	Name of the identification scheme, in a free text form.	IdentificationSchemeName-SEPA	SEPA must be allocated to this field.

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## Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	EPC-/ZKA-Rules
PaymentTypeInformation	<PmtTpInf>	[0..1]	Refer to 2.2.3.8		
PaymentMethod	<PmtMtd>	[0..1]		Payment-Method-SEPACode	Valid codes: DD (SDD) and TRF (SCT)
MandateRelatedInformation	<MndtRltdInf>	[0..1]	Refer to 2.2.3.9		Only permissible in case of SDD.
RemittanceInformation	<RmtInf>	[0..1]	Refer to 2.2.3.10		-
UltimateDebtor	<UltmtDbtr>	[0..1]	Debtor reference party of the original transaction. For information only.	PartyIdentificationSEPA1	-
Name	<Nm>	[0..1]	Name of the Ultimate Debtor	Max70Text	Name is restricted to 70 characters
Identification	<Id>	[0..1]	Refer to 2.2.1.5		-
Debtor	<Dbtr>	[0..1]	Debtor of the original transaction.	PartyIdentificationSEPA2	-
Name	<Nm>	[0..1]	Name of the Debtor	Max70Text	Name is restricted to 70 characters
PostalAddress	<PstlAdr>	[0..1]	Information that locates and identifies a specific address, as defined by postal services.	PostalAddressSEPA	-
Country	<Ctry>	[0..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).
AddressLine	<AdrLine>	[0..2]	Address information is presented in free format text.	Max70Text	-
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	-

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## Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	EPC-/ZKA-Rules
IBAN	<IBAN>	[1..1]	International Bank Account (ISO 13616).	IBAN2007Identifier	To be allocated with a valid <b>IBAN</b> (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.	Active-OrHistoric-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]	Business Identifier Code (ISO 9362)	BICIdentifier	Must be allocated using valid <b>BIC</b>  This can be either 8 or 11 characters long.
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]	Business Identifier Code (ISO 9362)	BICIdentifier	Must be allocated using valid <b>BIC</b>  This can be either 8 or 11 characters long.
Creditor	<Cdtr>	[0..1]	Creditor of the original transaction.	PartyIdentificationSEPA2	-
Name	<Nm>	[0..1]	Name of the creditor of the original transaction.	Max70Text	Name is restricted to 70 characters

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### Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	EPC-/ZKA-Rules
PostalAddress	<PstlAdr>	[0..1]	Information that locates and identifies a specific address, as defined by postal services.	PostalAddress-SEPA	-
Country	<Ctry>	[0..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).
AddressLine	<AdrLine>	[0..2]	Address information is presented in free format text.	Max70Text	-
Identification	<Id>	[0..1]	Refer to 2.2.1.5		-
CreditorAccount	<CdtrAcct>	[0..1]	Account of the creditor of the original transaction.	CashAccountSEPA1	-
Identification	<Id>	[1..1]	Account identification	AccountIdentificationSEPA	-
IBAN	<IBAN>	[1..1]	International Bank Account (ISO 13616).	IBAN2007Identifier	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.	Active-OrHistoric-Currency-Code	
UltimateCreditor	<UltmtCdtr>	[0..1]	Creditor reference party of the original transaction. For information only.	PartyIdentification-SEPA1	-
Name	<Nm>	[0..1]	Name of the creditor reference party of the original transaction.	Max70Text	Name is restricted to 70 characters
Identification	<Id>	[0..1]	Refer to 2.2.1.5		-



### Example

```

<OrgnlTxRef>
  <Amt>
    <InstdAmt Ccy="EUR">6543.14</InstdAmt>
  </Amt>
  <ReqdColltnDt>2010-12-03</ReqdColltnDt>
  <CdtrSchmeId>
    <Id>
      <PrvtId>
        <Othr>
          <Id>DE00ZZZ00099999999</Id>
          <SchmeNm>
            <Prtry>SEPA</Prtry>
          </SchmeNm>
        </Othr>
      </PrvtId>
    </Id>
  </CdtrSchmeId>
  <PmtTpInf>
    <SvcLvl>
      <Cd>SEPA</Cd>
    </SvcLvl>
    <LclInstrm>
      <Cd>CORE</Cd>
    </LclInstrm>
    <SeqTp>FRST</SeqTp>
  </PmtTpInf>
  <MndtRltdInf>
    <MndtId>Mandate Id</MndtId>
    <DtOfSgntr>2010-11-20</DtOfSgntr>
    <AmdmntInd>true</AmdmntInd>
    <AmdmntInfDtls>
      <OrgnlDbtrAgt>
        <FinInstnId>
          <Othr>
            <Id>SMNDA</Id>
          </Othr>
        </FinInstnId>
      </OrgnlDbtrAgt>
    </AmdmntInfDtls>
  </MndtRltdInf>
  <RmtInf>
    <Ustrd>Verwendungszweck</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>

```

```
</Id>
</CdtrAcct>
</OrgnlTxRef>
```

### 2.2.3.8 Payment Type Information

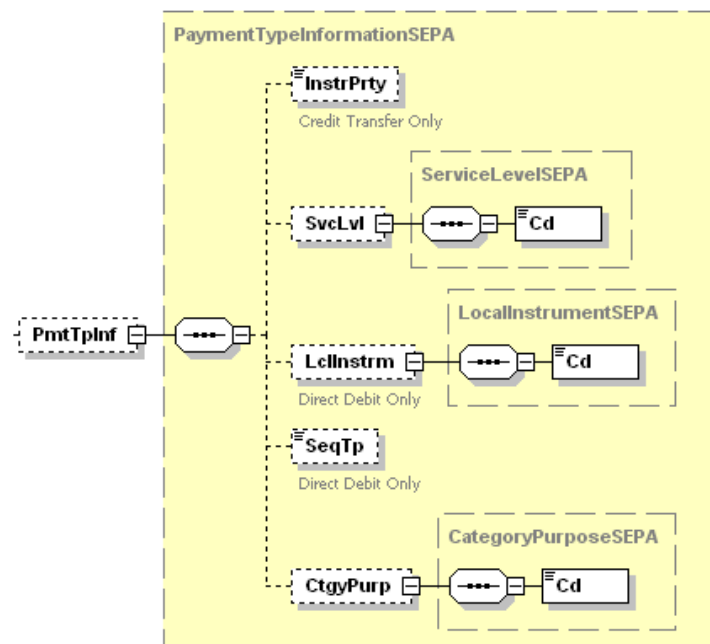


Diagram 38: pain.002.002.03, Payment Type Information

#### Definition

Set of elements that further specifies the type of transaction.

#### XML Tag

<PmtTpInf>

#### Occurrences

[0..1]

#### Rules

Name	XML Tag	Occurrences	Definition	Type	EPC-/ZKA-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.	Priorty2Code	Only to be allocated if SCT is given.

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### Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	EPC-/ZKA-Rules
ServiceLevel	<SvcLvl>	[0..1]	Agreement under which or rules under which the transaction should be processed.	ServiceLevelSEPA	-
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-Code	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	<CtgyPurp>	[0..1]	Specifies the purpose of the instruction based on a set of pre-defined categories.	CategoryPurposeSEPA	
Code	<Cd>	[1..1]	In coded form	ExternalCategoryPurpose1Code	

### Example for SDD:

```

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

```

### 2.2.3.9 Mandate Related Information

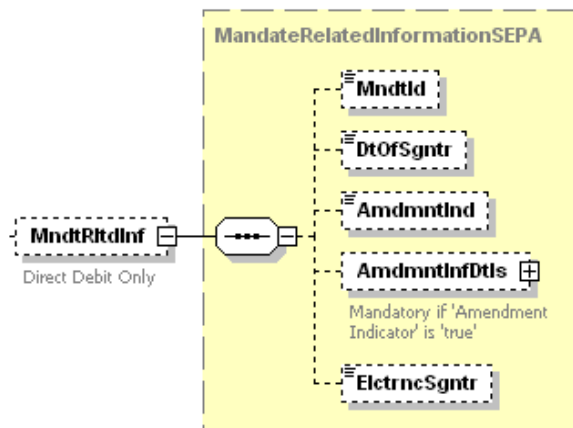


Diagram 39: pain.002.002.03, Mandate Related Information

#### 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	EPC-/ZKA-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	<ElctrncSgntr>	[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>2010-11-20</DtOfSgntr>
  <AmdmntInd>true</AmdmntInd>
  <AmdmntInfDtls>
    <OrgnlDbtrAgt>
      <FinInstnId>
        <PrtryId>
          <Id>SMNDA</Id>
        </PrtryId>
      </FinInstnId>
    </OrgnlDbtrAgt>
  </AmdmntInfDtls>
</MndtRltdInf>
```

### 2.2.3.10 Remittance Information

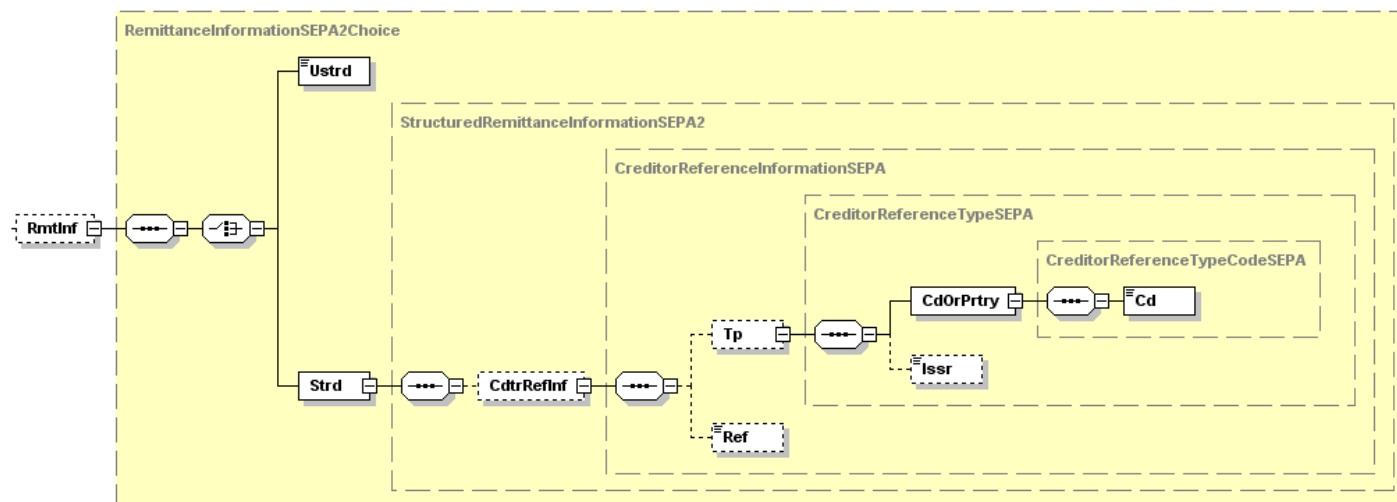


Diagram 40: pain.002.002.03, Remittance Information

### 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	-
CodeOrProprietary	<CdOrPrtry>	[1..1]	Specification of document type	CreditorReferenceTypeCodeSEPA	
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
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}
ActiveOrHistoricCurrencyCode	3	3	[A-Z]{3,3}
ActiveOrHistoricCurrencyCodeEUR	3	3	EUR
DecimalTime	9	9	[0-9]{9,9}
IBAN2007Identifier	5	34	[A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}
Max1025Text	1	1025	
Max140Text	1	140	
Max15NumericText	1	15	[0-9]{1,15}
Max35Text	1	35	
Max70Text	1	70	
RestrictedIdentificationSEPA1	1	35	([A-Za-z0-9][\+ \? / - : \( \) \., '  ]){1,35}
RestrictedIdentificationSEPA2	1	35	([A-Za-z0-9][\+ \? / - : \( \) \., '  ]){1,35}
RestrictedPersonIdentifierSEPA	1	35	[a-zA-Z]{2,2}[0-9]{2,2}([A-Za-z0-9][\+ \? / - : \( \) \., '  ]){3,3}([A-Za-z0-9][\+ \? / - : \( \) \., '  ]){1,28}
conxml:HashSHA256	64	64	

### 2.3.2 String Codes

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

**ChargeBearerTypeSEPA**

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

**DocumentType3CodeSEPA**

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

**SequenceType1Code**

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

**Note on external code lists:**

At the URL [http://www.iso20022.org/Payments\\_External\\_Code\\_Lists.page](http://www.iso20022.org/Payments_External_Code_Lists.page) an overview of external code lists can be downloaded by clicking the button "Payments External Code Lists spreadsheet". The following lists are relevant to this ZKA specification:

Type ZKA-Specification	Name of code list
<b>ExternalOrganisationIdentification1Code</b>	7-OrganisationIdentification
<b>ExternalPersonIdentification1Code</b>	8-PersonIdentification
<b>ExternalCategoryPurpose1Code</b>	3-CategoryPurpose
<b>ExternalPurpose1Code</b>	9-Purpose

**This is an external ISO 20022 code list which is not part of the schema verification. The codes that can be used according to the Implementation Guidelines are listed here:**



**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).
ED05	Settlement of the transaction has failed.
FF01	Invalid data format
MD01	No valid mandate
MD02	Mandate data missing or incorrect
MD06	Return of funds requested by end customer.
MD07	Debtor deceased
MS02	Refusal before settlement (by the debtor )
MS03	Reason not specified
RC01	Bank identifier incorrect (i.e. invalid BIC)
RR01	Regulatory requirements, missing account / Id of debtor
RR02	Regulatory requirements, missing name / address of debtor
RR03	Regulatory requirements, missing name / address of creditor

Value	Description
RR04	Regulatory requirements
SL01	Specific service of the debtor agent
TM01	Associated message was received after agreed processing cut-off time.

### 2.3.3 Decimal Types

Name	Max. total digits	Max. fraction digits	Minimal value	Maximal value
DecimalNumber	18	17	-	-
ActiveOrHistoricCurrencyAndAmountSEPA	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 <a href="http://www.w3.org/TR/xmlschema-2/#date">http://www.w3.org/TR/xmlschema-2/#date</a>
ISODatetime	xs:dateTime according to <a href="http://www.w3.org/TR/xmlschema-2/#dateTime">http://www.w3.org/TR/xmlschema-2/#dateTime</a>

**2.4 Transmission of SEPA formats by means of EBICS order types**

Within the EBICS procedure exactly one format is assigned to each order type of the EBICS specification, Appendix 2.

After the introduction of a new version of the SEPA customer-to-bank format, it may happen during a transitional period that customers still dispatch the previous version. This has to be arranged bilaterally. Institutions still employing the previous version (version 2.4) at their customer's sites are recommended by the Zentraler Kreditausschuss (ZKA) to support this version additionally for the period of one year.

The following outline clarifies which formats belong to which order types as well as which formats can still be used during a transitional period according to a bilateral arrangement.

During the validity period of the appendix 3 (version 2.5) on hand, the following table is in force:

<b>Upload order type</b>	<b>Current version / ZKA standard valid from November 1st 2010 (version 2.5)</b>	<b>For information: previous version of the ZKA standard (version 2.4)</b>
<b>CCT</b> SEPA credit transfer	<b>urn:iso:std:iso:20022:tech:xsd:pain.001.002.03</b>	<b>urn:swift:xsd:\$pain.001.002.02</b>
<b>CDD</b> SEPA core direct debit	<b>urn:iso:std:iso:20022:tech:xsd:pain.008.002.02</b>	<b>urn:swift:xsd:\$pain.008.002.01</b>
<b>CDB</b> SEPA B2B direct debit	<b>urn:iso:std:iso:20022:tech:xsd:pain.008.002.02</b>	<b>urn:swift:xsd:\$pain.008.002.01</b>
<b>CCC</b> SEPA credit transfer (via Container)	Container: <b>urn:conxml:xsd:container.nnn.002.02</b> with embedded pain.001 messages: <b>urn:iso:std:iso:20022:tech:xsd:pain.001.002.03</b>	Container: <b>urn:conxml:xsd:container.nnn.002</b> with embedded pain.001 messages: <b>urn:swift:xsd:\$pain.001.002.02</b>
<b>CDC</b> SEPA core direct debit (via Container)	Container: <b>urn:conxml:xsd:container.nnn.002.02</b> with embedded pain.008 messages: <b>urn:iso:std:iso:20022:tech:xsd:pain.008.002.02</b>	Container: <b>urn:conxml:xsd:container.nnn.002</b> with embedded pain.008 messages: <b>urn:swift:xsd:\$pain.008.002.01</b>
<b>C2C</b> SEPA B2B direct debit (via Container)	Container: <b>urn:conxml:xsd:container.nnn.002.02</b> with embedded pain.008 messages: <b>urn:iso:std:iso:20022:tech:xsd:pain.008.002.02</b>	Container: <b>urn:conxml:xsd:container.nnn.002</b> with embedded pain.008 messages: <b>urn:swift:xsd:\$pain.008.002.01</b>

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

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### Appendix 3: Specification of Data Formats

Download order type	Current version / ZKA standard valid from November 1st 2010 (version 2.5)	For information: previous version of the ZKA standard (version 2.4)
<b>CRZ</b> Payment Status Report for credit transfer (zip)	Zip file with 1-n pain.002 messages: <b>urn:iso:std:iso:20022:tech:xsd:pain.002.002.03</b>	Zip file with 1-n pain.002 messages: <b>urn:swift:xsd:\$pain.002.002.02</b>
<b>CDZ</b> Payment Status Report for direct debit (zip)	Zip file with 1-n pain.002 messages: <b>urn:iso:std:iso:20022:tech:xsd:pain.002.002.03</b>	Zip file with 1-n pain.002 messages: <b>urn:swift:xsd:\$pain.002.002.02</b>
<b>CRC</b> Payment Status Report for Credit Transfer (xml Container)	Container: <b>urn:conxml:xsd:container.nnn.002.02</b> with embedded pain.002 messages: <b>urn:iso:std:iso:20022:tech:xsd:pain.002.002.03</b>	Container: <b>urn:conxml:xsd:container.nnn.002</b> with embedded pain.002 messages: <b>urn:swift:xsd:\$pain.002.002.02</b>
<b>CBC</b> Payment Status Report for Direct Debit (xml Container)	Container: <b>urn:conxml:xsd:container.nnn.002.02</b> with embedded pain.002 messages: <b>urn:iso:std:iso:20022:tech:xsd:pain.002.002.03</b>	Container: <b>urn:conxml:xsd:container.nnn.002</b> with embedded pain.002 messages: <b>urn:swift:xsd:\$pain.002.002.02</b>

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

### 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 2009 (last update: July 15th, 2009), which is effective from October 31st, 2009. (The typographic layout of this chapter has been adapted to the layout of the document on hand.)

Changes made to the handbook for 2007 (Last update: November 22nd, 2006):

- Changes to reflect new national regulations for the implementation of EU Directive 2007/64/EC on payment services in the internal market.
  - Changes were made to the text of the conditions for paperless payments in the field of foreign trade.
  - Changes included those made to the technical description in Annex 1 in field T21 "fee arrangement" with respect to the possibilities for the use of the respective fee arrangements.
- 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 <sup>45</sup>	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' <sup>46</sup>
Hyphen	"-"	X '60'
Slash	"/"	X '61'
Plus sign	"+"	X '4E'
Asterisk	"*"	X '5C' <sup>46</sup>
Dollar sign	"\$"	X '5B' <sup>46</sup>
Percent sign	"%"	X '6C' <sup>46</sup>

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

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

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

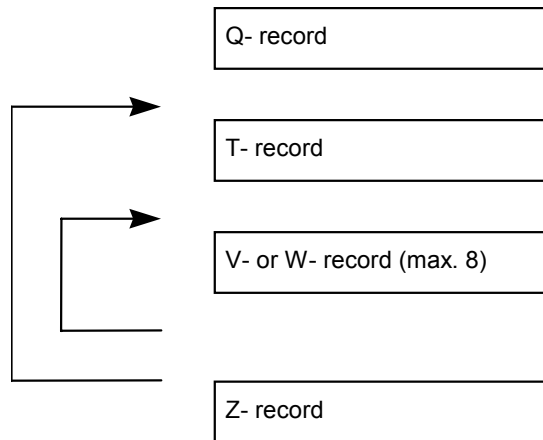
- Q Data header with 256 bytes
- T Single payment order with 768 bytes
- V Reporting data record for merchanting with 256 bytes
- W Reporting data record for services, transfers and financial transactions with 256 Bytes
- Z Data trailer with 256 bytes

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<sup>45</sup> Encoding as per DIN 66003 (June 1974), code table 2, German reference version.

<sup>46</sup> 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 bank 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-DOS<sup>47</sup> operating systems from Version 3.0. Subdirectories are not permitted.

The recording must be in double-character density. Disks can be written on one or both sides. Only disks labelled "DD" (double density) or "HD" (high density) by the manufacturer

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<sup>47</sup> MS-DOS is a registered trademark of Microsoft Corp.

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 <sup>48</sup>	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', <sup>49</sup>
Hyphen	" - "	X '2D'
Slash	" / "	X '2F'
Plus sign	" + "	X '2B'
Asterisk	" * "	X '2A', <sup>49</sup>
Dollar sign	" \$ "	X '24', <sup>49</sup>
Percent sign	" % "	X '25', <sup>49</sup>

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

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

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

- Q Data header with 256 bytes
- T Single payment order with 768 bytes
- V Reporting data record for merchanting with 256 bytes

<sup>48</sup> Encoding according to DIN 66003 (June 1974), code table 2, German reference version.

<sup>49</sup> Not permitted at present.



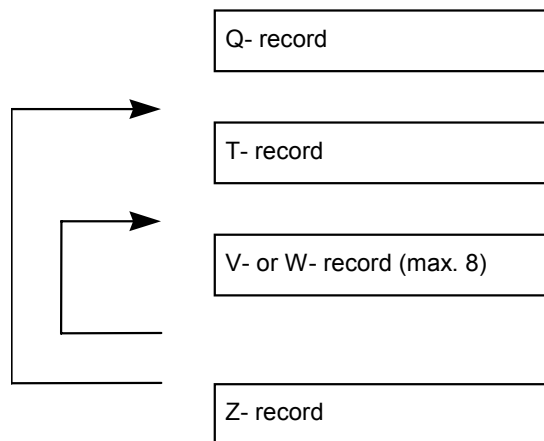
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### Appendix 3: Specification of Data Formats

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- 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 bank 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 <sup>50</sup>	Data format <sup>51</sup>	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)	Bank receiving the file
4	10	14	M	num	Customer number	Order number agreed with the bank receiving the file (where necessary: account number)
5	4x35	24	M	alpha	Name and address of principal	Lines 1 and 2 : Name Line 3 : Street/PO Box Line 4 : City / town
6	6	164	M	num	Date of generation	Format: YYMMDD
7	2	170	M	num	Serial number	Daily serial number
8	6	172	M	num	(First) execution date of file	Format: YYMMDD; Same or up to maximum of 5 calendar days after the date of field Q6.

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

<sup>51</sup> 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 <sup>50</sup>	Data format <sup>51</sup>	Contents	Description
9	1	178	M	alpha	To be sent to reporting authorities	Should the bank 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 <sup>52</sup>	Contents	Description	Field type <sup>53</sup> general payments <sup>54</sup>	EU standard payments <sup>55</sup>		EUE payments <sup>56</sup>	
							Field type <sup>53</sup>	Special entry specifications	Field type <sup>53</sup>	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	<b>M</b>		<b>M</b>	
2	1	5	alpha	Type of record	Constant "T"	M	<b>M</b>		<b>M</b>	
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	<b>M</b>		<b>M</b>	

<sup>52</sup> alpha = alphanumeric data (left aligned, empty spaces: blanks); num = numeric data (right aligned, empty spaces: zeros).

<sup>53</sup> O = optional field; M = mandatory field; O/M = mandatory field in the case of certain criteria, N = field which must remain empty

<sup>54</sup> All payments except EU standard payments and EUE payments.

<sup>55</sup> A "standard EU credit transfer" is a cross-border transfer to another EU/EEA member state which is in euro up to an amount of EUR 50,000 and in which the IBAN of the beneficiary and the BIC of the beneficiary's payment service provider are to be stated

<sup>56</sup> Same day urgent payment in euro. Please note the financial-institution's individual cut-off-times for EUE-payments.

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Field	Length in bytes	1st place in record	Data format <sup>52</sup>	Contents	Description	Field type <sup>53</sup> general payments <sup>54</sup>	EU standard payments <sup>55</sup>		EUE payments <sup>56</sup>	
							Field type <sup>53</sup>	Special entry specifications	Field type <sup>53</sup>	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 <sup>52</sup>	Contents	Description	Field type <sup>53</sup> general payments <sup>54</sup>	EU standard payments <sup>55</sup>		EUE payments <sup>56</sup>	
							Field type <sup>53</sup>	Special entry specifications	Field type <sup>53</sup>	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 beneficiary's payment service provider or other ID, eg Chips ID	If the payment is made to a German payment service provider, alternatively, also the German bank code of the payee's payment service provider, in which case three slashes should precede the bank code (not to be completed for cheque drawings, ie for payment type codes 20-23 and 30-33 in field T22)	O/M	M	Bank Identifier Code (BIC) is mandatory. Payee's payment service provider must be resident in one of the countries as per Appendix 4.	M	Bank Identifier Code (BIC) is mandatory.

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Field	Length in bytes	1st place in record	Data format <sup>52</sup>	Contents	Description	Field type <sup>53</sup> general payments <sup>54</sup>	EU standard payments <sup>55</sup>		EUE payments <sup>56</sup>	
							Field type <sup>53</sup>	Special entry specifications	Field type <sup>53</sup>	Special entry specifications
9a	3	65	alpha	Country code of payee's payment service provider	Two-letter ISO-alpha country code as per country index for the balance of payments statistics; left aligned; third place blank (mandatory field if no values allocated to field T8 is not completed; no value is to be allocated for cheque drawings, ie for payment type codes 20-23 and 30-33 in field T22)	O/M	N		N	
9b	4X35	68	alpha	Address of payee's payment service provider	Mandatory field if field T8 does not contain BIC address or – for payments to a German payment service provider – it does not contain the German bank code; if address is not known, enter "UNBEKANNT" Lines 1 and 2: Name Line 3: Street Line 4: City (no value to be allocated for cheque drawings, i.e. for payment type codes 20-23 and 30-33 in field T22)	O/M	N		N	

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Field	Length in bytes	1st place in record	Data format <sup>52</sup>	Contents	Description	Field type <sup>53</sup> general payments <sup>54</sup>	EU standard payments <sup>55</sup>		EUE payments <sup>56</sup>	
							Field type <sup>53</sup>	Special entry specifications	Field type <sup>53</sup>	Special entry specifications
10a	3	208	alpha	Country code for country of payee or cheque recipient	Two-letter ISO-alpha country code as per country index for the balance of payments statistics; left aligned, third place blank	M	M		M	
10b	4X35	211	alpha	Payee /cheque recipient	For payment orders: payee For cheque drawings: cheque recipient Lines 1 and 2: Name Line 3:Street Line 4:City / country	M	M	<b>Mentioning the cheque recipient is not possible</b>	M	<b>Mentioning the cheque recipient is not possible</b>
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	IBAN or account number of payee	IBAN or German account number of the payee, left aligned, beginning with slash. (No value to be allocated for cheque drawings, ie for payment type codes 20-23 and 30-33 in field T22)	O/M	M	<b>Only IBAN permitted;</b> Left aligned, beginning with slash	M	<b>Only IBAN permitted;</b> Left aligned, beginning with slash
13	3	456	alpha	Order currency	ISO code of currency payable	M	M	<b>Only "EUR" permissible</b>	M	<b>Only "EUR" permissible</b>



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Field	Length in bytes	1st place in record	Data format <sup>52</sup>	Contents	Description	Field type general payments <sup>54</sup>	EU standard payments <sup>55</sup>		EUE payments <sup>56</sup>	
							Field type <sup>53</sup>	Special entry specifications	Field type <sup>53</sup>	Special entry specifications
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	
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

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Field	Length in bytes	1st place in record	Data format <sup>52</sup>	Contents	Description	Field type <sup>53</sup> general payments <sup>54</sup>	EU standard payments <sup>55</sup>		EUE payments <sup>56</sup>	
							Field type <sup>53</sup>	Special entry specifications	Field type <sup>53</sup>	Special entry specifications
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
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

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Field	Length in bytes	1st place in record	Data format <sup>52</sup>	Contents	Description	Field type <sup>53</sup> general payments <sup>54</sup>	EU standard payments <sup>55</sup>		EUE payments <sup>56</sup>	
							Field type <sup>53</sup>	Special entry specifications	Field type <sup>53</sup>	Special entry specifications
21	2	649	num	Fee rule	00 = fees debited to ordering customer / third-party fees and expenses debited to payee 01 = all fees and expenses debited to principal (payer) 02 = all fees and expenses debited to payee (For transfers within the EEA in EEA currencies without currency conversion - field T4a = field T13 - only '00' is allowed)  (For cheque drawings, i.e. for payment type codes 20-23 and 30-33 in field T22, only '00' is possible)	O/M	<b>P</b>	<b>Only '00' permitted</b>	<b>O/M</b>	
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	<b>M</b>	<b>Only payment type code '13' from Appendix 1 permissible</b>	<b>M</b>	<b>Only payment type code '11' from Appendix 1 permissible</b>

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Field	Length in bytes	1st place in record	Data format <sup>52</sup>	Contents	Description	Field type <sup>53</sup> general payments <sup>54</sup>	EU standard payments <sup>55</sup>		EUE payments <sup>56</sup>	
							Field type <sup>53</sup>	Special entry specifications	Field type <sup>53</sup>	Special entry specifications
23	27	653	alpha	Variable text only for principal's (payer's) settlement purposes	Principal (payer) may allocate a value at his discretion (eg reference number). This is not forwarded; use T15 for data to be forwarded. No more than 16 bytes are transmitted to the electronic account statement. (only after consultation with the bank)	O	O		O	
24	35	680	alpha	Name and telephone number and name of deputy, if any	Person to contact at principal's company if paying bank/reporting authority has questions relating to payment order. Then, if principal is not the party liable for payment: 'INVF', followed directly (without space) by: the federal state number (2 digits) and the company code or German bank code (8 digits) of party liable for payment	O/M	O	Contact person at principal's company for any queries from commissioned bank	O/M	

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Field	Length in bytes	1st place in record	Data format <sup>52</sup>	Contents	Description	Field type <sup>53</sup> general payments <sup>54</sup>	EU standard payments <sup>55</sup>		EUE payments <sup>56</sup>	
							Field type <sup>53</sup>	Special entry specifications	Field type <sup>53</sup>	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 <sup>57</sup>	Data format <sup>58</sup>	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.

<sup>57</sup> O = optional field; M = mandatory field; O/M = mandatory field in the case of certain criteria, N= field which must remain empty

<sup>58</sup> 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	Field type <sup>57</sup>	Data format <sup>58</sup>	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 <sup>57</sup>	Data format <sup>58</sup>	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 <sup>59</sup>	Data format <sup>60</sup>	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 <sup>61</sup>
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 <sup>61</sup> ; left aligned; third digit is a space

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

<sup>60</sup> alpha = alphanumeric data (left aligned, empty spaces: blanks); num =numeric data (right aligned, empty spaces: zeros).

<sup>61</sup> Can be left blank if fields 5 and 6 are completed as per Appendix 3, part E

## DFÜ Agreement

### Appendix 3: Specification of Data Formats

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Field	Length in bytes	1st place in record	Field type <sup>59</sup>	Data format <sup>60</sup>	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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### Appendix 3: Specification of Data Formats

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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 <sup>62</sup>	Data format <sup>63</sup>	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					

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<sup>62</sup> O = optional field; M = mandatory field; O/M = mandatory field in the case of certain criteria, N = field which must remain empty

<sup>63</sup> 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) <sup>64</sup>	
	13 = Standard EU credit transfer, i.e. cross-border transfer to another EU/EEA member state which is in euro up to an amount of EUR 50,000 and in which the IBAN of the payee and the BIC of the payee's payment service provider are to be stated	
	15 = Cross-border transfer, in accordance with a bilateral agreement with the bank	
	20 = Cheque drawing, any form of dispatch	
	21 = Cheque drawing, sent by registered mail	
	22 = Cheque drawing, sent by special delivery	
	23 = Cheque drawing, sent by registered /express mail	
	30 = Cheque drawing to principal, any form of dispatch	
	31 = Cheque drawing to principal, sent by registered mail	
	32 = Cheque drawing to principal, sent by special delivery	
	33 = Cheque drawing to principal, sent by registered /express mail	
Reserved for intercompany purposes	34	42
	35	43
	36	44
	37	45
	38	46 initially empty
	39	47
	40	48
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	

<sup>64</sup> Please note the special cut-off times for EUE payments.

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

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

- 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 reports<sup>65</sup> 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.

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<sup>65</sup> 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>
<b>EU standard payments of more than EUR 12,500<sup>66</sup></b>	<b>Z4 (required)</b>
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'

<sup>66</sup> If the bank 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 AWW in connection with section 58c AWW).



Other payment	Order currency T13	
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**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

<http://www.bundesbank.de/download/meldewesen/aussenwirtschaft/schluessel/DTAZV.pdf>.

(Special directory of selected codes for statistics relating to payment transactions with foreign economic territories for outgoing payments in DTAZV, in German only).

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

**Country (fields 5 and 6, data record W)**

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

The **country** in which the **creditor** of the **payment** is resident.

In exceptional cases, the following country is to be mentioned.

These exceptional cases comprise:

- **loan disbursements** and purchase of **foreign claims**: country of debtor;
- **direct investments abroad**: country in which the investment enterprise is located;
- **real estate abroad**: country in which the real estate is located;
- payments for **construction sites abroad**: country in which the construction site is located;
- **unrequited transfers** (gifts): country of 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](http://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 permitted<sup>67</sup>**

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 payee's payment service provider contain one of the above ISO country codes. The country code within the BIC can differ from the country code within the IBAN.

<sup>67</sup> 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 <sup>68</sup>	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

<sup>68</sup> 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 <sup>68</sup>	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"> <li>• Next coupon date</li> <li>• Expiry date</li> <li>• Reset date for a floating rate note</li> <li>• Maturity date</li> <li>• Issue date (issue date of the security)</li> <li>• Cancellation date</li> <li>• Conversion date</li> <li>• Put date</li> <li>• Date from which a fixed-interest security bears interest</li> </ul>
		:92A:	O	Factors and interest rates for fixed-interest securities
		:13B:	O	<ul style="list-style-type: none"> <li>• Coupon number</li> <li>• Pool number</li> <li>• Proportion number</li> <li>• Version number of the options contract or the tranche</li> </ul>
		: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 <sup>69</sup>	Len- gth	Sta- tus <sup>70</sup>	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“

<sup>69</sup> 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)

<sup>70</sup> M = mandatory field, O = optional field

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## Appendix 3: Specification of Data Formats

Se- quen- ce	Sub- se- quen- ce	Tag	Name	For- mat <sup>69</sup>	Len- gth	Sta- tus <sup>70</sup>	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 69	Len- gth	Sta- tus 70	Qu- an- tity	Contents/Explanations		
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			
		:16R:	Start of block			M	1			
			Tag			M	1	":16R:“		
	Code		c	..16	M	1	"PAFILL “			
	B1	:36B:	Quantity of financial instrument partially filled			M	1			
			Tag			M	1	":36B:“		
			Constant			M	1	":“		
			Qualifier	c	4	M	1	"PAFI“		
			Constant			M	1	"//“		
			Type	c	4	M	1	"FAMT“ = the quantity is expressed as face amount "UNIT“ = the quantity is expressed as whole number		
			Constant			M	1	"//“		
			Quantity	d	..15	M	1			
			B1	:90a:	Closing price/trading price of the partial trade			M	1	
					Option A:					
	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 69	Len- gth	Sta- tus 70	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 69	Len- gth	Sta- tus 70	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 "AUSSEBBOERSLICH" (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"
		: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 69	Len- gth	Sta- tus 70	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		:16R:	Details of order			M	1			
			Start of block			M	1			
			Tag			M	1	":16R:"		
			Code	c	..16	M	1	"ORDRDET"		
C		:98a:	Date/time			M	1	Date/time of the trading		
			Option A: if there are partial executions within one day							
			Tag			M	1	":98A:"		
			Constant			M	1	":."		
			Qualifier	c	4	M	1	"TRAD"		
			Constant			M	1	"/"		
			Date	n	8	M	1	YYYYMMDD		
			Option B: if there are partial executions over several days							
			Tag			M	1	":98B:"		
			Constant			M	1	":."		
			Qualifier	c	4	M	1	"TRAD"		
			Constant			M	1	"/"		
			Date code	c	4	M	1	"VARI"		
			Option C: if there is no partial execution							
			Tag			M	1	":98C:"		
			Constant			M	1	":."		
			Qualifier	c	4	M	1	"TRAD"		
			Constant			M	1	"/"		
			Date	n	8	M	1	YYYYMMDD		
			Time	n	6	M	1	hhmmss		
			C	: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 69	Len- gth	Sta- tus 70	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 69	Len- gth	Sta- tus 70	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	"/"
			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	"/"
			Indicator	c	4	M	1	"AVER" = price in C:90a: is an average execution price in the case of partial execution "NET1" = price in C:90a: is a net price, i.e. without fees, expenses and taxes
		:22F:	Indicator: conditions of the trade transaction			O	1	
			Tag			M	1	":22F:"
			Constant			M	1	":."
			Qualifier	c	4	M	1	"TTCO"
			Constant			M	1	"/"
			Indicator	c	4	M	1	"CBNS" = cum bonus "CCPN" = cum coupon "CDIV" = cum dividend "CRTS" = cum rights "XBNS" = ex bonus "XCPN" = ex coupon "XDIV" = ex dividends "XRTS" = ex warrant
C		:22H:	Indicator: method of payment			M	1	
			Tag			M	1	":22H:"
			Constant			M	1	":."

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## Appendix 3: Specification of Data Formats

Se- quen- ce	Sub- se- quen- ce	Tag	Name	For- mat <sup>69</sup>	Len- gth	Sta- tus <sup>70</sup>	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 69	Len- gth	Sta- tus 70	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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## Appendix 3: Specification of Data Formats

Se- quen- ce	Sub- se- quen- ce	Tag	Name	For- mat 69	Len- gth	Sta- tus 70	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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## Appendix 3: Specification of Data Formats

Se- quen- ce	Sub- se- quen- ce	Tag	Name	For- mat 69	Len- gth	Sta- tus 70	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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## Appendix 3: Specification of Data Formats

Se- quen- ce	Sub- se- quen- ce	Tag	Name	For- mat 69	Len- gth	Sta- tus 70	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 69	Len- gth	Sta- tus 70	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//000000000000000000 :16S:LINK
		:16S:GENL
C		:16R:ORDRDET :98C::TRAD//19990302112030 :90B::DEAL//ACTU/EUR52,7 :94B::TRAD//EXCH/XFRA :22H::BUSE//BUYI :22F::PRIC//NET1 :22F::TTCO//CBNS :22H::PAYM//APMT
	C1	:16R:CONFPRTY :95Q::INVE//10020030 :97A::SAFE//10020030/1234567 :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

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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 <sup>71</sup>	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

<sup>71</sup> 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 <sup>71</sup>	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"> <li>• Next coupon date</li> <li>• Expiry date</li> <li>• Reset date for a floating rate note</li> <li>• Maturity date</li> <li>• Issue date (issue date of the security)</li> <li>• Cancellation date</li> <li>• Conversion date</li> <li>• Put date</li> <li>• Date from which a fixed-interest security bears interest</li> </ul>
		:92A:	O	Factors and interest rates for fixed-interest securities
		:13B:	O	<ul style="list-style-type: none"> <li>• Coupon number</li> <li>• Pool number</li> <li>• Lot number</li> <li>• Version number of the options contract or the tranche</li> </ul>
		: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				
	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

Sequ- -ence	Sub- sequence	Tag	Name	For- mat <sup>72</sup>	Len- gth	Sta- tus <sup>73</sup>	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"
			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	"/"

<sup>72</sup> 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)

<sup>73</sup> M = mandatory field, O = optional field

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## Appendix 3: Specification of Data Formats

Sequence	Sub-sequence	Tag	Name	Format <sup>72</sup>	Length	Status <sup>73</sup>	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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## 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		: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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## Appendix 3: Specification of Data Formats

Sequence	Sub-sequence	Tag	Name	Format <sup>72</sup>	Length	Status <sup>73</sup>	Quantity	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 executions within one day
			Tag			M	1	":98A:"
			Constant			M	1	":."
			Qualifier	c	4	M	1	"TRAD"
			Constant			M	1	"//"
			Date	n	8	M	1	YYYYMMDD
			Option B:					If there are partial executions over several days
			Tag			M	1	":98B:"
			Constant			M	1	":."
			Qualifier	c	4	M	1	"TRAD"
			Constant			M	1	"//"
			Date code	c	4	M	1	"VARI"
			Option C:					If there is no partial execution
			Tag			M	1	":98C:"
			Constant			M	1	":."
			Qualifier	c	4	M	1	"TRAD"
			Constant			M	1	"//"
			Date	n	8	M	1	YYYYMMDD
			Time	n	6	M	1	hhmmss
C		:98C:	Date/time			M	1	Date/time of the settlement
			Tag			M	1	":98C:"
			Constant			M	1	":."
			Qualifier	c	4	M	1	"SETT"
			Constant			M	1	"//"
			Date	n	8	M	1	YYYYMMDD
			Time	n	6	M	1	hhmmss
C		:90a:	Closing price/trading price			M	1	If there are partial executions, either an average price or the value '0' can be specified here.
			Option A:					If the price is a percentage
			Tag			M	1	":90A:"
			Constant			M	1	":."
			Qualifier	c	4	M	1	"DEAL"
			Constant			M	1	"//"
			Type	c	4	M	1	"PRCT"
			Constant			M	1	"//"
			Price	d	..15	M	1	The number of decimal digits is not validated against the currency.
			Option B:					If the price is an amount

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## Appendix 3: Specification of Data Formats

Sequ- -ence	Sub- sequ- -ence	Tag	Name	For- mat 72	Len gth	Sta- tus 73	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 "AUSSEBÖRSLICH" (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 <sup>72</sup>	Length	Status <sup>73</sup>	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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## Appendix 3: Specification of Data Formats

Sequence	Sub-sequence	Tag	Name	Format <sup>72</sup>	Length	Status <sup>73</sup>	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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## Appendix 3: Specification of Data Formats

Sequence	Sub-sequence	Tag	Name	Format <sup>72</sup>	Length	Status <sup>73</sup>	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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Sequ- ence	Sub- sequ- ence	Tag	Name	For- mat 72	Len- gth	Sta- tus 73	Qu- an- tity	Contents/Explanations
			Tag			M	1	":22F:“
			Constant			M	1	":“
			Qualifier	c	4	M	1	"FORM“
			Constant			M	1	"//“
			Indicator	c	4	M	1	"BEAR“ = bearer security "REGD“ = registered secu- rity
		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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Sequence	Sub-sequence	Tag	Name	Format <sup>72</sup>	Length	Status <sup>73</sup>	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 72	Len- gth	Sta- tus 73	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 <sup>72</sup>	Length	Status <sup>73</sup>	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
	C	: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 72	Len- gth	Sta- tus 73	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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Sequ- ence	Sub- sequ- ence	Tag	Name	For- mat 72	Len gth	Sta- tus 73	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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Sequence	Sub-sequence	Tag	Name	Format <sup>72</sup>	Length	Status <sup>73</sup>	Quantity	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	
	D3	:16S:	End of block			M	1	
			Tag			M	1	":16S:"
			Code	c	..16	M	1	"AMT"
		:16S:	End of block			M	1	
			Tag			M	1	":16S:"
			Code	c	..16	M	1	"SETDET"

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

Item of the settlement	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

- Example**

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

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

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### Appendix 3: Specification of Data Formats

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

Se- quen- ce	Sub- se- quen- ce	Example
A		:16R:GENL :20C::SEME//NONREF :23G:NEWM :98C::PREP//19990629153045 :22F::TRTR//TRAD
	A1	:16R:LINK :20C::RELA//000000000000000000 :16S:LINK
		:16S:GENL
	C	:16R:CONFDET :98C::TRAD//19990625130510 :98C::SETT//19990628121212 :90A::DEAL//PRCT/105, :99A::DAAC//090 :94B::TRAD//EXCH/XISE :19A::SETT//EUR6296,9 :22H::BUSE//SELL :22F::PRIC//NET1 :22H::PAYM//APMT
	C1	:16R:CONFPTY :95Q::INVE//10020030 :97A::SAFE//10020030/1234567 :97A::CASH//10020030/987654321 :16S:CONFPTY
		:36B::CONF//FAMT/10000, :35B:ISIN AU9876543210

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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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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 <sup>74</sup>	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

<sup>74</sup> M = mandatory field, O = optional field



### Guidelines for Entries

Sequ- -ence	Sub- sequ- -ence	Tag	Name	For- mat <sup>75</sup>	Len- gth	Sta- tus <sup>76</sup>	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"

<sup>75</sup> 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)

<sup>76</sup> M = mandatory field, O = optional field

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Sequ- -ence	Sub- sequ- -ence	Tag	Name	For- mat 75	Len- gth	Sta- tus 76	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
A		: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
A		:17B:	Activity flag			M	1	
			Tag			M	1	".17B:"
			Constant			M	1	"."
			Qualifier	c	4	M	1	"ACTI"
			Constant			M	1	"/"

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Sequence	Sub-sequence	Tag	Name	Format <sup>75</sup>	Length	Status <sup>76</sup>	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). <sup>77</sup> 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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Sequence	Sub-sequence	Tag	Name	Format <sup>75</sup>	Length	Status <sup>76</sup>	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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Sequ- ence	Sub- sequ- ence	Tag	Name	For- mat 75	Len- gth	Sta- tus 76	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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Sequ- ence	Sub- sequ- ence	Tag	Name	For- mat 75	Len- gth	Sta- tus 76	Qu- an- tity	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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Sequence	Sub-sequence	Tag	Name	Format <sup>75</sup>	Length	Status <sup>76</sup>	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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Sequ- ence	Sub- sequ- ence	Tag	Name	For- mat 75	Len- gth	Sta- tus 76	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 <sup>75</sup>	Length	Status <sup>76</sup>	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

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Sequ- -ence	Sub- sequ- -ence	Tag	Name	For- mat <small>75</small>	Len gth	Sta- tus <small>76</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

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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 <sup>78</sup>	Length	Status <sup>79</sup>	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

<sup>78</sup> 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)

<sup>79</sup> M = mandatory field, O = optional field



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### Appendix 3: Specification of Data Formats

No.	Name	Format <sup>78</sup>	Length	Status <sup>79</sup>	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 <sup>80</sup>	Length	Status <sup>81</sup>	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

<sup>80</sup> 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)

<sup>81</sup> 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 <sup>82</sup>	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

<sup>82</sup> M = mandatory field, O = optional field

### • Guidelines for Entries

Sequ- -ence	Sub- -sequence	Tag	Name	For mat <sup>83</sup>	Len gth	Stat us <sup>84</sup>	Qua ntity	Contents/Explanations
A			General information			M	1	
A	:16R:		Start of block			M	1	
			Tag			M	1	":16R:"
			Code	c	..16	M	1	"GENL"
A	:28E:		Page number/continuation indicator			M	1	
			Tag			M	1	":28E:"
			Page number	n	..5	M	1	
			Constant			M	1	"/"
			Continuation indicator	c	4	M	1	"LAST" = Last page "MORE" = Intermediate page (more pages to follow) "ONLY" = Single page
A	:13A:		Statement number			O	1	
			Tag			M	1	":13A:"
			Constant			M	1	":"
			Qualifier	c	4	M	1	"STAT"
			Constant			M	1	"/"
			Numerical ID	c	3	M	1	Unambiguous number of the statement The number should be filled out with leading zeros
A	:20C:		Sender's reference			M	1	
			Tag			M	1	":20C:"
			Constant			M	1	":"
			Qualifier	c	4	M	1	"SEME"
			Constant			M	1	"/"
			Reference	x	..16	M	1	"NONREF"
A	:23G:		Function of message			M	1	
			Tag			M	1	":23G:"
			Function	c	4	M	1	"NEWM"
A	:98a:		Preparation date			O	1	
			Option A:					
			Tag			M	1	":98A:"
			Constant			M	1	":"

<sup>83</sup> 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)

<sup>84</sup> 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 83	Len gth	Stat us 84	Qua ntity	Contents/Explanations
A			Qualifier	c	4	M	1	"PREP"
			Constant			M	1	"//"
			Date	n	8	M	1	YYYYMMDD
			Option C:					
			Tag			M	1	":98C:"
			Constant			M	1	":."
			Qualifier	c	4	M	1	"PREP"
			Constant			M	1	"//"
			Date	n	8	M	1	YYYYMMDD
			Time	n	6	M	1	hhmmss
		:69a:	Statement period			M	1	
			Option A:					
			Tag			M	1	":69A:"
			Constant			M	1	":."
			Qualifier	c	4	M	1	"STAT"
			Constant			M	1	"//"
			From date	n	8	M	1	YYYYMMDD
			Constant			M	1	"//"
			To date	n	8	M	1	YYYYMMDD
			Option B:					
			Tag			M	1	":69B:"
			Constant			M	1	":."
			Qualifier	c	4	M	1	"STAT"
			Constant			M	1	"//"
			From date	n	8	M	1	YYYYMMDD
			Time	n	6	M	1	hhmmss
			Constant			M	1	"//"
			To date	n	8	M	1	YYYYMMDD
			Time	n	6	M	1	hhmmss
A		:97A:	Safekeeping account			M	1	
			Tag			M	1	":97A:"
			Constant			M	1	":."
			Qualifier	c	4	M	1	"SAFE"
			Constant			M	1	"//"
			Account	x	..35	M	1	German bank code fol- lowed by "/" and the Ger- man account number
		: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 <sup>83</sup>	Length	Status <sup>84</sup>	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>.
	: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 83	Len gth	Stat us 84	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 <sup>83</sup>	Length	Status <sup>84</sup>	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"
	:20C:	Sender's reference				M	1	
		Tag				M	1	":20C:"
		Constant				M	1	":."
		Qualifier		c	4	M	1	"RELA"
		Constant				M	1	"/"
		Reference		x	..16	M	1	"NONREF"
	:16S:	End of block				M	1	
		Tag				M	1	":16S:"
		Code		c	..16	M	1	"LINK"
	B1b		Transaction details			O	1	Information as per settlement/safekeeping account posting
	:16R:	Start of block				M	1	
		Tag				M	1	":16R:"
		Code		c	..16	M	1	"TRANSDT"
	B1b	:36B:	Posting quantity			M	1	



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## Appendix 3: Specification of Data Formats

Sequence	Sub-sequence	Tag	Name	Format <sup>83</sup>	Length	Status <sup>84</sup>	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
			Amount	d	..15	M	1	
		:19A:	Amount of accrued interest			O	1	
			Tag			M	1	":19A:"
			Constant			M	1	":."
			Qualifier	c	4	M	1	"ACRU"
			Constant			M	1	"//"
			Sign	a	..1	O	1	"N" (only if the amount is negative)
			Currency	a	3	M	1	ISO 4217 code
			Amount	d	..15	M	1	
		:22F:	Indicator for the transaction			M	1	
			Tag			M	1	":22F:"
			Constant			M	1	":."
			Qualifier	c	4	M	1	"TRAN"
			Constant			M	1	"//"

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## Appendix 3: Specification of Data Formats

Sequence	Sub-sequence	Tag	Name	Format <sup>83</sup>	Length	Status <sup>84</sup>	Quantity	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 <sup>83</sup>	Length	Status <sup>84</sup>	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"
		: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

## DFÜ Agreement

### Appendix 3: Specification of Data Formats

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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 <sup>85</sup>	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

<sup>85</sup> Encoding as per DIN 66003 (June 1974), code table 2, German reference version

**File Header EAB/EAI**

Field No.	Name	Data format <sup>86</sup>	Length in Bytes	variable/ fixed	optional/ mandatory <sup>87</sup>	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

<sup>86</sup> 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').

<sup>87</sup> 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 <sup>88</sup>	Length in Bytes	variable/ fixed	optional/ mandatory <sup>89</sup>	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

<sup>88</sup> 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').

<sup>89</sup> 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 <sup>88</sup>	Length in Bytes	variable/ fixed	optional/ mandatory <sup>89</sup>	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 <sup>88</sup>	Length in Bytes	variable/ fixed	optional/ mandatory <sup>89</sup>	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 <sup>90</sup>	Length in Bytes	variable/ fixed	optional/ mandatory <sup>91</sup>	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

<sup>90</sup> 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').

<sup>91</sup> 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 <sup>90</sup>	Length in Bytes	variable/ fixed	optional/ mandatory <sup>91</sup>	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 <sup>92</sup>	Length in Bytes	variable/ fixed	optional/ mandatory <sup>93</sup>	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

<sup>92</sup> 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').

<sup>93</sup> 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 <sup>94</sup>	Length in Bytes	variable/ fixed	optional/ mandatory <sup>95</sup>	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

<sup>94</sup> 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').

<sup>95</sup> 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 <sup>96</sup>	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

<sup>96</sup> 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 <sup>97</sup>	Length in Bytes	variable/ fixed	optional/ mandatory <sup>98</sup>	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

<sup>97</sup> 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').

<sup>98</sup> 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 <sup>99</sup>	Length in Bytes	variable/ fixed	Optional/ Mandatory <sup>100</sup>	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

<sup>99</sup> 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').

<sup>100</sup> 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 <sup>99</sup>	Length in Bytes	variable/ fixed	Op- tional/ Manda- tory <sup>100</sup>	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 <sup>99</sup>	Length in Bytes	variable/ fixed	Optional/ Mandatory <sup>100</sup>	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 <sup>99</sup>	Length in Bytes	variable/ fixed	Optional/ Mandatory <sup>100</sup>	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 <sup>99</sup>	Length in Bytes	variable/ fixed	Optional/ Mandatory <sup>100</sup>	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 <sup>99</sup>	Length in Bytes	variable/ fixed	Optional/ Mandatory <sup>100</sup>	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 <sup>101</sup>	Length in Bytes	variable/ fixed	optional/ mandatory <sup>102</sup>	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"

<sup>101</sup> 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').

<sup>102</sup> 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 <sup>101</sup>	Length in Bytes	variable/ fixed	optional/ mandatory <sup>102</sup>	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	<sup>103</sup>
: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

<sup>103</sup> 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 <sup>101</sup>	Length in Bytes	variable/ fixed	optional/ mandatory <sup>102</sup>	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) <sup>103</sup>
: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 <sup>103</sup>
: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 <sup>103</sup>
:39C:	Additional amounts covered	an	4x35	V	O	e.g. freight, interest, insurance	<sup>103</sup>
:44A:	Place of taking in charge/dispatch from.../ place of receipt	an	65	V	O		<sup>103</sup>
: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		<sup>103</sup>
:44C:	Latest date of shipment	n	6	F	O	Format: YYMMDD	Must not be later than expiry date in field :31D: <sup>103</sup>

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### Appendix 3: Specification of Data Formats

Field No.	Name	Data format <sup>101</sup>	Length in Bytes	variable/ fixed	optional/ mandatory <sup>102</sup>	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 <sup>103</sup>
:79:	Additional conditions	an	70 x 50	V	O		<sup>103</sup>
: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 <sup>104</sup>	Length in Bytes	variable/ fixed	optional/ mandatory <sup>105</sup>	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

<sup>104</sup> 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').

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

## File Trailer Z

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

<sup>106</sup> 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').

<sup>107</sup> 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 <sup>106</sup>	Length in Bytes	variable/ fixed	op- tional/ manda- tory <sup>107</sup>	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 <sup>108</sup>	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

<sup>108</sup> 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 <sup>109</sup>	Length in Bytes	variable/ fixed	optional/ mandatory <sup>110</sup>	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

<sup>109</sup> 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').

<sup>110</sup> 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 <sup>111</sup>	Length in Bytes	variable/ fixed	optional/ mandatory <sup>112</sup>	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		

<sup>111</sup> 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').

<sup>112</sup> 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 <sup>111</sup>	Length in Bytes	variable/ fixed	optional/ mandatory <sup>112</sup>	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 <sup>111</sup>	Length in Bytes	variable/ fixed	optional/ mandatory <sup>112</sup>	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 <sup>111</sup>	Length in Bytes	variable/ fixed	optional/ mandatory <sup>112</sup>	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 <sup>111</sup>	Length in Bytes	variable/fixed	optional/mandatory <sup>112</sup>	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 format <sup>111</sup>	Length in Bytes	variable/ fixed	optional/ mandatory <sup>112</sup>	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, accepting 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 <sup>113</sup>	Length in Bytes	variable/fixed	optional/mandatory <sup>114</sup>	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	

<sup>113</sup> 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').

<sup>114</sup> 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 <sup>113</sup>	Length in Bytes	variable/ fixed	optional/ mandatory <sup>114</sup>	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		:59:/34x
	Subfield 2: Beneficiary	an	4 x 35	V	M		
: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 <sup>113</sup>	Length in Bytes	variable/ fixed	optional/ mandatory <sup>114</sup>	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 <sup>115</sup>	Length in Bytes	variable/ fixed	optional/ mandatory <sup>116</sup>	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

<sup>115</sup> 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').

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

### File Trailer Z

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

<sup>117</sup> 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').

<sup>118</sup> 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 <sup>119</sup>	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.

<sup>119</sup> Encoding as per DIN 66003 (June 1974), code table 2, German reference version.

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### Appendix 3: Specification of Data Formats

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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 <sup>120</sup>	Length in Bytes	variable/ fixed	optional/ mandatory <sup>121</sup>	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

<sup>120</sup> 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').

<sup>121</sup> M = mandatory, O = optional, C = conditional (condition in column "Verifications/Examples")



## Acknowledgement of receipt of documents 770

Field No.	Name	Data format <sup>122</sup>	Length in Bytes	variable/ fixed	optional/ mandatory <sup>123</sup>	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:	

<sup>122</sup> 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').

<sup>123</sup> 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 <sup>122</sup>	Length in Bytes	variable/fixed	optional/mandatory <sup>123</sup>	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 <sup>122</sup>	Length in Bytes	variable/fixed	optional/mandatory <sup>123</sup>	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 <sup>122</sup>	Length in Bytes	variable/fixed	optional/mandatory <sup>123</sup>	Contents/Annotations	Verifications/Examples
:M31:	Discrepancy remark	n	1	F	M	<i>Constants:</i> "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  In case of "2", "3", "4", or "5", internal discrepancies may also exist.	
: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	<i>Constants:</i> "A" = acceptance with obligation to pay "B" = acceptance without obligation to pay "D" = deferred payment with obligation to pay "E" = deferred payment without obligation to pay "S" = sight payment with obligation to pay "T" = sight payment without obligation to pay	
-	End of record level	an	1	F	M	Hyphen (X'2D')	Code as per ISO 8859

## Information about maturity date 775

Field No.	Name	Data format <sup>124</sup>	Length in Bytes	variable/ fixed	optional/ mandatory <sup>125</sup>	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:	

<sup>124</sup> 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').

<sup>125</sup> 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 <sup>124</sup>	Length in Bytes	variable/fixed	optional/mandatory <sup>125</sup>	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 <sup>124</sup>	Length in Bytes	variable/fixed	optional/mandatory <sup>125</sup>	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 <sup>126</sup>	Length in Bytes	variable/fixed	optional/mandatory <sup>127</sup>	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

<sup>126</sup> 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').

<sup>127</sup> 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 <sup>126</sup>	Length in Bytes	variable/fixed	optional/mandatory <sup>127</sup>	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 <sup>126</sup>	Length in Bytes	variable/ fixed	optional/ mandatory <sup>127</sup>	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 <sup>126</sup>	Length in Bytes	variable/fixed	optional/mandatory <sup>127</sup>	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 <sup>126</sup>	Length in Bytes	variable/fixed	optional/mandatory <sup>127</sup>	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 &lt;CR&gt;&lt;LF&gt;.</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 <sup>126</sup>	Length in Bytes	variable/fixed	optional/mandatory <sup>127</sup>	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 format <sup>126</sup>	Length in Bytes	variable/ fixed	optional/ mandatory <sup>127</sup>	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

### File Trailer Z

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

<sup>128</sup> 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').

<sup>129</sup> 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 <sup>130</sup>	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

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<sup>130</sup> 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 <sup>131</sup>	Length in Bytes	variable/ fixed	optional/ mandatory <sup>132</sup>	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

<sup>131</sup> 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').

<sup>132</sup> 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 <sup>133</sup>	Length in Bytes	variable/ fixed	optional/ mandatory <sup>134</sup>	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

<sup>133</sup> 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').

<sup>134</sup> 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 <sup>133</sup>	Length in Bytes	variable/fixed	optional/mandatory <sup>134</sup>	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 <sup>135</sup>	Length in Bytes	variable/ fixed	optional/ mandatory <sup>136</sup>	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

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<sup>135</sup> 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').

<sup>136</sup> 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 <sup>137</sup>	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

<sup>137</sup> Encoding as per DIN 66003 (June 1974), code table 2, German reference version.

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### Appendix 3: Specification of Data Formats

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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 <sup>138</sup>	Length in Bytes	variable/ fixed	optional/ mandatory <sup>139</sup>	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

<sup>138</sup> 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').

<sup>139</sup> M = mandatory, O = optional, C = conditional (condition in column "Verifications/Examples")

## Advice of discrepancies 771

Field No.	Name	Data format <sup>140</sup>	Length in Bytes	variable/fixed	optional/mandatory <sup>141</sup>	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	

<sup>140</sup> 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').

<sup>141</sup> 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 <sup>140</sup>	Length in Bytes	variable/ fixed	optional/ mandatory <sup>141</sup>	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 <sup>142</sup>	Length in Bytes	variable/ fixed	optional/ mandatory <sup>143</sup>	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	

<sup>142</sup> 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').

<sup>143</sup> 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 <sup>142</sup>	Length in Bytes	variable/ fixed	optional/ mandatory <sup>143</sup>	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 <sup>144</sup>	Length in Bytes	variable/ fixed	optional/ mandatory <sup>145</sup>	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	

<sup>144</sup> 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').

<sup>145</sup> 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 <sup>144</sup>	Length in Bytes	variable/fixed	optional/mandatory <sup>145</sup>	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 <sup>144</sup>	Length in Bytes	variable/fixed	optional/mandatory <sup>145</sup>	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 <sup>144</sup>	Length in Bytes	variable/fixed	optional/mandatory <sup>145</sup>	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 <sup>144</sup>	Length in Bytes	variable/fixed	optional/mandatory <sup>145</sup>	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 <sup>146</sup>	Length in Bytes	variable/ fixed	optional/ mandatory <sup>147</sup>	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

<sup>146</sup> 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').

<sup>147</sup> 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:

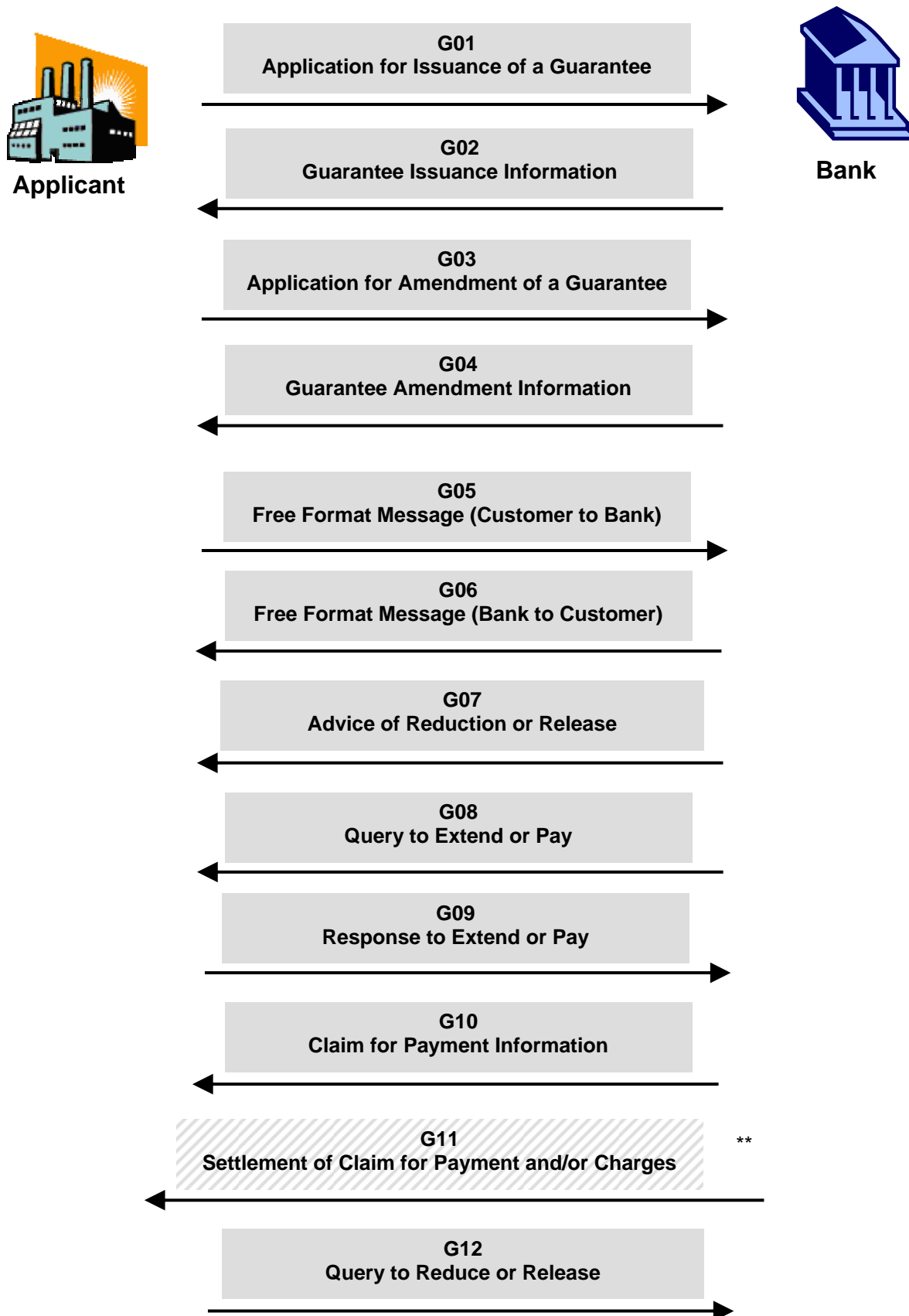
The following standard messages (G01 – G07) have been aligned with the respective SWIFT SCORE messages *from a business perspective*.

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		
<b>Status</b>	M	Mandatory
	O	Optional
	C	Conditional
<b>Usage Details</b>	DEFN	Definition
	RULE	Usage Rule. Must be adhered to.
	GUID	Usage Guidance. Recommended practice.
	CODE	Applicable Code Values
	NOTE	Remark
<b>Format</b>	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.
<b>Codes</b>		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.



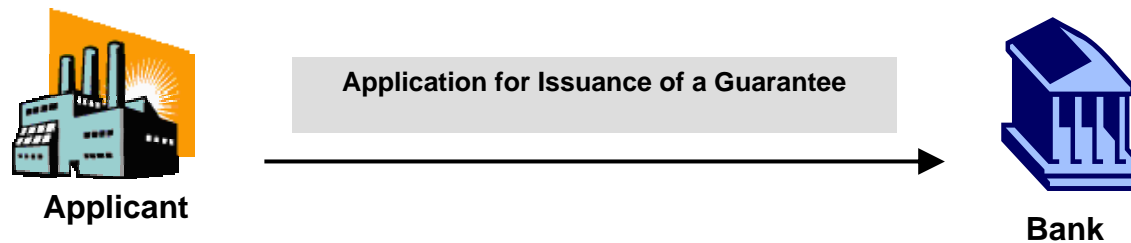
### 6.2 Application for Issuance of a Guarantee G01

#### 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 <b>always</b> 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 <b>must</b> 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	<p>DEFN: This field specifies the form of the guarantee.</p> <p>CODES:</p> <p>DIRC = DIRECT INDC = INDIRECT</p>
:40C:	Applicable Rules	4!a[/35x] (Type)(Narrative)	M	<p>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.</p> <p>CODES:</p> <p>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<sup>nd</sup> subfield)</p> <p>RULE: The narrative may only be used in combination with 'OTHR' to specify in free text form the applicable rule.</p>
:22J:	Wording of Guarantee	4!c (Code)	M	<p>DEFN: This field specifies the type of wording of the guarantee.</p> <p>CODES:</p> <p>STND = STANDARD WORDING OF ISSUING BANK WDAP = WORDING DRAFTED BY APPLICANT WDBF = WORDING DRAFTED BY BENEFICIARY</p> <p>RULE: If this field consists of WDAP or WDBF, field F1 <b>must</b> be used to specify the wording of the guarantee.</p>
:22B:	Special Terms	4!c (Code)	C	<p>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.</p> <p>CODES</p> <p>EFCT = INCL. TERMS OF EFFECTIVENESS REDC = INCL. TERMS OF REDUCTION EFRE = INCL. TERMS OF EFFECTIVENESS AND TERMS OF REDUCTION</p> <p>RULE: This field may only be present if field 22J contains code STND (STANDARD WORDING OF ISSUING BANK).</p>

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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	DEFN: This field specifies the language of the standard wording of the Issuing Bank, i.e. 2 alphabetic ISO Language Code as per ISO 639 (e.g. EN = English, DE = German).  RULE: This field <b>must</b> be present if field 22J contains code STND (STANDARD WORDING OF ISSUING BANK).
:F1:	Text of Guarantee (as requested by Applicant or Beneficiary)	250*65x	C	DEFN: This field specifies the text of the guarantee as requested by the Applicant or Beneficiary.  RULE: This field <b>must</b> be present if field 22J consists of WDAP or WDBF.
: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	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.  CODES OWNB = ON OWN BEHALF ACTP = FOR ACCOUNT OF THIRD PARTY  RULE: This field <b>must</b> be present if field 50M (Alternative Applicant) is present.
:39P:	Guarantee Amount	4!c/3!a15d (Type)(Currency)(Amount)	M	DEFN: This field specifies the type of guarantee amount, the currency code 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

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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	<p>DEFN: This field specifies any additional amounts covered by the guarantee in free text form, such as interest and/or costs.</p> <p>RULE: This field <b>must</b> be present if field 39P contains one of the following codes: XINT, XCST or XIAC.</p>
:23B:	Validity Type	4!c (Type)	M	<p>DEFN: This field specifies whether the validity of the guarantee is limited or unlimited.</p> <p>CODES:</p> <p>LIMT = LIMITED</p> <p>UNLM = UNLIMITED</p>
:31L:	Validity Expiry Date	6!n (Date)	C	<p>DEFN: This field specifies the expiry date of the guarantee.</p> <p>RULE: This field may only be present if field 23B contains code LIMT.</p> <p>RULE: The required format is: YYMMDD</p>
:31S:	Approximate Expiry Date	6!n (Date)	C	<p>DEFN: This field specifies the approximate expiry date of the guarantee (unlimited validity), i.e. the economic maturity as per the underlying transaction.</p> <p>RULE: This field may only be present if field 23B contains code UNLM.</p> <p>RULE: The required format is: YYMMDD</p>
:35L:	Specification of Expiry	4*35x (Narrative)	C	<p>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.</p> <p>RULE: This field <b>must</b> be present if field 23B contains code LIMT and field 31L is not present.</p>

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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	<p>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.</p> <p>CODES:</p> <p>TELE = BY TELECOMMUNICATION COUR = BY COURIER</p> <p>RULE: Additional information may only be used when the method is COUR to optionally specify the name of the courier.</p>
:24E:	Delivery of original guarantee	4!c[/30x] (Method)(Additional Information)	O	<p>DEFN: This field specifies the method by which the original guarantee is to be delivered.</p> <p>CODES:</p> <p>COUR = BY COURIER MAIL = BY MAIL REGM = BY REGISTERED MAIL OR AIRMAIL MESS = BY MESSENGER - PICKUP BY CUSTOMER</p> <p>RULE: Additional information may only be used when the method is COUR to optionally specify the name of the courier.</p> <p>RULE: This field may only specify code MESS if field 22G (Delivery to) contains code APPL (APPLICANT).</p>
:22G:	Delivery to	4!c (Code)	O	<p>DEFN: This field specifies to whom the original of the Guarantee is to be delivered.</p> <p>CODES:</p> <p>BENE = BENEFICIARY APPL = APPLICANT ALTA = ALTERNATIVE APPLICANT SPEC = SPECIFIED ADDRESS</p>
:50B:	Delivery Address	4*35x (Name & Address)	C	<p>DEFN: This field specifies to whom the original of the Guarantee is to be delivered.</p> <p>RULE: This field may only be used when field 22G is SPEC.</p>

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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 <b>must</b> 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 <b>must</b> 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	<b>A</b> [/1!a]/34x] (Party Identifier)  4!a2!a2!c[3!c] (Identifier Code)  <b>D</b> [/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	<b>A</b> [/1!a]/34x] (Party Identifier)  4!a2!a2!c[3!c] (Identifier Code)  <b>D</b> [/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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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 <b>must</b> 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 <b>must</b> 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: 05<sup>th</sup> 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 05<sup>th</sup> 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

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#### 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

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### 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	-

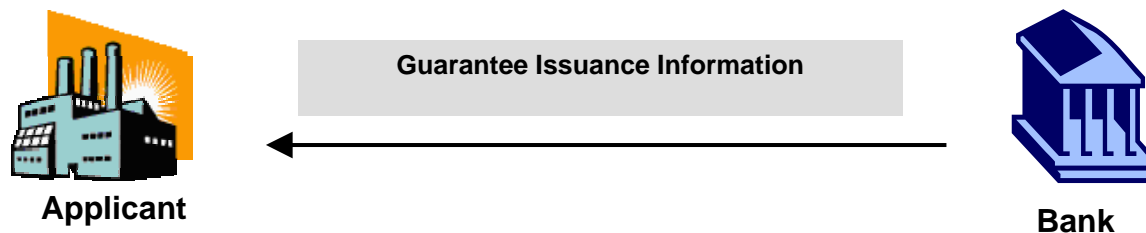
### 6.3 Guarantee Issuance Information G02

#### 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 <b>always</b> 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	<b>A</b> [/1!a]/[34x] (Party Identifier)  4!a2!a2!c[3!c] (Identifier Code)  <b>D</b> [/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	<b>A</b> [/1!a]/[34x] (Party Identifier)  4!a2!a2!c[3!c] (Identifier Code)  <b>D</b> [/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 06<sup>th</sup> 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 05<sup>th</sup> 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 31<sup>st</sup> 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

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#### 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

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### Message: (continued)

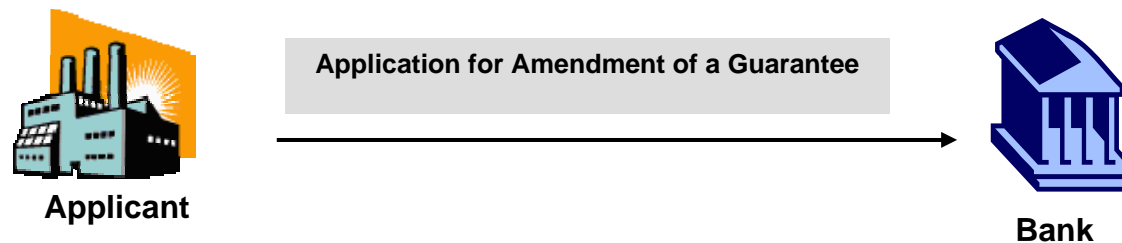
Explanation	Message
Bank Contact	:29B:Arthur Dent
End of Record Level	-
Identifier of File Trailer	:Z1:Z
End of Record Level	-

### 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 <b>always</b> 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	6ln (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:**

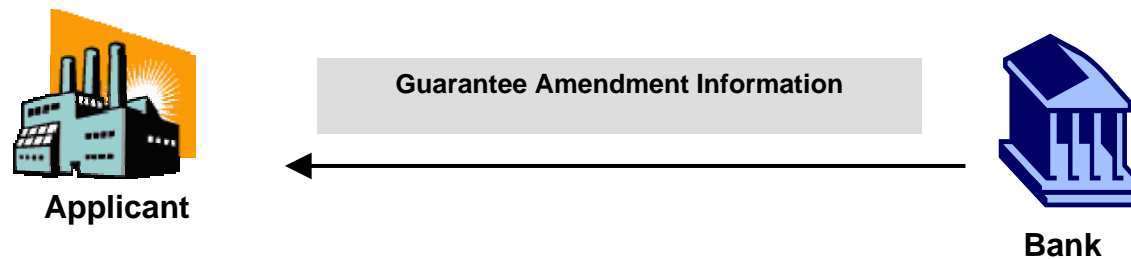
Explanation	Message
Identifier of File Header	:A1:GUK
German Bank Code or SWIFT-BIC	:A2:AVALDEFFXXX
Customer Number	:A3:123456789
Customer Data	:A4:Pumpen AG Postfach 60599 Frankfurt
File Creation Date Time	:A5:200806210850
End of Record Level	-
Message Type	:MT:G03
Customer Reference Number	:21A:XYZ999
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 <b>always</b> 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 22<sup>nd</sup> 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:**

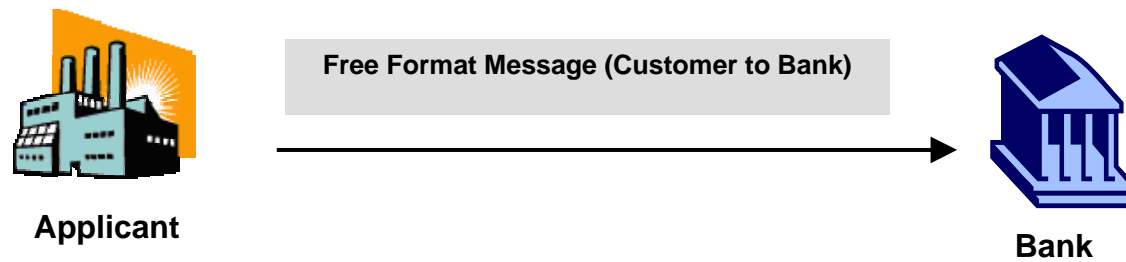
Explanation	Message
Identifier of File Header	:A1:GUB
German Bank Code or SWIFT-BIC	:A2:AVALDEFFXXX
Customer Number	:A3:123456789
Customer Data	:A4:Pumpen AG Postfach 60599 Frankfurt
File Creation Date Time	:A5:200806221435
End of Record Level	-
Message Type	:MT:G04
Customer Reference Number	:21A:YXZ999
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 <b>always</b> 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.

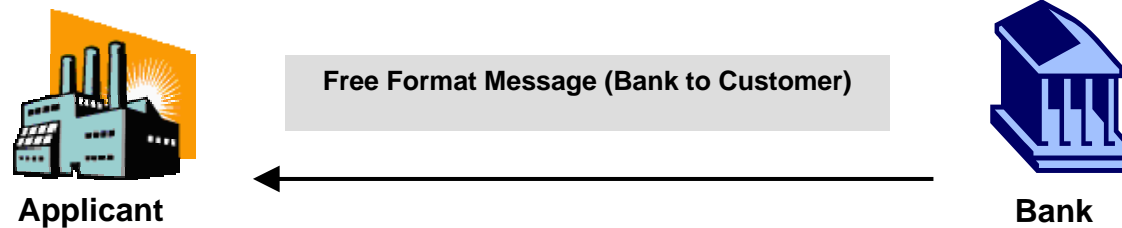


### 6.7 Free Format Message (Bank to Customer) G06

#### 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**

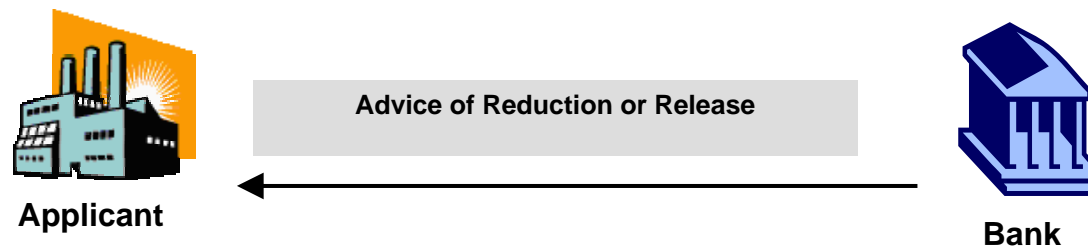
Tag	Field Name	Format	Status	Definition / Content / Additional Usage Rules/Guidelines
:MT:	Message Type	3!c	M	DEFN: This field specifies the message type. RULE: Field content is <b>always</b> G06.
:21A:	Customer Reference Number	16x	M	DEFN: This field specifies the reference number which has been assigned 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 <b>always</b> 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:**

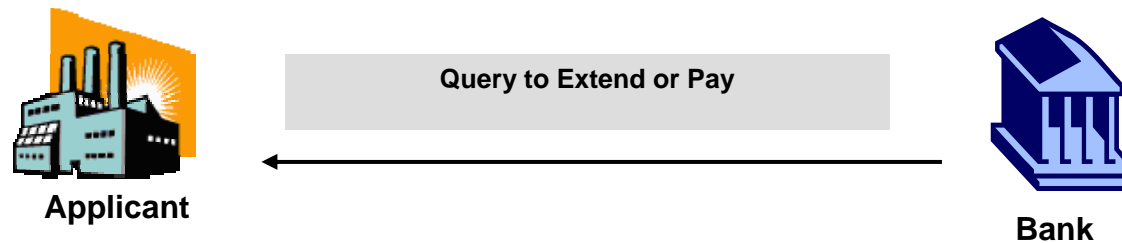
Explanation	Message
Identifier of File Header	:A1:GUB
German Bank Code or SWIFT-BIC	:A2:AVALDEFFXXX
Customer Number	:A3:123456789
Customer Data	:A4:Pumpen AG Postfach 60599 Frankfurt
File Creation Date Time	:A5:200807101620
End of Record Level	-
Message Type	:MT:G07
Customer Reference Number	:21A:XYZ999
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 <b>always</b> 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 25<sup>th</sup> 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

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#### Message:

Explanation	Message
Identifier of File Header	:A1:GFB
German Bank Code or SWIFT-BIC	:A2:AVALDEFFXXX
Customer Number	:A3:123456789
Customer Data	:A4:Pumpen AG Postfach 60599 Frankfurt
File Creation Date Time	:A5:200901251435
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

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### Message: (continued)

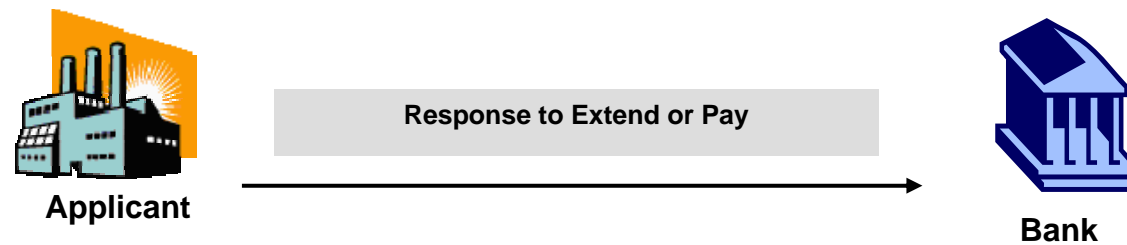
Explanation	Message
Instructions from the Bank	:78B:The claim that we have received from the issuing bank is in accordance with the terms and conditions of the guarantee.  Kindly let us know, whether you prefer to extend the guarantee or to pay.  Please let us have your instructions latest until 28.01.2009.
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 <b>always</b> 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 <b>must</b> 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 <b>must</b> 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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### Appendix 3: Specification of Data Formats

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 <b>must</b> be at the beginning (e.g. EURDE10500999000105461321).</p> <p>RULE: This field <b>must</b> 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 <b>must</b> 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 26<sup>th</sup> 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.

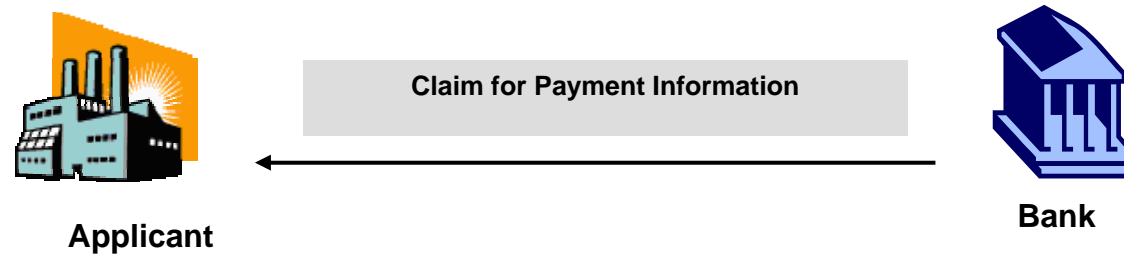
**Message:**

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 <b>always</b> 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 30<sup>th</sup> 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

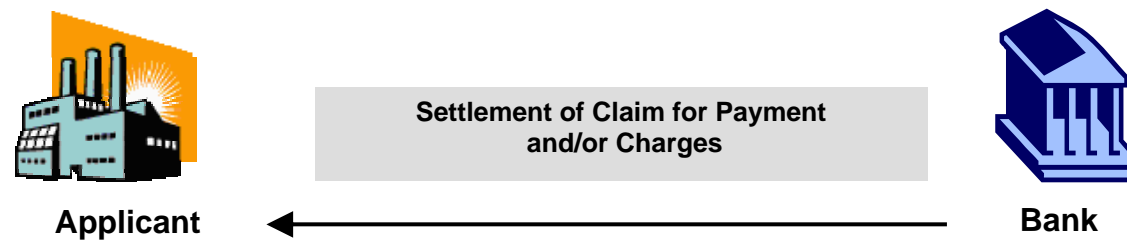
---

### 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.*

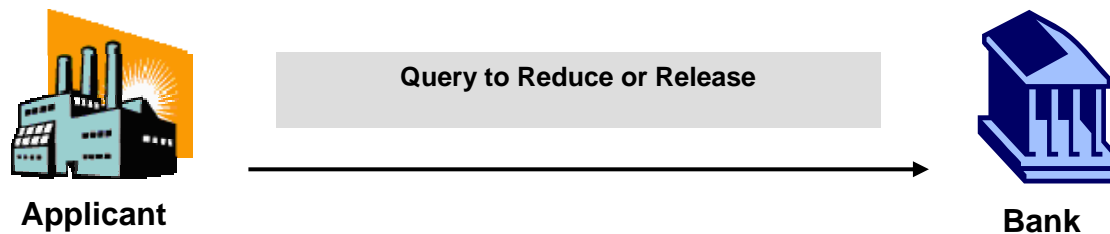


### 6.13 Query to Reduce or Release G12

#### 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 <b>always</b> 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 <b>must</b> 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 15<sup>th</sup> 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 (UNIFI<sup>148</sup>) in camt.05x Message Format<sup>149</sup>

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 ISO20022 standard which is to be applied without any change. Thus, the complete compliance and compatibility to the international standard is guaranteed. In this document, the allocation rules are represented for each data element in table form. Note: The comment "Occurrences according to ZKA" which is sometimes stated in the column containing the ZKA allocation rules serves as a clarification. The schema has not been changed accordingly! The unaltered XML schema specifications of the ISO 20022 standard are assumed.

In addition, the following information is provided for download on the Internet ([www.zka.de](http://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

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<sup>148</sup> **UN**iversal **F**inancial **I**ndustry message scheme

<sup>149</sup> In each case, the complete identifier is camt.05x.001.01



- 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.

### 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](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
<b>Account</b>	✓ mandatory	✓ mandatory	✓ mandatory
<b>Balance</b>	✓ optional	✓ mandatory	✗
<b>Entry Info</b>	✓ 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. In consideration of marketable software tools, it is recommended not to exceed a total size of 20 Megabytes. It rests on the account servicer to segment messages into smaller portions as needed. When forwarding camt messages (from abroad), however, the original message will be passed on regardless of its size.

#### **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 requiring 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
	2Complex data type	2A yellow background box with a dashed border signifies a coherent block of elements, attributes and other declarations.
	3Element	3Data block containing more displayed elements behind the "-" (minus sign).
	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.



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.. $\infty$  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

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Type	Min. length	Max. length	Pattern value
ExternalOrganisation-Identification1Code	1	4	Text
ExternalPerson-Identification1Code	1	4	Text
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 <a href="http://www.w3.org/TR/xmlschema-2/#date">http://www.w3.org/TR/xmlschema-2/#date</a>
ISODateTime	-	-	xs:dateTime according to <a href="http://www.w3.org/TR/xmlschema-2/#dateTime">http://www.w3.org/TR/xmlschema-2/#dateTime</a>
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 <a href="http://www.w3.org/TR/xmlschema-2/#boolean">http://www.w3.org/TR/xmlschema-2/#boolean</a>

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

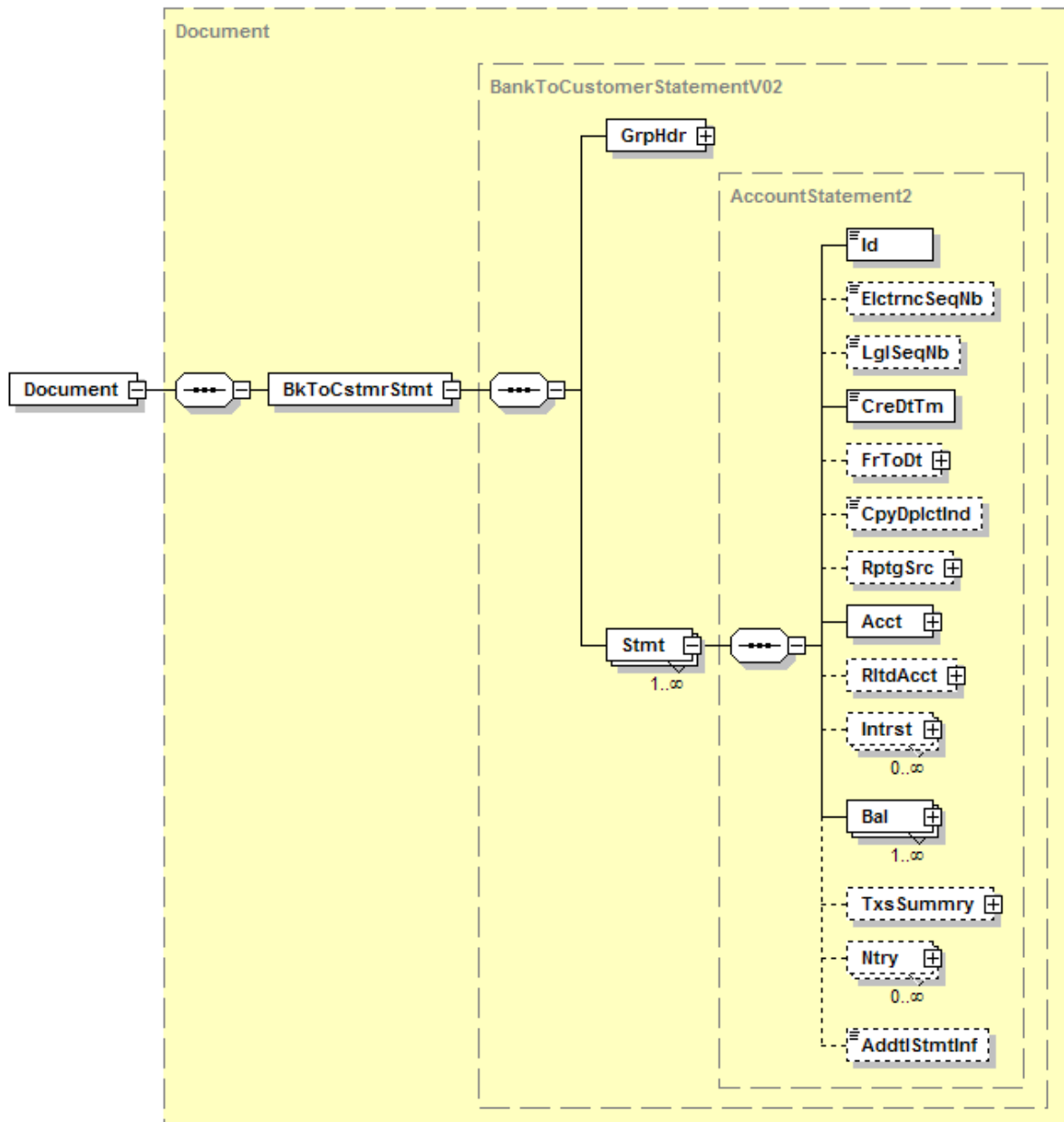


Diagram 41: Overview camt.053.001.02

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

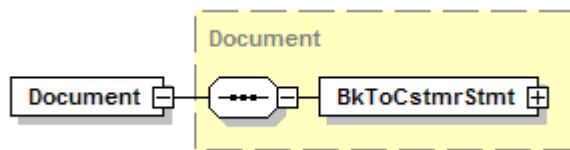


Diagram 42: camt.053.001.02, document

### 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]

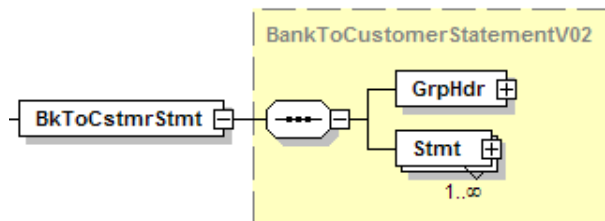


Diagram 43: camt.053.001.02, Bank to Customer Statement

### 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. <b>Occurrences according to ZKA [1..1]</b>



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

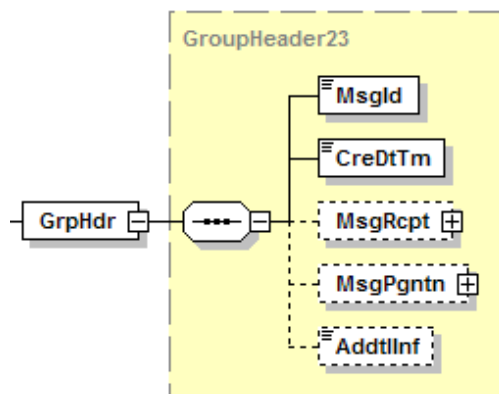


Diagram 44: camt.053.001.02, GrpHdr

#### 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]

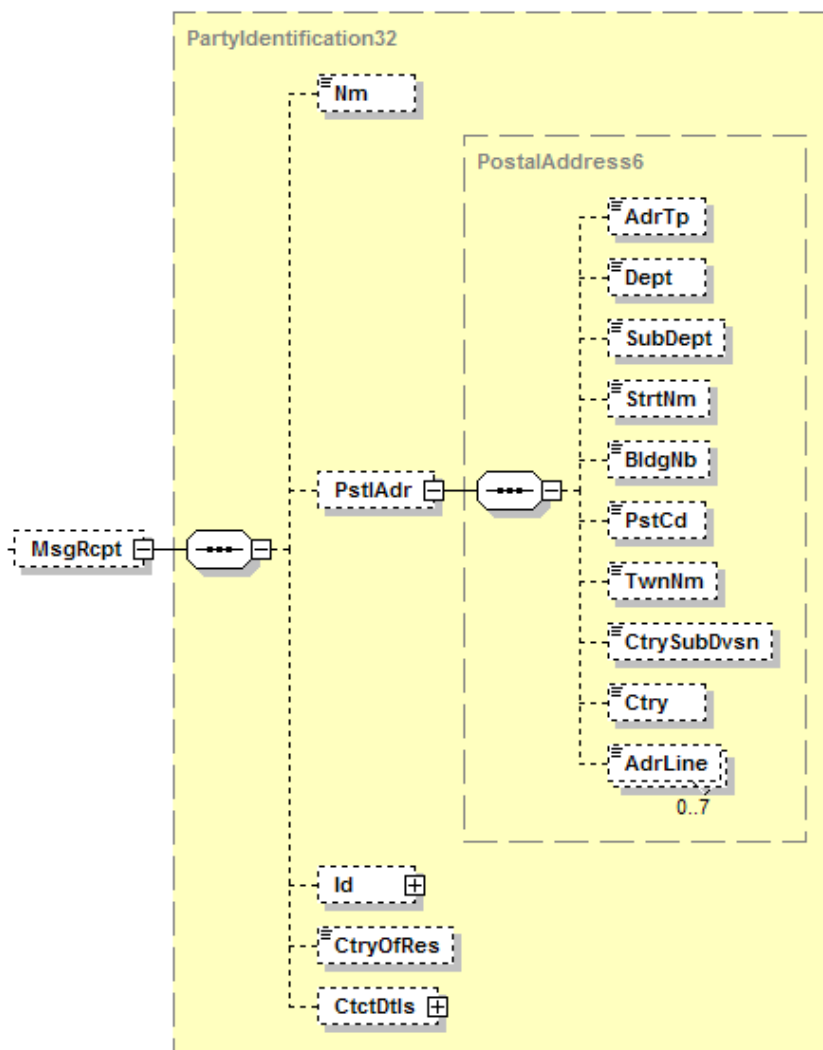


Diagram 45: camt.053.001.02, MsgRcpt

### 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]

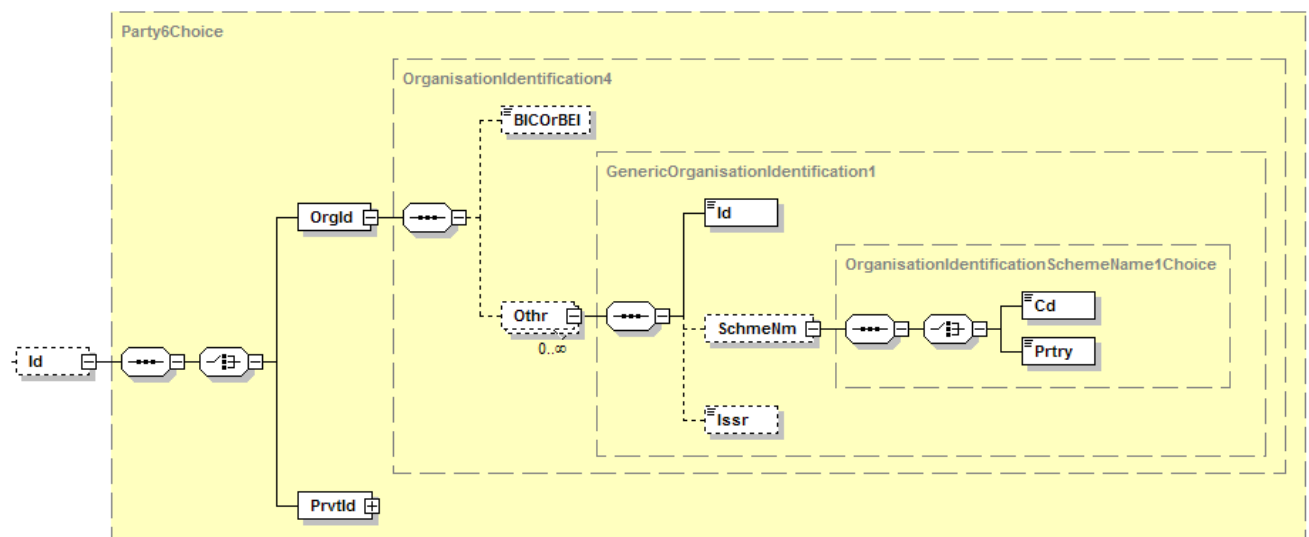


Diagram 46: camt.053.001.02, Identification (Message Recipient)

### 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- ous code identifying an organisation.	Organisation- Identification4	
2	BICOrBEI	<BICOrBEI>	[0..1]	Business Identifier Codes or Business Entity Identifier, 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	<b>Private-Identification</b>	<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]

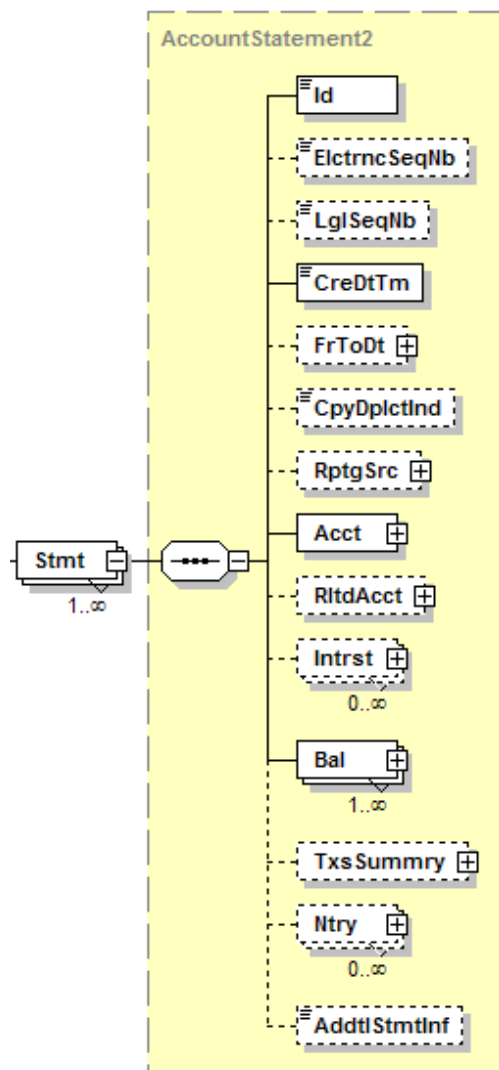


Diagram 47: camt.053.001.02, Stmt

#### 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 segment size (see 7.3.1) for an account statement is exceeded, a new account statement is generated and the sequential numbering is continued. <b>Occurrences according to ZKA [1..1]</b>
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).

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	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	<b>Occurrences according to ZKA [2..n]</b>
2	Transactions-Summary	<Txs-Summary>	[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]

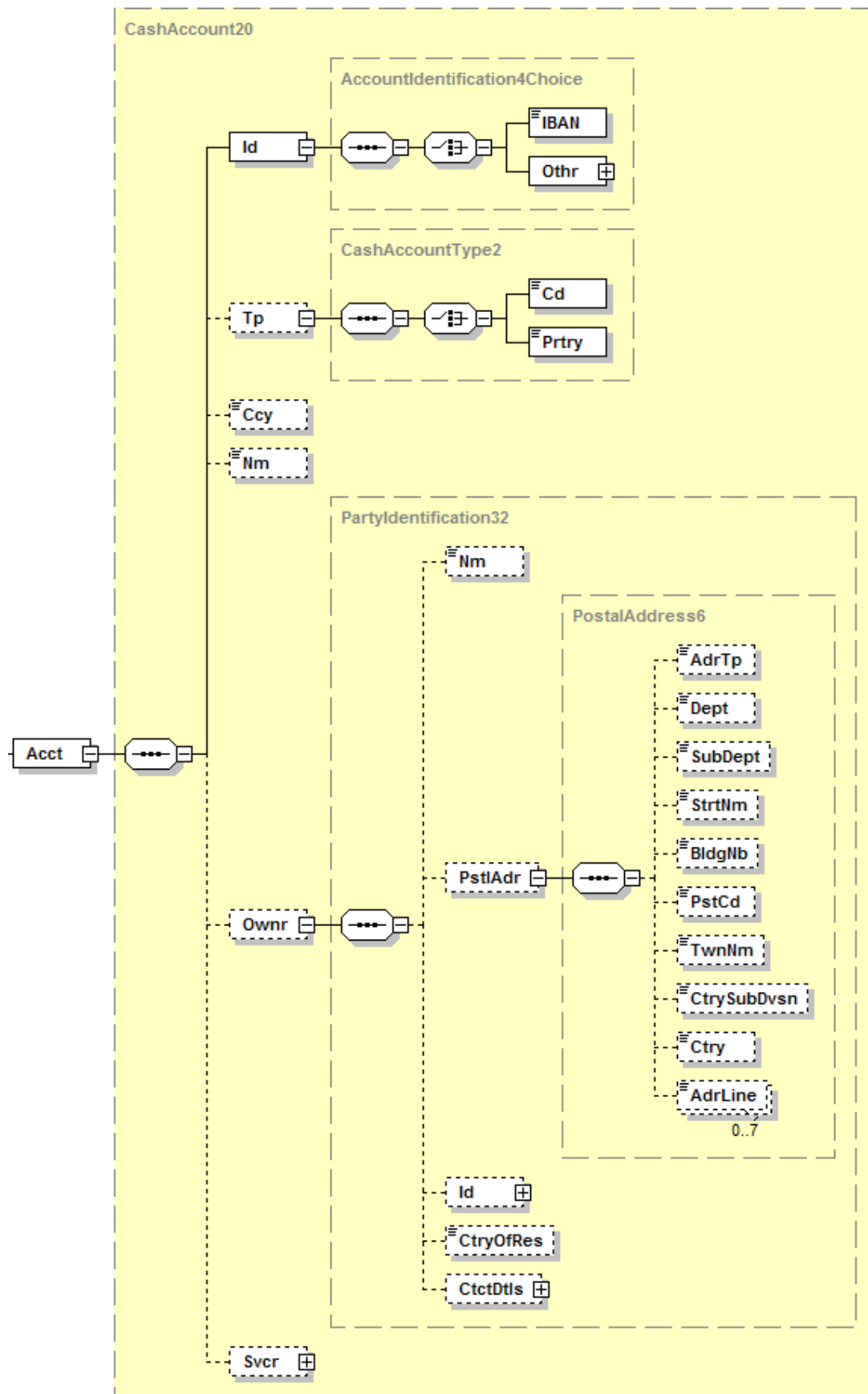


Diagram 48: camt.053.001.02, Acct

### 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	<b>Occurrences according to ZKA [1..1]</b>

### 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, ...) &lt;Id&gt;, [0..1]

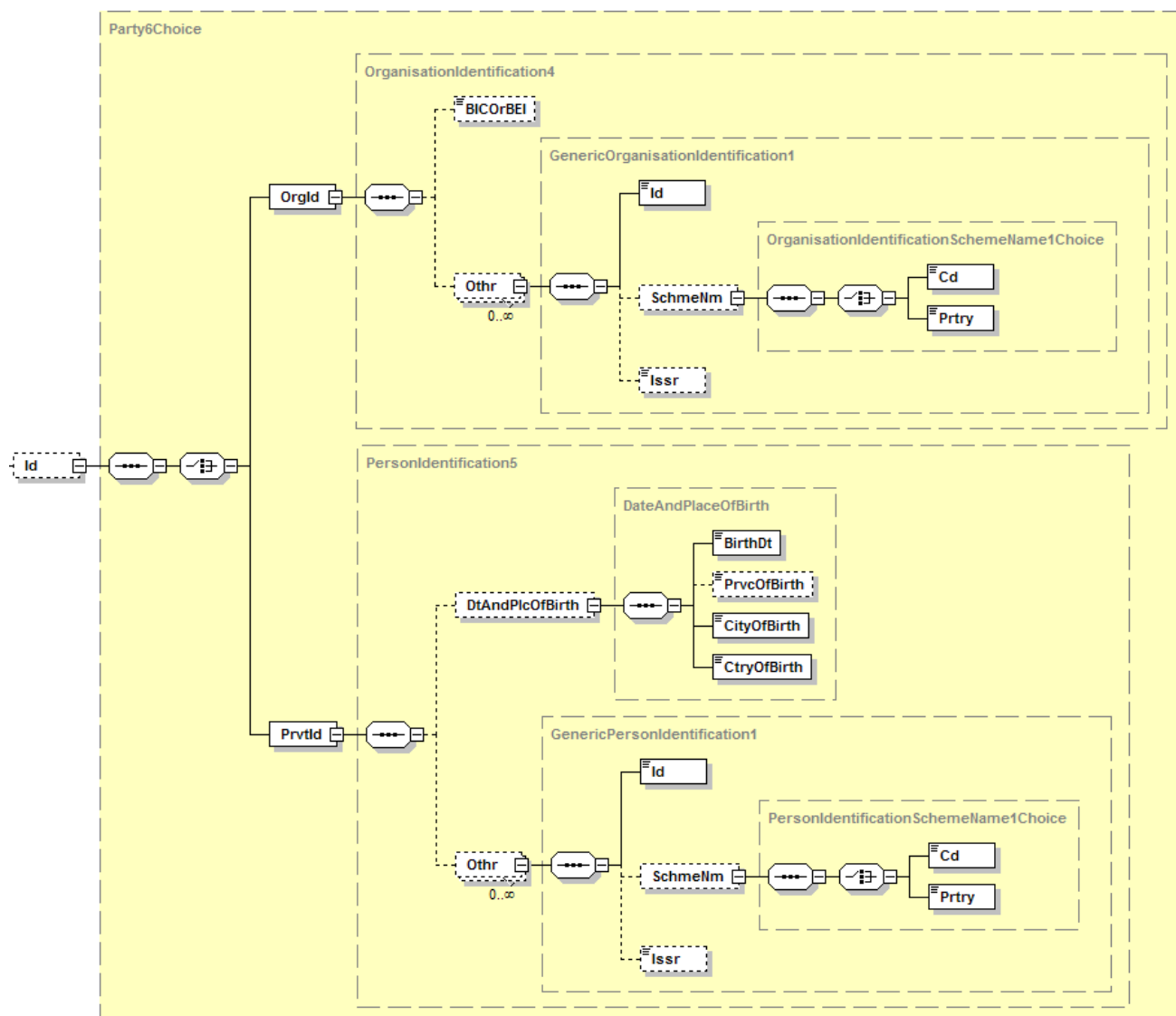


Diagram 49: camt.053.001.02, Identification (Account Owner)

## 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]

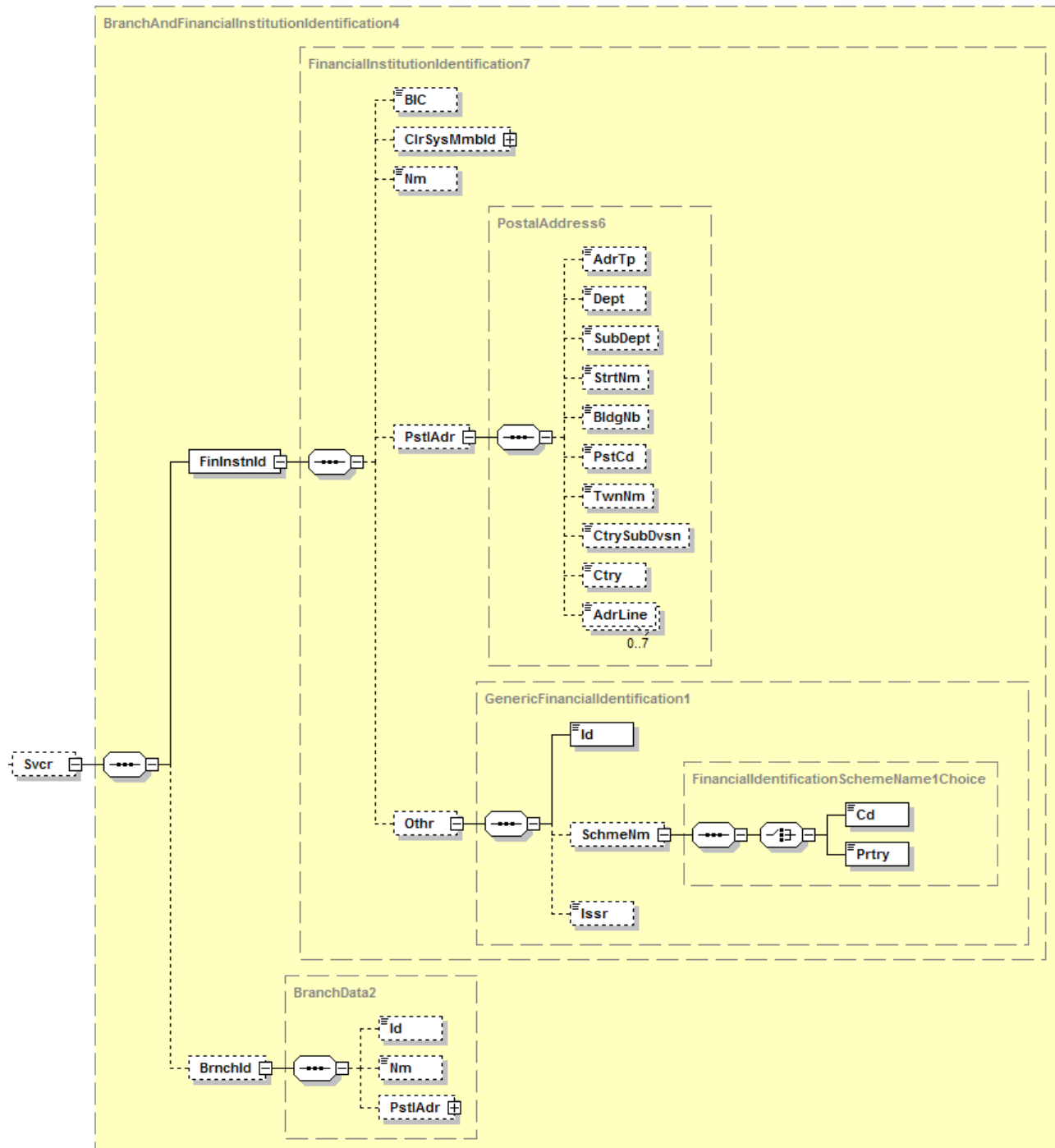


Diagram 50: camt.053.001.02, Svcr

### 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]	Business Identifier Code (ISO 9362)	BICIdentifier	<b>Occurrences according to ZKA [1..1]</b>
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	<b>Occurrences according to ZKA [1..1]</b>
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	



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### Appendix 3: Specification of Data Formats

	Name	XML Tag	Multi- plicity	Definition	Type	ZKA Rule
6	PostCode	<PstCd>	[0..1]	Identifier that is added to a postal address to assist the sorting of mail.	Max16Text	
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	<b>Occurrences according to ZKA [1..1]</b>
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 "UmsStld".
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>ABCDEFFXXX</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]

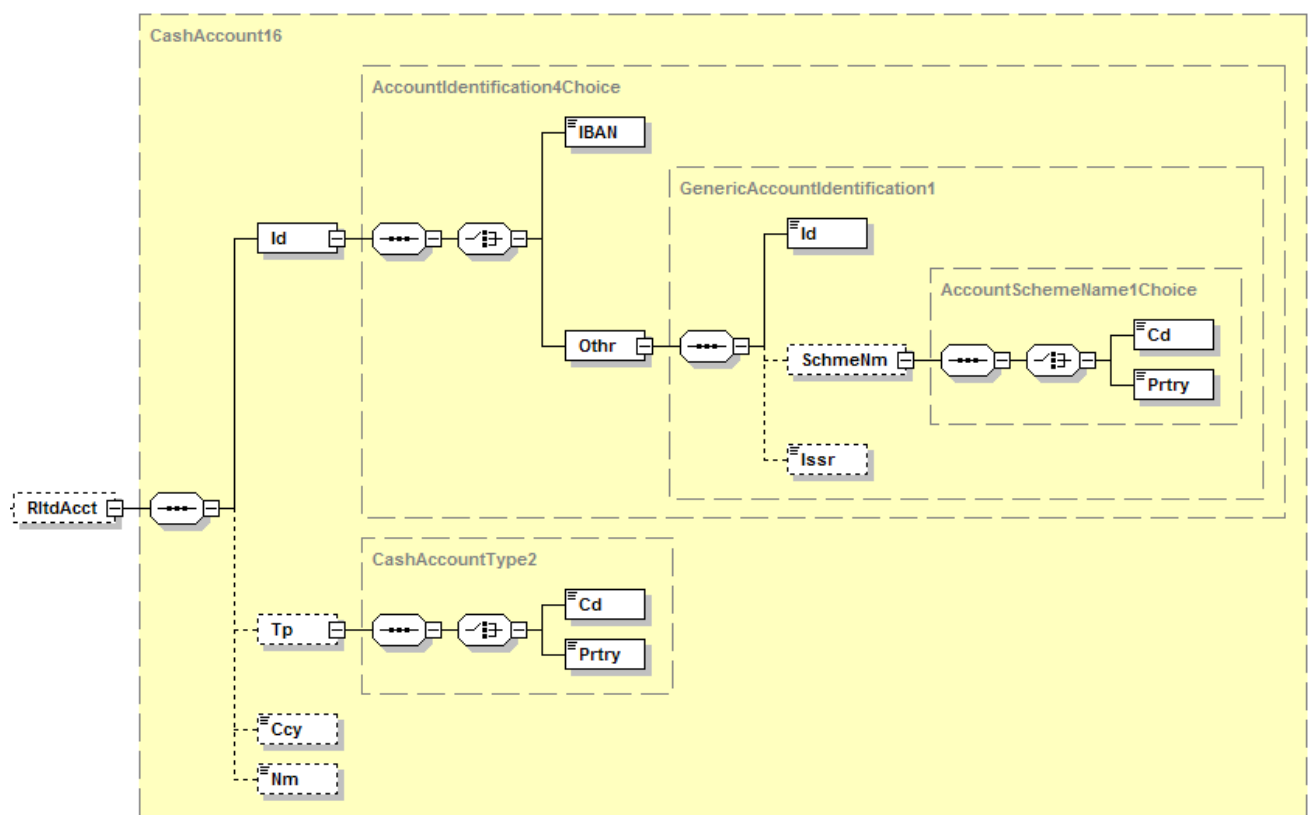


Diagram 51: camt.053.001.02, RltdAcct

### 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-Identification4 Choice	
2	IBAN	<IBAN>	[1..1]	see 7.5.8	IBAN2007-Identifier	see 7.5.8

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### Appendix 3: Specification of Data Formats

2	Other-Identification	<Othr>	[1..1]	see 7.5.8	GenericAccount-Identification1	
1	Type	<Tp>	[0..1]	see 7.5.8	CashAccount-Type2	
2	Code	<Cd>	[1..1]	see 7.5.8	CashAccount-Type4Code	
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 &lt;Bal&gt;, [1.. n], occurrences according to ZKA [2.. n]

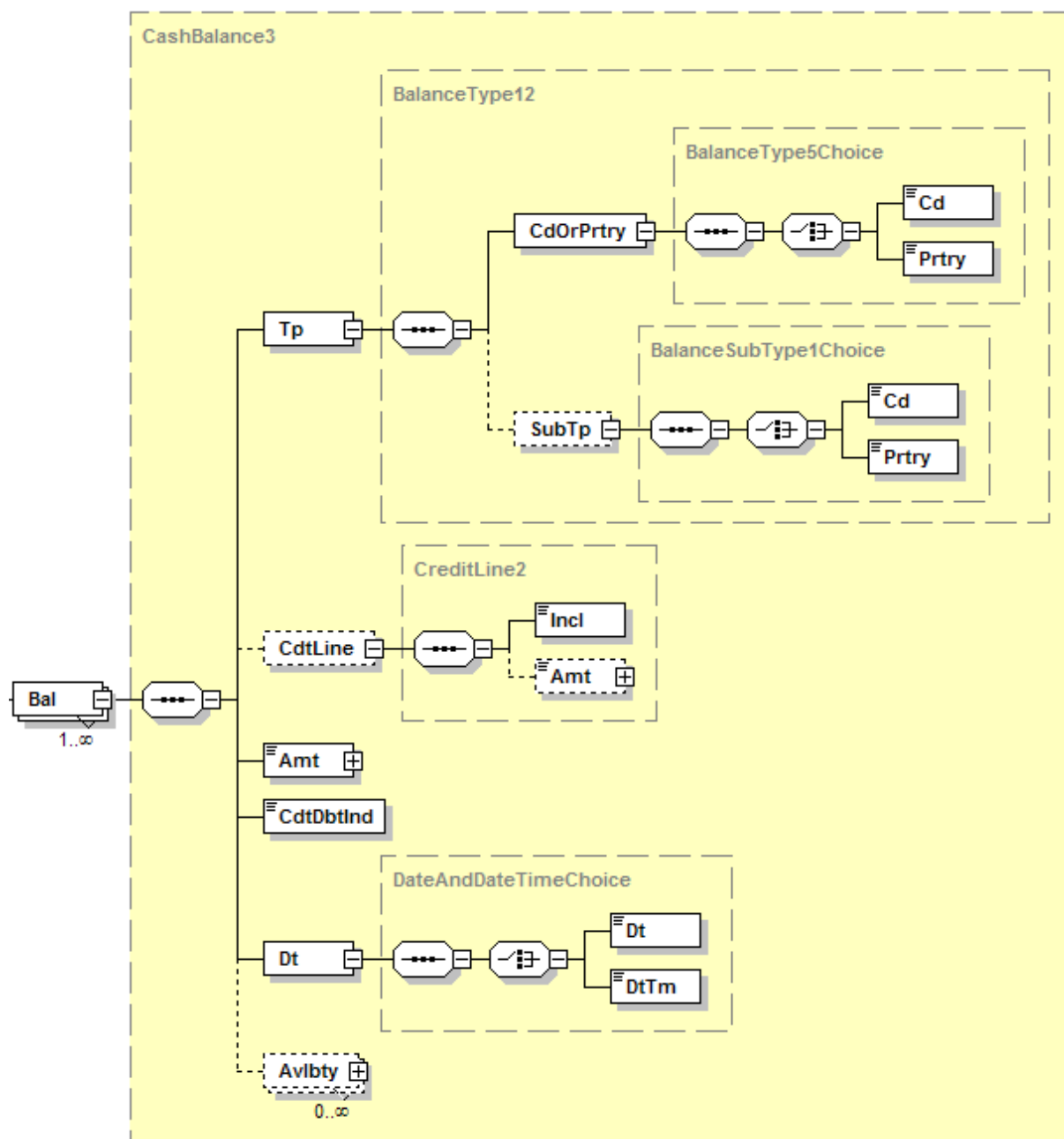


Diagram 52: camt.053.001.02, Bal

**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	

	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.

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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 Transgression of the segmentation size (see 7.3.1, Camt Message Size)

If more than one camt.053 message is necessary (as, for example the segmentation size is exceeded) 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]

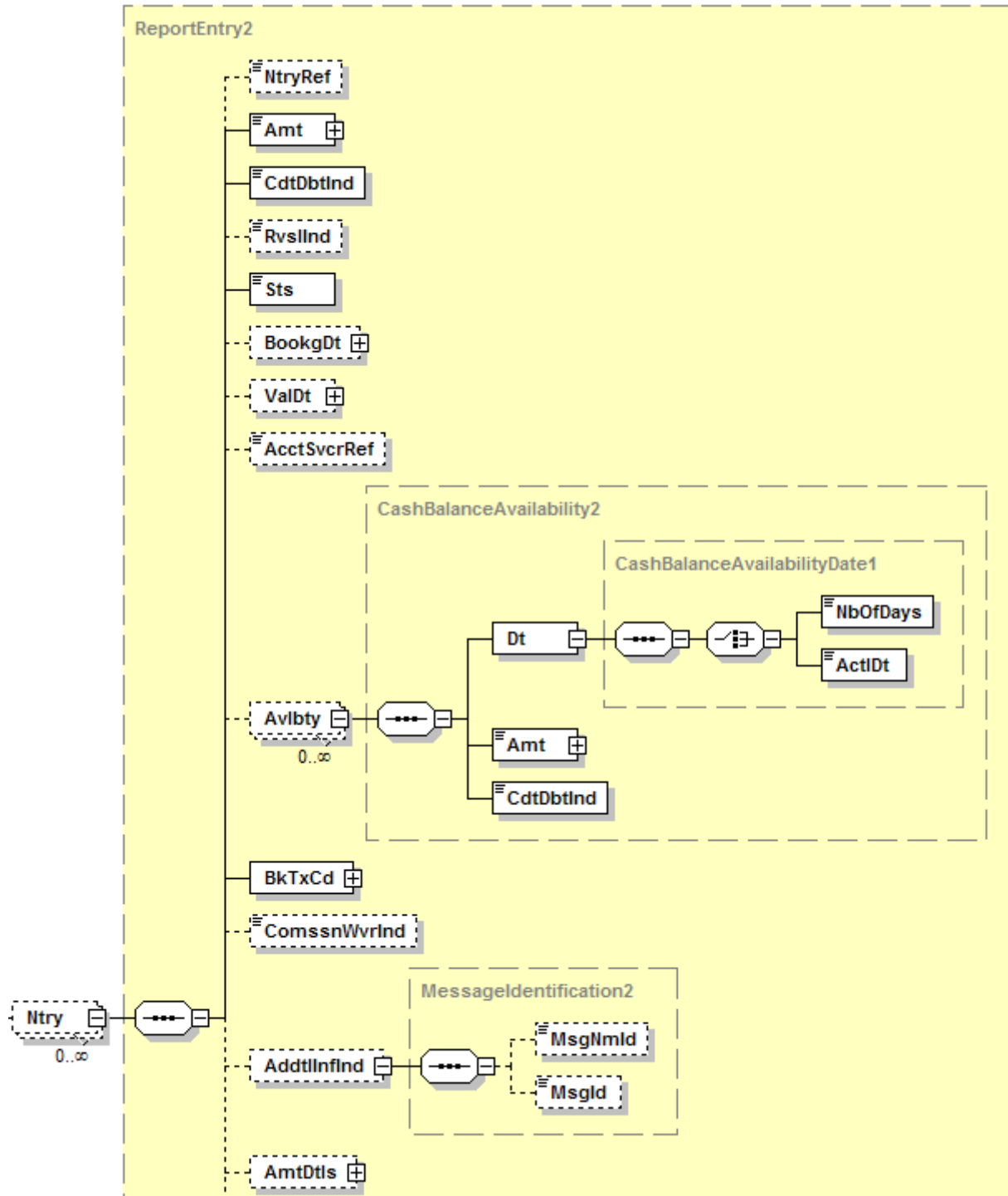


Diagram 53 part 1: camt.053.001.02, Ntry

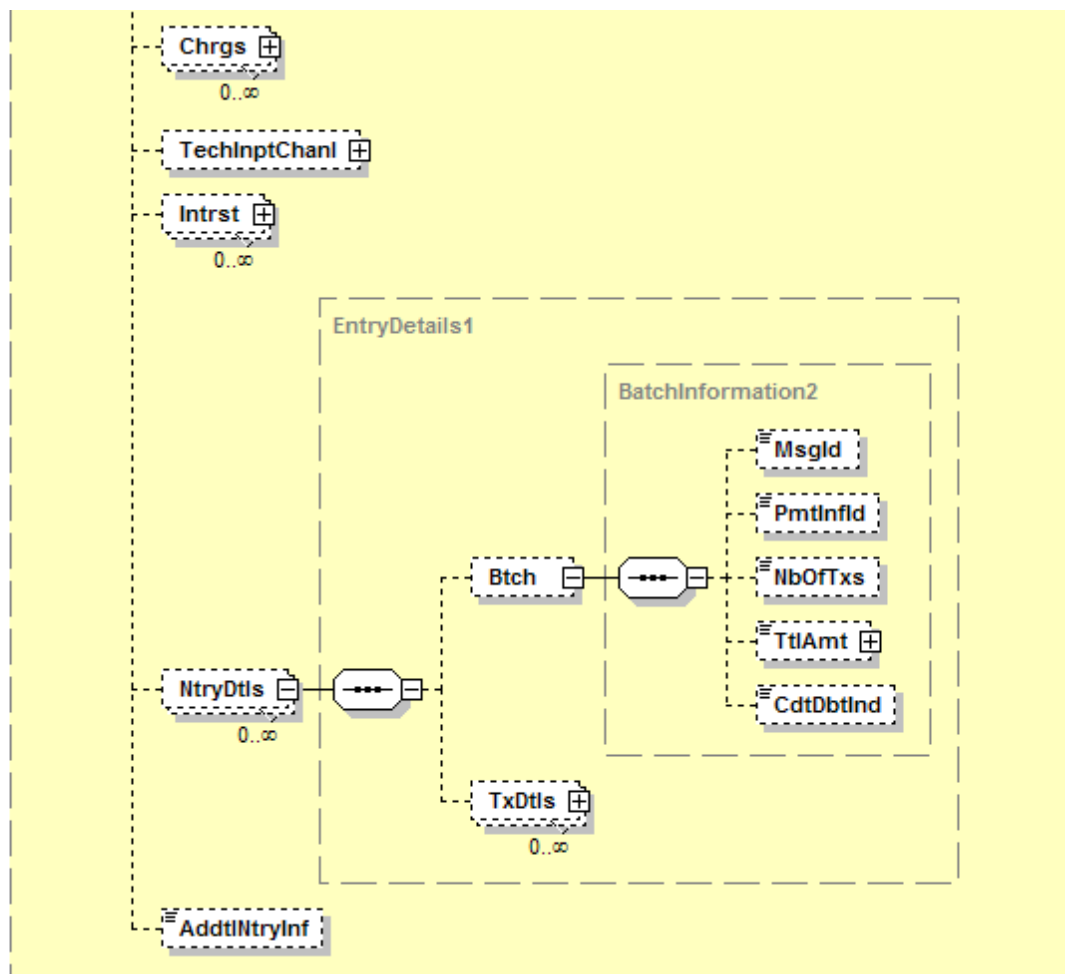


Diagram 13 part 2: camt.053.001.02, Ntry

### 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: <b>Occurrences according to ZKA [1..1]</b> .
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	

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### Appendix 3: Specification of Data Formats

	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	<AddtIn- fInd>	[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	<AmtDtIs>	[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).

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## Appendix 3: Specification of Data Formats

	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	<TxDtls>	[0..n]	Set of elements providing information on the underlying transaction(s).	see 7.5.15	To be used at least once: <b>Occurrences according to ZKA [1..n]</b>
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>
<Avlby>
  <Dt>
    <ActlDt>2008-09-24</ActlDt>
  </Dt>
  <Amt Ccy="EUR">259621.56</Amt>
  <CdtDbtInd>CRDT</CdtDbtInd>
</Avlby>
<BkTxCd/>
<AddtlInfInd>
  <MsgNmId>camt.054.001.02</MsgNmId>
  <MsgId>if applicable, reference to e. g. camt.054</MsgId>
</AddtlInfInd>
<Chrgs>
  ...
</Chrgs>
<NtryDtls>

```

```
<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]

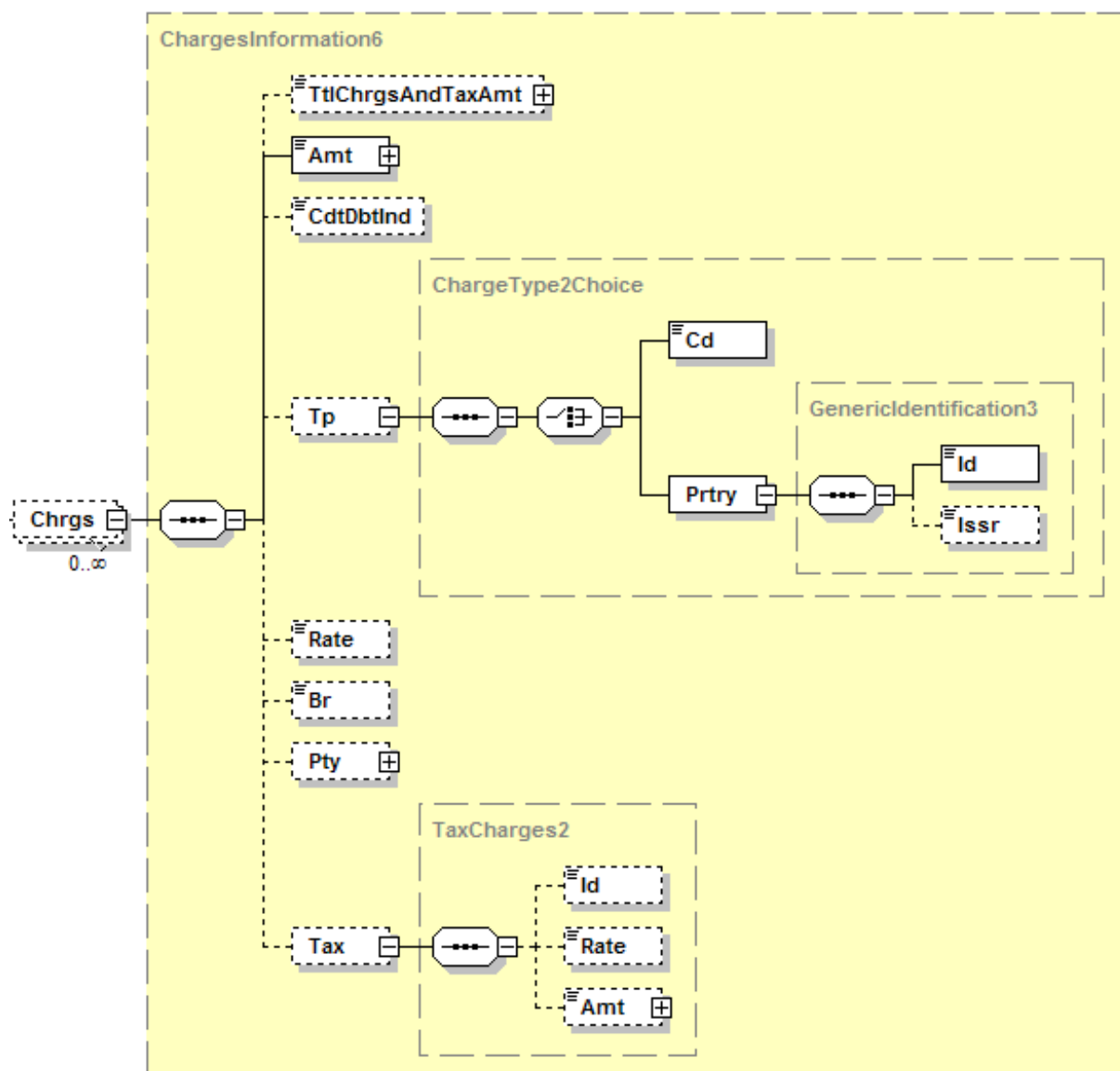


Diagram 54: camt.053.001.02, Chrgs

#### 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]

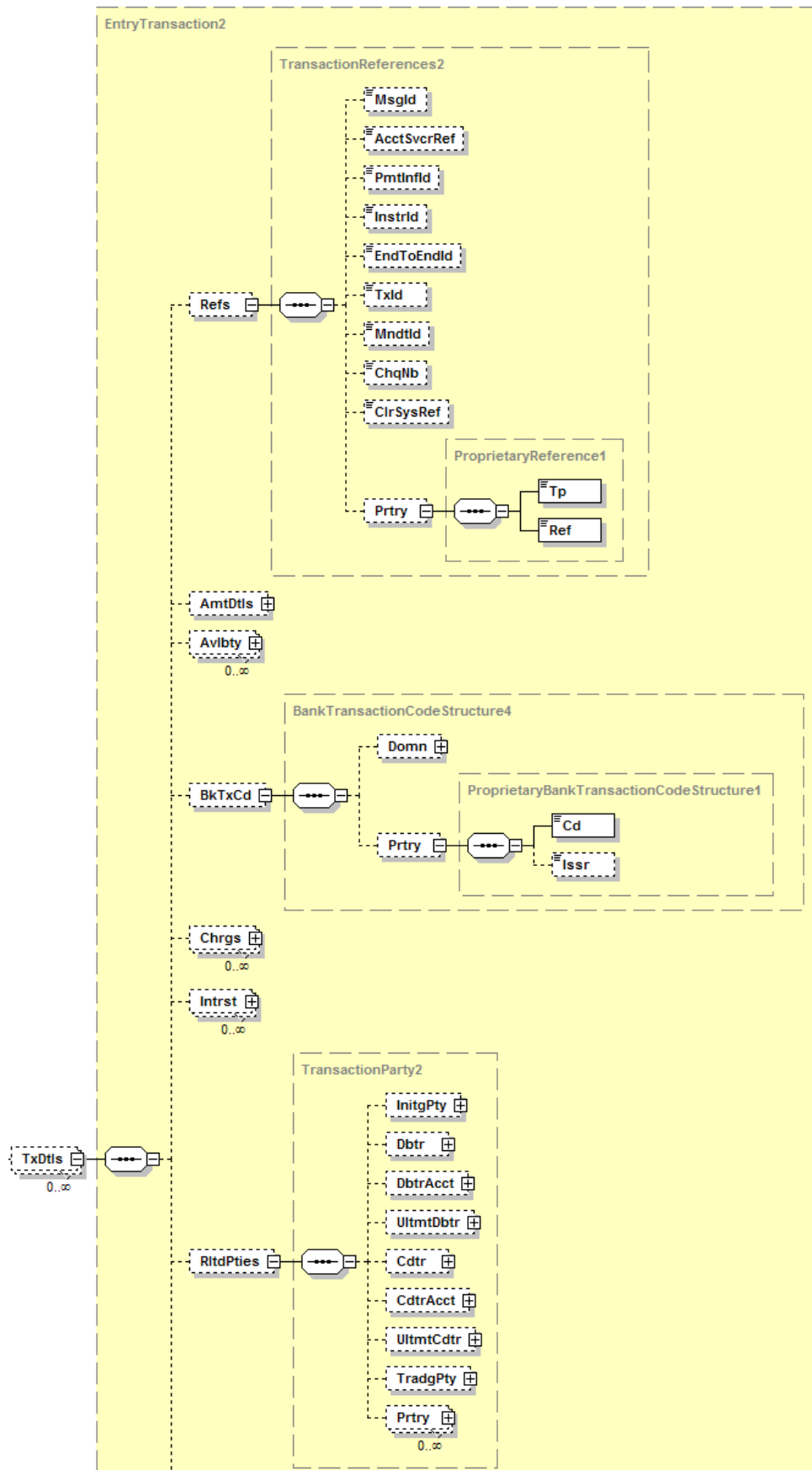


Diagram 55 part 1: camt.053.001.02, TxDtIs



Diagram 55 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 Payment InformationId refers to the pain message.	Max35Text	
6	Instruction-Identification	<InstrId>	[0..1]	Unique identification as assigned by an instructing party for an instructed party.	Max35Text	

	Name	XML Tag	Multi- plicity	Definition	Type	ZKA Rule
6	EndToEnd- Identification	<EndTo- EndId>	[0..1]	Unique identification assigned by the initiating party to unambiguously identify the transaction.	Max35Text	
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: <b>Occurrences according to ZKA [1..1]</b>
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: <b>Occurrences according to ZKA [1..1]</b>

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## Appendix 3: Specification of Data Formats

	Name	XML Tag	Multi- plicity	Definition	Type	ZKA Rule
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).
7	Issuer	<Issr>	[0..1]	Identification of the issuer of the proprietary bank transaction code.	Max35Text	Constant „ZKA“ is allocated to this element: <b>Occurrences according to ZKA [1..1]</b>
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	

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## Appendix 3: Specification of Data Formats

	Name	XML Tag	Multi- plicity	Definition	Type	ZKA Rule
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	
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.

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## Appendix 3: Specification of Data Formats

	Name	XML Tag	Multi- plicity	Definition	Type	ZKA Rule
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).
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]

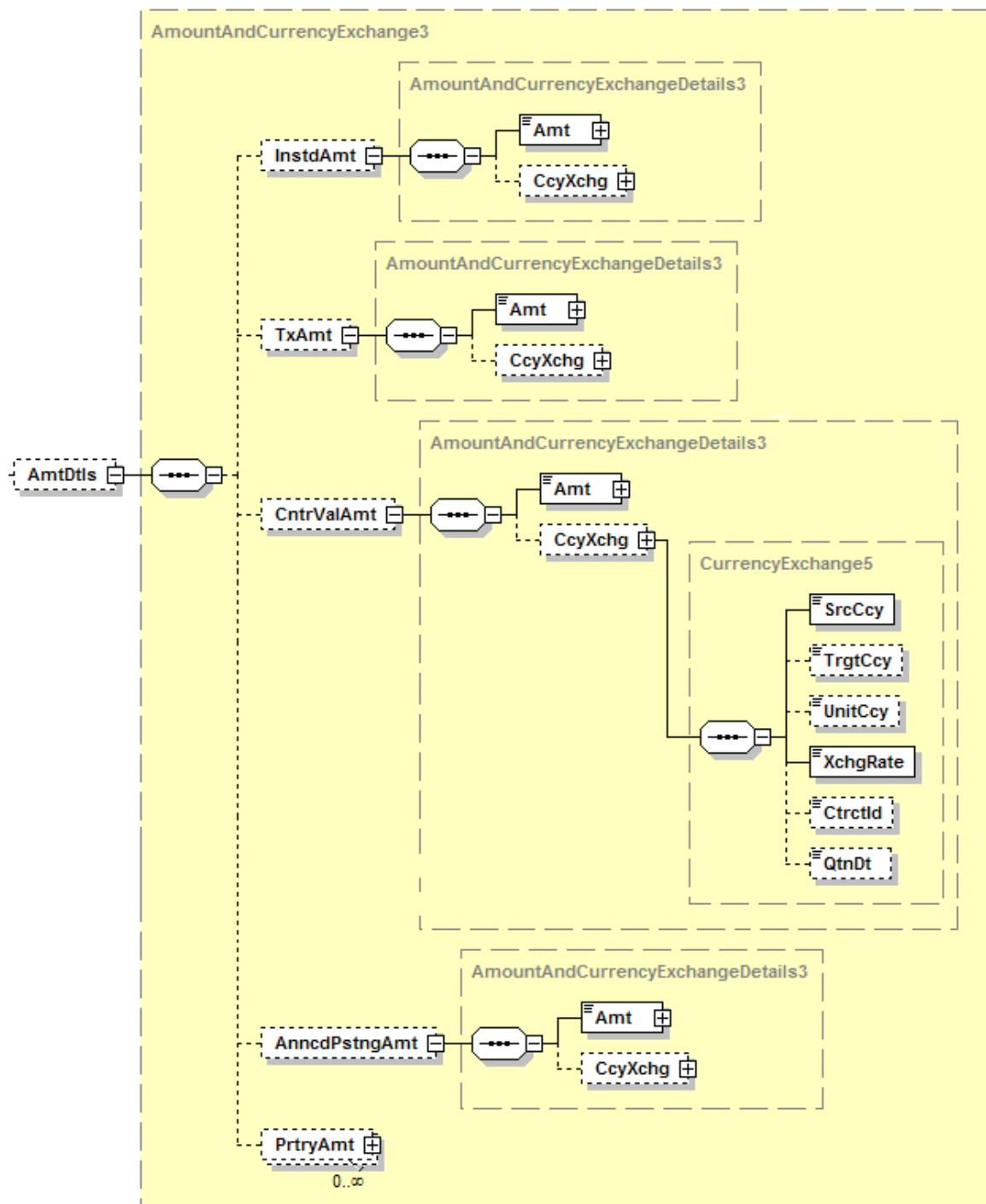


Diagram 56: camt.053.001.02, AmtDtls

#### Definition

Set of elements providing detailed information on the amount.



This structure is used for more than one element.

## Rules

	Name	XML Tag	Multiplicity	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	

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### Appendix 3: Specification of Data Formats

	Name	XML Tag	Multi- plicity	Definition	Type	ZKA Rule
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
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	<AnncdPstn gAmt>	[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: Instruct- edAmount	
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: Instruct- edAmount	Amount in account currency and account currency code
7	Currency- Exchange	<CcyXchg>	[0..1]	Reports on currency exchange information.	see page above: Instruct- edAmount	

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## Appendix 3: Specification of Data Formats

	Name	XML Tag	Multi- plicity	Definition	Type	ZKA Rule
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
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: Instruct-edAmount	
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>
</PrtryAmt>
```

## 7.5.17 Party (Charges) &lt;Pty&gt;, [0..1] or an Agent (RelatedAgents) &lt;...Agt&gt;, [0..1]

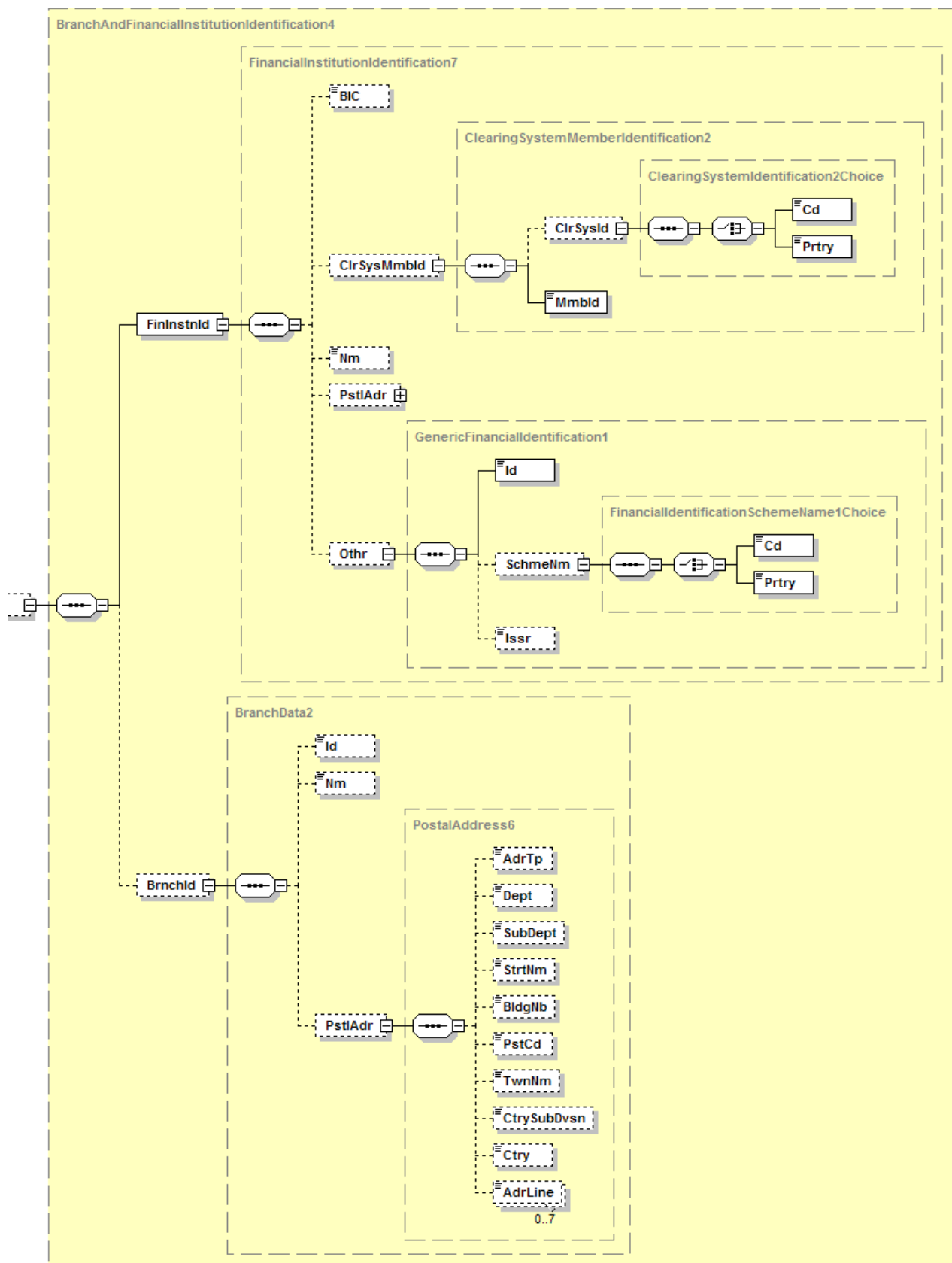


Diagram 57: camt.053.001.02, party or agent elements

## 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]	Business Identifier Code (ISO 9362)	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	Is to be used if BIC is not allocated.
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]

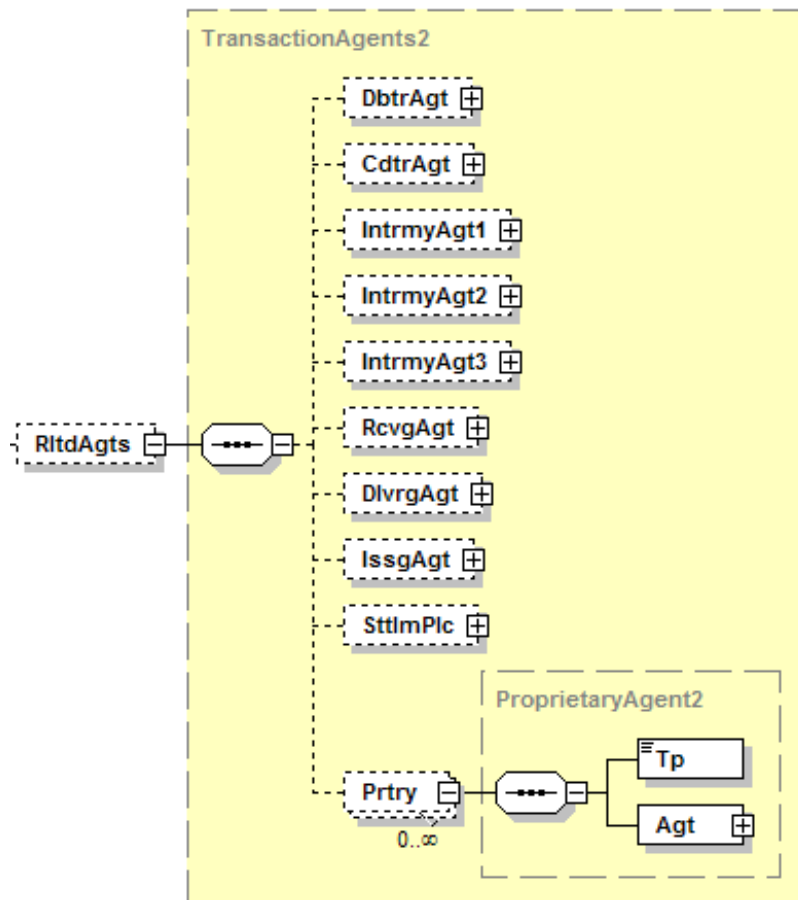


Diagram 58: camt.053.001.02, RltdAgts

#### 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]

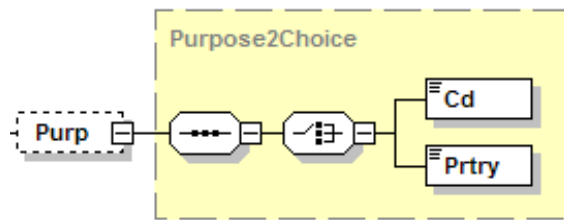


Diagram 59: camt.053.001.02, Purp

#### 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>CASH</Cd>
```

The diagram illustrates the structure of remittance information, organized into nested containers. The main container is **RemittanceInformation5**, which contains **RmtInf** (0..∞). **RmtInf** is composed of **Ustrd** (0..∞) and **Strd** (0..∞). **Strd** contains **RfrdDocInf** (0..∞). **RfrdDocInf** is composed of **ReferredDocumentInformation3** and **RemittanceAmount1**. **ReferredDocumentInformation3** contains **ReferredDocumentType2**, which includes **ReferredDocumentType1Choice** (containing **Cd** or **Prtry**) and **Issr**. **RemittanceAmount1** contains **DuePyblAmt**, **DscntApldAmt**, **CdtNoteAmt**, **TaxAmt**, **AdjstmntAmtAndRsn** (0..∞), and **RmtdAmt**. **AdjstmntAmtAndRsn** is composed of **DocumentAdjustment1**, which includes **Amt**, **CdtDbtInd**, **Rsn**, and **AddtlInf**. Additionally, **RfrdDocInf** contains **Nb** and **RltdDt**. **Strd** also contains **CdtrRefInf**, **Invc**, **Incee**, and **AddtlRmtInf** (0..3).

### 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-AmtAndRsn>	[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	Multi- plicity	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>this is an unstructured text information</Ustrd>
```

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

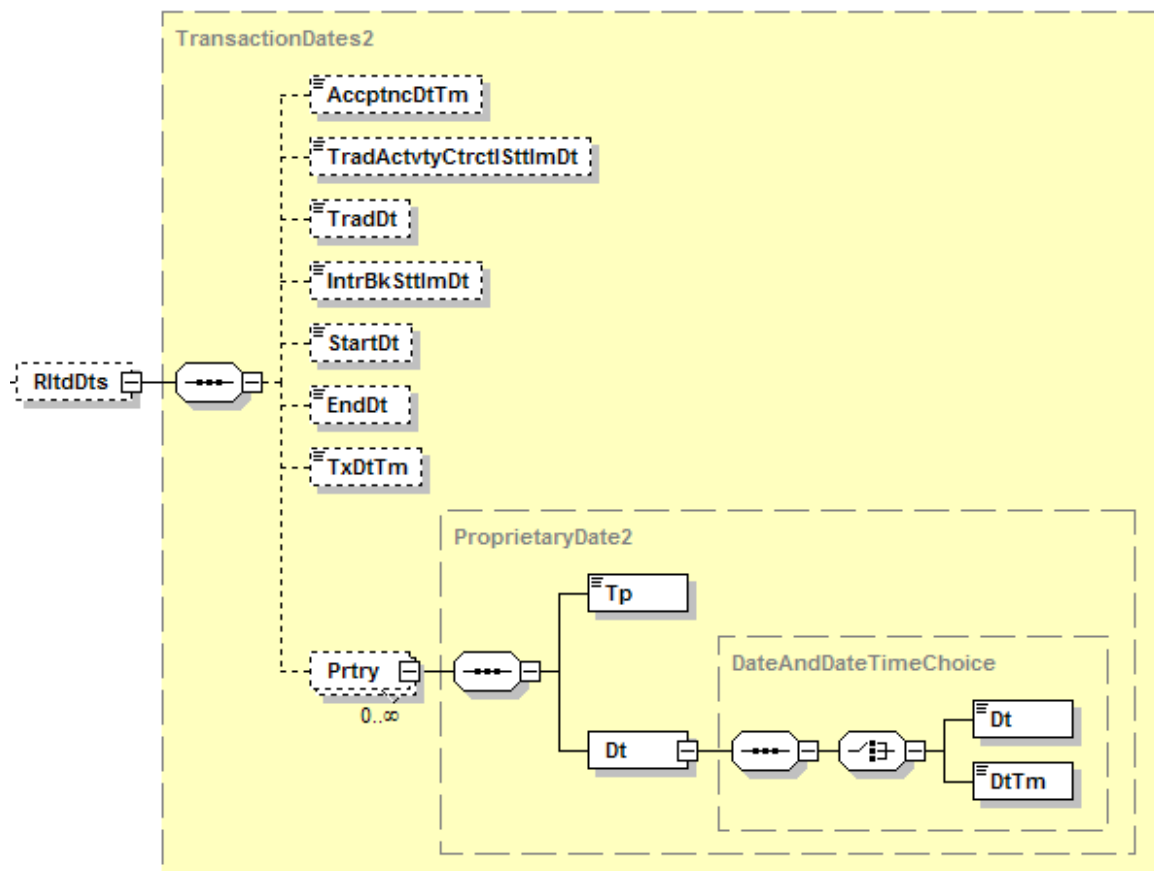


Diagram 61: camt.053.001.02, RltdDts

### 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]

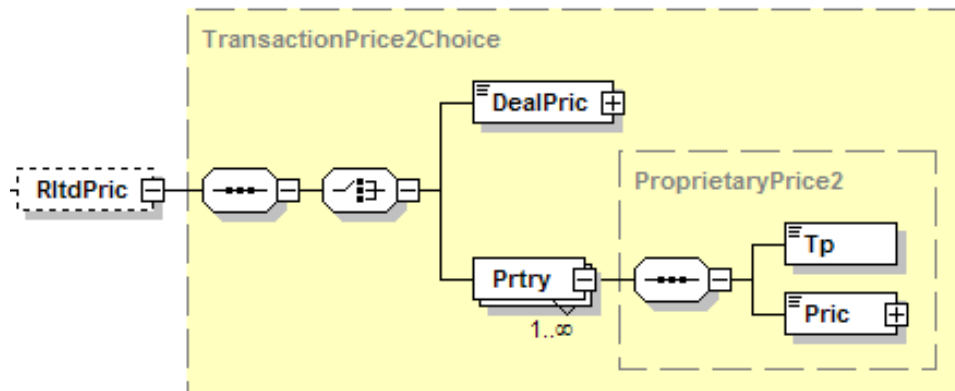


Diagram 62: camt.053.001.02, RltdPric

#### Definition

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

#### Rules (see also note in 7.3.2)

	Name	XML Tag	Multiplicity	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 &lt;RltdQtyes&gt;, [0..n]

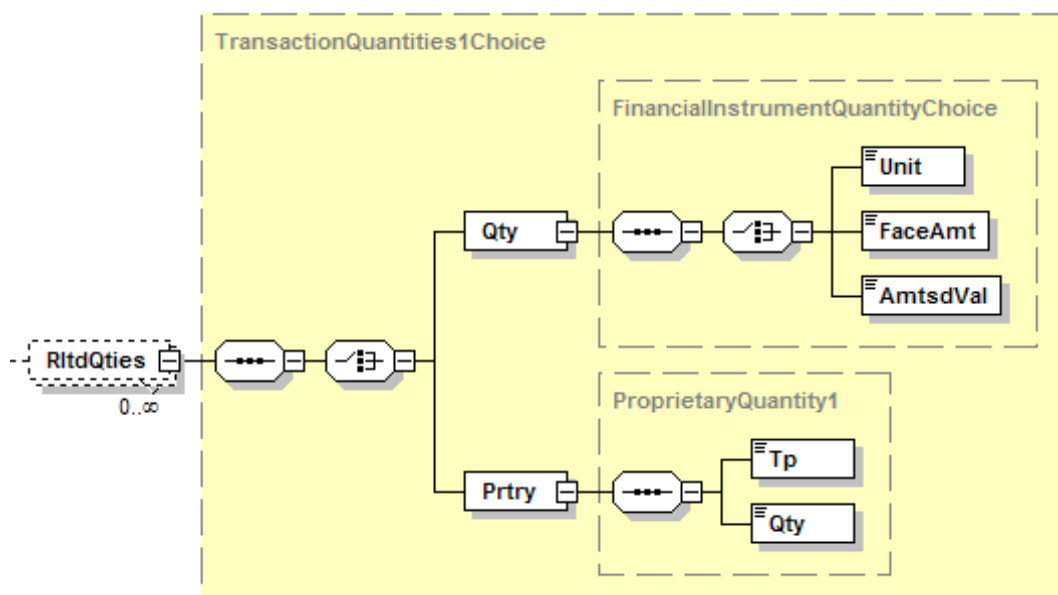


Diagram 63: camt.053.001.02, RltdQtyes

**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]

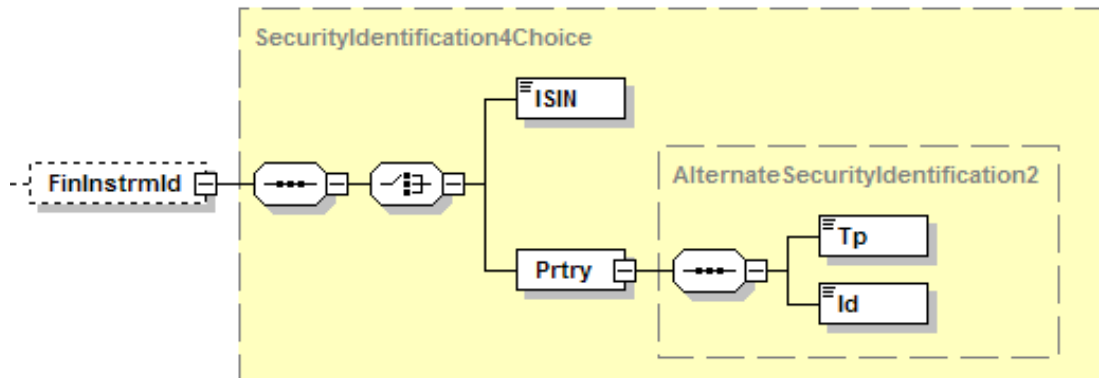


Diagram 64: camt.053.001.02, FinInstrmId

#### 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]

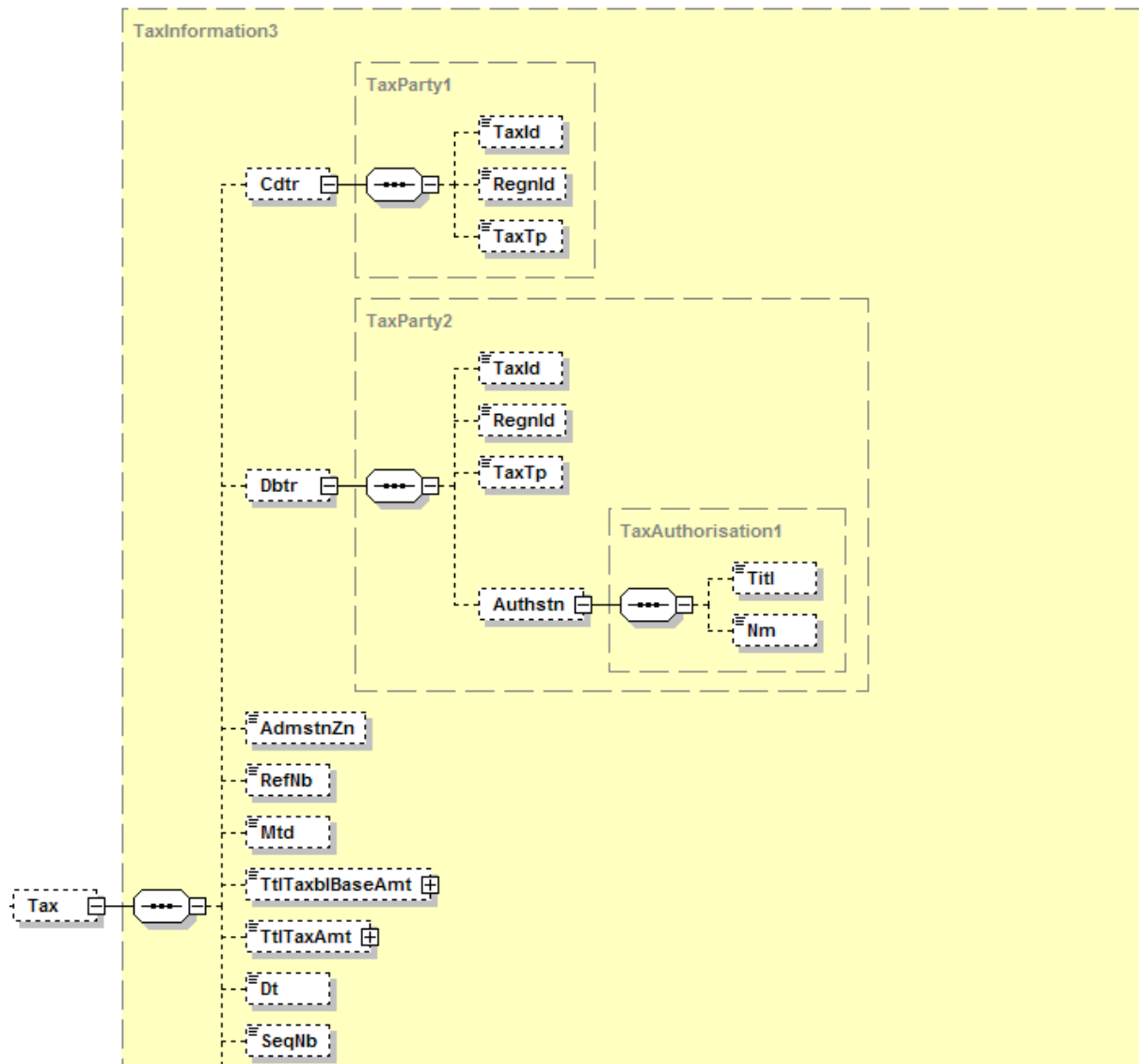


Diagram 65 part 1: camt.053.001.02, Tax

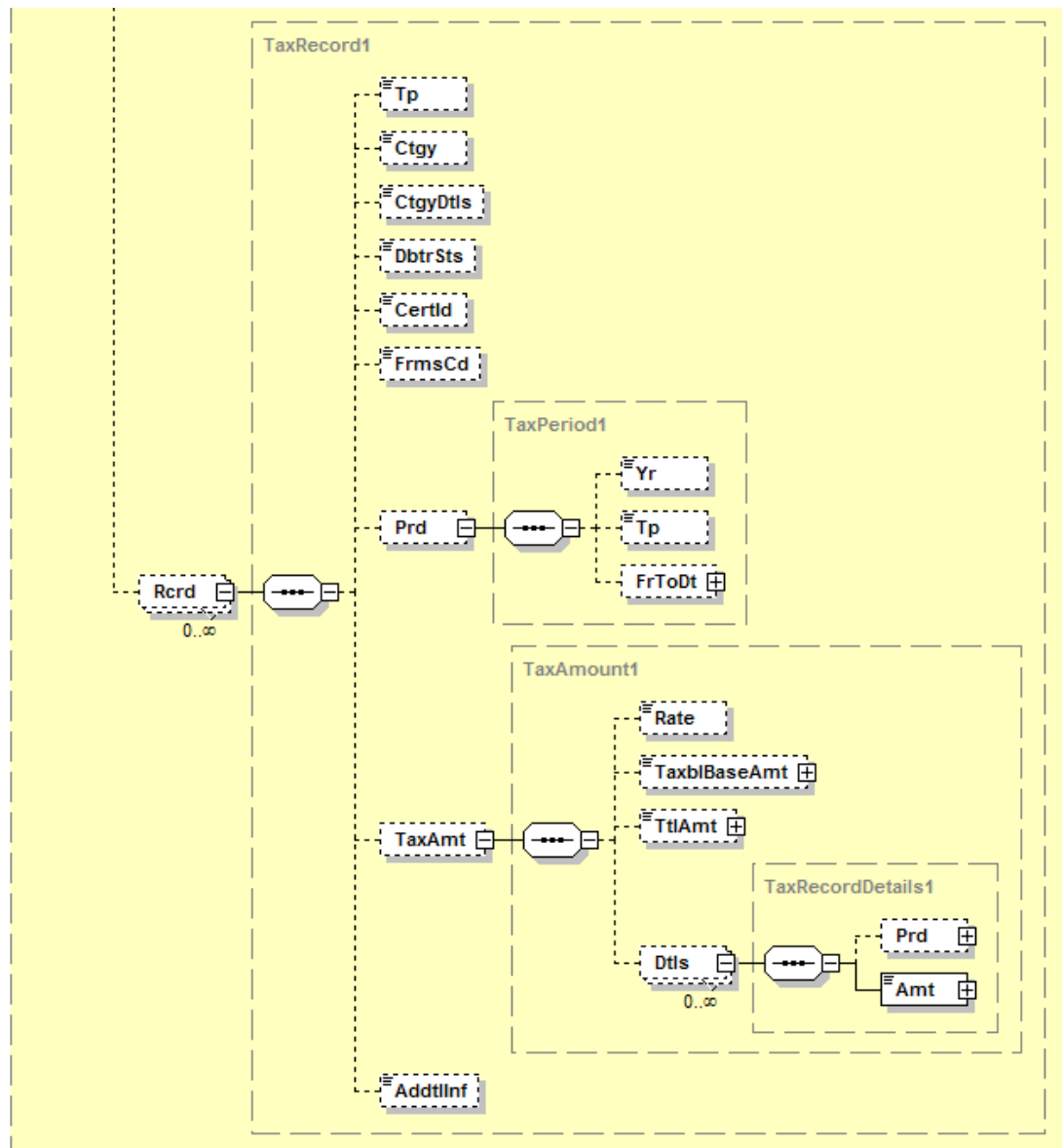


Diagram 25 part 2: camt.053.001.02, Tax

### 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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	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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	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	<FrDt>	[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]

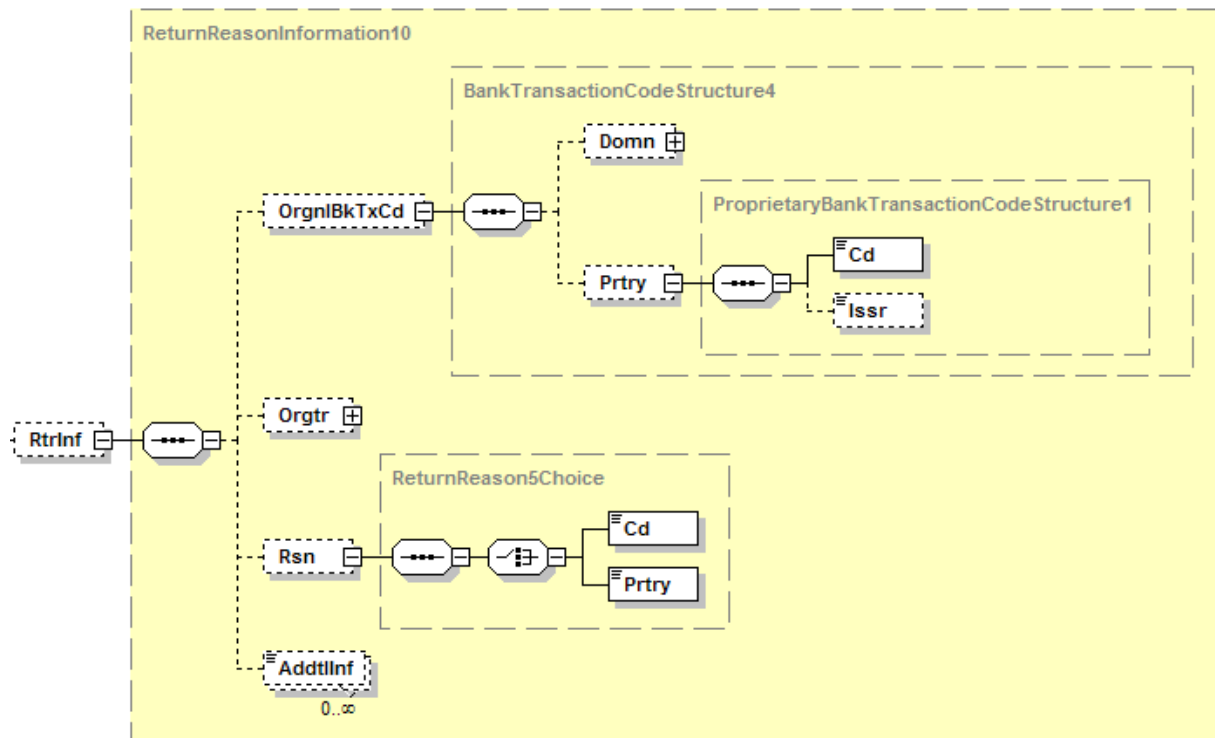


Diagram 66: camt.053.001.02, RtrInf

#### 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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	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

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ED01	CorrespondentBankNotPossible	Correspondent bank not possible.
ED03	BalanceInfoRequested	Balance of payments complementary info is requested.
ED05	SettlementFailed	Settlement of the transaction has failed.
FOCR	FollowingCancellationRequest	Return due to a recall
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]

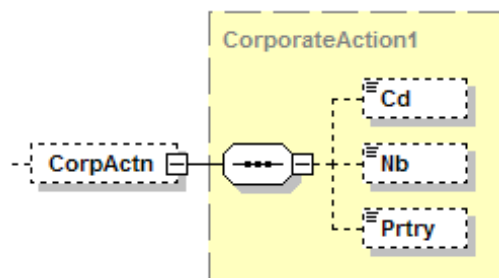


Diagram 67: camt.053.001.02, CorpActn

#### Definition

Set of elements identifying the underlying corporate action.

#### Rules (see also the hint in 7.3.2)

	Name	XML Tag	Multi- plicity	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

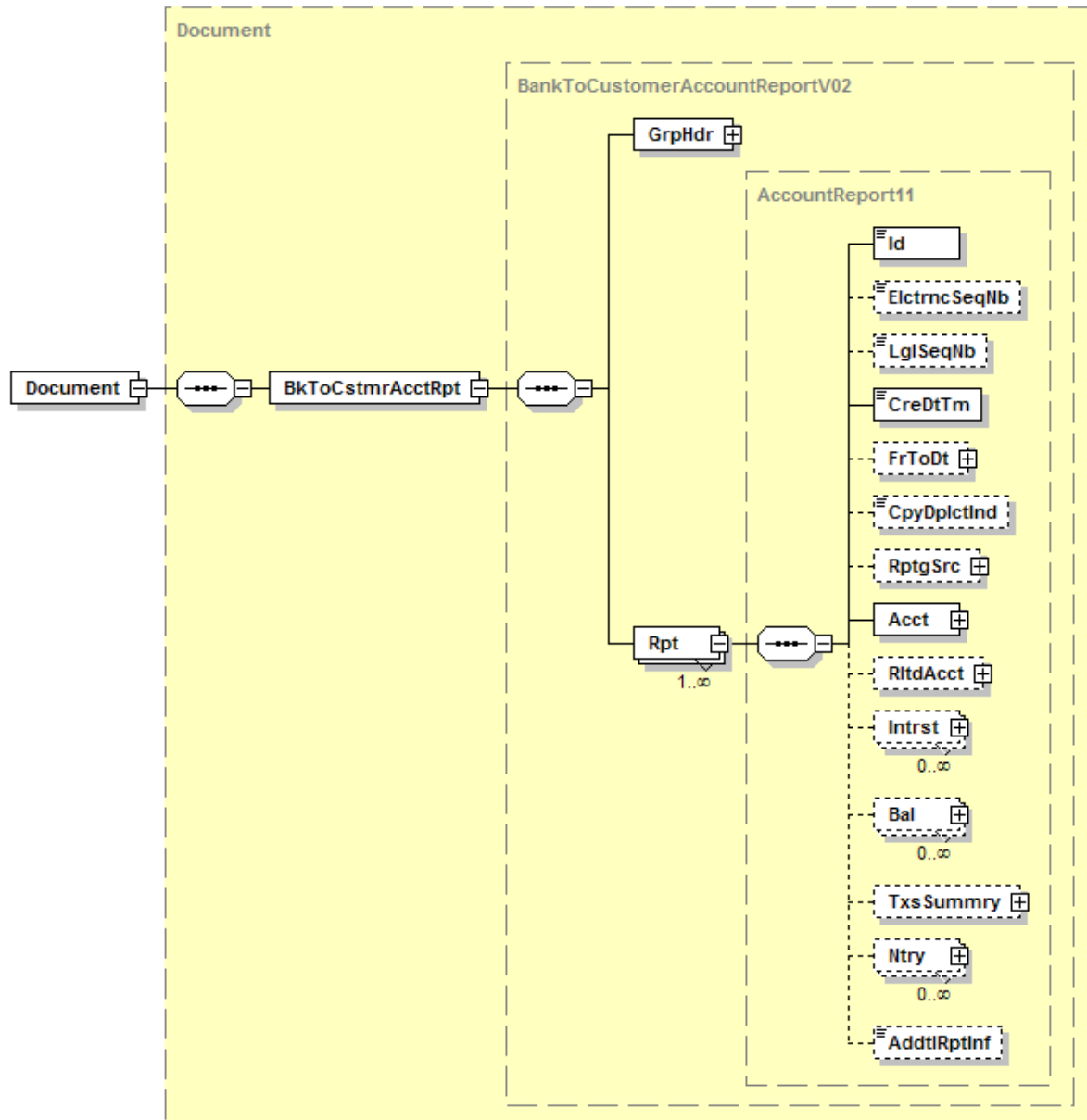


Diagram 68: Overview camt.052.001.02

### 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	Multiplicity	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

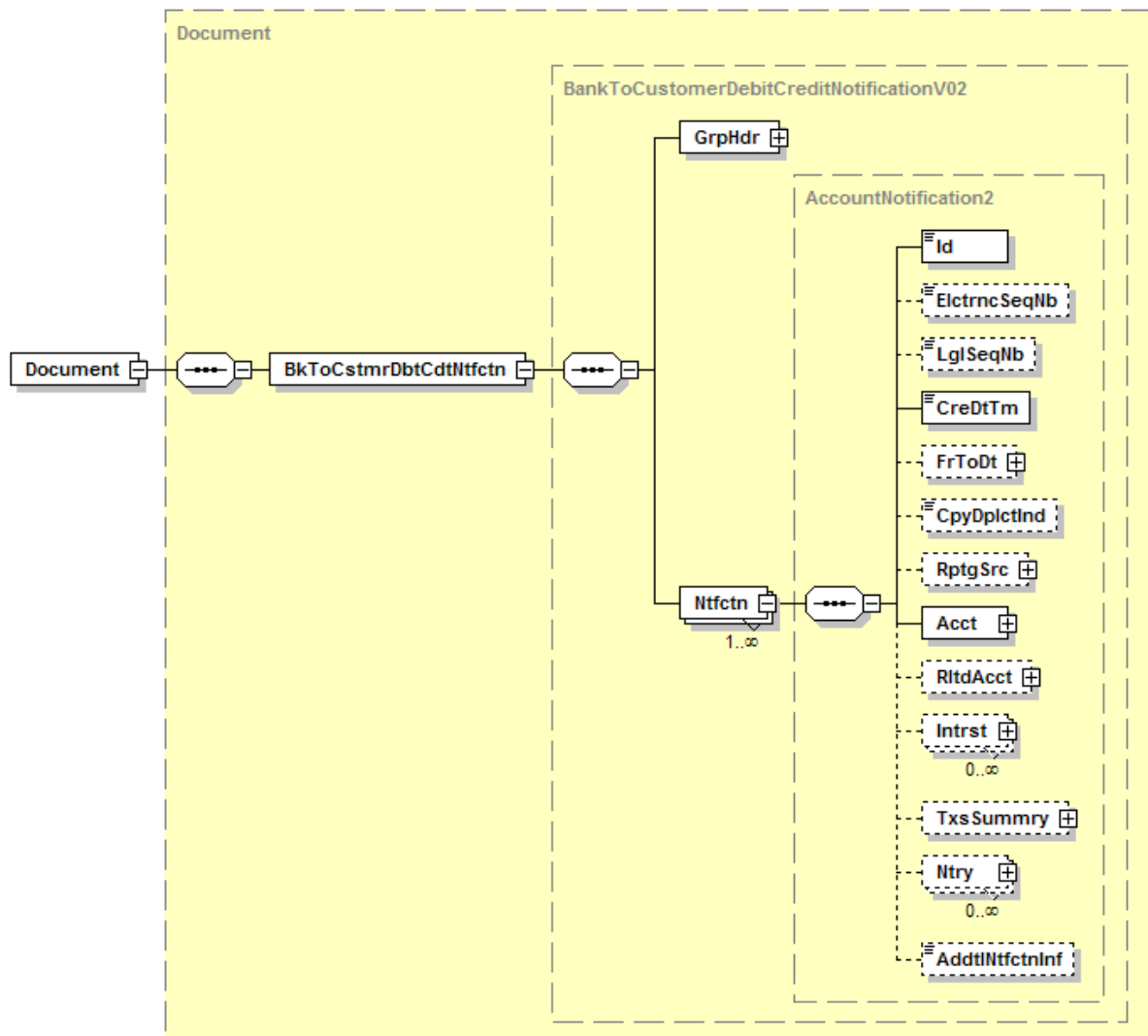


Diagram 69: Overview camt.054.001.02

**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 payments ..... page 458
  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..... page 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 message ..... page 463
  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-message ..... page 465
  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..... page 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.

### **8.1 General syntax usage rules**

1. Lines with a shaded background mark the start of a new field or sequence. The status and number information in those lines refers to the entire field or sequence.
2. If an optional field or sequence is left unassigned, then the entire field or sequence must be left out.
3. If several options are possible for a given field, then the code for that option replaces the lower-case letter given with the field number. (For example, field :90a: with option C becomes :90C:).
4. Tags are separated by <CR><LF> (ASCII: X'0D0A')
5. A message or partial message is terminated with <CR><LF><—> (ASCII: X'0D0A2D').
6. The data record begins with a leading <CR><LF> in front of the tag in the first field.
7. The contents of a field must not contain a colon or hyphen at the start of a record.
8. There is no need to verify compliance with the length limitations that 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.

## 8.2 MT 940 Customer Statement Message

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

### 8.2.1 Overview (without constant fields)

Sequence	Sub-sequence	Tag	Status <sup>150</sup>	Contents
		:20:	M	Order reference number
		:21:	O	Reference number
		:25:	M	Account name
		:28C:	M	Statement number
		:60a:	M	Opening account
			O	Repetitive cycle
		:61:	O	Transaction
		:86:	O	Remittance information field
		:62a:	M	Closing balance
		:64:	O	Current value balance
		:65:	O	Future value balances
		:86:	O	Remittance information field

### 8.2.2 Guidelines for Entries

Sequence	Sub-sequence	Tag	Name	Format <sup>151</sup>	Length	Status <sup>150</sup>	Quantity	Contents/Explanations
		:20:	Transaction reference number			M	1	
			Tag			M	1	":20:"

---

<sup>150</sup> M = mandatory field, O = optional field, C = conditional field

<sup>151</sup> 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 <sup>151</sup>	Len- gth	Sta- tus <sup>50</sup>	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 <sup>152</sup> or IBAN <sup>152</sup> 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:"

<sup>152</sup> 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 <sup>151</sup>	Len- gth	Sta- tus <sup>50</sup>	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"		

# DFÜ Agreement

## Appendix 3: Specification of Data Formats

Se- quen- ce	Sub- se- quen- ce	Tag	Name	For- mat <sup>151</sup>	Len- gth	Sta- tus <sup>150</sup>	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 <sup>153</sup>	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)  In case of returned SEPA direct debits, the original amount has to be allocated to the field /OCMT/ and the sum of all charges as well as the interest equalisation to the field /CHGS/.
		:86:	Remittance information field			O	1	
		Tag				M	1	":86:"

<sup>153</sup> If the original currency and the currency of the account differ, it is recommended to fill in this field. If the field length is insufficient, additional details may be specified in field 86. In each case original amount and, if available, the amount of charges are to be filled in the same field.

# DFÜ Agreement

## Appendix 3: Specification of Data Formats

Se- quen- ce	Sub- se- quen- ce	Tag	Name	For- mat <sup>151</sup>	Len- gth	Sta- tus <sup>50</sup>	Qu- an- tity	Contents/Explanations
			Narrative	x	.. 65	M	6	See usage and control guidelines for MT 940 including the appropriate business transaction codes. The lines are separated by <CR><LF>.
↑ Repetitive cycle as per S.W.I.F.T. conventions (end)								
		:62a:	Closing balance			M	1	
			Option F					with closing balance
			Tag			M	1	":60F"
			Debit/Credit-ID	a	1	M	1	C = Credit D = Debit
			Posting date	n	6	M	1	YYMMDD
			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:"

## DFÜ Agreement

### Appendix 3: Specification of Data Formats

Se- quen- ce	Sub- se- quen- ce	Tag	Name	For- mat <sup>1</sup> 151	Len- gth	Sta- tus <sup>1</sup> 50	Qu- an- tity	Contents/Explanations
			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>.



### 8.2.3 Posting Keys (Field 61)

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

## DFÜ Agreement

### Appendix 3: Specification of Data Formats

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STO	Standing order
STP	Securities Related Item - Stamp duty
SUB	Securities Related Item - Subscription
SWP	Securities Related Item - SWAP payment
TAX	Securities Related Item - Withholding tax payment
TCK	Travellers cheques
TCM	Securities Related Item - Tripartite collateral management
TRA	Securities Related Item - Internal transfer for own account
TRF	Transfer
TRN	Securities Related Item - Transaction fee
UWC	Securities Related Item - Underwriting commission
VDA	Value date adjustment
WAR	Securities Related Item - Warrant

### 8.2.4 Structured assignment of field 86<sup>154</sup>

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 <sup>155</sup>	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 for SEPA direct debits but not for SEPA return /refund debits)</p> <p>DEBT+[Originators Identification]</p>

<sup>154</sup> 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.

<sup>155</sup> 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/

						<p>Code](CT-AT10- specification is mandatory,)</p> <p>Either CRED or DEBT</p> <p>optionally in addition to the adjustment made in field 61, subfield 9:</p> <ul style="list-style-type: none"> <li>• COAM+ [Compensation Amount / Sum of reimbursement of out-of-pocket expenses plus processing brokerage in case of a national return / refund debit as well as an optional interest equalisation]</li> <li>• OAMT+[Original Amount] Amount of the original direct debit</li> </ul> <p>SVWZ+[SEPA remittance information] (DD-AT22; CT-AT05 - specification is mandatory however not in case of R-transactions)</p> <p>ABWA+[payer's/debtor's reference party (in the case of a credit transfer (CT-AT08) / payee's / creditor's reference party (in the case of a direct debit) (DD-AT38) ] (optional)<sup>156</sup></p> <p>ABWE+[ payee's/creditor's reference party (in the case of a credit transfer (CT-AT28) / payer's/debtor's reference party ((DD-AT15)] (optional)<sup>156</sup></p>
--	--	--	--	--	--	--

<sup>156</sup> In the case of R-transactions, these statements always refer to the original transaction.

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### Appendix 3: Specification of Data Formats

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	For R-transactions see table "SEPA Codes", for SEPA direct debits see optional allocation in the case of business transaction codes 104 and 105
60-63	remittance information	alpha-num	..27	O	4	Continuation of ?20 to ?29

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

### 8.2.5 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 Nove mber?3010020030?31234567 ?32SMITH?34339 :61:0211021102CR3000,NTRFNONREF//55555 :86:051?00TRANSFER?100599?20Salary October ?21SampleCompany?3050060400?310847564700?32 SMITH?34339
		:62F:C021131EUR4387.95 -

### 8.2.6 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, refer to the following list:

The business transaction code is contained in MT 940, field 86, positions 1 to 3. In the case of reversal postings, the entries RC or RD have to be assigned to field 61, subfield 3.

Code	Business Transaction
0XX	D O M E S T I C   P A Y M E N T S
001	Bearer cheque (not Eurocheque)
002	Order cheque
003	DM traveller's cheque
004	Direct debit (Pre-authorised payment order procedure)
005	Direct debit (Direct debit authority procedure)
006	Other debit entry advice
008	Standing order debit
009	Return debit from data carrier file interchange, debit entry (return) - DTA -
010	Return account of bills of exchange
011	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) <sup>157</sup>
109	SEPA Direct Debit (debit; reversal debit, Core) <sup>157</sup>
116	SEPA Credit Transfer (single entry – debit)
119	SEPA Credit Transfer (single entry – debit, charity payment) <sup>158</sup>
153	SEPA Credit Transfer (single entry – credit, wages, salaries, pension credit) <sup>159</sup>
154	SEPA Credit Transfer (single entry – credit, capital building fringe fortune <sup>160</sup>
156	SEPA Credit Transfer (single entry – credit, remittances of public treasuries) <sup>161</sup>
159	SEPA Credit Transfer return (credit) for remittance that cannot be credited (reverse remittance) <sup>157</sup>
166	SEPA Credit Transfer (single entry – credit)
167	reserved
168	reserved
169	SEPA Credit Transfer (single entry – credit, charity payment) <sup>158</sup>
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) <sup>157</sup>
184	SEPA Direct Debit (credit; recredit, B2B) <sup>157</sup>
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

---

<sup>157</sup> See separate table of SEPA codes

<sup>158</sup> Is applied to the ISO-Code CHAR (Charity Payment) in the field „Purpose”

<sup>159</sup> Is applied to the following ISO codes in the field "Purpose": BONU, PENS, SALA. The content of the field "Category purpose" is ignored.

<sup>160</sup> Is applied to the ISO code CBFF in the field "Purpose". The content of the field "Category purpose" is ignored.

<sup>161</sup> Is applied to the following ISO codes in the field "Purpose": GOVT, SSBE, BENE. The content of the field "Category purpose" is ignored.

206 Cross-border remittance  
207 not assigned  
208 Reimbursement  
209 Cheque payment  
210 Electronic payment  
211 Receipt of electronic payment  
212 Standing order  
213 Cross-border direct debit  
214 Documentary collection (Import)  
215 Documentary collection (Export)  
216 Bill of exchange collection (Import)  
217 Bill of exchange collection (Export)  
218 Import letter of credit  
219 Export letter of credit  
220 Foreign cheque credit (subject to collection)  
221 Credit for foreign cheque collection  
222 Cross border cheque debit  
223 Cross 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 FX-Deal  
407 Money marked deal  
408 Interest money marked  
409 Interest plus principal  
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  
606 Loan principal amount  
607 Repayment principal amount and/or interest

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'

### 8.2.7 Implementation of SEPA codes in field 86 (subfield 34)

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

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
FF01	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 RR02 RR03 RR04	917	Regulatory Reason	Refusal because of regulatory reasons
SL01	918	Specific Service offered by Debtor Bank	Specific Service offered by Debtor Bank
FOCR	919	FollowingCancellationRequest	Return due to a recall

Optional specification in the case of business transaction codes 104 and 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	

### 8.3 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.

#### 8.3.1 Overview (without constant fields)

Se- quen- ce	Sub- Se- quen- ce	Tag	Sta- tus <sup>162</sup>	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

#### 8.3.2 Guidelines for Entries

Se- quen- ce	Sub- se- quen- ce	Tag	Name	For- mat <sup>163</sup>	Len- gth	Sta- tus <sup>162</sup>	Qu- an- tity	Contents/Explanations
		:20:	Transaction reference number			M	1	
			Tag			M	1	":20:"

---

<sup>162</sup> M = mandatory field, O = optional field, C = conditional field

<sup>163</sup> 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 <sup>163</sup>	Len- gth	Sta- tus <sup>62</sup>	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 <sup>163</sup>	Len- gth	Sta- tus <sup>62</sup>	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 <sup>163</sup>	Len- gth	Sta- tus <sup>162</sup>	Qu- an- tity	Contents/Explanations
			Constant			C	1	<CR><LF>, if "further information" exists
			Futther information/ original amount and charges amount <sup>164</sup>	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	

<sup>164</sup> 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.

### 8.3.3 Example for MT942

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.

#### 9.1.1 Calculation and presentation of the hash value

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

- The hash value is created using the entire contained document, including the opening and closing <document> tag.
- 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”).

#### 9.1.2 Setting individual prefixes

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

## 9.1.3 Overview

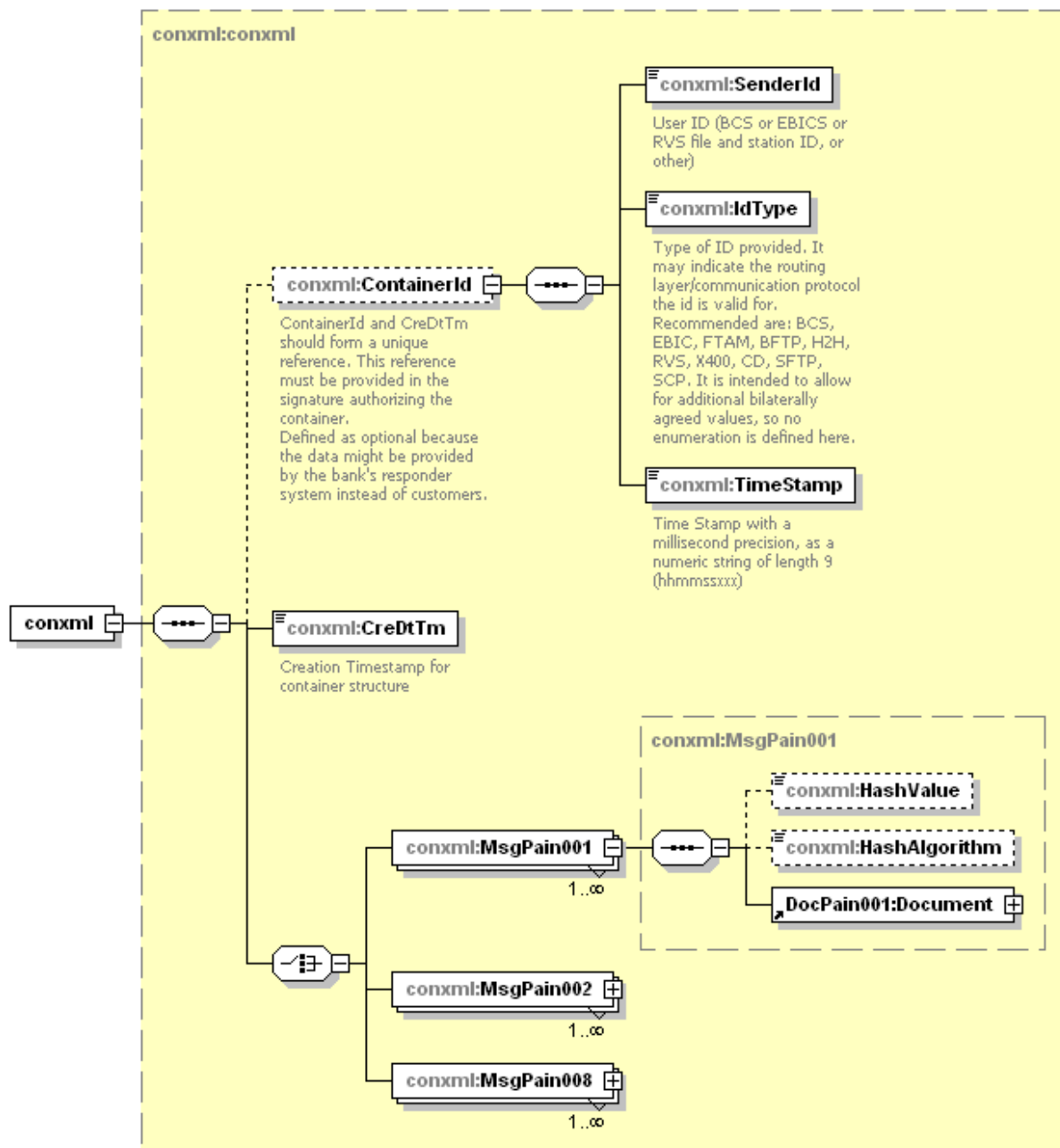


Diagram 70: Overview XML Container

### 9.1.3.1 conxml

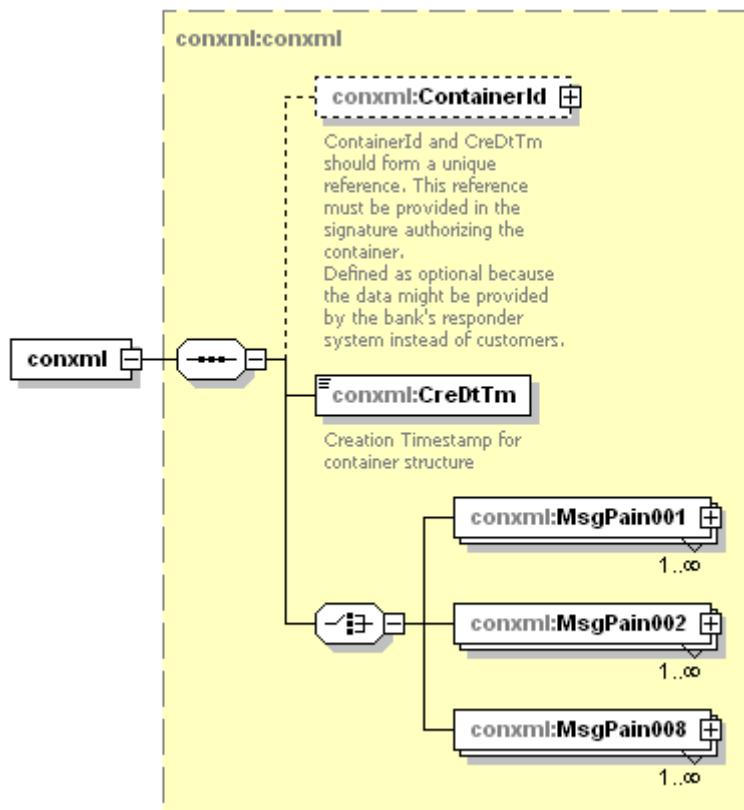


Diagram 71: container.nnn.002.02, conxml

#### Definition

Container for XML messages.

#### XML Tag

<conxml>

#### Occurrences

[1..1]

#### Rules

Name	XML Tag	Occurrences	Definition	Type	Rules
ContainerId	<ContainerId>	[0..1]	Refer to 9.1.3.2		<p>&lt;ContainerId&gt; and &lt;CreDtTm&gt; 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 9.1.3.3		Selection of the respective XML tag.  The maximum number is to be 9,999,999. The specification "unbound" is appended for technical reasons <sup>165</sup> .

### Example

```
<?xml version="1.0" encoding="UTF-8"?>
<conxml xmlns="urn:conxml:xsd:container.nnn.002.02"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:conxml:xsd:container.nnn.002.02
container.nnn.002.02.xsd">
  <ContainerId>
    <SenderId>SENDERID</SenderId>
    <IdType>EBIC</IdType>
    <TimeStamp>115500000</TimeStamp>
  </ContainerId>
  <CreDtTm>2010-12-17T11:55:00.000Z</CreDtTm>
  <MsgPain001>
    <HashValue>D7A8FBB307D7809469CA9ABCB0082E4F8D5651E46D3CDB762D02D0BF37C9E59
2</HashValue>
    <HashAlgorithm>SHA256</HashAlgorithm>
    <Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.002.03">
      <pain.001.002.03>
        <!-- content of the first pain message -->
        <!-- ... -->
      </pain.001.002.03>
    </Document>
  </MsgPain001>
  <MsgPain001>
    <HashValue>D7A8FBB307D7809469CA9ABCB0082E4F8D5651E46D3CDB762D02D0BF37C9E59
2</HashValue>
    <HashAlgorithm>SHA256</HashAlgorithm>
    <Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.002.03">
      <pain.001.002.03>
        <!-- content of the second pain message -->
        <!-- ... -->
      </pain.001.002.03>
    </Document>
  </MsgPain001>
</conxml>
```

<sup>165</sup> 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.



### 9.1.3.2 Container Id

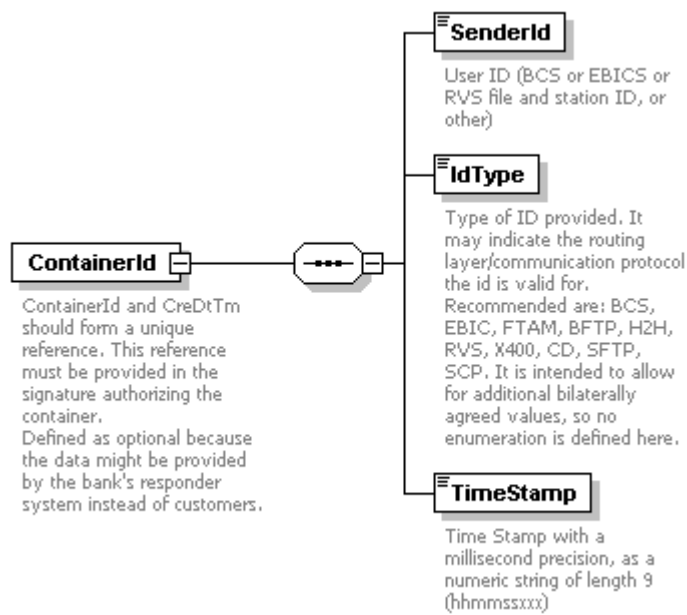


Diagram 72: container.nnn.002.02, Container Id

#### 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>
```

### 9.1.3.3 Message

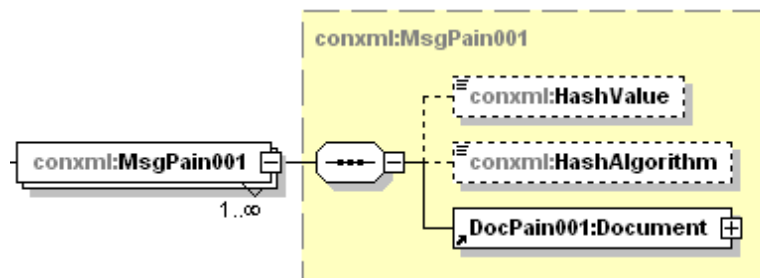


Diagram 73: container.nnn.002, message (exemplary selection)

#### Definition

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

#### XML Tag

<Msg Pain.001> (exemplary selection)

#### Occurrences

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

#### Rules

Name	XML Tag	Occurrences	Definition	Type	Rules
HashValue	<HashValue>	[0..1]	Hash value	conxml:HashSHA256	<p>At this time, the hash value must be calculated using <i>SHA256</i>. 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 &lt;HashAlgorithm&gt;.</p> <p>Within the SRZ procedure, the specification of the hash value is mandatory.</p>

## DFÜ Agreement

### Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	Rules
HashAlgorithm	<HashAlgorithm>	[0..1]	Applied hash algorithm	conxml: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:iso:std:iso:20022:tech:xsd:pain.001.002.03">
    <pain.001.002.03>
      <!--content of the first pain message -->
      <!-- ... -->
    </pain.001.002.03>
  </Document>
</MsgPain001>
```

### 9.1.4 Transmission of SEPA messages within the XML Container

At present, the XML container (version 02) 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.

**9.1.4.1 Order Types****9.1.4.2**

Upload order type	Business transaction	Namespace of the SEPA message (ZKA)
CCC	Credit Transfer Initiation	urn:iso:std:iso:20022:tech:xsd:pain.001.002.03
CDC	Direct Debit Initiation - SEPA core direct debit	urn:iso:std:iso:20022:tech:xsd:pain.008.002.02
C2C	Direct Debit Initiation - SEPA B2B direct debit	urn:iso:std:iso:20022:tech:xsd:pain.008.002.02

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:iso:std:iso:20022:tech:xsd:pain.002.002.03
CBC	Payment Status Report for Direct Debit	urn:iso:std:iso:20022:tech:xsd:pain.002.002.03

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.002.002.03).

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.002.002.03:

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

pain.008.002.02:

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).

### 9.2.2 Naming of files

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 prob-

lematic (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`