

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



Die Deutsche
Kreditwirtschaft

Appendix 3

of the specification for

remote data transfer between customer and

bank according to the DFÜ

agreement

"Specification of Data Formats"

Version 3.3 of April 11th, 2019

Effective from November 17th, 2019

Final Version

Amendment History (in comparison to version 3.2 of April 16th, 2018)

Chapter	Type*	Description
2	Ext	<p>Specification of a set of rules for the submission of payment information blocks with instant credit transfers (pain.001 with and without time designation) including the corresponding Payment Status Report (pain.002).</p> <p>Specification of a set of rules for a credit notification concerning instant credit transfers (camt.054).</p> <p>IBAN Only-rule in the case of not-EEA/EU-states (for SCT, SCTinst as well as SDD).</p> <p>Update on document references</p>
5	E / C	Correction of mistakes/clarifications in the specification of documetary credit
7	C	Clarification concerning the occurrences of the element group Entry-Details (<NtryDtls>)
8 and annex 1 (mapping table)	Ext	Specification of specific business transaction codes (GVC) in the case of instant credit transfers with special purpose codes
9	Ext	Specification of a name convention for digitalized, account-related documents, collected via zip-container
11	C / Ext	<p>Clarification concerning the use of <Prtry> on the statements of specific recall reasons in camt.055</p> <p>Advice on stating creditors' address information in camt.029</p>
12	D / E	Smaller adjustments within the list of billing codes labelled via ISO-BTC-Tripel

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

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 (schema files provided by the German Banking Industry Committee (Deutsche Kreditwirtschaft, DK) for SEPA and for submission of same-day urgent credit transfer in EUR as well as the specification of the format 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), ~~and~~ data formats for the electronic initiation of recalls (pain.007 as well as camt.055 and camt.029) and für the bank billing statement (camt.086). With document version V 3.32 ~~DK allocation rules for the Bank Services Billing statement (camt.086) for bulks of SEPA instant credit transfers (pain.001), the corresponding payment status report(s) (pain.002) and the specification of rules for the credit notification of instant credit transfers (camt.054)~~ was added.

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

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 DK; other formats are subsets of existing standards or specifications by the DK in their own right, respectively.

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

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

Contents

1 Domestic Payments (omitted).....	1
2 SEPA Payment Transactions	2
2.1 Specifications for all Data Formats	5
2.2 DK/EPC Specification for the SEPA Payment Transactions	12
2.2.1 Credit Transfer Initiation – pain.001.001.03	12
2.2.2 Direct Debit Initiation – pain.008.001.02	43
2.2.3 Payment Status Report – pain.002.001.03	82
2.2.4 SEPA Instant Credit Transfers	117
2.2.5 Credit Notification for SEPA instant credit transfers	127
2.3 Simple Types	146
2.4 Transmission of SEPA formats by means of EBICS order types	149
3 Cross Border Payments	152
3.1 General Procedure.....	152
3.2 File Structure	153
4 Securities Business	165
4.1 MT 513 Client Advice of Execution	167
4.2 MT 515 Client Confirmation of Purchase or Sale	186
4.3 MT 535 Statement of Holdings	209
4.4 MT 536 Statement of Transactions	228
5 Documentary Credits.....	242
5.1 General introduction and overview.....	242
5.2 DTALC Documentary Credit Issuance and Amendment application as well as Free Format (Customer to Bank)	252
5.3 DTALCR Documentary Credit Issuance and Amendment Notification as well as Free Format (Bank to Customer)	268
5.4 DTALCD Import Documentary Credit settlement of documents presentation and/or charges (Bank to Customer)	284
5.5 DTALCA Import Documentary Credit Taking up documents (Customer to Bank)	298

5.6 DTAEA Advice of Documentary Credit and Doc. Credit Amendment as well as Free Format (Bank to Customer)	300
5.7 DTAEAD Export Documentary Credit settlement of documents presentation and/or charges (Bank to Customer)	345
5.8 DTAEAR Export Documentary Credit consecutive messages (Customer to Bank).....	367
6 Guarantees	369
6.1 General introduction and overview.....	369
6.2 Application for Issuance of a Guarantee G01	377
6.3 Guarantee Issuance Information G02	392
6.4 Application for Amendment of a Guarantee G03	402
6.5 Guarantee Amendment Information G04	409
6.6 Free Format Message (Customer to Bank) G05	416
6.7 Free Format Message (Bank to Customer) G06	418
6.8 Advice of Reduction or Release G07	420
6.9 Query to Extend or Pay G08	423
6.10 Response to Extend or Pay G09	429
6.11 Claim for Payment Information G10	433
6.12 Settlement of Claim for Payment and/or Charges G11.....	438
6.13 Query to Reduce or Release G12	439
7 Customer Statement Message according to ISO Standard 20022 (UNIFI) in camt.05x Message Format.....	444
7.1 Structure and Expressions of camt Messages	445
7.2 Order Types for Downloading Camt Messages	447
7.3 General Stipulations Regarding the DK Allocation Rules.....	448
7.4 Composition of the Chapters' Descriptions for the camt Allocation Rules of the DK.....	448
7.5 Bank to Customer Statement (camt.053).....	452
7.6 Bank to Customer Account Report (camt.052)	534
7.7 Bank to Customer Debit Credit Notification (camt.054).....	537
7.8 Interaction of camt.052 and camt.053 Messages with camt.054 Messages Regarding Batched Transactions	539

7.9 Principles on the Interaction of the Levels Entry and TransactionDetails in case of Single Entries	541
7.10 Technical Example	542
8 Customer Statement Message according to SWIFT (MT940/MT942).....	552
8.1 General syntax usage rules	552
8.2 MT 940 Customer Statement Message	554
8.3 MT 942 Interim Transaction Report	576
9 Container Formats	582
9.1 XML Container	582
9.2 ZIP Container	591
10 Same-day urgent credit transfers (submission via pain.001)	594
11 Electronic Recalls	595
11.1 Introduction	595
11.2 Customer to Bank Payment Reversal – pain.007.001.02	597
11.3 Customer Payment Cancellation Request – camt.055.001.05	615
11.4 Resolution Of Investigation – camt.029.001.06	632
12 Bank Services Billing Statement	649
12.1 Structural Overview	650
12.2 Report Header <RptHdr>, [1..1]	651
12.3 Billing Statement Group <BllgStmntGrp>, [1..n]	653
12.4 Sender <Sndr>, [1..1]	655
12.5 Receiver <Rcvr>, [1..1]	657
12.6 Billing Statement <BllgStmnt>, [1..n]	660
12.7 Account Characteristics <AcctChrtcs>, [1..1]	664
12.8 Currency Exchange <CcyXchg>, [0..n]	671
12.9 Balance <Bal>, [0..n]	672
12.10 Depiction of amounts	673
12.11 Compensation <Compstn>, [0..n]	674
12.12 Service <Svc>, [0..n]	678

12.13	Service Detail <SvcDtl>, [1..1]	685
12.14	Tax Region <TaxRgn>, [0..n]	689
12.15	German tax regions	692
12.16	Interplay of the given tax amounts	693
12.17	Identifiers for Service Charges	694

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

Notes:

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

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

1 Domestic Payments (omitted)

If required the latest version of the specification can be found in Version 3.0 in the archive of Appendix 3:

| <http://www.ebics.de/spezifikation/dfue-abkommen-anlage-3-formatstandards/>

2 SEPA Payment Transactions

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

The DK has specified the SEPA data formats for the customer-bank-interface based on the EPC Implementation Guidelines (reference documents see below) and provides corresponding schema files to support the implementation like the EPC technical validation subsets (TVS). In doing so, the EPC's precepts have been achieved precisely par for par.

The schema files are fully interoperable with the ISO schema files. Therefore these TVS use the same namespace. The files provided with version 3.3. of appendix 3 of the DFÜ agreement all have the suffix GBIC_03 in their file names. names are
pain.001.001.03_GBIC_2, pain.002.001.03_GBIC_2 and pain.008.001.02_GBIC_2.

For the following message types TVS 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 DK TVS	Filename of TVS (xsd) on www.ebics.de
CCT	Credit Transfer Initiation	urn:iso:std:iso:20022:tech:xsd:pain.001.001.03	pain.001.001.03_GBIC_32.xsd
CIP	<u>Credit Transfer Initiation Instant</u> <u>(with or without time of day option)</u>	<u>urn:iso:std:iso:20022:tech:xsd:pain.001.001.03</u> <u>urn:iso:std:iso:20022:tech:xsd:pain.001.001.08</u>	<u>pain.001.001.03_GBIC_3.xsd</u> <u>pain.001.001.08_GBIC_3.xsd</u>
CDD	Direct Debit Initiation (SEPA core direct debit)	urn:iso:std:iso:20022:tech:xsd:pain.008.001.02	pain.008.001.02_GBIC_32.xsd
CDB	Direct Debit Initiation (SEPA business to business (B2B) direct debit)	urn:iso:std:iso:20022:tech:xsd:pain.008.001.02	pain.008.001.02_GBIC_32.xsd

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

In one message only consignments of a particular type of SEPA direct debits (Either SEPA core direct debit or SEPA B2B direct debits) are permissive. This becomes apparent especially by the specification of the different upload order types.

For the following message types TVS 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 DK TVS	Filename of TVS (xsd) on www.ebics.de
CRZ	Payment Status Report for Credit Transfer	urn:iso:std:iso:20022:tech:xsd:pain.002.001.03	Zip file with 1 to n messages of type pain.002.001.03_GBIC_32.xsd
CIZ	Payment Status Report for Credit Transfer Instant	urn:iso:std:iso:20022:tech:xsd:pain.002.001.03	Zip file with 1 to n messages of the type pain.002.001.03_GBIC_3.xsd
CDZ	Payment Status Report for Direct Debit	urn:iso:std:iso:20022:tech:xsd:pain.002.001.03	Zip file with 1 to n messages of type pain.002.001.03_GBIC_32.xsd

These message types are specified in the chapter 2.2 ('DK/EPC Specification for the SEPA Payment Transactions'). 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 9.1).

Referenced Documents

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

- EPC Rulebooks

- SEPA Credit Transfer Scheme Rulebook 2019 version 1.0
- SEPA Instant Credit Transfer (SCT Inst) Scheme Rulebook 2019 version 1.0
- SEPA Direct Debit Core Scheme Rulebook 2019 version 1.0
- SEPA Direct Debit Business-to-Business Scheme Rulebook 2019 version 1.0

- EPC Implementation Guidelines

- SEPA Credit Transfer Scheme Customer-to-Bank Implementation Guidelines 2019 version 1.0
- SEPA Instant Credit Transfer Scheme Customer-to-Bank Implementation Guidelines 2019 version 1.0

- SEPA Core Direct Debit Scheme Customer-to-Bank Implementation Guidelines 2019 version 1.0
- SEPA Business to Business Direct Debit Scheme Customer-to-Bank Implementation Guidelines 2019 Version 1.0
- ~~2017 SEPA Credit Transfer Rulebook Version 1.0~~
- ~~SEPA Credit Transfer Scheme Customer-to-Bank Implementation Guidelines 2017 Version 1.0~~
- ~~2017 SEPA Direct Debit Core Rulebook, Version 1.0 SEPA Direct Debit Core Scheme Customer-to-Bank Implementation Guidelines 2017 Version 1.0~~
- ~~2017 SEPA Direct Debit Business to Business Rulebook, Version 1.0 SEPA Direct Debit Business to Business Scheme Customer-to-Bank Implementation Guidelines 2017 Version 1.0~~

All above mentioned documents are valid ~~from since~~ November 17th, 2019~~7~~ and base on ISO 20022 (schema) 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 ~~core~~ scheme.

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

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 Message-ID, and CreationDateTime.

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

Character Set

To create SEPA messages, i.e. the reference data, the following characters are permitted according to the UTF-8 coding². Any usage of byte order marks (BOM) is not permitted.

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

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

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

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

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

DFÜ Agreement

Appendix 3: Specification of Data Formats

Characters to be supported	Characters	Hex Code	UTF Coding ³	Conversion according to EPC Best Practices	Alternatively permitted
Umlauts (capital and small characters)	Ä Ö Ü ä ö ü	X'C3 84' X'C3 96' X'C3 9C' X'C3 A4' X'C3 B6' X'C3 BC'	U+00C4 U+00D6 U+00DC U+00E4 U+00F6 U+00FC	If not displayable, then convert to A, O, U, a, o, u	AE, OE, UE, ae, oe, ue
S sharp	ß	X'C3 9F'	U+00DF	s	ss
Ampersand	&	X'26'	U+0026	If not displayable, then convert to "+"	No alternative
Asterisk	*	X'2A'	U+002A	If not displayable, then convert to "." (period)	No alternative
Dollar symbol	\$	X'24'	U+0024	If not displayable, then convert to "." (period)	No alternative
Percent symbol	%	X'25'	U+0025	If not displayable, then convert to "." (period)	No alternative

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

Names for involved parties

In the SEPA data format (Implementation Guidelines) the allocation rule regarding the number of characters (140 characters defined by ISO 2009) is reduced. Names of all involved parties have 70 characters at maximum. (compare e.g. „Initiating Party“).

Remittance Information

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

Subject	SEPA
repetition of the unstructured remittance information	only once
repetition of the structured remittance information	only once

⁴ Characters not contained in the above mentioned character set prevent processing within the banks and the verifications administered therein (e.g. regarding the Prevention of Money Laundering Act).

combination of unstructured and structured remittance information	either structured or unstructured
length of the structured remittance information	max. length of 140 characters (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.

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 passes through the entire process chain and is also used in the return process. The use of an unambiguous allocation has the following advantages for the customer:

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

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

Occurrences of XML elements

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

Schemas	Element name	Maximum number of occurrences
pain.001.001.03	CdtTrfTxInf	9.999.999
pain.008.001.02	DrctDbtTxInf	9.999.999
pain.002.001.03	TxInfAndSts	9.999.999
pain.001.001.03, pain.008.001.02	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 presentation of XML Schemas:



Diagram 1 Element

- Elements are displayed in rectangles.

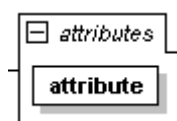


Diagram 2 Attribute

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

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

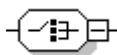


Diagram 3 Choice

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



Diagram 4 Sequence

- A sequence corresponds to 'sequence' in the XML Schemas. To the right of the symbol, the connecting lines point to the individual sequence elements. All specified elements can be used in the order in which they are displayed.
- Symbols with solid border stand for obligatory use and correspond with the attribute `minOccurs="1"` for elements and/or `use="required"` for attributes in XML Schemas.
- Symbols with a dashed border stand for optional use and correspond with the attribute `minOccurs="0"` for elements and/or `use="optional"` for attributes in XML Schemas.
- The designation "m..n" on the lower right-hand corner of an element symbol limits the use of the element to between an m- and n-fold occurrence and corresponds with `minOccurs="m" maxOccurs="n"` in XML Schemas; with "m..∞" corresponding with `minOccurs="m" maxOccurs="unbounded"`.
- Symbols with a dashed border and a yellow background are used to identify elements, attributes and other declarations which belong to a complex type.

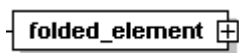


Diagram 5 Folded Elements

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

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

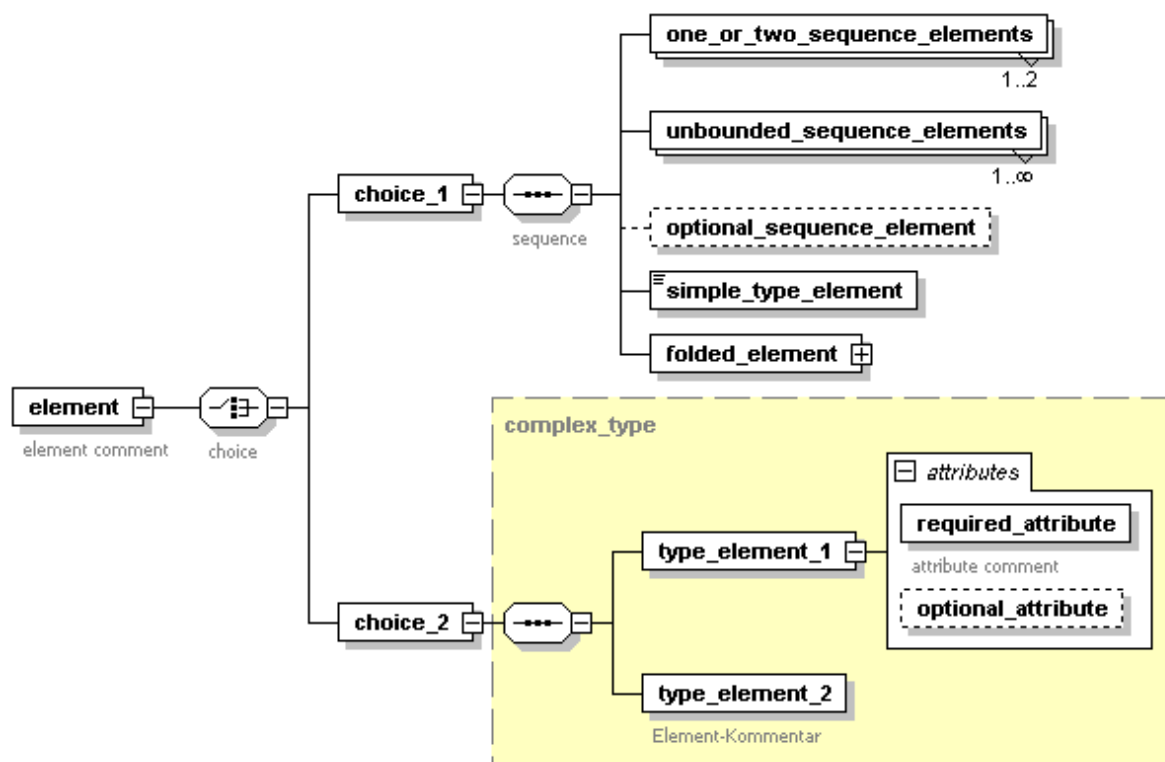


Diagram 6: XML Notation

In addition to the graphical presentation, each section lists the contained elements in a table form. This table is used to list the contained elements, the structure of the XML tree is not specified here. If we advise against using an element, this element is marked with a grey background.

Navigating XML references

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

2.2 DK/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.001.001.03

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

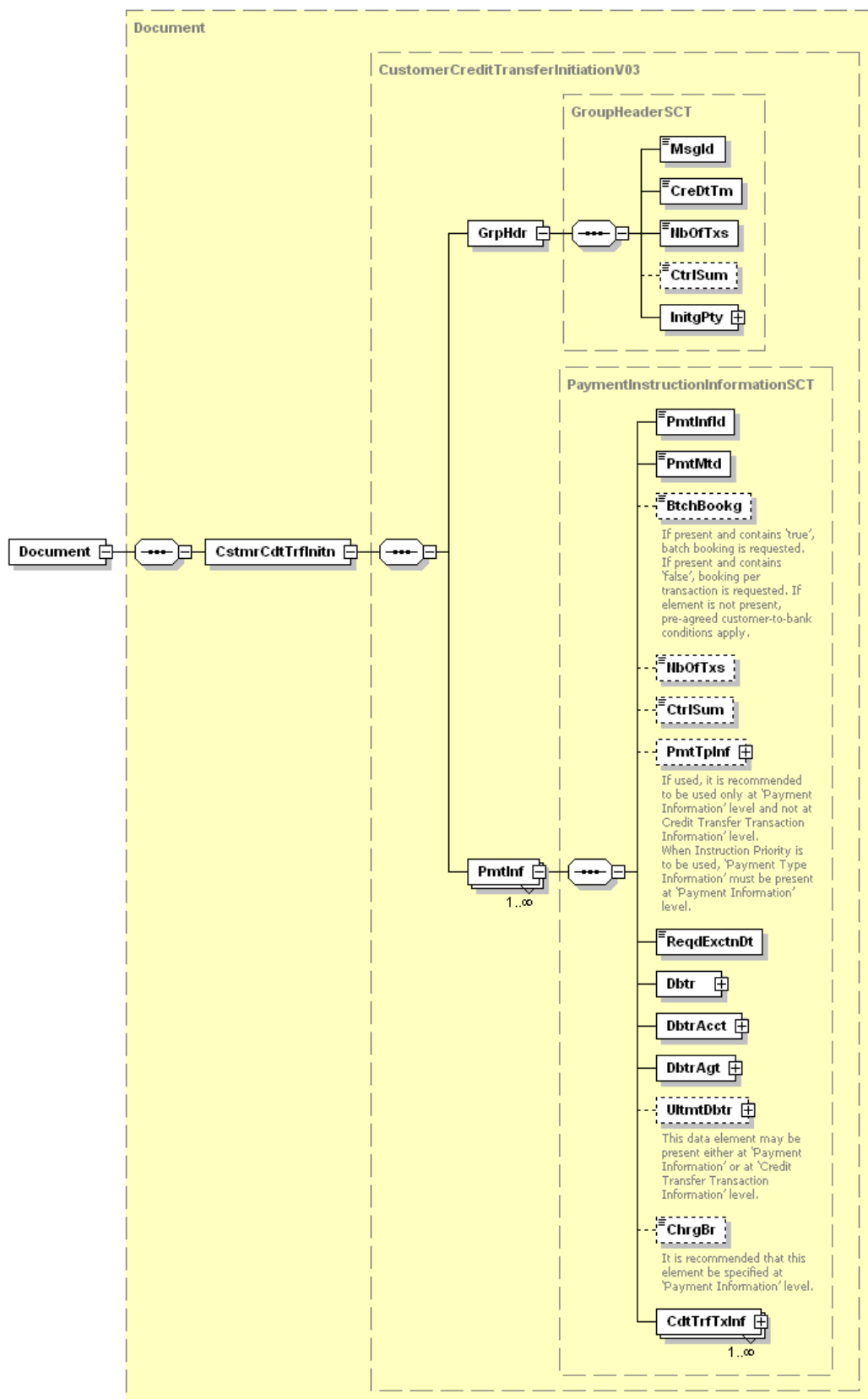


Diagram 7: Overview pain.001.001.03

2.2.1.1 Document

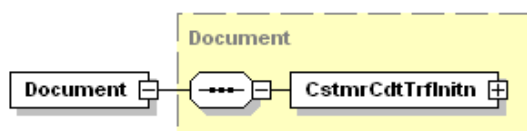


Diagram 8: pain.001.001.03, Document

Definition

UNIFI (ISO 20022) XML message: SEPA Credit Transfer Schema. This is the top level element of a pain.001.001.03 message.

XML Tag

<Document>

Occurrences

[1..1]

Rules

Name	XML Tag	Occurrences	Definition	Type	EPC/DK- 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.001.001.03 "
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn: iso:std:iso:20022:tech:pain.001.001.03
pain.001.001.03.xsd">
  <CstmrCdtTrfInitn>
    <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>
    <PmtInf>
      <PmtInfId>Payment-Information-ID-4711</PmtInfId>
      <PmtMtd>TRF</PmtMtd>
      <BtchBookg>true</BtchBookg>
      <NbOfTxs>2</NbOfTxs>
      <CtrlSum>6655.86</CtrlSum>
      <PmtTpInf>
        <SvcLvl>
          <Cd>SEPA</Cd>
        </SvcLvl>
      </PmtTpInf>
      <ReqdExctnDt>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

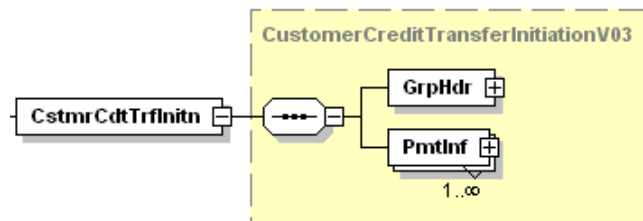


Diagram 9: pain.001.001.03

Definition

Customer Credit Transfer Initiation

XML Tag

<CstmrCdtTrfInitn>

Occurrences

[1..1]

Rules

Name	XML Tag	Occurrences	Definition	Type	EPC-/DK-Rules
GroupHeader	<GrpHdr>	[1..1]	Refer to 2.2.1.3		-
PaymentInformation	<PmtInf>	[1..n]	Refer to 2.2.1.6		-

2.2.1.3 Group Header

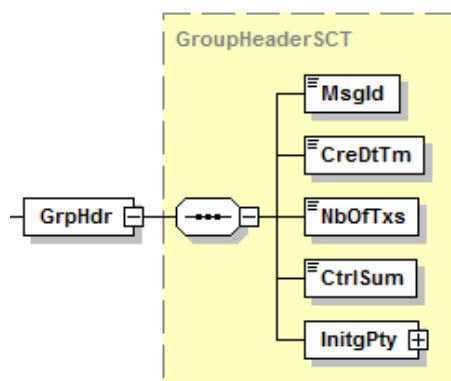


Diagram 10: pain.001.001.03, Group Header

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-/DK-Rules
MessageIdentification	<MsgID>	[1..1]	<p>Point to point reference assigned by the instructing party and sent to the next party in the chain to unambiguously identify the message.</p> <p>The instructing party has to make sure that 'MessageIdentification' is unique per instructed party for a pre-agreed period.</p>	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	-
Number-OfTransactions	<NbOfTx>	[1..1]	Number of individual transactions contained in the message.	Max15NumericText	-
ControlSum	<CtrlSum>	[1..1]	Total of all individual amounts included in the message, irrespective of currencies.	Decimal-Number	2 is the maximum number of decimal digits allowed.

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	EPC-/DK-Rules
InitiatingParty	<InitgPty>	[1..1]	Refer to 2.2.1.4		Allocation may differ from Debt-or. 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

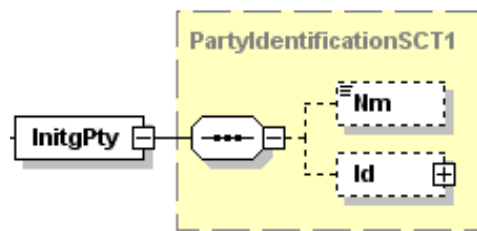


Diagram 11: pain.001.001.03, Initiating Party

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-/DK-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

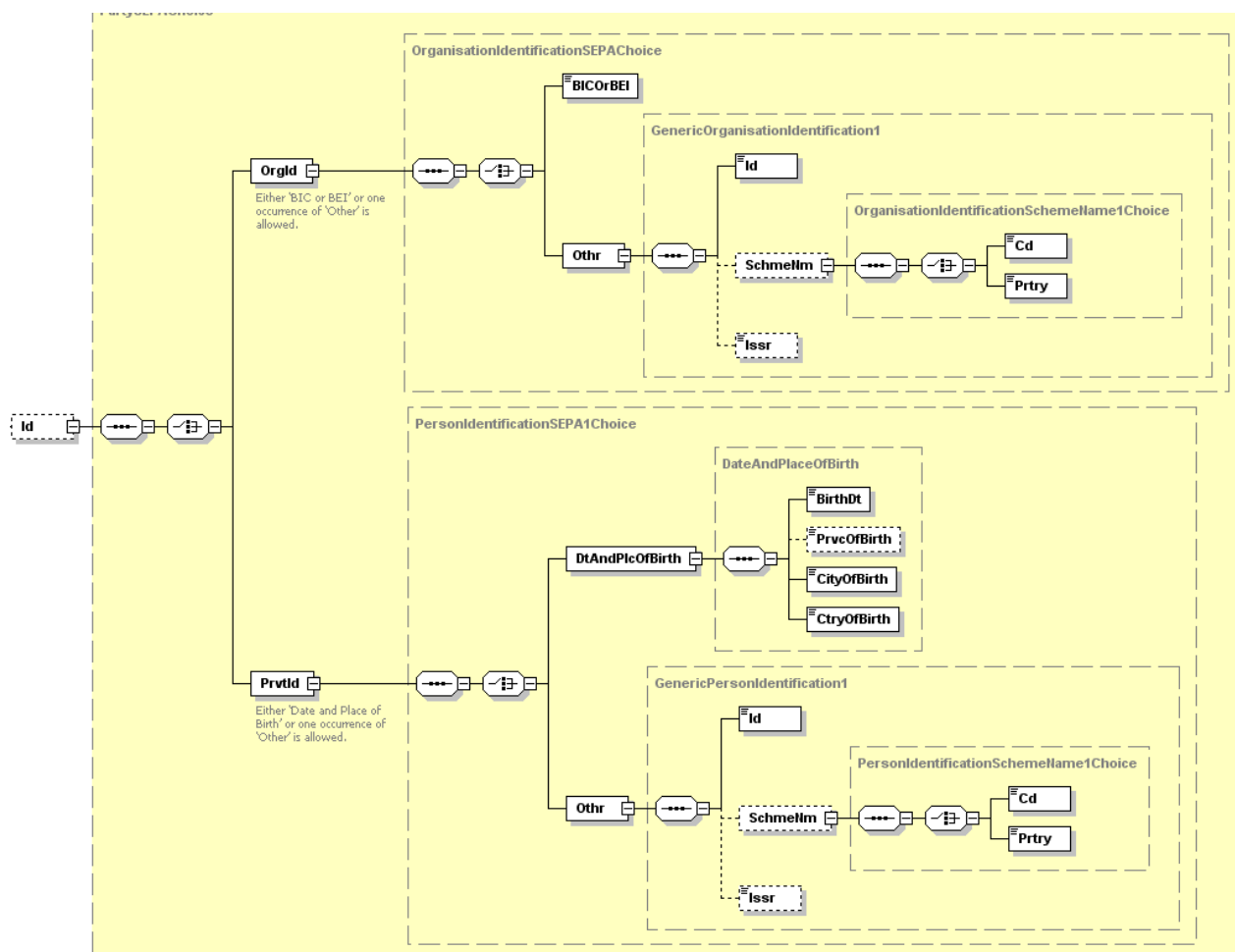


Diagram 12: pain.001.001.03, Identification

Definition

Unambiguous name or number assigned by an entity to enable recognition of that entity, e.g. account identifier. As to its elements, this 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.

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	EPC-/DK-Rules
OrganisationIdentification	<OrgId>	[1..1]	Unique and unambiguous way of identifying an organisation.	OrganisationIdentification-SEPAChoice	Either „BICOrBEI“ or „Other“ must be allocated
BICOrBEI	<BICOrBEI>	[1..1]	Business Identifier Code (ISO 9362) or Business Entity Identifier (BEI)	AnyBICIdentifier	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	External-OrganisationIdentification1Code	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	
DateAndPlace-OfBirth	<DtAndPl-cOfBirth>	[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	

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	EPC/DK-Rules
CityOfBirth	<CityOfBirth>	[1..1]	City where a person was born	Max35Text	
CountryOfBirth	<CountryOfBirth>	[1..1]	Country where a person was born	CountryCode	Code ISO 3166
OtherIdentification	<Other>	[1..1]	Proprietary identification of a person	GenericPersonIdentification1	
Identification	<Id>	[1..1]	Unique and unambiguous identification of a person	Max35Text	
SchemeName	<SchemeNm>	[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	

2.2.1.6 Payment Information

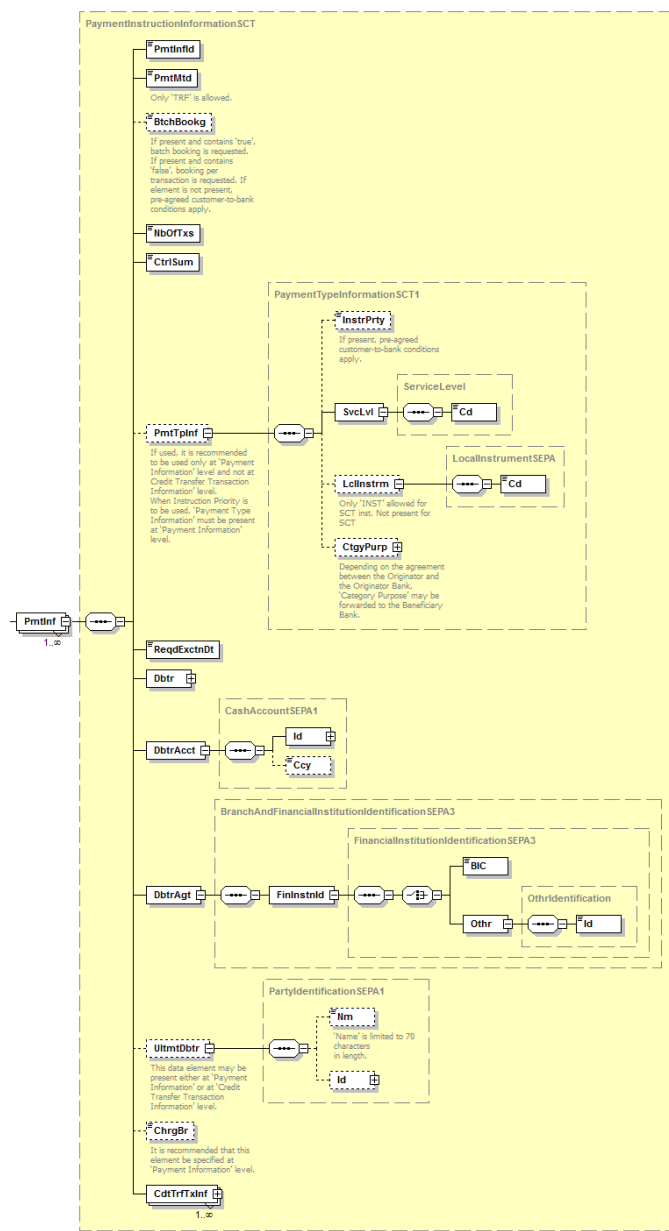


Diagram 13: pain.001.001.03, Payment Information

Definition

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

XML Tag

<PmtInf>

Occurrences

[1..n]

Rules

Name	XML Tag	Occurrences	Definition	Type	EPC-/DK-Rules
PaymentInformationIdentification	<PmtInflId>	[1..1]	Reference assigned by a sending party to unambiguously identify the payment information block within the message.	RestrictedIdentificationSE-PA1	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.	PaymentMethodSCTCode	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>)
Number-OfTransactions	<NbOfTxs>	[1..1]	Number of individual transactions contained in the payment information group.	Max15NumericText	
ControlSum	<CtrlSum>	[1..1]	Total of all individual amounts included in in the payment information group, irrespective of currencies.	Decimal-Number	2 is the maximum number of decimal digits allowed.

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	EPC-/DK-Rules
PaymentTypeInformation	<PmtTpInf>	[0..1]	Set of elements that further specifies the type of transaction.	PaymentTypeInformationSCT1	It is recommended to allocate this element on this level rather than on the level of the transaction details. Furthermore a concomitance of this element group in both levels is not allowed.
InstructionPriority	<InstrPrty>	[0..1]	Indicator of the urgency or order of importance to apply to the processing of the instruction.	Priority2Code	If <InstrPrty> is to be applied, it is only permitted at the payment information level and not on the level of the transaction details. Permitted codes: HIGH and NORM. If not otherwise agreed upon with the financial institution, NORM is always assumed on this level (i.e. HIGH is ignored).
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.	ExternalServiceLevel1Code	For SEPA payments, the solely permitted value from the external ISO 20022 code list is SEPA
<u>LocalInstrument</u> ^[SW1]	<LclInstrm>	[0..1]	<u>Local instrument</u>	<u>Local-Instrument</u> SEPA	It is not permissible to use this element group for <u>SEPA credit transfers</u>
<u>Code</u>	<Cd>	[1..1]	<u>In a coded form</u>	<u>ExternalLocalInstrument</u> 1Code	

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	EPC-/DK-Rules
CategoryPurpose	<Ctgy-Purp>	[0..1]	Specifies the 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 in coded form	External-Cate-goryPur- pose1Code	Only the codes of the external ISO 20022 code list are permitted. Refer to chapter 0 Note: These codes are not represented in the account statement.
RequestedExecutionDate	<Re-qdExctnDt>	[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 a date is no TARGET business day the bank is authorised to indicate the subsequent TARGET business day as execution date. When the order reaches the bank after the declared cut-off time it is regarded as delivered at the subsequent business day. Banks are not obliged to execute order data which are delivered more than 15 calendar days BEFORE the requested execution date.
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.	CashAccountSE-PA1	-

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	EPC-/DK-Rules
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	-
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	If the field is used it has to be allocated with a valid BIC . This can be either 8 or 11 characters long.
OtherIdentification	<Othr>	[1..1]	Other Identification of Financial Institution	OthrIdentification	
Identification	<Id>	[1..1]	Identification	OthrIdentification-Code	If the BIC field is not used, the constant NOTPROVIDED has to be specified
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.

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	EPC-/DK-Rules
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.	ChargeBearerType-SEPACode	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. Furthermore a concomitance of this element group in both levels is not allowed.
CreditTransfer-TransactionInformation	<CdtTrfTxInf>	[1..n]	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>
  <NbOfTxes>2</NbOfTxes>
  <CtrlSum>6655.86</CtrlSum>
  <PmtTpInf>
    <SvcLvl>
      <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>
  </CdtTrfTxInf>
</PmtInf>

```

```

</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

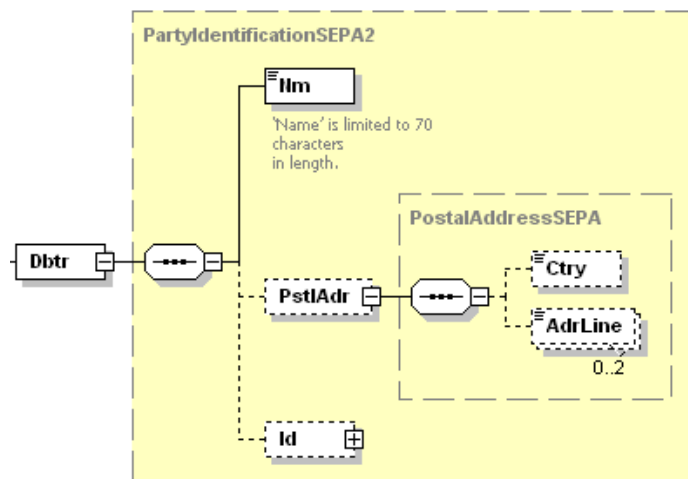


Diagram 14: pain.001.001.03, Debtor

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-/DK-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.
PostalAddress	<PstlAdr>	[0..1]	Information that locates and identifies a specific address, as defined by postal services.	PostalAddress-SEPA	It is recommended to leave this element group without allocation.
Country	<Ctry>	[0..1]	Nation with its own government.	CountryCode	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

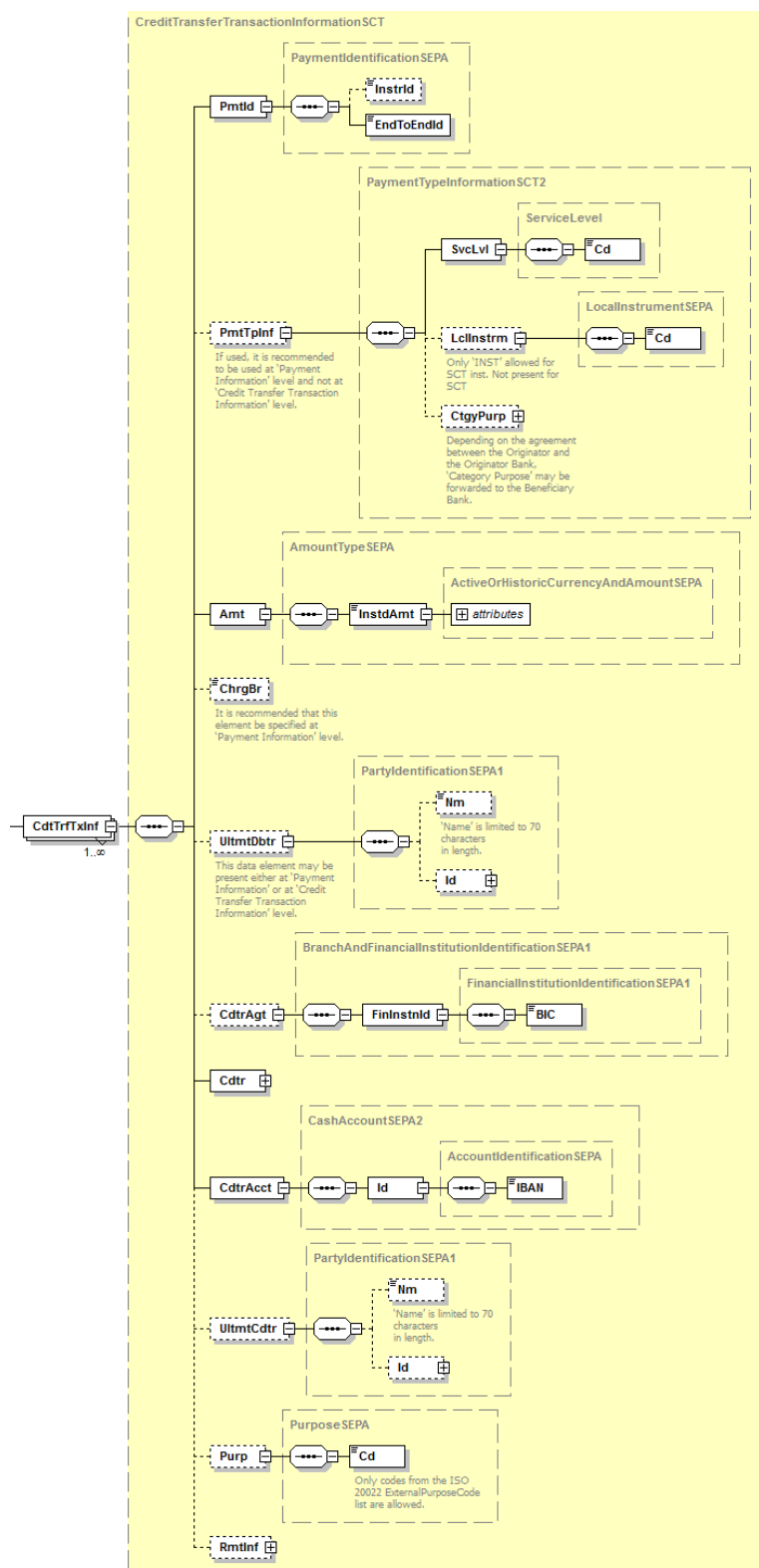


Diagram 15: pain.001.001.03, Credit Transfer Transaction Information

Definition

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

XML Tag

<CdtTrfTxInf>

Occurrences

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

Rules

Name	XML Tag	Occurrences	Definition	Type	EPC-/DK-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>. Furthermore a concomitance of this element group in both levels is not allowed.

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	EPC-/DK-Rules
ServiceLevel	<SvcLvl>	[1..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.	ExternalServiceLevelCode	For SEPA payments, the solely permitted value from the external ISO 20022 code list is SEPA.
<u>LocalInstrument</u> ^{SW2}	<LclInstrm>	[0..1]	<u>Local instrument</u>	<u>LocalInstrumentSEPA</u>	<u>It is not permissible to use this element group for SEPA credit transfers</u>
<u>Code</u>	<Cd>	[1..1]	<u>In a coded form</u>	<u>ExternalLocalInstrument1Code</u>	
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 0 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-CurrencyAndAmountSEPA	Is to be allocated with an amount. The decimal separator is a period

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	EPC-/DK-Rules
ChargeBearer	<ChrgBr>	[0..1]	Specifies which party/parties will bear the charges associated with the processing of the payment transaction.	ChargeBearerType-SEPACode	It is recommended, not to allocate a value to the field on this level but to allocate it on the level of <PaymentInstructionInformation>. Furthermore a concomitance of this element group in both levels is not allowed. If allocated it contains the constant SLEV
UltimateDebtor	<UltmtDbtr>	[0..1]	Debtor reference party. For information only.	PartyIdentification-SEPA1	If a value is allocated to this field, then it is not allowed to use the element on the level of <PaymentInstructionInformation>.
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
CreditorAgent	<CdtrAgt>	[0..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	-

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	EPC/DK-Rules
BIC	<BIC>	[1..1]	Business Identifier Code (ISO 9362)	BICIdentifier	<p>This information can be requested by the payment service provider continues to be necessary for payments outside the EU/EEA.[SW3]</p> <p>The BIC can be either 8 or 11 characters long.</p>
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.	AccountIdentificationSEPA	-
IBAN	<IBAN>	[1..1]	International Bank Account Number.	IBAN2007Identifier	<p>To be allocated with a valid IBAN (International Bank Account Number).</p> <p>This can have a maximum of 34 characters.</p>
UltimateCreditor	<UltmtCdtr>	[0..1]	Creditor reference party. For information only.	PartyIdentificationSEPA1	-
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
Purpose	<Purp>	[0..1]	Type of payment.	Purpose-SEPA	

Name	XML Tag	Occurrences	Definition	Type	EPC-/DK-Rules
Code	<Cd>	[1..1]	In a coded form.	External-Purpose1-Code	Only codes of the ISO 20022 ExternalPurposeCode list are permitted. Refer to chapter 2.3.2. ⁶ In an account statement in MT940/942 format not all codes are represented. (Assignments of purpose codes to specific transaction codes (GVC) of MT940 refer to the subsequent table)
RemittanceInformation	<RmtInf>	[0..1]	Refer to 2.2.1.10		Either Structured or Unstructured (but not both), may be present. It is recommended to use Structured only in agreement with the payee.

Assignment of purpose codes to business transaction codes in MT940

Purpose Code	maps to GVC
RINP	152
BONU, PENS, SALA, PAYR, <u>SPSP</u>	153
BENE, GOVT, SSBE	156
CHAR	119 or 169 respectively
CBFF	154
CBFR	155
IVPT	167 (mapping only for payments whose structured remittance information contains left-aligned "RF")

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

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

Example

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

2.2.1.9 Creditor

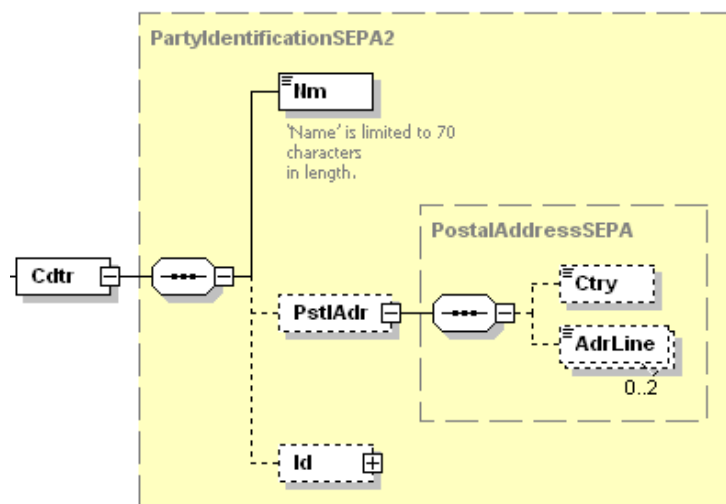


Diagram 16: pain.001.001.03, Creditor

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.

Name	XML Tag	Occurrences	Definition	Type	EPC- /DK 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.
Country	<Ctry>	[0..1]	Nation with its own government.	CountryCode	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		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

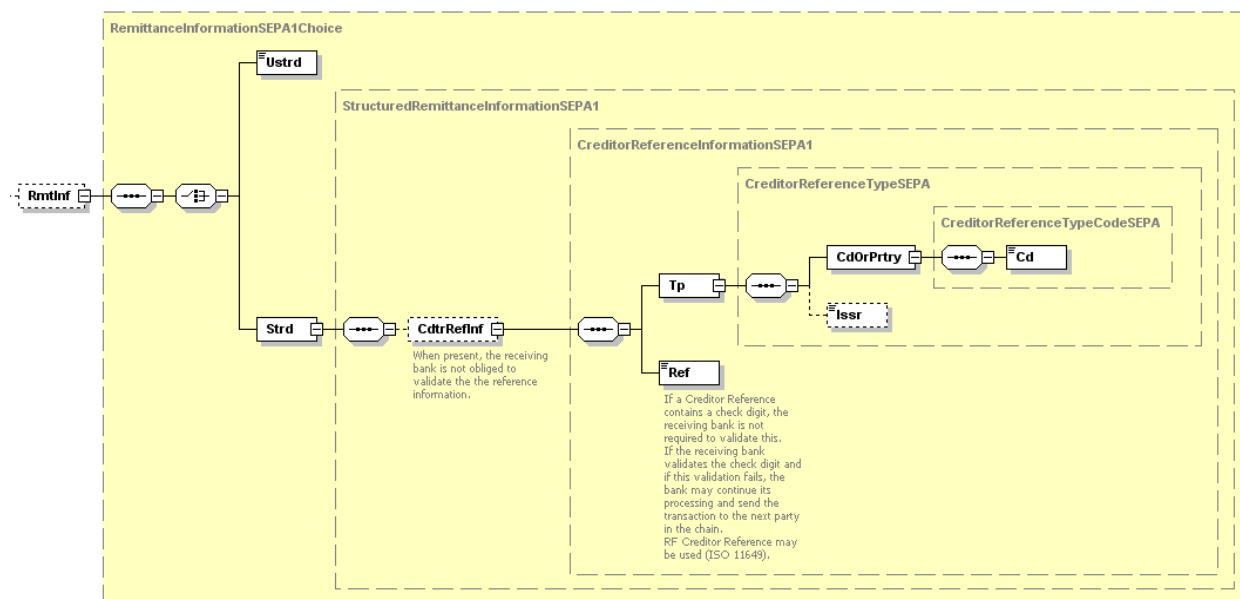


Diagram 17: pain.001.001.03, Remittance Information

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- / DK-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	<p>The use of the unstructured remittance information is recommended. It may carry structured remittance information, as agreed between the Creditor and the Debtor.</p> <p>In case of capital building fringe fortune (in German: VL) or capital building fringe fortune for retirement (in German: AVWL), this field has to be utilised as follows: „XXJ/contract number“. Please note: The VL/AVWL recipient's name can be assigned to the data element „Ultimate Creditor“ if necessary⁷</p>

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

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	EPC- / DK-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 <Ref> according to ISO 11649⁸ is an exception.</p> <p>The content of this field (including contained tags and whitespace, but excluding the tags <Strd> and </Strd> themselves), must not exceed 140 characters.</p>
CreditorReferenceInformation	<CdtrRef-Inf>	[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 <Ref> has the following format: RF<checksum><21 characters maximum></p>	CreditorReferenceInformation SEPA1	The debtor's bank is not obliged to validate the contents of this element group.

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

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	EPC- / DK-Rules
CreditorReferenceType	<Tp>	[1..1]	Type of the reference	CreditorReference-TypeSEPA	-
CodeOrProprietary	<CdOrPrtry>	[1..1]	Specification of document type	CreditorReference-TypeCode-SEPA	
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	
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.008.001.02

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

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

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

CIs for German creditors are assigned by the Deutsche Bundesbank. Further information (e.g. on the length of the CI for German creditors) are available on <http://www.glaeubiger-id.bundesbank.de>.

On

<https://www.europeanpaymentscouncil.eu/document-library/clarification-paper/creditor-identifier-overview>

the structure and the (national) issuer of the CIs of all SEPA countries is published ~~the web-site of the Deutsche Bundesbank,~~

http://www.bundesbank.de/Redaktion/DE/Dossier/Aufgaben/glaebiger_identifikationsnummer.html.

Mandate ID

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

Overview

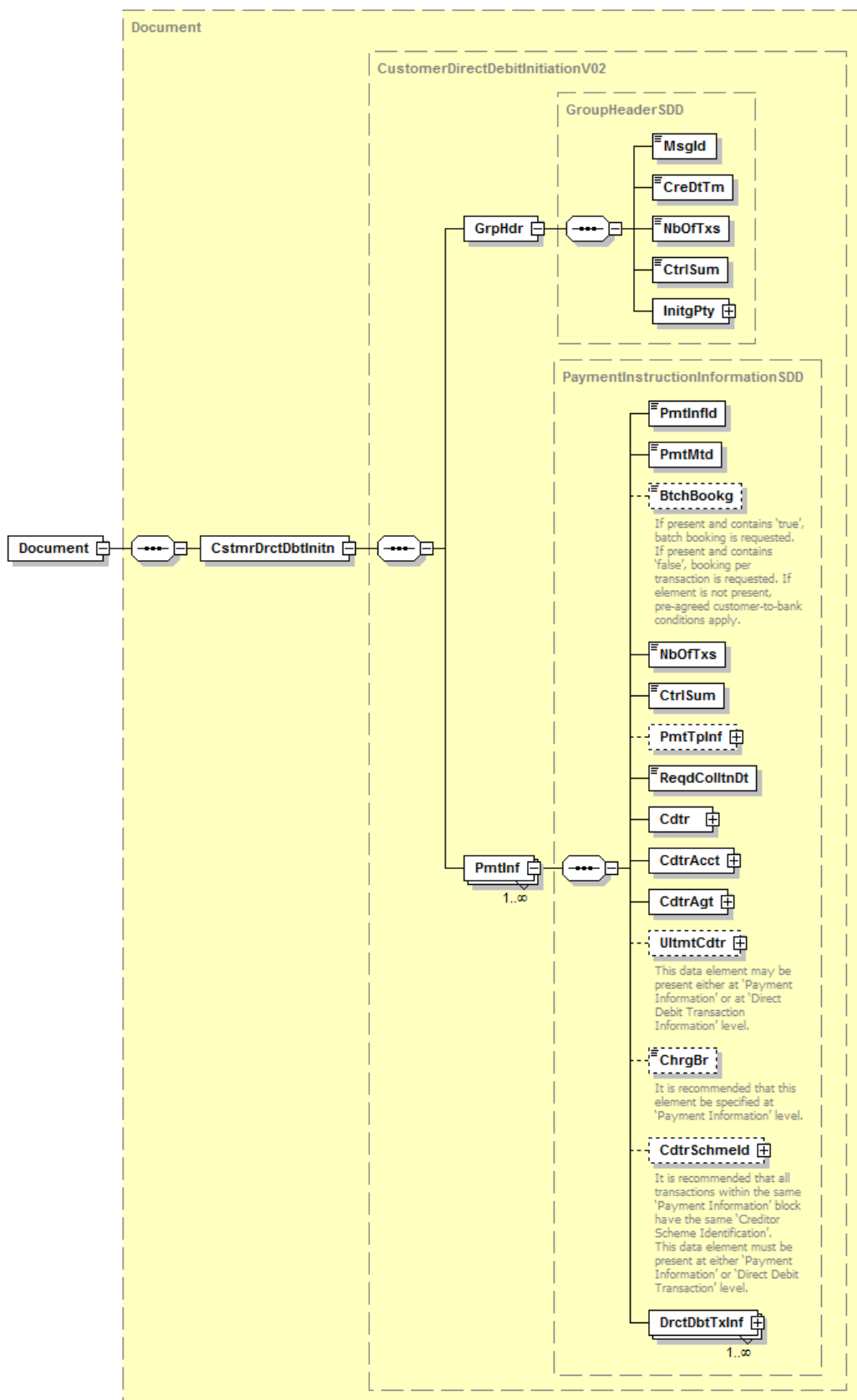


Diagram 18: Overview pain.008.001.02

2.2.2.1 Document

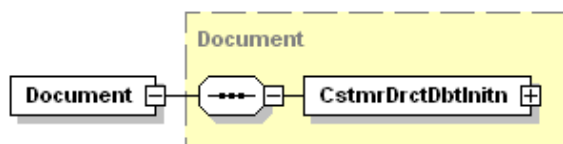


Diagram 19: pain.008.001.02, Document

Definition

UNIFI (ISO 20022) XML message: SEPA Direct Debit Transfer Schema. This is the top level element of the message pain.008.001.02.

XML Tag

<Document>

Occurrences

[1..1]

Rules

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

Example

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02
pain.008.001.02.xsd">
  <CstmrDrctDbtInitn>
    <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>
    <PmtInf>
      <PmtInfId>Payment-ID</PmtInfId>
      <PmtMtd>DD</PmtMtd>
      <NbOfTxs>2</NbOfTxs>
      <CtrlSum>6655.86</CtrlSum>
      <PmtTpInf>
        <SvcLvl>
          <Cd>SEPA</Cd>
        </SvcLvl>
        <LclInstrm>
          <Cd>CORE</Cd>
        </LclInstrm>
        <SeqTp>RCUR</SeqTp>
      </PmtTpInf>
    </PmtInf>
  </CstmrDrctDbtInitn>
</Document>
```

```

<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>
</CstmrDrctDbtInitn>
</Document>

```

2.2.2.2 Customer Direct Debit Initiation

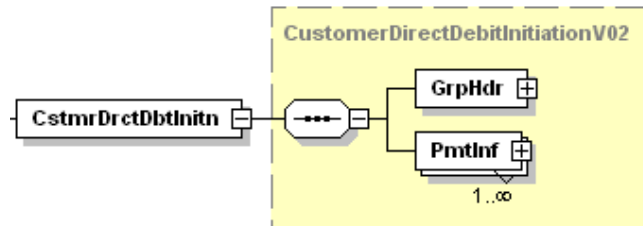


Diagram 20: pain.008.001.02

Definition

Customer Direct Debit Transfer Initiation

XML Tag

<CstmrDrctDbtInitn>

Occurrences

[1..1]

Rules

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

2.2.2.3 Group Header

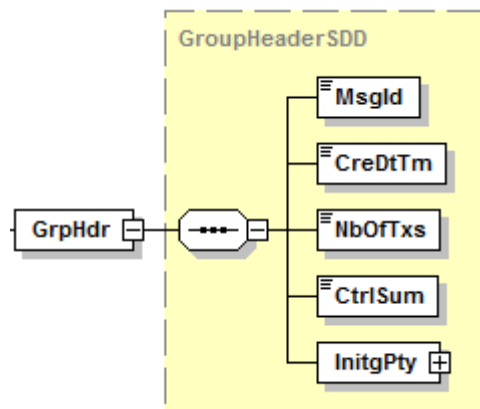


Diagram 21: pain.008.001.02, Group Header

Definition

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

XML Tag

<GrpHdr>

Occurrences

[1..1]

Rules

Name	XML Tag	Occurrences	Definition	Type	EPC- /DK-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.	RestrictedIdentificationSE-PA1	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	-
Number-OfTransactions	<NbOfTx>	[1..1]	Number of individual transactions contained in the message.	Max15NumericText	-
ControlSum	<CtrlSum>	[1..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

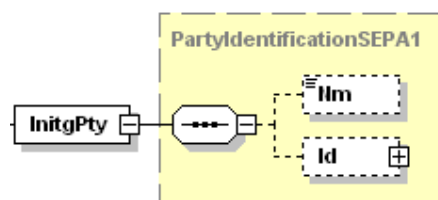


Diagram 22: pain.008.001.02, Initiating Party

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- / DK-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 Information

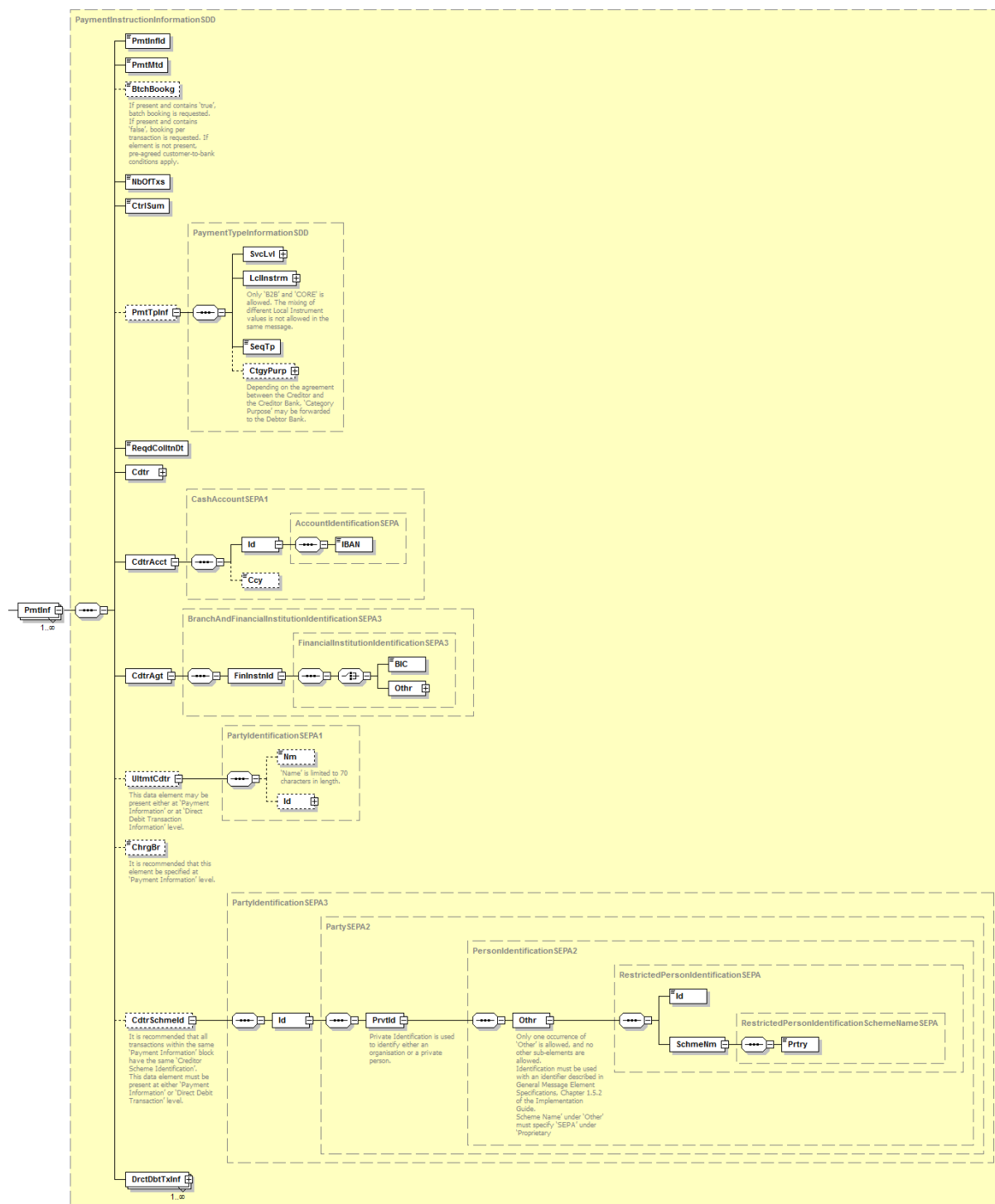


Diagram 23: pain.008.001.02, Payment Information

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..n]

Rules

Name	XML Tag	Occurrences	Definition	Type	EPC- / DK-Rules
PaymentInformationIdentification	<PmtInfId>	[1..1]	Reference assigned by a sending party to unambiguously identify the payment information block within the message.	RestrictedIdentificationSE-PA1	-
PaymentMethod	<PmtMtd>	[1..1]	Specifies the means of payment that will be used to move the amount of money.	Payment-Method2Code	Only DD is allowed.
BatchBooking	<Btch-Bookg>	[0..1]	Identifies whether a single entry (<code>false</code>) per individual transaction or a batch entry for the sum of the amounts of all transactions within the group of a message (<code>true</code>) is requested.	BatchBookingIndicator	Only if a corresponding agreement with the customer for single entries is on hand and in case of an allocation with <code>false</code> , 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: <code>true</code>).
Number-OfTransactions	<NbOfTxs>	[1..1]	Number of individual transactions contained in the Payment Information Block	Max15NumericText	
ControlSum	<CtrlSum>	[1..1]	Total of all individual amounts included in the Payment Information Block	Decimal-Number	2 is the maximum number of decimal digits allowed.

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	EPC- / DK-Rules
PaymentTypeInformation	<PmtTpInf>	[0..1]	Set of elements that further specifies the type of transaction.	PaymentTypeInformationSDD	This element group has to be allocated either here or on transaction level.
ServiceLevel	<SvcLvl>	[1..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.	ExternalServiceLevel1Code	For SEPA payments, the solely permitted value from the external ISO 20022 code list is SEPA .
LocalInstrument	<LclInstrm>	[1..1]	Type of a direct debit	LocalInstrumentSEPA	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	ExternalLocalInstrument1Code	Only CORE (SEPA direct debit core) and B2B (SEPA direct debit B2B) is permissible.

Name	XML Tag	Occurrences	Definition	Type	EPC- / DK-Rules
SequenceType	<SeqTp>	[1..1]	Identifies the direct debit sequence, e.g. first, recurrent, final or one-off.	Sequence-Type1Code	<p>Only FRST, RCUR, FNAL, OOFF is permissible.</p> <p>The first of a recurrent series of collections can also be identified by RCUR.</p> <p>Note: According to the EPC IG each of the four above mentioned codes is usable without any restrictions in the case of mandate modifications (SMNDA). However, the Code OOFF is not practice relevant for in a first collection no mandate modifications is possible.</p>
Category Purpose	<Ctgy-Purp>	[0..1]	Type of a payment	Category-Purpose-SEPA	
Code	<Cd>	[1..1]	Category purpose, as published in an external category purpose code list.	ExternalCategoryPurpose1Code	<p>Only the codes of the external ISO 20022 code list are permitted. Refer to chapter 2.3.2</p> <p>Note: These codes are not represented in the account statement.</p>

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	EPC- / DK-Rules
RequestedCollectionDate	<ReqdCol-ltnDt>	[1..1]	Date at which the creditor requests the amount of money to be collected from the debtor.	ISODate	Due date requested by the customer. In case a date is no TARGET business day the bank is authorised to indicate the subsequent TARGET business day as due date, When the order reaches the bank after the declared cut-off time it is regarded as delivered at the subsequent business day. Banks are not obliged to execute order data which are delivered more than 15 calendar days BEFORE the requested collection date.
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-CurrencyCode	-

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	EPC- / DK-Rules
CreditorAgent	<CdtrAgt>	[1..1]	Financial institution servicing an account for the creditor.	BranchAnd-Financial-Institution-IdentificationSEPA3	-
FinancialInstitutionIdentification	<FinInst-nId>	[1..1]	Unique and unambiguous identifier of a financial institution.	Financial-Institution-IdentificationSEPA3	-
BIC	<BIC>	[1..1]	Business Identifier Code (ISO 9362).	BICIdentifier	If the field is used it has to be allocated with a valid BIC. This can be either 8 or 11 characters long.
OtherIdentification	<Othr>	[1..1]	Other Identification of financial institution	OthrIdentification	
Identification	<Id>	[1..1]	Identification	OthrIdentification-Code	If the BIC field is not used, the constant NOTPROVIDED has to be specified
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
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- / DK-Rules
ChargeBearer	<ChrgBr>	[0..1]	Specifies which party/parties will bear the charges associated with the processing of the payment transaction.	ChargeBearerType-SEPACode	It is recommended, to use this field instead of the field on the level of transaction details. Furthermore a concomitance of this element group in both levels is not allowed. If used, only SLEV is allowed.
CreditorScheme-Identification	<CdtrSchm eld>	[0..1]	Credit party that signs the mandate.	Party-Identifica- tionSEPA3	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.
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-Identifica- tionSEPA2	
OtherIdentification	<Othr>	[1..1]	Identifier issued to a person for which no specific identifier has been defined.	Restric- tedPerson- Identifica- tionSEPA	
Identification	<Id>	[1..1]	Unique and unambiguous identification of the creditor	Restric- tedPerson- IdentifierS- EPA	
SchemeName	<Sch- meNm>	[1..1]	Name of the identification scheme.	Restric- tedPerson- Identifica- tionSche- meName- SEPA	

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	EPC- / DK-Rules
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..n]	Refer to 2.2.2.7		Please refer to the annotation in chapter 2.1.

Example

```

<PmtInf>
  <PmtInfId>Payment-ID</PmtInfId>
  <PmtMtd>DD</PmtMtd>
  <NbOfTxes>2</NbOfTxes>
  <CtrlSum>6655.86</CtrlSum>
  <PmtTpInf>
    <SvcLvl>
      <Cd>SEPA</Cd>
    </SvcLvl>
    <LclInstrm>
      <Cd>CORE</Cd>
    </LclInstrm>
    <SeqTp>RCUR</SeqTp>
  </PmtTpInf>
  <ReqdColltnDt>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>OtherMandateId</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

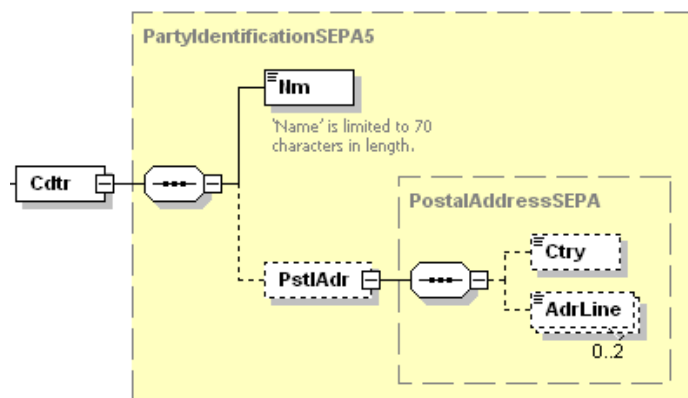


Diagram 24: pain.008.001.02, Creditor

Definition

Party to which an amount of money is due.

XML Tag

<Cdtr>

Occurrences

[1..1]

Rules

Name	XML Tag	Occurrences	Definition	Type	EPC- / DK-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	It is recommended to leave this field group without allocation.
Country	<Ctry>	[0..1]	Nation with its own government.	CountryCode	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

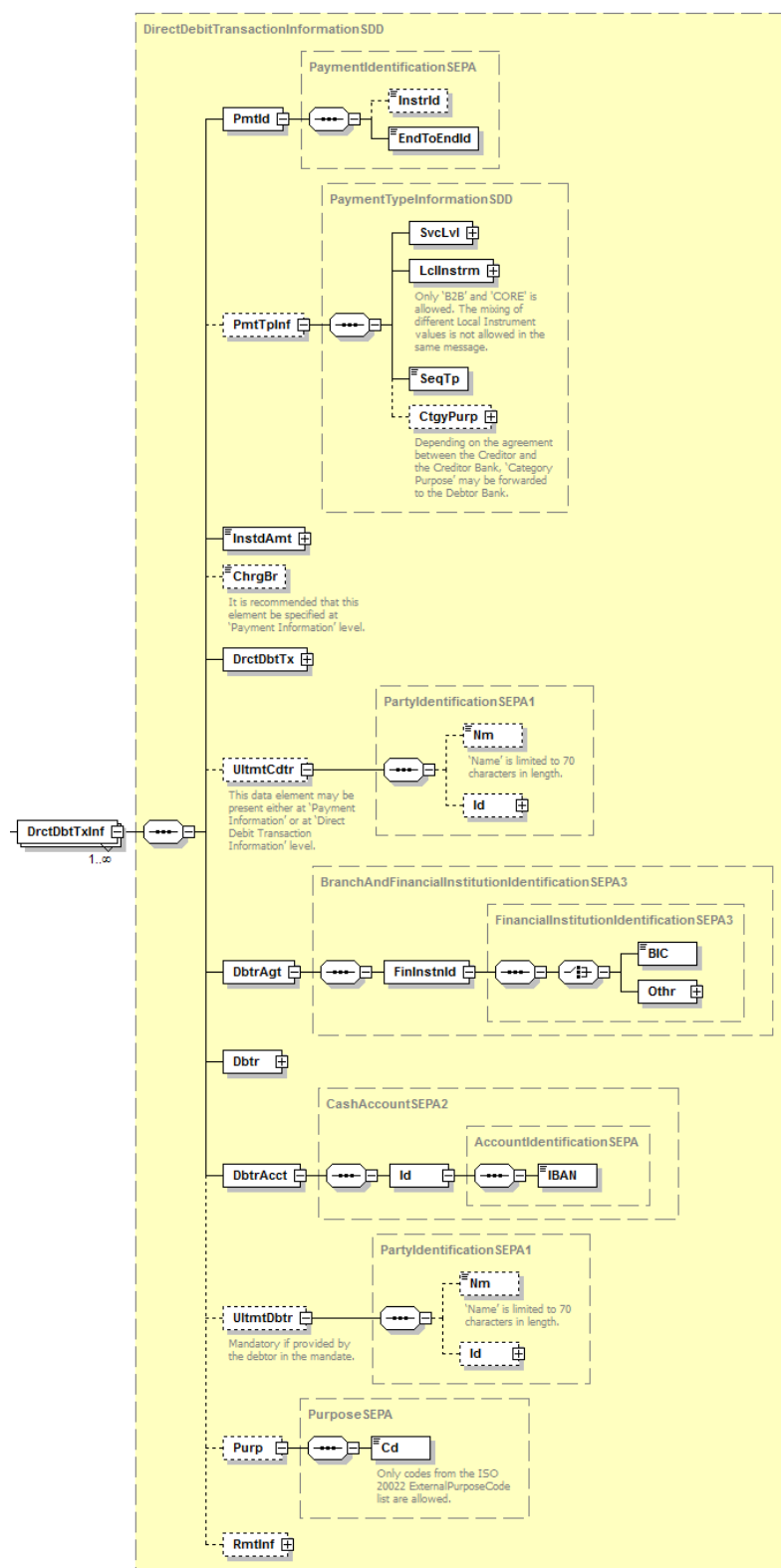


Diagram 25: pain.008.001.02, Direct Debit Transaction Information

Definition

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

XML Tag

<DrctDbtTxInf>

Occurrences

[1..n]

Rules

Name	XML Tag	Occurrences	Definition	Type	EPC- / DK-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.

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	EPC- / DK-Rules
PaymentTypeInformation	<PmtTpInf>	[0..1]	Set of elements that further specifies the type of transaction.	PaymentTypeInformationSDD	This element group has to be allocated either here or on Payment Information level. Recurrent, singular, first and last direct debits can be combined in one payment information block when using this element group on transaction level.
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.	ExternalServiceLevel1Code	For SEPA payments, the solely permitted value from the external ISO 20022 code list is SEPA .
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	ExternalLocalInstrument1Code	Only CORE (SEPA direct debit core) and B2B (SEPA direct debit B2B) is permissible.

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	EPC- / DK-Rules
SequenceType	<SeqTp>	[1..1]	Identifies the direct debit sequence, e.g. first, recurrent, final or one-off.	SequenceType1Code	<p>Only FRST, RCUR, FNAL, OOFF is permissible.</p> <p>The first of a recurrent series of collections can also be identified by RCUR.</p> <p>Note: According to the EPC IG each of the four above mentioned codes is usable without any restrictions in the case of mandate modifications (SMNDA). However, the Code OOFF is not practice relevant for in a first collection no mandate modifications is possible.</p>
CategoryPurpose	<CtgyPurp>	[0..1]	Type of a payment	CategoryPurposeSEPA	
Code	<Cd>	[1..1]	Category purpose, as published in an external category purpose code list.	ExternalCategoryPurpose1Code	<p>Only the codes of the external ISO 20022 code list are permitted. Refer to chapter 2.3.2</p> <p>Note: These codes are not represented in the account statement..</p>
InstructedAmount	<InstdAmt>	[1..1]	Amount of money to be moved between the debtor and creditor, before deduction of charges.	Active-OrHistoric-CurrencyAnd-AmountSEPA	The fractional parts has a maximum of two digits.

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	EPC- / DK-Rules
ChargeBearer	<ChrgBr>	[0..1]	Specifies which party/parties will bear the charges associated with the processing of the payment transaction.	ChargeBearerType-SEPACode	It is recommended, not to use this field but the field on the level of the Payment Instruction Information. Furthermore a concomitance of this element group in both levels is not allowed. If used, only SLEV is allowed.
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.
Identification	<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.	BranchAndFinancialInstitutionIdentificationSEPA3	BIC code of the debtor's bank.
FinancialInstitutionIdentification	<FinInstnId>	[1..1]	Unique and unambiguous identifier of a financial institution.	FinancialInstitutionIdentificationSEPA3	-
BIC	<BIC>	[1..1]	Business Identifier Code (ISO 9362).	BICIdentifier	This information continues to be necessary can be requested by the payment service provider for payments outside the EU/EEA. The BIC can be either 8 or 11 characters long.

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	EPC- / DK-Rules
OtherIdentification	<Othr>	[1..1]	Other identification of financial institution	OthrIdenti- fication	
Identification	<Id>	[1..1]	Identifikation	OthrIdenti- fication- Code	If the BIC field is not used, the constant NOTPROVIDED has to be specified
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.	AccountIdenti- ficationSEPA	-
IBAN	<IBAN>	[1..1]	International Bank Account number (IBAN)	IBAN2007I dentifier	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	-

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	EPC- / DK-Rules
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. In the customer statement messages MT940/942 only the code CGDD (Card Generated Direct Debit) is representable by mapping this code into a specific business transaction code (GVC 107). Refer to the respective footnote of this GVC in chapter 8.2.6
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>
  <InstAmt Ccy="EUR">6543.14</InstAmt>
  <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

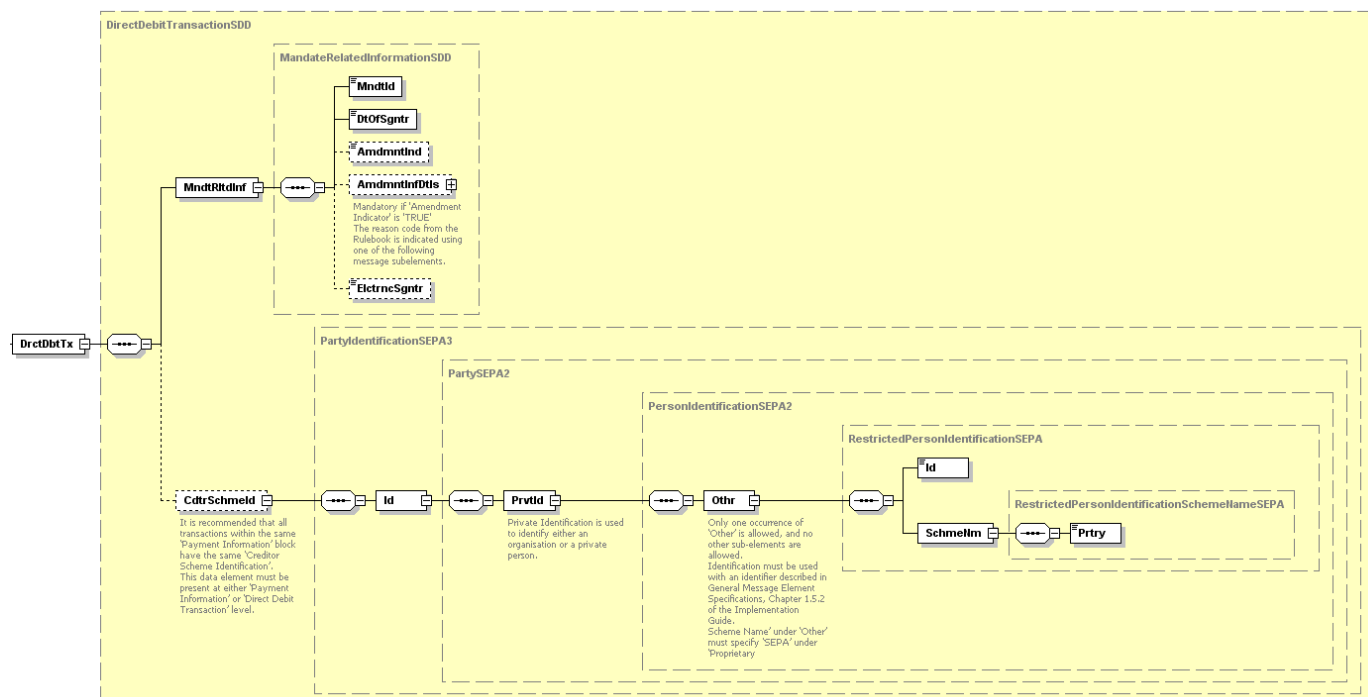


Diagram 26: pain.008.001.02, Direct Debit Transaction

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- / DK-Rules
MandateRelated-Information	<MndtRltd-Inf>	[1..1]	Set of elements used to provide further details related to a direct debit mandate.	MandateRelated-InformationSDD	-
MandateIdentification	<MndtId>	[1..1]	Reference of the direct debit mandate that has been signed between by the debtor and the creditor.	Restricted-IdentificationSEPA1	-
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.
CreditorScheme-Identification	<CdtrSchmId>	[0..1]	Credit party that signs the direct debit mandate.	Party-IdentificationSEPA3	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	-

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	EPC- / DK-Rules
PrivateIdentification	<PrvtId>	[1..1]	Unique and unambiguous identification of a person, e.g. passport.	Person-IdentificationSEPA2	-
OtherIdentification	<OthrId>	[1..1]	Identifier issued to a person for which no specific identifier has been defined.	RestrictedPerson-IdentificationSEPA	-
Identification	<Id>	[1..1]	Identifier issued to the Creditor for which no specific identifier has been defined.	Restricted-Person-IdentifierSEPA	Allocate to this field a CI as described in 2.2.2.
SchemeName	<SchemeNm>	[1..1]	Name of the identification scheme.	RestrictedPerson-IdentificationSchemeNameSEPA	
Proprietary	<Prtry>	[1..1]	Name of the identification scheme, in a free text form.	IdentificationSchemeNameSEPA	SEPA must be allocated to this field

Example

```

<DrctDbtTx>
  <MndtRltdInf>
    <MndtId>Mandate-Id</MndtId>
    <DtOfSgntr>2010-11-20</DtOfSgntr>
    <AmdmntInd>true</AmdmntInd>
    <AmdmntInfDtls>
      <OrgnlDbtrAcct>
        <Id>
          <Othr>
            <Id>SMNDA</Id>
          </Othr>
        </Id>
      </OrgnlDbtrAcct>
    </AmdmntInfDtls>
  </MndtRltdInf>
  <CdtrSchmeId>
    <Id>
      <PrvtId>
        <Othr>
          <Id>DE00ZZZ00099999999</Id>
          <SchemeNm>
            <Prtry>SEPA</Prtry>
          </SchemeNm>
        </Othr>
      </PrvtId>
    </Id>
  </CdtrSchmeId>
</DrctDbtTx>

```

2.2.2.9 Amendment Information Details

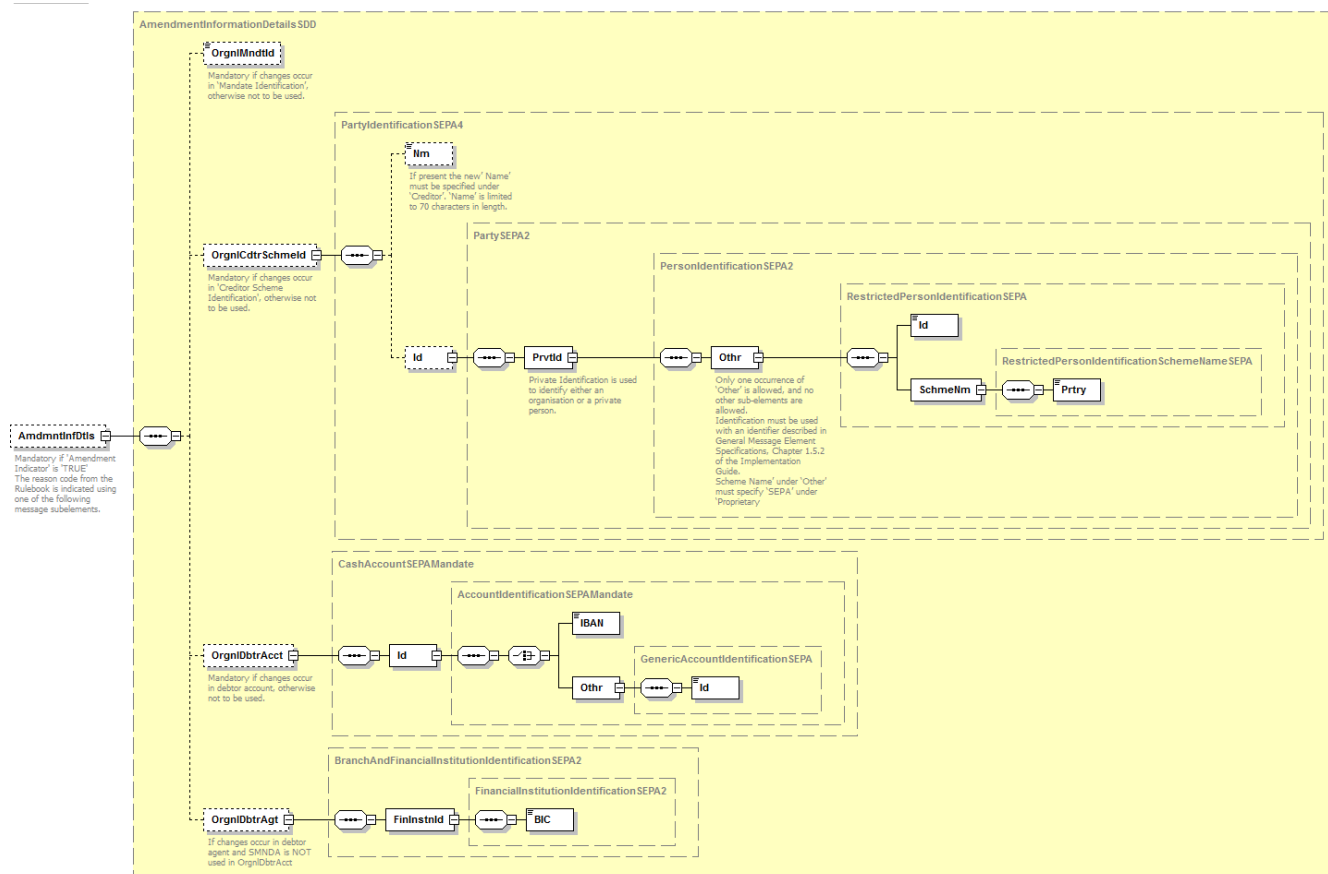


Diagram 27: pain.008.001.02, Amendment Information Details

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- / DK-Rules
OriginalMandateIdentification	<Org-nlMndtId>	[0..1]	Original mandate identification that has been modified.	Restricted-IdentificationSEPA1	Mandatory if changes occur in MandateIdentification, otherwise not to be used.
OriginalCreditor-SchemeIdentification	<Org-nlCdtrSchmId>	[0..1]	Original creditor scheme identification and/or name of the Creditor that has been modified.	Party-IdentificationSEPA4	Mandatory if changes occur in MandateIdentification or in the Creditor Identifier (CI), otherwise not to be used.
Name	<Nm>	[0..1]	Name by which a party is known and which is usually used to identify that party.	Max70Text	If this original name is allocated, the new name has to be allocated to the element Creditor. Name is restricted to 70 characters.
Identification	<Id>	[0..1]	Unique and unambiguous way of identifying an organisation or an individual person.	Party-SEPA2	-
PrivateIdentification	<PrvtId>	[1..1]	Name or number assigned by an entity to enable recognition of that entity, e.g. account identifier.	Person-IdentificationSEPA2	-
OtherIdentification	<OthrId>	[1..1]	Identifier issued to a person for which no specific identifier has been defined.	RestrictedPerson-IdentificationSEPA	-
Identification	<Id>	[1..1]	Original CI of the Creditor	RestrictedPerson-IdentifierSEPA	Allocate a CI to this field as described in 2.2.2.
SchemeName	<SchemeNm>	[1..1]	Name of the identification scheme.	RestrictedPerson-IdentificationSchemeNameSEPA	

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	EPC- / DK-Rules
Proprietary	<Prtry>	[1..1]	Name of the identification scheme, in a free text form.	IdentificationSchemeNameSEPA	SEPA must be allocated to this field
OriginalDebtorAccount	<OrgnDbtrAcct>	[0..1]	Original debtor account.	CashAccountSEPA PAMandate	To be used only for changes of accounts within the same bank.
Identification	<Id>	[1..1]	Unique and unambiguous identification of the account.	AccountIdentificationSEPA PAMandate	-
IBAN	<IBAN>	[1..1]	International Bank Account Number (IBAN).	IBAN2007-Identifier	To be allocated with a valid IBAN (International Bank Account Number) Allocation only permitted in the case of an account change where the debtor agent does not change. This can have a maximum of 34 characters.
Other	<Othr>	[1..1]	Other identification	Generic Account IdentificationSEPA	
Identification	<Id>	[1..1]	Unique and unambiguous way of identifying an organisation or name (e.g. account number)	RestrictedSMN-DACode	Permitted code: SMNDA (Same Mandate New Debtor Account) indicates change of debtor account within the mandate.
OriginalDebtorAgent	<OrgnDbtrAgt>	[0..1]	Original debtor's agent.	BranchAndFinancialInstitutionIdentificationSEPA2	This group can be allocated in the case of a change of debtor agent, but it is only allowed if <OriginalDebtorAccount> is not allocated with SMNDA

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	EPC- / DK-Rules
FinancialInstitutionIdentification	<FinInstnld>	[1..1]	Unique and unambiguous identifier of a financial institution/Change of financial institution	Financial-Institution-IdentificationSEPA2	-
BIC	<BIC>	[1..1]	Business Identifier Code (SWIFT-Code)	BICIdentifier	Is to be allocated with a valid BIC The BIC can be either 8 or 11 characters long.

Example 1(Change of Creditor Identifier)

```

<DrctDbtTx>
  <MndtRltdInf>
    <MndtId>Mandate-Id</MndtId>
    <DtOfSgntr>2016-11-20</DtOfSgntr>
    <AmdmntInd>true</AmdmntInd>

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

```

Example 2 (Change of debtor account)

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

Which information has been provided to the creditor by the debtor? What information has to be allocated in the amendment block when sending the first direct debit with the new data?	Original Debtor Account	Original Debtor Agent
Debtor gave notice about the new IBAN (IBAN Only) → Creditor doesn't know, whether the debtor's ZDL ⁹ (=agent) also changed or not	SMNDA	- none -

⁹ ZDL = Zahlungsdienstleister (German term for payment service provider)

DFÜ Agreement

Appendix 3: Specification of Data Formats

Debtor gave notice about the new IBAN and a new/changed BIC → new ZDL	Option 1: SMNDA Option 2: - none -	Option 1: - none - Option 2: previous BIC
Debtor gave notice about the change of his account by giving IBAN and BIC, whereas the BIC remains constant → no new ZDL	Option 1: SMNDA Option 2: previous IBAN	- none -

The meaning of the code SMNDA has changed. In opposition to the previous versions of the SEPA schema its meaning is now „same mandate new debtor account“ (previous meaning: „same mandate new debtor agent“).

To avoid unnecessary complexity the allocation of SMNDA in
<OrgnlDbtrAcct><Id><Othr><Id> for each change of account is recommended.

The block <AmdmntInfDtls> for example looks like this in the case of a change of the debtor account:

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

2.2.2.10 Debtor

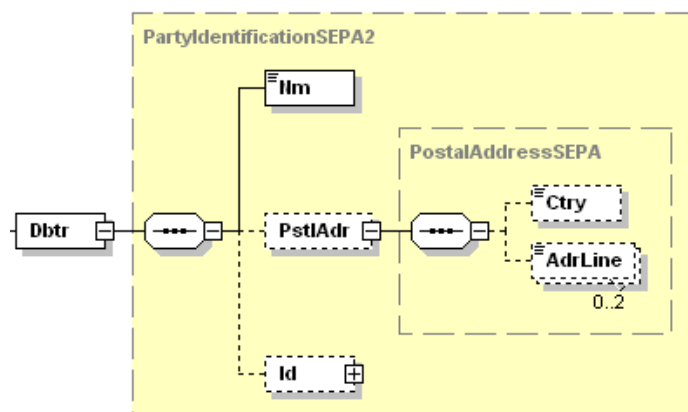


Diagram 28: pain.008.001.02, Debtor

Definition

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

XML Tag

<Dbtr>

Occurrences

[1..1]

Rules

Name	XML Tag	Occurrences	Definition	Type	EPC- / DK-Rules
Name	<Nm>	[1..1]	Name	Max70Text	<p>Name is restricted to 70 characters.</p> <p>If a mandate for a SEPA direct debit (Local instrument = CORE) is generated using data from a payment card at a point of sale and if the debtor's name is not available, the debtor can be identified by specifying the card data instead of his name in the following order:</p> <ul style="list-style-type: none"> • Constant /CDGM (Card Data Generated Mandate) • /CardNumber • /SequenceNumber • /ExpiryDateOfCard (4 digits in format JJMM). <p>In this case the purpose code „CGDD“ must be used.</p> <p>If the card number is not available, the PAN has to be used. In order to achieve the same data field length for the card number / PAN, the card number must be padded left-aligned with zeros up to 19 digits.</p>
PostalAddress	<PstlAdr>	[0..1]	Information that locates and identifies a specific address, as defined by postal services.	Postal-Address-SEPA	<p>The allocation of this element group is mandatory for payments when the debtor's address is in a state beyond the EU/EEA.</p> <p>For payments when the debtor's address is in a state inside the EU/EEA we recommend leaving this field group without</p>

Appendix 3: Specification of Data Formats

Examples

```
<Dbtr>
  <Nm>CDGM/0000000001234567891/1/1402</Nm>
</Dbtr>
```

The diagram illustrates the **RemittanceInformationSEPA1Choice** structure, which is a choice between two main components:

- Ustrd**: A simple string element.
- Strd**: A structured remittance information element, which further branches based on the presence of creditor reference information:
 - If present, it contains **CdtRefInf**, which includes:
 - Issr**: Issuer identifier.
 - Ref**: Reference number.
 - Trp**: Transaction type code, which leads to **CrdorPrtry** (Creditor Priority), which then leads to **Cd** (Check digit).
 - If absent, it contains **CdtRefInf** as an optional element, indicated by a dashed box around the label.

Additional notes from the diagram:

- When present, the receiving bank is not obliged to validate the reference information.
- If a Creditor Reference contains a check digit, the receiving bank is not required to validate this.
- If the receiving bank validates the check digit and if this validation fails, the bank may continue its processing and send the transaction to the next party in the chain.
- RF Creditor Reference may be used (ISO 11649).

Diagram 29: pain.008.001.02, Remittance Information

Definition

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

XML Tag

<RmtInf>

Occurrences

[0..1]

Rules

Name	XML Tag	Occurrences	Definition	Type	EPC- / DK-Rules
Unstructured	<Ustrd>	[1..1]	Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, e.g. commercial invoices in an accounts' receivable system in an unstructured form.	Max140Text	The use of the unstructured remittance information is recommended. It may carry structured remittance information, as agreed between the Creditor and the Debtor.
Structured	<Strd>	[1..1]	Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, e.g. commercial invoices in an accounts' receivable system in a structured form.	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 <Strd> and </Strd> themselves), must not exceed 140 characters.</p>
CreditorReferenceInformation	<CdtrRef-Inf>	[0..1]	Reference information provided by the creditor to allow the identification of the underlying documents.	CreditorReferenceInformationSEPA1	-

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	EPC- / DK-Rules
CreditorReferenceType	<Tp>	[1..1]	Type of the reference	CreditorReference-TypeSEPA	-
CodeOrProprietary	<CdOrPrtry>	[1..1]	Specification of the document type	CreditorReference-TypeCode-SEPA	
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 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.002.001.03

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

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

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

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

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

So far only the EPC-rules for the usage of RJCT (negative report) including the interaction of the three status levels has been described in this chapter. To this a DK-rule for positive reports has been added which takes the ISO-rules from the MDR (Message Definition Report) into consideration.

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

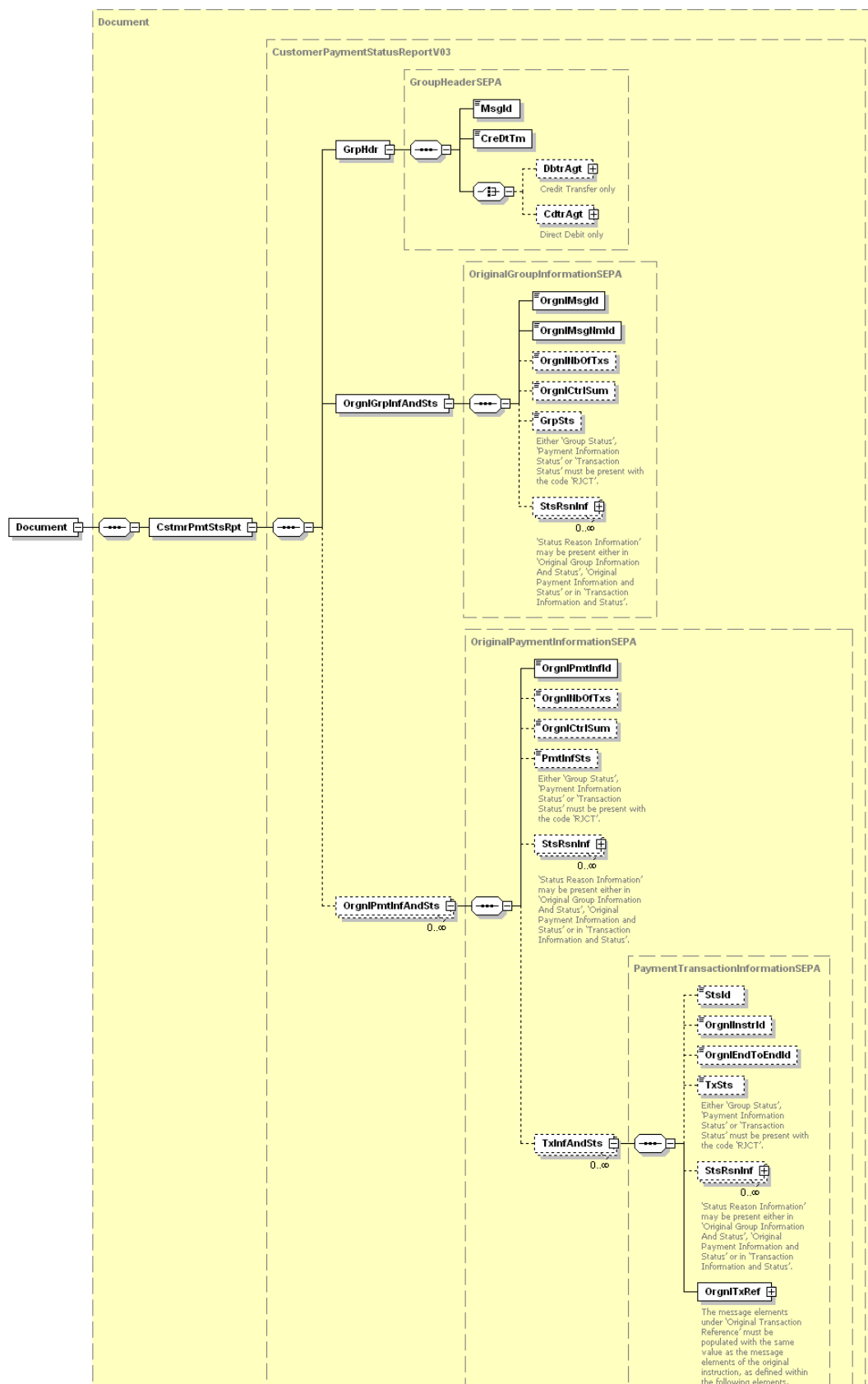


Diagram 30: Overview *pain.002.001.03*

2.2.3.1 Document

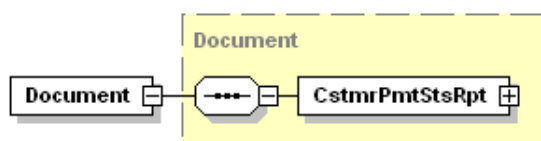


Diagram 31: pain.002.001.03, Document

Definition

For the Payment Status Report UNIFI (ISO 20022) XML message: SEPA Payment Status Report. This is the root element of the pain.002.001.03 message.

XML Tag

<Document>

Occurrences

[1..1]

Rules

Name	XML Tag	Occurrences	Definition	Type	EPC- / DK – Rules and ISO-rules (as defined in the MDR)
Payment Status Report	<CstmrPmtStsRpt>	[1..1]	Refer to 2.2.3.2		-

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

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

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

Example (for a reject of an SDD)

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03
pain.002.001.03.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>Sammllerreferenz-4710</OrgnlPmtInfId>
  <TxInfAndSts>
    <StsId>Status-ID</StsId>
    <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>DE00ZZZ000999999999</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>
  </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>SPUEDE2UXXX</BIC>
      </FinInstnId>
    </DbtrAgt>
    <CdtrAgt>
      <FinInstnId>
        <BIC>BANKDEFFXXX</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

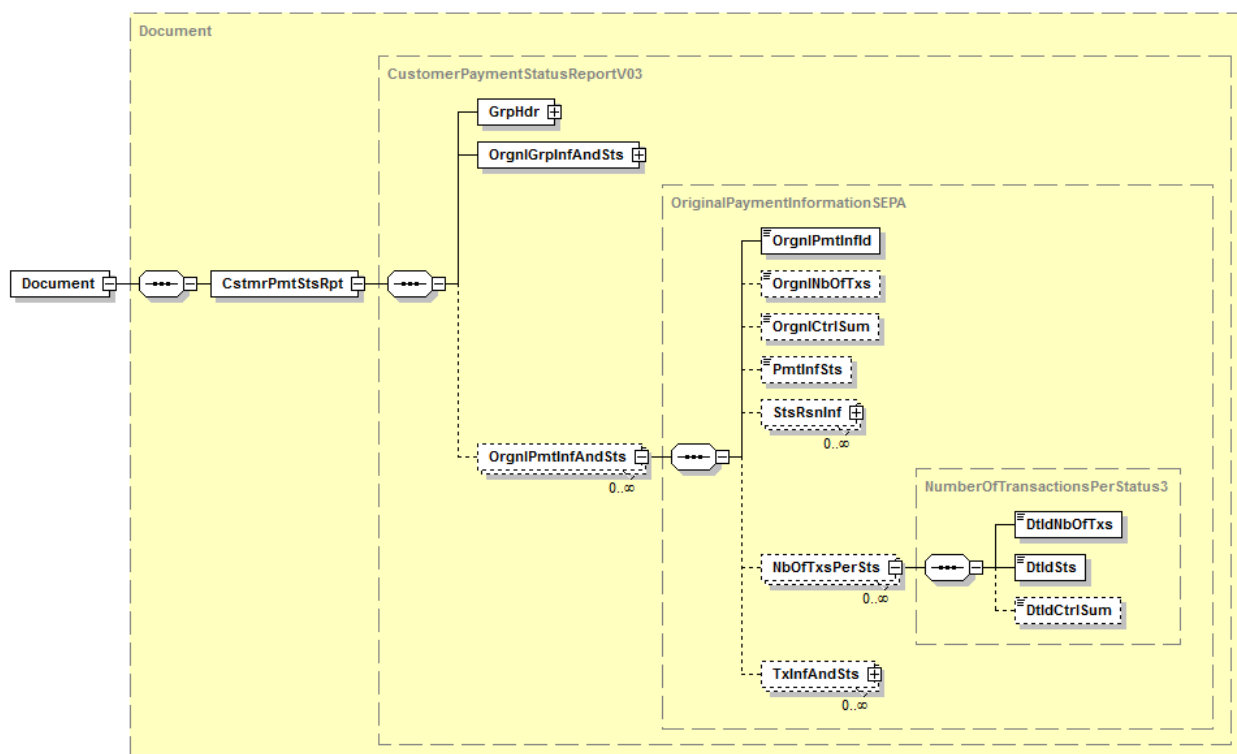


Diagram 32: Customer Payment Status Report

Definition

Payment Status Report

XML Tag

<CstmrPmtStsRpt>

Occurrences

[1..1]

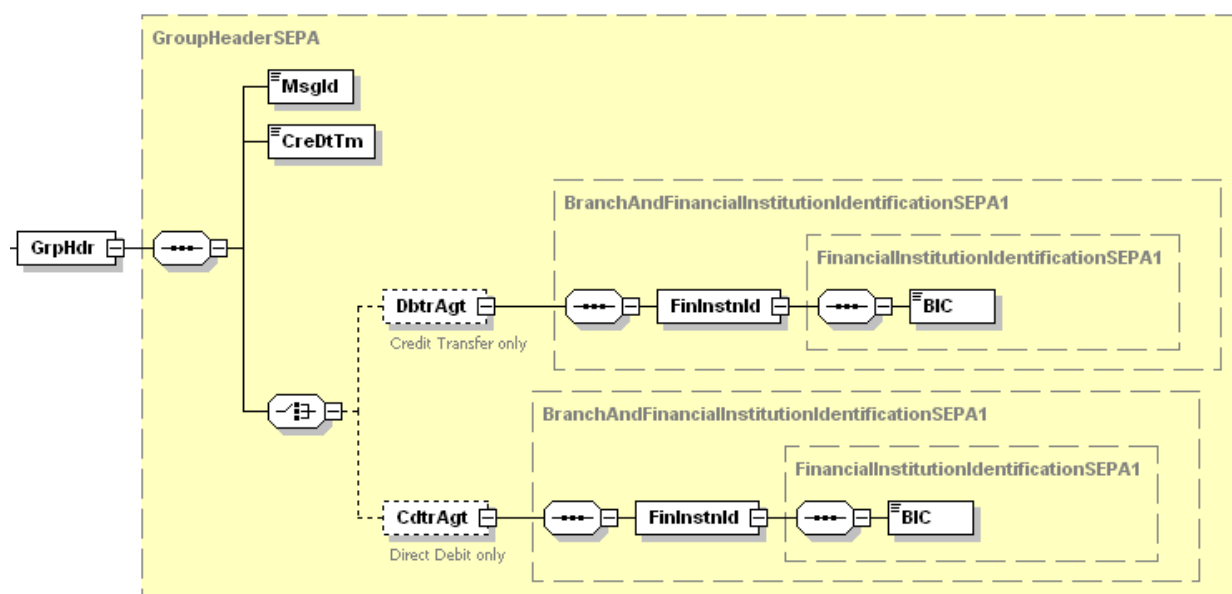
Rules

Name	XML Tag	Occurrences	Definition	Type	EPC- / DK-Rules and ISO-rules (as defined in the MDR)
GroupHeader	<GrpHdr>	[1..1]	Refer to 2.2.3.3		-
OriginalGroupInformationAndStatus	<OrgnlGrplnfAndSts>	[1..1]	Refer to 2.2.3.4		-
OriginalPaymentInformationAndStatus	<OrgnlPmtlnfAndSts>	[0..n]	Information regarding original Payment Information block	OriginalPaymentInformationSEPA	
OriginalPaymentInformationIdentification	<OrgnlPmtlnfld>	[1..1]	Identification of the original Payment Information block	Restricted-IdentificationSEPA1	
OriginalNumber-OfTransactions	<OrgnlNb-OfTx>	[0..1]	Number of individual transactions contained in the original PaymentInformationBlock	Max15NumericText	
OriginalControl-Sum	<OrgnlCtrl-Sum>	[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.
PaymentInformationStatus	<PmtlnfSts>	[0..1]	Specifies the status of a group of transactions	Transaction-GroupStatus3Code	For valid codes see chapter 2.2.3.11. Allocating a status on this or the other two levels is also described in this chapter (DK-rules).
StatusReasonInformation	<StsRsnlnf>	[0..n]	Refer to 2.2.3.5		This element group has to be allocated, if the status on this level has been allocated with RJCT or ACWC.

Name	XML Tag	Occurrences	Definition	Type	EPC- / DK-Rules and ISO-rules (as defined in the MDR)
NumberOfTransactionsPerStatus	<NbOfTxSPerSts>	[0..n]	Number of transactions per status-code	NumberOfTransactionsPerStatus3	On this level (payment information block) this block can only be used, if the PaymentInformation Status has been allocated with PART
DetailedNumberOfTransactions	<DtldNbOfTx>	[1..1]	Number of transactions with this status	Max15NumericText	
DetailedStatus	<DtldSts>	[1..1]	Status	TransactionIndividualStatus3Code	
DetailedControlSum	<DtldCtrlSum>	[0..1]	Sum of all values with this status	DecimalNumber	An allocation is not recommended.
TransactionInformationAndStatus	<TxInfAndSts>	[0..n]	Refer to 2.2.3.6		Please refer to annotation in chapter 2.1.

Please note: The above described Use Cases for the usage of status-codes conform especially to the policy „Rules and Guidelines“ (R1 to R4 and R6) from the MDR of the ISO edition September 2009 (see there page 773) as well as further policies of this document.

2.2.3.3 Group Header



*Diagram 33: pain.002.001.03, 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-/DK-Rules and ISO-rules (as defined in the MDR)
MessageIdentification	<MsgId>	[1..1]	Point to point reference assigned by the instructing party to unambiguously identify the message.	restrictedIdentificationSEPA1	-
CreationDateTime	<CreDtTm>	[1..1]	Date and time at which the status report was created by the instructing party.	ISODateTime	-
DebtorAgent	<DbtrAgt>	[0..1]	Financial institution servicing a debtor (in case of SCT) of the original transaction.	BranchAndFinancialInstitutionIdentificationSEPA1	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

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	EPC-/DK-Rules and ISO-rules (as defined in the MDR)
CreditorAgent	< CdtrAgt >	[0..1]	Financial institution servicing a creditor (in case of SDD) of the original transaction.	BranchAnd- chAnd- Financia- lInstitutio- nIdentifica- tionSEPA1	To be used in case of SDD.
FinancialInstitutionIdentification	<FinInst-nId>	[1..1]	Unique and unambiguous identifier of a financial institution.	Financia- lInstitutio- nIdentifica- tionSEPA1	-
BIC	<BIC>	[1..1]	Business Identifier code (ISO 9362)	BICIdentifi- er	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

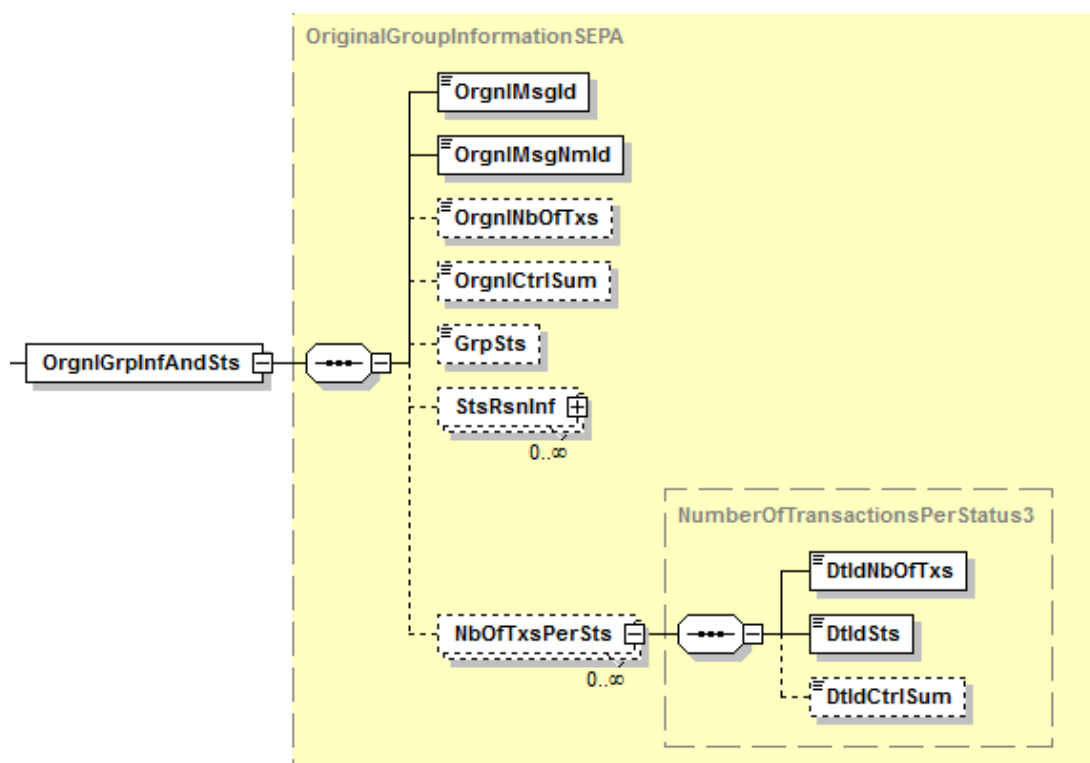


Diagram 34: pain.002.001.03, Original Group Information and Status

Definition

Reference to the message of the initiating party.

XML Tag

<OrgnlGrpInfAndSts>

Occurrences

[1..1]

Rules

Name	XML Tag	Occurrences	Definition	Type	EPC-/DK-Rules and ISO-rules (as defined in the MDR)
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:	Max35Text	To be allocated with <code>pain.008</code> or <code>pain.001</code> (without variant

Name	XML Tag	Occurrences	Definition	Type	EPC-/DK-Rules and ISO-rules (as defined in the MDR)
			pain.008.001.02 (SDD) or pain.001.001.03 (SCT)		and version number)
OriginalNumber-OfTransactions	<OrgnNb-OfTxs>	[0..1]	Number of individual transactions contained in the original message	Max15NumericText	
OriginalControl-Sum	<OrgnCtrl-Sum>	[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	Transaction-GroupStatus3Code	Applicable codes see chapter 2.2.3.11. The DK-rule for allocating a status on this respectively the other two levels is described there, too.
StatusReasonInformation	<StsRsnInf>	[0..n]	Refer to 2.2.3.5		This element group can be allocated, if the status on this level has been allocated with RJCT or PDNG.
NumberOfTransactionsPerStatus	<NbOfTxSPerSts>	[0.. n]	Number of transactions per status code	NumberOfTransactionsPerStatus3	An allocation is not recommended here (on file level).
DetailedNumberOfTransactions	<DtldNbOfTxs>	[1..1]	Number of transactions with this status	Max15NumericText	
DetailedStatus	<DtldSts>	[1..1]	Status	TransactionIndividualStatus3Code	
DetailedControlSum	<DtldCtrlSum>	[0..1]	Sum of all values of the transactions with this status	DecimalNumber	An allocation is not recommended

Please note: The above described Use Cases for the usage of status-codes conform especially to the policy „Rules and Guidelines“ (R5 and R6) from the MDR of the ISO-edition September 2009 (see there page 773) as well as further policies of this document.

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

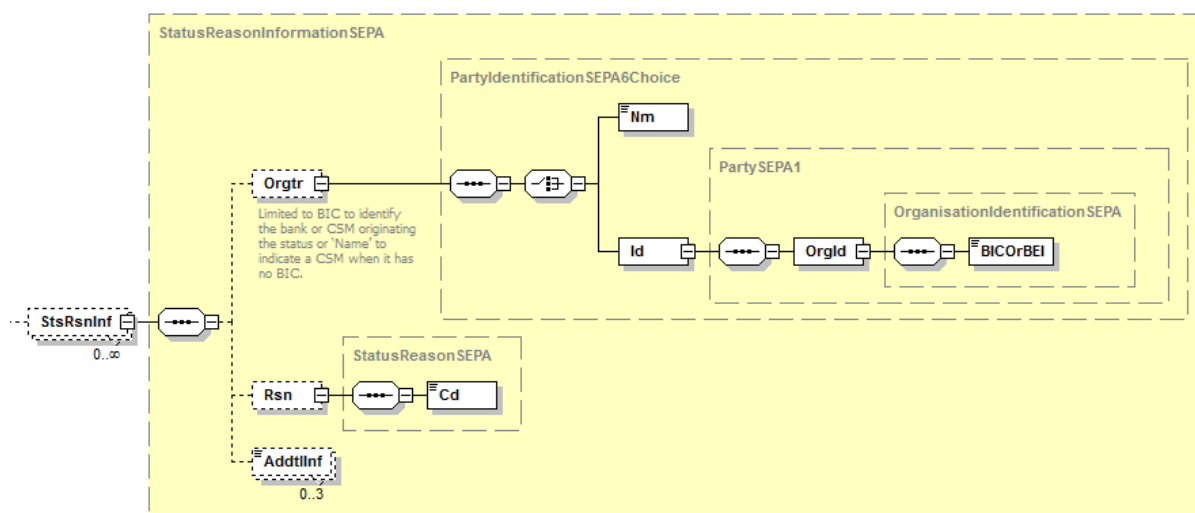


Diagram 35: pain.002.001.03, Status Reason Information

Definition

Detailed information on the status reason.

XML Tag

<StsRsnInf>

Occurrences

[0..n]

Rules

Name	XML Tag	Occurrences	Definition	Type	EPC-/DK-Rules and ISO-rules (as defined in the MDR)
Originator	<Orgtr>	[0..1]	Identification of the party (ZDL or CSM = Clearing and Settlement Mechanism)	PartyIdentificationSE-PA6Choice	Limited to BIC to identify the ZDL 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 is 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.
Reason	<Rsn>	[0..1]	Specifies the reason for the current status	Status-ReasonSE-PA	-
Code	<Cd>	[1..1]	ISO code for the reason of the status	External-Status-Reason1Code	Basically every code from the external code list is valid, for details see chapter 2.2.3.11.
AdditionalInformation	<AddtlInf>	[0..3]	Textual information on the status reason	Max105Text	In case of a usage of this field there always has to be given a description of the reason code in the first occurrence (text according to chapter 2.2.3.11)

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

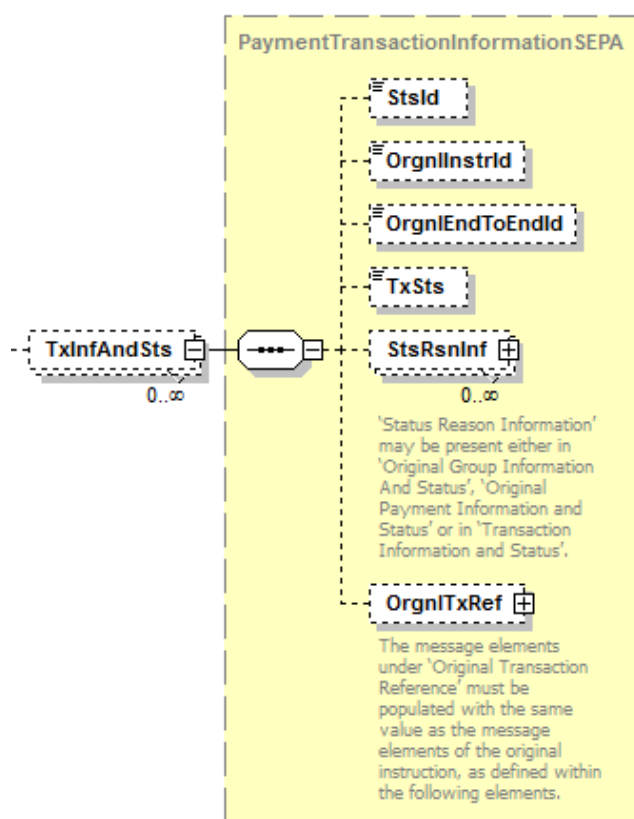


Diagram 36: pain.002.001.03, Transaction Information and Status

Definition

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

XML Tag

<TxInfAndSts>

Occurrences

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

Rules

Name	XML Tag	Occurrences	Definition	Type	EPC-/DK-Rules
StatusIdentification	<StsId>	[0..1]	Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the reported status.	RestrictedIdentificationSE-PA1	-
OriginalInstructionIdentification	<Orgn-InstId>	[0..1]	Original identification to identify the original instruction.	Max35Text	-
OriginalEndToEndIdentification	<Orgn-LEndTo-EndId>	[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 <u>EndToEndID</u> of the original transaction.
TransactionStatus	<TxSts>	[0..1]	Specifies the status of a transaction, in a coded form.	TransactionIndividualStatus3Code	For valid codes see chapter 2.2.3.11. Allocating a status on this or the other two levels is also described in this chapter (DK-rules)
StatusReasonInformation	<StsRsnInf>	[0..n]	Refer to 2.2.3.5		This element group has to be allocated, if the status on this level has been allocated with <u>RJCT</u> or <u>ACWC</u>

Name	XML Tag	Occurrences	Definition	Type	EPC-/DK-Rules
OriginalTransactionReference	<OrgnlTxRef>	[0..1]	Refer to 2.2.3.7		<p>For the status RJCT the message elements under OriginalTransactionReference must be allocated with the same value as the message elements of the original instruction, as defined within the following elements.</p> <p>For all other status codes this element group is optional.</p>

Please note: The above described Use Cases for the usage of status-codes conform especially to the policy „Rules and Guidelines“ (R6 and R10) from the MDR of the ISO-edition September 2009 (see there page 773) as well as further policies of this document.

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>
  </OrgnlTxRef>
  <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>
    <OrgnlDbtrAcct>
      <Id>
        <Othr>
          <Id>SMNDA</Id>
        </Othr>
      </Id>
    </OrgnlDbtrAcct>
  </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>
  <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

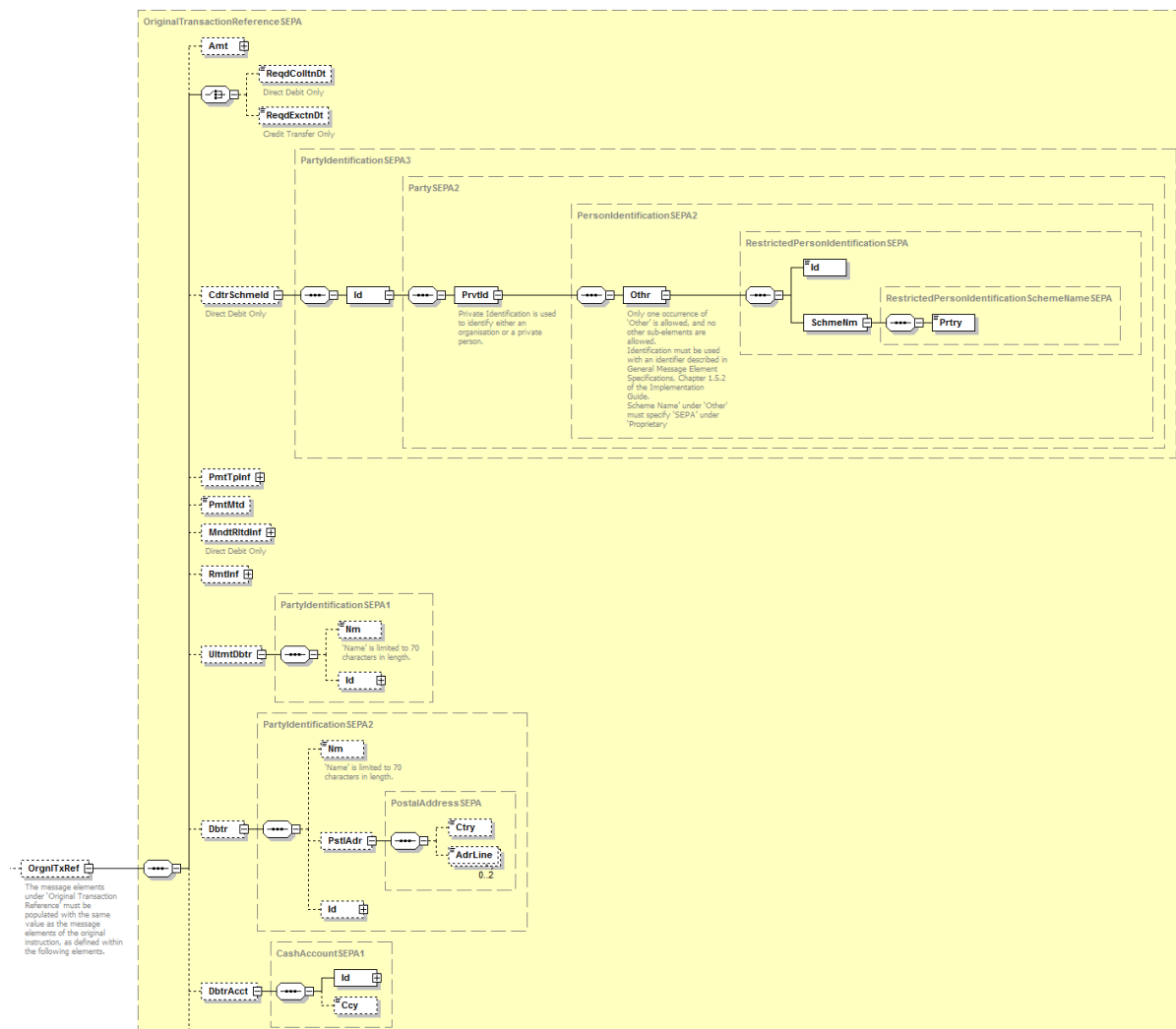


Diagram to be continued on the next page.

Diagram continued from the previous page.

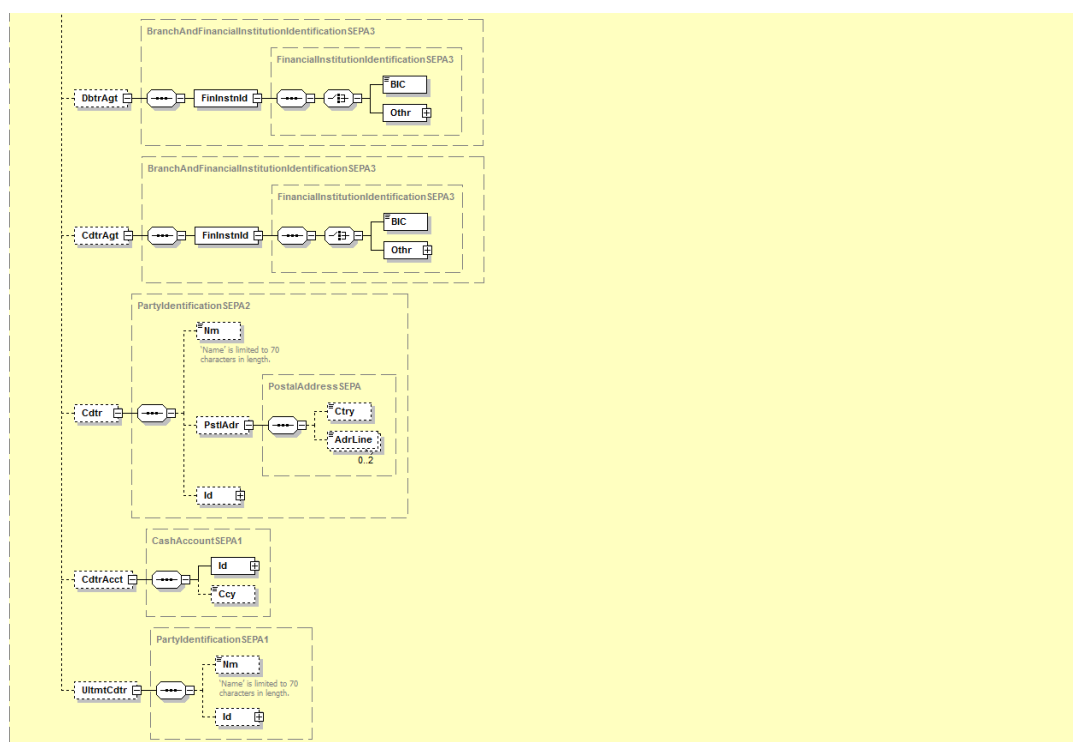


Diagram 37: pain.002.001.03, Original Transaction Reference

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.

Name	XML Tag	Occurrences	Definition	Type	EPC-/DK-Rules
Amount	<Amt>	[0..1]	Amount of money to be moved between the debtor and creditor, before deduction of charges.	AmountTypeSEPA	

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	EPC-/DK-Rules
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.
RequestedCollectionDate	<ReqdCol-ltnDt>	[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.
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.
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.	RestrictedPerson-IdentificationSEPA	
Identification	<Id>	[1..1]	Unique and unambiguous identification of the creditor	RestrictedPerson-IdentifierSEPA	The Creditor Identifier is to be allocated to this field (refer to chapter 2.2.2)
SchemeName	<Sch-meNm>	[1..1]	Name of the identification scheme.	RestrictedPerson-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.
PaymentTypeInformation	<PmtTpInf>	[0..1]	Refer to 2.2.3.8		

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	EPC-/DK-Rules
PaymentMethod	<PmtMtd>	[0..1]		Payment-Metho- dSEPA- Code	Valid codes: DD (SDD) and TRF (SCT)
Man-dateRelatedIn- formation	<MndtRltd- Inf>	[0..1]	Refer to 2.2.3.9		Only permissible in case of SDD.
RemittanceInfor- mation	<RmtInf>	[0..1]	Refer to 2.2.3.10		-
UltimateDebtor	<UltmtDbtr >	[0..1]	Debtor reference party of the original transaction. For information only.	PartyIdenti- ficationSE- PA1	-
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.	PartyIdenti- ficationSE- PA2	-
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.	Posta- lAddress- SEPA	-
Country	<Ctry>	[0..1]	Nation with its own government.	Count- ryCode	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.	CashAc- countSE- PA1	
Identification	<Id>	[1..1]	Account identification	AccountI- dentifica- tionSEPA	-

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	EPC-/DK-Rules
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 of the debtor of the original transaction.	Active-OrHistoric-CurrencyCode	
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	If the element is used it must be allocated using valid BIC This can be either 8 or 11 characters long.
OtherIdentification	<Othr>	[1..1]	Other identification of financial institution	OthrIdentification	
Identification	<Id>	[1..1]	Identification	OthrIdentification-Code	
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	If the element is used it must be allocated using valid BIC This can be either 8 or 11 characters long.

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	EPC/DK-Rules
OtherIdentification	<Othr>	[1..1]	Other identification of financial institution	OthrIdenti- fication	
Identification	<Id>	[1..1]	Identification	OthrIdenti- fication- Code	
Creditor	<Cdtr>	[0..1]	Creditor of the original transaction.	PartyIdenti- ficationSE- PA2	-
Name	<Nm>	[0..1]	Name of the creditor of the original transaction.	Max70Text	Name is restricted to 70 characters
PostalAddress	<PstlAdr>	[0..1]	Information that locates and identifies a specific address, as defined by postal services.	Posta- Address- SEPA	-
Country	<Ctry>	[0..1]	Nation with its own government.	CountryCode	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.	CashAccountSE- PA1	-
Identification	<Id>	[1..1]	Account identification	AccountIdenti- ficationSEPA	-
IBAN	<IBAN>	[1..1]	International Bank Account (ISO 13616).	IBAN2007I dentifier	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- Cur- rencyCode	
UltimateCreditor	<UltmtCdtr>	[0..1]	Creditor reference party of the original transaction. For information only.	PartyIdenti- fication- SEPA1	-

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	EPC-/DK-Rules
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>
      <<OrgnlDbtrAcct>
        <Id>
          <Othr>
            <Id>SMNDA</Id>
          </Othr>
        </Id>
      </OrgnlDbtrAcct>
    </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>
</OrgnlTxRef>
```

2.2.3.8 Payment Type Information

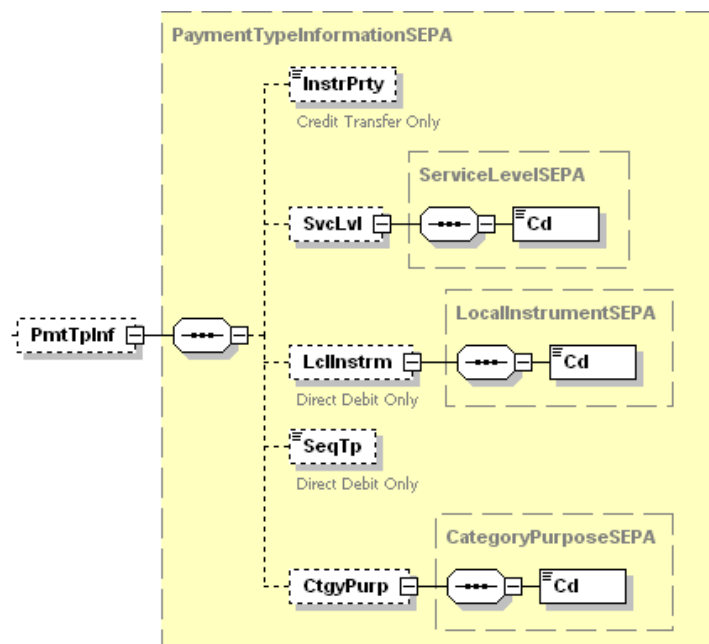


Diagram 38: pain.002.001.03, Payment Type Information

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-/DK-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.

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML Tag	Occurrences	Definition	Type	EPC-/DK-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.	ExternalServiceLevel1Code	Only code SEPA of the external code list 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.	ExternalLocalInstrument1Code	Contains CORE (SEPA core direct debit), or B2B (SEPA B2B direct 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

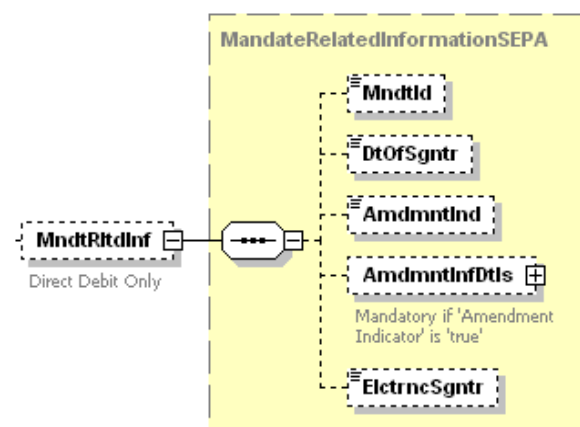


Diagram 39: pain.002.001.03, Mandate Related Information

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

Example

```
<MndtRltdInf>
  <MndtId>Mandate-Id</MndtId>
  <DtOfSgntr>2016-11-20</DtOfSgntr>
  <AmdmntInd>true</AmdmntInd>
  <AmdmntInfDtls>
    <OrgnlDbtrAcct>
      <Id>
        <Othr>
          <Id>SMNDA</Id>
        </Othr>
      </Id>
    </OrgnlDbtrAcct>
  </AmdmntInfDtls>
</MndtRltdInf>
```

2.2.3.10 Remittance Information

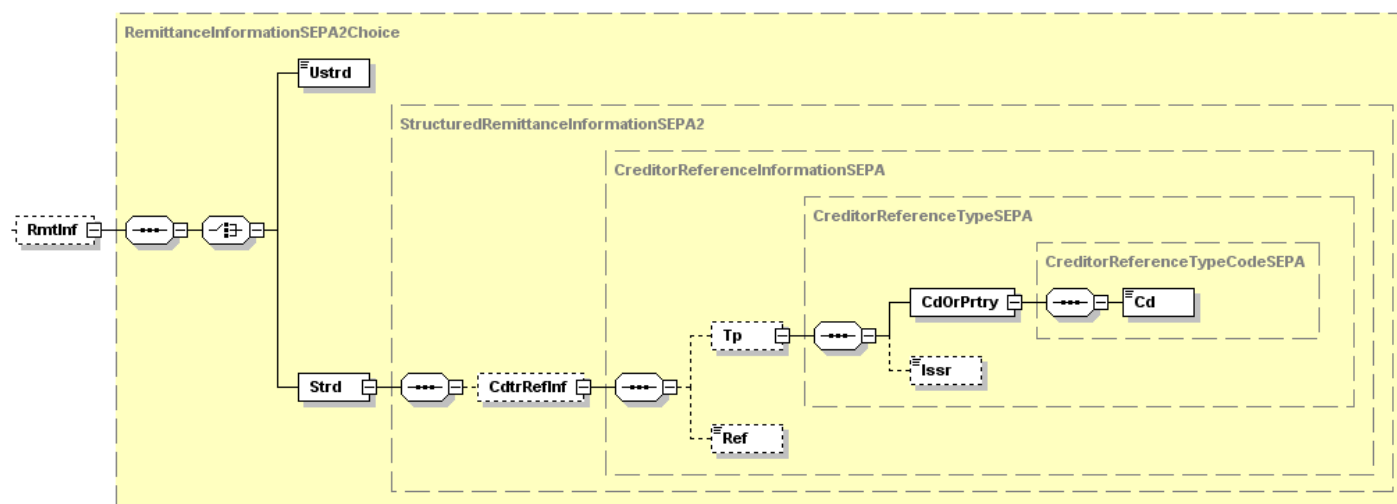


Diagram 40: pain.002.001.03, Remittance Information

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-/DK-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	<CdtrRef-Inf>	[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>
```

2.2.3.11 Status Codes und Reason Codes**2.2.3.11.1 Status Codes**

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

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

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

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

Code	Definition	Policy of usage
PART	Various states are existent in the payment information block respectively in the transactions	Can be used on group-level or payment information block-level, if different status codes were given on lower levels (e.g. for several payment information blocks with different statuses). If a message contains only one payment information block with the PaymentInformationStatus PART, theGroupStatus PART can be left out.
RJCT	Order has not been performed	RJCT represents a final status. If RJCT has been allocated once for a transaction, for a payment information block respectively for a message, no positive status can follow for this (transaction, payment information block respectively message).
PDNG	Pending state, further examinations and status-updates are to be performed	PDNG cannot be a final status. The client can expect another code following.

Please note: For the usage of the status-codes within a file the „Rules and Guidelines“ (R1-R10) from the MDR of the ISO-edition September 2009 (see there page 773) as well as further policies of this document are valid. The following are to be pointed out:

- R1: If a (positive-)code beginning with ‚A‘ has been allocated on file-level, no RJCT can be allocated on payment information block-level (analogous to R7: A code beginning with ‚A‘ on payment information block-level permits allocating transactions in this payment information block with RJCT).
- R2: If the file-level has been allocated with PDNG, no payment information block can be allocated with RJCT (analogous to R8: PDNG on payment information block-level permits allocating transactions in this payment information block with RJCT).
- R3: If the file-level has been allocated with RJCT, the payment information block-level may be allocated with nothing or only with RJCT. This means in particular that an RJCT on a higher level cannot be „overwritten“ in patches by other codes. Analogous to R9: same rule for payment information block/transaction.
- R4: If the file-level has been allocated with RCVD, no status can be allocated on payment information block-level. Analogous to R10: same rule for payment information block/transaction.
- R5: If the file-level is not allocated with either RJCT or PDNG, StsRsnInf/AddtlInf must not be allocated on file-level.
- R6: In case of a usage of the reason-code NARR StsRsnInf/AddtlInf has to be allocated.

2.2.3.11.2 Reason Codes

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

Value	Description
AC01	Account identifier incorrect (i.e. invalid IBAN)
AC04	Account closed
AC06	Account blocked

DFÜ Agreement

Appendix 3: Specification of Data Formats

Value	Description
AC13	The payer is a consumer
AG01 ¹⁰	Direct debit forbidden on this account for regulatory reasons
AG02	Operation/transaction code incorrect.
AM01 ¹¹	Specified message amount is equal to zero.
AM02 ¹¹	Specified transaction/message amount is greater than allowed maximum.
AM04 ¹²	Insufficient funds
AM05	Duplicate collection
AM07 ¹¹	Amount specified in message has been blocked by regulatory authorities.
AM09 ¹¹	Amount received is not the amount agreed or expected.
AM10 ¹¹	Sum of instructed amounts does not equal the control sum.
BE01	Identification of end customer is not consistent with associated account number (formerly CreditorConsistency).
BE05	Identifier of the Creditor incorrect.
BE06 ¹¹	End customer specified is not known at associated Sort/National Bank Code or does no longer exist in the books.
BE07 ¹¹	Specification of debtor's address, which is required for payment, is missing/not correct.
CNOR	Creditor bank is not registered
DNOR	Debtor bank is not registered
DT01 ¹¹	Invalid date (e.g. wrong settlement date).
ED05 ¹¹	Settlement of the transaction has failed.
FF01 ¹⁰	Invalid data format
MD01	No valid mandate
MD02	Mandate data missing or incorrect
MD07 ¹²	Debtor deceased
MS02	Refusal before settlement (by the debtor)
MS03	Reason not specified
RC01	Bank identifier incorrect (i.e. invalid BIC)
RR01 ¹²	Regulatory requirements, missing account / Id of debtor
RR02 ¹²	Regulatory requirements, missing name / address of debtor

¹⁰ Codes must not be applied according to the SEPA agreement on national direct debits. Upon receiving this code, however, it is to be passed on to the client.

¹¹ These codes are not contained in the in the EPC Implementation Guidelines for the pain.002 message and they must not be applied according to the SEPA agreements on national direct debits and credit transfers - but they are possibly used by clearers.

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

DFÜ Agreement

Appendix 3: Specification of Data Formats

Value	Description
RR03 ¹²	Regulatory requirements, missing name / address of creditor
RR04 ¹²	Regulatory requirements
SL01	Specific service of the debtor agent
TM01 ¹⁰	Associated message was received after agreed processing cut-off time.

Principally all reason-codes are valid for all the other status-codes after External-StatusReason1Code.

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

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

They can also be given in another language for example.

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

Value	Text for line 1 <AddtlInf> Description of the reason for change	Text for line 2 <AddtlInf>	Text for line 3 <AddtlInf>
DT06	„Execution date given by the client has been antedated“ respectively “collection date of the direct debit given by the client has been antedated”	„ReqdExctnDt ALT: YYYY-MM-DD“ „ReqdColltnDt ALT: YYYY-MM-DD“ ISODate see chapter 2.3.42-3.4	„ReqdExctnDt NEU: YYYY-MM-DD“ „ReqdColltnDt NEU: YYYY-MM-DD“ ISODate see chapter 2.3.42-3.4
RC01	BIC invalid (BIC given by the client has been corrected)	„VORGEGEBEN: BIC“	„KORRIGIERT: BIC“
RR10	Invalid characters, have been replaced	<i>Free text optional</i>	<i>Free text optional</i>
NARR	Data on behalf of the ZDL has been corrected	<i>Free text optional</i>	<i>Free text optional</i>

2.2.4 SEPA Instant Credit Transfers [SW4]

This chapter describes the allocation rules of pain.001 message in the case of SEPA instant credit transfer (SCT^{inst}) orders in a bulk. Since the allocation corresponds almost completely to the SEPA credit transfer it is refrained from giving a complete description in lieu of stating the deviations from chapter 2.2.1. Same goes for the Payment Status Report in the case of SCT^{inst} – here only the deviations from chapter 2.2.3 are described.

2.2.4.1 Introduction

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

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

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

Bulk files in EBICS-processing:

Submission via order type “CIP” as bulk files without restrictions towards normal SCT-orders, i.e. a pain.001 via CIP may contain 1...n payment information blocks und each payment information block may contain 1...m transactions. The 1...n payment information blocks may also (analogous to SCT) have different execution dates!

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

Instant credit transfers (with a future date):

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

The time of execution requested by the client is the earliest possible execution start.

In order to offer the transfer of SCT^{inst} - bulk files EPC-compliantly the DK-specification takes place based on the ISO-version 2009 (i.e. pain.001.001.003). Thereto the existing DK-TVS for pain.001 for the case SCT^{inst} is extended by the element “Local Instrument” and is allocated with the respective rules. In the case of the earliest possible execution date (Requested Execution Date) the date field remains.

Meaning of the date:

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

Furthermore banks can offer their clients the additional service of a submission of SCT^{inst}-bulk files with a further ascertainment of the earliest possible processing start (by stating of time of day). This takes place on the basis of the ISO-version 2017 (i.e. based on pain.001.001.08). In this version the earliest possible execution date can be given as a date

but also as a date and time of day (Choice). For the declaration as a date and time of day applies: If the date is in the future, the order will be declared as scheduled: The earliest possible processing start is the given time of day on the given date. In other cases the earliest possible start of processing is “immediately”.

2.2.4.2 Submission of SCT^{inst}-orders

Generally the submission of bulk files with SCT^{inst}-transactions is valid. For a transfer via EBICS order type CIP is to be used.

According to the EPC-Rulebook the execution time (generally 10 seconds) starts after the feasibility verification and split into single transactions for the passing on in the CSM. In alignment with the EPC Implementation Guidelines for the transfer of SCT^{inst}-payment information blocks can only be depicted by the usage of pain.001.001.03 as basic version (default). Hence the existing Technical Validation Subset (TVS) pain.001.001.03_GBIC_2.xsd of the DK has been replaced by the TVS pain.001.001.03_GBIC_3.xsd. The only change is the addition of the optional field LO-callInstrument.

Clients can transmit bulk files with an earliest possible execution date (i.e. date in the future).

The meaning of the date is as follows: If the current date is used, the order will not be treated as an order with future date – The earliest possible execution start is “immediately”. If the date is in the future, the order will be declared as scheduled as follows: Since no time of day can be given the earliest possible start of processing is 00:00 o'clock of the stated day respectively a time of processing separately arranged with the client.

If clients want to further specify the start of processing by a precise time of day, an optional additional offer can be arranged to initiate the order via pain.001.001.08. For this (more recent) ISO-format version a time of day can be given in addition to the day of the earliest possible execution. The numbering GBIC_3 is based on the overall package of TVS provided for version 3.3 of Appendix 3, even if this is the first DK-TVS based on ISO V 08.

Deviant to chapter 2.2.1.6, these allocation rules apply to the following elements **on payment information block level:**

In case of usage of the Default without time of day pain.001.001.03_GBIC_3.xsd):

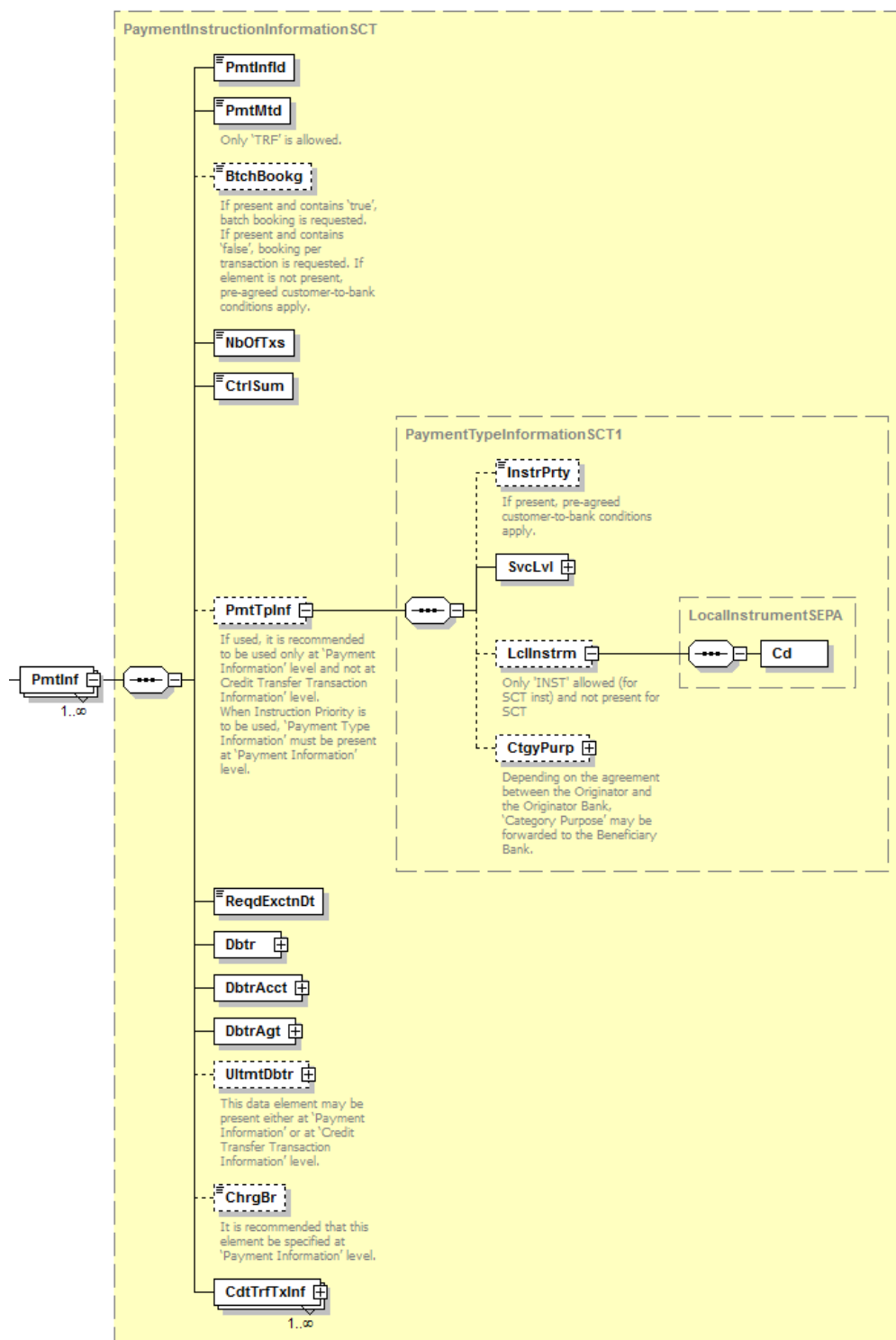


diagram 41: pain.001.001.03, Payment Information

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML-Tag	Occurrences	Definition	Type	EPC-/DK-Rules
PaymentTypeInformation	<PmtTpInf>	[0..1]	Type of transaction	PaymentTypeInformationSCT1	It is recommended to allocate <PmtTpInf> here and not on the single transaction level. Also, an allocation of the element group on both levels at the same time is not valid.
....					
LocalInstrument	<LclInstrm>	[0..1]	Local instrument	Local-Instrument SEPA	
Code	<Cd>	[1..1]	In coded form	ExternalLocalInstrumentCode	The solely permitted value from the external ISO 20022 code list is INST
....					
RequestedExecutionDate	<ReqdExctnDt>	[1..1]	Requested date of execution	ISODate	<p>The execution date requested by the customer is the earliest possible execution date.</p> <p>If the date is in the future, the order is scheduled as follows: The earliest possible start of processing is 00:00 o'clock of the stated day respectively a time of processing separately arranged with the client.</p> <p>In other cases the earliest possible start of processing is "immediately".</p> <p>Banks are not obliged to process order data which is transmitted 15 days BEFORE the execution date.</p>

For the usage of the optional additional offer **pain.001.001.08_GBIC_3.xsd** (allocation of a time of day possible) there is the **following difference on the level of payment information**:

The data type of <ReqdExctnDt> is a Choice between just the date and date plus time of day:

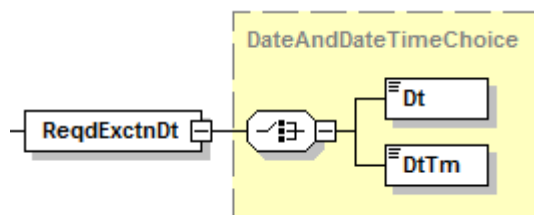


Diagram 42: pain.001.001.08, ReqdExctnDt

It arises the following rule:

Name	XML-Tag	Occur- rences	Definition	Type	EPC-/DK-Rules
RequestedExecutionDate	<ReqdExctnDt>	[1..1]	Requested date / time of execution	DateAndDateTimeChoice	<p>The execution date requested by the customer is the earliest possible execution date (given either as only a date or as a date and time of day).</p> <p>Banks are not obliged to process order data which is transferred 15 days BEFORE the execution date.</p>
Date	<Dt>	[1..1]	Execution as a date	ISODate	<p>Requested execution only as a date:</p> <p>If the date is in the future, the order is scheduled as follows: The earliest possible start of processing is 00:00 o'clock of the stated day respectively a time of processing separately arranged with the client.</p> <p>In other cases the earliest possible start of processing is "immediately".</p>

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML-Tag	Occurrences	Definition	Type	EPC-/DK-Rules
DateTime	<DtTm>	[1..1]	Execution as date and time of day	ISODateTime	<p>Date information as date and time of day:</p> <p>If the given time is in the future, the order is scheduled: the earliest possible start of processing is the given time of the stated day.</p> <p>In other cases the earliest possible start of processing is “immediately”.</p>

Contrary to chapter 2.2.1.8, these allocation rules apply to the following elements **on transaction detail level:**

Name	XML-Tag	Occurrences	Definition	Type	EPC-/DK-Rules
PaymentTypeInformation	<PmtTpInf>	[0..1]	Transaktion type	PaymentTypeInformationSCT1	<p>It is recommended, not to allocate a value to <PmtTpInf> on this level but to allocate it on the level of payment information.</p> <p>Furthermore an allocation of this element group in both levels is not allowed.</p>
....					
LocalInstrument	<LclInstrm>	[0..1]	Local instrument	LocalInstrumentSEPA	
Code	<Cd>	[1..1]	In coded form	ExternalLocalInstrument1Code	The only code permitted from the external ISO20022-code list is INST.
...					
Purpose	<Purp>	[0..1]	Purpose of the payment	PurposeSEPA	

DFÜ Agreement

Appendix 3: Specification of Data Formats

Name	XML-Tag	Occurrences	Definition	Type	EPC-/DK-Rules
Code	<Cd>	[1..1]	In kodierter Form	ExternalPurpose1Code	<p>Only the codes of the external ISO 20022 code list are permitted. Notes on that in chapter 2.3.1.</p> <p>Please note: For SCT^{inst} this depiction takes place in the account information in the format camt (via the ISO-triple domain/family/subfamily)</p> <p>For incoming payments with specific purpose codes (see table below) this depiction takes place in the MT940/942 via the business transaction code (GVC code)</p>

Purpose Code	Maps to GVC
BONU, PENS, SALA, PAYR, SPSP	157
BENE, GOVT, SSBE	163
CHAR	165
CBFF	161
CBFR	162
IVPT	164 (mapping only used for transactions with structured remittance information starting with "RF" (from left))

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

Important note

For the usage of the optional **additional offer pain.001.001.08_GBIC_3.xsd** there are **the following differences in regard to element names**:

-the changes are not influencable since they also ensued in the ISO-original version.

The element <BICOrBEI> from V03 has been changed throughout V08 to <AnyBIC> (see Group Header and Ultimate Creditor and Ultimate Debtor).

The element <BIC> from V03 has been changed throughout V08 to <BICFI> (see <DbtrAgt> and <CdtrAgt>).

All elements mentioned above remain with the same value pattern:

[A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}

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

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

Status codes can refer to the entire file (group), to a payment information block or to a single transaction. If more than one status code is used in the PSR^{inst}, this fact will be noted on the group or payment information block level with the code PART (analogous to the procedure in Section 2.2.3). For SCT^{inst}, the following status codes are permitted:

Code	Definition of the codes after ISO	Meaning in PSR ^{inst}	Remark
ACCP	Technical examination as well as validation of the customer profile was successful.	Positive (final) confirmation The amount has been provided to the creditor.	According to EPC rules , this code is provided for this purpose. Unlike the regular SEPA PSR, the code is transmitted by the creditor's payment service provider (German abbreviation: ZDL). In addition, the status is here is final, meaning, it cannot become RJCT anymore. In particular, in this use this code has a different quality than in the PSR for SEPA credit transfers (see chapter 2.2.3).
RJCT	The ordner was not processed.	Negative (final) confirmation The instant credit transfer was not processed.	According to EPC rules , this code is provided for this purpose. The code can be set by the creditor's ZDL already (especially in the case of a failed feasibility check) or comes from the ZDL of the creditor. This status is always final.
ACWC	Technical examination as well as validation of	Instant credit transfer not possible, therefore	This code is not designated in the EPC rules. According to the DK-rule in a PSR ^{inst} this code means (if agreed) that an alternative processing

DFÜ Agreement

Appendix 3: Specification of Data Formats

Code	Definition of the codes after ISO	Meaning in PSR ^{inst}	Remark
	the customer profile after adjustment of the order was successful.	alternative processing. For reason codes for the reason on not-processability see table below.	was taken. A reason can be the unavailability of the creditors ZDL for SCT ^{inst} . The payment can therefore be processed - presuming appropriate agreement - as SCT or same-day urgent transfer (pain.001 with service level URGP). This must be documented by means of a corresponding reason code (from ExternalStatus-Reason1Code) and additional information <AddtlInf> (see below). If not agreed on bilaterally, CNOR is a reason code for rejection (RJCT, see below).
ACTC	Technical examination was successful	From today's point of view a processing of a instant credit transfer (with future date) is possible Status after pre-validation	This code is not provided for in the EPC rules. According to the DK rule , this means (if agreed) in a PSR ^{inst} that from today's perspective a SCT ^{inst} transaction planned for the future (i.e. with future date) will be executable. It thus represents a non-binding intermediate status. Possible preliminary checks are: e.g. accessibility of the creditor's bank via this payment instrument, required authorizations by the client, format checks. The code ACTC was chosen by the DK, because it is the ISO predecessor code to ACCP.
PDNG	Pending status, further tests and status updates are to be carried out	The final status is still awaited upon.	This code is not provided for in the EPC rules. According to the DK rule , (if agreed) in a PSR ^{inst} the code means that a final status code will follow.
PART	Various states within a payment information block/file	File/payment information block contains transactions with different states¹³	Can be used on file or payment information block level if different status codes are given on lower levels (e.g., several payment information blocks with different statuses). If a message contains only one payment information block with PaymentInformation-Status PART, the GroupStatus PART can be eliminated.

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

¹³ Analogous to the procedure in the „normal“ PSR (see chapter 2.2.3), in PSR^{inst} the respective number of transactions per status can be listed in <NbOfTxPerSts>. For the following codes not only the number but also each transaction should be named:

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

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

DFÜ Agreement

Appendix 3: Specification of Data Formats

For the status ACWC other information can be provided alongside the reason code. Example CNOR:

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

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

Reason Code	Text for line 1 < AddtlInf>> description of the reason for reject
AC01	Account identifier incorrect (i.e. invalid IBAN)
AC04	Account closed
AC06	Account blocked
AG01	Direct debit forbidden on this account for regulatory reasons
AG02	Operation/transaction code incorrect.
AM02	Value limit for SCTInst exceeded
AM05	Duplicate collection
BE04	Address of creditor missing or incomplete
FF01	Invalid data format
<u>MD07¹⁴</u>	<u>Creditor deceased</u>
MS02	Return by the creditor – e.g. because the creditor disable instant credit transfers for his account
MS03	Reason not specified
RC01	BIC invalid
RR01	Regulatory reasons, missing account/ missing Id of the debtor
RR02	Regulatory reasons, missing name/ missing address of the debtor
RR03	Regulatory reasons, missing name/ missing address of the creditor
<u>RR04¹⁴</u>	<u>Regulatory reasons</u>
DNOR	The debtor's bank is not registered (in the CSM).
CNOR	The creditor's bank is not registered (in the CSM).
TM01	Cut-Off-time for orders with future dates was exceeded

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

Reason Code	Description
AB05, AB06, AB07, AB08, AB09, AB10, AM23	Reasons for timeout and processing
AG10, AG11	ZDL inaccessible

¹⁴ Code must not be applied according to the SEPA agreement on national instant credit transfers. Upon receiving this code, however, it is to be passed on to the client.

2.2.5 Credit Notification for SEPA instant credit transfers^[SW5]

The Payment Status Report for instant credit transfers is unambiguously defined by pain.002-message and through the EPC for the order issuing party. To notify the creditor of an incoming instant credit transfer no formats or rules of provision are provided by the EPC.

For this use case the DK specified the cash management message camt.054 as a standard. Indeed, the credit notification for an instant credit transfer follows special DK-rules which – for performance reasons alone – are restricted to the essentials.

The camt.054-rule of the DK **for bulk bookings / as attachment to the account information** remains unchanged as case of application. The specification can be found in chapter 7.7 of appendix 3 to the DFÜ agreement.

The use case **credit notification for SEPA instant credit transfer** must be distinguishable from the above. This is ensured by the following two measures:

- 1) By an indicator within the message (in the Group Header <AddtlInf> is filled with “CRED”) the credit notification can be recognized as such.
- 2) An own specific business transaction indicator is assigned: The camt.054-message is submitted via the order type C5N in the case of a usage as credit notification for instant credit transfers (zip-Container with 1..n camt.054-messages)

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

Elements respectively element groups which are never allocated in this use case are greyed out to keep the overall structure of the message comprehensible. If whole element groups are not used, the uppermost level will be greyed out. In this case all underlying levels are omitted.

2.2.5.1 Structural Overview

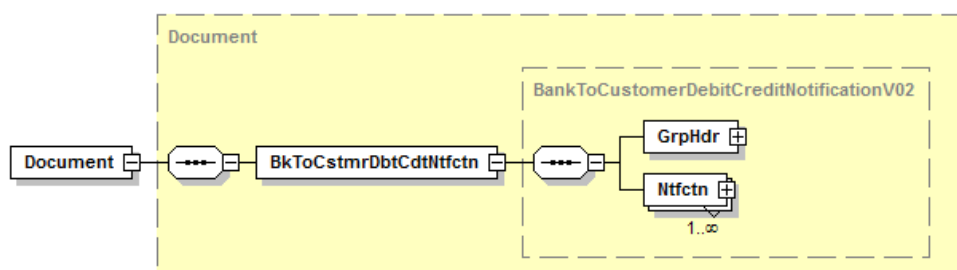


Diagram 43 camt.054.001.02

Definition

Dk-rule for camt.054.001.02, if used as credit notification for a SEPA Instant Credit Transfer.

Rules

	Name	XML-Tag	Occurrences	Definition	Type	DK-Rules
1	GroupHeader	<GrpHdr>	[1..1]	Common information applying to the entire message	See chapter 2.2.5.2	
1	Notification	<Ntfctn>	[1..n]	Information on a newly available amount	See chapter 2.2.5.3	The element group must only once, i.e. occurrences according to DK: [1..1] .

2.2.5.2 Group Header

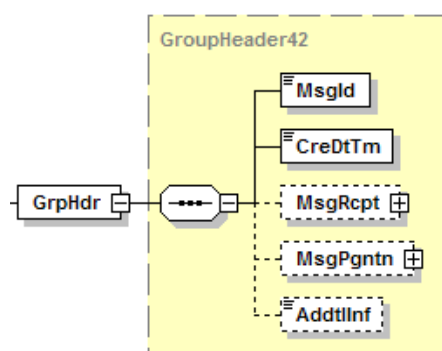


Diagram 44: camt.054.001.02, GrpHdr

Definition

Common information applying to the entire message

Rules

	Name	XML-Tag	Occurrences	Definition	Type	DK-rules
2	MessageIdentification	<MsgId>	[1..1]	Point to point reference assigned by the issuing party and sent to the next party in the chain to unambiguously identify the message.	Max35Text	Character string assigned by the particular institution.

DFÜ Agreement

Appendix 3: Specification of Data Formats

	Name	XML-Tag	Occurrences	Definition	Type	DK-rules
2	CreationDateTime	<CreDtTm>	[1..1]	Date and time at which the message was created	ISODatetime	Given in UTC-display
2	MessageRecipient	<MsgRcpt>	[0..1]	The technical recipient of the message		Not allocated
2	MessagePagination	<MsgPgntn>	[0..1]	Pagination of the message		Not allocated
2	AdditionalInformation	<AddtlInf>	[0..1]	Further details on the message	Max500Text	Occurrences according to DK: [1..1]. Is allocated with the constant <code>CRED</code> to show that this is a credit notification.

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

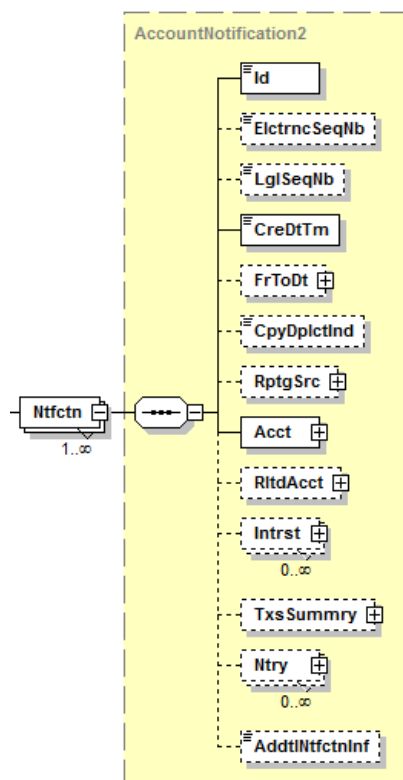


Diagram 45: camt.054.001.02, Ntfctn

Definition

Contains all information on the credit notification amount

Rules

	Name	XML-Tag	Occurrences	Definition	Type	DK-rules
2	Identification	<Id>	[1..1]	Reference of the issuing institute	Max35Text	NOTPROVIDED or reference number of the single booking
2	ElectronicSequenceNumber	<ElctrncSeqNb>	[0..1]	Ongoing electronic sequence number of the account information		Not allocated
2	LegalSequenceNumber	<LglSeqNb>	[0..1]	Legal sequence number of the account information		Not allocated
2	CreationDateTime	<CreDtTm>	[1..1]	Date and time of the generation of the notification	ISODateTime	Given in UTC-display
2	FromToDate	<FrToDt>	[0..1]	Time interval of the notification	DateTimePeriodDetails	Not allocated
2	CopyDuplicateIndicator	<CpyDplctInd>	[0..1]			Not allocated
2	ReportingSource	<RptgSrc>	[0..1]	Source for compiling the notification	ReportingSource1Choice	Not allocated
2	Account	<Acct>	[1..1]	Information on one account, its owner and the institute	See chapter 2.2.5.4	
2	RelatedAccount	<RltdAcct>	[0..1]	Information on the superior account		Not allocated
2	Interest	<Intrst>	[0..n]	Interest-information concerning the account		Not allocated
2	TransactionsSummary	<Txsumry>	[0..1]	Summarized information on all entries	TotalTransactions2	Not allocated
2	Entry	<Ntry>	[0..n]	Information on the entry	See chapter 2.2.5.5	Exists exactly once - occurrences according to DK: [1..1] .
2	AdditionalNotificationInformation	<AddtlNtfctnInf>	[0..1]	Additional information		Not allocated

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

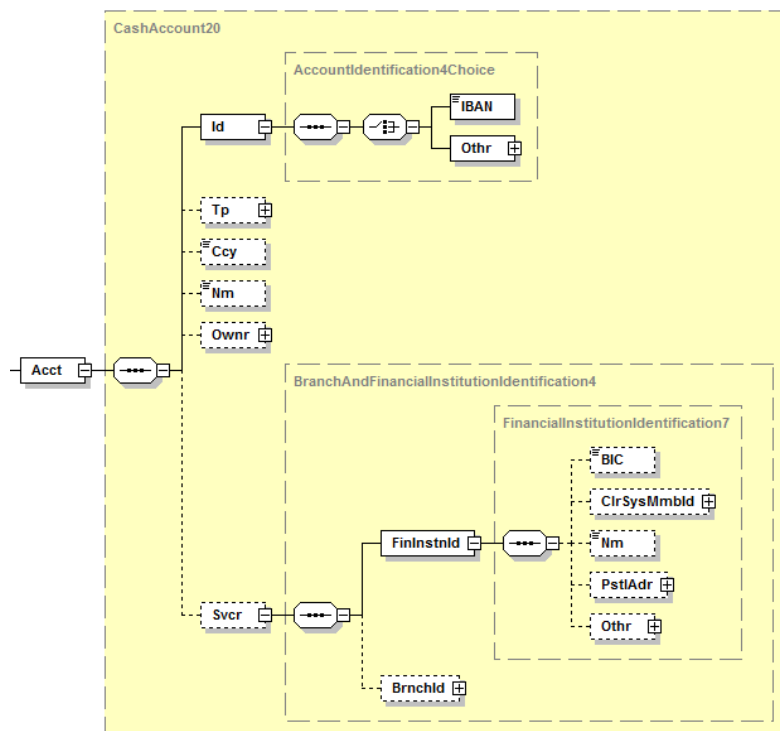


Diagram 46: camt.054.001.02, Acct

Definition

Information on the account, its owner and the institute

Rules

	Name	XML-Tag	Occurrences	Definition	Type	DK-rules
3	Identification	<Id>	[1..1]	Unambiguous identification of the account	AccountIdentification4Choice	
4	IBAN	<IBAN>	[1..1]	International Bank Account Number (IBAN)	IBAN2007-Identifier	Is to be filled with a valid IBAN which can have 34 digits max. Since it is a credit notification for a SEPA instant credit transfer here an IBAN always exists.
4	Other	<Othr>	[1..1]	Account identification in the manner of a defined code or proprietary.	GenericAccountIdentification1	Not allocated
3	Type	<Tp>	[0..1]	Account type Kontotyp	CashAccountType2	Not allocated

DFÜ Agreement

Appendix 3: Specification of Data Formats

	Name	XML-Tag	Occurrences	Definition	Type	DK-rules
3	Currency	<Ccy>	[0..1]	Account's currency	CurrencyCode	Not allocated
3	Name	<Nm>	[0..1]	Name of the account; in consultation with the account owner	Max70Text	Not allocated
3	Owner	<Ownr>	[0..1]	Account owner	PartyIdentification32	Not allocated
3	Servicer	<Svcr>	[0..1]	Information on the account-holding ZDL and if necessary the respective branch of the ZDL	BranchAndFinancialInstitutionIdentification4	
4	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	Identification of the account-holding ZDL	FinancialInstitutionIdentification7	
5	BIC	<BIC>	[0..1]	Bank identification code (SWIFT-Code)	BICIdentifier	
5	ClearingSystemMemberIdentification	<ClrSys-Mmbld>	[0..1]	Identification for assignment to a clearing system	ClearingSystemIdentification2Choice	Not allocated
5	Name	<Nm>	[0..1]	Name of the ZDL	Max140Text	Not allocated
5	PostalAddress	<PstlAdr>	[0..1]	Address of the ZDL	PostalAddress6	Not allocated
5	OtherIdentification	<Othr>	[0..1]	ZDL's identification in the manner of a defined code or proprietary	GenericFinancialIdentification1	Not allocated
4	Branch-Identification	<BrnchId>	[0..1]	Identification of the branch of the ZDL	BranchData	Not allocated

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

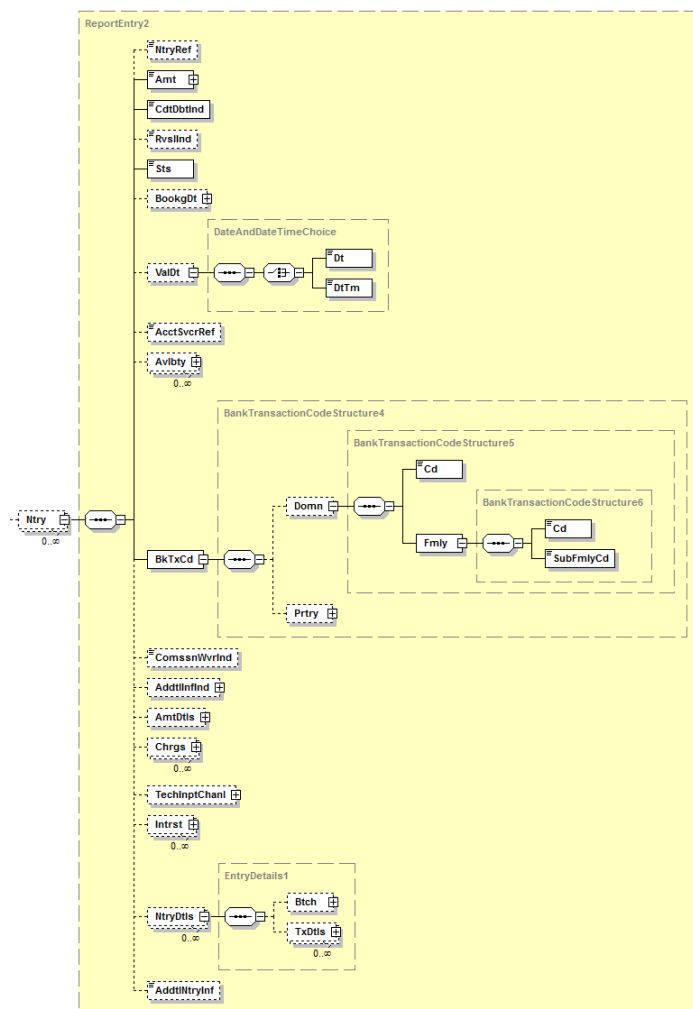


Diagram 47: camt.054.001.02, Ntry

Definition

Information on the entry

Rules

	Name	XML-Tag	Occur- rences	Definition	Type	DK-rules
3	EntryReference	<NtryRef>	[0..1]	Unambiguous reference	Max35Text	
3	Amount	<Amt>	[1..1]	Amount and currency of the entry	ActiveOrHistoricCurrencyAndAmount	Is to be given in transaction-currency
3	CreditDebitIndicator	<CdtDbtInd>	[1..1]	Indicator for debit (DBIT) respectively credit entry (CRDT)	CreditDebitCode	To be allocated with CRDT
3	ReversalIndicator	<RvslInd>	[0..1]	Indicator which shows whether there is a reversal	TrueFalseIndicator	Not allocated
3	Status	<Sts>	[1..1]	Status of the entry in the account-holding ZDL	EntryStatus2Code	To be allocated with INFO

DFÜ Agreement

Appendix 3: Specification of Data Formats

	Name	XML-Tag	Occurrences	Definition	Type	DK-rules
3	BookingDate	<BookgDt>	[0..1]	Allocation of either the booking-date or the booking-date and time	DateAndDateTi meChoice	Not allocated
3	ValueDate	<ValDt>	[0..1]	Allocation of either the value-date oder the value-date and time	DateAndDateTi meChoice	Shows when the amount is available
4	Date	<Dt>	[1..1]	Date	ISODate	Is to be filled with the interbank settlement date of pacs.008
4	DateTime	<DtTm>	[1..1]	Date/time	ISODateTime	Not allocated
3	AccountServicerReference	<AcctSvcr- Ref>	[0..1]	Bank reference	Max35Text	Not allocated (on this level)
3	Availability	<Avlbt>	[0..n]	Information on the availability	CashBalanceAv ailability2	Not allocated
3	BankTransaction Code	<BkTxCd>	[1..1]	Information on the type of business transaction	BankTransactio nCodeStructure 4	
4	Domain	<Domn>	[0..1]	domain	BankTransactio nCodeStructure 5	This part of the element group BkTxCd is to be used occurrences according to DK: [1..1].
5	Code	<Cd>	[1..1]	Code of the domain	ExternalBankTr ansactionDomai n1Code	To be allocated with PMNT (payments)
5	Family	<Fmly>	[1..1]	Specifies a family within a domain	Bank- Transaction- CodeStructure6	
6	Code	<Cd>	[1..1]	Code to specify the family	ExternalBankTr ansactionFamily 1Code	To be allocated with RRCT (Received Realtime Credit Transfers)
6	SubFamilyCode	<SubFmlyC d>	[1..1]	Code to specify the sub-family	ExternalBankTr ansactionSubFa mily1Code	To be allocated with ESCT (SEPA credit transfer) or the respective pacs.008-value
4	Proprietary	<Prtry>	[0..1]	Proprietary denotation of the business transaction	ProprietaryBank TransactionCod eStructure1	Not allocated
3	CommissionWaiverIndicator	<Comssn- WvrInd>	[0..1]	Is the transaction exempted from commission?	YesNoIndicator	Not allocated
3	AdditionalInformationIndicator	<AddtlInfInd >	[0..1]	Additional information	MessageIdentifi cation2	Not allocated
3	AmountDetails	<AmtDtls>	[0..1]	Information on the amounts compiled on the entry level	AmountAndCurr encyExchange3	Not allocated
3	Charges	<Chrgs>	[0..n]	Details on charges which refer to the entry (this element group can be used on activity-level and on transaction-level)	ChargesInforma tion6	Not allocated

DFÜ Agreement

Appendix 3: Specification of Data Formats

	Name	XML-Tag	Occurrences	Definition	Type	DK-rules
3	TechnicalInputChannel	<TechInptChannel>	[0..1]	Technical input channel	TechnicalInputChannel1Choice	Not allocated
3	Interest	<Intrst>	[0..n]	Information on the interest amount in the entry	TransactionInterest2	Not allocated
3	EntryDetails	<NtryDtls>	[0..n]	Entry details	EntryDetails1	Element group exists exactly once, occurrences according to DK: [1..1] .
4	Batch	<Btch>	[0..n]	Information on a payment information block	Batch-Information2	Not allocated
4	TransactionDetails	<TxDtls>	[0..n]	Transaction details for the entry	See chapter 2.2.5.6	Element group exists exactly once, occurrences according to DK: [1..1] .
3	AdditionalEntryInformation	<AddtlNtry-Inf>	[0..1]	Additional information on the entry	Max500Text	Not allocated

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

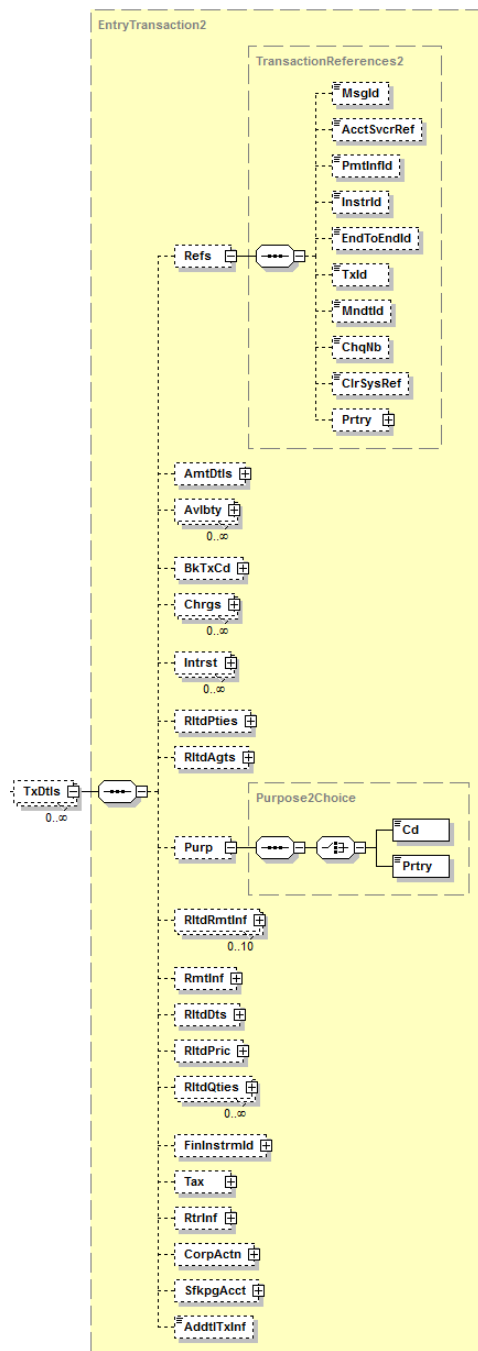


Diagram 48: camt.054.001.02, TxDtIs

Definition

Transaction details for the entry

Rules

	Name	XML-Tag	Occurrences	Definition	Type	DK-rules
5	References	<Refs>	[0..1]	References	TransactionReferences2	The occurrences of this element group according to DK: [1..1].
6	MessageIdentification	<MsgId>	[0..1]	Message-Id <MsgId> from the pain-message referenced	Max35Text	Not allocated
6	AccountServicerReference	<AcctSvcrRef>	[0..1]	Bank reference	AcctSvcrRef	
6	PaymentInformationIdentification	<PmtInfId>	[0..1]	Payment Information Id from the pain-message referenced	Max35Text	Not allocated
6	InstructionIdentification	<InstrId>	[0..1]	Reference to the party sending the order	Max35Text	Not allocated
6	EndToEndIdentification	<EndToEndId>	[0..1]	Unambiguous reference of the debtor	Max35Text	Is to be allocated with the value from the pacs.008-message – this can also be the value NOTPROVIDED. Occurrences according to DK: [1..1].
6	TransactionIdentification	<TxId>	[0..1]	Id of the first-involved ZDL (G1)	Max35Text	
6	MandateIdentification	<MndtId>	[0..1]	Reference to the mandate	Max35Text	Not allocated
6	ChequeNumber	<ChqNb>	[0..1]	Cheque number	Max35Text	Not allocated
6	ClearingSystemReference	<ClrSysRef>	[0..1]	Reference of a clearing system	Max35Text	Not allocated
6	Proprietary	<Prtry>	[0..1]	Proprietary reference	ProprietaryReference1	Not allocated
5	AmountDetails	<AmtDtls>	[0..1]	Further information on the transaction amount	AmountAndCurrencyExchange3	Is not used on this level
5	Availability	<AvlBty>	[0..n]	Information on the availability	CashBalance-Availability2	Not allocated
5	BankTransaction Code	<BkTxCd>	[0..1]	Information on the form of business	BankTransactionCodeStructure4	Is not used on this level
5	Charges	<Chrgs>	[0..n]	Information on charges of the transaction		Not allocated
5	Interest	<Intrst>	[0..n]	Information of the interest amount in the transaction	TransactionInterest2	Not allocated
5	RelatedParties	<RltdPties>	[0..1]	Related parties	See chapter 2.2.5.7	

DFÜ Agreement

Appendix 3: Specification of Data Formats

	Name	XML-Tag	Occurrences	Definition	Type	DK-rules
5	RelatedAgents	<RltdAgts>	[0..1]	Related credit institutions Beteiligte Kreditinstitute	TransactionAgents2	Optional – in case of an allocation of the debtor agent and/or the creditor agent the respective BIC from pacs.008 is to be allocated.
5	Purpose	<Purp>	[0..1]	Reason for transaction	Purpose2Choice	
6	Code	<Cd>	[1..1]	Text code	ExternalPurpose1Code	To be allocated, if pacs.008-message exists
6	Proprietary	<Prtry>	[1..1]	Allocation on proprietary, agreed-upon form	Max35Text	Not allocated
5	RelatedRemittanceInformation	<RltdRmt-Inf>	[0..10]	Related remittance information	RemittanceLocation2	Not allocated
5	RemittanceInformation	<RmtInf>	[0..1]	Remittance information	See chapter 2.2.5.8	
5	RelatedDates	<RltdDts>	[0..1]	Date declarations concerning the transaction	TransactionDates2	Not allocated
5	RelatedPrice	<RltdPric>	[0..1]	Price declarations concerning the transaction	TransactionPrice2Choice	Not allocated
5	RelatedQuantities	<RltdQties>	[0..n]	Related quantities concerning the transaction	TransactionQuantities1Choice	Not allocated
5	FinancialInstrumentIdentification	<FinInstrmId>	[0..1]	Security identification	SecurityIdentification4Choice	Not allocated
5	Tax	<Tax>	[0..1]	Taxes	TaxInformation3	Not allocated
5	ReturnInformation	<RtrInf>	[0..1]	Return information	ReturnReasonInformation10	Not allocated
5	CorporateAction	<CorpActn>	[0..1]	Corporate actions	CorporateAction1	Not allocated
5	SafekeepingAccount	<SfkpgAcct>	[0..1]	Safekeeping or investment account	CashAccount16	Not allocated
5	AdditionalTransactionInformation	<AddtlTx-Inf>	[0..1]	Additional transaction details	Max500Text	Not allocated

2.2.5.7 Related Parties <RltdPties>, [0.. 1]

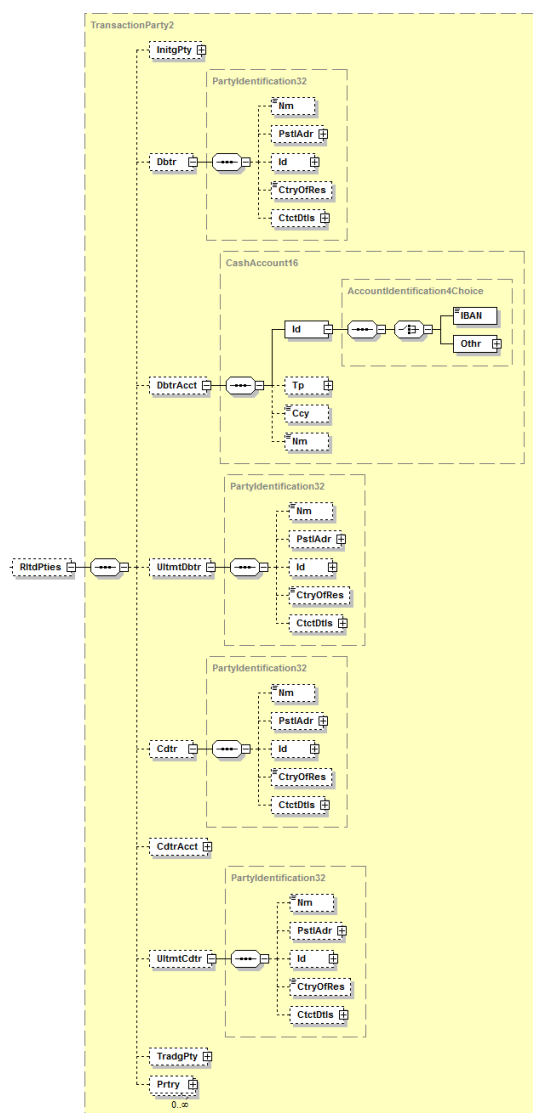


Diagram 49: camt.054.001.02, RltdPties

Definition

Related parties (here: in the instant credit transfer)

Rules

	Name	XML-Tag	Occur- rences	Definition	Type	DK-rules
6	InitiatingParty	<InitgPty>	[0..1]	Initiating party	PartyIdentification32	Not allocated
6	Debtor	<Dbtr>	[0..1]	Debtor		Optional, if used in pacs.008 mes- sage

DFÜ Agreement

Appendix 3: Specification of Data Formats

	Name	XML-Tag	Occurrences	Definition	Type	DK-rules
7	Name	<Nm>	[0..1]	Name of the credit transferring party Name des Überweisenden	Max140Text	Is to be allocated with the respective value from pacs.008. Occurrences according to DK: [1..1].
7	PostalAddress	<PstlAdr>	[0..1]	Address of the debtor	PostalAddress6	
7	Identification	<Id>	[0..1]	Identification of the debtor	Party6Choice	
7	CountryOfResident	<CtryOfRes>	[0..1]	Country of the debtor	CountryCode	
7	ContactDetails	<CtctDtls>	[0..1]	Contact details of the debtor	ContactDetails2	Not allocated
6	DebtorAccount	<DbtrAcct>	[0..1]	Account of the debtor		
7	Identification	<Id>	[1..1]	Account identification	AccountIdentification4Choice	
8	IBAN	<IBAN>	[1..1]	International Bank Account Number (IBAN)	IBAN2007-Identifier	To be allocated with a valid IBAN which allows 34 digits max.
8	OtherIdentification	<Othr>	[1..1]	Proprietary account identification	GenericAccountIdentification1	Not allocated
7	Type	<Tp>	[0..1]	Account type	CashAccountType2	Not allocated
7	Currency	<Ccy>	[0..1]	Currency of the account	CurrencyCode	Not allocated
7	Name	<Nm>	[0..1]	Name of the account as agreed upon with the account owner	Max70Text	Not allocated
6	UltimateDebtor	<UltmtDbtr>	[0..1]	Ultimate debtor, deviating from account owner		Optional, if used in pacs.008 message
7	Name	<Nm>	[0..1]	Name of the ultimate debtor	Max140Text	
7	PostalAddress	<PstlAdr>	[0..1]	Address of the ultimate debtor	PostalAddress6	
7	Identification	<Id>	[0..1]	Identification of the ultimate debtor	Party6Choice	
7	CountryOfResident	<CtryOfRes>	[0..1]	Country of the ultimate debtor	CountryCode	
7	ContactDetails	<CtctDtls>	[0..1]	Contact details of the ultimate debtor	ContactDetails2	Not allocated
6	Creditor	<Cdtr>	[0..1]	Beneficiary/Creditor		Optional if used in pacs.008-message
7	Name	<Nm>	[0..1]	Name of the creditor	Max140Text	
7	PostalAddress	<PstlAdr>	[0..1]	Address of the creditor	PostalAddress6	
7	Identification	<Id>	[0..1]	Identification of the creditor	Party6Choice	Not allocated
7	CountryOfResident	<CtryOfRes>	[0..1]	Country of the creditor	CountryCode	

DFÜ Agreement

Appendix 3: Specification of Data Formats

	Name	XML-Tag	Occurrences	Definition	Type	DK-rules
7	ContactDetails	<CtctDtls>	[0..1]	Contact details of the creditor	ContactDetails2	Not allocated
6	CreditorAccount	<CdtrAcct>	[0..1]	Account of the creditor		Not allocated on this level (see <Ntfctn>)
6	UltimateCreditor	<UltmtCdtr>	[0..1]	Ultimate creditor, deviating from the account owner		Optional, if used in pacs.008 message
7	Name	<Nm>	[0..1]	Name of the ultimate creditor	Max140Text	
7	PostalAddress	<PstlAdr>	[0..1]	Address of the ultimate creditor	PostalAddress6	
7	Identification	<Id>	[0..1]	Identification of the ultimate creditor	Party6Choice	Not allocated
7	CountryOfResident	<CtryOfRes>	[0..1]	Country of the ultimate creditor	CountryCode	
7	ContactDetails	<CtctDtls>	[0..1]	Contact details of the ultimate creditor	ContactDetails2	Not allocated
6	TradingParty	<TradgPty>	[0..1]	Trading party		Not allocated
6	Proprietary	<Prtry>	[0..n]	Other related party	ProprietaryParty2	Not allocated

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

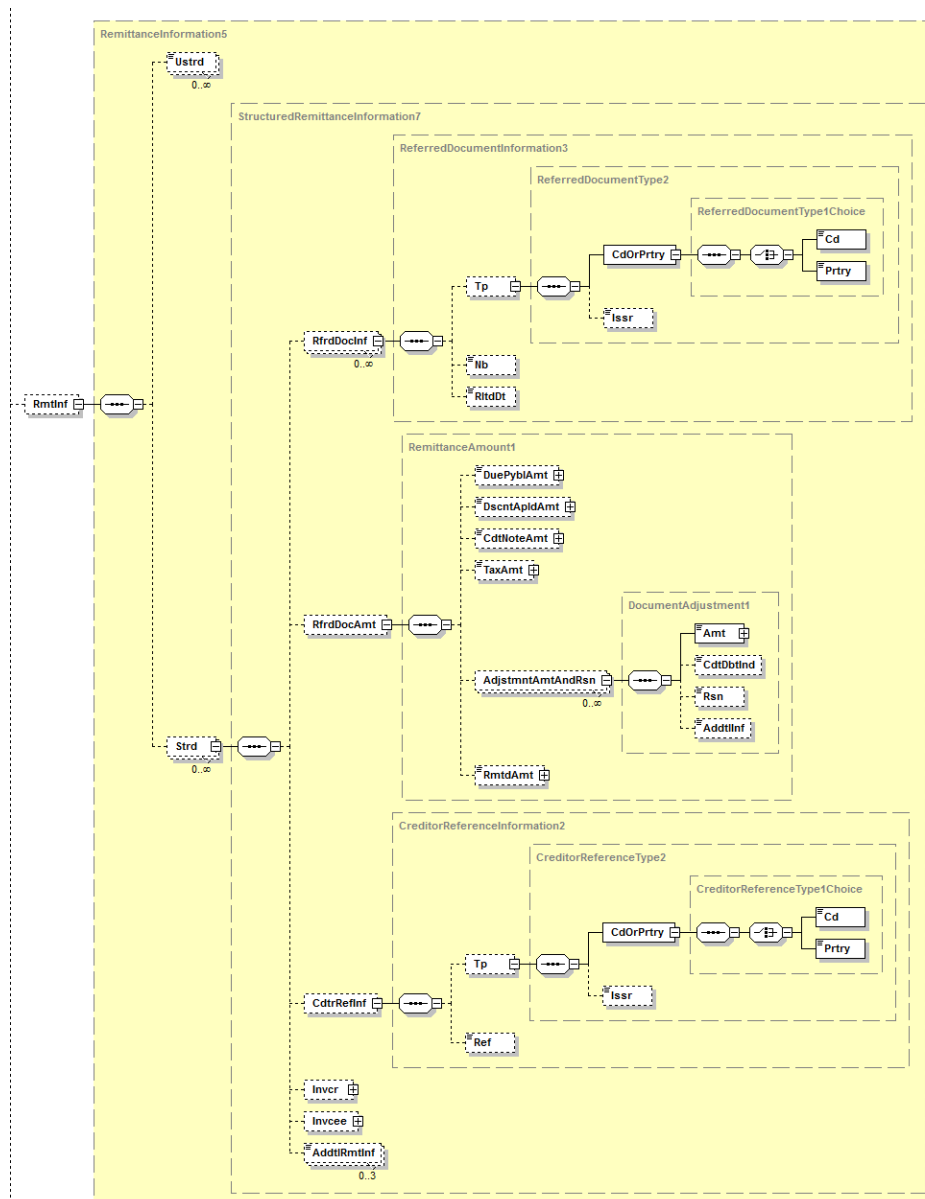


Diagram 50: camt.054.001.02, RmtInf

Definition

Information which are given in the pacs.008-message can optionally be allocated in the credit notification.

Rules

	Name	XML-Tag	Occurrences	Definition	Type	DK-rules
6	Unstructured	<Ustrd>	[0..n]	Unstructured remittance information; can also be structured in bilateral agreement between creditor and debtor	Max140Text	
6	Structured	<Strd>	[0..n]	Structured remittance information	StructuredRemittanceInformation7	
7	Referred-Document-Information	<RfrdDoc-Inf>	[0..n]	Specifies the document to which the remittance information is related to	ReferredDocumentInformation3	Not allocated
8	Referred-DocumentType	<Tp>	[0..1]	Type of reference document	ReferredDocumentType2	Not allocated
9	CodeOrProprietary	<CdOrPrtry>	[1..1]	Coded or proprietary declaration	ReferredDocumentType1Choice	Not allocated
10	Code	<Cd>	[1..1]	Code for specification of a document	DocumentType5Code	Not allocated
10	Proprietary	<Prtry>	[1..1]	Proprietary types	Max35Text	Not allocated
9	Issuer	<Issr>	[0..1]	Issuer of the document	Max35Text	Not allocated
8	ReferredDocumentNumber	<Nb>	[0..1]	Document number	Max35Text	Not allocated
8	ReferredDocumentRelatedDate	<RltdDt>	[0..1]	Date with a reference to the document (e.g. issuing date)	ISODate	Not allocated
7	ReferredDocumentAmount	<RfrdDoc-Amt>	[0..1]	Amount and currency in remittance information given in the document	RemittanceAmount1	Not allocated
8	DuePayableAmount	<DuePybl-Amt>	[0..1]	Amount, currency included, which is to be paid to the creditor	ActiveOrHistoricCurrencyAndAmount	Not allocated
8	DiscountAppliedAmount	<DscntApld Amt>	[0..1]	Amount to be paid to the creditor minus discounts (incl. currency) that were agreed upon	ActiveOrHistoricCurrencyAndAmount	Not allocated
8	CreditNoteAmount	<CdtNote-Amt>	[0..1]	Amount which is used in the credit note	ActiveOrHistoricCurrencyAndAmount	Not allocated
8	TaxAmount	<TaxAmt>	[0..1]	Added value tax/tax in the referenced amount	ActiveOrHistoricCurrencyAndAmount	Not allocated
8	AdjustmentAmountAndReason	<AdjstmntAmtAndRsn>	[0..n]	Element group which contains information on the reason for adjusting the document	DocumentAdjustment1	Not allocated
9	Amount	<Amt>	[1..1]	Adjustment amount	ActiveOrHistoricCurrencyAndAmount	Not allocated
9	CreditDebitIndicator	<CdtDbtInd>	[0..1]	Indicator for debit booking (DBIT) respectively credit booking (CRDT)	CreditDebitCode	Not allocated

DFÜ Agreement

Appendix 3: Specification of Data Formats

	Name	XML-Tag	Occurrences	Definition	Type	DK-rules
9	Reason	<Rsn>	[0..1]	Reason	Max4Text	Not allocated
9	AdditionalInformation	<AddtlInf>	[0..1]	Additional information	Max140Text	Not allocated
8	RemittedAmount	<RmtdAmt>	[0..1]	Amount used in the referenced document	ActiveOrHistoricCurrencyAndAmount	Not allocated
7	CreditorReferenceInformation	<CdtrRef-Inf>	[0..1]	Unambiguous identification number issued by the creditor	Creditor-Reference-Information2	
8	CreditorReferenceType	<Tp>	[0..1]	Reference type	CreditorReferenceType2	
9	CodeOrProprietary	<CdOrPrtry>	[1..1]	Coded or proprietary reference	CreditorReferenceType1Choice	
10	Code	<Cd>	[1..1]	Codes for specifying a creditor document	DocumentType3Code	
10	Proprietary	<Prtry>	[1..1]	Proprietary reference	Max35Text	
9	Issuer	<Issr>	[0..1]	Issuer of the reference	Max35Text	
8	Reference	<Ref>	[0..1]	Reference of the creditor	Max35Text	
7	Invoicer	<Invcr>	[0..1]	Invoicer if deviating from the creditor	PartyIdentification32	Not allocated
7	Invoicee	<Invcee>	[0..1]	Invoicee if deviating from the debtor	PartyIdentification32	Not allocated
7	AdditionalRemittanceInformation	<AddtlRmt-Inf>	[0..3]	Additional information on the remittance information	Max140Text	Not allocated

2.2.5.9 Comprehensive example by way of illustration

```

<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.054.001.02"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:camt.054.001.02
camt.054.001.02.xsd">
<BkToCstmrDbtCdtNtfctn>
<GrpHdr>
  <MsgId>20190004711</MsgId>
  <CreDtTm>2019-02-12T12:07:40Z</CreDtTm>
  <!--case oif application credit notification SCT Inst -->
  <AddtlInf>CRED</AddtlInf>
</GrpHdr>
<Ntfctn>
  <Id>NOTPROVIDED</Id>
  <CreDtTm>2019-02-12T12:07:40Z</CreDtTm>
  <Acct>
    <Id><IBAN>DE07300700100250123456</IBAN></Id>
  </Acct>
  <Ntry>
    <NtryRef>184223521623</NtryRef>
    <Amt Ccy="EUR">120.48</Amt>
    <CdtDbtInd>CRDT</CdtDbtInd>
    <Sts>INFO</Sts>
  <!--Amount available since -->
    <ValDt><Dt>2019-02-12T</Dt></ValDt>
  <BkTxCd>
    <Domn>
      <Cd>PMNT</Cd>
      <Fmly>
        <Cd>RRCT</Cd>
        <SubFmlyCd>ESCT</SubFmlyCd>
      </Fmly>
    </Domn>
  </BkTxCd>
  <NtryDtls>
    <TxDtls>
      <Refs>
        <EndToEndId>123456789</EndToEndId>
      </Refs>
      <RltdPties>
        <Dbtr>
          <Nm>Instant payer John Doe</Nm>
        </Dbtr>
        <DbtrAcct><Id><IBAN>DE8482056060152123456</IBAN></Id></DbtrAcct>
      </RltdPties>
    <!-- Purpose optional allocatopn if given in pacs.008 -->
      <Purp><Cd>GDDS</Cd></Purp>
    <!--optional allocation if given in pacs.008 -->
      <RmtInf><Ustrd>it had to be quick</Ustrd></RmtInf>
    </TxDtls>
  </NtryDtls>
</Ntry>
</Ntfctn>
</BkToCstmrDbtCdtNtfctn>
</Document>

```

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 DK 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}
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 Code

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

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/external_code_list.page external code lists can be downloaded. The following lists are relevant to this DK specification:

Type DK-Specification	Name of code list
ExternalOrganisationIdentification1Code	9-OrganisationIdentification
ExternalPersonIdentification1Code	10-PersonIdentification
ExternalCategoryPurpose1Code	4-CategoryPurpose
ExternalPurpose1Code	11-Purpose
ExternalStatusReason1Code	16-StatusReason

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 http://www.w3.org/TR/xmlschema-2/#date
ISODatetime	xs:dateTime according to http://www.w3.org/TR/xmlschema-2/#dateTime

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 technical validation subset (TVS) version for the SEPA customer-to-bank format, it may happen during a transitional period that customers still dispatch the previous version (with the allocation rules and especially validated with the corresponding TVS of the previous version of appendix 3). This has to be arranged bilaterally. Institutions still employing a previous version of the DK TVS at their customer's sites are recommended by the German Banking Industry committee (DK) to support this version additionally until the next update of the TVS.

The following outline clarifies which TVS is used with which order type as well as which TVS can still be used during a transitional period according to a bilateral arrangement.

Important note: In relation to Version V 3.2 of Appendix 3 there have only been real schema changes for pain.001. But since for schema changes the complete set of the DK-TVS is delivered the xsd-name of pain.002, pain.008 and pain.007 was incremented, too.

During the validity period of the appendix 3 (version 3.34) on hand, the following table is in force:

Upload order type	Currently used namespace since November 20th 2016 (usable for versions 3.0 - V 3.32 of Appendix 3)	Name of the current DK-TVS (xsd name as published on website)	For information: previous DK-TVS (valid for version 3.10 and 3.2 of Appendix 3)
CCT SEPA credit transfer	urn:iso:std:iso:20022:tech:xsd:pain.001.001.03	pain.001.001.03_GBIC_32	pain.001.001.03_GBIC_24
CIP <u>SEPA instant credit transfer</u>	urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 urn:iso:std:iso:20022:tech:xsd:pain.001.001.08	pain.001.001.03_GBIC_3 pain.001.001.08_GBIC_3 (with time of day option)	<u>only from V 3.3</u>
CDD SEPA core direct debit	urn:iso:std:iso:20022:tech:xsd:pain.008.001.02	pain.008.001.02_GBIC_32	pain.008.001.02_GBIC_24
CDB SEPA B2B direct debit	urn:iso:std:iso:20022:tech:xsd:pain.008.001.02	pain.008.001.02_GBIC_32	pain.008.001.02_GBIC_24
CCC SEPA credit transfer (via Container)	Container: urn:conxml:xsd:container.nnn.001.02 with embedded pain.001 messages	The embedded messages use the TVS: pain.001.001.03_GBIC_32	The embedded messages use the TVS: pain.001.001.03_GBIC_24
CDC SEPA core direct debit (via Container)	Container: urn:conxml:xsd:container.nnn.001.02 with embedded pain.008 messages	The embedded messages use the TVS: pain.008.001.02_GBIC_32	The embedded messages use the TVS: pain.008.001.02_GBIC_24
C2C	Container:	The embedded messages	The embedded messages

DFÜ Agreement

Appendix 3: Specification of Data Formats

SEPA B2B direct debit (via Container)	urn:conxml:xsd:container.nnn.001.02 with embedded pain.008 messages	use the TVS: pain.008.001.02_GBIC_32	use the TVS: pain.008.001.02_GBIC_24
---------------------------------------	--	---	---

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

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

Down-load order type	Currently used namespace since November 20th 2016 (usable for versions 3.0 - V 3.32 of Appendix 3)	Name of the current DK-TVS (xsd name as published on website)	For information: previous DK-TVS (valid for version 3.10 and 3.2 of Appendix 3)
CRZ Payment Status Report for credit transfer (zip)	Zip file with 1-n pain.002 messages: urn:iso:std:iso:2002:tech:xsd:pain.002.001.03	pain.002.001.03_GBIC_32	pain.002.001.03_GBIC_24
CIZ <u>Payment Status Report for Instant Credit Transfer (zip)</u>	Zip-Datei mit 1-n pain.002-Nachrichten: urn:iso:std:iso:2002:tech:xsd:pain.002.001.03	pain.002.001.03_GBIC_3	<u>only from V 3.3</u>
CDZ Payment Status Report for direct debit (zip)	Zip file with 1-n pain.002 messages: urn:iso:std:iso:2002:tech:xsd:pain.002.001.03	pain.002.001.03_GBIC_32	pain.002.001.03_GBIC_24
CRC Payment Status Report for Credit Transfer (xml Container)	Container: urn:conxml:xsd:container.nnn.001.02 with embedded pain.002 messages	The embedded messages use the TVS: pain.002.001.03_GBIC_32	The embedded messages use the TVS: pain.002.001.03_GBIC_24
CBC Payment Status Report for Direct Debit (xml Container)	Container: urn:conxml:xsd:container.nnn.001.02 with embedded pain.002 messages	The embedded messages use the TVS: pain.002.001.03_GBIC_32	The embedded messages use the TVS: pain.002.001.03_GBIC_24

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

DFÜ Agreement

Appendix 3: Specification of Data Formats

Usage of the pain.001 message by the German banking industry:

Starting Appendix 3 of V3.3 clients can submit three business transactions via pain.001 which are to be differentiated as follows:

<u>Business transaction</u>	<u>EBICS order type</u>	<u>Local Instrument (new optional element in the DK TVS for pain.001)</u>	<u>Service Level</u>
<u>SEPA Credit Transfer</u>	<u>CCT</u>	<u>Not used</u>	<u>SEPA</u>
<u>SEPA Instant Credit Transfer</u>	<u>CIP (new)</u>	<u>INST</u>	<u>SEPA</u>
<u>Urgent Credit Transfer in Euro (non SEPA)</u>	<u>CCU</u>	<u>Not used</u>	<u>URGP</u>

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

3 Cross Border Payments

This chapter describes the conditions for the paperless processing of payments (remittances and cheque payments) which have been placed with banks in Germany in connection with foreign trade; the character sets that can be used as well as the structure of the files to be delivered are described.

Referring to distinction: The format guideline for the submission of same-day credit transfers in Euro (within the boundaries of Germany or cross-borderly) takes place by ISO20022-message pain.001. Implementation guidelines are given in chapter 10. General procedure

3.1 General Procedure

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

The electronic data transmission has to follow special agreements.

3.2 File Structure

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

(2) Character Set:

Permitted Character Set ¹⁵	Characters	Hexadecimal Code
Numeric characters	0 to 9	X '30' to X '39'
Upper-case letters	A to Z	X '41' to X '5A'
<u>Special characters:</u>		
Blank	" "	X '20'
Full stop	"."	X '2E'
Comma	" , "	X '2C'
Ampersand	"&"	X '26' ¹⁶
Hyphen	" - "	X '2D'
Slash	" / "	X '2F'
Plus sign	" + "	X '2B'
Asterisk	" * "	X '2A' ¹⁶
Dollar sign	" \$ "	X '24' ¹⁶
Percent sign	" % "	X '25' ¹⁶

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

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

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

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

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

¹⁵ Encoding as per DIN 66003 (June 1974), code table 2, German reference version.

¹⁶ Not permitted at present.

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 ¹⁷	Data format ¹⁸	Contents	Description
1	4	1	M	num	Length of record	Length of record in accordance with standards for variable record length
2	1	5	M	alpha	Type of record	Constant "Q"
3	8	6	M	num	German bank code (BLZ)	Bank receiving the file
4	10	14	M	num	Customer number	Order number agreed with the bank receiving the file (where necessary: account number)
5	4x35	24	M	alpha	Name and address of principal	Lines 1 and 2 : Name Line 3 : Street/PO Box Line 4 : City / town
6	6	164	M	num	Date of generation	Format: YYMMDD
7	2	170	M	num	Serial number	Daily serial number
8	6	172	M	num	(First) execution date of file	Format: YYMMDD; Same or up to maximum of 15 calendar days after the date of field Q6.

¹⁷ O = optional field; M = mandatory field; O/M = mandatory field in the case of certain criteria, N = field which must remain empty

¹⁸ alpha = alphanumeric data (left aligned, empty spaces: blanks); num = numeric data (right aligned, empty spaces: zeros).

DFÜ Agreement

Appendix 3: Specification of Data Formats

Field	Length in bytes	1st place in record	Type of field ¹⁷	Data format ¹⁸	Contents	Description
9	1	178	M	alpha	To be sent to reporting authorities	Only 'N' allowed
10	2	179	O/M	num	Federal state number	Allocation '00' (Reserve)
11	8	181	O/M	num	Principal's (payer's) company number / (German) bank code	Allocation '00000000' (Reserve)
12	68	189	N	alpha		Reserve
	256					

Data record T (single data record)

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

Field	Length in bytes	1st place in record	Data format ¹⁹	Contents	Description	Field type ²⁰ general payments
1	4	1	num	Length of record	Length of record	M
2	1	5	alpha	Type of record	Constant "T"	M
3	8	6	num	German bank code (<i>BLZ</i>)	German Bank code of the bank section maintaining the account, to which order amount is to be debited (field T4b)	M
4a	3	14	alpha	ISO currency code	For account to which order amount is to be debited	M
4b	10	17	num	Account number	Account to be debited with order amount	M
5	6	27	num	Execution date of individual payment if deviating from field Q8	Format: YYMMDD; immediately or by the date specified in field Q8 but no later than 15 calendar days after the date in field Q6; if field T5 does not contain a date, the date in Q8 is assumed to be the execution date	O

¹⁹ alpha = alphanumeric data (left aligned, empty spaces: blanks); num = numeric data (right aligned, empty spaces: zeros).

²⁰ O = optional field; M = mandatory field; O/M = mandatory field in the case of certain criteria, N = field which must remain empty

DFÜ Agreement

Appendix 3: Specification of Data Formats

Field	Length in bytes	1st place in record	Data format ¹⁹	Contents	Description	Field type ²⁰ general payments
6	8	33	num	German bank code (<i>BLZ</i>)	Bank code of bank section maintaining the account to be debited with fees and expenses. (a value is to be allocated only if this account is different from order amount account)	O/M
7a	3	41	alpha	ISO currency code	Currency code of the account to be debited with fees and expenses (a value is to be allocated only if this account is different from order amount account)	O/M
7b	10	44	num	Account number	Account number of the account to be debited with fees and expenses (a value is to be allocated only if this account is different from order amount account)	O/M
8	11	54	alpha	Bank Identifier Code (BIC) of beneficiary's payment service provider or other ID, eg Chips ID	If the payment is made to a German payment service provider, alternatively, also the German bank code of the payee's payment service provider, in which case three slashes should precede the bank code (not to be completed for cheque drawings, ie for payment type codes 20-23 and 30-33 in field T22)	O/M

DFÜ Agreement

Appendix 3: Specification of Data Formats

Field	Length in bytes	1st place in record	Data format ¹⁹	Contents	Description	Field type ²⁰ general payments
9a	3	65	alpha	Country code of payee's payment service provider	Two-letter ISO-alpha country code as per country index for the balance of payments statistics; left aligned; third place blank (mandatory field if no values allocated to field T8 is not completed; no value is to be allocated for cheque drawings, ie for payment type codes 20-23 and 30–33 in field T22)	O/M
9b	4X35	68	alpha	Address of payee's payment service provider	Mandatory field if field T8 does not contain BIC address or – for payments to a German payment service provider – it does not contain the German bank code; if address is not known, enter "UNBEKANNT" Lines 1 and 2: Name Line 3: Street Line 4: City (no value to be allocated for cheque drawings, i.e. for payment type codes 20-23 and 30-33 in field T22)	O/M
10a	3	208	alpha	Country code for country of payee or cheque recipient	Two-letter ISO-alpha country code as per country index for the balance of payments statistics; left aligned, third place blank	M
10b	4X35	211	alpha	Payee /cheque recipient	For payment orders: payee For cheque drawings: cheque recipient Lines 1 and 2: Name Line 3: Street Line 4: City / country	M

DFÜ Agreement

Appendix 3: Specification of Data Formats

Field	Length in bytes	1st place in record	Data format ¹⁹	Contents	Description	Field type ²⁰ general payments
11	2X35	351	alpha	Order mark	Allocated only for cheque drawings (ie for the payment type codes 20-23 and 30-33 in field T22) and if different from content of lines 1 and 2 in field T10b	O/M
12	35	421	alpha	IBAN or account number of payee	IBAN or German account number of the payee, left aligned, beginning with slash. (No value to be allocated for cheque drawings, ie for payment type codes 20-23 and 30-33 in field T22)	O/M
13	3	456	alpha	Order currency	ISO code of currency payable	M
14a	14	459	num	Amount (digits before decimal point)	Right aligned	M
14b	3	473	num	Amount (digits after decimal point)	Left aligned	M
15	4X35	476	alpha	Details of payment (remittance information)		O
16	2	616	num	Instruction code 1 (as per chapter 3.2.2)	No value to be allocated for check drawings, (i.e. for payment type codes 20-23 and 30-33 in field T22)	O
17	2	618	num	Instruction code 2 (as per chapter 3.2.2)	No value to be allocated for check drawings, (i.e. for payment type codes 20-23 and 30-33 in field T22)	O

DFÜ Agreement

Appendix 3: Specification of Data Formats

Field	Length in bytes	1st place in record	Data format ¹⁹	Contents	Description	Field type ²⁰ general payments
18	2	620	num	Instruction code 3 (as per chapter 3.2.2)	No value to be allocated for check drawings, (i.e. for payment type codes 20-23 and 30-33 in field T22)	O
19	2	622	num	Instruction code 4 (as per chapter 3.2.2 and chapter 3.2.3)	Enter '91' in the case of "euro-equivalent payments" (<i>see Appendix 2a</i>) For cheque drawings (i.e. for payment type codes 20-23 and 30-33 in field T22), only '91' possible	O/M
20	25	624	alpha	Additional information on instruction code	For example, telex, telephone number, cable address. (No value to be allocated for cheque drawings, ie for payment type codes 20-23 and 30-33 in field T22)	O
21	2	649	num	Fee rule	00 = fees debited to ordering customer / third-party fees and expenses debited to payee 01 = all fees and expenses debited to principal (payer) 02 = all fees and expenses debited to payee For cheque drawings, i.e. for payment type codes 20-23 and 30-33 in field T22, only '00' is possible.	O/M
22	2	651	num	Code for type of payment	As per chapter 3.2.1	M

DFÜ Agreement

Appendix 3: Specification of Data Formats

Field	Length in bytes	1st place in record	Data format ¹⁹	Contents	Description	Field type ²⁰ general payments
23	27	653	alpha	Variable text only for principal's (payer's) settlement purposes	Principal (payer) may allocate a value at his discretion (eg reference number). This is not forwarded; use T15 for data to be forwarded. No more than 16 bytes are transmitted to the electronic account statement. (only after consultation with the bank)	O
24	35	680	alpha	Name and telephone number and name of deputy, if any	Person to contact at principal's company if paying bank/reporting authority has questions relating to payment order. Then, if principal is not the party liable for payment: 'INVF', followed directly (without space) by: the federal state number (2 digits) and the company code or German bank code (8 digits) of party liable for payment	O/M
25	1	715	num	Reporting code	Allocation '0' (Reserve)	N
26	51	716	alpha		Reserve	N
27	2	767	num	Extension identifier	00 = No further report parts (only '00' allowed)	M
	768					

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 ²¹	Data format ²²	Contents	Description
1	4	1	M	num	Length of record	Length of record
2	1	5	M	alpha	Type of record	Constant "Z"
3	15	6	M	num	Sum total of all amounts (no decimal places)	Sum of all amounts in field T14a (all currencies)
4	15	21	M	num	Number of T data records	
5	221	36	N	alpha		Reserve
	256					

²¹ O = optional field; M = mandatory field; O/M = mandatory field in the case of certain criteria, N = field which must remain empty

²² alpha = alphanumeric data (left aligned, empty spaces: blanks); num =numeric data (right aligned, empty spaces: zeros).

3.2.1 Codes for identifying type of payment

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

3.2.2 Instruction codes for payments – Value

Key DTAZV	Key SWIFT MT103	Unencrypted text	Cannot be combined with the following instruction codes
02	CHQB	Pay payee only by cheque. The optional account number line in field 59 (MT103) must not be used	04, 11, 12
04	HOLD	Payee /claimant will call; pay upon identification.	02, 11, 12
06	PHON	Please advise payee's payment service provider by phone.	07

Key DTAZV	Key SWIFT MT103	Unencrypted text	Cannot be combined with the following instruction codes
07	TELE	Please advise payee's payment service provider by the most efficient means of telecommunication.	06
09	PHOB	Please advise payee by phone.	10
10	TELB	Please advise payee by the most efficient means of telecommunication	09
11	CORT	Payment is made in settlement of a trade, eg foreign exchange deal, securities transaction.	02, 04
12	INTC	The payment is an intra-company payment, ie a payment between two companies belonging to the same group.	02, 04
91		Euro equivalent payment: (usage permitted only in field T 19, see chapter 3.2.3)	

3.2.3 Instruction codes for "Euro equivalent payments"

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

T19 = 91 = euro equivalent payment

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

4 Securities Business

Annotation:

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

General syntax usage rules

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

Formats

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

Character Set



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

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

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

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

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

4.1 MT 513 Client Advice of Execution

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

- **Overview** (without constant fields)

Se- quen- ce	Sub- se- quen- ce	Tag	Sta- tus ²³	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

²³ M = mandatory field, O = optional field

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- quen- ce	Sub- se- quen- ce	Tag	Sta- tus 23	Contents
		:22F:	O	Status of payment
		:22F:	O	Restrictions
		:11A:	O	Currency of the face amount (currency in which the quantity of securities is specified as face amount in C1, field :36B:)
		:98A:	O	Dates: <ul style="list-style-type: none"> • Next coupon date • Expiry date • Reset date for a floating rate note • Maturity date • Issue date (issue date of the security) • Cancellation date • Conversion date • Put date • Date from which a fixed-interest security bears interest
		:92A:	O	Factors and interest rates for fixed-interest securities
		:13B:	O	<ul style="list-style-type: none"> • Coupon number • Pool number • Proportion number • Version number of the options contract or the tranche
		:70E:	O	Additional information on security (e.g. type of safekeeping account, type of custodianship, safekeeping account key)
		:13B:	O	Certificate number

•

Guidelines for entries

Se- quen- ce	Sub- se- quen- ce	Tag	Name	For- mat 24	Len- gth	Sta- tus 25	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"

²⁴ a = alpha, any alphabet character from A to Z is allowed, c = character, any character from "A" to "Z" and "0" to "9" is allowed, d = decimal (floating-point number, the integer part must contain at least one digit, a decimal character (comma) is mandatory and is included in the maximum length), n = numeric, any numeral from 0 to 9 is allowed, x = alphanumeric (any member of the set of SWIFT characters is allowed)

²⁵ M = mandatory field, O = optional field

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- quen- ce	Sub- se- quen- ce	Tag	Name	For- mat 24	Len- gth	Sta- tus 25	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"

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- quen- ce	Sub- se- quen- ce	Tag	Name	For- mat 24	Len- gth	Sta- tus 25	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.
	B	:16R:	Start of block			M	1	
			Tag			M	1	":16R:"
			Code	c	..16	M	1	"RCAP"
	B1		Partial fill details			O	1..n	
	B1	:16R:	Start of block			M	1	
			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:					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

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- quen- ce	Sub- se- quen- ce	Tag	Name	For- mat 24	Len- gth	Sta- tus 25	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	"//“

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- quen- ce	Sub- se- quen- ce	Tag	Name	For- mat 24	Len- gth	Sta- tus 25	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 "AUSSERBOERSLICH" (if name is not known or in the case of fixed-price transactions) or "SUBSCRIPTION" (in the case of subscription)
		:16S:	End of block			M	1	
			Tag			M	1	":16S:"
			Code	c	..16	M	1	"PAFILL"
	B	:36B:	Quantity of the financial instrument			M	1	Total quantity ordered
			Tag			M	1	":36B:"
			Constant			M	1	":."
			Qualifier	c	4	M	1	"ORDR"
			Constant			M	1	"//"
			Type	c	4	M	1	"FAMT" = the quantity is expressed as face amount "UNIT" = the quantity is expressed as whole number
			Constant			M	1	"//"
			Quantity	d	..15	M	1	
	B	:36B:	Quantity of the financial instrument			M	1	Quantity which has already been executed
			Tag			M	1	":36B:"
			Constant			M	1	":."
			Qualifier	c	4	M	1	"PREX"
			Constant			M	1	"//"
			Type	c	4	M	1	"FAMT" = the quantity is expressed as face amount "UNIT" = the quantity is expressed as whole number
			Constant			M	1	"//"
			Quantity	d	..15	M	1	
	B	:36B:	Quantity of the financial instrument			M	1	Quantity which remains as an order
			Tag			M	1	":36B:"
			Constant			M	1	":."
			Qualifier	c	4	M	1	"REMA"
			Constant			M	1	"//"

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- quen- ce	Sub- se- quen- ce	Tag	Name	For- mat 24	Len- gth	Sta- tus 25	Qu- an- tity	Contents/Explanations
B			Type	c	4	M	1	"FAMT" = the quantity is expressed as face amount "UNIT" = the quantity is expressed as whole number
			Constant			M	1	"/"
			Quantity	d	..15	M	1	
		:16S:	End of block			M	1	
			Tag			M	1	":16S:"
			Code	c	..16	M	1	"RCAP"
C			Details of order			M	1	
C		:16R:	Start of block			M	1	
			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"

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- quen- ce	Sub- se- quen- ce	Tag	Name	For- mat 24	Len- gth	Sta- tus 25	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	"/"	

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- quen- ce	Sub- se- quen- ce	Tag	Name	For- mat 24	Len- gth	Sta- tus 25	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	"BUYI“ = buy "SELL“ = sell
	C	:22F:	Indicator: type of price			O	1	
			Tag			M	1	":22F:“
			Constant			M	1	":“
			Qualifier	c	4	M	1	"PRIC“
			Constant			M	1	"/“
			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	C	:22F:	Indicator: conditions of the trade transaction			O	1	
			Tag			M	1	":22F:“
			Constant			M	1	":“
			Qualifier	c	4	M	1	"TTCO“
			Constant			M	1	"/“
			Indicator	c	4	M	1	"CBNS“ = cum bonus "CCPN“ = cum coupon "CDIV“ = cum dividend "CRTS“ = cum rights "XBNS“ = ex bonus "XCPN“ = ex coupon "XDIV“ = ex dividends "XRTS“ = ex warrant
C	C	:22H:	Indicator: method of payment			M	1	
			Tag			M	1	":22H:“
			Constant			M	1	":“

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- quen- ce	Sub- se- quen- ce	Tag	Name	For- mat 24	Len- gth	Sta- tus 25	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	":"

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- quen- ce	Sub- se- quen- ce	Tag	Name	For- mat 24	Len- gth	Sta- tus 25	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

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- quen- ce	Sub- se- quen- ce	Tag	Name	For- mat 24	Len- gth	Sta- tus 25	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	"/"

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- quen- ce	Sub- se- quen- ce	Tag	Name	For- mat 24	Len- gth	Sta- tus 25	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	":.:"

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- quen- ce	Sub- se- quen- ce	Tag	Name	For- mat 24	Len- gth	Sta- tus 25	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	":."

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- quen- ce	Sub- se- quen- ce	Tag	Name	For- mat 24	Len- gth	Sta- tus 25	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

DFÜ Agreement

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

DFÜ Agreement

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

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- quen- ce	Sub- se- quen- ce	Example
	C2	:16R:FIA :22F::FORM//BEAR :13B::COUP//1234567 :16S:FIA
		:13B::CERT//1234567890 :16S:ORDRDET -

4.2 MT 515 Client Confirmation of Purchase or Sale

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

- **Overview** (without constant fields)

Se- quen- ce	Sub- se- quen- ce	Tag	Sta- tus ²⁶	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

²⁶ M = mandatory field, O = optional field

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- quen- ce	Sub- se- quen- ce	Tag	Sta- tus 26	Contents
		:22F:	O	Preferentials for entries
		:22F:	O	Status of payment
		:22F:	O	Restrictions
		:11A:	O	Currency of the face amount (currency in which the quantity of securities is specified as face amount in C1, field :36B:)
		:98A:	O	Dates: <ul style="list-style-type: none"> • Next coupon date • Expiry date • Reset date for a floating rate note • Maturity date • Issue date (issue date of the security) • Cancellation date • Conversion date • Put date • Date from which a fixed-interest security bears interest
		:92A:	O	Factors and interest rates for fixed-interest securities
		:13B:	O	<ul style="list-style-type: none"> • Coupon number • Pool number • Lot number • Version number of the options contract or the tranche
		:70E:	O	Additional information on security (e.g. type of safekeeping account, type of custodianship, safekeeping account key)
		:13B:	O	Certificate number
			O	Settlement details
D			O	Settlement details
	D3		O	Amounts
		:19A:	M	Cash amounts (taxes, fees, expenses, broker's commission, etc.)
		:98A:	O	Value date (date when the money transfer must take place)
		:92B:	O	Exchange rate (is used for converting cash amounts from field :19A: in the sequences C and D3)

Guidelines for Entries

Se- quence	Sub- sequence	Tag	Name	For- mat 27	Len- gth	Sta- tus 28	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	"/"

²⁷ a = alpha, any alphabet character from A to Z is allowed, c = character, any character from "A" to "Z" and "0" to "9" is allowed, d = decimal (floating-point number, the integer part must contain at least one digit, a decimal character (comma) is mandatory and is included in the maximum length), n = numeric, any numeral from 0 to 9 is allowed, x = alphanumeric (any member of the set of SWIFT characters is allowed)

²⁸ M = mandatory field, O = optional field

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- qu- ence	Sub- sequ- ence	Tag	Name	For- mat 27	Len gth	Sta- tus 28	Qu an- tity	Contents/Explanations	
A	A1		Reference	x	..16	M	1	"0000000000000000"	
		:16S:	End of block			M	1		
			Tag			M	1	":16S:"	
			Code	c	..16	M	1	"LINK"	
		:16S:	End of block			M	1		
			Tag			M	1	":16S:"	
		Code	c	..16	M	1	"GENL"		
B			Partial fill details			O	1..n	Only to be filled in in the case of a partial fill	
B	:16R:		Start of block			M	1		
		Tag			M	1	":16R:"		
		Code	c	..16	M	1	"PAFILL"		
B	:36B:		Quantity of financial instrument partially filled			M	1		
		Tag			M	1	":36B:"		
		Constant			M	1	":."		
		Qualifier	c	4	M	1	"PAFI"		
		Constant			M	1	"/"		
		Type	c	4	M	1	"FAMT" = the quantity is expressed as face amount "UNIT" = the quantity is expressed as whole number		
		Constant			M	1	"/"		
		Quantity	d	..15	M	1			
B		:90a:		Closing price/trading price of the partial trade			M	1	
			Option A: if the price is a percentage						
			Tag			M	1	":90A:"	
			Constant			M	1	":."	
			Qualifier	c	4	M	1	"DEAL"	
			Constant			M	1	"/"	
			Type	c	4	M	1	"PRCT"	
			Constant			M	1	"/"	
			Price	d	..15	M	1	The number of decimal digits is not validated against the currency.	
	Option B: If the price is an amount								
			Tag			M	1	":90B:"	
			Constant			M	1	":."	
			Qualifier	c	4	M	1	"DEAL"	
			Constant			M	1	"/"	
			Type	c	4	M	1	"ACTU"	
			Constant			M	1	"/"	
			Currency	a	3	M	1	ISO 4217 currency code	
			Price	d	..15	M	1	The number of decimal digits is not validated against the currency.	

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- qu- ence	Sub- sequ- ence	Tag	Name	For- mat 27	Len- gth	Sta- tus 28	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 "AUSSERBOERSLICH" (if name is not known or in the case of fixed-price transactions) or "SUBSCRIPTION" (in the case of subscription)
	B	:16S:	End of block			M	1	
			Tag			M	1	":16S:"
			Code	c	..16	M	1	"PAFILL"
C			Details of confirmation			M	1	
C		:16R:	Start of block			M	1	

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- qu- ence	Sub- sequ- ence	Tag	Name	For- mat 27	Len gth	Sta- tus 28	Qu an- tity	Contents/Explanations
C		:98a:	Tag			M	1	":16R:"
			Code	c	..16	M	1	"CONFDET"
			Date/time			M	1	Date/time of the trading
			Option A:					If there are partial execu- tions within one day
			Tag			M	1	":98A:"
			Constant			M	1	":."
			Qualifier	c	4	M	1	"TRAD"
			Constant			M	1	"/"
			Date	n	8	M	1	YYYYMMDD
			Option B:					If there are partial execu- tions over several days
			Tag			M	1	":98B:"
			Constant			M	1	":."
			Qualifier	c	4	M	1	"TRAD"
			Constant			M	1	"/"
			Date code	c	4	M	1	"VARI"
			Option C:					If there is no partial execu- tion
			Tag			M	1	":98C:"
			Constant			M	1	":."
			Qualifier	c	4	M	1	"TRAD"
			Constant			M	1	"/"
			Date	n	8	M	1	YYYYMMDD
			Time	n	6	M	1	hhmmss
C		:98C:	Date/time			M	1	Date/time of the settlement
			Tag			M	1	":98C:"
			Constant			M	1	":."
			Qualifier	c	4	M	1	"SETT"
			Constant			M	1	"/"
			Date	n	8	M	1	YYYYMMDD
			Time	n	6	M	1	hhmmss
C		:90a:	Closing price/trading price			M	1	If there are partial execu- tions, either an average price or the value '0' can be specified here.
			Option A:					If the price is a percentage
			Tag			M	1	":90A:"
			Constant			M	1	":."
			Qualifier	c	4	M	1	"DEAL"
			Constant			M	1	"/"
			Type	c	4	M	1	"PRCT"
			Constant			M	1	"/"
			Price	d	..15	M	1	The number of decimal digits is not validated against the currency.
			Option B:					If the price is an amount

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- qu- ence	Sub- sequ- ence	Tag	Name	For- mat 27	Len- gth	Sta- tus 28	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 "AUSSERBOERSLICH" (if name is not known or in the case of fixed-price transactions) or "SUBSCRIPTION" (in the case of subscription)

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- qu- ence	Sub- sequ- ence	Tag	Name	For- mat 27	Len- gth	Sta- tus 28	Qu- an- tity	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"

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- qu- ence	Sub- sequ- ence	Tag	Name	For- mat 27	Len- gth	Sta- tus 28	Qu- an- tity	Contents/Explanations
C	C1		Constant			M	1	"/"
			Indicator	c	4	M	1	"APMT"
		C1	Parties to the confirmation			M	1	
		C1	:16R: Start of block			M	1	
			Tag			M	1	":16R:"
			Code	c	..16	M	1	"CONFPRTY"
		C1	:95Q: Party			M	1	Executing institution
			Tag			M	1	":95Q:"
			Constant			M	1	":
			Qualifier	c	4	M	1	"INVE"
			Constant			M	1	"/"
			Name and address	x	..35	M	1	German bank code or BIC code of the executing institution
		C1	:97A: Account			O	1	Securities account
			Tag			M	1	":97A:"
			Constant			M	1	":
			Qualifier	c	4	M	1	"SAFE"
			Constant			M	1	"/"
			Account	x	..35	M	1	German bank code followed by "/" and the German account number
		C1	:97A: Account			O	1	Cash/clearing account
			Tag			M	1	":97A:"
			Constant			M	1	":
			Qualifier	c	4	M	1	"CASH"
			Constant			M	1	"/"
			Account	x	..35	M	1	German bank code followed by "/" and the German account number
		C1	:70E: Narrative for individual explanations			O	1	
			Tag			M	1	":70E:"
			Constant			M	1	":
			Qualifier	c	4	M	1	"DECL"
			Constant			M	1	"/"
			Narrative	x	..35	M	1..10	The lines are separated by <CR><LF>.
		C1	:16S: End of block			M	1	
			Tag			M	1	":16S:"
			Code	c	..16	M	1	"CONFPRTY"
			:36B: Quantity of the financial instrument confirmed			M	1	If there are partial executions, the sum of the partial executions must be specified in sequence B.
			Tag			M	1	":36B:"
			Constant			M	1	":
			Qualifier	c	4	M	1	"CONF"

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- qu- ence	Sub- sequ- ence	Tag	Name	For- mat 27	Len- gth	Sta- tus 28	Qu- an- tity	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	

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- qu- ence	Sub- sequ- ence	Tag	Name	For- mat 27	Len- gth	Sta- tus 28	Qu- an- tity	Contents/Explanations
	C2		Tag			M	1	":22F:"
			Constant			M	1	":."
			Qualifier	c	4	M	1	"FORM"
			Constant			M	1	"//"
			Indicator	c	4	M	1	"BEAR" = bearer security "REGD" = registered secu- rity
		:22F:	Indicator: frequency of payment			O	1	
			Tag			M	1	":22F:"
			Constant			M	1	":."
			Qualifier	c	4	M	1	"PFRE"
			Constant			M	1	"//"
		:22F:	Indicator	c	4	M	1	"ANNU" = annually "MNTH" = monthly "QUTR" = quarterly "SEMI" = half-yearly "WEEK" = weekly
			Indicator: preferentials for entries			O	1	
			Tag			M	1	":22F:"
			Constant			M	1	":."
			Qualifier	c	4	M	1	"PREF"
		:22F:	Constant			M	1	"//"
			Indicator	c	4	M	1	"ORDN" = common stock "PRFD" = the security has a preferred right to earn- ings and investments.
		:22F:	Indicator: status of pay- ment			O	1	
			Tag			M	1	":22F:"
			Constant			M	1	":."
			Qualifier	c	4	M	1	"PAYS"
			Constant			M	1	"//"
		:22F:	Indicator	c	4	M	1	"FULL" = completely paid "NILL" = nothing paid "PART" = partially paid
		:22F:	Indicator: restrictions			O	1	
			Tag			M	1	":22F:"
			Constant			M	1	":."
			Qualifier	c	4	M	1	"REST"
			Constant			M	1	"//"

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- qu- ence	Sub- sequ- ence	Tag	Name	For- mat 27	Len- gth	Sta- tus 28	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 re-strictions (not in accord-ance with 144A)
	C2	:11A:	Currency			O	1	Currency of the face amount
			Tag			M	1	":11A:."
			Constant			M	1	":."
			Qualifier	c	4	M	1	"DENO"
			Constant			M	1	"/"
			Currency	a	3	M	1	ISO 4217 code
	C2	:98A:	Date			O	n	Dates
			Tag			M	1	":98A:."
			Constant			M	1	":."
			Qualifier	c	4	M	1	"COUP" = Next coupon date "EXPI" = Expiry date "FRNR" = Reset date for a floating rate note "MATU" = Maturity date "ISSU" = Issue date (issue date of the security) "CALD" = Call date (can-cellation 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	":."

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- qu- ence	Sub- sequ- ence	Tag	Name	For- mat 27	Len- gth	Sta- tus 28	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	":."

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- qu- ence	Sub- sequ- ence	Tag	Name	For- mat 27	Len- gth	Sta- tus 28	Qu- an- tity	Contents/Explanations	
C	C2		Qualifier	c	4	M	1	"COUP" = Coupon number (number of the next cou- pon 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>.		
		C2	:16S:	End of block			M	1	
			Tag			M	1	":16S:"	
			Code	c	..16	M	1	"FIA"	
		:13B:	Number of the certificate			O	n		
			Tag			M	1	":13B:"	
			Constant			M	1	":."	
	Qualifier		c	4	M	1	"CERT"		
	Constant				M	1	"//"		
	Number		x	..30	M	1	Certificate number		
	C	:16S:	End of block			M	1		
		Tag			M	1	":16S:"		
		Code	c	..16	M	1	"CONFDET"		
D	D		Details of settlement			O	1		
D		:16R:	Start of block			M	1		
Tag				M	1	":16R:"			
Code		c	..16	M	1	"SETDET"			
D		:22F:	Indicator: type of settle- ment transaction			M	1		
		Tag			M	1	":22F:"		
		Constant			M	1	":."		
		Qualifier	c	4	M	1	"SETR"		
		Constant			M	1	"//"		
		Indicator	c	4	M	1	"TRAD"		

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- qu- ence	Sub- sequ- ence	Tag	Name	For- mat 27	Len- gth	Sta- tus 28	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	":

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- qu- ence	Sub- sequ- ence	Tag	Name	For- mat 27	Len- gth	Sta- tus 28	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 (Sol- idarity surcharge - tax for promoting economic de- velopment in eastern Ger- many) "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 curren- cy amount (field C:19A:) converted from/into euro
			Constant			M	1	"/"

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- qu- ence	Sub- sequ- ence	Tag	Name	For- mat 27	Len- gth	Sta- tus 28	Qu- an- tity	Contents/Explanations
D	D3		Sign	a	1	O	1	"N" (only if the amount is negative)
			Currency code	a	3	M	1	ISO 4217 code
			Amount	d	..15	M	1	
		:98A:	Value date			O	1	
			Tag			M	1	":98A:"
			Constant			M	1	":."
			Qualifier	c	4	M	1	"VALU"
			Constant			M	1	"/"
			Date	n	8	M	1	YYYYMMDD
		:92B:	Exchange rate			O	1	
			Tag			M	1	":92B:"
			Constant			M	1	":."
			Qualifier	c	4	M	1	"EXCH"
			Constant			M	1	"/"
			First currency	a	3	M	1	ISO 4217 code
			Constant			M	1	"/"
			Second currency	a	3	M	1	ISO 4217 code
			Constant			M	1	"/"
			Rate/record	d	..15	M	1	
		:16S:	End of block			M	1	
			Tag			M	1	":16S:"
			Code	c	..16	M	1	"AMT"
		:16S:	End of block			M	1	
			Tag			M	1	":16S:"
			Code	c	..16	M	1	"SETDET"

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

Item of the settlement	Sequence	Tag	Qualifier
Settlement (final) amount in settlement currency (incl. currency ID)	C	:19A:	SETT
Settlement (final) amount converted from/into Euro (incl. currency ID)	D3	:19A:	OCMT
Settlement date	C	:98C:	SETT
Name of exchange/place of execution	C	:94B:	TRAD
Brokerage/broker's commission (incl. currency ID)	D3	:19A:	LOCO
Safekeeping account number	C1	:97A:	SAFE
Exchange rate	D3	:92B:	EXCH
Plain text explanations (type of safekeeping account, type of repository, safekeeping account key)	C2	:70E:	FIAN
Cash/clearing account	C1	:97A:	CASH
Trade date	C	:98a:	TRAD
Capital gains tax/interest discount tax	D3	:19A:	COUN
Buy/sell indicator	C	:22H:	BUSE
Rate/price	C	:90a:	DEAL
Value in settlement currency	D3	:19A:	RESU
Value in currency of exchange	D3	:19A:	DEAL
Quote extension	C	:22F:	TTCO
Nominal value	C	:36B:	CONF
Commission (incl. currency ID)	D3	:19A:	SPCN
Solidarity surcharge	D3	:19A:	LOCL
Expenses (incl. currency ID)	D3	:19A:	CHAR
Quantity	C	:36B:	CONF
Currency of the nominal value	C2	:11A:	DENO
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 deviating/second currency 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:CONFPRTY :95Q::INVE//10020030 :97A::SAFE//10020030/1234567 :97A::CASH//10020030/987654321 :16S:CONFPRTY
		:36B::CONF//UNIT/50,

DFÜ Agreement

Appendix 3: Specification of Data Formats

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
		-

DFÜ Agreement

Appendix 3: Specification of Data Formats

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

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

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

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 SWIFT. "Standards Release Guide"
(last amendment incorporated SRG 1998)

- **Overview** (without constant fields)

Se- quen- ce	Sub- se- quen- ce	Tag	Sta- tus ²⁹	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

²⁹ M = mandatory field, O = optional field

Guidelines for Entries

Se- quence	Sub- sequence	Tag	Name	For- mat ³⁰	Len- gth	Sta- tus ³¹	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"

³⁰ a = alpha, any alphabet character from A to Z is allowed, c = character, any character from "A" to "Z" and "0" to "9" is allowed, d = decimal (floating-point number, the integer part must contain at least one digit, a decimal character (comma) is mandatory and is included in the maximum length), n = numeric, any numeral from 0 to 9 is allowed, x = alphanumeric (any member of the set of SWIFT characters is allowed)

³¹ M = mandatory field, O = optional field

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- qu- ence	Sub- sequ- ence	Tag	Name	For- mat 30	Len- gth	Sta- tus 31	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	"/"

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- qu- ence	Sub- sequ- ence	Tag	Name	For- mat 30	Len- gth	Sta- tus 31	Qu- an- tity	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). ³² 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>

32



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

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- qu- ence	Sub- sequ- ence	Tag	Name	For- mat 30	Len- gth	Sta- tus 31	Qu- an- tity	Contents/Explanations
B			Narrative	x	..35	M	1..4	Securities ID If ISIN and WKN are both specified, the WKN must be set in the first line and the name in the lines 2-4. The lines are separated by <CR><LF>.
	:90a:		Price			O	1	
B			Option A:					If the price is a percentage
			Tag			M	1	":90A:"
			Constant			M	1	":."
			Qualifier	c	4	M	1	"MRKT" = Market price (e.g. current stock ex- change price) "INDC" = Instruction price (calculated or determined price)
			Constant			M	1	"/"
			Type of percentage calcu- lation	c	4	M	1	"PRCT"
			Constant			M	1	"/"
			Price	d	..15	M	1	
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" = 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

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- qu- ence	Sub- sequ- ence	Tag	Name	For- mat 30	Len- gth	Sta- tus 31	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:

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- qu- ence	Sub- sequ- ence	Tag	Name	For- mat 30	Len- gth	Sta- tus 31	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	"/"

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- qu- ence	Sub- sequ- ence	Tag	Name	For- mat 30	Len gth	Sta- tus 31	Qu an- tity	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)

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- qu- ence	Sub- sequ- ence	Tag	Name	For- mat 30	Len- gth	Sta- tus 31	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	
		: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	

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- qu- ence	Sub- sequ- ence	Tag	Name	For- mat 30	Len gth	Sta- tus 31	Qu an- tity	Contents/Explanations
B		:92B:	Exchange rate			O	1	For instance, the ex- change rate between the two currencies for the safekeeping account val- ues or amounts of ac- crued 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	"/"
B			Rate/record	d	..15	M	1	
		:70E:	Holdings (of safekeeping account) narrative			O	1	
			Tag			M	1	":70E:"
			Constant			M	1	":."
			Qualifier	c	4	M	1	"HOLD"
			Constant			M	1	"//"
B			Narrative	x	..35	M	1..4	in accordance with struc- tured entry
		:16S:	End of block			M	1	
			Tag			M	1	":16S:"
C			Code	c	..16	M	1	"FIN"
			Additional information			O	1	In the case of an unvalued portfolio inventory se- quence C is not transmit- ted.
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 mar- ket values but also ac- crued 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:"

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- qu- ence	Sub- sequ- ence	Tag	Name	For- mat <small>30</small>	Len- gth	Sta- tus <small>31</small>	Qu- an- tity	Contents/Explanations
			Code	c	..16	M	1	"ADDINFO"

DFÜ Agreement

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

DFÜ Agreement

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

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

DFÜ Agreement

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

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- quen- ce	Sub- se- quen- ce	Example
		:16S:ADDINFO
	-	

• Structured entry of the field :70E:

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

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

No.	Name	Format ³³	Length	Status ³⁴	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

³³ a = alpha, any alphabet character from A to Z is allowed, c = character, any character from "A" to "Z" and "0" to "9" is allowed, d = decimal (floating-point number, the integer part must contain at least one digit, a decimal character (comma) is mandatory and is included in the maximum length), n = numeric, any numeral from 0 to 9 is allowed, x = alphanumeric (any member of the set of SWIFT characters is allowed)

³⁴ M = mandatory field, O = optional field

DFÜ Agreement

Appendix 3: Specification of Data Formats

No.	Name	Format ³³	Length	Status ³⁴	Quantity	Explanations
15	Version of the futures contract	n	1	O	1	e.g. 0/1/2/3
16	Unit/contract size of the futures contract	n	..8	O	1	
17	Symbol	a	..4	O	1	Abbreviation (e.g. "FDAX", "BMW")
18	WKN of the underlying	n	6	O	1	
Line 4						
19	Line number	n	1	M	1	"4"
20	ISIN of the underlying	x	12	O	1	
21	Basic price of the futures contract, amount	d	..15	O	1	Amount
22	Basic price of the futures contract, currency	a	3	O	1	ISO 4217 currency code (only if amount is also entered)

- Example**

In the case of shares:

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

In the case of retirement investment securities:

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

In the case of derivative securities:

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

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

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

No	Name	For- mat 35	Len- gth	Sta- tus 36	Qu- an- tity	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
```

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

³⁶ M = mandatory field, O = optional field

4.4 MT 536 Statement of Transactions

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

- **Overview** (without constant fields)

Se- quen- ce	Sub- se- quen- ce	Tag	Sta- tus ³⁷	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

³⁷ M = mandatory field, O = optional field

Guidelines for Entries

Se- quence	Sub- sequence	Tag	Name	For mat ³⁸	Len gth	Stat us ³⁹	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	":."

³⁸ a = alpha, any alphabet character from A to Z is allowed, c = character, any character from "A" to "Z" and "0" to "9" is allowed, d = decimal (floating-point number, the integer part must contain at least one digit, a decimal character (comma) is mandatory and is included in the maximum length), n = numeric, any numeral from 0 to 9 is allowed, x = alphanumeric (any member of the set of SWIFT characters is allowed)

³⁹ M = mandatory field, O = optional field

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- qu- ence	Sub- sequ- ence	Tag	Name	For mat ³⁸	Len gth	Stat us ³⁹	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	"//"

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- qu- ence	Sub- sequ- ence	Tag	Name	For mat ³⁸	Len gth	Stat us ³⁹	Qua ntity	Contents/Explanations
A			Characteristic	a	1	M	1	"Y", If there is turnover (then sequence B is man- datory) "N", If there has been no transaction (then se- quence B must be omit- ted)
		: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 iden- tifier			M	1	Either the ISIN or the WK or both have to be speci- fied.
			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 percent- age
			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 calcu- lation	c	4	M	1	"PRCT"
			Constant			M	1	"/"
			Price	d	..15	M	1	

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- qu- ence	Sub- sequ- ence	Tag	Name	For mat ³⁸	Len gth	Stat us ³⁹	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.
		:98a:	Price quotation date/time			O	1	
B		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

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- qu- ence	Sub- sequ- ence	Tag	Name	For mat ³⁸	Len gth	Stat us ³⁹	Qua ntity	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	

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- qu- ence	Sub- sequ- ence	Tag	Name	For mat ³⁸	Len gth	Stat us ³⁹	Qua ntity	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	"//“

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- qu- ence	Sub- sequ- ence	Tag	Name	For mat ³⁸	Len gth	Stat us ³⁹	Qua ntity	Contents/Explanations
			Indicator	c	4	M	1	"BOLE" = Activity related to borrowing/lending "COLL" = Collateral activity "CORP" = Activity related to a Corporate Action (e.g. transfer) "SETT" = Activity related to settlement and clearing (generally buy and sell)
	B1b	:22H:	Indicator for receipt/delivery			M	1	
			Tag			M	1	":22H:"
			Constant			M	1	":."
			Qualifier	c	4	M	1	"REDE"
			Constant			M	1	"//"
			Indicator	c	4	M	1	"DELI" = Delivery (debit) "RECE" = Receipt (credit)
	B1b	:22H:	Indicator for method of payment			M	1	
			Tag			M	1	":22H:"
			Constant			M	1	":."
			Qualifier	c	4	M	1	"PAYM"
			Constant			M	1	"//"
			Indicator	c	4	M	1	"FREE"
	B1b	:98a:	Effective settlement date			M	1	Final day
			Option A:					
			Tag			M	1	":98A:"
			Constant			M	1	":."
			Qualifier	c	4	M	1	"ESET"
			Constant			M	1	"//"
			Date	n	8	M	1	YYYYMMDD
			Option C:					
			Tag			M	1	":98C:"
			Constant			M	1	":."
			Qualifier	c	4	M	1	"ESET"
			Constant			M	1	"//"
			Date	n	8	M	1	YYYYMMDD
			Time	n	6	M	1	hhmmss
	B1b	:98a:	Settlement date			O	1	Value date
			Option A:					
			Tag			M	1	":98A:"
			Constant			M	1	":."
			Qualifier	c	4	M	1	"SETT"
			Constant			M	1	"//"
			Date	n	8	M	1	YYYYMMDD
			Option C:					

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- qu- ence	Sub- sequ- ence	Tag	Name	For mat ³⁸	Len gth	Stat us ³⁹	Qua ntity	Contents/Explanations
B	B1b		Tag			M	1	".98C:"
			Constant			M	1	".:"
			Qualifier	c	4	M	1	"SETT"
			Constant			M	1	"//"
			Date	n	8	M	1	YYYYMMDD
			Time	n	6	M	1	hhmmss
		:25D:	Movement status			O	1	Field is only transmitted if the movement is a reversal of a previous movement (return ID)
			Tag			M	1	".25D:"
			Constant			M	1	".:"
			Qualifier	c	4	M	1	"MOVE"
			Constant			M	1	"//"
			Status	c	4	M	1	"REVE"
	B1b	:70E:	Transaction details narrative			O	1	
			Tag			M	1	".70E:"
			Constant			M	1	".:"
			Qualifier	c	4	M	1	"TRDE"
			Constant			M	1	"//"
			Narrative	x	..35	M	1..10	Any information on transaction (no structured entry as in MT 535)
	B1b	:16S:	End of block			M	1	
			Tag			M	1	".16S:"
			Code	c	..16	M	1	"TRANSDDET"
	B1	:16S:	End of block			M	1	
			Tag			M	1	".16S:"
			Code	c	..16	M	1	"TRAN"
		:16S:	End of block			M	1	
			Tag			M	1	".16S:"
			Code	c	..16	M	1	"FIN"

• Example

Within the period of the report three transactions took place:

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

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

DFÜ Agreement

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

DFÜ Agreement

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.

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

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

5 Documentary Credits

5.1 General introduction and overview

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

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

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

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

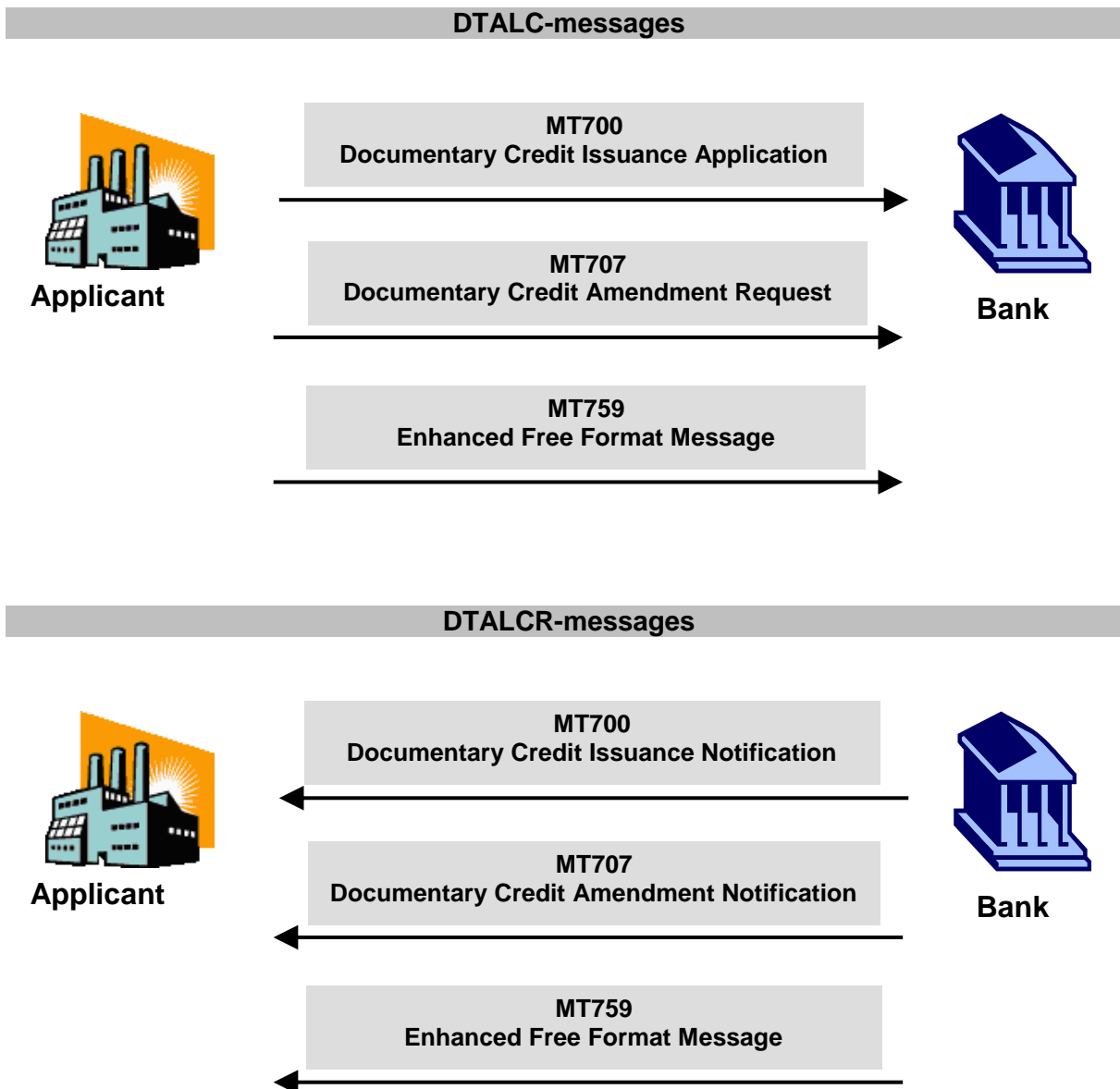
The transmission of those fields in a message to the customer is exclusively at the banks discretion and may be dependent on the individual content (e.g. field :78: “Instructions to the paying/accepting/negotiating Bank”)

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

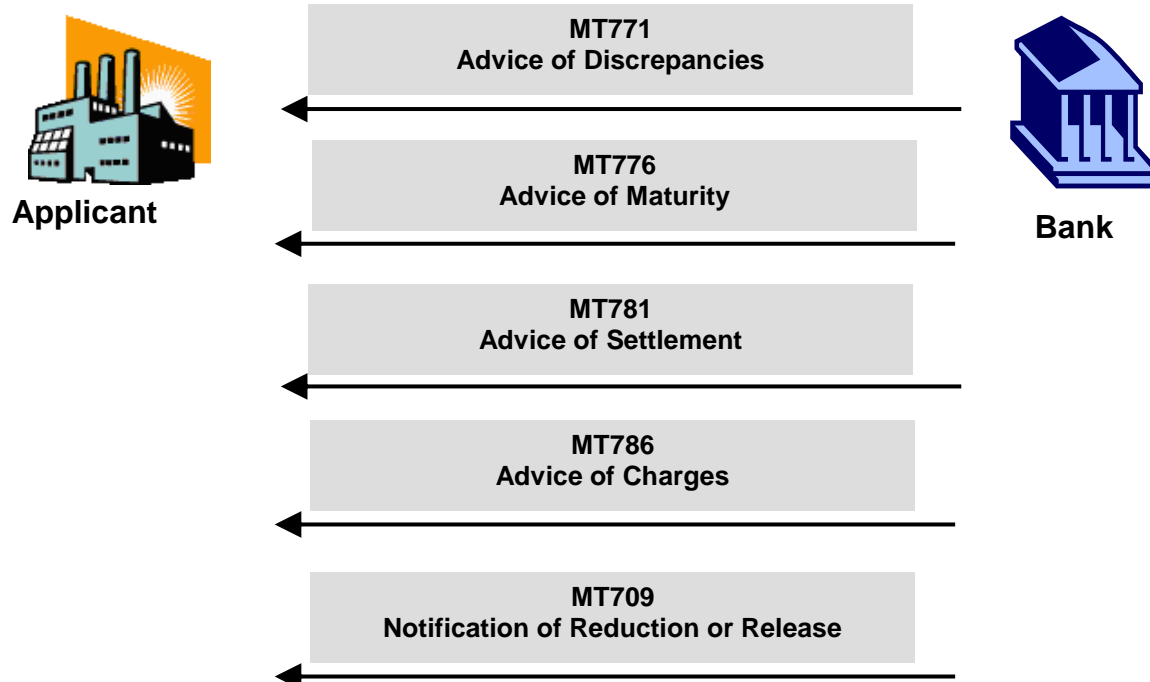
Applications from the customer to the bank to issue a documentary credit (DTALC - MT 700) and requests to amend a documentary credit (DTALC - MT 707) will always be executed by the receiving bank (Issuing Bank) in the bank-to-bank communication by telecommunication (SWIFT).

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

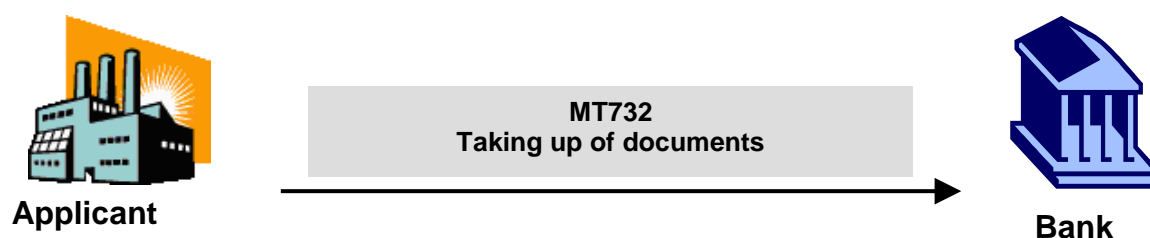
5.1.1 Overview of Import Documentary Credit messages



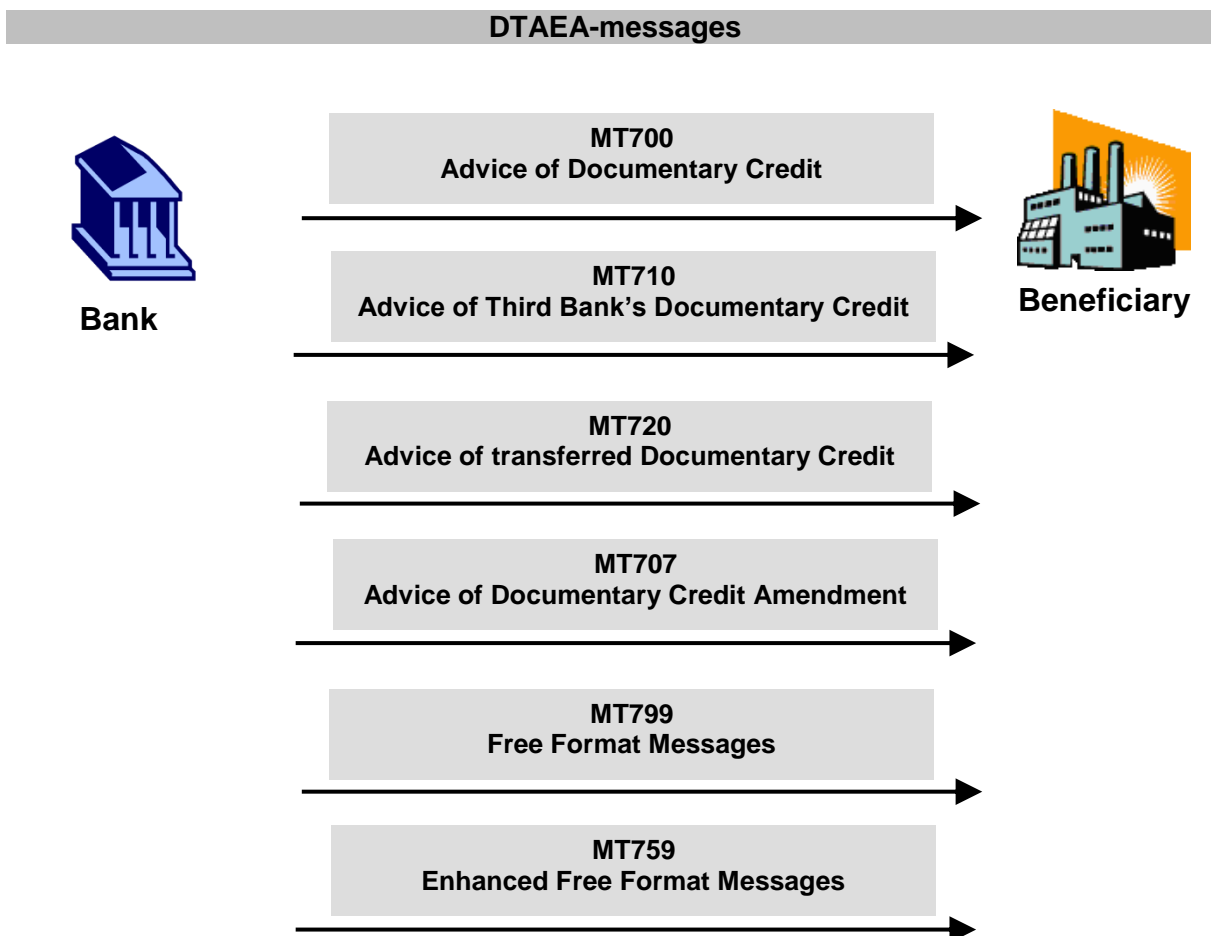
DTALCD-messages



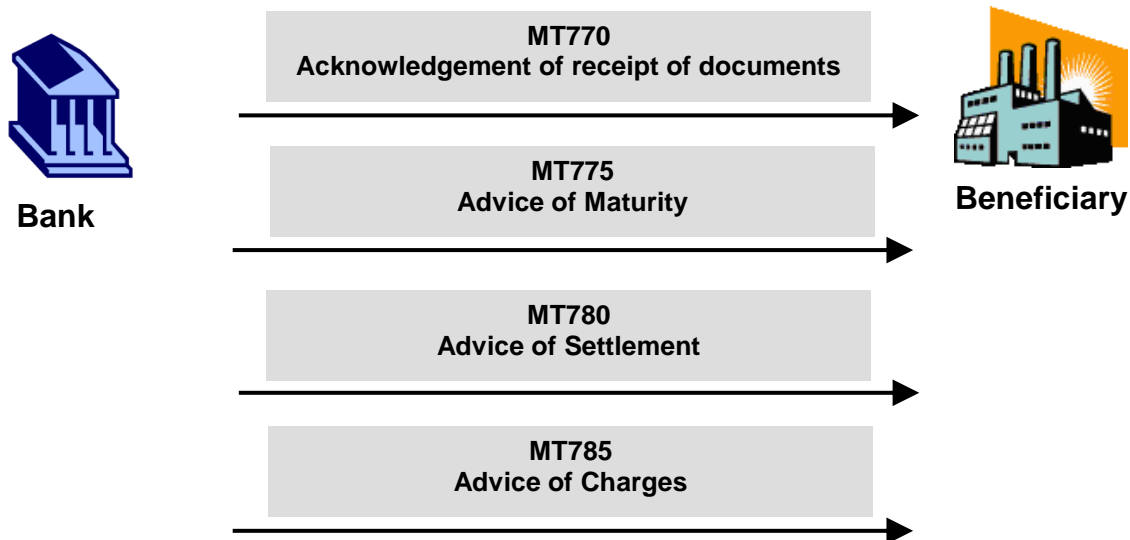
DTALCA-message



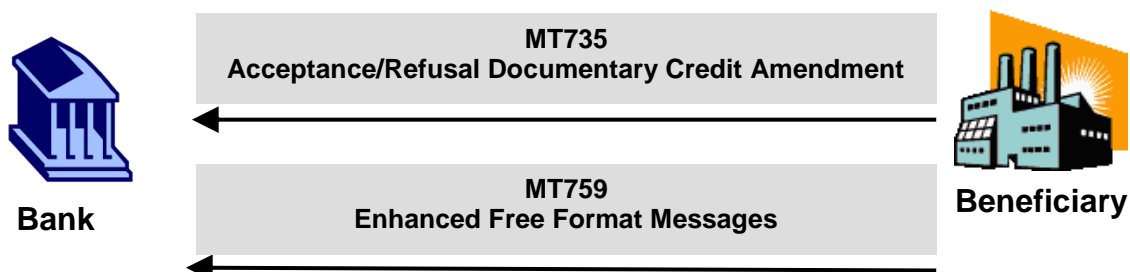
5.1.2 Overview of Export Documentary Credit messages



DTAEAD-messages



DTAEAR-messages



5.1.3 Overview of EBICS-order types for Import Documentary Credits

Identifier	Communication Direction ⁴⁰	Text	Format
AIA	U	Upload Import Documentary Credit	DTALC
AKA	D	Download Import Documentary Credit	DTALCR
AKD	D	Download Import Documentary Credit - Settlement	DTALCD
AID	U	Upload Import Documentary Credit - Documents Take-up	DTALCA

5.1.4 Overview of EBICS-order types for Export Documentary Credits

Identifier	Communication Direction ⁴⁰	Text	Format
EAB	D	Download Export Documentary Credit	DTAEA
EAD	D	Download Export Documentary Credit - Settlement	DTAEAD
EAR	U	Upload Export Documentary Credit Consecutive Message	DTAEAR

⁴⁰ U = Upload, D = Download

5.1.5 Legend and general syntax definitions for Documentary Credits

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

DFÜ Agreement

Appendix 3: Specification of Data Formats

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

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

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

5.1.6 File Structure Overview

File Header A

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

File Trailer Z

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

File structure

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

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

5.2.1 Documentary Credit Issuance Application MT 700

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

DFÜ Agreement

Appendix 3: Specification of Data Formats

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

DFÜ Agreement

Appendix 3: Specification of Data Formats

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

DFÜ Agreement

Appendix 3: Specification of Data Formats

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

DFÜ Agreement

Appendix 3: Specification of Data Formats

appropriate other fields of the message (e.g. Description of Goods
or Shipment Period, etc.)

DFÜ Agreement

Appendix 3: Specification of Data Formats

Tag	Field Name	Format	Status	Definition / Content / Additional Usage Rules/Guidelines
:43T:	Transshipment	11x	O	DEFN: This field specifies, whether transshipments are allowed or not. CODE: ALLOWED NOT ALLOWED CONDITIONAL NOTE: Details regarding the code „CONDITIONAL“ will be specified in the appropriate other fields of the message (e.g. Description of Goods or Shipment Period, etc.)
:44A:	Place of taking in charge / Dispatch from ... / Place of receipt	1*65x	O	DEFN: This field specifies the place of taking in charge (in case of a multimodal transport document), the place of receipt (in case of a road, rail or inland waterway transport document or courier or expedited delivery service document), the place of dispatch or the place of shipment to be indicated on the transport document
:44E:	Port of loading / Airport of departure	1*65x	O	DEFN: This field specifies the port of loading or in case of airfreight the airport of departure to be indicated on the transport document
:44F:	Port of discharge / Airport of destination	1*65x	O	DEFN: This field specifies the port of discharge or in case of airfreight the airport of destination to be indicated on the transport document
:44B:	Place of final destination / For transportation to ... / Place of delivery	1*65x	O	DEFN: This field specifies the final destination or place of delivery to be indicated on the transport document
:44C:	Latest date of shipment	6!n	O	DEFN: This field specifies the latest date of shipment RULE: The date must not be later than the date specified in field :31D: Format: YYMMDD
:44D:	Shipment period	6*65x	C	DEFN: This field specifies details of the shipment period RULE: May only be used, if field :44C: is not used

DFÜ Agreement

Appendix 3: Specification of Data Formats

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

DFÜ Agreement

Appendix 3: Specification of Data Formats

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

5.2.2 Documentary Credit Amendment Request MT 707

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

DFÜ Agreement

Appendix 3: Specification of Data Formats

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

DFÜ Agreement

Appendix 3: Specification of Data Formats

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

Tag	Field Name	Format	Status	Definition / Content / Additional Usage Rules/Guidelines
:43T:	Transshipment	11x	O	DEFN: This field specifies amendments to the transshipment details CODE: ALLOWED NOT ALLOWED CONDITIONAL NOTE: Details regarding the code „CONDITIONAL“ will be specified in the appropriate other fields of the message (e.g. Description of Goods or Shipment Period, etc.)
:44A:	Place of taking in charge / Dispatch from ... / Place of receipt	1*65x	O	DEFN: This field specifies amendments to the place of taking in charge (in case of a multimodal transport document), the place of receipt (in case of a road, rail or inland waterway transport document or courier or expedited delivery service document), the place of dispatch or the place of shipment to be indicated on the transport document
:44E:	Port of loading / Airport of departure	1*65x	O	DEFN: This field specifies amendments to the port of loading or in case of airfreight the airport of departure to be indicated on the transport document
:44F:	Port of discharge / Airport of destination	1*65x	O	DEFN: This field specifies amendments to the port of discharge or in case of airfreight the airport of destination to be indicated on the transport document
:44B:	Place of final destination / For transportation to ... / Place of delivery	1*65x	O	DEFN: This field specifies amendments to the final destination or place of delivery to be indicated on the transport document
:44C:	Latest date of shipment	6!n	O	DEFN: This field specifies amendments to the latest date of shipment RULE: Format: YYMMDD
:44D:	Shipment period	6*65x	O	DEFN: This field specifies amendments to details of the shipment period

DFÜ Agreement

Appendix 3: Specification of Data Formats

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

DFÜ Agreement

Appendix 3: Specification of Data Formats

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

DFÜ Agreement

Appendix 3: Specification of Data Formats

complete information (e.g. condition, text passage, etc.)

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

5.2.3 Enhanced Free Format Message MT 759

Tag	Field Name	Format	Status	Definition / Content / Additional Usage Rules/Guidelines
:MT:	MT - Type	3!c	M	DEFN: This field specifies the message type RULE: Field content is always 759
:M01:	Reference number of the customer	16x	M	DEFN: This field specifies the reference number of the customer
:M11:	Contact data customer	4*35z (Narrative)	O	DEFN: This field specifies the contact data of the customer
:M02:	Documentary Credit Number	16x	M	DEFN: This field specifies the Documentary Credit Number NOTE: In case that the Documentary Credit number is not known yet, the value „NONREF“ is to be used
:23H:	Message function	8!c	O	DEFN: This field specifies the function of the message CODE: DTAKORRE = Correction to the application DTASTATU = Status Inquiry
:45D:	Narrative	400450 *65z	M	DEFN: This field contains any free text information
-	End of record level	1!	M	DEFN: This field indicates the end of the record level. RULE: Field content is always a Hyphen (X'2D') Code as per ISO 8859

5.3 DTALCR Documentary Credit Issuance and Amendment Notification as well as Free Format (Bank to Customer)**5.3.1 Documentary Credit Issuance Notification MT 700**

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

DFÜ Agreement

Appendix 3: Specification of Data Formats

RULE: the subfield Narrative /35x may only be used in combination with the code „OTHR“

DFÜ Agreement

Appendix 3: Specification of Data Formats

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

DFÜ Agreement

Appendix 3: Specification of Data Formats

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

DFÜ Agreement

Appendix 3: Specification of Data Formats

appropriate other fields of the message (e.g. Description of Goods or Shipment Period, etc.)

Tag	Field Name	Format	Status	Definition / Content / Additional Usage Rules/Guidelines
:43T:	Transshipment	11x	O	<p>DEFN: This field specifies, whether transshipments are allowed or not.</p> <p>CODE:</p> <p>ALLOWED NOT ALLOWED CONDITIONAL</p> <p>NOTE: Details regarding the code „CONDITIONAL“ will be specified in the appropriate other fields of the message (e.g. Description of Goods or Shipment Period, etc.)</p>
:44A:	Place of taking in charge / Dispatch from ... / Place of receipt	1*65x	O	<p>DEFN: This field specifies the place of taking in charge (in case of a multimodal transport document), the place of receipt (in case of a road, rail or inland waterway transport document or courier or expedited delivery service document), the place of dispatch or the place of shipment to be indicated on the transport document</p>
:44E:	Port of loading / Airport of departure	1*65x	O	<p>DEFN: This field specifies the port of loading or in case of airfreight the airport of departure to be indicated on the transport document</p>
:44F:	Port of discharge / Airport of destination	1*65x	O	<p>DEFN: This field specifies the port of discharge or in case of airfreight the airport of destination to be indicated on the transport document</p>
:44B:	Place of final destination / For transportation to ... / Place of delivery	1*65x	O	<p>DEFN: This field specifies the final destination or place of delivery to be indicated on the transport document</p>
:44C:	Latest date of shipment	6!n	O	<p>DEFN: This field specifies the latest date of shipment</p> <p>RULE: The date must not be later than the date specified in field :31D: Format: YYMMDD</p>
:44D:	Shipment period	6*65x	C	<p>DEFN: This field specifies details of the shipment period</p> <p>RULE: May only be used, if field :44C: is not used</p>

DFÜ Agreement

Appendix 3: Specification of Data Formats

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

DFÜ Agreement

Appendix 3: Specification of Data Formats

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

5.3.2 Documentary Credit Amendment Notification MT 707

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

DFÜ Agreement

Appendix 3: Specification of Data Formats

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

DFÜ Agreement

Appendix 3: Specification of Data Formats

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

DFÜ Agreement

Appendix 3: Specification of Data Formats

Tag	Field Name	Format	Status	Definition / Content / Additional Usage Rules/Guidelines
:43T:	Transshipment	11x	O	DEFN: This field specifies amendments to the transshipment details CODE: ALLOWED NOT ALLOWED CONDITIONAL NOTE: Details regarding the code „CONDITIONAL“ will be specified in the appropriate other fields of the message (e.g. Description of Goods or Shipment Period, etc.)
:44A:	Place of taking in charge / Dispatch from ... / Place of receipt	1*65x	O	DEFN: This field specifies amendments to the place of taking in charge (in case of a multimodal transport document), the place of receipt (in case of a road, rail or inland waterway transport document or courier or expedited delivery service document), the place of dispatch or the place of shipment to be indicated on the transport document
:44E:	Port of loading / Airport of departure	1*65x	O	DEFN: This field specifies amendments to the port of loading or in case of airfreight the airport of departure to be indicated on the transport document
:44F:	Port of discharge / Airport of destination	1*65x	O	DEFN: This field specifies amendments to the port of discharge or in case of airfreight the airport of destination to be indicated on the transport document
:44B:	Place of final destination / For transportation to ... / Place of delivery	1*65x	O	DEFN: This field specifies amendments to the final destination or place of delivery to be indicated on the transport document
:44C:	Latest date of shipment	6!n	O	DEFN: This field specifies amendments to the latest date of shipment RULE: Format: YYMMDD
:44D:	Shipment period	6*65x	O	DEFN: This field specifies amendments to details of the shipment period

DFÜ Agreement

Appendix 3: Specification of Data Formats

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

DFÜ Agreement

Appendix 3: Specification of Data Formats

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

DFÜ Agreement

Appendix 3: Specification of Data Formats

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

DFÜ Agreement

Appendix 3: Specification of Data Formats

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

5.3.3 Enhanced Free Format Message MT 759

Tag	Field Name	Format	Status	Definition / Content / Additional Usage Rules/Guidelines
:MT:	MT - Type	3!c	M	DEFN: This field specifies the message type RULE: Field content is always 759
:M01:	Reference number of the customer	16x	M	DEFN: This field specifies the reference number of the customer
:M12:	Contact data of financial institution	4*35z (Narrative)	M	DEFN: This field specifies the contact data of the financial institution
:M02:	Documentary Credit Number	16x	M	DEFN: This field specifies the Documentary Credit Number
:M46:	Remarks of the issuing bank	100*65z	O	DEFN: This field specifies remarks of the issuing bank
:23H:	Message function	8!c	O	DEFN: This field specifies the function of the message CODE: DTAKORRE = Correction to the application DTASTATU = Status Inquiry GENINFAD = General Information OTHERFNC = other request
:45D:	Narrative	400450 65z	M	DEFN: This field contains any free text information
-	End of record level	1!	M	DEFN: This field indicates the end of the record level. RULE: Field content is always a Hyphen (X'2D') Code as per ISO 8859

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

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

5.4.1 Advice of Discrepancies MT 771

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

DFÜ Agreement

Appendix 3: Specification of Data Formats

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

5.4.2 Advice of Maturity MT 776

Tag	Field Name	Format	Status	Definition / Content / Additional Usage Rules/Guidelines
:MT:	MT - Type	3!c	M	DEFN: This field specifies the message type RULE: Field content is always 776 RULE: A separate message must be created for each maturity
:M15:	SWIFT BIC of Issuing Bank	4!a2!a2!c[3!c] (BIC)	O	DEFN: SWIFT-BIC of the Issuing Bank RULE: Indication of SWIFT-BIC 8 or SWIFT-BIC 11
:M16:	Address of the Issuing Bank	4*35x	M	DEFN: Name and address of the Issuing Bank
:M02:	Documentary Credit Number	16x	M	DEFN: This field specifies the documentary credit number of the Issuing Bank
:M03:	Additional reference number of the Issuing Bank	16x	O	DEFN: This field specifies – if applicable – the additional reference number of the Issuing Bank for the settlement of documents
:M12:	Contact data of financial institution	4*35z (Narrative)	M	DEFN: This field specifies the contact data of the financial institution
:M46:	Remarks of the issuing bank	100*65z	O	DEFN: This field specifies remarks of the issuing bank
:M01:	Reference number of the customer	16x	M	DEFN: This field specifies the reference number of the customer
:M80:	Date of presentation of documents	8!n	C	DEFN: This field specifies the date of receipt of the remittance of documents letter by the issuing bank RULE: Format: YYYYMMDD RULE: either field:M80: or Feld :M864: must be present
:M864:	Date of advice of discrepancies <u>presentation of documents</u>	8!n	C	DEFN: This field specifies the date of advice of the discrepancies <u>presentation of documents</u> by the foreign bank RULE: Format: YYYYMMDD RULE: either field:M80: or Feld :M864: must be present

DFÜ Agreement

Appendix 3: Specification of Data Formats

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

5.4.3 Advice of Settlement MT 781

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

DFÜ Agreement

Appendix 3: Specification of Data Formats

Tag	Field Name	Format	Status	Definition / Content / Additional Usage Rules/Guidelines
:M60:	Total amount of utilization	3!a15d	M	DEFN: This field specifies the currency and amount of the utilization RULE: The currency must be specified in ISO-format and the amount may have a maximum of 3 digits following the comma. The integer part of the amount is separated by a decimal comma.
:M64:	Settlement amount	3!a15d	M	DEFN: This field specifies the currency and the settlement amount. The settlement amount refers only to the amount effectively settled and not for example to the documents amount RULE: The currency must be specified in ISO-format and the amount may have a maximum of 3 digits following the comma. The integer part of the amount is separated by a decimal comma
:M65:	Reduction of liability amount	3!a15d	O	DEFN: This field specifies the currency and amount of the reduced liability RULE: The currency must be specified in ISO-format and the amount may have a maximum of 3 digits following the comma. The integer part of the amount is separated by a decimal comma.
:M66:	Total amount of foreign charges	3!a15d	O	DEFN: This field specifies the currency and the total amount of foreign charges RULE: The currency must be specified in ISO-format and the amount may have a maximum of 3 digits following the comma. The integer part of the amount is separated by a decimal comma.

DFÜ Agreement

Appendix 3: Specification of Data Formats

Tag	Field Name	Format	Status	Definition / Content / Additional Usage Rules/Guidelines
:M50:	Commissions and charges	100*35z (Narrative) or /8a/1!a/[3!a15d][Narrative] (Type)(Bank)(Currency) (Amount)(Narrative)	O	DEFN: This field specifies the commissions and charges CODE for Type: /ACPTCOM/ = Acceptance commission /ADVCOM/ = Advising commission /AMNDCOM/ = Amendment commission /CANCCOM/ = Cancellation commission /CMTCOM/ = Commitment commission /COMFEE/ = Irrevocable commission /COMM/ = Commission /CONFCOM/ = Confirmation charges /CORCOM/ = Charges of the correspondent /COUR/ = Courier charges /CTAGE/ = Conversion charges /DEFCOM/ = Deferred Payment commission /DSCRPCOM/ = Discrepancies Fee /FORFAIT/ = Forfeiting costs /FREE/ = Delivery free of payment /HANDLCOM/ = Handling commission /INTEREST/ = Interest /INSUR/ = Insurance premium /ISSCOM/ = Issuing commission /MISC/ = other charges /NEGCOM/ = Negotiation charges /NOTFCOM/ = Notification charges /OBSER/ = Observation commission /PAYCOM/ = Payment commission /POST/ = Postage /PREADCOM/ = Pre-advice commission /PURCH/ = Purchase charges /RELCOM/ = Release commission /REMB/ = Reimbursing commission /SWIFT/ = SWIFT charges /TELECHAR/ = Telecommunication charges /TRANSCOM/ = Transfer commission /TAX/ = Tax

DFÜ Agreement

Appendix 3: Specification of Data Formats

Tag	Field Name	Format	Status	Definition / Content / Additional Usage Rules/Guidelines
				CODE for Bank: B = Commission and charges of the Issuing Bank O = Commission and charges of the foreign bank RULE: only one code per line is allowed
:M67:	Debit amount	3!a15d	M	DEFN: This field specifies the currency and amount debited RULE: The currency must be specified in ISO-format and the amount may have a maximum of 3 digits following the comma. The integer part of the amount is separated by a decimal comma.
:M95:	Rate	12d	O	DEFN: This field specifies the currency rate RULE: The integer part of the amount is separated by a decimal comma.
:M68:	EURO - Equivalent	3!a15d	O	DEFN: This field specifies the currency and the EURO equivalent amount RULE: The currency must be specified in ISO-format and the amount may have a maximum of 3 digits following the comma. The integer part of the amount is separated by a decimal comma.
:M30:	ISO- currency code of the account for debiting the utilization	3!a (Code)	O	DEFN: This field specifies the ISO currency code of the account for debiting the utilization and charges, in case that field for charges :M33: is not used
:M31:	Account (IBAN-Format) for debiting the utilization	35x	O	DEFN: This field specifies the account number in the IBAN format for debiting the utilization and charges, in case that field for charges :M33: is not used NOTE: In case that the utilization (incl. any charges) is not debited to an account maintained with the issuing bank (e.g. settlement due to cover payment), field :M46: „Remarks of the issuing bank” may be used to specify any further details
:M84:	Value date	8!n	M	DEFN: This field specifies the value date RULE: Format: YYYYMMDD

DFÜ Agreement

Appendix 3: Specification of Data Formats

Tag	Field Name	Format	Status	Definition / Content / Additional Usage Rules/Guidelines
:M70:	Total amount of commission and charges	3!a15d	O	DEFN: This field specifies the total amount of commission and charges RULE: The currency must be specified in ISO-format and the amount may have a maximum of 3 digits following the comma. The integer part of the amount is separated by a decimal comma.
:M32:	ISO-currency code for the account for debiting the charges	3!a (Code)	O	DEFN: This field specifies the ISO currency code of the account for debiting the charges
:M33:	Account (IBAN-Format) for charges	35x	O	DEFN: This field specifies the account number in the IBAN format for debiting the charges
-	End of record level	1!	M	DEFN: This field indicates the end of the record level. RULE: Field content is always a Hyphen (X'2D') Code as per ISO 8859

5.4.4 Advice of Charges MT 786

Tag	Field Name	Format	Status	Definition / Content / Additional Usage Rules/Guidelines
:MT:	MT – Type	3!c	M	DEFN: This field specifies the message type RULE: Field content is always 786
:M15:	SWIFT BIC of Issuing Bank	4!a2!a2!c[3!c] (BIC)	O	DEFN: SWIFT-BIC of the Issuing Bank RULE: Indication of SWIFT-BIC 8 or SWIFT-BIC 11
:M16:	Address of the Issuing Bank	4*35x	M	DEFN: Name and address of the Issuing Bank
:M02:	Documentary Credit Number	16x	M	DEFN: This field specifies the documentary credit number of the Issuing Bank
:M03:	Additional reference number of the Issuing Bank	16x	O	DEFN: This field specifies – if applicable – the additional reference number of the Issuing Bank for the settlement of documents
:M12:	Contact data of financial institution	4*35z (Narrative)	M	DEFN: This field specifies the contact data of the financial institution
:M46:	Remarks of the issuing bank	100*65z	O	DEFN: This field specifies remarks of the issuing bank
:M01:	Reference number of the customer	16x	M	DEFN: This field specifies the reference number of the customer
:M66:	Total amount of foreign charges	3!a15d	O	DEFN: This field specifies the currency and the total amount of foreign charges RULE: The currency must be specified in ISO-format and the amount may have a maximum of 3 digits following the comma. The integer part of the amount is separated by a decimal comma.

DFÜ Agreement

Appendix 3: Specification of Data Formats

Tag	Field Name	Format	Status	Definition / Content / Additional Usage Rules/Guidelines
:M50:	Commissions and charges	100*35z (Narrative) or /8a/1!a/[3!a15d][Narrative] (Type)(Bank)(Currency) (Amount)(Narrative)	O	DEFN: This field specifies the commissions and charges CODE for Type: /ACCPTCOM/ = Acceptance commission /ADVCOM/ = Advising commission /AMNDCOM/ = Amendment commission /CANCCOM/ = Cancellation commission /CMTCOM/ = Commitment commission /COMFEE/ = Irrevocable commission /COMM/ = Commission /CONFCOM/ = Confirmation charges /CORCOM/ = Charges of the correspondent /COUR/ = Courier charges /CTAGE/ = Conversion charges /DEFCOM/ = Deferred Payment commission /DSCRPCOM/ = Discrepancies Fee /FORFAIT/ = Forfeiting costs /FREE/ = Delivery free of payment /HANDLCOM/ = Handling commission /INTEREST/ = Interest /INSUR/ = Insurance premium /ISSCOM/ = Issuing commission /MISC/ = other charges /NEGCOM/ = Negotiation charges /NOTFCOM/ = Notification charges /OBSER/ = Observation commission /PAYCOM/ = Payment commission /POST/ = Postage /PREADCOM/ = Pre-advice commission /PURCH/ = Purchase charges /RELCOM/ = Release commission /REMB/ = Reimbursing commission /SWIFT/ = SWIFT charges /TELECHAR/ = Telecommunication charges /TRANSCOM/ = Transfer commission /TAX/ = Tax

DFÜ Agreement

Appendix 3: Specification of Data Formats

Tag	Field Name	Format	Status	Definition / Content / Additional Usage Rules/Guidelines
				CODE for Bank: B = Commission and charges of the Issuing Bank O = Commission and charges of the foreign bank RULE: only one code per line is allowed
:M95:	Rate	12d	O	DEFN: This field specifies the currency rate RULE: The integer part of the amount is separated by a decimal comma.
:M68:	EURO - Equivalent	3!a15d	O	DEFN: This field specifies the currency and the EURO equivalent amount RULE: The currency must be specified in ISO-format and the amount may have a maximum of 3 digits following the comma. The integer part of the amount is separated by a decimal comma.
:M84:	Value date	8!n	M	DEFN: This field specifies the value date RULE: Format: YYYYMMDD
:M70:	Total amount of commission and charges	3!a15d	M	DEFN: This field specifies the total amount of commission and charges RULE: The currency must be specified in ISO-format and the amount may have a maximum of 3 digits following the comma. The integer part of the amount is separated by a decimal comma.
:M32:	ISO-currency code for the account for debiting the charges	3!a (Code)	O	DEFN: This field specifies the ISO currency code of the account for debiting the charges
:M33:	Account (IBAN-Format) for charges	35x	O	DEFN: This field specifies the account number in the IBAN format for debiting the charges NOTE: In case that the charges are not debited to an account maintained with the issuing bank (e.g. settlement due to cover payment), field :M46: „Remarks of the issuing bank” may be used to specify any further details
-	End of record level	1!	M	DEFN: This field indicates the end of the record level. RULE: Field content is always a Hyphen (X'2D') Code as per ISO 8859

5.4.5 Advice of Reduction/Release MT 709

Tag	Field Name	Format	Status	Definition / Content / Additional Usage Rules/Guidelines
:MT:	MT - Type	3!c	M	DEFN: This field specifies the message type RULE: Field content is always 709
:M15:	SWIFT BIC of Issuing Bank	4!a2!a2!c[3!c] (BIC)	O	DEFN: SWIFT-BIC of the Issuing Bank RULE: Indication of SWIFT-BIC 8 or SWIFT-BIC 11
:M16:	Address of the Issuing Bank	4*35x	M	DEFN: Name and address of the Issuing Bank
:M02:	Documentary Credit Number	16x	M	DEFN: This field specifies the documentary credit number of the Issuing Bank
:M03:	Additional reference number of the Issuing Bank	16x	O	DEFN: This field specifies – if applicable – the additional reference number of the Issuing Bank for the settlement of documents
:M12:	Contact data of financial institution	4*35z (Narrative)	M	DEFN: This field specifies the contact data of the financial institution
:M46:	Remarks of the issuing bank	100*65z	O	DEFN: This field specifies remarks of the issuing bank
:M01:	Reference number of the customer	16x	M	DEFN: This field specifies the reference number of the customer
:M85:	Date of reduction / release	8!n	M	DEFN: This field specifies the date of reduction / release RULE: Format: YYYYMMDD
:M65:	Reduction of liability amount	3!a15d	M	DEFN: This field specifies the currency and amount of the reduced liability RULE: The currency must be specified in ISO-format and the amount may have a maximum of 3 digits following the comma. The integer part of the amount is separated by a decimal comma.
-	End of record level	1!	M	DEFN: This field indicates the end of the record level. RULE: Field content is always a Hyphen (X'2D') Code as per ISO 8859

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

5.5.1 Taking up documents MT 732

Tag	Field Name	Format	Status	Definition / Content / Additional Usage Rules/Guidelines
:MT:	MT - Type	3!c	M	DEFN: This field specifies the message type RULE: Field content is always 732
:M01:	Reference number of the customer	16x	M	DEFN: This field specifies the reference number of the customer
:M11:	Contact data customer	4*35z (Narrative)	O	DEFN: This field specifies the contact data of the customer
:M02:	Documentary Credit Number	16x	M	DEFN: This field specifies the documentary credit number of the Issuing Bank
:M03:	Additional reference number of the Issuing Bank	16x	O	DEFN: This field specifies – if applicable – the additional reference number of the Issuing Bank for the settlement of documents
:M30:	ISO- currency code of the account for debiting the utilization	3!a (Code)	C	DEFN: This field specifies the ISO currency code of the account for debiting the utilization and charges, in case that field for charges :M33: is not used RULE: Mandatory field, if field Feld :M96: contains Code ,1' and field :M51: Cover payment is not used
:M31:	Account (IBAN-Format) for debiting the utilization	35x	C	DEFN: This field specifies the account number in the IBAN format for debiting the utilization and charges, in case that field for charges :M33: is not used RULE: Mandatory field, if field Feld :M96: contains Code ,1' and field :M51: Cover payment is not used
:M32:	ISO-currency code for the account for debiting the charges	3!a (Code)	O	DEFN: This field specifies the ISO currency code of the account for debiting the charges
:M33:	Account (IBAN-Format) for charges	35x	O	DEFN: This field specifies the account number in the IBAN format for debiting the charges

DFÜ Agreement

Appendix 3: Specification of Data Formats

Tag	Field Name	Format	Status	Definition / Content / Additional Usage Rules/Guidelines
:M51:	Cover payment	6*35z	C	<p>DEFN: This field specifies information regarding the cover payment of the customer, in case that field :M30: - :M33: are not used</p> <p>RULE: Mandatory field, if field Feld :M96: contains Code ,1' and if fields :M30: and :M31: are not present</p>
:M80:	Date of presentation of documents	8!n	C	<p>DEFN: This field specifies the date of receipt of the remittance of documents letter by the issuing bank</p> <p>RULE: Format: YYYYMMDD</p> <p>RULE: either field:M80: or Feld :M81: must be present</p>
:M81:	Date of advice of discrepancies	8!n	C	<p>DEFN: This field specifies the date of advice of the discrepancies by the foreign bank</p> <p>RULE: Format: YYYYMMDD</p> <p>RULE: either field:M80: or Feld :M81: must be present</p>
:M60:	Total amount of utilization	3!a15d	M	<p>DEFN: This field specifies the currency and amount of the utilization</p> <p>RULE: The currency must be specified in ISO-format and the amount may have a maximum of 3 digits following the comma. The integer part of the amount is separated by a decimal comma.</p>
:M96:	Take up of documents	1!c	M	<p>DEFN: This field specifies whether the Applicant takes up the documents or refuses to take up the documents</p> <p>CODE:</p> <p>0 = Take up of documents refused</p> <p>1 = Authorization to take up documents despite mentioned discrepancies</p>
:M44:	Other Customer to Bank Information	6*35z	C	<p>DEFN: This field specifies other customer to bank information</p> <p>RULE: Mandatory field, if field :M96: contains Code ,0'</p>
-	End of record level	1!	M	<p>DEFN: This field indicates the end of the record level.</p> <p>RULE: Field content is always a Hyphen (X'2D') Code as per ISO 8859</p>

5.6 DTAEA Advice of Documentary Credit and Doc. Credit Amendment as well as Free Format (Bank to Customer)

5.6.1 Advice of Documentary Credit MT 700

Tag	Field Name	Format	Status	Definition / Content / Additional Usage Rules/Guidelines
:MT:	MT – Type	3!c	M	DEFN: This field specifies the message type RULE: Field content is always 700
:M13:	SWIFT BIC Advising Bank	4!a2!a2!c[3!c] (BIC)	O	DEFN: This field specifies the SWIFT BIC of the Advising bank RULE: Indication of SWIFT-BIC 8 or SWIFT-BIC 11
:M14:	Address of Advising Bank	4*35x	M	DEFN: Name and address of the Advising Bank GUID: requested sequence is: Name, Street/P.O. Box, City (Country)
:M04:	Reference number of Advising Bank	16x	M	DEFN: This field specifies the reference number of the Advising Bank
:M12:	Contact data of financial institution	4*35z (Narrative)	M	DEFN: This field specifies the contact data of the financial institution
:M91:	Confirmation remark of the Advising Bank	1!c	M	DEFN: This field specifies, whether the Advising Bank is advising the documentary credit adding our without adding its confirmation CODE: 1 = confirmed 2 = unconfirmed
:M40:	Information regarding the confirmation remark	50*65z	O	DEFN: This field specifies additional information to field :M91: Confirmation remark
:M41:	Remarks of the Advising Bank	100*65z	O	DEFN: This field specifies remarks of the Advising Bank
:M42:	Charges of Advising Bank	50*65z	O	DEFN: This field specifies the charges of the Advising Bank
:M15:	SWIFT BIC of Issuing Bank	4!a2!a2!c[3!c] (BIC)	O	DEFN: SWIFT-BIC of the Issuing Bank RULE: Indication of SWIFT-BIC 8 or SWIFT-BIC 11
:M16:	Address of the Issuing Bank	4*35x	M	DEFN: Name and address of the Issuing Bank

DFÜ Agreement

Appendix 3: Specification of Data Formats

Tag	Field Name	Format	Status	Definition / Content / Additional Usage Rules/Guidelines
:M02:	Documentary Credit Number	16x	M	DEFN: This field specifies the documentary credit number of the Issuing Bank
:M01:	Reference number of the customer	16x	O	DEFN: This field specifies the reference number of the customer
:40A:	Type of Documentary Credit	24x (Type)	M	DEFN: This field specifies the type of documentary credit. CODE: IRREVOCABLE IRREVOCABLE TRANSFERABLE
:20:	Documentary Credit Number	16x	M	DEFN: This field specifies the Documentary Credit Number of the Issuing Bank
:23:	Reference to Pre-Advice	16x	O	DEFN: This field specifies the date of a re-advice – if applicable RULE: Format is as follows: PREADV/(Date of pre-advice)
:31C:	Date of issue	6!n	M	DEFN: This field specifies the date of issue of the documentary credit RULE: Format: YYMMDD
:40E:	Applicable rules	30x[/35x] (Rules) (Narrative)	M	DEFN: This field specifies the applicable rules for the documentary credit CODE: UCP LATEST VERSION UCPURR LATEST VERSION EUCP LATEST VERSION EUCPURR LATEST VERSION OTHR RULE: the subfield Narrative /35x may only be used in combination with the code „OTHR“
:31D:	Date and place of expiry	6!n29x (Date) (Place)	M	DEFN: This field specifies the latest date for presentation under the documentary credit and the place where documents may be presented RULE: Format: YYMMDD

DFÜ Agreement

Appendix 3: Specification of Data Formats

Tag	Field Name	Format	Status	Definition / Content / Additional Usage Rules/Guidelines
:51a:	Applicant Bank	A [/1!a]/[34x] (Party ID) 4!a2!a2!c[3!c] (BIC)	O	DEFN: This field specifies the bank of the Applicant, if different from the Issuing Bank RULE: If Option A is used, than Subfield 1 must indicate the SWIFT BIC 8 or BIC 11 of the bank
		D [/1!a]/[34x] (Party ID) 4*35x (Name&Address)		
:50:	Applicant	4*35x (Name & Address)	M	DEFN: This field specifies the applicant of the documentary credit
:59:	Beneficiary	[/34x] (Account) 4*35x (Name & Address)	M	DEFN: This field specifies the beneficiary of the documentary credit
:32B:	Currency & Amount	3!a15d	M	DEFN: This field specifies the currency code and amount of the doc. credit RULE: The currency must be specified in ISO-format and the amount may have a maximum of 3 digits following the comma. The integer part of the amount is separated by a decimal comma.
:39A:	Percentage amount tolerance	2n/2n	O	DEFN: This field specifies the tolerance relative to the amount of the doc.credit amount as a percentage plus and/or minus that amount
:39C	Additional amounts covered	4*35x	O	DEFN: This field specifies any additional amounts covered by the documentary credit, such as for example freight charges, interest, insurance, etc.
:41a:	Available with ... by ...	A 4!a2!a2!c[3!c] (BIC) 14x (Code)	M	DEFN: This field specifies the bank with which the doc.credit is available (place for presentation) and an indication of how the credit is available CODE: BY ACCEPTANCE BY DEF PAYMENT BY MIXED PYMT BY NEGOTIATION BY PAYMENT
		D 4*35x (Name&Address) 14x (Code)		RULE: If Option A is used, than Subfield 1 must indicate the SWIFT BIC 8 or

DFÜ Agreement

Appendix 3: Specification of Data Formats

BIC 11 of the bank

DFÜ Agreement

Appendix 3: Specification of Data Formats

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

DFÜ Agreement

Appendix 3: Specification of Data Formats

CONDITIONAL

NOTE: Details regarding the code „CONDITIONAL“ will be specified in the appropriate other fields of the message (e.g. Description of Goods or Shipment Period, etc.)

DFÜ Agreement

Appendix 3: Specification of Data Formats

Tag	Field Name	Format	Status	Definition / Content / Additional Usage Rules/Guidelines
:43T:	Transshipment	11x	O	DEFN: This field specifies, whether transshipments are allowed or not. CODE: ALLOWED NOT ALLOWED CONDITIONAL NOTE: Details regarding the code „CONDITIONAL“ will be specified in the appropriate other fields of the message (e.g. Description of Goods or Shipment Period, etc.)
:44A:	Place of taking in charge / Dispatch from ... / Place of receipt	1*65x	O	DEFN: This field specifies the place of taking in charge (in case of a multimodal transport document), the place of receipt (in case of a road, rail or inland waterway transport document or courier or expedited delivery service document), the place of dispatch or the place of shipment to be indicated on the transport document
:44E:	Port of loading / Airport of departure	1*65x	O	DEFN: This field specifies the port of loading or in case of airfreight the airport of departure to be indicated on the transport document
:44F:	Port of discharge / Airport of destination	1*65x	O	DEFN: This field specifies the port of discharge or in case of airfreight the airport of destination to be indicated on the transport document
:44B:	Place of final destination / For transportation to ... / Place of delivery	1*65x	O	DEFN: This field specifies the final destination or place of delivery to be indicated on the transport document
:44C:	Latest date of shipment	6!n	O	DEFN: This field specifies the latest date of shipment RULE: The date must not be later than the date specified in field :31D: Format: YYMMDD
:44D:	Shipment period	6*65x	C	DEFN: This field specifies details of the shipment period RULE: May only be used, if field :44C: is not used

DFÜ Agreement

Appendix 3: Specification of Data Formats

Tag	Field Name	Format	Status	Definition / Content / Additional Usage Rules/Guidelines
:45A:	Description of goods	800*65z	O	DEFN: This field specifies the goods description
:46A:	Required documents	800*65z	O	DEFN: The field specified the required documents of the documentary credit
:47A:	Additional conditions	800*65z	O	DEFN: This field specifies any additional conditions of the documentary credit
:49G:	Special payment conditions for Beneficiary	800*65z	O	DEFN: This field specifies special payment conditions applicable to the beneficiary, for example, post-financing requests/conditions
:71D:	Charges	6*35z	O	DEFN: This field specifies the charges arrangement of the documentary credit
:48:	Period for presentations in days	3n[/35x]	O	DEFN: This field specifies the presentation period for documents in number of calendar days after the date of shipment. RULE: The subfield Narrative /35x may only be used, in case that the calculation basis is not after the date of shipment (e.g. invoice date)
:49:	Confirmation instructions	7!x	M	DEFN: This field specifies the confirmations instructions CODE: CONFIRM MAY ADD WITHOUT
:58a:	Requested confirmation bank	A [/1!a]/[34x] (Party ID) 4!a2!a2!c[3!c] (BIC) D [/1!a]/[34x] (Party ID) 4*35x (Name&Address)	C	DEFN: This field specifies the bank which is requested to add its confirmation RULE: Mandatory field, if field :49: consists of "CONFIRM" or „MAY ADD“ RULE: If Option A is used, than Subfield 1 must indicate the SWIFT BIC 8 or BIC 11 of the bank
:53a:	Reimbursing Bank	A [/1!a]/[34x] (Party ID) 4!a2!a2!c[3!c] (BIC) D [/1!a]/[34x] (Party ID) 4*35x (Name&Address)	O	DEFN: This field specifies the Reimbursing Bank RULE: If Option A is used, than Subfield 1 must indicate the SWIFT BIC 8 or BIC 11 of the bank

DFÜ Agreement

Appendix 3: Specification of Data Formats

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

5.6.2 Advice of Third Bank's Documentary Credit MT 710

Tag	Field Name	Format	Status	Definition / Content / Additional Usage Rules/Guidelines
:MT:	MT – Type	3!c	M	DEFN: This field specifies the message type RULE: Field contents is always 710
:M13:	SWIFT BIC Advising Bank	4!a2!a2!c[3!c] (BIC)	O	DEFN: This field specifies the SWIFT BIC of the Advising bank RULE: Indication of SWIFT-BIC 8 or SWIFT-BIC 11
:M14:	Address of Advising Bank	4*35x	M	DEFN: Name and address of the Advising Bank GUID: requested sequence is: Name, Street/P.O. Box, City (Country)
:M04:	Reference number of Advising Bank	16x	M	DEFN: This field specifies the reference number of the Advising Bank
:M12:	Contact data of financial institution	4*35z (Narrative)	M	DEFN: This field specifies the contact data of the financial institution
:M91:	Confirmation remark of the Advising Bank	1!c	M	DEFN: This field specifies, whether the Advising Bank is advising the documentary credit adding our without adding its confirmation CODE: 1 = confirmed 2 = unconfirmed
:M40:	Information regarding the confirmation remark	50*65z	O	DEFN: This field specifies additional information to field :M91: Confirmation remark
:M41:	Remarks of the Advising Bank	100*65z	O	DEFN: This field specifies remarks of the Advising Bank
:M42:	Charges of Advising Bank	50*65z	O	DEFN: This field specifies the charges of the Advising Bank
:M15:	SWIFT BIC of Issuing Bank	4!a2!a2!c[3!c] (BIC)	O	DEFN: SWIFT-BIC of the Issuing Bank RULE: Indication of SWIFT-BIC 8 or SWIFT-BIC 11
:M16:	Address of the Issuing Bank	4*35x	M	DEFN: Name and address of the Issuing Bank

DFÜ Agreement

Appendix 3: Specification of Data Formats

Tag	Field Name	Format	Status	Definition / Content / Additional Usage Rules/Guidelines
:M02:	Documentary Credit Number	16x	M	DEFN: This field specifies the documentary credit number of the Issuing Bank
:M17:	SWIFT BIC Advice Through Bank	4!a2!a2!c[3!c] (BIC)	O	DEFN: This field specifies the SWIFT BIC of the Advice Through Bank RULE: Indication of SWIFT-BIC 8 or SWIFT-BIC 11
:M18:	Address of Advice Through Bank	4*35x	M	DEFN: Name and address of the Advice Through Bank GUID: requested sequence is: Name, Street/P.O. Box, City (Country)
:M06:	Reference of Advice Through Bank	16x	M	DEFN: This field specifies the reference number of the Advice Through Bank
:M01:	Reference number of the customer	16x	O	DEFN: This field specifies the reference number of the customer
:40B:	Type of Documentary Credit	24x (Type) 24x (Type)	M	DEFN: This field specifies the type of the documentary credit and whether the Advice Through Bank has added its confirmation CODE: IRREVOCABLE IRREVOCABLE TRANSFERABLE CODE: ADDING OUR CONFIRMATION WITHOUT OUR CONFIRMATION
:20:	Reference of Advice Through Bank	16x	M	DEFN: This field specifies the reference number of the Advice Through Bank
:21:	Documentary Credit Number	16x	M	DEFN: This field specifies the Documentary Credit Number of the Issuing Bank
:23:	Reference to Pre-Advice	16x	O	DEFN: This field specifies the date of a re-advice – if applicable RULE: Format is as follows: PREADV/(Date of pre-advice)
:31C:	Date of issue	6!n	M	DEFN: This field specifies the date of issue of the documentary credit RULE: Format: YYMMDD

DFÜ Agreement

Appendix 3: Specification of Data Formats

Tag	Field Name	Format	Status	Definition / Content / Additional Usage Rules/Guidelines
:40E:	Applicable rules	30x[/35x] (Rules) (Narrative)	M	DEFN: This field specifies the applicable rules for the documentary credit CODE: UCP LATEST VERSION UCPURR LATEST VERSION EUCP LATEST VERSION EUCPURR LATEST VERSION OTHR RULE: the subfield Narrative /35x may only be used in combination with the code „OTHR“
:31D:	Date and place of expiry	6!n29x (Date) (Place)	M	DEFN: This field specifies the latest date for presentation under the documentary credit and the place where documents may be presented RULE: Format: YYMMDD
:52a:	Issuing Bank	A [/1!a]/[34x] (Party ID) 4!a2!a2!c[3!c] (BIC) D [/1!a]/[34x] (Party ID) 4*35x (Name&Address)	O	DEFN: This field specifies the Issuing Bank RULE: If Option A is used, than Subfield 1 must indicate the SWIFT BIC 8 or BIC 11 of the bank
:50B:	Non-Bank Issuer	4*35x	O	DEFN: This field specifies the name and address of the non-bank issuer
:51a:	Applicant Bank	A [/1!a]/[34x] (Party ID) 4!a2!a2!c[3!c] (BIC) D [/1!a]/[34x] (Party ID) 4*35x (Name&Address)	O	DEFN: This field specifies the bank of the Applicant, if different from the Issuing Bank RULE: If Option A is used, than Subfield 1 must indicate the SWIFT BIC 8 or BIC 11 of the bank
:50:	Applicant	4*35x (Name & Address)	M	DEFN: This field specifies the applicant of the documentary credit
:59:	Beneficiary	[/34x] (Account)	M	DEFN: This field specifies the beneficiary of the documentary credit

DFÜ Agreement

Appendix 3: Specification of Data Formats

4*35x (Name & Address)				
Tag	Field Name	Format	Status	Definition / Content / Additional Usage Rules/Guidelines
:32B:	Currency & Amount	3!a15d	M	DEFN: This field specifies the currency code and amount of the doc. credit RULE: The currency must be specified in ISO-format and the amount may have a maximum of 3 digits following the comma. The integer part of the amount is separated by a decimal comma.
:39A:	Percentage amount tolerance	2n/2n	O	DEFN: This field specifies the tolerance relative to the amount of the doc.credit amount as a percentage plus and/or minus that amount
:39C	Additional amounts covered	4*35x	O	DEFN: This field specifies any additional amounts covered by the documentary credit, such as for example freight charges, interest, insurance, etc.
:41a:	Available with ... by ...	A 4!a2!a2!c[3!c] (BIC) 14x (Code) D 4*35x (Name&Address) 14x (Code)	M	DEFN: This field specifies the bank with which the doc.credit is available (place for presentation) and an indication of how the credit is available CODE: BY ACCEPTANCE BY DEF PAYMENT BY MIXED PYMT BY NEGOTIATION BY PAYMENT RULE: If Option A is used, than Subfield 1 must indicate the SWIFT BIC 8 or BIC 11 of the bank
:42C:	Drafts at	3*35x	C	DEFN: This field specifies the tenor of the draft to be drawn RULE: May only be used, if field :41a: Subfield 2 does not contain the following codes: „BY DEF PAYMENT“ or „BY MIXED PYMT“ RULE: Mandatory field if, field :41a: Subfield 2 contains the following code: „BY ACCEPTANCE“
:42a:	Drawee	A [/1!a]/[34x] (Party ID) 4!a2!a2!c[3!c] (BIC) D [/1!a]/[34x] (Party ID) 4*35x (Name&Address)	C	DEFN: This field specifies the drawee of the drafts to be drawn. RULE: May only be used, if field :41a: Subfield 2 does not contain the following codes: „BY DEF PAYMENT“ or „BY MIXED PYMT“ RULE: Mandatory field if field :42C: is used RULE: If Option A is used, than Subfield 1 must indicate the SWIFT BIC 8 or

DFÜ Agreement

Appendix 3: Specification of Data Formats

BIC 11 of the bank

DFÜ Agreement

Appendix 3: Specification of Data Formats

Tag	Field Name	Format	Status	Definition / Content / Additional Usage Rules/Guidelines
:42M:	Mixed Payment details	4*35x	C	DEFN: This field specifies details of the mixed payment. RULE: Mandatory field, if field :41a: Subfield 2 contains the following code: „BY MIXED PYMT“
:42P:	Negotiation / Deferred Payment details	4*35x	C	DEFN: This field specifies details of the negotiation or deferred payment RULE: Mandatory field, if field :41a: Subfield 2 contains the following code: „BY DEF PAYMENT“
:43P:	Partial shipments	11x	O	DEFN: This field specifies, whether partial shipments are allowed or not. CODE: ALLOWED NOT ALLOWED CONDITIONAL NOTE: Details regarding the code „CONDITIONAL“ will be specified in the appropriate other fields of the message (e.g. Description of Goods or Shipment Period, etc.)
:43T:	Transshipment	11x	O	DEFN: This field specifies, whether transshipments are allowed or not. CODE: ALLOWED NOT ALLOWED CONDITIONAL NOTE: Details regarding the code „CONDITIONAL“ will be specified in the appropriate other fields of the message (e.g. Description of Goods or Shipment Period, etc.)
:44A:	Place of taking in charge / Dispatch from ... / Place of receipt	1*65x	O	DEFN: This field specifies the place of taking in charge (in case of a multimodal transport document), the place of receipt (in case of a road, rail or inland

DFÜ Agreement

Appendix 3: Specification of Data Formats

waterway transport document or courier or expedited delivery service document), the place of dispatch or the place of shipment to be indicated on the transport document

DFÜ Agreement

Appendix 3: Specification of Data Formats

Tag	Field Name	Format	Status	Definition / Content / Additional Usage Rules/Guidelines
:44E:	Port of loading / Airport of departure	1*65x	O	DEFN: This field specifies the port of loading or in case of airfreight the airport of departure to be indicated on the transport document
:44F:	Port of discharge / Airport of destination	1*65x	O	DEFN: This field specifies the port of discharge or in case of airfreight the airport of destination to be indicated on the transport document
:44B:	Place of final destination / For transportation to ... / Place of delivery	1*65x	O	DEFN: This field specifies the final destination or place of delivery to be indicated on the transport document
:44C:	Latest date of shipment	6!n	O	DEFN: This field specifies the latest date of shipment RULE: The date must not be later than the date specified in field :31D: Format: YYMMDD
:44D:	Shipment period	6*65x	C	DEFN: This field specifies details of the shipment period RULE: May only be used, if field :44C: is not used
:45A:	Description of goods	800*65z	O	DEFN: This field specifies the goods description
:46A:	Required documents	800*65z	O	DEFN: The field specified the required documents of the documentary credit
:47A:	Additional conditions	800*65z	O	DEFN: This field specifies any additional conditions of the documentary credit
:49G:	Special payment conditions for Beneficiary	800*65z	O	DEFN: This field specifies special payment conditions applicable to the beneficiary, for example, post-financing requests/conditions
:71D:	Charges	6*35z	O	DEFN: This field specifies the charges arrangement of the documentary credit
:48:	Period for presentations in days	3n[/35x]	O	DEFN: This field specifies the presentation period for documents in number of calendar days after the date of shipment. RULE: The subfield Narrative /35x may only be used, in case that the calculation basis is not after the date of shipment (e.g. invoice date)

DFÜ Agreement

Appendix 3: Specification of Data Formats

Tag	Field Name	Format	Status	Definition / Content / Additional Usage Rules/Guidelines
:49:	Confirmation instructions	7!x	M	DEFN: This field specifies the confirmations instructions CODE: CONFIRM MAY ADD WITHOUT
:58a:	Requested confirmation bank	A [/1!a]/[34x] (Party ID) 4!a2!a2!c[3!c] (BIC) D [/1!a]/[34x] (Party ID) 4*35x (Name&Address)	C	DEFN: This field specifies the bank which is requested to add its confirmation RULE: Mandatory field, if field :49: consists of "CONFIRM" or „MAY ADD“ RULE: If Option A is used, than Subfield 1 must indicate the SWIFT BIC 8 or BIC 11 of the bank
:53a:	Reimbursing Bank	A [/1!a]/[34x] (Party ID) 4!a2!a2!c[3!c] (BIC) D [/1!a]/[34x] (Party ID) 4*35x (Name&Address)	O	DEFN: This field specifies the Reimbursing Bank RULE: If Option A is used, than Subfield 1 must indicate the SWIFT BIC 8 or BIC 11 of the bank
:78:	Instructions to the paying/accepting/negotiating bank	12*65x	O	DEFN: This field specifies instructions to the paying/accepting/negotiating bank
:57a:	Advice Through Bank	A [/1!a]/[34x] (Party ID) 4!a2!a2!c[3!c] (BIC) D [/1!a]/[34x] (Party ID) 4*35x (Name&Address)	O	DEFN: This field specifies the Advice Through Bank RULE: If Option A is used, than Subfield 1 must indicate the SWIFT BIC 8 or BIC 11 of the bank
:72Z:	Bank-to-Bank Information	6*35z	O	DEFN: This field specifies bank-to-bank information
-	End of record level	1!	M	DEFN: This field indicates the end of the record level.

RULE: Field content is always a Hyphen (X'2D')

Code as per ISO 8859

5.6.3 Advice of a Documentary Credit Transfer MT 720

Tag	Field Name	Format	Status	Definition / Content / Additional Usage Rules/Guidelines
:MT:	MT – Type	3!c	M	DEFN: This field specifies the message type RULE: Field content is always 720
:M13:	SWIFT BIC Advising Bank	4!a2!a2!c[3!c] (BIC)	O	DEFN: This field specifies the SWIFT BIC of the Advising bank RULE: Indication of SWIFT-BIC 8 or SWIFT-BIC 11
:M14:	Address of Advising Bank	4*35x	M	DEFN: Name and address of the Advising Bank GUID: requested sequence is: Name, Street/P.O. Box, City (Country)
:M04:	Reference number of Advising Bank	16x	M	DEFN: This field specifies the reference number of the Advising Bank
:M12:	Contact data of financial institution	4*35z (Narrative)	M	DEFN: This field specifies the contact data of the financial institution
:M91:	Confirmation remark of the Advising Bank	1!c	M	DEFN: This field specifies, whether the Advising Bank is advising the documentary credit adding our without adding its confirmation CODE: 1 = confirmed 2 = unconfirmed
:M40:	Information regarding the confirmation remark	50*65z	O	DEFN: This field specifies additional information to field :M91: Confirmation remark
:M41:	Remarks of the Advising Bank	100*65z	O	DEFN: This field specifies remarks of the Advising Bank
:M42:	Charges of Advising Bank	50*65z	O	DEFN: This field specifies the charges of the Advising Bank
:M15:	SWIFT BIC of Issuing Bank	4!a2!a2!c[3!c] (BIC)	O	DEFN: SWIFT-BIC of the Issuing Bank RULE: Indication of SWIFT-BIC 8 or SWIFT-BIC 11
:M16:	Address of the Issuing Bank	4*35x	M	DEFN: Name and address of the Issuing Bank

DFÜ Agreement

Appendix 3: Specification of Data Formats

Tag	Field Name	Format	Status	Definition / Content / Additional Usage Rules/Guidelines
:M02:	Documentary Credit Number	16x	M	DEFN: This field specifies the documentary credit number of the Issuing Bank
:M19:	SWIFT BIC Transferring Bank	4!a2!a2!c[3!c] (BIC)	O	DEFN: SWIFT-BIC of the Transferring Bank RULE: Indication of SWIFT-BIC 8 or SWIFT-BIC 11
:M20:	Address of Transferring Bank	4*35x	M	DEFN: Name and address of the Transferring Bank GUID: requested sequence is: Name, Street/P.O. Box, City (Country)
:M07:	Reference number Transferring Bank	16x	M	DEFN: This field specifies the reference number of the Transferring Bank
:M01:	Reference number of the customer	16x	O	DEFN: This field specifies the reference number of the customer
:40B:	Type of Documentary Credit	24x (Type) 24x (Type)	M	DEFN: This field specifies the type of the documentary credit and whether the Transferring Bank has added its confirmation CODE: IRREVOCABLE IRREVOCABLE TRANSFERABLE CODE: ADDING OUR CONFIRMATION WITHOUT OUR CONFIRMATION
:20:	Reference number Transferring Bank	16x	M	DEFN: This field specifies the reference number of the Transferring Bank
:21:	Documentary Credit Number	16x	M	DEFN: This field specifies the Documentary Credit Number of the Issuing Bank
:31C:	Date of issue	6!n	M	DEFN: This field specifies the date of issue of the documentary credit RULE: Format: YYMMDD

DFÜ Agreement

Appendix 3: Specification of Data Formats

Tag	Field Name	Format	Status	Definition / Content / Additional Usage Rules/Guidelines
:40E:	Applicable rules	30x[/35x] (Rules) (Narrative)	M	DEFN: This field specifies the applicable rules for the documentary credit CODE: UCP LATEST VERSION UCPURR LATEST VERSION EUCP LATEST VERSION EUCPURR LATEST VERSION OTHR RULE: the subfield Narrative /35x may only be used in combination with the code „OTHR“
:31D:	Date and place of expiry	6!n29x (Date) (Place)	M	DEFN: This field specifies the latest date for presentation under the documentary credit and the place where documents may be presented RULE: Format: YYMMDD
:52a:	Issuing Bank of the original Documentary Credit	A [/1!a]/[34x] (Party ID) 4!a2!a2!c[3!c] (BIC) D [/1!a]/[34x] (Party ID) 4*35x (Name&Address)	O	DEFN: This field specifies the Issuing Bank of the original documentary credit RULE: If Option A is used, than Subfield 1 must indicate the SWIFT BIC 8 or BIC 11 of the bank
:50B:	Non-Bank Issuer of the original Documentary Credit	4*35x	O	DEFN: This field specifies the name and address of the non-bank issuer of the documentary credit
:50:	First Beneficiary	4*35x (Name & Address)	M	DEFN: This field specifies the first beneficiary to whom the documentary credit has been issued.
:59:	Second Beneficiary	[/34x] (Account) 4*35x (Name & Address)	M	DEFN: This field specifies the second beneficiary to whom the documentary credit has been transferred
:32B:	Currency & Amount	3!a15d	M	DEFN: This field specifies the currency code and amount of the doc. credit RULE: The currency must be specified in ISO-format and the amount may have a maximum of 3 digits following the comma. The integer part of the

DFÜ Agreement

Appendix 3: Specification of Data Formats

amount is separated by a decimal comma.

DFÜ Agreement

Appendix 3: Specification of Data Formats

Tag	Field Name	Format	Status	Definition / Content / Additional Usage Rules/Guidelines
:39A:	Percentage amount tolerance	2n/2n	O	DEFN: This field specifies the tolerance relative to the amount of the doc.credit amount as a percentage plus and/or minus that amount
:39C	Additional amounts covered	4*35x	O	DEFN: This field specifies any additional amounts covered by the documentary credit, such as for example freight charges, interest, insurance, etc.
:41a:	Available with ... by ...	A 4!a2!a2!c[3!c] (BIC) 14x (Code) D 4*35x (Name&Address) 14x (Code)	M	DEFN: This field specifies the bank with which the doc.credit is available (place for presentation) and an indication of how the credit is available CODE: BY ACCEPTANCE BY DEF PAYMENT BY MIXED PYMT BY NEGOTIATION BY PAYMENT RULE: If Option A is used, than Subfield 1 must indicate the SWIFT BIC 8 or BIC 11 of the bank
:42C:	Drafts at	3*35x	C	DEFN: This field specifies the tenor of the draft to be drawn RULE: May only be used, if field :41a: Subfield 2 does not contain the following codes: „BY DEF PAYMENT“ or „BY MIXED PYMT“ RULE: Mandatory field if, field :41a: Subfield 2 contains the following code: „BY ACCEPTANCE“
:42a:	Drawee	A [/1!a]/[34x] (Party ID) 4!a2!a2!c[3!c] (BIC) D [/1!a]/[34x] (Party ID) 4*35x (Name&Address)	C	DEFN: This field specifies the drawee of the drafts to be drawn. RULE: May only be used, if field :41a: Subfield 2 does not contain the following codes: „BY DEF PAYMENT“ or „BY MIXED PYMT“ RULE: Mandatory field if field :42C: is used RULE: If Option A is used, than Subfield 1 must indicate the SWIFT BIC 8 or BIC 11 of the bank

DFÜ Agreement

Appendix 3: Specification of Data Formats

:42M:	Mixed Payment details	4*35x	C	DEFN: This field specifies details of the mixed payment. RULE: Mandatory field, if field :41a: Subfield 2 contains the following code: „BY MIXED PYMT“
-------	-----------------------	-------	---	--

DFÜ Agreement

Appendix 3: Specification of Data Formats

Tag	Field Name	Format	Status	Definition / Content / Additional Usage Rules/Guidelines
:42P:	Negotiation / Deferred Payment details	4*35x	C	DEFN: This field specifies details of the negotiation or deferred payment RULE: Mandatory field, if field :41a: Subfield 2 contains the following code: „BY DEF PAYMENT“
:43P:	Partial shipments	11x	O	DEFN: This field specifies, whether partial shipments are allowed or not. CODE: ALLOWED NOT ALLOWED CONDITIONAL NOTE: Details regarding the code „CONDITIONAL“ will be specified in the appropriate other fields of the message (e.g. Description of Goods or Shipment Period, etc.)
:43T:	Transshipment	11x	O	DEFN: This field specifies, whether transshipments are allowed or not. CODE: ALLOWED NOT ALLOWED CONDITIONAL NOTE: Details regarding the code „CONDITIONAL“ will be specified in the appropriate other fields of the message (e.g. Description of Goods or Shipment Period, etc.)
:44A:	Place of taking in charge / Dispatch from ... / Place of receipt	1*65x	O	DEFN: This field specifies the place of taking in charge (in case of a multimodal transport document), the place of receipt (in case of a road, rail or inland waterway transport document or courier or expedited delivery service document), the place of dispatch or the place of shipment to be indicated on the transport document
:44E:	Port of loading / Airport of departure	1*65x	O	DEFN: This field specifies the port of loading or in case of airfreight the airport of

DFÜ Agreement

Appendix 3: Specification of Data Formats

departure to be indicated on the transport document

DFÜ Agreement

Appendix 3: Specification of Data Formats

Tag	Field Name	Format	Status	Definition / Content / Additional Usage Rules/Guidelines
:44F:	Port of discharge / Airport of destination	1*65x	O	DEFN: This field specifies the port of discharge or in case of airfreight the airport of destination to be indicated on the transport document
:44B:	Place of final destination / For transportation to ... / Place of delivery	1*65x	O	DEFN: This field specifies the final destination or place of delivery to be indicated on the transport document
:44C:	Latest date of shipment	6!n	O	DEFN: This field specifies the latest date of shipment RULE: The date must not be later than the date specified in field :31D: Format: YYMMDD
:44D:	Shipment period	6*65x	C	DEFN: This field specifies details of the shipment period RULE: May only be used, if field :44C: is not used
:45A:	Description of goods	800*65z	O	DEFN: This field specifies the goods description
:46A:	Required documents	800*65z	O	DEFN: The field specified the required documents of the documentary credit
:47A:	Additional conditions	800*65z	O	DEFN: This field specifies any additional conditions of the documentary credit
:49G:	Special payment conditions for Beneficiary	800*65z	O	DEFN: This field specifies special payment conditions applicable to the beneficiary, for example, post-financing requests/conditions
:71D:	Charges	6*35z	O	DEFN: This field specifies the charges arrangement of the documentary credit
:48:	Period for presentations in days	3n[/35x]	O	DEFN: This field specifies the presentation period for documents in number of calendar days after the date of shipment. RULE: The subfield Narrative /35x may only be used, in case that the calculation basis is not after the date of shipment (e.g. invoice date)
:49:	Confirmation instructions	7!x	M	DEFN: This field specifies the confirmations instructions CODE: CONFIRM

DFÜ Agreement

Appendix 3: Specification of Data Formats

MAY ADD
WITHOUT

DFÜ Agreement

Appendix 3: Specification of Data Formats

Tag	Field Name	Format	Status	Definition / Content / Additional Usage Rules/Guidelines
:58a:	Requested confirmation bank	A [/1!a]/34x] (Party ID) 4!a2!a2!c[3!c] (BIC)	C	DEFN: This field specifies the bank which is requested to add its confirmation RULE: Mandatory field, if field :49: consists of "CONFIRM" or „MAY ADD“ RULE: If Option A is used, than Subfield 1 must indicate the SWIFT BIC 8 or BIC 11 of the bank
		D [/1!a]/34x] (Party ID) 4*35x (Name&Address)		
:53a:	Reimbursing Bank	A [/1!a]/34x] (Party ID) 4!a2!a2!c[3!c] (BIC)	O	DEFN: This field specifies the Reimbursing Bank RULE: If Option A is used, than Subfield 1 must indicate the SWIFT BIC 8 or BIC 11 of the bank
		D [/1!a]/34x] (Party ID) 4*35x (Name&Address)		
:78:	Instructions to the paying/accepting/negotiating bank	12*65x	O	DEFN: This field specifies instructions to the paying/accepting/negotiating bank
:57a:	Advice Through Bank	A [/1!a]/34x] (Party ID) 4!a2!a2!c[3!c] (BIC)	O	DEFN: This field specifies the Advice Through Bank RULE: If Option A is used, than Subfield 1 must indicate the SWIFT BIC 8 or BIC 11 of the bank
		D [/1!a]/34x] (Party ID) 4*35x (Name&Address)		
:72Z:	Bank-to-Bank Information	6*35z	O	DEFN: This field specifies bank-to-bank information
-	End of record level	1!	M	DEFN: This field indicates the end of the record level. RULE: Field content is always a Hyphen (X'2D') Code as per ISO 8859

5.6.4 Advice of Documentary Credit Amendment MT 707

Tag	Field Name	Format	Status	Definition / Content / Additional Usage Rules/Guidelines
:MT:	MT – Type	3!c	M	DEFN: This field specifies the message type RULE: Field content is always 707
:M13:	SWIFT BIC Advising Bank	4!a2!a2!c[3!c] (BIC)	O	DEFN: This field specifies the SWIFT BIC of the Advising bank RULE: Indication of SWIFT-BIC 8 or SWIFT-BIC 11
:M14:	Address of Advising Bank	4*35x	M	DEFN: Name and address of the Advising Bank GUID: requested sequence is: Name, Street/P.O. Box, City (Country)
:M04:	Reference number of Advising Bank	16x	M	DEFN: This field specifies the reference number of the Advising Bank
:M12:	Contact data of financial institution	4*35z (Narrative)	M	DEFN: This field specifies the contact data of the financial institution
:M91:	Confirmation remark of the Advising Bank	1!c	M	DEFN: This field specifies, whether the Advising Bank is advising the documentary credit adding our without adding its confirmation CODE: 1 = confirmed 2 = unconfirmed
:M40:	Information regarding the confirmation remark	50*65z	O	DEFN: This field specifies additional information to field :M91: Confirmation remark
:M41:	Remarks of the Advising Bank	100*65z	O	DEFN: This field specifies remarks of the Advising Bank
:M42:	Charges of Advising Bank	50*65z	O	DEFN: This field specifies the charges of the Advising Bank
:M15:	SWIFT BIC of Issuing Bank	4!a2!a2!c[3!c] (BIC)	O	DEFN: SWIFT-BIC of the Issuing Bank RULE: Indication of SWIFT-BIC 8 or SWIFT-BIC 11
:M16:	Address of the Issuing Bank	4*35x	M	DEFN: Name and address of the Issuing Bank

DFÜ Agreement

Appendix 3: Specification of Data Formats

Tag	Field Name	Format	Status	Definition / Content / Additional Usage Rules/Guidelines
:M02:	Documentary Credit Number	16x	M	DEFN: This field specifies the documentary credit number of the Issuing Bank
:M17:	SWIFT BIC Advice Through Bank	4!a2!a2!c[3!c] (BIC)	O	DEFN: This field specifies the SWIFT BIC of the Advice Through Bank RULE: Indication of SWIFT-BIC 8 or SWIFT-BIC 11
:M18:	Address of Advice Through Bank	4*35x	O	DEFN: Name and address of the Advice Through Bank GUID: requested sequence is: Name, Street/P.O. Box, City (Country)
:M06:	Reference of Advice Through Bank	16x	O	DEFN: This field specifies the reference number of the Advice Through Bank
:M01:	Reference number of the customer	16x	O	DEFN: This field specifies the reference number of the customer
:52a:	Issuing Bank	A [/1!a]/[34x] (Party ID) 4!a2!a2!c[3!c] (BIC) D [/1!a]/[34x] (Party ID) 4*35x (Name&Address)	O	DEFN: This field specifies the Issuing Bank RULE: If Option A is used, than Subfield 1 must indicate the SWIFT BIC 8 or BIC 11 of the bank
:50B:	Non-Bank Issuer	4*35x	O	DEFN: This field specifies the name and address of the non-bank issuer
:31C:	Date of issue	6!n	M	DEFN: This field specifies the date of issue of the documentary credit RULE: Format: YYMMDD
:26E	Number of amendment	3n	M	DEFN: This field specifies the amendment number
:30:	Date of amendment	6!n	M	DEFN: This field specifies the amendment date RULE: Format: YYMMDD

DFÜ Agreement

Appendix 3: Specification of Data Formats

Tag	Field Name	Format	Status	Definition / Content / Additional Usage Rules/Guidelines
:22A:	Message function	4!c	M	DEFN: This field specifies the function of the message Codes: ACNF = Advice and confirmation of a documentary credit amendment (the documentary credit amendment was transmitted by an Advice Through Bank) ADVI = Advice of a documentary credit amendment (the documentary credit amendment was transmitted by an Advice Through Bank) ISSU = Issue of documentary credit amendment (the documentary credit amendment was issued by the Issuing Bank)
:23S:	Documentary Credit Cancellation	6!a	O	DEFN: This field specifies whether the documentary credit should be cancelled RULE: Field content is always CANCEL
:40A:	Type of Documentary Credit	24x (Type)	O	DEFN: This field specifies amendments to the type of documentary credit CODE: IRREVOCABLE IRREVOCABLE TRANSFERABLE
:40E:	Applicable rules	30x[/35x] (Rules) (Narrative)	O	DEFN: This field specifies amendments to the applicable rules for the documentary credit CODE: UCP LATEST VERSION UCPURR LATEST VERSION EUCP LATEST VERSION EUCPURR LATEST VERSION OTHR

RULE: the subfield Narrative /35x may only be used in combination with the code „OTHR“

DFÜ Agreement

Appendix 3: Specification of Data Formats

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

DFÜ Agreement

Appendix 3: Specification of Data Formats

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

DFÜ Agreement

Appendix 3: Specification of Data Formats

or Shipment Period, etc.)

Tag	Field Name	Format	Status	Definition / Content / Additional Usage Rules/Guidelines
:43T:	Transshipment	11x	O	DEFN: This field specifies amendments to the transshipment details CODE: ALLOWED NOT ALLOWED CONDITIONAL NOTE: Details regarding the code „CONDITIONAL“ will be specified in the appropriate other fields of the message (e.g. Description of Goods or Shipment Period, etc.)
:44A:	Place of taking in charge / Dispatch from ... / Place of receipt	1*65x	O	DEFN: This field specifies amendments to the place of taking in charge (in case of a multimodal transport document), the place of receipt (in case of a road, rail or inland waterway transport document or courier or expedited delivery service document), the place of dispatch or the place of shipment to be indicated on the transport document
:44E:	Port of loading / Airport of departure	1*65x	O	DEFN: This field specifies amendments to the port of loading or in case of airfreight the airport of departure to be indicated on the transport document
:44F:	Port of discharge / Airport of destination	1*65x	O	DEFN: This field specifies amendments to the port of discharge or in case of airfreight the airport of destination to be indicated on the transport document
:44B:	Place of final destination / For transportation to ... / Place of delivery	1*65x	O	DEFN: This field specifies amendments to the final destination or place of delivery to be indicated on the transport document
:44C:	Latest date of shipment	6!n	O	DEFN: This field specifies amendments to the latest date of shipment RULE: Format: YYMMDD
:44D:	Shipment period	6*65x	O	DEFN: This field specifies amendments to details of the shipment period

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

DFÜ Agreement

Appendix 3: Specification of Data Formats

/6c/[additional information]

(Code) (Narrative)

NOTE: The narrative following a code (e.g. ADD or DELETE) should always be complete information (e.g. document, text passage, etc.)

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

DFÜ Agreement

Appendix 3: Specification of Data Formats

complete information (e.g. condition, text passage, etc.)

DFÜ Agreement

Appendix 3: Specification of Data Formats

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

DFÜ Agreement

Appendix 3: Specification of Data Formats

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

5.6.5 Free Format Message MT 799

Tag	Field Name	Format	Status	Definition / Content / Additional Usage Rules/Guidelines	
:MT:	MT - Type	3!c	M	DEFN: This field specifies the message type RULE: Field content is always 799	
:M04:	Reference number of Advising Bank	16x	M	DEFN: This field specifies the reference number of the Advising Bank	
:M12:	Contact data of financial institution	4*35z (Narrative)	M	DEFN: This field specifies the contact data of the financial institution	
:M02:	Documentary Credit Number	16x	M	DEFN: This field specifies the documentary credit number of the Issuing Bank	
:M01:	Reference number of the customer	16x	O	DEFN: This field specifies the reference number of the customer	
:M41:	Remarks of the Advising Bank	100*65z	O	DEFN: This field specifies remarks of the Advising Bank	
:79:	Free text	195*50x	M	DEFN: This field contains free text information	
-	End of record level	1!	M	DEFN: This field indicates the end of the record level. RULE: Field content is always a Hyphen (X'2D')	Code as per ISO 8859

5.6.6 Enhanced Free Format Message MT 759

Tag	Field Name	Format	Status	Definition / Content / Additional Usage Rules/Guidelines
:MT:	MT - Type	3!c	M	DEFN: This field specifies the message type RULE: Field content is always 759
:M04:	Reference number of Advising Bank	16x	M	DEFN: This field specifies the reference number of the Advising Bank
:M12:	Contact data of financial institution	4*35z (Narrative)	M	DEFN: This field specifies the contact data of the financial institution
:M02:	Documentary Credit Number	16x	M	DEFN: This field specifies the documentary credit number of the Issuing Bank
:M01:	Reference number of the customer	16x	O	DEFN: This field specifies the reference number of the customer
:M41:	Remarks of the Advising Bank	100*65z	O	DEFN: This field specifies remarks of the Advising Bank
:23H:	Message function	8!c	O	DEFN: This field specifies the function of the message CODE: DTABESTA = Request for confirmation DTAFINAN = Request for financing DTASTATU = Status Inquiry GENINFAD = General Information OTHERFNC = other request
:45D:	Narrative	400 450*65z	M	DEFN: This field contains any free text information
-	End of record level	1!	M	DEFN: This field indicates the end of the record level. RULE: Field content is always a Hyphen (X'2D') Code as per ISO 8859

5.7 DTAEAD Export Documentary Credit settlement of documents presentation and/or charges (Bank to Customer)

1. The message „Acknowledgement of receipt of documents 770“ is used to acknowledge the receipt of documents. A separate message must be generated for each maturity. In the case of a deferred payment, the maturity date will be reported if it is already known at the time the message is send. Otherwise, the maturity is reported at a later date by using the message “Advice of Maturity 775”. In case that consecutive messages are generated (“Advice of Maturity”, “Advice of Settlement”, “Advice of Charges”), the message “ Acknowledgement of receipt of documents” is obligatory.
2. The message „Advice of Maturity 775“ is used to indicate the respective maturity date, unless it has been reported in the message “Acknowledgement of receipt of documents 770”. A separate message must be generated for each maturity.
3. The message „Advice of Settlement 780“ conveys information on the settlement of documents. The same message may also contain information on commission and charges.
However, commission and charges may be reported separately using the message “Advice of Charges 785“.
4. The message „Advice of Charges 785“ is used exclusively for commission and charges and may be used at any time in the lifecycle of the documentary credit.

5.7.1 Acknowledgement of receipt of documents MT 770

Tag	Field Name	Format	Status	Definition / Content / Additional Usage Rules/Guidelines
:MT:	MT - Type	3!c	M	DEFN: This field specifies the message type RULE: Field content is always 770 RULE: A separate message must be created for each maturity
:M13:	SWIFT BIC Advising Bank	4!a2!a2!c[3!c] (BIC)	O	DEFN: This field specifies the SWIFT BIC of the Advising bank RULE: Indication of SWIFT-BIC 8 or SWIFT-BIC 11 NOTE: This field contains the name of the bank to which the documents have been presented for settlement (usually the Advising Bank). If however, the beneficiary of the documentary credit <u>does not present</u> the documents to the Advising bank for settlement, this field indicates the settlement bank and not the formerly Advising Bank). The contents may differ from the original DTAEA
:M14:	Address of Advising Bank	4*35x	M	DEFN: Name and address of the Advising Bank NOTE: see also notes for field :M13:
:M04:	Reference number of Advising Bank	16x	M	DEFN: This field specifies the reference number of the Advising Bank NOTE: see also notes for field :M13:
:M05:	Additional reference number of Advising Bank	16x	O	DEFN: This field specifies – if applicable – the additional reference number of the Advising Bank for the settlement of documents NOTE: see also notes for field :M13:
:M12:	Contact data of financial institution	4*35z (Narrative)	M	DEFN: This field specifies the contact data of the financial institution
:M41:	Remarks of the Advising Bank	100*65z	O	DEFN: This field specifies remarks of the Advising Bank NOTE: see also notes for field :M13:

DFÜ Agreement

Appendix 3: Specification of Data Formats

Tag	Field Name	Format	Status	Definition / Content / Additional Usage Rules/Guidelines
:M02:	Documentary Credit Number	16x	M	DEFN: This field specifies the documentary credit number of the Issuing Bank
:M01:	Reference number of the customer	16x	M	DEFN: This field specifies the reference number of the customer
:M83:	Date of presentation of documents	8!n	M	DEFN: This field specifies the date of presentation of documents RULE: Format: YYYYMMDD
:M98:	Dispatch of documents	1!c[/35x][[/35x]	O	DEFN: This field specifies how the documents have been send to the foreign bank CODE: 0 = Airmail 1 = Courier Service Subfield 1 specifies the courier service name Subfield 2 specifies the courier service number
:M60:	Total amount of utilization	3!a15d	M	DEFN: This field specifies the currency and amount of the utilization RULE: The currency must be specified in ISO-format and the amount may have a maximum of 3 digits following the comma. The integer part of the amount is separated by a decimal comma.
:M61:	Amount payable at sight	3!a15d	C	DEFN: This field specifies the currency and amount payable at sight RULE: The currency must be specified in ISO-format and the amount may have a maximum of 3 digits following the comma. The integer part of the amount is separated by a decimal comma. RULE: Mandatory field, if <u>neither</u> field :M62: <u>nor</u> field :M63: are present RULE: If this field is present, neither field :M62: <u>nor</u> field :M63: may be present

DFÜ Agreement

Appendix 3: Specification of Data Formats

Tag	Field Name	Format	Status	Definition / Content / Additional Usage Rules/Guidelines
:M62:	Deferred Payment / Acceptance amount (definite date)	8!n3!a15d	C	<p>DEFN: This field specifies the maturity date of the deferred payment or acceptance as well as the currency and amount of the deferred payment or acceptance</p> <p>RULE: Format: YYYYMMDD</p> <p>RULE: The currency must be specified in ISO-format and the amount may have a maximum of 3 digits following the comma. The integer part of the amount is separated by a decimal comma</p> <p>RULE: Mandatory field, if <u>neither</u> field :M61:<u>nor</u> field :M63: are not present</p> <p>RULE: If this field is present, neither field :M61: <u>nor</u> field :M63: may be present</p>
:M63:	Deferred Payment / Acceptance amount (indefinite date)	3!a15d	C	<p>DEFN: This field specifies the currency and amount of a deferred payment or acceptance with an indefinite date</p> <p>RULE: The currency must be specified in ISO-format and the amount may have a maximum of 3 digits following the comma. The integer part of the amount is separated by a decimal comma</p> <p>RULE: Mandatory field, if <u>neither</u> field :M61:<u>nor</u> field :M62: are not present</p> <p>RULE: If this field is present, neither field :M61: <u>nor</u> field :M62: may be present</p> <p>NOTE: If this field is used, the advice of the maturity date will be done with the message type MT 775 = Advice of Maturity</p>
:M93:	Discrepancy indicator	1!c	M	<p>DEFN: This field specifies whether the documents presented are discrepant or not</p> <p>CODE:</p> <p>0 = without discrepancies</p> <p>1 = with internal discrepancies</p> <p>2 = with external discrepancies</p> <p>3 = against payment authorization</p>

DFÜ Agreement

Appendix 3: Specification of Data Formats

4 = on collection basis – documents sent

5 = on collection basis – documents not sent yet

NOTE: for options 2,3,4 or 5 internal discrepancies could exist as well

DFÜ Agreement

Appendix 3: Specification of Data Formats

Tag	Field Name	Format	Status	Definition / Content / Additional Usage Rules/Guidelines
:M48:	Internal discrepancies	50*65z	O	DEFN: This field specifies the internal discrepancies
:M49:	External discrepancies	50*65z	O	DEFN: This field specifies the external discrepancies
:M21:	Discrepancies agreed upon with	1*35z	O	DEFN: This field specifies with whom the discrepancies have been agreed upon
:M94:	Liability indicator	1!c	M	DEFN: This field specifies the commitment / liability CODE: A = acceptance with obligation to pay B = acceptance without obligation to pay D = Deferred Payment with obligation to pay E = Deferred Payment without obligation to pay S = Sight Payment with obligation to pay T = Sight Payment without obligation to pay
-	End of record level	1!	M	DEFN: This field indicates the end of the record level. RULE: Field content is always a Hyphen (X'2D') Code as per ISO 8859

5.7.2 Advice of Maturity MT 775

Tag	Field Name	Format	Status	Definition / Content / Additional Usage Rules/Guidelines
:MT:	MT - Type	3!c	M	DEFN: This field specifies the message type RULE: Field content is always 775 RULE: A separate message must be created for each maturity
:M13:	SWIFT BIC Advising Bank	4!a2!a2!c[3!c] (BIC)	O	DEFN: This field specifies the SWIFT BIC of the Advising bank RULE: Indication of SWIFT-BIC 8 or SWIFT-BIC 11 NOTE: This field contains the name of the bank to which the documents have been presented for settlement (usually the Advising Bank). If however, the beneficiary of the documentary credit <u>does not present</u> the documents to the Advising bank for settlement, this field indicates the settlement bank and not the formerly Advising Bank). The contents may differ from the original DTAEA
:M14:	Address of Advising Bank	4*35x	M	DEFN: Name and address of the Advising Bank NOTE: see also notes for field :M13:
:M04:	Reference number of Advising Bank	16x	M	DEFN: This field specifies the reference number of the Advising Bank NOTE: see also notes for field :M13:
:M05:	Additional reference number of Advising Bank	16x	O	DEFN: This field specifies – if applicable – the additional reference number of the Advising Bank for the settlement of documents NOTE: see also notes for field :M13:
:M12:	Contact data of financial institution	4*35z (Narrative)	M	DEFN: This field specifies the contact data of the financial institution
:M41:	Remarks of the Advising Bank	100*65z	O	DEFN: This field specifies remarks of the Advising Bank NOTE: see also notes for field :M13:

DFÜ Agreement

Appendix 3: Specification of Data Formats

:M02:	Documentary Credit Number	16x	M	DEFN: This field specifies the documentary credit number of the Issuing Bank
-------	---------------------------	-----	---	--

DFÜ Agreement

Appendix 3: Specification of Data Formats

Tag	Field Name	Format	Status	Definition / Content / Additional Usage Rules/Guidelines
:M01:	Reference number of the customer	16x	M	DEFN: This field specifies the reference number of the customer
:M83:	Date of presentation of documents	8!n	M	DEFN: This field specifies the date of presentation of documents RULE: Format: YYYYMMDD
:M60:	Total amount of utilization	3!a15d	M	DEFN: This field specifies the currency and amount of the utilization RULE: The currency must be specified in ISO-format and the amount may have a maximum of 3 digits following the comma. The integer part of the amount is separated by a decimal comma.
:M62:	Deferred Payment / Acceptance amount (definite date)	8!n3!a15d	M	DEFN: This field specifies the maturity date of the deferred payment or acceptance as well as the currency and amount of the deferred payment or acceptance RULE: Format: YYYYMMDD RULE: The currency must be specified in ISO-format and the amount may have a maximum of 3 digits following the comma. The integer part of the amount is separated by a decimal comma
:M94:	Liability indicator	1!c	M	DEFN: This field specifies the commitment / liability CODE: A = acceptance with obligation to pay B = acceptance without obligation to pay D = Deferred Payment with obligation to pay E = Deferred Payment without obligation to pay S = Sight Payment with obligation to pay T = Sight Payment without obligation to pay
-	End of record level	1!	M	DEFN: This field indicates the end of the record level. RULE: Field content is always a Hyphen (X'2D') Code as per ISO 8859

5.7.3 Advice of Settlement MT 780

Tag	Field Name	Format	Status	Definition / Content / Additional Usage Rules/Guidelines
:MT:	MT - Type	3!c	M	DEFN: This field specifies the message type RULE: Field content is always 780
:M13:	SWIFT BIC Advising Bank	4!a2!a2!c[3!c] (BIC)	O	DEFN: This field specifies the SWIFT BIC of the Advising bank RULE: Indication of SWIFT-BIC 8 or SWIFT-BIC 11 NOTE: This field contains the name of the bank to which the documents have been presented for settlement (usually the Advising Bank). If however, the beneficiary of the documentary credit <u>does not present</u> the documents to the Advising bank for settlement, this field indicates the settlement bank and not the formerly Advising Bank). The contents may differ from the original DTAEA
:M14:	Address of Advising Bank	4*35x	M	DEFN: Name and address of the Advising Bank NOTE: see also notes for field :M13:
:M04:	Reference number of Advising Bank	16x	M	DEFN: This field specifies the reference number of the Advising Bank NOTE: see also notes for field :M13:
:M05:	Additional reference number of Advising Bank	16x	O	DEFN: This field specifies – if applicable – the additional reference number of the Advising Bank for the settlement of documents NOTE: see also notes for field :M13:
:M12:	Contact data of financial institution	4*35z (Narrative)	M	DEFN: This field specifies the contact data of the financial institution
:M41:	Remarks of the Advising Bank	100*65z	O	DEFN: This field specifies remarks of the Advising Bank NOTE: see also notes for field :M13:
:M02:	Documentary Credit Number	16x	M	DEFN: This field specifies the documentary credit number of the Issuing Bank
:M01:	Reference number of the customer	16x	M	DEFN: This field specifies the reference number of the customer

DFÜ Agreement

Appendix 3: Specification of Data Formats

:M83:	Date of presentation of documents	8!n	M	DEFN: This field specifies the date of presentation of documents RULE: Format: YYYYMMDD
-------	-----------------------------------	-----	---	--

DFÜ Agreement

Appendix 3: Specification of Data Formats

Tag	Field Name	Format	Status	Definition / Content / Additional Usage Rules/Guidelines
:M60:	Total amount of utilization	3!a15d	M	DEFN: This field specifies the currency and amount of the utilization RULE: The currency must be specified in ISO-format and the amount may have a maximum of 3 digits following the comma. The integer part of the amount is separated by a decimal comma.
:M64:	Settlement amount	3!a15d	M	DEFN: This field specifies the currency and the settlement amount. The settlement amount refers only to the amount effectively settled and not for example to the documents amount RULE: The currency must be specified in ISO-format and the amount may have a maximum of 3 digits following the comma. The integer part of the amount is separated by a decimal comma
:M66:	Total amount of foreign charges	3!a15d	O	DEFN: This field specifies the currency and the total amount of foreign charges RULE: The currency must be specified in ISO-format and the amount may have a maximum of 3 digits following the comma. The integer part of the amount is separated by a decimal comma.
:M69:	Less agent's commission	3!a15d	O	DEFN: This field specifies the currency and amount of the agent's commission RULE: The currency must be specified in ISO-format and the amount may have a maximum of 3 digits following the comma. The integer part of the amount is separated by a decimal comma.
:M71:	Less assigned / transferred amount	3!a15d	O	DEFN: This field specifies the currency and the assigned / transferred amount RULE: The currency must be specified in ISO-format and the amount may have a maximum of 3 digits following the comma. The integer part of the amount is separated by a decimal comma.

Tag	Field Name	Format	Status	Definition / Content / Additional Usage Rules/Guidelines
:M50:	Commissions and charges	100*35z (Narrative) or /8a/1!a/[3!a15d][Narrative] (Type)(Bank)(Currency) (Amount)(Narrative)	O	DEFN: This field specifies the commissions and charges CODE for Type: /ACPTCOM/ = Acceptance commission /ADVCOM/ = Advising commission /AMNDCOM/ = Amendment commission /CANCCOM/ = Cancellation commission /CMTCOM/ = Commitment commission /COMFEE/ = Irrevocable commission /COMM/ = Commission /CONFCOM/ = Confirmation charges /CORCOM/ = Charges of the correspondent /COUR/ = Courier charges /CTAGE/ = Conversion charges /DEFCOM/ = Deferred Payment commission /DSCRPCOM/ = Discrepancies Fee /FORFAIT/ = Forfeiting costs /FREE/ = Delivery free of payment /HANDLCOM/ = Handling commission /INTEREST/ = Interest /INSUR/ = Insurance premium /ISSCOM/ = Issuing commission /MISC/ = other charges /NEGCOM/ = Negotiation charges /NOTFCOM/ = Notification charges /OBSER/ = Observation commission /PAYCOM/ = Payment commission /POST/ = Postage /PREADCOM/ = Pre-advice commission /PURCH/ = Purchase charges /RELCOM/ = Release commission /REMB/ = Reimbursing commission /SWIFT/ = SWIFT charges

DFÜ Agreement

Appendix 3: Specification of Data Formats

/TELECHAR/	= Telecommunication charges
/TRANSCOM/	= Transfer commission
/TAX/	= Tax

DFÜ Agreement

Appendix 3: Specification of Data Formats

Tag	Field Name	Format	Status	Definition / Content / Additional Usage Rules/Guidelines
				CODE for Bank: B = Commission and charges of the Issuing Bank O = Commission and charges of the foreign bank RULE: only one code per line is allowed
:M72:	Credit amount	3!a15d	M	DEFN: This field specifies the currency and amount credited RULE: The currency must be specified in ISO-format and the amount may have a maximum of 3 digits following the comma. The integer part of the amount is separated by a decimal comma.
:M95:	Rate	12d	O	DEFN: This field specifies the currency rate RULE: The integer part of the amount is separated by a decimal comma.
:M68:	EURO - Equivalent	3!a15d	O	DEFN: This field specifies the currency and the EURO equivalent amount RULE: The currency must be specified in ISO-format and the amount may have a maximum of 3 digits following the comma. The integer part of the amount is separated by a decimal comma.
:M34:	ISO- currency code of the account for credit entry	3!a (Code)	O	DEFN: This field specifies the ISO currency code of the account for credit entry
:M35:	Account (IBAN-Format) for credit entry	35x	O	DEFN: This field specifies the account number in the IBAN format for credit entry
:57a:	Settlement Bank	A [/1!a]/34x] (Party ID) 4!a2!a2!c[3!c] (BIC) D [/1!a]/34x] (Party ID) 4*35x (Name&Address)	O	DEFN: This field specifies the bank of the beneficiary to which the amount should be credited RULE: Subfield 1 is always to be used with the account number RULE: If Option A is used, than Subfield 1 must indicate the SWIFT BIC 8 or BIC 11 of the bank

DFÜ Agreement

Appendix 3: Specification of Data Formats

:M84:	Value date	8!n	M	DEFN: This field specifies the value date
				RULE: Format: YYYYMMDD

DFÜ Agreement

Appendix 3: Specification of Data Formats

Tag	Field Name	Format	Status	Definition / Content / Additional Usage Rules/Guidelines
:M70:	Total amount of commission and charges	3!a15d	O	DEFN: This field specifies the total amount of commission and charges RULE: The currency must be specified in ISO-format and the amount may have a maximum of 3 digits following the comma. The integer part of the amount is separated by a decimal comma.
:M32:	ISO-currency code for the account for debiting the charges	3!a (Code)	O	DEFN: This field specifies the ISO currency code of the account for debiting the charges
:M33:	Account (IBAN-Format) for charges	35x	O	DEFN: This field specifies the account number in the IBAN format for debiting the charges NOTE: In case that the charges are not debited to an account maintained with the advising bank (e.g. settlement due to cover payment), field :M41: „Remarks of the Advising Bank” may be used to specify any further details
:M97:	Payment under reserve indicator	1!c	M	DEFN: This field specifies whether payment is under reserve CODE: 0 = without reserve 1 = payment under reserve
-	End of record level	1!	M	DEFN: This field indicates the end of the record level. RULE: Field content is always a Hyphen (X'2D') Code as per ISO 8859

5.7.4 Advice of Charges MT 785

Tag	Field Name	Format	Status	Definition / Content / Additional Usage Rules/Guidelines
:MT:	MT – Type	3!c	M	DEFN: This field specifies the message type RULE: Field content is always 785
:M13:	SWIFT BIC Advising Bank	4!a2!a2!c[3!c] (BIC)	O	DEFN: This field specifies the SWIFT BIC of the Advising bank RULE: Indication of SWIFT-BIC 8 or SWIFT-BIC 11 NOTE: This field contains the name of the bank to which the documents have been presented for settlement (usually the Advising Bank). If however, the beneficiary of the documentary credit <u>does not present</u> the documents to the Advising bank for settlement, this field indicates the settlement bank and not the formerly Advising Bank). The contents may differ from the original DTAEA
:M14:	Address of Advising Bank	4*35x	M	DEFN: Name and address of the Advising Bank NOTE: see also notes for field :M13:
:M04:	Reference number of Advising Bank	16x	M	DEFN: This field specifies the reference number of the Advising Bank NOTE: see also notes for field :M13:
:M05:	Additional reference number of Advising Bank	16x	O	DEFN: This field specifies – if applicable – the additional reference number of the Advising Bank for the settlement of documents NOTE: see also notes for field :M13:
:M12:	Contact data of financial institution	4*35z (Narrative)	M	DEFN: This field specifies the contact data of the financial institution
:M41:	Remarks of the Advising Bank	100*65z	O	DEFN: This field specifies remarks of the Advising Bank NOTE: see also notes for field :M13:
:M02:	Documentary Credit Number	16x	M	DEFN: This field specifies the documentary credit number of the Issuing Bank
:M01:	Reference number of the customer	16x	M	DEFN: This field specifies the reference number of the customer
:M66:	Total amount of foreign charges	3!a15d	O	DEFN: This field specifies the currency and the total amount of foreign charges

DFÜ Agreement

Appendix 3: Specification of Data Formats

RULE: The currency must be specified in ISO-format and the amount may have a maximum of 3 digits following the comma. The integer part of the amount is separated by a decimal comma.

Tag	Field Name	Format	Status	Definition / Content / Additional Usage Rules/Guidelines
:M50:	Commissions and charges	100*35z (Narrative) or /8a/1!a/[3!a15d][Narrative] (Type)(Bank)(Currency) (Amount)(Narrative)	O	<p>DEFN: This field specifies the commissions and charges</p> <p>CODE for Type:</p> <p>/ACPTCOM/ = Acceptance commission /ADVCOM/ = Advising commission /AMNDCOM/ = Amendment commission /CANCCOM/ = Cancellation commission /CMTCOM/ = Commitment commission /COMFEE/ = Irrevocable commission /COMM/ = Commission /CONFCOM/ = Confirmation charges /CORCOM/ = Charges of the correspondent /COUR/ = Courier charges /CTAGE/ = Conversion charges /DEFCOM/ = Deferred Payment commission /DSCRPCOM/ = Discrepancies Fee /FORFAIT/ = Forfeiting costs /FREE/ = Delivery free of payment /HANDLCOM/ = Handling commission /INTEREST/ = Interest /INSUR/ = Insurance premium /ISSCOM/ = Issuing commission /MISC/ = other charges /NEGCOM/ = Negotiation charges /NOTFCOM/ = Notification charges /OBSER/ = Observation commission /PAYCOM/ = Payment commission /POST/ = Postage /PREADCOM/ = Pre-advice commission /PURCH/ = Purchase charges /RELCOM/ = Release commission /REMB/ = Reimbursing commission</p>

DFÜ Agreement

Appendix 3: Specification of Data Formats

/SWIFT/	= SWIFT charges
/TELECHAR/	= Telecommunication charges
/TRANSCOM/	= Transfer commission
/TAX/	= Tax

DFÜ Agreement

Appendix 3: Specification of Data Formats

Tag	Field Name	Format	Status	Definition / Content / Additional Usage Rules/Guidelines
				CODE for Bank: B = Commission and charges of the Issuing Bank O = Commission and charges of the foreign bank RULE: only one code per line is allowed
:M95:	Rate	12d	O	DEFN: This field specifies the currency rate RULE: The integer part of the amount is separated by a decimal comma.
:M68:	EURO - Equivalent	3!a15d	O	DEFN: This field specifies the currency and the EURO equivalent amount RULE: The currency must be specified in ISO-format and the amount may have a maximum of 3 digits following the comma. The integer part of the amount is separated by a decimal comma.
:M84:	Value date	8!n	M	DEFN: This field specifies the value date RULE: Format: YYYYMMDD
:M70:	Total amount of commission and charges	3!a15d	M	DEFN: This field specifies the total amount of commission and charges RULE: The currency must be specified in ISO-format and the amount may have a maximum of 3 digits following the comma. The integer part of the amount is separated by a decimal comma.
:M32:	ISO-currency code for the account for debiting the charges	3!a (Code)	O	DEFN: This field specifies the ISO currency code of the account for debiting the charges
:M33:	Account (IBAN-Format) for charges	35x	O	DEFN: This field specifies the account number in the IBAN format for debiting the charges NOTE: In case that the charges are not debited to an account maintained with the advising bank (e.g. settlement due to cover payment), field :M41: „Remarks of the Advising Bank” may be used to specify any further

DFÜ Agreement

Appendix 3: Specification of Data Formats

details

-	End of record level	1!	M	DEFN: This field indicates the end of the record level. RULE: Field content is always a Hyphen (X'2D')	Code as per ISO 8859
---	---------------------	----	---	---	----------------------

5.8 DTAEAR Export Documentary Credit consecutive messages (Customer to Bank)**5.8.1 Acceptance / Refusal of Documentary Credit Amendment MT 735**

Tag	Field Name	Format	Status	Definition / Content / Additional Usage Rules/Guidelines
:MT:	MT – Type	3!c	M	DEFN: This field specifies the message type RULE: Field content is always 735
:M01:	Reference number of the customer	16x	M	DEFN: This field specifies the reference number of the customer
:M11:	Contact data customer	4*35z (Narrative)	O	DEFN: This field specifies the contact data of the customer
:M04:	Reference number of Advising Bank	16x	M	DEFN: This field specifies the reference number of the Advising Bank
:M02:	Documentary Credit Number	16x	M	DEFN: This field specifies the documentary credit number of the Issuing Bank
:26E	Number of amendment	3n	M	DEFN: This field specifies the amendment number
:30:	Date of amendment	6!n	M	DEFN: This field specifies the amendment date RULE: Format: YYMMDD
:22M:	Acceptance/Refusal indicator	4!c	M	DEFN: This specifies whether the beneficiary accepts or refuses the amendment CODE: ACCP = amendment accepted REFU = amendment refused
:M44:	Other Customer to Bank Information	6*35z	C	DEFN: This field specifies other customer to bank information RULE: May only be presented, if field :22M: contains code “REFU”
-	End of record level	1!	M	DEFN: This field indicates the end of the record level. RULE: Field content is always a Hyphen (X'2D') Code as per ISO 8859

5.8.2 Enhanced Free Format Message MT 759

Tag	Field Name	Format	Status	Definition / Content / Additional Usage Rules/Guidelines
:MT:	MT – Type	3!c	M	DEFN: This field specifies the message type RULE: Field content is always 759
:M01:	Reference number of the customer	16x	M	DEFN: This field specifies the reference number of the customer
:M11:	Contact data customer	4*35z (Narrative)	O	DEFN: This field specifies the contact data of the customer
:M04:	Reference number of Advising Bank	16x	M	DEFN: This field specifies the reference number of the Advising Bank
:M02:	Documentary Credit Number	16x	M	DEFN: This field specifies the documentary credit number of the Issuing Bank
:23H:	Message function	8!c	O	DEFN: This field specifies the function of the message CODE: DTABESTA = Request for confirmation DTAFINAN = Request for financing DTASTATU = Status Inquiry GENINFAD = General Information OTHERFNC = other request
:45D:	Narrative	400150 65z	M	DEFN: This field contains any free text information
-	End of record level	1!	M	DEFN: This field indicates the end of the record level. RULE: Field content is always a Hyphen (X'2D') Code as per ISO 8859

6 Guarantees

6.1 General introduction and overview

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

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:

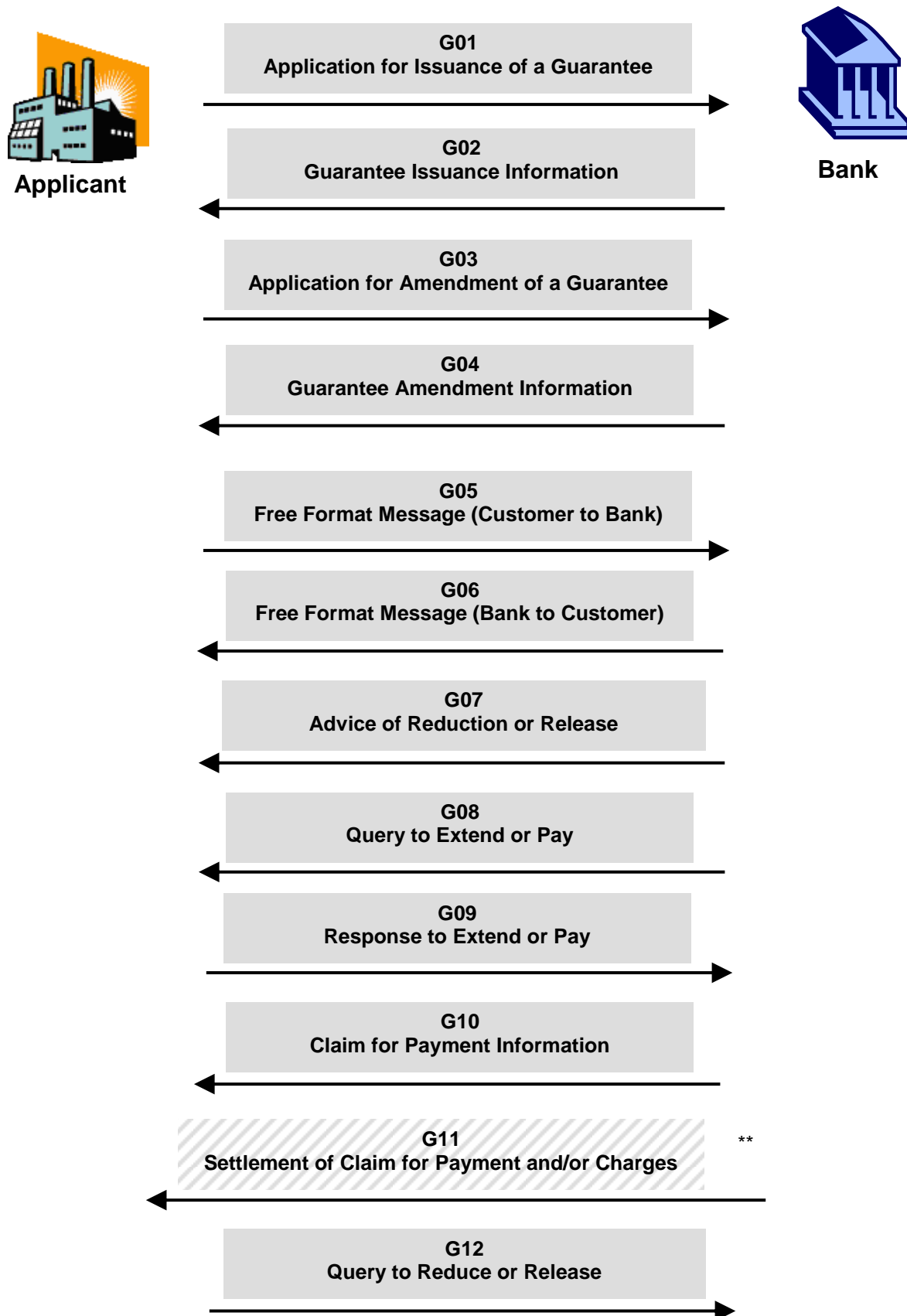
The following standard messages (G01 – G07) have been aligned with the respective SWIFT SCORE messages *from a business perspective*.

DK 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.

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 EBICS Order Types for Guarantees

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

6.1.4 Legend and General Message Syntax Definition for Guarantees

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

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

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

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

6.1.5 File Structure Overview

File Header A

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

File Trailer Z

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

File Structure

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

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

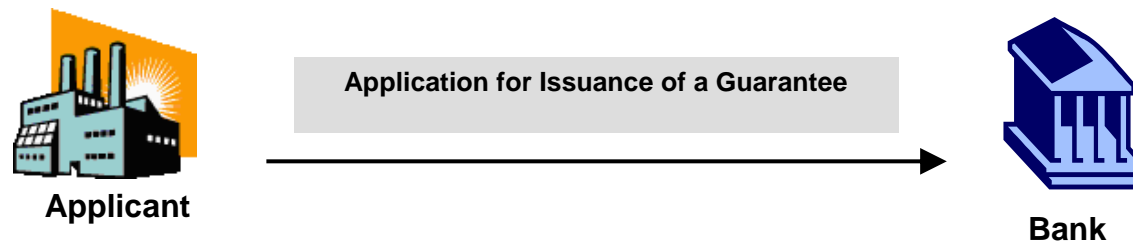
6.2 Application for Issuance of a Guarantee G01

6.2.1 Message Scope and Message Flow

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

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

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



6.2.2 Message Format Specification

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

DFÜ Agreement

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 (2nd 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 must 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</p>

DFÜ Agreement

Appendix 3: Specification of Data Formats

(STANDARD WORDING OF ISSUING BANK).

DFÜ Agreement

Appendix 3: Specification of Data Formats

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

DFÜ Agreement

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 must 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>LIMIT = 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 LIMIT.</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 must be present if field 23B contains code LIMIT and field 31L is not present.</p>

DFÜ Agreement

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>

DFÜ Agreement

Appendix 3: Specification of Data Formats

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

DFÜ Agreement

Appendix 3: Specification of Data Formats

(Name & Address)

DFÜ Agreement

Appendix 3: Specification of Data Formats

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

DFÜ Agreement

Appendix 3: Specification of Data Formats

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

6.2.3 Example

Narrative:

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

The contract is comprised of the following:

Contract Number: ABC123

Contract Date: 05th February 2008

Total Contract Amount: EUR 500.000,00

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

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

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

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

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

DFÜ Agreement

Appendix 3: Specification of Data Formats

Message:

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

DFÜ Agreement

Appendix 3: Specification of Data Formats

Message: (continued)

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

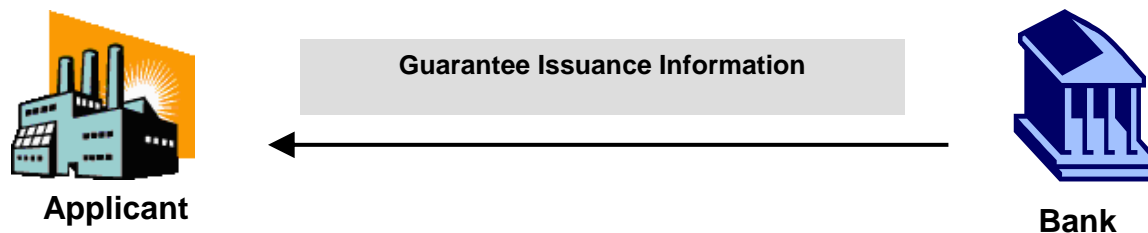
6.3 Guarantee Issuance Information G02

6.3.1 Message Scope and Message Flow

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

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

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



6.3.2 Message Format Specification

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

DFÜ Agreement

Appendix 3: Specification of Data Formats

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

DFÜ Agreement

Appendix 3: Specification of Data Formats

4*35x
(Name & Address)

DFÜ Agreement

Appendix 3: Specification of Data Formats

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

6.3.3 Example

Narrative:

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

Performance Guarantee No . PGFFA0815

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

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

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

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

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

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

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

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

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

Avalbank's contact is Arthur Dent.

DFÜ Agreement

Appendix 3: Specification of Data Formats

Message:

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

Message: (continued)

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

DFÜ Agreement

Appendix 3: Specification of Data Formats

	Frankfurt (Main) GERMANY.
--	---------------------------

Message: (continued)

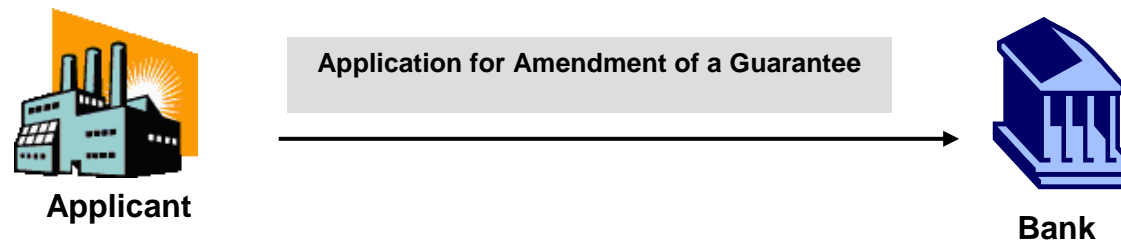
Explanation	Message
Bank Contact	:29B:Arthur Dent
End of Record Level	-
Identifier of File Trailer	:Z1:Z
End of Record Level	-

6.4 Application for Amendment of a Guarantee G03

6.4.1 Message Scope and Message Flow

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

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



6.4.2 Message Format Specification

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

DFÜ Agreement

Appendix 3: Specification of Data Formats

RULE: The required format is: YYMMDD

DFÜ Agreement

Appendix 3: Specification of Data Formats

Tag	Field Name	Format	Status	Definition / Content / Additional Usage Rules/Guidelines
:31S:	New Approximate Expiry Date	6!n (Date)	C	<p>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.</p> <p>RULE: This field may only be present if field 23B contains code UNLM.</p> <p>RULE: The required format is: YYMMDD</p>
:77C:	Amendment Details	150*65x (Narrative)	O	<p>DEFN: This field specifies any other amendments in free text form.</p>
:23E:	Method of Transmission	4!c[/35x] (Method)(Additional Information)	O	<p>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.</p> <p>CODES:</p> <p>TELE = BY TELECOMMUNICATION</p> <p>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>
:24D:	Delivery of original amendment	4!c[/35x] (Method)(Additional Information)	O	<p>DEFN: This field specifies the method by which the original amendment is to be delivered.</p> <p>CODES:</p> <p>COUR = BY COURIER</p> <p>MAIL = BY MAIL</p> <p>REGM = BY REGISTERED MAIL OR AIRMAIL</p> <p>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>

DFÜ Agreement

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

DFÜ Agreement

Appendix 3: Specification of Data Formats

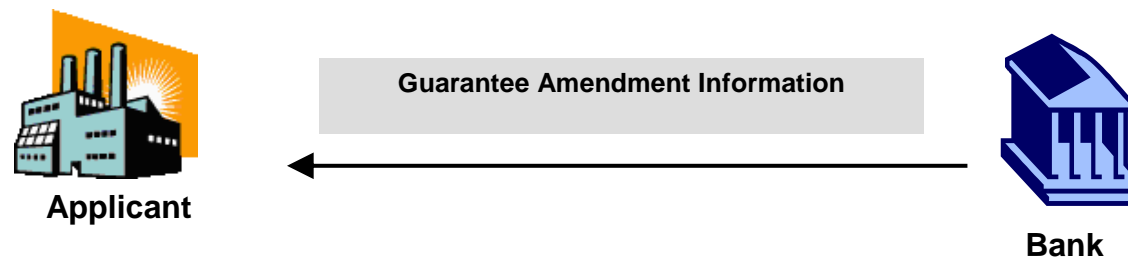
End of Record Level	-
---------------------	---

6.5 Guarantee Amendment Information G04

6.5.1 Message Scope and Message Flow

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

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



6.5.2 Message Format Specification

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

DFÜ Agreement

Appendix 3: Specification of Data Formats

guarantee amount.

DFÜ Agreement

Appendix 3: Specification of Data Formats

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

6.5.3 Example

Narrative:

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

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

Dear Sirs,

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

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

All other terms and conditions remain unchanged.

Very truly yours
AVALBANK
Aktiengesellschaft

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

DFÜ Agreement

Appendix 3: Specification of Data Formats

Message:

Explanation	Message
Identifier of File Header	:A1:GUB
German Bank Code or SWIFT-BIC	:A2:AVALDEFFXXX
Customer Number	:A3:123456789
Customer Data	:A4:Pumpen AG Postfach 60599 Frankfurt
File Creation Date Time	:A5:200806221435
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

DFÜ Agreement

Appendix 3: Specification of Data Formats

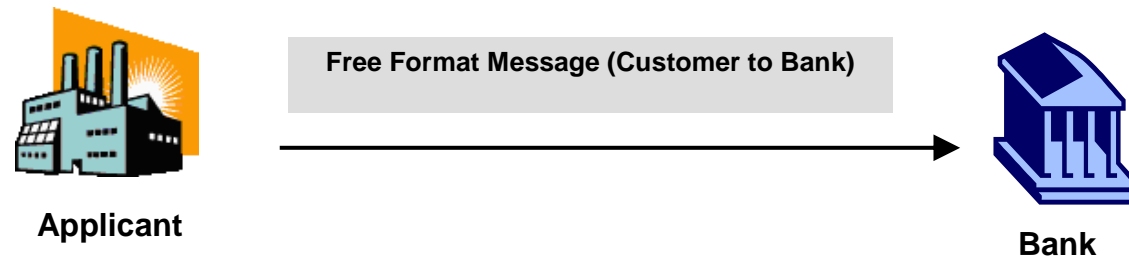
End of Record Level	-
---------------------	---

6.6 Free Format Message (Customer to Bank) G05

6.6.1 Message Scope and Message Flow

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

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



6.6.2 Message Format Specification

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

6.7 Free Format Message (Bank to Customer) G06

6.7.1 Message Scope and Message Flow

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

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



6.7.2 Message Format Specification

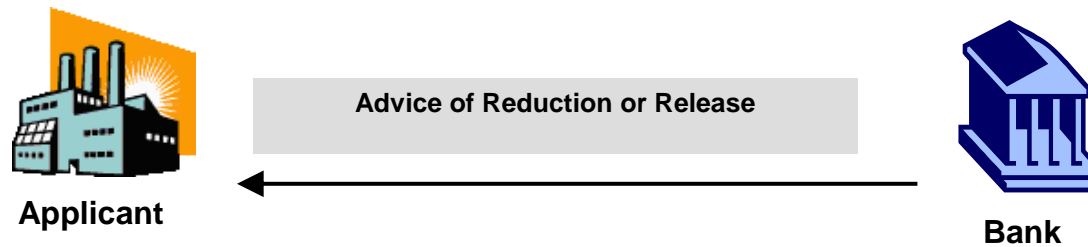
Tag	Field Name	Format	Status	Definition / Content / Additional Usage Rules/Guidelines
:MT:	Message Type	3!c	M	DEFN: This field specifies the message type. RULE: Field content is always G06.
:21A:	Customer Reference Number	16x	M	DEFN: This field specifies the reference number which has been assigned by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

6.8 Advice of Reduction or Release G07

6.8.1 Message Scope and Message Flow

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

It also indicates the outstanding amount of the guarantee.



6.8.2 Message Format Specification

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

6.8.3 Example

Narrative:

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

The outstanding guarantee amount is EUR 0,00.

Message:

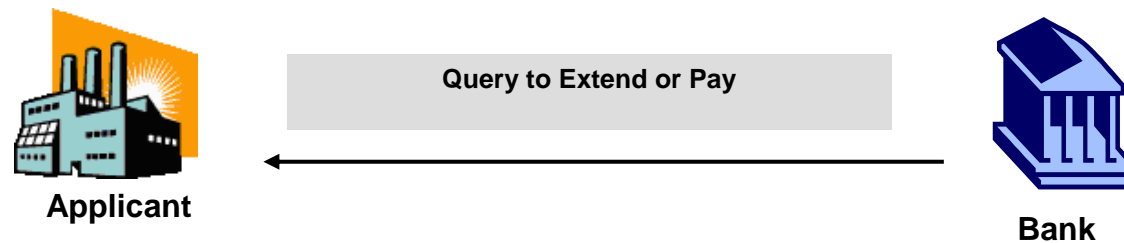
Explanation	Message
Identifier of File Header	:A1:GUB
German Bank Code or SWIFT-BIC	:A2:AVALDEFFXXX
Customer Number	:A3:123456789
Customer Data	:A4:Pumpen AG Postfach 60599 Frankfurt
File Creation Date Time	:A5:200807101620
End of Record Level	-
Message Type	:MT:G07
Customer Reference Number	:21A:XYZ999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

6.9 Query to Extend or Pay G08

6.9.1 Message Scope and Message Flow

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

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



6.9.2 Message Format Specification

Tag	Field Name	Format	Status	Definition / Content / Additional Usage Rules/Guidelines
:MT:	Message Type	3!c	M	DEFN: This field specifies the message type. RULE: Field content is always G08.
:21A:	Customer Reference Number	16x	M	DEFN: This field specifies the reference number which has been assigned by the customer.
:20:	Guarantee Number	16x	M	DEFN: This field specifies the reference number which has been assigned by the bank to the transaction.
:31C:	Date of Extend or Pay Request	6!n (Date)	M	DEFN: This field specifies the date of the received Extend or Pay Request. RULE: The required format is: YYMMDD
:39D:	Amount Claimed	3!a15d (Currency)(Amount)	O	DEFN: This field contains the currency and amount of the claimed amount, if stated separately in the Extend or Pay request.
:31L:	New Validity Expiry Date	6!n (Date)	M	DEFN: This field specifies the new expiry date of the guarantee in case of an extension. RULE: The required format is: YYMMDD
:49J:	Text of Extend or Pay Request	50*65x (Narrative)	O	DEFN: This field indicates the text of the Extend or Pay Request.
:78B:	Instructions from the Bank	50*65x (Narrative)	O	DEFN: This field indicates instructions from the sender bank.
:31T:	Latest Date for Reply	6!n (Date)	M	DEFN: This field specifies the latest date for a response by the applicant. RULE: The required format is: YYMMDD
:29B:	Bank Contact	4*35x (Narrative)	O	DEFN: This field specifies the contact details of the bank.
:72C:	Bank to Corporate Information	6*35x (Narrative)	O	DEFN: This field contains additional information from the bank to the corporate (Applicant).
-	End of record level	1!	M	DEFN: This field indicates the end of the record level.

DFÜ Agreement

Appendix 3: Specification of Data Formats

RULE: Field content is always Hyphen (X'2D'). Code as per ISO 8859.

6.9.3 Example

Narrative:

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

:20:444555

:21:PGFFA0815

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

Our LG No. 444555 Validity 31.01.2009

.

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

.

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

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

Avalbank's contact is Arthur Dent.

DFÜ Agreement

Appendix 3: Specification of Data Formats

Message:

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

DFÜ Agreement

Appendix 3: Specification of Data Formats

Message: (continued)

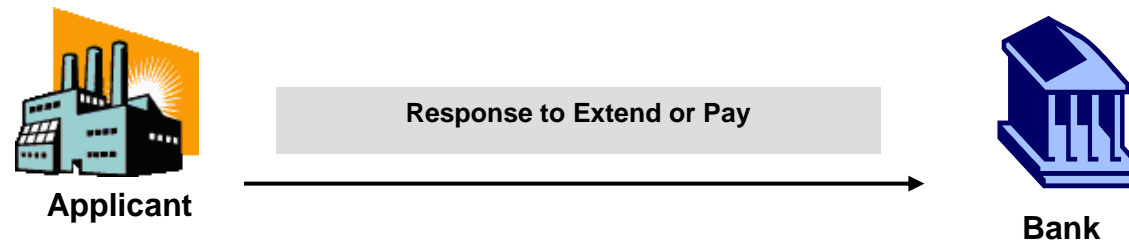
Explanation	Message
Instructions from the Bank	:78B:The claim that we have received from the issuing bank is in accordance with the terms and conditions of the guarantee. Kindly let us know, whether you prefer to extend the guarantee or to pay. Please let us have your instructions latest until 28.01.2009.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

6.10 Response to Extend or Pay G09

6.10.1 Message Scope and Message Flow

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

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



6.10.2 Message Format Specification

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

DFÜ Agreement

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 must be at the beginning (e.g. EURDE10500999000105461321).</p> <p>RULE: This field must be present, if field :22M: contains the code PAYM</p>
:25A:	Alternative Charges Account	/34x (Account)	O	<p>DEFN: This field specifies the currency and account number for the settlement of commissions and charges, if different to the Settlement Account.</p> <p>RULE: The specification of the account number could be in IBAN format. Both for IBAN and account number the currency code as per ISO-format must be at the beginning (e.g. EURDE10500999000105461321).</p>
:29A:	Customer Contact	4*35x (Narrative)	O	DEFN: This field specifies the contact details of the corporate.
:72C:	Corporate to Bank Information	6*35x (Narrative)	O	DEFN: This field contains additional information from the corporate (Applicant) to the bank (Receiver of the message).
-	End of record level	1!	M	<p>DEFN: This field indicates the end of the record level.</p> <p>RULE: Field content is always Hyphen (X'2D'). Code as per ISO 8859.</p>

6.10.3 Example

Narrative:

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

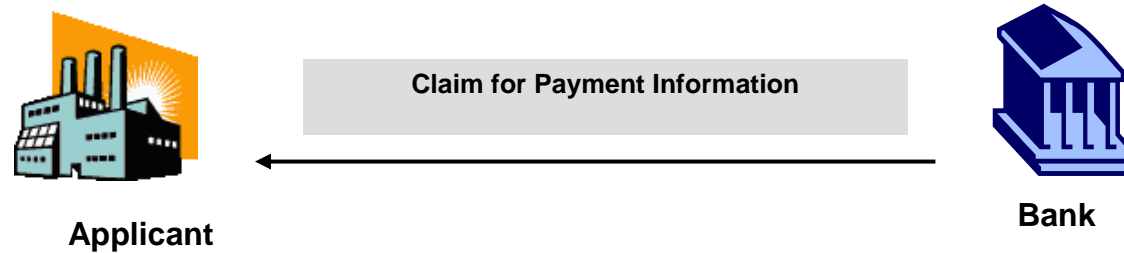
Message:

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

6.11 Claim for Payment Information G10

6.11.1 Message Scope and Message Flow

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



6.11.2 Message Format Specification

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

6.11.3 Example

Narrative:

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

Date: 25.01.2009

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

Dear Sirs,

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

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

Very truly yours
Mining PLC
Oslo / NORWAY

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

DFÜ Agreement

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

DFÜ Agreement

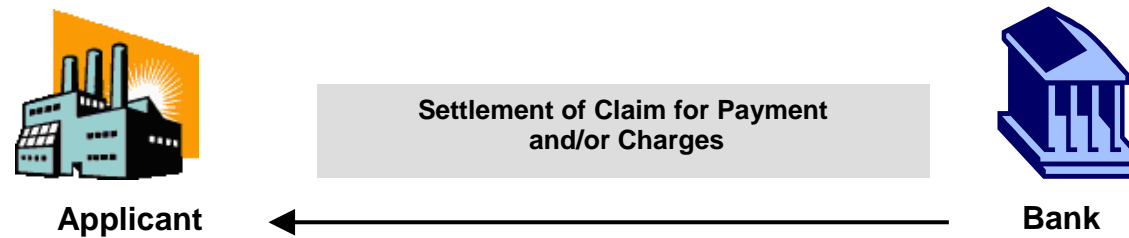
Appendix 3: Specification of Data Formats

Message: (continued)

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

6.12 Settlement of Claim for Payment and/or Charges G11

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

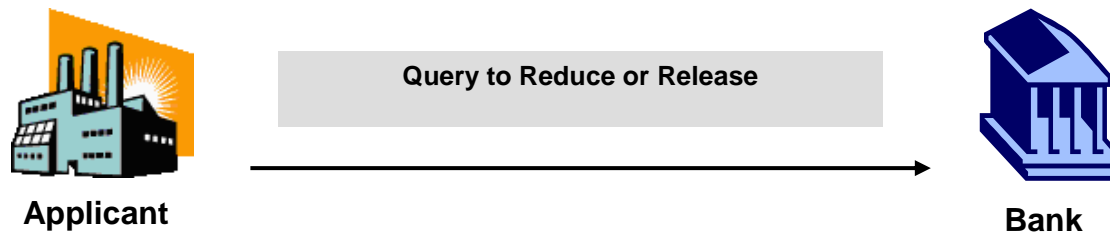


6.13 Query to Reduce or Release G12

6.13.1 Message Scope and Message Flow

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

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



6.13.2 Message Format Specification

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

DFÜ Agreement

Appendix 3: Specification of Data Formats

RULE: Field content is always Hyphen (X'2D'). Code as per ISO 8859.

6.13.3 Example

Narrative:

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

Message:

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

7 Customer Statement Message according to ISO Standard 20022 (UNIFI⁴¹) in camt.05x Message Format⁴²

According to an agreement reached by the German Banking Industry Committee (Die Deutsche Kreditwirtschaft, DK), 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 (if it is the customer's wish <u>and</u> the institution offers batched transaction files, the provision is mandatory ⁴³) Debit notification Credit notification <u>Note: Die use of the camt.054 message as credit notification for SEPA instant credit transfers (single transaction) is not the subject of this chapter. This is described in chapter 2.2.5.</u>	DTI ⁴⁴ (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 representa-

⁴¹ **UN**Iversal **F**inancial **I**ndustry message scheme

⁴² In each case, the complete identifier is camt.05x.001.024

⁴³ Article 5 No. 1d of the regulation (EU) Nr. 260/2012 (SEPA Regulation) demands that since February 1st, 2014, payment service providers must ensure that „if a payment service user who is neither a consumer nor a microenterprise initiates or receives individual credit transfers or individual direct debits which are not transmitted individually, but are bundled together for transmission, the message formats specified in number 1, letter b of the Annex are used.“ The standard for the message format specified in article 5 paragraph 1 d must be the XML standard of ISO 20022. That is to say, insofar as payment transactions out of the account turnover are transmitted and stated in the account statement in batched mode (batched transaction file), the customer will receive account information in the technical formats of a camt.054 in the future.

⁴⁴ The additional service DTI was omitted completely and was replaced by camt.054 in November 2017.

tion 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 DK for the use of camt messages within the payment transaction market.

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

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

At <http://www.ebics.de/index.php?id=77> technical camt examples are provided in the form of XML files for download.

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/full_catalogue.page):

- UNIFI (ISO 20022) Payments Maintenance 2009, Message Reference Report (Edition April 2009)
- Schema files (the schema versions used in the DK can be found on the website <http://www.ebics.de/index.php?id=77>):
 - BankToCustomer-AccountReportV02 (camt.052.001.02)
 - BankToCustomer-StatementV02 (camt.053.001.02)
 - BankToCustomer-DebitCreditNotificationV02 (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 DK 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 DK allocation rules for all three camt messages stipulate that this element group has to occur at least once for each "Entry".

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

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

7.2 Order Types for Downloading Camt Messages

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

7.3 General Stipulations Regarding the DK Allocation Rules

The DK 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. Splits due to size are solved solely via pagination, that means with consistent ElectronicSequenceNumber the next camt-message is given a new page number (<PgNb>).

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

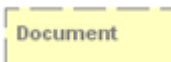
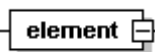
7.4 Composition of the Chapters' Descriptions for the camt Allocation Rules of the DK




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 DK 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 DK 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 DK 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 DK 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 and the data type in the tables contain no hyphens (according to the notation in chapter 2 "SEPA Payment Transactions").
- 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	XML meaning	Description
	Complex data type	A yellow background box with a dashed border signifies a coherent block of elements, attributes and other declarations.
	Element	Data block containing more displayed elements behind the "-" (minus sign).

	Sequence	To 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.
	Choice	To the right of the symbol, the connecting lines point to the possible alternatives. One and only one of the alternatives can be used.
	Attribute	Technically defined attribute of an element (e.g. a currency symbol) displayed in combination with the element.

Graphical variations of symbols:

Symbol supplement 	A symbol with this supplement indicates additional elements which are not displayed in the current context.
Symbol supplement 	A symbol with this supplement indicates additional elements which are displayed.
Simple continuous border	To be used obligatory. Represents the XML attribute minOccurs=1 for elements or use=required for attributes, respectively.
Simple dashed border	To be used optionally. Represents the XML attribute minOccurs=0 for elements or use=optional for attributes, respectively.
Double border and m..n numbers in the lower right corner	This identifier limits the use of the element to an m- to n-fold occurrence. Represents the XML attribute minOccurs=m and maxOccurs=n; or while m..∞ corresponds to minOccurs=m and maxOccurs=unbounded.

7.4.3 Formats of Basic and Simple Data Types

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

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

Type	Min. length	Max. length	Pattern value
AnyBICIdentifier	8	11	[A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}
BICIdentifier	8	11	[A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}
CountryCode	2	2	[A-Z]{2,2}

DFÜ Agreement

Appendix 3: Specification of Data Formats

Type	Min. length	Max. length	Pattern value
ExternalAccount-Identification1Code	1	4	Text
ExternalBalanceSub-Type1Code	1	4	Text
ExternalFinancialInstitution-Identification1Code	1	4	Text
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 http://www.w3.org/TR/xmlschema-2/#date
ISODateTime	-	-	xs:dateTime according to http://www.w3.org/TR/xmlschema-2/#dateTime
Max105Text	1	105	
Max140Text	1	140	
Max16Text	1	16	
Max22Text	1	22	
Max34Text	1	34	
Max35Text	1	35	
Max4AlphaNumericText	1	4	[a-zA-Z0-9]{1,4}
Max500Text	1	500	
Max5NumericText	1	5	[0-9]{1, 5}
Max70Text	1	70	
PercentageRate			decimal
YesNoIndicator	-	-	xs:boolean according to http://www.w3.org/TR/xmlschema-2/#boolean

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

7.5 Bank to Customer Statement (camt.053)

The message is transmitted via EBICS with order type C53.

7.5.1 Abstract of the message structure

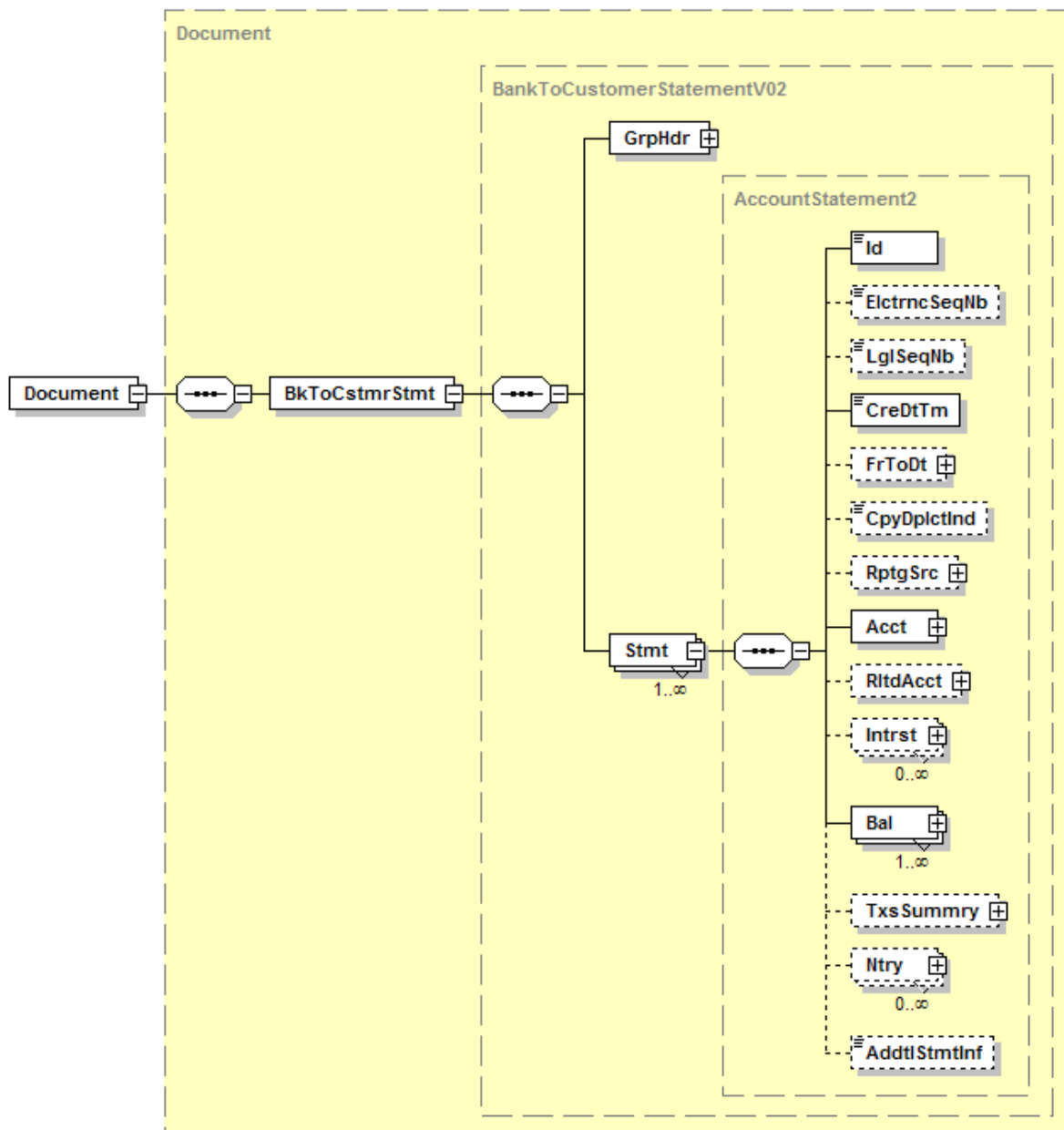


Diagram 51: Overview camt.053.001.02

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

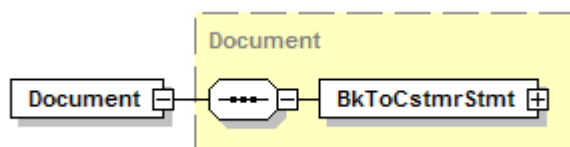


Diagram 52: camt.053.001.02, document

Definition

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

Rules

	Name	XML Tag	Occurrences	Definition	Type	DK 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]

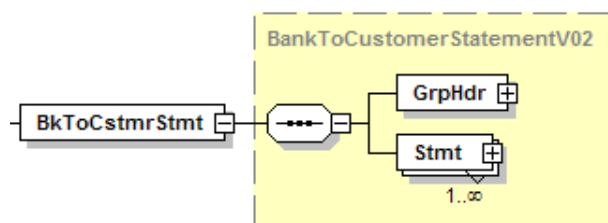


Diagram 53: camt.053.001.02, Bank to Customer Statement

Definition

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

Rules

	Name	XML Tag	Occurrences	Definition	Type	DK 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. Occurrences according to DK [1..1]

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

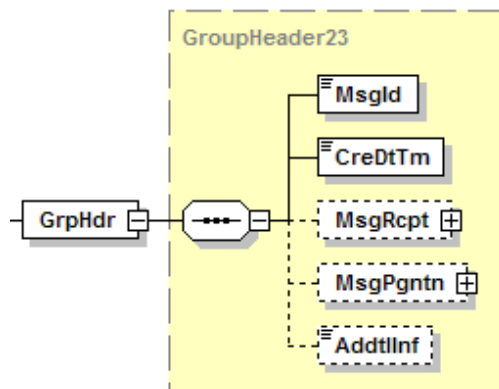


Diagram 54: camt.053.001.02, GrpHdr

Definition

Set of elements that applies to the entire message.

Rules

	Name	XML Tag	Occurrences	Definition	Type	DK 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 (CET=Central European Time) or +02:00 (in case of daylight saving time)).
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	

	Name	XML Tag	Occurrences	Definition	Type	DK Rule
2	Message-Pagination	<MsgPgntn>	[0..1]	Pagination of the message.	Pagination	The Pagination is always used when the ZDL wants to do a size split. Refer also to chapter 7.3.1 „camt-message size“ No size split: Constant allocation to subfields
3	PageNumber	<PgNb>	[1..1]	Page number.	Max5Numeric-Text	Without a usage of a size split this field has to be allocated with 1.
3	LastPage-Indicator	<LastPgInd>	[1..1]	Indicates the last page.	YesNoIndicator	Without a usage of a size split this field has to be allocated with True.
2	Additional-Information	<AddtlInf>	[0..1]	Further details on the message.	Max500Text	

Example:

```

<MsgId>DK-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]

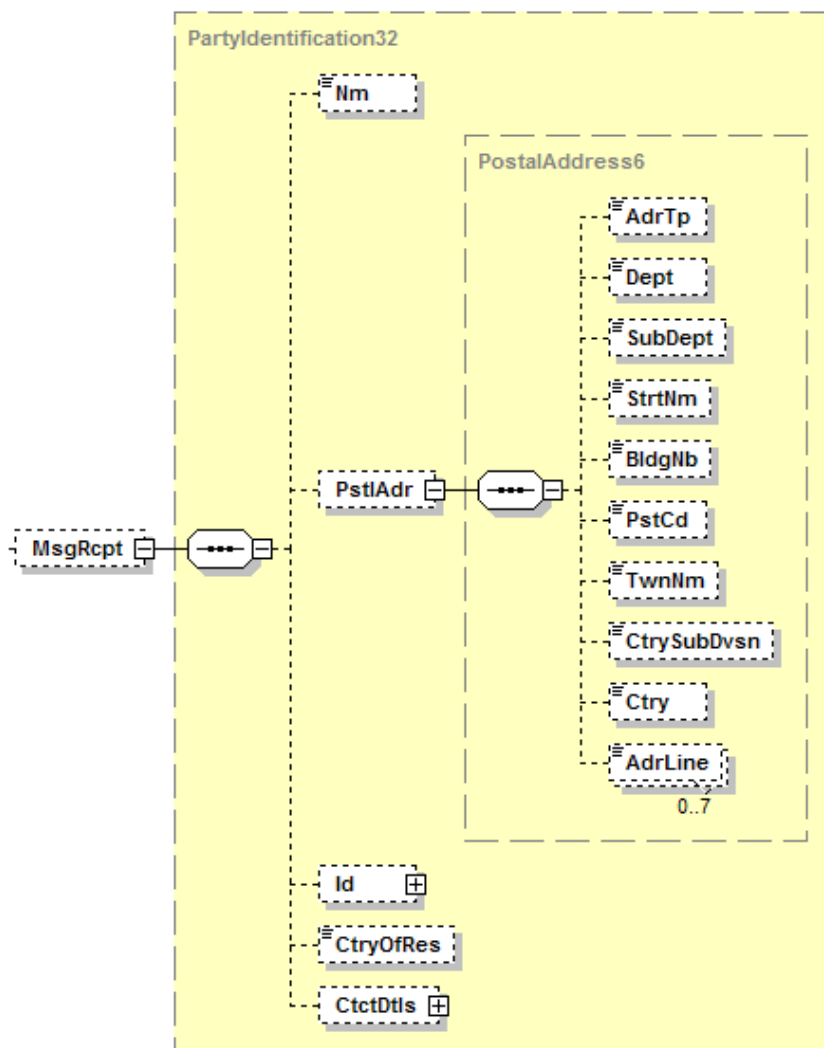


Diagram 55: camt.053.001.02, MsgRcpt

Definition

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

Rules

+	Name	XML Tag	Occurrences	Definition	Type	DK 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.	AddressType2-Code, see values below	
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	

DFÜ Agreement

Appendix 3: Specification of Data Formats

+	Name	XML Tag	Occurrences	Definition	Type	DK Rule
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	<CtrySubDvsn>	[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	<CtryOfRes>	[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

ADDR	Postal (address)
BIZZ	Business
DLVY	DeliveryTo
HOME	Residential
MLTO	MailTo
PBOX	POBox

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]

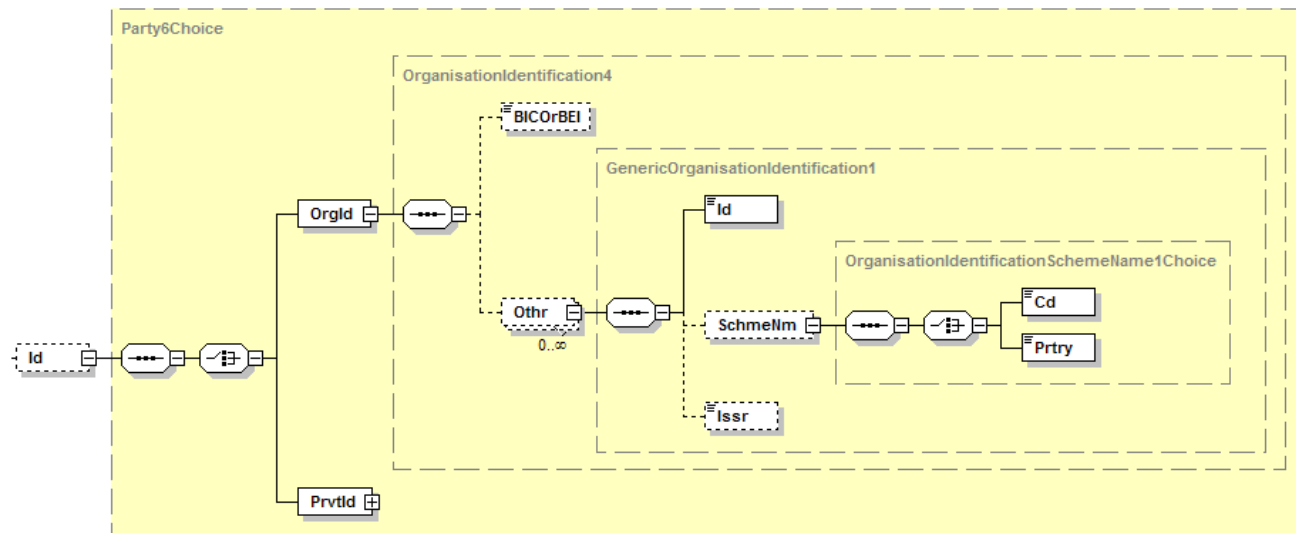


Diagram 56: camt.053.001.02, Identification (Message Recipient)

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	Occurrences	Definition	Type	DK Rule
1	Organisation-Identification	<OrgId>	[1..1]	Unique and unambiguous code identifying an organisation.	OrganisationIdentification4	
2	BICOrBEI	<BICOrBEI>	[0..1]	Business Identifier Codes or Business Entity Identifier, as described in the standard ISO 9362	AnyBICIdentifier	
2	Other	<Othr>	[0..n]	Unique identification of an organisation, as assigned by an institution, using an identification scheme.	GenericOrganisationIdentification1	
3	Identification	<Id>	[1..1]	Name or number assigned by an entity to enable recognition of that entity, e.g., account identifier.	Max35Text	A possible allocation option is the EBICS Partner ID
3	SchemeName	<SchmeNm>	[0..1]	Name of the identification scheme.	OrganisationIdentificationSchemeName1Choice	

DFÜ Agreement

Appendix 3: Specification of Data Formats

+	Name	XML Tag	Occurrences	Definition	Type	DK Rule
4	Code	<Cd>	[1..1]	Name of the identification scheme, in a coded form as published in an external list.	ExternalOrganisationIdentification1Code	
4	Proprietary	<Prtry>	[1..1]	Name of the identification scheme, in a free text form.	Max35Text	
3	Issuer	<Issr>	[0..1]	Entity that assigns the identification.	Max35Text	e.g. "EBICS" or "BCS-Id"
1	Private-Identification	<PrvtId>	[1..1]	Unique and unambiguous identification of a person, e.g., passport.	Person-Identification5	Not used.

Example:

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

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

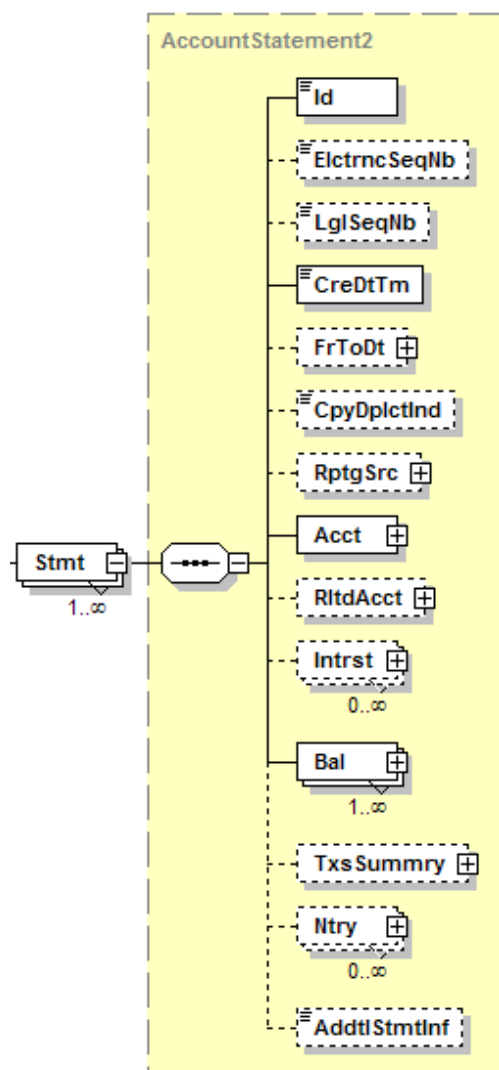


Diagram 57: camt.053.001.02, Stmt

Definition

Reports on booked entries and balances for a cash account.

Rules

	Name	XML Tag	Occur- rences	Definition	Type	DK Rule
2	Identification	<Id>	[1..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.

DFÜ Agreement

Appendix 3: Specification of Data Formats

	Name	XML Tag	Occurrences	Definition	Type	DK Rule
2	Electronic-Sequence-Number	<ElctrncSeqNb>	[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). Occurrences according to DK [1..1]
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 (CET=Central European Time) or +02:00 (in case of daylight saving time)).
2	FromDate	<FrToDt>	[0..1]	Range of time between the start date and the end date for which the account statement is issued.	DateTimePeriodDetails	
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	<CpyDplctInd>	[0..1]	Specifies if this document is a copy, a duplicate, or a duplicate of a copy.		Not used (there are only original statements).
2	ReportingSource	<RptgSrc>	[0..1]	Specifies the reporting source	ReportingSource1Choice	
3	Code	<Cd>	[1..1]	reporting source in coded form	ExternalReportingSource1Code	
3	Proprietary	<Prtry>	[1..1]	reporting source in proprietary form	Max35Text	

DFÜ Agreement

Appendix 3: Specification of Data Formats

	Name	XML Tag	Occurrences	Definition	Type	DK 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.	AccountInterest2	Not used.
2	Balance	<Bal>	[1..n]	Set of elements defining the balance(s).	see 7.5.12	Occurrences according to DK [2..n]
2	Transactions-Summary	<Txsumry>	[0..1]	Set of element providing summary information on entries.	TotalTransactions2	Not used.
2	Entry	<Ntry>	[0..n]	Specifies the elements of an entry in the statement.	see 7.5.13	
2	Additional-Statement-Information	<AddtlStmntInf>	[0..1]	Further details on the account statement.	Max500Text	

Example:

```

<Id>Max35Text</Id>
<ElctrncSeqNb>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]

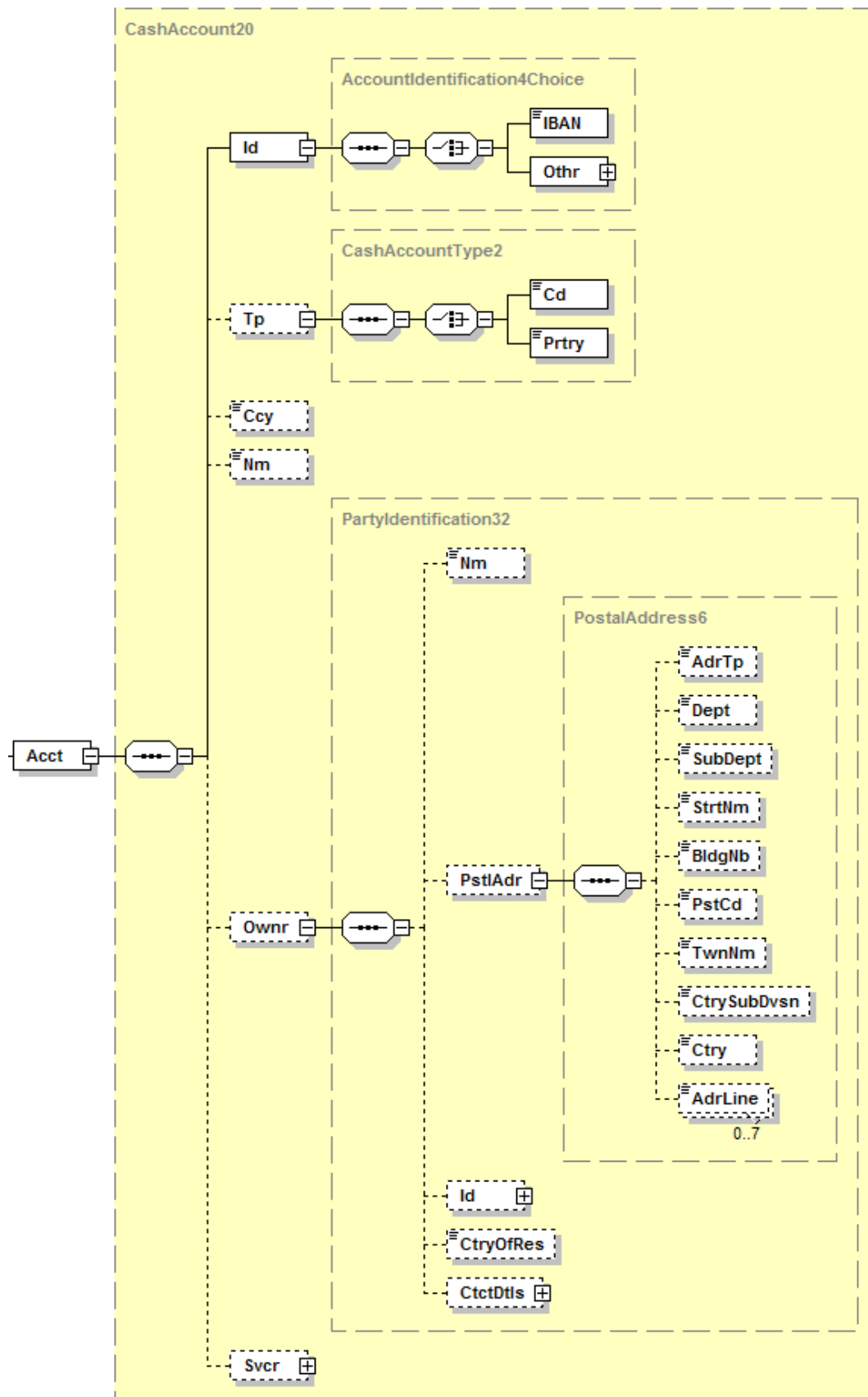


Diagram 58: camt.053.001.02, Acct

Definition

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

Rules

	Name	XML Tag	Occurrences	Definition	Type	DK Rule
3	Identification	<Id>	[1..1]	Unique and unambiguous identification of the account between the account owner and the account servicer.	AccountIdentification4Choice	
4	IBAN	<IBAN>	[1..1]	International Bank Account Number (IBAN)	IBAN2007Identifier	To be assigned with a valid IBAN (International Bank Account Number) if available, 34 digits maximum.
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.	ExternalAccountIdentification1Code	
6	Proprietary	<Prtry>	[1..1]	Name of the identification scheme, in a free text form.	Max35Text	
5	Issuer	<Issr>	[0..1]	Entity that assigns the identification.	Max35Text	
3	Type	<Tp>	[0..1]	Nature or use of the account.	CashAccountType2	
4	Code	<Cd>	[1..1]	Nature or use of the account in a coded form.	see following 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	

DFÜ Agreement

Appendix 3: Specification of Data Formats

	Name	XML Tag	Occurrences	Definition	Type	DK 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	<CtrySubDvsn>	[0..1]	Specifies a subdivision of a country, e.g. state, region, county.	Max35Text	
5	Country	<Ctry>	[0..1]	Code for a country with its own government (ISO 3166) e.g. DE for Germany.	CountryCode	
5	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	<CtryOfRes>	[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.

DFÜ Agreement

Appendix 3: Specification of Data Formats

	Name	XML Tag	Occurrences	Definition	Type	DK Rule
3	Servicer	<Svcr>	[0..1]	Informationen zum kon- toführenden Institut und ggf. der Filiale des Insti- tuts.	See 7.5.10	Occurrences according to DK [1..1]

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

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

Example:

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

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

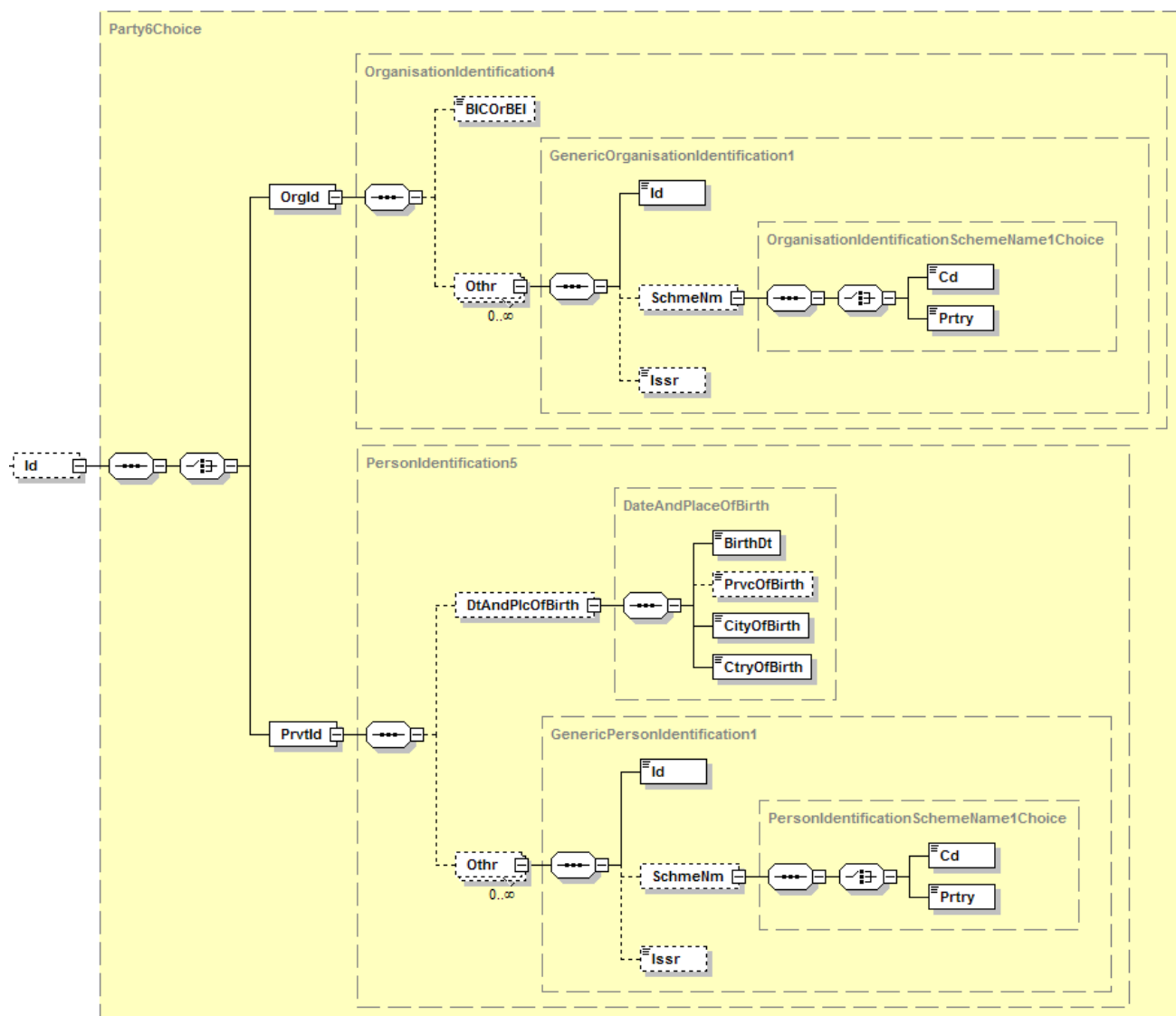


Diagram 59: camt.053.001.02, Identification (Account Owner)

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	Occurrences	Occurrences	Type	DK Rule
1	Organisation-Identification	<OrgId>	[1..1]	Unique and unambiguous way of identifying an organisation.	Organisation-Identification4	

DFÜ Agreement

Appendix 3: Specification of Data Formats

+	Name	XML Tag	Occurrences	Occurrences	Type	DK Rule
2	BICOrBEI	<BICOrBEI>	[0..1]	Unique identification of an organisation, as assigned by an institution, using an identification scheme.	AnyBICIdentifier	
2	Other	<Othr>	[0..n]	Name or number assigned by an entity to enable recognition of that entity, e.g., account identifier.	GenericOrganisationIdentification1	
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.	OrganisationIdentificationSchemeName1Choice	
4	Code	<Cd>	[1..1]	Name of the identification scheme, in a free text form.	ExternalOrganisationIdentification1Code	
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.	PersonIdentification5	
2	DateAndPlaceOfBirth	<DtAndPlcOfBirth>	[0..1]	Date and place of birth of a person.	DateAndPlaceOfBirth	
3	BirthDate	<BirthDt>	[1..1]	Date on which a person is born; ISO 8601 (YYYY-MM-DD)	ISODate	
3	ProvinceOfBirth	<PrvcOfBirth>	[0..1]	Province where a person was born.	Max35Text	
3	CityOfBirth	<CityOfBirth>	[1..1]	City where a person was born.	Max35Text	
3	CountryOfBirth	<CtryOfBirth>	[1..1]	Country where a person was born coded 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.	GenericPersonIdentification1	
3	Identification	<Id>	[1..1]	Unique and unambiguous identification of a person.	Max35Text	
3	SchemeName	<SchmeNm>	[0..1]	Name of the identification scheme.	PersonIdentificationSchemeName1Choice	
4	Code	<Cd>	[1..1]	Name of the identification scheme, in a coded form as published in an external list.	ExternalPersonIdentification1Code	

DFÜ Agreement

Appendix 3: Specification of Data Formats

	+	Name	XML Tag	Occurrences	Occurrences	Type	DK Rule
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]

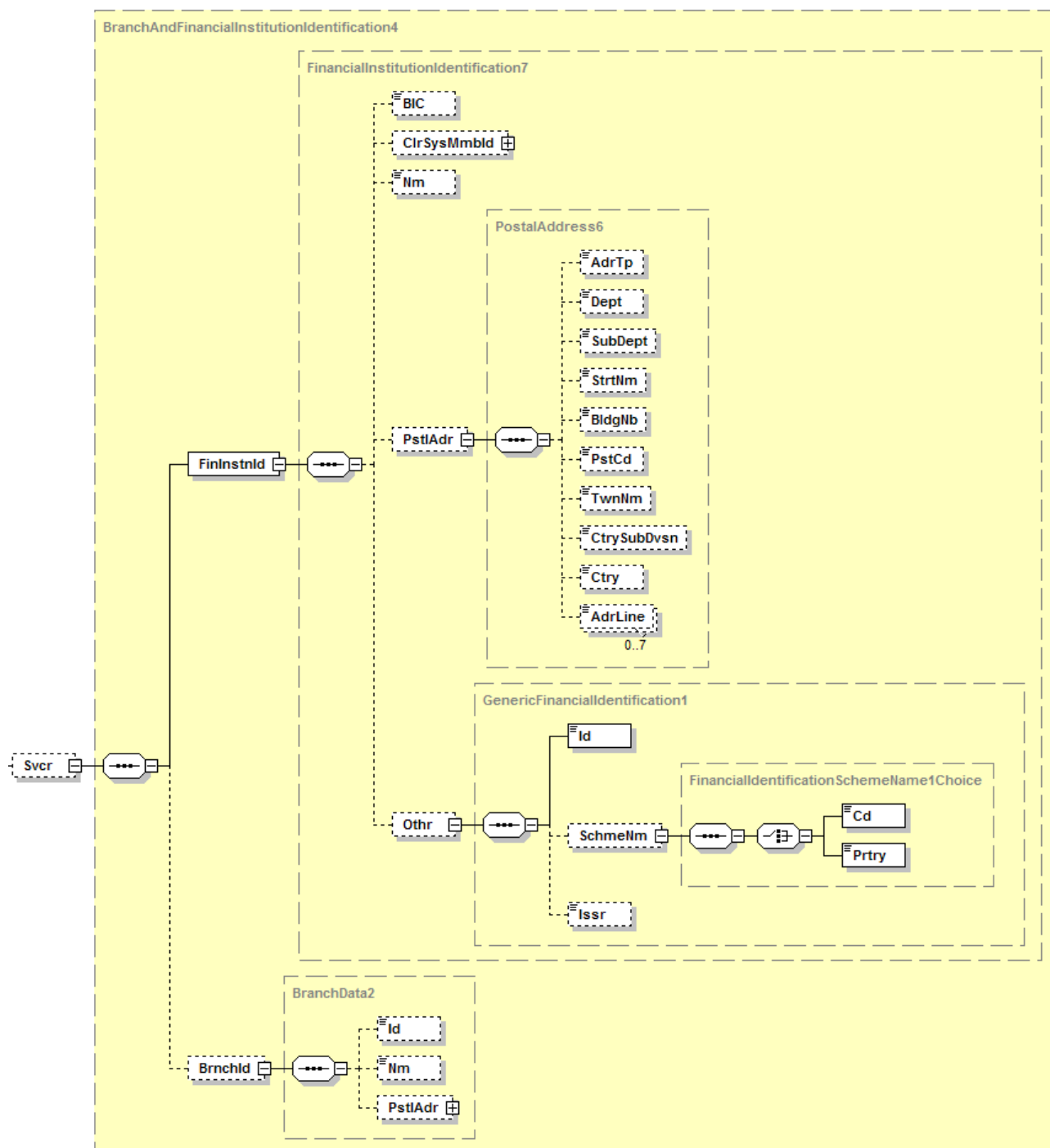


Diagram 60: camt.053.001.02, Svcr

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	Occurrences	Definition	Type	DK 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.	FinancialInstitutionIdentification7	
5	BIC	<BIC>	[0..1]	Business Identifier Code (ISO 9362)	BICIdentifier	Occurrences according to DK [1..1]
5	Clearing-SystemMember-Identification	<ClrSysMmbld>	[0..1]	Information used to identify a member within a clearing system.	ClearingSystemIdentification2Cchoice	
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.	ClearingSystemIdentification2Cchoice	
7	Code	<Cd>	[1..1]	In a coded form as published in an external list.	ExternalClearingSystemIdentification1Code	
7	Proprietary	<Prtry>	[1..1]	Identification code for a clearing system, that has not yet been identified in the list of clearing systems.	Max35Text	
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	
5	PostalAddress	<PstlAdr>	[0..1]	Address of the institution.	PostalAddress6	
6	AddressType	<AdrTp>	[0..1]	Specifies the postal address type.	See AddressType2-Code in chapter 7.5.5	
6	Department	<Dept>	[0..1]	Division of a large organisation or building	Max70Text	
6	Subdepartment	<SubDept>	[0..1]	Sub-division of a large organisation or building	Max70Text	
6	StreetName	<StrtNm>	[0..1]	Name of a street or thoroughfare.	Max70Text	
6	BuildingNumber	<BldgNb>	[0..1]	Number that identifies the position of a building in a street.	Max16Text	
6	PostCode	<PstCd>	[0..1]	Identifier that is added to a postal address to assist the sorting of mail.	Max16Text	
6	TownName	<TwnNm>	[0..1]	Identifier for a built-up area with defined boundaries and a local government.	Max35Text	

DFÜ Agreement

Appendix 3: Specification of Data Formats

	Name	XML Tag	Occurrences	Definition	Type	DK Rule
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	Occurrences according to DK [1..1]
6	Identification	<Id>	[1..1]	Unique and unambiguous identification of a person.	Max35Text	To be assigned with turnover tax ID number.
6	SchemeName	<SchmeNm>	[0..1]	Name of the identification scheme.	Financial-Identification-SchemeName1Choice	
7	Code	<Cd>	[1..1]	Name of the identification scheme, in a coded form as published in an external list.	ExternalFinancialInstitutionIdentification1Code	
7	Proprietary	<Prtry>	[1..1]	Name of the identification scheme, in a free text form.	Max35Text	
6	Issuer	<Issr>	[0..1]	Entity that assigns the identification.	Max35Text	Contains always constant "UmsStId".
4	Branch-Identification	<BrnchId>	[0..1]	Information identifying a specific branch of a financial institution.	BranchData	
5	Identification	<Id>	[0..1]	Unique and unambiguous identification of a branch of a financial institution.	Max35Text	
5	Name	<Nm>	[0..1]	Name by which a party is known and which is usually used to identify that party.	Max140Text	
5	PostalAddress	<PstlAdr>	[0..1]	Address for the institution.	PostalAddress6 (s. o.)	

Example:

```

<FinInstnId>
  <BIC>ABCDDEFFXXX</BIC>
  <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]

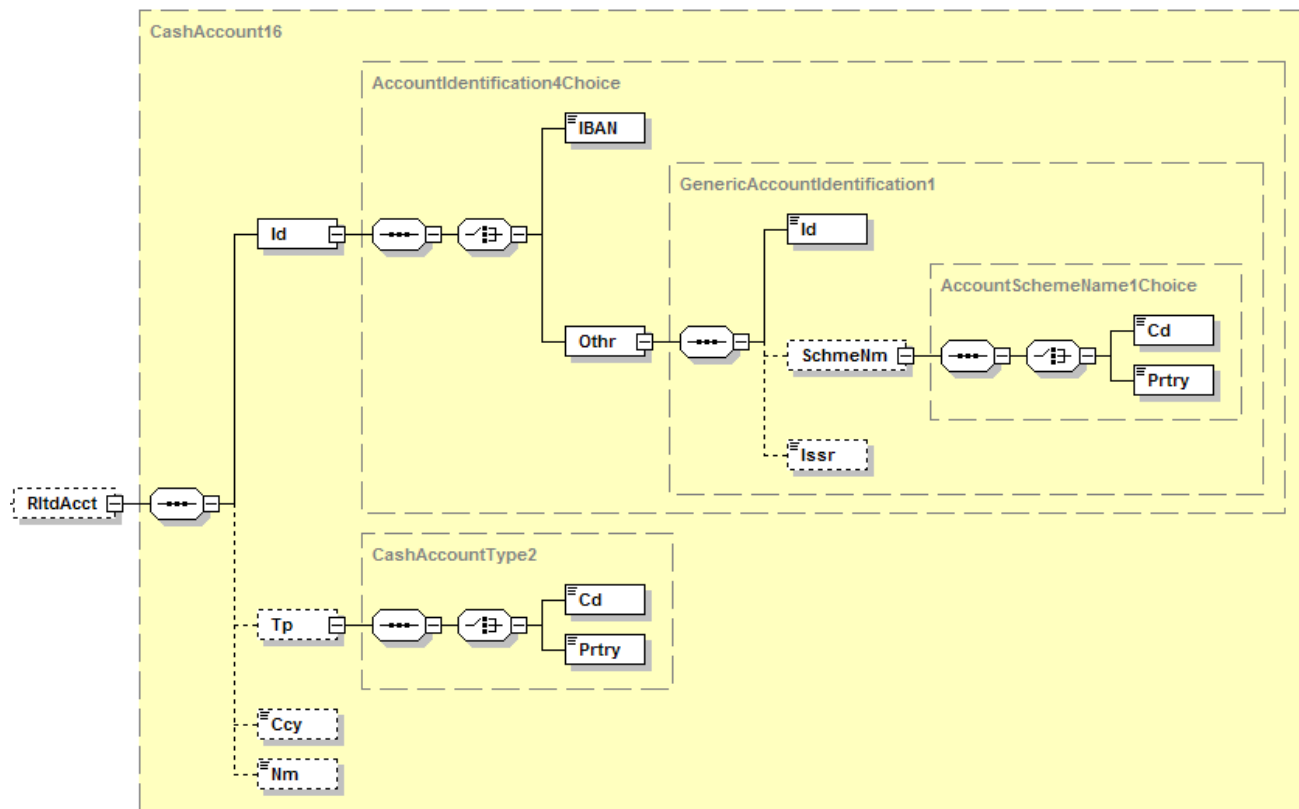


Diagram 61: camt.053.001.02, RltdAcct

Definition

Identifies the parent account of the reported account.

Rules

+	Name	XML Tag	Occur- rences	Definition	Type	DK Rule
1	Identification	<Id>	[1..1]	see 7.5.8	AccountIdentific ation4Choice	
2	IBAN	<IBAN>	[1..1]	see 7.5.8	IBAN2007Identi fier	see 7.5.8
2	Other- Identification	<Othr>	[1..1]	see 7.5.8	GenericAccount Identification1	
1	Type	<Tp>	[0..1]	see 7.5.8	CashAccountTy pe2	
2	Code	<Cd>	[1..1]	see 7.5.8	CashAccountTy pe4Code	
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>CACC</Cd>  
</Tp>  
<Ccy>EUR</Ccy>
```

7.5.12 Balance <Bal>, [1.. n], occurrences according to DK [2.. n]

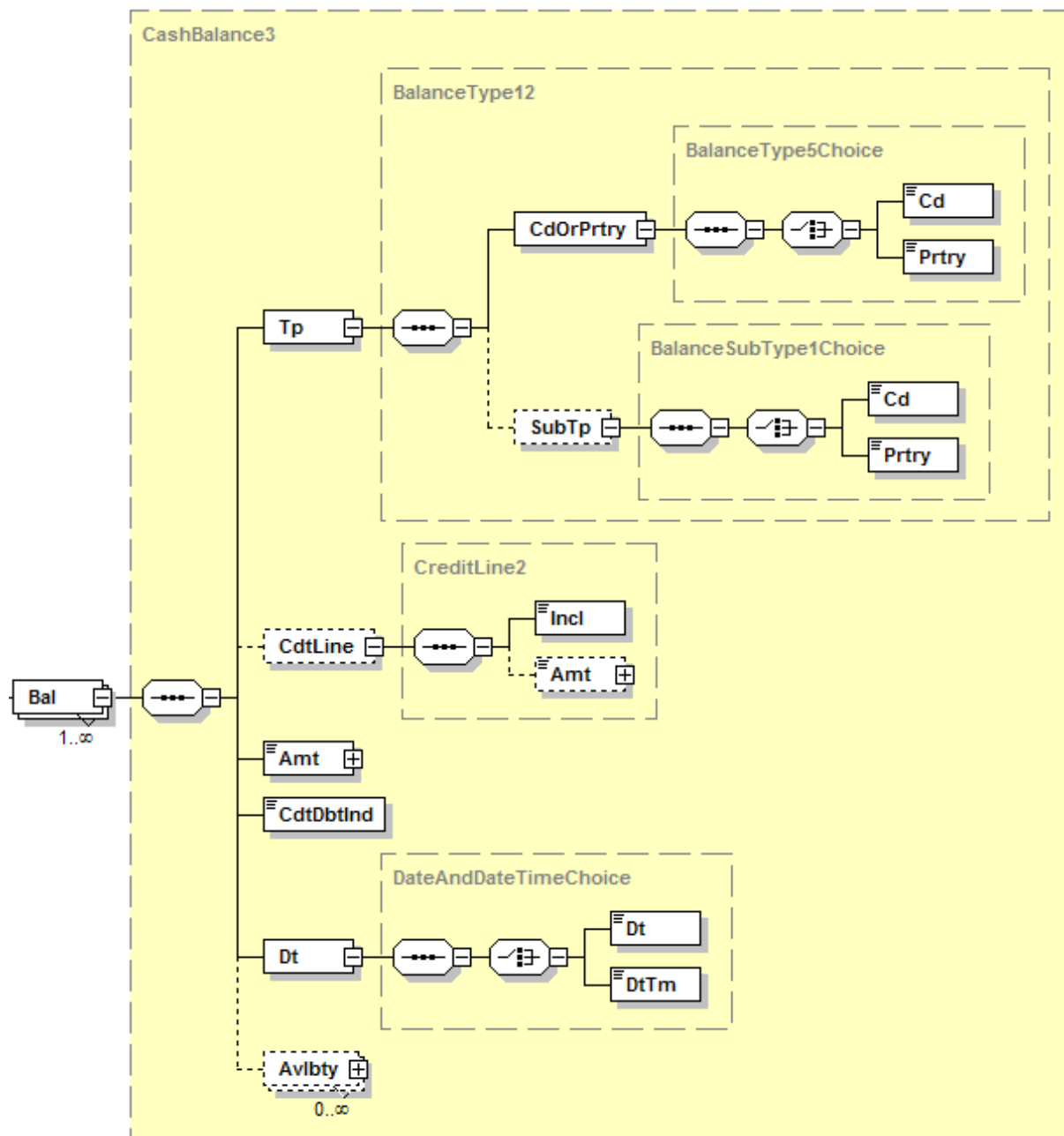


Diagram 62: camt.053.001.02, Bal

Definition

Set of elements defining the balance(s).

Rules

	Name	XML Tag	Occurrences	Definition	Type	DK 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.	BalanceType5C choice	
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.	BalanceSubType1Choice	
5	Code	<Cd>	[1..1]	Specifies the code for the type of a balance, eg, opening booked balance.	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.	ActiveOrHistoricCurrencyAndAmount	
3	Amount	<Amt>	[1..1]	Amount of money of the cash balance.	ActiveOrHistoricCurrencyAndAmount	
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.	DateAndDateTimeChoice	
4	Date	<Dt>	[1..1]	Specified date.	ISODate	Use of this optional element recommended.
4	DateTime	<DtTm>	[1..1]	Specified date and time.	ISODateTime	
3	Availability	<Avlbt>	[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.	CashBalanceAvailability2	Not used.

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

CLBD	ClosingBooked	Balance of the account at the end of the pre-agreed account reporting period.
CLAV	ClosingAvailable	Closing balance of amount of money that is at the disposal of the account owner on the date specified.
FWAV	ForwardAvailable	Forward available balance of money that is at the disposal of the account owner on the date specified.
ITBD	InterimBooked	Balance calculated in the course of the account servicer's business day, at the time specified, and subject to further changes during the business day.
PRCD	PreviouslyClosedBooked	Balance of the account at the previously closed account reporting period.

**DK 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]

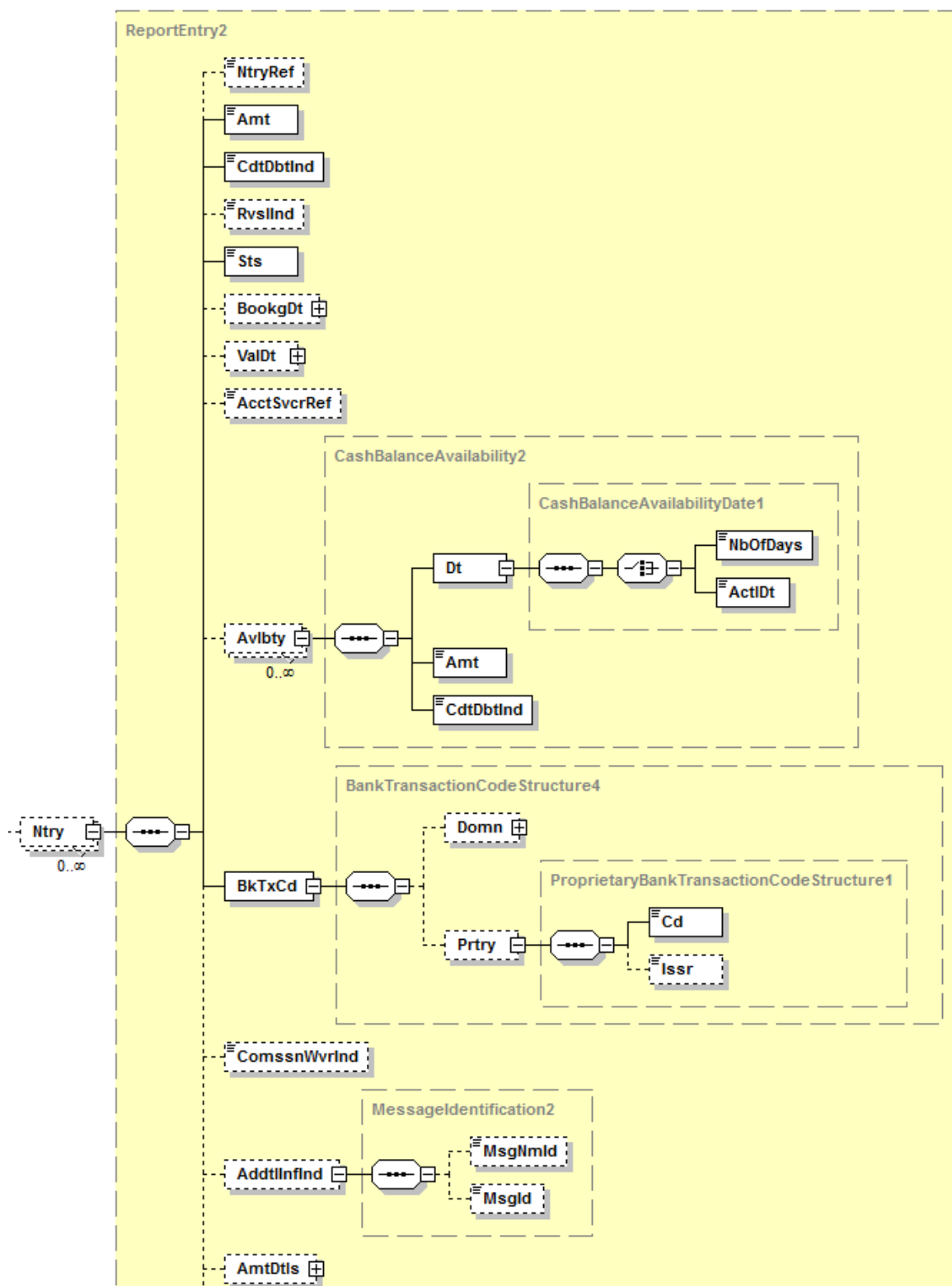


Diagram 63 part 1: camt.053.001.02, Ntry

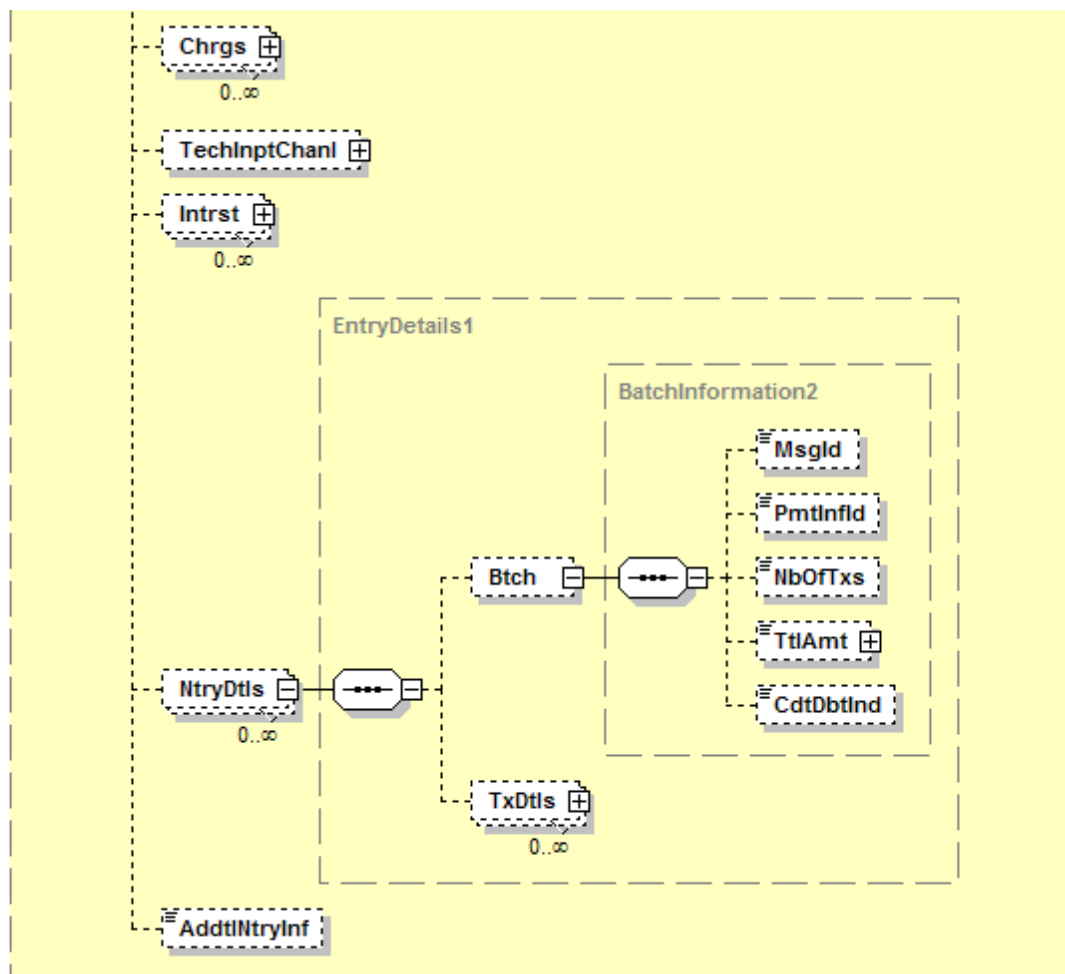


Diagram 63 part 2: camt.053.001.02, Ntry

Definition

Specifies the elements of an entry in the statement.

Rules

	Name	XML Tag	Occurrences	Definition	Type	DK Rule
3	EntryReference	<NtryRef>	[0..1]	Eindeutige Referenz	Max35Text	
3	Amount	<Amt>	[1..1]	Amount of money in the cash entry.	ActiveOrHistoricCurrencyAndAmount	To be specified in account currency. 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.	CreditDebitCode	

DFÜ Agreement

Appendix 3: Specification of Data Formats

	Name	XML Tag	Occurrences	Definition	Type	DK 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. Even if RvslInd=true CdtDbtInd=DBIT is a debit entry and CdtDbtInd=CRDT is a credit entry.	TrueFalseIndicator	
3	Status	<Sts>	[1..1]	Status of an entry on the books of the account servicer.	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.	DateAndDateTimeChoice	
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	<AcctSvcrRef>	[0..1]	Account servicing institution's reference for the underlying transaction.	Max35Text	
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.	CashBalanceAvailability2	
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	<NbOfDays>	[1..1]	Indicates the number of float days attached to the balance.	Max15PlusSignedNumeric-Text	Is not used.
5	ActualDate	<ActlDt>	[1..1]	Identifies the actual availability date.	ISODate	
4	Amount	<Amt>	[1..1]	Identifies the available amount.	ActiveOrHistoricCurrencyAndAmount	
4	CreditDebit-Indicator	<CdtDbtInd>	[1..1]	Indicates whether the balance is a credit (CRDT) or a debit (DBIT) balance.	CreditDebitCode	

DFÜ Agreement

Appendix 3: Specification of Data Formats

	Name	XML Tag	Occurrences	Definition	Type	DK Rule
3	BankTransaction-Code	<BkTxCd>	[1..1]	Set of elements to fully identify the type of underlying transaction resulting in an entry.	BankTransactionCodeStructure4	A specification for each single transaction at TxDtIs level is also mandatory.
4	Domain	<Domn>	[0..1]	Specifies the domain, the family and the sub-family of the bank transaction code, in a structured and hierarchical format.	BankTransactionCodeStructure5	The allocation is optional and additional to <Prtry> In the case of an allocation allocations in accordance with the GVC used in <Prtry> and the rules in Annex 1 of Appendix 3. For the structure of the element group see chapter 7.5.15.2)
4	Proprietary	<Prtry>	[0..1]	Proprietary identification of the kind of business	ProprietaryBankTransactionCodeStructure1	Allocation is mandatory Occurrence according to DK [1..1]

DFÜ Agreement

Appendix 3: Specification of Data Formats

	Name	XML Tag	Occurrences	Definition	Type	DK Rule
5	Code	<Cd>	[1..1]	Code to identify the kind of business	Max35Text	Contains the business transaction code (GVC, see chapter 8.2.6), It is also optionally possible that the bank allocates the string defined in chapter 7.5.15.1 which also contains the GVC. a) In the case of a single transaction or a non-itemised batched transaction the GVC is identical to the GVC used in transaction details (compare to chapter 7.5.15.1) b) In the case of an itemised batched transaction a comprehensive GVC for the batch transaction is to be used.
5	Issuer	<Issr>	[0..1]	Issuer of the Code	Max35Text	Has to be allocated with the constant „DK“ ⁴⁵ Occurrence according to DK [1..1]
3	Commission-WaiverIndicator	<ComssnWvrInd>	[0..1]	Indicates whether the transaction is exempt from commission.	YesNoIndicator	Not used.
3	Additional-Information-Indicator	<AddtlInfInd>	[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

⁴⁵ „DK“ is the technical code for the issuer „Die Deutsche Kreditwirtschaft“.

DFÜ Agreement

Appendix 3: Specification of Data Formats

	Name	XML Tag	Occurrences	Definition	Type	DK Rule
4	Message-Identification	<MsgId>	[0..1]	Specifies the identification of the message that will be used to provide additional details.	Max35Text	
3	AmountDetails	<AmtDtls>	[0..1]	Set of elements providing information on the original amount.	AmountAndCurrencyExchange3	Is not used on the level „Entry“ but on the Transaction-Details level (see 7.5.15).
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 'TransactionDetails').	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.
3	TechnicalInputChannel	<TechInptChannel>	[0..1]	Technical input channel	TechnicalInputChannel1Choice	
3	Interest	<Intrst>	[0..n]	Set of elements providing details on the interest amount included in the entry amount.	TransactionInterest2	
3	EntryDetails	<NtryDtls>	[0..n]	Set of elements used to provide details on the entry.	EntryDetails1	Is to be used exactly once, i.e. Occurrence according to DK [1..1]
4	Batch	<Btch>	[0..n]	Set of elements providing details on batched transactions.	BatchInformation2	Reference to a batched transaction file submitted by the customer.
5	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	Provided that a <PmtInflId> exists (i.e. whenever the client who receives the camt message initiated the payment by a pain message) it is allocated here.
5	NumberOf-Transactions	<NbOfTx>	[0..1]	Number of individual transactions included in the batch.	Max15NumericText	
5	TotalAmount	<TtlAmt>	[0..1]	Total amount of money reported in the batch entry.	ActiveOrHistoricCurrencyAndAmount	

DFÜ Agreement

Appendix 3: Specification of Data Formats

	Name	XML Tag	Occurrences	Definition	Type	DK Rule
5	CreditDebit-Indicator	<CdtDbtInd>	[0..1]	Indicates whether the balance is a credit (CRDT) or a debit (DBIT) balance.	CreditDebitCode	
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: Occurrences according to DK [1..n]
3	Additional-EntryInformation	<AddtlNtryInf>	[0..1]	Further details on the entry details.	Max500Text	A GVC (business transaction code) long text and/or further information regarding the entry may be assigned to this element.

Values allowed by the DK 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>
<Avlbtty>
  <Dt>
    <ActlDt>2008-09-24</ActlDt>
  </Dt>
  <Amt Ccy="EUR">259621.56</Amt>
  <CdtDbtInd>CRDT</CdtDbtInd>
</Avlbtty>
<BkTxCd>
  <Prtry>
    <Cd>192</Cd>
    <Issr>DK</Issr>
  </Prtry>
</BkTxCd>
<AddtlInfInd>
  <MsgNmId>camt.054.001.02</MsgNmId>
  <MsgId></MsgId>
</AddtlInfInd>
<Chrgs>
  ...
</Chrgs>
<NtryDtls>
<Btch>
  <MsgId>pain.xxx MsgId</MsgId>
  <PmtInfId> </PmtInfId>
</Btch>
<TxDtls>
  ...
</TxDtls>
</NtryDtls>
<AddtlNtryInf></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]

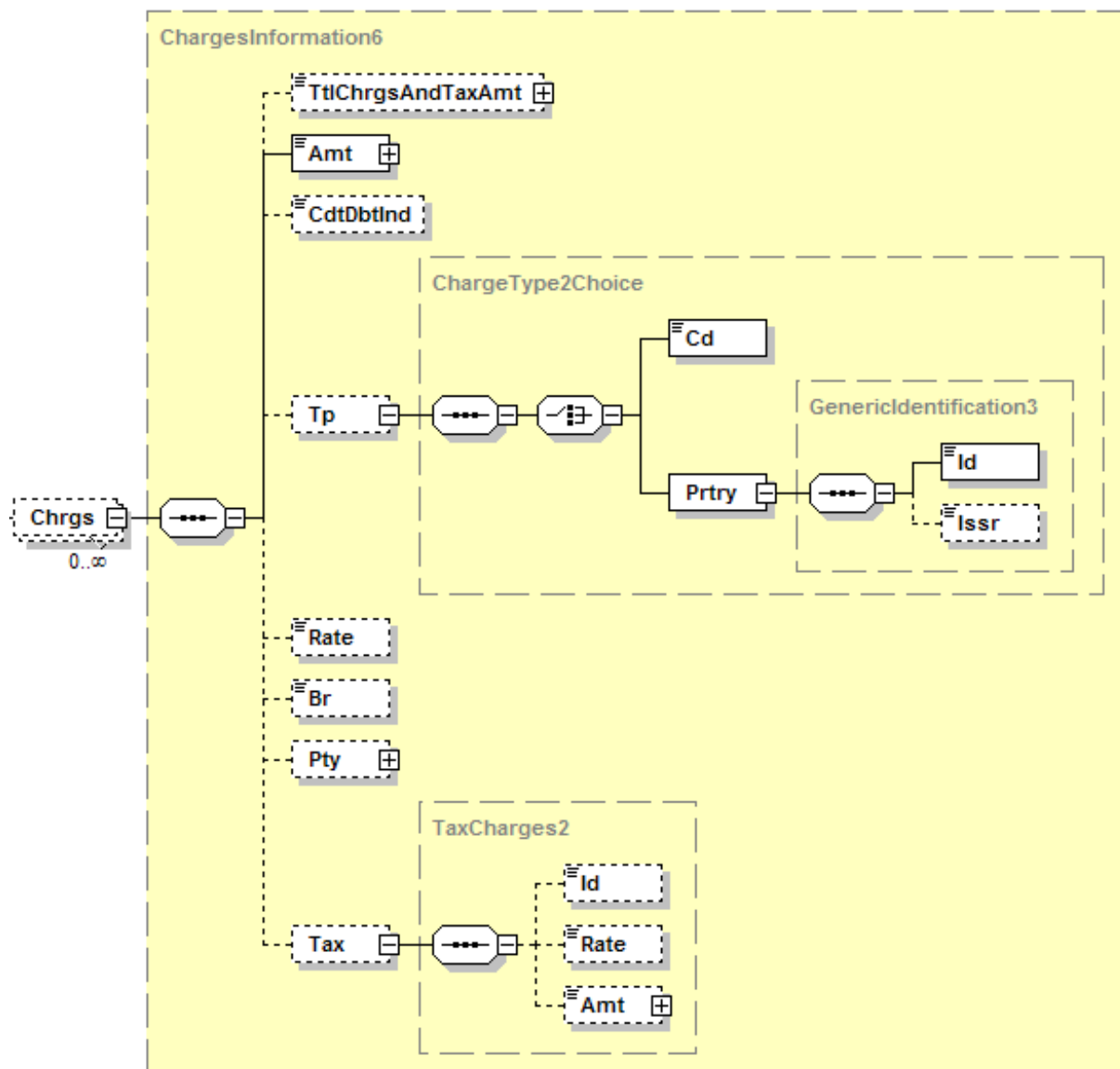


Diagram 64: camt.053.001.02, Chrgs

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	Occurrences	Occurrences	Type	DK 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	

DFÜ Agreement

Appendix 3: Specification of Data Formats

	Name	XML Tag	Occurrences	Occurrences	Type	DK Rule
4	CreditDebit-Indicator	<CdtDbtInd>	[0..1]	Indicates whether the balance is a credit (CRDT) or a debit (DBIT) balance.	CreditDebitCode	
4	Type	<Tp>	[0..1]	Identifies the type of charge.	ChargeType2Choice	
5	Code	<Cd>	[1..1]	Coded form: BRKF = Fee paid to a broker for services provided. COMM = Fee paid for services provided.	ChargeType1Code	
5	Proprietary	<Prtry>	[1..1]	Type of charge is a bilaterally agreed code.	GenericIdentification3	
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.	PercentageRate	
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.	ChargeBearerType1Code	
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.	PercentageRate	
5	Amount	<Amt>	[0..1]	Amount of money resulting from the calculation of the tax and its currency.	ActiveOrHistoricCurrencyAndAmount	

DFÜ Agreement

Appendix 3: Specification of Data Formats

Example:

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

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

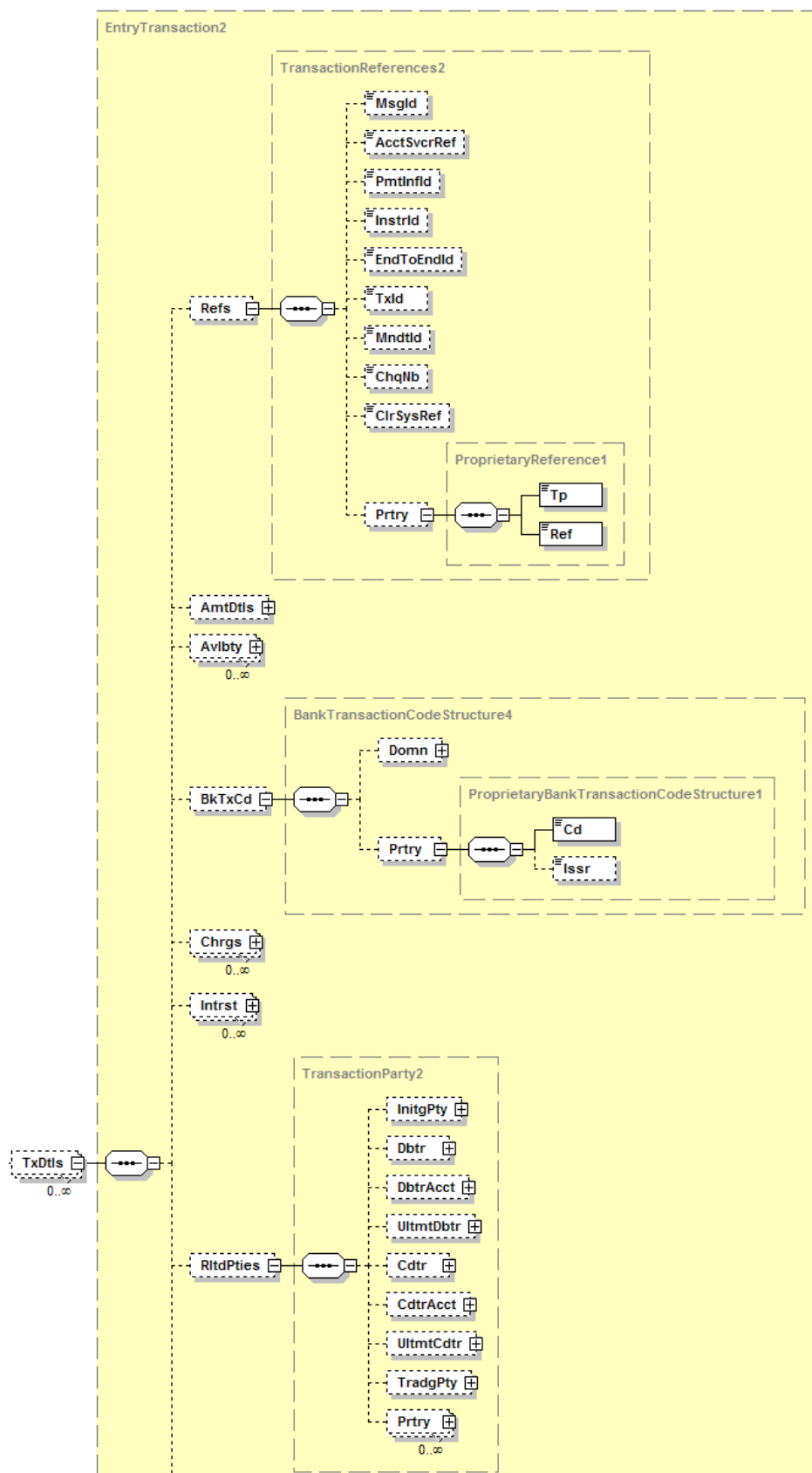


Diagram 65 part 1: camt.053.001.02, TxDtIs



Diagram 55 part 2: camt.053.001.02, TxDtIs

Definition

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

Rules

	Name	XML Tag	Occurrences	Definition	Type	DK Rule
5	References	<Refs>	[0..1]	Set of elements providing the identification of the underlying transaction.	TransactionReferences2	All DK-rules in element group <Refs> relate to the case of cheques. The rules become valid after the migration of cheque clearing to ISO 20022 (i.e. from November 24th, 2016 2016)
6	Message-Identification	<MsgId>	[0..1]	Message-Id <MsgId> of the underlying pain-message.	Max35Text	
6	AccountServicer-Reference	<AcctSvcrRef>	[0..1]	The account servicing institution's reference for the transaction.	AcctSvcrRef	

DFÜ Agreement

Appendix 3: Specification of Data Formats

	Name	XML Tag	Occurrences	Definition	Type	DK Rule
6	Payment-Information-Identification	<PmtInflId>	[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	
6	EndToEnd-Identification	<EndToEndId>	[0..1]	Unique identification assigned by the initiating party to unambiguously identify the transaction.	Max35Text	In case of cheques the constant value „SCHECK-NR. “, followed by the cheque number is to be allocated (according to the value of EndToEndId of the corresponding cheque transaction).
6	Transaction-Identification	<TxId>	[0..1]	Unique identification assigned by the first instructing agent to unambiguously identify the transaction (G1)	Max35Text	In case of cheques the first 12 digits of the ISE/BSE reference is to be allocated
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	In case of cheques the cheque number is to be allocated
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.	ProprietaryReference1	
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	

DFÜ Agreement

Appendix 3: Specification of Data Formats

	Name	XML Tag	Occurrences	Definition	Type	DK Rule
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.	CashBalanceAvailability2	Not used.
5	BankTransaction-Code	<BkTxCd>	[0..1]	Set of elements to fully identify the type of underlying transaction resulting in an entry.	BankTransactionCodeStructure1	Must be used: Occurrences according to DK [1..1] References to the allocation of this element see chapter 7.5.15.1
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.	BankTransactionCodeStructure5	The allocation is optional and additional to <Prtry>. Details see chapter 7.5.15.2
6	Proprietary	<Prtry>	[0..1]	Proprietary identification of the bank transaction code, as defined by the issuer.	ProprietaryBankTransactionCodeStructure1	Must be used: Occurrences according to DK [1..1]
7	Code	<Cd>	[1..1]	Proprietary bank transaction code to identify the underlying transaction.	Max35Text	The allocation rule is described below the table.
7	Issuer	<Issr>	[0..1]	Identification of the issuer of the proprietary bank transaction code.	Max35Text	Constant „DK“ ⁴⁶ is allocated to this element: Occurrences according to DK [1..1]

⁴⁶ „DK“ is the technical code for the issuer „Die Deutsche Kreditwirtschaft“

DFÜ Agreement

Appendix 3: Specification of Data Formats

	Name	XML Tag	Occurrences	Definition	Type	DK Rule
5	Charges	<Chrgs>	[0..n]	see 7.5.14	see 7.5.14	Charges are exclusively allocated on TxDtIs level unless they represent charges which are assigned directly to a batched transaction file. In addition: 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]	Information about the interest amount in the transaction	TransactionInterest2	In this element group's amount fields e.g. interest compensation amounts from direct debit returns or interest amounts from securities transactions can be specified.
6	Amount	<Amt>	[1..1]	Amount and currency of the interest amount	ActiveOrHistoricCurrencyAndAmount	
6	CreditDebit-Indicator	<CdtDbtInd>	[1..1]	Indicator for debit (DBIT) and credit (CRDT), respectively	CreditDebitCode	
6	Type	<Tp>	[0..1]	Interest type	InterestType1Choice	
6	Rate	<Rate>	[0..1]	Interest rate	Rate3	
6	FrToDt	<FrToDt>	[0..1]	Period of interest calculation	DateTimePeriodDetails	

DFÜ Agreement

Appendix 3: Specification of Data Formats

	Name	XML Tag	Occurrences	Definition	Type	DK Rule
6	Reason	<Rsn>	[0..1]	Reason for the collection of the interest amount	Max500Text	In the case of allocation of (interest) compensation amounts in <Amt> the code „CompstnAmt“ is to be allocated here (see also example no. 3 in chapter 7.5.15.3)
5	RelatedParties	<RltdPties>	[0..1]	Set of elements identifying the parties related to the underlying transaction.	TransactionParty2	In the case of R-transactions the related parties (creditor/debtor) retain the roles they had in the original transaction (details see chapter 7.5.15.4)
6	InitiatingParty	<InitgPty>	[0..1]	Party initiating the payment to an agent.	see <Owner> in 7.5.8 and <Id> in 7.5.9	
6	Debtor	<Dbtr>	[0..1]	Remitter or party liable to pay that owes an amount of money to the (ultimate) creditor.	see <Owner> in 7.5.8 and <Id> in 7.5.9	
6	DebtorAccount	<DbtrAcct>	[0..1]	Unambiguous identification of the account of the debtor.	see 7.5.11	
6	UltimateDebtor	<UltmtDbtr>	[0..1]	Party liable to pay who differs from the account owner.	see <Owner> in 7.5.8 and <Id> in 7.5.9	
6	Creditor	<Cdtr>	[0..1]	Beneficiary or remittee to which an amount of money is due.	see <Owner> in 7.5.8 and <Id> in 7.5.9	In case of a SEPA direct debit, the Creditor Identifier is to be allocated to <Id> <PrvtId> <OthrId> (analogous to pain008).
6	CreditorAccount	<CdtrAcct>	[0..1]	Unambiguous identification of the account of the creditor of the payment transaction.	see 7.5.11	
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	

	Name	XML Tag	Occurrences	Definition	Type	DK Rule
5	RelatedAgents	<RltdAgts>	[0..1]	Set of elements identifying the agents related to the underlying transaction.	see 7.5.18	In the case of R-transactions the related agents retain the roles they had in the original transaction (details see chapter 7.5.15.4)
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, unless it concerns SEPA Cards Clearing (SCC) payments or instant payment transactions. Apart from that, the element <RmtInf> should be used.
5	RelatedPrice	<RltdPric>	[0..1]	Set of elements identifying the price information related to the underlying transaction.	see 7.5.22	The use is not recommended for the time being (A detailed specification will be given in a follow-up version).
5	RelatedQuantities	<RltdQties>	[0..n]	Identifies related quantities (e.g. of securities) in the underlying transaction.	see 7.5.23	The use is not recommended for the time being (A detailed specification will be given in a follow-up version).

	Name	XML Tag	Occurrences	Definition	Type	DK Rule
5	Financial-Instrument-Identification	<FinInstrmId>	[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	To be allocated in the case of returns
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	A GVC (business transaction code) long text and/or further information regarding the transaction may be assigned to this element

7.5.15.1 Default values for the allocation of field <BkTxCd><Prtry><Cd>

The code comprises the following components that are set up as a string each component being linked to the next by a "+":

1. Four-digit SWIFT transaction code
2. Business transaction code (GVC)
3. Optional: prima nota number (10 digits maximum)
4. Text key supplement, if displayable

Examples:

<Cd>NRTI+109+9002/405+901</Cd> Example for a SEPA direct debit

<Cd>NTRF+116+9002/405</Cd> Example for a SEPA credit transfer

Text key supplement can be omitted (e.g. in case of SEPA payments).

If an internal component (prima nota) is missing, two plus characters are used in order to highlight the gap within the string.

<Cd>NRTI+109++901</Cd> Example for a SEPA direct debit

<Cd>NTRF+116</Cd> Example for ab SEPA credit transfer

<Cd>NDDT+106+9311/300+011</Cd> Example for a deferred payment by electronic cash (debtor side)

<Cd>NDDT+106+9311/301+003</Cd> Example for a cash disbursement

<Cd>NCHK+101+9208+000</Cd> Example for the debit of the drawer of a cheque

<Cd>NCHK+170+9408</Cd> Example for a cheque presentation

7.5.15.2 Default values for the allocation of the structure <BkTxCd><Domn> >, [0..1]

The German business transaction code (GVC, all registered in chapter 8.2.6 of this document) is allocated in the message types camt.052/53/54 in <BkTxCd><Prtry><Cd>.

The allocation of this element is mandatory on both levels (transaction details as well as entry) considering the corresponding allocation modalities.

It is possible to allocate – in addition – the ISO 20022 standard bank transaction code (BTC) structured as Domain/Family/SubFamily as well. When allocating the BTC structure, Annex 1 of this document describing a mapping between GVC and BTC has to be taken into consideration. The GVC used in <Prtry><Cd> is always the basis for the allocation of the element group <Domn>. If in Annex 1 multiple options exist the bank can choose one of them.

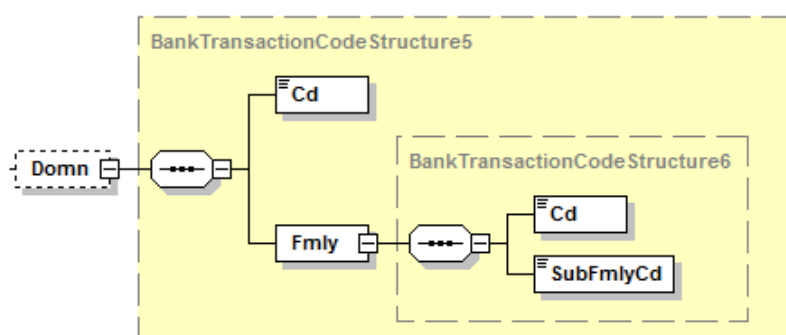


diagram 66 camt.053.001.02, Domn

Definition

Structured classification of business transactions as per ISO 20022.

Rules

	Name	XML Tag	Occurrences	Definition	Type	DK Rule
7	Code	<Cd>	[1..1]	Domain code	ExternalBankTransactionDomain1Code	Allocation corresponding to Annex 1 (Mapping GVC→ BTC) based on the GVC used in <Prtry><Cd>
7	Family	<Fmly>	[1..1]	Specifies a family within a domain	BankTransactionCodeStructure6	
8	Code	<Cd>	[1..1]	Family code	ExternalBankTransactionFamily1Code	Allocation corresponding to Annex 1 (Mapping GVC→ BTC) based on the GVC used in <Prtry><Cd>
8	SubFamilyCode	<SubFmlyCd>	[1..1]	Subfamily code	ExternalBankTransactionSubFamily1Code	Allocation corresponding to Annex 1 (Mapping GVC→ BTC) based on the GVC used in <Prtry><Cd>

Examples for the allocation of <Domn> can be found in chapter 7.5.15.3.

7.5.15.3 Excerpts from examples

The specification of the values in <Domn> are according to Annex 1 (mapping table).

1. Example: “Credit note of a Cheque presentation”

```
<Refs>
  <EndToEndId>SCHECK-NR. 0000108339362</EndToEndId>
  <ChqNb>0000108339362</ChqNb>
</Refs>
<AmtDtls>
...
</AmtDtls>
<BkTxCd>
  <Domn>
    <Cd>PMNT</Cd>
    <Fmly>
      <Cd>RCHQ</Cd>
      <SubFmlyCd>URCQ</SubFmlyCd>
    </Fmly>
  </Domn>
  <Prtry>
    <Cd>NCHK+170+9408</Cd>
    <Issr>DK</Issr>
  </Prtry>
</BkTxCd>
<Chrgs>
...
</Chrgs>
<RltdPties>
  <Dbtr>
    <Nm> </Nm>
  </Dbtr>
  <DbtrAcct>
...
  </DbtrAcct>
  <Cdtr>
    <Nm> </Nm>
...
  </Cdtr>
  <CdtrAcct>
...
  </CdtrAcct>
</RltdPties>
<RltdAgts>
...
</RltdAgts>
<RmtInf>
...
</RmtInf>
```

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

```
<Refs>
  <AcctSvcrRef> </AcctSvcrRef>
  <EndToEndId> </EndToEndId>
  <MndtId> </MndtId>
</Refs>
<AmtDtls>
...
</AmtDtls>
<BkTxCd>
  <Domn>
    <Cd>PMNT</Cd>
    <Fmly>
      <Cd>RDDT</Cd>
      <SubFmlyCd>ESDD</SubFmlyCd>
    </Fmly>
  </Domn>
  <Prtry>
    <Cd>NDDT+105+9004/405</Cd>
    <Issr>DK</Issr>
  </Prtry>
</BkTxCd>
<RltdPties>
  <Dbtr>
    <Nm> </Nm>
  </Dbtr>
  <DbtrAcct>
...
  </DbtrAcct>
  <Cdtr>
    <Nm>Payee</Nm>
    <Id>
      <PrvtId>
        <Othr>
          <Id> </Id>
        </Othr>
      </PrvtId>
    </Id>
  </Cdtr>
  <CdtrAcct>
...
  </CdtrAcct>
</RltdPties>
<RltdAgts>
...
</RltdAgts>
<RmtInf>
  <Ustrd>Telephone bill ...</Ustrd>
</RmtInf>
```


3. Example: “Representation of interest compensation amounts”

Compensation amounts are added (analogous to charges) to the return debit amount.

As a basic principle the element group "Charges" remains empty on the level "Entry". It is only usable in case of charges which either refer to the complete batched transactions or are not assignable to a specific transaction in case of multiple transactions.

Note: The amounts in this example only represent an example for the calculation and assignment of the amount fields.

```
<Ntry>
<!-- entry of the R-transaction in camt (in case of collections it is the sum of amounts)-- >
  <Amt Ccy="EUR">10007.60</Amt>

  .....

  <NtryDtls>
    <TxDtls>
      <Refs> ..... </Refs>
      <AmtDtls>
        <InstdAmt>
          <!-- Original Amount (Amount of direct debit, in pacs.004 in original data)-- >
            <Amt Ccy="EUR">10000.00</Amt>
          </InstdAmt>
          <TxAmt>
            <!-- Return debit amount (original amount plus sum of charges + pot.ompens.am.) -- >
              <Amt Ccy="EUR">10007.60</Amt>
            </TxAmt>
          </AmtDtls>
          <BkTxCd>
            <Domn>
              <Cd>PMNT</Cd>
            <Fmly>
              <Cd>IDDT</Cd>
              <SubFmlyCd>UPDD</SubFmlyCd>
            </Fmly>
          </Domn>
          <Prtry><Cd>NRTI+109</Cd><Issr>DK</Issr></Prtry>
        </BkTxCd>
        <Chrgs>
          <!-- External charges -- >
            <Amt Ccy="EUR">3</Amt>
            <Pty><FinInstnId><BIC>charging external bank </BIC></FinInstnId></Pty>
          </Chrgs>
          <Chrgs>
            <!-- Internal charges -- >
              <Amt Ccy="EUR">4.00</Amt>
              <Pty><FinInstnId><BIC>own BIC</BIC></FinInstnId></Pty>
            </Chrgs> .....
          <Intrst>
            <!-- Compensation amount -- >
              <Amt Ccy="EUR">0.60</Amt>
              <CdtDbtInd>DBIT</CdtDbtInd>
              <Rsn>CompstnAmt</Rsn>
            </Intrst>.
          </Intrst>.
        </Chrgs>
      </TxDtls>
    </NtryDtls>
  </Ntry>
```

7.5.15.4 Allocation of the related parties in case of R-transactions

In the R-transactions pacs.002 and pacs.004, whose data are amongst others used for the creation of camt account information, the related parties are not reversed because the elements debtor and creditor are located in the structure OriginalTransactionInformation (i.e. the data of the original transaction). Therefor in the pacs.002/004 message the debtor in the structure OriginalTransactionInformation receives the equivalent amount and the creditor pays this amount. This approach is retained in the allocation of the corresponding entries in camt:

Element in SEPA R-transaction pacs.002 / 004	maps to camt.052, camt.053, camt.054
<OrgTxRef><UltmtDbtr>	<NtryDtls><TxDtls><RltdPties><UltmtDbtr>
<OrgTxRef><Dbtr>	<NtryDtls><TxDtls><RltdPties><Dbtr>
<OrgTxRef><DbtrAcct>	<NtryDtls><TxDtls><RltdPties><DbtrAcct>
<OrgTxRef><DbtrAgt>	<NtryDtls><TxDtls><RltdAgts><DbtrAgt>
<OrgTxRef><CdtrAgt>	<NtryDtls><TxDtls><RltdAgts><CdtrAgt>
<OrgTxRef><Cdtr>	<NtryDtls><TxDtls><RltdPties><Cdtr>
<OrgTxRef><CdtrAcct>	<NtryDtls><TxDtls><RltdPties><CdtrAcct>
<OrgTxRef><UltmtCdtr>	<NtryDtls><TxDtls><RltdPties><UltmtCdtr>

This depiction is valid in case of the generation of a camt-turnover for both involved parties:

1. For the client to whom an amount is re-credited respectively re-debited as R-transaction
2. For the camt-information of the client of the opposing side

For the depiction of returned checks the procedure is analogous, that means that here again there is NO rotation in the depiction of the involved parties.

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

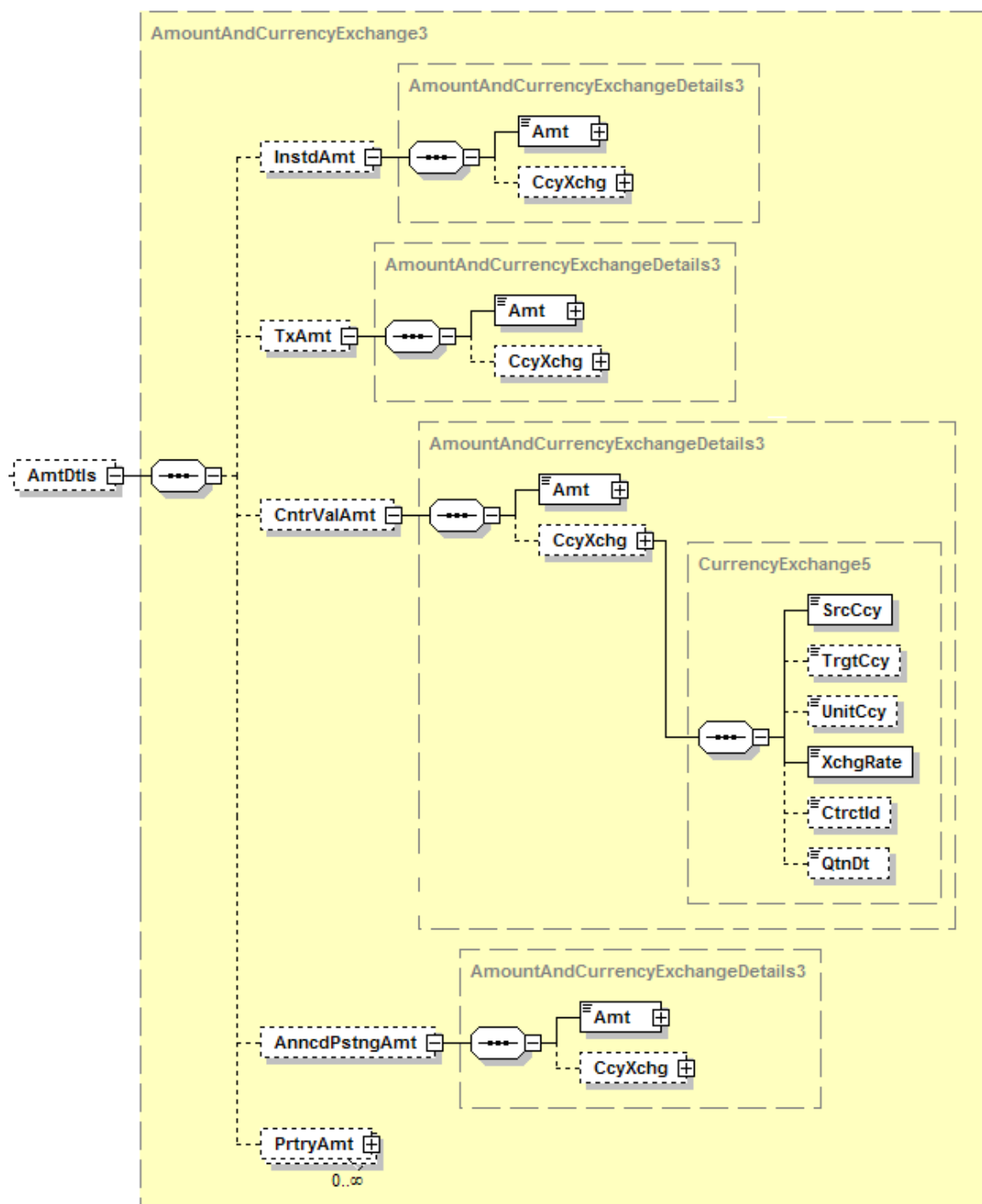


Diagram 67: camt.053.001.02, AmtDtls

Definition

Set of elements providing detailed information on the amount.

This structure is used for more than one element.

Rules

	Name	XML Tag	Occurrences	Definition	Type	DK Rule
6	Instructed-Amount	<InstdAmt>	[0..1]	The amount instructed by the ordering party	AmountAndCurrencyExchangeDetails3	
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	<CntrValAmt>	[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	

DFÜ Agreement

Appendix 3: Specification of Data Formats

	Name	XML Tag	Occurrences	Definition	Type	DK 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	<AnncdPstngAmt>	[0..1]	Information on the amount of money, based on terms of corporate action event and balance of underlying securities, entitled to/from the account owner.	see page above: Instructed-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	Amount in account currency and account currency code
7	Currency-Exchange	<CcyXchg>	[0..1]	Reports on currency exchange information.	see page above: InstructedAmount	

DFÜ Agreement

Appendix 3: Specification of Data Formats

	Name	XML Tag	Occurrences	Definition	Type	DK 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-CurrencyExchangeDetails4	The following values can occur: 1) IBS: Inter-bank settlement amount. 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) IBS For 2) ECMT
7	Amount	<Amt>	[1..1]	Reports on currency exchange information.	see page above: InstructedAmount	
7	Currency-Exchange	<CcyXchg>	[0..1]	Amount of the underlying transaction.	see page above: CounterValueAmount	

Example 1: Receipt of USD Payment on a Euro Account

```

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

```

Example 2: Receipt of USD Payment on a GBP Account

```

<InstdAmt>
  <!-- 1. Instructed amount in USD -->
  <Amt Ccy="USD">360950.00</Amt>
</InstdAmt>
<TxAmt>
  <Amt Ccy="GBP">231045.50</Amt>
</TxAmt>
  <!-- 5. Booked amount in GBP, reduced by GBP charges -->
<CntrValAmt>

```

```
<!-- 4. GBP amount (calculated from the EUR amount with currency rate
0.87906 -->
  <Amt Ccy="GBP">231065.50</Amt>
  <CcyXchg>
    <SrcCcy>EUR</SrcCcy>
    <TrgtCcy>GBP</TrgtCcy>
    <UnitCcy>GBP</UnitCcy>
    <XchgRate>0.87906</XchgRate>
    <QtnDt>2008-09-24T17:54:37.0+01:00</QtnDt>
  </CcyXchg>
</CntrValAmt>
<PrtryAmt>
  <Tp>ECMT</Tp>
<!-- 3. EUR amount (calculated from USD amount with currency rate 1.3729) -->
  <Amt Ccy="EUR">262855.24</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>IBS</Tp>
  <Tp>ECMT</Tp>
<!-- 2. Interbank settlement amount in USD -->
  <Amt Ccy="USD">360873.97</Amt>
</PrtryAmt>
```

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

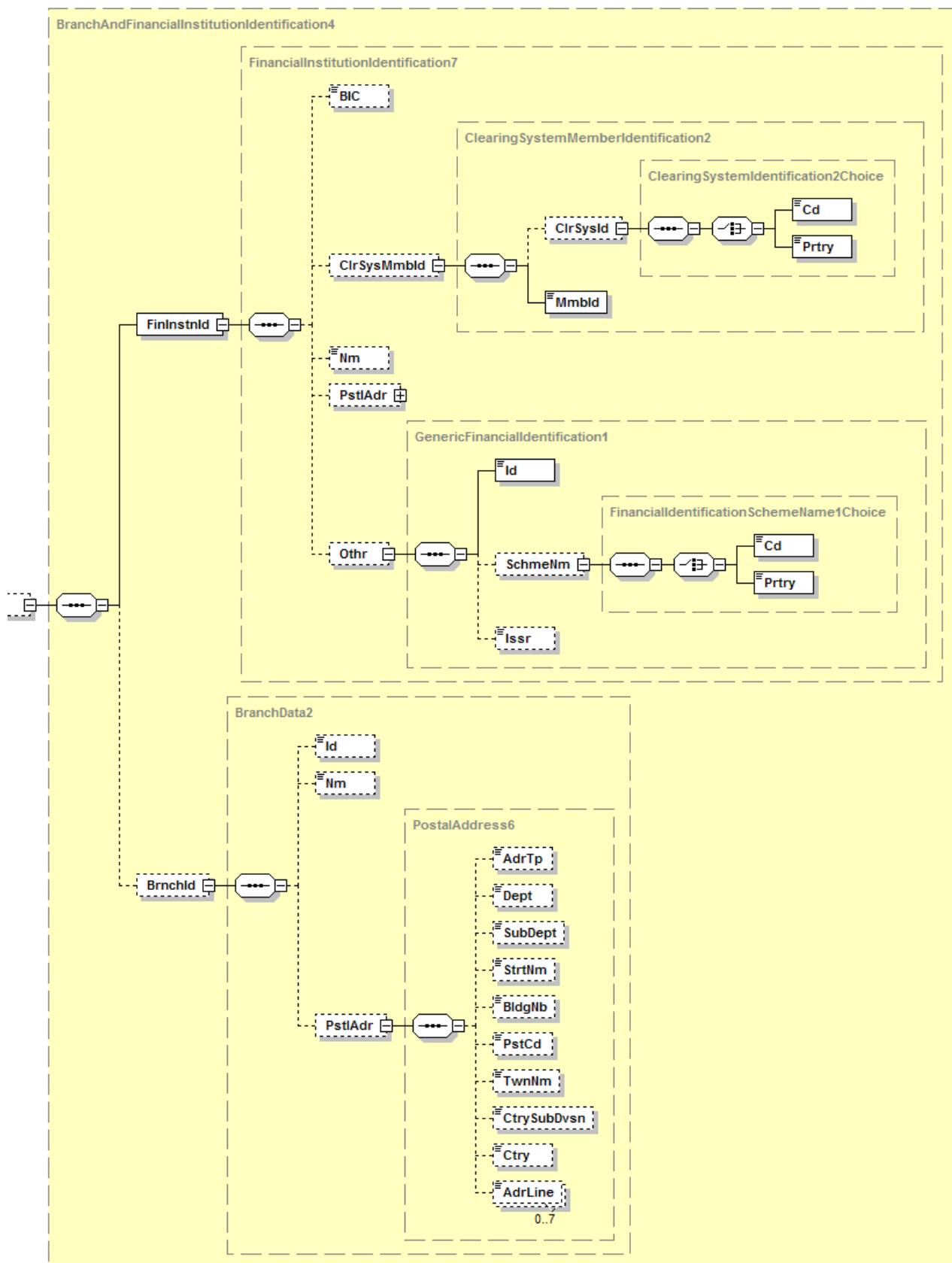


Diagram 68: camt.053.001.02, party or agent elements

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 DK Rules (see 7.5.8).

Rules

+	Name	XML Tag	Occurrences	Definition	Type	DK 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.	FinancialInstitutionIdentification7	
2	BIC	<BIC>	[0..1]	Business Identifier Code (ISO 9362)	BICIdentifier	A value should be allocated if possible. If not present, at least one of the two details to be allocated is necessary: Bank's name or German bank code (BLZ)
2	Clearing-SystemMember-Identification	<ClrSysMmbld>	[0..1]	Unique and unambiguous identifier of a clearing system member, as assigned by the system or system administrator.	ClearingSystemIdentification2Cchoice	
3	ClearingSystemIdentification	<ClrSysId>	[0..1]	Specification of a pre-agreed offering between clearing agents.	ClearingSystemIdentification2Cchoice	
4	Code	<Cd>	[1..1]	In a coded form.	ExternalClearingSystemIdentification1Code	If in case of a missing BIC a German bank code (BLZ) is used then "DEBLZ" has to be allocated to this element.
4	Proprietary	<Prtry>	[1..1]	Identification code for a clearing system, that has not yet been identified in the list of clearing systems.	Max35Text	If in case of a missing BIC a German bank code (BLZ) is used, it is to be allocated to this element.
3	Member-Identification	<Mmbld>	[1..1]	Identification of a member of a clearing system.	Max35Text	

DFÜ Agreement

Appendix 3: Specification of Data Formats

+	Name	XML Tag	Occurrences	Definition	Type	DK Rule
2	Name	<Nm>	[0..1]	Identifies the name of a financial institution.	Max140Text	
2	PostalAddress	<PstlAdr>	[0..1]	Adresse des Instituts	PostalAddress6	
3	AddressType	<AdrTp>	[0..1]	Specifies the postal address type.	see AddressType2-Code in 7.5.6	
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	
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.	GenericFinancialIdentification1	
3	Identification	<Id>	[1..1]	Identifikationscode	Max35Text	
3	SchemeName	<SchmeNm>	[0..1]	Name of the identification scheme.	FinancialIdentificationSchemeName1Choice	
4	Code	<Cd>	[1..1]	Name of the identification scheme, in a coded form as published in an external list.	ExternalFinancialInstitutionIdentification1Code	
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	

DFÜ Agreement

Appendix 3: Specification of Data Formats

+	Name	XML Tag	Occurrences	Definition	Type	DK Rule
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	
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>ABCDDEFFXXX</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]

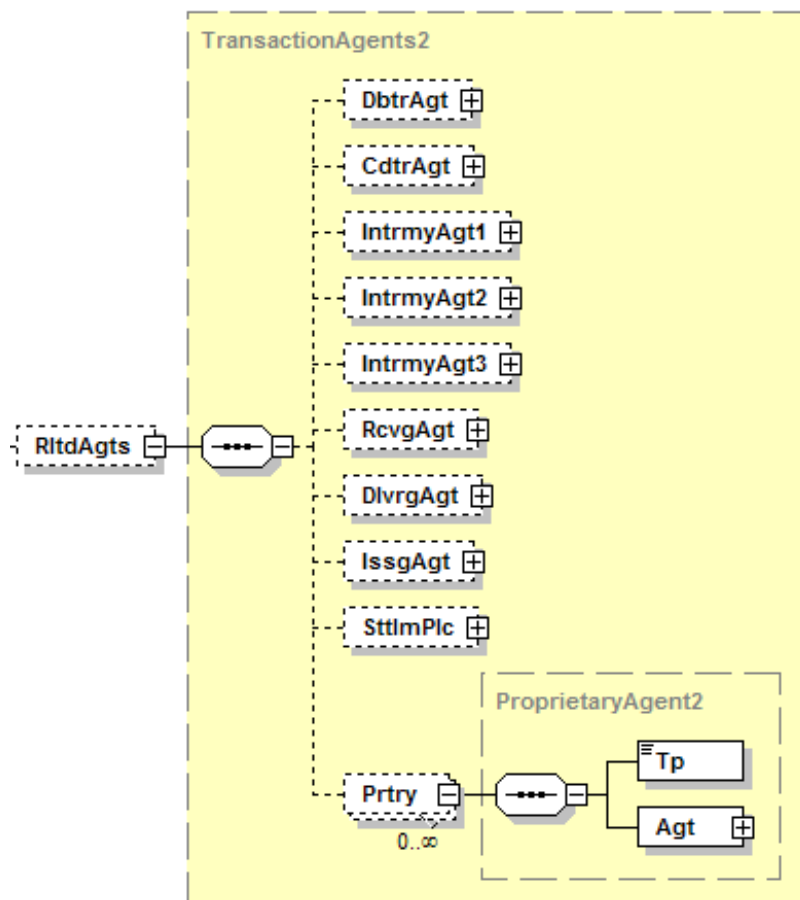


Diagram 69: camt.053.001.02, RltdAgts

Definition

Set of elements identifying the agents related to the underlying transaction.
In case of R-transactions the related agents retain their roles of the original transaction (details see chapter 7.5.15.4).

Rules

	Name	XML Tag	Occurrences	Definition	Type	DK 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	<IntrmyAgt1>	[0..1]	1st agent between the debtor agent and creditor agent.	see 7.5.17	
6	Intermediary-Agent2	<IntrmyAgt2>	[0..1]	2nd agent between the debtor agent and creditor agent.	see 7.5.17	

DFÜ Agreement

Appendix 3: Specification of Data Formats

	Name	XML Tag	Occurrences	Definition	Type	DK Rule
6	Intermediary-Agent3	<IntrmyAgt3>	[0..1]	3rd agent between the debtor agent and creditor agent.	see 7.5.17	
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 DK 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 DK 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 DK 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 DK has not been stipulated yet.
6	Proprietary	<Prtry>	[0..n]	Proprietary agent related to the underlying transaction.	ProprietaryAgent2	
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]

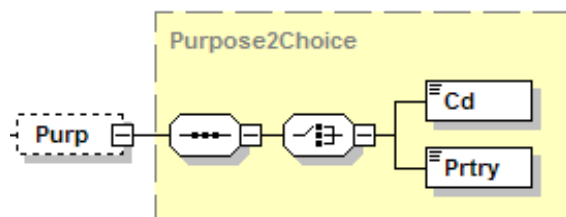


Diagram 70: camt.053.001.02, Purp

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	Occurrences	Definition	Type	DK Rule
6	Code	<Cd>	[1..1]	A textual code.	ExternalPurpose1Code	
6	Proprietary	<Prtry>	[1..1]	User community specific purpose.	Max35Text	

Example (selection):

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

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

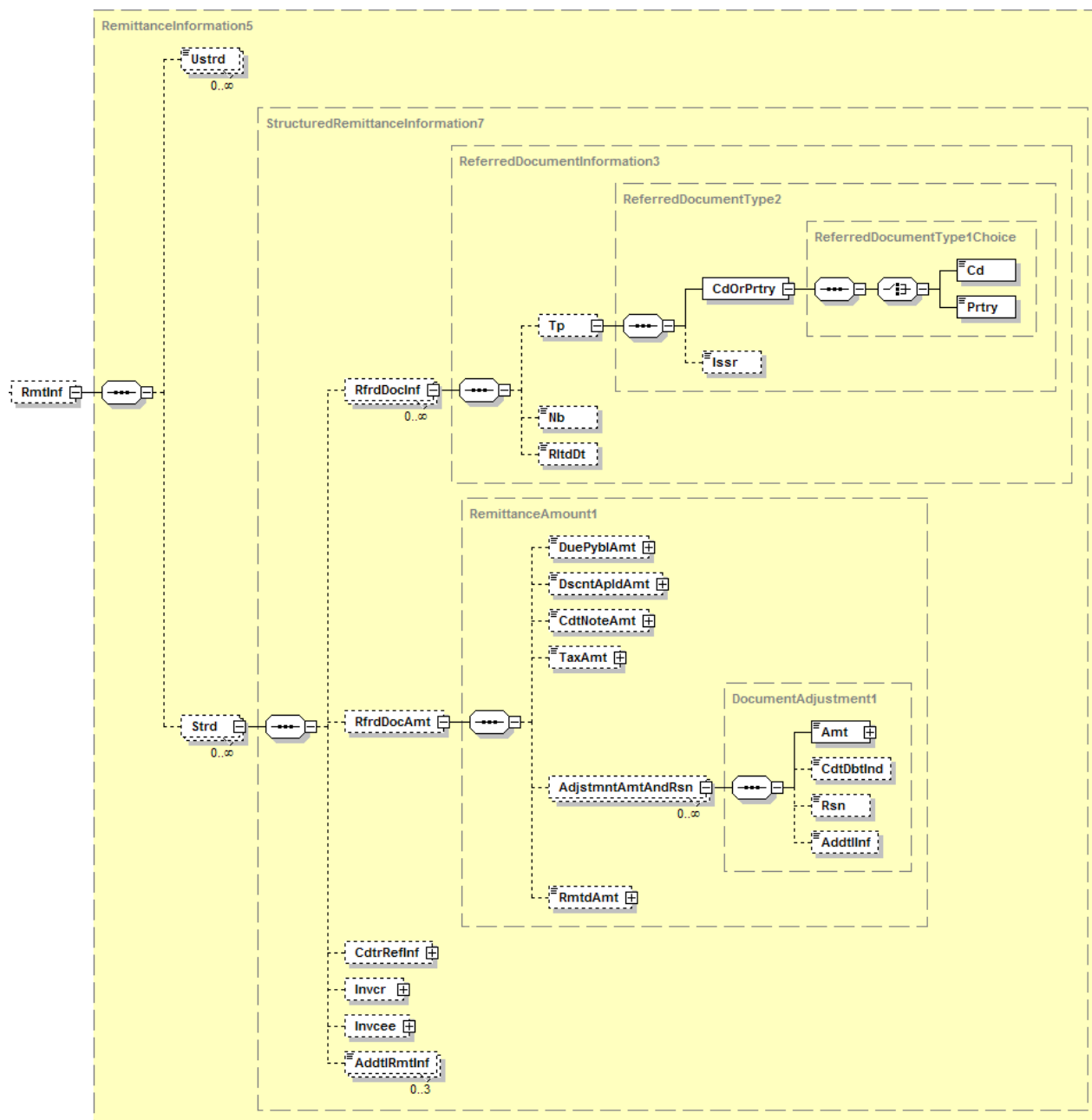


Diagram 71: camt.053.001.02, RmtInf

Definition

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

Rules

	Name	XML Tag	Occurrences	Definition	Type	DK 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.	StructuredRemittanceInformation7	
7	Referred-Document-Information	<RfrdDocInf>	[0..n]	Specifies the document the remittance information refers to.	ReferredDocumentInformation3	
8	Referred-DocumentType	<Tp>	[0..1]	Reference information to allow the identification of the underlying reference documents.	ReferredDocumentType2	
9	CodeOr-Proprietary	<CdOrPrtry>	[1..1]	Document type in a coded form.	ReferredDocumentType1Choice	
10	Code	<Cd>	[1..1]	Proprietary identification of the type of the remittance document.	See DocumentType5Code	
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	<RfrdDocAmt>	[0..1]	Amount of money and currency of a document referred to in the remittance section.	Remittance-Amount1	

DFÜ Agreement

Appendix 3: Specification of Data Formats

	Name	XML Tag	Occurrences	Definition	Type	DK Rule
8	DuePayable-Amount	<DuePyblAmt>	[0..1]	Amount specified is the exact amount due and payable to the creditor.	ActiveOrHistoricCurrencyAndAmount	
8	Discount-AppliedAmount	<DscntApldAmt>	[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	<CdtNoteAmt>	[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	<AdjstmntAmtAndRsn>	[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	<CdtrRefInf>	[0..1]	Reference information provided by the creditor to allow the identification of the underlying documents (debit entries).	CreditorReferenceInformation2	
8	Creditor-ReferenceType	<RefTp>	[0..1]	Provides the type of the creditor reference.	CreditorReferenceType2	
9	CodeOr-Proprietary	<CdOrPrtry>	[1..1]	Coded or proprietary format creditor reference type	CreditorReferenceType1Choice	
10	Code	<Cd>	[1..1]	Coded creditor reference type.	see the following Document-Type3Code	
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	

DFÜ Agreement

Appendix 3: Specification of Data Formats

	Name	XML Tag	Occurrences	Definition	Type	DK Rule
8	Reference	<Ref>	[0..1]	Unique and unambiguous reference assigned by the creditor to refer to the payment transaction.	Max35Text	Allocation options for this field see SEPA credit transfers in chapter 2.2.1.10
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	
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	
7	Additional-Remittance-Information	<AddtlRmtInf>	[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	ForeignExchangeDealReference	Document is a pre-agreed or pre-arranged foreign exchange transaction to which the payment transaction refers.
PUOR	PurchaseOrder	Document is a purchase order.
RADM	RemittanceAdviceMessage	Document is a remittance advice sent separately from the current transaction.
RPIN	RelatedPaymentInstruction	Document is a linked payment instruction to which the current payment instruction is related, e.g. in a cover scenario.
SCOR	StructuredCommunicationReference	Document is a structured communication reference provided by the creditor to identify the referred transaction.

Example (most simple):

<code><Ustrd>this is an unstructured text information</Ustrd></code>
--

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

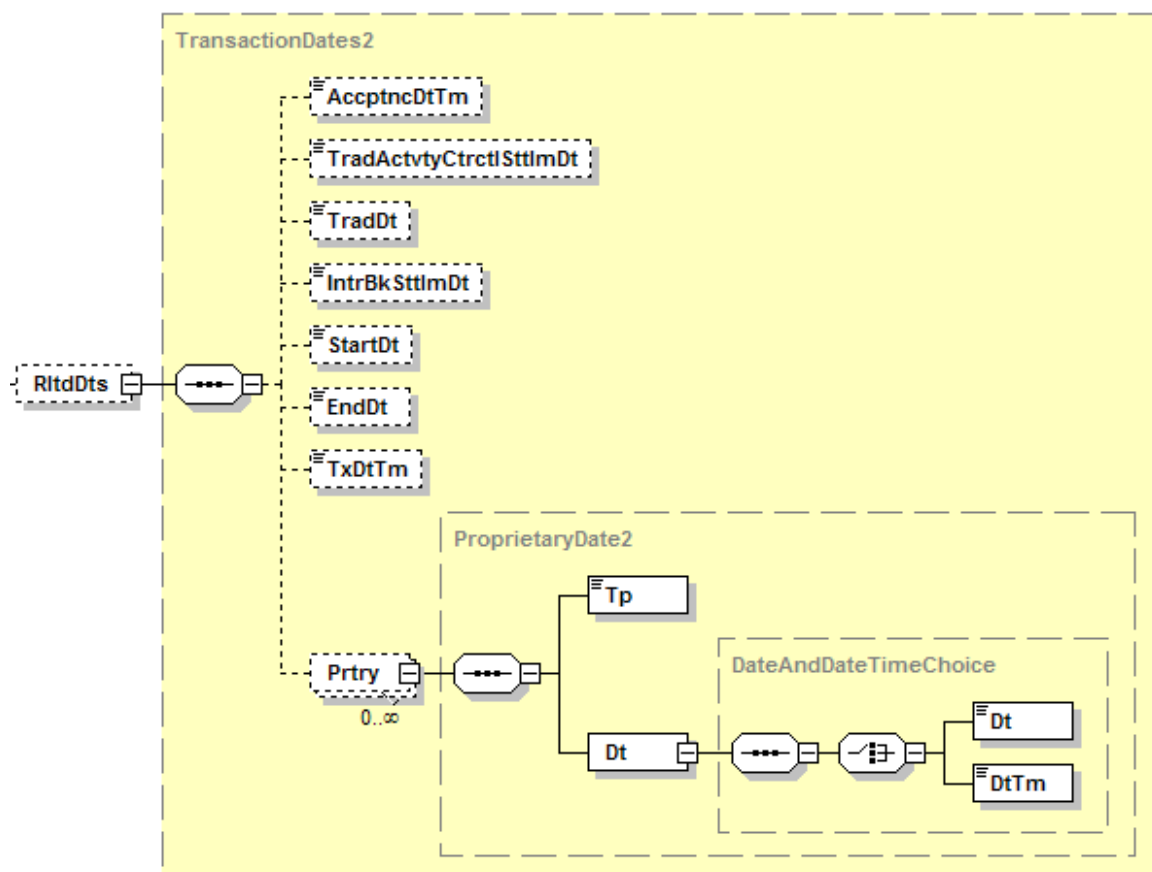


Diagram 72: camt.053.001.02, RltdDts

Definition

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

Rules (see also note in 7.3.2)

	Name	XML Tag	Occurrences	Definition	Type	DK Rule
6	Acceptance-DateTime	<AccptncDtTm>	[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	In the case of Instant Payments the timestamp in the correspondent pacs.008 element is to be used.

DFÜ Agreement

Appendix 3: Specification of Data Formats

6	TradeActivity-Contractual-SettlementDate	<TradActvty CtrctlSttlmDt >	[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	<IntrBkSttlmDt>	[0..1]	Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due (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	In case of card transactions, the corresponding date from the card container's identically named element has to be allocated
6	Proprietary	<Prtry>	[0..n]	Proprietary date related to the underlying transaction.	ProprietaryDate 2	
7	Type	<Tp>	[1..1]	Identifies the type of date reported.	Max35Text	
7	Date	<Dt>	[1..1]	Datum or Datum and Zeit	DateAndDateTimeChoice	
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):

```
<AccptncD-tTm>2008-09-24T12:54:47.0+01:00</AccptncDtTm>
```

...

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

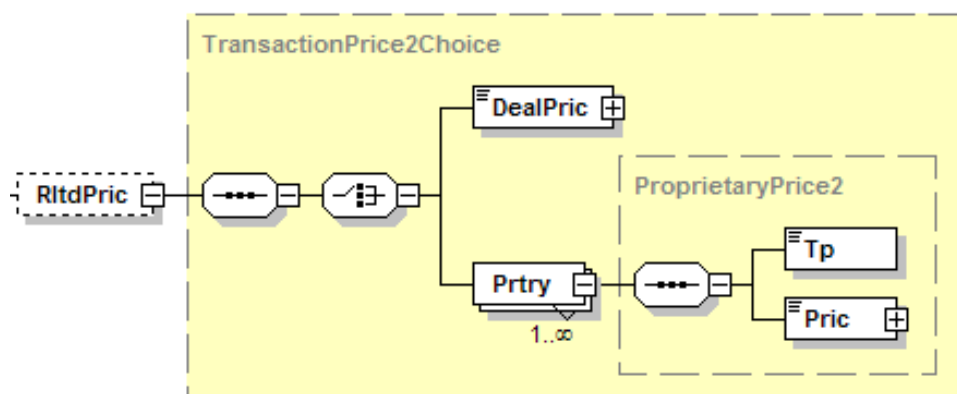


Diagram 73: camt.053.001.02, RltdPric

Definition

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

Rules (see also note in 7.3.2)

	Name	XML Tag	Occurrences	Definition	Type	DK 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.	ProprietaryPrice2	
7	Type	<Tp>	[1..1]	Identifies the type of price reported.	Max35Text	
7	Price	<Pric>	[1..1]	Proprietary price specification related to the underlying transaction.	ActiveOrHistoricCurrencyAndAmount	

Example (selection):

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

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

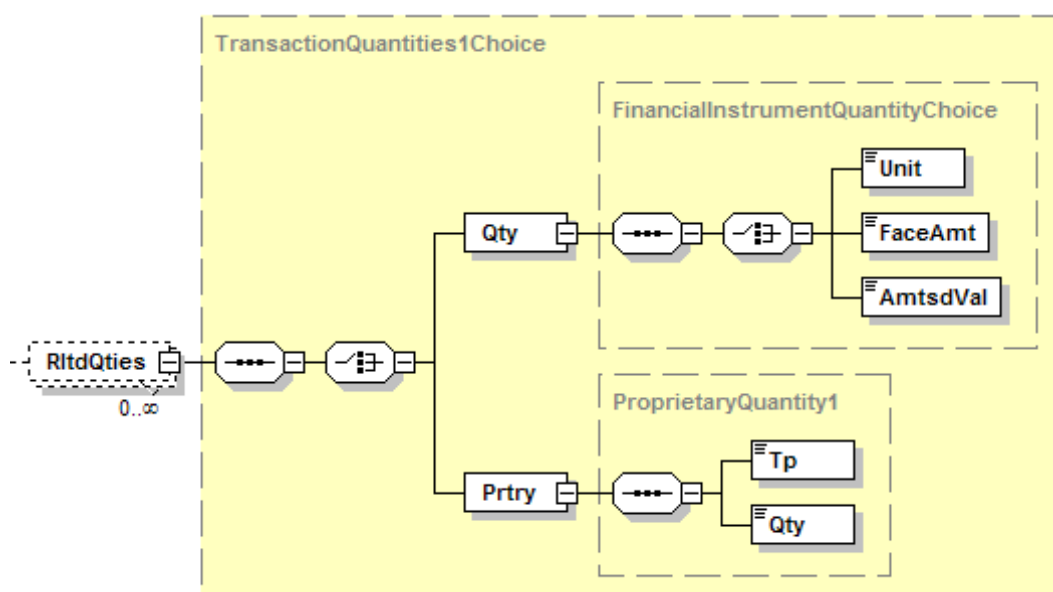


Diagram 74: camt.053.001.02, RltdQtyes

Definition

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

Rules (see also note in 7.3.2)

	Name	XML Tag	Occurrences	Definition	Type	DK Rule
6	Quantity	<Qty>	[1..1]	Specifies the quantity and unit.	FinancialInstrumentQuantityChoice	
7	Unit	<Unit>	[1..1]	UNIT (ISO 15022)	DecimalNumber	
7	FaceAmount	<FaceAmt>	[1..1]	Quantity expressed as an amount representing the face amount.	ImpliedCurrencyAndAmount	
7	AmortisedValue	<AmtsdVal>	[1..1]	Quantity expressed as an amount representing the current amortised face amount of a bond (e.g. repayment amount).	ImpliedCurrencyAndAmount	
6	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]

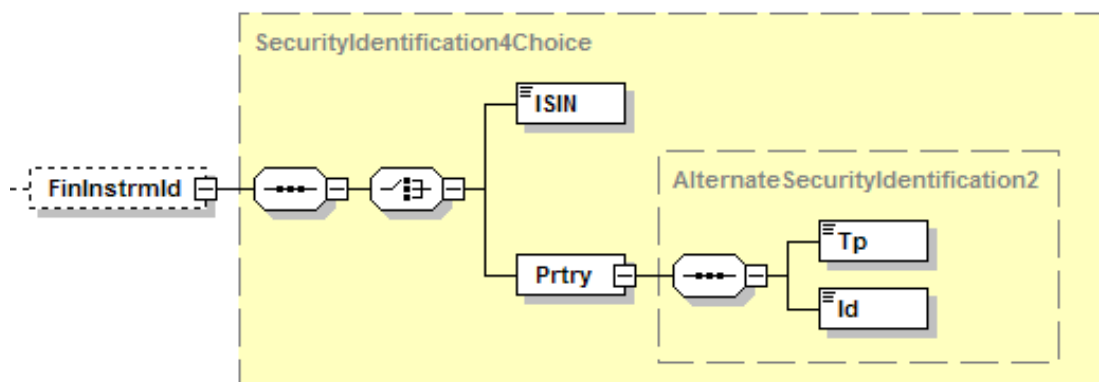


Diagram 75: camt.053.001.02, FinInstrmId

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	Occurrences	Definition	Type	DK Rule
6	ISIN	<ISIN>	[1..1]	International Securities Identification Number	ISINIdentifier	
6	Proprietary	<Prtry>	[1..1]	Proprietary identification of an underlying financial instrument.	AlternateSecurityIdentification2	
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]

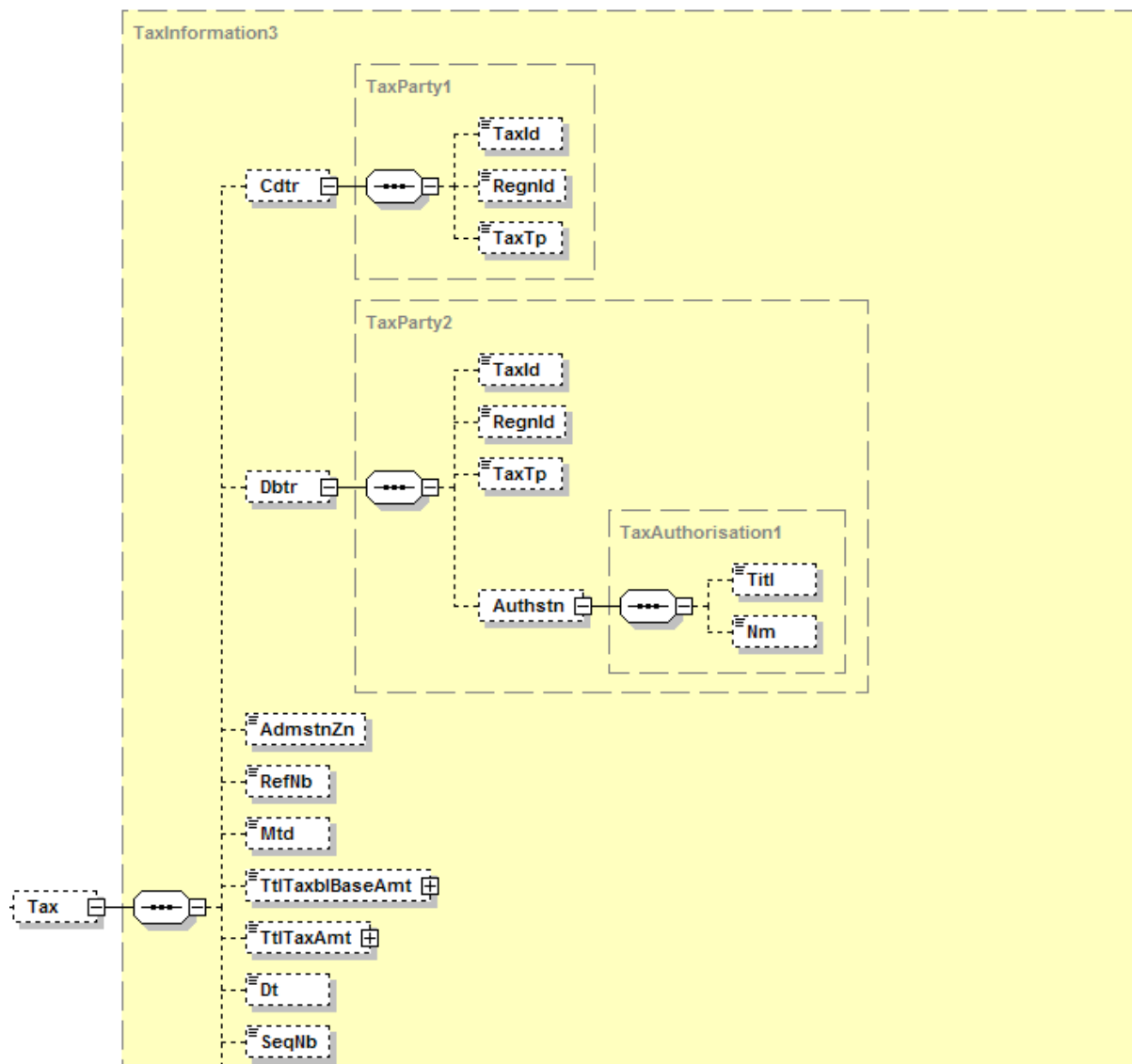


Diagram 76 part 1: camt.053.001.02, Tax

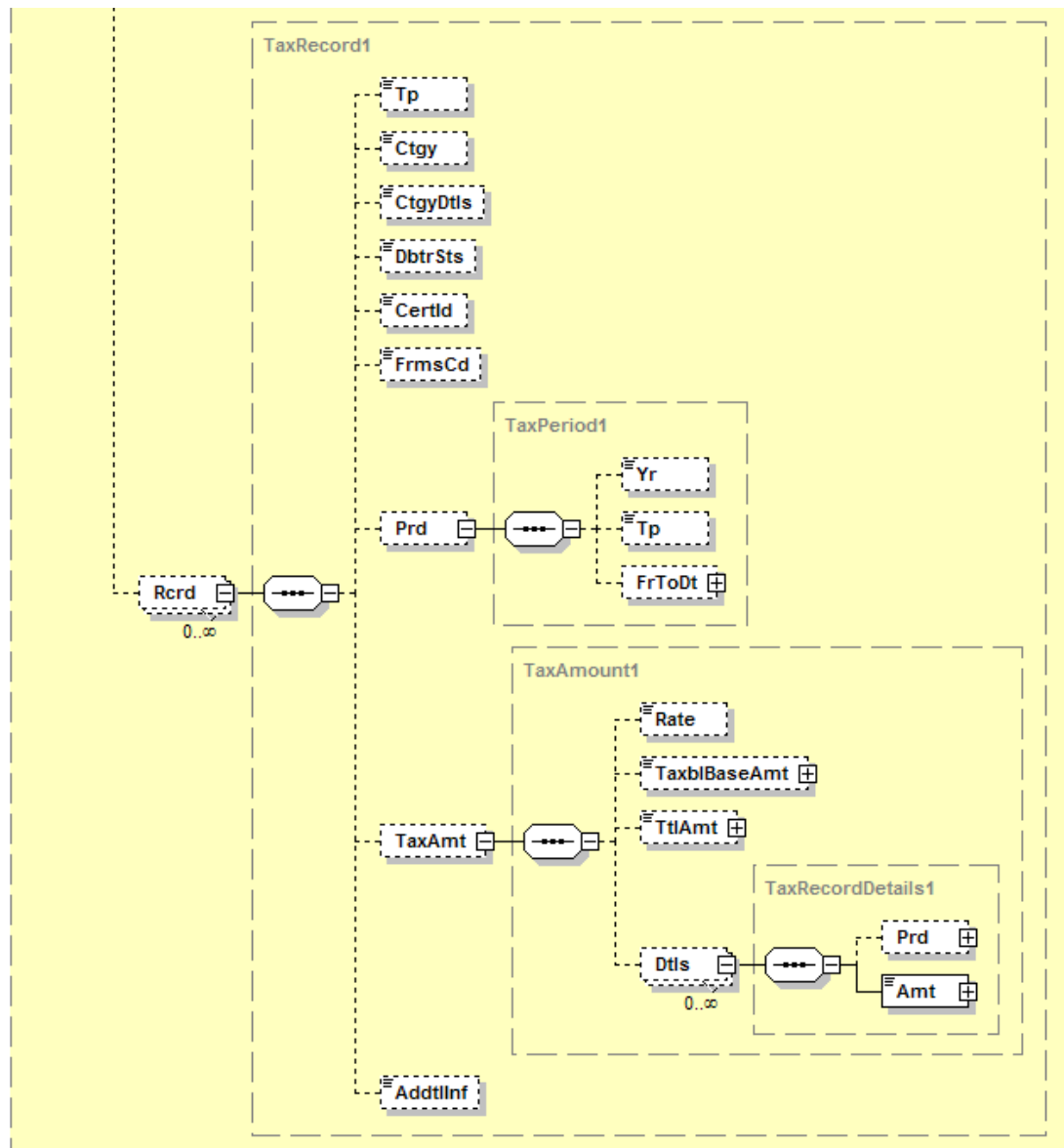


Diagram 66 part 2: camt.053.001.02, Tax

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	Occurrences	Definition	Type	DK 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	

DFÜ Agreement

Appendix 3: Specification of Data Formats

	Name	XML Tag	Occurrences	Definition	Type	DK Rule
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	
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.	TaxAuthorisation1	
8	Title	<Titl>	[0..1]	Title or position of debtor or the debtor's authorised representative.	Max35Text	
8	Name	<Nm>	[0..1]	Name of the debtor or the debtor's authorised representative.	Max140Text	
6	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	

DFÜ Agreement

Appendix 3: Specification of Data Formats

	Name	XML Tag	Occurrences	Definition	Type	DK Rule
7	Certificate-Identification	<CertId>	[0..1]	Identification number of the tax report as assigned by the taxing authority.	Max35Text	
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.	TaxRecordPeriod1Code	
8	FromDate	<FrToDt>	[0..1]	Range of time between a start date and an end date for which the tax report is provided.	DatePeriod-Details	
9	FromDate	<FrDt>	[1..1]	Start	ISODate	
9	ToDate	<ToDt>	[1..1]	End	ISODate	
7	TaxAmount	<TaxAmt>	[0..1]	Set of elements used to provide information on the amount of the tax record.	TaxAmount1	
8	Rate	<Rate>	[0..1]	Rate used to calculate the tax.	PercentageRate	
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.	TaxRecordDetails1	
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]

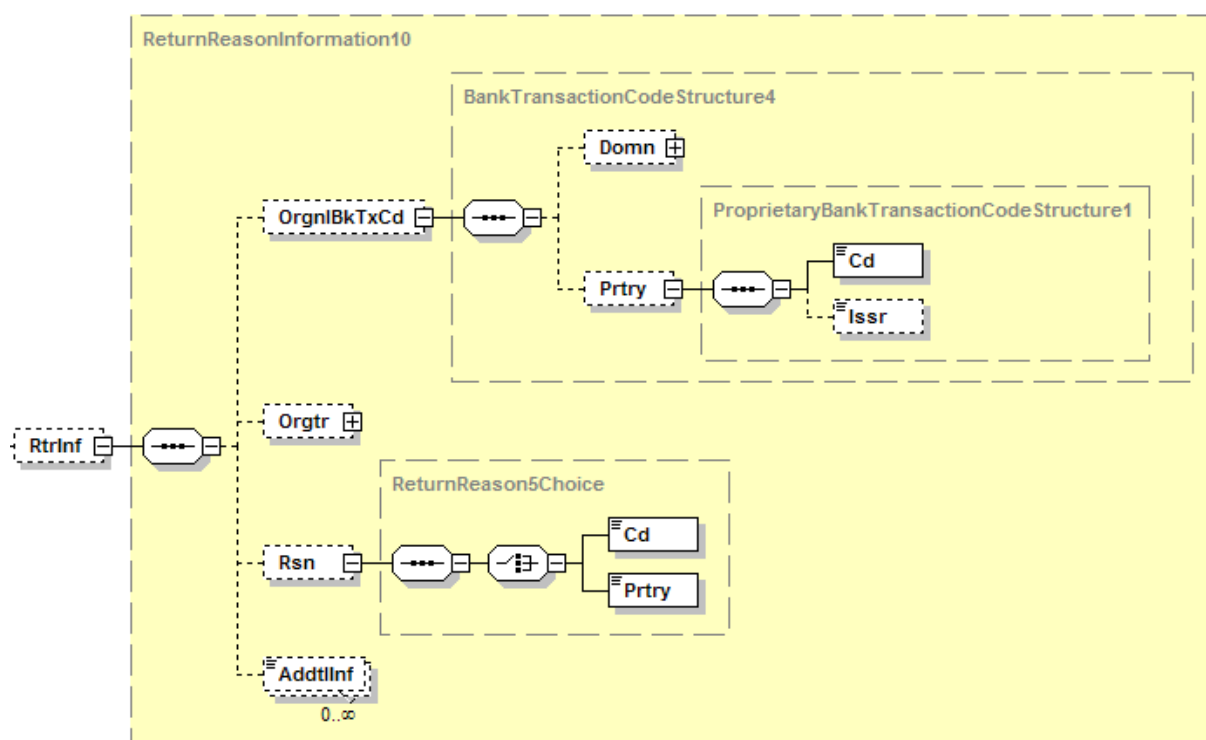


Diagram 77: camt.053.001.02, RtrInf

Definition

Set of elements specifying the return information.

Rules

	Name	XML Tag	Occurrences	Definition	Type	DK Rule
6	Original-BankTransaction-Code	<OrgnIBk-TxCd>	[0..1]	Bank transaction code included in the original entry for the transaction.	BankTransactionCodeStructure4	
7	Domain	<Domn>	[0..1]	Domain	BankTransactionCodeStructure5	Not used.
7	Proprietary	<Prtry>	[0..1]	Proprietary identification of the bank transaction code, as defined by the issuer.	ProprietaryBankTransactionCodeStructure1	
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	

	Name	XML Tag	Occurrences	Definition	Type	DK Rule
7	Code	<Cd>	[1..1]	Reason for the return in a coded form.	ExternalReturnReason1Code	Only codes of the external ISO 20022 code list are permitted. In case of SEPA returns, if code is specified in above mentioned list.
7	Proprietary	<Prtry>	[1..1]	Reason for the return not catered for by the available codes.	Max35Text	In case of DTA return the text key supplement is to be allocated In case of SEPA payments, the return codes DUPL, TECH, FRAD, AGNT, CUTA, UPAY which are not contained in the above mentioned external code list can be specified here.
6	Additional-ReturnReason-Information	<AddtlInf>	[0..n]	Further details on the return reason.	Max105Text	This field is not a mandatory field. If used, however, it is to be allocated according to the allocation rule below this table..

Example (limited to some elements):

The field <AddtlInf> is NOT mandatory. If used, however, it is to be allocated with one of the following constants:

1. In case of a return BEFORE settlement (i.e. from pacs.002): REJECT
2. In case of a return AFTER settlement (i.e. from pacs.004): RETURN/REFUND *)

*) Alternatively, the umbrella term „ RUECKLASTSCHRIFT “ can be applied.

In addition to this optional constant, it is permitted, but not mandatory, to state the cause for the return for the mere reason of information (representation see example 2).

1. Example only with R-transaction constant:

```
<RtrInf> <Rsn> <Cd> AC04 </Cd> </Rsn>
<AddtlInf> REJECT </AddtlInf> </RtrInf>
```

Example with optional supplementary plain text (both English and German plain text is permitted):

```
<RtrInf> <Rsn> <Cd> AC04 </Cd> </Rsn>
<AddtlInf> REJECT Account liquidated </AddtlInf> </RtrInf>
```

```
<OrgnlBkTxCd>
<Prtry>
<Cd>NTRF+116</Cd>
<Issr>DK</Issr>
</Prtry>
</OrgnlBkTxCd>
<Orgtr>
<Id>
<OrgId>
< BICOrBEI >BANKDEFF</ BICOrBEI >
</OrgId>
</Id>
</Orgtr>
<Rsn>
<Cd>AC04</Cd>
</Rsn>
<AddtlInf>REJECT Account liquidated</AddtlInf>
```

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

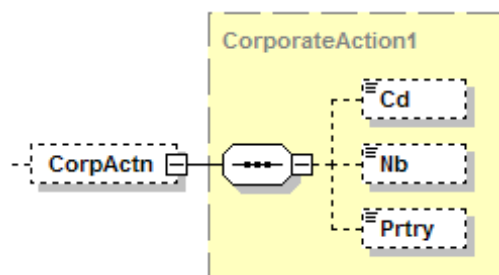


Diagram 78: camt.053.001.02, CorpActn

Definition

Set of elements identifying the underlying corporate action.

Rules (see also the hint in 7.3.2)

	Name	XML Tag	Occurrences	Definition	Type	DK 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

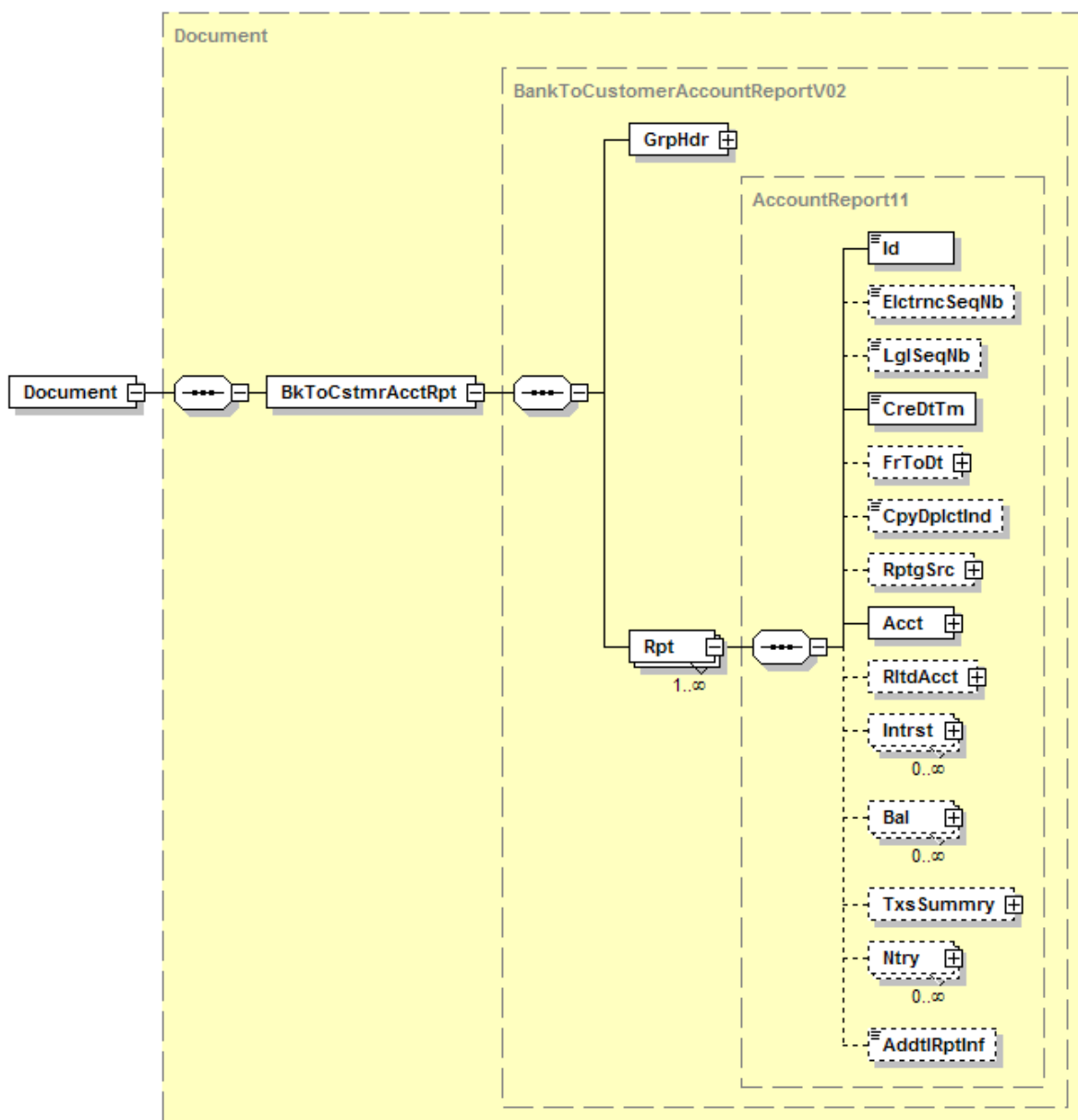


Diagram 79: Overview camt.052.001.02

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 occurrence remains 1 according to DK Rule.

7.6.4 Group Header <GrpHdr>, [1..1]**Definition**

Set of elements that applies to the entire message.

Deviation from the description of 7.5.4:

	Name	XML Tag	Occurrences	Definition	Typ	Deviation
2	Additional-Information	<AddtlInf>	[0..1]	Further details on the message.	Max500Text	For reasons of further information, details e.g. on a particular use case of the camt message can be stated here.

7.6.5 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.

Deviation from the description of 7.5.7:

	Name	XML Tag	Occurrences	Definition	Type	Deviation
2	Electronic-Sequence-Number	<ElctrncSeqNb>	[0..1]	Sequential number of the report, assigned by the account servicer. It is increased incrementally for each report sent electronically.	Number	Occurrence of DK: This element is optional (corresponding to ISO)
2	Balance	<Bal>	[0..n]	Set of elements defining the balance(s).	CashBalance3	Occurrence is optional which is corresponding to ISO The number of balances depends on the use case of the camt.052 message (see beginning of chapter 7): In case of balance reports, one balance is specified; specification of two balances is only permitted (but optional) with information on transactions during the day (interim transaction report)
2	Entry	<Ntry>	[0..n]	Specifies the elements of an entry in the report.	ReportEntry2	Data type, see 7.5.137-6-6
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.

7.6.6 Entry <Ntry>, [0.. n]
Deviation from the description of 7.5.13:

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

	Name	XML Tag	Occurrences	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

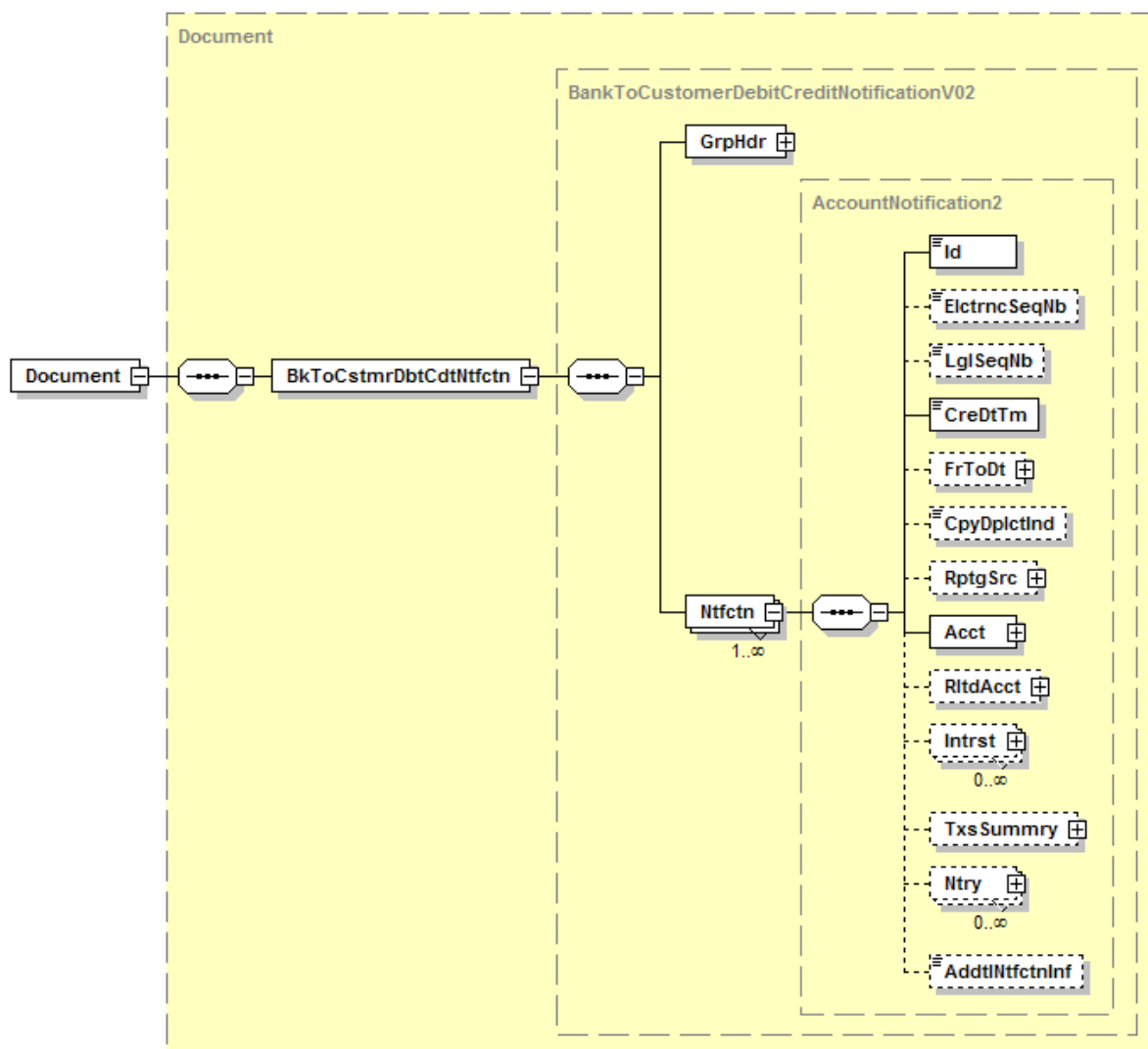


Diagram 80: Overview camt.054.001.02

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 occurrence remains 1 according to DK 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 Group Header <GrpHdr>, [1..1]**Definition**

Set of elements that applies to the entire message.

Deviation from the description of 7.5.4:

	Name	XML Tag	Occurrences	Definition	Typ	Deviation
2	Additional-Information	<AddtlInf>	[0..1]	Further details on the message.	Max500Text	For reasons of further information, details e.g. on a particular use case of the camt message can be stated here.

7.7.5 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	Occurrences	Definition	Type	Deviation
2	Electronic-Sequence-Number	<ElctrncSeqNb>	[0..1]	Sequential number of the report, assigned by the account servicer. It is increased incrementally for each report sent electronically.	Number	Occurrences according to DK: This element is optional (according to ISO)
2	Balance	<Bal>	[1..n]	Set of elements defining the balance(s).	CashBalance2	Not part of camt.054
2	Entry	<Ntry>	[0..n]	Specifies the elements of an entry in the report.	NotificationEntry1	Data type, see 7.7.6
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..

7.7.6 Entry <Ntry>, [0.. n]
Deviation from the description of 7.5.13:

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

	Name	XML Tag	Occurrences	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) + text key supplement (where appropriate) on the TransactionDetails level. If a transaction batch is itemised in the TransactionDetails, the SWIFT TX code and the GVCs of the individual transactions will be listed here instead. If the batch is not itemised here, SWIFT TX code and GVC of the batched transactions will be specified in the first and only repeating sequence of the TransactionDetails.

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

In this case, the Amount on Entry level is to be regarded as the sum of the batched transactions. Every individual item is a 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. 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 <PmtIn-

fld> 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: 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>
```

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>
  <NbOfTx>452</NbOfTx>
</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:

7.10.1 Example 1 – SEPA payments

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

7.10.2 Example 2a – Batched transactions and their itemisation in the message

1. Entry: Debit entry due to returned SEPA direct debits (batched transactions) and itemisation within TransactionDetails

7.10.3 Example 2b – Batched transactions with reference to a pain message and separate camt.054.001.02 message

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

7.10.4 Example 3 – USD payment with credit entry on EUR account

```
<?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">
  <BkToCstmrStmnt>
    <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 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>
    </Stmnt>
  </BkToCstmrStmnt>
</Document>
```

```
<!-- -->
<!-->
<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>
    <Prtry>
      <Cd>166</Cd>
      <Issr>DK</Issr>
    </Prtry>
  </BkTxCd>
  <NtryDtls>
    <TxDtls>
      <Refs>
        <EndToEndId>Identificatio of the initiating party</EndToEndId>
      </Refs>
      <BkTxCd>
        <Prtry>
          <Cd>NTRF+166</Cd>
          <Issr>DK</Issr>
        </Prtry>
      </BkTxCd>
    </TxDtls>
  </NtryDtls>
  <RltdPties>
    <Dbtr>
      <Nm>Mr. Creditor</Nm>
    </Dbtr>
    <DbtrAcct>
      <Id>
        <IBAN>DE21500500001234567897</IBAN>
      </Id>
    </DbtrAcct>
    <UltmtDbtr>
      <Nm>Name of the Debtor Reference Party</Nm>
    </UltmtDbtr>
    <Cdtr>
      <Nm>Mr. Account Owner</Nm>
    </Cdtr>
    <UltmtCdtr>
      <Nm>Name of Creditor Reference Party</Nm>
    </UltmtCdtr>
  </RltdPties>
  <Purp>
    <Cd>GDDS</Cd>
  </Purp>
  <RmtInf>
    <Ustrd>Invoice 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>
    <Prtry>
      <Cd>159</Cd>
      <Issr>DK</Issr>
    </Prtry>
  </BkTxCd>
  <NtryDtls>
    <TxDtls>
      <Refs>
        <EndToEndId>E2E-Id of the original transaction</EndToEndId>
      </Refs>
      <BkTxCd>
        <Prtry>
          <Cd>NRTI+159++901</Cd>
          <Issr>DK</Issr>
        </Prtry>
      </BkTxCd>
      <RmtInf>
        <Ustrd>Original remittance information</Ustrd>
      </RmtInf>
      <RtrInf>
        <OrgnlBkTxCd>
          <Prtry>
            <Cd>NTRF+116</Cd>
            <Issr>DK</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 due to a returned 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>
    <Prtry>
      <Cd>105</Cd>
      <Issr>DK</Issr>
    </Prtry>
  </BkTxCd>
  <NtryDtls>
    <TxDtls>
      <Refs>
        <EndToEndId>E2E-Id of the original transaction</EndToEndId>
        <MndtId>mandate ID of the SEPA direct debit</MndtId>
      </Refs>
      <BkTxCd>
        <Prtry>
          <Cd>NTRF+105</Cd>
          <Issr>DK</Issr>
        </Prtry>
      </BkTxCd>
      <RltdPties>
        <Dbtr>
          <Nm></Nm>
        </Dbtr>
        <UltmtDbtr>
          <Nm>Name Debtor Reference Party</Nm>
        </UltmtDbtr>
        <Cdtr>
          <Nm>Creditor's company</Nm>
          <Id>
            <PrvtId>
              <Othr>
                <Id>Cdtr-Id of the creditor</Id>
              </Othr>
            </PrvtId>
          </Id>
        </Cdtr>
      </RltdPties>
      <Purp>
        <Cd>PHON</Cd>
      </Purp>
      <RmtInf>
        <Ustrd>Invoice August 2009, contract 3536456345</Ustrd>
      </RmtInf>
    </TxDtls>
  </NtryDtls>
  <AddtlNtryInf>SEPA DIRECT DEBIT</AddtlNtryInf>
</Ntry>
```

```

<!-- Example 2a: Batched transactions and their itemisation in the message -->
<!--Debit entry due to returned SEPA direct debits (batches 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>
      <Prtry>
        <Cd>109</Cd>
        <Issr>DK</Issr>
      </Prtry>
    </BkTxCd>
    <NtryDtls>
      <Btch>
        <NbOfTxes>3</NbOfTxes>
      </Btch>
      <TxDtls>
        <!--itemisation of the batch block consisting of 3 transactions-->
        <Refs>
          <EndToEndId>79892</EndToEndId>
          <MndtId>10001</MndtId>
        </Refs>
        <AmtDtls>
          <TxAmt>
            <Amt Ccy="EUR">76</Amt>
          </TxAmt>
        </AmtDtls>
        <BkTxCd>
          <Prtry>
            <Cd>NRTI+109++901</Cd>
            <Issr>DK</Issr>
          </Prtry>
        </BkTxCd>
        <RltdPties>
          <Dbtr>
            <Nm>name debor 1</Nm>
          </Dbtr>
          <Cdtr>
            <Nm>Telephone serviver ABC</Nm>
            <Id>
              <PrvtId>
                <Othr>
                  <Id>CdtrId of the presenter of the SEPA direct debit</Id>
                </Othr>
              </PrvtId>
            </Id>
          </Cdtr>
        </RltdPties>
        <RmtInf>
          <Ustrd>Invoice telephone August 2009, contract 3536456345</Ustrd>
        </RmtInf>
      </TxDtls>
    </NtryDtls>
  </Ntry>
  <Ntry>
    <Refs>
      <EndToEndId>768768</EndToEndId>
      <MndtId>10002</MndtId>
    </Refs>
    <AmtDtls>
      <TxAmt>
        <Amt Ccy="EUR">80</Amt>
      </TxAmt>
    </AmtDtls>
    <BkTxCd>
      <Prtry>
        <Cd>NRTI+109++901</Cd>
        <Issr>DK</Issr>
      </Prtry>
    </BkTxCd>
  </Ntry>

```

```
</BkTxCd>
<RltdPties>
  <Dbtr>
    <Nm>debtor 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>
<RmtInf>
  <Ustrd>Invoice telephone 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>NRTI+109++901</Cd>
      <Issr>DK</Issr>
    </Prtry>
  </BkTxCd>
</RltdPties>
<Dbtr>
  <Nm>debtor 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>
<RmtInf>
  <Ustrd> Invoice telephone August 2009, contract 3536456888</Ustrd>
</RmtInf>
</TxDtls>
</NtryDtls>
<AddtlNtryInf>SEPA Direct Debit (single entry debit,Core)</AddtlNtryInf>
</Ntry>
```

```
<!-- Example 2b: Batched transactions with reference to a pain message and
separate camt.054.001.02 message -->
<!--Debit entry due to a SEPA credit transfer (batched transaction) 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>
    <Prtry>
      <Cd>191</Cd>
      <Issr>DK</Issr>
    </Prtry>
  </BkTxCd>
  <NtryDtls>
    <Btch>
      <MsgId>MsgId of pain message</MsgId>
      <PmtInfId>Payment Information Id in this pain message</PmtInfId>
    </Btch>
    <TxDtls>
      <BkTxCd>
        <Prtry>
          <Cd>NTRF+191</Cd>
          <Issr>DK</Issr>
        </Prtry>
      </BkTxCd>
    </TxDtls>
  </NtryDtls>
  <AddtlNtryInf>SEPA Credit Transfer (batched transaction, debit)
</AddtlNtryInf>
</Ntry>
<!--Debit 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>
    <Prtry>
      <Cd>109</Cd>
      <Issr>DK</Issr>
    </Prtry>
  </BkTxCd>
  <AddtlInfInd>
    <MsgNmId>camt.054.001.02</MsgNmId>
    <MsgId>054-20090903-00034</MsgId>
    <!--see example camt54 Bsp 2b -->
  </AddtlInfInd>
  <NtryDtls>
    <TxDtls>
      <BkTxCd>
        <Prtry>
          <Cd>NRTI+109++901</Cd>
          <Issr>DK</Issr>
        </Prtry>
      </BkTxCd>
    </TxDtls>
  </NtryDtls>
  <AddtlNtryInf>SEPA Direct Debit (single entry debit, core)
</AddtlNtryInf>
</Ntry>
```



```
<!-- Beispiel 3: 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>
    <Prtry>
      <Cd>202</Cd>
      <Issr>DK</Issr>
    </Prtry>
  </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>DK</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 ASVICE</AddtlNtryInf>
</Ntry>
```

DFÜ Agreement

Appendix 3: Specification of Data Formats

<pre></Stmt> </BkToCstmrStmt> </Document></pre>

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

Annotation:

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

8.1 General syntax usage rules

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

Formats

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

Character Set



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

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

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

	0	1	2	3	4	5	6	7	8	9	A	B	C	D	E	F
0											LF			CR		
1																
2	SP	!	"	#	\$	%	&	'	()	*	+	,	-	.	/
3	0	1	2	3	4	5	6	7	8	9	:	;	<	=	>	?
4	@	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
5	P	Q	R	S	T	U	V	W	X	Y	Z	[\]	^	_
6	`	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
7	p	q	r	s	t	u	v	w	x	y	z	{		}	~	
8																
9																
A		ı	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 SWIFT. "Standards Release Guide" (last amendment incorporated SRG 2001)

8.2.1 Overview (without constant fields)

Se- qu- ence	Sub- se- quen- ce	Tag	Sta- tus ⁴⁷	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

Se- quen- ce	Sub- se- quen- ce	Tag	Name	For- mat ⁴⁸	Len- gth	Sta- tus ⁴⁷	Qu- an- tity	Contents/Explanations
		:20:	Transaction reference number			M	1	
		Tag				M	1	":20:"

⁴⁷ M = mandatory field, O = optional field, C = conditional field

⁴⁸ a = alpha, any alphabet character from A to Z is allowed, c = character, any character from "A" to "Z" and "0" to "9" is allowed, d = decimal (floating-point number, the integer part must contain at least one digit, a decimal character (comma) is mandatory and is included in the maximum length), n = numeric, any numeral from 0 to 9 is allowed, x = alphanumeric (any member of the set of SWIFT characters is allowed)

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- quen- ce	Sub- se- quen- ce	Tag	Name	For- mat ⁴⁸	Len- gth	Sta- tus ⁴⁷	Qu- an- tity	Contents/Explanations
			Reference	x	..16	M	1	Reference number as- signed by the sender as a unique identifier for the message (e.g. as refer- ence to cancelled mes- sages). Must not begin or end with "/", and may not contain "//".
		:21:	Related reference			O	1	
			Tag			M	1	":21:"
			Reference	x	..16	M	1	Related reference or "NONREF" Must not begin or end with "/", and may not contain "//".
		:25: ⁴⁹	Account name			M	1	
			Tag			M	1	":25:"
			Bank	x	..35	M	1	BLZ/German account number or BIC/German account number ⁵⁰ or IBAN ⁵⁰ whereat German account number = max. 23 digits (where necessary with currency) BLZ = 8-digit German bank code BIC = SWIFT. code with max. 11 digits
		:28C:	Statement number			M	1	
			Tag			M	1	":28C:"
			Statement number	n	..5	M	1	If statement number is not supported, then "0" is inserted
			Constant			C	1	"/" (only if end identifier is used)

⁴⁹ With foreign account information there is the possibility that instead of the tag :25: the tag :25P: is sent by the foreign bank. In this case the tag :25P: is renamed as :25: and the additionally sent account owner's BIC (in the line after the account) is deleted.

⁵⁰ 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 ⁴⁸	Len- gth	Sta- tus ⁴⁷	Qu- an- tity	Contents/Explanations
			Sheet number	n	..5	O	1	beginning with 1
		:60a:	Opening balance			M	1	
			Option F					with opening balance
			Tag			M	1	":60F:"
			Debit/credit ID	a	1	M	1	C = Credit D = Debit
			Posting date	n	..6	M	1	YYMMDD = posting date of balance or '000000' for the first statement
			Currency	a	3	M	1	Currency code as per ISO 4217
			Amount	d	..15	M	1	
			Option M					With interim balance
			Tag			M	1	":60M:"
			Debit/credit ID	a	1	M	1	"C" = Credit "D" = Debit
			Posting date	n	6	M	1	YYMMDD = posting date of balance or '000000' for the first statement
			Currency	a	3	M	1	Currency code as per ISO 4217
			Amount	d	..15	M	1	
		↓ Repetitive cycle as per SWIFT. conventions (start)						
		:61:	Transaction			O	1	
			Tag			M	1	":61:"
			Value Date	n	6	M	1	YYMMDD According to the EPC rulebook on SEPA Direct Debit: due date of the collection. Unless the due date is a TARGET busi- ness day, the value date is the next TARGET busi- ness 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 cur- rency code, if it is required for distinction.
			Amount	d	..15	M	1	Amount in account cur- rency
			Constant	a	1	M	1	"N"

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- quen- ce	Sub- se- quen- ce	Tag	Name	For- mat ⁴⁸	Len- gth	Sta- tus ⁴⁷	Qu- an- tity	Contents/Explanations
			Posting key	c	3	M	1	See table "Posting Keys"
			Reference	x	..16	M	1	Customer reference. If not filled in, "NONREF" is inserted (e.g. in case of cheque number) If "KREF+" is inserted, the reference number is specified in Tag :86:.
			Constant			C	1	"/", if bank reference exists
			Bank reference	x	..16	O	1	Bank reference
			Constant			C	1	<CR><LF>, if "further information" exists
			Further information/ original amount and amount of charges ⁵¹	x	..34	O	1	Currency type and transaction amount (original currency amount) in the following format: /OCMT/3a..15d/ and currency type and charges in the following format: /CHGS/3a..15d/ 3a = 3-digit currency code (as per SWIFT ISO 4217) ..15d = amount with comma as decimal separator (as per SWIFT. convention) In case of returned SEPA direct debits, the original amount has to be allocated to the field /OCMT/ and the sum of all charges as well as the interest equalisation to the field /CHGS/.
		:86:	Remittance information field			O	1	
		Tag				M	1	":86:"

⁵¹ 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 48	Len- gth	Sta- tus ⁴ 7	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 SWIFT. conventions (end)								
		:62a:	Closing balance			M	1	
			Option F					with closing balance
			Tag			M	1	":60F"
			Debit/Credit-ID	a	1	M	1	C = Credit D = Debit
			Posting date	n	6	M	1	YYMMDD
			Currency	a	3	M	1	Currency code as per ISO 4217
			Amount	d	..15	M	1	
			Option M					with interim balance
			Tag			M	1	":60M"
			Debit/Credit-ID	a	1	M	1	C = Credit D = Debit
			Posting date	n	6	M	1	YYMMDD = Posting date of balance
			Currency	a	3	M	1	Currency key as per ISO 4217
			Amount	d	..15	M	1	
		:64:	Current value date balance			O	1	
			Tag			M	1	":64:"
			Debit/credit ID	a	1	M	1	C = Credit D = Debit
			Posting date	n	6	M	1	YYMMDD
			Currency	a	3	M	1	Currency code as per ISO 4217
			Amount	d	..15	M	1	
		:65:	Future value date balances			O	n	
			Tag			M	1	":65:"
			Debit/credit ID	a	1	M	1	C = Credit D = Debit
			Posting date	n	6	M	1	YYMMDD
			Currency	a	3	M	1	Currency code as per ISO 4217
			Amount	d	..15	M	1	
		:86:	Remittance information field			O	1	
			Tag			M	1	":86:"

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- quen- ce	Sub- se- quen- ce	Tag	Name	For- mat ⁴⁸	Len- gth	Sta- tus ⁴⁷	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 SWIFT.
BNK	Securities Related Item - Bank fees
BOE	Bill of exchange
BRF	Brokerage fee
CAR	Securities Related Item - Corporate Actions Related (Should only be used when no specific corporate action event code is available)
CAS	Securities Related Item - Cash in Lieu
CHG	Charges and other expenses
CHK	Cheques
CLR	Cash letters/Cheques remittance
CMI	Cash management item - No detail
CMN	Cash management item - Notional pooling
CMP	Compensation claims
CMS	Cash management item - Sweeping
CMT	Cash management item –Topping
CMZ	Cash management item - Zero balancing
COL	Collections (used when entering a principal amount)
COM	Commission
CPN	Securities Related Item - Coupon payments
DCR	Documentary credit (used when entering a principal amount)
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)

DFÜ Agreement

Appendix 3: Specification of Data Formats

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

8.2.4 Structured assignment of field 86⁵²

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 ⁵³	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)</p> <p>NOTPROVIDED will not be entered</p> <p>In case of cheques the constant value „SCHECK-NR. “, followed by the cheque number is to be allocated behind EREF+ (but only after the migration of cheque forms to ISO 20022; November 2016, according to the value of EndToEndId of the corresponding cheque transaction)).</p> <p>KREF+[Reference of the submitting customer]</p>

⁵² 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.

⁵³ If the bank also reports the transaction amount in some other, equivalent currency (EUR for deviant equivalent currency), it is recommended to enter this equivalent value in one of the description fields, left-justified while observing the following format:

/OCMT/3a15num/, whereat

3a = equivalent currency code as per ISO 4217

15num = equivalent amount, using comma as decimal sign (as per SWIFT convention)

If the original transaction amount and the fee amount are not entered in field 61/9, then it is recommended to record them, left-justified, in two successive fields for the remittance information.

For example: ?20/OCMT/FRF1000,/?21/CHGS/EUR2,1/

						<p>MREF+[mandate reference] (DD-AT01 - specification is mandatory)</p> <p>CRED+[Creditor Identifier] (DD-AT02 - specification is mandatory for SEPA direct debits but not for SEPA return /refund debits)</p> <p>DEBT+[Originators Identification Code](CT-AT10- specification is mandatory,)</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"> • COAM+ [Compensation Amount / Sum of reimbursement of out-of-pocket expenses plus processing brokerage in case of a national return / refund debit as well as an optional interest equalisation] • OAMT+[Original Amount] Amount of the original direct debit <p>SVWZ+[SEPA remittance information] (DD-AT22; CT-AT05 - specification is mandatory however not in case of R-transactions)⁵⁴</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)⁵⁵</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)⁵⁵</p>
--	--	--	--	--	--	--

⁵⁴ In the case of R-transactions after SVWZ+ one of the following constants follows (optionally followed by additional reason information):

1. In case of a return BEFORE settlement (i.e. from pacs.002): REJECT
2. In case of a return AFTER settlement (i.e. from pacs.004): RETURN/REFUND (Alternatively, the umbrella term „ RUECKLASTSCHRIFT “ can be applied).

⁵⁵ In the case of R-transactions, these statements always refer to the original transaction.

DFÜ Agreement

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

Folge	Subfolge	Beispiel
		:20:1234567 :21:9876543210 :25:10020030/1234567 :28C:5/1 :60F:C131101EUR2200,95
		:61:1311121111CR155,34NTRFNONREF//55555 :86:166?00SEPA-UEBERWEISUNG?109315 ?20EREF+987654123456?21SVWZ+Salary October?22734 und123455056735?30COLSDE33XXX?31DE91370501980 100558000?32Max Mustermann
		:61:1311121112DR20,50NDDTNONREF//55555 :86:105?00SEPA-BASIS-LASTSCHRIFT?109316 ?20EREF+987654123497?21MREF+10023?22CRED+DE5 4ZZZ099999999999?23SVWZ+Insurance premium 2 ?24013?30WELADED1MST?31DE87240501501234567890 ?32XYZ Insurance limited?34991
		:62F:C131112EUR2335,79 -

8.2.6 Business Transaction Codes (GVC)

The business transaction code (GVC) defines all business transactions that result from a bank posting. It consists of a standard three-digit code which allows customers to map transaction information into the transaction categories used within their specific business systems.

GVC structure

X X X

| | |_____Type of business transaction

| |_____Type of business transaction

|_____Nature of business transaction

1st digit:

0 and 1 = payments in Euro within EU and EEA

2 = Cross border business / payments

3 = Securities business

4 = Foreign exchange

5 = MAOBE

6 = Credit transaction

7 = Reserve

8 = Miscellaneous

9 = Unstructured assignment

2nd and 3rd digit, refer to the following list:

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

Code	D/C	Business Transaction
		<u>Payments in Euro within EU and EEA (0XX and 1XX)</u>
006	D	Other debit entry advice
058	C	Interbank payment (remittance credit)
072	C	Redemption of bill of exchange
073	D	Bill of exchange
076	D	Telephone order
079	D/C	Bulk remittance
082	C	Payment on an account
083	D	Withdrawal
084	D	Online direct debit order ⁵⁶
087	D	Urgent payment ⁵⁷
088	C	Remittance credit with fixed value date
093	C	Discount bill
095	D/C	Bank guarantee credit (domestic)
098	C	Cash card (electronic wallet transactions)
101	D	Bearer cheque
102	D	Order cheque
103	D	Traveller's cheque
104	D	SEPA Direct Debit (single entry – debit, B2B)
105	D	SEPA Direct Debit (single entry – debit, Core)
106	D	SEPA Cards Clearing (single entry - debit)
107	D	SEPA Direct Debit (single entry - debit, direct debit generated by debit card at the point of sale) ⁵⁸
108	D	SEPA Direct Debit (debit; reversal debit, B2B) ⁵⁹
109	D	SEPA Direct Debit (debit; reversal debit, Core) ⁵⁹
110	D	SEPA Cards Clearing (debit; reversal debit, Core) ⁵⁹
111	D	Return account of cheques
112	D/C	Payment order for account
116	D	SEPA Credit Transfer (single entry – debit) ⁶⁰
117	D	SEPA Credit Transfer (Recurring Installment – debit) ⁶¹
118	D	SEPA Credit Transfer Instant (single entry – debit)

⁵⁶ Can be used for the ISO codes ECPG and ECPU in the field "Purpose" also. The content of the field "Category purpose" is ignored.

⁵⁷ Transmission via CCU. The order types DTE and EUE will be omitted completely from November 2017.

⁵⁸ Is applied to the ISO-Code CGDD (Card Generated Direct Debit) in the field „Purpose“

⁵⁹ See separate table of SEPA codes

⁶⁰ Can be used for the ISO code ECPR (electronic commerce payment return) in the field "Purpose" also. The content of the field "Category purpose" is ignored.

⁶¹ Is applied to the ISO-Code RINP (Recurring Installment Payment) in the field „Purpose“.

DFÜ Agreement

Appendix 3: Specification of Data Formats

Code	D/C	Business Transaction
119	D	SEPA Credit Transfer (single entry – debit, charity payment) ⁶²
122	D	Foreign currency cheque issued in Euro
152	C	SEPA Credit Transfer (credit, recurring instalment payment) ⁶¹
153	C	SEPA Credit Transfer (single entry – credit, wages, salaries, pension credit) ⁶³
154	C	SEPA Credit Transfer (single entry – credit, capital building fringe fortune) ⁶⁴
155	C	SEPA Credit Transfer (single entry – credit, capital building fringe fortune for retirement) ⁶⁵
156	C	SEPA Credit Transfer (single entry – credit, remittances of public treasuries) ⁶⁶
157	C	SEPA Credit Transfer Instant (single entry – credit, wages, salaries, pension credit) ⁶³
159	D/C	SEPA Credit Transfer back posting (resulting from remittance that cannot be credited or recall) ⁵⁹
160	D/C	SEPA Credit Transfer Instant back posting (resulting from remittance that cannot be credited or recall) ⁵⁹
161	C	SEPA Credit Transfer Instant (Einzelbuchung-Haben, Vermögenswirksame Leistungen) ⁶⁴
162	C	SEPA Credit Transfer Instant (Einzelbuchung-Haben, Altersvermögenswirksame Leistungen) ⁶⁵
163	C	SEPA Credit Transfer Instant (Einzelbuchung-Haben, Überweisung öffentlicher Kassen) ⁶⁶
164	C	SEPA Credit Transfer Instant (Einzelbuchung-Haben, Überweisung mit prüfziffergesicherten Referenzdaten(RF)) ⁶⁷
165	C	SEPA Credit Transfer Instant (Einzelbuchung-Haben, Spende) ⁶²
166	C	SEPA Credit Transfer (single entry – credit) ⁶⁰
167	C	SEPA Credit Transfer (single entry – credit, credit transfer with checksum-protected reference data (RF)) ⁶⁷
168	C	SEPA Credit Transfer Instant (single entry – credit)
169	C	SEPA Credit Transfer (single entry – credit, charity payment) ⁶²
170	C	Credit entry related to a cheque presentation
171	C	SEPA Direct Debit submission (single entry – credit, Core) ⁵⁶
174	C	SEPA Direct Debit (single entry – credit, B2B)
177	D	SEPA Credit Transfer Online (single entry - debit)
181	C	SEPA Direct Debit (credit; recredit, Core) ⁵⁹
182	C	SEPA Cards Clearing (credit; recredit) ⁵⁹

⁶² Is applied to the ISO-Code CHAR (Charity Payment) in the field „Purpose“

⁶³ Is applied to the following ISO codes in the field "Purpose": BONU, PENS, SALA, PAYR, SPSP. The content of the field "Category purpose" is ignored.

⁶⁴ Is applied to the ISO code CBFF in the field "Purpose". The content of the field "Category purpose" is ignored.

⁶⁵ Is applied to the ISO code CBFR (Capital building fringe fortune for retirement) in the field "Purpose". The content of the field "Category purpose" is ignored.

⁶⁶ Is applied to the following ISO codes in the field "Purpose": GOVT, SSBE, BENE. The content of the field "Category purpose" is ignored.

⁶⁷ Is applied to the ISO code IVPT (Invoice Payment) in the field "Purpose", if the structured remittance information contains left-aligned "RF".

DFÜ Agreement

Appendix 3: Specification of Data Formats

Code	D/C	Business Transaction
183	C	Return of cheque
184	C	SEPA Direct Debit (credit; recredit, B2B) ⁵⁹
185	D	Cheque debit (bulk posting debit)
188	D	<i>reserved for: SEPA Credit Transfer Instant (bulk-posting debit)</i>
189	C	SEPA Credit Transfer Instant (bulk posting credit)
190	D	SEPA Cards Clearing (bulk posting debit)
191	D	SEPA Credit Transfer (bulk posting debit) ⁶⁰
192	C	SEPA Direct Debit (bulk posting credit, Core) ⁵⁶
193	D	SEPA Direct Debit (debit, reversal)
194	C	SEPA Credit Transfer (bulk posting credit)
195	D	SEPA Direct Debit (bulk posting debit, Core)
196	C	SEPA Direct Debit (bulk posting credit, B2B)
197	D	SEPA Direct Debit (bulk posting debit, B2B)
198	C	SEPA Cards Clearing (bulk posting credit)
199	D	SEPA Cards Clearing (debit, reversal)
2XX		Cross-border business / payments
201	D	Payment order
202	C	Cross-border payment
203	D/C	Collection
204	D/C	Letter of credit
205	D/C	Bank guarantee credit
206	C	Cross-border remittance
208	D/C	Reimbursement
209	D	Cheque payment
210	D/C	Electronic payment
211	C	Receipt of electronic payment
212	D	Standing order
213	D	Cross-border direct debit
214	D	Documentary collection (Import)
215	C	Documentary collection (Export)
216	D	Bill of exchange collection (Import)
217	C	Bill of exchange collection (Export)
218	D	Import letter of credit
219	C	Export letter of credit
220	C	Foreign cheque credit (subject to collection)
221	C	Credit for foreign cheque collection
222	D	Cross border cheque debit
223	D	Cross border EC cheque debit
224	C	Purchase of foreign currencies
225	D	Sale of foreign currencies
3XX		Securities Business
301	C	Collection
302	C	Coupons/Dividends
303	D/C	Stocks and bonds
304	D/C	Carry-over
305	D	Registered bond

DFÜ Agreement

Appendix 3: Specification of Data Formats

Code	D/C	Business Transaction
306	D	Promissory note
307	D	Subscription of securities
308	D/C	Subscription rights trade
309	D/C	Bonus rights trade
310	D/C	Option trading
311	D/C	Futures transactions
320	D/C	Securities transaction fees
321	D/C	Custodian fees
330	C	Securities income
340	C	Credit for matured securities
399	D	Reversal
4XX		Foreign Exchange
401	D/C	Spot exchange
402	D/C	Forward exchange
403	D	Foreign exchange for travel purposes
404	D	Foreign currency cheque
405	D	Financial innovations
406	C	FX-Deal
407	D/C	Money marked deal
408	C	Interest money marked
409	C	Interest plus principal
411	D	Spot exchange: purchase
412	C	Spot exchange: sale
413	D	Forward exchange: purchase
414	C	Forward exchange: sale
415	D	In Foreign currency Overnight money: active
416	C	In Foreign currency Overnight money: passive
417	D	In Foreign currency Fixed-term deposit: active
418	C	In Foreign currency Fixed-term deposit: passive
419	D	Call money: active
420	C	Call money: passive
421	D/C	Options
422	D/C	Swap
423	C	Precious metal: purchase
424	D	Precious metal: sale
6XX		Credit Business
601	D	Collection of instalments/annuities
602	C	Remittance of instalments/annuities
603	D	Redemption
604	D	Interest on loan
605	D	Interest on loan with additional services
606	D/C	Loan principal amount
607	D	Repayment principal amount and/or interest
8XX		Miscellaneous
801	D	Cheque card

DFÜ Agreement

Appendix 3: Specification of Data Formats

Code	D/C	Business Transaction
802	D	Cheque book
803	D	Custodianship
804	D/C	Standing order charge
805	D/C	Closing balance
806	D/C	Postage and handling (or respective refund)
807	D/C	Fees and expenses (or respective refund)
808	D/C	Charges
809	D/C	Brokerage
810	D/C	Reminder charges
811	D/C	Credit costs
812	D/C	Interest charged for deferred payment
813	D	Discount
814	D/C	Interest
815	C	Capitalised interest
816	C	Change of interest rate
817	C	Correction of interest
818	D	Charge-off
819	C	Remuneration
820	D/C	Carry-over
821	D	Telephone
822	C	Payment plan
823	D/C	Fixed-term deposits
824	D	Money for lending or donating purposes
825	D	Universal loan
826	D	Dynamic savings
827	D	Surplus savings
828	D/C	Savings certificate
829	D/C	Savings plan
830	C	Bonus
831	D	Old invoice
832	D	Mortgage
833	D/C	Cash concentrating: main account posting
834	D/C	Cash concentrating: advice for subsidiary account
835	D	Other non-defined transaction types
836	D/C	Complaint posting
837	D	Value added tax / sales tax
888	D/C	Payment transfer due to Euro conversion
899	D/C	Reversal
9XX		Unstructured Contents
997	D	List of safekeeping accounts -> MT 571
999	D/C	Unstructured assignment of remittance information field '86'

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

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

8.2.7.1 Specification in case of GVC 108, 109, 110, 111, 159, 160, 181, 183 or 184

SEPA Codes	Text key addition	ISO Name	Annotation	Proposal for plain text (for the German plain text refer to "Anlage 3")
AC01	901	IncorrectAccountNumber	Account number is incorrect (invalid IBAN)	ACCOUNT ID INCORRECT
AC04	902	ClosedAccountNumber	Account is closed	ACCOUNT CLOSED
AC06	903	BlockedAccount	Account is frozen	ACCOUNT BLOCKED
AG01 ⁶⁸	904	TransactionForbidden	Payment type is not allowed for this account type	TRANSACTION FORBIDDEN
AG02	905	InvalidBankOperationCode	Invalid transaction code or incorrect data format / wrong sequence type	TACODE INCOR./INV.FILE FORM
AM04 ⁶⁸	906	InsufficientFunds	Return due to insufficient funds	INSUFFICIENT FUNDS
AM05	907	Duplication (Duplicate Collection/Entry)	Duplicate collection/entry	DUPLICATION
BE04	908	MissingCreditorAddress	Payee's address is missing or incomplete (in the case of a direct debit)	ACCOUNT ADDRESS INVALID
MD01	909	NoMandate (No Valid Mandate / Unauthorised Transaction)	No valid mandate / no valid authorisation	NO VALID MANDATE/AUTHORIZA.
MD02	910	MissingMandatoryInformation InMandate	Mandatory information incorrect or incomplete	MANDATE DATA MISSING/INCORR

⁶⁸ Codes must not be applied according to the SEPA agreement on national direct debits. Upon receiving this code, however, it is to be passed on to the client

DFÜ Agreement

Appendix 3: Specification of Data Formats

SEPA Codes	Text key addition	ISO Name	Annotation	Proposal for plain text (for the German plain text refer to "Anlage 3")
FF01 ⁶⁸	911	InvalidFileFormatForOtherReasonThanGroupingIndicator	Data format is invalid	INVALID FILE FORMAT
MD06	912	RefundRequestByEnd-Customer	Refund request by payer	REFUND BY DEBTOR
MD07 ⁶⁹	913	EndCustomerDeceased	Account holder is deceased	END CUSTOMER DECEASED
MS02	914	NotSpecifiedReason-Customer Generated	Miscellaneous reasons	NOT SPECIFIED REASON
MS03		NotSpecifiedReasonAgent Generated		
AM23		AmountExceedsSettlementLimit		
RC01	915	BankIdentifierIncorrect	Bank code is incorrect (invalid BIC)	BIC INCORRECT
TM01 ⁶⁸	916	Cut-off Time	Cut-off-time reached before receipt	CUT-OFF TIME EXCEEDED
RR01 ⁶⁹	917	Missing Debtor Account or Identification	Refusal because of regulatory reasons	MISSING DEBTOR ACCOUNT/ID
RR02 ⁶⁹		Missing Debtor Name or Address		MISSING DEBTOR NAME/ADDRESS
RR03 ⁶⁹		Missing Creditor Name or Address		MISSING CREDITOR NAME/ADDR.
RR04 ⁶⁹		Regulatory Reason		REGULATORY REASON
SL01	918	Specific Service offered by Debtor Bank	Specific Service offered by Debtor Bank	SPEC. SERVICE DEBTOR BANK
FOCR	919	FollowingCancellationRequest	Return due to a recall	FOLLOWING CANCELLATION REQ.
DUPL	920 ⁷⁰	DuplicatePayment	Duplicate payment	DUPLICATE PAYMENT
TECH	921 ⁷⁰	--- (proprietary code)	Payment was transacted by mistake because of technical problems	TECHNICAL PROBLEMS
FRAD	922 ⁷⁰	--- (proprietary code)	Payment was transacted with intend of defraud	FRAUDULENT ORIGIN. PAYMENT
AGNT	923 ⁷⁰	IncorrectAgent	Incorrectly employed agent	INCORRECT AGENT
CURR	924 ⁷⁰	IncorrectCurrency	Incorrect currency	INCORRECT CURRENCY
CUST	925 ⁷⁰	RequestedByCustomer	Requested by customer	REQUESTED BY CUSTOMER / STOP CHEQUE

⁶⁹ Codes must not be applied according to the SEPA agreements on national direct debits and credit transfers. Upon receiving this code, however, it is to be passed on to the client

⁷⁰ Is only applicable in case of a renewed credit entry to the payer's account caused by a request for cancellation of a direct debit before settlement or in case of stopping cheques (only in case of reason Codes CUST).

DFÜ Agreement

Appendix 3: Specification of Data Formats

SEPA Codes	Text key addition	ISO Name	Annotation	Proposal for plain text (for the German plain text refer to "Anlage 3")
CUTA	926 ⁷⁰	CancelUponUnable-ToApply	Request for cancellation because of investigation request	CANCEL UPON UNABLE TO APPLY
UPAY	927 ⁷⁰	UnduePayment	Undue payment	UNDUE PAYMENT
BE05	928	UnrecognisedInitiatingParty	Unrecognised initiating party	CREDITOR-ID INCORRECT
BE06 ⁷¹	929	Unknown Endcustomer	Vorlage an falschen Clearing-Partner geschickt	WRONG CLEARING PARTNER
AC13	930	InvalidDebtorAccountType	The payer is a consumer	DEBTOR IS CONSUMER
DNOR	932	Debtor bank is not registered	The bank of the debtor ist not registered in the CSM	DEBTOR BANK NOT REGISTERED
CNOR	933	Creditor bank is not registered	The bank of the debtor is not registered in the CSM	CDTR BANK NOT REGISTERED
AG10		AgentSuspended		
AG11		CreditorAgentSuspended		
SVNR ⁷¹	934	ServiceNotRendered	goods or a service was not rendered to the customer	SERVICE NOT RENDERED
AM09 ⁷¹	935	WrongAmount	Amount received is not the amount agreed or expected	WRONG AMOUNT
EMVL ⁷¹	936	EMV Liability Shift	The card payment is fraudulent and was not processed with EMV technology for an EMV card.	EMV LIABILITY SHIFT
PINL ⁷¹	937	PIN Liability Shift	The card payment is fraudulent (lost and stolen fraud) and was processed as EMV transaction without PIN verification.	PIN LIABILITY SHIFT
ED05	938 ⁶⁹	SettlementFailed	Settlement of the transaction has failed.	SETTLEMENT FAILED
AB05	939	TimeoutCreditorAgent	Timeout- or process-related reasons	TIMEOUT-OR PROCESS RELATED
AB06		TimeoutInstructedAgent		
AB07		OfflineAgent		
AB08		OfflineCreditorAgent		
AB09		ErrorCreditorAgent		
AB10		ErrorInstructedAgent		

⁷¹ Return reason is only allowed in case of GVC 110

8.2.7.2 Optional specification in the case of GVC 104 and 105:

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

8.2.7.3 Specification in case of GVC 106, 182 and 190

Type of card transaction	SEPA Purpose Code	Text key addition	Annotation	Proposal for plain text in case of GVC 106 and 190 respectively ⁷²
POS	IDCP / CDDP / CDQC	011	Card payment	KARTENZAHLUNG
POS Cashback	CDCB	030	Card payment with cash-back	KARTENZAHLUNG
GA	CDCD	003	Cash Disbursement	KARTENZAHLUNG MIT BARAUSSZ.
GA with direct customer charge	CDCS	023	Cash Disbursement with Surcharging	AUSZAHLUNG
POA	MTUP	073	Mobile top up	AUSZAHLUNG MIT KUNDENENTG.
E-purse GeldKarte	ETUP	240	E-purse top up	LADEN MOBILFUNK
Card bulk clearing-GeldKarte	CBLK	201	Card bulk clearing	LADEN GELDKARTE
Fee Collection Geld-Karte	FCOL	210	Fee collection	SUMMENEINZUG GELDKARTE
Mixed bulk	--	024	Miscellaneous types of card transactions in one bulk	---

⁷² Applies to the use of bank transaction codes (GVC) 106 and 190, respectively: When GVC 182 is used it refers to the reimbursement of the aforesaid transaction. Therefore we propose the plain text WIEDERGUTSCHRIFT

8.3 MT 942 Interim Transaction Report

Version: SRG 2001

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

8.3.1 Overview (without constant fields)

Se- quen- ce	Sub- Se- quen- ce	Tag	Sta- tus ⁷³	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 ⁷⁴	Len- gth	Sta- tus ⁷³	Qu- an- tity	Contents/Explanations
		:20:	Transaction reference number			M	1	
			Tag			M	1	":20:"

⁷³ M = mandatory field, O = optional field, C = conditional field

⁷⁴ a = alpha, any alphabet character from A to Z is allowed, c = character, any character from "A" to "Z" and "0" to "9" is allowed, d = decimal (floating-point number, the integer part must contain at least one digit, a decimal character (comma) is mandatory and included in the maximum length), n = numeric, any numeral from 0 to 9 is allowed, x = alphanumeric (any member of the set of SWIFT characters is allowed)

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- quen- ce	Sub- se- quen- ce	Tag	Name	For- mat ⁷⁴	Len- gth	Sta- tus ⁷³	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	BLZ/national account number or BIC/national account number ⁷⁵ or IBAN ⁷⁵ whereas national account number = 23 characters (eventually with currency) BLZ = 8-character Nation- al bank number BIC = max. 11- character SWIFT-Code.
		:28C:	Statement number			M	1	
			Tag			M	1	":28C:“
			Statement number	n	..5	M	1	If statement number is not supported then "0" is in- serted
			Constant			C	1	"/" (only if end identifier used)
			Sheet number	n	..5	O	1	starting with 1

⁷⁵ Require a special agreement between client and bank.

If necessary the bank needs to check in what manner a conversion can be done for the respective client. Eventually the client needs to make adjustments in his own electronic banking product.

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- quen- ce	Sub- se- quen- ce	Tag	Name	For- mat 74	Len- gth	Sta- tus 73	Qu- an- tity	Contents/Explanations
	:34F:		Minimum amount			M	1	Smallest amount of the reported transactions. If lowest debit and credit amount differ, both fields :34F: are to be filled.
			Tag			M	1	":34F:"
			Currency	a	3	M	1	Currency code as per ISO 4217
			Debit/credit ID	a	1	C	1	"D", if debit transaction, otherwise empty
			Amount	d	..15	M	1	
	:34F:		Minimum amount			C	1	Smallest amount of the reported credit transactions (only if lowest debit and credit amount differ)
			Tag			M	1	":34F:"
			Currency	a	3	M	1	Currency code as per ISO 4217
			Debit/credit ID	a	1	M	1	"C"
			Amount	d	..15	M	1	
	:13D:		Creation date/time			M	1	
			Tag			M	1	":13D:"
			Creation date	n	6	M	1	YYMMDD
			Creation time	n	4	M	1	hhmm
			Plus or minus sign	x	1	M	1	"+" resp. "-"
			Difference	n	4	M	1	Time zone, represented as "hhmm"

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- quen- ce	Sub- se- quen- ce	Tag	Name	For- mat 74	Len- gth	Sta- tus 73	Qu- an- tity	Contents/Explanations
↓ Repetitive cycle as per SWIFT. conventions (start)								
		:61:	Transaction			O	1	
			Tag			M	1	":61:"
			Value Date	n	6	M	1	Value date (YYMMDD) According to the EPC rulebook on SEPA Direct Debit: due date of the collection. Unless the due date is a TARGET busi- ness day, the value date is the next TARGET busi- ness 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 cur- rency code if it is required for distinction.
			Amount	d	..15	M	1	in account currency
			Constant	a	1	M	1	"N"
			Posting key	c	3	M	1	See table "Posting Keys" in paragraph on MT940
			Reference	x	..16	M	1	Customer reference. If not filled in, "NONREF" is inserted (e.g. cheque number) If "KREF+" is inserted, the reference number is specified in Tag :86:.
			Constant			C	1	"//", if bank reference exists
			Bank reference	x	..16	O	1	Bank reference
			Constant			C	1	<CR><LF>, if "further information" exists

DFÜ Agreement

Appendix 3: Specification of Data Formats

Se- quen- ce	Sub- se- quen- ce	Tag	Name	For- mat 74	Len- gth	Sta- tus 73	Qu- an- tity	Contents/Explanations
			Further information/ original amount and charges amount ⁷⁶	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 SWIFT ISO 4217) ..15d = amount with com- ma as decimal separator (as per SWIFT. conven- tion)
		:86:	Remittance information field			O	1	
			Tag			M	1	":86:"
			Narrative	x	.. 65	M	6	See usage and control guidelines for MT 940 including the associated business transaction codes.
↑ Repetitive cycle as per SWIFT. conventions (end)								
		:90D:	Number and total of debit postings			O	1	
			Tag			M	1	":90D:"
			Number of debit postings	n	..5	M	1	
			Currency	a	3	M	1	Currency code as per ISO 4217
			Debit amount	d	..15	M	1	
		:90C:	Number and total of credit postings			O	1	
			Tag			M	1	":90C:"
			Number of credit postings	n	..5	M	1	
			Currency	a	3	M	1	Currency code as per ISO 4217
			Credit amount	d	..15	M	1	

8.3.3 Example for MT942

⁷⁶ 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

Folge	Subfolge	Beispiel
		:20:1234567 :21:9876543210 :25:10020030/1234567 :28C:5/1 :34F:EURD20,50 :34F:EURC155,34 :13D:C1311130945+0000
		:61:1311131113CR155,34NTRFNONREF//55555 :86:166?00SEPA-UEBERWEISUNG?109315 ?20EREF+987654123456?21SVWZ+Invoice no. 123455056?22734 und 123455056735 ?30COLSDE33XXX?31DE91370501980100558000 ?32Max Mustermann
		:61:1311131113DR20,50NDDTNONREF//55555 :86:105?00SEPA-BASIS-LASTSCHRIFT?109316 ?20EREF+987654123497?21MREF+10023?22CRED+DE5 4ZZZ099999999999?23SVWZ+Insurance premium 2 ?24013?30WELADED1MST?31DE87240501501234567890 ?32XYZ Insurance limited?34991
		:90D:1EUR20,50 :90C:1EUR155,34 -

9 Container Formats

9.1 XML Container

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

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

9.1.1 Calculation and presentation of the hash value

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

- The hash value is created using the entire contained document, including the opening and closing <document> tag.
- In order to create the hash value, the document is canonised according to Canonical XML, version 1.0 (<http://www.w3.org/TR/2001/REC-xml-c14n-20010315>). There is no obligation to add the document in canonical form to the container.
- On principle, the canonisation of the document has to be executed in the context of the main document in which it is embedded.
- SHA-256 is used as hash algorithm.
- The hash value is entered in hexadecimal form in the <HashValue> tag, capital characters are used for the hexadecimal digits A to F. When using an XML container within the SRZ procedure it is mandatory to specify the hash value (the abbreviation SRZ stands for the German term „Servicerechenzentrum“ meaning “data processing service centre”).

9.1.2 Setting individual prefixes

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

9.1.3 Overview

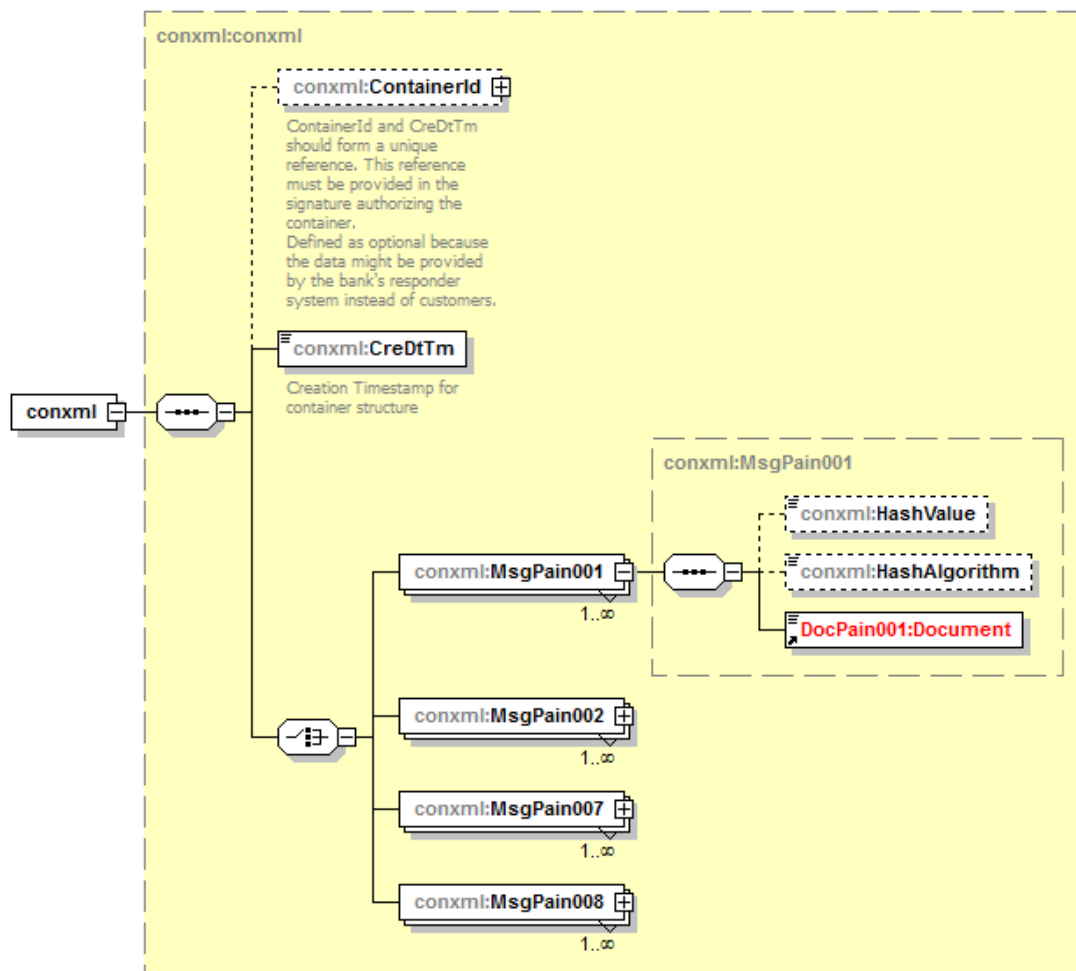


Diagram 81: Overview XML Container

9.1.3.1 conxml

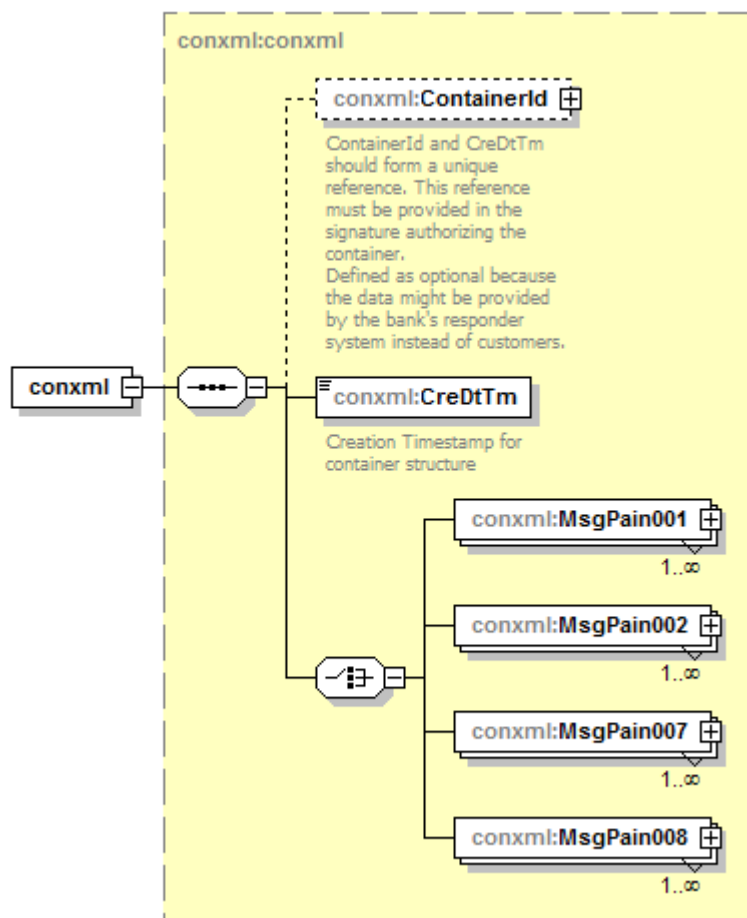


Diagram 82: container.nnn.001.02, conxml

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		<ContainerId> and <CreDtTm> should form a unique reference. Defined as optional because the bank's responder system might provide the data instead of the customer.
CreationDateTime	<CreDtTm>	[1..1]	Time and date of the container's creation.	ISODa-teTime	Creation Timestamp for container structure
Message	<MsgPain001>, <MsgPain002>, <MsgPain.007>, <MsgPain008>	[1..n]	Refer to 9.1.3.3		Selection of the respective XML tag. The maximum number is to be 9,999,999. The specification "unbound" is appended for technical reasons ⁷⁷ .

Example

```
<?xml version="1.0" encoding="UTF-8"?>
<conxml xmlns="urn:conxml:xsd:container.nnn.001.02"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:conxml:xsd:container.nnn.001.02
container.nnn.001.02.xsd">
  <ContainerId>
    <SenderId>SENDERID</SenderId>
    <IdType>EBIC</IdType>
    <TimeStamp>115500000</TimeStamp>
  </ContainerId>
  <CreDtTm>2010-12-17T11:55:00.000Z</CreDtTm>
  <MsgPain001>
    <HashValue>D7A8FBB307D7809469CA9ABC0082E4F8D5651E46D3CDB762D02D0BF37C9E59
2</HashValue>
    <HashAlgorithm>SHA256</HashAlgorithm>
    <Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03">
      <CstmrCdtTrfInitn>
        <!--content of the first pain message -->
        <!-- ... -->
      </CstmrCdtTrfInitn>
    </Document>
```

⁷⁷ 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.

```

</MsgPain001>
<MsgPain001>
  <HashValue>D7A8FBB307D7809469CA9ABC0082E4F8D5651E46D3CDB762D02D0BF37C9E59
  2</HashValue>
  <HashAlgorithm>SHA256</HashAlgorithm>
  <Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03">
    <CstmrCdtTrfInitn>
      <!-- content of the second pain message -->
      <!-- ... -->
    </CstmrCdtTrfInitn>
  </Document>
</MsgPain001>
</conxml>

```

9.1.3.2 Container Id

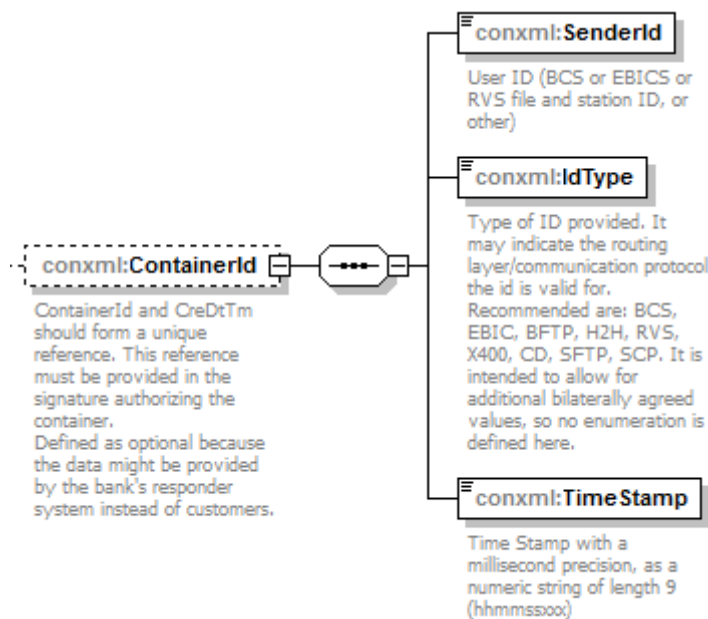


Diagram 83: container.nnn.001.02, Container Id

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).
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, 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

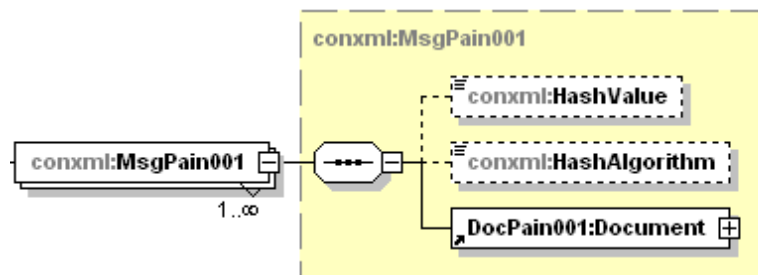


Diagram 84: container.nnn.001.02, message (exemplary selection)

Definition

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

XML Tag

<Msg Pain.001> (exemplary selection)

Occurrences

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

Rules

Name	XML Tag	Occurrences	Definition	Type	Rules
HashValue	<HashValue>	[0..1]	Hash value	conxml:HashSHA256	At this time, the hash value must be calculated using <code>SHA256</code> . Possibly, other hash calculation methods will be permitted at a later time, in which case the hash value entered in this field will have to be calculated with a procedure as in <HashAlgorithm>. Within the SRZ procedure, the specification of the hash value is mandatory.
HashAlgorithm	<HashAlgorithm>	[0..1]	Applied hash algorithm	conxml:HashAlgorithm	At this time, the value is to be definitely allocated using <code>SHA256</code> . Possibly, other hash calculation methods will be permitted at a later time.
Document	<Document>	[1..1]	Refer to 2.2.1.1, 2.2.2.1, 2.2.3.1, 11.2.1		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 <code>Document</code> 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.001.001.03">
  <CstmrCdtTrfInitn>
    <!--content of the first pain message -->
    <!-- ... -->
  </CstmrCdtTrfInitn>
</Document>
</MsgPain001>
```

9.1.4 Transmission of SEPA messages within the XML Container

At present, the XML container (version container.nnn.001.02) can be used in combination with the message types pain.001.001.03, pain.008.001.02, pain.007.001.02 and pain.002.001.03 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

Upload order type	Business transaction	Namespace of the TVS	File name of the TVS (xsd name as published on the website)
CCC	Credit Transfer Initiation	urn:iso:std:iso:20022:tech:xsd:pain.001.001.03	pain.001.001.03_GBIC_23.xsd
CDC	Direct Debit Initiation - SEPA core direct debit	urn:iso:std:iso:20022:tech:xsd:pain.008.001.02	pain.008.001.02_GBIC_32.xsd
C2C	Direct Debit Initiation - SEPA B2B direct debit	urn:iso:std:iso:20022:tech:xsd:pain.008.001.02	pain.008.001.02_GBIC_32.xsd
CC7	Reversal of a SEPA direct debit (via container)	urn:iso:std:iso:20022:tech:xsd:pain.007.001.02	pain.007.001.02_GBIC_32.xsd

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

At the customer-bank interface, the following message types (for the direction bank to customer) are specified for the rejection prior to settlement (rejects) as well as the status report for instant credit transfers :

Download order type	Business transaction	Namespace of the TVS	File name of the TVS (xsd name as published on the website)
CRC	Payment Status Report for Credit Transfer	urn:iso:std:iso:20022:tech:xsd:pain.002.001.03	pain.002.001.03_GBIC_32.xsd
CBC	Payment Status Report for Direct Debit	urn:iso:std:iso:20022:tech:xsd:pain.002.001.03	pain.002.001.03_GBIC_32.xsd
CIZ	Payment Status Report for Credit Transfer Instant (via container)	urn:iso:std:iso:20022:tech:xsd:pain.002.001.03	pain.002.001.03_GBIC_3.xsd

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

The container schema ensures that each XML message contained in the container conforms to one XML message type exactly (e.g. pain.002.001.03).

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.002.001.03:

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

Pain.008.001.02:

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.052/053/054- Messages

The following order types are defined for downloading camt.052, camt.053 and camt.054 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
<u>C5N</u>	<u>Credit Notification for credit transfer instant</u>	<u>urn:iso:std:iso:20022:tech:xsd:camt.054.001.02</u> <u>(with the rules specified in chapter 2.2.5)</u>

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

For files provided in ZIP-files the following naming is agreed:

When EBICS is applied, the **ZIP file's** name is predetermined by the EBICS standard. If the procedure is to be applied to other communication standards, the file name has to be stipulated in mutual agreement with the customer.

~~From November 2018 the Zip32- as well as the Zip64-archive format (.ZIP File format specification from version 4.5) will be used by the banks. The Zip64-archive format is practi-~~

ally-unregulated unlimited concerning the size of files or a maximum number of files in the archive. The compression algorithm to be used is not determined.

9.2.2.1 Naming Conventions for DK Standard Formats in a ZIP-Container

The names of the **XML files** contained in the ZIP file is structured in the following way:

JJJJ-MM-TT_CCC_X...X.xml

The components represent

JJJJ	the year
MM	the month (always two digits, padded with leading zero if necessary)
TT	the day (always two digits, padded with leading zero if necessary)
CCC	constant which marks what message type / business transaction is represented by the XML file (order type)
X...X	flexible / variable extension of the file name for the allocation contentwise and to secure an unambiguous file name (e.g. sender statements like BIC, statements concerning the receiver like IBAN, as well as internal numbers)

For all message types the following applies:

The date JJJJ-MM-TT is the **day of the composition** of the xml file.

CCC is determined as follows:

CDZ for pain.002 (in the case of SDD)

CRZ for pain.002 (in the case of SCT)

CIZ for pain.002 (in the case of SCT^{inst})

C29 for camt.029

C86 for camt.086

C52, C53, C54 or rather C5N4 for camt.052, camt.053 or rather camt.054 (refer also to chapter 9.2.1).

For CCC = C52, C53, C54 and C5N4 the following additional division of X...X in applies

KK . . .	the account identifier. If there is no IBAN for the account, an 11-digit BIC (8-digit BIC are padded with "XXX" to the right) or the 8-digit German bank sort code can be used followed in each case by a point "." which in turn is followed by the (national) account number. The point is used because other special characters may not be applicable in foreign (non-German) account numbers.
WWW	the currency symbol according to ISO 4217
AAAAAA	ID, normally six digits. The ID is to ensure the generation of unique file names on a specific date for the customer system. Without the ID component, creating several files for one day would be problematic.

X...X (optional) extensions of the file name are permitted after bilateral agreement with the customer. Additionally, up to 12 more digits are permitted

Patterns for camt.053 file names:

For an account with IBAN:

2018-01-08_C53_DE87200500001234567890_EUR_000001.xml

For a German account number with bank code:

2018-01-08_C53_20050000.1234567890_EUR_000001.xml

For a German account number with BIC:

2018-01-08_C53_BANKDEFF123.1234567890_EUR_000001.xml

Pattern for a camt.086 file name:

2018-01-08_C86_BANKDEFFXXX_KUNDEABC000001.xml

9.2.2.2 Naming Convention for account-related information in pdf format **BKA**

- 1) Account statements in PDF-format are also provided in a ZIP-container (via EBICS order type BKA). The naming conventions for **pdf-files** are geared to the camt account statement. In doing so it is recommended to use the six digit sequence number of the paper-based account statement.
Therefore a pattern for a file name in the case of an account with IBAN is:

2018-01-08_BKA_DE87200500001234567890_EUR_000021.xml

- 2) Other digitalised account-related information is provided via EBICS order type BKI in pdf format in a ZIP container.
The naming convention from 1) is adapted for BKI provisions as illustrated in the following sample:

2018-02-23 BKI DE87200500001234567890 EUR AAAAAA X...X.pdf

x...x specifies the type / content (optional part) If the files are of the following content type, the standard assignment given here must be used in the first three places:

RNG=	Invoice
KAB =	Account balancing
SAB =	Balance confirmation
ZAV =	Payment notification
DPA =	Securities account statement
WPA=	Securities settlement
TRA =	Trade documents (documentary credits)
ZAB =	Interest settlement
INF =	Information / Message
DEV =	Foreign exchange transaction

The six-digit ID is the consecutive number of the respective content type. The ID is intended to ensure that unique file names are created for the customer system for each creation day.

10 Same-day urgent credit transfers (submission via pain.001)

The submission of same-day urgent credit transfers in currency EUR (within Germany or cross-border) is to be transmitted by way of ISO 20022 format pain.001. With the following modifications to the SEPA-specification according to chapter 2.2.1, the pain.001 schema provided by the DK can be used to for same-day urgent credit transfers:

1. In element group PaymentTypeInformation, only code „URGP“ of the external code list ExternalServiceLevel1Code which is to apply here is permitted for the tag <SvcLvl> (Service Level).
2. For the EBICS communication, the order type CCU specified for this purpose has to be applied (applicable using a format according to DK TVS pain.001.001.03_GBIC_32).

Because of different requirements in interbank payment transactions, it cannot be ensured that all data contents are transmitted to their full extent. This pertains especially to the following data elements (details have to be settled with the institution):

Element	XML-Tag	Restrictions
Category Purpose	<CtgyPurp>	Only transfer of „INTC“ (Intra Company Payment) and „CORT“ (Trade Settlement Payment) possible.
Country and Address Lines Postal Address of Debtor	<Dbtr><PstlAdr><Ctry> and <Dbtr><PstlAdr><AddrLine>	Transmission of up to 70 characters altogether possible
Debtor Identification	<Dbtr><Id>	No transmission possible
Currency of Debtor's Account	<DbtrAcct><Ccy>	No transmission possible
End-To-End-Identification	<EndToEndId>	No transmission possible; customers are recommended to specify this ID in the unstructured remittance information (Remittance Information, Unstructured) if necessary
Ultimate Debtor	<UltmtDbtr>	No transmission possible
Country and Address Lines Postal Address of Creditor	<Cdtr><PstlAdr><Ctry> and <Cdtr> ><PstlAdr><AddrLine>	Transmission of up to 70 characters altogether possible
Creditor Identification	<Cdtr><Id>	No transmission possible
Ultimate Creditor	<UltmtCdtr>	No transmission possible
Purpose Code	<Purp>	Only transfer of „INTC“ (Intra Company Payment) and „CORT“ (Trade Settlement Payment) possible.

11 Electronic Recalls

11.1 Introduction

The German Banking Industry Committee (Die Deutsche Kreditwirtschaft, DK) agreed on giving clients the possibility for an „electronic recall”⁷⁸ of SEPA-payment orders. **This is to be understood as an optional offer of the payment service providers (ZDLs, German term Zahlungsdienstleister).** The given standardized specification based on ISO 20022 now makes consistent processing of XML-based SEPA-formats possible.

Overview of the specified messages in this chapter

UNIFI message	Application	used order types
pain.007	Electronic order of SEPA-direct debit reversals	C07
camt.055	Request for cancellation of SEPA-credit transfers and SEPA-direct debits	C55
camt.029	Information about the result of a request for cancellation initiated by camt.055. This could be final/ conclusive information or information about the intermediate status.	C29

The payment service provider (ZDL) decides which recall-messages will be provided for which service.

In the following passages of this document the format specifications of the DK for the use of these messages in the payments market are stated.

Based on the ISO-scheme DK-rules for the message “pain.007” has been established which displays the Implementation Guidelines of the EPC. For the messages “camt.055” and “camt.029” DK-rules, based on the corresponding ISO-schemes, have been established as well. The exact document references can be found under “referenced documents”.

⁷⁸ In this chapter the term “electronic recall” is to be understood exclusively in its technical meaning.

Display of the guidelines

The following is valid for all three messages:

- Only the elements respectively the element groups that are to be provided after EPC- or DK-rule or that are to be provided mandatorily because of ISO 20022 are indicated.
- All elements/ element groups that are not mentioned can be used optionally after the ISO-provided value ranges and cardinalities but they are not a part of the DK guidelines.
- To improve the recognizability of the structure of the message part some of the elements/ element groups that are not to be used mandatorily are still demarcated (in that case they are marked in grey colour).
- Used fields have to correspond to the guidelines described in this document. If elements that are not mentioned in the guidelines are used, their content will be ignored.

Character Set

The character code rules of chapter 2 (SEPA Payment Transactions) apply.

Referenced Documents

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

(http://www.iso20022.org/payments_messages.page):

- EPC Implementation Guidelines for pain.007:
SEPA Core Direct Debit Scheme Customer-to-Bank
Implementation Guidelines 2019 version 1.0 and
SEPA Business to Business Direct Debit Scheme Customer-to-Bank
Implementation Guidelines 2019 Version 1.0
- ~~SEPA Core Direct Debit Scheme Customer-to-Bank Implementation Guidelines (EPC130-08 SDD Core C2B IG 2017 V 1.0 Approved 24 November 2016), valid from November 19th 2017 and~~
~~SEPA Business to Business Direct Debit Scheme Customer-to-Bank Implementation Guidelines (EPC131-08 B2B C2B IG 2017 Version 1.0 Approved 24 November 2016), valid from November 19th 2017 for pain.007~~
- ISO 20022: Payments - Maintenance 2009 Message Definition Report, Edition April 2009 for pain.007 (Customer Payment Reversal)
- ISO 20022 Payments Maintenance Exceptions and Investigations 2015-16, February 2016 for camt.055 (Customer Payment Cancellation Request) und camt.029 (Resolution of Investigation)

- Schema files (Original ISO for camt.055 and camt.029), also accessible via <http://www.ebics.de/spezifikation/dfue-abkommen-anlage-3-formatstandards/>
 - CustomerPaymentCancellationRequestV04
 - ResolutionOfInvestigationV05
- Technical Validation Subset (TVS) of the DK for CustomerToBankPaymentReversal (pain.007.001.02_GBIC_32.xsd). By analogy with the procedure of direct debit submissions this scheme can be applied to core direct debits as well as to B2B direct debits. Apart from that the TVS is in its structure identical to both schema data EPC130-08 2017 V1.0 pain.001.02.xsd (Reversal basic direct debits) and EPC131-08 2017 V1.0 pain.007.001.02.xsd (Reversal corporate direct debits). The data classifications of the TVS of the DK contain the string “_GBIC” while the data classifications of the EPC contain the string “_EPC130-08 SDD Core C2B 2017 V1.0” (CORE) resp. “_EPC131-08 SDD B2B C2B 2017 V1.0” (B2B).

11.2 Customer to Bank Payment Reversal – pain.007.001.02

The message is used for an electronic order of SEPA- direct debit corrections by the payment recipient to the payment service provider of the payment recipient.

In case of a usage of EBICS as a means of transfer the order is transferred via the upload order type C07.

After EPC IG with the pain007 message a reversal can happen

1. for a complete pain.008 message (identified by OrgnlMsgId)
2. one or several payment information blocks within one pain.008 message (identified by OrgnlMsgId, OrgnlPmtInfId)
3. individual transactions (identified by OrgnlMsgId, OrgnlPmtInfId, OrgnlEndToEndId)

Due to the recommendation in the EPC Implementation Guidelines no group- or blockreversals are permitted. That means that even in case of the reversal of a whole message respectively a whole Payment-Information-Block of every individual transaction has to be indicated in the pain.007 message. Because of the fact that the original transactions in one pain.007 after 1)-3) have to come from one original message core direct debits and B2B direct debits cannot be intermingled by this definition.

11.2.1 Message Structure

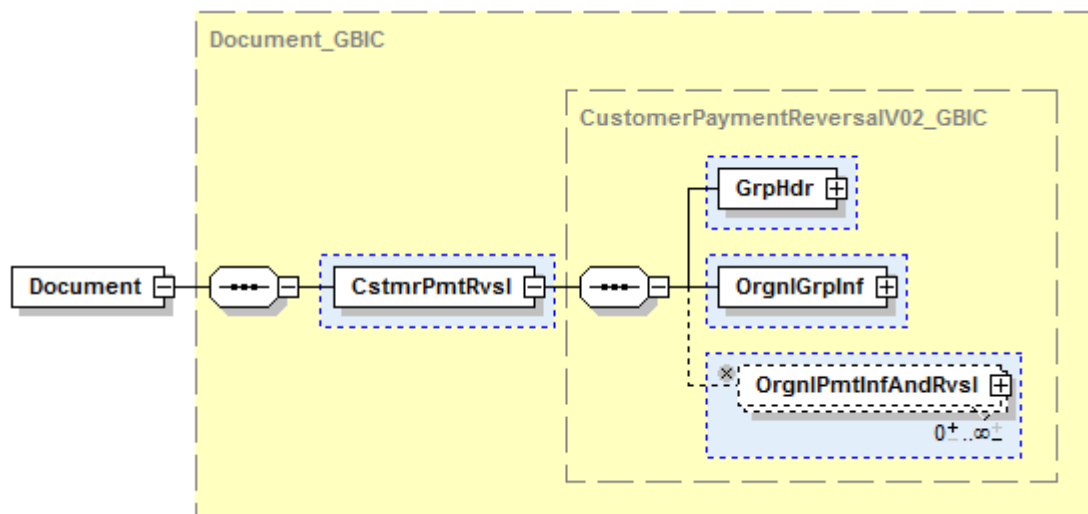


Diagram 85: Overview pain.007.001.02

Definition

ISO 20022 XML-message: Customer to Bank Payment Reversal Schema.

Root element of the pain.007.001.02 message.

XML-Tag

<Document>

Occurrences

[1..1]

Rules

	Name	XML-Tag	Occurrences	Definition	Type	EPC-/DK-rule
0	<i>CustomerPaymentReversal</i>	<CstmrPmtRvsl>	[1..1]	The CustomerPaymentReversal message is sent by the initiating party to the next party in the payment chain. It is used to reverse a payment previously executed.	CustomerPaymentReversalV02_GBIC	

DFÜ Agreement

Appendix 3: Specification of Data Formats

	Name	XML-Tag	Occurrences	Definition	Type	EPC-/DK-rule
1	GroupHeader	<GrpHdr>	[1..1]	Set of characteristics shared by all individual transactions included in the message.	Refer to 11.2.2	
1	OriginalGroupInformation	<OrgnlGrpInf>	[1..1]	Information concerning the original group of transactions, to which the message refers.	Refer to 11.2.3	
1	OriginalPaymentInformationAndReversal	<OrgnlPmtInfAndRvsl>	[0..n]	Information concerning the original payment information, to which the reversal message refers.	Refer to 11.2.4	

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

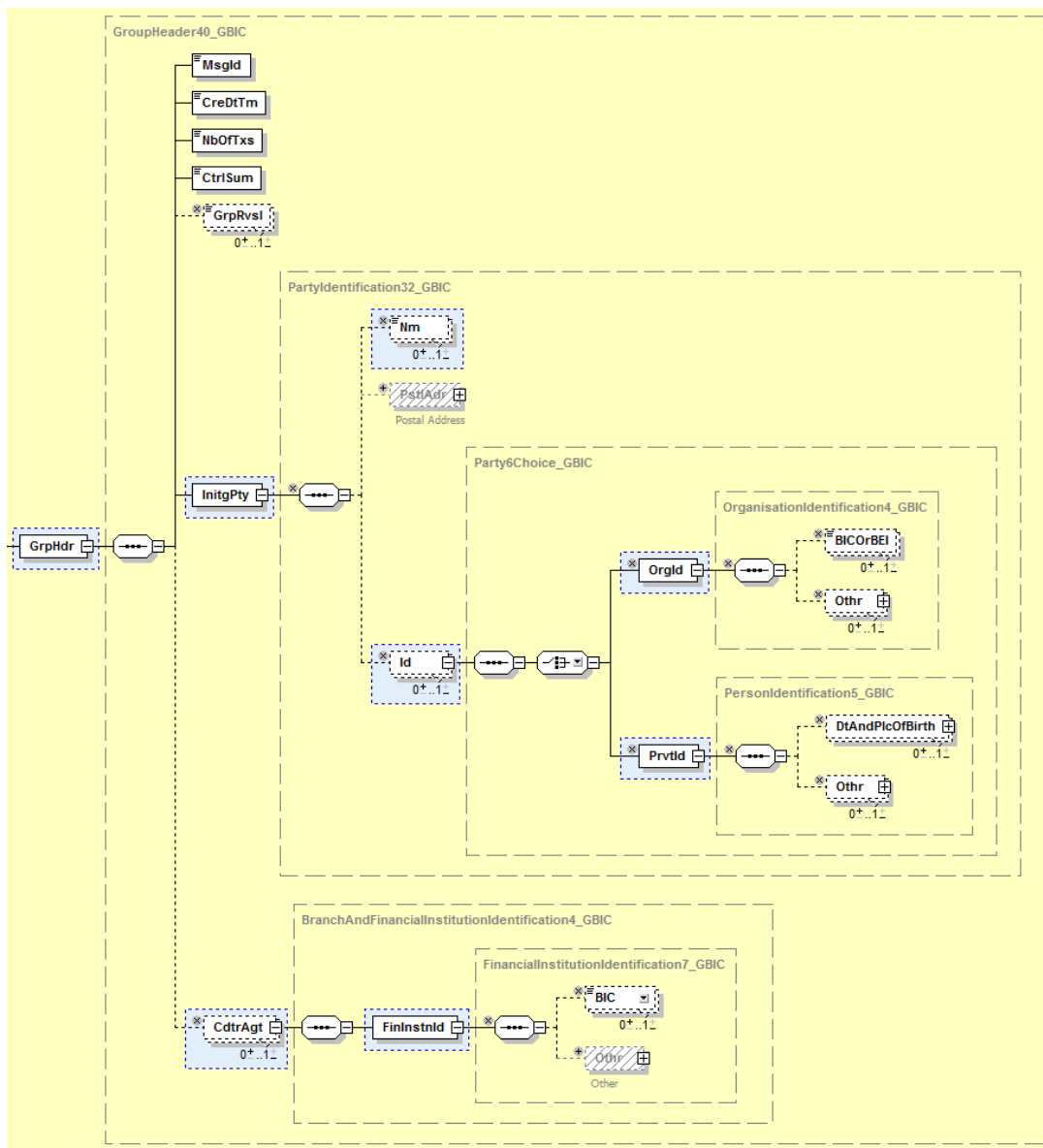


Diagram 86: Overview pain.007.001.02, GrpHdr

Definition

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

Rules

Only the elements with an application-rule are listed in this table.

	Name	XML-Tag	Occurrences	Definition	Type	EPC-/DK-rule
2	MessageIdentification	<MsgId>	[1..1]	Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message.	Max35Text	Is to be provided precisely with an institute specific character chain.
2	CreationDateTim e	<CreDtTm>	[1..1]	Date and time at which the message was created.	ISODateTime	
2	NumberOfTransa ctions	<NbOfTxs>	[1..1]	Number of individual transactions contained in the message.	Max15Numeric Text	
2	ControlSum	<CtrlSum>	[1..1]	Total of all individual amount included in the message.	DecimalNumber	
2	GroupReversal	<GrpRvsl>	[0..1]	Indicates whether the reversal applies to the whole group of transactions or to individual transactions within the original group.	TrueFalseIndica tor	It is recommend- ed that <i>false</i> is allo- cated.
2	InitiatingParty	<InitgPty>	[1..1]	Party that initiates the reversal message.	PartyIdentificati on32_GBIC	
3	Name	<Nm>	[0..1]	Name by which a party is known and which is usually used to identify that party.	Max140Text_G BIC	"Name" is limited to 70 characters in length.

DFÜ Agreement

Appendix 3: Specification of Data Formats

	Name	XML-Tag	Occurrences	Definition	Type	EPC-/DK-rule
3	Identification	<Id>	[0..1]	Unique and unambiguous identification of a party.	Party6Choice_GBIC	<p>The DK recommends not to allocate this element group.</p> <p>In case of the usage the following data is permitted after EPC in this choice:</p> <p>In <OrgId> either <BICOrBEI> or once the <Othr>-group</p> <p>or</p> <p>In <PrvtId> either <DtAnd-PlcOfBirth> or once the <Othr>-group</p> <p>For details of the single elements of group <Id> see chapter 2.2.1.5</p>
2	CreditorAgent	<CdtrAgt>	[0..1]	Payment service provider servicing an account for the creditor	BranchAndFinancialInstitutionIdentification4_GBIC	<p>If this element group is allocated, the BIC is to be given in the <BIC>-element. The other fields remain empty.</p>

11.2.3 Original Group Information <OrgnlGrplnf>, [1..1]

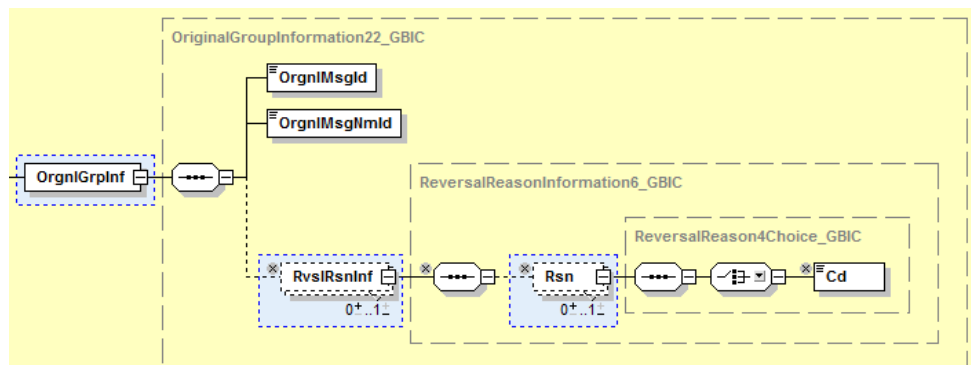


Diagram 87: Overview pain.007.001.02, OrgnlGrplnf

Definition

Information concerning the whole original message.

Rules

In this table only the “yellow” elements (after EPC) are listed.

	Name	XML-Tag	Occur- rences	Definition	Type	EPC-/DK-rule
2	OriginalMessageId entification	<OrgnlMsgld>	[1..1]	Message-Id of the original message	Max35Text	
2	OriginalMessage NameIdentification	<OrgnlMsgNmld>	[1..1]	Message name of the original message	Max35Text	constant pain.008
2	ReversalReasonIn formation	<RvslRsnInf>	[0..1]	Set of elements used to provide detailed information on the reversal reason.	ReversalReasonInformation6_GBIC	
3	Reason	<Rsn>	[0..1]	Specifies the reason for the reversal.	ReversalReason4Choice_GBIC	

DFÜ Agreement

Appendix 3: Specification of Data Formats

	Name	XML-Tag	Occurrences	Definition	Type	EPC-/DK-rule
4	Code	<Cd>	[1..1]	Reason for the reversal as published in an external reason code list	ExternalReversalReason1Code	<p>The following codes of the external ISO 20022-code-list are permitted: AM05 (Duplicate Entry) and MS02 (Reason not specified)</p> <p>This field can only be assigned if all individual transactions of the pain.007-message have the same reversal cause (the respective element in Original Payment Information And Reversal of the individual transaction(s) is then not permitted to be assigned)</p> <p>The indication of <Rsn><Cd> on one of the three levels is mandatory!</p>

Definition

© Die Deutsche Kreditwirtschaft

Rules

In this table only the “yellow” elements (after EPC) are listed.

	Name	XML-Tag	Occurrences	Definition	Type	EPC-/DK-rule
2	ReversalPaymentInformationIdentification	<RvslPmtInfId>	[0..1]	Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the reversed payment information group.	Max35Text	
2	OriginalPaymentInformationIdentification	<OrgnlPmtInfId>	[1..1]	Unique identification as assigned by the original sending party to unambiguously identify the original payment information group.	Max35Text	To be transferred exactly from the respective element <PmtInfId> of the original message (pain.008)
2	OriginalNumberOfTransactions	<OrgnlNbOfTxs>	[0..1]	Number of individual transactions contained in the original payment information group.	Max15NumericText	If allocated it is to be allocated with the value of the element <NbOfTxs> from the original message (pain.008)
2	OriginalControlSum	<OrgnlCtrlSum>	[0..1]	Total of all individual amounts included in the original payment information group irrespective of currencies.	DecimalNumber	If allocated, it is to be allocated with the value of the element <CtrlSum> from the original message (pain.008)
2	BatchBooking	<BtchBookg>	[0..1]	Identifies whether a single entry per individual transaction or a batch entry for the sum of the amount of all transactions within the group of a message is requested.	BatchBookingIndicator	Only when there is a respective agreement with the client for single entries, every Reversal will be displayed individually on the account information of the original direct debit submitter in case of allocating 'false'. In all other cases it is always a batched entry (Default/ pre-agreed: true).
2	PaymentInformationReversal	<PmtInfRvsl>	[0..1]	Indicates whether the Reversal is related to the whole Payment Information Block or to individual transactions within the block.	TrueFalseIndicator	If given, the field is to be allocated with false

DFÜ Agreement

Appendix 3: Specification of Data Formats

	Name	XML-Tag	Occurrences	Definition	Type	EPC-/DK-rule
2	ReversalReasonInformation	<RvslRsnInf>	[0..n]	Set of elements used to provide detailed information on the reversal reason.	ReversalReasonInformation6_GBIC_2	
3	Reason	<Rsn>	[0..1]	Specifies the reason for the reversal	ReversalReason4Choice_GBIC_2	
4	Code	<Cd>	[1..1]	Reason for the reversal as published in an external code list.	ExternalReversalReason1Code	<p>Only the codes AM05 (Duplicate Entry) and MS02 (Reason not specified) of the external ISO 20022-code-list are permitted.</p> <p>This field can only be assigned if all individual transactions of this payment information block have the same reason for the Reversal (the respective elements in the Original Group Information and for the individual transaction(s) are not permitted to be assigned)</p> <p>The indication of <Rsn><Cd> on one of the three levels is mandatory!</p>

DFÜ Agreement

Appendix 3: Specification of Data Formats

	Name	XML-Tag	Occurrences	Definition	Type	EPC/DK-rule
2	TransactionInformation	<TxInf>	[0..n]	Set of elements used to provide information on the original transactions to which the reversal message refers.	PaymentTransactionInformation28	The EPC/DK-occurrence is [1..n] Group-reversals or block-reversals are not valid after the EPC-recommendation, all individual transactions have to be mentioned.
3	ReversalIdentification	<RvsId>	[0..1]	Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the reversed transaction.	Max35Text	
3	OriginalInstructionIdentification	<OrgnlInstrId>	[0..1]	Unique identification, as assigned by the original instructing party for the original instructed party, to unambiguously identify the original.	Max35Text	Indication is mandatory if it is allocated in the original transaction (exact borrow)
3	OriginalEndToEndIdentification	<OrgnlEndToEndId>	[0..1]	Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction.	Max35Text	Exact borrow of the original transaction is mandatory. The EndToEndId is a mandatory field in there. If it was assigned with NOTPROVIDED, it has to be assigned with NOTPROVIDED here, too. To improve later Identification the DK highly recommends to already give unambiguous IDs with the submission of pain.008.

DFÜ Agreement

Appendix 3: Specification of Data Formats

	Name	XML-Tag	Occurrences	Definition	Type	EPC-/DK-rule
3	OriginalInstructed Amount	<OrgnlInstd Amt>	[0..1]	Amount of money, as provided in the original transaction, to be moved between the debtor and the creditor, before deduction of charges, expressed in the currency, as ordered by the original initiating party.	ActiveOrHistoric CurrencyAndAmount_GBIC	Exact borrow of the original transaction is mandatory.
3	ReversedInstructedAmount	<RvslInstd Amt>	[0..1]	Amount of money to be moved between the debtor and the creditor, before deduction of charges, in the reversed transaction.	ActiveOrHistoric CurrencyAndAmount_GBIC	Has to correspond exactly to the assigned original amount (previous element)
3	ChargeBearer	<ChrgBr>	[0..1]	Specifies if the creditor and/or debtor will bear the charges associated with the processing of the payment transaction.	ChargeBearerType1Code	Only allocation of SLEV is valid.
3	ReversalReasonInformation	<RvslRsnInf >	[0..n]	Set of elements used to provide detailed information on the reversal reason.	ReversalReasonInformation6_GBIC_3	
4	Reason	<Rsn>	[0..1]	Specifies the reason for the reversal.	ReversalReason4Choice_GBIC_2	

DFÜ Agreement

Appendix 3: Specification of Data Formats

	Name	XML-Tag	Occurrences	Definition	Type	EPC-/DK-rule
5	Code	<Cd>	[1..1]	Reason for the reversal as published in an external code list.	ExternalReversalReason1Code	<p>Reason for the Reversal for this individual transaction.</p> <p>Only the following Codes of the external ISO 20022-code-list are permitted:</p> <p>AM05 (Duplicate Entry) and MS02 (Reason not specified)</p> <p>This field can only be allocated if the respective elements are not assigned in Original Group Information and in Original Payment Information and Reversal Block ⁷⁹.</p> <p>The indication of <Rsn><Cd> on one of the three levels is mandatory!</p>
3	OriginalTransactionReference	<OrgnlTxRef>	[1..1]	See 11.2.5	OriginalTransactionReference13_GBIC	<p>The message elements in this structure must have the same values as the message elements in the original transaction.</p>

⁷⁹ Should this field and at the same time also a higher level be assigned, then the payment service provider is allowed to reject the file completely or he alternatively is allowed to use the code that accompanies the individual transaction especially for this transaction.

11.2.5 Original Transaction Reference <OrgnlTxRef>, [1..1]

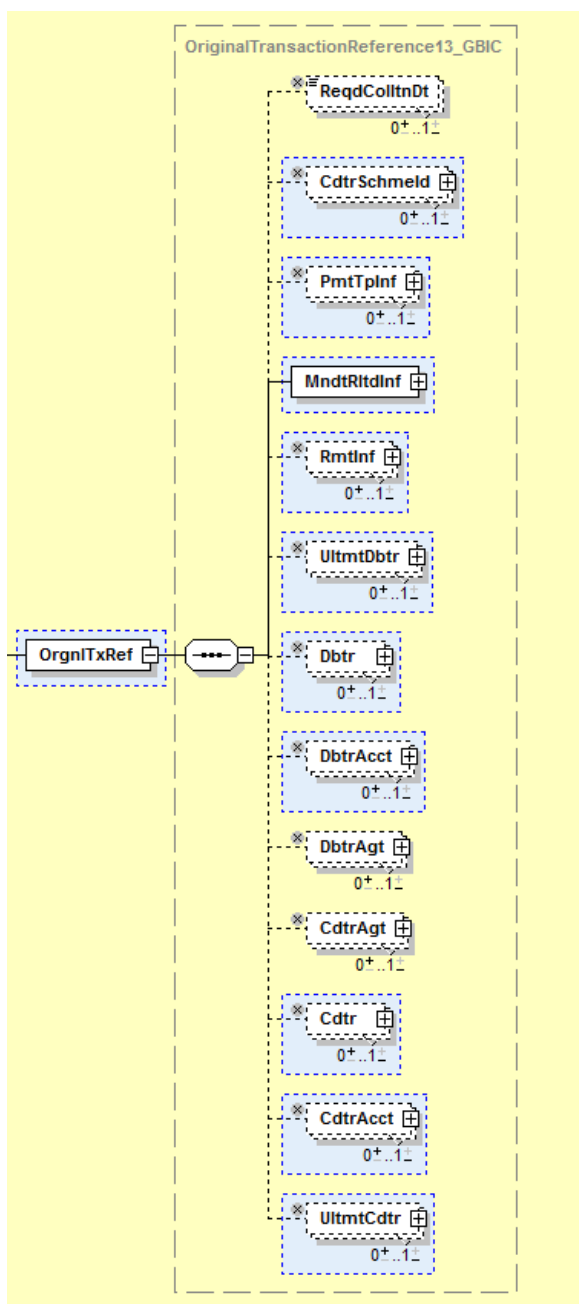


Diagram 89: Overview pain.007.001.02, OrgnlTxRef

Definition

Set of key information used to identify the original transaction that is being referred to.

	Name	XML-Tag	Occurrences	Definition	Type	EPC-/DK-rule
3	RequestedCollectionDate	<ReqdColltnDt>	[0..1]	Date and time at which the creditor requests that the amount of money is to be collected from the debtor.	ISODate	Exact borrow of <ReqdColltnDt> from the respective original transaction (the due date set by the customer, not the one possibly set by the ZDL) the DK/EPC-occurrence is [1..1]
3	CreditorSchemeIdentification	<CdtrSchmeId>	[0..1]	Credit party that signs the mandate.	PartyIdentification32_GBIC_2	Exact borrow (Creditor identifier from the original transaction) For details of the structure see chapter 2.2.2.8 the DK/EPC-occurrence for the structure is [1..1]
3	PaymentTypeInformation	<PmtTpInf>	[0..1]	Set of elements used to further specify the type of transaction.	PaymentTypeInformation22_GBIC	Exact borrow from the original transaction. Additionally only CORE or B2B are valid for the Local Instrument for the whole reversal. For details of the structure see chapter 2.2.2.5 the DK/EPC-occurrence for the structure is [1..1]
3	MandateRelatedInformation	<MndtRltdInf>	[0..1]	Set of elements used to provide further details of the mandate signed between the creditor and the debtor.	MandateRelatedInformation6_GBIC	Exact borrow from the original transaction. For details of the structure see chapter 2.2.2.8

DFÜ Agreement

Appendix 3: Specification of Data Formats

	Name	XML-Tag	Occurrences	Definition	Type	EPC-/DK-rule
3	RemittanceInformation	<RmtInf>	[0..1]	Information supplied to enable the matching of an entry with the items that they transfer is intended to settle such as commercial invoices in an account's receivable system.	RemittanceInformation5_GBIC	It is recommended to only allocate this group of fields when it is indispensable for the identification. When it is allocated an exact borrow from every single field is mandatory. For details see structure in chapter 2.2.2.11
3	UltimateDebtor	<UltmtDbtr>	[0..1]	Ultimate party that owes an amount of money to the (ultimate) creditor.	PartyIdentification32_GBIC_4	When this is allocated an exact borrow from every single field is mandatory. For details see structure in chapter 2.2.2.7
3	Debtor	<Dbtr>	[0..1]	Party that owes an amount of money to the (ultimate) creditor.	PartyIdentification32_GBIC_5	When this is allocated an exact borrow from every single field is mandatory. For details see structure in chapter 2.2.2.7
3	DebtorAccount	<DbtrAcct>	[0..1]	Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.	CashAccount16_GBIC_2	Exact borrow <Id><IBAN> from the original transaction. Spare fields remain empty
3	DebtorAgent	<DbtrAgt>	[0..1]	Financial institution servicing an account for the debtor.	BranchAndFinancialInstitutionIdentification4	When this is allocated an exact borrow from every single field is mandatory. For details see structure in chapter 2.2.2.7

DFÜ Agreement

Appendix 3: Specification of Data Formats

	Name	XML-Tag	Occurrences	Definition	Type	EPC-/DK-rule
3	CreditorAgent	<CdtrAgt>	[0..1]	Financial institution servicing an account for the creditor.	BranchAndFinancialInstitutionIdentification4	When this is allocated an exact borrow from every single field is mandatory. For details see structure in chapter 2.2.2.5
3	Creditor	<Cdtr>	[0..1]	Party to which an amount of money is due.	PartyIdentification32_GBIC_6	When this is allocated an exact borrow from every single field is mandatory. For details see structure in chapter 2.2.2.6
3	CreditorAccount	<CdtrAcct>	[0..1]	Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction.	CashAccount16_GBIC_3	Exact borrow <Id><IBAN> from the original transaction. Spare fields remain empty
3	UltimateCreditor	<UltmtCdtr>	[0..1]	Ultimate party to which an amount of money is due.	PartyIdentification32_GBIC_4	When this is allocated an exact borrow from every single field is mandatory. For details see structure in chapter 2.2.2.7

11.3 Customer Payment Cancellation Request – camt.055.001.05

This message is used for electronic payment cancellation requests (cancellation of SEPA-credit transfers⁸⁰ and SEPA- direct debits) by customers, addressed to the payment service provider.

In the case of a usage of EBICS as the means for transfer this order is submitted with the upload order type C55.

Payment cancellations can be requested for

1. A single payment information block within one pain.008- resp. pain.001-message (identified by <OrgnlMsgId> and <OrgnlPmtInflId>).
For a cancellation request of several payment information blocks a separate camt.055- message has to be initiated for each payment information block.
2. One or several individual transactions of one payment information block of one pain.008- resp. pain.001-message (identified by <OrgnlMsgId>, <OrgnlPmtInflId> and <OrgnlEndToEndId>).

11.3.1 Structure of the message

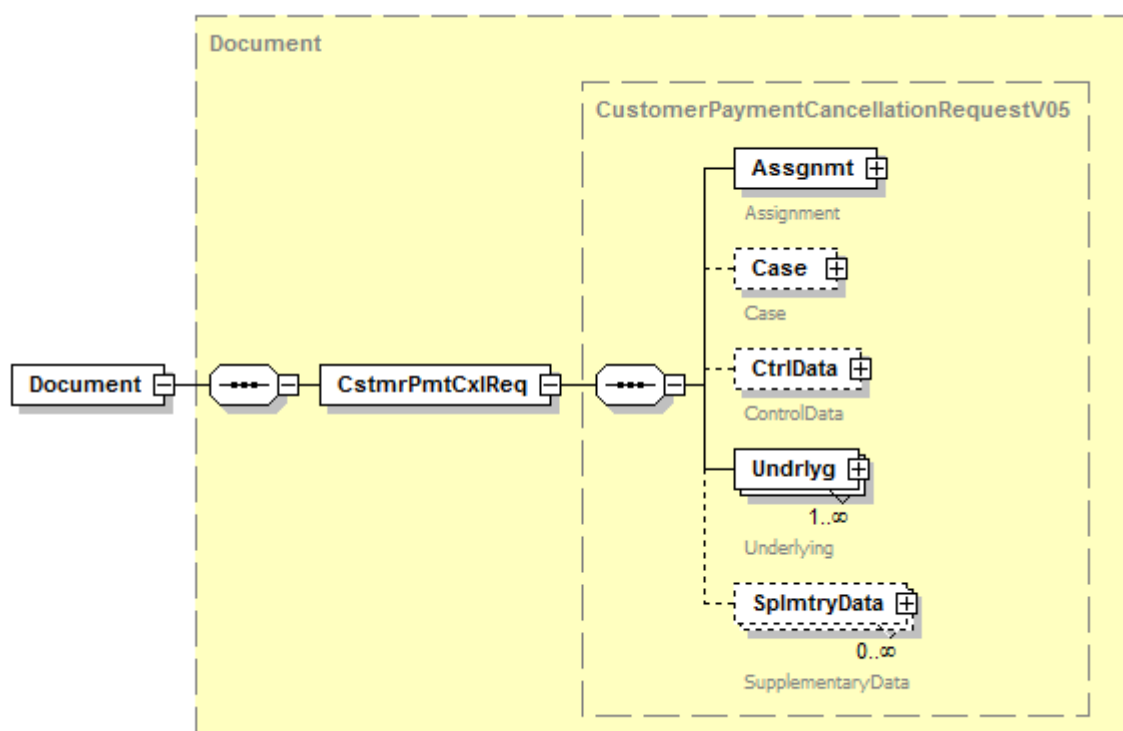


Diagram 90: overview camt.055.001.05

⁸⁰ In cases of credit transfers that were already performed this is a request for a retransfer. Whether this request is necessary depends on the creditors and their ZDL.

Definition

ISO 20022 XML-message: Customer Payment Cancellation Request Schema.
Root element of the message camt.055.001.05.

XML-Tag

<Document>

Occurrences

[1..1]

Rules

	Name	XML-Tag	Occurrences	Definition	Type	DK-rule
0	<i>MessageRoot</i>	<CstmrPmt CxlReq>	[1..1]	Payment Cancellation Request	CustomerPaymentCancellationRequestV05	
1	Assignment	<Assgnmt>	[1..1]	Identifies the assignment of an investigation case from an assigner to an assignee.	See 11.3.2	
1	Case	<Case>	[0..1]	Identifies account owner data of the investigation case.	Case3	Not to be allocated.
1	ControlData	<CtrlData>	[0..1]	Provides details on the number of transactions and the control sum of the message.	ControlData1	Not to be allocated.
1	Underlying	<Undrlyg>	[1..n]	Identifies the payment instruction to be cancelled.	See 11.3.3	Only one occurrence is valid, that means the DK-occurrence is [1..1]
1	SupplementaryData	<SplmtryData>	[0..n]	Additional information that cannot be captured in the structured elements and/or any other specific block.	SupplementaryData1	Not to be allocated.

11.3.2 Assignment <Assgnmt>, [1..1]

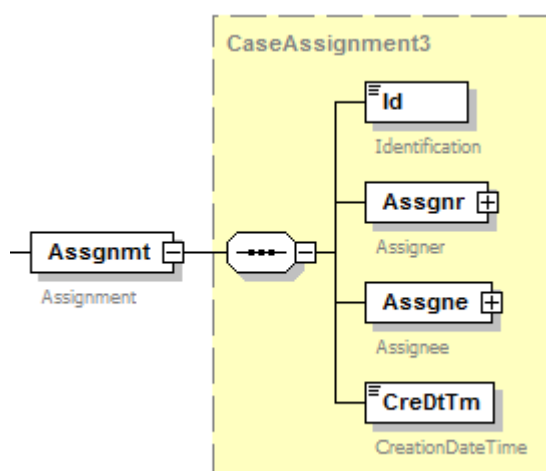


Diagram 91: camt.055.001.05, Assgnmt

Definition

Identifies the assignment of an investigation case from an assigner to an assignee.

XML-Tag

<Assgnmt>

Occurrences

[1..1]

Rules

	Name	XML-Tag	Occurrences	Definition	Type	DK-rule
2	Identification	<Id>	[1..1]	Uniquely identifies the case assignment.		Is to be allocated with an unambiguous, institute-specific chain of symbols
2	Assigner	<Assgnr>	[1..1]	Party who assigns the case.	See 11.3.2.1	
2	Assignee	<Assgne>	[1..1]	Party to which the case is assigned.	See 11.3.2.2	
2	CreationDateTim e	<CreDtTm>	[1..1]	Date and time at which the assignment was created.	ISODateTime	Date/time of the payment cancellation request message

	Name	XML-Tag	Occurrences	Definition	Type	DK-rule
4	Identification	<Id>	[0..1]	Unique and unambiguous identification of the principal party.	Party1Choice	Allocation is optional. In case of an allocation only the field <OrgId> <Othr><Id> is allowed to be allocated. Additionally, the Othr-group is to occur once maximally (e.g. with a customer-Id)

11.3.2.2 Assignee <Assgne>, [1..1]

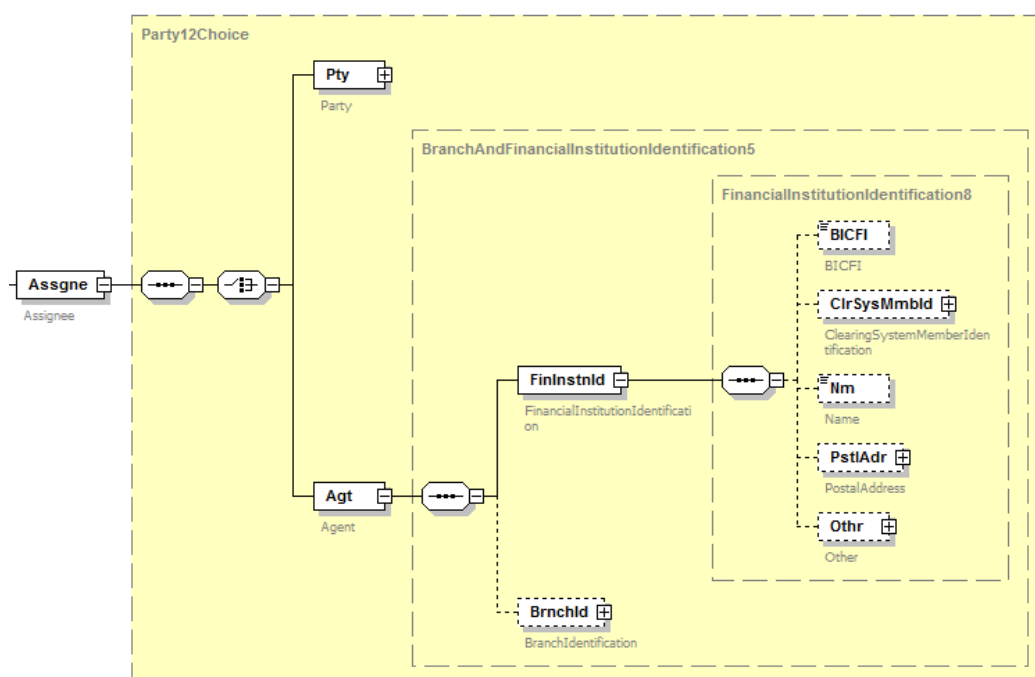


Diagram 93: camt.055.001.05, Assgne

Definition

Party to which the case is assigned.

XML-Tag

<Assgne>

Occurrences

[1..1]

Rules

	Name	XML-Tag	Occurrences	Definition	Type	DK-rule
3	Agent	<Agt>	[1..1]	Identification of a payment service provider.	PartyIdentification43	For the <BICFI>-element in this element-group defined the BIC of the commissioned payment service provider is to be given. Spare fields remain empty.

11.3.3 Underlying <Undrlyg>, [1..n]

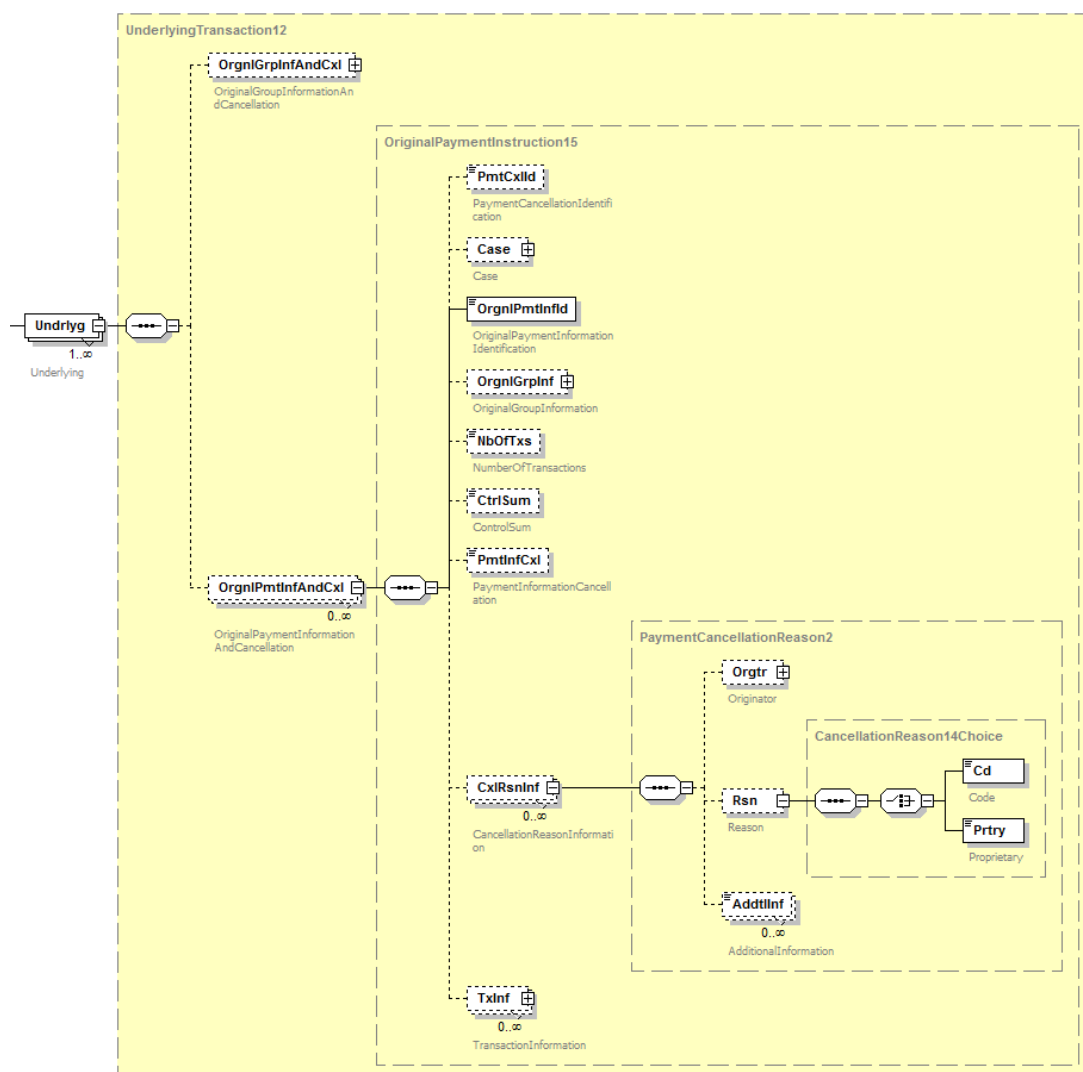


Diagram 94: camt.055.001.05, Undrlyg

Definition

Identifies the payment instruction to be cancelled.

XML-Tag

<Undrlyg>

Occurrences

[1..n] - Please note: In the DK only one occurrence is valid.

Rules

	Name	XML-Tag	Occurrences	Definition	Type	DK-rule
2	OriginalGroup InformationAnd Cancellation	<OrgnlGrpInfAndCxl>	[0..1]	Provides information on the original message to which the cancellation refers.	OriginalGroupHeader4	Not to be allocated.
2	OriginalPayment Information And Cancellation	<OrgnlPmtInfAndCxl>	[0..n]	Provides information on the original (group of) transactions to which the cancellation request refers.	OriginalPaymentInstruction15	This is the cancellation data on PaymentInformation-Block-level. This element group is to be allocated exactly once per cancellation message, that means the DK-occurrence is [1..1]
3	Case	<Case>	[0..1]	Identifies the case.	See chapter 11.3.3.1	This declaration is mandatory, that means the DK-occurrence is [1..1]
3	OriginalPayment Information Identification	<OrgnlPmtInfId>	[1..1]	Unique and unambiguous identifier of the original payment information block as assigned by the original sending party.	Max35Text	Exact borrow from the original message for comparison
3	OriginalGroup Information	<OrgnlGrpInf>	[0..1]	Information concerning the original group of transactions to which the message refers.	OriginalGroupInformation3	Mandatory group, that means the DK-occurrence is [1..1]
4	OriginalMessage Identification	OrgnlMsgId	[1..1]	Message-Id of the original message to which the cancellation is related to	Max35Text	Exact transfer from the original message for comparison

DFÜ Agreement

Appendix 3: Specification of Data Formats

	Name	XML-Tag	Occurrences	Definition	Type	DK-rule
4	OriginalMessage NameIdentification	<OrgnlMsgNmId>	[1..1]	Message-name of the original message to which the cancellation is related to.	Max35Text	pain.001, pain.008 or completely specified with variety and ISO-version also valid. Though the ISO-version number is not used for the comparison.
3	NumberOfTransactions	<NbOfTx>	[0..1]	Number of individual transactions contained in the cancellation payment information group.	Max15Numeric Text	Number of all transactions of the original Payment Information Blocks. A declaration is mandatory, if this declaration has also been made in the original message.
3	ControlSum	<CtrlSum>	[0..1]	Total of all individual amounts included in the cancellation payment information group, irrespective of currencies.	DecimalNumber	Sum of all moduli of the original Payment Information Blocks. A declaration is mandatory, if this declaration has also been made in the original message.
3	PaymentInformationCancellation	<PmtInfCxl>	[0..1]	Indicates whether or not the cancellation applies to a whole group of transactions or to individual transactions within the original group.	GroupCancellationIndicator	This declaration is mandatory, that means the DK-occurrence is [1..1] If the declaration is <code>true</code> , the whole block is cancelled. If the declaration is <code>false</code> only individual transactions are cancelled. In the case of <code>false</code> declarations in transaction details (<TxInf>) are mandatory.

DFÜ Agreement

Appendix 3: Specification of Data Formats

	Name	XML-Tag	Occurrences	Definition	Type	DK-rule
3	CancellationReasonInformation	<CxlRsnInf>	[0..n4]	Detailed information on the cancellation reason.	PaymentCancellationReason2	Reasons for the payment cancellation are only allowed on this level if <PmtInfCxl> has been set as <code>true</code> <u>This element group may only be used once at the most i.e. the DK-occurrence is [0..1]</u>
4	Reason	<Rsn>	[0..1]	Specifies the reason for the cancellation.	CancellationReason14Choice	In case of allocation only codes of the code list are valid (that means allocation of the choice-path <Cd>)
5	Code	<Cd>	[1..1]	Reason for the cancellation request in a coded form.	CancellationReason5Code	Only certain codes are valid (for details see 11.3.4)
3	TransactionInformation	<TxInf>	[0..n]	Information concerning the original transactions to which the cancellation request message refers.	See chapter 11.3.3.2	In case of <PmtInfCxl> = <code>false</code> this element group is mandatory

11.3.3.1 Case <Case>, [0..1]

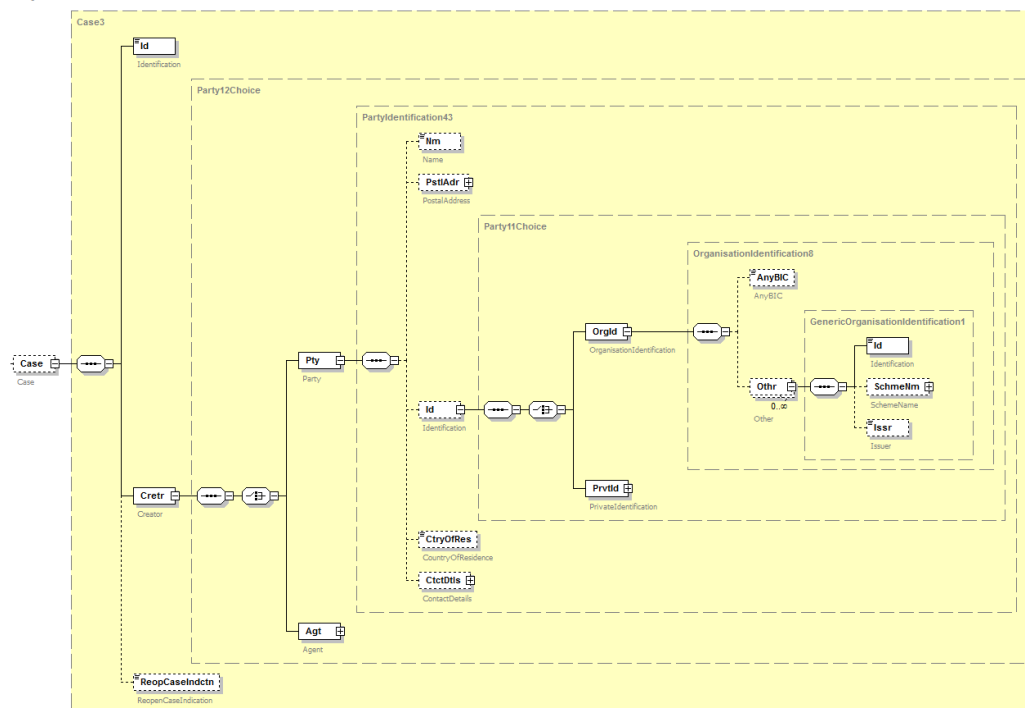


Diagram 95: camt.055.001.05, Case

Definition

Identifies the investigation case.

XML-Tag

<Case>

Occurrences

[0..1]

Regeln

	Name	XML-Tag	Occur- rences	Definition	Type	DK-rule
4	Identification	<Id>	[1..1]	Uniquely identifies the account owner data of the reversal case.	Max35Text	Is to be allocated mandatorily
4	Creator	<Cretr>	[1..1]	Party that created the investigation case.	Party12Choice	
5	Party	<Pty>	[1..1]	Identification of a person or an organisation.		
6	Name	<Nm>	[0..1]	Name by which a party is known and which is usually used to identify that party.		Name of the order giving party/ the account owner

DFÜ Agreement

Appendix 3: Specification of Data Formats

	Name	XML-Tag	Occurrences	Definition	Type	DK-rule
6	Identification	<Id>	[0..1]	Unique and unambiguous identification of the account	Party11Choice	
7	OrganisationIdentification	<OrgId>	[1..1]	Unique and unambiguous way to identify an organisation.	OrganisationIdentification8	
8	AnyBIC	<AnyBIC>	[0..1]	Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking – Banking telecommunication messages – Business identifier code (BIC)"		Allocation valid
8	Other	<Othr>	[0..n]	Unique identification of an organization as assigned by an institution, using an identification scheme.	GenericOrganisationIdentification1	This element group has to occur exactly once, that means the DK-occurrence is [1..1]
9	Identification	<Id>	[0..1]	Identification assigned by an institution.	Max35Text	Has to be allocated with the IBAN of the account owner (order giving party of the transaction as exact borrow from the original message) for comparison, that means the DK-occurrence is [1..1]

11.3.3.2 TransactionInformation <TxInf>, [0..n]

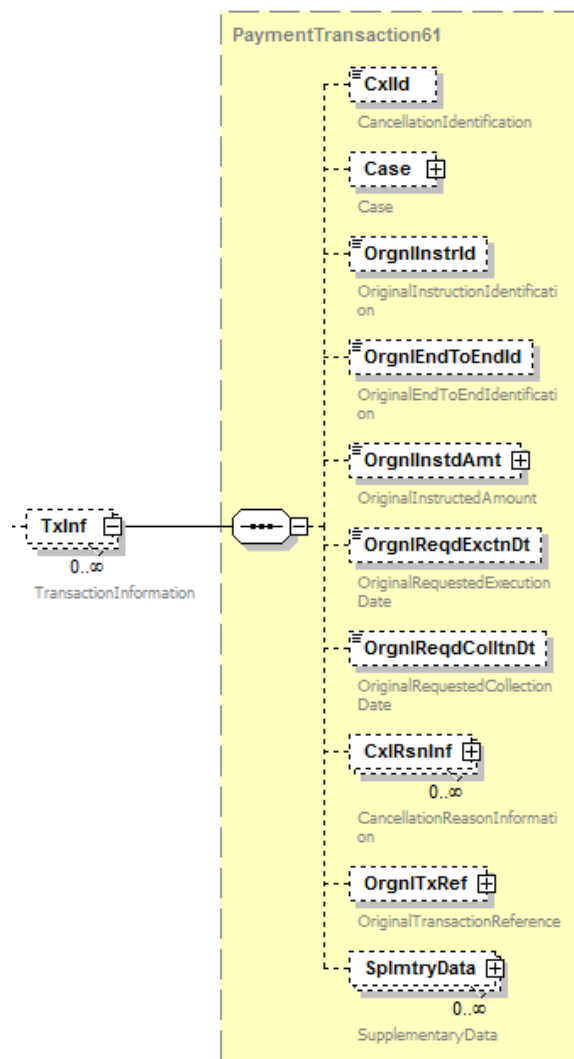


Diagram 96: camt.055.001.05, TxInf

Definition

Information concerning the original transactions to which the cancellation request message refers.

XML-Tag

<TxInf>

Occurrences

[0..1]

Rules

	Name	XML-Tag	Occurrences	Definition	Type	DK-rule
<u>4</u> <u>5</u>	OriginalInstruction Identification	<OrgnlInstrId>	[0..1]	Unique instruction ID identification as assigned in the original transaction.	Max35Text	Declaration is mandatory, if the original transaction is uallocated (exact transfer)
<u>4</u> <u>5</u>	OriginalEndToEndIdentification	<OrgnlEndToEndId>	[0..1]	Unique identification as assigned by the original initiating party to unambiguously identify the original transaction.	Max35Text	Exact transfer from the original transaction is mandatory. There the EndToEndId was a mandatory field. If this field has been allocated with NOTPROVIDED, here NOTPROVIDED has to be allocated, too. For later identification the DK highly recommends to already use unambiguous IDs when submitting pain.001 / 008.
<u>4</u> <u>5</u>	OriginalInstructed Amount	<OrgnlInstdAmt>	[0..1]	Amount of money as provided in the original transaction to be moved between the debtor and the creditor, before deduction of charges expressed in the currency as ordered by the original initiating party.	ActiveOrHistoricCurrencyAndAmountSEPA	Exact borrow from the original transaction is mandatory.
<u>4</u> <u>5</u>	OriginalRequestedExecutionDate	<OrglReqdExctnDt>	[0..1]	Date at which the initiating party originally requested the clearing agent to process the payment.	ISODate	Only valid in case of a SCT-reversal, then there has to be an exact transfer of <ReqdExctnDt> from the respective original transaction

DFÜ Agreement

Appendix 3: Specification of Data Formats

	Name	XML-Tag	Occurrences	Definition	Type	DK-rule
<u>4</u> <u>5</u>	OriginalRequeste dCollectionDate	<OrglReqdC olltnDt>	[0..1]	Date at which the credi- tor originally requested the collection of the amount of money from the debtor.	ISODate	Only valid in case of a SDD- reversal, then there has to be an exact transfer of <Reqd- ColltnDt> from the respective original transac- tion (the date set by the customer, not the one pos- sibly set by the ZDL)
<u>4</u> <u>5</u>	CancellationReas onInformation	<CxIRsnIn>	[0.. <u>n</u> 4]	Provides detailed infor- mation on the cancella- tion reason.	PaymentCancel lationReason2	<u>This element group may only be used once at the most i.e. the DK- occurrence is [0..1]</u>
<u>5</u> <u>6</u>	Reason	<Rsn>	[0..1]	Specifies the reason for the cancellation.	CancellationRe ason14Choice	<u>In case of alloca- tion only codes from the code list (allocation of the choice path <Cd>)</u>
<u>6</u> <u>7</u>	Code	<Cd>	[1..1]	Reason for the cancella- tion request in a coded form.	CancellationRe ason5Code	Only certain codes are valid (for details see 11.3.4.)
<u>6</u>	<u>Proprietary</u>	<Prtry>	[1..1]	<u>Proprietary code</u>	<u>Max35Text</u>	<u>Only certain codes are valid (for details see 11.3.4.)</u>
<u>4</u> <u>5</u>	OriginalTransacti onReference	<OrgnlTxRe f>	[0..1]	Key elements used to identify the original transaction that is being referred to.	See 11.3.3.3	

11.3.3.3 OriginalTransactionReference <OrgnlTxRef>, [0..n]

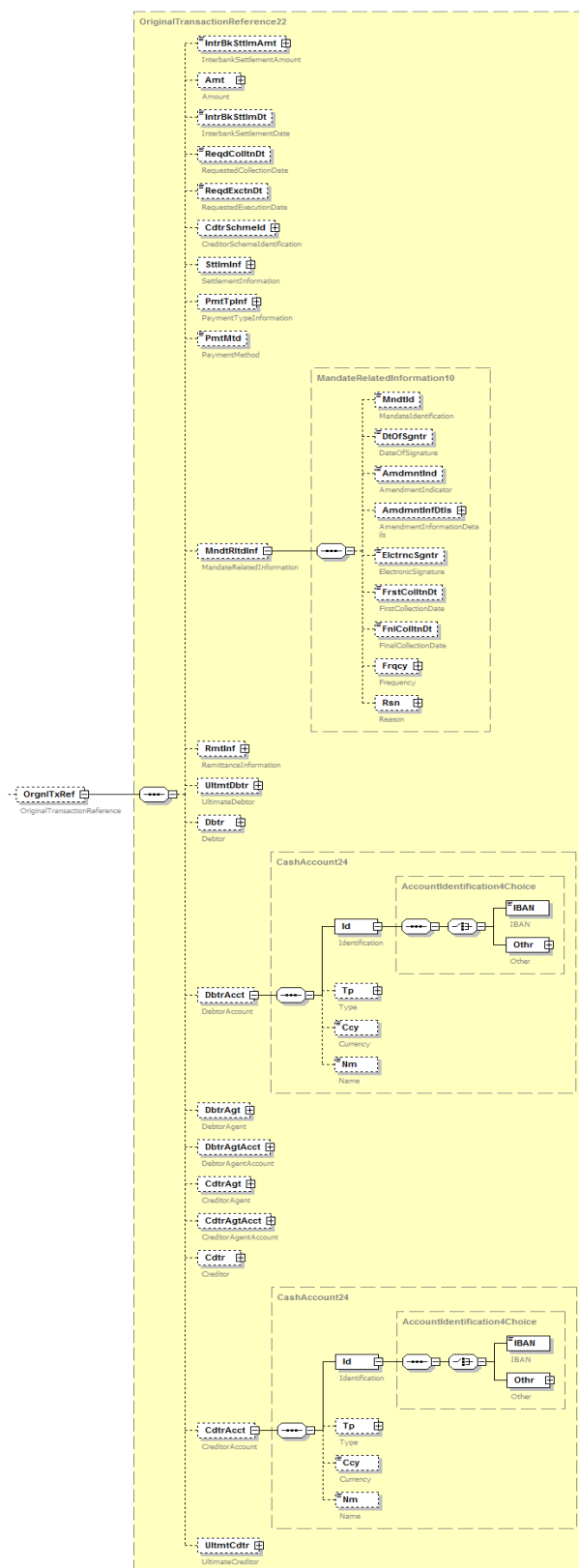


Diagram 97: camt.055.001.05, OrgnlTxRef

Definition

Key elements used to identify the original transaction that is being referred to.

XML-Tag

< OrgnITxRef>

Occurrences

[0..1]

Rules

	Name	XML-Tag	Occurrences	Definition	Type	DK-rule
<u>5</u> <u>6</u>	MandateRelatedInformation	<MndtRltdInf>	[0..1]	Provides further details of the mandate signed between the creditor and the debtor.	MandateRelatedInformation10	
<u>6</u> <u>7</u>	MandateIdentification	<MndtId>	[0..1]	Unique identification as assigned by the creditor to unambiguously identify the mandate.	Max35Text	Declaration of the mandate reference used in the original transaction is mandatory for SDD-payment cancellation requests.
<u>5</u> <u>6</u>	RemittanceInformation	<RmtInf>	[0..1]	Information supplied to enable the matching of an entry with the items that the transfer is intended to settle such as commercial invoices in an accounts' receivable system.	RemittanceInformation11	It is recommended to only allocate this field group, if it is indispensable for the identification. If it is allocated, an exact borrow from all single fields is necessary. For details see structure in chapter 2.2.1.10 (SCT) resp. 2.2.2.11 (SDD).
<u>5</u> <u>6</u>	Debtor	<Dbtr>	[0..1]	Party that owes an amount of money to the (ultimate) creditor.	PartyIdentification43	The element <Nm> is to be allocated mandatorily in this field group in case of a SDD-transaction payment cancellation request (respective value from the original transaction)

	Name	XML-Tag	Occurrences	Definition	Type	DK-rule
5/6	DebtorAccount	<DbtrAcct>	[0..1]	Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.	CashAccount24	Field group is to be allocated mandatorily in case of a SDD-transaction payment cancellation request
6/7	Identification	<Id>	[1..1]	Identification of the account.	AccountIdentification4Choice	The choice <IBAN> is to be allocated mandatorily in this element group (exact borrow from the original message)
5/6	Creditor	<Cdtr>	[0..1]	Party to which an amount of money is due.	PartyIdentification43	The element <Nm> is to be allocated mandatorily in this field group in case of a SCT-transaction payment cancellation request (respective value from the original transaction)
5/6	CreditorAccount	<CdtrAcct>	[0..1]	Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction.	CashAccount24	Field group is to be allocated mandatorily in case of a SCT-transaction payment cancellation request
6/7	Identification	<Id>	[1..1]	Identification of the account.	AccountIdentification4Choice	The choice <IBAN> is to be allocated mandatorily in this element group (exact borrow from the original message)

11.3.4 Valid reasons for Cancellation Requests

Only the following codes from the internal code list (Enumeration) „CancellationReason5Code“ or as a proprietary code may be used for payment cancellation requests in the DK (valid for SCT as well as SDD):

Value	ISO Name	Instruction for usage/ forwarding	To be indicated as
AC03	InvalidCreditorAccount-Number	Code for an SCT recall due to an invalid creditor IBAN.	<Prtry>
AM09	WrongAmount	Code for an SCT recall due to a wrong amount.	<Cd>

Value	ISO Name	Instruction for usage/ forwarding	To be indicated as
CUST	RequestedByCustomer	Cancellation requested by customer. When there is no code given in a payment cancellation request CUST is used as a standard	<Prtry>
DUPL	DuplicatePayment	Code for double submissions	<Cd>
TECH	TechnicalProblem	Code for technical problems.	<Cd>

11.4 Resolution Of Investigation – camt.029.001.06

This message enables the payment service provider to give information about the result of a cancellation request, initiated by a camt.055 message. Several camt.029 messages can refer to a single camt.055 message. Various status information and status codes are given in chapter 11.4.3.

In the case of a usage of EBICS the download order type C29 is used.

11.4.1 Structure of the message

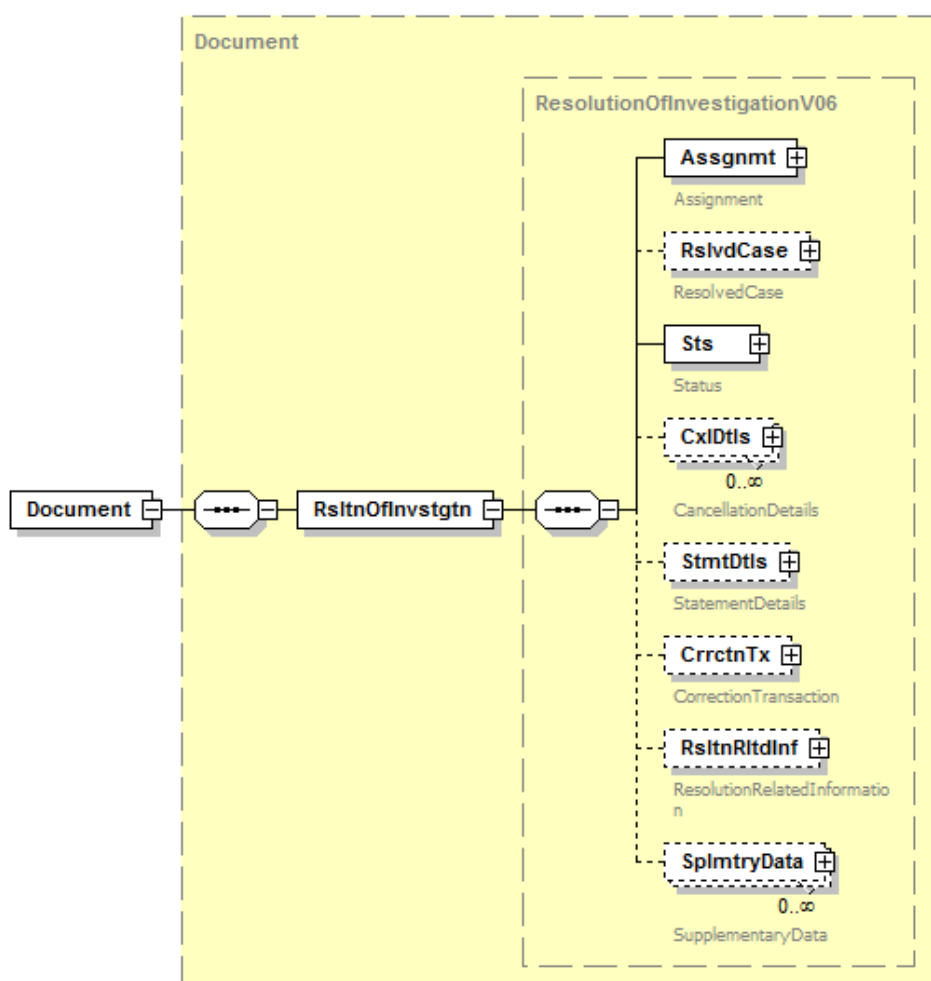


Diagram 98: Overview camt.029.001.06

Definition

ISO 20022 XML-message: Resolution Of Investigation Schema.
Root element of the message camt.029.001.06.

XML-Tag

<Document>

Occurrences

[1..1]

Rules

	Name	XML-Tag	Occurrences	Definition	Type	DK-rule
0	<i>MessageRoot</i>	<RsltnOfInvstgt n>	[1..1]	Information about the result of a cancellation request	ResolutionOfInvestigationV06	
1	Assignment	<Assgnmt>	[1..1]	Identifies the assignment of an investigation case from an assigner to an assignee.	See chapter 11.4.2	
1	ResolvedCase	<RslvdCase>	[0..1]	Identifies account owner data of the resolved case.	Case3, see chapter 11.3.3.1	Not allocated.
1	Status	<Sts>	[1..1]	Indicates the status of the investigation.	See chapter 11.4.3	
1	CancellationDetails	<CxlDtls>	[0..n]	Specifies the details of the underlying transactions being cancelled.	See chapter 11.4.4	
1	StatementDetails	<StmntDtls>	[0..1]	Details on the underlying statement entry.		Not to be used.
1	CorrectionTransaction	<CrrctnTx>	[0..1]	References a transaction initiated to fix the case under investigation.		Not to be used.
1	ResolutionRelatedInformation	<RsltnRltdInf>	[0..1]	Reference of a return or a reversal initiated to fix the case under investigation a part of the resolution.		Not to be used.
1	SupplementaryData	<SplmtryData>	[0..n]	Additional information that cannot be captured in the structured elements and/or any other specific block.	Supplementary Data1	Not to be used.

11.4.2 Assignment <Assgnmt>, [1..1]

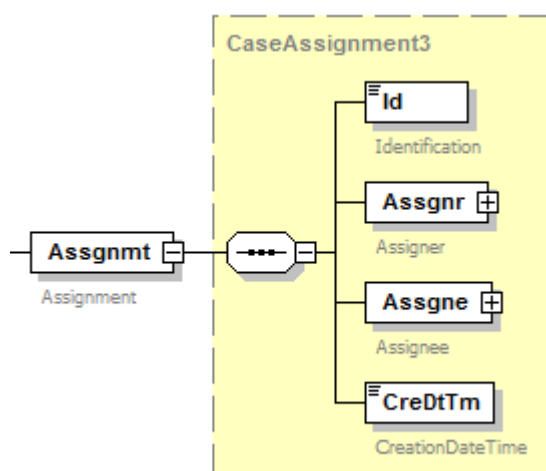


Diagram 99: camt.029.001.06, Assgnmt

Definition

Identifies the assignment of an investigation case from an assigner to an assignee.

XML-Tag

<Assgnmt>

Occurrences

[1..1]

Rules

	Name	XML-Tag	Occurrences	Definition	Type	DK-rule
2	Identification	<Id>	[1..1]	Uniquely identifies the case assignment.	Max35Text	To be allocated with an institute specific character chain.
2	Assigner	<Assgnr>	[1..1]	Party who assigns the case.	See chapter 11.4.2.1	
2	Assignee	<Assgne>	[1..1]	Party to which the case is assigned.	See chapter 11.4.2.2	
2	CreationDateTim e	<CreDtTm>	[1..1]	Date and time at which the assignment was created.	ISODateTime	Date/ time of the result message

11.4.2.1 Assigner <Assgnr>, [1..1]

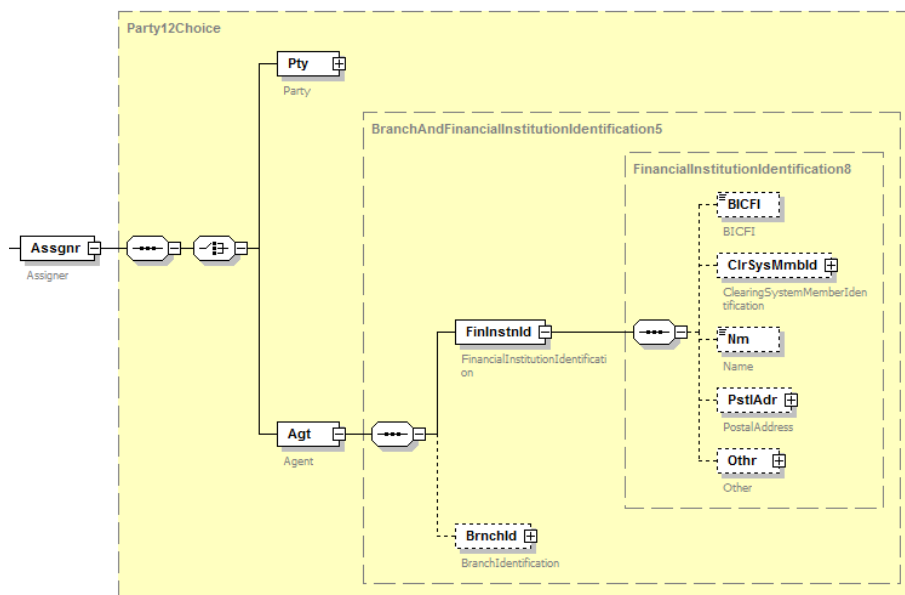


Diagram 100: camt.029.001.06, Assgnr

Definition

Party who assigns the case.

XML-Tag

<Assgnr>

Occurrences

[1..1]

Rules

	Name	XML-Tag	Occurrences	Definition	Type	DK-rule
3	Agent	<Agt>	[1..1]	Identification of a financial institution.	PartyIdentification43	The BIC of the payment service provider who creates the result message is to be allocated in the <BICFI>-element which is defined in this element group. The remaining fields remain empty.

11.4.2.2 Assignee <Assgne>, [1..1]

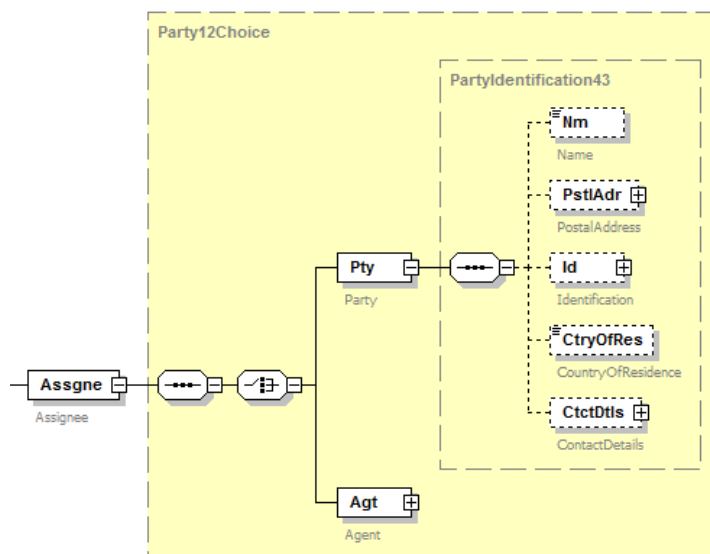


Diagram 101: camt.029.001.06, Assgne

Definition

Party to which the case is assigned.

XML-Tag

<Assgne>

Occurrences

[1..1]

Rules

	Name	XML-Tag	Occurrences	Definition	Type	DK-rule
3	Party	<Pty>	[1..1]	Identification of reveiving party.	PartyIdentification43	
4	Name	<Nm>	[0..1]	Name of message receiver.	Max140Text	Is to be allocated with the respective name of the cancellation request.

11.4.3 Status <Sts>, [1..1]

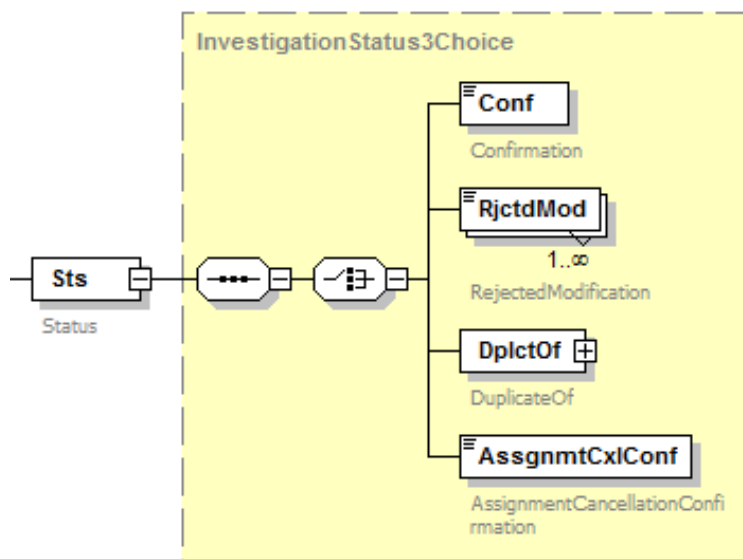


Diagram 102: camt.029.001.06, Sts

Definition

Indicates the status of the investigation.

XML-Tag

<Sts>

Occurrences

[1..1]

Rules

	Name	XML-Tag	Occurrences	Definition	Type	DK-rule
2	Confirmation	<Conf>	[1..1]	Specifies the status of the investigation in a coded form.	InvestigationExecutionConfirmation3Code	Only specific codes are valid (see following list)

From the internal code list (Enumeration)

„InvestigationExecutionConfirmation3Code“ only the following codes are to be used in the DK:

Value	ISO Name	Case of usage
CNCL	CancelledAsPerRequest	Used when a requested cancellation is successful.
RJCR	RejectedCancellationRequest	Used when a requested cancellation has been rejected.
PDCR	PendingCancellationRequest	Can only be used with SCT. Used when a requested cancellation was transmitted to the receiver's ZDL, but the result is pending.
UFWF	UnableToApplyWillFollow	Used when waiting for the original transaction. If the deadline is over the case will be terminated by an additional camt.029 via RJCR.
CWWF	CancellationWillFollow	Cancellation request has already been recognized as technically and successfully viable – conduction/booking will follow

It is at the ZDL's discretion whether he creates camt.029-message and in which intervals he does so. However only the previously mentioned codes are to be used.

11.4.4 Cancellation Details <CxlDtls>, [0..n]

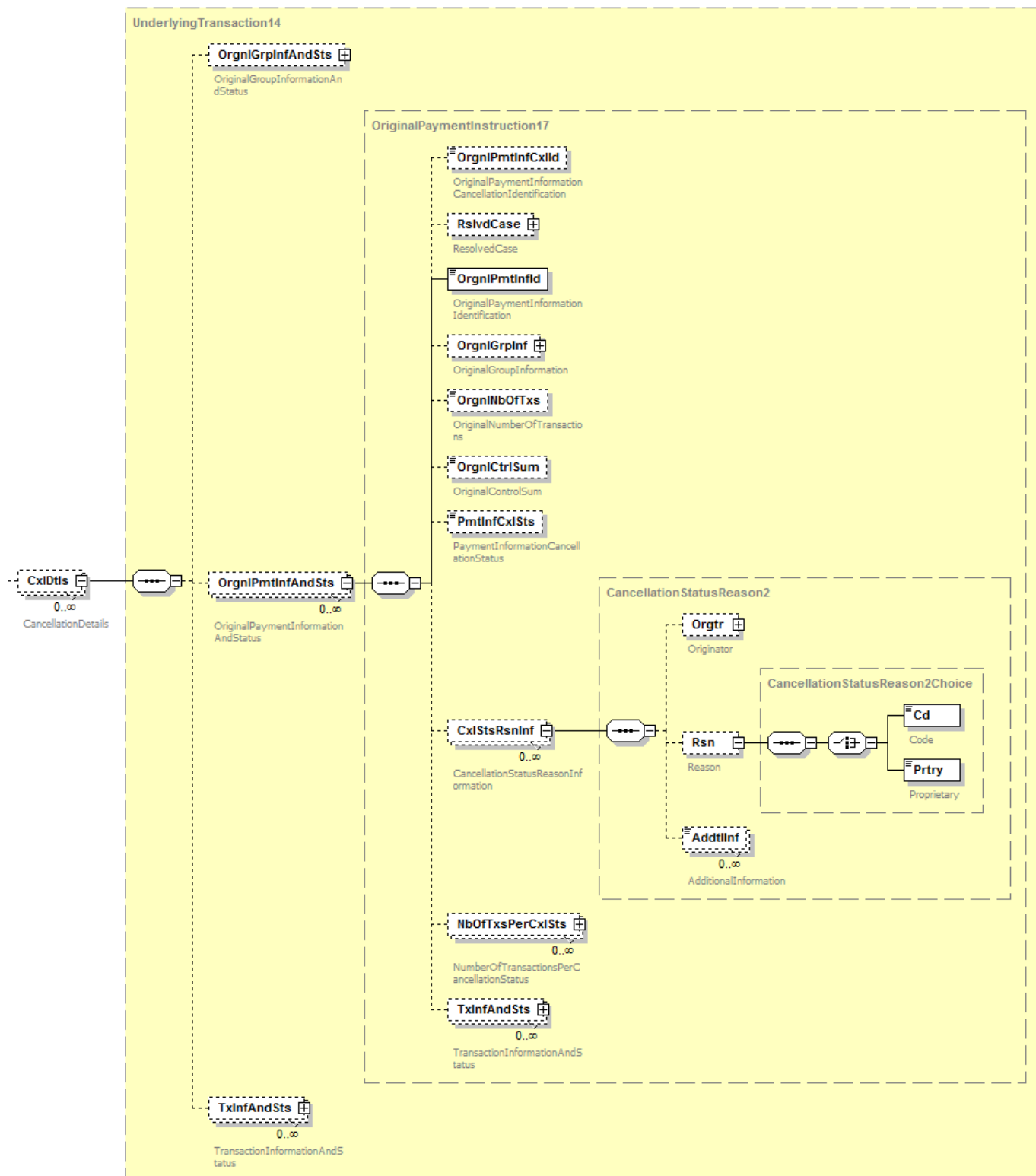


Diagram 103: camt.029.001.06, CxlDtls

Definition

Specifies the details of the underlying transactions being cancelled.

XML-Tag

<CxlDtls>

Occurrences

[0..n]

Rules

	Name	XML-Tag	Occurrences	Definition	Type	DK-rule
2	OriginalGroup InformationAnd Status	<OrgnlGrpInfAndSts>	[0..1]	Provides information on the original cancellation message to which the resolution refers.	OriginalGroupHeader5	Not to be used.
2	OriginalPayment Information And Status	<OrgnlPmtInfAndSts>	[0..n]	Provides information on the original (group of) transactions to which the cancellation status refers.	OriginalPaymentInstruction17	This element group can only be allocated if the cancellation request refers to the whole payment information block.
3	OriginalPayment Information Identification	<OrgnlPmtInfId>	[1..1]	Unique identification as assigned by the original sending party to unambiguously identify the original payment information group.	Max35Text	PmtInfId given in the cancellation request. Please note: Because conducted camt.029 are always individual transactions this field always remains empty for this specific case.
3	Cancellation Status Reason Information	<CxlStsRsnInf>	[0..n]	Provides detailed information on the cancellation status reason.	CancellationStatusReason	This field group can be allocated once maximally, that means the DK-occurrence is [0..1]
4	Reason	<Rsn>	[0..1]	Specifies the reason for the status report.	CancellationStatusReason2Choice	
5	Code	<Cd>	[1..1]	Reason for the cancellation status in a coded form.	PaymentCancellationRejection2Code	Only certain codes are valid (see list below)
5	Proprietary	<Prtry>	[1..1]	Reason for the status in a proprietary form.	Max35Text	Only certain values are valid (see list below)

	Name	XML-Tag	Occurrences	Definition	Type	DK-rule
4	<u>AdditionalInformation</u>	<u><AddtlInf></u>	[0..n]	<u>Additional status information regarding the cancellation request</u>	<u>Max105Text</u>	Forwarded <u>camt.029 can contain names / address data of the actual recipient in case of SCT cancellation requests with cancellation reason AC03. In this case it is recommended to forward these to the debtor.</u>
2	TransactionInformationAndStatus	<TxInfAndSts>	[0..n]	Provides information on the original transactions to which the cancellation request message refers.	See chapter 11.4.4.1	This element group can only be allocated if the cancellation request refers to an individual transaction. For each individual transaction there has to be one repetition.

From the internal code list (Enumeration) „PaymentCancellationRejection2Code“ only the following codes (in <Cd>) are to be used for the status of cancellation requested payment information blocks in the DK:

Value	ISO Name	Case of usage
ARDT	AlreadyReturned	Payment information block has already been cancelled.
NOOR	NoOriginalTransactionReceived	No respective payment information block has been found.

In case of an allocation of the path <Prtry> only the following value is valid:

Value	Case of usage / meaning
MULT	Search criteria were not sufficient enough to unambiguously identify a payment information block for that.

11.4.4.1 Transaction Information and Status <TxInfAndSts>, [0..n]

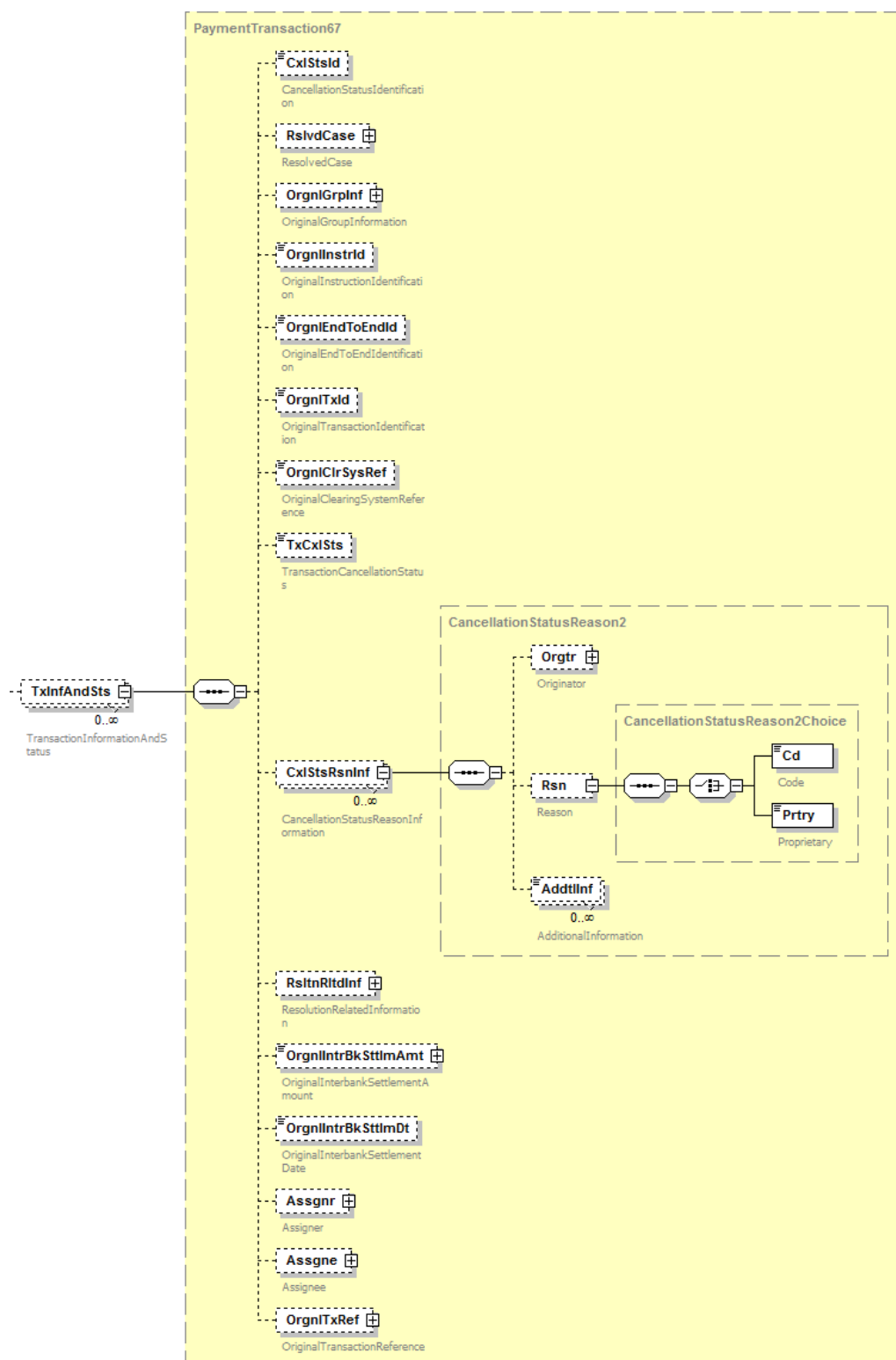


Diagram 104: camt.029.001.06, TxInfAndSts

Definition

Provides information on the original transactions to which the cancellation request message refers.

XML-Tag

<TxInfAndSts>

Occurrences

[0..n]

Rules

	Name	XML-Tag	Occurrences	Definition	Type	DK-rule
3	OriginalInstructionIdentification	<OrgnlInstrId>	[0..1]	Unique identification as assigned by the original instructing party for the original instructed party to unambiguously identify the original instruction.	Max35Text	Allocation is mandatory, if the cancellation request message is given or taken from the interbank-camt.029 (exact borrow)
3	OriginalEndToEndIdentification	<OrgnlEndToEndId>	[0..1]	Unique identification as assigned by the original initiating party to unambiguously identify the original transaction.	Max35Text	Allocation is mandatory, if given in the cancellation request message or taken from the interbank-camt.029 (exact borrow)
3	OriginalTransactionIdentification	<OrgnlTxId>	[0..1]	Unique transaction identification.	Max35Text	Allocation is mandatory, if taken from the interbank-camt.029 (exact borrow)
3	CancellationStatusReasonInformation	<CxlStsRsnInf>	[0..n]	Provides detailed information on the cancellation status reason.	CancellationStatusReason	This group is to be allocated once maximally. An allocation is only valid and at by this mandatory, if the element <RsltOfInvstgtn><Sts><Conf> is allocated with RJCR.
4	Reason	<Rsn>	[0..1]	Specifies the reason for the status report.	CancellationStatusReason2Choice	
5	Code	<Cd>	[1..1]	Reason for the cancellation status in a coded form.	PaymentCancellationRejection2Code	Only specific codes are valid (see list below this table)

DFÜ Agreement

Appendix 3: Specification of Data Formats

	Name	XML-Tag	Occurrences	Definition	Type	DK-rule
5	Proprietary	<Prtry>	[1..1]	Reason for the status in a proprietary form.	Max35Text	Only specific values are valid (see list below this table)
3	OriginalTransactionReference	<OrgnlTxRef>	[0..1]	Key elements used to identify the original transaction that is being referred to.	See 11.4.4.2	

Only the following codes (in <Cd>) from the internal code list (Enumeration) „PaymentCancellationRejection2Code“ are to be used in the DK for the status of for cancellation requested individual transactions:

Value	ISO Name	Case of usage
CUST	CustomerDecision	Reported when the cancellation cannot be accepted because of a customer decision (Creditor). (Code only possible with SCT)
AC04	ClosedAccountNumber	Account number specifies has been closed on receiver's books.
AGNT	AgentDecision	Reported when the cancellation request wasn't answered by the creditor's payment service provider (Code only possible with SCT)
AM04	InsufficientFunds	Amount of funds available to cover specified message amount is insufficient . (Code only possible with SCT)
ARDT	AlreadyReturned	Cancellation not accepted as the transaction has already been returned.
LEGL	LegalDecision	Reported when the cancellation cannot be accepted because of regulatory reasons
NOAS	NoAnswerFromCustomer	No response from creditor (to the cancellation request). (Code only possible with SCT)
NOOR	NoOriginalTransactionReceived	Original transaction (subject to cancellation) never received.

In case of allocation of <Prtry> only the following value is valid:

Value	Case of usage / Meaning
MULT	Search criteria were not sufficient enough to unambiguously identify a transaction.

11.4.4.2 Original Transaction Reference <OrgnlTxRef>, [0..1]

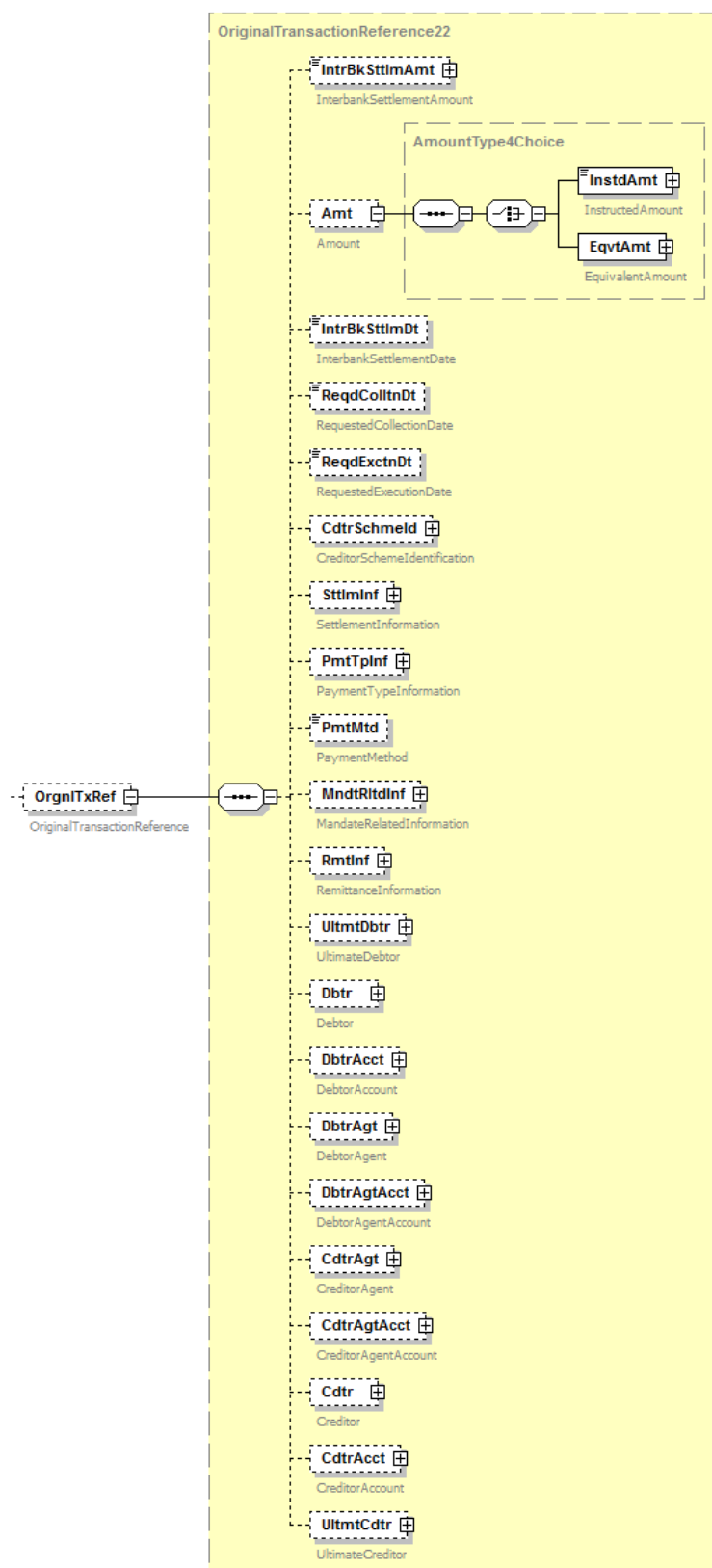


Diagram 105: camt.029.001.06, OrgnlTxRef

Definition

Key elements used to identify the original transaction that is being referred to.

XML-Tag

<OrgnlTxRef>

Occurrences

[0..1]

Rules

	Name	XML-Tag	Occurrences	Definition	Type	DK-rule
4	InterbankSettlementAmount	<IntrBkSttlmAmt>	[0..1]	Amount of money moved between the instructing agent and the instructed agent.	ActiveOrHistoricCurrencyAndAmount	Only applicable when camt.029 is led through, then also mandatory (exact borrow)
4	Amount	<Amt>	[0..1]	Amount of money to be moved between the debtor and creditor before deduction of charges, expressed in the currency as ordered by the initiating party.	AmountType4Choice	To be allocated when it is not a led through camt.029; then allocation of choice <InstdAmt>
5	InstructedAmount	<InstdAmt>	[1..1]	Amount of money to be moved between the debtor and creditor before deduction of charges, expressed in the currency as ordered by the initiating party.	ActiveOrHistoricCurrencyAndAmount	Transaction amount of the respective cancellation request (camt.055), to be found in <TxInf> <OrgnlInstdAmt>
4	InterbankSettlementDate	<IntrBkSttlmDt>	[0..1]	Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.	ISODate	Only applicable when camt.029 is led through, then also mandatory (exact borrow)
4	RequestedCollectionDate	<ReqdColltnDt>	[0..1]	Date and time at which the creditor requests that the amount of money is to be collected from the debtor.	ISODate	Only valid in case of a SDD-cancellation request, then giving the date of the respective cancellation request (camt.055) is mandatory.

DFÜ Agreement

Appendix 3: Specification of Data Formats

	Name	XML-Tag	Occurrences	Definition	Type	DK-rule
4	RequestedExecutionDate	<ReqdExctnDt>	[0..1]	Date at which the initiating party requests the clearing agent to process payment.	ISODate	Only valid in case of a SCT-cancellation request, then giving the date of the respective cancellation request (camt.055) or the led-through camt.029 is mandatory.
4	RemittanceInformation	<RmtInf>	[0..1]	Information supplied to enable the matching of an entry with the items that the transfer is intended to settle such as commercial invoices in an accounts' receivable system.	RemittanceInformation11	When used in cancellation request (camt.055) or led-through camt.029 an exact borrow is mandatory.
4	Debtor	<Dbtr>	[0..1]	Party that owes an amount of money to the (ultimate) creditor.	PartyIdentification43	In case of a SDD-cancellation request the element <Nm> of camt.055 is to be allocated mandatorily.
4	DebtorAccount	<DbtrAcct>	[0..1]	Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.	CashAccount24	To be allocated in case of SDD-cancellation request.
5	Identification	<Id>	[1..1]	Unique and unambiguous identification for the account between the account owner and the account servicer.	AccountIdentification4Choice	Choice <IBAN> of camt.055 is to be allocated.
4	DebtorAgent	<DbtrAgt>	[0..1]	Financial institution servicing an account for the debtor.	BranchAndFinancialInstitutionIdentification5	Only in case on a SDD-cancellation request the element <FinInstnId><BICFI> is to be allocated with the BIC of the payment service provider of the debtor.

DFÜ Agreement

Appendix 3: Specification of Data Formats

	Name	XML-Tag	Occurrences	Definition	Type	DK-rule
4	CreditorAgent	<CdtrAgt>	[0..1]	Financial institution servicing an account for the creditor.	BranchAndFinancialInstitutionIdentification5	Only in case of led-through camt.029 and only in case of a SCT-cancellation request the element <FinInstnId><BICFI> is to be allocated with the BIC of the payment service provider of the creditor.
4	Creditor	<Cdtr>	[0..1]	Party to which an amount of money is owed.	PartyIdentification43	In case of a SCT-cancellation request the element <Nm> of camt.055 or the led-through camt.029 is to be allocated mandatorily.
4	CreditorAccount	<CdtrAcct>	[0..1]	Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction.	CashAccount24	To be allocated in case of SCT-cancellation request.
5	Identification	<Id>	[1..1]	Unique and unambiguous identification for the account between the account owner and the account servicer.	AccountIdentification4Choice	Choice <IBAN> of camt.055 or of the led-through camt.029 is to be allocated.

12 Bank Services Billing Statement

Introduction

The German Banking Industry Committee (Die Deutsche Kreditwirtschaft, DK) agreed on a set of rules for the usage of the Bank Services Billing (BSB) Statement camt.086. This is to be understood as an **optional offer** of the payment service providers (ZDLs, German term Zahlungsdienstleister). German ZDLs offering this billing statement, however, commit themselves to comply with the set of rules described here.

The format camt.086 is not specified as an electronic invoice in this set of rules; it cannot be used for tax purposes or for a submission to fiscal authorities. Nevertheless elements which could be relevant for an electronic invoice were considered in the sense that they cannot be assigned otherwise. In particular elements/element groups were „greyed out“ („is not used“) which could be needed for a future electronic invoice or other future demands in the camt.086-format.

For now, camt.086 as a possible balance confirmation is not in the focus of this specification.

Referenced documents

This specification is built on the following documents.

When it is referred to them the here listed version is valid

(also via http://www.iso20022.org/full_cataloguemessage_archive.page):

- Bank Services Billing – Maintenance 2015-2016, Message Definition Report of February 1st 2016
- Cash Management Bank Services Billing (camt.086.001.01) Message Usage Guide (MUG) of September 24th 2012
- Schema data (used original ISO 20022 version also to be found via <http://www.ebics.de/spezifikation/dfue-abkommen-anlage-3-formatstandards/ergaenzende-dokumente> <http://www.ebics.de/index.php?id=77>: camt.086.001.02

Order types to collect Bank Services Billing Statements

For the collection of camt.086 messages according to the DK- rule via EBICS the order type C86 is defined. The provision takes place in a ZIP-container (for details see chapter 9.2).

Basic structure of the camt.086-message

The basic structure of the camt.086 message is as follows (basic elements):

- A technically named root element immediately after the XML-root element „document“ which describes the bank-technical accounting event of the message.
- A „Report Header“ (this element group exists exactly once and contains the report-ID and the pagination) and 1-n „Billing Statement Groups“ are situated one level below.
- For each technical sender and technical receiver one Billing Statement Group is generated in which all individual statements to these two are stored.
- The 1-n individual statements per billing statement group each contain information about fees/taxes per bank account, report period and status (original/substitute) in a very detailed form.

The set of rules of the German Banking Industry Committee (DK) is based on the original message camt.086 and not on a TVS (Technical Validation Subset). Rules that are set by the DK beyond that (e.g. mandatory use of optional elements or the allocation of certain codes) are explicitly stated in the last column of the table.

It is to be noted that elements respectively element groups for which no DK-usage rule/usage recommendation exists are highlighted in grey. Structures which are highlighted in grey are therefore not further explained.

12.1 Structural Overview

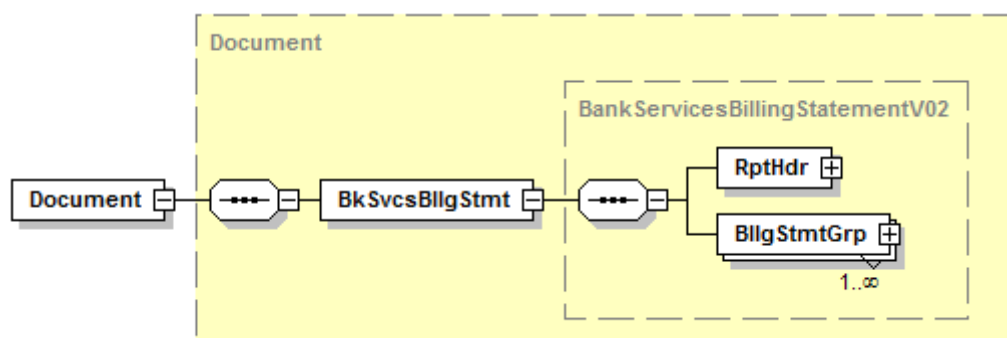


Diagram 106: Overview camt.086.001.02, document

Definition

ISO 20022 XML- message: BankServicesBillingStatement.
Core element of the message camt.086.001.02.

XML-Tag

<Document>

Occurrences

[1..1]

Rules

	Name	XML-Tag	Occurrences	Definition	Type	DK-rule
0	<i>BankServicesBillingStatement</i>	<BkSvcsBllg Stmt>	[1..1]	Billing message for bank services	BankServicesBillingStatementV02	
1	ReportHeader	<RptHdr>	[1..1]	Provides header details of the billing statement report	See 12.2	
1	BillingStatement Group	<BllgStmntGrp>	[1..n]	Group of bank services billing statements with the same sender and receiver characteristics	See 12.3	

12.2 Report Header <RptHdr>, [1..1]

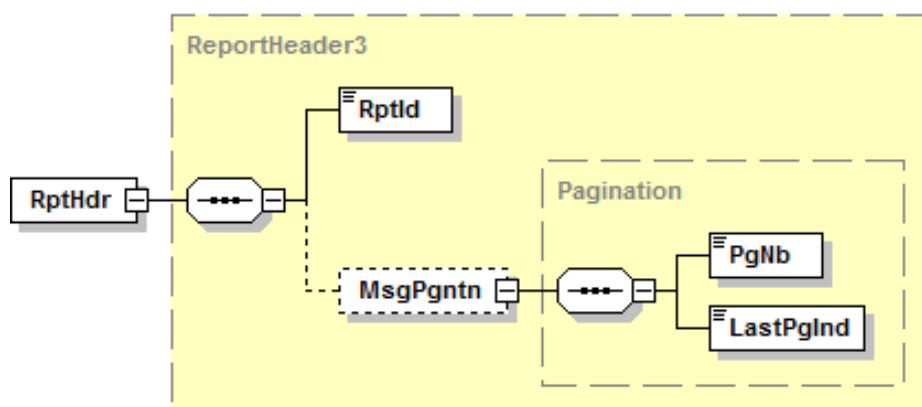


Diagram 107: Overview camt.086.001.02, RptHdr

Example

The contained examples in this specification are excerpts from a technical overall-example which is available via <http://www.ebics.de/index.php?id=77> .

```

<RptHdr>
  <RptId>20170930abc031d</RptId>
  <MsgPgntn>
    <PgNb>1</PgNb>
    <LastPgInd>true</LastPgInd>
  </MsgPgntn>
</RptHdr>

```

Definition

Characteristics which are valid for the whole message

Rules

	Name	XML-Tag	Occurrences	Definition	Type	DK-rule
2	ReportIdentification	<RptId>	[1..1]	Point-to-point reference for an unambiguous identification of the billing statement report	Max35Text	
2	MessagePagination	<MsgPgntn>	[0..1]	Provides details on the page number of the message (includes indication, if last page).	Pagination	In case of a split this element group is to be allocated. The group for RptId remains the same for all pages. If this group is not allocated, it will have the same meaning as PgNb=1 and LastPgInd=true
3	PageNumber	<PgNb>	[1..1]	Page number	Max5NumericText	
3	LastPageIndicator	<LastPgInd>	[1..1]	Indicates the last page.	YesNoIndicator	

12.3 Billing Statement Group <BllgStmntGrp>, [1..n]

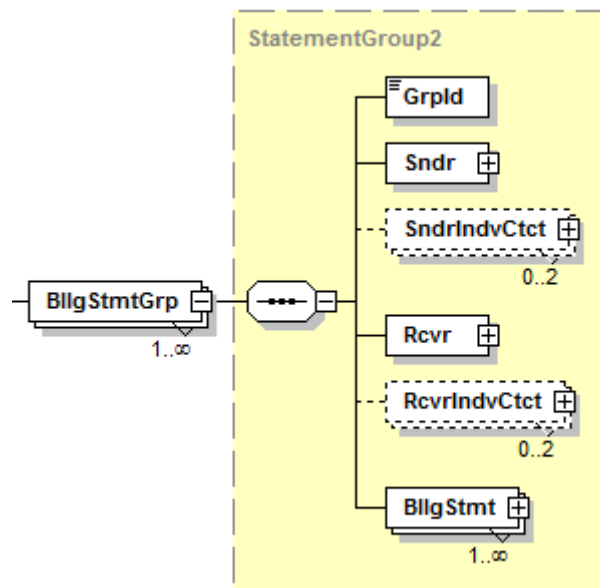


Diagram 108: Overview camt.086.001.02, BllgStmntGrp

Example

```
<BllgStmntGrp>
  <GrpId>20170920abc031d-001</GrpId>
  <Sndr>      </Sndr>
  <Rcvr>      </Rcvr>
  <BllgStmnt> </BllgStmnt>
  <BllgStmnt> </BllgStmnt>
  <BllgStmnt> </BllgStmnt>
  <BllgStmnt> </BllgStmnt>
</BllgStmntGrp>
```

Definition

Group of bank services billing statements with the same sender and receiver characteristics.

Rules

	Name	XML-Tag	Occur-ences	Definition	Type	DK-rule
2	GroupIdentification	<GrpId>	[1..1]	Identification for a distinction between several statement groups in one message	Max35Text	Number of the statement group which has to be unambiguous in a camt.086-message. It is recommended to use the Report-ID plus a sequential number

DFÜ Agreement

Appendix 3: Specification of Data Formats

	Name	XML-Tag	Occurrences	Definition	Type	DK-rule
2	Sender	<Sndr>	[1..1]	Unambiguous identification of the ZDL (or the entity at the ZDL) which issued the statements in this statement group.	See 12.4	
2	SenderIndividualContact	<SndrIndvCtct>	[0..2]	Sender's contact details	ContactDetails3	
2	Receiver	<Rcvr>	[1..1]	Unambiguous identification of the receiver who receives the statements in this statement group	See 12.5	
2	ReceiverIndividualContact	<RcvrIndvCtct>	[0..2]	Receiver's contact details	ContactDetails3	
2	BillingStatement	<BllgStmnt>	[1..n]	Provides all service chargeable events that occurred during a reporting cycle	See 12.6	

12.4 Sender <Sndr>, [1..1]

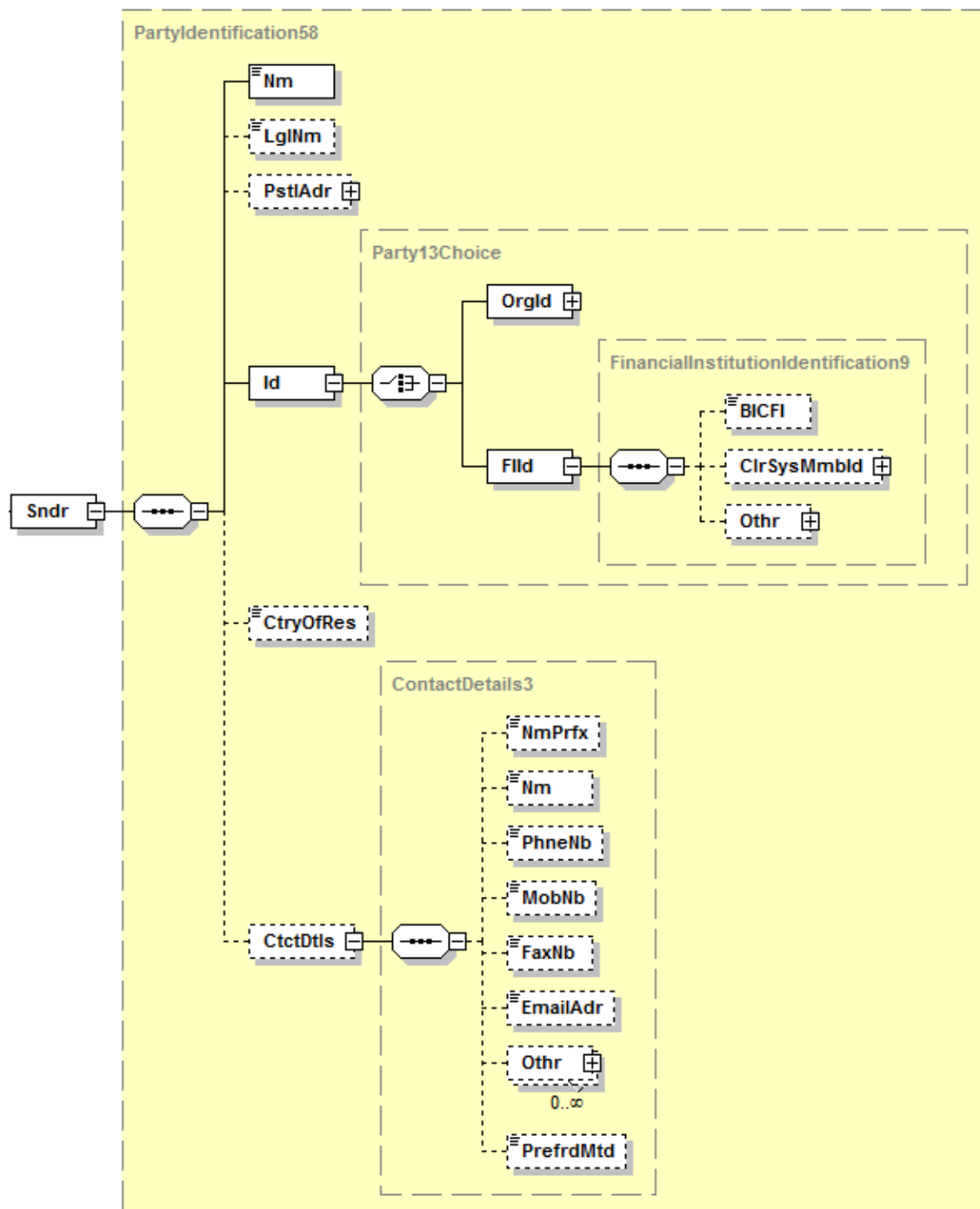


Diagram 109: Overview camt.086.001.02, Sndr

Example

```

<Sndr>
  <Nm>DK-Bank</Nm>
  <Id>
    <FIId>
      <BICFI>BANKDEFFXXX</BICFI>
    </FIId>
  
```

```
</Id>
</Sndr>
```

Definition

All information about the sender of the statement group.

Please note: The sender is not necessarily the entity that provides the message for collection at the ZDL.

Rules

	Name	XML-Tag	Occur- rences	Definition	Type	DK-rule
3	Name	<Nm>	[1..1]	Name of the sender	Max140Text	
3	LegalName	<LglNm>	[0..1]	Legal name of the sender		
3	PostalAddress	<PstlAdr>	[0..1]	Address of the sender		
3	Identification	<Id>	[1..1]	Coded identification of the sender	Party13Choice	
4	OrganisationIdentification	<OrgId>	[1..1]	Given information, if the sender is not a ZDL		
4	FinancialInstitutionIdentification	<FIId>	[1..1]	Given information, if the sender is a ZDL	FinancialInstitutionIdentification9	This choice is always used.
5	BICFI	<BICFI>	[0..1]	Business Identifier Code (BIC/SWIFT-Code) respectively Business Entity Identifier (BEI)	BICFIIdentifier	Is allocated with the BIC of the ZDL.
5	ClearingSystemMemberIdentification	<ClrSysMmbld>	[0..1]	Clearing system-ID of the sender		
5	Other	<Othr>	[0..1]	Other possible ID of the sender		
3	CountryOfResidence	<CtryOfRes>	[0..1]	Sender's (country of) residence		
3	ContactDetails	<CtctDtls>	[0..1]	Contact details of the sender		

12.5 Receiver <Rcvr> , [1..1]

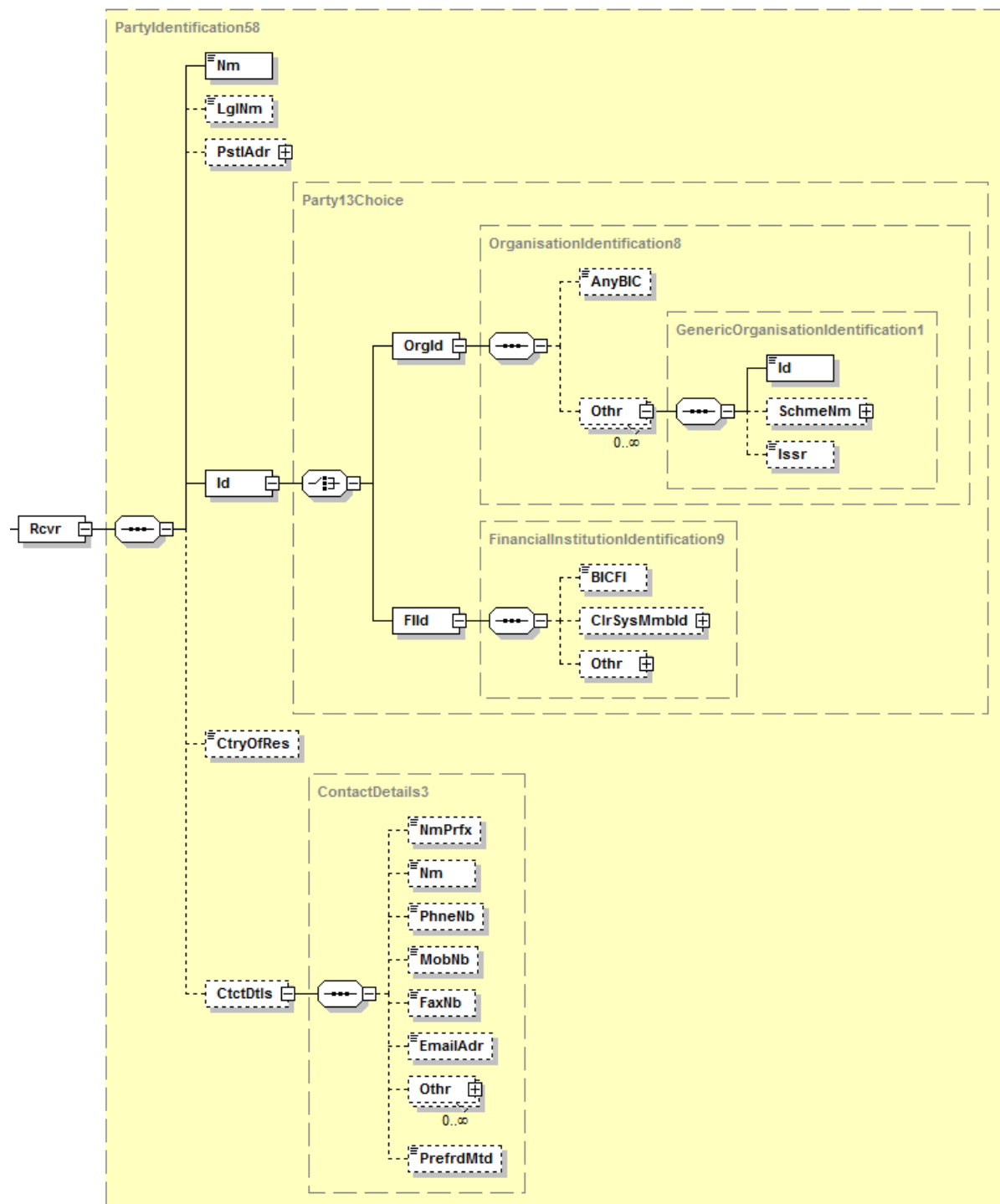


Diagram 110: Overview camt.086.001.02, Rcvr

Example

```
<Rcvr>
  <Nm>Firma Musterland AG</Nm>
  <Id>
    <OrgId>
      <Othr>
        <Id>K0851234</Id>
      </Othr>
    </OrgId>
  </Id>
</Rcvr>
```

Definition

All information about the receiver of the statement group.

Please note: Usually this is a customer or an entity at the customer but it could also be another ZDL.

Rules

	Name	XML-Tag	Occurrences	Definition	Type	DK-rule
3	Name	<Nm>	[1..1]	Name of the receiver	Max140Text	
3	LegalName	<LglNm>	[0..1]	Legal name of the receiver		
3	PostalAddress	<PstlAdr>	[0..1]	Address of the receiver		
3	Identification	<Id>	[1..1]	Coded identification of the receiver	Party13Choice	
4	OrganisationIdentification	<OrgId>	[1..1]	Given information, if the receiver is not a ZDL	OrganisationIdentification8"	This choice will be used, if the receiver is not a ZDL.
5	AnyBIC	<AnyBIC>	[0..1]	BIC of the receiver		.
5	Other	<Othr>	[0..n]	Other possible identification of the receiver	GenericFinancialIdentification1	This element group is used when the identification of the receiver is not possible via BIC.

DFÜ Agreement

Appendix 3: Specification of Data Formats

	Name	XML-Tag	Occurrences	Definition	Type	DK-rule
6	Identification	<Id>	[0..n]	Other possible ID of the receiver	Max35Text	e.g. EBICS client-ID of the receiver; In case of camt.086 messages which contain several receiving client entities another criterion is suggested because the EBICS client-ID is often the same within a client / group.
6	SchemeName	<SchemeNm>	[0..1]	ID schema		
6	Issuer	<Issr>	[0..1]	Party which issues the ID		
4	FinancialInstitutionIdentification	<Fild>	[1..1]	Given information, if the receiver is a ZDL	FinancialInstitutionIdentification9	This choice will only be used, if the receiver is a ZDL .
5	BICFI	<BICFI>	[0..1]	Business Identifier Code (BIC/SWIFT-Code) respectively Business Entity Identifier (BEI)	BICFIIdentifier	Is allocated with the BIC of the ZDL
5	ClearingSystemMemberIdentification	<ClrSysMmbld>	[0..1]	Clearing system ID of the receiver		
5	Other	<Othr>	[0..1]	Other possible ID		
3	CountryOfResidence	<CtryOfRes>	[0..1]	Residence (country) of the receiver		
3	ContactDetails	<CtctDtls>	[0..1]	Contact details of the receiver		

12.6 Billing Statement <BllgStmnt> , [1..n]

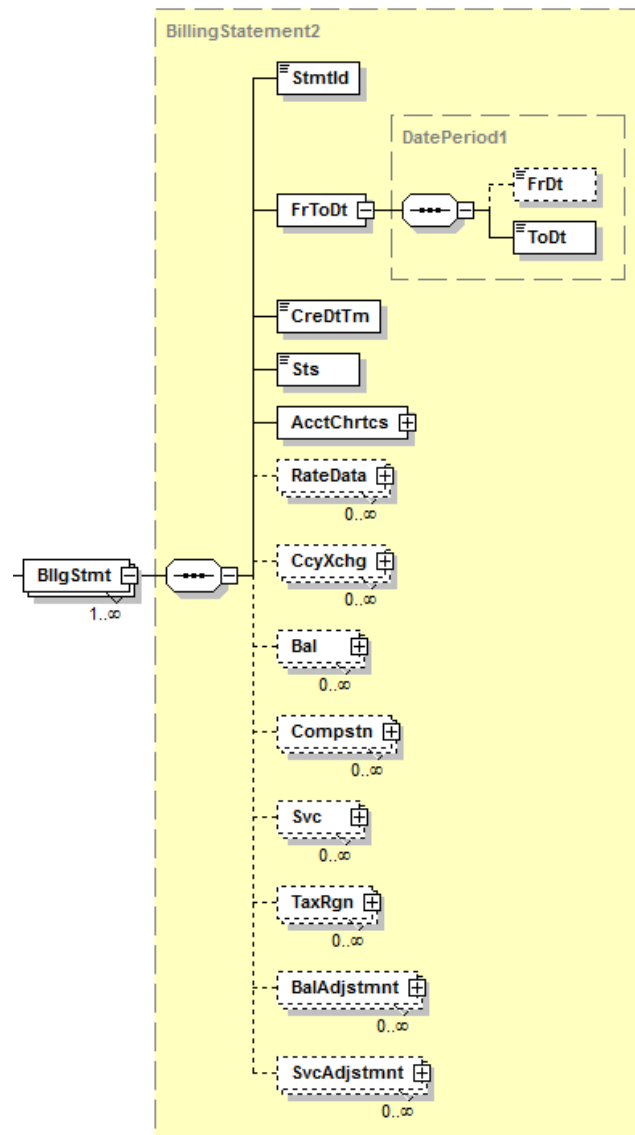


Diagram 111: Overview camt.086.001.02, BllgStmnt

Definition

All details concerning a billing statement. A separate statement has to be issued:

- per account on which the service has been provided
- per billing period, if the camt.086 message contains multiple billing periods concerning the same account
- per billing status, if there is billing information with different statuses within one billing period for the same account
- For charges which are invoiced directly with the volume of transactions (e.g. percentage fees for cross-border transactions)

Example

```
<BllgStmnt>
  <StmntId>2017-5664765</StmntId>
  <FrToDt>
    <FrDt>2017-09-01</FrDt>
    <ToDt>2017-09-30</ToDt>
  </FrToDt>
  <CreDtTm>2017-09-30T23:15:04</CreDtTm>
  <Sts>ORGN</Sts>
  <AcctChrtcs> </AcctChrtcs>
  <CcyXchg> </CcyXchg>
  <Bal> </Bal>
  <Compstn> </Compstn>
  <Compstn> </Compstn>
  <Compstn> </Compstn>
  <Svc> </Svc>
  <Svc> </Svc>
  <Svc> </Svc>
  <Svc> </Svc>
  <TaxRgn> </TaxRgn>
</BllgStmnt>
```

Rules

	Name	XML-Tag	Occur-ences	Definition	Type	DK-rule
3	StatementIdentification	<StmntId>	[1..1]	Identification of the statement	Max35Text	<p>It is recommended to make this ID unique across all messages, e.g. with the billing number.</p> <p>If only one camt is sent per period and account, the IBAN will also be used here.</p> <p>For the status RPLC, this ID serves as a criterion to identify which of the already sent details should be replaced (additional criteria are the FromToDate and CashAccount). Particularly a statement-ID from a preceding message is reused in case of replaces.</p>
3	FromToDate	<FrToDt>	[1..1]	Reporting period	DatePeriod1	
4	FromDate	<FrDt>	[0..1]	Start date of the reporting period	ISODate	Should always be allocated

DFÜ Agreement

Appendix 3: Specification of Data Formats

	Name	XML-Tag	Occurrences	Definition	Type	DK-rule
4	ToDate	<ToDt>	[1..1]	End date of the reporting period	ISODate	
3	CreationDate	<CreDtTm>	[1..1]	Date the statement message was created	ISODateTime	
3	Status	<Sts>	[1..1]	Defines the status of the statement	BillingStatementStatus1Code	<p>The standard allocation is ORGN (original). In case of a replacement delivery RPLC (replace) is to be given. It is recommended to not use the third (possible) code TEST here.</p> <p>ORGN means that the information is completely new! Double processing examinations of the client remain untouched by this.</p> <p>RPLC refers to a complete substitution of a statement which has the same values in Statement-ID, FromToDate and CashAccount.</p>
3	AccountCharacteristics	<Acct-Chrtcs>	[1..1]	Specifies the characteristic details of the account to which the statement refers to	See 12.7	
3	RateData	<RateData>	[0..n]	Interest data		
3	Currency-Exchange	<CcyXchg>	[0..n]	Specifies details related to currency exchange data	See 12.8	<p>Please note: Quotations in case of currency translations from condition currency to settlement currency are given here.</p> <p>This group can occur several times, depending on used/needed conversions.</p>

DFÜ Agreement

Appendix 3: Specification of Data Formats

	Name	XML-Tag	Occurrences	Definition	Type	DK-rule
3	Balance	<Bal>	[0..n]	Identifies the value of balances held	See 12.9	
3	Compensation	<Compstn>	[0..n]	Identifies the set of values and totals which are used to provide compensation information (concerning taxes)	See 12.11	This group will be mandatory if taxes are reported in the statement. The number of repetitions of this group is described in the subchapter.
3	Service	<Svc>	[0..n]	Specifies the values used for every line item service during the reported period	See 12.12	
3	TaxRegion	<TaxRgn>	[0..n]	Information concerning taxes	See 12.14	This group will be mandatory if taxes are reported in the statement.
3	BalanceAdjustment	<BalAdjst-mnt>	[0..n]	Balance correction		
3	ServiceAdjustment	<SvcAdjst-mnt>	[0..n]	Service correction		A correction of service billings takes place through replacements or subsequent billings/ refunds.

12.7 Account Characteristics <AcctChrtcs>, [1..1]

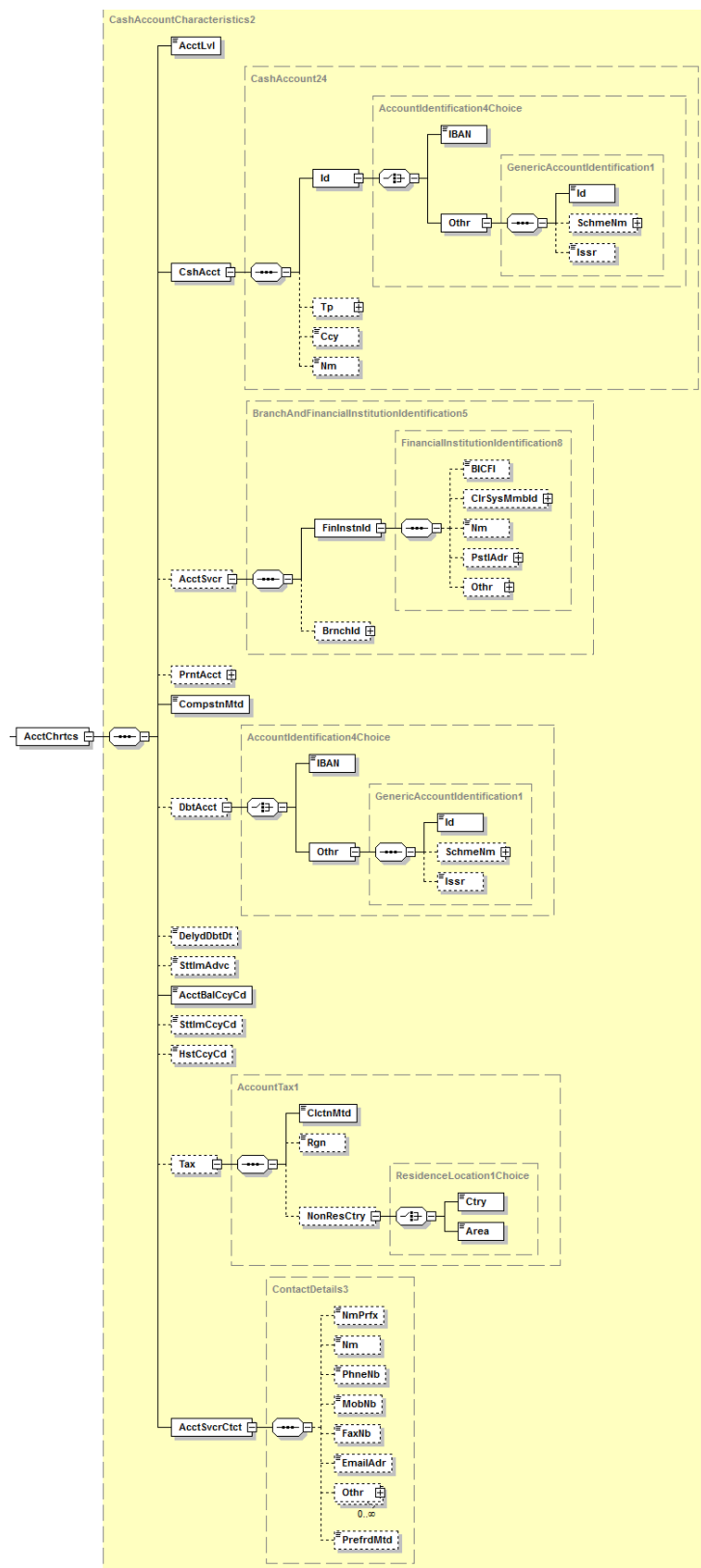


Diagram 112: Overview camt.086.001.02, AcctChrtcs

Example

```
<AcctChrtcs>
  <AcctLvl>DETL</AcctLvl>
  <CshAcct>
    <Id>
      <IBAN>DE99123456780123456789</IBAN>
    </Id>
    <Ccy>EUR</Ccy>
  </CshAcct>
  <AcctSvcr>
    <FinInstnId>
      <BICFI>BANKDEFFXXX</BICFI>
    </FinInstnId>
  </AcctSvcr>
  <CompstnMtd>DBTD</CompstnMtd>
  <AcctBalCcyCd>EUR</AcctBalCcyCd>
  <HstCcyCd>EUR</HstCcyCd>
  <Tax>
    <ClctnMtd>MTDD</ClctnMtd>
  </Tax>
  <AcctSvcrCtct>
    <Nm>DK-Bank, Berlin</Nm>
    <PhneNb>+49-30-2345567474</PhneNb>
  </AcctSvcrCtct>
</AcctChrtcs>
```

Definition

Specifies all the details of the account characteristics to which the service refers to.

Rules

	Name	XML-Tag	Occurrences	Definition	Type	DK-rule
4	AccountLevel	<AcctLvl>	[1..1]	Level of the account within the account hierarchy	AccountLevel2 Code	<p>The standard allocation is DETL (details). In this case the Cash Account is allocated with the IBAN of the service account (if not available, other account-ID will be allocated).</p> <p>The codes SMRY (summary) and INTM (intermediate) can be used to unify details concerning a hierarchy of accounts. In this case Cash Account is allocated with the top level account.</p> <p>Important advice: The codes SMRY and INTM are only valid in addition to the DETL-allocations, they cannot be allocated without the corresponding DETL allocation.</p>
4	CashAccount	<CshAcct>	[1..1]	Account to or from which a cash entry is made	CashAccount24	<p>Services for which billings arise are account-related (CashAccount). A deviating account on which the billings are booked can be allocated in DebitAccount.</p>
5	Identification	<Id>	[1..1]	Identification of the CashAccount	AccountIdentification4Choice	
6	IBAN	<IBAN>	[1..1]	International Bank Account Number (IBAN)	IBAN2007Identifier	To be allocated preferably
6	OtherIdentification	<Othr>	[1..1]	Account identification by a defined code or proprietary	GenericAccountIdentification1	
7	Identification	<Id>	[1..1]	Arbitrary, proprietary identification	Max34Text	Only if there is no IBAN available, an alternative account label can be given here.

DFÜ Agreement

Appendix 3: Specification of Data Formats

	Name	XML-Tag	Occurrences	Definition	Type	DK-rule
7	SchemeName	<SchmeNm>	[0..1]	Unique and unambiguous identification code of the code schema for an account identification	AccountSchemeName1Choice	
7	Issuer	<Issr>	[0..1]	Issuing party of the identification	Max35Text	
5	Type	<Tp>	[0..1]	Account type		
5	Currency	<Ccy>	[0..1]	Currency of the CashAccount	ActiveOrHistoricCurrencyCode	In case of an allocation this element must correspond to what is stated in <AcctBalCcyCd> (mandatory allocation).
5	Name	<Nm>	[0..1]	Account name		
4	AccountServicer	<AcctSvcr>	[0..1]	Account-holding ZDL	BranchAndFinancialInstitutionIdentification5	
5	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	Identification of the account-holding ZDL	FinancialInstitutionIdentification8	
6	BICFI	<BICFI>	[0..1]	Business Identifier Code (BIC/SWIFT-Code) respectively Business Entity Identifier (BEI)	BICFIIdentifier	Is allocated with the BIC of the ZDL
6	ClearingSystemMemberIdentification	<ClrSysMmbld>	[0..1]	Clearing system ID of the ZDL		
6	Name	<Nm>	[0..1]	Name of the ZDL		
6	PostalAddress	<PstlAdr>	[0..1]	Postal address		
6	Other	<Othr>	[0..1]	Other identification details		
5	BranchIdentification	<BrnchId>	[0..1]	Identifies a specific branch of a ZDL		
4	ParentAccount	<PrntAcct>	[0..1]	Parent account in the account hierarchy		

DFÜ Agreement

Appendix 3: Specification of Data Formats

	Name	XML-Tag	Occurrences	Definition	Type	DK-rule
4	Compensation-Method	<Compst-nMtd>	[1..1]	Defines if (and how) charges are paid for the CashAccount	CompensationMethod1Code	The standard case (in Germany) is DBTD (debited: This account was debited for any charges or taxes due). The remaining ISO-codes are – depending on the individual payment modality – also valid.
4	DebitAccount	<DbtAcct>	[0..1]	Defines the account debited for charges due on the CashAccount in case of a deviation from the CashAccount	AccountIdentification4Choice	Will only be allocated if the DebitAccount differs from the CashAccount.
5	IBAN	<IBAN>	[1..1]	International Bank Account Number (IBAN) of the DebitAccount	IBAN2007Identifier	To be allocated preferably
5	OtherIdentification	<Othr>	[1..1]	Account identification by a defined code or proprietary	GenericAccountIdentification1	
6	Identification	<Id>	[1..1]	Arbitrary, proprietary identification of the DebitAccount	Max34Text	Only if there is no IBAN available, an alternative account label will be given here.
6	SchemeName	<SchemeNm>	[0..1]	Unique and unambiguous identification code of the code schema for an account identification	AccountSchemeName1Choice	
6	Issuer	<Issr>	[0..1]	Issuing party of the identification	Max35Text	
4	DelayedDebit-Date	<DelydDbDt>	[0..1]	Future date on which the account will be automatically debited for charges and taxes due		
4	SettlementAdvice	<SttlmAdv>	[0..1]	Advice for the settlement	Max105Text	Can be allocated with general information (e.g. information about tax approval)
4	AccountBalanceCurrencyCode	<Acct-BalCcyCd>	[1..1]	Currency of the CashAccount's balance	ActiveOrHistoricCurrencyCode	Is to be allocated with the currency of the CashAccount.
4	SettlementCurrencyCode	<SttlmCcyCd>	[0..1]	Currency of the DebitAccount	ActiveOrHistoricCurrencyCode	Allocation is mandatory for a deviating DebitAccount (DbtAcct).

DFÜ Agreement

Appendix 3: Specification of Data Formats

	Name	XML-Tag	Occurrences	Definition	Type	DK-rule
4	HostCurrencyCode	<HstCcyCd>	[0..1]	National currency of the account-holding institute (tax host currency)	ActiveOrHistoricCurrencyCode	An allocation is recommended.
4	Tax	<Tax>	[0..1]	Account taxation parameters.	AccountTax1	In case of a taxation of services this element group is to be allocated mandatorily.
5	TaxCalculationMethod	<ClctnMtd>	[1..1]	Method of tax calculation	BillingTaxCalculationMethod1Code	If condition currency and currency of tax calculation are identical with the national currency tax calculation method D (code MTDD) will be recommended, i.e. one calculation per service position with all charges and taxes in the condition currency.
5	Region	<Rgn>	[0..1]	Tax region in which the account-holding institute resides	Max40Text	Should only be allocated, if the account owner is a non-resident from the point of view of the account-holding institute. In this case the tax region of the ZDL is to be allocated, e.g. for Germany the ISO-code "DE" applies. In every other case this element remains empty.
5	NonResidenceCountry	<Non-ResCtry>	[0..1]	Country of residence of the account owner	ResidenceLocation1Choice	Should only be allocated, if the account owner is a non-resident from the point of view of the account-holding institute.
6	Country	<Ctry>	[0..1]	Country of residence of the account owner	CountryCode	ISO-country code of the account owner
6	Area	<Ctry>	[0..1]	Specifies the region/area in the country of residence of the account owner		

DFÜ Agreement

Appendix 3: Specification of Data Formats

	Name	XML-Tag	Occurrences	Definition	Type	DK-rule
4	AccountServicerContact	<AcctSvcrCtct>	[1..1]	Contact details of the account-holding institution	ContactDetails3	Please note: This is a mandatory group, therefore at least one element has to be allocated. The ZDL chooses the elements.
5	NamePrefix	<NmPrfx>	[0..1]	Name prefix/title		
5	Name	<Nm>	[0..1]	Name		
5	PhoneNumber	<PhneNb>	[0..1]	Phone number		
5	MobileNumber	<MobNb>	[0..1]	Mobile number		
5	FaxNumber	<FaxNb>	[0..1]	Fax number		
5	EmailAddress	<EmailAdr>	[0..1]	E-mail address		
5	Other	<Othr>	[0..n]	Other contact details		
5	PreferredMethod	<PrefrdMtd>	[0..1]	Preferred contact method		

12.8 Currency Exchange <CcyXchg>, [0..n]

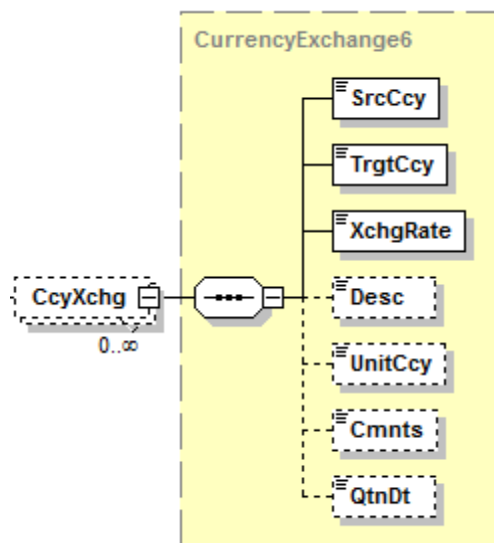


Diagram 113: Overview camt.086.001.02, CcyXchg

Example

```
<CcyXchg>
  <SrcCcy>EUR</SrcCcy>
  <TrgtCcy>USD</TrgtCcy>
  <XchgRate>1,19</XchgRate>
</CcyXchg>
```

Definition

Specifies exchange rate details in cases of currency conversions for charges.

Rules

	Name	XML-Tag	Occur- rences	Definition	Type	DK-rule
4	SourceCurrency	<SrcCcy>	[1..1]	Currency from which an amount is to be converted	ActiveOrHistoricCurrencyCode	Is allocated with the condition currency
4	TargetCurrency	<TrgtCcy>	[1..1]	Currency into which an amount is to be converted	ActiveOrHistoricCurrencyCode	Is allocated with the settlement currency
4	ExchangeRate	<XchgRate>	[1..1]	Exchange rate	BaseOneRate	
4	Description	<Desc>	[0..1]	Unique and unambiguous identification to identify the foreign exchange contract		

	Name	XML-Tag	Occurrences	Definition	Type	DK-rule
4	UnitCurrency	<UnitCcy>	[0..1]	Currency in which the rate of exchange is expressed in a currency exchange		
4	Comments	<Cmnts>	[0..1]	Further information on the exchange rate		
4	QuotationDate	<QtnDt>	[0..1]	Date and time at which the exchange rate is quoted		

12.9 Balance <Bal>, [0..n]

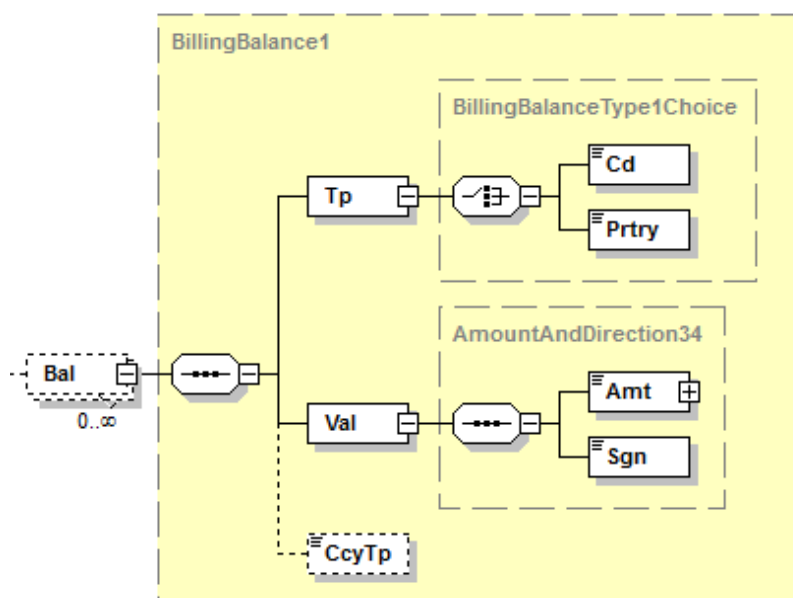


Diagram 114: Overview camt.086.001.02, Bal

Example

```

<Bal>
  <Tp>
    <Cd>LBME</Cd>
  </Tp>
  <Val>
    <Amt Ccy="EUR">23454.32</Amt>
    <Sgn>false</Sgn>
  </Val>
</Bal>

```

Definition

Contains all details concerning balances during the billing period. This element group is not specified for balance confirmations (yet).

Rules

	Name	XML-Tag	Occurrences	Definition	Type	DK-rule
4	Type	<Tp>	[1..1]	Type of balance	BillingBalanceType1Choice	The element <Cd> is always used.
5	Code	<Cd>	[1..1]	Coded form of the type of balance		Standard allocation is LBME (ledger balance at the month end).
5	Proprietary	<Prtry>	[1..1]	Proprietary form of the type of balance		
4	Value	<Val>	[1..1]	Balance amount	See 12.10	
4	CurrencyType	<CcyTp>	[0..1]	Currency type used to report the balance		Currency type used to report the balance: ACCT = Currency of the CashAccount (standard case), PRCG = condition currency or STLM = currency of the DebitAccount

12.10 Depiction of amounts

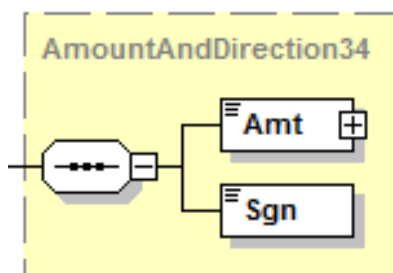


Diagram 115: Elementary structure for depictions of amounts

Definition

General depiction of amounts (charges and tax amounts, balances, compensation amounts) in the billing statement. The data type AmountAndDirection34 is used for several elements. In case of a usage it is referred to this chapter.

Rules

	Name	XML-Tag	Occurrences	Definition	Type	DK-rule
5	Amount	<Amt>	[1..1]	Amount	ActiveOrHistoricCurrencyAndAmount	
5	Sign	<Sgn>	[1..1]	Indicates that the amount value is positive or negative	PlusOrMinusIndicator	<p>Because this refers to a billing message “true” always has the meaning “debit”, for taxes and billings. A refund is therefore always expressed by the sign “false”.</p> <p>If the amount is a balance, „true“ will be used for a positive balance and „false“ for a negative balance.</p>

12.11 Compensation <Compstn>, [0..n]

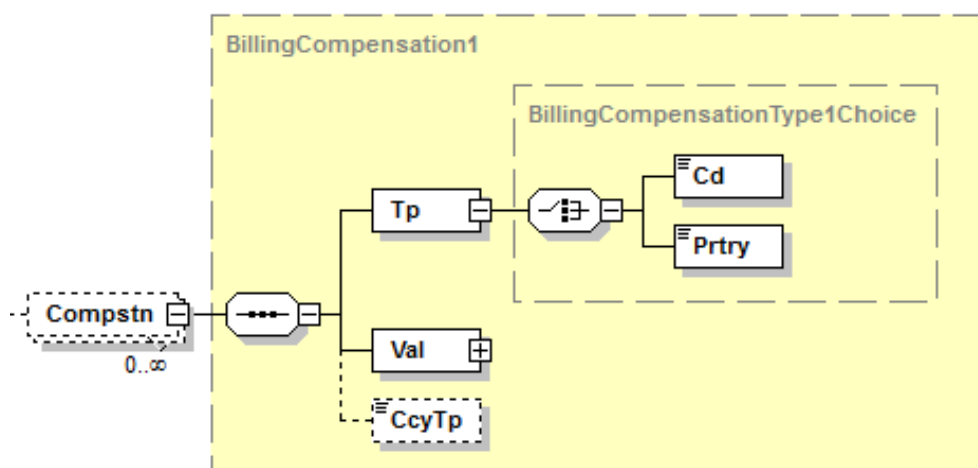


Diagram 116: Overview camt.086.001.02, Compstn

Example

```
<Compstn>
  <Tp>
    <Cd>SCBT</Cd>
  </Tp>
  <Val>
    <Amt Ccy="EUR">1304.32</Amt>
    <Sgn>true</Sgn>
  </Val>
  <CcyTp>STLM</CcyTp>
</Compstn>
```

Definition

Contains all details concerning compensation amounts and taxes. In case of taxes in the statement this group has to be used and is repeated for every compensation type (four for the DK, see below).

Please note: The interaction of all tax amounts within a camt.086 statement is described in chapter 12.16.

Rules

	Name	XML-Tag	Occur- rences	Definition	Type	DK-rule
4	Type	<Tp>	[1..1]	Type of billing compen- sation	BillingCompens ationType1Choi ce	

DFÜ Agreement

Appendix 3: Specification of Data Formats

	Name	XML-Tag	Occurrences	Definition	Type	DK-rule
5	Code	<Cd>	[1..1]	Coded form of the compensation type	ExternalBillingCompensationType1Code	<p>If taxes are quoted, the following allocations will be mandatory with one repetition for each group for the following codes:</p> <p>SCBT= ServiceChargesDueBeforeTax = Sum of all service charges before taxes</p> <p>TXSC = Taxable-ServiceCharges = Sum of all taxable service charges (before taxes)</p> <p>TXTS= TaxTotalSum = Sum of the arising taxes</p> <p>CTND= ChargesAndTaxesNetDueThisStmnt = Sum of all service charges and taxes</p> <p>Annotation: The formula SCBT+TXTS=CTND is conclusive (but only, if no currency conversions took place).</p>
5	Proprietary	<Prtry>	[1..1]	Proprietary form of the compensation type		
4	Value	<Val>	[1..1]	Amount (calculation or refund)	See 12.10	Amount belonging to the respective compensation type. It is recommended to state the amount in the settlement currency.

DFÜ Agreement

Appendix 3: Specification of Data Formats

	Name	XML-Tag	Occurrences	Definition	Type	DK-rule
4	CurrencyType	<CcyTp>	[0..1]	Currency type used to report the compensation amount	BillingCurrencyType2Code	<p>Currency type used to report the compensation amount:</p> <p>ACCT (currency of the CashAccount), PRCG (condition currency), STLM (currency of the DebitAccount) or HOST (national currency of the country the account is held in).</p> <p>An allocation of this element is recommended (standard: STLM).</p>

12.12 Service <Svc>, [0..n]

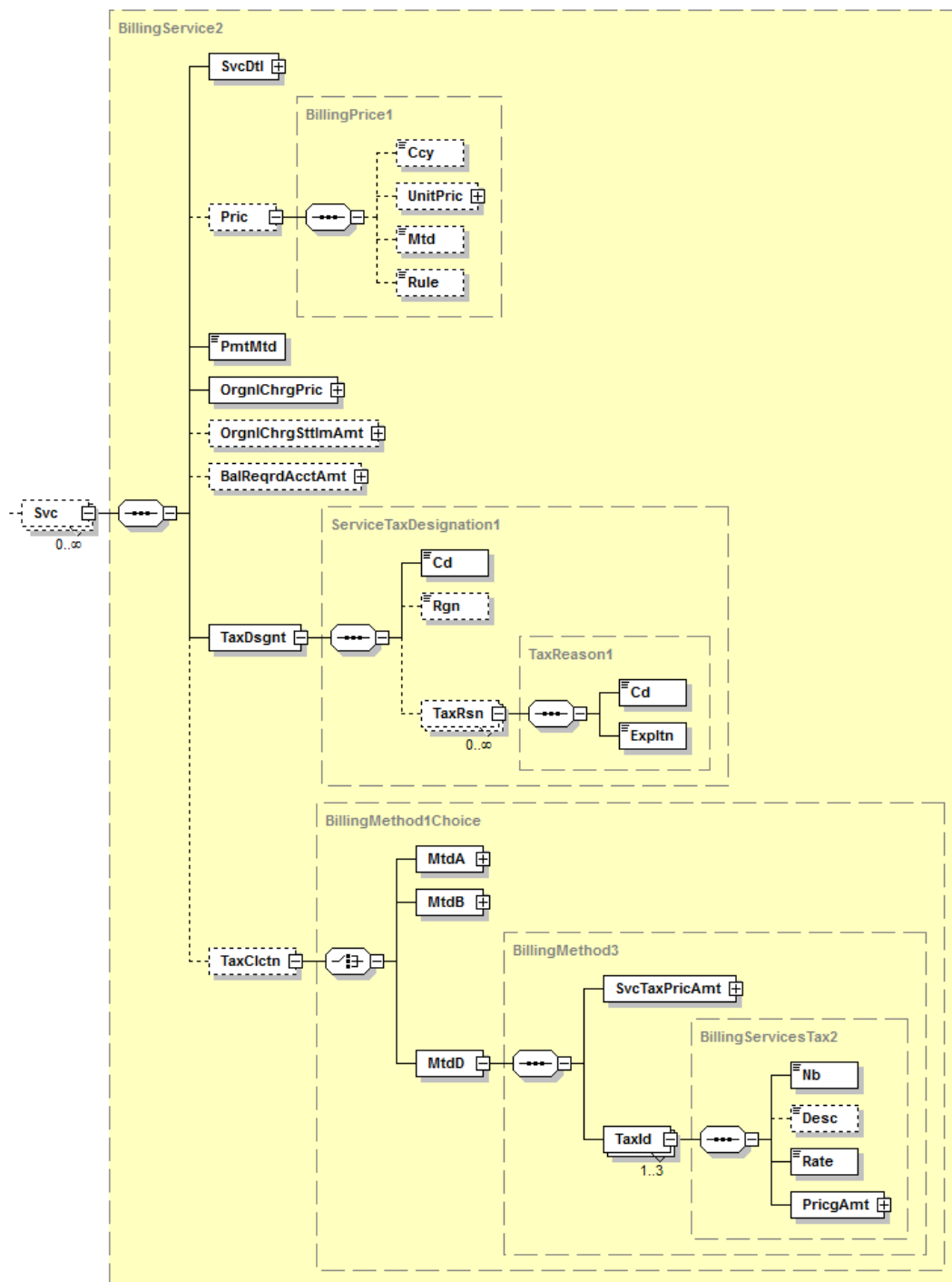


Diagram 117: Overview camt.086.001.02, Svc

Example

```
<Svc>
  <SvcDtl>    </SvcDtl>
  <Pric>
    <UnitPric>
      <Amt Ccy="EUR">0.10</Amt>
      <Sgn>true</Sgn>
    </UnitPric>
    <Mtd>UPRC</Mtd>
  </Pric>
  <PmtMtd>PVCH</PmtMtd>
  <OrgnlChrgPric>
    <Amt Ccy="EUR">30.00</Amt>
    <Sgn>true</Sgn>
  </OrgnlChrgPric>
  <TaxDsgnt>
    <Cd>TAXE</Cd>
    <Rgn>DE</Rgn>
    <TaxRsn>
      <Cd>VAT</Cd>
      <Expltn>Umsatzsteuer</Expltn>
    </TaxRsn>
  </TaxDsgnt>
  <TaxClctn>
    <MtdD>
      <SvcTaxPricAmt>
        <Amt Ccy="EUR">5.70</Amt>
        <Sgn>true</Sgn>
      </SvcTaxPricAmt>
      <TaxId>
        <Nb>VAT</Nb>
        <Rate>0.19</Rate>
        <PricgAmt>
          <Amt Ccy="EUR">5.70</Amt>
          <Sgn>true</Sgn>
        </PricgAmt>
      </TaxId>
    </MtdD>
  </TaxClctn>
</Svc>
```

Definition

Depiction of the rendered services in the billing period including all detailed information (e.g. type of service, amount, price, taxes etc.).

Rules

	Name	XML-Tag	Occurrences	Definition	Type	DK-rule
4	ServiceDetail	<SvcDtl>	[1..1]	Details (type and amount) of the rendered service	See 12.13	
4	Price	<Pric>	[0..1]	Price of the rendered service unit	BillingPrice1	
5	Currency	<Ccy>	[0..1]	Condition currency	ActiveOrHistoricCurrencyCode	Will be a mandatory allocation, if the account currency is unequal to the condition currency.
5	UnitPrice	<UnitPric>	[0..1]	Price per service unit	See 12.10	Unit price according to the agreement of conditions. For %-based prices the percentage is given here (e.g. 0.015 for 1.5%). Per mil prices are given with their respective percentage (e.g. 0.002 for 2‰). In cases of flat rates this element can be left out.

DFÜ Agreement

Appendix 3: Specification of Data Formats

	Name	XML-Tag	Occurrences	Definition	Type	DK-rule
5	Method	<Mtd>	[0..1]	Method used to calculate the charge	BillingChargeMethod1Code	<p>The allocation is optional – in case of a usage the following codes are valid:</p> <p>UPRC (UnitPrice): Price per service unit is calculated as amount times price per unit</p> <p>BCHG (BaseCharge): This refers to a base charge which arises in addition to the price per unit</p> <p>FCHG (FlatCharge): The service is priced entirely independently from the amount</p> <p>LPRC (ListPrice): e.g. for tiered prices</p> <p>MCHG (MinimumCharge): A minimum charge has been set for the service</p> <p>MXRD (Maximum Reduction): A maximum charge has been set for the service</p> <p>BBSE (Balance-Based): %-calculation based on a balance or a transaction amount. Please note: If BBSE is used one of the two constants "PERCENT" or "PROZENT" will be allocated mandatorily and additionally in element <Rule> .</p>

DFÜ Agreement

Appendix 3: Specification of Data Formats

	Name	XML-Tag	Occurrences	Definition	Type	DK-rule
5	Rule	<Rule>	[0..1]	Freely definable rule for the charge calculation	Max20Text	<p>Alternatively or in addition to <Mtd> an individual rule for the charge calculation can be allocated here.</p> <p>Especially for %-based prices the constant "PERCENT" or "PROZENT" has to be allocated (as well as for per mil based prices).</p>
4	PaymentMethod	<PmtMtd>	[1..1]	Payment method	ServicePaymentMethod1Code	<p>The standard case is PVCH (PreviouslyCharged) and is used for the amounts which are due during and at the end of the reporting period because at the time of the camt.086 provision all fees are usually already charged.</p> <p>FREE is only used if the service has not been priced.</p> <p>Please note: In case of a refund towards the client PVCH is used together with the sign (Sgn) "false" for <UnitPric> as well as with all other concerned amount elements.</p>
4	OriginalCharge Price	<OrglChrgPric>	[1..1]	Amount of the calculated charge, expressed in the pricing currency	See 12.10	Calculated charge before taxes in the pricing currency.
4	OriginalCharge SettlementAmount	<OrgnlChrgSttImAmt>	[0..1]	Amount of the calculated charge, expressed in the settlement currency	See 12.10	Calculated charge before taxes but possibly already after currency conversion in the currency of the settlement account.

DFÜ Agreement

Appendix 3: Specification of Data Formats

	Name	XML-Tag	Occurrences	Definition	Type	DK-rule
4	BalanceRequiredAccountAmount	<BalReqrdAcctAmt>	[0..1]	Average daily collected balance required to offset a balance compensable service charge		
4	TaxDesignation	<TaxDsgnt>	[1..1]	Taxation details	ServiceTaxDesignation1	Information on whether the (individual) service is taxable. Please note: The interaction of all tax amounts given in the statement is described in chapter 12.16.
5	Code	<Cd>	[1..1]	Code concerning the tax liability	ServiceTaxDesignation1Code	TAXE (taxable) XMPT (tax-free) The code ZERO is not used here.
5	Region	<Rgn>	[0..1]	Tax region	Max35Text	This element is allocated when <Cd> = TAXE. Then the tax region is to be allocated here, for Germany therefore the ISO-code "DE".
5	TaxReason	<TaxRsn>	[0..n]	Reason for taxation	TaxReason1	
6	Code	<Cd>	[1..1]	Coded form of the reason for taxation	Max10Text	VAT = value added tax (English abbreviation is used because this is the international standard abbreviation) KEST = capital gains tax KIST = church tax SOLZ = solidarity surcharge Other local tax forms are also possible, but not specified by the DK.
6	Explanation	<Expltn>	[1..1]	Description of the reason for taxation in a free-text form	Max105Text	Long name for the code, e.g. "value added tax" etc.

DFÜ Agreement

Appendix 3: Specification of Data Formats

	Name	XML-Tag	Occurrences	Definition	Type	DK-rule
4	TaxCalculation	<TaxClctn>	[0..1]	Tax calculation details for different calculation methods	BillingMethod1 Choice	If the condition currency and the calculated taxes of all services are given in the national currency, it will be recommended to use method D (which is precisely described in the following). A currency conversion is only necessary in the case that the currency of the DebitAccount is deviating.
5	MtdA	<MtdA>	[1..1]	Tax calculation method A	BillingMethod1	
5	MtdB	<MtdB>	[1..1]	Tax calculation method B	BillingMethod2	.
5	MtdD	<MtdD>	[1..1]	Tax calculation method D	BillingMethod3	.
6	ServiceTaxPrice Amount	<SvcTaxPric Amt>	[1..1]	Tax total for the respective individual service	See 12.10	
6	TaxIdentification	<TaxId>	[1..3]	Tax amounts per reason for taxation (per tax form)	BillingServicesTax2	
7	Number	<Nb>	[1..1]	Tax form in coded form	Max35Text	VAT = value added tax (English abbreviation is used because this is the international standard abbreviation) Other local tax forms are also possible, but not specified by the DK.
7	Description	<Desc>	[0..1]	Name used to describe the tax form	Max40Text	This free text element can be used for the description of the code, e.g. "value added tax".
7	Rate	<Rate>	[1..1]	Tax rate	DecimalNumber	To be allocated as decimal number (e.g. 0.19 for 19%).
7	PricingAmount	<PricgAmt>	[1..1]	Individual tax amount of the tax form	See 12.10	The allocation in the national currency (as it is to be given in the billing) is recommended.

12.13 Service Detail <SvcDtl>, [1..1]

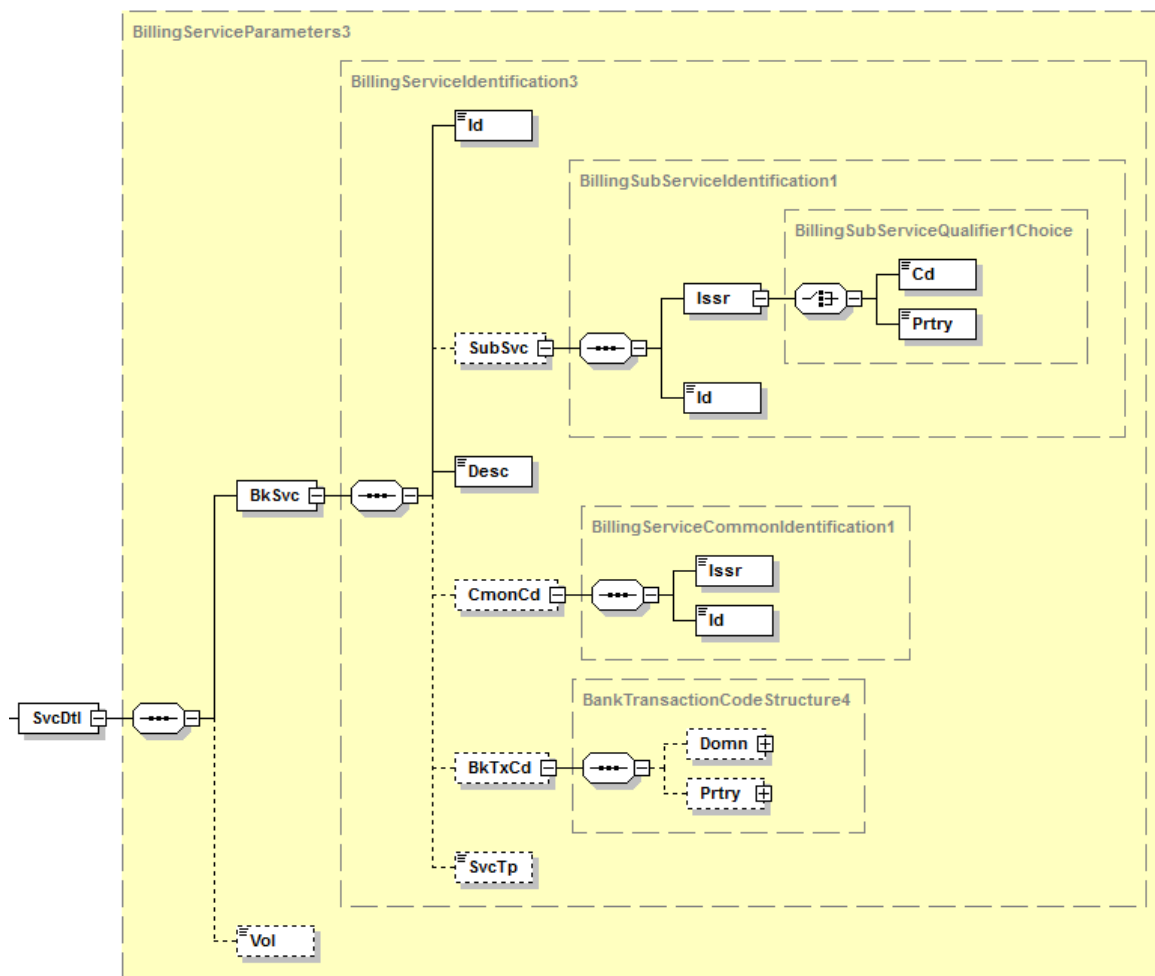


Diagram 118: Overview camt.086.001.02, SvcDtl

Example

```
<SvcDtl>
  <BkSvc>
    <Id>1000001</Id>
    <Desc>SEPA-Überweisungseingang</Desc>
    <CmonCd>
      <Issr>AFPGBL</Issr>
      <Id>EFT23001</Id>
    </CmonCd>
    <BkTxCd>
      <Domn>
        <Cd>PMNT</Cd>
        <Fmly>
          <Cd>RCDT</Cd>
          <SubFmlyCd>ESCT</SubFmlyCd>
        </Fmly>
      </Domn>
    </BkTxCd>
  </BkSvc>
  <Vol>300</Vol>
</SvcDtl>
```

Definition

Specifies further detailed values (type and amount) for the rendered service.

Please note: The declaration of third party charges (fees) via camt.086 is possible but optional.

Rules

	Name	XML-Tag	Occur- rences	Definition	Type	DK-rule
5	BankService	<BkSvc>	[1..1]	Specification of the service	BillingServiceId entification3	
6	Identification	<Id>	[1..1]	Individual product/charge identification code of the ZDL	Max35Text	
6	SubService	<SubSvc>	[0..1]	Additional subdivision of the service	BillingSubServiceId entification 1	Optional allocation, possibly for further specification of the (individual) ID.
7	Issuer	<Issr>	[1..1]	Issuer of the Sub-Service code	BillingSubServiceQualifier1 Choice	In case of usage of <SubSvc> it is recommended to allocate the choice <Cd> with SEQN (sequence number).

	Name	XML-Tag	Occurrences	Definition	Type	DK-rule
7	Identification	<Id>	[1..1]	Identifier of the subdivision of the service (of the Sub-Service)	Max35Text	It is recommended to give the reference number of the respective payment in this element in cases of charges which depend on the size of the amount of a transaction (e.g. cross-border payment).
6	Description	<Desc>	[1..1]	Clear text description of the individual product/fee identifier of the ZDL	Max70Text	
6	CommonCode	<CmonCd>	[0..1]	Standard reference code used to uniquely identify this service across financial institutions	BillingServiceCommonIdentification1	Depiction of the service in a coded form that is not depending on the institute. In case of usage the AFP Global Service Codes are recommended.
7	Issuer	<Issr>	[1..1]	Issuer of the code	Max6Text	For AFP Global Service Codes "AFPGLB" is to be used here.
7	Identification	<Id>	[1..1]	Coding	Max8Text	For AFP Global Service Codes the 8 characters long AFP-code is to be given here.
6	BankTransactionCode	<BkTxCd>	[0..1]	ISO 20022 Bank Transaction Code which underlies the service	BankTransactionCodeStructure4	Advice for the allocation of this structure can be taken from chapter 12.17.
7	Domain	<Dmn>	[0..1]	Domain	BankTransactionCodeStructure5	
8	Code	<Cd>	[1..1]	Code of the domain	ExternalBankTransactionDomain1Code	
8	Family	<Fmly>	[1..1]	Specifies a family (category) within a domain	BankTransactionCodeStructure6	
9	Code	<Cd>	[1..1]	Code to specify the family	ExternalBankTransactionFamily1Code	

DFÜ Agreement

Appendix 3: Specification of Data Formats

	Name	XML-Tag	Occurrences	Definition	Type	DK-rule
9	SubFamilyCode	<Sub-FmlyCd>	[1..1]	Code to specify a sub-family	ExternalBankTransactionSubFamily1Code	
7	Proprietary	<Prtry>	[0..1]	Bank Transaction Code in bank-proprietary form		
6	ServiceType	<SvTp>	[0..1]	Service type		
5	Volume	<Vol>	[0..1]	Amount/volume of the rendered service	DecimalNumber	<p>Arised amount of the same service with the same price, if countable. For %-based prices the underlying transaction volume is given here.</p> <p>In case of flat rates this element can be left out or can be allocated with 1.</p>

12.14 Tax Region <TaxRgn>, [0..n]

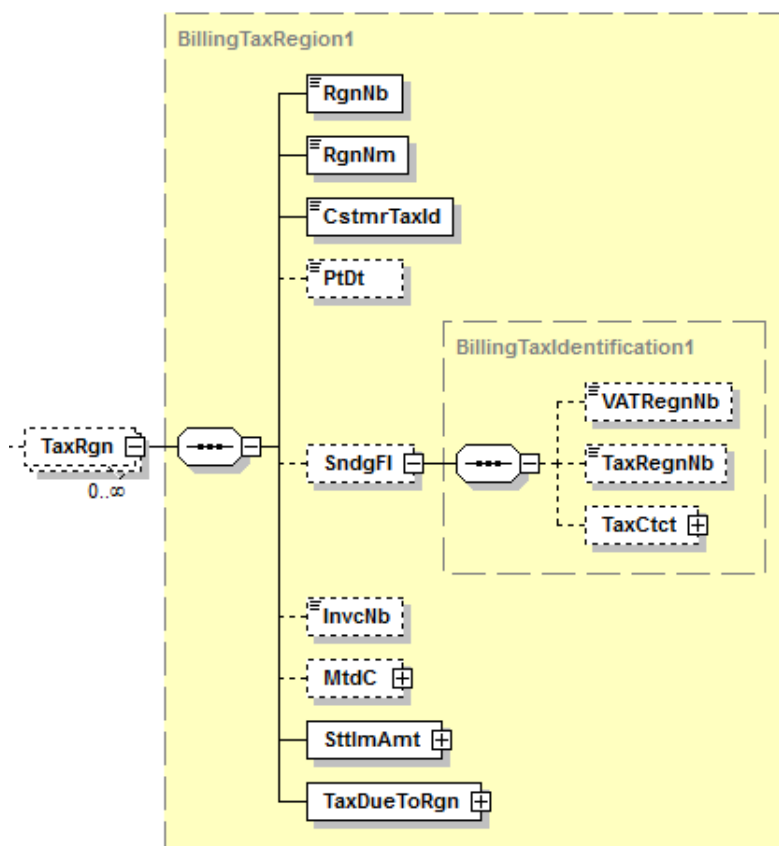


Diagram 119: Overview camt.086.001.02, TaxRgn

Example

```

TaxRgn>
  <RgnNb>DE</RgnNb>
  <RgnNm>Deutschland</RgnNm>
  <CstmrTaxId>NOTPROVIDED</CstmrTaxId>
  <PtDt>2019-09-30</PtDt>
  <SndgFI>
    <VATRegnNb>5676856456</VATRegnNb>
    <TaxRegnNb>3685738563</TaxRegnNb>
  </SndgFI>
  <InvNb>2017-5664765</InvNb>
  <SttlmAmt>
    <Amt Ccy="EUR">228.00</Amt>
    <Sgn>true</Sgn>
  </SttlmAmt>
  <TaxDueToRgn>
    <Amt Ccy="EUR">228.00</Amt>
    <Sgn>true</Sgn>
  </TaxDueToRgn>
</TaxRgn>

```

Definition

Summary of tax information of a tax region concerning the account during the report period. If there are several tax regions, this structure will be repeated respectively. This element group is optional but will become mandatory, if the camt.086 contains any taxes.

Please note: The interaction of all tax amounts within a camt.086 statement is described in chapter 12.16.

Rules

	Name	XML-Tag	Occurrences	Definition	Type	DK-rule
4	RegionNumber	<RgnNb>	[1..1]	Code for the tax region	Max40Text	For value added tax in Germany "DE" is used. For federal state specific taxes, the allocation is made in accordance with chapter 12.15.
4	RegionName	<RgnNm>	[1..1]	Name of the tax region	Max40Text	„Deutschland“ (or “Germany”) respectively allocation according to chapter 12.15.
4	CustomerTaxIdentification	<CstmrTaxId>	[1..1]	Tax number of the client	Max40Text	When not known NOTPROVIDED is to be given here.
4	PointDate	<PtDt>	[0..1]	Date of the tax calculation	ISODate	In general conforms to the invoice date.
4	SendingFinancialInstitution	<SndgFi>	[0..1]	Tax information concerning the ZDL	BillingTaxIdentification1	
5	VATRegistrationNumber	<VATReg-nNb>	[0..1]	Value added tax number of the ZDL	Max35Text	Is allocated with the VAT number (USt ID) of the ZDL.
5	TaxRegistrationNumber	<Taxreg-nNb>	[0..1]	Tax number of the ZDL		Is allocated with the tax number of the ZDL when in at least one repetition of the element group “Service” it says that <Svc><TaxDsgnt><Cd> = “TAXE”
5	TaxContact	<TaxCtct>	[0..1]	Contact details of the ZDL concerning taxes		

DFÜ Agreement

Appendix 3: Specification of Data Formats

	Name	XML-Tag	Occurrences	Definition	Type	DK-rule
4	InvoiceNumber	<InvcNb>	[0..1]	Invoice number	Max40Text	If an invoice number exists and the statement can refer to this invoice number, this number will be specified here.
4	MethodC	<MtdC>	[0..1]	Tax calculation method C	BillingMethod4	If the condition currency and the calculated taxes of all services are given in the national currency, this element group will not be allocated (see also TaxCalculation in chapter 12.12).
4	SettlementAmount	<SttlmAmt>	[1..1]	Debited tax amount	See 12.10	Tax total of the tax region given in the settlement currency.
4	TaxDueToRegion	<TaxDueToRgn>	[1..1]	Charged tax amount	See 12.10	Tax total of the tax region given in the currency of the country charging the tax.

12.15 German tax regions

German tax regions are coded according to ISO 3166-2 i.e. beginning with the country code for Germany and followed by the abbreviation for the respective federal state.

Taxes that are the same throughout Germany are marked with “DE” (depending on the tax foundation sometimes also other country codes, e.g. for subsidiaries abroad).

Tax region	Code
Germany	DE
Baden-Wuerttemberg	DE-BW
Bavaria	DE-BY
Berlin	DE-BE
Brandenburg	DE-BB
Bremen	DE-HB
Hamburg	DE-HH
Hesse	DE-HE
Mecklenburg-Western Pomerania	DE-MV
Lower Saxony	DE-NI
North Rhine-Westphalia	DE-NW
Rhineland-Palatinate	DE-RP
Saarland	DE-SL
Saxony	DE-SN
Saxony-Anhalt	DE-ST
Schleswig-Holstein	DE-SH
Thuringia	DE-TH

12.16 Interplay of the given tax amounts

Tax amounts are specified in the following element groups of a statement:

1. In the repetition of the element group "Compensation" <Compstn> the **sum of all taxes in the statement** is given in field <Val> for the type <Tp> = „TXTS“ (TaxTotalSum) . An allocation in settlement currency is recommended (other allocations are also possible).
2. In every repetition of the element group "Service" <Svc> which is marked as taxable (i.e. TaxDesignation is "TAXE") there are the following allocations:
 - a. ServiceTaxPriceAmount <SvcTaxPricAmt> marks the **tax total of the individual service** (recommended in national currency)
 - b. In a maximum of three repetitions of TaxIdentification PricingAmount <TaxId> <PricgAmt> the tax total per service mentioned under a) can be given per **individual tax** form (recommended in national currency as well)
3. For each tax region for which the statement is relevant there is a repetition of the element group TaxRegion <TaxRgn> in which then **for the respective tax region** the tax total in settlement currency is given under SettlementAmount <SttlmAmt> and the **tax total** in national currency is given under TaxDueToRegion <TaxDueToRgn>.

Per Statement in the camt.086 message the following interplay is valid (provided that <SvcTaxPricAmt> is given in the national currency; otherwise respective currency conversions are necessary but the formula is still valid in general):

<Compstn><Val> (for the repetition with <Tp> = TXTS) =

$$\sum_{\langle Svc \rangle} \langle SvcTaxPricAmt \rangle = \sum_{\langle Svc \rangle} \left(\sum_{\langle TaxId \rangle} \langle PricgAmt \rangle \right) = \sum_{\langle TaxRgn \rangle} \langle TaxDueToRgn \rangle$$

12.17 Identifiers for Service Charges

This chapter contains a choice of frequently used services and their respective ISO 20022 Bank Transaction Codes (BTC). In the camt.086 message these “triples” are always used for the service charge of the respective service.

For the complete code lists and the permitted code combinations for ISO domain, family and subfamily please refer to https://www.iso20022.org/external_code_list.page or to Annex 1 of this document (separate document).

	Service charge for ...	BTC triple (domain/family/subfamily)					
1	Credit entry	ACMT	MCOP	OTHR	Account Management	Miscellaneous Credit Operations	Other
2	Account management (in general)	ACMT	MDOP	CHRG	Account Management	Miscellaneous Debit Operations	Charges (Generic)
3	Debit entry	ACMT	MDOP	OTHR	Account Management	Miscellaneous Debit Operations	Other
4	Closing of accounts	ACMT	OPCL	ACCC	Account Management	Opening & Closing	Account Closing
5	Cash Concentrating	CAMT	ACCB CAPL	OTHR	Cash Management	Account Balancing <u>Cash Pooling</u>	Other
6	Cash management reporting	CAMT	MDOP	CHRG	Cash Management	Miscellaneous Debit Operations	Charges (Generic)
7	Credit charges	LDAS	MDOP	CHRG	Loans, Deposits & Syndications	Miscellaneous Debit Operations	Charges (Generic)
8	Branch deposit (counter)	PMNT	CNTR	BCDP	Payments	Counter Transactions	Branch Deposit
9	Cash deposit (ATM)	PMNT	CCRD	CDPT	Payments	Customer Card Transactions	Cash Deposit
10	Branch withdrawal (counter)	PMNT	CNTR	BCWD	Payments	Counter Transactions	Branch Withdrawal
11	Cash withdrawal (ATM)	PMNT	CCRD	CWDL	Payments	Customer Card Transactions	Cash Withdrawal
12	Book transfer in house	PMNT	ICDT	BOOK	Payments	Issued Credit Transfer	Internal Book Transfer
13	Issued intra company transfer	PMNT	ICCN	ICCT	Payments	Issued Cash Concentration Transactions	Intra Company Transfer
14	Issued ACH transfers	PMNT	ICDT	ADBT	Payments	Issued Credit Transfers	ACH Debit
14 5	Issued SEPA credit transfers	PMNT	ICDT	ESCT	Payments	Issued Credit Transfers	SEPA Credit Transfer
15 6	Special services concerning issued credit transfers	PMNT	ICDT	OTHR	Payments	Issued Credit Transfers	Other

DFÜ Agreement

Appendix 3: Specification of Data Formats

	Service charge for ...	BTC triple (domain/family/subfamily)					
16 7	Cancellation request for a credit transfer	PMNT	ICDT	RPCR	Payments	Issued Credit Transfers	Reversal Due To Payment Cancellation Request
17 8	Issued same day value credit transfer	PMNT	ICDT	SDVA	Payments	Issued Credit Transfers	Same Day Value Credit Transfer
18 9	Issued standing order	PMNT	ICDT	STDO	Payments	Issued Credit Transfers	Standing Order
19 20	Issued cross-border credit transfer	PMNT	ICDT	XBCT	Payments	Issued Credit Transfers	Cross-Border Credit Transfer
20 4	Cheque payment	PMNT	ICHQ	CCHQ	Payments	Issued Cheques	Cheque
21 2	Issuing of a cheque	PMNT	ICHQ	OTHR	Payments	Issued Cheques	Other
23	Issued ACH direct debit	PMNT	IDDT	ACDT	Payments	Issued Direct Debits	ACH Debit
22 4	Issued SEPA B2B direct debit	PMNT	IDDT	BBDD	Payments	Issued Direct Debits	SEPA B2B Direct Debit
23 5	Issued SEPA Core direct debit	PMNT	IDDT	ESDD	Payments	Issued Direct Debits	SEPA Core Direct Debit
24 6	Return debit note (external fees)	PMNT	IDDT	FEES	Payments	Issued Direct Debits	Fees (Generic)
25 7	Request for cancellation of a direct debit	PMNT	IDDT	RCDD	Payments	Issued Direct Debits	Reversal Due To Payment Cancellation Request
26 8	Return debit note (internal fees)	PMNT	IDDT	UPDD	Payments	Issued Direct Debits	Reversal Due To Return/ Unpaid Direct Debit
27 9	Notification for the receipt of a credit transfer	PMNT	RCDT	OTHR	Payments	Received Credit Transfers	Other
28 30	Special payment services	PMNT	MDOP	OTHR	Payments	Miscellaneous Debit Operations	Other
29 34	Received intra company transfer	PMNT	RCCN	ICCT	Payments	Received Cash Concentration Transactions	Intra Company Transfer
32	Received credit transfer	PMNT	RCDT	ACDT	Payments	Received Credit Transfers	ACH Credit
30 3	Received SEPA credit transfer	PMNT	RCDT	ESCT	Payments	Received Credit Transfers	SEPA Credit Transfer
31 4	Received credit transfer (external fees)	PMNT	RCDT	FEES	Payments	Received Credit Transfers	Fees (Generic)
32 5	Received cross-border credit transfer	PMNT	RCDT	XBCT	Payments	Received Credit Transfers	Cross-Border Credit Transfer

DFÜ Agreement

Appendix 3: Specification of Data Formats

	Service charge for ...	BTC triple (domain/family/subfamily)					
<u>33</u> 6	Received cheque	PMNT	RCHQ	URCQ	Payments	Received Cheques	Cheque Under Reserve
<u>34</u> 7	Returned cheque (debit)	PMNT	RCHQ	UPCQ	Payments	Received Cheques	Unpaid Cheque
<u>38</u>	Received ACH-direct debit	PMNT	RDDT	ADBT	Payments	Received Direct Debits	ACH Debit
<u>35</u> 9	Received SEPA B2B direct debit	PMNT	RDDT	BBDD	Payments	Received Direct Debits	SEPA B2B Direct Debit
<u>36</u> 40	Received SEPA Core direct debit	PMNT	RDDT	ESDD	Payments	Received Direct Debits	SEPA Core Direct Debit
<u>37</u> 44	Special services concerning received direct debits	PMNT	RDDT	OTHR	Payments	Received Direct Debits	Other