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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 3.2 of April 16th, 2018

Effective from November 18th, 2018

Final Version

Amendment History (in comparison to version 3.1 of May 24th, 2017)

| Chapter | Type* | Description |
|----------|-------------|---|
| 2 | E | Correction of a wrong Code used for “positive reports” |
| 5 | A | Extensive revision of chapter “Documentary Credits”, based on comprehensive changes of message category 7 in the SWIFT SRG 2018 |
| 7 / 8 | Ext | Specification of allocation rules for account information formats in case of Instant Payments |
| 9 | Ext | Extension of the naming conventions for files downloaded by zip-containers |
| 11 | Ext | New reasons for cancellation requests via camt.055 in the case of SCT |
| 12 (new) | Ext | Specification of DK allocation rules for the Bank Services Billing statement camt.086 |
| Annex 1 | Ext / A / C | Adjustments and extensions of the mapping of DK business transaction codes (GVC) on ISO BkTxCd (Domain/Family/Subfamily): 1) Changes due to a) adjustments in the corresponding external ISO Code lists b) updates of annotations 2) Extensions due to GVC for instant payments |

* 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). With document version V 3.2 DK allocation rules for the Bank Services Billing statement (camt.086) 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.

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

Notes:

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

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

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/>

For reasons of clarity and comprehensibility the deletion of chapter 1 has not been marked as a deletion in this document.

2 SEPA Payment Transactions

The ISO Standard 20022 is the basis for data formats used by customers to submit voucher-less SEPA 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 file 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_2.xsd |
| CDD | Direct Debit Initiation (SEPA core direct debit) | urn:iso:std:iso:20022:tech:xsd:pain.008.001.02 | pain.008.001.02_GBIC_2.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_2.xsd |

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_2.xsd |

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

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| Download Order Type | Business Transaction | Namespace of the DK TVS | Filename of TVS (xsd) on www.ebics.de |
|---------------------|--|--|--|
| 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_2.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:

- 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 since November 19th, 2017 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 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) 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")

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| 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.

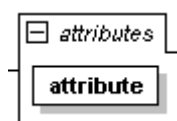


Diagram 2 Attribute

- 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.

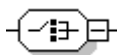


Diagram 3 Choice

- 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.

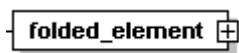


Diagram 5 Folded Elements

- 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.

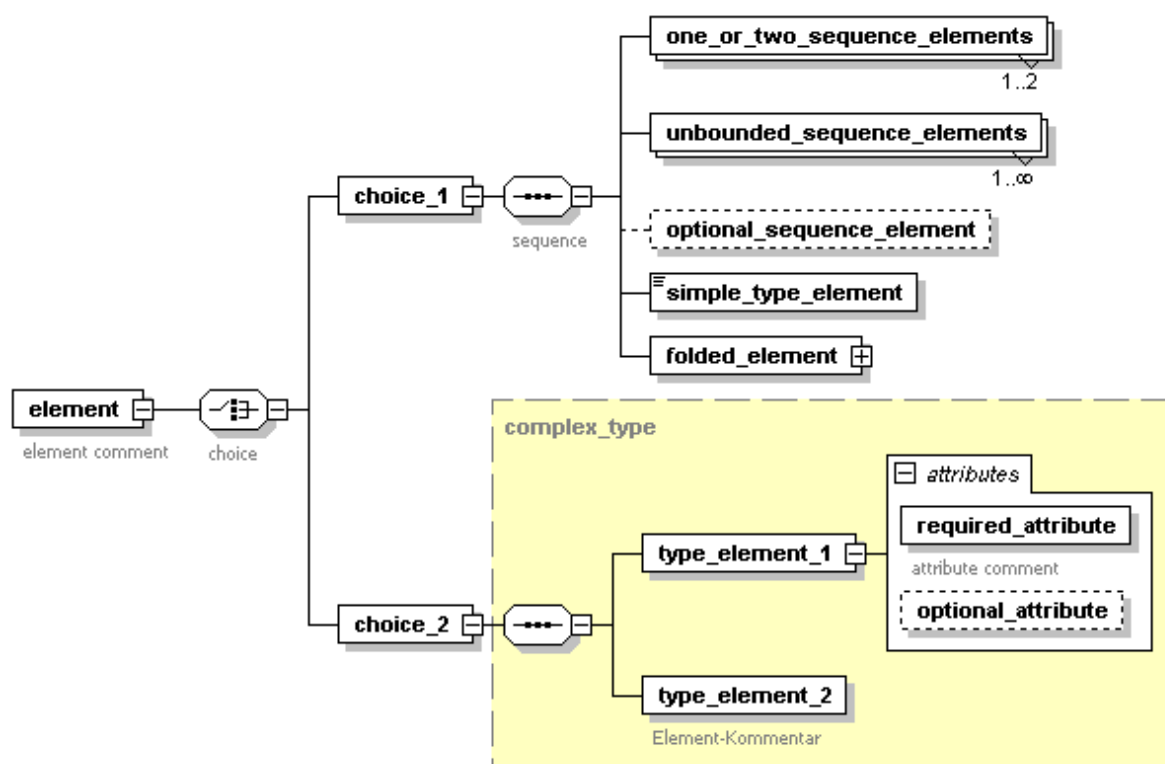


Diagram 6: XML Notation

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

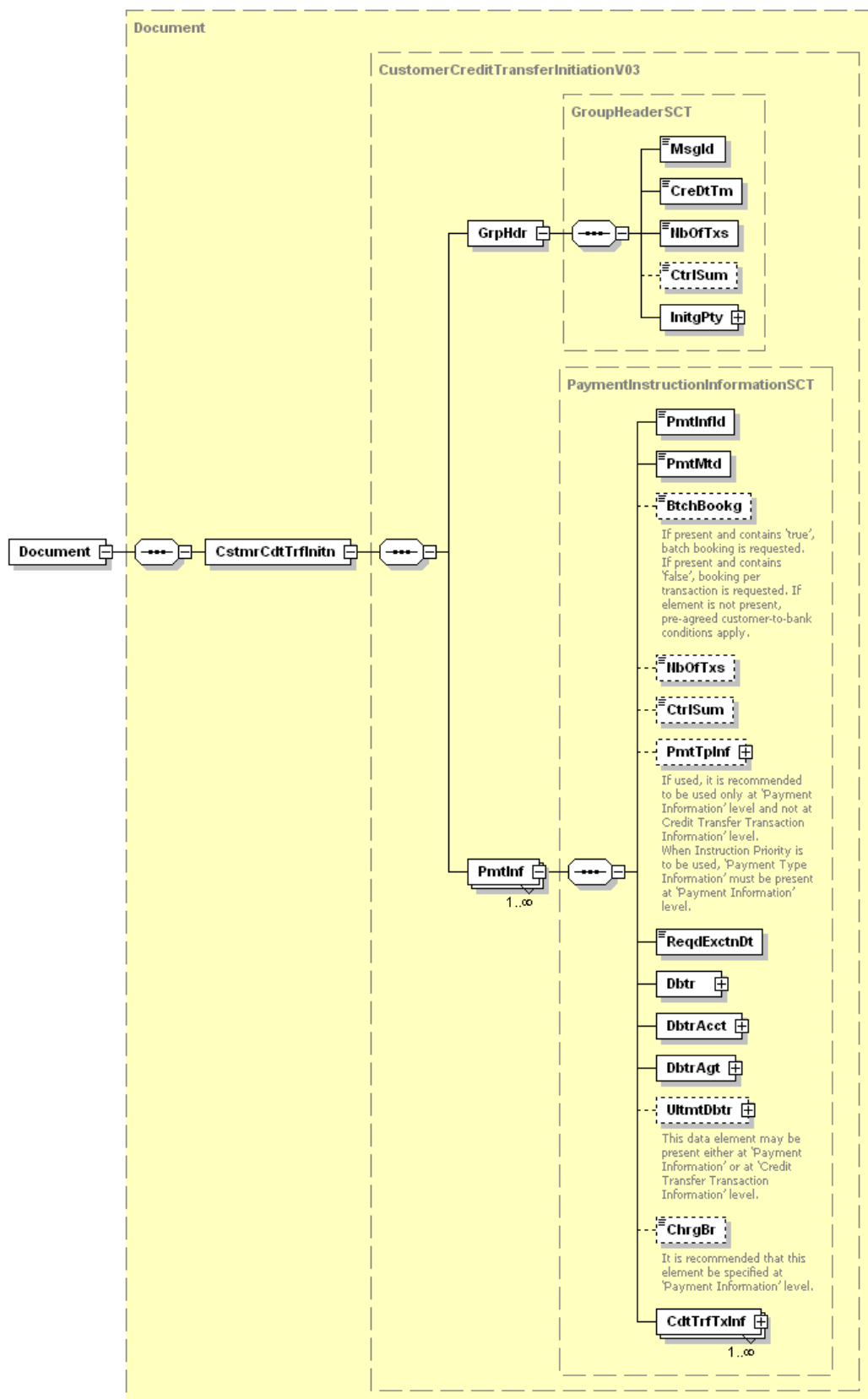


Diagram 7: Overview pain.001.001.03

2.2.1.1 Document

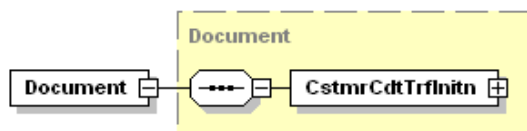


Diagram 8: pain.001.001.03, Document

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

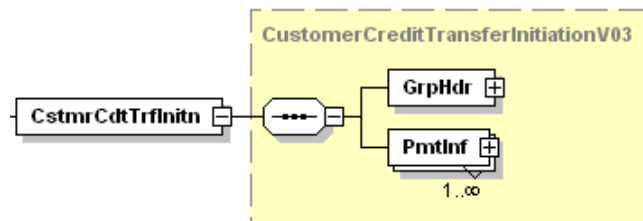


Diagram 9: pain.001.001.03

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

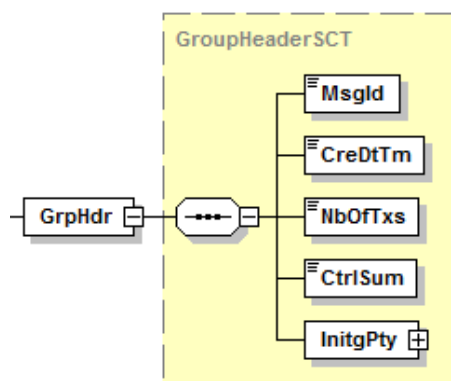


Diagram 10: pain.001.001.03, Group Header

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. |

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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

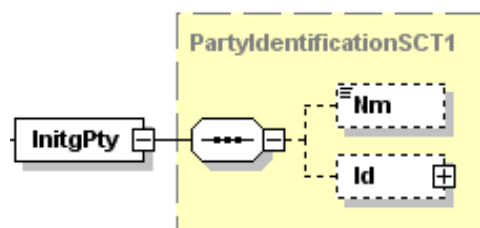


Diagram 11: pain.001.001.03, Initiating Party

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

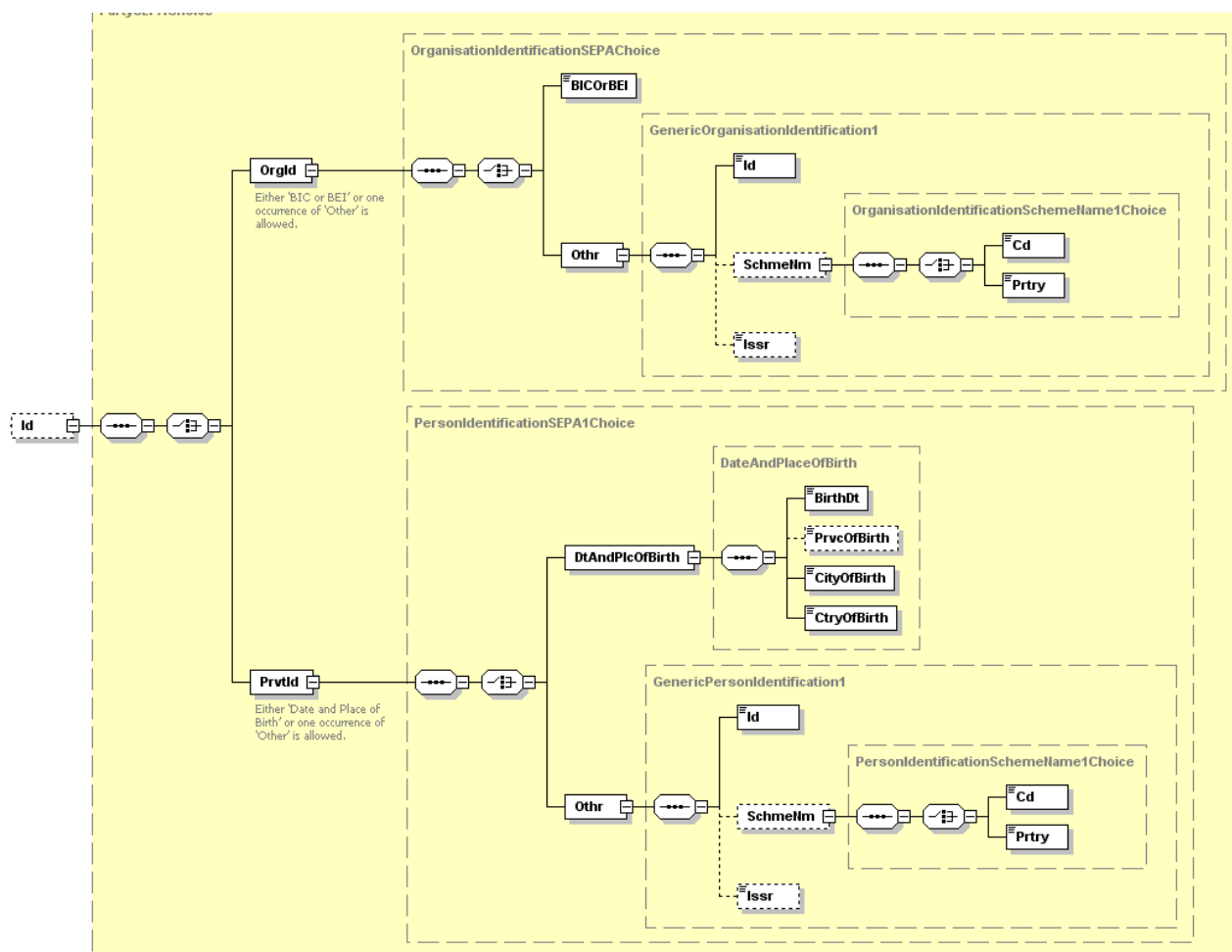


Diagram 12: pain.001.001.03, Identification

Definition

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

XML Tag

<Id>

Occurrences

[0..1]

Rules

It is recommended not to use this data element group.

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Appendix 3: Specification of Data Formats

| Name | XML Tag | Occurrences | Definition | Type | EPC-/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 | <DtAndPlcOfBirth> | [1..1] | Date and place of birth of a person | Date-AndPlace-OfBirth | |
| BirthDate | <BirthDt> | [1..1] | Date of birth | ISODate | To be allocated in the format YYYY-MM-DD (ISO 8601) |
| ProvinceOfBirth | <PrvcOfBirth> | [0..1] | Province where a person was born | Max35Text | |

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Appendix 3: Specification of Data Formats

| Name | XML Tag | Occurrences | Definition | Type | EPC/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

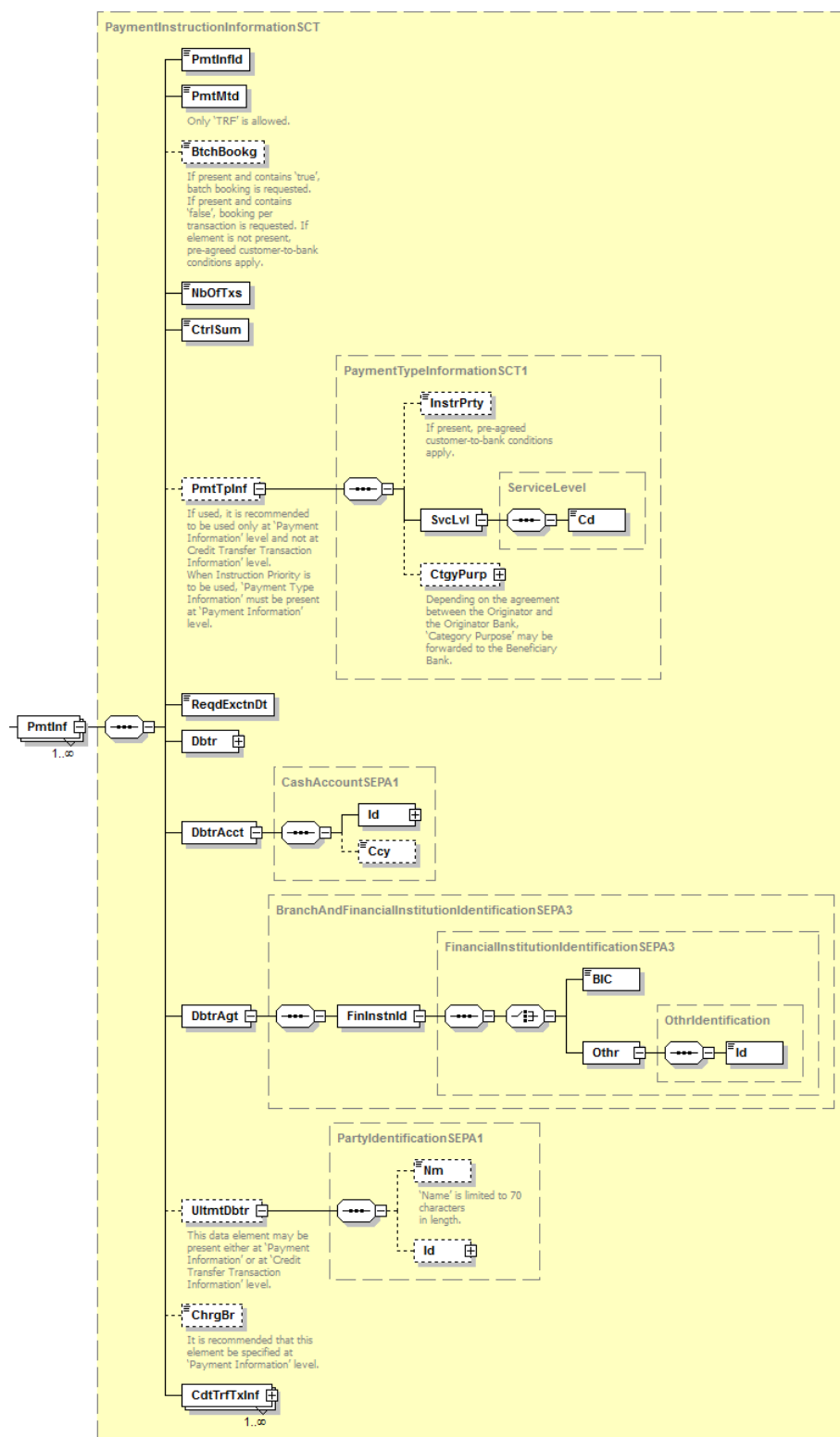


Diagram 13: pain.001.001.03, Payment Information

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 | <PmtInfId> | [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 | <NbOfTx> | [1..1] | Number of individual transactions contained in the payment information group. | Max15NumericText | |

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Appendix 3: Specification of Data Formats

| Name | XML Tag | Occurrences | Definition | Type | EPC-/DK-Rules |
|------------------------|-------------|-------------|---|----------------------------|--|
| 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. |
| 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 |
| CategoryPurpose | <CtgyPurp> | [0..1] | Specifies the purpose of the instruction based on a set of pre-defined categories | CategoryPurposeSEPA | |

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Appendix 3: Specification of Data Formats

| Name | XML Tag | Occurrences | Definition | Type | EPC-/DK-Rules |
|------------------------|---------------|-------------|---|--------------------------------|---|
| Code | <Cd> | [1..1] | Specifies a pre-agreed service or level of service in coded form | External-Cate-goryPurpose1Code | Only the codes of the external ISO 20022 code list are permitted. Refer to chapter 2.3 Note: These codes are not represented in the account statement. |
| RequestedExecutionDate | <ReqdExctnDt> | [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. | CashAccountSEPA1 | - |
| Identification | <Id> | [1..1] | Identification of the account between the account owner and the account servicer. | AccountIdentificationSEPA | - |

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Appendix 3: Specification of Data Formats

| Name | XML Tag | Occurrences | Definition | Type | EPC/DK-Rules |
|------------------------------------|--------------|-------------|---|---|---|
| IBAN | <IBAN> | [1..1] | International Bank Account Number (IBAN) – identifier. | IBAN2007Identifier | To be allocated with a valid <code>IBAN</code> (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 <code>BIC</code> . 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 <code>NOTPROVIDED</code> 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. |
| Name | <Nm> | [0..1] | Name of the debtor reference party. | Max70Text | Name is restricted to 70 characters |

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Appendix 3: Specification of Data Formats

| Name | XML Tag | Occurrences | Definition | Type | EPC/DK-Rules |
|---------------------------------------|----------------|-------------|--|---------------------------|--|
| 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 | <Cdt-TrfTxInf> | [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>
  <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>
  <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>
  </CdtTrfTxInf>
</PmtInf>

```

```

</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

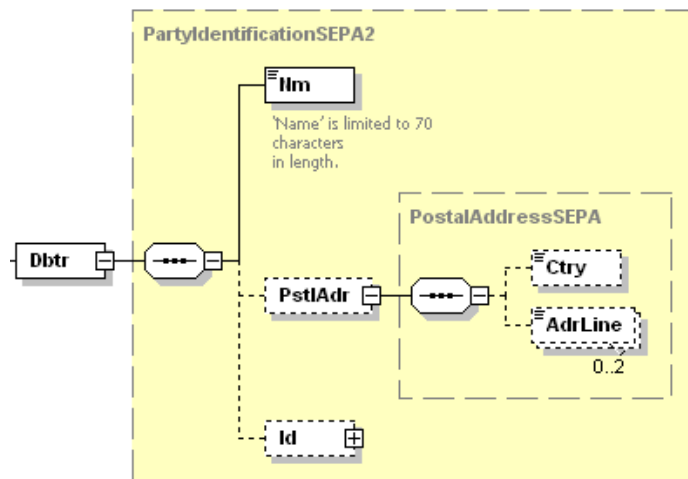


Diagram 14: pain.001.001.03, Debtor

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

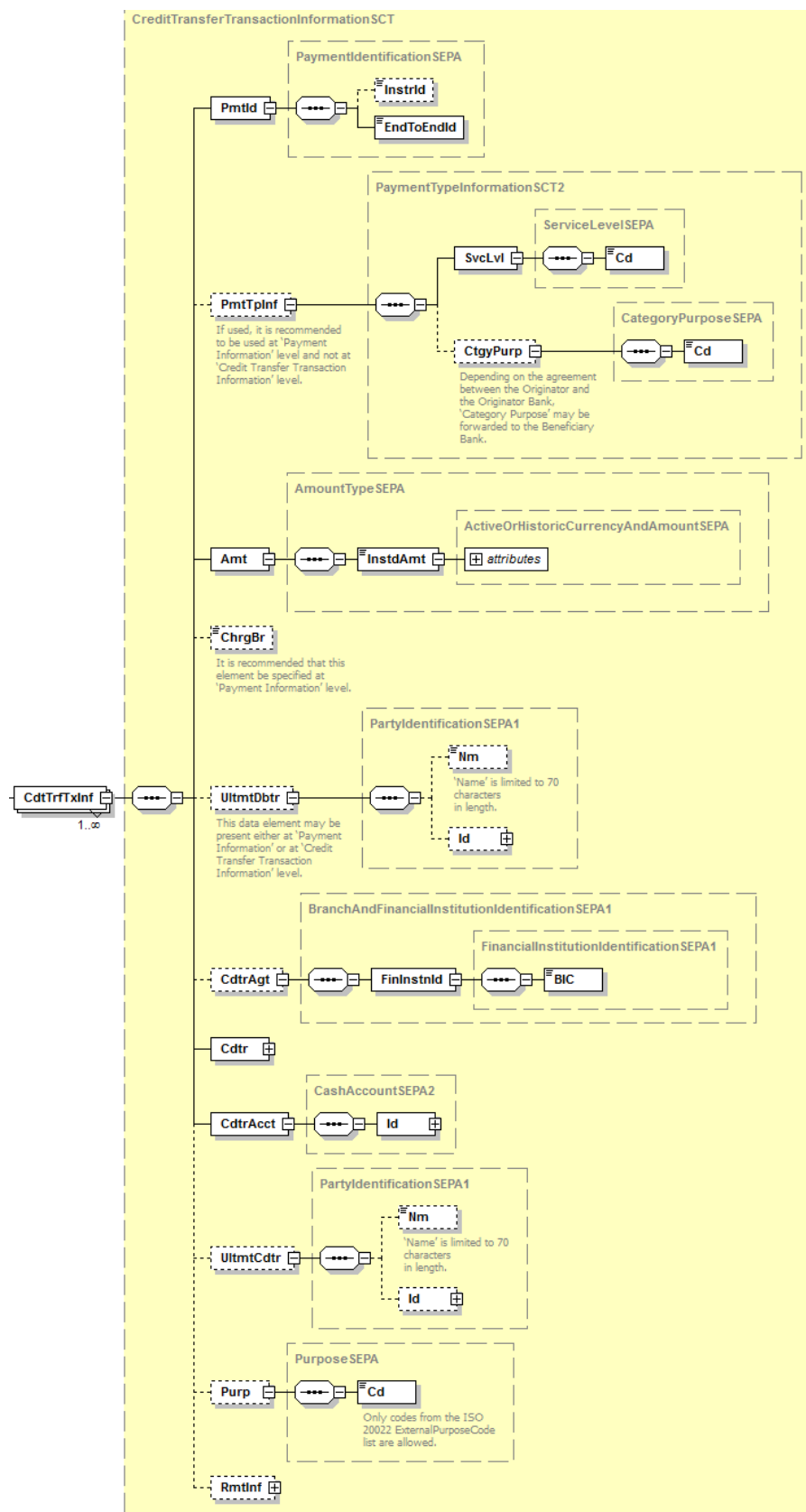


Diagram 15: pain.001.001.03, Credit Transfer Transaction Information

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. |

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| 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 2022 code list is SEPA. |
| 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. | ExternalCategoryPurposeCode | Only the codes of the external ISO 2022 code list are permitted. Refer to chapter 2.3.2 Note: These codes are not represented in the account statement. |
| Amount | <Amt> | [1..1] | Amount. | AmountTypeSEPA | - |
| InstructedAmount | <InstdAmt> | [1..1] | Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party. | Active-OrHistoric-CurrencyAndAmountSEPA | Is to be allocated with an amount. The decimal separator is a period |

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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 | - |
| BIC | <BIC> | [1..1] | Business Identifier Code (ISO 9362) | BICIdentifier | This information continues to be necessary for payments outside the EU/EEA. The BIC can be either 8 or 11 characters long. |
| Creditor | <Cdtr> | [1..1] | Refer to 2.2.1.9 | | - |

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Appendix 3: Specification of Data Formats

| Name | XML Tag | Occurrences | Definition | Type | EPC/DK-Rules |
|------------------|-------------|-------------|--|---------------------------|---|
| 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 | To be allocated with a valid IBAN (International Bank Account Number). This can have a maximum of 34 characters. |
| UltimateCreditor | <UltmtCdtr> | [0..1] | Creditor reference party. For information only. | 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 | |
| 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) |

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.

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Appendix 3: Specification of Data Formats

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

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

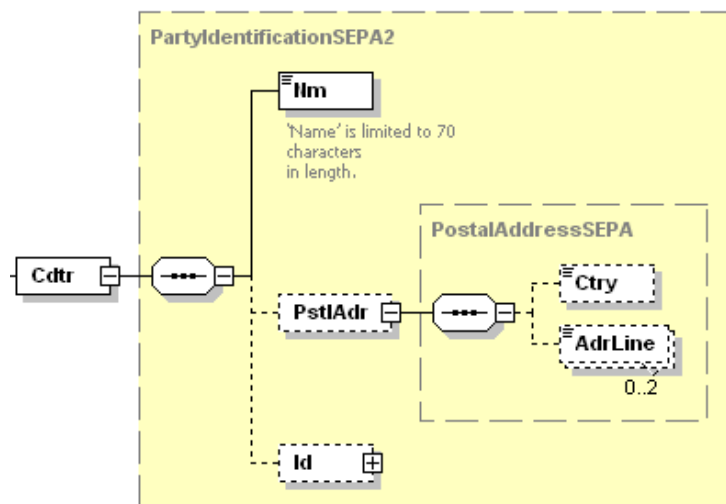


Diagram 16: pain.001.001.03, Creditor

Definition

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

XML Tag

<Cdtr>

Occurrences

[1..1]

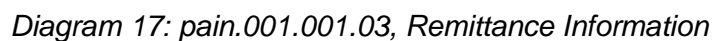
Rules

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) |

Example

2.2.1.10 Remittance Information



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.

<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.

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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).

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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 the website 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

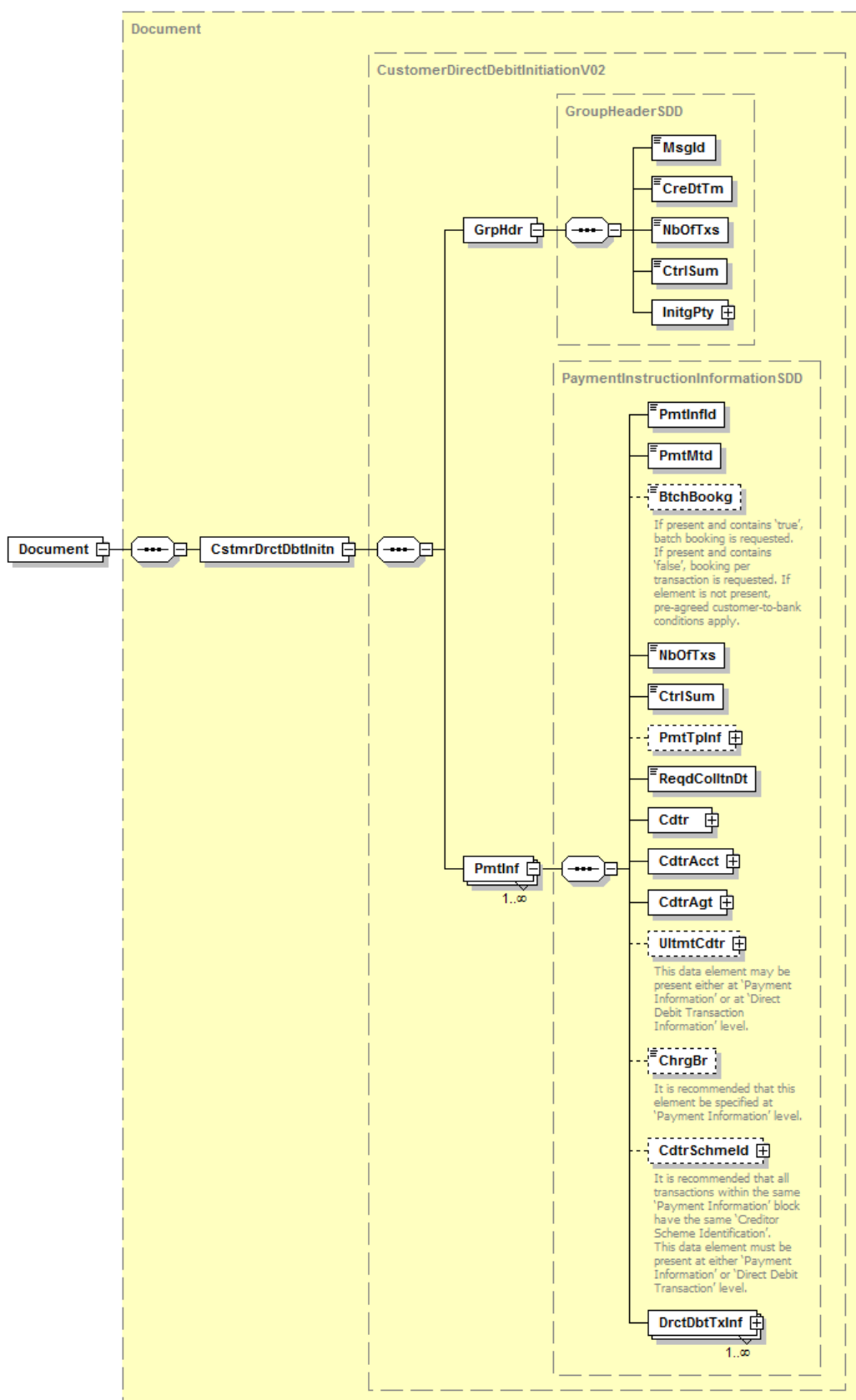


Diagram 18: Overview pain.008.001.02

2.2.2.1 Document

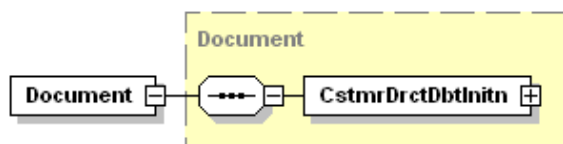


Diagram 19: pain.008.001.02, Document

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

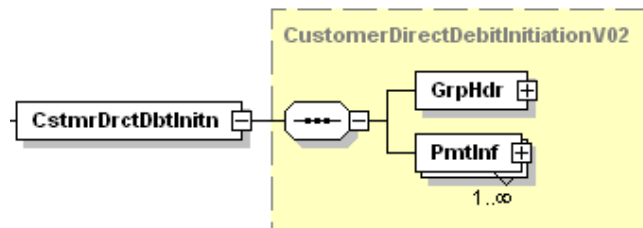


Diagram 20: pain.008.001.02

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

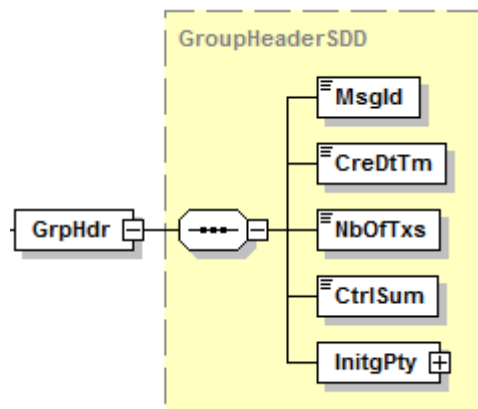


Diagram 21: pain.008.001.02, Group Header

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

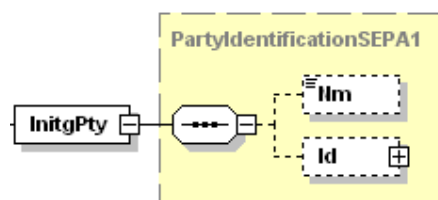


Diagram 22: pain.008.001.02, Initiating Party

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

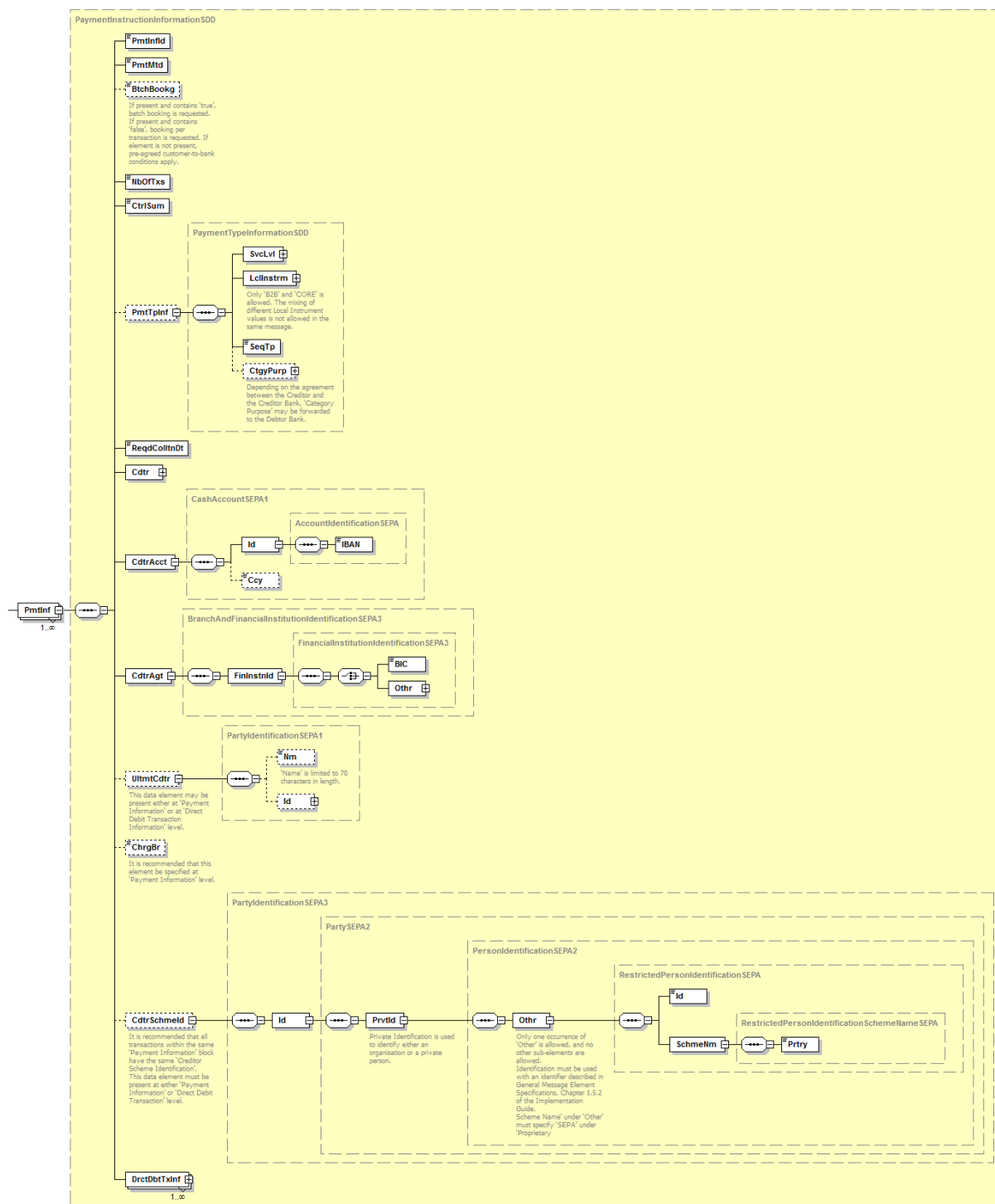


Diagram 23: pain.008.001.02, Payment Information

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. |

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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. |

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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. | 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> |

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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 | - |

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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 | <FinInstnId> | [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 |

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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 | |

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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

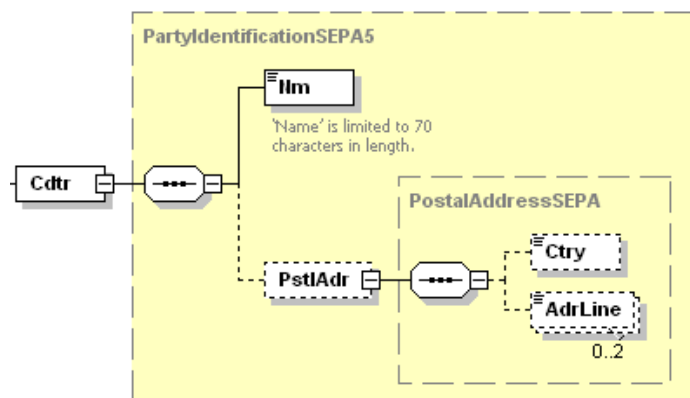


Diagram 24: pain.008.001.02, Creditor

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

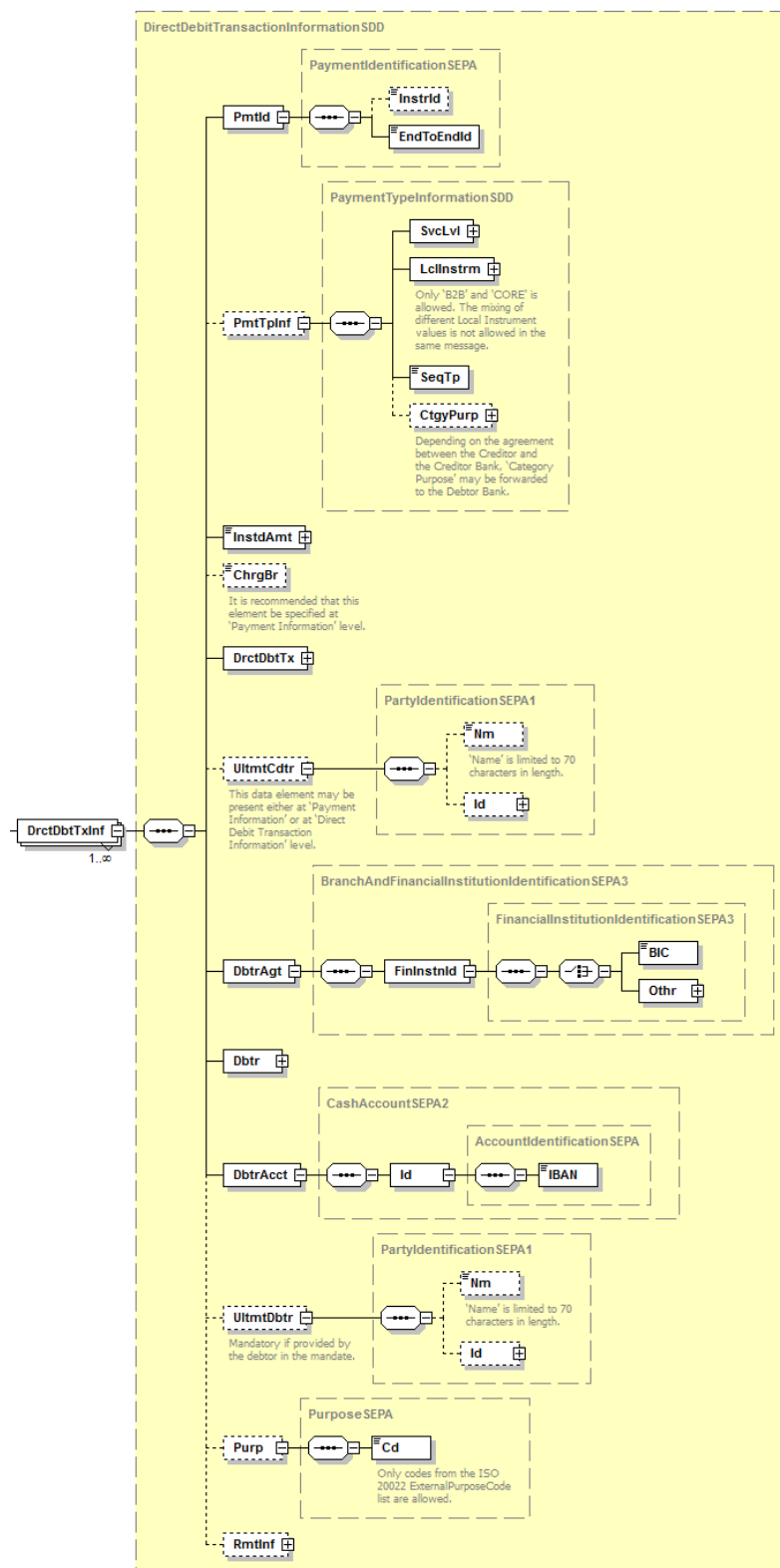


Diagram 25: pain.008.001.02, Direct Debit Transaction Information

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. |

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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. |

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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. |

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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 for payments outside the EU/EEA. The BIC can be either 8 or 11 characters long. |
| OtherIdentification | <Othr> | [1..1] | Other identification of financial institution | OthrIdentification | |

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Appendix 3: Specification of Data Formats

| Name | XML Tag | Occurrences | Definition | Type | EPC- / DK-Rules |
|----------------|-------------|-------------|---|--------------------------------------|---|
| 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. | Accountl- identifica- tionSEPA | - |
| 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- Identifica- tionSEPA1 | 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 | - |

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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

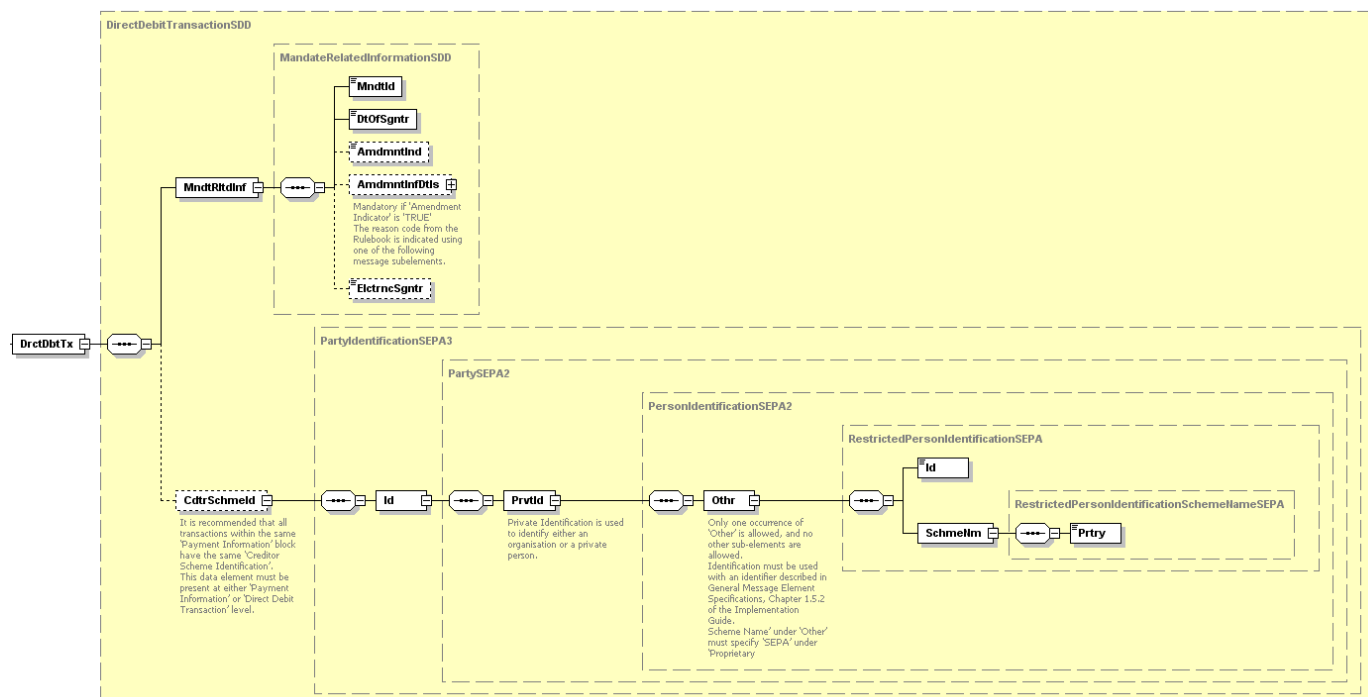


Diagram 26: pain.008.001.02, Direct Debit Transaction

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 | <DtOfSgnt> | [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 | <ElctrcSgnt> | [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 | - |

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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>
          <SchmeNm>
            <Prtry>SEPA</Prtry>
          </SchmeNm>
        </Othr>
      </PrvtId>
    </Id>
  </CdtrSchmeId>
</DrctDbtTx>

```

2.2.2.9 Amendment Information Details

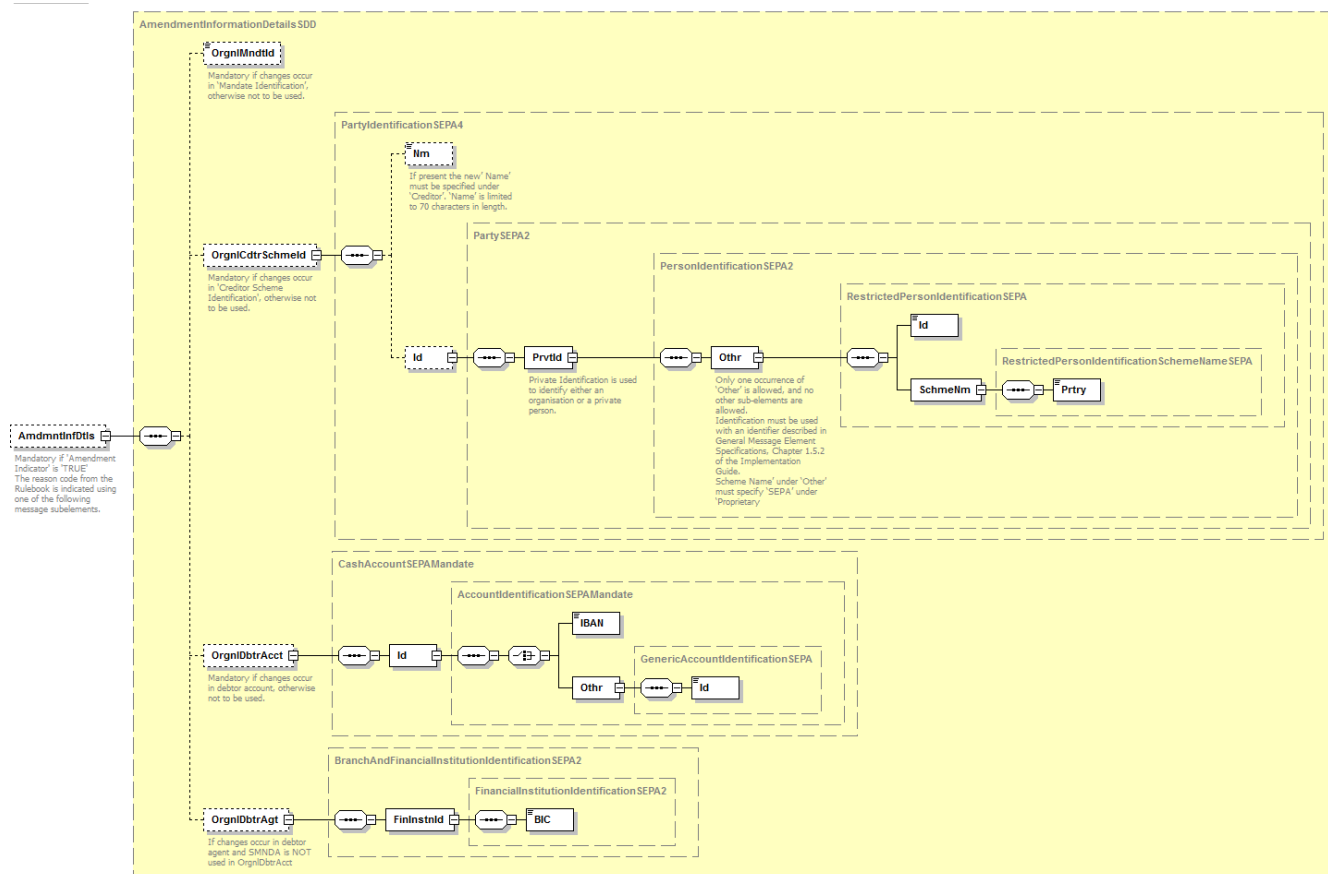


Diagram 27: pain.008.001.02, Amendment Information Details

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 | |

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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 |

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Appendix 3: Specification of Data Formats

| Name | XML Tag | Occurrences | Definition | Type | EPC- / DK-Rules |
|------------------------------------|--------------|-------------|--|---|---|
| FinancialInstitutionIdentification | <FinInstnId> | [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)

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| | | |
|--|---|---|
| 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

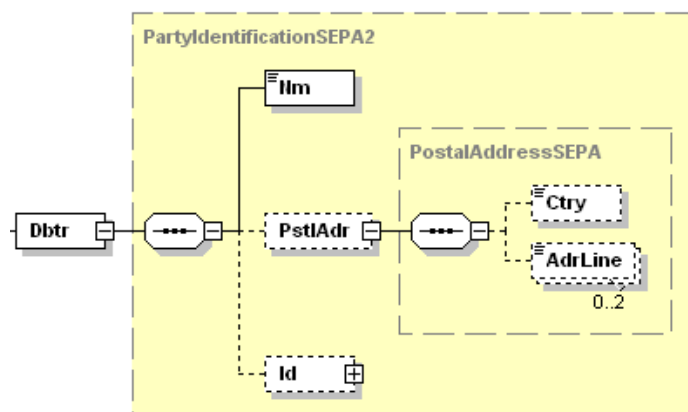


Diagram 28: pain.008.001.02, Debtor

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> |

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| Name | XML Tag | Occurrences | Definition | Type | EPC- / DK-Rules |
|----------------|-----------|-------------|---|--------------|---|
| | | | | | allocation. |
| Country | <Ctry> | [0..1] | Nation with its own government. | Country Code | - |
| AddressLine | <AdrLine> | [0..2] | Address information is presented in free format text. | Max70Text | - |
| Identification | <Id> | [0..1] | Refer to 2.2.1.5 | | We recommend leaving this field without allocation. |

Examples

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

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

2.2.2.11 Remittance Information

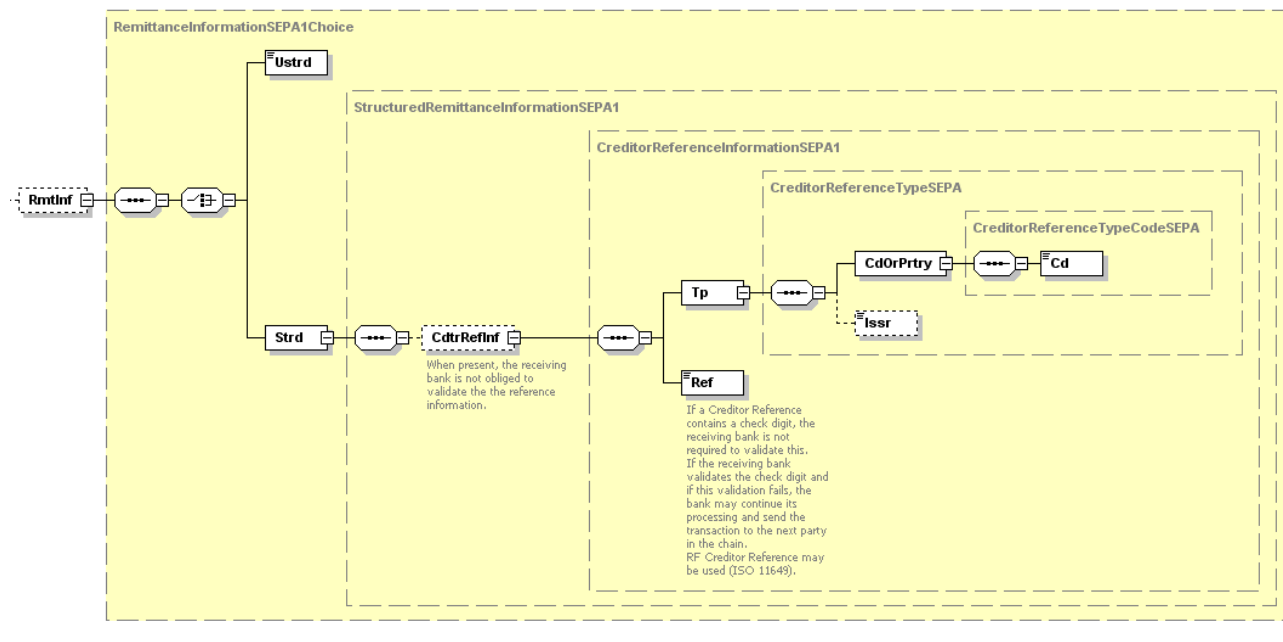


Diagram 29: pain.008.001.02, Remittance Information

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 | - |

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| 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

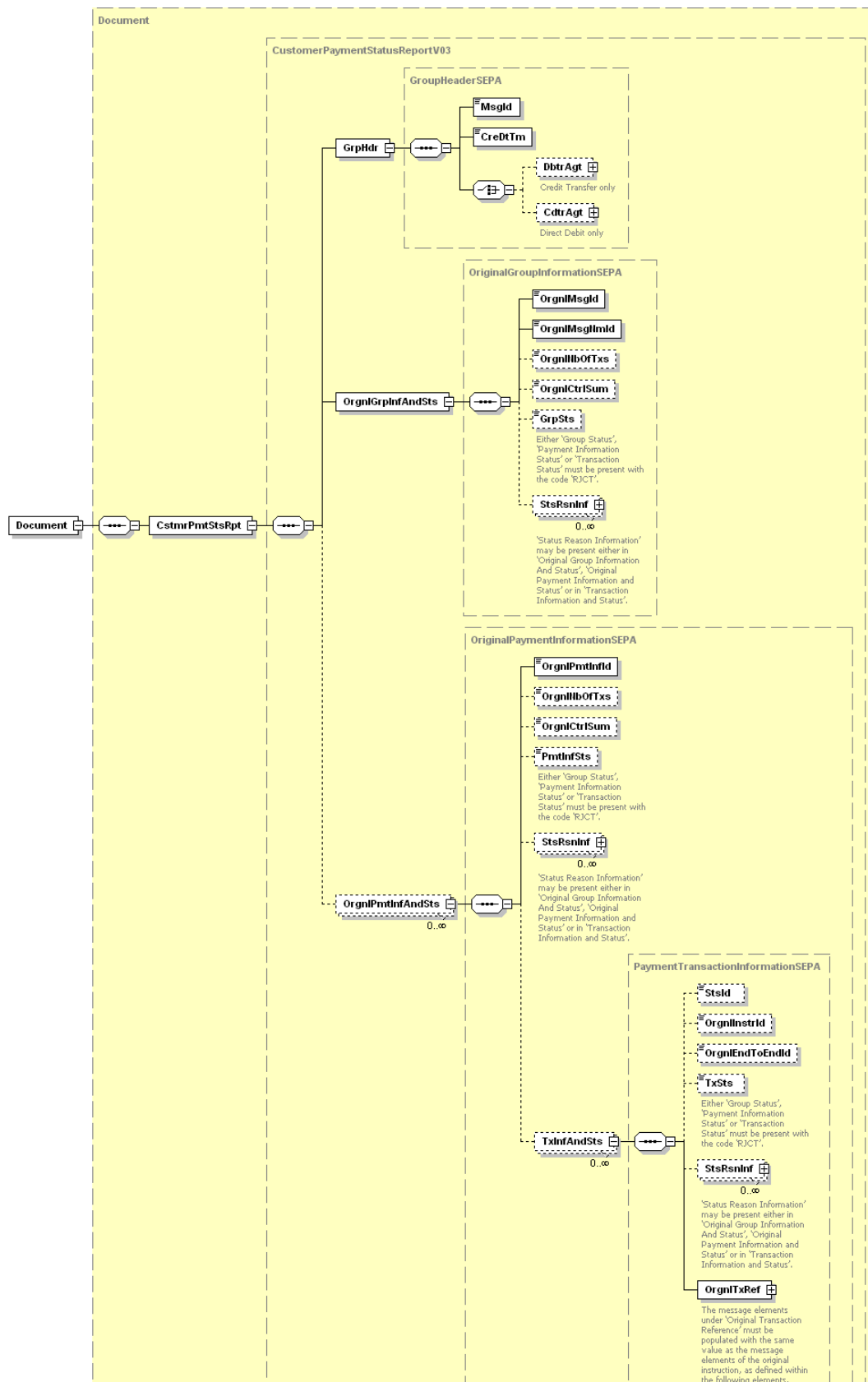


Diagram 30: Overview *pain.002.001.03*

2.2.3.1 Document

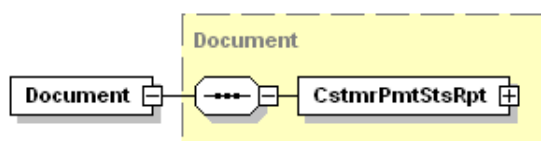


Diagram 31: pain.002.001.03, Document

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

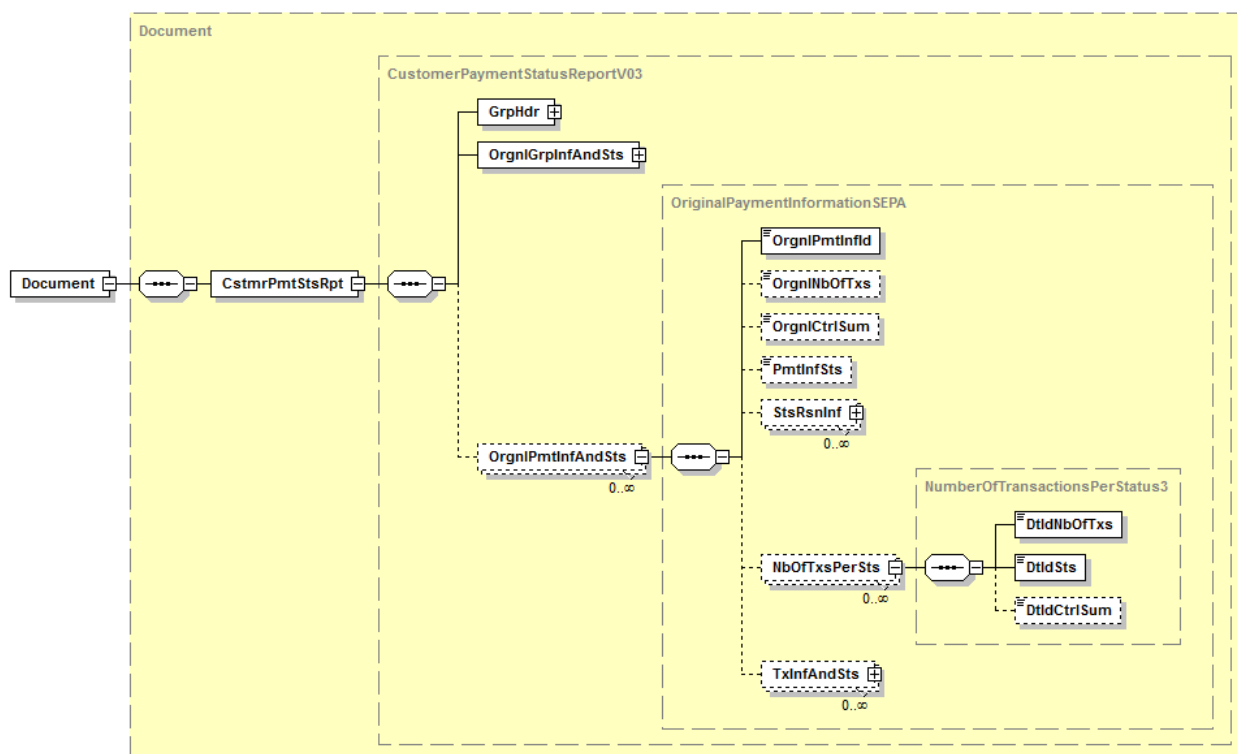


Diagram 32: Customer Payment Status Report

Definition

Payment Status Report

XML Tag

<CstmrPmtStsRpt>

Occurrences

[1..1]

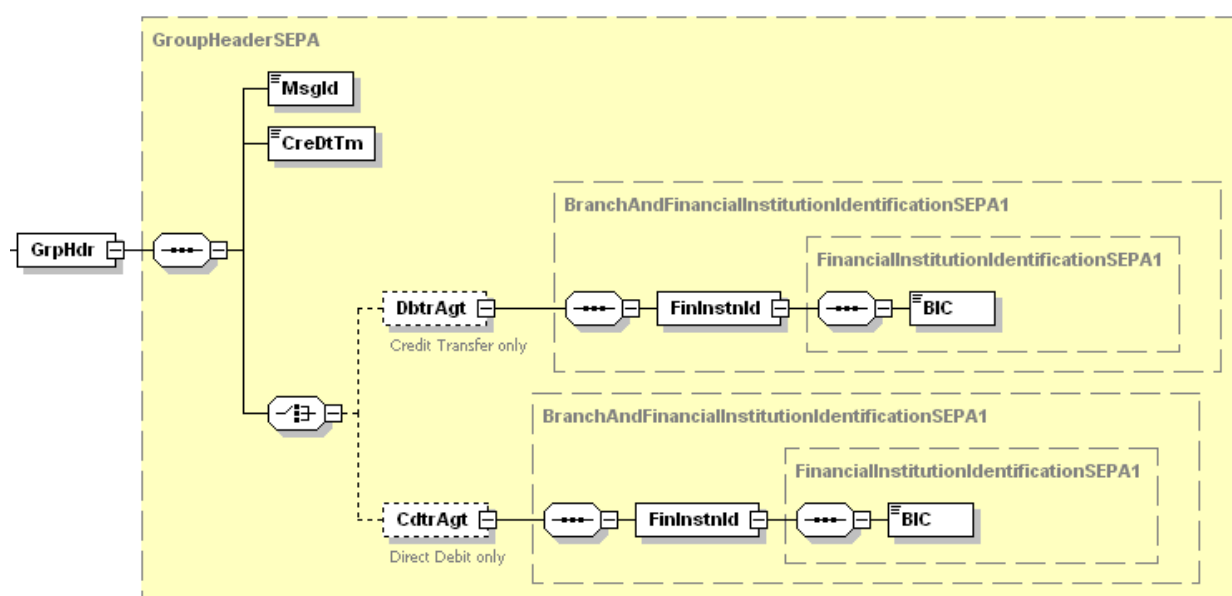
Rules

| 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 |

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| 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

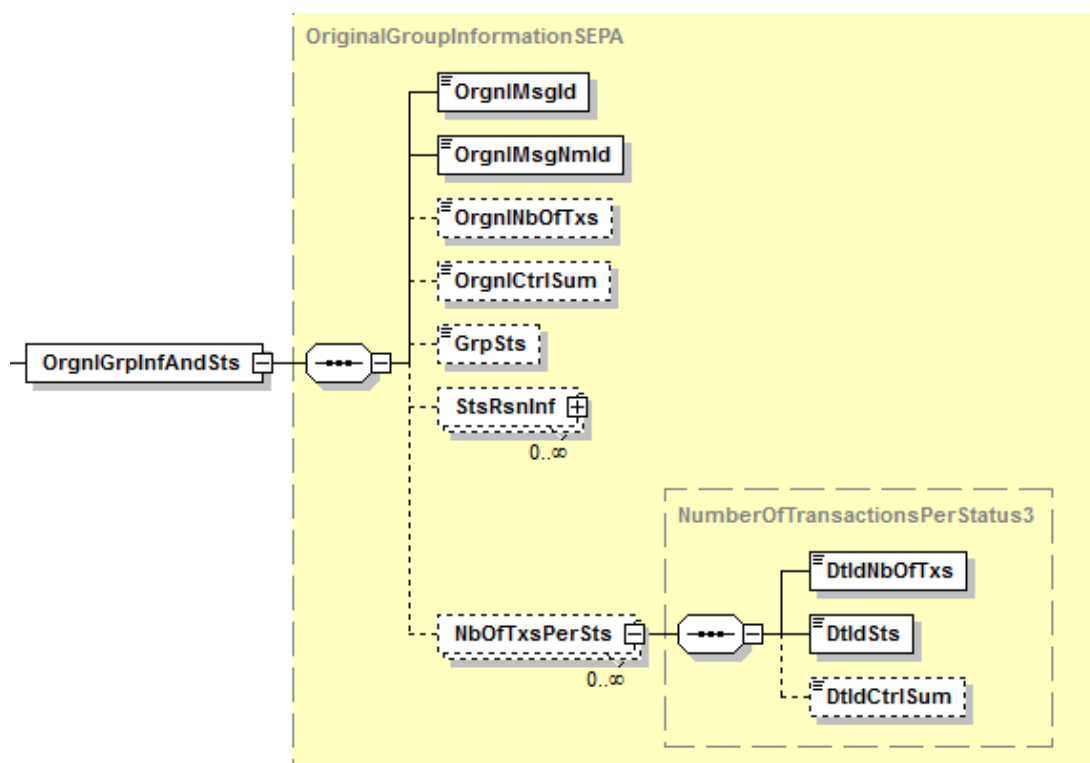


Diagram 34: pain.002.001.03, Original Group Information and Status

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 pain.008 or pain.001 (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 | Transaction IndividualStatus3Code | |
| 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

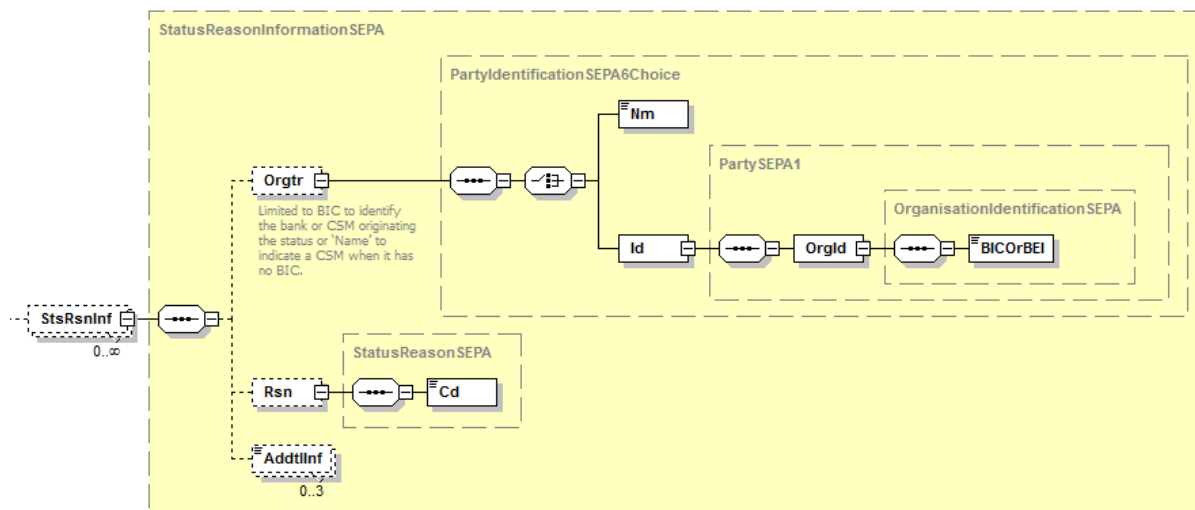


Diagram 35: pain.002.001.03, Status Reason Information

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

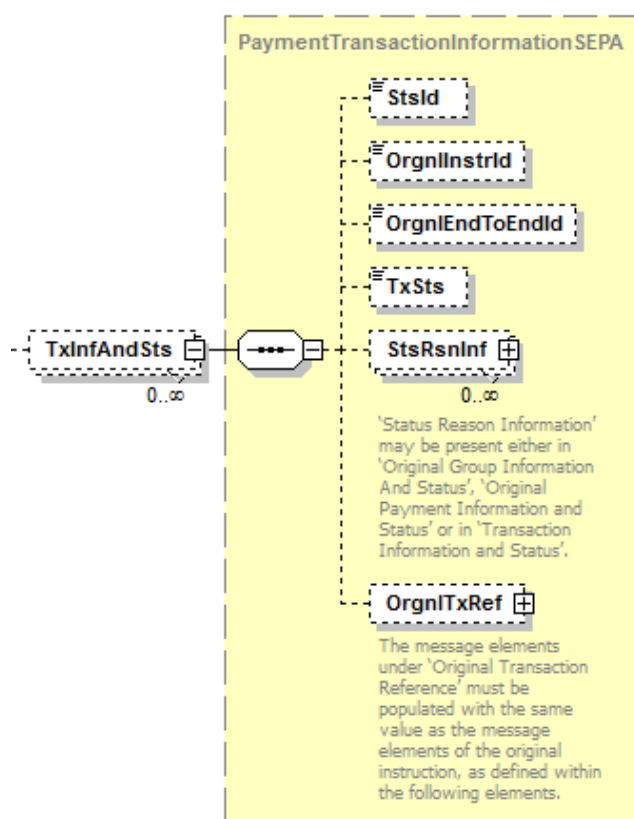


Diagram 36: pain.002.001.03, Transaction Information and Status

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>DE215005000009876543210</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

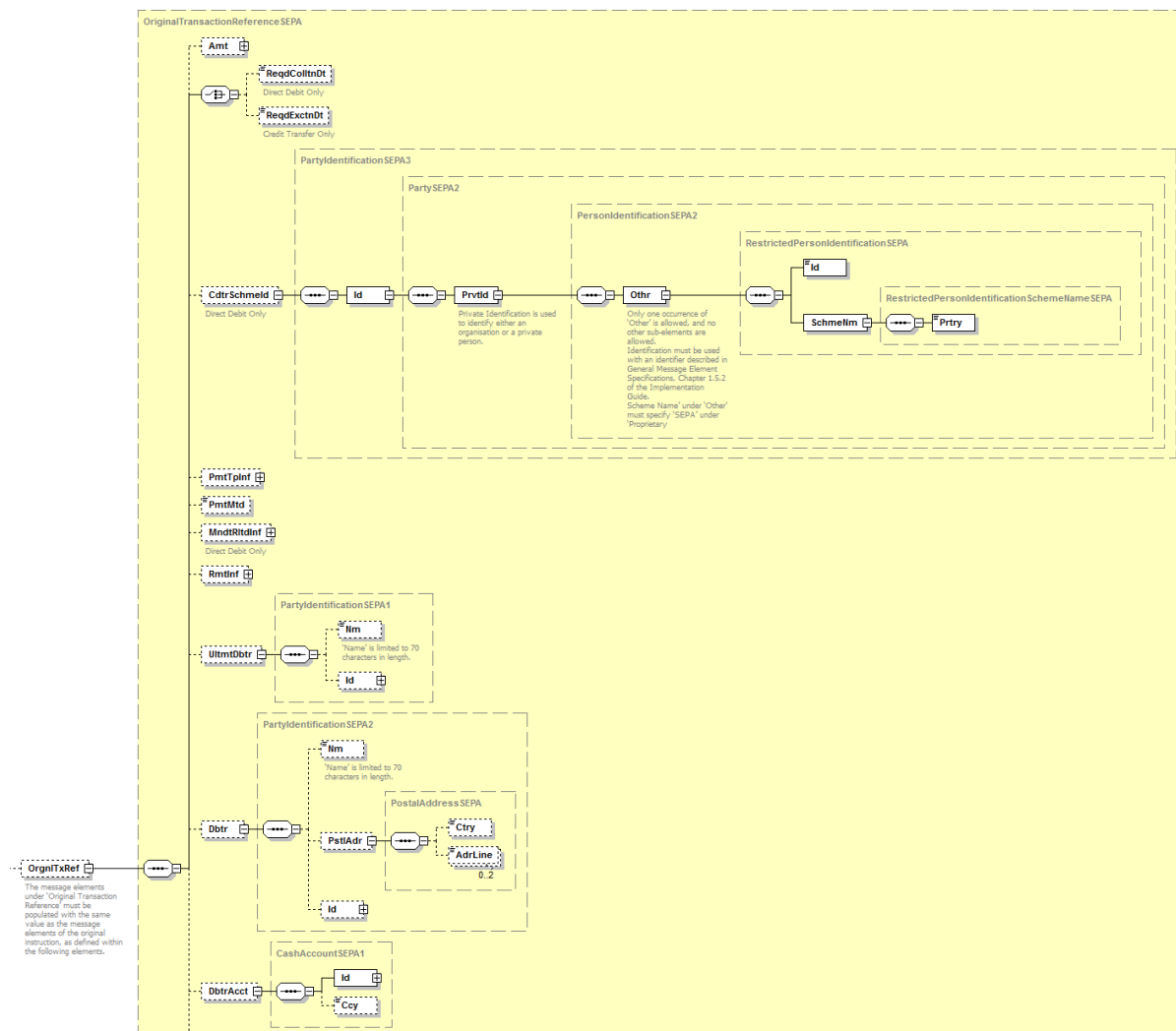


Diagram to be continued on the next page.

Diagram continued from the previous page.

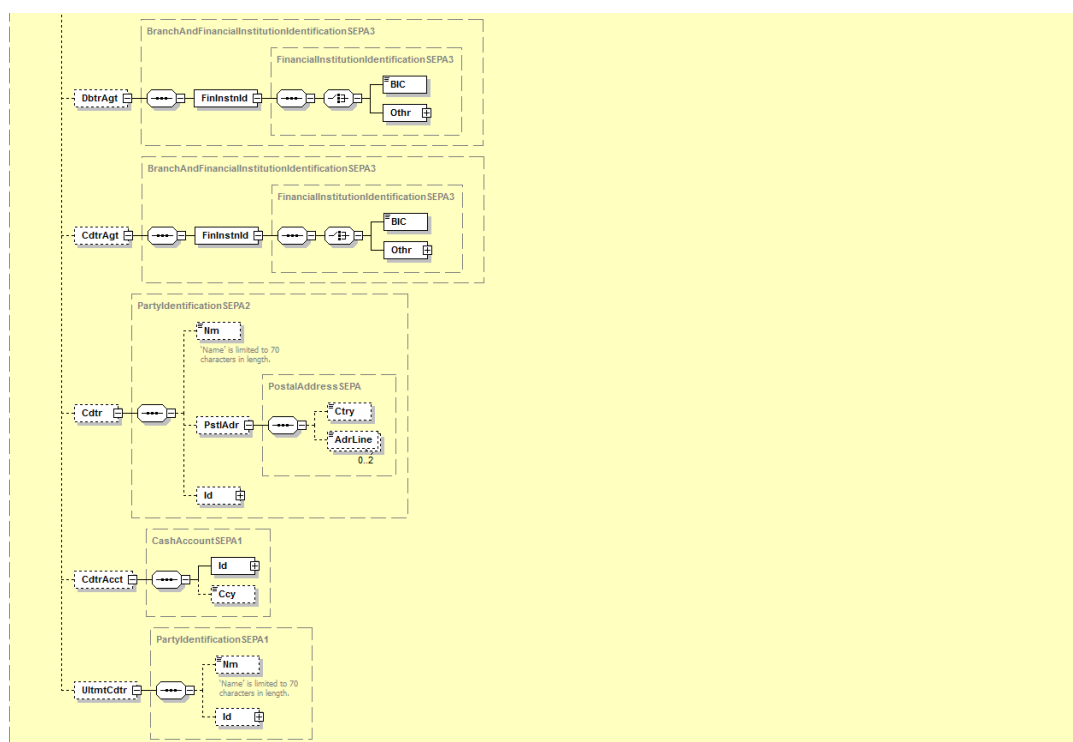


Diagram 37: pain.002.001.03, Original Transaction Reference

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. | AmountType eSEPA | |

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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 | | |

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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 | - |

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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. |

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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 | - |

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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

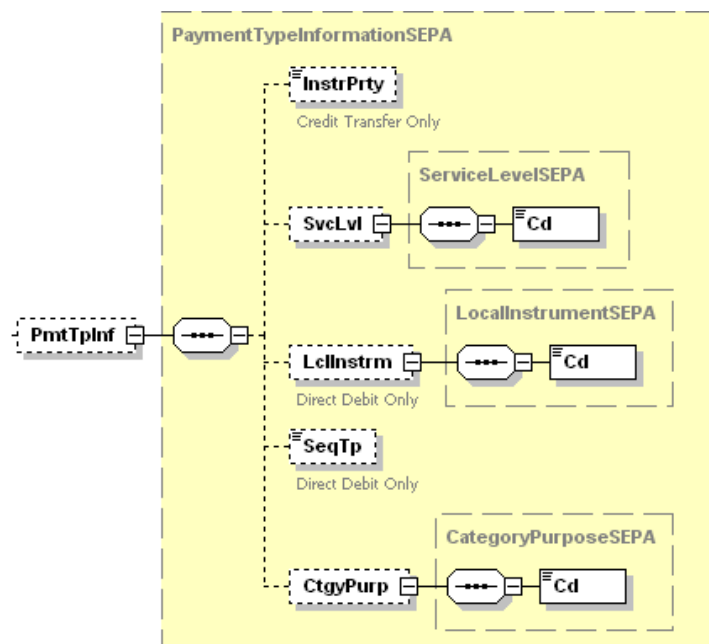


Diagram 38: pain.002.001.03, Payment Type Information

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. |

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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

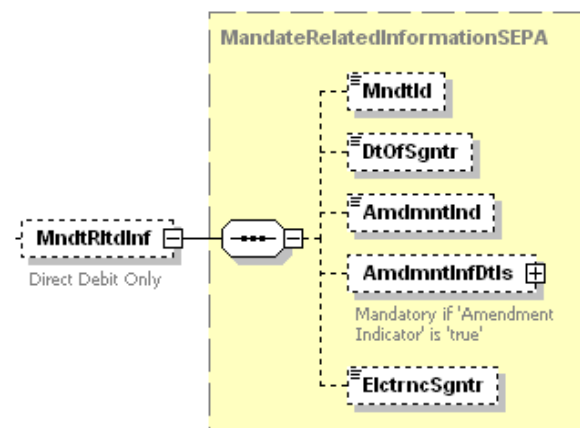


Diagram 39: pain.002.001.03, Mandate Related Information

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 | <ElctrncSgntr> | [0..1] | Additional security provisions, e.g. digital signature. | Max1025Text | Is not to be used in case of paper-based mandates. |

Example

```
<MndtRltdInf>
  <MndtId>Mandate-Id</MndtId>
  <DtOfSgntr>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

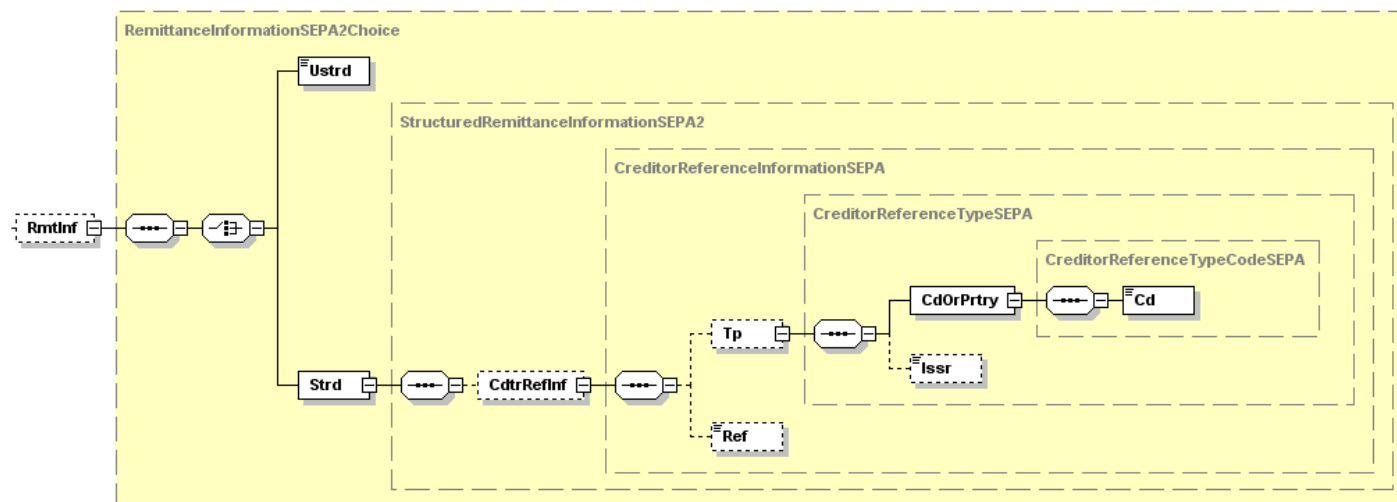


Diagram 40: pain.002.001.03, Remittance Information

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 |

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| 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.

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| 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 2.3.4 | „ReqdExctnDt NEU: YYYY-MM-DD“ „ReqdColltnDt NEU: YYYY-MM-DD“ ISODate see chapter 2.3.4 |
| RC01 | BIC invalid (BIC given by the client has been corrected) | „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> |

2.3 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.

During the validity period of the appendix 3 (version 3.1) on hand, the following table is in force:

| Upload order type | Currently used namespace since November 20th 2016 (usable for versions 3.0 - V 3.2 of Appendix 3) | Name of the current DK-TVS (xsd name as published on website) | For information: previous DK-TVS (valid for version 3.0 of Appendix 3) |
|--|---|---|--|
| CCT SEPA credit transfer | urn:iso:std:iso:2002:tech:xsd:pain.001.001.03 | pain.001.001.03_GBIC_2 | pain.001.001.03_GBIC_1 |
| CDD SEPA core direct debit | urn:iso:std:iso:2002:tech:xsd:pain.008.001.02 | pain.008.001.02_GBIC_2 | pain.008.001.02_GBIC_1 |
| CDB SEPA B2B direct debit | urn:iso:std:iso:2002:tech:xsd:pain.008.001.02 | pain.008.001.02_GBIC_2 | pain.008.001.02_GBIC_1 |
| 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_2 | The embedded messages use the TVS: pain.001.001.03_GBIC_1 |
| 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_2 | The embedded messages use the TVS: pain.008.001.02_GBIC_1 |
| C2C SEPA B2B 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_2 | The embedded messages use the TVS: pain.008.001.02_GBIC_1 |

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 3.2 of Appendix 3) | Name of the current DK-TVS (xsd name as published on website) | For information: previous DK-TVS (valid for version 3.0 of Appendix 3) |
|---|---|---|--|
| CRZ Payment Status Report for credit transfer (zip) | Zip file with 1-n pain.002 messages: urn:iso:std:iso:20022:tech:xsd:pain.002.001.03 | pain.002.001.03_GBIC_2 | pain.002.001.03_GBIC_1 |
| CDZ Payment Status Report for direct debit (zip) | Zip file with 1-n pain.002 messages: urn:iso:std:iso:20022:tech:xsd:pain.002.001.03 | pain.002.001.03_GBIC_2 | pain.002.001.03_GBIC_1 |
| 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_2 | The embedded messages use the TVS: pain.002.001.03_GBIC_1 |
| 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_2 | The embedded messages use the TVS: pain.002.001.03_GBIC_1 |

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

3 Cross Border Payments

This chapter 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 ¹³ | 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', ¹⁴ |
| Hyphen | "-" | X '2D' |
| Slash | "/" | X '2F' |
| Plus sign | "+" | X '2B' |
| Asterisk | "*" | X '2A', ¹⁴ |
| Dollar sign | "\$" | X '24', ¹⁴ |
| Percent sign | "%" | X '25', ¹⁴ |

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.

¹³ Encoding as per DIN 66003 (June 1974), code table 2, German reference version.

¹⁴ 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 ¹⁵ | Data format ¹⁶ | 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. |

¹⁵ O = optional field; M = mandatory field; O/M = mandatory field in the case of certain criteria, N = field which must remain empty

¹⁶ alpha = alphanumeric data (left aligned, empty spaces: blanks); num =numeric data (right aligned, empty spaces: zeros).

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| Field | Length in bytes | 1st place in record | Type of field ¹⁵ | Data format ¹⁶ | 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 ¹⁷ | Contents | Description | Field type ¹⁸ 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 |

¹⁷ alpha = alphanumeric data (left aligned, empty spaces: blanks); num = numeric data (right aligned, empty spaces: zeros).

¹⁸ O = optional field; M = mandatory field; O/M = mandatory field in the case of certain criteria, N = field which must remain empty

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| Field | Length in bytes | 1st place in record | Data format ¹⁷ | Contents | Description | Field type ¹⁸ general payments |
|-------|-----------------|---------------------|---------------------------|---|--|---|
| 6 | 8 | 33 | num | German bank code (<i>BLZ</i>) | Bank code of bank section maintaining the account to be debited with fees and expenses. (a value is to be allocated only if this account is different from order amount account) | O/M |
| 7a | 3 | 41 | alpha | ISO currency code | Currency code of the account to be debited with fees and expenses (a value is to be allocated only if this account is different from order amount account) | O/M |
| 7b | 10 | 44 | num | Account number | Account number of the account to be debited with fees and expenses (a value is to be allocated only if this account is different from order amount account) | O/M |
| 8 | 11 | 54 | alpha | Bank Identifier Code (BIC) of beneficiary's payment service provider or other ID, eg Chips ID | If the payment is made to a German payment service provider, alternatively, also the German bank code of the payee's payment service provider, in which case three slashes should precede the bank code (not to be completed for cheque drawings, ie for payment type codes 20-23 and 30-33 in field T22) | O/M |

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| Field | Length in bytes | 1st place in record | Data format ¹⁷ | Contents | Description | Field type ¹⁸ 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 |

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| Field | Length in bytes | 1st place in record | Data format ¹⁷ | Contents | Description | Field type ¹⁸ 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 |

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| Field | Length in bytes | 1st place in record | Data format ¹⁷ | Contents | Description | Field type ¹⁸ 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 |

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| Field | Length in bytes | 1st place in record | Data format ¹⁷ | Contents | Description | Field type ¹⁸ general payments |
|-------|-----------------|---------------------|---------------------------|--|--|---|
| 23 | 27 | 653 | alpha | Variable text only for principal's (payer's) settlement purposes | Principal (payer) may allocate a value at his discretion (eg reference number). This is not forwarded; use T15 for data to be forwarded. No more than 16 bytes are transmitted to the electronic account statement. (only after consultation with the bank) | O |
| 24 | 35 | 680 | alpha | Name and telephone number and name of deputy, if any | Person to contact at principal's company if paying bank/reporting authority has questions relating to payment order. Then, if principal is not the party liable for payment: 'INVF', followed directly (without space) by: the federal state number (2 digits) and the company code or German bank code (8 digits) of party liable for payment | O/M |
| 25 | 1 | 715 | num | Reporting code | Allocation '0' (Reserve) | N |
| 26 | 51 | 716 | alpha | | Reserve | N |
| 27 | 2 | 767 | num | Extension identifier | 00 = No further report parts (only '00' allowed) | M |
| | 768 | | | | | |

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Data record Z (trailer)

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

| Field | Length in bytes | 1st place in record | Field type ¹⁹ | Data format ²⁰ | 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 | | | | | |

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

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

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 ²¹ | 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 |

²¹ M = mandatory field, O = optional field

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Appendix 3: Specification of Data Formats

| Se- quen- ce | Sub- se- quen- ce | Tag | Sta- tus ²¹ | 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 ²² | Len- gth | Sta- tus ²³ | 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" |

²² 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)

²³ M = mandatory field, O = optional field

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

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| Se- quen- ce | Sub- se- quen- ce | Tag | Name | For- mat 22 | Len- gth | Sta- tus 23 | 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 | | | | |

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| Se- quen- ce | Sub- se- quen- ce | Tag | Name | For- mat 22 | Len- gth | Sta- tus 23 | Qu- an- tity | Contents/Explanations |
|--------------------|----------------------------|-------|--------------------------|-------------------|-------------|-------------------|--------------------|---|
| | B1 | | Tag | | | M | 1 | ":90B:“ |
| | | | Constant | | | M | 1 | ":“ |
| | | | Qualifier | c | 4 | M | 1 | "DEAL“ |
| | | | Constant | | | M | 1 | "//“ |
| | | | Type | c | 4 | M | 1 | "ACTU“ |
| | | | Constant | | | M | 1 | "//“ |
| | | | Currency | a | 3 | M | 1 | ISO 4217 currency code |
| | | | Price | d | ..15 | M | 1 | The number of decimal digits is not validated against the currency. |
| | | :22F: | Indicator: type of price | | | O | 1 | |
| | | | Tag | | | M | 1 | ":22F:“ |
| | | | Constant | | | M | 1 | ":“ |
| | | | Qualifier | c | 4 | M | 1 | "PRIC“ |
| | | | Constant | | | M | 1 | "//“ |
| | | | Indicator | c | 4 | M | 1 | "AVER“ = price in B1:90a: is an average execution price in the case of partial execution "NET1“ = price in B1:90a: is a net price, i.e. without fees, expenses and taxes |
| | | :98C: | Date/time of the trading | | | O | 1 | |
| | | | Tag | | | M | 1 | ":98C:“ |
| | | | Constant | | | M | 1 | ":“ |
| | | | Qualifier | c | 4 | M | 1 | "TRAD“ |
| | | | Constant | | | M | 1 | "//“ |
| | | | Date | n | 8 | M | 1 | YYYYMMDD |
| | | | Time | n | 6 | M | 1 | hhmmss |
| | | :94B: | Place of trade | | | O | 1 | Name of exchange |
| | | | Tag | | | M | 1 | ":94B:“ |
| | | | Constant | | | M | 1 | ":“ |
| | | | Qualifier | c | 4 | M | 1 | "TRAD“ |
| | | | Constant | | | M | 1 | "//“ |
| | | | Place | c | 4 | M | 1 | "EXCH“ = the place of trade is an exchange (in case of exchange-traded securities) "OTCO“ = the place of trade is over the counter (e.g. in case of investment funds) |
| | | | Constant | | | M | 1 | "//“ |

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| Se- quen- ce | Sub- se- quen- ce | Tag | Name | For- mat 22 | Len- gth | Sta- tus 23 | 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 | "//" |

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| Se- quen- ce | Sub- se- quen- ce | Tag | Name | For- mat 22 | Len- gth | Sta- tus 23 | 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" |

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| Se- quen- ce | Sub- se- quen- ce | Tag | Name | For- mat 22 | Len- gth | Sta- tus 23 | Qu- an- tity | Contents/Explanations | |
|--------------------|----------------------------|-----|----------------------------|-------------------|-------------|-------------------|--------------------|--|---------------------------|
| C | | | Constant | | | M | 1 | "/" | |
| | | | Price | d | ..15 | M | 1 | The number of decimal digits is not validated against the currency | |
| | | | Option B: | | | | | | If the price is an amount |
| | | | Tag | | | M | 1 | ".90B:" | |
| | | | Constant | | | M | 1 | ".." | |
| | | | Qualifier | c | 4 | M | 1 | "DEAL" | |
| | | | Constant | | | M | 1 | "/" | |
| | | | Type | c | 4 | M | 1 | "ACTU" | |
| | | | Constant | | | M | 1 | "/" | |
| | | | Currency | a | 3 | M | 1 | ISO 4217 currency code | |
| | | | Price | d | ..15 | M | 1 | The number of decimal digits is not validated against the currency | |
| | :99A: | | Number of the accrued days | | | O | 1 | | |
| | | | Tag | | | M | 1 | ".99A:" | |
| | | | Constant | | | M | 1 | ".." | |
| | | | Qualifier | c | 4 | M | 1 | "DAAC" | |
| | | | Constant | | | M | 1 | "/" | |
| | | | Sign | a | 1 | O | 1 | "N" (only if the number of the day is negative) | |
| | | | Number | n | 3 | M | 1 | Where applicable to be filled with leading zeros | |
| | :94B: | | Place of trade | | | O | 1 | Name of exchange (the field is not filled in if partial executions have been carried out at different stock exchanges) | |
| | | | Tag | | | M | 1 | ".94B:" | |
| | | | Constant | | | M | 1 | ".." | |
| | | | Qualifier | c | 4 | M | 1 | "TRAD" | |
| | | | Constant | | | M | 1 | "/" | |
| | | | Place | c | 4 | M | 1 | "EXCH" = the place of trade is an exchange (for exchange-traded securities) "OTCO" = Over the counter) (e.g. for investment fund) | |
| | | | Constant | | | M | 1 | "/" | |

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Appendix 3: Specification of Data Formats

| Se- quen- ce | Sub- se- quen- ce | Tag | Name | For- mat 22 | Len- gth | Sta- tus 23 | 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 | ":“ |

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| Se- quen- ce | Sub- se- quen- ce | Tag | Name | For- mat 22 | Len- gth | Sta- tus 23 | Qu- an- tity | Contents/Explanations |
|--------------------|----------------------------|-------|---|-------------------|-------------|-------------------|--------------------|--|
| C | C1 | | Qualifier | c | 4 | M | 1 | "PAYM" |
| | | | Constant | | | M | 1 | "//" |
| | | | Indicator | c | 4 | M | 1 | "APMT" |
| | | C1 | Parties to the confirmation | | | M | 1 | |
| | | :16R: | Start of block | | | M | 1 | |
| | | | Tag | | | M | 1 | ":16R:" |
| | | | Code | c | ..16 | M | 1 | "CONFPRTY" |
| | | :95Q: | Party | | | M | 1 | Executing bank |
| | | | Tag | | | M | 1 | ":95Q:" |
| | | | Constant | | | M | 1 | ":" |
| | | | Qualifier | c | 4 | M | 1 | "INVE" |
| | | | Constant | | | M | 1 | "//" |
| | | | Name and address | x | ..35 | M | 1 | German bank code or BIC code of the executing bank |
| | | :97A: | Account | | | O | 1 | Securities account |
| | | | Tag | | | M | 1 | ":97A:" |
| | | | Constant | | | M | 1 | ":" |
| | | | Qualifier | c | 4 | M | 1 | "SAFE" |
| | | | Constant | | | M | 1 | "//" |
| | | | Account | x | ..35 | M | 1 | Bank code followed by "/" and the account number |
| | | :97A: | Account | | | O | 1 | Cash/clearing account |
| | | | Tag | | | M | 1 | ":97A:" |
| | | | Constant | | | M | 1 | ":" |
| | | | Qualifier | c | 4 | M | 1 | "CASH" |
| | | | Constant | | | M | 1 | "//" |
| | | | Account | x | ..35 | M | 1 | German bank code followed by "/" and the German account number |
| | | :70E: | Narrative for individual explanations | | | O | 1 | Additional information on execution |
| | | | Tag | | | M | 1 | ":70E:" |
| | | | Constant | | | M | 1 | ":" |
| | | | Qualifier | c | 4 | M | 1 | "DECL" |
| | | | Constant | | | M | 1 | "//" |
| | | | Narrative | x | ..35 | M | 1..10 | The lines are separated by <CR><LF>. |
| | | :16S: | End of block | | | M | 1 | |
| | | | Tag | | | M | 1 | ":16S:" |
| | | | Code | c | ..16 | M | 1 | "CONFPRTY" |
| | | :36B: | Quantity of the displayed financial instruments | | | M | 1 | If there are partial executions, the sum of the partial executions must be specified in sequence B |
| | | | Tag | | | M | 1 | ":36B:" |
| | | | Constant | | | M | 1 | ":" |

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| Se- quen- ce | Sub- se- quen- ce | Tag | Name | For- mat 22 | Len- gth | Sta- tus 23 | Qu- an- tity | Contents/Explanations |
|--------------------|----------------------------|-------|--|-------------------|-------------|-------------------|--------------------|--|
| C | | | Qualifier | c | 4 | M | 1 | "ADVI" |
| | | | Constant | | | M | 1 | "//" |
| | | | Type | c | 4 | M | 1 | "FAMT" = the quantity is expressed as face amount "UNIT" = the quantity is expressed as whole number |
| | | | Constant | | | M | 1 | "/" |
| | | | Quantity | d | ..15 | M | 1 | |
| | | | :35B: ID of the financial instrument | | | M | 1 | Either the ISIN or the WKN or both have to be specified. |
| | | | Tag | | | M | 1 | ":35B:" |
| | | | Constant | | | O | 1 | "ISIN" (only if ISIN is specified) |
| | | | Constant | | | O | 1 | " " (blanks, only if ISIN is specified) |
| | | | ISIN ID | x | ..12 | M | 1 | If no ISIN is used "/DE/", followed by the German securities ID number (WKN) must be specified. |
| | | | Constant | | | M | 1 | <CR><LF> |
| | | | Narrative | x | ..35 | M | 1..4 | Securities ID If ISIN and WKN are both specified, the WKN must be set in the first line and the name in the lines 2-4. The lines are separated by <CR><LF>. |
| | C2 | | Attributes for the financial instrument | | | O | 1 | |
| | C2 | :16R: | Start of block | | | M | 1 | |
| | | | Tag | | | M | 1 | ":16R:" |
| | | | Code | c | ..16 | M | 1 | "FIA" |
| | C2 | :22F: | Indicator: method for calculating interest | | | O | 1 | |
| | | | Tag | | | M | 1 | ":22F:" |
| | | | Constant | | | M | 1 | ":." |
| | | | Qualifier | c | 4 | M | 1 | "MICO" |
| | | | Constant | | | M | 1 | "//" |
| | | | Indicator | c | 4 | M | 1 | "A001" = 30/360 "A002" = 30/365 "A003" = 30/actual "A004" = actual/360 "A005" = actual/365 "A006" = actuell/actual or 1/1 "A007" = 30E/360 or Eurobond basis |
| | | | | | | | | |

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| Se- quen- ce | Sub- se- quen- ce | Tag | Name | For- mat 22 | Len- gth | Sta- tus 23 | Qu- an- tity | Contents/Explanations |
|--------------------|----------------------------|-------|---|-------------------|-------------|-------------------|--------------------|--|
| | C2 | :22F: | Indicator: Type of securi- ties | | | O | 1 | |
| | | | Tag | | | M | 1 | ":22F:" |
| | | | Constant | | | M | 1 | ":." |
| | | | Qualifier | c | 4 | M | 1 | "FORM" |
| | | | Constant | | | M | 1 | "//" |
| | | | Indicator | c | 4 | M | 1 | "BEAR" = bearer security "REGD" = registered in- strument |
| | C2 | :22F: | Indicator: frequency of payment | | | O | 1 | |
| | | | Tag | | | M | 1 | ":22F:" |
| | | | Constant | | | M | 1 | ":." |
| | | | Qualifier | c | 4 | M | 1 | "PFRE" |
| | | | Constant | | | M | 1 | "//" |
| | | | Indicator | c | 4 | M | 1 | "ANNU" = annually "MNTH" = monthly "QUTR" = quarterly "SEMI" = half-yearly "WEEK" = weekly |
| | C2 | :22F: | Indicator: preferentials for entries | | | O | 1 | |
| | | | Tag | | | M | 1 | ":22F:" |
| | | | Constant | | | M | 1 | ":." |
| | | | Qualifier | c | 4 | M | 1 | "PREF" |
| | | | Constant | | | M | 1 | "//" |
| | | | Indicator | c | 4 | M | 1 | "ORDN" = common stock "PRFD" = the security has a preferred right to earn- ings and investments |
| | C2 | :22F: | Indicator: status of pay- ment | | | O | 1 | |
| | | | Tag | | | M | 1 | ":22F:" |
| | | | Constant | | | M | 1 | ":." |
| | | | Qualifier | c | 4 | M | 1 | "PAYS" |
| | | | Constant | | | M | 1 | "//" |
| | | | Indicator | c | 4 | M | 1 | "FULL" = completely paid "NILL" = nothing paid "PART" = partially paid |
| | C2 | :22F: | Indicator: restrictions | | | O | 1 | |
| | | | Tag | | | M | 1 | ":22F:" |
| | | | Constant | | | M | 1 | ":." |
| | | | Qualifier | c | 4 | M | 1 | "REST" |
| | | | Constant | | | M | 1 | "//" |

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| Se- quen- ce | Sub- se- quen- ce | Tag | Name | For- mat 22 | Len- gth | Sta- tus 23 | Qu- an- tity | Contents/Explanations |
|--------------------|----------------------------|-------|-------------|-------------------|-------------|-------------------|--------------------|--|
| | | | Indicator | c | 4 | M | 1 | "144A" = non-registered security in accordance with the statutory restrictions 144A in the USA "NRST" = ownership or transfer is not subject to any restrictions "RSTR" = ownership or transfer is subject to restrictions (not in accordance with 144A) |
| | C2 | :11A: | Currency | | | O | 1 | Currency of the face amount |
| | | | Tag | | | M | 1 | ":11A.:" |
| | | | Constant | | | M | 1 | ":.:" |
| | | | Qualifier | c | 4 | M | 1 | "DENO" |
| | | | Constant | | | M | 1 | "/"/ |
| | | | Currency | a | 3 | M | 1 | ISO 4217 code |
| | C2 | :98A: | Date | | | O | n | Dates |
| | | | Tag | | | M | 1 | ":98A.:" |
| | | | Constant | | | M | 1 | ":.:" |
| | | | Qualifier | c | 4 | M | 1 | "COUP" = Next coupon date "EXPI" = Expiry date "FRNR" = Reset date for a floating rate note "MATU" = Maturity date "ISSU" = Issue date (issue date of the security) "CALD" = Call date (cancellation date) "CONV" = Conversion date "PUTT" = Put date "DDTE" = Dated date (date from which a fixed-interest security bears interest) |
| | | | Constant | | | M | 1 | "/"/ |
| | | | Date | n | 8 | M | 1 | YYYYMMDD |
| | C2 | :92A: | Rate/record | | | O | n | Factors and interest rates for fixed-interest securities |
| | | | Tag | | | M | 1 | ":92A.:" |
| | | | Constant | | | M | 1 | ":.:" |

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| Se- quen- ce | Sub- se- quen- ce | Tag | Name | For- mat 22 | Len- gth | Sta- tus 23 | Qu- an- tity | Contents/Explanations |
|--------------------|----------------------------|-------|--------------|-------------------|-------------|-------------------|--------------------|---|
| | | | Qualifier | c | 4 | M | 1 | <p>"PRFC" = Previous factor as decimal fraction between 0 and 1, which is used for defining the outstanding principal amount of the bond</p> <p>"CUFC" = Current factor as a decimal fraction between 0 and 1, which is used for defining the outstanding principal amount of the bond</p> <p>"NWFC" = Next factor as decimal fraction between 0 and 1, which is used for defining the outstanding principal amount of the bond</p> <p>"INTR" = interest rate (1.: Ratio of interest rate paid during a specific period of time to the principal amount of the fixed-interest security; 2.: Current interest rate of a note with variable rate of interest)</p> <p>"NXRT" = Next interest rate (in the case of a note with variable rate of interest, which applies to the next payment period)</p> |
| | | | Constant | | | M | 1 | "/" |
| | | | Sign | a | 1 | O | 1 | "N" (only if the amount is negative) |
| | | | Rate/record | d | ..15 | M | 1 | |
| | C2 | :13B: | Numerical ID | | | O | n | |
| | | | Tag | | | M | 1 | ":13B:" |
| | | | Constant | | | M | 1 | ":." |

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| Se- quen- ce | Sub- se- quen- ce | Tag | Name | For- mat 22 | Len- gth | Sta- tus 23 | 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" |
| | C | :13B: | Certificate number | | | O | n | |
| | | | Tag | | | M | 1 | ":13B:" |
| | | | Constant | | | M | 1 | ":." |
| | | | Qualifier | c | 4 | M | 1 | "CERT" |
| | | | Constant | | | M | 1 | "//" |
| | | | Number | x | ..30 | M | 1 | Certificate number |
| | | :16S: | End of block | | | M | 1 | |
| | | | Tag | | | M | 1 | ":16S:" |
| | | | Code | c | ..16 | M | 1 | "ORDRDET" |

• Examples

Example: Buy without partial execution:

| Se- quen- ce | Sub- se- quen- ce | Example |
|--------------------|----------------------------|---|
| | | |
| A | | :16R:GENL :20C::SEME//NONREF :23G:NEWM :98C::PREP//19990305122030 :22F::TRTR//TRAD |
| | A1 | :16R:LINK :20C::RELA//000000000000000000 :16S:LINK |
| | | :16S:GENL |
| C | | :16R:ORDRDET :98C::TRAD//19990302112030 :90B::DEAL//ACTU/EUR52,7 :94B::TRAD//EXCH/XFRA :22H::BUSE//BUYI :22F::PRIC//NET1 :22F::TTCO//CBNS :22H::PAYM//APMT |
| | C1 | :16R:CONFPRTY :95Q::INVE//10020030 :97A::SAFE//10020030/1234567 :97A::CASH//10020030/987654321 :16S:CONFPRTY |
| | | :36B::ADVI//UNIT/50, :35B:/DE/123456 Sample Company, common stock |

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Appendix 3: Specification of Data Formats

| Se- quen- ce | Sub- se- quen- ce | Example |
|--------------------|----------------------------|--|
| | C2 | :16R:FIA :22F::FORM//BEAR :16S:FIA |
| | | :16S:ORDRDET - |

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

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

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| Se- quen- ce | Sub- se- quen- ce | Example |
|--------------------|----------------------------|--|
| | B1 | :16R:PAFILL :36B::PAFI//UNIT/30, :90B::DEAL//ACTU/EUR54, :22F::PRIC//NET1 :98C::TRAD//19990302112101 :94B::TRAD//EXCH/XFRA :16S:PAFILL |
| | | :36B::ORDR//UNIT/300, :36B::PREX//UNIT/120, :36B::REMA//UNIT/100, :16S:RCAP |
| C | | :16R:ORDRDET :98A::TRAD//19990302 :90B::DEAL//ACTU/EUR52,75 :94B::TRAD//EXCH/XFRA :22H::BUSE//SELL :22F::PRIC//AVER :22F::TTCO//CCPN :22H::PAYM//APMT |
| | C1 | :16R:CONFPRTY :95Q::INVE//10020030 :97A::SAFE//10020030/1234567 :97A::CASH//10020030/987654321 :16S:CONFPRTY |
| | | :36B::ADVI//UNIT/80, :35B:ISIN DE0123456789 /DE/123456 Sample Company, common stock |

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| 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 ²⁴ | 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 |

²⁴ M = mandatory field, O = optional field

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| Se- quen- ce | Sub- se- quen- ce | Tag | Sta- tus 24 | 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 | | | | |
| | 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 ²⁵ | Len- gth | Sta- tus ²⁶ | 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 | "/" |

²⁵ 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)

²⁶ M = mandatory field, O = optional field

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| Se- qu- ence | Sub- sequ- ence | Tag | Name | For- mat 25 | Len- gth | Sta- tus 26 | 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 |
| | | :16R: | Start of block | | | M | 1 | |
| | | | Tag | | | M | 1 | ":16R:" |
| B | B | | Code | c | ..16 | M | 1 | "PAFILL" |
| | | :36B: | Quantity of financial in- strument partially filled | | | M | 1 | |
| | | | Tag | | | M | 1 | ":36B:" |
| | B | | Constant | | | M | 1 | ":." |
| | | | Qualifier | c | 4 | M | 1 | "PAFI" |
| | | | Constant | | | M | 1 | "/" |
| | | | Type | c | 4 | M | 1 | "FAMT" = the quantity is expressed as face amount "UNIT" = the quantity is expressed as whole num- ber |
| | | | Constant | | | M | 1 | "/" |
| | | | Quantity | d | ..15 | M | 1 | |
| | | :90a: | Closing price/trading price of the partial trade | | | M | 1 | |
| | | Option A: if the price is a percentage | | | | | | |
| | | | Tag | | | M | 1 | ":90A:" |
| | | | Constant | | | M | 1 | ":." |
| | | | Qualifier | c | 4 | M | 1 | "DEAL" |
| | | | Constant | | | M | 1 | "/" |
| | | | Type | c | 4 | M | 1 | "PRCT" |
| | | | Constant | | | M | 1 | "/" |
| | | | Price | d | ..15 | M | 1 | The number of decimal digits is not validated against the currency. |
| | | Option B: If the price is an amount | | | | | | |
| | | | Tag | | | M | 1 | ":90B:" |
| | | | Constant | | | M | 1 | ":." |
| | | | Qualifier | c | 4 | M | 1 | "DEAL" |
| | | | Constant | | | M | 1 | "/" |
| | | | Type | c | 4 | M | 1 | "ACTU" |
| | | | Constant | | | M | 1 | "/" |
| | | | Currency | a | 3 | M | 1 | ISO 4217 currency code |
| | | | Price | d | ..15 | M | 1 | The number of decimal digits is not validated against the currency. |

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| Se- qu- ence | Sub- sequ- ence | Tag | Name | For- mat 25 | Len- gth | Sta- tus 26 | 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 | |

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

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| Se- qu- ence | Sub- sequ- ence | Tag | Name | For- mat 25 | Len gth | Sta- tus 26 | 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) |
| | | | | | | | | |
| | | | | | | | | |

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

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

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

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|--------------------|-----------------------|-------|---|-------------------|-------------|-------------------|--------------------|---|
| | 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 | "//" |

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

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|--------------------|-----------------------|-------|-----------------------|-------------------|-------------|-------------------|--------------------|---|
| | | | 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: | Number identification | | | O | n | |
| | | | Tag | | | M | 1 | ":13B:" |
| | | | Constant | | | M | 1 | ":." |

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|--------------------|-----------------------|-------|--|-------------------|-------------|-------------------|--------------------|--|
| 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>. |
| | | :16S: | End of block | | | M | 1 | |
| | | | Tag | | | M | 1 | ":16S:" |
| | | | Code | c | ..16 | M | 1 | "FIA" |
| | C | :13B: | Number of the certificate | | | O | n | |
| | | | Tag | | | M | 1 | ":13B:" |
| | | | Constant | | | M | 1 | ":." |
| | | | Qualifier | c | 4 | M | 1 | "CERT" |
| | | | Constant | | | M | 1 | "//" |
| | | | Number | x | ..30 | M | 1 | Certificate number |
| | | :16S: | End of block | | | M | 1 | |
| | | | Tag | | | M | 1 | ":16S:" |
| | | | Code | c | ..16 | M | 1 | "CONFDET" |
| D | D | | Details of settlement | | | O | 1 | |
| | | :16R: | Start of block | | | M | 1 | |
| | | | Tag | | | M | 1 | ":16R:" |
| | | | Code | c | ..16 | M | 1 | "SETDET" |
| | D | :22F: | Indicator: type of settle- ment transaction | | | M | 1 | |
| | | | Tag | | | M | 1 | ":22F:" |
| | | | Constant | | | M | 1 | ":." |
| | | | Qualifier | c | 4 | M | 1 | "SETR" |
| | | | Constant | | | M | 1 | "//" |
| Indicator | c | | 4 | M | 1 | "TRAD" | | |

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Appendix 3: Specification of Data Formats

| Se- qu- ence | Sub- sequ- ence | Tag | Name | For- mat 25 | Len- gth | Sta- tus 26 | Qu- an- tity | Contents/Explanations |
|--------------------|-----------------------|-------|--|-------------------|-------------|-------------------|--------------------|-----------------------|
| D | | :17B: | Standing instructions override flag | | | M | 1 | |
| | | | Tag | | | M | 1 | ":17B:" |
| | | | Constant | | | M | 1 | ": |
| | | | Qualifier | c | 4 | M | 1 | "STAN" |
| | | | Constant | | | M | 1 | "/" |
| | | | Characteristic | a | 1 | M | 1 | "N" |
| | D3 | | Amounts | | | O | n | |
| | D3 | :16R: | Start of block | | | M | 1 | |
| | | | Tag | | | M | 1 | ":16R:" |
| | | | Code | c | ..16 | M | 1 | "AMT" |
| | D3 | :19A: | Amount | | | M | n | Fees, expenses, etc. |
| | | | Tag | | | M | 1 | ":19A:" |
| | | | Constant | | | M | 1 | ": |

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Appendix 3: Specification of Data Formats

| Se- qu- ence | Sub- sequ- ence | Tag | Name | For- mat 25 | Len- gth | Sta- tus 26 | 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 | "/" |

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Appendix 3: Specification of Data Formats

| Se- qu- ence | Sub- sequ- ence | Tag | Name | For- mat 25 | Len- gth | Sta- tus 26 | 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//0000000000000000 :16S:LINK |
| | | :16S:GENL |
| C | | :16R:CONFDET :98C::TRAD//19990302112030 :98C::SETT//19990303112030 :90B::DEAL//ACTU/EUR52,7 :94B::TRAD//EXCH/XFRA :19A::SETT//NEUR2666,49 :22H::BUSE//BUYI :22F::PRIC//NET1 :22H::PAYM//APMT |
| | C1 | :16R:CONFPRTY :95Q::INVE//10020030 :97A::SAFE//10020030/1234567 :97A::CASH//10020030/987654321 :16S:CONFPRTY |
| | | :36B::CONF//UNIT/50, |

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

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Appendix 3: Specification of Data Formats

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

| Se- quen- ce | Sub- se- quen- ce | Example |
|--------------------|----------------------------|--|
| | | |
| A | | :16R:GENL :20C::SEME//NONREF :23G:NEWM :98C::PREP//19990629153045 :22F::TRTR//TRAD |
| | A1 | :16R:LINK :20C::RELA//000000000000000000 :16S:LINK |
| | | :16S:GENL |
| C | | :16R:CONFDET :98C::TRAD//19990625130510 :98C::SETT//19990628121212 :90A::DEAL//PRCT/105, :99A::DAAC//090 :94B::TRAD//EXCH/XISE :19A::SETT//EUR6296,9 :22H::BUSE//SELL :22F::PRIC//NET1 :22H::PAYM//APMT |
| | C1 | :16R:CONFPRTY :95Q::INVE//10020030 :97A::SAFE//10020030/1234567 :97A::CASH//10020030/987654321 :16S:CONFPRTY |
| | | :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 ²⁷ | 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 |

²⁷ M = mandatory field, O = optional field

Guidelines for Entries

| Se- quence | Sub- sequence | Tag | Name | For- mat ²⁸ | Len- gth | Sta- tus ²⁹ | 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" |

²⁸ 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)

²⁹ M = mandatory field, O = optional field

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Appendix 3: Specification of Data Formats

| Se- qu- ence | Sub- sequ- ence | Tag | Name | For- mat 28 | Len- gth | Sta- tus 29 | Qu- an- tity | Contents/Explanations |
|--------------------|-----------------------|-----|-----------------------|-------------------|-------------|-------------------|--------------------|--|
| A | | | Constant | | | M | 1 | "/" |
| | | | Date | n | 8 | M | 1 | YYYYMMDD |
| | | | Option C: | | | | | |
| | | | Tag | | | M | 1 | ".98C:" |
| | | | Constant | | | M | 1 | "." |
| | | | Qualifier | c | 4 | M | 1 | "PREP" |
| | | | Constant | | | M | 1 | "/" |
| | | | Date | n | 8 | M | 1 | YYYYMMDD |
| | | | Time | n | 6 | M | 1 | hhmmss |
| | :98a: | | Statement date | | | M | 1 | |
| | | | Option A: | | | | | |
| | | | Tag | | | M | 1 | ".98A:" |
| | | | Constant | | | M | 1 | "." |
| | | | Qualifier | c | 4 | M | 1 | "STAT" |
| | | | Constant | | | M | 1 | "/" |
| | | | Date | n | 8 | M | 1 | YYYYMMDD |
| | | | Option C: | | | | | |
| | | | Tag | | | M | 1 | ".98C:" |
| | | | Constant | | | M | 1 | "." |
| | | | Qualifier | c | 4 | M | 1 | "STAT" |
| | | | Constant | | | M | 1 | "/" |
| | | | Date | n | 8 | M | 1 | YYYYMMDD |
| | | | Time | n | 6 | M | 1 | hhmmss |
| A | :22F: | | Type of the statement | | | M | 1 | |
| | | | Tag | | | M | 1 | ".22F:" |
| | | | Constant | | | M | 1 | "." |
| | | | Qualifier | c | 4 | M | 1 | "STTY" |
| | | | Constant | | | M | 1 | "/" |
| | | | Indicator | c | 4 | M | 1 | "CUST" |
| A | :97A: | | Safekeeping account | | | M | 1 | |
| | | | Tag | | | M | 1 | ".97A:" |
| | | | Constant | | | M | 1 | "." |
| | | | Qualifier | c | 4 | M | 1 | "SAFE" |
| | | | Constant | | | M | 1 | "/" |
| | | | Account | x | ..35 | M | 1 | German bank code fol- lowed by "/" and the Ger- man account number |
| A | :17B: | | Activity flag | | | M | 1 | |
| | | | Tag | | | M | 1 | ".17B:" |
| | | | Constant | | | M | 1 | "." |
| | | | Qualifier | c | 4 | M | 1 | "ACTI" |
| | | | Constant | | | M | 1 | "/" |

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Appendix 3: Specification of Data Formats

| Se- qu- ence | Sub- sequ- ence | Tag | Name | For- mat 28 | Len- gth | Sta- tus 29 | 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). ³⁰ If no portfolio inventories available, field A:17B: must be filled with "N". |
| B | :16R: | | Start of block | | | M | 1 | |
| | | | Tag | | | M | 1 | ":16R:" |
| | | | Code | c | ..16 | M | 1 | "FIN" |
| B | :35B: | | Identifier of the financial instrument | | | M | 1 | Either the ISIN or the WK or both have to be specified. |
| | | | Tag | | | M | 1 | ":35B:" |
| | | | Constant | | | O | 1 | "ISIN" (only if ISIN is specified) |
| | | | Constant | | | O | 1 | " " (blanks, only if ISIN is specified) |
| | | | ISIN Identifier | x | ..12 | M | 1 | If no ISIN is used "/DE/", followed by the German securities ID number (WKN), must be specified. |
| | | | Constant | | | M | 1 | <CR><LF> |
| | | | | | | | | |

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

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| Se- qu- ence | Sub- sequ- ence | Tag | Name | For- mat 28 | Len- gth | Sta- tus 29 | 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 exchange price) "INDC" = Instruction price (calculated or determined price) |
| | | | Constant | | | M | 1 | "/" |
| | | | Type of percentage calculation | c | 4 | M | 1 | "PRCT" |
| | | | Constant | | | M | 1 | "/" |
| | | | Price | d | ..15 | M | 1 | |
| | | | Option B: | | | | | If the price is an amount |
| | | | Tag | | | M | 1 | ":90B:" |
| | | | Constant | | | M | 1 | ":." |
| | | | Qualifier | c | 4 | M | 1 | "MRKT" = Market price (e.g. stock exchange price) "INDC" = Instruction price (calculated or determined price) |
| | | | Constant | | | M | 1 | "/" |
| | | | Amount Type | c | 4 | M | 1 | "ACTU" |
| | | | Constant | | | M | 1 | "/" |
| | | | Currency | a | 3 | M | 1 | ISO 4217 currency code |
| | | | Price | d | ..15 | M | 1 | The number of decimal digits is not validated against the currency |
| | :94B: | | Place (origin of price/rate) | | | O | 1 | |
| | | | Tag | | | M | 1 | ":94B:" |
| | | | Constant | | | M | 1 | ":." |
| | | | Qualifier | c | 4 | M | 1 | "PRIC" |
| | | | Constant | | | M | 1 | "/" |
| | | | Place | c | 4 | M | 1 | "LMAR" = Local market "THEO" = Theoretical value, based on market yield "VEND" = Vendor as source |

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| Se- qu- ence | Sub- sequ- ence | Tag | Name | For- mat 28 | Len- gth | Sta- tus 29 | Qu- an- tity | Contents/Explanations |
|--------------------|-----------------------|-------|------------------------------|-------------------|-------------|-------------------|--------------------|---|
| | | | Constant | | | O | 1 | "/" (only if Narrative filled) |
| | | | Narrative | x | ..30 | O | 1 | In the case of "LMAR" the name of the stock exchange can be specified here as MIC. |
| B | | :98a: | Quotation date of price/rate | | | O | 1 | |
| | | | Option A: | | | | | |
| | | | Tag | | | M | 1 | ":98A:" |
| | | | Constant | | | M | 1 | ":." |
| | | | Qualifier | c | 4 | M | 1 | "PRIC" |
| | | | Constant | | | M | 1 | "/" |
| | | | Date | n | 8 | M | 1 | YYYYMMDD |
| | | | Option C: | | | | | |
| | | | Tag | | | M | 1 | ":98C:" |
| | | | Constant | | | M | 1 | ":." |
| | | | Qualifier | c | 4 | M | 1 | "PRIC" |
| | | | Constant | | | M | 1 | "/" |
| | | | Date | n | 8 | M | 1 | YYYYMMDD |
| | | | Time | n | 6 | M | 1 | hhmmss |
| B | | :93B: | Total balance | | | M | 1 | Quantity, expressed as number or nominal value The quantity must correspond to the sum of the sub-balance from field B1:93C: |
| | | | Tag | | | M | 1 | ":93B:" |
| | | | Constant | | | M | 1 | ":." |
| | | | Qualifier | c | 4 | M | 1 | "AGGR" |
| | | | Constant | | | M | 1 | "/" |
| | | | Quantity Type | c | 4 | M | 1 | "FAMT" = the quantity is expressed as face amount "UNIT" = the quantity is expressed as whole number |
| | | | Constant | c | 1 | M | 1 | "/" |
| | | | Sign | a | ..1 | O | 1 | "N" (only if the balance is negative) |
| | | | Balance | d | ..15 | M | 1 | In the case of nominal values the currency is determined by the "currency of safekeeping account" in field B:70E: |

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Appendix 3: Specification of Data Formats

| Se- qu- ence | Sub- sequ- ence | Tag | Name | For- mat 28 | Len- gth | Sta- tus 29 | Qu- an- tity | Contents/Explanations |
|--------------------|-----------------------|-------|----------------|-------------------|-------------|-------------------|--------------------|--|
| | B1 | | Sub-balance | | | M | 1..n | Each item of the B sequence must be repeated at least once as a B1 sequence. If several sub-balances exist for a B sequence (e.g. for instance blocked and not blocked), a B1 sequence must be set for this sequence (see example) |
| | B1 | :16R: | Start of block | | | M | 1 | |
| | | | Tag | | | M | 1 | ":16R:" |
| | | | Code | c | ..16 | M | 1 | "SUBBAL" |
| | B1 | :93C: | Balance | | | M | 1 | Quantity, expressed as number or nominal value |
| | | | Tag | | | M | 1 | ":93C:" |
| | | | Constant | | | M | 1 | "/" |
| | | | Qualifier | c | 4 | M | 1 | "BLOK" = Blocked "BORR" = Borrowed "COLI" = Collateral in "COLO" = Collateral out "LOAN" = On loan "NOMI" = In nominee name "PECA" = Pending Corporate Action "PEND" = Pending delivery "PENR" = Pending receipt "REGO" = Out for registration "RSTR" = Restricted "SPOS" = street position "TAVI" = Total available "TRAN" = In Transshipment It should be ensured that this information does not contradict specification in the "Balance code" field. |
| | | | Constant | | | M | 1 | "/" |
| | | | Quantity Type | c | 4 | M | 1 | "FAMT" = the quantity is expressed as face amount "UNIT" = the quantity is expressed as whole number |
| | | | Constant | | | M | 1 | "/" |

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Appendix 3: Specification of Data Formats

| Se- qu- ence | Sub- sequ- ence | Tag | Name | For- mat 28 | Len- gth | Sta- tus 29 | 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) |

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Appendix 3: Specification of Data Formats

| Se- qu- ence | Sub- sequ- ence | Tag | Name | For- mat 28 | Len- gth | Sta- tus 29 | 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 | "/" |
| B | | | 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 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 | |
| | | :19A: | Amount of accrued interest | | | O | 1 | Amount of accrued interest for total balance from B:93B: in currency of safekeeping account (if differing from currency in C:19A:) |
| | | | Tag | | | M | 1 | ":19A." |
| | | | Constant | | | M | 1 | ":." |
| | | | Qualifier | c | 4 | M | 1 | "ACRU" |
| | | | Constant | | | M | 1 | "/" |
| | | | Sign | a | ..1 | O | 1 | "N" (only if the amount is negative) |
| | | | Currency | a | 3 | M | 1 | ISO 4217 code |
| | | | Amount | d | ..15 | M | 1 | |

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Appendix 3: Specification of Data Formats

| Se- qu- ence | Sub- sequ- ence | Tag | Name | For- mat 28 | Len- gth | Sta- tus 29 | 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 | "/" |
| | | | Rate/record | d | ..15 | M | 1 | |
| B | | :70E: | Holdings (of safekeeping account) narrative | | | O | 1 | |
| | | | Tag | | | M | 1 | ":70E:." |
| | | | Constant | | | M | 1 | ":." |
| | | | Qualifier | c | 4 | M | 1 | "HOLD" |
| | | | Constant | | | M | 1 | "//" |
| | | | Narrative | x | ..35 | M | 1..4 | in accordance with struc- tured entry |
| B | | :16S: | End of block | | | M | 1 | |
| | | | Tag | | | M | 1 | ":16S:." |
| | | | Code | c | ..16 | M | 1 | "FIN" |
| C | | | Additional information | | | O | 1 | In the case of an unvalued portfolio inventory 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:." |

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Appendix 3: Specification of Data Formats

| Se- qu- ence | Sub- sequ- ence | Tag | Name | For- mat <small>28</small> | Len- gth | Sta- tus <small>29</small> | Qu- an- tity | Contents/Explanations |
|--------------------|-----------------------|-----|------|----------------------------------|-------------|----------------------------------|--------------------|-----------------------|
| | | | Code | c | ..16 | M | 1 | "ADDINFO" |

• Example

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

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

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Appendix 3: Specification of Data Formats

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

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

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Appendix 3: Specification of Data Formats

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

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Appendix 3: Specification of Data Formats

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

• Structured entry of the field :70E:

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

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

| No. | Name | Format ³¹ | Length | Status ³² | 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 |

³¹ 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)

³² M = mandatory field, O = optional field

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Appendix 3: Specification of Data Formats

| No. | Name | Format ³¹ | Length | Status ³² | 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 33 | Len- gth | Sta- tus 34 | 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

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

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 ³⁵ | 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 |

³⁵ M = mandatory field, O = optional field

Guidelines for Entries

| Se- qu- ence | Sub- sequ- ence | Tag | Name | For mat ³⁶ | Len gth | Stat us ³⁷ | 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 | ":" |

³⁶ 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)

³⁷ M = mandatory field, O = optional field

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Appendix 3: Specification of Data Formats

| Se- qu- ence | Sub- sequ- ence | Tag | Name | For mat 36 | Len gth | Stat us ³⁷ | 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 | | |
| A | :17B: | Activity Flag | | | M | 1 | | | |
| | | Tag | | | M | 1 | ".:17B:" | | |
| | | Constant | | | M | 1 | ".:" | | |
| | | Qualifier | c | 4 | M | 1 | "ACTI" | | |
| | | Constant | | | M | 1 | "//" | | |

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Appendix 3: Specification of Data Formats

| Se- qu- ence | Sub- sequ- ence | Tag | Name | For mat ³⁶ | Len gth | Stat us ³⁷ | 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 | |

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| Se- qu- ence | Sub- sequ- ence | Tag | Name | For mat ³⁶ | Len gth | Stat us ³⁷ | Qua ntity | Contents/Explanations |
|--------------------|-----------------------|-------------------------------------|------|-----------------------------|------------|-----------------------------|--------------|---|
| B | | Option B: If the price is an amount | | | | | | |
| | | Tag | | | | M | 1 | ":90B:." |
| | | Constant | | | | M | 1 | ":." |
| | | Qualifier | | c | 4 | M | 1 | "MRKT" = Market price (e.g. stock exchange price) "INDC" = Indicative price (calculated or determined price) |
| | | Constant | | | | M | 1 | "/"/ |
| | | Amount Type | | c | 4 | M | 1 | "ACTU" |
| | | Constant | | | | M | 1 | "/" |
| | | Currency | | a | 3 | M | 1 | ISO 4217 currency code |
| | | Price | | d | ..15 | M | 1 | The number of decimal digits is not validated against the currency. |
| | :94B: | Place (source of price/rate) | | | | O | 1 | |
| | | Tag | | | | M | 1 | ":94B:." |
| | | Constant | | | | M | 1 | ":." |
| | | Qualifier | | c | 4 | M | 1 | "PRIC" |
| | | Constant | | | | M | 1 | "/"/ |
| | | Place | | c | 4 | M | 1 | "LMAR" = Local market "THEO" = Theoretical value, based on market yield "VEND" = Vendor as source |
| | | Constant | | | | O | 1 | "/" (only if narrative filled) |
| | | Narrative | | x | ..30 | O | 1 | In the case of "LMAR" the name of the stock ex- change can be specified here as MIC. |
| B | :98a: | Price quotation date/time | | | | O | 1 | |
| | | Option A: | | | | | | |
| | | Tag | | | | M | 1 | ":98A:." |
| | | Constant | | | | M | 1 | ":." |
| | | Qualifier | | c | 4 | M | 1 | "PRIC" |
| | | Constant | | | | M | 1 | "/"/ |
| | | Date | | n | 8 | M | 1 | YYYYMMDD |
| | | Option C: | | | | | | |
| | | Tag | | | | M | 1 | ":98C:." |
| | | Constant | | | | M | 1 | ":." |
| | | Qualifier | | c | 4 | M | 1 | "PRIC" |
| | | Constant | | | | M | 1 | "/"/ |
| | | Date | | n | 8 | M | 1 | YYYYMMDD |
| | | Time | | n | 6 | M | 1 | hhmmss |

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Appendix 3: Specification of Data Formats

| Se- qu- ence | Sub- sequ- ence | Tag | Name | For mat ³⁶ | Len gth | Stat us ³⁷ | 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 | "TRANSDet" |
| | B1b | :36B: | Posting quantity | | | M | 1 | |

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| Se- qu- ence | Sub- sequ- ence | Tag | Name | For mat ³⁶ | Len gth | Stat us ³⁷ | 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 | "//“ |

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Appendix 3: Specification of Data Formats

| Se- qu- ence | Sub- sequ- ence | Tag | Name | For mat ³⁶ | Len gth | Stat us ³⁷ | Qua ntity | Contents/Explanations |
|--------------------|-----------------------|-------|---------------------------------|--------------------------|------------|--------------------------|--------------|--|
| | | | Indicator | c | 4 | M | 1 | "BOLE" = Activity related to borrowing/lending "COLL" = Collateral activity "CORP" = Activity related to a Corporate Action (e.g. transfer) "SETT" = Activity related to settlement and clearing (generally buy and sell) |
| | B1b | :22H: | Indicator for receipt/delivery | | | M | 1 | |
| | | | Tag | | | M | 1 | ":22H:" |
| | | | Constant | | | M | 1 | ":." |
| | | | Qualifier | c | 4 | M | 1 | "REDE" |
| | | | Constant | | | M | 1 | "//" |
| | | | Indicator | c | 4 | M | 1 | "DELI" = Delivery (debit) "RECE" = Receipt (credit) |
| | B1b | :22H: | Indicator for method of payment | | | M | 1 | |
| | | | Tag | | | M | 1 | ":22H:" |
| | | | Constant | | | M | 1 | ":." |
| | | | Qualifier | c | 4 | M | 1 | "PAYM" |
| | | | Constant | | | M | 1 | "//" |
| | | | Indicator | c | 4 | M | 1 | "FREE" |
| | B1b | :98a: | Effective settlement date | | | M | 1 | Final day |
| | | | Option A: | | | | | |
| | | | Tag | | | M | 1 | ":98A:" |
| | | | Constant | | | M | 1 | ":." |
| | | | Qualifier | c | 4 | M | 1 | "ESET" |
| | | | Constant | | | M | 1 | "//" |
| | | | Date | n | 8 | M | 1 | YYYYMMDD |
| | | | Option C: | | | | | |
| | | | Tag | | | M | 1 | ":98C:" |
| | | | Constant | | | M | 1 | ":." |
| | | | Qualifier | c | 4 | M | 1 | "ESET" |
| | | | Constant | | | M | 1 | "//" |
| | | | Date | n | 8 | M | 1 | YYYYMMDD |
| | | | Time | n | 6 | M | 1 | hhmmss |
| | B1b | :98a: | Settlement date | | | O | 1 | Value date |
| | | | Option A: | | | | | |
| | | | Tag | | | M | 1 | ":98A:" |
| | | | Constant | | | M | 1 | ":." |
| | | | Qualifier | c | 4 | M | 1 | "SETT" |
| | | | Constant | | | M | 1 | "//" |
| | | | Date | n | 8 | M | 1 | YYYYMMDD |
| | | | Option C: | | | | | |

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Appendix 3: Specification of Data Formats

| Se- qu- ence | Sub- sequ- ence | Tag | Name | For mat ³⁶ | Len gth | Stat us ³⁷ | 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 |

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Appendix 3: Specification of Data Formats

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

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Appendix 3: Specification of Data Formats

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

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

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Appendix 3: Specification of Data Formats

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

5 Documentary Credits

5.1 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 be transmitted compulsory to the customer.

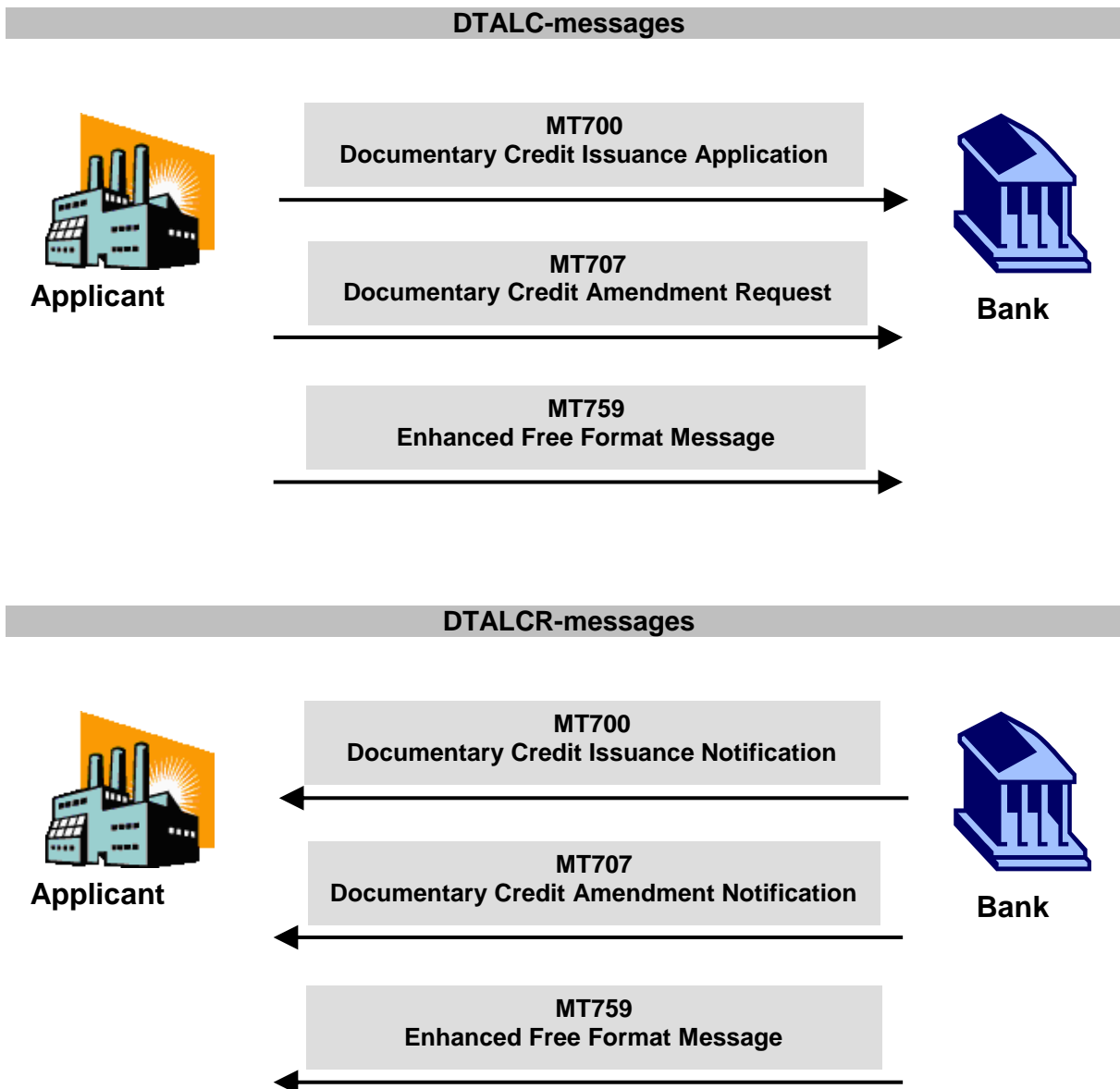
The transmission of those fields in a message to the customer is exclusively at the banks discretion and may be dependent on the individual content (e.g. field :78: “Instructions to the paying/accepting/negotiating Bank”)

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



Applicant

MT771
Advice of Discrepancies



Bank

MT776
Advice of Maturity

MT781
Advice of Settlement

MT786
Advice of Charges

MT709
Notification of Reduction or Release

DTALCA-message



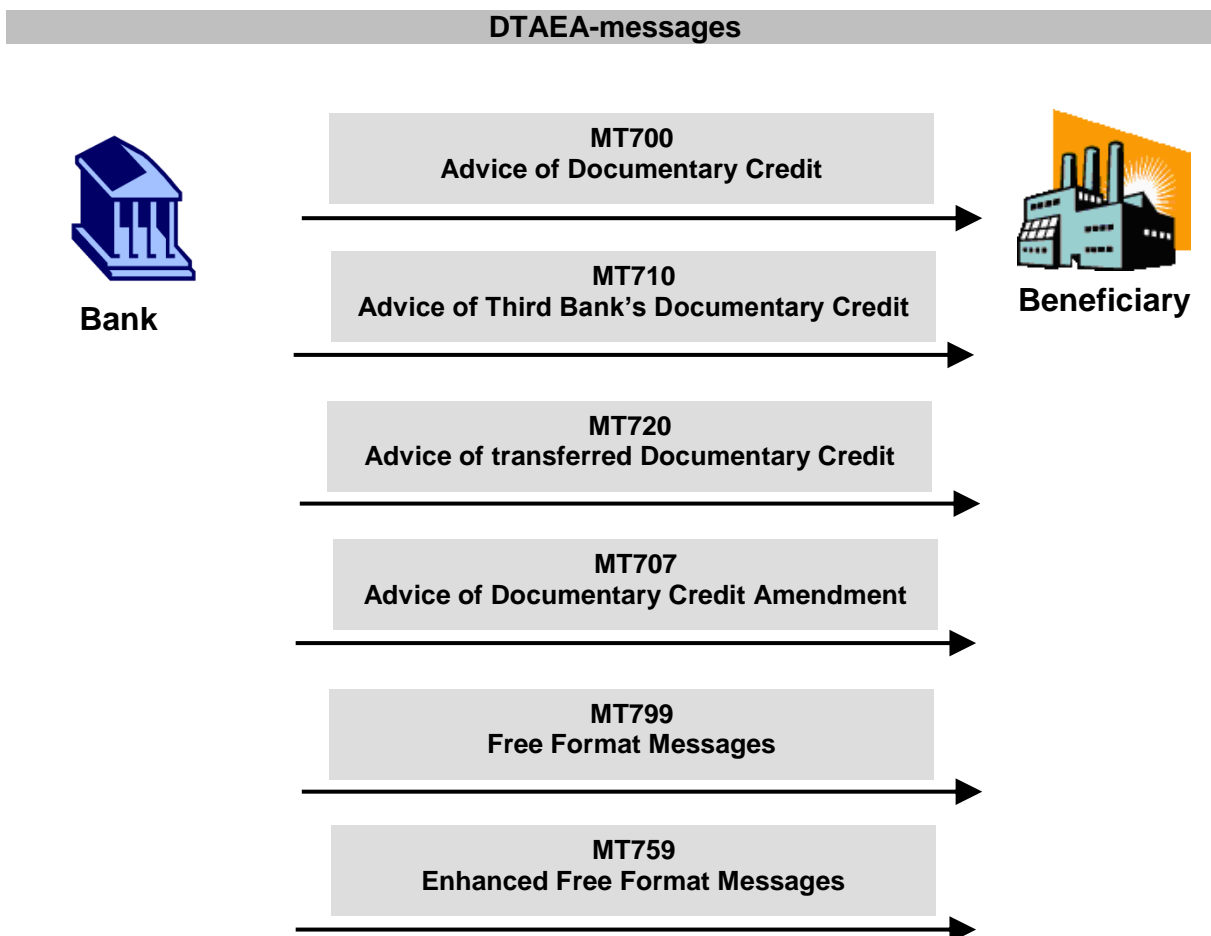
Applicant

MT732
Taking up of documents

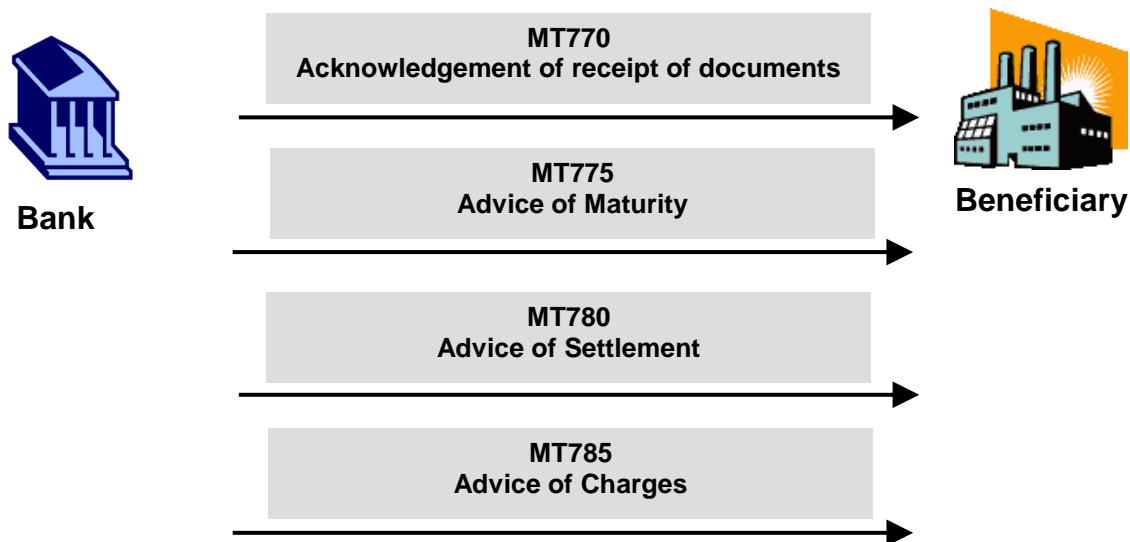


Bank

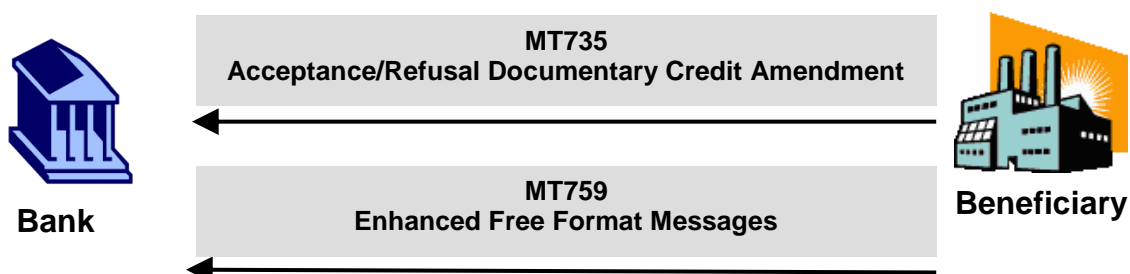
5.1.2 Overview of Export Documentary Credit messages



DTAEAD-messages



DTAEAR-messages



5.1.3 Overview of EBICS-order types for Import Documentary Credits

| Identifier | Communication Direction ³⁸ | 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 ³⁸ | 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 |

³⁸ 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 |

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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 |

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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“ |

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|-----------------------------|--|--------|---|
| :31D: | Date and place of expiry | 6!n29x (Date) (Place) | M | DEFN: This field specifies the latest date for presentation under the documentary credit and the place where documents may be presented RULE: The date must not be earlier than the date in field :A5: and not later 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 |

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|--|---|--------|--|
| :42C: | Drafts at | 3*35x | C | <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> |

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Appendix 3: Specification of Data Formats

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

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|--|--------|--------|---|
| :43T: | Transshipment | 11x | O | DEFN: This field specifies, whether transshipments are allowed or not. CODE: ALLOWED NOT ALLOWED CONDITIONAL NOTE: Details regarding the code „CONDITIONAL“ will be specified in the appropriate other fields of the message (e.g. Description of Goods or Shipment Period, etc.) |
| :44A: | Place of taking in charge / Dispatch from ... / Place of receipt | 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 |

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

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

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

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

| 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 |

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| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|----------------------|--|--------|--|
| :45B: | Description of goods | 800*65z Special format Content according to RULE and NOTE | O | <p>DEFN: This field specifies amendments to the description of goods</p> <p>CODE:</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> |

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

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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 | 150*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 |

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

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

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| 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> |

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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, 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 |

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

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| 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“ |

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

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

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| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|--|--------|--------|---|
| :43T: | Transshipment | 11x | O | DEFN: This field specifies amendments to the transshipment details CODE: ALLOWED NOT ALLOWED CONDITIONAL NOTE: Details regarding the code „CONDITIONAL“ will be specified in the appropriate other fields of the message (e.g. Description of Goods or Shipment Period, etc.) |
| :44A: | Place of taking in charge / Dispatch from ... / Place of receipt | 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 |

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| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|----------------------|--|--------|--|
| :45B: | Description of goods | 800*65z Special format Content according to RULE and NOTE | O | <p>DEFN: This field specifies amendments to the description of goods</p> <p>CODE:</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> |

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

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| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|----------------------------------|--|--------|--|
| :71D: | Charges | 6*35z | O | DEFN: This field specifies amendments to the charges arrangement |
| :71N: | Amendment charges payable by | /4!c/ [6*35z] | O | <p>DEFN: This field specifies the charges arrangement for this amendment – if applicable</p> <p>CODE: APPL = Applicant BENE = Beneficiary OTHR = other arrangement</p> <p>RULE: Subfield Narrative 6*35z may only be used in combination with the code „OTHR“</p> |
| :48: | Period for presentations in days | 3n[/35x] | O | <p>DEFN: This field specifies amendments to the presentation period for documents in number of calendar days after the date of shipment.</p> <p>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)</p> |
| :49: | Confirmation instructions | 7!x | O | <p>DEFN: This field specifies amendments to the confirmations instructions</p> <p>CODE: CONFIRM MAY ADD WITHOUT</p> |
| :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 | <p>DEFN: This field specifies amendments to the bank which is requested to add its confirmation</p> <p>RULE: Mandatory field, if field :49: consists of “CONFIRM” or „MAY ADD“</p> <p>RULE: If Option A is used, than Subfield 1 must indicate the SWIFT BIC 8 or BIC 11 of the bank</p> |

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| 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 | 150*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 |

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| 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 :M81: must be present |
| :M81: | Date of advice of discrepancies | 8!n | C | DEFN: This field specifies the date of advice of the discrepancies by the foreign bank RULE: Format: YYYYMMDD RULE: either field:M80: or Feld :M81: must be present |

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|--|-----------|--------|---|
| :M60: | Total amount of utilization | 3!a15d | M | DEFN: This field specifies the currency and amount of the utilization RULE: The currency must be specified in ISO-format and the amount may have a maximum of 3 digits following the comma. The integer part of the amount is separated by a decimal comma. |
| :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 |

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Appendix 3: Specification of Data Formats

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

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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 |

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Appendix 3: Specification of Data Formats

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

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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. |

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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 |

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|--|---------------|--------|---|
| | | | | CODE for Bank: B = Commission and charges of the Issuing Bank O = Commission and charges of the foreign bank RULE: only one code per line is allowed |
| :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 |

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Appendix 3: Specification of Data Formats

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

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Appendix 3: Specification of Data Formats

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

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Appendix 3: Specification of Data Formats

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

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BIC 11 of the bank

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|--|---|--------|--|
| :42C: | Drafts at | 3*35x | C | <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> |

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CONDITIONAL

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

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| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|--|--------|--------|---|
| :43T: | Transshipment | 11x | O | DEFN: This field specifies, whether transshipments are allowed or not. CODE: ALLOWED NOT ALLOWED CONDITIONAL NOTE: Details regarding the code „CONDITIONAL“ will be specified in the appropriate other fields of the message (e.g. Description of Goods or Shipment Period, etc.) |
| :44A: | Place of taking in charge / Dispatch from ... / Place of receipt | 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 |

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| 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 |

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| 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 |

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

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Appendix 3: Specification of Data Formats

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

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| 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 |

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BIC 11 of the bank

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|--|--------|--------|---|
| :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 |

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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

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| 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) |

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

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

Code as per ISO 8859

5.6.3 Advice of a Documentary Credit Transfer MT 720

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

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

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Appendix 3: Specification of Data Formats

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

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amount is separated by a decimal comma.

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Appendix 3: Specification of Data Formats

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

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| | | | | |
|-------|-----------------------|-------|---|--|
| :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“ |
|-------|-----------------------|-------|---|--|

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| 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 |

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departure to be indicated on the transport document

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|---|----------|--------|---|
| :44F: | Port of discharge / Airport of destination | 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 |

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Appendix 3: Specification of Data Formats

MAY ADD
WITHOUT

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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 |

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Appendix 3: Specification of Data Formats

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

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Appendix 3: Specification of Data Formats

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

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

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

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

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

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/6c/[additional information]

(Code) (Narrative)

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

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| 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> |

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

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

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| 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 | 150*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: |

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| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|-----------------------------------|------------------|--------|--|
| :M02: | Documentary Credit Number | 16x | M | DEFN: This field specifies the documentary credit number of the Issuing Bank |
| :M01: | Reference number of the customer | 16x | 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 field :M62: or field :M63: are present RULE: If this field is present, neither field :M62: not field :M63: may be present |

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|---|-----------|--------|--|
| :M62: | Deferred Payment / Acceptance amount (definite date) | 8!n3!a15d | C | <p>DEFN: This field specifies the maturity date of the deferred payment or acceptance as well as the currency and amount of the deferred payment or acceptance</p> <p>RULE: Format: YYYYMMDD</p> <p>RULE: The currency must be specified in ISO-format and the amount may have a maximum of 3 digits following the comma. The integer part of the amount is separated by a decimal comma</p> <p>RULE: Mandatory field, if field :M61: or field :M63: are not present</p> <p>RULE: If this field is present, neither field :M61: nor field :M63: may be present</p> |
| :M63: | Deferred Payment / Acceptance amount (indefinite date) | 3!a15d | C | <p>DEFN: This field specifies the currency and amount of a deferred payment or acceptance with an indefinite date</p> <p>RULE: The currency must be specified in ISO-format and the amount may have a maximum of 3 digits following the comma. The integer part of the amount is separated by a decimal comma</p> <p>RULE: Mandatory field, if field :M61: or field :M62: are not present</p> <p>RULE: If this field is present, neither field :M61: nor field :M62: may be present</p> <p>NOTE: If this field is used, the advice of the maturity date will be done with the message type MT 775 = Advice of Maturity</p> |
| :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> |

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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

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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: |

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Appendix 3: Specification of Data Formats

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

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|---|-----------|--------|---|
| :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 |

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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 |
|-------|-----------------------------------|-----|---|--|

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Appendix 3: Specification of Data Formats

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

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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 |

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Appendix 3: Specification of Data Formats

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

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|--|--|--------|--|
| | | | | CODE for Bank: B = Commission and charges of the Issuing Bank O = Commission and charges of the foreign bank RULE: only one code per line is allowed |
| :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 |

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Appendix 3: Specification of Data Formats

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

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| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|--|---------------|--------|---|
| :M70: | Total amount of commission and charges | 3!a15d | O | DEFN: This field specifies the total amount of commission and charges RULE: The currency must be specified in ISO-format and the amount may have a maximum of 3 digits following the comma. The integer part of the amount is separated by a decimal comma. |
| :M32: | ISO-currency code for the account for debiting the charges | 3!a (Code) | O | DEFN: This field specifies the ISO currency code of the account for debiting the charges |
| :M33: | Account (IBAN-Format) for charges | 35x | O | DEFN: This field specifies the account number in the IBAN format for debiting the charges 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 |

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

| 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> |

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Appendix 3: Specification of Data Formats

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

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|--|---------------|--------|---|
| | | | | CODE for Bank: B = Commission and charges of the Issuing Bank O = Commission and charges of the foreign bank RULE: only one code per line is allowed |
| :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 |

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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 | 150*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:

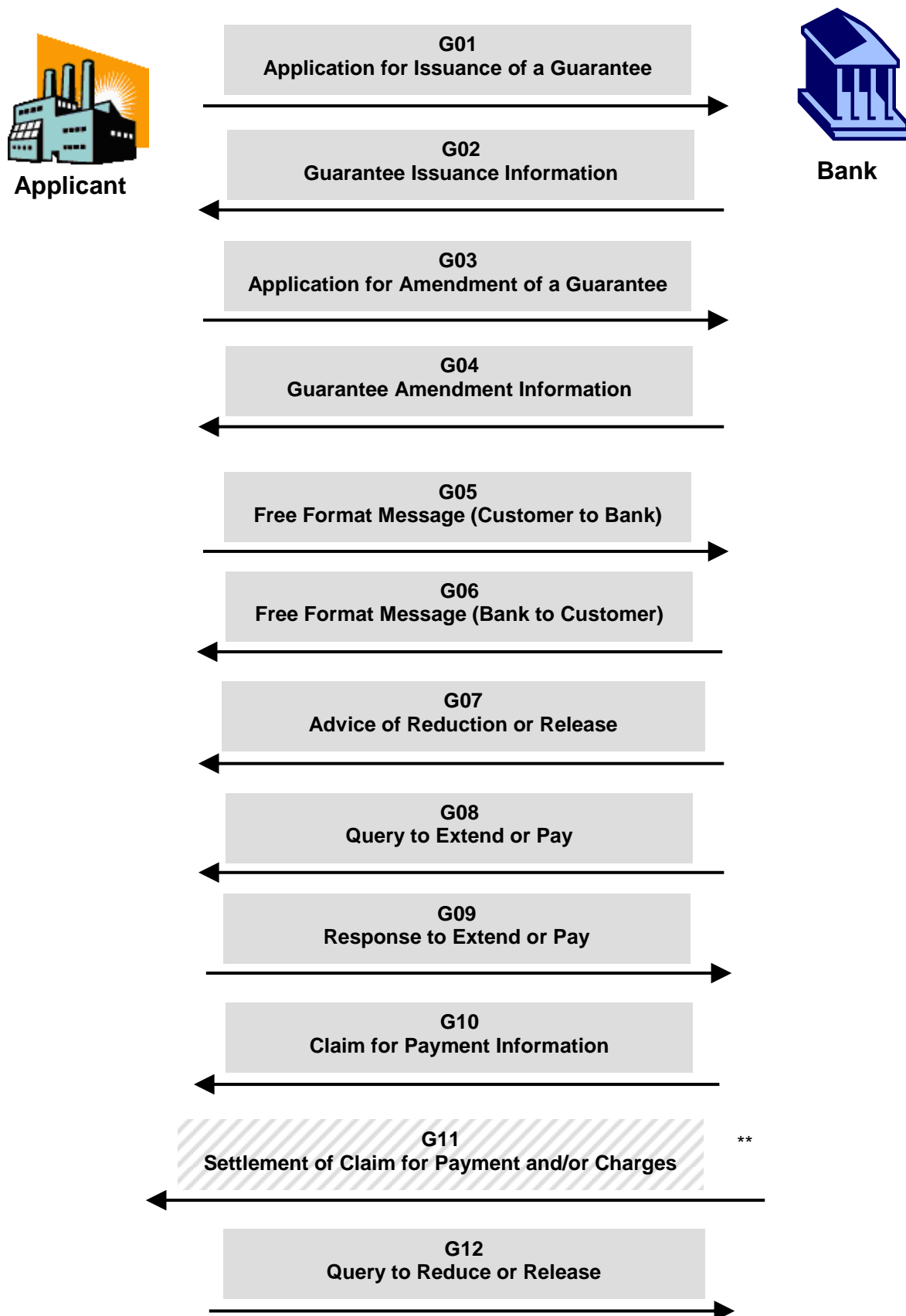
The following standard messages (G01 – G07) have been aligned with the respective SWIFT SCORE messages *from a business perspective*.

| 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.

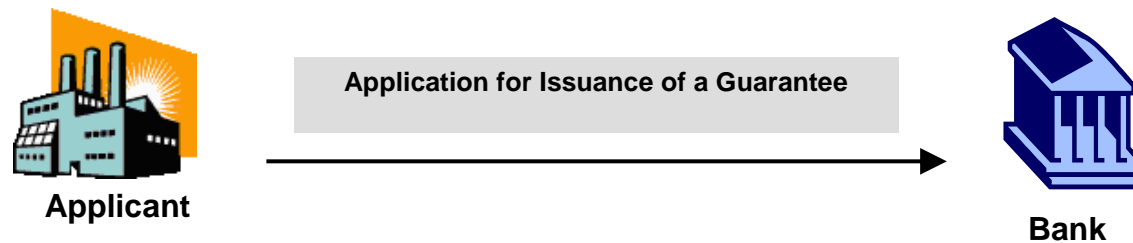
6.2 Application for Issuance of a Guarantee G01

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. |

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Appendix 3: Specification of Data Formats

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

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Appendix 3: Specification of Data Formats

(STANDARD WORDING OF ISSUING BANK).

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Appendix 3: Specification of Data Formats

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

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|---------------------------------------|----------------------|--------|---|
| :39C: | Additional Amounts / Interest Covered | 4*35x (Narrative) | C | <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> |

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Appendix 3: Specification of Data Formats

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

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Appendix 3: Specification of Data Formats

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

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Appendix 3: Specification of Data Formats

(Name & Address)

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Appendix 3: Specification of Data Formats

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

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Appendix 3: Specification of Data Formats

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

6.2.3 Example

Narrative:

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

The contract is comprised of the following:

Contract Number: ABC123

Contract Date: 05th February 2008

Total Contract Amount: EUR 500.000,00

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

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

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

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

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

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Appendix 3: Specification of Data Formats

Message:

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

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Appendix 3: Specification of Data Formats

Message: (continued)

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

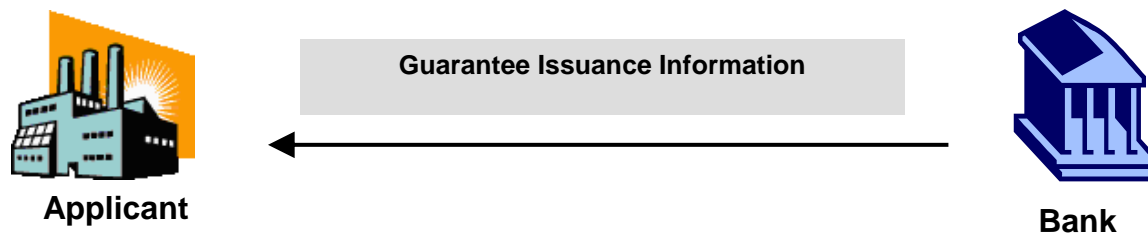
6.3 Guarantee Issuance Information G02

6.3.1 Message Scope and Message Flow

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

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

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



6.3.2 Message Format Specification

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

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Appendix 3: Specification of Data Formats

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

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Appendix 3: Specification of Data Formats

4*35x
(Name & Address)

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Appendix 3: Specification of Data Formats

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

6.3.3 Example

Narrative:

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

Performance Guarantee No . PGFFA0815

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

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

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

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

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

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

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

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

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

Avalbank's contact is Arthur Dent.

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Appendix 3: Specification of Data Formats

Message:

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

Message: (continued)

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

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Appendix 3: Specification of Data Formats

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

Message: (continued)

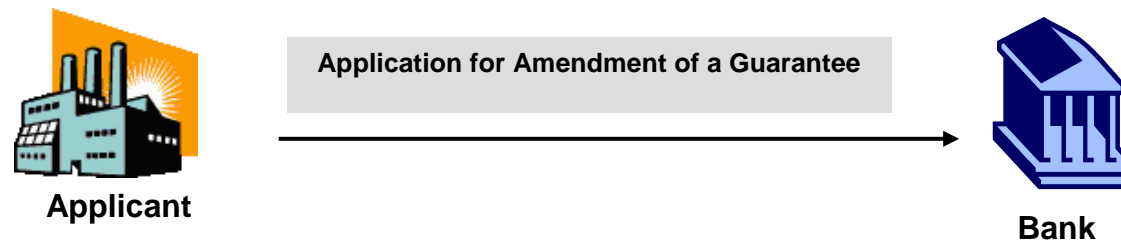
| Explanation | Message |
|----------------------------|------------------|
| Bank Contact | :29B:Arthur Dent |
| End of Record Level | - |
| Identifier of File Trailer | :Z1:Z |
| End of Record Level | - |

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. |

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RULE: The required format is: YYMMDD

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Appendix 3: Specification of Data Formats

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

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| 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 |

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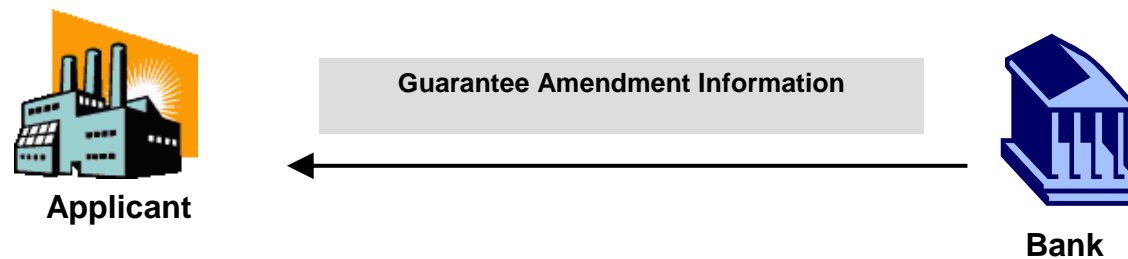
| | |
|---------------------|---|
| End of Record Level | - |
|---------------------|---|

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 |

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Appendix 3: Specification of Data Formats

guarantee amount.

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| 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.

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Message:

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

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Appendix 3: Specification of Data Formats

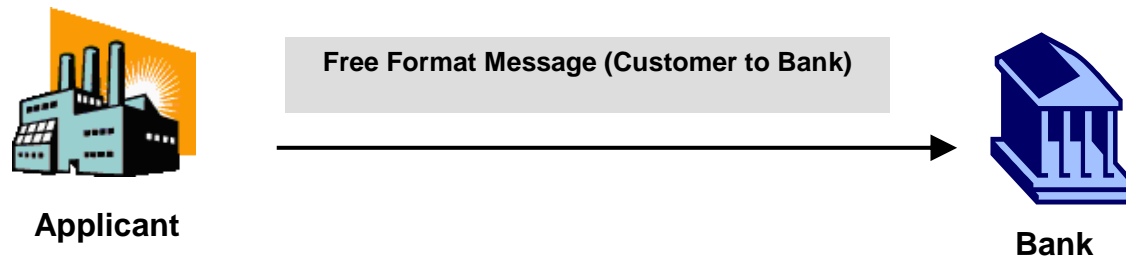
| | |
|---------------------|---|
| End of Record Level | - |
|---------------------|---|

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

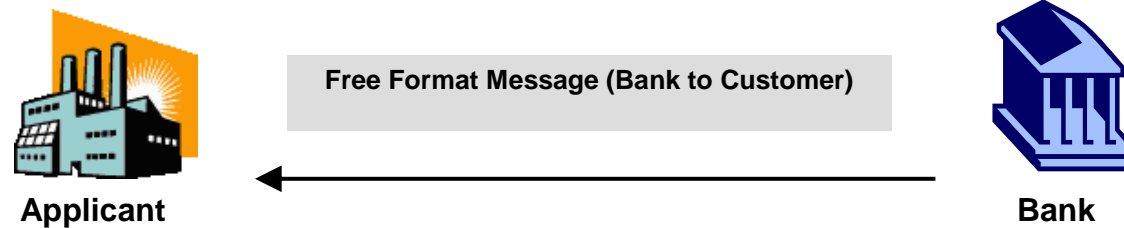
| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|-------------------------------|-----------------------|--------|---|
| :MT: | Message Type | 3!c | M | DEFN: This field specifies the message type. RULE: Field content is always G05. |
| :21A: | 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

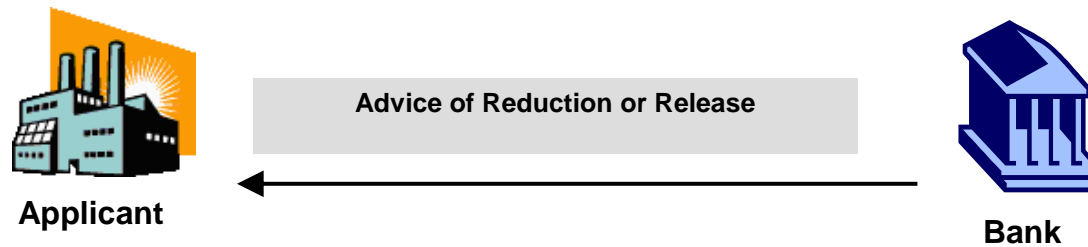
| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|-------------------------------|------------------------|--------|---|
| :MT: | Message Type | 3!c | M | DEFN: This field specifies the message type. RULE: Field content is always G06. |
| :21A: | 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:

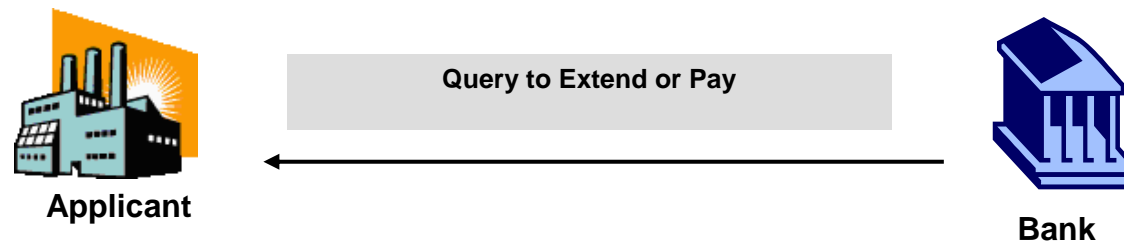
| Explanation | Message |
|-------------------------------|--|
| Identifier of File Header | :A1:GUB |
| German Bank Code or SWIFT-BIC | :A2:AVALDEFFXXX |
| Customer Number | :A3:123456789 |
| Customer Data | :A4:Pumpen AG Postfach 60599 Frankfurt |
| File Creation Date Time | :A5:200807101620 |
| End 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. |

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

6.9.3 Example

Narrative:

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

:20:444555
:21:PGFFA0815
:79:Re: Your Counter Guarantee No . PGFFA0815
for USD 75.000,00
Our LG No. 444555 Validity 31.01.2009

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

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

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

Avalbank's contact is Arthur Dent.

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Message:

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

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Message: (continued)

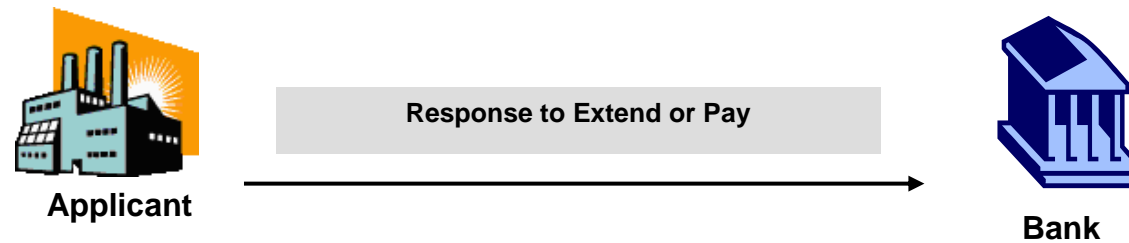
| Explanation | Message |
|----------------------------|---|
| Instructions from the Bank | :78B:The claim that we have received from the issuing bank is in accordance with the terms and conditions of the guarantee. Kindly let us know, whether you prefer to extend the guarantee or to pay. Please let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

6.10 Response to Extend or Pay G09

6.10.1 Message Scope and Message Flow

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

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



6.10.2 Message Format Specification

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

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Appendix 3: Specification of Data Formats

| Tag | Field Name | Format | Status | Definition / Content / Additional Usage Rules/Guidelines |
|-------|-------------------------------|----------------------|--------|--|
| :53C: | Settlement Account | /34x (Account) | C | 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. 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). RULE: This field must be present, if field :22M: contains the code PAYM |
| :25A: | Alternative Charges Account | /34x (Account) | O | DEFN: This field specifies the currency and account number for the settlement of commissions and charges, if different to the Settlement Account. 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). |
| :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. |

6.10.3 Example

Narrative:

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

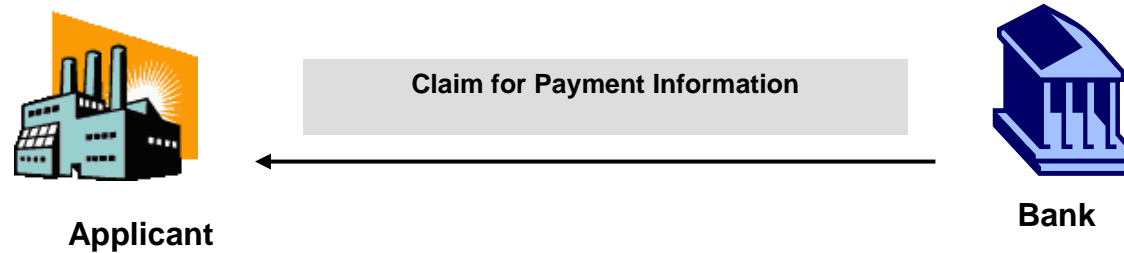
Message:

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

6.11 Claim for Payment Information G10

6.11.1 Message Scope and Message Flow

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



6.11.2 Message Format Specification

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

6.11.3 Example

Narrative:

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

Date: 25.01.2009

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

Dear Sirs,

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

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

Very truly yours
Mining PLC
Oslo / NORWAY

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

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Appendix 3: Specification of Data Formats

Message:

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

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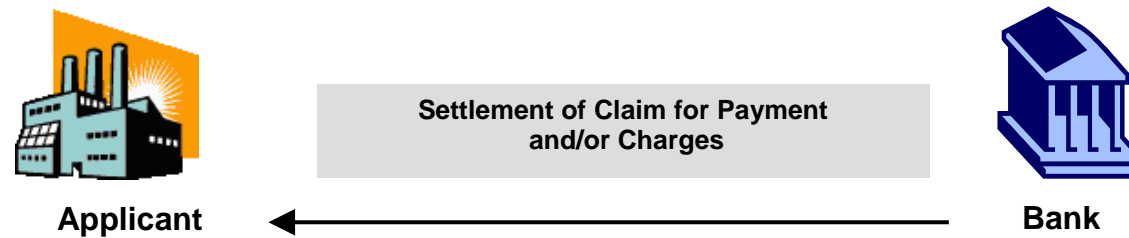
Appendix 3: Specification of Data Formats

Message: (continued)

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

6.12 Settlement of Claim for Payment and/or Charges G11

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

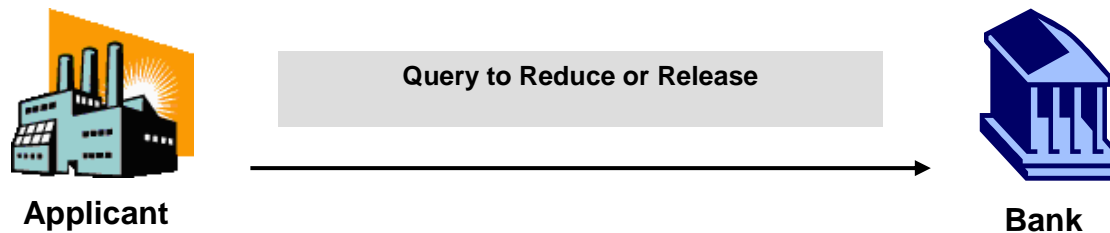


6.13 Query to Reduce or Release G12

6.13.1 Message Scope and Message Flow

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

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



6.13.2 Message Format Specification

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

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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 (UNIFI³⁹) in camt.05x Message Format⁴⁰

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 ⁴¹) Debit notification Credit notification | DTI ⁴² (DTAUS information file) MT 900 MT 910 |

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

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

³⁹ **UN**Iversal **F**inancial **I**ndustry message scheme

⁴⁰ In each case, the complete identifier is camt.05x.001.01

⁴¹ 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.

⁴² The additional service DTI was omitted completely and was replaced by camt.054 in November 2017.

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.

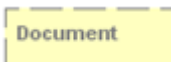

7.4 Composition of the Chapters' Descriptions for the camt Allocation Rules of the DK




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

| Symbol | 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} |

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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

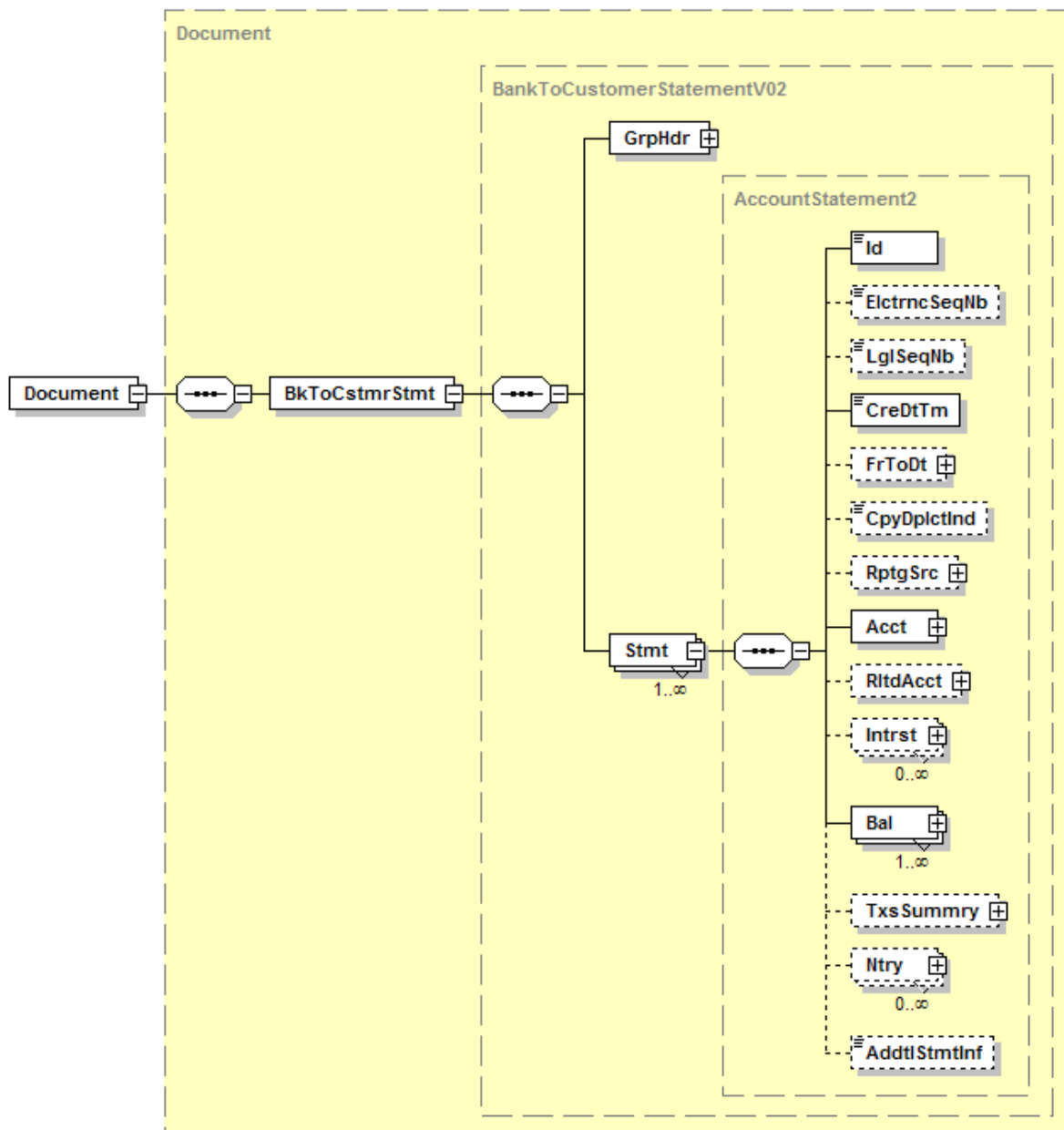


Diagram 41: Overview camt.053.001.02

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

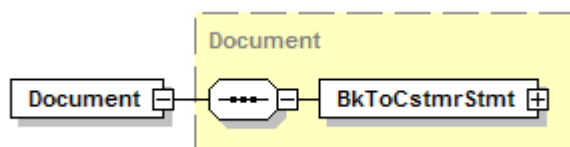


Diagram 42: camt.053.001.02, document

Definition

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

Rules

| | Name | XML Tag | 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]

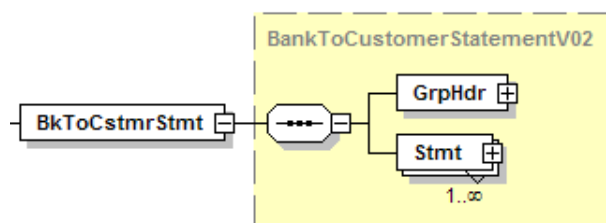


Diagram 43: camt.053.001.02, Bank to Customer Statement

Definition

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

Rules

| | Name | XML Tag | 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]

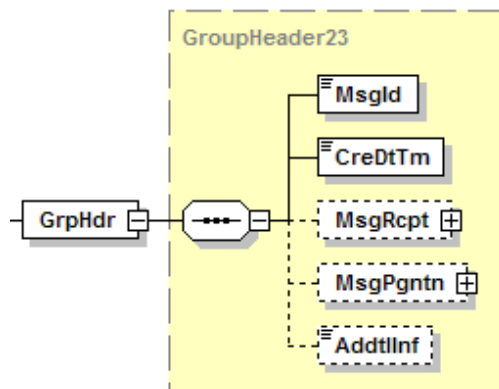


Diagram 44: camt.053.001.02, GrpHdr

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 | |

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Appendix 3: Specification of Data Formats

| | 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]

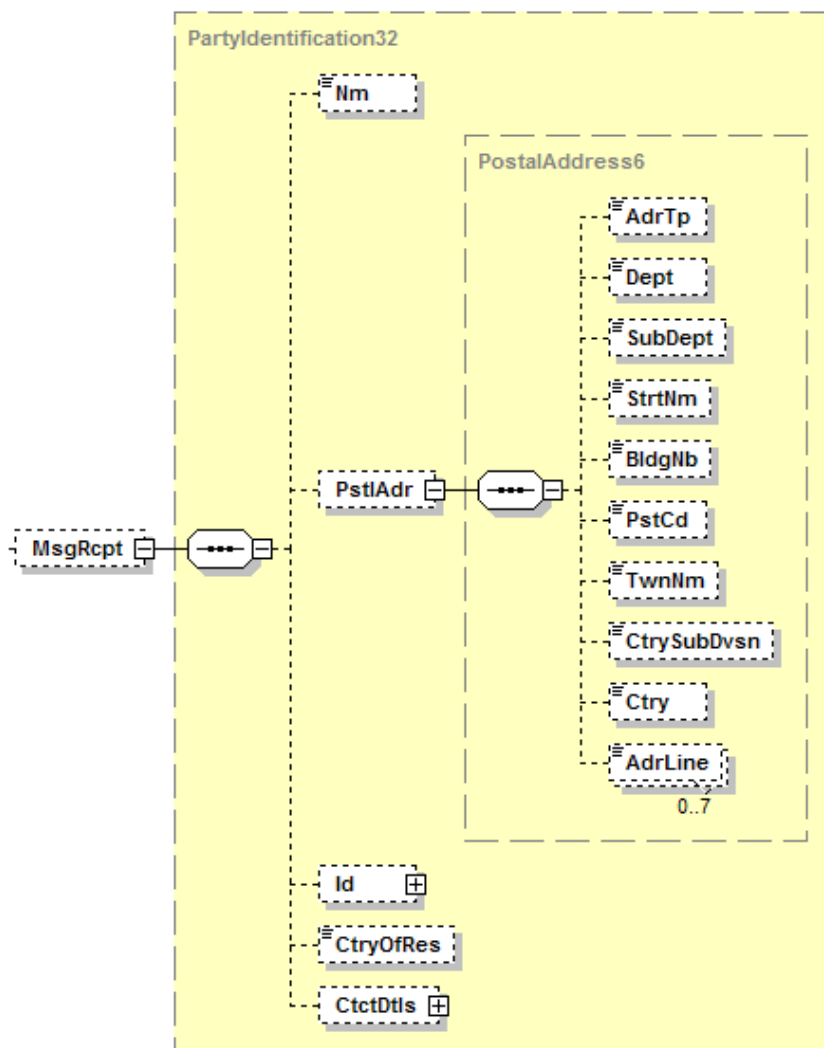


Diagram 45: camt.053.001.02, MsgRcpt

Definition

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

Rules

| + | Name | XML Tag | 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 | |
| 2 | Department | <Dept> | [0..1] | Division of a large organisation or building | Max70Text | |
| 2 | Subdepartment | <SubDept> | [0..1] | Sub-division of a large organisation or building | Max70Text | |
| 2 | StreetName | <StrtNm> | [0..1] | Name of a street or thoroughfare. | Max70Text | |

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Appendix 3: Specification of Data Formats

| + | Name | XML Tag | Occurrences | Definition | Type | DK Rule |
|---|---------------------|---------------|-------------|---|-----------------|-----------|
| 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]

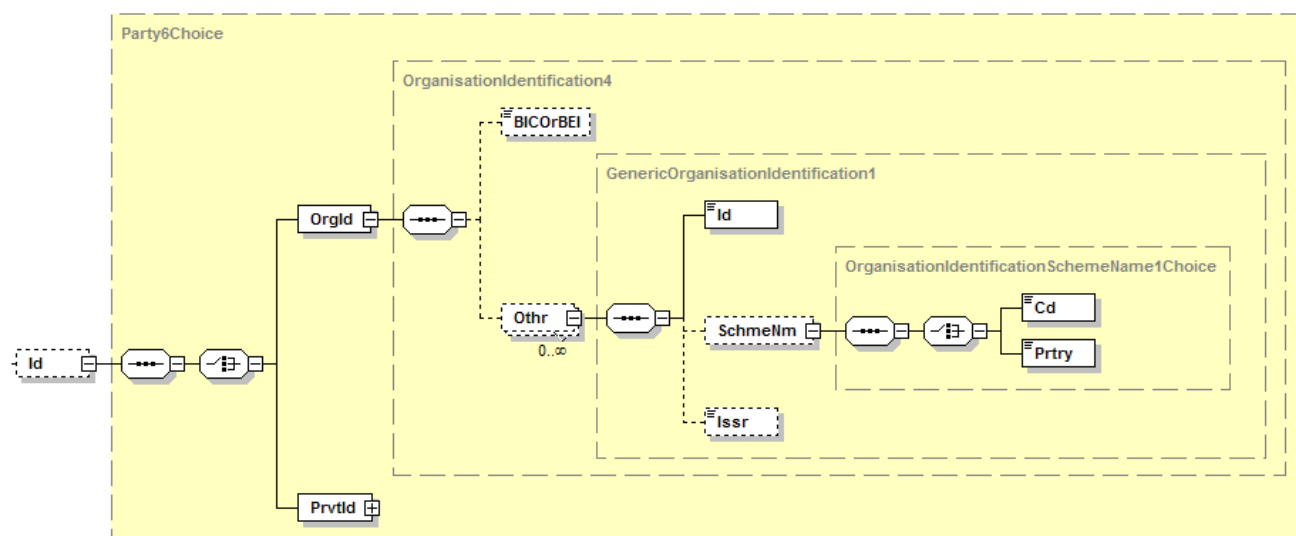


Diagram 46: camt.053.001.02, Identification (Message Recipient)

Definition

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

Rules

| + | Name | XML Tag | 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 | |

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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]

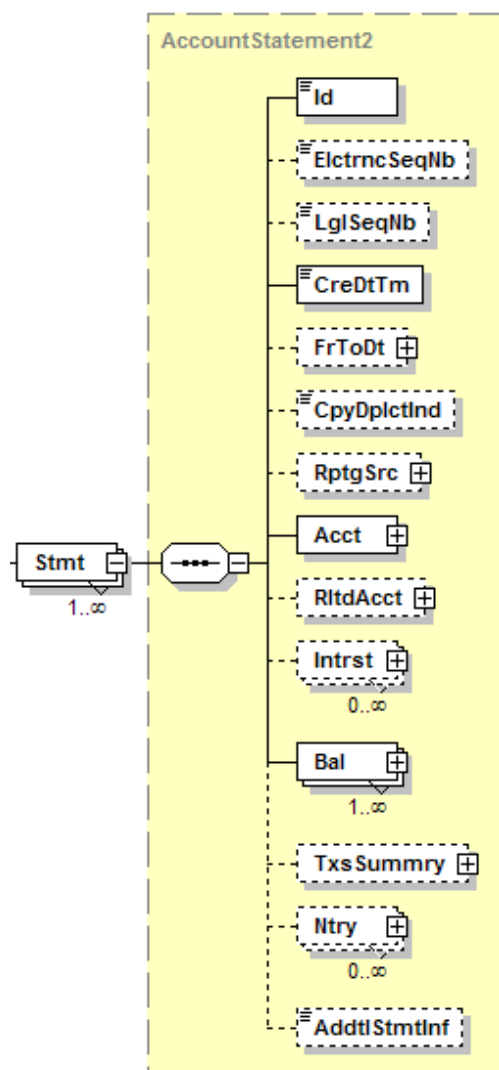


Diagram 47: camt.053.001.02, Stmt

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. |

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| | 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 | |

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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]

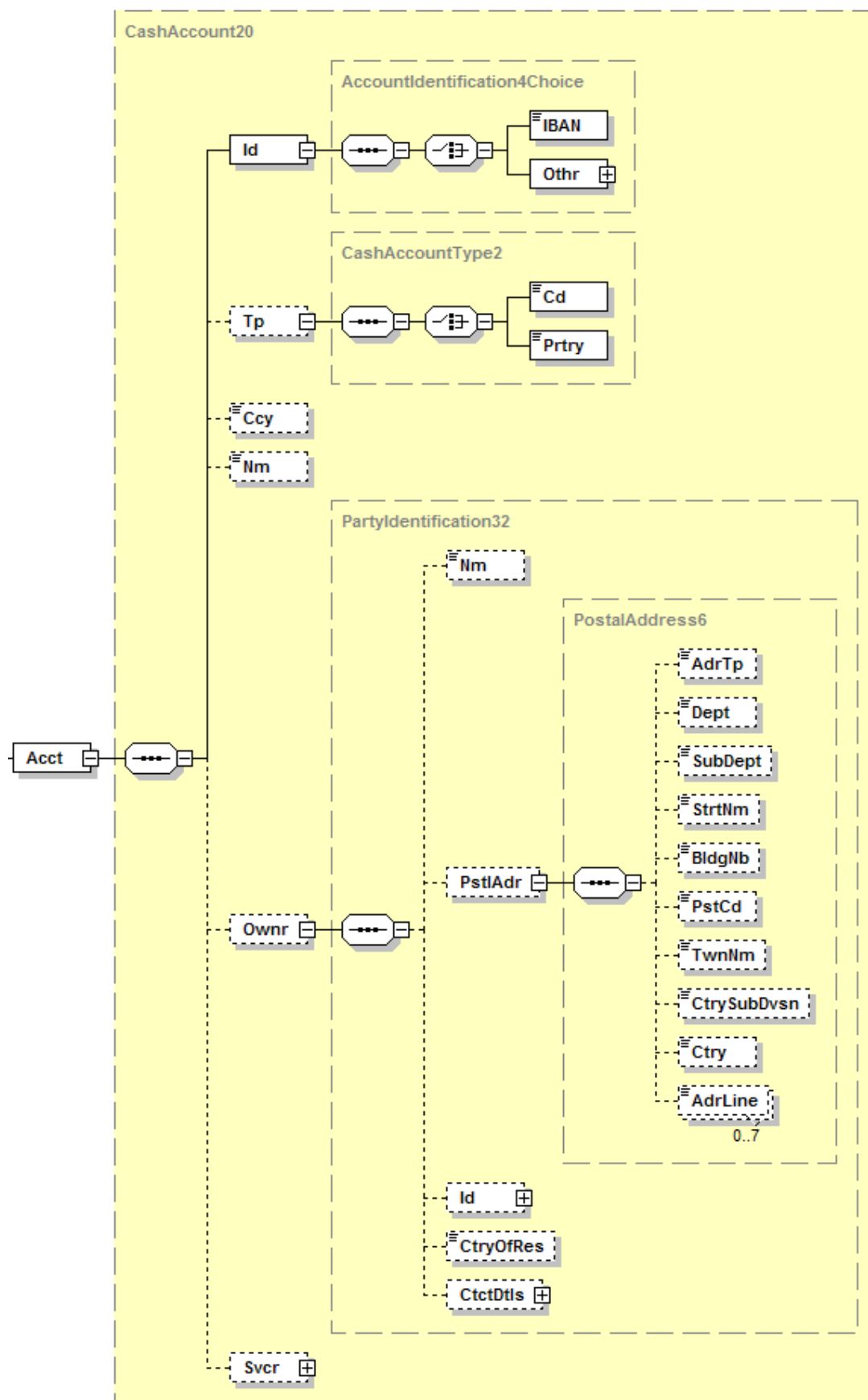


Diagram 48: camt.053.001.02, Acct

Definition

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

Rules

| | Name | XML Tag | 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 | |

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| | 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. |

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| | 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]

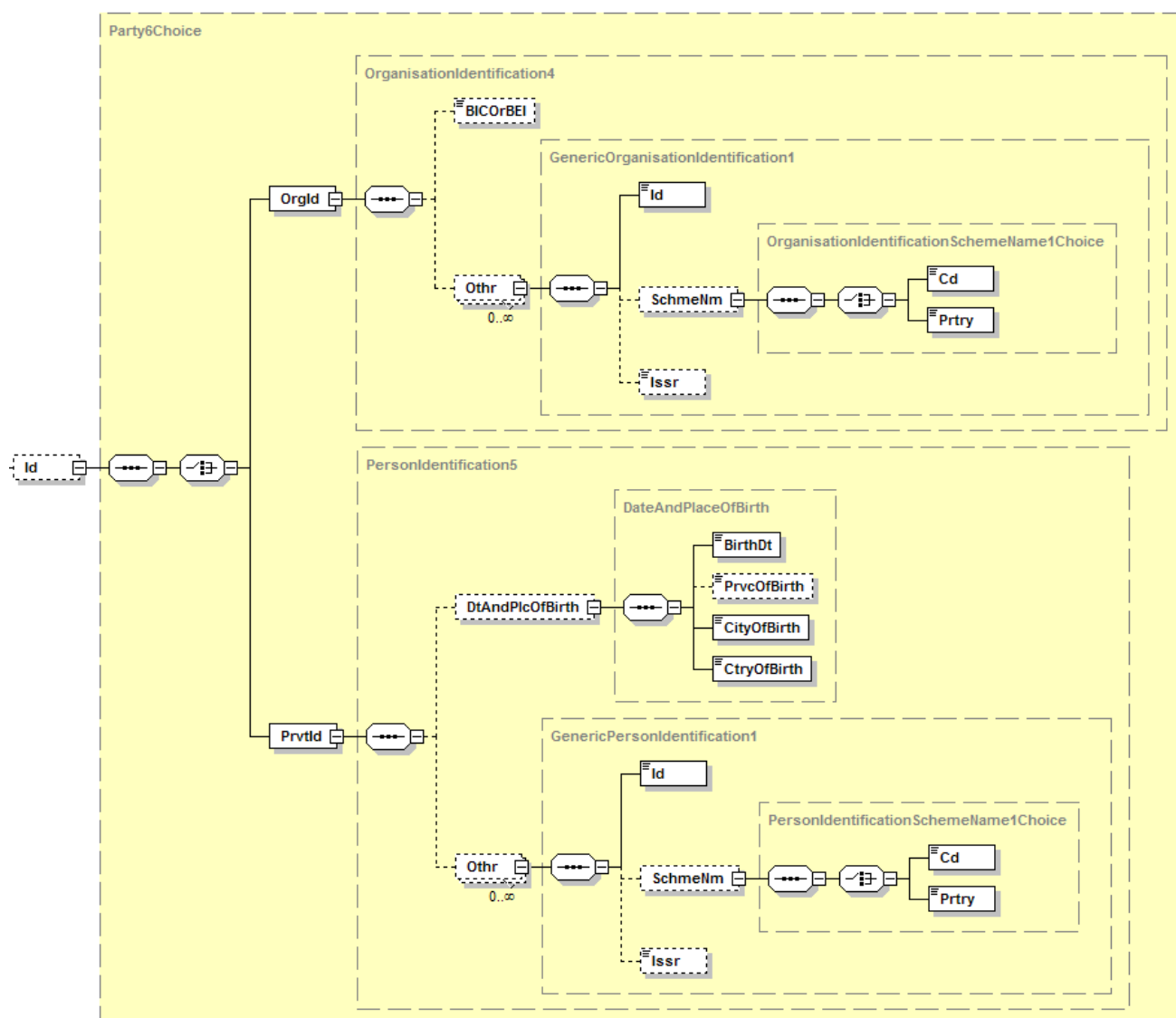


Diagram 49: camt.053.001.02, Identification (Account Owner)

Definition

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

Rules

| + | Name | XML Tag | Occur-ences | Occurrences | Type | DK Rule |
|---|-----------------------------|---------|-------------|--|------------------------------|---------|
| 1 | Organisation-Identification | <OrgId> | [1..1] | Unique and unambiguous way of identifying an organisation. | Organisation-Identification4 | |

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| + | 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 | |

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| | + | 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>ABCDDEFFXX</BICOrBEI>  
</OrgId>
```


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

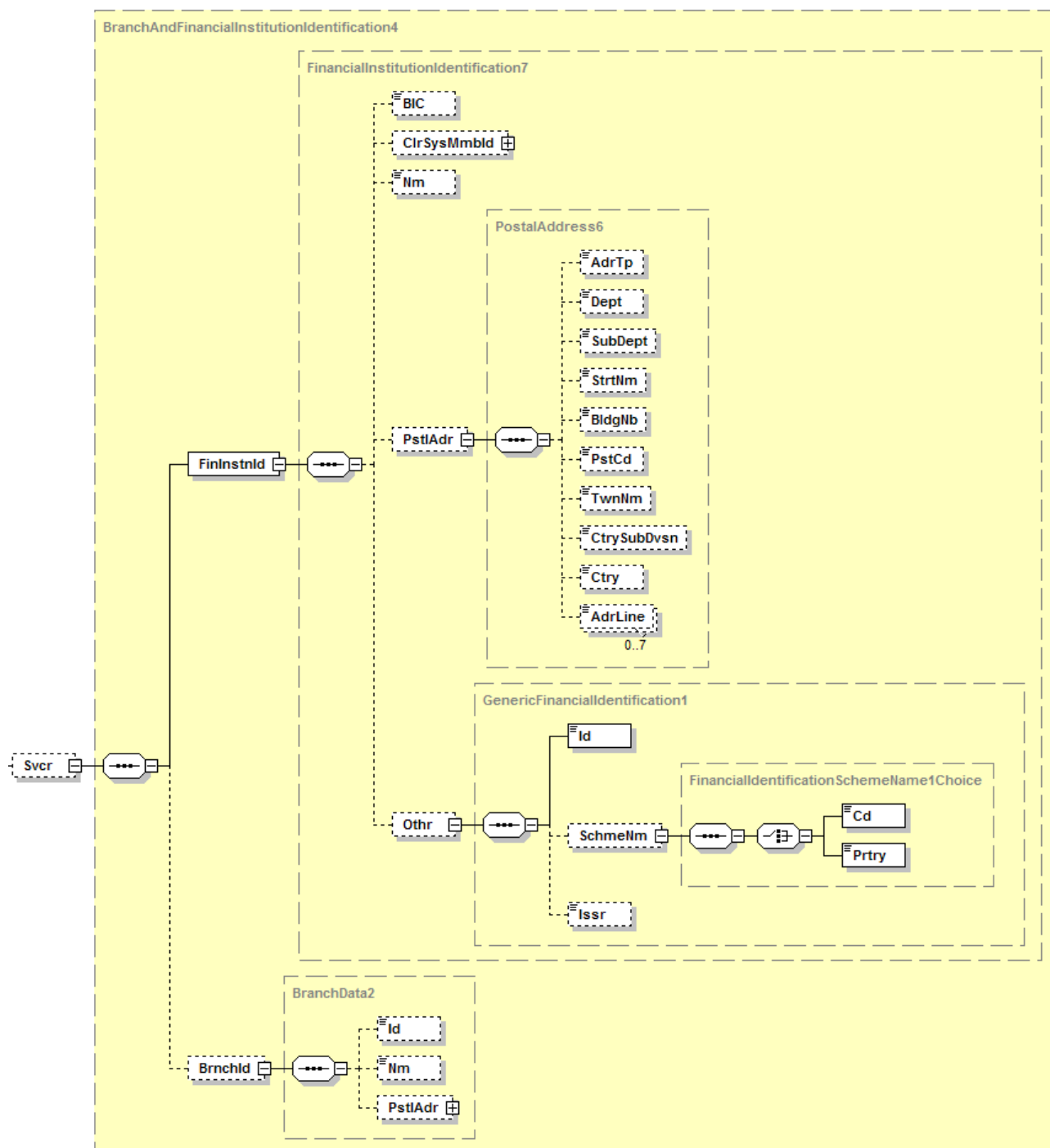


Diagram 50: camt.053.001.02, Svcr

Definition

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

Rules

| | Name | XML Tag | 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 | |
| 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 | |

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| | 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]

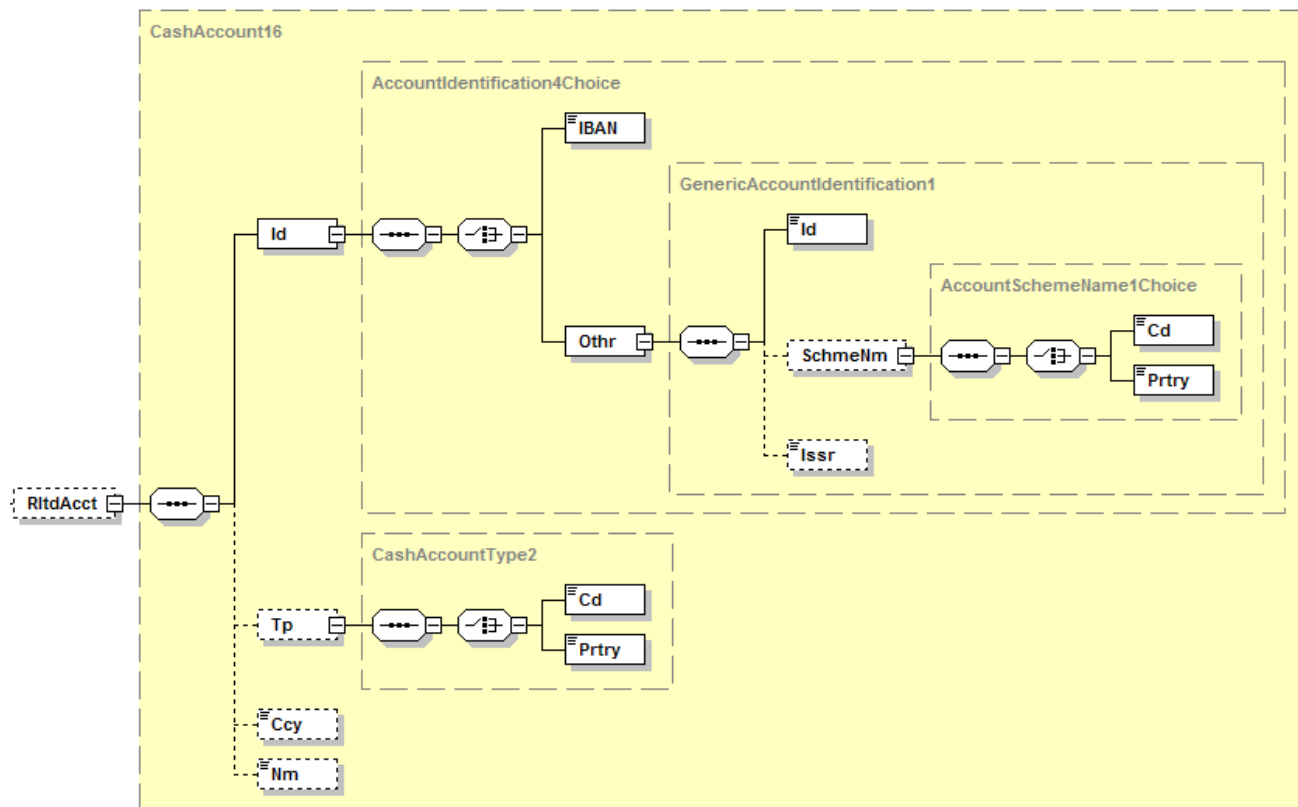


Diagram 51: camt.053.001.02, RltdAcct

Definition

Identifies the parent account of the reported account.

Rules

| + | Name | XML Tag | Occur-ences | 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 | GenericAccountIdentification1 | |
| 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]

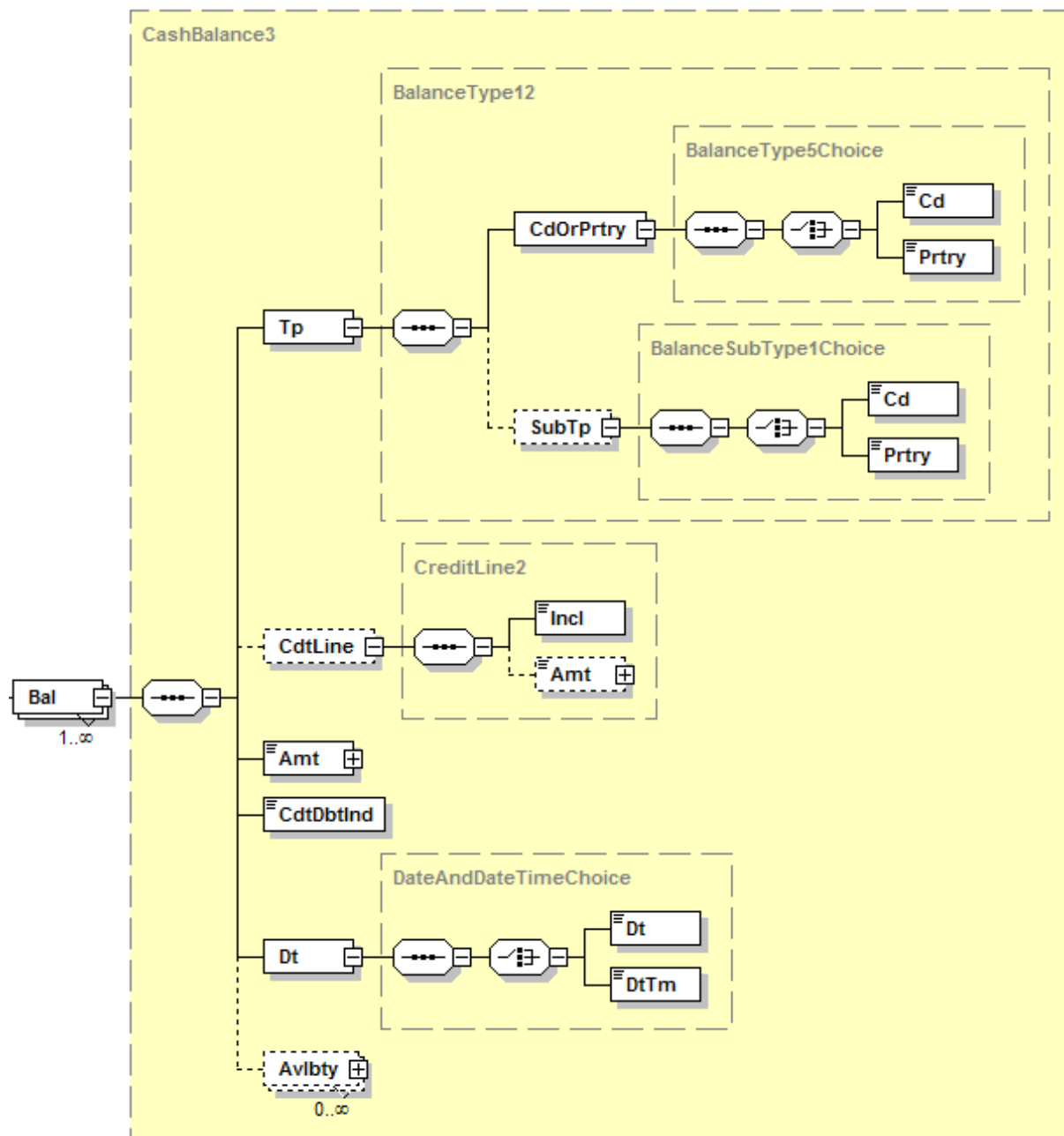


Diagram 52: camt.053.001.02, Bal

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]

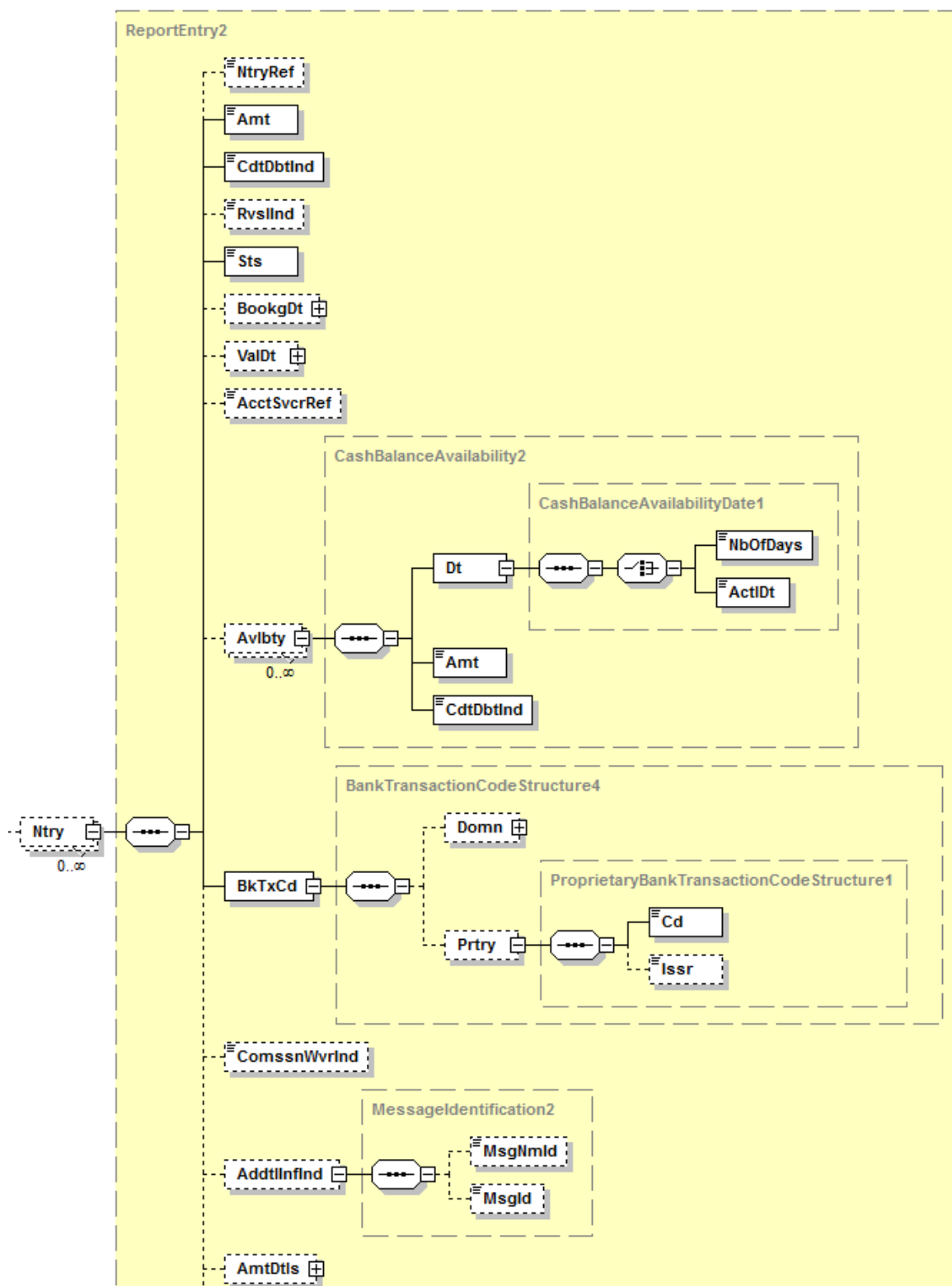


Diagram 53 part 1: camt.053.001.02, Ntry

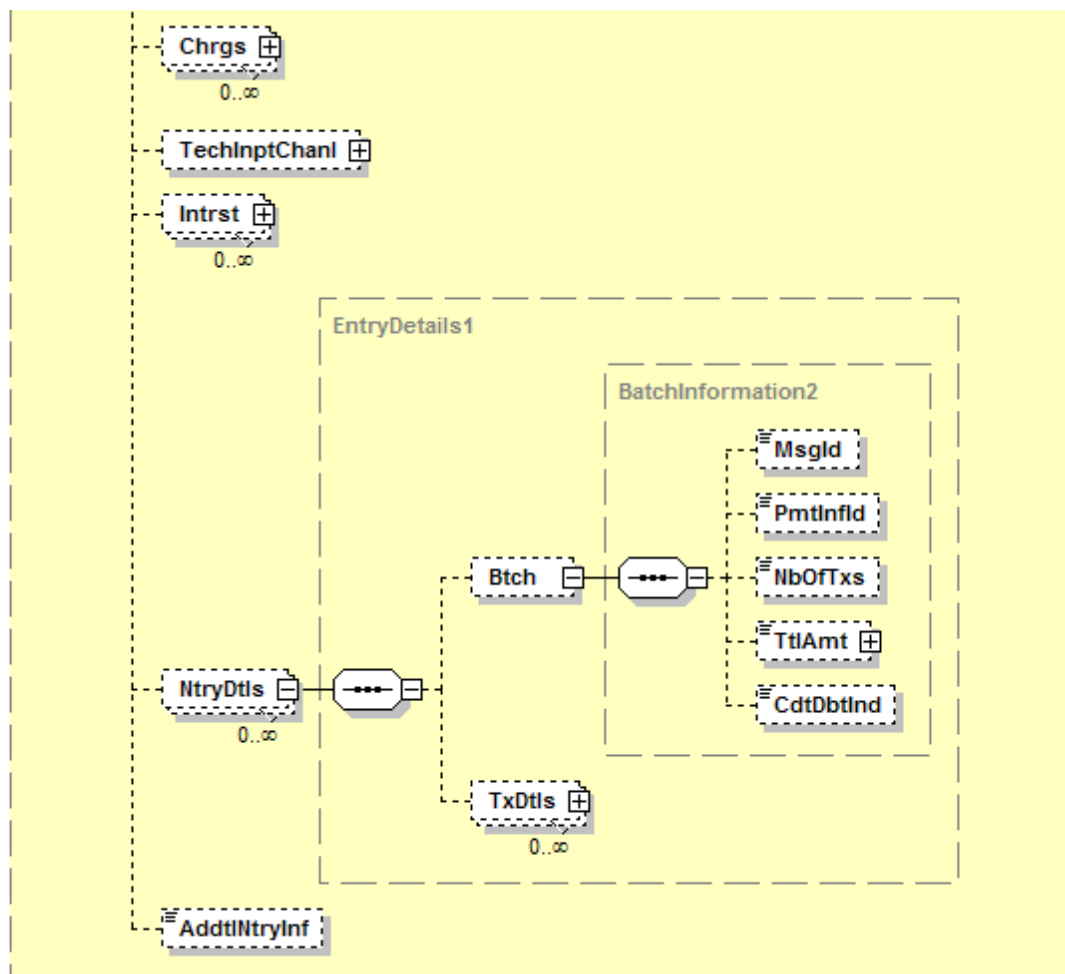


Diagram 53 part 2: camt.053.001.02, Ntry

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 | |

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| | 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 | |

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| | 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. | BankTransactionCodeStructure 4 | 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. | BankTransactionCodeStructure 5 | 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] |

| | 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“ ⁴³ 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 |

⁴³ „DK“ is the technical code for the issuer „Die Deutsche Kreditwirtschaft“.

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| | 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 | |
| 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 | <NbOfTxS> | [0..1] | Number of individual transactions included in the batch. | Max15NumericText | |
| 5 | TotalAmount | <TtlAmt> | [0..1] | Total amount of money reported in the batch entry. | ActiveOrHistoricCurrencyAndAmount | |

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| | 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>
    <Act1Dt>2008-09-24</Act1Dt>
  </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]

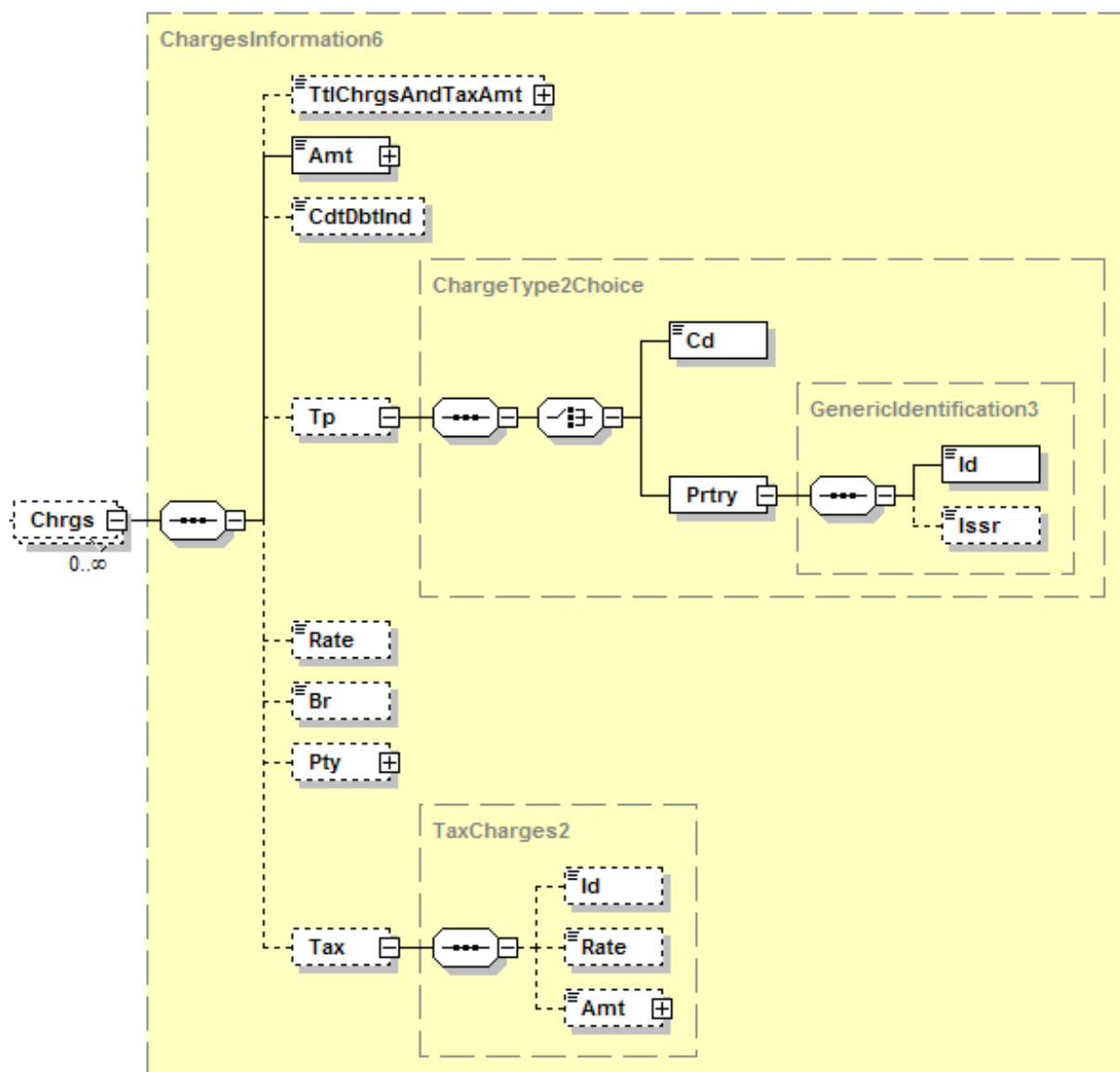


Diagram 54: camt.053.001.02, Chrgs

Definition

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

Rules

| | Name | XML Tag | 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 | |

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| | Name | XML Tag | Occurrences | Occurrences | Type | DK Rule |
|---|-----------------------|-------------|-------------|--|-----------------------------------|---|
| | 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 | |

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Example:

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

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

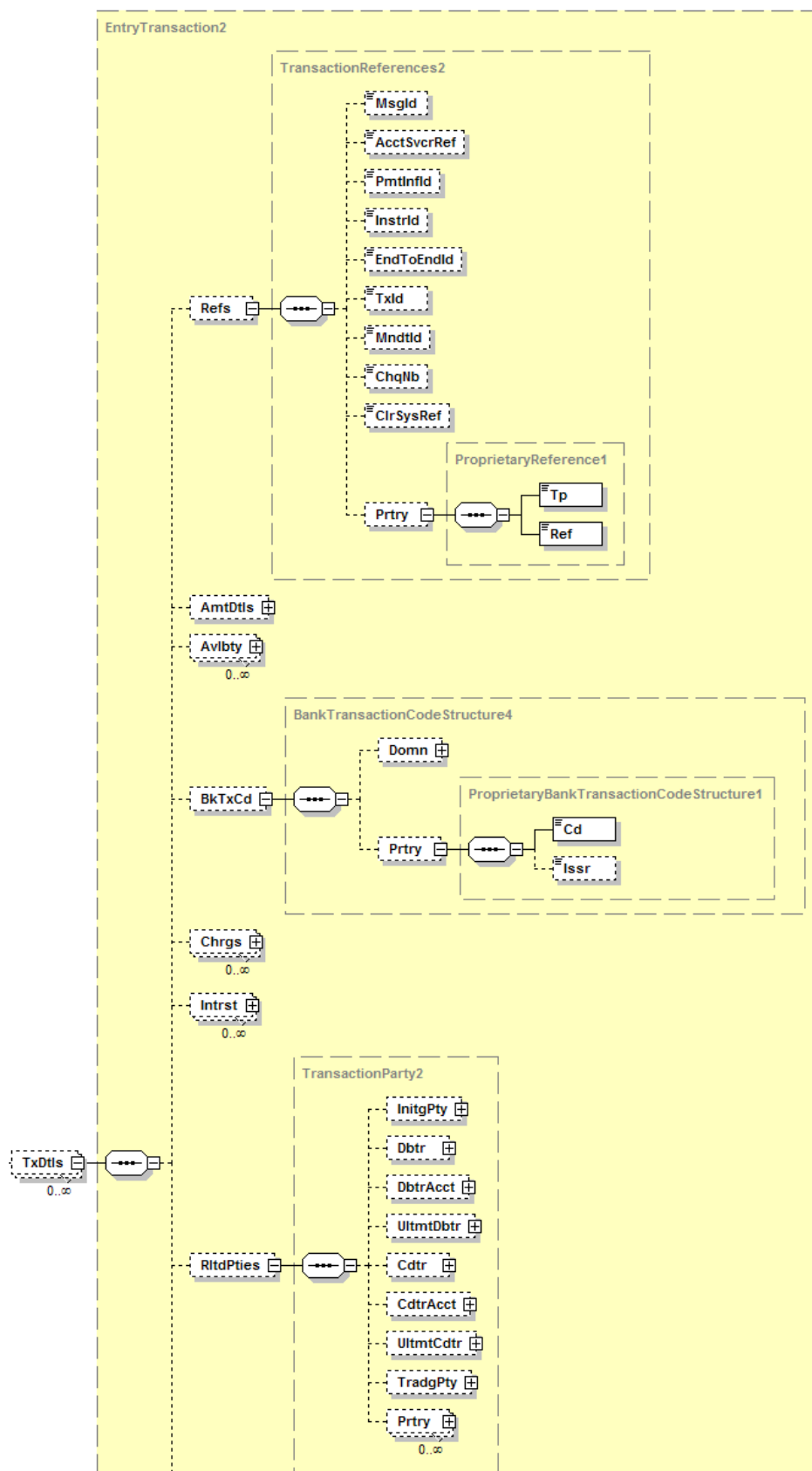


Diagram 55 part 1: camt.053.001.02, TxDtIs



Diagram 55 part 2: camt.053.001.02, 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 21 st , 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 | |

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| | 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 | |

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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“ ⁴⁴ is allocated to this element: Occurrences according to DK [1..1] |

⁴⁴ „DK“ is the technical code for the issuer „Die Deutsche Kreditwirtschaft“

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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 | |

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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.

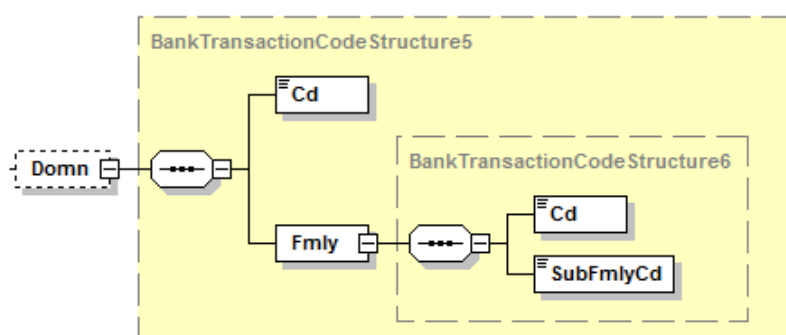


diagram 56 camt.053.001.02, Domn

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>.
    </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]

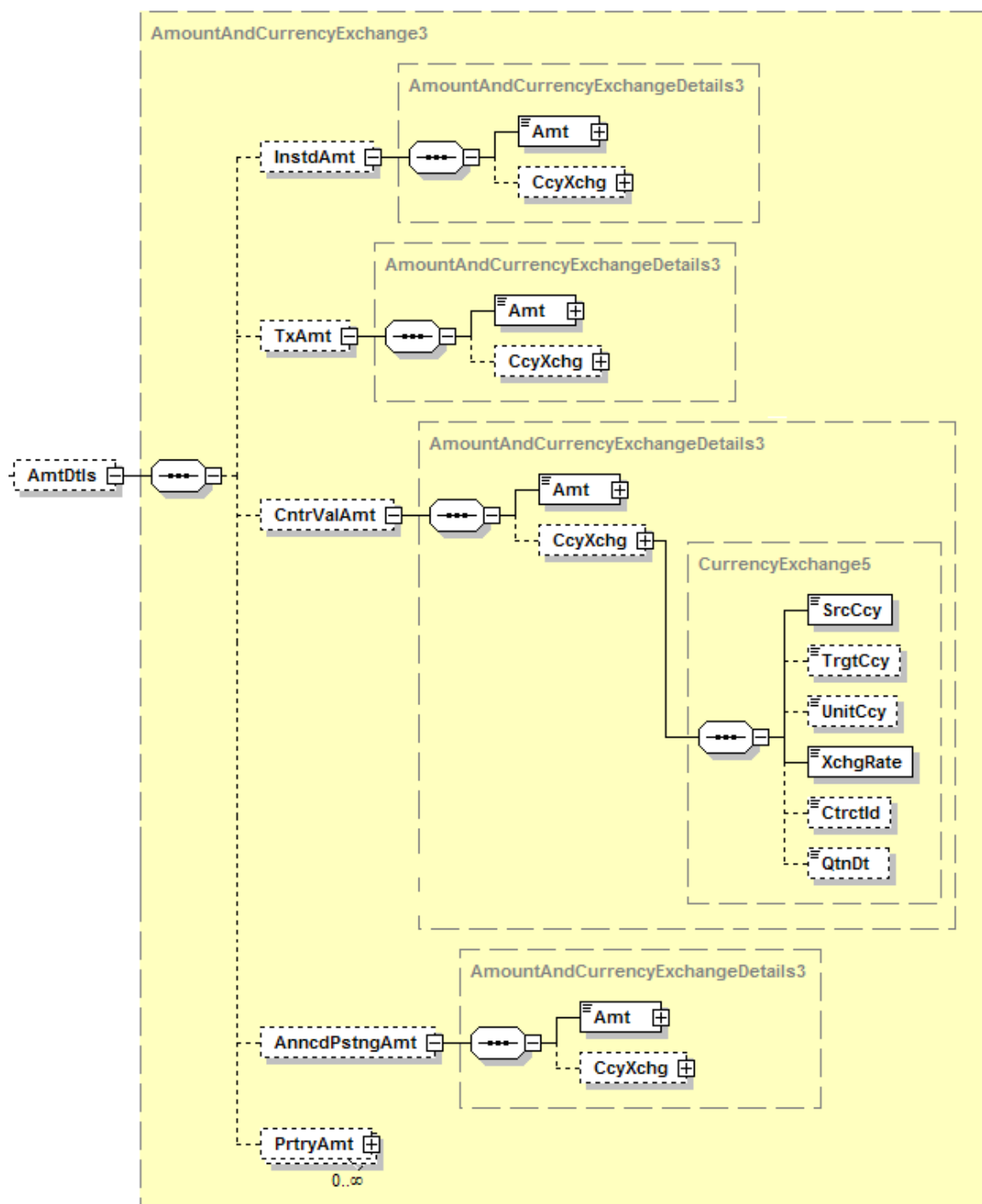


Diagram 57: camt.053.001.02, AmtDtls

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 | |

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| | 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 | |

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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]

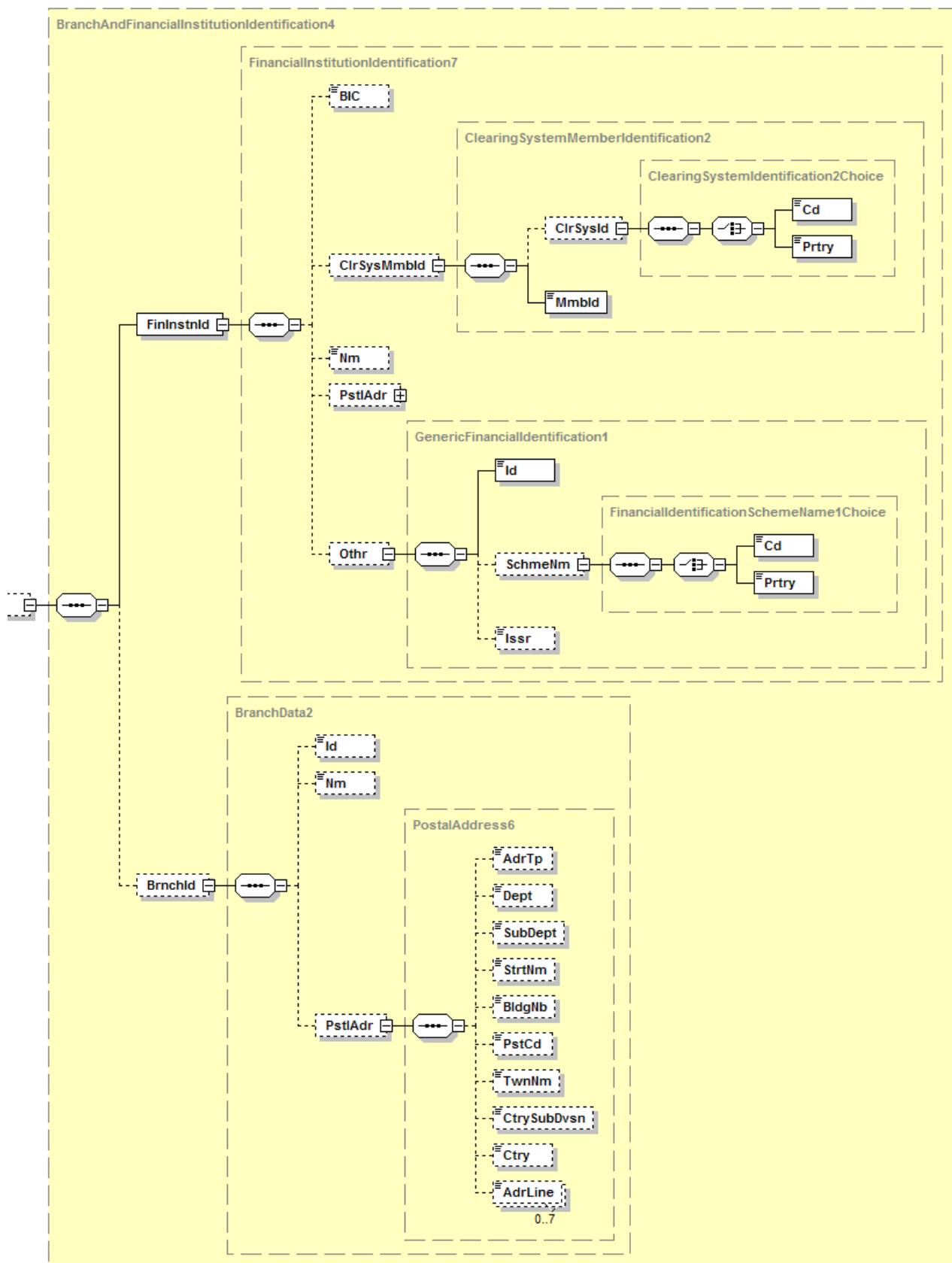


Diagram 58: camt.053.001.02, party or agent elements

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 | |

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| + | 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 | |

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| + | 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]

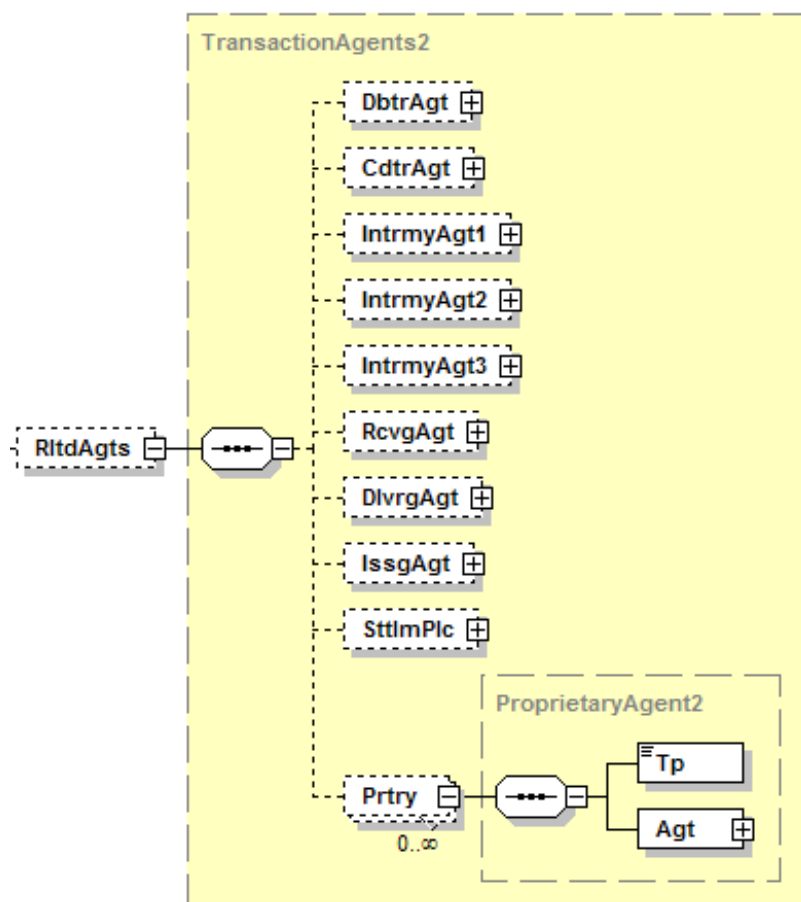


Diagram 59: camt.053.001.02, RltdAgts

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 | |

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| | 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]

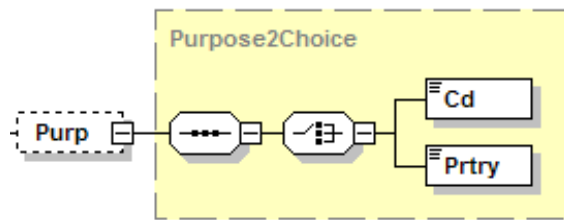


Diagram 60: camt.053.001.02, Purp

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>
```

The diagram illustrates the structure of **RemittanceInformation5**. It is composed of the following elements:

- RmtInf** (0..1): A sequence of elements.
- Ustrd** (0..∞): A sequence of elements.
- Strd** (0..∞): A sequence of elements.
- RfrdDocInf** (0..∞): A sequence of elements, which includes:
 - ReferredDocumentInformation3**: A sequence of elements, which includes:
 - ReferredDocumentType2**: A sequence of elements, which includes:
 - ReferredDocumentType1Choice**: A choice between **Cd** and **Prtry**.
 - Tp** (Type).
 - Issr** (Issuer).
 - Nb** (Number).
 - RltdDt** (Related Date).
 - RemittanceAmount1**: A sequence of elements, which includes:
 - DuePyblAmt** (Due Payable Amount).
 - DscntApldAmt** (Discount Applied Amount).
 - CdtNoteAmt** (Credit Note Amount).
 - TaxAmt** (Tax Amount).
 - AdjstmntAmtAndRsn** (0..∞): A sequence of elements, which includes:
 - DocumentAdjustment1**: A sequence of elements, which includes:
 - Amt** (Amount).
 - CdtDbtInd** (Credit/Debit Indicator).
 - Rsn** (Reason).
 - AddtlInf** (Additional Information).
 - RmtdAmt** (Rounded Amount).

- CdrRefInf** (0..3): A sequence of elements.
- Invcr** (0..3): A sequence of elements.
- Invcee** (0..3): A sequence of elements.
- AddtlRmtInf** (0..3): A sequence of elements.

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 | |

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| | 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 | |

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| | 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]

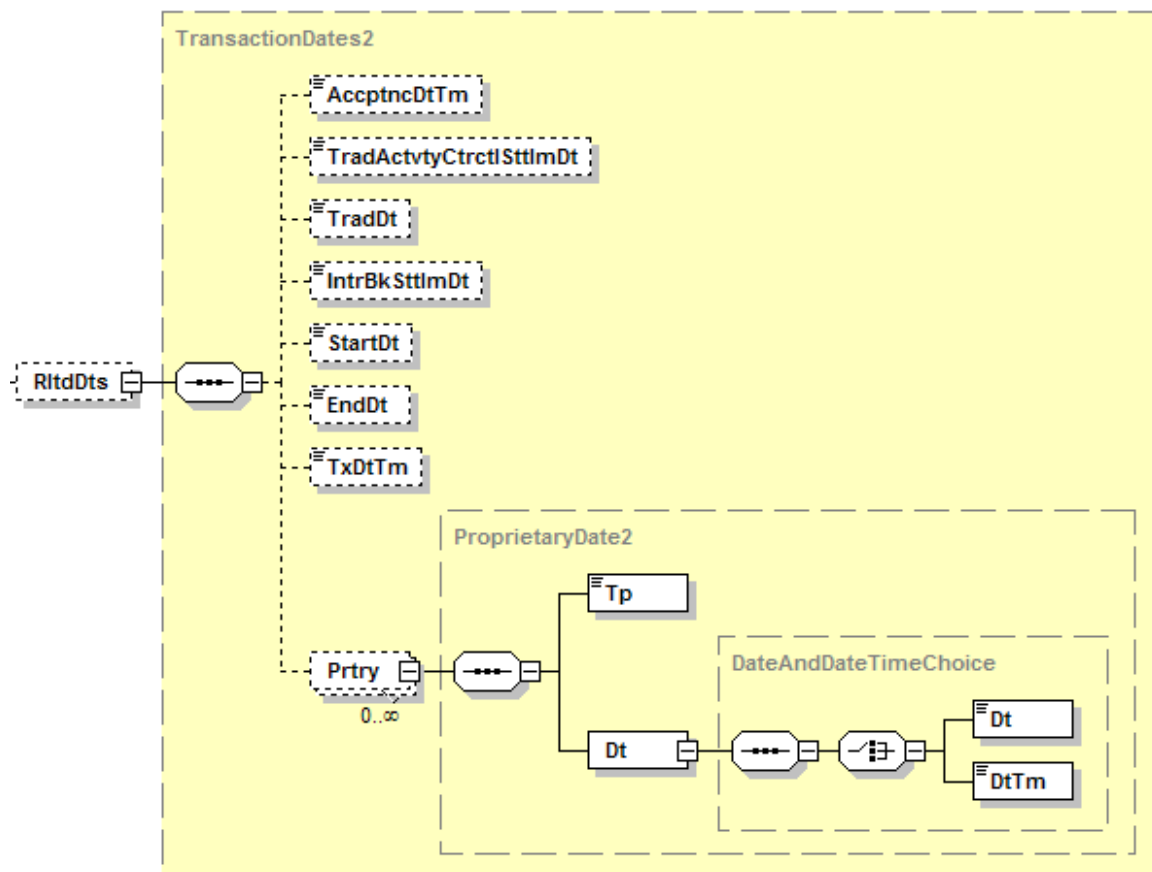


Diagram 62: camt.053.001.02, RltdDts

Definition

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

Rules (see also note in 7.3.2)

| | Name | XML Tag | Occur- rences | Definition | Type | DK Rule |
|---|-------------------------|-------------------|------------------|--|-------------|--|
| 6 | Acceptance- DateTime | <AccptncDt Tm> | [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. |

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| | | | | | | |
|---|--|-----------------------------|--------|--|-----------------------|--|
| 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]

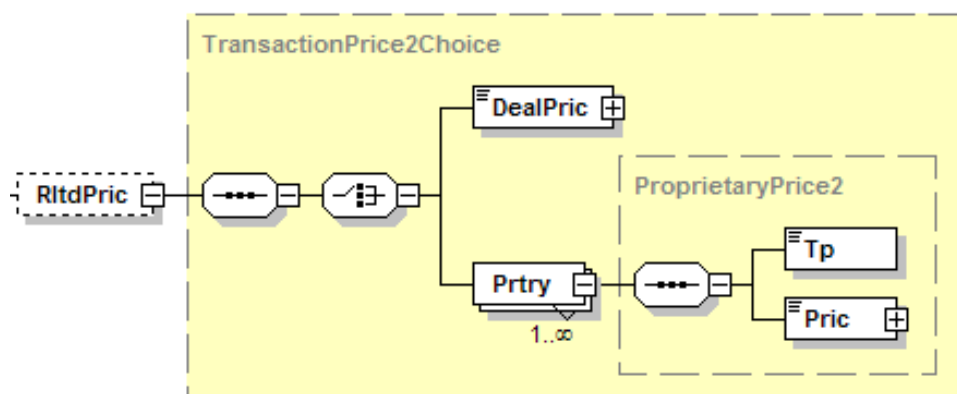


Diagram 63: camt.053.001.02, RltdPric

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. | ActiveOrHistoric CurrencyAndAmount | |
| 6 | Proprietary | <Prtry> | [1..n] | Proprietary price specification of the underlying transaction. | ProprietaryPrice 2 | |
| 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. | ActiveOrHistoric CurrencyAndAmount | |

Example (selection):

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

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

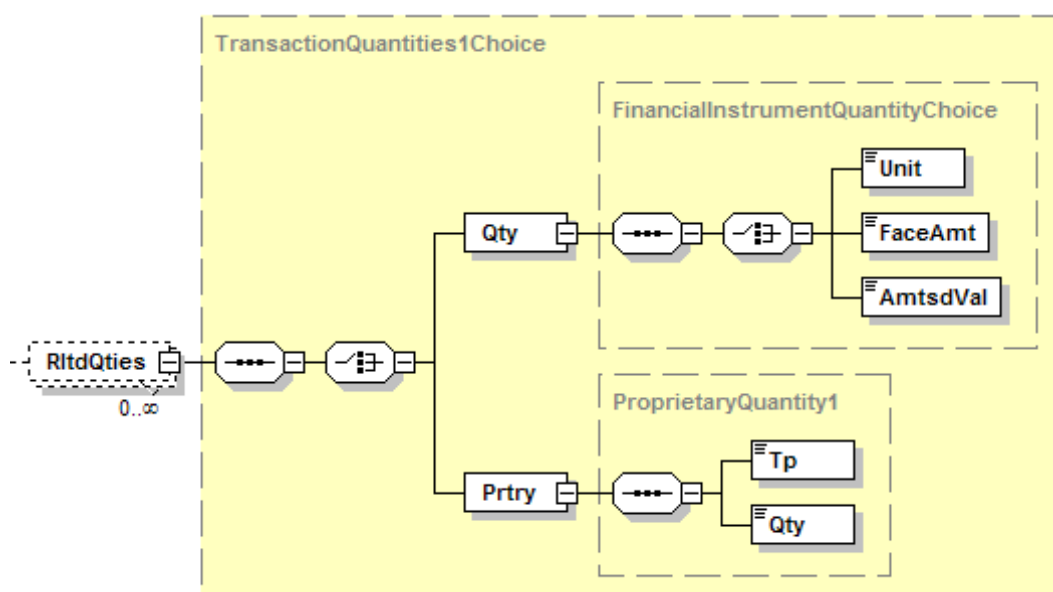


Diagram 64: camt.053.001.02, RltdQtyes

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]

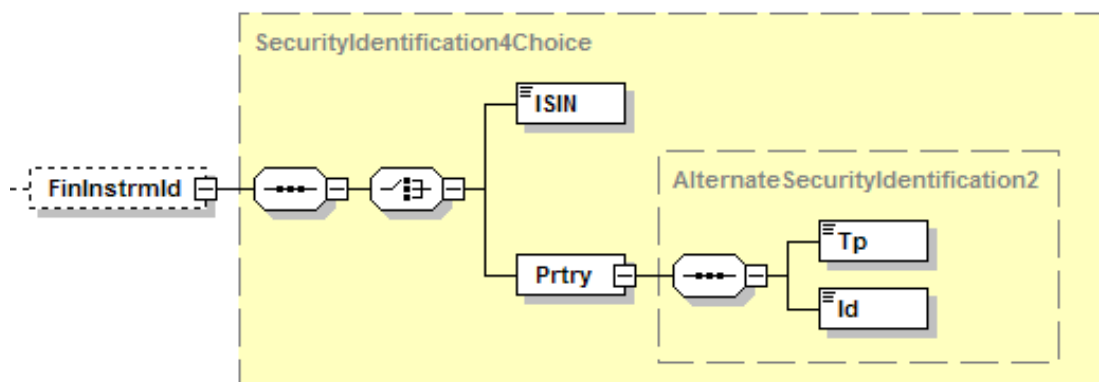


Diagram 65: camt.053.001.02, FinInstrmId

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]

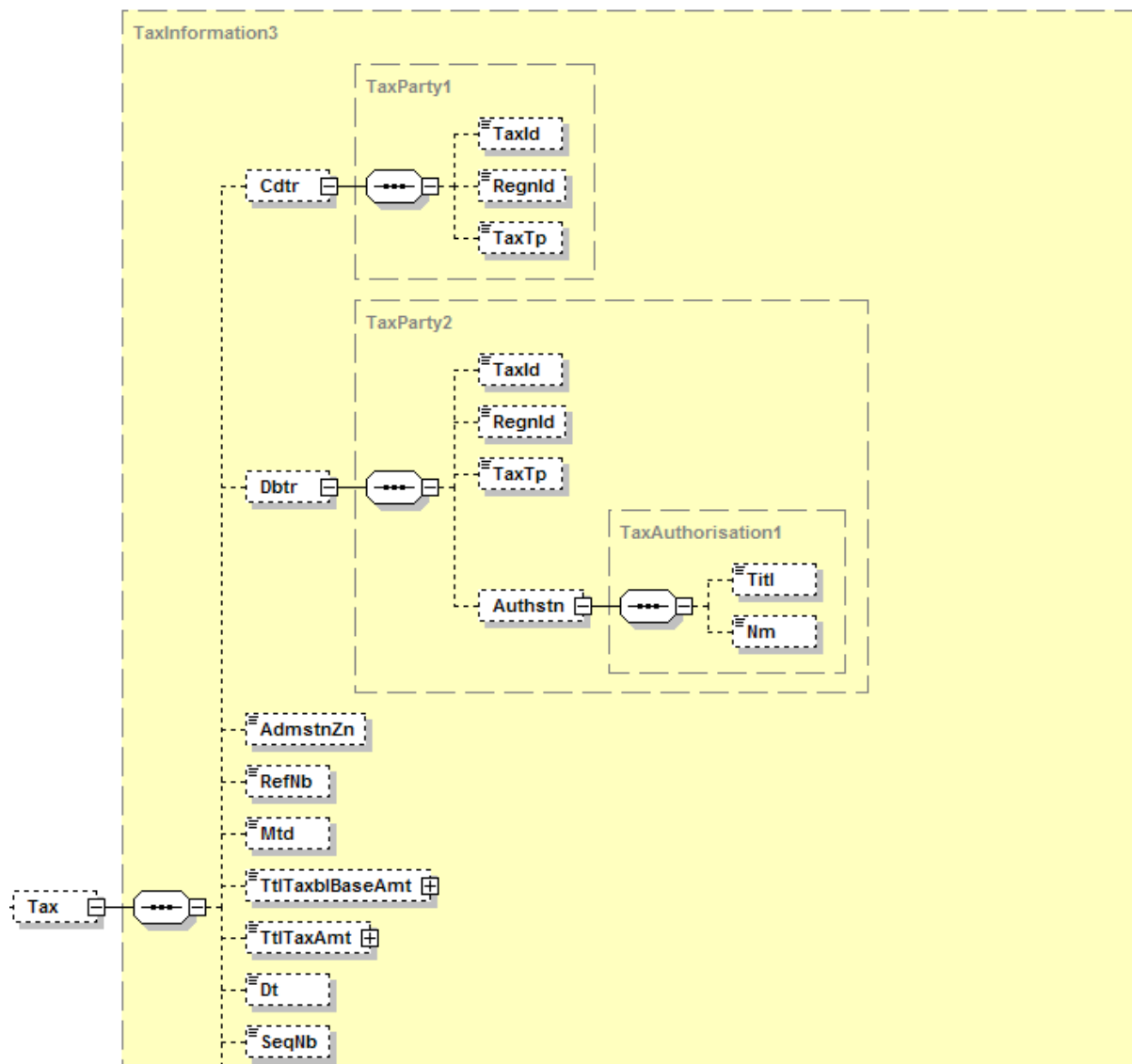


Diagram 66 part 1: camt.053.001.02, Tax

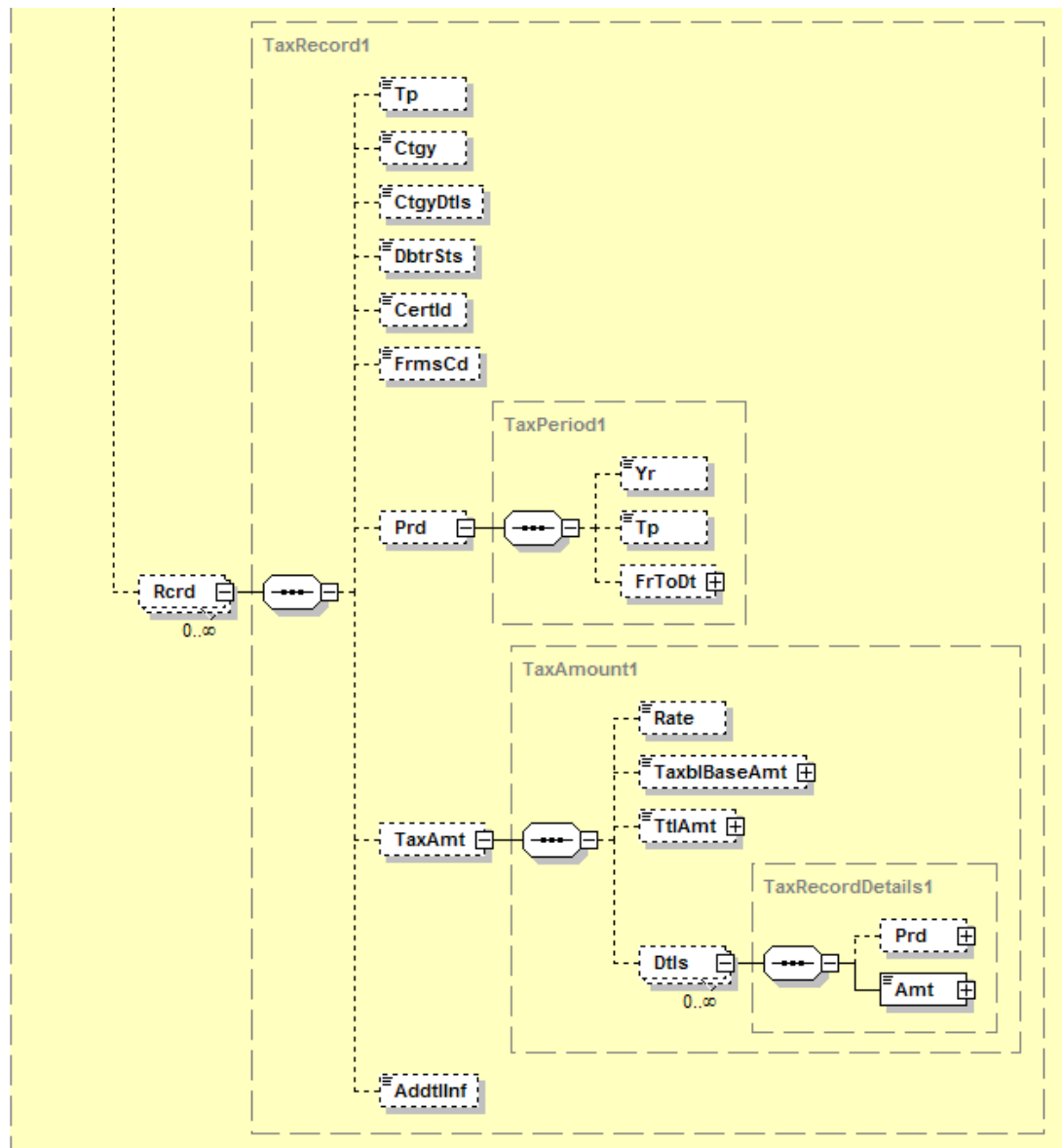


Diagram 66 part 2: camt.053.001.02, Tax

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]

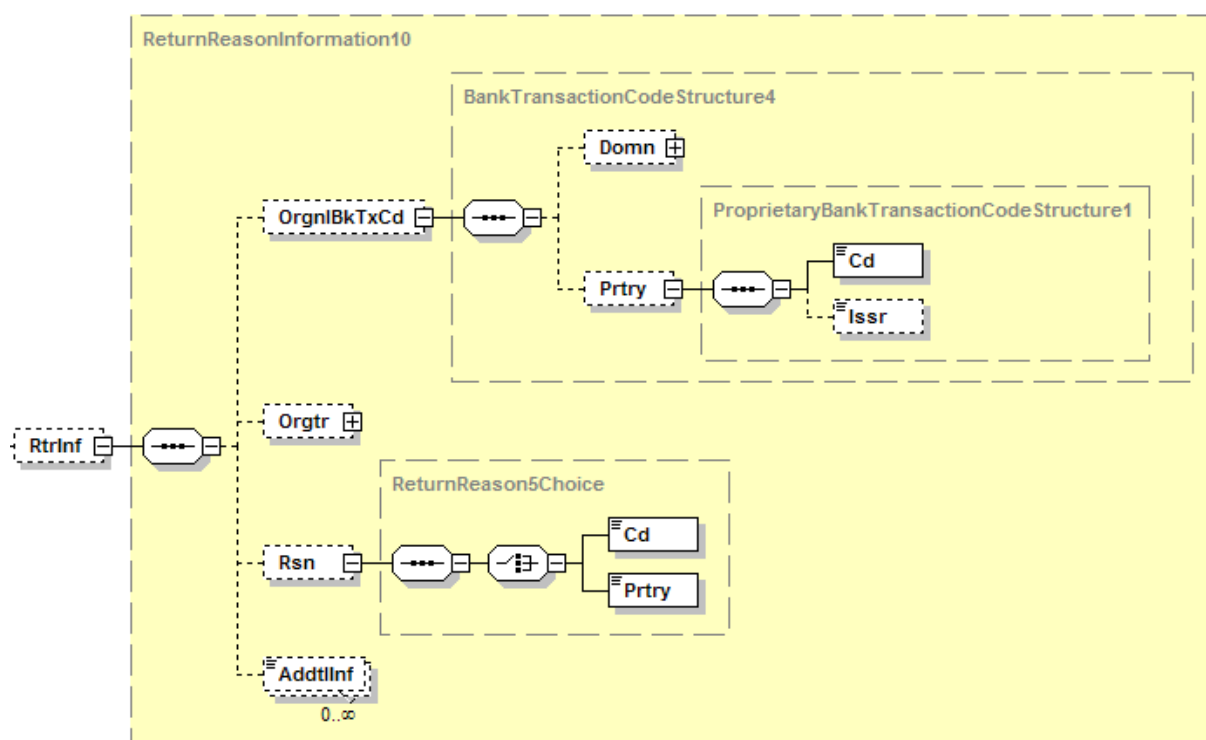


Diagram 67: camt.053.001.02, RtrInf

Definition

Set of elements specifying the return information.

Rules

| | Name | XML Tag | Occurrences | Definition | Type | DK Rule |
|---|-------------------------------|---------------|-------------|--|--|-----------|
| 6 | Original-BankTransaction-Code | <OrgnIBkTxCd> | [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]

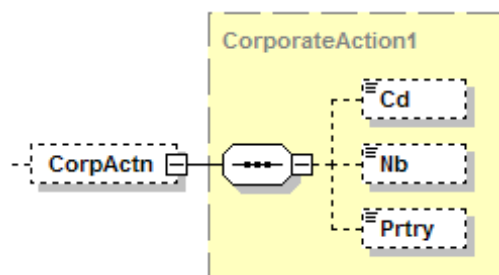


Diagram 68: camt.053.001.02, CorpActn

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

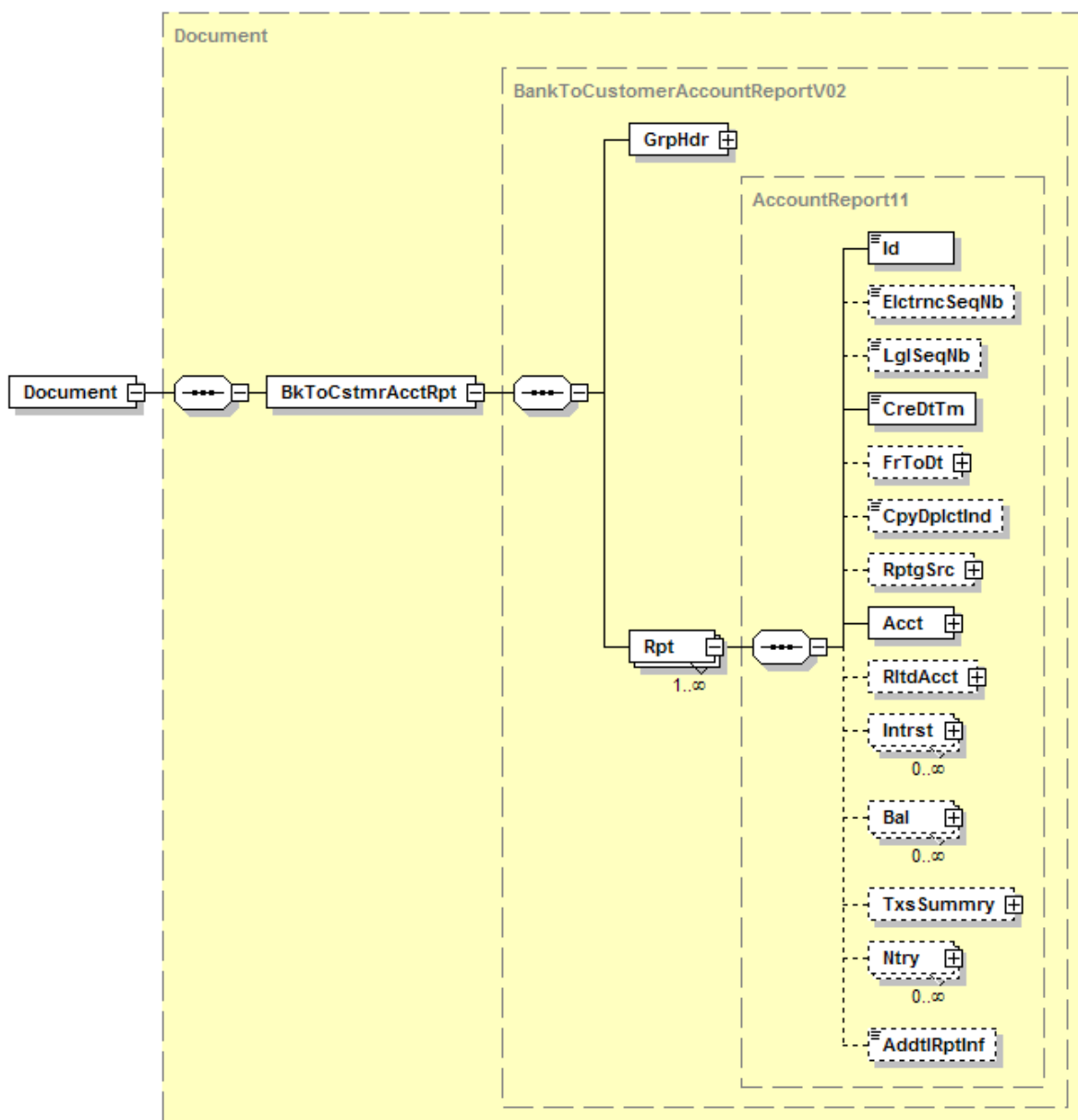


Diagram 69: Overview camt.052.001.02

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 7.6.6 |
| 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

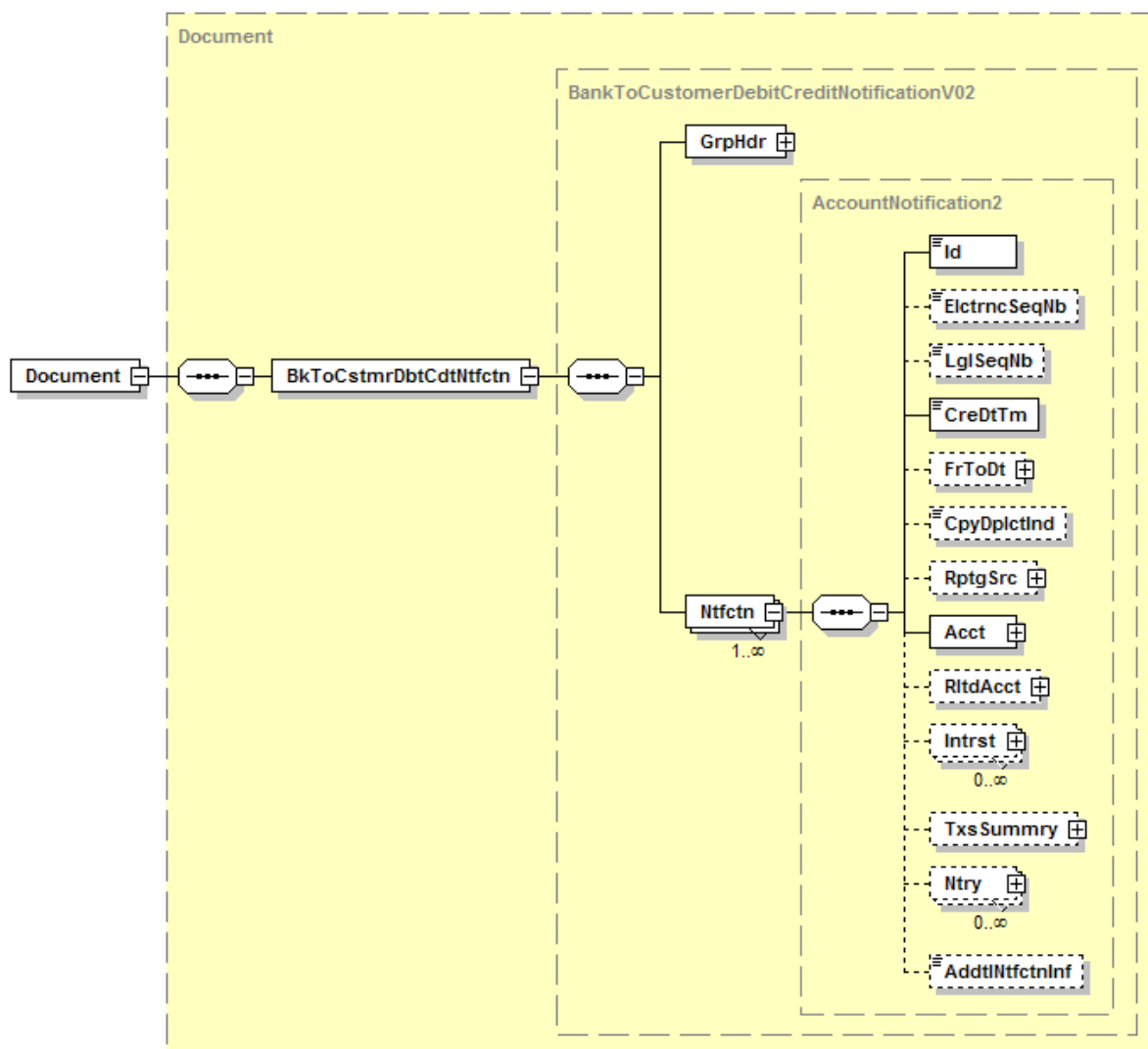


Diagram 70: Overview camt.054.001.02

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

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

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

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

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

7.10 Technical Example

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

Contents of the XML message:

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>
    <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>
      <NbOfTx>3</NbOfTx>
    </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>
  <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>
  <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>
</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>
```

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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 ⁴⁵ | Contents |
|--------------------|----------------------------|-------|---------------------------|------------------------------|
| | | :20: | M | Order reference number |
| | | :21: | O | Reference number |
| | | :25: | M | Account name |
| | | :28C: | M | Statement number |
| | | :60a: | M | Opening account |
| | | | O | Repetitive cycle |
| | | :61: | O | Transaction |
| | | :86: | O | Remittance information field |
| | | :62a: | M | Closing balance |
| | | :64: | O | Current value balance |
| | | :65: | O | Future value balances |
| | | :86: | O | Remittance information field |

8.2.2 Guidelines for Entries

| Se- quen- ce | Sub- se- quen- ce | Tag | Name | For- mat ⁴⁶ | Len- gth | Sta- tus ⁴⁵ | Qu- an- tity | Contents/Explanations |
|--------------------|----------------------------|------|------------------------------|---------------------------|-------------|---------------------------|--------------------|-----------------------|
| | | :20: | Transaction reference number | | | M | 1 | |
| | | | Tag | | | M | 1 | ":20:" |

⁴⁵ M = mandatory field, O = optional field, C = conditional field

⁴⁶ a = alpha, any alphabet character from A to Z is allowed, c = character, any character from "A" to "Z" and "0" to "9" is allowed, d = decimal (floating-point number, the integer part must contain at least one digit, a decimal character (comma) is mandatory and is included in the maximum length), n = numeric, any numeral from 0 to 9 is allowed, x = alphanumeric (any member of the set of SWIFT characters is allowed)

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Appendix 3: Specification of Data Formats

| Se- quen- ce | Sub- se- quen- ce | Tag | Name | For- mat ⁴⁶ | Len- gth | Sta- tus ⁴⁵ | 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: ⁴⁷ | Account name | | | M | 1 | |
| | | | Tag | | | M | 1 | ":25:" |
| | | | Bank | x | ..35 | M | 1 | BLZ/German account number or BIC/German account number ⁴⁸ or IBAN ⁴⁸ whereat German account number = max. 23 digits (where necessary with currency) BLZ = 8-digit German bank code BIC = SWIFT. code with max. 11 digits |
| | | :28C: | Statement number | | | M | 1 | |
| | | | Tag | | | M | 1 | ":28C:" |
| | | | Statement number | n | ..5 | M | 1 | If statement number is not supported, then "0" is inserted |
| | | | Constant | | | C | 1 | "/" (only if end identifier is used) |

⁴⁷ With foreign account information there is the possibility that instead of the tag :25: the tag :25P: is sent by the foreign bank. In this case the tag :25P: is renamed as :25: and the additionally sent account owner's BIC (in the line after the account) is deleted.

⁴⁸ Require the special agreement between customer and bank.
If necessary, the financial institution has to verify to which extent the change may be effected for the customer. If necessary, the customer has to adjust his electronic banking product.

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Appendix 3: Specification of Data Formats

| Se- quen- ce | Sub- se- quen- ce | Tag | Name | For- mat 46 | Len- gth | Sta- tus 5 | 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" |

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| Se- quen- ce | Sub- se- quen- ce | Tag | Name | For- mat ⁴⁶ | Len- gth | Sta- tus ⁴ ₅ | 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 ⁴⁹ | x | ..34 | O | 1 | Currency type and transaction amount (original currency amount) in the following format: /OCMT/3a..15d/ and currency type and charges in the following format: /CHGS/3a..15d/ 3a = 3-digit currency code (as per SWIFT ISO 4217) ..15d = amount with comma as decimal separator (as per SWIFT. convention) In case of returned SEPA direct debits, the original amount has to be allocated to the field /OCMT/ and the sum of all charges as well as the interest equalisation to the field /CHGS/. |
| | | :86: | Remittance information field | | | O | 1 | |
| | | Tag | | | | M | 1 | ":86:" |

⁴⁹ If the original currency and the currency of the account differ, it is recommended to fill in this field. If the field length is insufficient, additional details may be specified in field 86. In each case original amount and, if available, the amount of charges are to be filled in the same field.

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| Se- quen- ce | Sub- se- quen- ce | Tag | Name | For- mat ⁴⁶ | Len- gth | Sta- tus ⁴⁵ | 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:" |

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| Se- quen- ce | Sub- se- quen- ce | Tag | Name | For- mat ⁴⁶ | Len- gth | Sta- tus ⁴⁵ | 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) |

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| | |
|-----|---|
| 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 86⁵⁰

| Field code | Name | Format | Length | Status | Quantity | Information on SEPA payments |
|------------|--------------------------------------|-----------|--------|--------|----------|--|
| | Transaction code | numeric | 3 | M | 1 | As per table "Business Transaction codes" (AT 20 Identification code of the process) |
| 00 | Posting text | alpha | ..27 | O | 1 | |
| 10 | Journal no. | alpha-num | ..10 | O | 1 | |
| 20-29 | Remittance information ⁵¹ | 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> |

⁵⁰ The remittance information field :86: is available for optional structured assignments. Note, however, that if this option is used, only the transaction codes defined by the table below may be used. Please also note that the maximum field length of 6 x 65 characters will be exceeded if the field is completely utilized (A total of 568 characters are required if all options including control characters are utilized). A bilateral agreement between customer and bank is required for this.

⁵¹ If the bank also reports the transaction amount in some other, equivalent currency (EUR for deviant equivalent currency), it is recommended to enter this equivalent value in one of the description fields, left-justified while observing the following format:

/OCMT/3a15num/, whereat

3a = equivalent currency code as per ISO 4217

15num = equivalent amount, using comma as decimal sign (as per SWIFT convention)

If the original transaction amount and the fee amount are not entered in field 61/9, then it is recommended to record them, left-justified, in two successive fields for the remittance information.

For example: ?20/OCMT/FRF1000,/?21/CHGS/EUR2,1/

| | | | | | | |
|--|--|--|--|--|--|--|
| | | | | | | <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)⁵²</p> <p>ABWA+[payer's/debtor's reference party (in the case of a credit transfer (CT-AT08) / payee's / creditor's reference party (in the case of a direct debit) (DD-AT38)] (optional)⁵³</p> <p>ABWE+[payee's/creditor's reference party (in the case of a credit transfer (CT-AT28) / payer's/debtor's reference party ((DD-AT15)] (optional)⁵³</p> |
|--|--|--|--|--|--|--|

⁵² In the case of R-transactions after SVWZ+ one of the following constants follows (optionally followed by additional reason information):

1. In case of a return BEFORE settlement (i.e. from pacs.002): REJECT
2. In case of a return AFTER settlement (i.e. from pacs.004): RETURN/REFUND (Alternatively, the umbrella term „ RUECKLASTSCHRIFT “ can be applied).

⁵³ In the case of R-transactions, these statements always refer to the original transaction.

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| | | | | | | |
|-------|---|-----------|------|---|---|---|
| 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.

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| 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 ⁵⁴ |
| 087 | D | Urgent payment ⁵⁵ |
| 088 | C | Remittance credit with fixed value date |
| 093 | C | Discount bill |
| 095 | D/C | Bank guarantee credit (domestic) |
| 098 | C | Cash card (electronic wallet transactions) |
| | | |
| 101 | D | Bearer cheque |
| 102 | D | Order cheque |
| 103 | D | Traveller's cheque |
| 104 | D | SEPA Direct Debit (single entry – debit, B2B) |
| 105 | D | SEPA Direct Debit (single entry – debit, Core) |
| 106 | D | SEPA Cards Clearing (single entry - debit) |
| 107 | D | SEPA Direct Debit (single entry - debit, direct debit generated by debit card at the point of sale) ⁵⁶ |
| 108 | D | SEPA Direct Debit (debit; reversal debit, B2B) ⁵⁷ |
| 109 | D | SEPA Direct Debit (debit; reversal debit, Core) ⁵⁷ |
| 110 | D | SEPA Cards Clearing (debit; reversal debit, Core) ⁵⁷ |
| 111 | D | Return account of cheques |
| 112 | D/C | Payment order for account |
| 116 | D | SEPA Credit Transfer (single entry – debit) ⁵⁸ |
| 117 | D | SEPA Credit Transfer (Recurring Installment – debit) ⁵⁹ |
| 118 | D | SEPA Credit Transfer Instant (single entry – debit) |

⁵⁴ Can be used for the ISO codes ECPG and ECPU in the field "Purpose" also. The content of the field "Category purpose" is ignored.

⁵⁵ Transmission via CCU. The order types DTE and EUE will be omitted completely from November 2017.

⁵⁶ Is applied to the ISO-Code CGDD (Card Generated Direct Debit) in the field „Purpose“

⁵⁷ See separate table of SEPA codes

⁵⁸ Can be used for the ISO code ECPR (electronic commerce payment return) in the field "Purpose" also. The content of the field "Category purpose" is ignored.

⁵⁹ Is applied to the ISO-Code RINP (Recurring Installment Payment) in the field „Purpose“.

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| Code | D/C | Business Transaction |
|------|-----|---|
| 119 | D | SEPA Credit Transfer (single entry – debit, charity payment) ⁶⁰ |
| 122 | D | Foreign currency cheque issued in Euro |
| 152 | C | SEPA Credit Transfer (credit, recurring instalment payment) ⁵⁹ |
| 153 | C | SEPA Credit Transfer (single entry – credit, wages, salaries, pension credit) ⁶¹ |
| 154 | C | SEPA Credit Transfer (single entry – credit, capital building fringe fortune) ⁶² |
| 155 | C | SEPA Credit Transfer (single entry – credit, capital building fringe fortune for retirement) ⁶³ |
| 156 | C | SEPA Credit Transfer (single entry – credit, remittances of public treasuries) ⁶⁴ |
| 159 | D/C | SEPA Credit Transfer back posting (resulting from remittance that cannot be credited or recall) ⁵⁷ |
| 160 | D/C | SEPA Credit Transfer Instant back posting (resulting from remittance that cannot be credited or recall) ⁵⁷ |
| 166 | C | SEPA Credit Transfer (single entry – credit) ⁵⁸ |
| 167 | C | SEPA Credit Transfer (single entry – credit, credit transfer with checksum-protected reference data (RF)) ⁶⁵ |
| 168 | C | SEPA Credit Transfer Instant (single entry – credit) |
| 169 | C | SEPA Credit Transfer (single entry – credit, charity payment) ⁶⁰ |
| 170 | C | Credit entry related to a cheque presentation |
| 171 | C | SEPA Direct Debit submission (single entry – credit, Core) ⁵⁴ |
| 174 | C | SEPA Direct Debit (single entry – credit, B2B) |
| 177 | D | SEPA Credit Transfer Online (single entry - debit) |
| 181 | C | SEPA Direct Debit (credit; recredit, Core) ⁵⁷ |
| 182 | C | SEPA Cards Clearing (credit; recredit) ⁵⁷ |
| 183 | C | Return of cheque |
| 184 | C | SEPA Direct Debit (credit; recredit, B2B) ⁵⁷ |
| 185 | D | Cheque debit (bulk posting debit) |
| 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) ⁵⁸ |
| 192 | C | SEPA Direct Debit (bulk posting credit, Core) ⁵⁴ |
| 193 | D | SEPA Direct Debit (debit, reversal) |
| 194 | C | SEPA Credit Transfer (bulk posting credit) |

⁶⁰ Is applied to the ISO-Code CHAR (Charity Payment) in the field „Purpose“

⁶¹ Is applied to the following ISO codes in the field "Purpose": BONU, PENS, SALA, PAYR. The content of the field "Category purpose" is ignored.

⁶² Is applied to the ISO code CBFF in the field "Purpose". The content of the field "Category purpose" is ignored.

⁶³ Is applied to the ISO code CBFR (Capital building fringe fortune for retirement) in the field "Purpose". The content of the field "Category purpose" is ignored.

⁶⁴ Is applied to the following ISO codes in the field "Purpose": GOVT, SSBE, BENE. The content of the field "Category purpose" is ignored.

⁶⁵ Is applied to the ISO code IVPT (Invoice Payment) in the field "Purpose", if the structured remittance information contains left-aligned "RF".

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| Code | D/C | Business Transaction |
|------------|-----|---|
| 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 |
| 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 |

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| Code | D/C | Business Transaction |
|------------|-----|---|
| 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 |
| 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 |

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| Code | D/C | Business Transaction |
|------------|-----|--|
| 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 | Moeny fpr lending or donating purposes |
| 825 | D | Universal loan |
| 826 | D | ddynamic savings |
| 827 | D | Surplus savings |
| 828 | D/C | Savings certificate |
| 829 | D/C | Savings plan |
| 830 | C | Bonus |
| 831 | D | Old invoice |
| 832 | D | Mortgage |
| 833 | D/C | Cash concentrating: main account posting |
| 834 | D/C | Cash concentrating: advice for subsidiary account |
| 835 | D | Other non-defined transaction types |
| 836 | D/C | Complaint posting |
| 837 | D | Value added tax / sales tax |
| 888 | D/C | Payment transfer due to Euro conversion |
| 899 | D/C | Reversal |
| | | |
| 9XX | | Unstructured Contents |
| 997 | D | List of safekeeping accounts -> MT 571 |
| 999 | D/C | Unstructured assignment of remittance information field '86' |

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

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

8.2.7.1 Specification in case of GVC 108, 109, 110, 111, 159, 160, 181, 183 or 184

| SEPA Codes | Text key addition | ISO Name | Annotation | Proposal for plain text (for the German plain text refer to "Anlage 3") |
|--------------------|-------------------|---|--|---|
| AC01 | 901 | IncorrectAccountNumber | Account number is incorrect (invalid IBAN) | ACCOUNT ID INCORRECT |
| AC04 | 902 | ClosedAccountNumber | Account is closed | ACCOUNT CLOSED |
| AC06 | 903 | BlockedAccount | Account is frozen | ACCOUNT BLOCKED |
| AG01 ⁶⁶ | 904 | TransactionForbidden | Payment type is not allowed for this account type | TRANSACTION FORBIDDEN |
| AG02 | 905 | InvalidBankOperationCode | Invalid transaction code or incorrect data format / wrong sequence type | TACODE INCOR./INV.FILE FORM |
| AM04 ⁶⁶ | 906 | InsufficientFunds | Return due to insufficient funds | INSUFFICIENT FUNDS |
| AM05 | 907 | Duplication (Duplicate Collection/Entry) | Duplicate collection/entry | DUPLICATION |
| BE04 | 908 | MissingCreditorAddress | Payee's address is missing or incomplete (in the case of a direct debit) | ACCOUNT ADDRESS INVALID |
| MD01 | 909 | NoMandate (No Valid Mandate / Unauthorised Transaction) | No valid mandate / no valid authorisation | NO VALID MANDATE/AUTHORIZA. |
| MD02 | 910 | MissingMandatoryInformation InMandate | Mandatory information incorrect or incomplete | MANDATE DATA MISSING/INCORR |

⁶⁶ Codes must not be applied according to the SEPA agreement on national direct debits. Upon receiving this code, however, it is to be passed on to the client

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| SEPA Codes | Text key addition | ISO Name | Annotation | Proposal for plain text (for the German plain text refer to "Anlage 3") |
|--------------------|-------------------|--|---|---|
| FF01 ⁶⁶ | 911 | InvalidFileFormatForOtherReasonThanGroupingIndicator | Data format is invalid | INVALID FILE FORMAT |
| MD06 | 912 | RefundRequestByEnd-Customer | Refund request by payer | REFUND BY DEBTOR |
| MD07 ⁶⁷ | 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 ⁶⁶ | 916 | Cut-off Time | Cut-off-time reached before receipt | CUT-OFF TIME EXCEEDED |
| RR01 ⁶⁷ | 917 | Missing Debtor Account or Identification | Refusal because of regulatory reasons | MISSING DEBTOR ACCOUNT/ID |
| RR02 ⁶⁷ | | Missing Debtor Name or Address | | MISSING DEBTOR NAME/ADDRESS |
| RR03 ⁶⁷ | | Missing Creditor Name or Address | | MISSING CREDITOR NAME/ADDR. |
| RR04 ⁶⁷ | | Regulatory Reason | | REGULATORY REASON |
| SL01 | 918 | Specific Service offered by Debtor Bank | Specific Service offered by Debtor Bank | SPEC. SERVICE DEBTOR BANK |
| FOCR | 919 | FollowingCancellationRequest | Return due to a recall | FOLLOWING CANCELLATION REQ. |
| DUPL | 920 ⁶⁸ | DuplicatePayment | Duplicate payment | DUPLICATE PAYMENT |
| TECH | 921 ⁶⁸ | --- (proprietary code) | Payment was transacted by mistake because of technical problems | TECHNICAL PROBLEMS |
| FRAD | 922 ⁶⁸ | --- (proprietary code) | Payment was transacted with intend of defraud | FRAUDULENT ORIGIN. PAYMENT |
| AGNT | 923 ⁶⁸ | IncorrectAgent | Incorrectly employed agent | INCORRECT AGENT |
| CURR | 924 ⁶⁸ | IncorrectCurrency | Incorrect currency | INCORRECT CURRENCY |
| CUST | 925 ⁶⁸ | RequestedByCustomer | Requested by customer | REQUESTED BY CUSTOMER / STOP CHEQUE |

⁶⁷ Codes must not be applied according to the SEPA agreements on national direct debits and credit transfers. Upon receiving this code, however, it is to be passed on to the client

⁶⁸ Is only applicable in case of a renewed credit entry to the payer's account caused by a request for cancellation of a direct debit before settlement or in case of stopping cheques (only in case of reason Codes CUST).

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| SEPA Codes | Text key addition | ISO Name | Annotation | Proposal for plain text (for the German plain text refer to "Anlage 3") |
|------------|-------------------|---------------------------------|---|---|
| CUTA | 926 ⁶⁹ | CancelUponUnable-ToApply | Request for cancellation because of investigation request | CANCEL UPON UNABLE TO APPLY |
| UPAY | 927 ⁶⁸ | UnduePayment | Undue payment | UNDUE PAYMENT |
| BE05 | 928 | UnrecognisedInitiatingParty | Unrecognised initiating party | CREDITOR-ID INCORRECT |
| BE06 | 929 ⁶⁹ | 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 | 934 ⁶⁹ | ServiceNotRendered | goods or a service was not rendered to the customer | SERVICE NOT RENDERED |
| AM09 | 935 ⁶⁹ | WrongAmount | Amount received is not the amount agreed or expected | WRONG AMOUNT |
| EMVL | 936 ⁶⁹ | EMV Liability Shift | The card payment is fraudulent and was not processed with EMV technology for an EMV card. | EMV LIABILITY SHIFT |
| PINL | 937 ⁶⁹ | 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 | | |

⁶⁹ 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 ⁷⁰ |
|--------------------------------|--------------------|-------------------|--|---|
| 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 | --- |

⁷⁰ Applies to the use of bank transaction codes (GVC) 106 and 190, respectively: When GVC 182 is used it refers to the reimbursement of the aforesaid transaction. Therefore we propose the plain text WIEDERGUTSCHRIFT

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 71 | Contents |
|--------------------|----------------------------|-------|-------------------|---|
| | | :20: | M | Order reference number |
| | | :21: | O | Reference number |
| | | :25: | M | Account name |
| | | :28C: | M | Statement number |
| | | :34F: | M | Minimum amount (smallest amount of the reported transactions) |
| | | :34F: | C | Minimum amount (smallest amount of the reported credit 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 72 | Len- gth | Sta- tus 71 | Qu- an- tity | Contents/Explanations |
|--------------------|----------------------------|------|---------------------------------|-------------------|-------------|-------------------|--------------------|-----------------------|
| | | :20: | Transaction reference number | | | M | 1 | |
| | | | Tag | | | M | 1 | ":20:" |

⁷¹ M = mandatory field, O = optional field, C = conditional field

⁷² a = alpha, any alphabet character from A to Z is allowed, c = character, any character from "A" to "Z" and "0" to "9" is allowed, d = decimal (floating-point number, the integer part must contain at least one digit, a decimal character (comma) is mandatory and included in the maximum length), n = numeric, any numeral from 0 to 9 is allowed, x = alphanumeric (any member of the set of SWIFT characters is allowed)

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| Se- quen- ce | Sub- se- quen- ce | Tag | Name | For- mat ⁷² | Len- gth | Sta- tus ⁷¹ | 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 ⁷³ or IBAN ⁷³ 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 |

⁷³ Require a special agreement between client and bank.

If necessary the bank needs to check in what manner a conversion can be done for the respective client. Eventually the client needs to make adjustments in his own electronic banking product.

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Appendix 3: Specification of Data Formats

| Se- quen- ce | Sub- se- quen- ce | Tag | Name | For- mat 72 | Len- gth | Sta- tus 71 | 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" |

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| Se- quen- ce | Sub- se- quen- ce | Tag | Name | For- mat 72 | Len- gth | Sta- tus 71 | 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 |

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| Se- quen- ce | Sub- se- quen- ce | Tag | Name | For- mat 72 | Len- gth | Sta- tus 71 | Qu- an- tity | Contents/Explanations |
|--|----------------------------|-------|--|-------------------|-------------|-------------------|--------------------|--|
| | | | Futher information/ original amount and charges amount ⁷⁴ | 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

⁷⁴ If the original currency and the currency of the account differ, it is recommended to fill in this field. If the field length is insufficient, additional details may be specified in field 86. In each case original amount and, if available, the amount of charges are to be filled in the same field.

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| Folge | Subfolge | Beispiel |
|-------|----------|---|
| | | :20:1234567 :21:9876543210 :25:10020030/1234567 :28C:5/1 :34F:EURD20,50 :34F:EURC155,34 :13D:C1311130945+0000 |
| | | :61:1311131113CR155,34NTRFNONREF//55555 :86:166?00SEPA-UEBERWEISUNG?109315 ?20EREF+987654123456?21SVWZ+Invoice no. 123455056?22734 und 123455056735 ?30COLSDE33XXX?31DE91370501980100558000 ?32Max Mustermann |
| | | :61:1311131113DR20,50NDDTNONREF//55555 :86:105?00SEPA-BASIS-LASTSCHRIFT?109316 ?20EREF+987654123497?21MREF+10023?22CRED+DE5 4ZZZ099999999999?23SVWZ+Insurance premium 2 ?24013?30WELADED1MST?31DE87240501501234567890 ?32XYZ Insurance limited?34991 |
| | | :90D:1EUR20,50 :90C:1EUR155,34 - |

9 Container Formats

9.1 XML Container

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

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

9.1.1 Calculation and presentation of the hash value

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

- The hash value is created using the entire contained document, including the opening and closing <document> tag.
- In order to create the hash value, the document is canonised according to Canonical XML, version 1.0 (<http://www.w3.org/TR/2001/REC-xml-c14n-20010315>). There is no obligation to add the document in canonical form to the container.
- On principle, the canonisation of the document has to be executed in the context of the main document in which it is embedded.
- SHA-256 is used as hash algorithm.
- The hash value is entered in hexadecimal form in the <HashValue> tag, capital characters are used for the hexadecimal digits A to F. When using an XML container within the SRZ procedure it is mandatory to specify the hash value (the abbreviation SRZ stands for the German term „Servicerechenzentrum“ meaning “data processing service centre”).

9.1.2 Setting individual prefixes

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

9.1.3 Overview

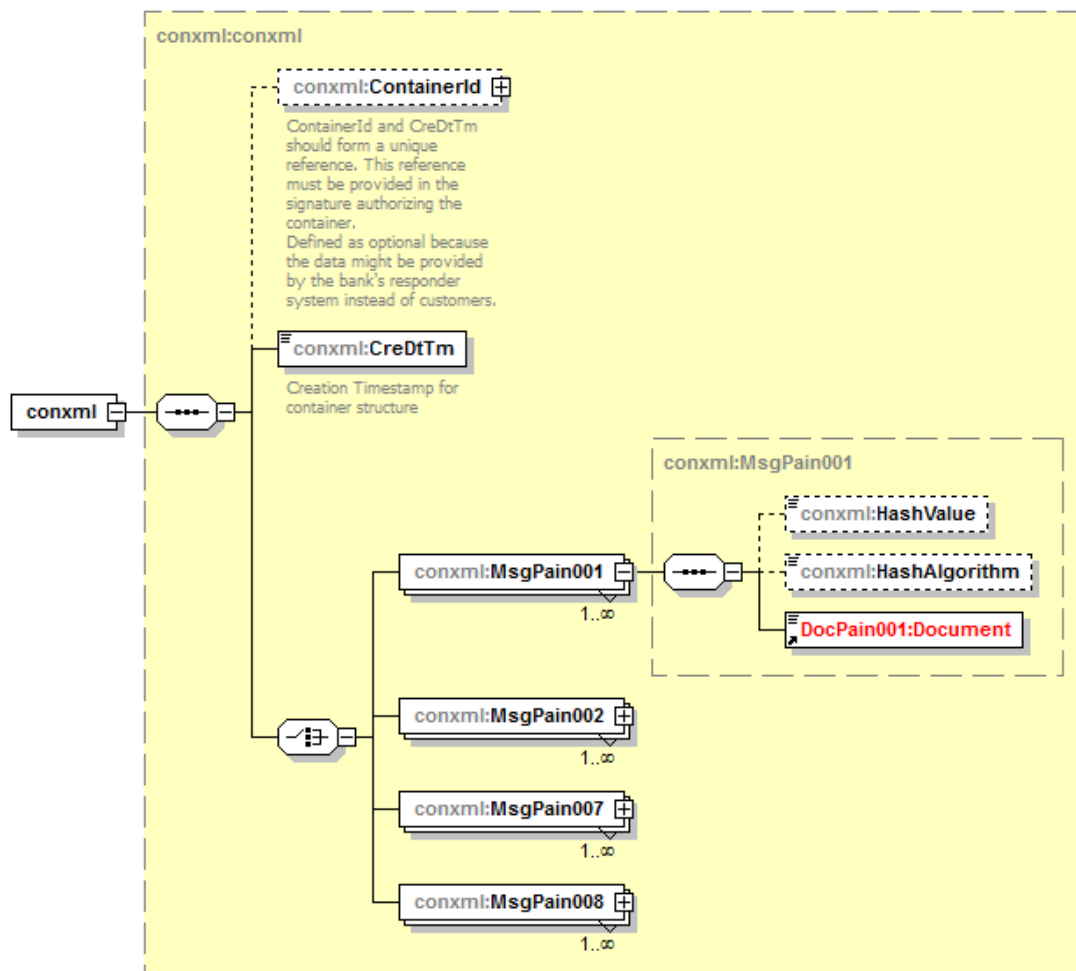


Diagram 71: Overview XML Container

9.1.3.1 conxml

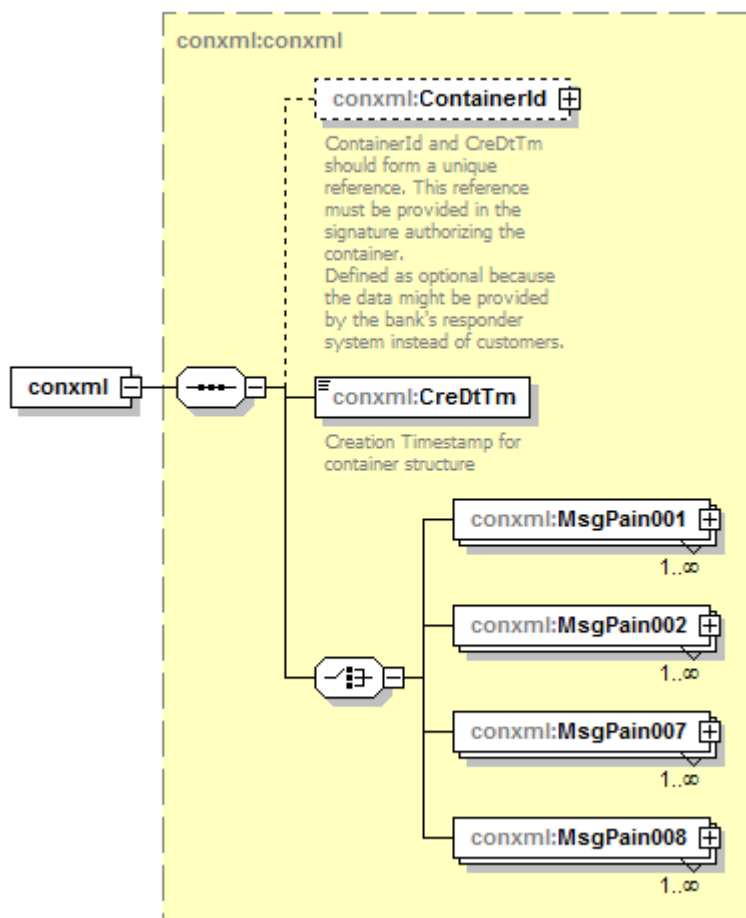


Diagram 72: container.nnn.001.02, conxml

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 ⁷⁵ . |

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>D7A8FBB307D7809469CA9ABCB0082E4F8D5651E46D3CDB762D02D0BF37C9E59
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>
</conxml>
```

⁷⁵ A number of validating XML parsers cannot cope with a very high, but limited number of occurrences of XML elements. These parsers try to allocate memory for every possible occurrence, which leads to an out of memory error.

```

</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

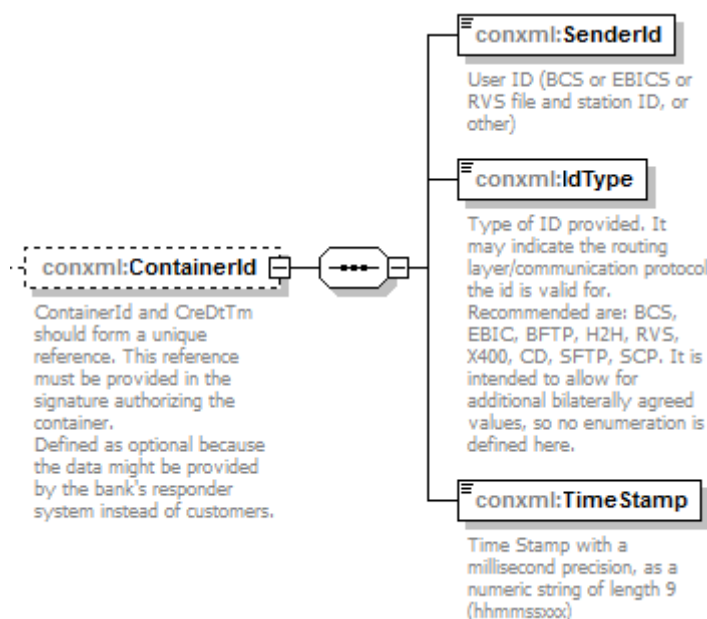


Diagram 73: container.nnn.001.02, Container Id

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

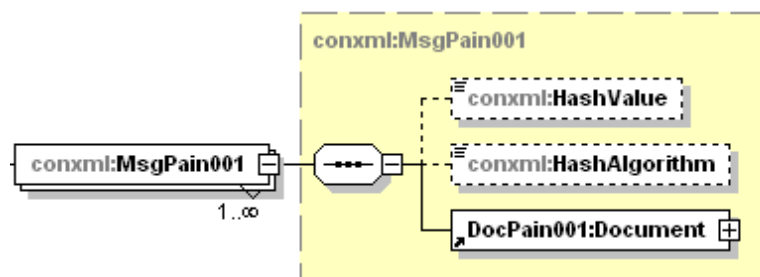


Diagram 74: container.nnn.001.02, message (exemplary selection)

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>D7A8FBB307D7809469CA9ABCB0082E4F8D5651E46D3CDB762D02D0BF37C9E59
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_2.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_2.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_2.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_2.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 schema.

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

| Download order type | Business transaction | Namespace of the 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_2.xsd |
| CBC | Payment Status Report for Direct Debit | urn:iso:std:iso:20022:tech:xsd:pain.002.001.03 | pain.002.001.03_GBIC_2.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)

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 |

9.2.2

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). 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 Zip64-archive format (.ZIP File format specification from version 4.5) will be used by the banks. It is practically unregulated 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)

C29 for camt.029

C86 for camt.086

C52, C53 or rather C54 for camt.052, camt.053 or rather camt.054 (refer also to chapter 9.2.1).

For CCC = C52, C53 and C54 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 BKA

Account statements in PDF-format are also provided in a ZIP-container (via 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

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_2).

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 recall⁷⁶ of SEPA-payment orders. **This is to be understood as an optional offer of the payment service providers (ZDLs, German term Zahlungsdienstleister).** The given standardized specification based on ISO 20022 now makes consistent processing of XML-based SEPA-formats possible.

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”.

⁷⁶ 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):

- 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_2.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 OrgnIMsgId)
2. one or several payment information blocks within one pain.008 message (identified by OrgnIMsgId, OrgnPmtInfId)
3. individual transactions (identified by OrgnIMsgId, OrgnPmtInfId, OrgnEndToEndId)

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

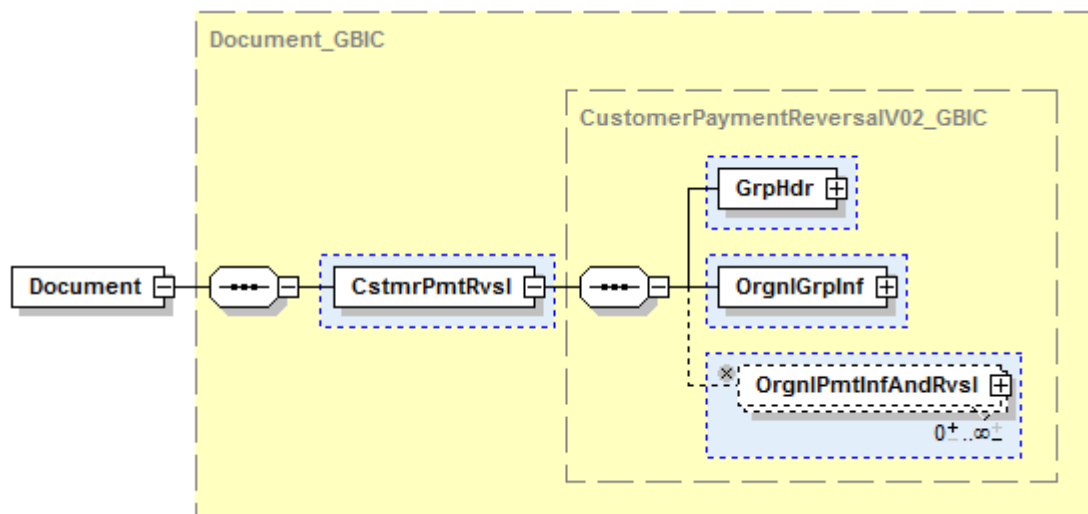


Diagram 75: Overview *pain.007.001.02*

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 | |

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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]

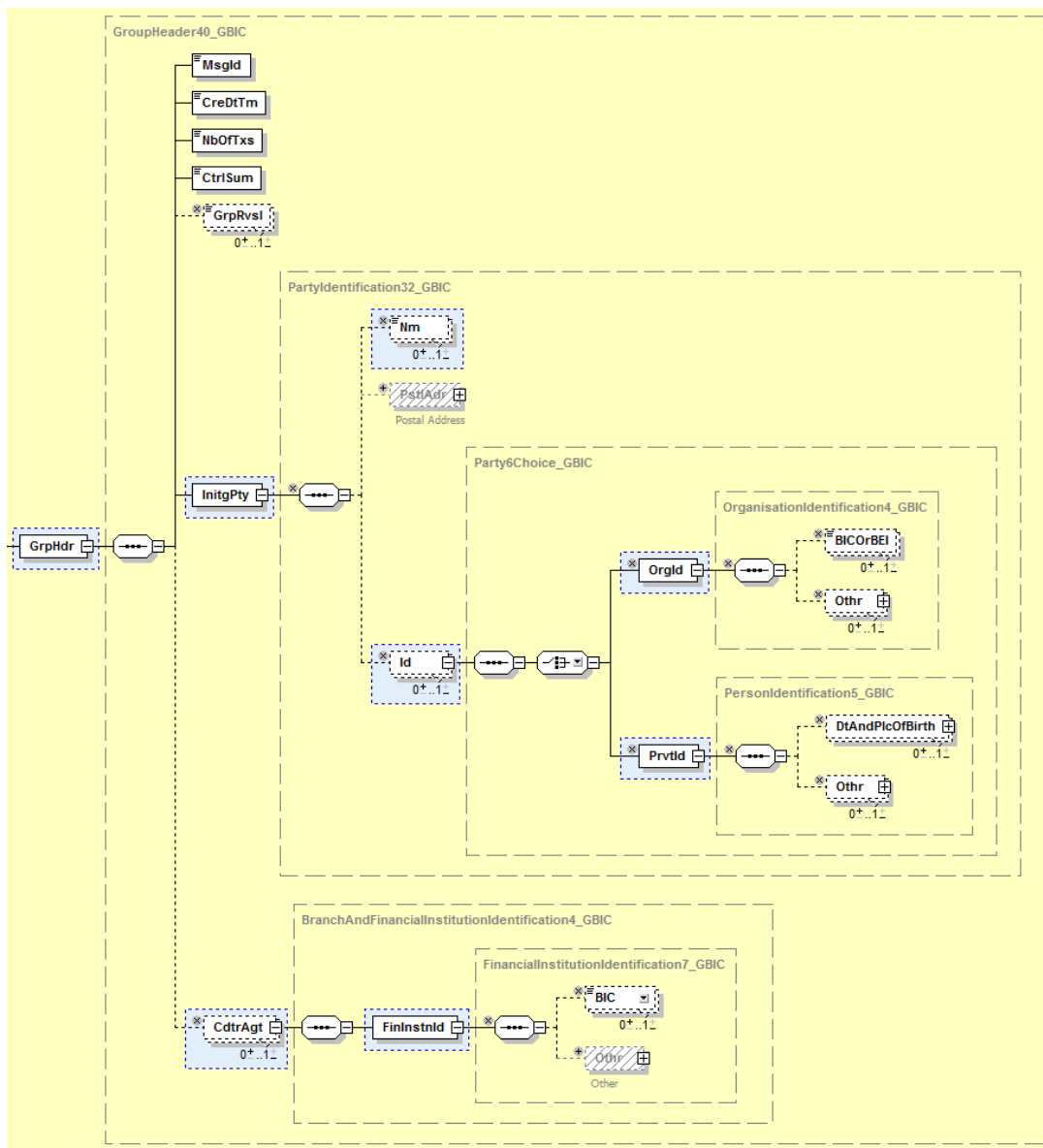


Diagram 76: Overview *pain.007.001.02*, *GrpHdr*

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. |

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| | Name | XML-Tag | Occurrences | Definition | Type | EPC-/DK-rule |
|---|----------------|-----------|-------------|--|---|---|
| 3 | Identification | <Id> | [0..1] | Unique and unambiguous identification of a party. | Party6Choice_GBIC | <p>The DK recommends not to allocate this element group.</p> <p>In case of the usage the following data is permitted after EPC in this choice:</p> <p>In <OrgId> either <BICOrBEI> or once the <Othr>-group</p> <p>or</p> <p>In <PrvtId> either <DtAndPlcOfBirth> or once the <Othr>-group</p> <p>For details of the single elements of group <Id> see chapter 2.2.1.5</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]

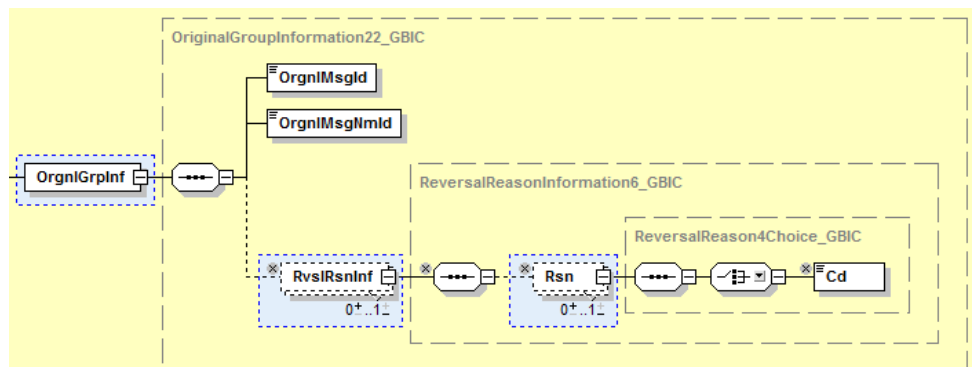


Diagram 77: Overview pain.007.001.02, OrgnlGrplnf

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 | <OrgnlMsgId> | [1..1] | Message-Id of the original message | Max35Text | |
| 2 | OriginalMessage NameIdentification | <OrgnlMsgNmId> | [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 | |

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| | Name | XML-Tag | Occurrences | Definition | Type | EPC-/DK-rule |
|---|------|---------|-------------|--|-----------------------------|--|
| 4 | Code | <Cd> | [1..1] | Reason for the reversal as published in an external reason code list | ExternalReversalReason1Code | <p>The following codes of the external ISO 20022-code-list are permitted: AM05 (Duplicate Entry) and MS02 (Reason not specified)</p> <p>This field can only be assigned if all individual transactions of the pain.007-message have the same reversal cause (the respective element in Original Payment Information And Reversal of the individual transaction(s) is then not permitted to be assigned)</p> <p>The indication of <Rsn><Cd> on one of the three levels is mandatory!</p> |

11.2.4 Original Payment Information And Reversal <OrgnPmtInfAndRvsl>, [0..n]

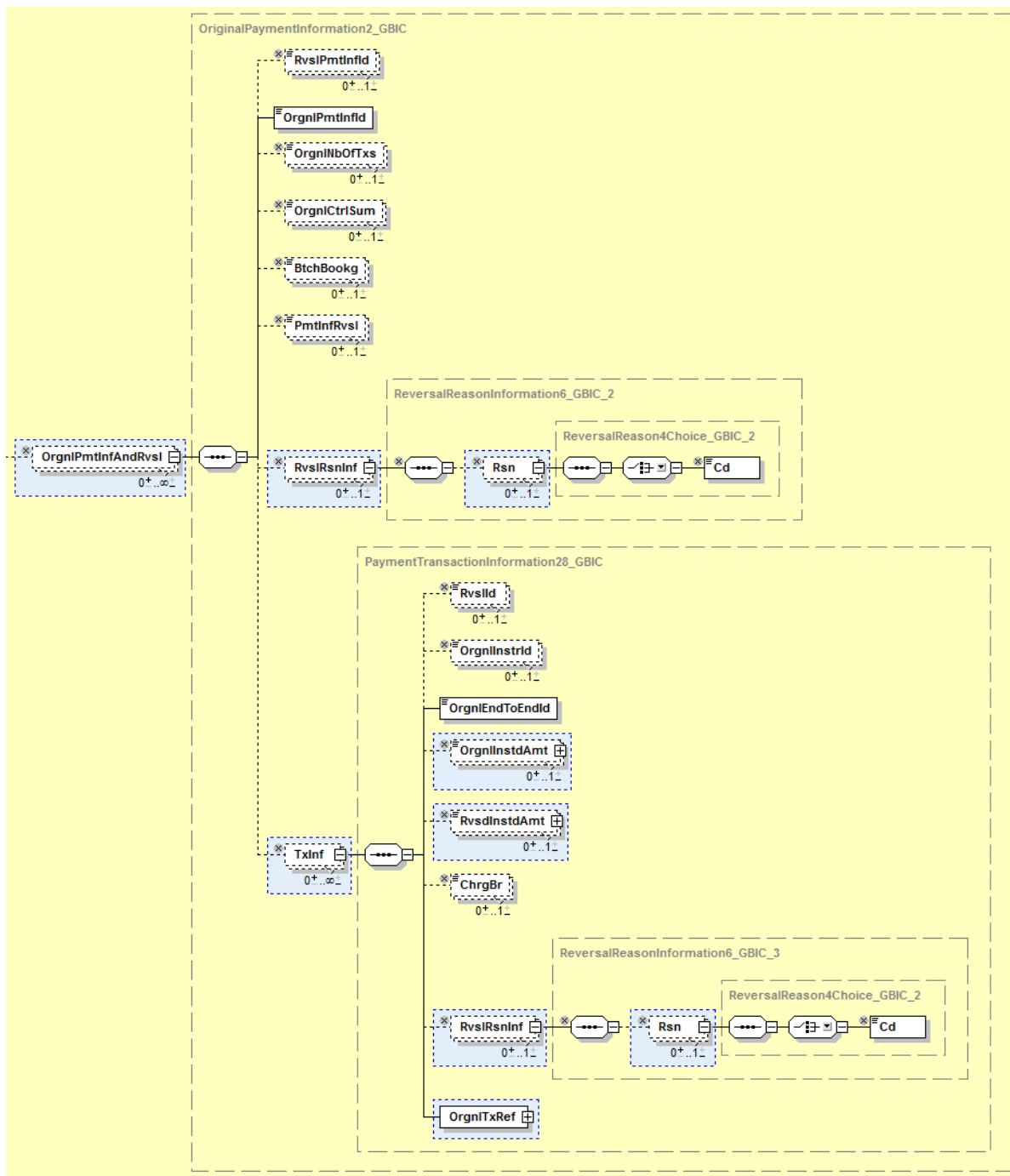


Diagram 78: Overview *pain.007.001.02*, *OrgnPmtInfAndRvsl*

Definition

Information concerning the payment information block and the respective original individual transactions to which the reversal message refers.

Rules

In this table only the “yellow” elements (after EPC) are listed.

| | Name | XML-Tag | Occurrences | Definition | Type | EPC-/DK-rule |
|---|--|-----------------|-------------|---|-----------------------|--|
| 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 |

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| | 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> |

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| | 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. |

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| | 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 | |

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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 ⁷⁷.</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> |

⁷⁷ Should this field and at the same time also a higher level be assigned, then the payment service provider is allowed to reject the file completely or he alternatively is allowed to use the code that accompanies the individual transaction especially for this transaction.

11.2.5 Original Transaction Reference <OrgnlTxRef>, [1..1]

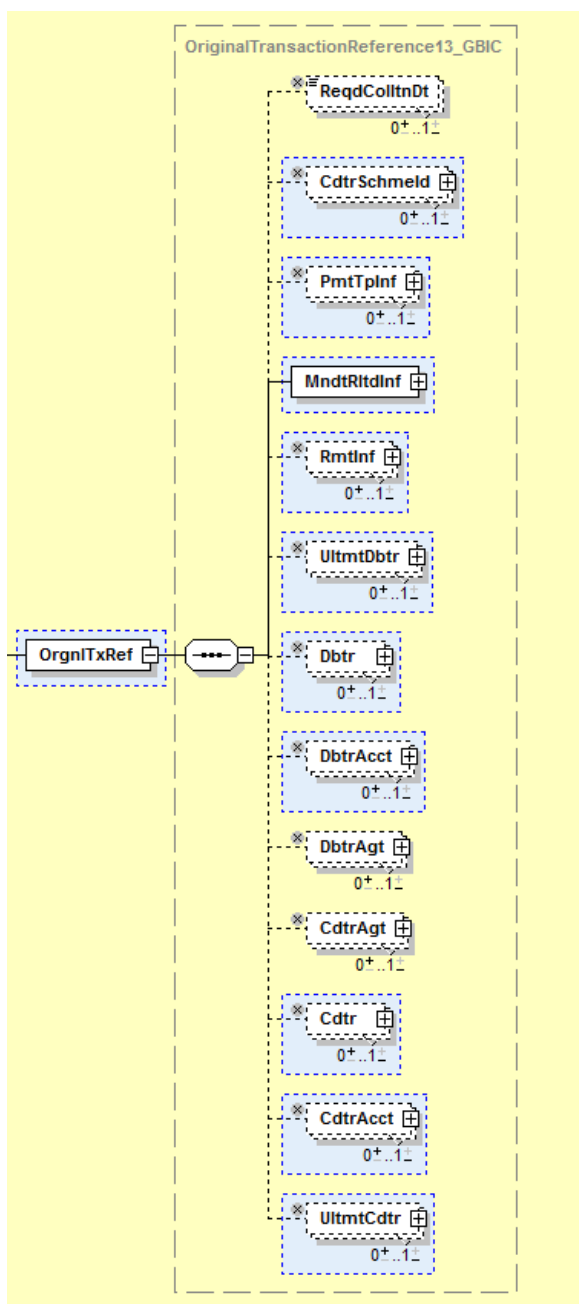


Diagram 79: Overview pain.007.001.02, OrgnlTxRef

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 |

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| | 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 |

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| | 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 transfers⁷⁸ and SEPA- direct debits) by customers, addressed to the payment service provider.

In the case of a usage of EBICS as the means for transfer this order is submitted with the 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

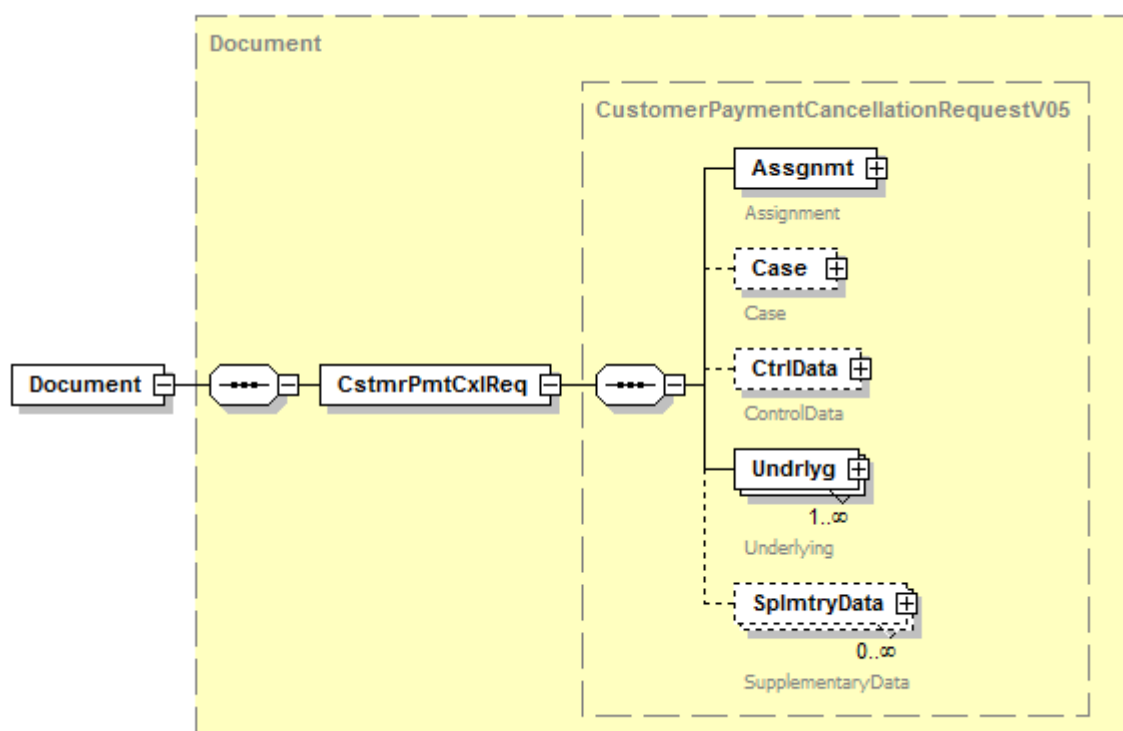


Diagram 80: overview camt.055.001.05

⁷⁸ In cases of credit transfers that were already performed this is a request for a retransfer. Whether this request is necessary depends on the creditors and their ZDL.

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]

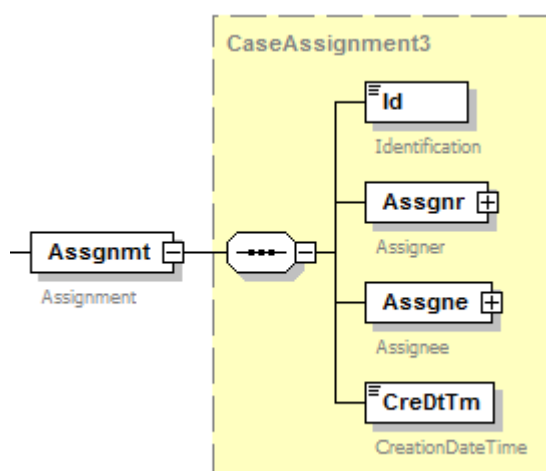


Diagram 81: camt.055.001.05, Assgnmt

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 |

11.3.2.1 Assigner <Assgnr>, [1..1]

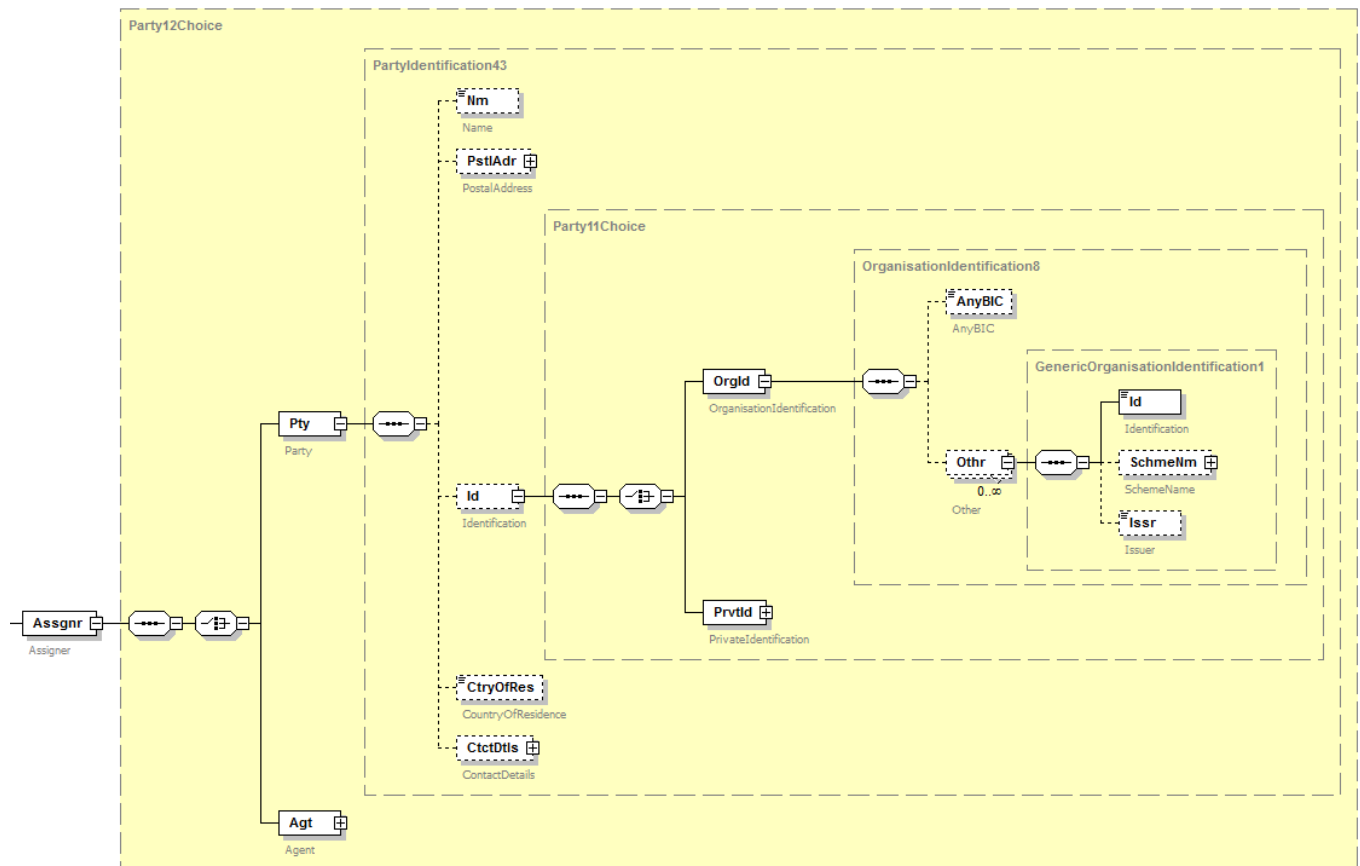


Diagram 82: camt.055.001.05, Assgnr

Definition

Party who assigns the case.

XML-Tag

<Assgnr>

Occurrences

[1..1]

Rules

| | Name | XML-Tag | Occurrences | Definition | Type | DK-rule |
|---|-------|---------|-------------|--|-----------------------|---------------------|
| 3 | Party | <Pty> | [1..1] | Identification of the principal party | PartyIdentification43 | |
| 4 | Name | <Nm> | [0..1] | Name by which the principal party is known and which is usually used to identify that party. | Max140Text | Is to be allocated. |

| | 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]

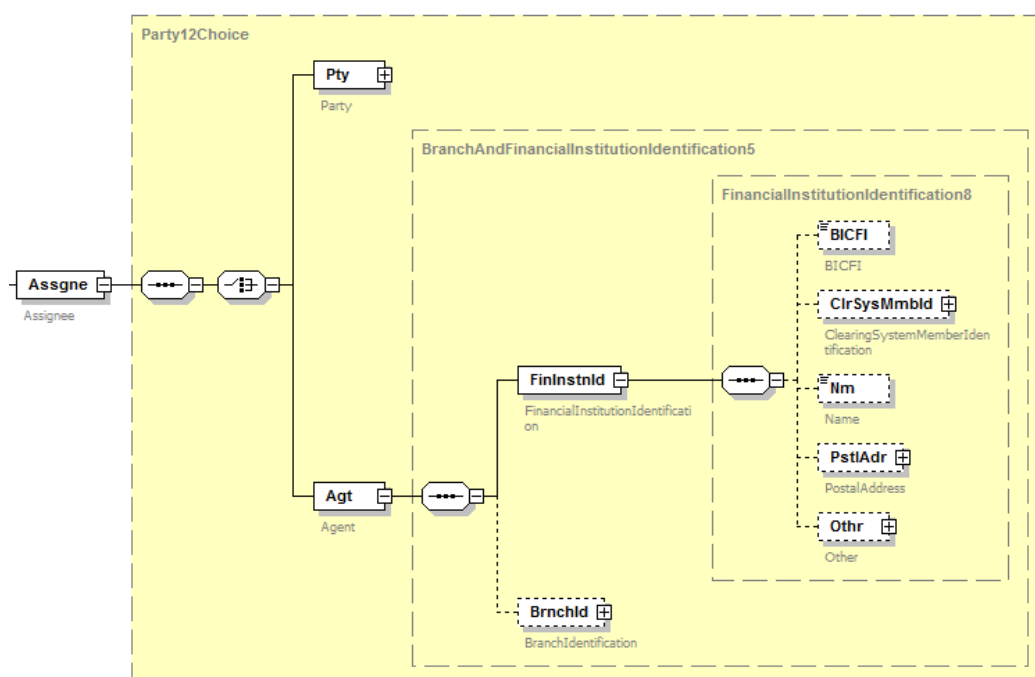


Diagram 83: camt.055.001.05, Assgne

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]

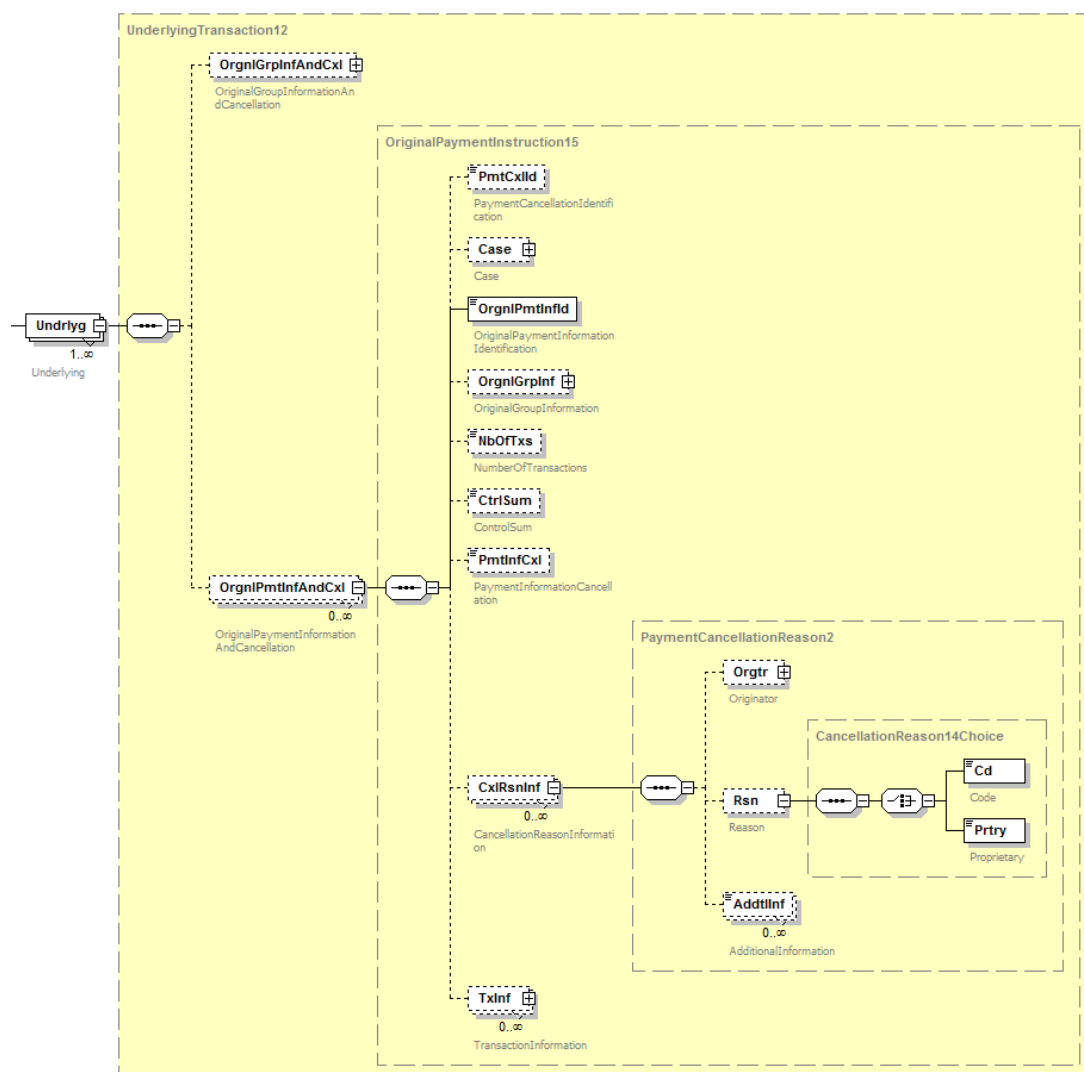


Diagram 84: camt.055.001.05, Undrlyg

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. | Siehe 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 |

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| | 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. |

| | Name | XML-Tag | Occur- rences | Definition | Type | DK-rule |
|---|-------------------------------|-------------|------------------|--|----------------------------|--|
| 3 | CancellationReasonInformation | <CxlRsnInf> | [0..1] | Detailed information on the cancellation reason. | PaymentCancellationReason2 | Reasons for the payment cancellation are only allowed on this level if <PmtlnfCxl> has been set as <code>true</code> |
| 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. | Siehe 11.3.3.2 | In case of <PmtlnfCxl> = <code>false</code> this element group is mandatory |

11.3.3.1 Case <Case>, [0..1]

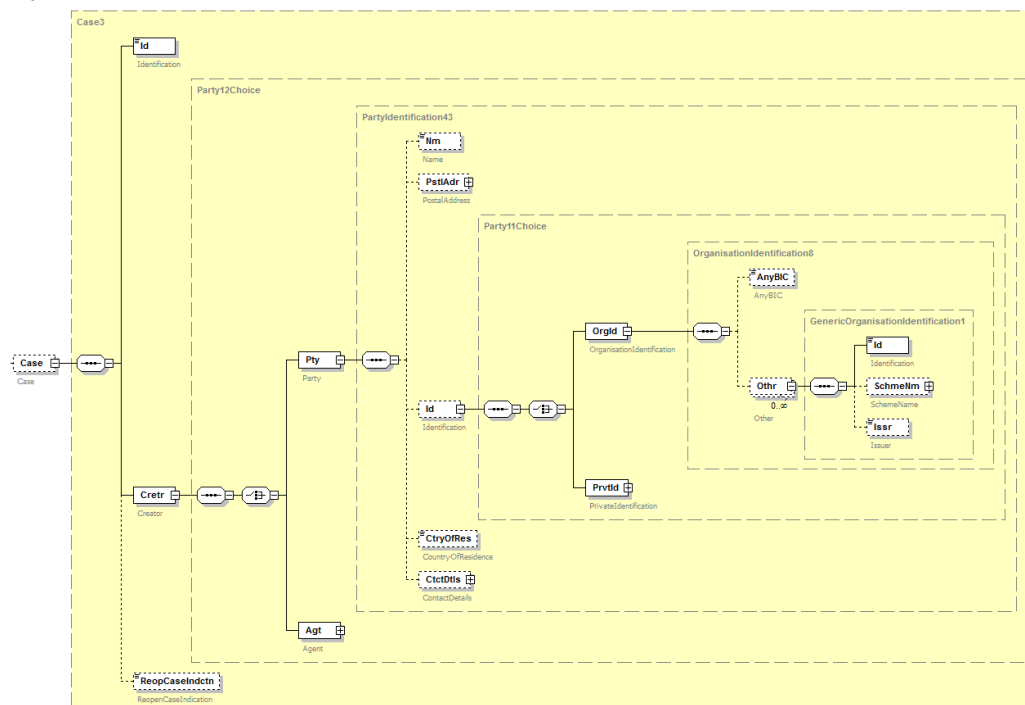


Diagram 85: camt.055.001.05, Case

Definition

Identifies the investigation case.

XML-Tag

<Case>

Occurrences

[0..1]

Regeln

| | Name | XML-Tag | Occurrences | Definition | Type | DK-rule |
|---|----------------------------|----------|-------------|--|------------------------------------|---|
| 4 | Identification | <Id> | [1..1] | Uniquely identifies the account owner data of the reversal case. | Max35Text | Is to be allocated mandatorily |
| 4 | Creator | <Cretr> | [1..1] | Party that created the investigation case. | Party12Choice | |
| 5 | Party | <Pty> | [1..1] | Identification of a person or an organisation. | | |
| 6 | Name | <Nm> | [0..1] | Name by which a party is known and which is usually used to identify that party. | | Name of the order giving party/ the account owner |
| 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. | GenericOrganizationIdentification1 | This element group has to occur exactly once, that means the DK-occurrence is [1..1] |

| | Name | XML-Tag | Occurrences | Definition | Type | DK-rule |
|---|----------------|---------|-------------|--|-----------|--|
| 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]

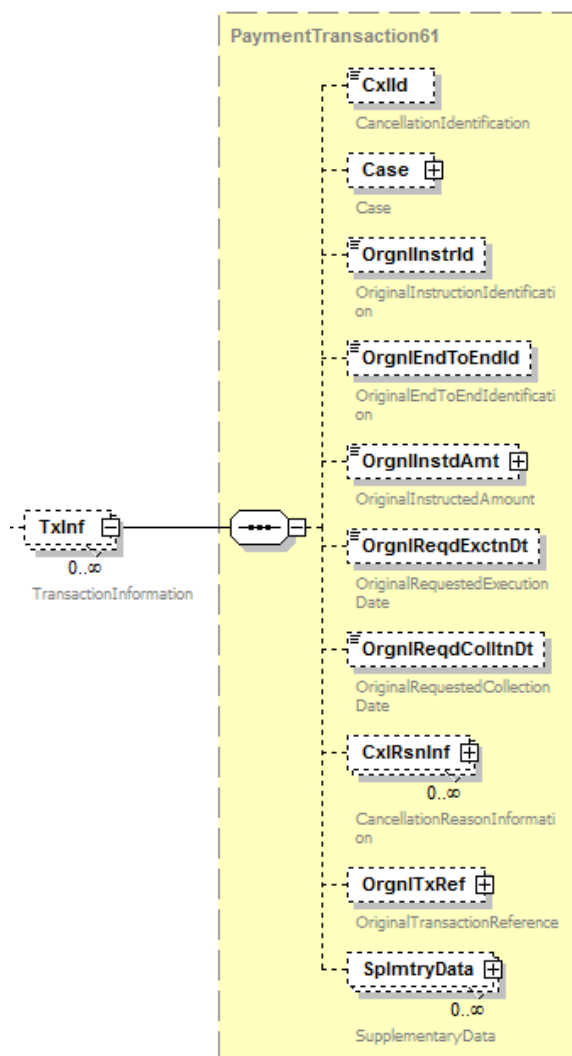


Diagram 86: camt.055.001.05, TxInf

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 |
|---|------------------------------------|-------------------|-------------|---|---------------------------------------|---|
| 5 | 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) |
| 5 | 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. |
| 5 | 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. |

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| | Name | XML-Tag | Occurrences | Definition | Type | DK-rule |
|---|-------------------------------|--------------------|-------------|--|----------------------------|---|
| 5 | OriginalRequestExecutionDate | <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 |
| 5 | OriginalRequestCollectionDate | <OrglReqdColltnDt> | [0..1] | Date at which the creditor originally requested the collection of the amount of money from the debtor. | ISODate | Only valid in case of a SDD-reversal, then there has to be an exact transfer of <ReqdColltnDt> from the respective original transaction (the date set by the customer, not the one possibly set by the ZDL) |
| 5 | CancellationReasonInformation | <CxlRsnIn> | [0..1] | Provides detailed information on the cancellation reason. | PaymentCancellationReason2 | |
| 6 | Reason | <Rsn> | [0..1] | Specifies the reason for the cancellation. | CancellationReason14Choice | In case of allocation only codes from the code list (allocation of the choice-path <Cd>) |
| 7 | 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.) |
| 5 | OriginalTransactionReference | <OrgnlTxRef> | [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]

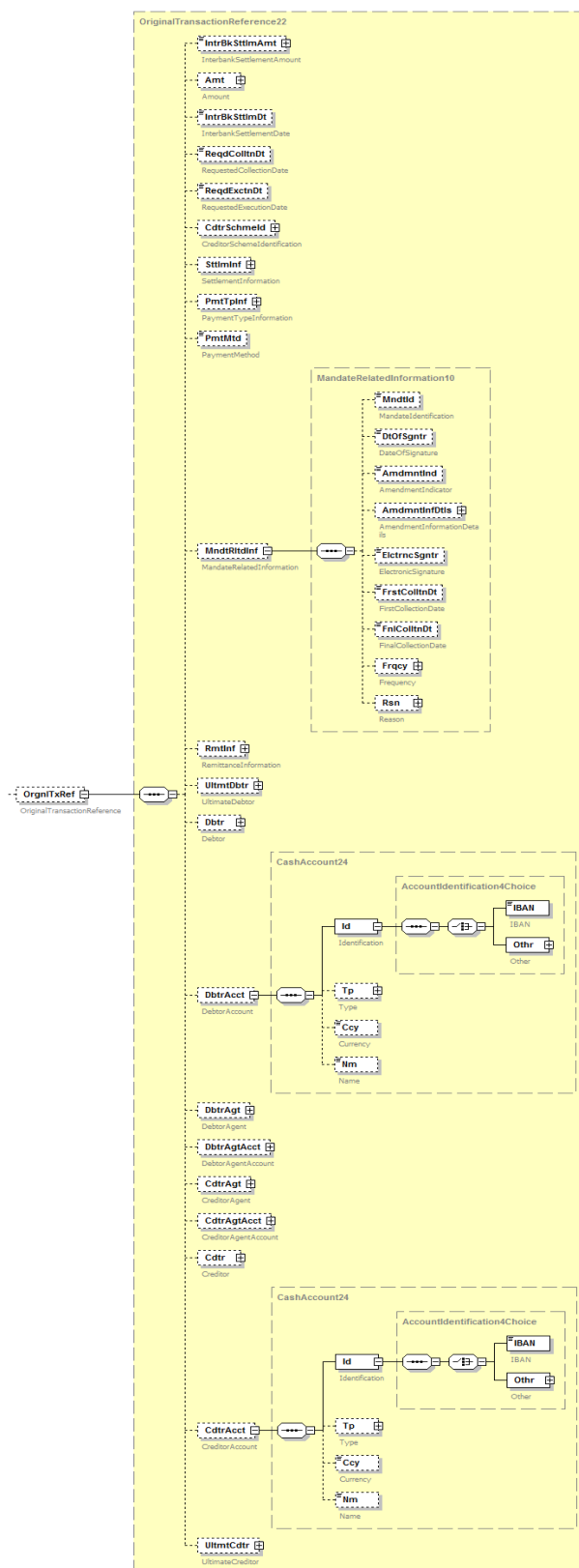


Diagram 87: camt.055.001.05, OrgnlTxRef

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 |
|---|---------------------------|---------------|-------------|---|-----------------------------|--|
| 6 | MandateRelatedInformation | <MndtRltdInf> | [0..1] | Provides further details of the mandate signed between the creditor and the debtor. | MandateRelatedInformation10 | |
| 7 | 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. |
| 6 | 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). |
| 6 | 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 | Occur- rences | Definition | Type | DK-rule |
|---|-----------------|------------|------------------|--|------------------------------|--|
| 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 |
| 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) |
| 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) |
| 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 |
| 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“ may be used for payment cancellation requests in the DK (valid for SCT as well as SDD):

| Value | ISO Name | Instruction for usage/ forwarding |
|-------|-----------------------------------|--|
| AC03 | InvalidCreditorAccount- Number | Code for an SCT recall due to an invalid creditor IBAN. |
| AM09 | WrongAmount | Code for an SCT recall due to a wrong amount. |
| CUST | RequestedByCustomer | Cancellation requested by customer. When there is no code given in a payment cancellation request |

| Value | ISO Name | Instruction for usage/ forwarding |
|-------|------------------|-----------------------------------|
| | | CUST is used as a standard |
| DUPL | DuplicatePayment | Code for double submissions |
| TECH | TechnicalProblem | Code for technical problems. |

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

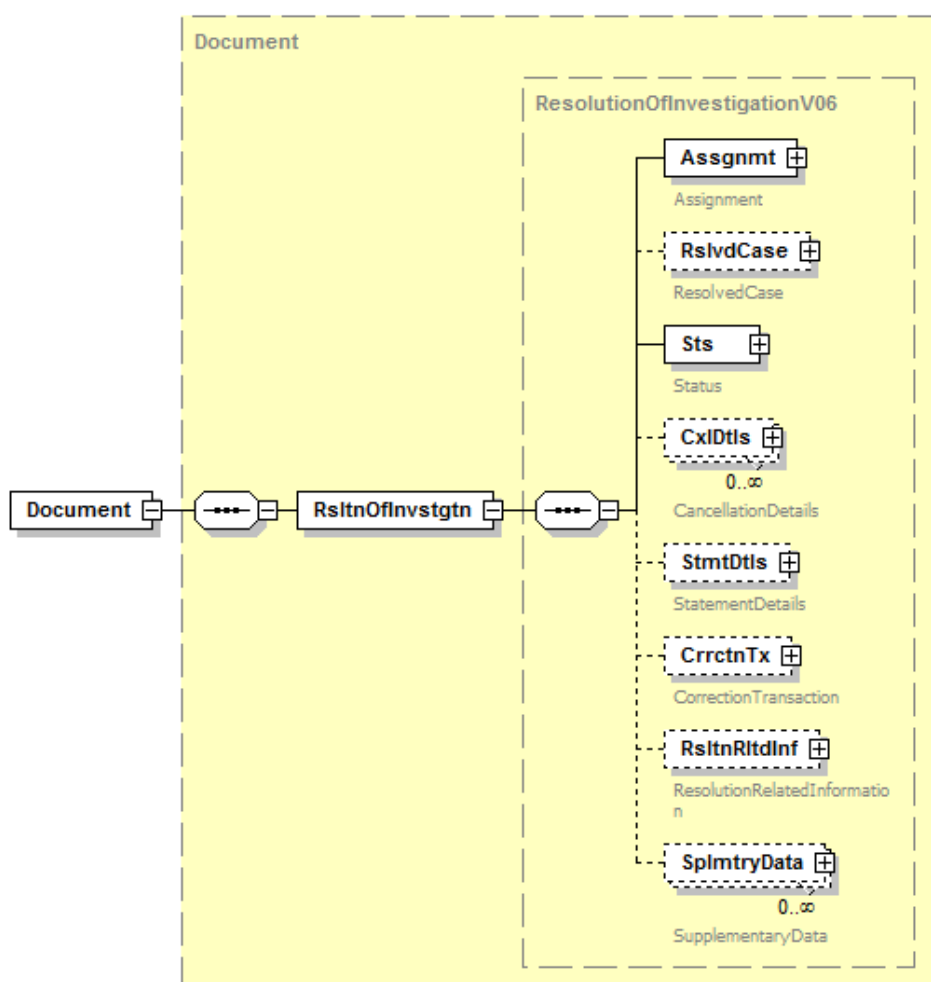


Diagram 88: Overview camt.029.001.06

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 | ResolutionOfInv estigationV06 | |
| 1 | Assignment | <Assgnmt> | [1..1] | Identifies the assignment of an investigation case from an assigner to an assignee. | See 11.4.2 | |
| 1 | ResolvedCase | <RslvdCase> | [0..1] | Identifies account owner data of the resolved case. | Case3, siehe 11.3.3.1 | Not allocated. |
| 1 | Status | <Sts> | [1..1] | Indicates the status of the investigation. | Siehe 11.4.3 | |
| 1 | CancellationDetails | <CxlDtls> | [0..n] | Specifies the details of the underlying transactions being cancelled. | Siehe 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]

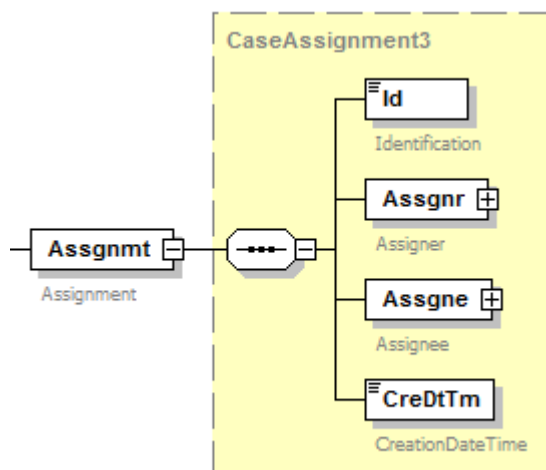


Abbildung 89: camt.029.001.06, Assgnmt

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. | Siehe 11.4.2.1 | |
| 2 | Assignee | <Assgne> | [1..1] | Party to which the case is assigned. | Siehe 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]

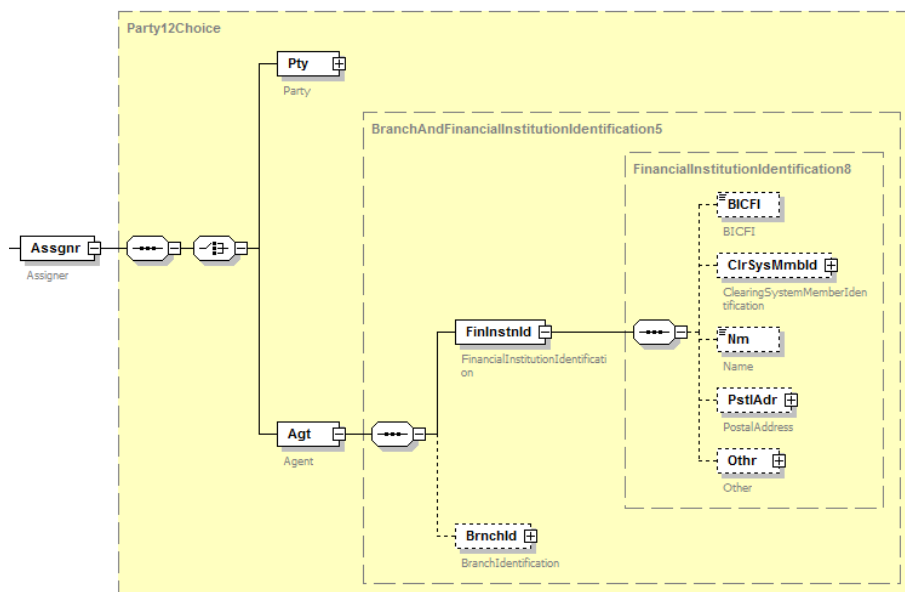


Diagram 90: camt.029.001.06, Assgnr

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]

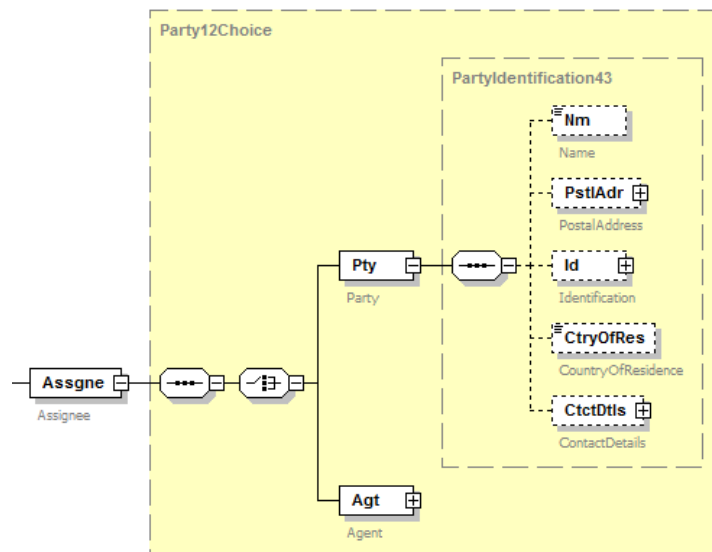


Diagram 91: camt.029.001.06, Assgne

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]

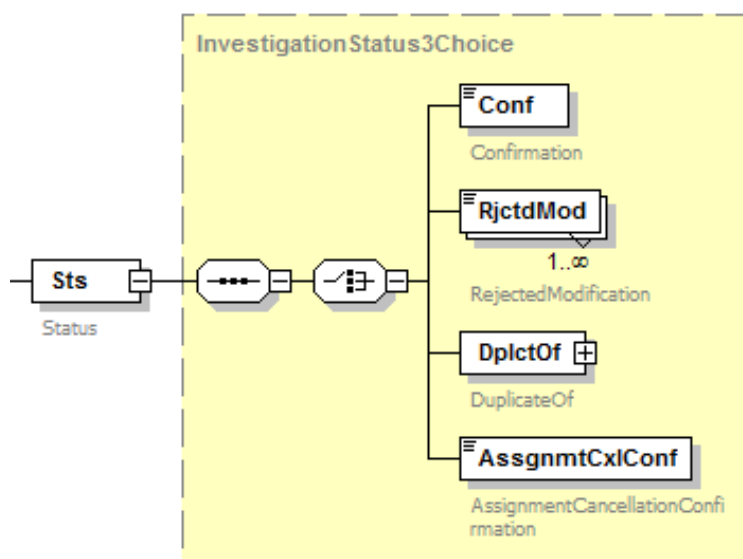


Diagram 92: camt.029.001.06, Sts

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. |

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| Value | ISO Name | Case of usage |
|-------|-----------------------------|--|
| 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]

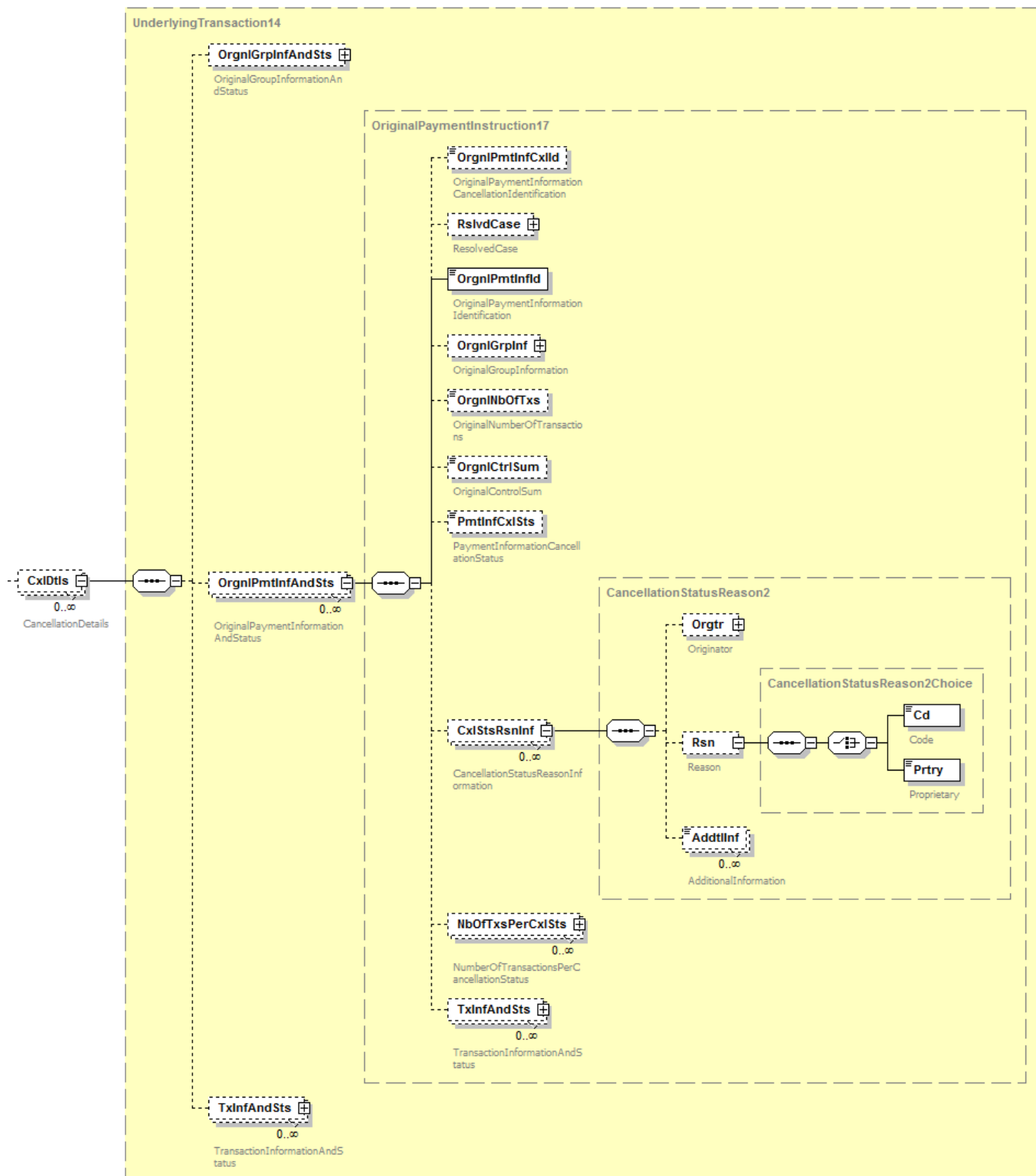


Abbildung 93: camt.029.001.06,CxlDtls

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) |

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| | Name | XML-Tag | Occurrences | Definition | Type | DK-rule |
|---|---------------------------------|------------------|-------------|---|----------------|---|
| 2 | TransactionInformationAndStatus | <TxInfAndStatus> | [0..n] | Provides information on the original transactions to which the cancellation request message refers. | Siehe 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]

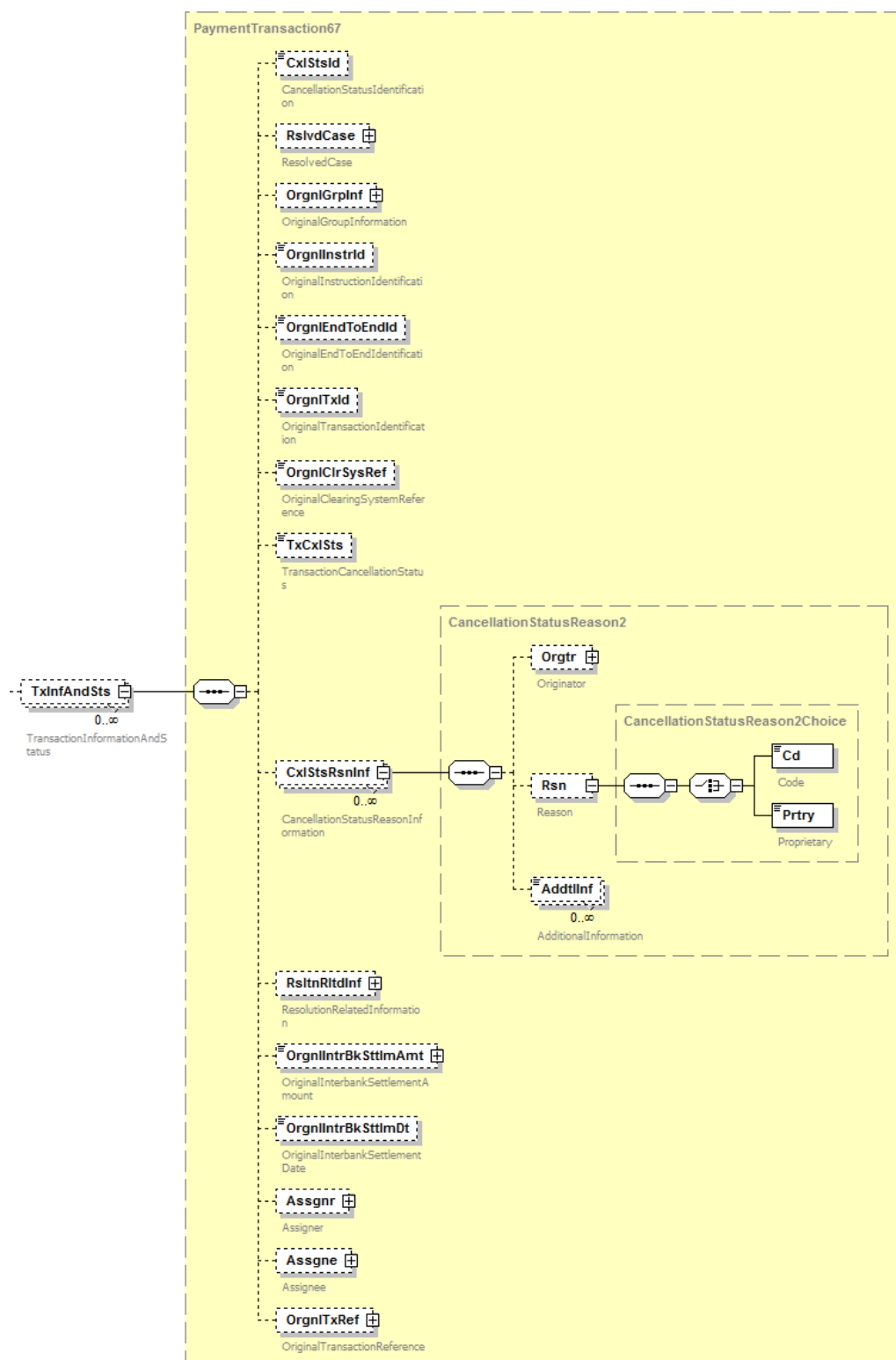


Diagram 94: camt.029.001.06, TxInfAndSts

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) |

| | 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 <OrgnITxRef>, [0..1]

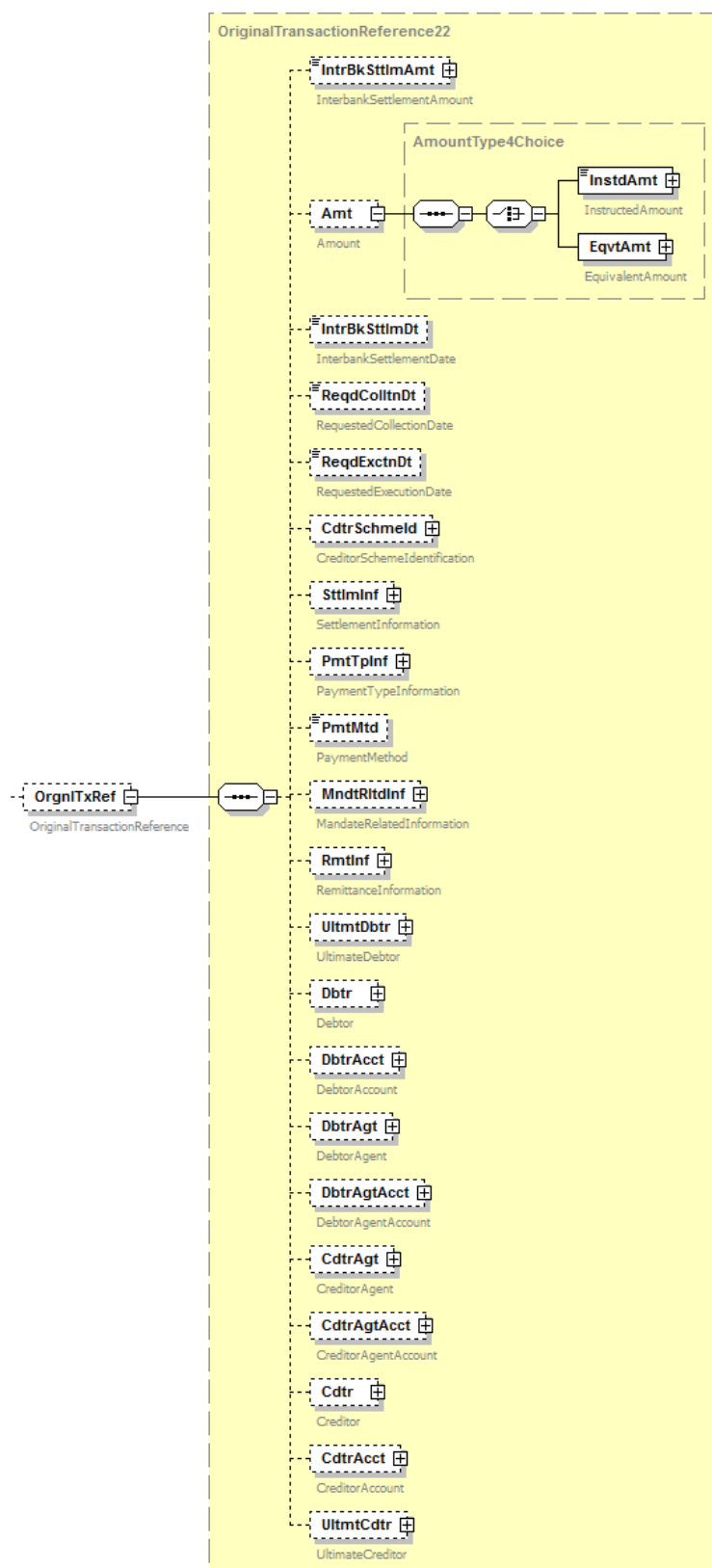


Diagram 95: camt.029.001.06, OrgnITxRef

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. |

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| | Name | XML-Tag | Occurrences | Definition | Type | DK-rule |
|---|------------------------|---------------|-------------|---|--|--|
| 4 | RequestedExecutionDate | <ReqdExctnDt> | [0..1] | Date at which the initiating party requests the clearing agent to process payment. | ISODate | Only valid in case of a SCT-cancellation request, then giving the date of the respective cancellation request (camt.055) or the led-through camt.029 is mandatory. |
| 4 | RemittanceInformation | <RmtInf> | [0..1] | Information supplied to enable the matching of an entry with the items that the transfer is intended to settle such as commercial invoices in an accounts' receivable system. | RemittanceInformation11 | When used in cancellation request (camt.055) or led-through camt.029 an exact borrow is mandatory. |
| 4 | Debtor | <Dbtr> | [0..1] | Party that owes an amount of money to the (ultimate) creditor. | PartyIdentification43 | In case of a SDD-cancellation request the element <Nm> of camt.055 is to be allocated mandatorily. |
| 4 | DebtorAccount | <DbtrAcct> | [0..1] | Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction. | CashAccount24 | To be allocated in case of SDD-cancellation request. |
| 5 | Identification | <Id> | [1..1] | Unique and unambiguous identification for the account between the account owner and the account servicer. | AccountIdentification4Choice | Choice <IBAN> of camt.055 is to be allocated. |
| 4 | DebtorAgent | <DbtrAgt> | [0..1] | Financial institution servicing an account for the debtor. | BranchAndFinancialInstitutionIdentification5 | Only in case on a SDD-cancellation request the element <FinInstnId><BICFI> is to be allocated with the BIC of the payment service provider of the debtor. |

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| | Name | XML-Tag | Occurrences | Definition | Type | DK-rule |
|---|-----------------|------------|-------------|--|--|--|
| 4 | CreditorAgent | <CdtrAgt> | [0..1] | Financial institution servicing an account for the creditor. | BranchAndFinancialInstitutionIdentification5 | Only in case of led-through camt.029 and only in case of a SCT-cancellation request the element <FinInstnId><BICFI> is to be allocated with the BIC of the payment service provider of the creditor. |
| 4 | Creditor | <Cdtr> | [0..1] | Party to which an amount of money is owed. | PartyIdentification43 | In case of a SCT-cancellation request the element <Nm> of camt.055 or the led-through camt.029 is to be allocated mandatorily. |
| 4 | CreditorAccount | <CdtrAcct> | [0..1] | Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction. | CashAccount24 | To be allocated in case of SCT-cancellation request. |
| 5 | Identification | <Id> | [1..1] | Unique and unambiguous identification for the account between the account owner and the account servicer. | AccountIdentification4Choice | Choice <IBAN> of camt.055 or of the led-through camt.029 is to be allocated. |

12 Bank Services Billing Statement

Introduction

The German Banking Industry Committee (Die Deutsche Kreditwirtschaft, DK) agreed on a set of rules for the usage of the Bank Services Billing (BSB) Statement camt.086. This is to be understood as an **optional offer** of the payment service providers (ZDLs, German term Zahlungsdienstleister). German ZDLs offering this billing statement, however, commit themselves to comply with the set of rules described here.

The format camt.086 is not specified as an electronic invoice in this set of rules; it cannot be used for tax purposes or for a submission to fiscal authorities. Nevertheless elements which could be relevant for an electronic invoice were considered in the sense that they cannot be assigned otherwise. In particular elements/element groups were „greyed out“ („is not used“) which could be needed for a future electronic invoice or other future demands in the camt.086-format.

For now, camt.086 as a possible balance confirmation is not in the focus of this specification.

Referenced documents

This specification is built on the following documents.
When it is referred to them the here listed version is valid
(also via http://www.iso20022.org/full_catalogue.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/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

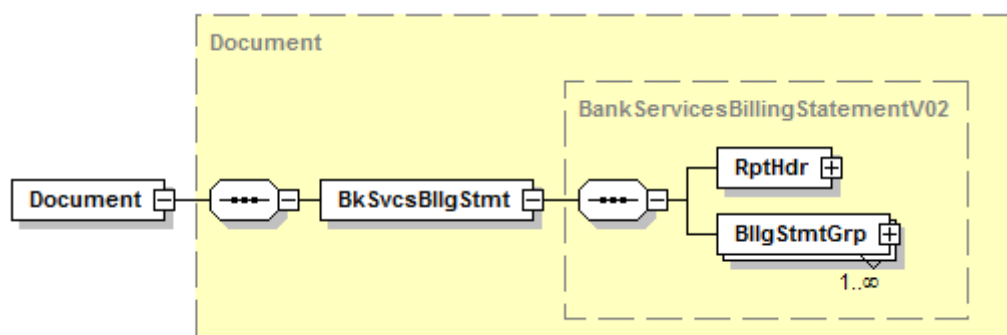


Diagram 96: Overview camt.086.001.02, document

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> | <code><BkSvcsBllg Stmt></code> | [1..1] | Billing message for bank services | BankServicesBillingStatementV02 | |
| 1 | ReportHeader | <code><RptHdr></code> | [1..1] | Provides header details of the billing statement report | See 12.2 | |
| 1 | BillingStatement Group | <code><BllgStmntGrp></code> | [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]

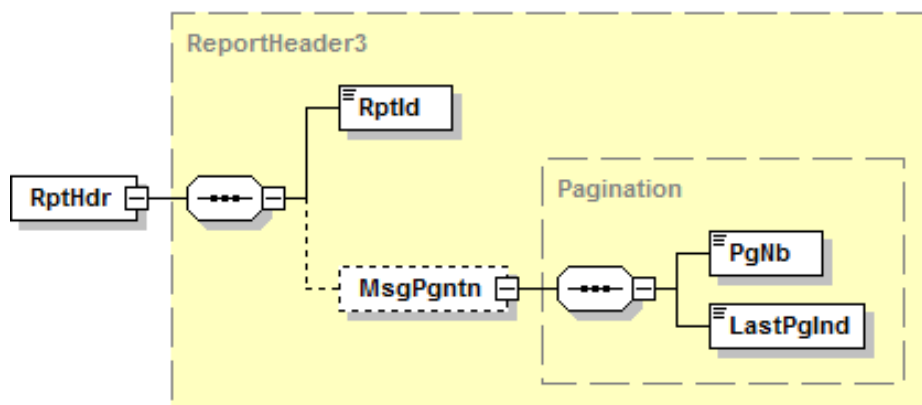


Diagram 97: Overview camt.086.001.02, *RptHdr*

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 | <MsgPgtn> | [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]

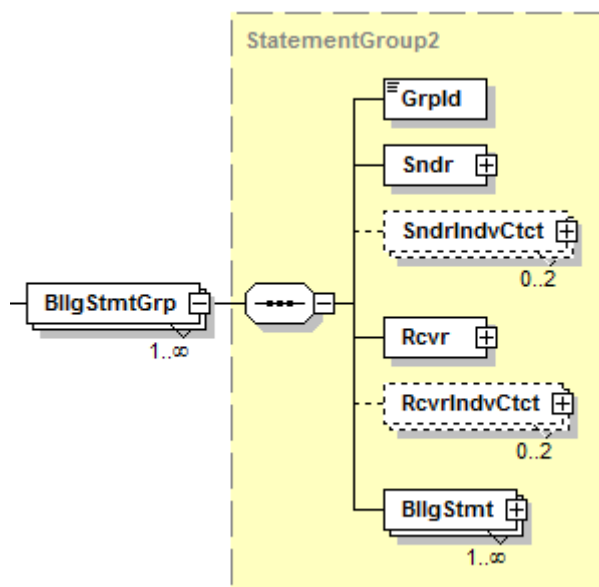


Diagram 98: Overview camt.086.001.02, BllgStmntGrp

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 |

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| | Name | XML-Tag | Occurrences | Definition | Type | DK-rule |
|---|---------------------------|----------------|-------------|---|-----------------|---------|
| 2 | Sender | <Sndr> | [1..1] | Unambiguous identification of the ZDL (or the entity at the ZDL) which issued the statements in this statement group. | See 12.4 | |
| 2 | SenderIndividualContact | <SndrIndvCtct> | [0..2] | Sender's contact details | ContactDetails3 | |
| 2 | Receiver | <Rcvr> | [1..1] | Unambiguous identification of the receiver who receives the statements in this statement group | See 12.5 | |
| 2 | ReceiverIndividualContact | <RcvrIndvCtct> | [0..2] | Receiver's contact details | ContactDetails3 | |
| 2 | BillingStatement | <BlIgStmt> | [1..n] | Provides all service chargeable events that occurred during a reporting cycle | See 12.6 | |

12.4 Sender <Sndr>, [1..1]

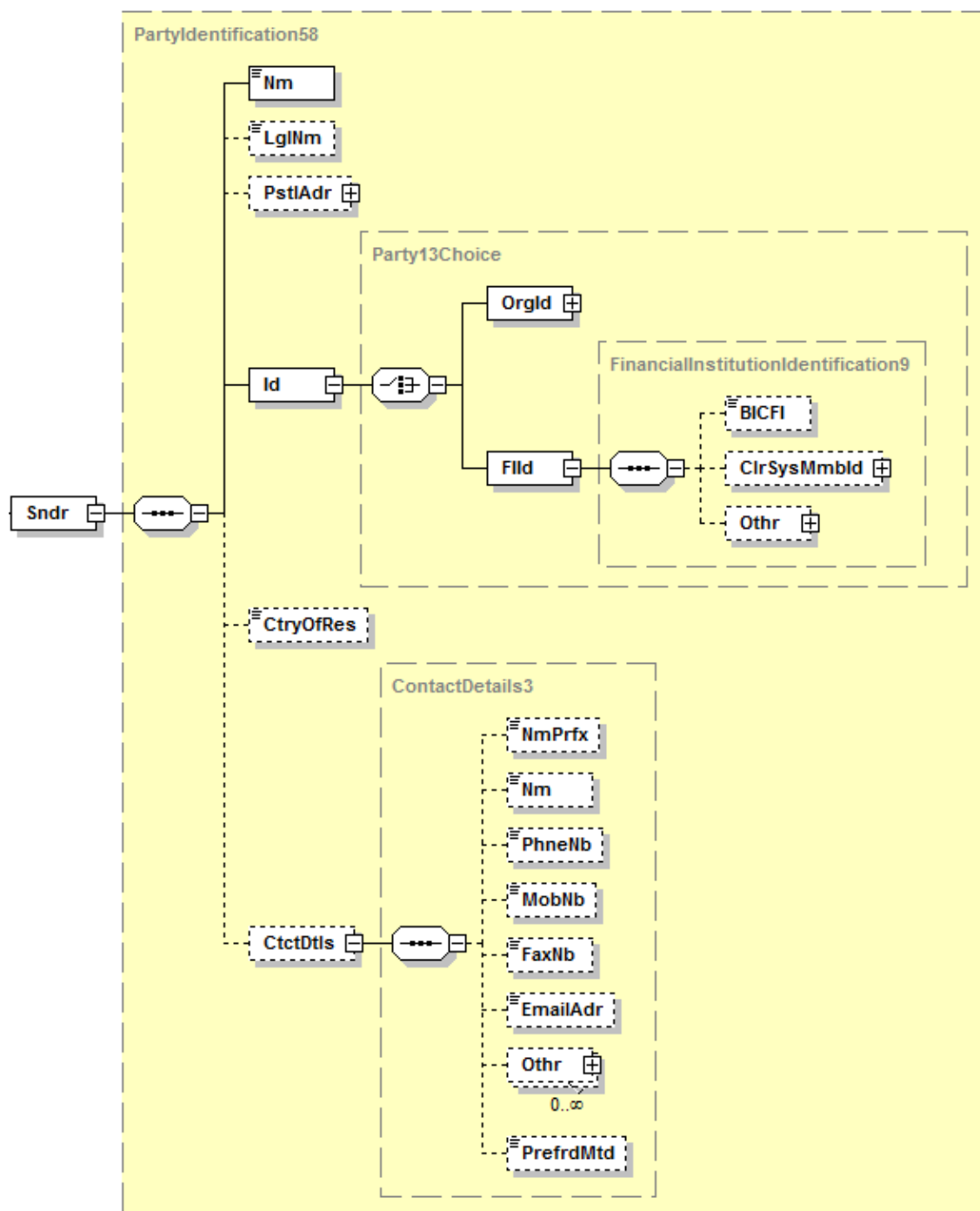


Diagram 99: Overview camt.086.001.02, Sndr

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 | Occurrences | Definition | Type | DK-rule |
|---|------------------------------------|---------------|-------------|---|-------------------------------------|---------------------------------------|
| 3 | Name | <Nm> | [1..1] | Name of the sender | Max140Text | |
| 3 | LegalName | <LglNm> | [0..1] | Legal name of the sender | | |
| 3 | PostalAddress | <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]

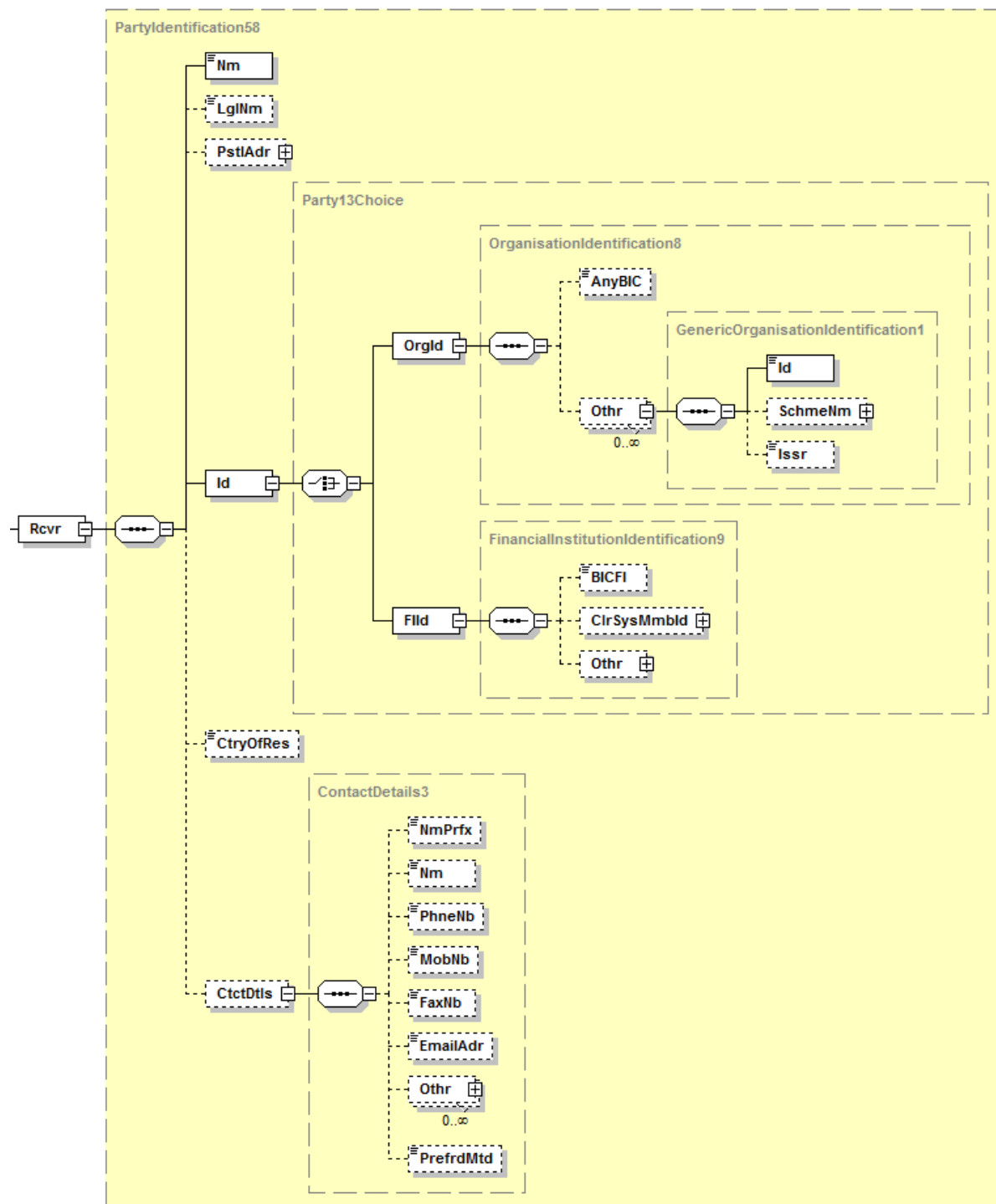


Diagram 100: Overview camt.086.001.02, Rcvr

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. |

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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 <BlgStmnt> , [1..n]

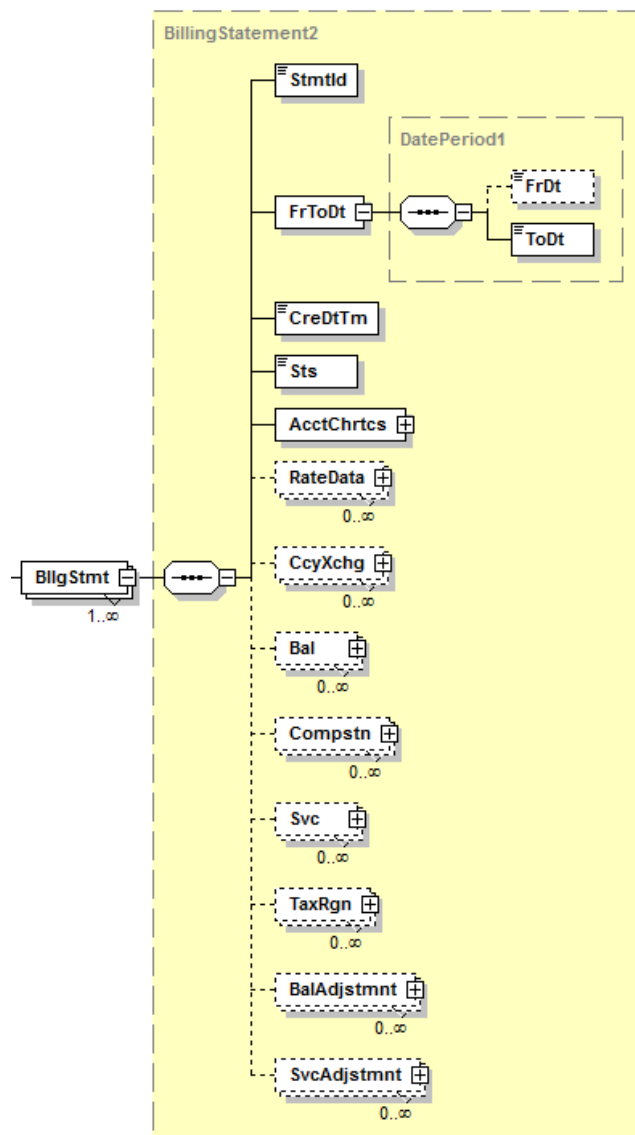


Diagram 101: Overview camt.086.001.02, BlgStmnt

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

```
<BllgStmt>
  <StmId>2017-5664765</StmId>
  <FrToDt>
    <FrDt>2017-09-01</FrDt>
    <ToDt>2017-09-30</ToDt>
  </FrToDt>
  <CreDtTm>2017-09-30T23:15:04</CreDtTm>
  <Sts>ORGN</Sts>
  <AcctChrtcs> </AcctChrtcs>
  <CcyXchg> </CcyXchg>
  <Bal> </Bal>
  <Compstn> </Compstn>
  <Compstn> </Compstn>
  <Compstn> </Compstn>
  <Svc> </Svc>
  <Svc> </Svc>
  <Svc> </Svc>
  <Svc> </Svc>
  <TaxRgn> </TaxRgn>
</BllgStmt>
```

Rules

| | Name | XML-Tag | Occur-ences | Definition | Type | DK-rule |
|---|-------------------------|----------|-------------|------------------------------------|-------------|--|
| 3 | StatementIdentification | <StmId> | [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 |

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| | 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> |

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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]

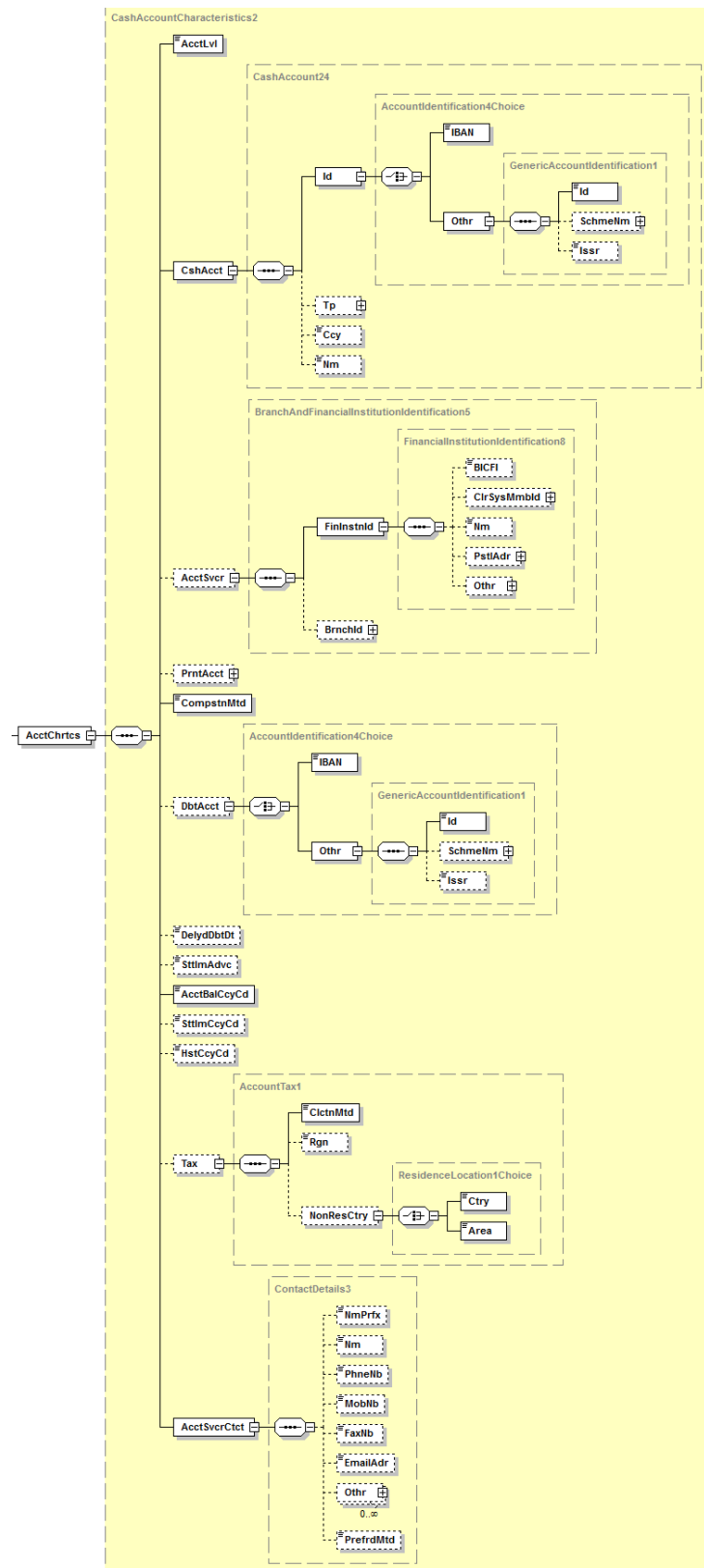


Diagram 102: Overview camt.086.001.02, AcctChrtcs

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. |

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| | Name | XML-Tag | Occurrences | Definition | Type | DK-rule |
|---|------------------------------------|----------------|-------------|---|--|---|
| 7 | SchemeName | <Sch-meNm> | [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 | <ClrSys-Mmbld> | [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 | | |

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| | 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). |

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| | 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 | | |

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| | Name | XML-Tag | Occurrences | Definition | Type | DK-rule |
|---|------------------------|---------------|-------------|--|-----------------|---|
| 4 | AccountServicerContact | <AcctSvrCtct> | [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]

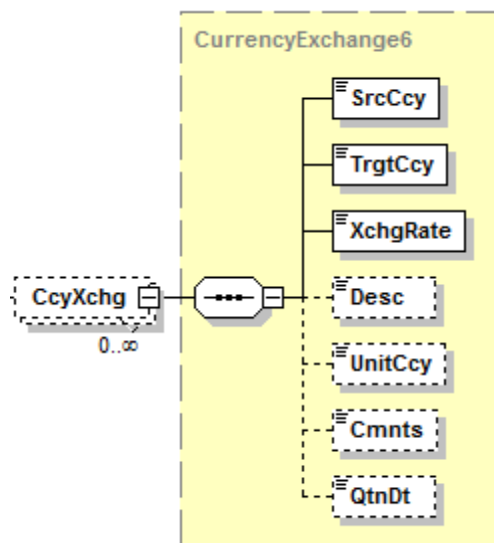


Diagram 103: Overview camt.086.001.02, CcyXchg

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]

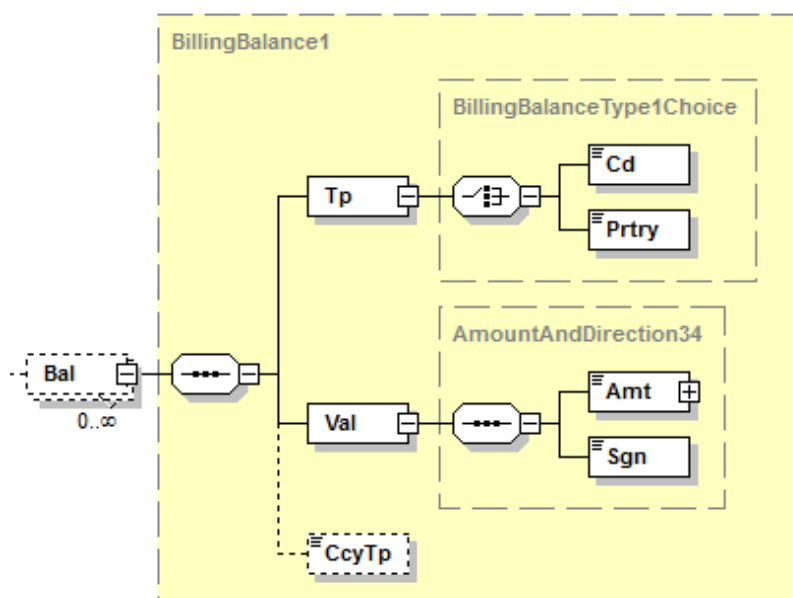


Diagram 104: Overview camt.086.001.02, Bal

Example

```

<Bal>
  <Tp>
    <Cd>LBME</Cd>
  </Tp>
  <Val>
    <Amt Ccy="EUR">23454.32</Amt>
    <Sgn>false</Sgn>
  </Val>
  <CcyTp>
  </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

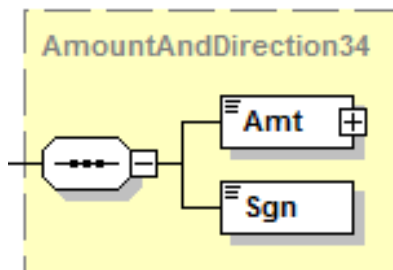


Diagram 105: Elementary structure for depictions of amounts

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]

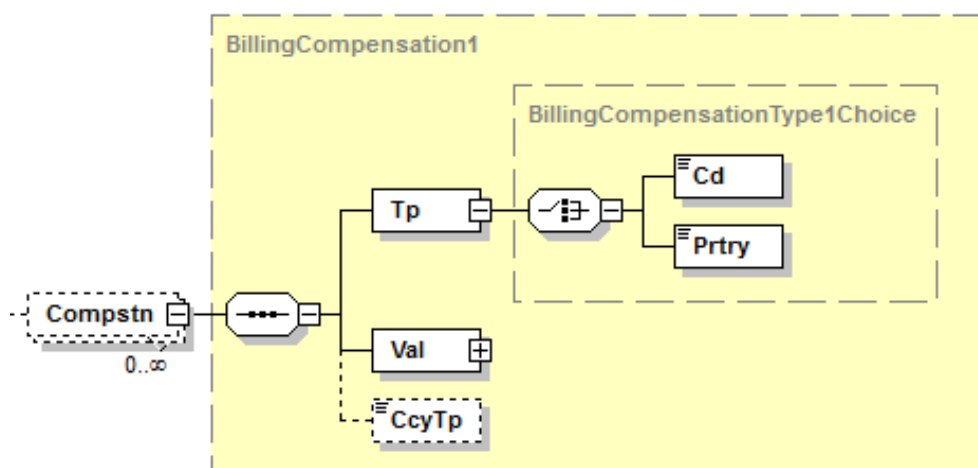


Diagram 106: Overview camt.086.001.02, Compstn

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 | Occurrences | Definition | Type | DK-rule |
|---|------|---------|-------------|------------------------------|--------------------------------|---------|
| 4 | Type | <Tp> | [1..1] | Type of billing compensation | BillingCompensationType1Choice | |

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| | Name | XML-Tag | Occurrences | Definition | Type | DK-rule |
|---|-------------|---------|-------------|---|--------------------------------------|--|
| 5 | Code | <Cd> | [1..1] | Coded form of the compensation type | ExternalBillingCompensationType1Code | <p>If taxes are quoted, the following allocations will be mandatory with one repetition for each group for the following codes:</p> <p>SCBT= ServiceChargesDueBeforeTax = Sum of all service charges before taxes</p> <p>TXSC = Taxable-ServiceCharges = Sum of all taxable service charges (before taxes)</p> <p>TXTS= TaxTotalSum = Sum of the arising taxes</p> <p>CTND= ChargesAndTaxesNetDueThisStmt = Sum of all service charges and taxes</p> <p>Annotation: The formula SCBT+TXTS=CTND is conclusive (but only, if no currency conversions took place).</p> |
| 5 | Proprietary | <Prtry> | [1..1] | Proprietary form of the compensation type | | |
| 4 | Value | <Val> | [1..1] | Amount (calculation or refund) | See 12.10 | Amount belonging to the respective compensation type. It is recommended to state the amount in the settlement currency. |

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| | Name | XML-Tag | Occurrences | Definition | Type | DK-rule |
|---|--------------|---------|-------------|--|--------------------------|---|
| 4 | CurrencyType | <CcyTp> | [0..1] | Currency type used to report the compensation amount | BillingCurrencyType2Code | <p>Currency type used to report the compensation amount:</p> <p>ACCT (currency of the CashAccount), PRCG (condition currency), STLM (currency of the DebitAccount) or HOST (national currency of the country the account is held in).</p> <p>An allocation of this element is recommended (standard: STLM).</p> |

12.12 Service <Svc>, [0..n]

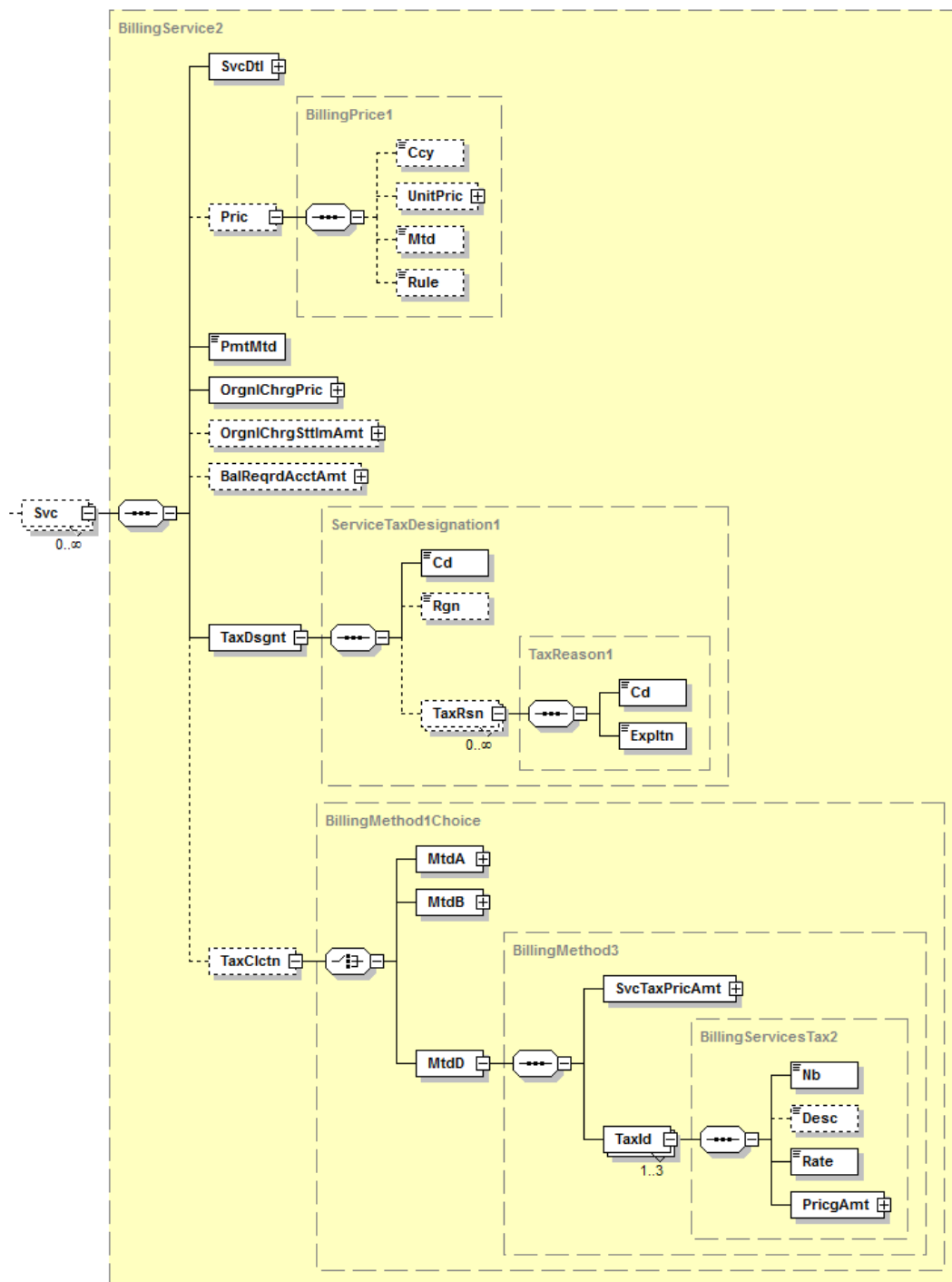


Diagram 107: Overview camt.086.001.02, Svc

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. |

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Appendix 3: Specification of Data Formats

| | Name | XML-Tag | Occurrences | Definition | Type | DK-rule |
|---|--------|---------|-------------|-------------------------------------|--------------------------|---|
| 5 | Method | <Mtd> | [0..1] | Method used to calculate the charge | 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> |

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Appendix 3: Specification of Data Formats

| | Name | XML-Tag | Occurrences | Definition | Type | DK-rule |
|---|---------------------------------|---------------------|-------------|---|---------------------------|---|
| 5 | Rule | <Rule> | [0..1] | Freely definable rule for the charge calculation | Max20Text | <p>Alternatively or in addition to <Mtd> an individual rule for the charge calculation can be allocated here.</p> <p>Especially for %-based prices the constant "PERCENT" or "PROZENT" has to be allocated (as well as for per mil based prices).</p> |
| 4 | PaymentMethod | <PmtMtd> | [1..1] | Payment method | ServicePaymentMethod1Code | <p>The standard case is PVCH (PreviouslyCharged) and is used for the amounts which are due during and at the end of the reporting period because at the time of the camt.086 provision all fees are usually already charged.</p> <p>FREE is only used if the service has not been priced.</p> <p>Please note: In case of a refund towards the client PVCH is used together with the sign (Sgn) "false" for <UnitPric> as well as with all other concerned amount elements.</p> |
| 4 | OriginalCharge Price | <OrglChrgPric> | [1..1] | Amount of the calculated charge, expressed in the pricing currency | See 12.10 | Calculated charge before taxes in the pricing currency. |
| 4 | OriginalCharge SettlementAmount | <OrgnlChrgSttlmAmt> | [0..1] | Amount of the calculated charge, expressed in the settlement currency | See 12.10 | Calculated charge before taxes but possibly already after currency conversion in the currency of the settlement account. |

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Appendix 3: Specification of Data Formats

| | Name | XML-Tag | Occurrences | Definition | Type | DK-rule |
|---|------------------------------|-----------------------|-------------|---|----------------------------|---|
| 4 | BalanceRequiredAccountAmount | <BalReqrdA cctAmt> | [0..1] | Average daily collected balance required to offset a balance compensable service charge | | |
| 4 | TaxDesignation | <TaxDsgnt> | [1..1] | Taxation details | ServiceTaxDesignation1 | Information on whether the (individual) service is taxable. Please note: The interaction of all tax amounts given in the statement is described in chapter 12.16. |
| 5 | Code | <Cd> | [1..1] | Code concerning the tax liability | ServiceTaxDesignation1Code | TAXE (taxable) XMPT (tax-free) The code ZERO is not used here. |
| 5 | Region | <Rgn> | [0..1] | Tax region | Max35Text | This element is allocated when <Cd> = TAXE. Then the tax region is to be allocated here, for Germany therefore the ISO-code "DE". |
| 5 | TaxReason | <TaxRsn> | [0..n] | Reason for taxation | TaxReason1 | |
| 6 | Code | <Cd> | [1..1] | Coded form of the reason for taxation | Max10Text | VAT = value added tax (English abbreviation is used because this is the international standard abbreviation) KEST = capital gains tax KIST = church tax SOLZ = solidarity surcharge Other local tax forms are also possible, but not specified by the DK. |
| 6 | Explanation | <Expltn> | [1..1] | Description of the reason for taxation in a free-text form | Max105Text | Long name for the code, e.g. "value added tax" etc. |

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Appendix 3: Specification of Data Formats

| | Name | XML-Tag | Occurrences | Definition | Type | DK-rule |
|---|------------------------|------------------|-------------|---|-----------------------|---|
| 4 | TaxCalculation | <TaxClctn> | [0..1] | Tax calculation details for different calculation methods | BillingMethod1 Choice | If the condition currency and the calculated taxes of all services are given in the national currency, it will be recommended to use method D (which is precisely described in the following). A currency conversion is only necessary in the case that the currency of the DebitAccount is deviating. |
| 5 | MtdA | <MtdA> | [1..1] | Tax calculation method A | BillingMethod1 | |
| 5 | MtdB | <MtdB> | [1..1] | Tax calculation method B | BillingMethod2 | . |
| 5 | MtdD | <MtdD> | [1..1] | Tax calculation method D | BillingMethod3 | . |
| 6 | ServiceTaxPrice Amount | <SvcTaxPric Amt> | [1..1] | Tax total for the respective individual service | See 12.10 | |
| 6 | TaxIdentification | <TaxId> | [1..3] | Tax amounts per reason for taxation (per tax form) | BillingServicesTax2 | |
| 7 | Number | <Nb> | [1..1] | Tax form in coded form | Max35Text | VAT = value added tax (English abbreviation is used because this is the international standard abbreviation) Other local tax forms are also possible, but not specified by the DK. |
| 7 | Description | <Desc> | [0..1] | Name used to describe the tax form | Max40Text | This free text element can be used for the description of the code, e.g. "value added tax". |
| 7 | Rate | <Rate> | [1..1] | Tax rate | DecimalNumber | To be allocated as decimal number (e.g. 0.19 for 19%). |
| 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]

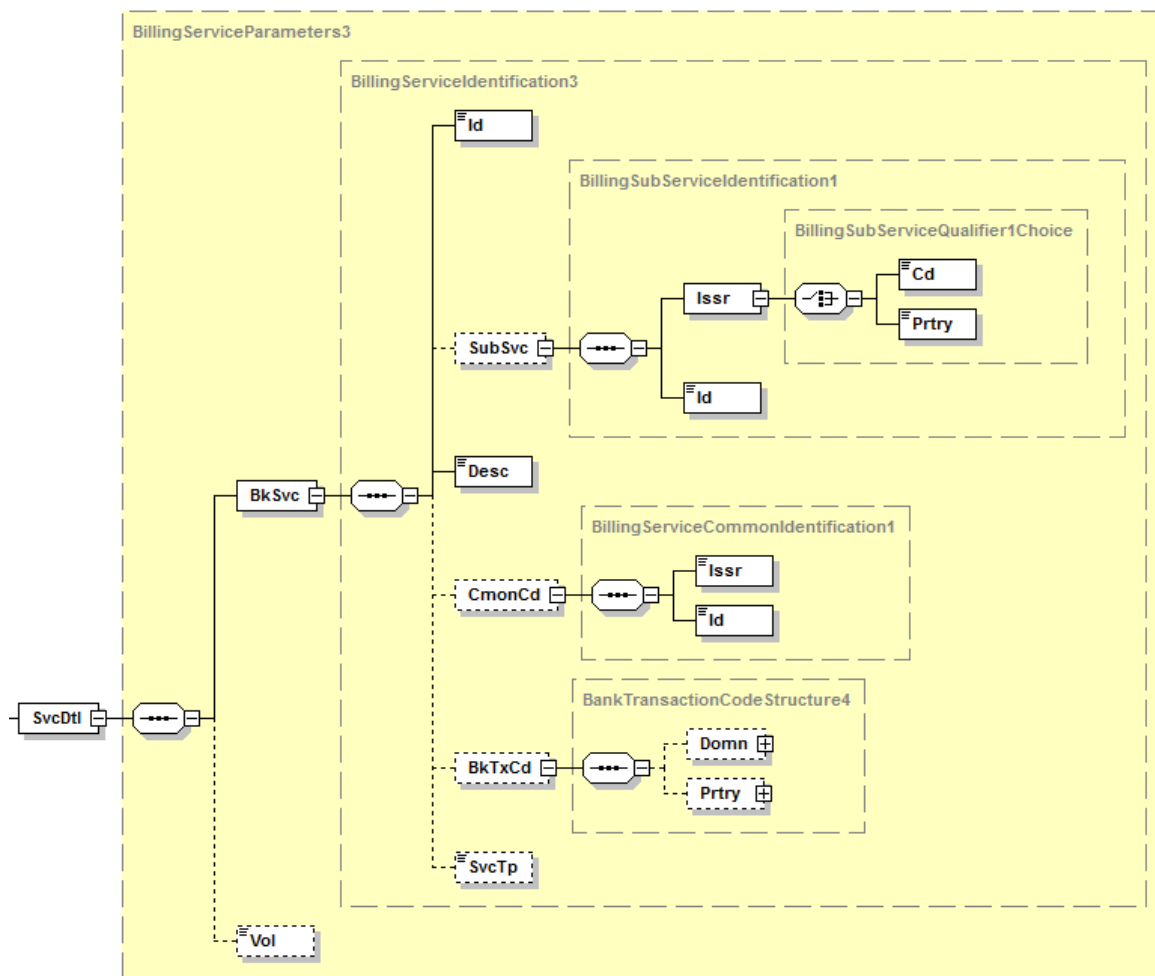


Diagram 108: Overview camt.086.001.02, SvcDtl

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). |

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Appendix 3: Specification of Data Formats

| | Name | XML-Tag | Occurrences | Definition | Type | DK-rule |
|---|---------------------|----------|-------------|--|-------------------------------------|---|
| 7 | Identification | <Id> | [1..1] | Identifier of the subdivision of the service (of the Sub-Service) | Max35Text | It is recommended to give the reference number of the respective payment in this element in cases of charges which depend on the size of the amount of a transaction (e.g. cross-border payment). |
| 6 | Description | <Desc> | [1..1] | Clear text description of the individual product/fee identifier of the ZDL | Max70Text | |
| 6 | CommonCode | <CmonCd> | [0..1] | Standard reference code used to uniquely identify this service across financial institutions | BillingServiceCommonIdentification1 | Depiction of the service in a coded form that is not depending on the institute. In case of usage the AFP Global Service Codes are recommended. |
| 7 | Issuer | <Issr> | [1..1] | Issuer of the code | Max6Text | For AFP Global Service Codes "AFPGLB" is to be used here. |
| 7 | Identification | <Id> | [1..1] | Coding | Max8Text | For AFP Global Service Codes the 8 characters long AFP-code is to be given here. |
| 6 | BankTransactionCode | <BkTxCd> | [0..1] | ISO 20022 Bank Transaction Code which underlies the service | BankTransactionCodeStructure4 | Advice for the allocation of this structure can be taken from chapter 12.17. |
| 7 | Domain | <Dmn> | [0..1] | Domain | BankTransactionCodeStructure5 | |
| 8 | Code | <Cd> | [1..1] | Code of the domain | ExternalBankTransactionDomain1Code | |
| 8 | Family | <Fmly> | [1..1] | Specifies a family (category) within a domain | BankTransactionCodeStructure6 | |
| 9 | Code | <Cd> | [1..1] | Code to specify the family | ExternalBankTransactionFamily1Code | |

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Appendix 3: Specification of Data Formats

| | Name | XML-Tag | Occurrences | Definition | Type | DK-rule |
|---|---------------|--------------|-------------|--|---------------------------------------|---|
| 9 | SubFamilyCode | <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]

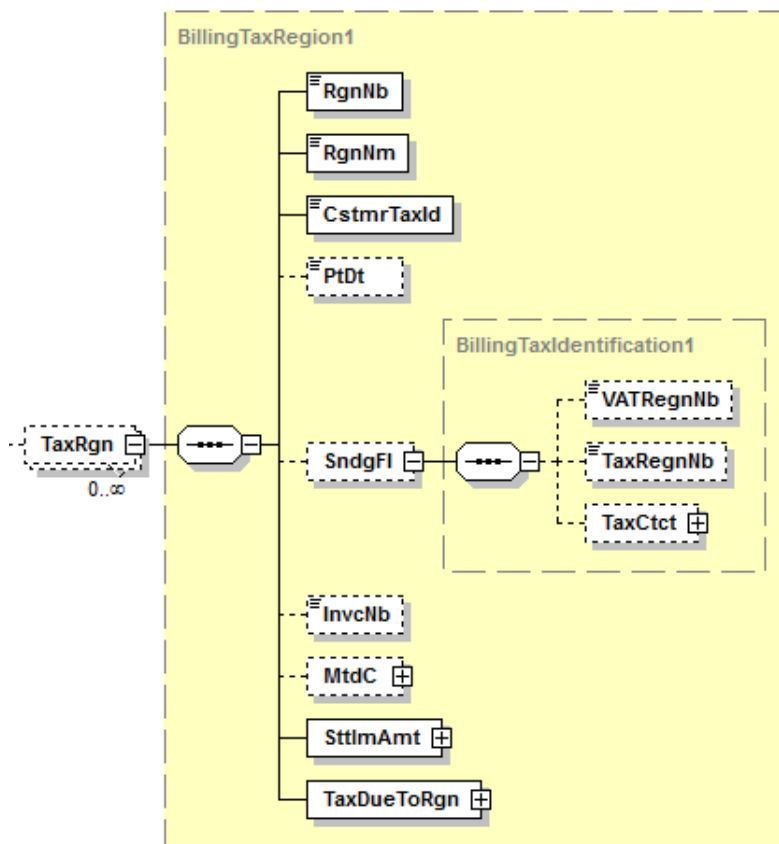


Diagram 109: Overview camt.086.001.02, TaxRgn

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 | | |

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| | Name | XML-Tag | Occurrences | Definition | Type | DK-rule |
|---|------------------|---------------|-------------|--------------------------|----------------|---|
| 4 | InvoiceNumber | <InvNb> | [0..1] | Invoice number | Max40Text | If an invoice number exists and the statement can refer to this invoice number, this number will be specified here. |
| 4 | MethodC | <MtdC> | [0..1] | Tax calculation method C | BillingMethod4 | If the condition currency and the calculated taxes of all services are given in the national currency, this element group will not be allocated (see also TaxCalculation in chapter 12.12). |
| 4 | SettlementAmount | <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.

| | 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 | OTHR | Cash Management | Account Balancing | 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 |
| 15 | Issued SEPA credit transfers | PMNT | ICDT | ESCT | Payments | Issued Credit Transfers | SEPA Credit Transfer |
| 16 | Special services concerning issued credit transfers | PMNT | ICDT | OTHR | Payments | Issued Credit Transfers | Other |

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| | Service charge for ... | BTC triple (domain/family/subfamily) | | | | | |
|----|---|--------------------------------------|------|------|----------|--|--|
| 17 | Cancellation request for a credit transfer | PMNT | ICDT | RPCR | Payments | Issued Credit Transfers | Reversal Due To Payment Cancellation Request |
| 18 | Issued same day value credit transfer | PMNT | ICDT | SDVA | Payments | Issued Credit Transfers | Same Day Value Credit Transfer |
| 19 | Issued standing order | PMNT | ICDT | STDO | Payments | Issued Credit Transfers | Standing Order |
| 20 | Issued cross-border credit transfer | PMNT | ICDT | XBCT | Payments | Issued Credit Transfers | Cross-Border Credit Transfer |
| 21 | Cheque payment | PMNT | ICHQ | CCHQ | Payments | Issued Cheques | Cheque |
| 22 | 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 |
| 24 | Issued SEPA B2B direct debit | PMNT | IDDT | BBDD | Payments | Issued Direct Debits | SEPA B2B Direct Debit |
| 25 | Issued SEPA Core direct debit | PMNT | IDDT | ESDD | Payments | Issued Direct Debits | SEPA Core Direct Debit |
| 26 | Return debit note (external fees) | PMNT | IDDT | FEES | Payments | Issued Direct Debits | Fees (Generic) |
| 27 | Request for cancellation of a direct debit | PMNT | IDDT | RCDD | Payments | Issued Direct Debits | Reversal Due To Payment Cancellation Request |
| 28 | Return debit note (internal fees) | PMNT | IDDT | UPDD | Payments | Issued Direct Debits | Reversal Due To Return/ Unpaid Direct Debit |
| 29 | Notification for the receipt of a credit transfer | PMNT | RCDT | OTHR | Payments | Received Credit Transfers | Other |
| 30 | Special payment services | PMNT | MDOP | OTHR | Payments | Miscellaneous Debit Operations | Other |
| 31 | 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 |
| 33 | Received SEPA credit transfer | PMNT | RCDT | ESCT | Payments | Received Credit Transfers | SEPA Credit Transfer |
| 34 | Received credit transfer (external fees) | PMNT | RCDT | FEES | Payments | Received Credit Transfers | Fees (Generic) |
| 35 | Received cross-border credit transfer | PMNT | RCDT | XBCT | Payments | Received Credit Transfers | Cross-Border Credit Transfer |

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| | Service charge for ... | BTC triple (domain/family/subfamily) | | | | | |
|----|--|---|------|------|----------|------------------------|------------------------|
| 36 | Received cheque | PMNT | RCHQ | URCQ | Payments | Received Cheques | Cheque Under Reserve |
| 37 | Returned cheque (debit) | PMNT | RCHQ | UPCQ | Payments | Received Cheques | Unpaid Cheque |
| 38 | Received ACH direct debit | PMNT | RDDT | ADBT | Payments | Received Direct Debits | ACH Debit |
| 39 | Received SEPA B2B direct debit | PMNT | RDDT | BBDD | Payments | Received Direct Debits | SEPA B2B Direct Debit |
| 40 | Received SEPA Core direct debit | PMNT | RDDT | ESDD | Payments | Received Direct Debits | SEPA Core Direct Debit |
| 41 | Special services concerning received direct debits | PMNT | RDDT | OTHR | Payments | Received Direct Debits | Other |