Payment transactions

Formats

Updated Version with amendments from 17 March 2024

March 2024

UniCredit

Contents

Text is highlighted this way to quickly show you where major amendments have occurred.

The following brochure contains important details about the technical specifications and the different payment transaction formats.

Please consider the information provided in this brochure as recommendations. It is based on the the SEPA Rulebooks issued by the EPC as well as the country-specific bodies. The brochure also describes XML formats for international payments.

1. ISO 20022 data formats

DATA FORMATS

SEPA data formats are based on ISO Standard 20022/UNIFI (Universal Financial Industry Message Scheme: iso20022.org) for XML.

- XML is an open standard
- Arbitrary field content
- Character set is UTF-8, specified in XML header `<?xml version="1.0" encoding="UTF-8"?>`
  The implementation guidelines (Inter-banking-Transactions) were released by the European Payments Council (EPC) in September 2006 and are further developed on an annual basis
- As an XML-based format, ISO 20022 provides the foundation for modern global payment transactions and offers a vast spectrum of choices; hence, appropriate flexibility
- SEPA is the first application of consistent ISO 20022 processing in the payment transactions process as far as all SEPA products are concerned. The entire process chain, including account statements, is already XML-ISO 20022-based in the SEPA environment

```xml
<CdtTrfTxInf>
    <PmtId>
        <EndToEndId>OriginatorID1234</EndToEndId>
    </PmtId>
    <Amt>
        <InstdAmt Ccy="EUR">1234.56</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>
```

The pain-format (payment initiation) has been defined for the customer-bank space.

2. Relation between customer and bank formats (ISO 20022)

Customers submit the pain format for payment transaction files to banks. In inter-bank relationships, the payments are subsequently exchanged between the banks using the pacs format. As an option, the customer is provided with the camt format to document account postings. As an option, errors/rejects may also be provided to the customer by the bank as a file in the pain format.

SUBMISSION AND REPORTING

Payment order	Error information

Customer

pain = payment initiation
Payment initiation for
- Credit Transfers (pain.001)
- Direct Debits (pain.008)

pain = payment initiation error messages
- Positive and negative status information (pain.002)

Bank

pacs (payment clearing & settlement)
Clearing for
- Credit Transfers (pacs.008)
- Direct Debits (pacs.003)

pacs = payment clearing & settlement error messages
- Error message/status (pacs.002)

Customer

camt (cash management)
(as an option, also as MT940)
Account information
- Notification (camt.052)
- Statement of account (camt.053)
- DTI (camt.054)

Customer information

3. XML customer formats

What will change about the SEPA order data?

Outlook
Usually every year in November, a new SEPA Rulebook comes into force that provides the basis for the continuous updates to the latest requirements. The German Banking Industry Committee transfers the necessary updates into Annex 3 to the DFÜ Agreement (DFÜ: Remote-Data Transfer Agreement in the German Bank association DK), which means that you may possibly also have to make updates to the formats and processes. The German Banking Industry Committee has made an agreement that customarily both the current and the previous format versions are to be accepted. In addition, UniCredit accepts even older versions. However, the respective formats do have to be used to be able to utilise the new functions.

As per decision of the European Payments Council ("EPC") as of October 24th 2023 the migration of SEPA payment schemes to the 2019 version of ISO 20022, originally scheduled for November 20th 2023, has been postponed by 4 months to March 17th 2024.

The currently discussed updates can be followed on the Internet:
- Changes in Annex 3 to the DFÜ Agreement planned by the German Banking Industry Committee:
  - https://www.ebics.de/de/datenformate/gueltige-version
- Updates to be discussed by the European Payments Council (EPC) that issues the SEPA Rulebook:
  - www.europeanpaymentscouncil.eu/index.cfm/sepa-credit-transfer/sct-consultations
  - www.europeanpaymentscouncil.eu/index.cfm/sepa-direct-debit/sdd-consultations

March 2024 (DFÜ annex 3 – version 3.7)
- Format changes: pain.001 for instant payments and SEPA credit transfers as well as pain.008 for SEPA direct debit including B2B
- New fields: UETR and Ultimate Beneficiary for urgent payments (Urgent = CCU in format pain.001) as well as LEI
- Status concept: pain.002 in an amended format and a status concept
- Termination: Old formats pain.001.003.03 and pain.008.003.02 will be discontinued
- Structured address fields are mandatory for new fields

November 2022 (DFÜ annex 3 – version 3.6)
- Foreign and urgent payments can be submitted in the format pain.001.001.09. The structured address fields such as City <TwnNm> and Country <Ctry> must be filled in. Also, the structured address fields become mandatory for the Ultimates.
- Adjustments and changes to camt.053 / 052 / 054.001.08: Since version 8 must also be CBPR+ interbank format compliant in the future:
  - Umlauts are no longer allowed – äÄöÖüß etc changed to aAoOuUs etc
  - Only once more 140 digits Unstructured RemittanceInfo (so far n x 140 digits). The rest is transferred (often internal booking information) to AdditionalTransactionInformation (1x 500 digits).
  - UnstructedAdress: Only 3 x 35 digits (previously 7x70 digits)
  - ToDateTime: from 00:00:00 to 24:00:00 →   23:59:59
  - No 30 February Value date

November 2021 (DFÜ Agreement Appendix 3 – Version 3.5)
- New ISO versions (pain.001.09 and camt.05N) for instant payments
- Conversion to new reporting formats to ISO 20022 Version 2019 (camt.53.001.08, camt.053.001.008, camt.054.001.08)
- Adjustments and changes to the business transaction codes (BTC)

November 2020 (DFÜ Agreement Appendix 3 – Version 3.4, see Chapter 4 for further details)
- No format changes
- Announcement of pain.001 for international payments (Substitute for DTAZV)
- Decommission of MT940 and MT942 until 2025

November 2019 (DFÜ Agreement Appendix 3 – Version 3.3, see Chapter 4 for further details)
- Introduction of specific BTCs for SEPA Instant credit transfers
- Credit notification for instant credit transfers
- IBAN-Only rule in the case of non-EEA / EU countries
- Statement of address in camt.029

November 2018 (DFÜ (remote data transfer) Appendix 3 – Version 3.2, see Chapter 4 for further details)
- New credit transfer recall reasons for camt.055
- Extension of the electronic recall period for camt.055 to 13 months
- Minor adjustments to the DK business transaction codes (BTCs) and to the ISO 20022 Bank Transaction Codes Domain / Family / Subfamily
- Specification of DK rulebook for bank fee message camt.086
- Reporting: uniform terminology for posting texts under the Payment Accounts Act (ZKG)
- Uniform naming conventions for standard DK formats in a zip container
- New order type BKA for the pdf account statement
- Deactivation of acceptance of DTE – Data Medium Urgent – in DTAUS format
- Elimination of old order types (XAZ, XTZ, XTX, XDZ, XDX)
- Introduction of instant payments

November 2017 (DFÜ Agreement Appendix 3 – Version 3.1)
- New DK format schemes, but with the same ISO namespace
- Direct debit sequence can be mixed within a bulk
- Extension of B2B Direct Debit return period to 3 days
- Electronic customer payment cancellation request via camt.055 and response via camt.029
- Positive status information on the submitted payment via pain.002
- Purpose codes INTC and CORT for urgent payments (CCU)
- Real-time credit transfers (instant payments) with individual BTCs
- Cancellation of old cheque BTCs
- Definition of camt pagination
- Cash-back payments for card payments
- Cancellation of old order types (DTI, DTE, CD1, C1C, EUE)

26 June 2017 (Regulation (EU) 2015 / 847 on Transfer of Funds)
- Direct debits outside the EU/EEA must be submitted with the debtor's address

November 2016 (DFÜ Agreement Annex 3 – Version 3.0)
- New DK formats with standardised ISO Name space: pain.001.001.03, pain.008.001.02, pain.002.001.03
- Mandate reference may now also contain spaces (but not recommended)
- The characters "/" and "//" may only be used with limitations
- Change in the mandate change indicator due to IBAN-Only
- The shorter presentation period of COR1 (D-1) now applies to CORE
- COR1 is converted into CORE
- Simplified direct debit sequence for FIRST direct debits which can now be presented as recurrent

November 2015 (DFÜ Agreement Annex 3 – Version 2.9)
- No format changes
- New purpose codes and BTCs
- Reporting: substantiation of R-transactions and depiction of cheques

November 2014 (DFÜ Agreement Annex 3 – Version 2.8)
- No format changes
- Amendments of account statements, see brochure "Reporting" for more details
- Integration of SCC (SEPA Cards Clearing)
- Optional extension in file names of XML files in ZIP files

November 2013 (DFÜ Agreement Annex 3 – Version 2.7)
- Format versions: pain.001.003.03, pain.008.003.02, pain.002.003.03
- Shorter presentation period COR1
- IBAN-Only
- Urgent credit transfer as pain.001 with URGP service level

November 2012 (DFÜ Agreement Annex 3 – Version 2.6)
- No format changes
- Return code AC13 if the debtor is a consumer and FF05 if a direct debit with shorter presentation period COR1 (D-1) is not possible

November 2011
No new formats

November 2010 (DFÜ Agreement Annex 3 – Version 2.5)
- Format versions: pain.001.002.03, pain.008.002.02, pain.002.002.03
- Total fields (amount, item & reference) on the bulk level (PaymentInformation)
- Restructuring of the reject pain.002-message to accommodate customer requirements
- Structured feedback on return fees in MT940/MT942/DTI
- Return code FOCR due to SCT-recall after settlement (recall)
- Optional: purpose of payment donation (purpose code = CHAR)
- Optional: verification numbers adequate CreditorReference on transfer receipts

November 2009 (DFÜ Agreement Annex 3 – Version 2.4)
- Start SEPA Direct Debit CORE & SEPA Direct Debit Business-to-Business (B2B)
- Format versions: pain.001.002.02, pain.008.002.01, pain.002.002.02
- Grouping standard homogenised – MIXED only in compliance with European Payments Council (EPC) requirements
- Optional: PurposeCodes standardised (more than 100 purpose codes) e.g. salary, employee/employer sponsored deferred savings plans, public contribution accounts
- Optional: additional fields for the entry of third party names: ultimate creditor/debtor
- Optional: definition of formats for XML statement reporting (camt.052, camt.053, camt.054)

November 2008 (DFÜ Agreement Annex 3 – Version 2.3)
- No changes to the format. No content-related format changes, although grouping and containers have been taken into account: pain.001.001.02, pain.001.001.02.grp, pain.001.001.02.con, pain.002.001.02.ct, pain.002.001.02.ct.con

January 2008 (DFÜ Agreement Annex 3 – Version 2.2)
- Start SEPA Credit Transfer
- Format versions: pain 001.001.02, 002.001.02.ct

4. Changes as of March 2024

Changes as of 17 March 2024 and in the 1st half of 2024:

- Format changes: pain.001 for instant payments and SEPA credit transfers as well as pain.008 for SEPA direct debit including B2B
- New fields: UETR and Ultimate Beneficiary for urgent payments (Urgent = CCU in format pain.001)
- Introduction and termination: AXZ pain.001 will be introduced in the 1st half of 2024 and it will replace DTAZV formats for international payments until 2025
- Status concept: pain.002 in an amended format and a status concept
- Termination: Old formats pain.001.003.03 (current pain.001.001.03) and pain.008.003.02 (current pain.008.001.02) will be discontinued

These changes will result in the following amendments:

- Structured address fields are mandatory (when using these new formats and submitting address data)
- New identification number: Legal Entity Identifier (LEI) will be introduced and is partially mandatory (EU Anti Money Laundering Regualtion)
- Structural changes: Technical re-grouping and re-naming of certain fields
- The **accompanying note process,** including the SRZ-fax accompanying note, will be discontinued in mid-2025. The file is then released via internet banking or electronic signature

The schedule for the introduction of new customer formats:

	At present ISO 20022-Version 2009	Nov 23 March 2024 ISO 20022-Version 2019	Apr 2024	Nov 2024	Nov 2025
SEPA CT & Instant	**pain.001.001.03** (pain.001.003.03)	**pain.001.001.09** (pain.001.001.03)			
CCU urgent	**pain.001.001.03** (pain.001.003.03)	**pain.001.001.09** (pain.001.001.03)			
International payment	DTAZV		**pain.001.001.09** (DTAZV)		
cgi (mix SEPA / urgent / international)	**pain.001.001.03**			**pain.001.001.09** (pain.001.001.03)	
SEPA Direct Debit	**pain.008.001.02** (pain.008.003.02)	**pain.008.001.08** (pain.008.001.02)			
StatusReport	**pain.002.001.03** (pain.002.003.03)	**pain.002.001.10** (pain.002.001.03)			
Forwarding	MT101			**pain.001.001.09-relay** (MT101)	

"Discontinuation of old formats - only ISO-version 2019 accepted"

CURRENT MIGRATION PLAN

The introduction of new formats results in a transition phase with the co-existence of both formats with subsequent shutdown the old formats. The current migration plan includes the following phases:

XML CLIENT FORMATS – SUBMISSION ACCORDING TO ISO 20022 VERSION 2019

		Nov 2021	Nov 2022	Mar 2023	Nov 23 16 / 17 Mar 24	Apr 2024	Nov 2024	Nov 2025
SEPA	pain.001.001.09, pain.008.001.08				Start			
	pain.001.001.03, pain.008.001.02				Phase out			Stop
	pain.001.003.03, pain.008.003.02	Phase out	Exception		Stop			
AXZ	**pain.001.001.09**					Start		
	DTAZV / MT101					Phase out		Stop
CCU / Target	pain.001.001.09				Start			
	pain.001.001.03				Phase out			Stop
	pain.001.003.03	Phase out	Exception		Stop			
	DTAZV / MT101	Phase out						Stop
cgi	**pain.001.001.09, (pain.008.001.08)**					Start		
	pain.001.003.03, pain.008.001.02					Phase out		Stop

XML CLIENT FORMATS – REPORTING & RECALL ACCORDING TO ISO 20022 VERSION 2019

		Nov 2021	Nov 2022	Mar 2023	Nov 23 16 / 17 Mar 24	Apr 24	Nov 24	Nov 2025
camt V8	C53 / C52 / C54 / C5N V8	Start						
	C53 / C52 / C54 / C5N V2	Phase out						Stop
	MT940 / MT942	Phase out						Stop
FI / interbank	camt V8 FI			Start				
	MT950			Phase out				Stop
Status	pain.002.001.10 (SEPA, CCU)				Start			
	pain.002.001.03 (SEPA, CCU)				Phase out			Stop
	pain.002.001.10 (gpi / AXS)				Postponed			Start
	pain.002.001.03 (gpi / XGZ)						Phase out	
Recall	pain.007.001.04				Unchanged			
	camt.055 V4 & V5 (SEPA)				Unchanged			
	camt.029 V6 (SEPA)				Unchanged			
Billing	camt.086 V1 & V2				Unchanged			

XML CLIENT FORMATS – RELAY / FORWARDING ACCORDING TO ISO 20022 VERSION 2019

		Nov 2021	Nov 2022	Mar 2023	Nov 23 16 / 17 Mar 24	Apr 24	Nov 24	Nov 2025
Initiate	pain.001.001.09 Relay						Start	
	MT101-Forwarding				Phase out			Stop
Status	pain.002.001.10 Relay						Start	
Statement	camt V8 Relay			Start				
	MT940 / 2 third party bank account stat.			Phase out				Stop
Recall	camt.055.001.08 Relay						Start	
	camt.029.001.09 Relay						Start	

To reduce complexity in the transition phase, we recommend a switch from old formats to new formats and thereafter an update of the new formats to the newest available version:

- Until March 2024: pain.001.003.03 / pain.008.003.02 → pain.001.001.03 / pain.008.001.02
- In the course of 2024: pain.001.001.03 / pain.008.001.02 → pain.001.001.09 / pain.008.001.08

STRUCTURED ADDRESS WILL BE MANDATORY

If address data is included in a payment message, it must be provided in a structured form. As is presently, for international payments address data must be provided in the payment message. For purely domestic payments the inclusion of address data is optional.

Contrary to the old ISO version, new formats require address data in a structured form:

Unstructured address – Old ISO-Version

```
...
<Nm>ABC Handels GmbH</Nm>
<PstlAdr>
    <Ctry>DE</Ctry>
    <AdrLine>Zentrale1, Dorfstrasse 23/2</AdrLine>
    <AdrLine>80995 Muenchen / Bogenhausen</AdrLine>
</PstlAdr>
...
```

Structured address – New ISO-Version

```
...
<Nm>ABC Handels GmbH</Nm>
<PstlAdr>
    <Dept>Zentrale1</Dept>
    <StrtNm>Dorfstrasse</StrtNm>
    <BldgNb>23</BldgNb>
    <Flr>2</Flr>
    <PstCd>80995</PstCd>
    <TwnNm>Muenchen</TwnNm>
    <TwnLctnNm>Bogenhausen</TwnLctnNm>
    <Ctry>DE</Ctry>
</PstlAdr>
...
```

Fields envisaged for the submission of structured address data are as follows:

XML Tag	Name		Use in AXZ	Example
AdrTp Cd / Prtry	Code	Address type	Prohibited	-.-
Dept	70 Text	Department	Optional	**Client & Solutions**
SubDept	70 Text	Sub department	Not recommended	**GTB3PP**
StrtNm	70 Text	Street name	Recommended	**Arabella Str.**
BldgNb	16 Text	Building number	Recommended	**12**
BldgNm	35Text	Building name	Not recommended	**HVB-Tower**
Flr	70 Text	Floor	Not recommended	**16**
PstBx	16 Text	Post box	Not recommended	**100101**
Room	70 Text	Room / Apartment	Not recommended	**West**
PstCd	16 Text	Postal code	Recommended	**80333**
TwnNm	**35 Text**	**Town**	**Mandatory**	**Munich**
TwnLctnNm	35 Text	Town location name	Not recommended	**Bogenhausen**
DstrctNm	35 Text	District	Not recommended	**Upper Bavaria**
CtrySbDvsn	35 Text	State	Recommended for certain countries, e.g. USA	**Bavaria**
Ctry	**2 ISO-Code**	**Country**	**Mandatory**	**DE**

Whilst structuring address data, national specifics are being considered, e.g.:

- France: house number ahead of street name
- USA: house number ahead of street name, postal code following town name, town name always in connection with a state

Further information regarding national specifics of address data is included in the following XLS file provided by SWIFT.

As of now most market participants store their client address data in an unstructured or partially structured form. A complete migration of all client address data into a 100% structured form poses a certain challenge to many market participants. For that reason, currently a hybrid solution is being developed in addition to the structured address. The hybrid solution is envisaged for a transitionary phase and specifies a certain minimum number of structured address fields which are complemented by unstructured address lines.

From November 2025, hybrid (semi-structured) address assignment for international payments (AXZ) will be permitted, i.e. in addition to the mandatory city/country information, additional information may also be provided in the free text lines, i.e. in <AdrLine>. However, it is still recommended to use the structured elements intended for this purpose (e.g. <StrtNm> to specify a street) if possible. At present, binding details regarding the implementation of the hybrid solution and its timing for different products like international, urgent and SEPA payments, are not yet available.

FURTHER SEPA CHANGES – LEI, ALIAS, ETC.

There are the following field changes:

- BIC re-named to BICFI
- New fields: LEI or Proxy / Alias

LEI (Legal Entity Identifier) is a 20-digit international Id according to ISO 17442: LLLL00CCCCCCCCCCCCPP (L: LOU = local operating unit / LEI issuing entity, 00: two zeros, C: unique code, P: check sum).

Application for a LEI and an international registration with a local operating unit authorised for LEI issuance results in fee payments. LEI needs to be renewed annually. The correctness and validity of a LEI can be verified. With an amendment of Anti Money Laundering Regulation (VO (EU) 2023 / 1113) banks are required to validate and forward LEIs provided in a payment message. Alternatively, another comparable form of official identification can be used. Further details of the implementation are still work in progress. The implementation is expected towards the end of 2024.

New ISO version 2019 (pain.001.001.09, pain.008.001.08, …) allows for a submission of a LEI. LEI is available in

SEPA format for Debtor, Creditor, UltimateDebtor, UltimateCreditor, InitiatingParty non-SEPA format additionally for DebtorAgent, CreditorAgent, IntermediaryAgent1-3, Invoicer, Invoicee, Garnishee, GarnishmentAdminstrator.

```
<Id>
    <OrgId>
        <AnyBIC>...</AnyBIC>
        <LEI>98760027AK4LSOGXGY18</LEI>
        <Othr>
            <Id>...</Id>
            <SchmeNm>...</SchmeNm>
        </Othr>
    </OrgId>
</Id>
```

The Proxy / Alias is e.g., a TELE phone number, EMAL email, DNAM internet address, EWAL e-wallet, LEIC-LEI, TOKN token, SOSE SocialSecurityId, CCPT passport number or a PVTX tax number. A payment service provider (PSP) could assign Alias a certain IBAN. However, in the payment itself, the account number resp. IBAN is mandatory.

The submission of a Proxy is possible with the new ISO version (pain.001.001.09). Proxy is available for pain.001 DebtorAccount, CreditorAccount and in addition for non-SEPA CreditorAgentAccount. The Id must not exceed 320 characters.

SEPA payment remittance information ("Verwendungszweck") remains unchanged – either 140 characters completely unstructured or 140 characters partially structured (i.e. only the CreditorReference is structured). The SEPA payment remittance information does not have the full structuring in contrast to AXZ with 9.000 characters. For individual payments (especially direct debit) the unstructured payment remittance information should contain the following information:

- **Who:** Trademark / brand, if deviating from Creditor
- **Where:** Point of purchase
- **When:** Time of purchase

CHANGES IN URGENT PAYMENTS (URGENT CCU)

With the new ISO version pain.001.001.09 for urgent payments, amended field structures according to ISO (e.g. field BICFI instead of BIC), structured address fields and new fields such as LEI will be introduced. Contrary to SEPA, UETR is being introduced. UETR can optionally be submitted by the client (otherwise the bank will fill in the UETR field for the interbank clearing). Enhancing the old version, Ultimate Debtor & Ultimate Creditor can be used in urgent payments. Please note that contrary to SEPA in case of usage of Ultimates, also the Ultimate Creditor & Debtor address needs to be provided in a structured form.

During the introduction phase, UniCredit will have certain temporary restrictions for UETR and Ultimates. Hereby the processing of data will be done in ISO interbank pacs format, however based only on the content of MT103 fields. This results in the shortening of the payment remittance information, due to E2E–Id and the PurposeCode fields using up a part of the overall limit of 140 characters. Ultimates will not be available and structured addresses will not be forwarded to a full extent. For that reason, we recommend the special setting for single processing, thus securing the completeness in the delivery of all data.

Further, payment status report for CCU urgent payments is done via SEPA pain.002.001.10 (order type CRZ).

DIFFERENCES SEPA, URGENT (CCU) & INTERNATIONAL (AXZ) PAYMENTS

	AXZ V9	SEPA V9	CCU V9
Address	All parties	Only for Creditor / Debtor (unchanged)	Debtor / Creditor and Ultimate-Debtor & Ultimate-Creditor
Name	140 Char.	70 Char. (unchanged)	70 Char. (unchanged)
StructuredRemittance	Comlex till 9.000 Bytes	CredRef max 140 (unchanged)	CredRef max 140 (unchanged)
ServiceLevel	NURG / URGP / SDVA	Only SEPA	Only URGP
Amount	EUR / FX / Equivalent	EUR	EUR
Agent & Account	Complex	Only BIC & IBAN	Only BIC & IBAN
Other	Cheque / Rate / Intermediary / Instr / Regulatory / Tax	-.-	-.-
UETR	Yes	No	Yes

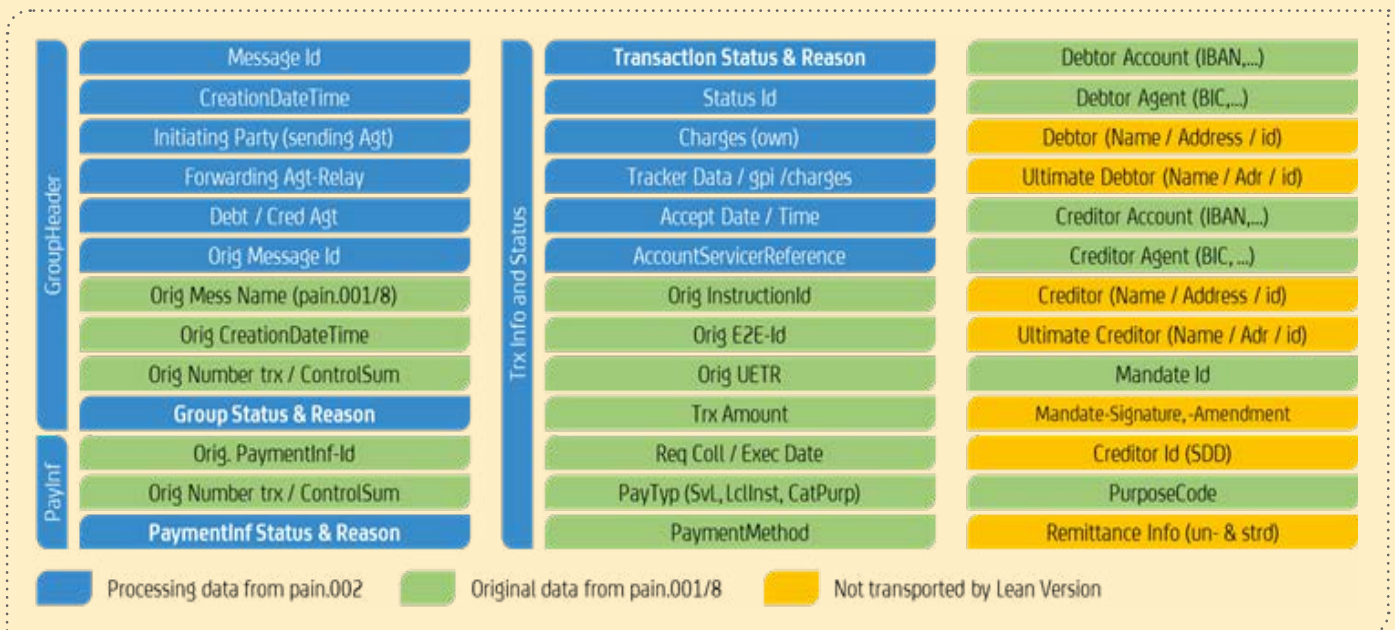## NEW VERSION OF THE PAYMENT STATUS REPORT PAIN.002.001.10 IN MARCH 2024

Introduction of new version pain.002.001.10 results in the following changes:

- Clients submitting an old version pain.001.001.03 or pain.008.001.02 will still receive pain.002.001.03
- Clients already submitting a new version pain.001.001.09 / pain.008.001.08 will in the future be receiving pain.002.001.10. An international payment AXZ pain.001.001.09 will still be replied with a XGZ-pain.002.001.03 until a new AXS pain.002.001.10 is implemented in 2025)

Changes in pain.002.001.10:

- New field structure according to the new ISO version in line with the new payment formats logic, e.g. "BICFI" field instead of "BIC"
- pain.002 does not contain all fields used of the submitted payment. For instance, the payment remittance information, name and address fields are not being provided which results in a better data protection. On the flip side, due to this change the matching of data needs to be based on reference numbers such as EndToEnd-ID or IBANs.
- Amended status concept, e.g. in addition to a payment file status (PaymentInf resp. Bulk-Level) a status at the group level is always provided (then mostly "PART")

Short form of the status report with version pain.002.001.10:

GroupHeader	Message Id
	CreationDateTime
	Initiating Party (sending Agt)
	Forwarding Agt-Relay
	Debt / Cred Agt
	Orig Message Id
	Orig Mess Name (pain.001/8)
	Orig CreationDateTime
	Orig Number trx / ControlSum
	Group Status & Reason
PayInf	Orig. PaymentInf-Id
	Orig Number trx / ControlSum
	PaymentInf Status & Reason

Trx Info and Status	
	Transaction Status & Reason
	Status Id
	Charges (own)
	Tracker Data / gpi /charges
	Accept Date / Time
	AccountServicerReference
	Orig InstructionId
	Orig E2E-Id
	Orig UETR
	Trx Amount
	Req Coll / Exec Date
	PayTyp (SvL, LclInst, CatPurp)
	PaymentMethod

Debtor Account (IBAN,...)
Debtor Agent (BIC,...)
Debtor (Name / Address / id)
Ultimate Debtor (Name / Adr / id)
Creditor Account (IBAN,...)
Creditor Agent (BIC, ...)
Creditor (Name / Address / id)
Ultimate Creditor (Name / Adr / id)
Mandate Id
Mandate-Signature,-Amendment
Creditor Id (SDD)
PurposeCode
Remittance Info (un- & strd)

Legend:
- Processing data from pain.002
- Original data from pain.001/8
- Not transported by Lean Version

CAMT.053 REPLACES MT940

Due to the discontinuation of the MT940 in 2025, a migration to the camt.053 format is necessary. In order to make the migration to the new format easier for our customers when transmitting account statement data, the messages will be made available for collection from May 2024 in both the old version through MT940 and the new version camt.053 at UniCredit. By automatically providing both formats during the transition period until 2025, UniCredit enables customers to switch to the new format optionally and individually. Although the old MT940 format will not be switched off until 2025, we advise our customers to make the migration early.

ONLINE RELEASE INSTEAD OF FAX ACCOMPANYING NOTES

The introduction of instant payments enables real-time transfers at EU level at attractive prices while at the same time improving payment security and implementation of regulatory requirements. However, this requires file processing to be carried out exclusively via electronic systems. Therefore, the physical fax accompanying note process including the SRZ (Service Rechen Zentrum) fax accompanying note will be discontinued in mid-2025. SRZ file clearance is then done exclusively through electronic signature and Direct B@nking authentification via EBICS and HBCI / Direct B@nking.

PREPARATION FOR INSTANT REGULATION – IBAN NAME MATCHING

Going forward (probably from autumn 2025 onwards), for SEPA transfers and instant transfers the recipient data will be immediately compared with the recipient's bank before the payment is authorized. If the recipient name and recipient IBAN do not match exactly, this will result in a warning message to the clients and they can decide whether to execute or not. In order to avoid uncertainty for the payer and increased questions from the payee, it is essential that the recipient name and account holder are identical when specifying payee data, for example on invoices and pre-printed transfer forms. This should be checked as a precaution.

INDIVIDUALIZED VALUE DATE OPTIONS

Please note that your decision on payment speed is considered by UniCredit and supported by the following option

1. Instant Payment

- Current nominal limit: 100,000 Euro
- Regular speed to credit: ~10 seconds
- Cut-off-time: none
- Order type: CIP

2. Urgent payment

- Current amount: unlimited
- Regular speed to credit: appx. 1h
- Cut-off-time: 4.00 p.m. on same bank working day
- Order type: CCU

3a. SEPA credit transfer preferred

- Regular speed to credit: same bank working day
- Cut-off-time: 12.15 p.m. on same bank working day
- Order type: CCT
- Instructed priority: HIGH (delivered in your payment file)

Exception: Account transfers within UniCredit Bank are same day debit & credit

3b. SEPA credit transfer

- Regular speed to credit: next bank working day
- Cut-off time: 5.00 p.m. on prior bank working day
- Order type: CCT
- Instructed priority: NORM (or 'empty' – delivered in your payment file)

Exception: Account transfers within UniCredit Bank are same day debit & credit

5. Identification of message types

How can you identify the type of message and the version?

5.1 STRUCTURE OF AN XML MESSAGE DESIGNATION

pain.001.003.03
- **Business Area** PaymentInitiation
  - **Message Definition** CustomerCreditTransferInitiation
    - **Variant** Die Deutsche Kreditwirtschaft (German Banking Sector) 2015
      - **Version** V3 ISO Status 2009

	ISO Name	Version	As of Rulebook	Supported by UniCredit:
pain	**Payment Initiation**			
pain.001	**CustomerCredit TransferInitiation**	**Transfer (SCT)**		
	pain.001.001.09	DK version 3.7 for SEPA and urgent payments	2023	Recommended from March 2024 onwards for structured address
	pain.001.001.09	DK version 3.5 − 3.6 for instant credit transfers	2021 − 2022	
	pain.001.001.09	DK version 3.5 − 3.6 for international payment transactions	2021 − 2023	Activation April 2024
	pain.001.001.09	Current CGI-MP-version: ISO-version 2019	2022	Planned for November 2024
	pain.001.001.09 relay	CPBR+ standard forwarding	2023	Planned for 2025
	pain.001.001.08	DK Version 3.2 with execution time SCTinst	2018	Not supported
	pain.001.001.03	DK Version 3.3 − 3.5 für SCTinst (CR-FS-17-08, GBIC_3. XSD)	2018	Supports Instant Payments
	pain.001.001.03	Current DK version 3.2 − 3.6 for SEPA	2018 − 2022	Recommended for unstructured address
	pain.001.001.03	Previous DK version 3.1	2017	Recommended
	pain.001.001.03	Previous DK version 3.0	2016	Accepted
	pain.001.003.03	Old DK version 2.7 − 2.9	2013 − 2015	Will be disabled in March 2024
	pain.001.002.03	Old DK version 2.5 − 2.6	2010 − 2012	Disabled in 04/2020
	pain.001.002.02	Old DK version 2.4	2009	Disabled on 19/11/2017
	pain.001.001.02.grp -.con	Old DK version 2.3	2008	Disabled on 19/11/2017
	pain.001.001.05	ISO version 2/2015		Not supported
	pain.001.001.04	ISO version 1/2013		Not supported
	pain.001.001.03	EPC Version with ExtendedRemittanceInfo	2019	Not supported
	pain.001.001.03	Current EPC Version; Current CGI-MP-Version; ISO version 2010	2010 − 2022	Recommended for international customers
	pain.001.001.02	ISO version 1/2009	2008 − 2010	Not recommended
pain.008	**CustomerDirect DebitInitiation**	**Direct debit**		
	pain.008.001.08	Current DK Version 3.7 for SEPA	2023	Recommended from March 2024 onwards for unstructured address
	pain.008.002.04	Current DK version for SEPA Cards TA 7.1 − 7.2	2015 − 2022	Only for SCC
	pain.008.001.02	Current DK version 3.1 − 3.6	2017 − 2023	Recommended from March 2024 onwards for unstructured address
	pain.008.001.02	Previous DK version 3.0	2016	Accepted
	pain.008.003.02	Old DK version 2.7 − 2.9	2013 − 2015	Will be disabled in March 2024
	pain.008.002.02	Old DK version 2.5 − 2.6	2010 − 2012	Disabled April 2020
	pain.008.002.01	Old DK version 2.4	2009	Disabled on 19/11/2017
	pain.008.001.04	ISO version 2/2015		Not supported
	pain.008.001.03	ISO version 1/2013		Not supported
	pain.008.001.02	Current EPC version; ISO version 2009	2010 − 2023	Recommended for international customers

	ISO Name	Version	As of Rulebook	Supported by UniCredit:
pain.002	**PaymentInitiation Status**	**Reject / Status message**		
	pain.002.001.10 relay	CBPR+ standard forwarding	2023	Planned for 2025
	pain.002.001.10	DK version 3.7 SEPA payments	2023	Supported depending on submission
	pain.002.001.10	DK version 3.7 instant	2023	Supported depending on submission
	pain.002.001.03	DK Version 3.1 – 3.6	2017 – 2022	Supported depending on submission
	pain.002.001.03	Previous DK Version 3.0	2016	Supported depending on submission
	pain.002.003.03	Old DK version 2.7 – 2.9	2013 – 2015	Will be disabled on 11/2024
	pain.002.002.03	Old DK version 2.5 – 2.6	2010 – 2012	Disabled in 04/2020
	pain.002.002.02	Old DK version 2.4	2009	Disabled on 19/11/2017
	pain.002.001.05	ISO version 2/2015		Not supported
	pain.002.001.04	ISO version 1/2013		Not supported
	pain.002.001.03	Current EPC version; Current CGI-MP version; ISO version 2010	2010 – 2022	Supported depending on submission
	pain.002.001.02	Old EPC version rulebook ISO version 1/2009	2009	Not supported
pain.007	**CustomerPayment Reversal**	**SCC-Reversal**		
	pain.007.002.04	Current DK version for SEPA Cards TA 7. – 7.2	2015 – 2023	Only for SCC
trck.004	Tracking	Status for recipient		
	trck.004.001.01	SWIFT	2022	Planned from 2023
camt	**Cash Management**			
camt.052	**BankToCustomer AccountReport**	**Intraday advice MT942 successor**		
	camt.052.001.08	Current ISO version 2019 DK Version 3.5 – 3.7	2021 – 2023	Standard
	camt.052.001.08 relay	CBPR+ standard third party bank statement	2022	Since March 2023
	camt.052.001.08 FI	CBPR+ standard FI-statement	2021	Since March 2023
	camt.052.001.04	ISO version 1/2015		Not supported
	camt.052.001.03	ISO version 1/2013		Not supported
	camt.052.001.02	DK version 2.4 – 3.4 ISO version 4/2009	2009 – 2020	Old version. Will be disabled in 2025
camt.053	**BankToCustomer Statement**	**Account statement MT940 successor**		
	camt.053.001.08	Current ISO version 2019 DK version 3.5 – 3.7	2021 – 2023	Standard
	camt.053.001.08 relay	CBPR+ standard third party bank statement	2022	Since March 2023
	camt.053.001.08 FI	CBPR+ standard FI-statement	2021	Since March 2023
	camt.053.001.04	ISO version 1/2015		Not supported
	camt.053.001.03	ISO version 1/2013		Not supported
	camt.053.001.02	DK version 2.4 – 3.4 ISO version 4/2009	2009 – 2020	Old version. Will be disabled in 2025
camt.054	**BankToCustomer DebitCredit Notification**	**Bulk DTI file number successor** (C52) resp. credit- / debit-notification (C5N)		
	camt.054.001.08	Current ISO version 2019 DK Version 3.5 – 3.7 (C54 / C5N)	2021 – 2023	Standard
	camt.053.001.08 FI	CBPR+ standard FI-statement	2021	Since March 2023
	camt.054.001.04	ISO version 1/2015		Not supported
	camt.054.001.03	ISO version 1/2013		Not supported
	camt.054.001.02	DK version 2.4 – 3.4 ISO version 4/2009	2009 – 2020	Old version. Will be disabled in 2025
camt.055	**CustomerPayment Cancellation Request**	**Recall request**		

	ISO Name	Version	As of Rulebook	Supported by UniCredit:
	camt.055.001.05	Current DK version 3.1 – 3.7 ISO version 2/2016	2017 – 2023	From 11/2017
	camt.055.001.04	Previous version ISO version 3/2015	UniCredit 2014	As of March 2016
camt.029	ResolutionOf Investigation	Response to camt.055 recall		
	camt.029.001.06	DK version 3.1 – 3.7 ISO version 2/2016	2017 – 2023	As of December 2016
camt.086	BankServices Billing Statement	Formerly TWIST BSB		
	camt.086.001.01	ISO version 5/2013	2013 – 2017	Accepted
	camt.086.001.02	Current DK Version 3.2 – 3.4	2018 – 2023	Recommended

DK Version	German Banking Industry Committee (GBIC)
DK 3.7	GBIC_4
DK 3.6	GBIC_3
DK 3.5	GBIC_3
DK 3.3	GBIC_3
DK 3.2	GBIC_2
DK 3.1	GBIC_2
DK 3.0	GBIC_1

5.2 INITIATION OF A CREDIT TRANSFER – CUSTOMER-TO-BANK SPACE

The following types of orders are available through the transfer channels (EBICS/HBCI or FinTS):

SEPA CREDIT TRANSFER ORDER TYPES – DK FORMAT

	Name space / Scheme	Credit transfer 3.7 (March 2024)
EBICS-mixed	urn:iso:std:iso:20022:tech:xsd:pain.001.001.03	**CCT** pain.001.001.09
EBICS-XML-Instant	urn:iso:std:iso:20022:tech:xsd:pain.001.001.09	**CIP** (instant payments) pain.001.001.09
EBICS mixed special process (In the event of approval via distributed electronic signature, transaction details at your bank are suppressed, which is particularly relevant in the case of salary files)	urn:iso:std:iso:20022:tech:xsd:pain.001.001.09	**XCT** pain.001.001.03
EBICS XML container	urn:conxml:xsd:container.nnn.001.GBIC4 (+urn:iso:std:iso:20022:tech:xsd:pain.001.001.09)	**CCC** pain.001.001.09
EBICS status message	urn:iso:std:iso:20022:tech:xsd:pain.002.001.10	**CRZ** (zip file) or CIZ (Instant) pain.002.001.10
HBCI bulk	urn:iso:std:iso:20022:tech:xsd:pain.001.001.09	**HKCCM, HKCME** pain.001.001.09
HBCI Instant payments	urn:iso:std:iso:20022:tech:xsd:pain.001.001.09	**HKIPZ** pain.001.001.09
HBCI single payments (Einzelüberweisung)	urn:iso:std:iso:20022:tech:xsd:pain.001.001.09	**HKCCS, HKCSE** pain.001.001.09
EBICS-Rückruf	urn:iso:std:iso:20022:tech:xsd:camt.055.001.05	**C55** camt.055.001.05 Information on the status of the payment cancellation request is provided via camt.029.001.06

UniCredit still accepts and delivers older versions of the DFÜ Agreement:

- DFÜ Agreement Annex 3.0 – 3.6 (2016 – 2022): pain.001.001.03 or pain.002.001.03

CREDIT TRANSFER WITH XML PAIN.001

Product	Identification	Clearing / Cut-off time	Batch entry (bulk / single posting)

SEPA Credit Transfer (SCT)	SEPA order types Servicelevel = SEPA InstructedPriority = NORM /HIGH	SEPA XML clearing, 12.15 pm on the same day, by 5 pm on the previous day	Individual: BatchBooking = true / false
XML Euro Urgent	Order types: CCU, XEU, XCU Servicelevel = URGP	TARGET2 MT103, by 4.00 pm on the same day	BatchBooking = true / false
Instant payment	Order type CIP ServiceLevel = SEPA LocalInstrumentCode = INST	Within 20 seconds 7/24/365	Always single entries
XML Cross-Border Payment	Order type XEK, XCU, XC2 , AXZ Foreign currency EUR without EU / EEA BIC / IBAN	Bank clearing MT103 / pacs.008, cross-border payment cut-off time depending on the currency	Always single entry

ORDER TYPES FOR URGENT AND INTERNATIONAL PAYMENTS

	Namespace / Scheme	2024
EBICS	urn:iso:std:iso:20022:tech:xsd:pain.001.001.09	**CCU (urgent payment)** pain.001.001.09
EBICS	urn:iso:std:iso:20022:tech:xsd:pain.001.001.09	**XC2 (cgi-MP format)** pain.001.001.09
EBICS	urn:iso:std:iso:20022:tech:xsd:pain.001.001.09	**AXZ (international payment)** pain.001.001.09
HBCI	urn:iso:std:iso:20022:tech:xsd:pain.001.001.09	**HKAUP (international payment)** pain.001.001.09
HBCI	urn:iso:std:iso:20022:tech:xsd:pain.001.001.09	**HKCSU (XML Urgent)** pain.001.001.09

5.3 INITIATION OF A SEPA DIRECT DEBIT – CUSTOMER FORMAT

The following types of orders are available through the transfer channels (EBICS / HBCI or FinTS):

SEPA DIRECT DEBIT ORDER TYPES

	Namespace / Scheme	SSD CORE 3.7 (March 2024)	SSD B2B 3.7 (March 2024)
EBICS mixed	urn:iso:std:iso:20022:tech:xsd:pain.008.001.02	**CDD** pain.008.001.08	**CDB** pain.008.001.08
EBICS XML container	urn:conxml:xsd:container.nnn.001.082 (+urn:iso:std:iso:20022:tech:xsd:pain.008.001.08)	**CDC** pain.008.001.08	**C2C** pain.008.001.08
EBICS status message	urn:iso:std:iso:20022:tech:xsd:pain.002.001.10	**CDZ** (zip file) or **CBC** pain.002.001.10	**CDZ** (zip file) pain.002.001.10
HBCI bulk	urn:iso:std:iso:20022:tech:xsd:pain.008.001.08	**HKDME** pain.008.001.08	**HKBME** pain.008.001.08
EBICS recall	urn:iso:std:iso:20022:tech:xsd:camt.055.001.05	**C55** camt.055.001.05 Information on the status of the payment cancellation request is provided via camt.029.001.06	**C55** camt.055.001.05 Information on the status of the payment cancellation request is provided via camt.029.001.06

UniCredit still accepts and delivers older versions of the DFÜ Agreement:
• DFÜ Agreement Annex 3.0 – 3.6 (2016 – 2022) : pain.008.001.02 or pain.002.001.03

Further information on pain.002 and the return reasons is provided in our brochures "Reporting" and "Business transaction and return codes". Since April 2015, transactions for SEPA Cards Clearing (SCC) can be transmitted using the ISO 20022 message types pain.008.002.04 (submission) and pain.007.002.04 (reversal) and the pertinent order types. You can find further information about SCC in the document "SEPA-Datenaustausch per DFÜ mit Service-Rechenzentren (SRZ) und Netzbetreibern über EBICS". You can obtain all the information from your Cash Management & eBanking Specialist upon request.

5.4 COMPARISON OF VERSIONS WITH NAMESPACE

DIFFERENCES SEPA, URGENT PAYMENTS & CROSS-BORDER PAYMENTS

	AXZ V9	SEPA V9	CCU V9
Address	All partys	Only with Creditor / Debtor (as before)	Debtor / Creditor and Ultimate-Debtor & Ultimate-Creditor
Name	140 Char.	70 Char. (as before)	70 Char. (as before)
Structured Remittance	Complex till 9.000 Bytes	CredRef max 140 (as before)	CredRef max 140 (as before)

	AXZ V9	SEPA V9	CCU V9
ServiceLevel	NURG / URGP / SDVA	Only SEPA	Only URGP
Amount	EUR / FX / Equivalent	EUR	EUR
Agent & Account	Complex	Only BIC & IBAN	Only BIC & IBAN
Other	Cheque / Rate / Intermediary / Instr / Regulatory / Tax	–	–
UETR	Yes	No	Yes

SEPA CREDIT TRANSFER

Namespace	Version	Header-Sum • Sum euro in Msg • Sum euro in PaymInf • Number of Trx in PaymInf	ServiceLevel	IBAN-Only	Address
pain.001.002.03	DK 2.6 (2012) was disabled in 04/2020	Optional	SEPA	**no**	Unstructured
pain.001.003.03	DK 2.7 – 2.9 (2013 – 2015) Deactivation Nov. 2023	Optional	SEPA / URGP	yes	Unstructured
pain.001.001.03	DK 3.0 (2016)	Optional	SEPA / URGP	yes	Unstructured
	ab DK 3.1 (2017)	**Mandatory fields**	SEPA / URGP	yes	Unstructured
	EPC (2007 – 2012)	Optional	SEPA	**no**	Unstructured
	EPC (2013 – 2015)	Optional	SEPA	yes	Unstructured
	EPC (2016)	Optional	SEPA	yes	Unstructured
	EPC (since 2017)	**Mandatory fields**	SEPA	yes	Unstructured
	CGI (since 2016)	Defined bilaterally	SEPA / URGP / SDVA / NURG	yes	Unstructured
pain.001.001.09	DK 3.7	**Mandatory fields**	SEPA / URGP	yes	Structured

SEPA DIRECT DEBIT

Namespace	Version	Header-Sum • Sum euro in Msg • Sum euro in PaymInf • Number of Trx in PaymInf	SMNDA • only with mandate amendment	PaymentType • ServiceLevel SEPA • LocalInstrument CORE / B2B • Sequenz FRST / RCUR / OOF / FNAL	IBAN-Only	Address
pain.008.002.02	DK 2.6 (2012) was disabled in 04/2020	Optional	Field group DebtorAgent	Only Header / PaymInf • Only 1 sequence per bulk possible • LocalInstrument CORE / B2B	**no**	Unstructured
pain.008.003.02	DK 2.7 – 2.9 (2013 – 2015)	Optional	Field group DebtorAgent	Only Header / PaymInf • Only 1 sequence per bulk possible • LocalInstrument: CORE / COR1 / B2B	yes	Unstructured
pain.008.001.02	DK 3.0 (2016)	Optional	**Field group DebtorAccount**	Only Header / PaymInf • Only 1 sequence per bulk possible • LocalInstrument: CORE / B2B	yes	Unstructured
	ab DK 3.1 (2017)	**Mandatory fields**	**Field group DebtorAccount**	Header / PaymInf or at transaction level • Mixed sequence per bulk • LocalInstrument: CORE / B2B	yes	Unstructured
	EPC (2007 – 2012)	Optional	Field group DebtorAgent	Only Header / PaymInf • Only 1 sequence per bulk possible • LocalInstrument: CORE / B2B	**no**	Unstructured
	EPC (2013 – 2015)	Optional	Feldgruppe Debtor-Agent	Only Header / PaymInf • Only 1 sequence per bulk possible • LocalInstrument: CORE / COR1 / B2B	yes	Unstructured
	EPC (2016)	Optional	**Feldgruppe Debtor-Account**	Only Header / PaymInf • Only 1 sequence per bulk possible • LocalInstrument: CORE / B2B	yes	Unstructured
	EPC (since 2017)	**Mandatory fields**	**Field group DebtorAccount**	Header / PaymInf or at transaction level • Mixed sequence per bulk • LocalInstrument: CORE / B2B	yes	Unstructured
	CGI (since 2016)	Defined bilaterally	**Field group Debtor-Account and / or DebtorAgent**	Header / PaymInf or at transaction level • Mixed sequence per bulk • LocalInstrument: CORE / COR1/B2B	yes	Unstructured
pain.008.001.08	DK 3.7	**Mandatory fields**	**Field group Debtor-Account**	PaymInf or at transaction level • Mixed sequence per bulk • LocalInstrument: CORE / B2B		Structured

6. Customer file structure: Extensible Mark-up Language – XML

XML Container
- Only for German DK formats
- Optional

GroupHeader
- This block must be included and exists once
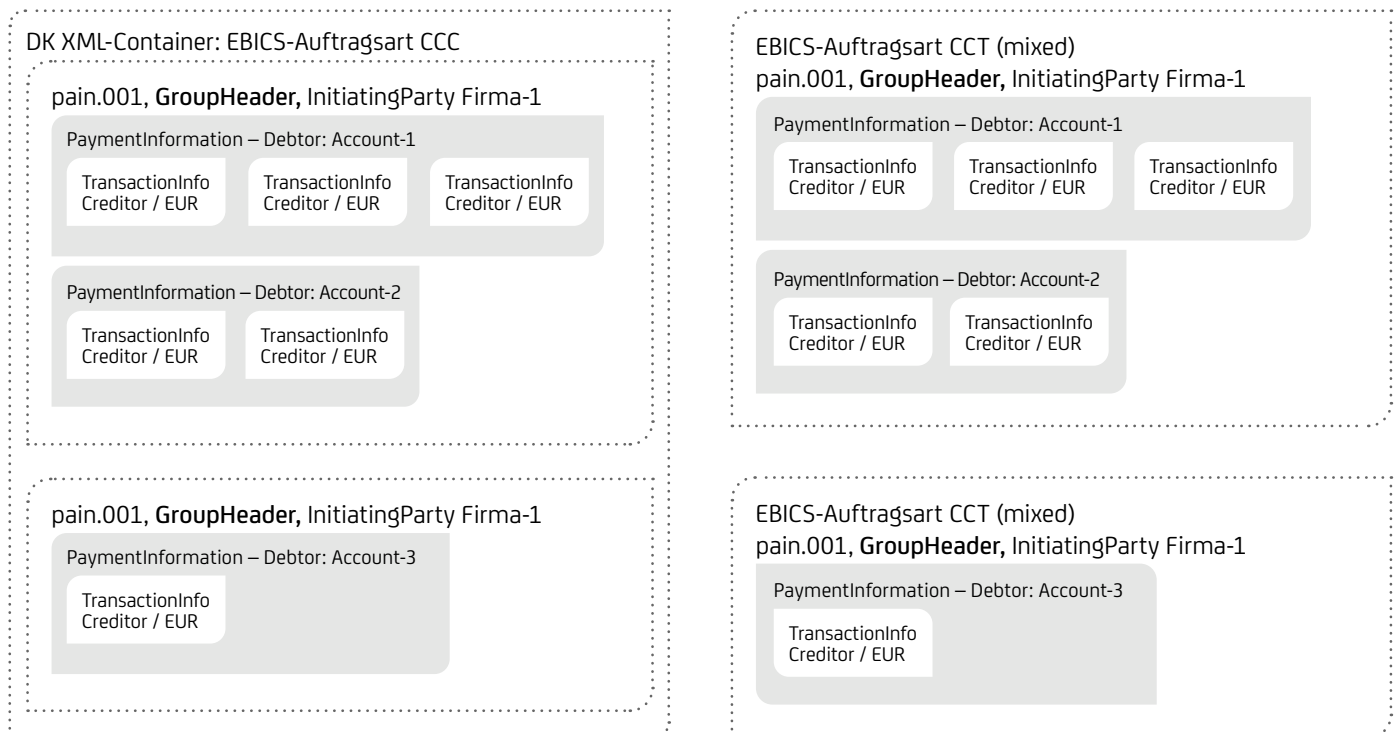- It contains elements, such as the message ID, creation date and time

PaymentInformation (bulk level)
- This block must appear at least once and is repeatable
- It contains elements that pertain to the transaction's origins, e.g. the presenter or payment type information or several transaction information blocks
- Logical bulk level for the posting of the presenter (consolidated)

TransactionInformation
- This block must appear at least once per payment information and is repeatable
- Among other things, it contains elements that refer to
  - the payment beneficiary for credit transfers
  - the debtor in conjunction with direct debits
- Contains the amount and remittance information

ORDER TYPE CONTAINERS AND FILE STRUCTURE WITH GROUPHEADER, PAYMENTINFORMATION AND TRANSACTIONINFORMATION

DK XML-Container: EBICS-Auftragsart CCC

pain.001, **GroupHeader,** InitiatingParty Firma-1

PaymentInformation – Debtor: Account-1

| TransactionInfo Creditor / EUR | TransactionInfo Creditor / EUR | TransactionInfo Creditor / EUR |

PaymentInformation – Debtor: Account-2

| TransactionInfo Creditor / EUR | TransactionInfo Creditor / EUR |

pain.001, **GroupHeader,** InitiatingParty Firma-1

PaymentInformation – Debtor: Account-3

TransactionInfo Creditor / EUR

EBICS-Auftragsart CCT (mixed)
pain.001, **GroupHeader,** InitiatingParty Firma-1

PaymentInformation – Debtor: Account-1

| TransactionInfo Creditor / EUR | TransactionInfo Creditor / EUR | TransactionInfo Creditor / EUR |

PaymentInformation – Debtor: Account-2

| TransactionInfo Creditor / EUR | TransactionInfo Creditor / EUR |

EBICS-Auftragsart CCT (mixed)
pain.001, **GroupHeader,** InitiatingParty Firma-1

PaymentInformation – Debtor: Account-3

TransactionInfo Creditor / EUR

Grouping of files and which ones can be delivered in mixed transactions?

SEPA files are submitted as bulks, so that files have to be created
- For each physical file (XML container or GroupHeader) divided by
  - Product (SCT, SCTInst, SDD CORE, SDD B2B, CT-Urgent) XML-Scheme, <PmtInfId>, <SvcLvl> and <LclInstrm>), given that a separate transmission order type has to be used for each delivery
- For each logical bulk (PaymentInformation), in particular also divided by
  - IBAN of ordering party
  - Due date <ReqdColltnDt> or execution date <ReqdExctnDt>
  - Differentiation between SCT and SCT-Preferred (same day clearing) <InstrPrty>
  - Bulk / single posting of the submission <BtchBookg>
  - Number of transactions or file size limits, see below[1]
- The following can be placed into one logical bulk together:
  - Direct debits: various recipients or debtors
  - Different amounts <Amt>
  - RemittanceInformation <RmtInf>, PurposeCodes <Purp>, End-to-End references <EndToEndId>
  - Differing mandate information for direct debits
  - From November 2017: direct debit sequence (First, Recurrent, Final, OneOff) <SeqTp>
- Instant Payments:
  - An individual physical file (GroupHeader) must be delivered for each transaction

Checks for duplicate file processing
To prevent the duplicate processing of files, UniCredit checks the logical bulks (PaymentInformation) based on the following principles:
- IBAN for presenter
- Time frame: 15 target days
- Total amount in EUR
- Determined number of items
- Product (SEPA Credit Transfer, Instant Payment, SEPA Direct Debit CORE, SEPA Direct Debit B2B)
- Control sum consisting of the check digits (digit 3 and 4) and the country-specific last six digits of the payee's IBAN

DE12120300001004411540	12 + 411540 =	411552
FR7630004002380002110111495	76 + 111495 =	111571
BE84390095817059	84 + 817059 =	817143
Control sum	**=**	**1340266**

- Payment reference ID only on submission via data processing service centres

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[1]DTAUS, the current payment format, uses much smaller file sizes than the XML file format. Without a header, a DTAUS transaction may have up to 622 bytes, while a SEPA transaction may contain up to 2,100 bytes, plus header information. In order to receive files that can still be processed (file transfer, mapping, validation, error research, etc.) it is recommended not to use bulks of excessive size. A maximum of 100,000 transactions per file is recommended (up to 210 MB)

7. SEPA Credit Transfer (SCT)

Basic characteristics

- Presenter and beneficiary accounts are both being maintained in the SEPA zone (the account holder may also be domiciled outside of this zone)
- The transaction currency is always EUR
- Use of IBAN
- Remittance information is limited to 140 characters
- Purpose codes are possible as an option
- Use of on-behalf/ultimate optionally possible
- Reference options available

Instant Payments characteristics

- Initiation of instant payments like the present SEPA orders
- Individual transactions – like urgent payments
- Permanent availability 24/7/365
- Average execution time < 5 sec
- Maximum limit since 1. August 2023:
  - Initiated payments with amount > 100.000 EUR can be executed as URGENT Payment (prerequisite: initiation via EBICS as pain.001 and marked as individual booking batchbooking = FALSE)
  - For online banking and HBCI the maximum amount of EUR 15.000 is still valid.
- Payments that cannot be executed as instant payments (banks non-instant-ready) are executed as XML Urgent / urgent credit transfer (see chapter 14). Only applies if no bulk booking has been commissioned.
- The DK scheme is pain.001.001.09 by means of the DK XSD name pain.001.001.09_GBIC_4
- Submission using the EBICS order type CIP
- LocalInstrument must be filled with "INST"
- The general conditions for the HVB instant payments bulks submission (bulk submission):
  - Up to 100 transactions per bulk can be submitted.
  - Each file can only contain 1 bulk (Bulk on payment information level).
  - The files can be submitted for immediate execution. In addition, future execution days and times are possible up to 15 days in advance.
- Before the execution date is reached, the entire bulk order can be revoked. (Agreement on the submission and execution of SEPA instant payments by means of bulk orders)
  - When submitting bulk (collectors), the booking is made in accordance with the execution indicator Single / Bulk in the pain.001
    - If Single is given as the indicator, each individual payment is posted and displayed in the account statement
    - If bulk is specified, the booking is made in one sum
- The response (positive or negative status of the payment) is sent via pain.002 using the CIZ order type at the time of availability.
- The Special conditions for the submission and execution of SEPA real-time credit transfers using collective orders apply to real-time collective credit transfers. These can be viewed, downloaded and printed out via the Internet (at: www.hvb.de). The wording of the conditions can also be viewed at the Bank's offices or made available on request.

IMPORTANT FUNCTIONAL XML FIELDS FOR SEPA CREDIT TRANSFER

Field Names		Description pain.001.001.09	Entry DFÜ-Agreement Annex 3 – Version 3.7		For more details see Page
GrpHdr	GroupHeader	Sender data	1 x per logical file		Ch. 6
	MsgId (Message-Id)	Submitter reference number for each file	Mandatory (unique)	Max. 35 characters	Ch. 10.15
	CreDtTm (CreationDateTime)	Date / time file was created	Mandatory	ISO date	
	NbOfTxs (NumberOfTransactions)	Number of all single transactions	Mandatory	For credit transfers: unlimited; for instant payments: one transaction	
	CtrlSum (ControlSum)	Amount submitted in EUR for cross-checking	Mandatory	Unlimited	
	InitgPty-Nm (InitiatingPartyName)	Name of the initiating party (may be different from name of ordering party)	Mandatory	Max. 70 characters	
	InitgPty-Nm-Id-OrgId / PrvtId (InitiatingPartyOrganisation-Id / Private-ID)	Identification	DK not recommended Only to be filled out if submitted by data processing service centres or network operators.	Various	

Field Names		Description pain.001.001.09	Entry	DFÜ-Agreement Annex 3 – Version 3.7	For more details see Page
	InitgPty-Nm-Id-OrgId / PrvtId (InitiatingPartyOrganisation-Id / Private-ID)	Identification	DK not recommended Only to be filled out if submitted by data processing service centres or network operators.	Various	
PmtInf	PaymentInformation	Debtor data	Any frequency possible, max. recommended 100		Ch. 6
	PmtInfId (PaymentInformation-ID)	Bulk reference	Mandatory	Max. 35 characters	Ch. 10.5
	PmtMtd (PaymentMethod)	Payment method: credit transfer	Mandatory	"TRF"	
	BtchBookg (BatchBooking)	Presenter booking bulk / sinlge	Optional, administrated in the master data system	"false" – single posting "true" – bulk posting	
	NbOfTxs (NumberOfTransactions)	Total number of all single transactions	Mandatory	Unlimited	
	CtrlSum (ControlSum)	Cross-checking logical bulk amount in EUR	Mandatory	Unlimited	
	InstrPrty (InstructionPriority)	Priority of execution "high" or "norm"	Optional, administrated in the master data system	"HIGH" – SCT Preferred "NORM" – SCT Normal, not relevant for instant payments	
	SvcLvl-Cd (ServiceLevelCode)	Service scheme	Mandatory field if the higher-level "Payment Type Information" field is used, otherwise only recommended (see footnote 4)	For payment "SEPA", "URGP", for instant payment "SEPA"	
	LclInstrm-Cd (LocalInstrument-Code)	Type of credit transfer: SEPA-INST instant payment	Mandatory field for instant payments; not permitted for other types of credit transfer	„INST"	
	CtgyPurp (CategoryPurpose)	Bulk payment type / Category Purpose	Optional, administered in master data (see footnote 4); not permitted for other types of credit transfer	For salary payment on the same day "SALA"	
	ReqdExctnDt (RequestedExecutionDate)	Desired settlement date	Mandatory field; for instant payments: execution date is the current day	ISO date	
	Dbtr-Nm (DebtorName)	Name debtor, may have been replaced with account holder name by the bank	Mandatory	Max. 70 characters	
	Dbtr-PstlAdr Dept, SubDept, StrtNm, BldgNb, BldgNm, Flr, PstBx, Room, PstCd, TwnNm, TwnLctnNm, DstrctNm, CtrySubDvsn, Ctry	In case address details are provided when making a payment in the new format, they must be given in a structured form and must contain at least town and country. Payments with international reference must always include addresses in the previous form. For purely domestic payments the address information is optional. Please refer also to chapter 4.	Optional	Country code ISO 3166, DE for Germany	
	Dbtr-Id-OrgId / PrvtId (DebtorOrganisation-Id / Private-ID)	Identification	DK not recommended	Miscellaneous, e.g. AnyBIC or LEI	
	DbtrAcct-Id-IBAN (DebtorIBAN)	IBAN of the debtor	Mandatory	Max. 34 characters	
	DbtrAcct-Ccy (DebtorAccountCurrency)	Debtor account currency	Optional	Currency code	
	DbtrAcct-Prxy	Substitute account identification	Optional		
	DbtrAgt-FinInstnId-BICFI (DebtorAgentBICFI)	BIC / SWIFT code of the debtor	Optionally IBAN-Only	8 or 11 digits	
	DbtrAgt-FinInstnId-Othr-Id (UltimateDebtorName)	Debtor different from the account holder. Informational purpose only.	Optional	Max. 70 characters	
	DbtrAgt-FinInstnId-Othr-Id (DebtorAgentId)	IBAN-Only ID	Only if using IBAN-Only	„NOTPROVIDED"	
	UltmtDbtr-Nm (UltimateDebtorName)	Debtor that is not identical with the account holder. Sole purpose is to provide information.	Optional	Max. 70 characters	
	ChrgBr (ChargeBearer)	Charging always shared	Recommended	„SLEV"	

Field Names		Description pain.001.001.09	Entry DFÜ-Agreement Annex 3 – Version 3.7		For more details see Page
CdtTrf-TxInf	CreditTransfer Transaction Information	TransactionsInformation	Any frequency possible, max. recommended 100,000	For instant payments: max. 100 Trx	
	InstrId (Instruction-ID)	Technical reference between submitter and bank	Optional, if completed: unique	Max. 35 characters	
	EndToEndId (End2End-ID)	Reference to be passed on to the beneficiary	Mandatory (has to be definitive, if not: "NOTPROVIDED")	Max. 35 characters	
	InstdAmt (InstructedAmount)	Amount and currency code	Mandatory	Only euros permitted, max. EUR 999,999,999.99, instant payments: max. EUR 100,000.00	
	UltmtDbtr (UltimateDebtor)	Different debtor	Optional. Not to be entered if information has already been entered on the PmtInf level	Max. 70 characters	
	UltmtDbtr-Id-OrgId / PrvtId (UltimateDebtorOrganisation-Id / Private-ID)	Identification	Optional	Miscellaneous, e.g. AnyBIC or LEI	
	CdtrAgt-FinInstnId-BICFI	BIC / SWIFT code of beneficiary's bank	Optionally IBAN-Only	8 or 11 digits	
	Cdtr-Nm (CreditorName)	Name of the beneficiary	Mandatory	Max. 70 characters	
	Crd-PstlAdr Dept, SubDept, StrtNm, BldgNb, BldgNm, Flr, PstBx, Room, PstCd, TwnNm, TwnLctnNm, DstrctNm, CtrySubDvsn, Ctry	In case address details are provided when making a payment in the new format, they must be given in a structured form and must contain at least town and country. Payments with international reference must always include addresses in the previous form. For purely domestic payments the address information is optional. Please refer also to chapter 4.	Optional	Country code ISO 3166, DE for Germany	
	Cdtr-Id-OrgId / PrvtId (CreditorOrganisation-Id / Private-ID)	Identification	DK not recommended	Miscellaneous, e.g. AnyBIC or LEI	
	CdtrAcct-Id-IBAN (CreditorIBAN)	IBAN of the beneficiary	Mandatory	Max. 34 characters	
	UltmtCdtr (UltimateCreditorName)	Different final beneficiary. Provided for information only.	Optional	Max. 70 characters	
	UltmtCdtr-Id-OrgId / PrvtId (UltimateCreditor<Organisation-Id / Private-ID)	Identification	DK not recommended	Miscellaneous, e.g. AnyBIC or LEI	
	Purp-Cd (Purpose)	Type of payment (text code), e.g. SALA (Salary) in the case of salary payment	Optional	ISO 20022 "ExternalPurposeCode-List"	
	Ustrd-RmtInf (UnstructuredRemittanceInfo)	Unstructured remittance information	Recommended	Max. 140 characters	
	Strd-CdtrRefInf- CdtrRefTp-Cd (StructuredCreditor Reference-Code)	Structured remittance information for creditor reference	To be used only if the remittance information is not unstructured	"SCOR"	
	Strd-CdtrRefInf-Tp-Issr	Structured remittance information for issuer	Optional	Max. 35	
	Strd-CdtrRefInf-CdtrRef (StructuredCreditor Reference)	Structured remittance information Part 2 CreditorReference: Check digits adequate creditor reference	To be used only if the remittance information is not unstructured "RF" + check digits + reference (ISO 11649)	Max. 35 characters	

Strictly technical fields or fields that are possible in Germany but not recommended by the banks have not been listed (e.g. OrgId, other structured remittance information). Details and the specifics on all fields can be found in the DFÜ Agreement Annex 3 in "Specification of the Data Formats."

7.1 SEPA INSTANT PAYMENTS WITH pain.001.001.09

Special case Instant:

In March 2024, version 09 of GBIC3 (DK 3.6) will be updated to GBIC4 (DK 3.7). This results in the following changes:

• LEI
• Structured address for Creditor / Debtor
• Proxy

8. Example of a customer file

GroupHeader	Description

```xml
<?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:xsd:
pain.001.001.03 pain.001.001.03.xsd">
    <CstmrCdtTrfInitn>
        <GrpHdr>
            <MsgId>20220707-105506</MsgId>
            <CreDtTm>2023-07-07T10:55:06</CreDtTm>
            <NbOfTxs>1</NbOfTxs>
            <CtrlSum>1234.56</CtrlSum>
            <InitgPty>
                <Nm>MEIER PAYMENT MUENCHEN</Nm>
            </InitgPty>
        </GrpHdr>
```

- XML scheme and XSD location

- GroupHeader
- MessageID – unique reference of the file
- Creation – Date / Time
- Number of transactions
- Grand total across all logical files

- Name initating party e.g. data processing service centre

PaymentInformation – logical file	Description

```xml
    <PmtInf>
        <PmtInfId>PAYMENT-20220707-9999</PmtInfId>
        <PmtMtd>TRF</PmtMtd>
        <NbOfTxs>1</NbOfTxs>
        <CtrlSum>1234.56</CtrlSum>
        <PmtTpInf>
            <InstrPrty>NORM</InstrPrty>
            <SvcLvl>
                <Cd>SEPA</Cd>
            </SvcLvl>
        </PmtTpInf>
        <ReqdExctnDt>
        <Dt>2023-07-07</Dt>
        </ReqdExctnDt>
        <Dbtr>
            <Nm>MEIER CORNELIA</Nm>
        <PstlAdr>
        <StrtNm>Main Street</StrtNm>
        <BldgNb>26</BldgNb>
        <PstCd>80638</PstCd>
        <TwnNm>Schwedt</TwnNm>
        <Ctry>DE</Ctry>
        </PstlAdr>
        </Dbtr>
        <DbtrAcct>
            <Id>
                <IBAN>DE67700202700064535072</IBAN>
            </Id>
        <Ccy>EUR</Ccy>
        </DbtrAcct>
        <DbtrAgt>
            <FinInstnId>
                <BIC>HYVEDEMMXXX</BIC>
            </FinInstnId>
        </DbtrAgt>
        <UltmtDbtr>
```

- PaymentInfID – definitive reference of the logical bulk
- Payment method:transfer
- Number of items
- Total amount in EUR
- Priority NORM / HIGH (SCT-Preferred)
- Transaction type

- "ServiceLevel" "SEPA"

- Execution date

- Debtor name (if applicable, with address)

- Debtor IBAN
-

- BIC of the originator bank

CreditTransferTransactionInformation – individual transaction	Description

```xml
        <CdtTrfTxInf>
            <PmtId>
                <InstrId>UXC23052300005PI00001I00001</InstrId>
                <EndToEndId>UXC23052300005PI00001E00001</EndToEndId>
                <UETR>0820451a-d6d9-430f-99e2-4a8f76aaf23d</UETR>
            </PmtId>
            <Amt>
                <InstdAmt Ccy="EUR">501.16</InstdAmt>
            </Amt>
            <ChrgBr>SHAR</ChrgBr>
            <CdtrAgt>
                <FinInstnId>
                    <BICFI>ZKBKCHZZ80A</BICFI>
                </FinInstnId>
            </CdtrAgt>
            <Cdtr>
                <Nm>Xtern Testkunde 098</Nm>
                <PstlAdr>
                    <PstCd>10098</PstCd>
                    <TwnNm>Dummytown CH</TwnNm>
                    <Ctry>CH</Ctry>
                </PstlAdr>
            </Cdtr>
            <CdtrAcct>
                <Id>
                    <IBAN>CH6600700110004299045</IBAN>
                </Id>
            </CdtrAcct>
            <Purp>
                <Cd>PENS</Cd>
                <Id>
            </CdtrAcct>
            <RmtInf>
                <Ustrd>UC001 - DK - EUR - EUR SEPA</Ustrd>
            </RmtInf>
        </CdtTrfTxInf>
    </PmtInf>
    </CstmrCdtTrfInitn>
</Document>
```

- Reference to the transaction
- Distinct transaction reference to financial institution
- End2End Id - payment reference submitted unchanged through-out the transaction
- Distinct reference according to RFC 4122 (urgent payments only, not for SEPA)

- Amount in EUR
- ChargeBearer / allocation of charges
- CreditorAgent

- Creditor
- Name of Creditor
- Address of Creditor

- Creditor IBAN

- Unstructured remittance information

9. SEPA Direct Debit (SDD)

Basic characteristics

- SEPA Direct Debit CORE (SDD CORE)
  - Similar to former Collection Authorisation Procedure (Einzugsermächtigung)
- SEPA Direct Debit Business-to-Business (SDD B2B)
  - Similar to former Debit Order Procedure (Abbuchungsauftrag)
  - For the purpose of validation, the mandate must also on hand at the debtor's bank
- Provision of the Creditor Identifier (assigned by the German Federal Bank)
- Provision of mandate information (mandate-ID and mandate signature date)
- Provision of process relevant information (submission sequence, due date with respective presentation periods)
- Use of IBAN / BIC
- Remittance information limited to 140 characters
- Payment purposes (PurposeCodes) are possible as an option
- Use of on-behalf / ultimate possible
- Referencing options
- Cross-border use in the SEPA zone

IMPORTANT FUNCTIONAL XML FIELDS FOR SEPA DIRECT DEBIT

Field names		Description pain.008.001.08	Entries DFÜ Agreement Annex 3 – Version 3.7		Content of the paper-based mandate	More details on page
GrpHdr	GroupHeader	Sender data	1 × per logical file			
	MsgId (Message-Id)	Submitter reference number for each file	Mandatory (unique)	Max. 35 characters		
	CreDtTm (CreationDateTime)	Date / time file was created	Mandatory	ISO-Date		
	NbOfTxs (NumberOfTransactions)	Total number of individual transactions	Mandatory	Unlimited		
	CtrlSum (ControlSum)	Amount submitted in EUR for cross-checking	Mandatory	Unlimited		
	InitgPty-Nm (InitiatingPartyName)	Name of the initiater / submitter (may be different from the creditor)	Mandatory	Max. 70 characters		
	InitgPty-Nm-Id-OrgId/PrvtId (InitiatingPartyOrganisation-Id/ Private-ID)	Identification	DK not recommended Only to be filled out if submitted by data processing service centres or network operators.	Miscellaneous, e.g. AnyBIC or LEI		
PmtInf	PaymentInformation	Payment recipient data	Permitted in any frequency, max 100 recommended.			
	PmtInfId (PaymentInformation-ID)	Bulk reference	Mandatory	Max. 35 characters		
	PmtMtd (PaymentMethod)	Payment method: direct debit	Mandatory	"DD"		
	BtchBookg (BatchBooking)	Presenter / creditor booking bulk / single transaction	Optional, administrated in the master data system	"rue" – bulk posting "false" – single posting		
	NbOfTxs (NumberOfTransactions	Total number of single transactions	Mandatory	Unlimited		
	CtrlSum (ControlSum)	Cross-checking logical bulk amount in EUR	Mandatory	Unlimited		
	SvcLvl-Cd (ServiceLevelCode)	Service scheme	Mandatory	"SEPA"		
	LclInstrm-Cd (LocalInstrumentCode)	Direct Debit CORE or Direct Debit B2B	Mandatory (cannot be mixed within GrpHdr) (see footnote 6)	"CORE" or "B2B"		
	SeqTp (SequenceType)	Sequence: first, recurrent, OneOff or final direct debit	Mandatory (see footnote 6)	("FRST"), "RCUR", "OOFF" or "FNAL"	Mandatory (recurring or one-time)	
	CtgyPurp (CategoryPurpose)	Bulk category purpose	Optional (see footnote 6)			
	ReqdColltnDt (RequestedCollectionDate)	Direct debit due date (date to be posted to the debtor's account)	Mandatory	ISO Date		
	Cdtr-Nm (CreditorName)	Name of the creditor, may have been replaced with account holder name by the bank	Mandatory	Max. 70 characters	Mandatory	

Field names		Description pain.008.001.08	Entries DFÜ Agreement Annex 3 – Version 3.7		Content of the paper-based mandate	More details on page
	Crtd-PstlAdr Dept, SubDept, StrtNm, BldgNb, BldgNm, Flr, PstBx, Room, PstCd, TwnNm, TwnLctnNm, DstrctNm, CtrySubDvsn, Ctry	n case address details are provided when making a payment in the new format, they must be given in a structured form and must contain at least town and country. Payments with international reference must always include addresses in the previous form. For purely domestic payments the address information is optional. Please refer also to chapter 4.	Optional	Country code ISO 3166, DE for Germany		
	CdtrAcct-Id (CreditorIdentification)	IBAN of the creditor	Mandatory	Max. 34 characters		
	CdtrAcct-Ccy (CreditorAccountCurrency)	Account currency: has to be EUR	Optional	"EUR"		
	CtrAgt-FinInstId-BICFI (FinancialInstitutions-Identification)	BIC / SWIFT code of the creditor	Optionally IBAN only	8 or 11 digits		
	CtrAgt-FinInstr-Othr-Id (CreditorAgentId)	IBAN-Only ID	Only if using IBAN-Only	"NOTPROVIDED"		
	UltmtCdtr-Nm (UltimateCreditorName)	Creditor that is not identical with the account holder. For information only.	Optional	Max. 70 characters	Optional	
	UltmtCdtr-Id-OrgId-Othr (UltimateCreditorIBAN)	Ultimate creditor IBAN	Optional, only if the product is "Ultimate ordering party"	Max. 34 characters		
	UltmtCdtr-Id-OrgId/PrvtId (UltimateCreditorOrganisation-Id/Private-ID)	Identification	DK not recommended	Miscellaneous		
	ChrgBr (ChargeBearer)	Charging always shared	Recommended	"SLEV"		
	CdtrSchmeId-Id-PrvtId-OthrId-Id (CreditorIdentification)	Creditor identification. Clear identification characteristic of the creditor (per legal entity)	Mandatory, either on the PmtInf level or on the transaction level – always the same	Max. 35 characters	Mandatory	
DbtTrf TxInf	**DirectDebit TransactionInformation**	**Transactions information**	**Permitted in any frequency, max 100,000 recommended.**			
	InstrId (Instruction-ID)	Technical reference between submitter and bank	Optional, if completed: unique	Max. 35 characters		
	EndToEndId (End2End-ID)	Reference, to be passed on to the debtor	Mandatory (if used, otherwise: "NOTPROVIDED")	Max. 35 characters		
	InstdAmt (InstructedAmount)	Amount and currency code	Mandatory	EUR permitted only, max. EUR 999,999,999.99		
	MndtId (MandateID)	Unique mandate reference	Mandatory	Max. 35 characters	Can be supplied later	
	DtOfSgntr (DateOfSignature)	Date, on which the mandate was signed	Mandatory	ISO date	Mandate, in paper-mandates also location where it was signed and signature	
	AmdmntInd (AmendmentIndicator)	Indicates whether the mandate was amended	Mandatory	Amendment = "true" Standard = "false"		
	OrgnlMndtId (OriginalMandateID)	Reference of the original mandate if the mandate reference (MndtId) has changed	Only if the mandate has changed (AmdmntInd = "true")	Max. 35 characters		
	OrgnlCdtrSchmeId-Nm (OriginalCreditorName)	Original creditor name if the creditor of the payment has changed	Only in the event of a mandate change (AmdmntInd = true)	Max. 70 characters		
	OrgnlCdtrSchmeId-Id-PrvtId-OthrId-Id (OriginalCreditorIdentification)	Original creditor identification if the creditor identification has changed (CdtrSchmeId)	Only in the event of a mandate change (AmdmntInd = true)	Max. 35 characters		

Field names	Description pain.008.001.08	Entries DFÜ Agreement Annex 3 – Version 3.7	Content of the paper-based mandate	More details on page
OrgnlDbtrAcct-IBAN (OriginalDebtorIBAN)	Original IBAN of the debtor if the IBAN has changed	Only in the event of a mandate change (AmdmntInd = true), not together with SMNDA or OrgnlDbtr-BIC	Max. 34 characters	
OrgnlDbtrAcct-Id-Othr-Id (OriginalDebtorAccount-OtherId)	Original debtor IBAN and / or debtor bank has changed	Only in the event of a mandate change (AmdmntInd = true), not together with OrgnlDbtrAcct-IBAN or OrgnlDbtr-BIC	Identifier "SMNDA" (Same Mandate New Debtor Agent)	
OrgnlDbtrAgt-FinInstnId-BIC (OriginalDebtorAgent-BIC)	Original debtor BIC if BIC has changed but IBAN has remained the same	Only in the event of a mandate change (AmdmntInd = true), not together with OrgnlDbtrAcct-IBAN or SMNDA	8 or 11 digits	
ElctrncSgntr (ElectronicSignature)	Electronic mandate eMandate – electronic signature	Optional. Not for paper-based mandates	Max. 1.025 characters; relevant with eMandate at future date	
CdtrSchmeId-Id-PrvtId-OthrId-Id (CreditorIdentification)	Creditor identification. Unique identification property of the creditor of the payment (per legal entity)	Mandatory, either on the PmtInf level or on the transaction level, always the same.	Max. 35 characters	
UltmtCdtr-Nm (UltimateCreditorName)	Name of a different creditor	Optional. Nor if already entered in the PmtInf level	Max. 70 characters	
UltmtCdtr-Id-OrgId/PrvtId (UltimateCreditorOrganisation-Id/Private-ID)	Identification	DK not recommended	Miscellaneous, e.g. AnyBIC or LEI	
DbtrAgt-FinInstnId-BICFI (FinancialInstituions-Identification)	BIC / SWIFT code of the debtor bank	Optional	8 or 11 digits	Optional
DbtrAgt-FinInstn-Othr-Id (DebtorAgentId)	IBAN-Only ID	Optional when using IBAN-Only	"NOTPROVIDED"	
Dbtr-Nm (DebtorName)	Name of the debtor	Mandatory	Max. 70 characters	
Dbtr-PstlAdr Dept, SubDept, StrtNm, BldgNb, BldgNm, Flr, PstBx, Room, PstCd, TwnNm, TwnLctnNm, DstrctNm, CtrySubDvsn, Ctry	In case address details are provided when making a payment in the new format, they must be given in a structured form and must contain at least town and country. Payments with international reference must always include addresses in the previous form. For purely domestic payments the address information is optional. Please refer also to chapter 4.	Optional, recommended for cross-border payments	Country code ISO 3166, DE for Germany	
Dbtr-Id-OrgId/PrvtId (DebtorOrganisation-Id/Private-ID)	Identification	DK not recommended	Miscellaneous, e.g. AnyBIC or LEI	
DbtrAcct-IBAN (DebtorIBAN)	IBAN of the debtor	Mandatory	Max. 34 characters	Mandatory
UltmtDbtr (UltimateDebtor)	Name of the different debtor. For information only.	Optional	Max. 70 characters	Optional
UltmtDbtr-Id-OrgId/PrvtId (UltimateDebtorOrganisation-Id/Private-ID)	Identification	DK not recommended	Miscellaneous, e.g. AnyBIC or LEI	
Purp (Purpose)	Type of payment (text code). Not all codes are provided in account statement MT940/942	Optional	ISO 20022 "ExternalPurpose-Code-List"	
Ustrd-RmtInf (UnstructuredRemittanceInfo)	Unstructured remittance information	Recommended	Max. 140 characters	Optional (contract number and description)
Strd-CdtrRefInf-CdtrRefTp-Cd (StructuredCreditor Reference-Code)	Structured remittance information	DK not recommended	"SCOR"	
Strd-CdtrRefInf-Cdtr Ref (StructuredCreditor Reference)	Structured remittance information Part 2	DK not recommended	Max. 35 characters	

10. Usual payment information

10.1 REMITTANCE INFORMATION

10.1.1 UNSTRUCTURED REMITTANCE INFORMATION <RmtInf><Ustrd>

- 140 characters are provided for the remittance information in SEPA.
- In addition to the unstructured remittance information, however, a structured purpose <Purp> and specifics about the parties involved (address and identification numbers) as well as the End-to-End refence with 35 characters can be added in SEPA.

```
<RmtInf>
    <Ustrd>12345678901234567890123456789012345678901234567890123456789012345678901234567890123456789
           0123456789012345678901234567890123456789012345678901234567890</Ustrd>
</RmtInf>
```

10.1.2 STRUCTURING THROUGH CODE WORDS DEFINED BY EACT IN UNSTRUCTURED REMITTANCE INFORMATION

The ordering party may include references, e. g. invoice number of the transaction, in the remittance information, so that the beneficiary can easily allocate the incoming payment and clear open items.

In order for this to take place automatically in the ideal case, the European Association of Corporate Treasurers (EACT, eact.eu) has defined code words and format rules. The complete list of code words and format rules can be seen on the EACT website at eact.eu/Core/Documents/Wordpress_Old/docs/EACT_Standard_for_Remittance_Info.pdf through the Working Group 8 (SEPA Documents).

Examples of use in accordance with the EACT Standard:

```
<RmtInf>
    <Ustrd>/RFB/123456789012345678901</Ustrd>
</RmtInf>
```

(RFB = Reference for Beneficiary)

The payment transaction is related to the business transaction with the reference 123456789012345678901.

```
<RmtInf>
    <Ustrd>/RFS/RF9812345678901234567890</Ustrd>
</RmtInf>
```

(RFS = Reference secured with check digits)

The payment transaction also refers to the business transaction with the reference 123456789012345678901, with the reference being indicated this time as a reference secured with check digits in accordance with ISO 11649, see also the sections on structured remittance information on the next page.

```
<RmtInf>
    <Ustrd>/CNR/876543/DOC/894584334/DOC/894584335/ 54.67/ 20141128</Ustrd>
</RmtInf>
```

(CNR = Customer Number, DOC = Document reference)

/CNR/876543/ indicates the customer number 876543
/DOC/894584334 refers to the invoice number 894584334
/DOC/894584335/54.67/20141128 is a so-called compound element containing additional data, separated by slash and space, in this case the invoice number 894584335 dated 28/11/2014, with only the amount of 54.67 being contained.

10.1.3 EMPLOYEE SAVINGS' PLANS (VL BENEFITS)

- In the case of employee savings plans (VL benefits), the "XXJ / contract number" is presented here, whereby XX is replaced either by 00 or by the percentage rate of the savings bonus, and the letter J represents the last figure of the benefit year. The name of the VL benefit recipient can be saved in the "Ultimate Creditor" data element, if required. CBFF (Capital Building Fringe Fortune) can also be set as the PurposeCode. The purpose code CBFR can be applied for capital building fringe fortune for retirement.

```
<Purp>
    <Cd>CBFF</Cd>
</Purp>
<RmtInf>
    <Ustrd>003/ABC123456</Ustrd>
</RmtInf>
```

10.1.4 STRUCTURED REMITTANCEINFORMATION <RmtInf> <Strd>

Forms with check digits adequate remittance information are also available for SEPA, just like they are in the form of BZÜ-receipts for domestic payments. In SEPA they are called creditor references in compliance with ISO 11649, starting with identifiers "RF" followed by 21 alpha-numerical digits. Modulus 97 is used to compute the creditor reference.

- In SEPA, structured remittance information are permitted only with code word SCOR.
- If the check digit is not correct, the reference is transferred to an unstructured remittance information.
- The structure is principally not provided in the paper-based and electronic account statement MT940; all it reflects is the content without tags, e. g. "SCOR RF9812345678901234567890101." In the new camt.05x, the structure will be forwarded.
- The purpose code IVPT (InvoicePayment) can be allocated for structured remittance information bearing a check digit adequate reference number.
- In addition to the CreditorReference and the SCOR identifier, an issuer can also be provided.

```
<RmtInf>
    <Strd>
        <CdtrRefInf>
            <Tp>
                <CdOrPrtry>
                    <Cd>SCOR</Cd>
                </CdOrPrtry>
            </Tp>
            <Ref>RF98123456789
                012345678901</Ref>
        </CdtrRefInf>
    </Strd>
</RmtInf>
```


10.1.5 STRUCTURED REMITTANCE INFORMATION (NON-SEPA ONLY)

The new ISO Version 2019 offers additional structured data. The previous unstructured remittance information will be extended by the structured remittance information, which can include up to 9.000 characters when fully filled and contains a wide range of information on payments. From 2024, the structured remittance information will be offered by UniCredit for cross-border payments and urgent payments with order type AXZ as well as in camt account statements.

In the future, the following elements will be available in the structured remittance information:
- Referred Document Info (based on invoices or contracts)
- Referred Document Amount (Amout given in the referred document)
- Tax Remittance (Tax information i.e. tax number)
- Creditor Reference Info (structured reference number)
- Invoicer
- Invoicee
- Garnishment Remittance
- Additional Remittance (3 x 140 characters)

STRUCTURED REMITTANCE


```
<Strd>
    <RfrdDocInf> ·································································· Referred Document
        <Tp>
            <CdOrPrtry>
                <Cd>CINV</Cd> ·································· Document type (here Commercial invoice)
            </CdOrPrtry>
        </Tp>
        <Nb>3521264364</Nb> ·································· Document number
    </RfrdDocInf>
    <CdtrRefInf> ·································································· Creditor Reference
        <Tp>
            <CdOrPrtry>
                <Cd>SCOR</Cd>
            </CdOrPrtry>
            <Issr>BEuthority</Issr>
        </Tp>
        <Ref>RF12345678901234567890123456</Ref>
```

```
<Strd>
    <RfrdDocInf>
        <Tp>
            <CdOrPrtry>
                <Cd>CINV</Cd>
            </CdOrPrtry>
        </Tp>
        <Nb>369258147</Nb> ·································· Invoicer number
        <RltdDt>2019-04-15</RltdDt> ·································· Invoicer date
    </RfrdDocInf>
    <RfrdDocAmt>
        <DuePyblAmt Ccy="EUR">143567.54</DuePyblAmt> ·································· Invoicer amount
        <TaxAmt>
            <Tp>
                <Cd>STAT</Cd>
            <Tp>
            <Amt Ccy="EUR">24649.46</Amt> ·································· State tax amount
        </TaxAmt>
        <Amt Ccy="EUR">147896.76</RmtdAmt>
<RfrdDocAmt>
```

```
<Strd>
    <RfrdDocInf>
        <Nb>987654321</Nb>
    </RfrdDocInf>
    <RfrdDocAmt>
        <DuePyblAmt Ccy="EUR">247.34</DuePyblAmt>
        <DscntApldAmt>
            <Tp>
                <Cd>TMDS</Cd>
            </Tp>
            <Amt Ccy="EUR">24.73</Amt>
        </DscntApldAmt>
        <TaxAmt>
            <Tp>
                <Cd>STAT</Cd>
            </Tp>
            <Amt Ccy="EUR">44.46</Amt>
        <RmtdAmt Ccy="EUR">267.13</RmtdAmt> ·············································· Referred Amount
    </RfrdDocAmt>
    <AddtlRmtInf>Advise Mr Mustermann</AddtlRmtInf> ··························· Additional Information
...
```

10.1.6 IMPROVED TRANSPARENCY FOR THE PAYEE

The ERPB (Euro Retail Payments Board) statement of June 2021 identifies recommendations for improved transparency for the payee:

Die Zahlung sollte die folgenden Details enthalten:
- To whom is the payment made.
  The specification of the payee's trade name is recommended. This is visible throughout the payment process and is most easily recognised by the payee.
- Where was the payment created.
  The statement of account should indicate the exact place where the payment was created.
- When was the payment created.
  The account statement should include the date and time of creation.

Examples of the information to be included in the account statement
(based on the unstructured purpose)*

```
<RmtInf>
   <Ustrd> The Shopping Paradise/Boulevard des Marchands 123/2020-12- 24T11:37/
Purchase Nr 234567890AZ - Merry Christmas
   </Ustrd>
<RmtInf>
```

```
<RmtInf>
   <Ustrd>> www.besttravel.com online purchase 2020-05-05 18:15 Reservation Nr
   123ABC456DEF7890WYZ24 Enjoy Your Trip
   </Ustrd>
</RmtInf>
```

The data elements are separated by a slash („/"). Instead of a slash („/"), other special characters can also be used (e.g. „+").
Source: EPC Guideline EPC088-22 / Version 1.0 / Issued: 25. Mai 2022

10.1.7 EXTENDED REMITTANCE INFO

The extended purpose (ExtendedRemittanceInfo – ERI), which was introduced as an option in the EPC for the 2019 Rulebook, is currently not supported by UniCredit. The ERI offers a structured remittance information with up to 999 × 280 characters. After the XML introduction of Urgent and SWIFT payment transactions in 2023 introduced a different structure of the structured remittance information with up to 9,000 characters, an ERI introduction should be held off for the time being.

10.2 PURPOSE CODE

- The structured payment purpose information for each payment, e. g. donation or salary, is reflected by the purpose code in SEPA.
- The purpose code is principally sent to the recipient bank and its end recipient
- It may result in different business transaction codes (BTC) in the electronic account statement
- All payment purposes are listed in iso20022.org/external_code_list.page under tab "11-Purpose".

```
<CdtTrfTxInf>
...
    <Purp>
        <Cd>PENS</Cd>
    </Purp>
</CdtTrfTxInf>
```

Purpose Code statement	Definition	Special BTC at the electronic statement of accounts
ACCT	Cash Pooling	
AGRT	Agriculture	
AIRB	Air transportation	
BECH	Benefits for children	
BENE	Unemployment benefits	BTC Credit 156, BTC Instant Credit Transfer 163
BONU	Bonus payment	BTC Credit 153, BTC Instant Credit Transfer 157
BUSB	Bus transportation	
CASH	Cash management	
CBFF	Savings benefits	BTC Credit 154, BTC Instant Credit Transfer 161
CBFR	Capital building fringe fortune for retirement	BTC Credit 155, BTC Instant Credit Transfer 162
CBLK	Card Payment Bulk	
CCRD	Credit Card Payment	
CDBL	Credit card billing statement	
CDCB	Card payment POS cashback	BTC Credit 198, Debit 106
CDCD	ATM cash withdrawal	BTC Debit 106
CDCS	ATM cash withdrawal with surcharging	BTC Debit 106
CDDP	Card payment POS maximum authorisation	BTC Credit 198, Debit 106
CDQC	Quasi-cash card payment, e. g. coupons	
CFEE	Cancellation	
CGDD	Card-generated direct debit (ELV)	BTC Debit 107
CHAR	Charity – donation	BTC Debit 119, Credit 169, BTC Instant Credit Transfer 165
CMDT	Commodities	
COMC	Commercial payment	
COMM	Commission payment	
CORT	Trade Settlement Payment	
COST	General costs	
CSLP	Contributions to social security	
DNTS	Dental services	
ECPG	E-commerce payment with guarantee (PayDirekt)	BTC Debit 084
ECPR	E-commerce payment return	BTC Debit 116, Credit 155
ECPU	E-commerce payment without guarantee	
ELEC	Electric bill	
ENRG	Energy	
EPAY	E-Commerce Payment	
ESTX	Estate tax	
ETUP	E-purse top up	BTC Debit 106
FEES	Fees	

Purpose Code statement	Definition	Special BTC at the electronic statement of accounts
FOCL	Fee collection e-purse	BTC Debit 106
GASB	Gas bill	
GDDS	Goods purchases / sale	
GOVT	Payment to / from the government	BTC Credit 156, BTC Instant Credit Transfer 163
HLTC	Healthcare services	
HLTI	Health insurance	
IDCP	Card payment POS	BTC Credit 198, Debit 106
INPC	Automotive insurance	
INSM	Instalment payment plan	
INSU	Insurance	
INTC	Intra-company transfer	
INTE	Interest	
INTX	Income tax	
IVPT	Reference in acc. with ISO 11649	BTC Credit 167, BTC Instant Credit Transfer 164
LBRI	Professional liability insurance	
LICF	Licensing fees	
LIFI	Life insurance	
LOAN	Loan payment	
LOAR	Loan Repayment	
MDCS	Medical services	
MP2B	Mobile Payment at the POS	
MP2P	Mobile P2P Payment	
MTUP	Mobile top up	BTC Debit 106
NWCM	Network communications	
OTHR	Other	
PAYR	Payroll disbursement	BTC Credit 153, BTC Instant Credit Transfer 157
PENS	Pension and retirement benefits disbursement	BTC Credit 153, BTC Instant Credit Transfer 157
PHON	Telephone	
PPTI	Property/home owner's insurance	
RINP	Recurring transfer order / Standing order	BTC Credit 152
RLWY	Railway transportation	
RRCT	Reverse transfer of a real-time transfer	
RRTP	Based on a Request-To-Pay	
SALA	Salary disbursement	BTC Credit 153, BTC Instant Credit Transfer 157
SAVG	Savings payment	
SCVE	General services	
SPSP	Salary or pension payment for more than 1 month or delayed payment	BTC Credit 153, BTC Instant Credit Transfer 157
SSBE	Social security benefits	BTC Credits 156, BTC Instant Credit Transfer 163
STDY	Studies and education	
SUPP	Supplier payment	
TAXS	Tax payment	
TELI	According to telephone order	
TRAD	Trade transaction	
VATX	Value added tax	
WEBI	According to online order placed	
WTER	Water	
WEBI	Laut Auftrag im Internet	
WTER	Wasser	

Please find further information in our brochures "Reporting" and "Business transaction and return codes", which you can obtain from your Cash Management & eBanking Specialist upon request

10.3 CATEGORY PURPOSE

- The category purpose is an instruction the submitter gives to the paying bank
- The orders / files are subject to special processing, e. g. subject to prioritization or special terms
- The above applies to a file or each payment
- A bilateral usage agreement with the bank is required
- Currently, UniCredit only uses "SALA" (same day salary payments) on the bulk level.
- Card payments in SEPA Cards Clearing are identified by the category purpose "IDCP" (guaranteed card payment) or "CBLK" (card bulk clearing) or "FCOL" (fee collection).
- PayDirekt payments are assigned the category purpose "EPAY"
- Instead of the four-digit code, a proprietary field with 35 digits can also be used from ISO-version 2019 onwards.

```
<PmtInfId>
…
    <PmtTpInf>
    …
        <CtgyPurp>
            <Cd>SALA</Cd>
        </CtgyPurp>
    </PmtTpInf>
…
</PmtInfId>
```

10.4 SPECIAL SERVICE FOR SALARY PAYMENTS

Many companies want to ensure their employees receive their salary payments on time. We offer a special solution so that you do not have to split the salary data files yourself and separate them by recipient at UniCredit or third-party banks within SEPA. If the files are submitted after 12.15 pm and contain the Category Purpose = "SALA" (at PaymentInformation level) in addition to the Instructed Priority = "HIGH", the bulk is parked and not executed until the next day – recipients at third-party banks and UniCredit recipients thus receive the payments on the same day.

10.5 PARTIES INVOLVED IN A TRANSACTION MESSAGE

The presenter and the recipient appear on different levels of a SEPA order or file submission. Fields Ultimate can be used to enter an additional different presenter and payment recipient.

EXAMPLE OF A SEPA CREDIT TRANSFER

GroupHeader
- Initiating Party (submitter)

PaymentInformation – bulk level
- Debtor (debtor)
- IBAN (debtor)
- BICFI (debtor)
- UltimateDebtor

Transaction
- Creditor (beneficiary / recipient)
- IBAN (beneficiary / recipient)
- BICFI (beneficiary / recipient)
- UltimateCreditor

- Name (70 digits)
- Address*
- Organisation identification
- Person identification

*The provision of an address only for Debtor and Creditor

Required information
Optional

EXAMPLE INTERNATIONAL CREDIT TRANSFER

GroupHeader

Initiating Party (Submitter)

PaymentInformation – bulk level

Debtor (Ordering party)

| IBAN (Ordering party) | Other-Id |

Debtor Agent (PSD ordering party)

| BICFI Other-Id | Other-Id / LEI |

UltimateDebtor

Charges Account Agent

Transaction

Creditor (Beneficiary)

| IBAN (Ordering party) | Other-Id |

Creditor Agent (PSD of Beneficiary)

| BICFI Other-Id | Other-Id / LEI |

UltimateCreditor

Invoicer

Invoicee

Garnishee

Intermediary1 Agent

Name (140 digits)

Structured Address*

Organisation identification

Person identification

*Structured address see Chapter 10.7.1

Required information

Optional

EXAMPLE OF A SEPA DIRECT DEBIT

GroupHeader
- Initiating Party (submitter)

PaymentInformation – bulk level
- Creditor
- Creditor-ID
- IBAN (creditor)
- BICFI (creditor)
- UltimateCreditor

Transaction
- Debtor
- IBAN (debtor)
- BICFI (debtor)
- UltimateDebtor

- Name (70 digits)
- Adresse (country code plus 2 × 70 digits)*
- Organisation number**
- Person identification number**

*Address for the initiating party and for the Ultimates not possible; address mandatory for payments outside the EU
**OrgId & PrvtId not possible for the creditor

Required information
Optional

10.6 NAME, ADDRESS

- Five possible parties are involved in a transaction message (debtor, creditor, initiating party, ultimate creditor and ultimate debtor).
- The respective party name <Nm> is always provided using up to 70 characters.
  The Creditor Name and Debtor Name are mandatory fields – except for card payments. Name fields up to 140 characters can be specified for foreign traffic payments.
- As an option, it is also possible to provide addresses <PstlAdr>. At least the country code and the city must be used. In the previous version ISO 2009 two adress lines of the unstructured address can be used: the country code <Ctry> plus 2 x 70 characters of the unstructured address line <AdrLine>. In the new ISO-Version 2019, only the structured address is allowed in pain.001.001.09 or pain.008.001.02. Until 2025, in interbank traffic and old formats unstructured address line 3 x 35 characters still possible.
- If in pain.001.001.09 cross-border payment transactions the country of residence differs from the country of the postal address, the CountryOfResidence <CtryOfRes> field can be used.
- The originator's name and address (for cross-border payments) must be provided correctly pursuant to Regulation (EU) 2015 / 847 on Transfer of Funds (effective 26 June 2017). UniCredit automatically enters the master account data.
- In addition to the name, the address of the recipient (beneficiary for SCT or debtor for SDD) should always be provided at least for cross-border payments in order to avoid any inquiries, for example as part of checks against sanctions lists.
- The debtor's address must be indicated when submitting direct debits outside the EU / EEA (Regulation (EU) 2015 / 847 on Transfer of Funds). At present, this concerns the following countries: Norway (NO), Iceand (IS), Liechtenstein (LI), Vatican City (VA), Andorra (AD), Switzerland (CH), Monaco (MC), San Marino (SM), Jersey (JE), Guernsey (GG), Isle of Man (IM), St. Pierre and Miquelon (PM) as well as Great Britain (GB/GI).

10.6.1 STRUCTURED ADDRESS

In the case of SEPA-, international and urgent payments in the format pain.008.001.08, the structured address fields such as town <TwnNm> and country <Ctry> if the address is used.. The structured address fields for the ultimates are mandatory for international and urgent payments..

Unstructured address line fields can still be used temporarily in the previous versions pain.001.001.03 and pain.008.001.02 until 2025. Structured addresses for payments will be required from 2025 at the latest.

For the previous unstructured fields, it will be necessary to transfer them to the structured address fields in the future, especially in the case of international addresses whose structure differs from the European structure. For example, the house number is in front of the street, not after the street name as in Europe.

For this reason, it is advisable to gradually adapt and structure all customer inventories (accounts receivable / accounts payable) at an early stage in order to avoid incorrect transfer of the address fields.

The following elements will be available in the structured address in future (max. 699 characters):

Name	XML-Tag	Occ.	Format	Description
Department	<Dept>	[0..1]	Max70Text	Department
SubDepartment	<SubDept>	[0..1]	Max70Text	Sub Department
StreetName	<StrtNm>	[0..1]	Max70Text	Street name
BuildingNumber	<BldgNb>	[0..1]	Max16Text	Building Number
BuildingName	<BldgNm>	[0..1]	Max35Text	Building Name
Floor	<Flr>	[0..1]	Max70Text	Floor
PostBox	<PstBx>	[0..1]	Max16Text	Post Box
Room	<Room>	[0..1]	Max70Text	Room
PostCode	<PstCd>	[0..1]	Max16Text	Post Code
TownName	<TwnNm>	[1..1]	Max35Text	Town Name
TownLocationName	<TwnLctnNm>	[0..1]	Max35Text	Specific place name within a town/city
DistrictName	<DstrctNm>	[0..1]	Max35Text	Subdivision within a region
CountrySubDivision	<CtrySubDvsn>	[0..1]	Max35Text	Region
Country	<Ctry>	[1..1]	Max2Text	Country code consisting of 2 capital letters, e.g. B. DE for Germany

Unstructured address – Old ISO-Version (2009) for SEPA

```
...
<Nm>ABC Handels GmbH</Nm>
<PstlAdr>
    <Ctry>DE</Ctry>
    <AdrLine>Zentrale1, Dorfstrasse 23/2</AdrLine>
    <AdrLine>80995 Muenchen / Bogenhausen</AdrLine>
</PstlAdr>
...
```

Structured address – New ISO-Version (2019)

```
...
<Nm>ABC Handels GmbH</Nm>
<PstlAdr>
    <Dept>Zentrale1</Dept>
    <StrtNm>Dorfstrasse</StrtNm>
    <BldgNb>23</BldgNb>
    <Flr>2</Flr>
    <PstCd>80995</PstCd>
    <TwnNm>Muenchen</TwnNm>
    <TwnLctnNm>Bogenhausen</TwnLctnNm>
    <Ctry>DE</Ctry>
</PstlAdr>
...
```

Source: swift_iso20022_structure_postal_address_0306.xls

Country examples structured address

UNITED STATES

ISO20022 Tag	Description	Unstructured address (example)	ISO20022 Mapping Example
<Nm>	Name	Wells Fargo Bank, NA GLOBAL PAYMENT SERVICES 500 W. 33RD ST 30 HUDSON YARDS 62ND FLOOR New York, NY 10001 US	Wells Fargo Bank, NA
<Dept>	Department		GLOBAL PAYMENT SERVICES
<StrtNm>	Street Name		W. 33RD ST
<BldgNb>	Building Number		500
<BldgNm>	Building Name		30 HUDSON YARDS
<Flr>	Floor		62
<PstCd>	Post Code		10001
<TwnNm>	Town Name		New York
<CtrySubDvsn>	Country Sub Division		NY
<Ctry>	Country		US

UNITED KINGDOM

ISO20022 Tag	Description	Unstructured address (example)	ISO20022 Mapping Example
<Nm>	Name	Mr Walter C. Brown 49 Featerstone Street London EC1Y 8SY United Kingdom	Mr Walter C. Brown
<StrtNm>	Street Name		Featherstone Street
<BldgNb>	Building Number		49
<PstCd>	Post Code		EC1Y 8SY
<TwnNm>	Town Name		London
<Ctry>	Country		GB

BELGIUM

ISO20022 Tag	Description	Unstructured address (example)	ISO20022 Mapping Example
<Nm>	Name	Acme NV Building West Verdieping 4 Bloemendalelaan 62/3 bus 47 9990 Maldegem BELGIUM	Acme NV
<StrtNm>	Street Name		Bloemendalelaan
<BldgNb>	Building Number		62/3
<BldgNm>	Building Name		Building West
<Flr>	Floor		4
<Room>	Room		47
<PstCd>	Post Code		9990
<TwnNm>	Town Name		Maldegem
<Ctry>	Country		BE

HONGKONG

ISO20022 Tag	Description	Unstructured address (example)	ISO20022 Mapping Example
<Nm>	Name	Hang Seng Bank Limited Personal Banking Division, Customer Relations L12, Hang Seng 113 113 Argyle Street Mongkok Kowloon Hongkong	Hang Seng Bank Limited
<Dept>	Department		Personal Banking Division
<SubDept>	Sub Department		Customer Relations
<StrtNm>	Street Name		Argyle Street
<BldgNb>	Building Number		113
<BldgNm>	Building Name		Hang Seng 113
<Flr>	Floor		12
<TwnNm>	Town Name		Mongkok
<CtrySubDvsn>	Country Sub Division		Kowloon
<Ctry>	Country		HK

Hybrid-Adresse:

Swift is currently considering deviating from the "structured address only" rule starting in 2025 for international and urgent payment transactions. Three different variants should then be permitted:

1. Structured address only (at least city and country as described above)

10.7 IBAN, BIC

10.7.1 IBAN

- The International Bank Account Number – IBAN is the definitive identification criteria for beneficiaries and debtors of payments. In the SEPA payment zone, the IBAN will completely supersede the domestic account number for SEPA orders.

```
<Id>
     <IBAN>DE40700202700012345678</IBAN>
</Id>
```

- Its structure is defined by ISO 13616-1:2007. The IBAN begins with two letters, which identify the country. Two check digits follow. These two check digits are calculated pursuant to ISO 7064 in modulus 97-10 across the entire IBAN. The next numbers identify a bank / account. Depending on the country, this bank/account identification has a different structure and a distinct number of digits. Consequently, the IBAN may span 15 to 31 digits and may not only contain the numeric values, but also alphanumerical values besides the country code.
- In Germany, the first 8 digits after the two check digits reflect the bank code (German Bankleitzahl), while the following 10 digits identify the numeric account number, so that the total length of the German IBAN is 22 digits. Many banks have the capability to verify the correctness of the account number based on the last digit of the account number and they use this final digit as a check digit. The required calculation modulus each individual bank requires can be determined from the Routing Code Directory of the German Federal Bank based on the bank code.
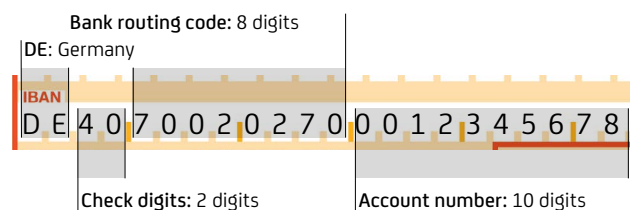
- A simple determination of the check digits based on the bank code and account number does frequently result in the misrouting of payments in Germany, since the following special circumstances have to be taken into account:
  - Some banking institutions fail to complete the IBAN account number field with zeros from left to right if the account number has less than 10 digits, but insert the zeros after the account number
  - In particular after consolidations and mergers of bank branches, numerous customers continue to use their old bank codes, although they have already been provided with a new bank code along with their IBAN
  - For this reason, an IBAN calculation should always be conducted by the bank that manages the account, or in Germany by the German company Bank-Verlag, or by processes that take specific institutional particularities into account as published by the Bundesbank

Examples of specific institutional particularities when calculating the IBAN
- The IBAN calculation converts charity and pseudo accounts into genuine account numbers, e. g.: Bank code 70150000 and account **70000** is converted in IBAN into account **18180018**, in other words DE64 7015 0000 **0018 1800 18**
- Accounts are filled up with zeros to 10 digits at the rear instead of at the front, e. g.: Bank code 26580070 and account **7325022** becomes IBAN DE32 2658 0070 **0732 5022 00**
- The bank code is exchanged, e. g.: Bank code **30020500** and account 40033086 is converted in IBAN into account DE02 **5002 0200** 0040 0330 86

IBAN examples for other countries
The document swift.com/sites/default/files/resources/iban_registry.pdf lists all nationally agreed IBAN formats, with an extract included here:

Austria (20-digit):		LLPPBBBBBKKKKKKKKKKK		
Example:		AT611904300234573201		
LL	Country identifier:	AT	Letters	
PP	Check digits	2-digit	Numbers	
BBB...	Austrian bank code	5-digit	Numbersh	
KKK...	Account number	11-digit	Numbers	

Switzerland (21-digit):		LLPPBBBBBKKKKKKKKKKKK		
Example:		CH9300762011623852957		
LL	Country identifier:	CH	Letters	
PP	Check digits	2-digit	Numbers	
BBB...	Swiss bank code	5-digit	Numbers	
KKK...	Account number	12-digit	Numbers	

Italy (27-digit):		LLPPNBBBBBCCCCCKKKKKKKKKKKK		
Example:		IT60X0542811101000000123456		
LL	Country identifier:	IT	Letters	
PP	Check digits	2-digit	Numbers	
N	Control Internal Number (CIN)	1-digit	Alpha-numeric	
BBB...	Associazione Bancaria Italiana (ABI)	5-digit	Numbers	
CCC...	Codice di Avviamento Bancario (CAB)	5-digit	Numbers	
KKK...	Account number	12-digit	Numbers	

10.7.2 IBAN-ONLY

Since 1 February 2016, statement of the BIC has no longer been mandatory within the SEPA area.

```
SCT pain.001.001.03
…
<DbtrAgt>
    <FinInstnId>
        <Othr>
            <Id>NOTPROVIDED</Id>
        </Othr>
    </FinInstnId>
</DbtrAgt>
…
<CdtrAgt>        CdtrAgt kann komplett entfallen
    <FinInstnId>
        <BIC>SPUCDC2UXX</BIC>
    </FinInstnId>
</CdtrAgt>
```

```
SDD pain.008.001.02
…
<CdtrAgt>
    <FinInstnId>
        <Othr>
            <Id>NOTPROVIDED</Id>
        </Othr>
    </FinInstnId>
</CdtrAgt>
…
<DbtrAgt>
    <FinInstnId>
        <Othr>
            <Id>NOTPROVIDED</Id>
        </Othr>
    </FinInstnId>
</DbtrAgt>
…
```

In the case of the Payment Status Report pain.002, IBAN-Only is taken into consideration as follows: In the case of credit transfers, the DebtorAgent contains UniCredit's BIC, and the CreditorAgent remains as it was delivered. In the case of direct debits, this applies analogously for CreditorAgent and DebtorAgent.

10.7.3 PAYMENTS WITHOUT IBAN

For non SEPA payments it is possible to submit them without IBAN. The IBAN is mandatory for SEPA and urgent payments. However, an identification other than the IBAN may only be used if no IBAN exists or is known. If this is the case, another identification characteristic of the account must be provided. This can be done either with the proxy <Prxy> as substitute of the account or with another identification of the account <Othr><Id>. A Proxy (e.g. mobile phone number, e-Mail address etc.) can only be used if this has been agreed with all participating banks. Currently there is no usable directory for proxies in Germany.

```
<CdtrAcct>
    <Id>
        <Othr><Id>123456789</Id></Othr>
    </Id>
</CdtrAcct>
```

10.7.4 PROXY OR ALIAS

ISO version 2019 introduced the possibility to use a proxy or alias. The alias can be, for example, a TELE-telephone number, EMAL-email, DNAM-internet address, EWAL-eWallet, LEIC-LEI, TOKN-token, SOSE-SocialSecurityId, CCPT-passport number or PVTX-Tax number. A payment service provider (PSP) can then assign the IBAN using the proxy or alias. While the proxy or alias is optional, the IBAN is mandatory for SEPA.

The proxy or alias can be used for pain.001 (but not pain.008) for DebtorAccount and CreditorAccount and additionally for nonSEPA for CreditorAgentAccount. The ID can have a maximum of 320 characters.

10.7.5 BANK IDENTIFIER CODE (BIC OR BICFI)

The Bank Identifier Code (BIC) serves as unique identification of a payment service provider. In the new ISO version 2019, the field name BIC is changed to BICFI. For SEPA payments, only the use of the BIC is permitted, while for international payments, other identifiers may also be used. However, it is strongly recommended to use the BIC.

The Creditor Agent can also be uniquely assigned with other characteristics instead of the BIC. An alternative to specifying the BIC is the use of the Clearing System Member Identification <ClrSysMmbId>, which enables the assignment of a member within a Clearing system or the LEI <LEI>, the Legal Entity Identifier. On top of that, a payment service provider can also be assigned with other identification characteristics <Othr> or the branch of the payment service provider can be assigned with the Branch Identification <BrnchId>.

```
Example Credit Transfer pain.001 without BIC

<CdtrAgt>
<FinInstnId>
    <ClrSysMmbId>
    <ClrSysId><Cd>DEBLZ</Cd></ClrSysId>
    <MmbId>700202070</MmbId>
    <ClrSysMmbId>
    <LEI>2ZCNRR8UK830BTEK2170</LEI>
    <Nm>UniCredit Bank GmbH</Nm>
    <PstlAdr>
        <PstCd>80995</PstCd>
        <TwnNm>Muenchen</TwnNm>
        <Ctry>DE</Ctry>
    </PstlAdr>
</FinInstnId>
</CdtrAgt>
```

10.8 CREDITOR IDENTIFIER (CI)

- SEPA Direct Debit initiators have to have a definitive identification number, which differs from country to country. In Germany, the length is 18 and it can be obtained from the German Federal Bank for each legal entity under www.glaeubiger-id.bundesbank.de

Format:	LLPPZZZ0NNNNNNNNNNN
LL	Country code
PP	Check digits computed in compliance with ISO 13616 (equivalent to the IBAN check digits)
ZZZ	Creditor's business sector identification, to be awarded randomly in order to prevent overlaps in mandate references. In the standard version, enter value ZZZ (The sector identification is not part of the cross-checking calculation.)
NNN...	National identification up to 28 characters (in Germany 11 digits incl. leading 0)

```
<CdtrSchmeId>
    <Id>
        <PrvtId>
            <Othr>
                <Id>DE12ZZZ01234567890</Id>
                <SchmeNm>
                    <Prtry>SEPA</Prtry>
                </SchmeNm>
            </Othr>
        </PrvtId>
    </Id>
</CdtrSchmeId>
```

- As far as possible, the Creditor Identifier should be stated at the PaymentInformation level, and not repeated for each transaction
- The check digit calculation ignores the Creditor's business sector identification
- If a different Creditor's business sector identification is utilised at the collection, it must be stated on the mandate
- For information on the formats and contact centres for creditor identifiers in other countries, please go to europeanpaymentscouncil.eu/document-library/clarification-paper/creditor-identifier-overview

10.9 IDENTIFIKATION NUMBER (OrgId / PrvtId)

- An identification number can be provided along with the name as an option. **In Germany (DFÜ Agreement Annex 3), entries into these fields are not recommended, given that consistency, e. g. in MT940 is not ascertained.** However, in some countries or for certain payments, e. g. tax payments, this information is required. In some cases, the international CGI-MP format also requires these identification numbers. Besides the identification number, it is also possible to provide data, e. g. the issuing government agency <Issr>. For same it is possible to provide either an organisation's or a person's number.
  - OrganisationIdentification <OrgId>, e.g. company identification number (COID), customer number (CUST), tax identification number (TXID), employer number (EMPL), BIC / BEI, DUNS, etc. Download on iso20022.org/external_code_list.page the "External Code Sets spreadsheet" and filter for "ExternalOrganisationIdentification1Code" in the "AllCodeSets" tab.

    Please note that if you use BIC, it must be marked as valid in the SWIFT Directory.

    Example (an identification number or a business entity code)

```
<Id>
    <OrgId>
        <Othr>
            <Id>181/815/08155</Id>
            <SchmeNm>
                <Cd>TXID</Cd>
            </SchmeNm>
            <Issr>Finanzamt Muenchen IV</Issr>
        </Othr>
    </OrgId>
</Id>
```

```
<Id>
    <OrgId>
        <BICOrBEI>KUNDDEMM123</BICOrBEI>  ·············· Feld BICOrBEI wird in der ISO Version 2019
    </OrgId>                                              umbenannt in AnyBIC
</Id>
```

- In the new ISO Version 2019 (pain.001.001.09, pain.008.001.08, …) the LEI can be provided. The LEI is possible in
  - SEPA format with Debtor, Creditor, UltimateDebtor, UltimateCreditor, InitiatingParty
  - Non-SEPA format additionally with DebtorAgent, CreditorAgent, IntermediaryAgent1-3, Invoicer, Invoicee, Garnishee, GarnishmentAdminstrator.

```
<Id>
    <OrgId>
        <AnyBIC>...</AnyBIC>
        <Lei>98760027AK4LSOGXGY18</Lei>
        <Othr>
            <Id>...</Id>
            <SchmeNm>...</SchmeNm>
                <Cd>TXID</Cd>
        </Othr></OrgId>
</Id>
```

- The field Legal Entity Identifier (LEI) will be introduced with ISO Version 2019. The LEI is a twenty-digit alphanumeric international identifier, which is assigned once and allows for the worldwide mapping to a financial transaction party.
  The LEI according to ISO 17442 consists of: LLLL00CCCCCCCCCCCCPP (L: LOU- local operating unit, 00: two zeros, C: unique code, P: check sum).
- Application for a LEI and an international registration with a local operating unit authorised for LEI issuance results in fee payments. LEI needs to be renewed annually. The correctness and validity of a LEI can be verified. With an amendment of Anti Money Laundering Regulation (VO (EU) 2023 / 1113) banks are required to validate and forward LEIs provided in a payment message. Alternatively, another comparable form of official identification can be used. Further details of the implementation are still work in progress. The implementation is expected towards the end of 2024.
- PrivateIdentification <PrvtId>, e. g. birth date/place, social security number (SOSE), passport number (CCPT), tax identification number (TXID), customer number (CUST), driver's license number (DRLC), employee identification number (EMPL), etc. Download on iso20022.org/external_code_list.page the "External Code Sets spreadsheet" and filter for "ExternalPersonIdentification1Code" in the "AllCodeSets" tab.

Example (either date of birth / place of birth OR a number)

```
<Id>
    <PrvtId>
        <DtAndPlcOfBirth>
            <BirthDt>1980-11-07</BirthDt>
            <PrvcOfBirth>Bayern</PrvcOfBirth>
            <CityOfBirth>Muenchen</CityOfBirth>
            <CtryOfBirth>DE</CtryOfBirth>
        </DtAndPlcOfBirth>
    </PrvtId>
</Id>
```

```
<Id>
    <PrvtId>
        <Othr>
            <Id>RA 123445123</Id>
            <SchmeNm>
                <Cd>CCPT</Cd>
            </SchmeNm>
            <Issr>Stadt Ulm</Issr>
        </Othr>
    </PrvtId>
</Id>
```

10.10 ULTIMATE / REFERENCE PARTY / ON BEHALF

- Besides the ordering party, it is possible to provide name fields for a deviating ordering party – the "Ultimate." It is also possible to enter an ultimate beneficiary for the recipient or to provide an ultimate debtor along with the transaction.
- The deviating ordering party can be provided either on the bulk level (PaymentInformation) or on the transaction level. The use on the bulk level is recommended in this case.
- If an ultimate is used in conjunction with a SEPA Direct Debit, this ultimate must also be indicated on the mandate.
- To ensure debt eliminating credit of payments when paying via direct debit, a third party account is required at the payment beneficiary's end.
- The ultimate fields are for information only and will be interpreted as additional remittance information.
- From 2023 onwards a structured address must be provided for urgent and SWIFT international payments.
- For SEPA the ultimate address is not allowed.
- Not every bank offers the sharing of this additional information with the recipient through all channels. In particular on the paper-based account statement, such information is printed out only in some cases at this time. The provision of data in the remittance information section does in any event allow for an indication with the final beneficiary or debtor.
- In MT940 the ultimate information is passed on in field 86/sub-field ?20-?29 or if space is not available, in subfield ?60-?63:
  - ABWA + [different payment initiator (CT) or creditor of the payment (DD)].
  - ABWE + [different payment beneficary (CT) or debtor of the payment (DD)].

Example transfer childcare benefits

```
<Dbtr>
    <Nm>Firma AG</Nm>
</Dbtr>
```

```
<Cdtr>
    <Nm>Mutter Meier</Nm>
</Cdtr>
```

```
<UltmtDbtr>
    <Nm>Kindergeld-Abteilung</Nm>
</UltmtDbtr>
```

```
<UltmtCdtr>
    <Nm>Kind Meier</Nm>
</UltmtCdtr>
```

Lastschrift Beispiel Handy-Rechnung

```
<Cdtr>
    <Nm>Mobile Phone AG</Nm>
</Cdtr>
```

```
<Dbtr>
    <Nm>Mutter Meier</Nm>
</Dbtr>
```

```
<UltmtDbtr>
    <Nm>Kind Meier</Nm>
</UltmtDbtr>
```

Different account for returns

It is also possible to use the ultimate fields to provide information about a different account for returns. The submitter and debit account is entered into the field group UltimateDebtorId for transfers or UltimateCreditorId for direct debits. Any account that deviates from the former that is used for the posting of potential returns is subsequently entered into the normal debtor or creditor fields. A special agreement with UniCredit is required for such arrangements. For more information on the "ultimate ordering party" product, please contact your Cash Management & eBanking Specialist.

On behalf Payments über Payment Factory

If a holding company makes payments for various companies that are part of a group of companies (Payment Factory) it is important – especially for SEPA Direct Debits, mandates and Creditor Identifiers – to consider who is required to enter into mandates with which Creditor Identifier and which accounts will be used to transact the payments so that all of the requirements on the ordering party and with regard to debt eliminating payments are met.

- Basic presumption: delivery and billing transactions are handled by *Supplier Co.*
- The creditor is the Payment-Factoring-Co. The account managing function will have to make certain that the inbound funds are posted to a third party account (escrow account for the Supplier Co.). A declaration of assumption of liability by the Payment-Factoring-Co is required for returned direct debits.
- The Payment-Factoring-Co submits the direct debits. The Creditor Identifier (CI) of the Payment-Factoring-Co is saved along with the submitter account and verified when submissions are made. If a credit is posted to an account of the Payment-Factoring-Co the CI of the Payment-Factoring-Co will have to be on record. A company has to have a CI to submit direct debits, i. e. the Payment-Factoring-Co cannot use the CI of the Supplier Co. to make submissions.
- The following information must be provided on the mandate: The creditor is the Payment-Factoring-Co; the CI of the Payment-Factoring-Co as the Creditor Reference Party becomes the Supplier Co. and its CI is provided as the Creditor Reference ID.
- Thanks to the fact that the account number is linked to the CI, the mandate with the Creditor Supplier Co. and the CI of the Supplier Co. can only be used for credits to the Supplier Co. account.

```
<Cdtr>
    <Nm>Zahlungsabwicklungsfirma</Nm>
</Cdtr>
```
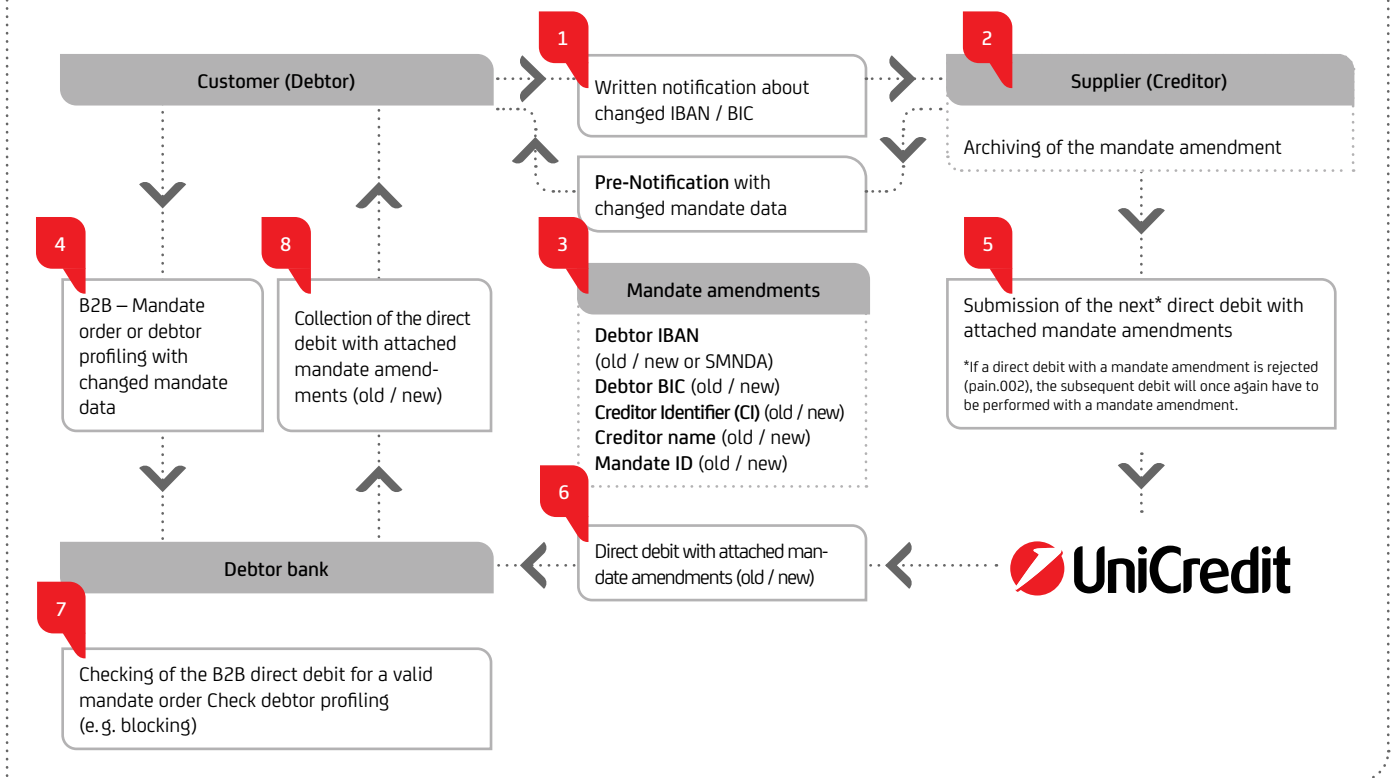
```
<Dbtr>
    <Nm>Meier</Nm>
</Dbtr>
```

```
<UltmtCdtr>
    <Nm>Lieferfirma</Nm>
</UltmtCdtr>
```

10.11 MANDATE AMENDMENT

- It is not necessary to obtain a new mandate every time the mandate is modified. The mandate is sent along with the next SEPA Direct Debit due
- The following fields are designated for this reason in pain.008:
  - Creditor driven changes
    - Alteration of the mandate number e.g. because a new system for mandates is being implemented
      - Provision of the new mandate reference <MndtId> and the old mandate reference <OrgnlMndtId>
    - Change of the creditor name, e.g. due to corporate mergers. In these cases, a new Creditor Identifier is usually required as well
      - Provision of the new Creditor Identifier <CdtrSchmeId> and the old Creditor Identifier <OrgnlCdtrSchmeId> <Id> as well as the
      - New creditor name <Cdtr> and the old creditor name <OrgnlCdtrSchmeId><Nm>
  - Changes at the debtor's end
    - Change of the debtor account information
      - Provision of a new IBAN <DbtrAcct> and an old IBAN <OrgnlDbtrAcct> (only if the new and the old IBAN is with the same bank)
    - If the debtor switches banks, only the SMNDA (SameMandateNewDebtorAccount) is assigned without providing the old banking details. Since the version as of November 2016, the original BIC can be provided as an alternative. Due to the introduction of IBAN-Only, however, the creditor is often unable to recognise whether the bank has also changed along with the IBAN, which is why the DK recommends that only the SMNDA (in the OrgnlDbtrAcct element group) is entered as the direct debit format instead of the old IBAN and the old BIC in the event of a change in the account details. Any special sequences need no longer be observed. Since November 2016, direct debits can be presented with the RCUR sequence.
    - If the address is changed (e.g. as a result of moving address), or the debtor name is changed (e.g. as a result of marriage) or if the creditor's banking details are changed, obtaining a new mandate is not required. Special direct debit mark-ups are not required in such cases. If the debtor's identity changes (e.g. as a result of switch of tenant), a new mandate must be obtained, however.

MANDATE AMENDMENT PROCESS

Customer (Debtor)

1 Written notification about changed IBAN / BIC

Pre-Notification with changed mandate data

2 **Supplier (Creditor)**

Archiving of the mandate amendment

4 B2B – Mandate order or debtor profiling with changed mandate data

8 Collection of the direct debit with attached mandate amendments (old / new)

3 **Mandate amendments**

Debtor IBAN (old / new or SMNDA)
Debtor BIC (old / new)
Creditor Identifier (CI) (old / new)
Creditor name (old / new)
Mandate ID (old / new)

5 Submission of the next* direct debit with attached mandate amendments

*If a direct debit with a mandate amendment is rejected (pain.002), the subsequent debit will once again have to be performed with a mandate amendment.

Debtor bank

6 Direct debit with attached mandate amendments (old / new)

UniCredit

7 Checking of the B2B direct debit for a valid mandate order Check debtor profiling (e.g. blocking)

- Other requirements to be met:
  - If the direct debit containing mandate amendments is rejected prior to settlement (information e.g. with pain.002), the following direct debit will have to include these mandate amendments as well
  - Mandate amendments provided in the direct debit do not automatically result in changes to the instructions at the debtor bank. The debtor may for instance be required to actively amend the SEPA Direct Debit B2B mandates submitted to the bank. The same also applies to mandate blocking lists (negative lists) that have been filed with the bank or to explicitly permitted debits (positive lists) of SEPA Direct Debit CORE. They may have to be adapted to include the amendments made to the mandate. Hence, in order to prevent unnecessary returns, it is advisable to notify the debtor of any changes early-on (e.g. through a highlighted pre-notification)
  - Archive all mandate amendments and related orders to ensure that you will have complete documentation to prevent a direct debit from being returned because of lack of authorisation when mandates are requested

- When does a new mandate have to be obtained?
  - If more than 36 months have passed since the last automatic debit charge was made
  - If a direct debit is returned citing "NoMandate" – MD01 as the return code
  - The last direct debit was made with sequence type FNAL-Final or OOFF – OneOff (and was not rejected)
  - The debtor must revoke its mandate to the creditor
  - After satisfaction of the drawn contract, if the mandate was issued with a special reference to a contract (contract mandate)
  - After a change of debtor (e.g. switch of tenant)

```
<MndtRltdInf>
    <MndtId>555544</MndtId> ·············································· Current mandate reference and signature date
    <DtOfSgntr>2012-11-12</DtOfSgntr>
    <AmdmntInd>true</AmdmntInd> ·········· Indicates mandate amendment to be delivered along with the submission
    <AmdmntInfDtls>
        <OrgnlMndtId>444444</OrgnlMndtId> ······································· Previous mandate reference
        <OrgnlCdtrSchmeId>
            <Nm>Versicherungs AG</Nm> ·············································· Old creditor name
            <Id>
                <PrvtId>
                    <Othr>
                        <Id>DE12ZZZ01234567890</Id> ······························· Old Creditor Identifier
                        <SchmeNm>
                            <Prtry>SEPA</Prtry>
                        </SchmeNm>
                    </Othr>
                </PrvtId>
            </Id>
        </OrgnlCdtrSchmeId>
        <OrgnlDbtrAcct>
            <Id>
                <IBAN>DE40700202700012345678</IBAN> ····························· Option 1: Old debtor IBAN
                <Othr>                                                                (only if identical debtor bank)
                    <Id>SMNDA</Id> ················· Option 2 (recommended): Identification of new debtor bank
                </Othr>                                              and / or debtor IBAN with "SMNDA"
            </Id>
        </OrgnlDbtrAcct>
        <OrgnlDbtrAgt>
            <FinInstnId>
                <BICFI>HYVEDEMMXXX</BICFI> ············································ Option 3: Old debtor BIC
            </FinInstnId>
        </OrgnlDbtrAgt>
    </AmdmntInfDtls>
</MndtRltdInf>
```

Options 1, 2 or 3 cannot be combined with each other. Only one option is permitted.

10.12 DIRECT DEBIT SEQUENCE

- There are two different SEPA (CORE/B2B) direct debit mandates:
  - For RECURRING direct debits
  - For ONE-TIME direct debits: The respective category is indicated on the mandate. Other deciding factors for the sequence are whether a mandate has been previously used or will also be used in the future
- The direct debit has to be executed in the correct direct debit sequence. With effect from November 2017, the sequence <SeqTp> can also be mixed in a bulk at transaction level
- Types of direct debit sequences <SeqTp>:
  - First direct debit of a RECURRING direct debit "FRST" (First) or "RCUR", as recommended since November 2016
  - Subsequent direct debit of a RECURRING direct debit "RCUR" (Recurrent)
  - Final direct debit of a RECURRING direct debit "FNAL" (Final)

```
<SeqTp>RCUR</SeqTp>
```

- ONE-TIME direct debit "OOFF" (OneOff)
- Only for SEPA Cards Clearing: "RPRE" (Represented)

OVERVIEW OF CUT-OFF DATES PER DIRECT DEBIT PRODUCT FOR ALL SEQUENCES WITH EXAMPLES

Cut-off based on the sequence		All sequences
Direct debit (CORE)	**Rule Submission, Debtor Bank, Due Date -x**	**D-1**
	Cut-off UniCredit	D-1, 12 p.m.
	Cut-off UniCredit Example: Wed 20 November 2019	Tue 19 November 2019, 12 p.m.
Direct debit (B2B)	**Rule Submission, Debtor Bank, Due Date -x**	**D-1**
	Cut-off UniCredit	D-1, 12 p.m.
	Cut-off UniCredit Example: Wed 20 November 2019	Tue 19 November 2019, 12 p.m.

In force since November 2016:
- For Direct Debit CORE, the D-1 submission deadline will apply for all sequences
- The "FRST" (first) sequence can optionally be used, whilst the "RCUR" (recurrent) sequence can be applied for the initial submission.

Please observe any deviating cut-off times that may have been agreed upon. The cut-off times in effect at the HBV can be found at hypovereinsbank.de/hvb/footer/geschaeftsbedingungen-konditionen

Calculation fundamentals:
- In inter-bank clearing, target days are used for the presentation period (D-1), i.e. Monday – Friday excluding target holidays (1 January, Good Friday, Easter Monday, 1 May, 25 and 26 December)
- If due date coincides with a weekend day or target holiday, the debtor bank may defer the debit value date to the next possible bank business day
- The pre-notification rule (minimum of 14 days) is based on calendar days
- Direct debit returns (return D +3 for B2B and D +5 for CORE) are subject to target days
- Bank business days are used to calculate cut-off dates

Special rules for the direct debit sequence
- If the direct debit is rejected prior to settlement (reject / refusal / cancellation via pain.002), the direct debit will be treated as if it had never arrived and the original sequence will have to be used for the subsequent direct debit. The original presentation period (D-5 / D-2 / D-1) will also have to be complied with in such cases.
- If the direct debit is returned after settlement (return/refund), the direct debit will be considered received. For the subsequent direct debit, the next sequence will have to be used or the mandate will be considered expired if it is a OneOff or final direct debit. After return of a Final or OneOff, another Final or OneOff can be sent, but not after a Refund (EPC Clarification Paper November 2017).
- If a mandate amendment to a new debtor bank "SMNDA – SameMandateNewDebitorAccount" is made, the direct debit sequence can be identified as "RCUR".
- The first and recurrent direct debit should not have the same due date.
- Since 21 November 2016, the "RCUR" sequence can also be used for first direct debits instead of the "FRST" sequence. The use of the "RCUR" sequence is also recommended for the first direct debit, because the "RCUR" sequence can again be used as a standard for recurrent direct debits after direct debit returns before settlement.

WHICH DIRECT DEBIT SEQUENCE HAS TO BE USED FOR THE SUBSEQUENT DEBIT IF THE DIRECT DEBIT WAS RETURNED / REJECTED AND WHEN DO MANDATE AMENDMENTS HAVE TO BE REPEATED?

Current collection	Return / reject of the current collection	Subsequent collection
FRST – First	No return	RCUR – Recurrent
FRST – First	Prior to settlement (pain.002)	FRST – First
FRST – First	After settlement	RCUR – Recurrent (see footnote 9)
RCUR – Recurrent or First	No return	RCUR – Recurrent (see footnote 9)
RCUR – Recurrent or First	Prior to settlement (pain.002)	RCUR – Recurrent (see footnote 9)
RCUR – Recurrentor First	After settlement	RCUR – Recurrent (see footnote 9)
FNAL – Final	No return	No subsequent collection
FNAL – Final	Prior to settlement (pain.002)	FNAL – final
FNAL – Final	After settlement (Return)	FNAL – final
FNAL – Final	After settlement (Refund)	New mandate required
OOFF – OneOff	No return	No subsequent collection
OOFF – OneOff	Prior to settlement (pain.002)	OOFF – OneOff
OOFF – OneOff	After settlement (Return)	OOFF – OneOff
OOFF – OneOff	After settlement (Refund)	New mandate required

10.13 CHARACTERS AND MUTATED VOWELS (UMLAUTS)

It is possible to use in SEPA with UTF-8 a comprehensive range of characters as well as numerous country-specific mutated vowels (umlauts), which is also specified in the XML header:

```
<?xml version="1.0" encoding="UTF-8"?>
```

All banks within the SEPA are obliged to support at least a limited set of characters:

- Digits   0 through 9
- Letters   A through Z and a through z
- Special characters   : ? , – (+ .) / and spaces

The EPC and DK meanwhile recommend supporting country-specific mutated vowels and special characters in order to facilitate their introduction and acceptance. Banks that are unable to process such special characters and mutated vowels can replace them with similar characters in line with the EPC's recommendation, or otherwise by a space or point, if required. The EPC has published the following general information about characters: europeanpaymentscouncil.eu/knowledge_bank_detail.cfm?documents_id=332

The character set defined above is possible in all name, address and remittance information fields. In the case of some fields in the various formats, as well as in the case of special characters, restrictions exist that are summarised in the table below. Especially in the case of some special characters, the XML standard requires masking characters: for example, the "Fa. O'Hart & Co -> Fr. Meier" purpose designation is set in XML as follows: **Fa. O'Hart & Co -> Fr. Meier**

Practical experience in showing that the following errors can arise when managing data:

- Erroneous characters in the case of IBAN or BIC can result in file rejection::
  - Risk of confusion in the case of the following letters and digits: letter "O" and digit "0" or letter "I" and digit "1" or letter "S" and digit "5"
  - If the BIC contains digits instead of letters in the first 6 places, such as BEV0DEBBXXX with the digit "0" instead of BEVODEBBXXX with the letters "O" for the Berliner Volksbank
  - The IBAN includes digits instead of letters in the first two places (e. g. N0 instead of NO for Norway) or letters instead of digits in spaces 3 and 4 (e. g. IO instead of 10 as check digits)
  - In the case of the IBAN, the paper format is utilised with four-blocks separated by spaces, instead of the electronic format without spaces
  - BIC or IBAN contain lowercase letters or even special characters
    - Correct BIC structure (scheme check):
      - BIC should contain only 8 or 11 digits
      - Special characters, mutated vowels (umlauts) all lowercase letters not permitted
      - Digits 1 – 6: uppercase letters
      - Digit 7: uppercase letters or digits (excluding digits 0 through 1)
      - Digit 8: digits or uppercase letters (excluding letter O)
      - Digits 9 – 11 (if used): uppercase letters and/or digits
- Erroneous characters and references such as the message reference, payment information reference, instruction reference, end-to-end reference or mandate reference can result in the file being rejected; please also refer to the table below with the permitted characters
- Erroneously transferred characters in the case of references (e. g. in the case of confusing digits and letters as described above) can result in it being impossible to allocate a payment transaction to a business transaction, thereby necessitating costly subsequent processing. In particular, the important mandate reference should be structured so that misunderstandings are avoided in customer communication. In other words, preferentially no initial zeros should be included, and special characters should be deployed on only a limited basis

SUPPORTED CHARACTERS IN PAYMENT TRANSACTIONS

Description	Charac-ter	pain DK 2.6	pain DK seit 2.7	pain EPC	Reference numbers[10]	Mandate reference	MT940 (DK)	DTAUS	DTAZV	MT101	AXZ pain.001 V9 / CBPR+	CCU pain.001 V9
Digits	0–9	x	x	x	x	x	x	x	x	x	x	x
Uppercase letters	A–Z	x	x	x	x	x	x	x	x	x	x	x
Lowercase letters	a–z	x	x	x	x	x[11]	x	–	–	×	x	x[17]
Space	Space	x	x	x	x[12]	x[13]	x	x	x	x	x	x[17]
Question mark	?	x	x	x	×	×	–	–	–	×	x	x
Ampersand	&	–	x[14]	x[14]	–	–	–	x	x	–	x[17]	x
Pointed brackets	< >	–	–	x[14]	–	–	–	–	–	–	x[17]	–
Rounded brackets, apostrophe, colon	( ) ' :	x	×	x[14]	x	x	x	-	-	x	x	–
Further special characters of the SEPA basic character set: forward slash, minus sign, point, comma, plus sign	/ - . , +	x	x	x	x	x	x	x	x	x	x	–
Additional characters from the German DTA character set: star, dollar sign, percentage sign	* $ %	–	x[15]	x[16]	–	–	–	×	×	–	x[17]	–
German mutated vowels (umlauts) (uppercase letters), ß ligature	Ä Ö Ü ß	–	x[15]	x[16]	–	–	–	×	–	–	–	–

Description	Character	pain DK 2.6	pain DK seit 2.7	pain EPC	Reference numbers[10]	Mandate reference	MT940 (DK)	DTAUS	DTAZV	MT101	AXZ pain.001 V9 / CBPR+	CCU pain.001 V9
German mutated vowels (umlauts) (lowercase letters)	ä ö ü	–	X[15]	X[16]	–	–	–	–	–	–	–	–
Additional UTF-8 characters recommended for SEPA, including: German characters as listed above plus exclamation mark, quotation marks, hash sign, semi-colon, equation sign, at symbol, square brackets, back slash, underscore, vertical slash, tilde/swung dash, paragraph sign, Euro currency symbol and others	! " # ; = @ [ ] \ _ | ~ ...	–	–	X[14] X[16]	–	–	–	–	–	–	X[17]	–
	§ €	–	–	X[14] X[16]	–	–	–	–	–	–	–	–

In addition to the use of special characters (EPC document: EPC230-15), a limitation in the use of slashes will be introduced. Reference numbers and identifiers must not begin or end with "/". Furthermore, the use of double slashes "//" is not permitted. This concerns the following fields:

- Message-Id
- PaymentInf-Id
- End-to-End-Id as well as
- OrgId and PrivId in the element groups
  - InitiatingParty
  - Debtor
  - UltimateDebtor
  - Creditor
  - UltimateCreditor

10.14 COMPETING FIELDS – XOR

Frequent field entry errors occur with fields that appear multiple times on different levels or that are subject to conditions. Only limited cross-checks of those are conducted by the XML schema definition (XSD).

- Some fields appear on both, the bulk level (PaymentInformation) and the transaction level, e.g.

XML field	PaymentInformation level	Transaction level	Mandatory / optional
CreditorIdentification (only SDD)	Recommended	Alternatively	Mandatory for SDD
ChargeBearer	Recommended	Alternatively	Mandatory, "SLEV"
UltimateDebtor (SCT) UltimateCreditor (SDD)	Variant 1 (required for UniCredit product SEPA ultimate ordering party)	Variant 2	Optional
PaymentTypeInformation	Recommended	Alternatively	Mandatory field
InstructedPriority (only SCT)	Optional	Not permitted by DK at transaction level	Optional ("NORM", "HIGH")
ServiceLevelCode	Recommended	Alternatively (but must not be mixed within a file)	Mandatory ("SEPA", "URGP")
LocalInstrumentCode (only SDD or Instant)	Recommended	Alternatively (but must not be mixed within a file)	Mandatory ("CORE", "B2B", "CARD" or "INST")
CategoryPurpose	Recommended (required for UniCredit's SEPA salary payment product)	Alternatively	Optional

- For some fields, either one or the other may be used. It is not possible to make entries into both field groups. The XSD of the DK does perform a cross-check, while the XSD for EPC formats will not find any errors in such scenarios
  - The remittance information entry may either be structured <Strd> OR unstructured <Ustrd>. It is not possible to use the two simultaneously
  - Organisational-ID <OrgId> versus Private-ID <PrvtId>. Only one of the two element groups is permitted
  - If a Private ID is used, it is also only possible to use either one Identification <Id> in combination with the issuer <Issr> and type of Identification <SchmeNm><Cd> OR one date of birth in combination with the place of birth <DtAndPlcOfBirth>

[10]Relates to message reference <MsgId>, payment information reference <PmtInfId>, end-to-end reference <EndToEndId> and instruction reference <InstrId>
[11]Treated as uppercase letters
[12]In previous DK formats, spaces were not permitted in the case of the message reference <MsgId>. EPC and DK permit spaces from Version 2.5
[13]It is urgently recommended that spaces should not be used in the mandate reference. Spaces (e. g. printing in blocks of 4 digits) should not be used in paper-based mandates either
[14]In line with EPC, the following characters must be masked: "&" = "&" , "<" = "<", ">" = ">", quotation marks (") = """, apostrophe (') = "'"
[15]Characters can be converted by banks: Ä/Ö/Ü/ä/ö/ü → AE/OE/UE/ae/oe/ue or A/O/U/a/o/u; ß → "ss" or "s"; */$/% → "." (point)
[16]EPC recommends support without conversion
[17]Special characters are allowed in the following fields: 1. name and address; 2. remittance information of an involved bank; 3. remittance information (structured / unstructured), 4. E-Mail address if part of proxy (e.g. account number).

10.15 REFERENCE NUMBERS AND HOW TO USE THEM

WHICH REFERENCE NUMBERS DO EXIST IN PAYMENT TRANSACTIONS AND WHERE ARE THEY ASSIGNED?

XML field	Description	File / transaction level	User Submission
Message-ID <MsgId>	Unique technical reference of the file by the file author	GroupHeader	SCT, SDD
OriginalMessage-ID <OrgnlMsgId>	Original reference of the logical file in the event of file reject or camt.055	GroupHeader	camt.055
PaymentInformation-ID <PmtInfId>	Reference of the logical bulk (collector reference)	PaymentInformation	SCT, SDD
OriginalPaymentInformation-ID <OrgnlPmtInfId>	Original reference of the logical bulk in the event of bulk reject or camt.055	PaymentInformation	camt.055
File number UniCredit	Unique bulk number assigned by UniCredit	PaymentInformation	–
Transaction reference UniCredit	Unique UniCredit reference for the single transaction	Transaction	SCT, SDD
CreditorIdentification <CdtrSchmeId>	Unique CreditorIdentification (issued by the German Federal Bank)	PaymentInformation oder Transaction	SDD
OriginalCreditorIdentification <OrgnlCdtrSchmeID>	The original creditor identification is only used in the event of a mandate amendment	Transaction	SDD
Instruction-ID <InstrId>	Technical point-to-point reference. Transaction reference is not passed on.	Transaction	SCT, SDD
OriginalInstruction-ID <OrgnlInstrId>	Original point-to-point reference in the event of reject or camt.055	Transaction	camt.055
End2End-ID <EndToEndId>	Functional ordering party reference – is forwarded to the recipient	Transaction	SCT, SDD
Unique End-to-End Transaction Reference <UETR>	Unique reference for international payments	Transaction	pain.001.001.09 Cross border ISO2019
OriginalEnd2End-ID <OrgnlEndToEndId>	Original ordering party reference in the event of reject or camt.055	Transaction	camt.055
Transaction-ID <TxId>	Unique transaction number assigned by the first banking institution involved	Transaction	–
StructuredCreditorReference <CdtrRefInf>	Structured reference number in structured remittance information field	Transaction	SCT, SDD
Mandate-ID <MndtId>	Unique mandate reference in combination with CreditorIdentification	Transaction	SDD, camt.055
OriginalMandate-ID <OrgnlMndtId>	Only required for mandate amendments as the original mandate reference	Transaction	SDD
Organisation-ID <OrgId>	Identification number of an organisation (BIC, BEI, tax identification number, customer number, etc., see ISO 20022 External code list)	PaymentInformation or transaction	–
Personal-ID <PrvtId>	Identification number of a natural person (date of birth / place, social security number, passport number, tax identification number, customer number, etc.; see ISO External code list)	PaymentInformation or transaction	–
Case-Id <Case><Id>	Customer reference for the recall	File	camt.055
Resolved Case Id <RslvdCase><Id>	Reference in camt.029 to Case-Id of camt.055	PaymentInformation or transaction	–
Assignment <Assgnmt>	Unique camt.055 file reference	Header	camt.055
Status Id <StatusId>	Bank reference for the return	Transaction	–
InstructionForCreditorAgent <InstrForCdtrAgt><InstrInf>	Unique End-To-End Transaction Reference (UETR) by the ordering party or the first-involved financial institution for cross-border payments (SWIFT gpi)	Transaction	pain.001 Cross border
UETR <UETR>	Unique reference number for Urgent- and international payments	Transaction	pain.001 Cross-Border
UETR <UETR>	Unique reference number for Urgent- and international payments	Transaction	pain.001 Cross-Border
InstructionForCreditorAgent <InstrForCdtrAgt><InstrInf>	Unique End-To-End Transaction Reference (UETR) by the ordering party or the first-involved financial institution for cross-border payments (SWIFT gpi)	Transaction	pain.001 Cross border
UETR <UETR>	Unique reference number for Urgent- and international payments	Transaction	pain.001 Cross-Border

DEPICTION OF REFERENCE NUMBERS IN PAYMENT TRANSACTIONS VIA MT940/942/CAMT AND PAIN.002

XML field	Reporting pain.002	Reporting MT940 / 942	Reporting camt.052 / camt.053
Message-ID <MsgId>	pain.002	–	–
OriginalMessage-ID <OrgnlMsgId>	pain.002	–	–
PaymentInformation-ID <PmtInfId>		If longer than 16 characters: 86 with Identifier REF If shorter: :61/7:	<NtryDtls><Btch><PmtInfId> <NtryDtls><TxDtls><Refs><PmtInfId> (only initiator entry)
OriginalPaymentInformation-ID <OrgnlPmtInfId>	pain.002, camt.029	–	–
File number UniCredit	–	:61/9:	–
Transaction reference UniCredit	–	:61/8:	<NtryDtls><TxDtls><Refs> <AcctSvcrRef> bzw. <NtryDtls><TxDtls><Refs><ClrSysRef>
CreditorIdentification <CdtrSchmeId>	–	:86: with identifier CRED+	<NtryDtls><TxDtls> <RltdP- ties><Cdtr><Id><PrvtId><Othr><Id>
OriginalCreditorIdentification <OrgnlCdtrSchmeID>	–	–	–
Instruction-ID <InstrId>	–	–	–
OriginalInstruction-ID <OrgnlInstrId>	pain.002, camt.029	–	–
End2End-ID <EndToEndId>	–	:86: with identifier EREF+	<NtryDtls><TxDtls><Refs> <EndToEndId>
UETR	pain.002	ISO2019	–
Unique End-to-End Transaction Reference <UETR>	–	–	<NtryDtls><TxDtls><Refs> <UETR>
Original UETR <OrgUETR>	pain.002	–	–
OriginalEnd2End-ID <OrgnlEndToEndId>	pain.002, camt.029	–	–
Transaction-ID <TxId>	–	–	<NtryDtls><TxDtls><Refs><TxId>
StructuredCreditorReference <CdtrRefInf>	pain.002	Part of a structured remittance (however, without tags)	Part of the structured remittance information
Mandate-ID <MndtId>	pain.002	:86: with identifier MREF+	<NtryDtls><TxDtls><Refs><MndtId>
OriginalMandate-ID <OrgnlMndtId>	–	–	–
Organisation-ID <OrgId>	–	–	–
Personal-ID <PrvtId>	–	Only for Creditor Identification (see above)	Only for Creditor Identification (see above)
Case-Id <Case><Id>	–	–	–
Resolved Case Id <RslvdCase><Id>	camt.029	–	–
Assignment <Assgnmt><Id>	camt.029	–	–
Status-Id <StsId>	pain.002	–	–
InstructionForCreditorAgent <InstrForCdtrAgt><InstrInf> From ISO Version 2019 Tag <UETR>	pain.002 gpi	–	<AddtlRmtInf>UETR/... From ISO Version Tag <UETR>

End-to-end reference <EndToEndId>
- The end-to-end reference, which may contain up to 35 digits, has to be assigned by the submitter.
  It is forwarded to the final recipient and will also be returned to the submitter in the event of returns
- If the submitter does not provide this reference, the bank makes the entry "NOTPROVIDED"
- Forwarding in MT940: field 86/sub-field ?20-?29: EREF + [end-to-end reference] of if space is not available in sub-field ?60-?63
- For SCC card payments, the reference number is structured as follows: nnnnnnnnkkkkkkTTMMYYhhmmssXXXXXXXXX
  - n = 8-digit terminal ID (the first 3 digits show the certified electronic cash network provider)
  - k = 6-digit serial number
  - Date/Time
  - X = optional number

```
<EndToEndId>123456789012345678901234567890012345</EndToEndId>
```

Mandate reference <MndtId>
- The mandate number is unambiguous on the pan-European level when used in combination with the Creditor Identifier (CI)
- The mandate number, which has up to 35 digits, must be clearly assigned by the submitter (creditor) for SEPA Direct Debit
- The mandate number allows the debtor to coordinate any instructions with the debtor bank (e.g. to block direct debits or limit the amounts for direct debits and to archive automatic debit withdrawal authorisations in the B2B mandate)
- It is forwarded to the debtor by way of:
  - Pre-notification (recommended)
  - A mandatory field in the SEPA Direct Debit <MdtId>
  - Signature mandate (however, retroactive completion is also possible)

- Direct debit returns
- Electronic account statement MT940 (field 86/sub-field ?20-?29: MREF + [mandate reference]) or if space is not available, in sub-field ?60-?63
- If the mandate number changes, the change can be executed through the standardised mandate amendment (see chapter "Mandate amendment")
- The mandate reference has the following valid characters:
  - Digits 0 – 9
  - Upper-case letters A – Z
  - Lower-case letters a – z (but treated as upper-case letters)
  - Special characters ? ( ) ' : / - . , +
  - Spaces
- We recommend that spaces should not be used in the mandate reference, either in direct debiting or in paper-based mandates (e. g. no blocks of 4 digits). Since spaces are now valid characters, different reactions may occur during the validation of filed mandates or mandate instructions when submitting the direct debit to the debtor bank

```
<MndtId>555544</MndtId>
```

Unique End-To-End Transaction Reference (UETR)

- In the case of cross-border payments (SWIFT gpi), the unique end-to-end transaction reference is assigned either by the initiating party or by UniCredit.
- This reference has a length of 36 characters, consisting of a 32-byte hexadecimal number separated by hyphens based on the Universally Unique Identifier (UUID), and is divided into five groups.
- The reference number is structured as follows: xxxxxxxx-xxxx-4xxx-yxxx-xxxxxxxxxxxx
  - x = hexadecimal lowercase letters
  - y = 8, 9, a or b

```
pain.001.001.03:
<InstrForCdtrAgt>
    <InstrInf>UETR/eb6305c9-1f7f-49de-aed0-16487c27b42d</InstrInf>
</InstrForCdtrAgt>
```

```
pain.002.001.03 / camt.053.001.02:
<Strd>
    <AddtlRmtInf>UETR/eb6305c9-1f7f-49de-aed0-16487c27b42d</AddtlRmtInf>
</Strd>
```

Gültig mit neuer ISO Version ab 2021 / 2022:

```
pain.002.001.10:
<Pmtld>
    ...
    <OrgnlUETR>eb6305c9-1f7f-49de-aed0-16487c27b42d</OrgnlUETR>
    ...
```

```
pain.001.001.09:
<Pmtld>
    ...
    <UETR>eb6305c9-1f7f-49de-aed0-16487c27b42d</UETR>
    ...
```

```
camt.053.001.08:
<Pmtld>
    ...
    <UETR>eb6305c9-1f7f-49de-aed0-16487c27b42d</UETR>
    ...
```

10.16 CURRENCIES

The following fields are distinguished:

Instructed Amount (<InstdAmt >) = The instructed amount (mandatory field).

EquivalentAmount (<EqvtAmt >) = Amount in case of countervalue payment expressed in the currency

of the ordering party's account.

```
<Amt>
<InstdAmt Ccy="EUR">1234.56</InstdAmt>
</Amt>
```

```
<Amt>
        <EqvtAmt>
          <Amt Ccy="EUR">806.29</Amt>
          <CcyOfTrf>USD</CcyOfTrf>
        </EqvtAmt>
</Amt>
```

The following currencies do not contain decimal places. This may require adjustments in your ERP system, for example.

Currency*	Currency code
Chilean Peso	CLP
Hungarian Forint	HUF
Indonesian Rupiah	IDR
Japanese Yen	JPY
South Korean Won	KRW
Uganda Shilling	UGX

*Source: ISO-Währungsliste Erlaubte Währungen des ipayment-Systems

11. Reporting overview

11.1 REPORTING (BANK – CUSTOMER)

Which bank-customer format is to be used for which reason? In the table below you will find an overview of the possible variants of electronic account information related to account statements, advices, consolidated postings, and error information.

Further information on the listed variants MT940, MT942, DTI, camt.05x, pain.002 as well as on return reasons and business transaction codes is provided in the documents "Reporting" and "Business transaction and return codes", which you can obtain from your Cash Management & eBanking Specialist upon request.

Format	Recommended for	Options	Restrictions / to be complied with	Format	Possible preparation time
MT940	Electronic account statement – legacy systems		Not all SEPA fields are passed on.	MT940	End of day Posting day Will be disabled in 2025
MT942	Intraday advices – legacy systems		Not all SEPA fields are passed on.	MT942	½ hourly Posting day Will be disabled in 2025
MT900	Interbanks			MT900	Planned shutdown in 2025
MT910	Interbanks			MT910	Planned shutdown in 2025
camt.053	Electronic account statement			camt.053.001.02 camt.053.001.08	End of posting day
camt.052	Electronic payment advice			camt.052.001.02 camt.052.001.08	½ hourly between 5.50 a.m. – 9.00 p.m. posting day
camt.054 (C54)	Electronic processing of batched incoming transactions and returns	• Electronic information concerning the submitted SEPA bulk • As of June 2013 optionally also for direct debits rejects prior to settlement		camt.054.001.02 camt.053.001.08	½ hourly posting between 5.00 a.m. – 9.00 p.m. posting day
camt.054 (C5N)	Real-time shop systems	Incoming instant credit transfers	Not yet real-time in the introduction phase	camt.054.001.02 camt.053.001.08	½ hourly, daily 24/7
camt.054 FI credit- / debit-notificaiton	Interbank		No collectors, only individual bookings possible	camt.054.001.08	½ hourly, between 7.20 – 20.20 h booking day
camt.086	Electronic services bill reporting			camt.086.001.02	Monthly or quarterly depending on customer's choice
pain.002	Positive and negative status information at bulk and transaction level to quickly track the status of submitted payment orders	Each status code can be selected individually. Options: • SEPA Credit Transfer • SEPA Direct Debit International payment transaction (gpi) • SEPA Instant Credit Transfer	No direct debit return fees reported	DK: pain.002.001.03 pain.002.001.10 EPC: pain.002.001.03 pain.002.001.10	Shortly after error is detected or status is reached daily, 24/7
camt.029	Mandatory for camt.055 electronic payment cancellation requests			camt.029.001.06	Shortly after availability of a response to the payment cancellation request
BKA	Electronic account statement			PDF	End of posting day

Your Cash Management & eBanking specialist will be happy to provide you further detailed information on the possible configurations of preparation times upon request.

11.2 POSTING OF SEPA FILES

Posting of the file (bulk / single transaction)

What is the process for account posting of submitter bulks?

The default account setting for submissions that comprise more than one item is the bulk posting. If so requested by the customer, it is also possible to post all payments individually to the account, or the account may be administrated in such a manner that a choice can be made for each individual file, whether it is to be treated as a bulk (e.g. payroll files) or whether it will be treated as a single posting on the account statement. You do have the option to select the bulked or single posting option for each posting in the submitted SEPA file; bulked posting is not offered for international payment transactions (identifier "BatchBooking"):

```
<PmtInfId>
…
     <BtchBookg>true</BtchBookg>
…
</PmtInfId>
```

BATCHBOOKING = "TRUE" (BULKED POSTING)

Entry/Value	Descritpion	Balance/Posting
Your prior balance EUR		**90,000.00+**
17.11.	SEPA-ÜBERWEISUNGSDATEI	10.00-
17.11.	DATEI CTD171114KMVE000012 POSTEN 2	
	ZAHLUNGSREFERENZ payInf-1234	
Your current balance EUR		**89,990.00+**

BATCHBOOKING = "FALSE" (SINGLE TRANSACTION POSTING)

Entry/Value	Descritpion	Balance/Posting
Your prior balance EUR		**90,000.00+**
17.11.	SEPA-ÜBERWEISUNGSDATEI	5.00-
17.11.	DATEI CTD171114KMVE000012	
	ZAHLUNGSREFERENZ CTD171114K MVE00001200000001	
	Firma Hans Mustermann, GmbH u Co	
	Muster-Verwendungszweck 123 für Rechnung 471111111111111	
	Warensendung vom 12.11.2014. Vielen Dank für die prompte	
	Lieferung	
	KUNDENREFERENZ end-2-end ID 1231223	
17.11.	SEPA-ÜBERWEISUNGSDATEI	5.00-
17.11.	DATEI CTD171114KMVE000012	
	ZAHLUNGSREFERENZ CTD171114K MVE00001200000002	
	Firma Markus Maier GmbH	
	Muster-Verwendungszweck 342 für Rechnung 471111111111112	
	KUNDENREFERENZ end-2-end ID 1231224	
Your current balance EUR		**89,990.00+**

To make sure that field "BatchBooking" is taken into account during processing, please make respective advance arrangements with your bank's Cash Management & eBanking Specialist.

Submitter – gross principle

The submitter posting is executed in compliance with the gross principle, i.e. if individual transfers are rejected (e.g. because of two incorrect BICs in a bulk comprising 10 transactions), the debit to the submitter account will be made for the total amount provided in the bulk for the 10 transactions. The erroneous two transactions are credited to the submitter in return to compensate for the debit (upon request, this posting may be made as a bulked amount or as single transaction postings). The information about the error details is sent immediately via an paper-based / faxed error log – and – if requested – through electronic status information "pain.002." The posting of submissions and erroneous transactions is always executed on the booking day, which is particularly relevant for direct debits with e.g. 6 days of presentation period. The posted erroneous transactions are made available to you on the booking day via MT940 or camt.053 / camt.054.
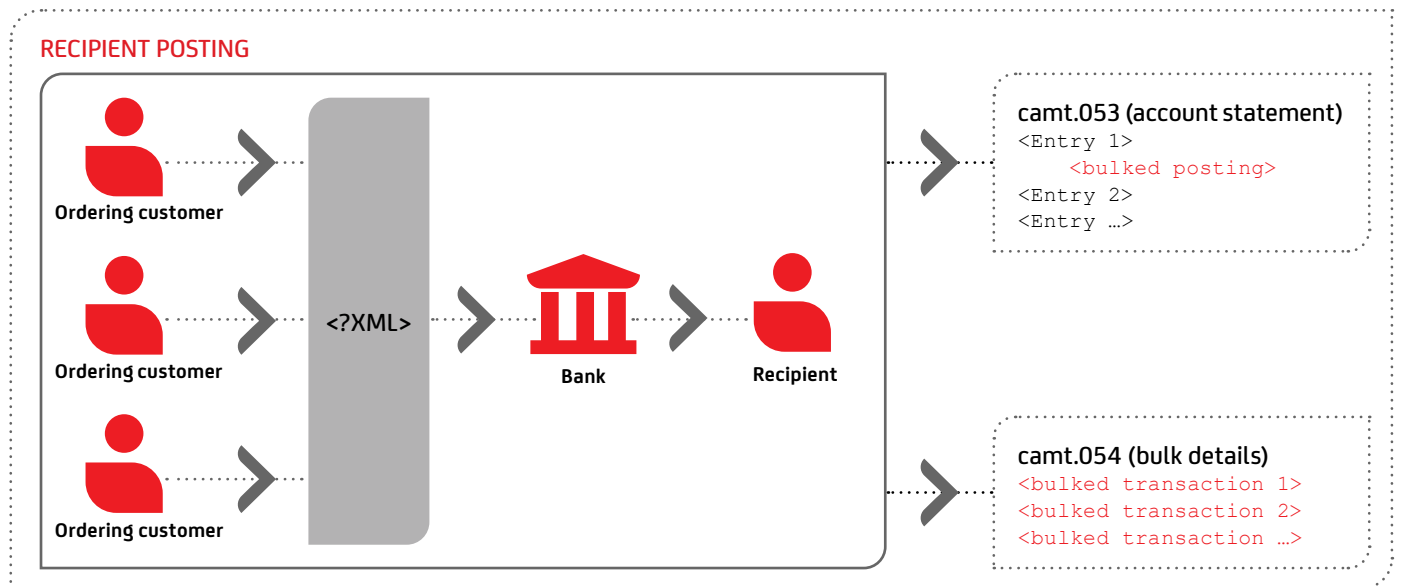
Submitter – net principle

The net principle (the erroneous transactions are not posted at all) is applied only if the entire bulk is rejected. The information about the error details in this case is also provided via paper-based / faxed error log and – if requested – also via the electronic status information "pain.002."

How is the recipient posting on the account made?

It is also possible to bulk a large number of credit transfers or direct debits to the account in one total amount in SEPA. The item details can be provided to you in an electronic file for further processing in such cases

- camt.054 (C54): in this case, the incoming SEPA transactions are collected. This enables you to use the comprehensive SEPA-XML format fields also for further processing
- Equivalent transactions (e. g. credit transfer orders received, direct debit returns) can be collected in the recipient account and posted as a bulked amount
- The handling of account dispositions is more comfortable
- The bulk details are efficiently handled in a separate customer process

RECIPIENT POSTING

Ordering customer

Ordering customer

Ordering customer

<?XML>

Bank

Recipient

camt.053 (account statement)
```
<Entry 1>
    <bulked posting>
<Entry 2>
<Entry …>
```

camt.054 (bulk details)
```
<bulked transaction 1>
<bulked transaction 2>
<bulked transaction …>
```

12. International payment formats

12.1 THE COUNTRY-SPECIFIC FORMATS

- The country-specific sub-sets are based on ISO 20022
- They will usually be accepted by all domestic banks
- The formats do have detailed cross-checking procedures in addition to XSD schemes to ensure correct SEPA field entries
- Naturally, SEPA transactions can also be processed across the whole of Europe using the country subsets

If you do not want to restrict your submission of SEPA files (only) to Germany, the ISO 20022 XML format offers various options. You can also use the international formats based on ISO 20022 if you do not want to use the customer-bank formats specifically for each individual country.

Examples of country-specific variants (multi-banking standards).

Germany – DK
For further details or information about the technical fields, please follow this link: Appendix 3 of the Specification for Remote Data Transfer Between Customer and Bank According to the DFÜ Agreement Version 3.6 of 21st November 2022.

- https://www.ebics.de/de/datenformate/gueltige-version

For further information on the final description of the formats, please refer to:
- Deutsche Kreditwirtschaft (DK – German Banking Industry Committee):
  https://www.ebics.de/de/datenformate/ergaenzende-dokumente
  Annexes to Chapter 2 "SEPA Payment Transactions" of Appendix 3
- XML schemes for SEPA: https://www.ebics.de/de/datenformate/ergaenzende-dokumente

Austria – PSA:
- https://zv.psa.at/de/download/mbs-multi-bank-standard.html

Italy – CBI:
- cbi-org.eu/Engine/RAServePG.php/P/255010010407/T/Technical-Standards

12.2 THE EUROPEAN SEPA BASIC FORMAT EPC

The special requirements listed below will have to be observed when using the SEPA EPC format:
- It defines only the actual SEPA products:
  - SEPA Credit Transfer
  - SEPA Instant Credit Transfer
  - SEPA Direct Debit CORE
  - SEPA Direct Debit B2B
- For each variant of the format, it will have to be verified whether the submitter bank will accept it

Differences between EPC and the German DK format:
- The functional description of the EPC format can be derived from the EPC-Implementation Rules (Customer-to-Bank Implementation Guidelines) at europeanpaymentscouncil.eu Individual EPC-XSDs were published. Individual XSDs differentiated at the EPC are available for every product (SCT, CORE and B2B):
  - SEPA Credit Transfer
    - pain.001.001.09 (Instant payments)
    - pain.001.001.09 (only ServiceLevel "SEPA", no urgent payment possible "URGP"")
    - pain.002.001.10 (for SCT)
  - SEPA Direct Debit CORE
    - pain.008.001.08 (only LocalInstrumentCode "CORE")
    - pain.002.001.10 (only LocalInstrumentCode "CORE")
  - SEPA Direct Debit B2B
    - pain.008.001.08 (only LocalInstrumentCode "B2B")
    - pain.002.001.10 (only LocalInstrumentCode "B2B")
  - Credit Notification
    - camt.054.001.08
- Just like the DK format, EPC is based on ISO 20022; only fields within the scope of the SEPA spectrum are being used.
- The XSDs published by the EPC are not that strict in checking the individual reference numbers for a valid character set, which may lead to problems during the further processing.
- Container variants are not possible.
- There are only minimal differences between the function format description or field entries between EPC and DK.

12.3 CGI-MP – COMMON GLOBAL IMPLEMENTATION MARKET PRACTICE INITIATIVE

The objectives of this initiative are:
- The definition of a mutual global standard
- Based on ISO 20022 Payment Messages
- For the customer-bank interface
- For all payment transaction products.

The core topics are:
- Identical batch structures for all types of payments at all banks around the world (creation of a multi-banking standard, but only in the customer-bank environment)
- Finding the optimum format for the future planning of globally engaged groups who want to convert their domestic payment transactions and their international payment transactions to XML
- CGI-MP also defines the formats for SWIFT gpi
- It is possible to provide information on all currencies; however bi-lateral arrangements would have to be made with each bank
- CGI-MP-XML is based on ISO 20022 XML without any restrictions, but does take into account the national requirements and/or requirements of a community (e. g. SEPA)
- Forum for banks and banking associations, corporates, alliances and retailers who continue to further develop this standard (current participants: 110 corporates and 50 banks (among them UniCredit)
- Common Global Implementation | SWIFT – The global provider of secure financial messaging services zu finden.
- However, the CGI-MP format is extremely complex and is currently suitable only for individual key accounts since:
  - Only a few banks currently accept the format
  - The diverse fields (more than 500 usable ISO fields) are reduced to fewer than 150 fields in the inter-banking transactions and therefore provide only limited information to the recipients of payments
  - Bi-lateral agreements with banks are required for about 20 % of the field entries
  - Bi-lateral agreements considering code words is also required with banks or payment recipients
  - The name-space / header is different from the one used in the DK format:
    - SCT: pain.001.001.03
    - SDD: pain.008.001.02
    - Status information: pain.002.001.03
  - November 2022: new ISO Version pain.001.001.09 or pain.002.001.10 as well as for account statements to camt.053.001.008
  - Container variants are not possible

12.4 SPECIFICATION IN COMPARISON TO CGI-MP, EPC AND DK

General observations

The main differences relating to the XML fields are listed. UniCredit's implementation of CGI (CGI UC) is also referenced in addition to CGI-MP, EPC and DK. In CGI UC, certain mandatory CGI-MP fields are optionally accepted so that customers can submit their transactions without difficulty in the intricate CGI-MP format. CGI-MP is the most comprehensive format, i.e. numerous additional fields are available that neither EPC nor DK offer. At the same time, it should be remembered that, where SEPA Germany is concerned, there is a possibility that these might not be forwarded during the interbank clearing process and therefore that the information may not reach the recipient.

MAIN DIFFERENCES – SEPA GERMANY CREDIT TRANSFERS PAIN.001

Field(group)	CGI-UC V3	XML-AZV V3	AXZ V9	SEPA-CT V3	SEPA-CT V9	CCU V3	CCU V9	Inter-bank	Remarks
/GroupHeader/…									
MessageId & CreationDateTime	R	R	R	R	R	R	R	-	
NumberOfTransaction	R	R	R	R	R	R	R	-	
ControlSum/…	R	O	R	R	R	R	R	-	
InitiatingParty/Name/…	R	O	R	R	R	R	R	CBPR+	
InitiatingParty/Identification/…	R	O	O	O	O	O	O	CBPR+	
ForwardingAgent/…	-	-	I	-	-	-	-	Relay	
/PaymentInformation/…									
PaymentInformationId	R	R	R	R	R	R	R	-	
PaymentMethod	R	R	R	R	R	R	R	x	
BatchBooking	O	I	I	O	O	O	O	-	
NumberOfTransaction	R	O	R	R	R	R	R	-	
ControlSum/…	R	O	R	R	R	R	R	-	
PaymentTypeInformation/InstructionPriority	O	O	I	O	O	I	I	-	There are additional cross checks between the PaymentInformation and TransactionInformation levels. Service level for SEPA only "SEPA" otherwise "URGP" or "SDVA" "NURG" possible. For real-time transfer LocalInstrument "INST"
…/ServiceLevel	R	R	I	R	R	R	R	x	
…/LocalInstrument	O	I	I	O	O	I	I	x	
…/CategoryPurpose	O	O	I	O	O	I	O	x	
RequestedExecutionDate	R	R	R	R	R	R	R	x	
Debtor/Name	R	R	R	R	R	R	R	x	Replaced from master data
…/Id/OrgId, …/Id/Prvt	O	O	O	O	O	I	O	x	
…/PostalAddress/Country	O	O	O	O	O	O	O	x	
…/PostalAddress/AddressLine	O	O	-	O	-	O	-	x	
…/PostalAddress: Department, SubDepartment, StreetName,BuildingNumber, PostCode, TownName, CountrySubDivision	O	O	O	-	O	-	O	x	
…/CountryOfResidence	I	I	O	-	-	-	-	CBPR+	
…/ContactDetails/…	O	O	I	-	-	-	-	-	
DebtorAccount/Identification/IBAN	**R**	**R**	**R**	**R**	**R**	**R**	**R**	**x**	
…/Currency	R	R	R	I	I	I	I	x	
"…/Identification/Other: Identification, SchemeName/Code, SchemeName/ Proprietary, Issuer …/Type: Code, Proprietary"	I	I	O	-	-	-	-	CBPR+	
DebtorAgent/…	R	R	R	R	R	R	R	x	"BIC / BICFI, EPC,DK: IBAN-Only with NOTPROVIDED in DebtorAgent/FinancialInstitutionIdentification/ Other/Identification"
UltimateDebtor/Name	O	I	O	O	O	I	I	x	für CCU V9 derzeit nicht aktiv
…/Id/OrgId, …/Id/Prvt	O	O	O	O	O	I	I	x	
…/PostalAddress	I	I	O	-	-	I	I	x	

Field(group)	CGI-UC V3	XML-AZV V3	AXZ V9	SEPA-CT V3	SEPA-CT V9	CCU V3	CCU V9	Inter-bank	Remarks
ChargesAccount/…	I	I	I	-	-	-	-	-	
/CreditTransferTransactionInformation/…									
PaymentId									
…/InstructionId	O	O	O	O	O	O	O		
…/EndToEndId	R	R	R	R	R	R	R	x	
…/UETR	-	-	O	-	-	-	O	CBPR+	
PaymentTypeInformation/InstructionPriority	O	I	I	O	O	I	I	x	There are additional cross checks between the PaymentInformation and TransactionInformation levels.
…/ServiceLevel	R	R	R	R	R	R	R	x	
…/LocalInstrument	O	I	I	O	O	I	I	x	
…/CategoryPurpose	O	O	O	O	O	I	O	x	
Amount/InstructedAmount	O	O	O	R	R	R	R	x	SEPA only EUR
…/EquivalentAmount	O	O	O	-	-	-	-	CBPR+	For euro equivalent payment (not SEPA)
ExchangeRateInformation	I	I	O	-	-	-	-	CBPR+	
ChargeBearer	O	O	O	O	O	O	O	x	
UltimateDebtor/Name	O	I	O	O	O	I	I	x	For CCU V9 currently not active
…/Id/OrgId, …/Id/Prvt	O	O	O	O	O	I	I	x	
…/PostalAddress	I	I	O	-	-	I	I	x	
IntermediaryAgent1/…	O	O	O	-	-	-	-	CBPR+	BIC correspondant bank (not SEPA)
CreditorAgent/FinancialInstitutionId/BIC or /BICFI	O	O	O	O	O	O	O	x	
…/ClearingSystemMemberId/	O	O	O	-	-	-	-	CBPR+	
…/Name …/PostalAddress	O	O	O	-	-	-	-	CBPR+	
CreditorAgentAccount/…	I	I	O	-	-	-	-	CBPR+	
Creditor/Name	R	R	R	R	R	R	R	x	
…/Id/OrgId, …/Id/Prvt	O	I	O	O	O	I	O	x	
…/PostalAddress/Country	O	O	O	O	O	O	O	x	
…/PostalAddress/AddressLine	O	O	-	O	-	O	-	x	CGI: Up to 7 × 70; Remainder: 2 × 70
…/PostalAddress: Department, SubDepartment, StreetName, BuildingNumber, PostCode, TownName, CountrySubDivision	O	O	O	-	O	-	O	x	CGI-UC only StreetName, PostCode, TownName
…/CountryOfResidence	-	-	I	-	-	-	-	CBPR+	
CreditorAccount/Identification/IBAN	O	O	O	R	R	R	R	x	
…/Currency	-	-	I	-	-	-	-	CBPR+	
"…/Other/Id …/Type: Code, Proprietary …/Name"	O	O	O	-	-	-	-	CBPR+	National account number (not SEPA)
UltimateCreditor/Name	O	I	O	O	O	I	O	x	For CCU V9 currently not active
…/Id/OrgId, …/Id/Prvt	O	I	O	O	O	I	O	x	For CCU V9 currently not active
…/PostalAddress, CountryOfResidence	-	-	O	-	-	-	O	x	For CCU V9 currently not active
InstructionForCreditorAgent/InstrInf	O	O	O	-	-	-	-	CBPR+	UETR for SWIFT gpi V3
InstructionForDebtorAgent/…	O	O	O	-	-	-	-	CBPR+	For value date compensation (SDVA only) or fax notification (not for SEPA)
"RegulatoryReporting/…, Tax/…, RelatedRemittanceInformation/…"	-	-	O	-	-	-	-	CBPR+	
RemittanceInformation/Unstructured	O	O	O	O	O	O	O	x	1 × 140 characters
…/Structured/CreditorReferenceInformation/…	O	O	O	O	O	O	O	x	1 × 140 characters including tags
"…/Structured: For about 25 tags beside CreditorReferenceInformation"	-	-	O	-	-	-	-	CBPR+	

MAIN DIFFERENCES – DIRECT DEBIT SEPA GERMANY PAIN.008

Field(group)	CGI V2	DK V2	DK V8	Inter-bank	Remarks
/GroupHeader/...					
Authorisation/...	I	I	–	–	E.g. User-ID
InitiatingParty/Identification/...	R	O	O	–	
/PaymentInformation/...					
PaymentTypeInformation/InstructionPriority	O	O	O	S	There are additional cross checks between the PaymentInformation and TransactionInformation levels
.../ServiceLevel	R	R	R	S	
.../LocalInstrument	R	R	R	S	
.../CategoryPurpose/Cd	I	O	O	S	
.../CategoryPurpose/Prtry	I	–	O	S	
Creditor/Name	R	R	R	S	
.../PostalAddress/Country	O	O	O	S	
.../PostalAddress/AddressLine	O	O	–	S	
.../PostalAddress: Department, SubDepartment, StreetName, BuildingNumber, PostCode, TownName, CountrySubDivision	I	–	O	S	
.../CountryOfResidence	I	–	–	–	
.../ContactDetails/...	I	–	–	–	
CreditorAccount/Identification/IBAN	R	R	R	S	
.../Currency	O	O	O	S	
"…/Identification/Other: Identification, SchemeName/Code, SchemeName/Proprietary, Issuer …/Type: Code, Proprietary"	I	–	–	–	
CreditorAgent/FinancialInstitutionIdentification/BIC	O	O	O	S	EPC,DK: IBAN-Only mit NOTPROVIDED in CreditorAgent/FinancialInstitutionIdentification/Other/Identification
.../PostalAddress/Country	I	–	–	–	
"…/FinancialInstitutionIdentification: ClearingSystemMemberIdentification/…, …/BranchIdentification/Identification"	I	–	–	–	
UltimateCreditor/Name	R	R	R	S	
.../Id/OrgId, …/Id/Prvt	O	O	O	S	
.../PostalAddress/Country	O	–	–	–	
.../PostalAddress/AddressLine	O	–	–	–	
.../PostalAddress: Department, SubDepartment, StreetName, BuildingNumber, PostCode, TownName, CountrySubDivision	I	–	–	–	
.../CountryOfResidence, ContactDetails	I	–	–	–	
ChargesAccount/...	I	–	–	–	
"**CreditorSchemeIdentification**/Identification/PrivateIdentification/Other: Identification, SchemeName/ Proprietary"	O	R	R	S	Contains creditor ID. Cross checks between PaymentInformation and TransactionInformation
/DirectDebitTransactionInformation/...					
PaymentTypeInformation/InstructionPriority	I	–	–	–	Es existieren zusätzliche Crossprüfungen zwischen den Ebenen PaymentInformation und TransactionInformation
.../ServiceLevel	R	R	R	S	
.../LocalInstrument	R	R	R	S	
.../CategoryPurpose/Cd	I	O	O	S	
.../CategoryPurpose/Prtry	I	–	O	S	
"**DirectDebitTransaction**/... Enthält Mandatsdaten inkl. Änderunge"	O	O	O	S	CGI has about 30 additional optional tags over the rest.
"**CreditorSchemeIdentification**/Identification/PrivateIdentification/Other: Identification, SchemeName/ Proprietary"	O	R	R	S	Enthält Gläubiger:in ID. Crossprüfungen zwischen PaymentInformation und TransactionInformation
UltimateCreditor/Name	O	O	O	S	
.../Id/OrgId, …/Id/Prvt	O	O	O	S	
.../PostalAddress/Country	O	–	–	–	
.../PostalAddress/AddressLine	O	–	–	–	
.../PostalAddress: Department, SubDepartment, StreetName, BuildingNumber, PostCode, TownName, CountrySubDivision	I	–	–	–	
.../CountryOfResidence, ContactDetails	I	–	–	–	

Field(group)	CGI V2	DK V2	DK V8	Inter-bank	Remarks
IntermediaryAgent1/...	I	–	–	–	
DebtorAgent/FinancialInstitutionIdentification/BIC	O	O	O	S	EPC, DK: IBAN-Only mit NOTPROVIDED in Debtor-Agent/FinancialInstitutionIdentification/ Other/ Identification
.../PostalAddress/Country	I	–	–	–	
".../FinancialInstitutionIdentification: ClearingSystemMemberIdentification/..., .../BranchIdentification/Identification"	I	–	–	–	
Debtor/Name	R	R	R	S	
.../Id/OrgId, .../Id/Prvt	O	O	O	S	
.../PostalAddress/Country	O	O	O	S	
.../PostalAddress/AddressLine	O	O	–	S	
".../PostalAddress: Department, SubDepartment, StreetName, BuildingNumber, PostCode, TownName, CountrySubDivision"	I	–	O	S	
.../CountryOfResidence	I	–	–	–	
DebtorAccount/Identification/IBAN	R	R	R	S	
.../Currency	O	–	–	–	
".../Identification/Other: Identification, SchemeName/Code, SchemeName/ Proprietary, Issuer .../Type: Code, Proprietary .../Name"	I	–	–	–	
UltimateDebtor/Name	O	O	O	S	
.../Id/OrgId, .../Id/Prvt	O	O	O	S	
.../PostalAddress/Country	O	–	–	–	
.../PostalAddress/AddressLine	O	–	–	–	
.../PostalAddress: Department, SubDepartment, StreetName, Building-Number, PostCode, TownName, CountrySubDivision	I	–	–	–	
.../CountryOfResidence, ContactDetails	I	–	–	–	
"RegulatoryReporting/..., Tax/..., RelatedRemittanceInformation/..."	I	–	–	–	
RemittanceInformation/Unstructured	O	O	O	S	1 × 140 characters
.../Structured/CreditorReferenceInformation/...	O	O	O	S	1 × 140 characters including tags
".../Structured: For about 25 tags beside CreditorReferenceInformation"	I	–	–	–	

13. Same-day urgent credit transfers in Euro via pain.001

Since Version 2.7 of the DFÜ-Agreement, same-day urgent credit transfers can also be submitted in the EUR currency (within Germany or cross-border to all EU / EMS countries) using the ISO 20022-Format pain.001 with the EBICS order type CCU.
Format change to ISO2019 with pain.001.001.09 is planned for March 2024.

Since urgent credit transfers are generally processed as individual payments, utilisation at transaction level is recommended for particular fields instead of at bulk level in PaymentInformation, as is usual in SEPA bulk transactions. Also in the case of urgent credit transfers, UniCredit facilitates the utilisation of IBAN-Only in the case of EUR transactions in the SEPA zone without special instructions (for field entries please refer to chapter "IBAN / IBAN-Only").

With the new ISO version pain.001.001.09 for urgent payments, amended field structures according to ISO (e.g. field BICFI instead of BIC), structured address fields and new fields such as LEI will be introduced. Contrary to SEPA, UETR is being introduced. UETR can optionally be submitted by the client (otherwise the bank will fill in the UETR field for the interbank clearing). Enhancing the old version, Ultimate Debtor & Ultimate Creditor can be used in urgent payments. Please note that contrary to SEPA in case of usage of Ultimates, also the Ultimate Creditor & Debtor address needs to be provided in a structured form.

During the introduction phase, UniCredit will have certain temporary restrictions for UETR and Ultimates. Hereby the processing of data will be done in ISO interbank pacs format, however based only on the content of MT103 fields. This results in the shortening of the payment remittance information, due to E2E—Id and the PurposeCode fields using up a part of the overall limit of 140 characters. Ultimates will not be available and structured addresses will not be forwarded to a full extent. For that reason, we recommend the special setting for single processing, thus securing the completeness in the delivery of all data.

Further, payment status report for CCU urgent payments is done via SEPA pain.002.001.10 (order type CRZ).

IMPORTANT FUNCTIONAL XML FIELDS FOR paiN.002 SEPA DIRECT DEBIT

Field name		Description pain.001.001.03	Entries	
GrpHdr	GroupHeader	Sender Data	1 × per logical file	
	MsgId (Message-Id)	Initiating party reference number per file	Mandatory (to be unique)	Max. 35 characters
	CreDtTm (CreationDateTime)	Date / time when a file is created	Mandatory	ISO date

Field name		Description pain.001.001.03	Entries	
	NbOfTxs (NumberOfTransactions)	Number of individual transactions	Mandatory	Unlimited
	CtrlSum (ControlSum)	Control sum in euro of submission	Recommended	Unlimited
	InitgPty (InitiatingParty)	Initiating party	Mandatory	Name of the initiating party (may be different from name of ordering party)
PmtInf	**PaymentInformation**	**Data about ordering party**	**As often as wished possible, although 100 maximum recommended**	
	PmtInfId (PaymentInformation-ID)	Reference of submission	Mandatory	Max. 35 characters
	PmtMtd (PaymentMethod)	Payment instrument: Credit Transfer	Mandatory	"TRF" – Credit Transfer
	BtchBookg (BatchBooking)	Presenter booking, bulk / single	Optional	„true" – bulk posting „false" – single posting
	NbOfTxs (NumberOfTransactions)	Number of individual transactions	Optional	Unlimited
	CtrlSum (ControlSum)	Controlling sum in euro of the logical bulk	Optional	Unlimited
	SvcLvl-Cd (ServiceLevelCode)	Service scheme	Mandatory	"URGP" – Urgent Payment
	CtgyPurp (CategoryPurpose)	Payment type of bulk	Optional	"INTC" – Intra Company Payment "CORT" – Trade Settlement Payment. Mapped in field 23e upon conversion into MT103 (all other codes are ignored)
	ReqdExctnDt (RequestedExecutionDate)	Requested execution date	Mandatory	ISO date, maximum 60 days in future. Date in the past is set to the next possible working day
	Dbtr-Nm (DebtorName)	Name of debtor; the bank over-writes this with the account holder's master data	Mandatory	Max. 70 characters
	Dbtr-PstlAdr Dept, SubDept, StrtNm, BldgNb, BldgNm, Flr, PstBx, Room, PstCd, TwnNm, TwnLctnNm, DstrctNm, CtrySubDvsn, Ctry	In case address details are provided when making a payment in the new format, they must be given in a structured form and must contain at least town and country. Payments with international reference must always include addresses in the previous form. For purely domestic payments the address information is optional. Please refer also to chapter 4.	Optional	Country code ISO 3166, DE for Germany
	DbtrAcct-Id-IBAN (DebtorIBAN)	Debtor's IBAN	Mandatory	Max. 34 characters
	DbtrAcct-Ccy (DebtorAccountCurrency)	Currency of the debtor's account	Optional	"EUR" currency code
	DbtrAcct-Id-IBAN (DebtorAgentBIC)	Debtor's BIC/SWIFT Code	Optional throughout SEPA area	8 or 11 digits HYVEDEMM(XXX)
	DebtrAgt-FinInstn-Id-Other-Id (DebtorAgentId)	IBAN-Only ID	Only if using IBAN-Only	"NOTPROVIDED"
	UltmtDbtr-PstlAdr	Address of relevant party	Obligatory if UltmtDbtr is provided	Structured address with at least town (TwnNm) and country (Ctry)
	ChrgBr (ChargeBearer)	Charge bearer	Optional	Recommended at CdtTrfTxInf level. "SLEV" – shared charges If not filled, then the default value is always shared charge. Instructions here valid for all transactions
CdtTrf TxInf	**CreditTransfer-TransactionInformation**	**Transaction information**	**As often as wished possible, although 10,000 maximum recommended**	
	InstrId (Instruction-ID)	Technical reference between initiating party and bank	Recommended if filled: to be unique	Max. 35 characters

Field name	Description pain.001.001.03	Entries	
EndToEndId (End2End-ID)	Reference to be passed on to the beneficiary through the purpose code	Mandatory (has to be unique, otherwise "NOTPROVIDED")	Max. 35 characters. Transferred to the first line of the remittance information of the target format. No mapping occurs if "NOT-PROVIDED" is in this field.
InstdAmt (InstructedAmount)	Amount and currency identifier	Mandatory	Amount and currency code, max. 999,999,999.99
ChrgBr (ChargeBearer)	Charge bearer	Recommended	"SLEV" – shared charges If not filled, then the default value is always shared charges
UlmtCdtr (UltimateCreditor)	Different beneficiary	Not allowed	Field in pain.001.001.03 for Urgent payments not usable
UltmtCdtr-PstlAdr	Adress of beneficiary	Mandatory if UltmtCdtr is used	Structured address with at least town / TwnNm) and country (Ctry)
CdtrAgt-FinInstnId-BICFI (CreditorAgentBIC)	BIC/SWIFT Code of beneficiary bank	Optional throughout SEPA area	8 or 11 digits. Also possible at UniCredit: "NOTPROVIDED" or "NOTAVAIL"
Cdtr-Nm (CreditorName)	Beneficiary name	Mandatory	Max. 70 characters. Composed of the Ctry and AdrLine fields, and shortened to 140 characters in the target format.
Cdtr-PstlAdr Dept, SubDept, StrtNm, BldgNb, BldgNm, Flr, PstBx, Room, PstCd, TwnNm, TwnLctnNm, DstrctNm, CtrySubDvsn, Ctry	In case address details are provided when making a payment in the new format, they must be given in a structured form and must contain at least town and country. Payments with international reference must always include addresses in the previous form. For purely domestic payments the address information is optional. Please refer also to chapter 4.	Optional	Country code ISO 3166, DE for Germany
CdtrAcct-IBAN (CreditorAccount)	IBAN of the beneficiary	Mandatory	Max. 34 characters
Purp (Purpose)	Type of payment	Optional	"INTC" – Intra Company Payment "CORT" – Trade Settlement Payment Mapped in field 23e upon conversion into MT103 (all other codes are ignored)
Ustrd-RmtInf (UnstructuredRemittance-Info)	Unstructured remittance information	Recommended	Together with EndToEndIdentification, a maximum of 140 characters are transferred to target format (see footnote 18).
Strd-RmtInf (StructuredRemittance-Info)	Structured remittance information	Only if no unstructured remittance information	Together with EndToEndIdentification, a maximum of 140 content excluding XML tags are transferred to target format (see footnote 18).

14. Cross-border credit transfers (AXZ)

Key features

- Same-day execution of cross-border payments
- Use of a unique end-to-end reference number (UETR)
- Traceability of outgoing payments in the interbank process in real time
- Heightened fee and exchange rate transparency
- Better data quality through unchanged mandatory disclosure of the remittance information in full
- Stop and recall possibilities

14.1 pain.001.001.009 INTERNATIONAL PAYMENT TRANSACTIONS (AVAILABLE 2024)

Field name		Description pain.001.001.09	Entry DFÜ-Agreement – Version 3.7	
GrpHdr	GroupHeader	Sender Data	1 x per logical file	
	MsgId (Message-ID)	Initiating party reference number per file	Mandatory (to be unique)	Max. 35 characters
	CreDtTm (CreationDate-Time)	Date/time when a file is created	Mandatory	ISO DateTime Always specify local timeplus time zone difference (UTC) (Germany: +01:00 (CET) or + 02:00 (CEST = summer time)).
	NbOfTxs (NumberOfTransactions)	Number of individual transactions	Mandatory	Max. 35 numeric characters
	CtrlSum (ControlSum)	Control sum of submission (without currency code)	Recommended	Decimal number, max. 3 decimal places
	InitgPty (InitiatingParty)	Initiating party	Mandatory	Name of the initiating party (may be different from name of ordering party)
PmtInf	PaymentInformation	Ordering party data	Any number of times possible, max. 100 recommended	
	PmntInfId (PaymentInformation-ID)	Reference for the presentation	Mandatory	Max. 35 characters
	PmtMtd (PaymentMethod)	Payment instrument: Credit Transfer or cheque	Mandatory	"TRF" – Credit Transfer "CHK" – Cheque
	BtchBookg (BatchBooking)	Bulk/single booking	Optional	Initially only „false" possible for single bookings
	NbOfTxs (NumberOfTransactions)	Number of individual transactions	Optional	Max. 35 numeric characters
	CtrlSum (ControlSum)	Control sum of submission (without currency code)	Mandatory	Unlimited
	ReqdExctnDt (RequestedExecutionDate)	Requested execution date	Mandatory	ISO-Date, max. 15 days in the future. Dates in the past are set to the next possible working day. Specification with execution time ReqdExctnDt-DtTm (DataTime) is not filled.
	Dbtr-Nm (DebtorName)	Name of the ordering party – overwritten by the bank with the account holder's master data	Mandatory	Max. 140 characters
	Dbtr-PstlAdr (DebtorPostalAddress)	Address of the ordering party, overwritten by the bank with the account holder's master data	Optional	If used at least TwnNm and Ctry
	Dbtr-Id (DebtorIdentification)	Debtor Identification	Optional	See Chapter 10.09
	DbtrAcct-Id-IBAN (DebtorAccountIBAN)	IBAN of ordering party	Mandatory	Max. 34 characters
	DbtrAcct-Ccy (DebtorAccountCurrency)	Currency used for ordering party's account	Mandatory	
	DbtrAgt-FinInstnId-BICFI (DebtorAgentBIC)	BIC/SWIFT-Code of the ordering party	Mandatory	HYVEDEMMXXX further identifiers see Chapter 10.7.2
	Prxy	Replacement identification of the account	Optional	
	UltmtDbtr-Nm (Ultimate DebtorName)	Name of different ordering party	Optional	Max. 140 characters

Field name		Description pain.001.001.09	Entry DFÜ-Agreement – Version 3.7	
	UltmtDbtr-PstlAdr (Ultimate DebtorPostalAddress)	Adresse of different ordering party	Mandatory, if UltmtDbtr-Nm is used	Structured Address see Chapter 10.7.1. Recommended to fill at least TwnNm and Ctry
	UltmtDbtr-Id (UltimateDebtor-Id)	Identification of different ordering party	Optional	See Chapter 10.09
CdtTrf–TxInf	CreditTransfer-TransactionInformation	Transactions-Information	Any number of times possible, max. 10.000 recommended	
	PmtId-InstrId (PayentIdentification-Instruction-Id)	Unique transaction reference of payer for his credit institution	Optional	Max. 35 characters
	PmtId-EndToEndId (PaymentIdentification-End2End-Id)	Unique transaction reference of payer	Mandatory	Max. 35 characters Transferred to the first line of the remittance information of the target format19. If this field states "NOTPROVIDED", no mapping takes place.
	PmtId-UETR (PaymentIdentification-UETR)	Unique transaction reference	Optional	See Chapter 10.15
	PmtTpInf-InstrPrty (InstructionPriority)	Payment priority	Optional	„HIGH" or „NORM" – not used
	PmtTpInf-Svclvl-Cd (ServieLevelCode)	Service-Scheme	Mandatory	„SDVA" – SameDayValue „URGP" – UrgentPayment in Euro „NURG" – NonUrgent (Normal) With AXZ PmtTpInf only allowed at Tx level. "SDVA" and "URGP" initiate value-compensated payments including conversions taking cut-off times into account (best effort)
	PmtTpInf-CtgyPurp-Cd (CategoryPurposeCode)	File payment type	CategoryPurpose is optional, Code is mandatory	Forwarding, e.g „CORT" – Trade Settlement Payment oder „INTC" – Intra company payment It is recommended ti fill <CtgyPurp> on the individual transaction level <CdtTrfxInf>.
	Amt-InstdAmt-Ccy (InstructedAmount)	Instructed amount and currency code	Mandatory if <EqvtAmt> is not occupied, maximum decimal places depending on currency	Amount and currency code, max. 99.999.999,99 e.g. 100 USD
	Amt-EqytAmt-Ccy (EquivalentAmount)	Equivalent amount in currency of ordering party's account	Mandatory field if <InstdAmt> is not filled	Amount and currency code, max. 99.999.999,99 e.g. 88,24 EUR
	Amt-EqvtAmt-CcyOfTrf (EquivalentAmount-CurrencyOfTransfer)	Currency code, different from the currency used for the ordering party's account	Mandatory field if <InstdAmt> is not filled	Currency code e.g. USD
	ChrgBr (ChargeBearer)	Fee allocation	Mandatory	„SHAR" – fee sharing „DEBT" – charges and expenses borne by ordering party „CRED" – charges and expenses borne by creditor If empty, the default value is fee sharing. Instructions here apply to all transactions.
	ChequeInstruction (ChqInstr)	Details of the issue of a cheque	Optional	This element group may only be used in the case of cheques, i.e. PaymentMethod = CHK.
	<ChqInstr><ChqInstr><ChqTp> ChequeInstructionChequeType	Cheque type	Optional	See overview of payments by check
	<ChqInstr><ChqNb> ChequeInstructionChequeNumber	Unique cheque number	Optional	Max. 35 characters See overview of payments by check
	"<ChqInstr><DlvryMtd><Cd> ChequeInstructionDeliveryMethodCode	Delivery method of the cheque	Optional	See overview of payments by check
	<ChqInstr><DlvrTo> ChequeInstructionDeliverTo	Party to whom the payer bank should send the cheque	Optional	See overview of payments by check
	IntermediaryAgent1 (IntrmyAgt1)	First intermediate bank	Optional	Not recommended. This element group may be used subject to bilateral agreement between the customer and the bank, but only the <BICFI> element is permitted. In the case of check payments (i.e. PaymentMethod CHK), information is generally not permitted.
	IntermediaryAgent2 (IntrmyAgt2)	Second intermediate bank	Optional	Not allowed
	CdtrAgt-FinInstId-BICFI (CreditorAgentBICFI)	BIC/SWIFT-Code of the beneficiary's bank	Recommended	8 or. 11 characters Further Identifier see Chapter 10.7.2

Field name	Description pain.001.001.09	Entry DFÜ-Agreement – Version 3.7	
Cdtr-Nm (CreditorName)	Name of beneficiary	Mandatory	Max. 140 characters
Cdtr-PstlAdr (CreditorPostalAddress)	Address of beneficiary	Recommended	Recommended to fill at least TwnNm and Ctry , see Chapter 10.6.1
Cdtr-Id (Creditor-Id)	Identification of beneficiary	Optional	See Chapter 10.9
CdtrAcct-Id-IBAN (CreditorIBAN)	IBAN of the beneficiary	Mandatory, if <Id> is not filled	Max. 34 characters
CdtrAcct-Id-Othr-Id (CreditorAccountOtherId)	Local account	Mandatory, if IBAN is not filled	See Chapter 10.7.1
UltmtCdtr-Nm (UltimateCreditorName)	Name of different beneficiary	Optional	Max. 140 characters
UltmtCdtr-PstlAdr (UltimateCreditorPostal-Address)	Addresse of different beneficiary	Mandatory, if Ult-mtCdtr-Nm is used	Structured address required: at least TwnNm and Ctry should be filled
UltmtCdtr-Id (UltimateCreditor-Id)	Identification of different bene-ficiary	Optional	See Chapter 10.09
InstrForCdtrAgt-InstrInf (InstructionForCreditor-AgentInstraction Information)	Instruction key	Optional	Max. 2x140 characters, instuction key with instructions CHQB with cheque numbers, HOLD payments, PHOB-TELB notify by telephone
InstrForDbtrAgt (InstructionFor-Debtor-Agent)	Indication for value date and fax or email	Optional	Max. 25 characters. If the field CdtTrfTxInf / IntrmyAgt1 / FinInstnId / BIC is filled, 14 characters may be assigned with the following values: Valuta „S/H DD.MM.YY" Fax „FAX-NR 12345": h.test at testmail.de
Purp-Cd (PurposeCode)	File payment type	Recommended	ISO 20022 „ExternalPurposeCode-Liste"
RgltryRptg (RegulatoryReporting)		Optional	For certain recipient countries only (max. 10 x)
RmtInfUstrd (Remittance Information-Unstructured)	Unstructured Remittance Infor-mation	Optional	Max. 140 Zeichen
RmtInfStrd (Remittance Information-Structured)	Structured Remittance Informatinon	Optional; Only if not structured remittance instructions provided	Max. 9.000 characters structured content. See chapter 10.1.5

COMPARISON pain001.001.09 – DTAZV – MT101

XML pain.001.001.09	Description	DTAZV	MT101
Groupheader	**Group header – identification data that applies to the entire job/message.**	**–**	**–**
`<?xml version="1.0" encoding="UTF-8"?>` `<Document xmlns="urn:iso:std:iso:20022:tech:xs-d:pain.001.001.09" xml ns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd: pain.001.001.09 pain.001.001.09.xsd">` `<GrpHdr>`			
`<MsgId>`**UXC22070400096**`</MsgId>`	MessageIdentification - unique reference of the file		
`<CreDtTm>`**2022-07-04T15:09:20.561**`</CreDtTm>`	The date and time when the ZV message was generated by the instructing party.	Q6	–
`<NbOfTxs>`**1**`</NbOfTxs>`	Number of transactions		
`<InitgPty>`			
`<Nm>`**InitiatingParty Name**`</Nm>`			
`</InitgPty>`	Information about the party initiating the payment, i.e. the payer (payer) or a party acting on behalf of the payer.		
`</GrpHdr>`			
Payment Information			
`<PmtInf>`			
`<PmtInfId>`**UXC22070400096PI00001**`</PmtInfId>`	PaymentInfID - unique reference of the log. File		
`<PmtMtd>`**TRF**`</PmtMtd>`	Payment method: Transfer	T22	–
`<ReqdExctnDt>`	Execution date as date or date with time	Q8	Field 30
`<Dt>`**2022-07-04**`</Dt>`			
`</ReqdExctnDt>`			
`<Dbtr>`			
`<Nm>`**DEBTOR NAME**`</Nm>`	Client name (with address, if applicable)	Q5	Field 50
`<PstlAdr>`			
`<PstCd>`**42579**`</PstCd>`			
`<TwnNm>`**Cologne**`</TwnNm>`			
`<Ctry>`**DE**`</Ctry>`			
`</PstlAdr>`			
`</Dbtr>`			
`<DbtrAcct>`			
`<Id>`			
`<IBAN>`**DE67700202700012345678**`</IBAN>`	Client IBAN	T4b	Field 50H
`</Id>`			
`<Ccy>`**USD**`</Ccy>`	Currency	T4a	Field 32B
`</DbtrAcct>`			
`<DbtrAgt>`			
`<FinInstnId>`			
`<BICFI>`**HYVEDEMMXXX**`</BICFI>`	BIC of the instructing credit institution	Q3	Field 52A
`</FinInstnId>`			
`</DbtrAgt>`			

Credit Transfer Transaction Information

`<CdtTrfTxInf>`			
`<PmtId>`			
`<EndToEndId>`**UXC22070400096PI00001E00001**	Reference of the payment from the point of view of the principal	–	–
`</EndToEndId>`			
`<UETR>`**e400b54a-701c-492b-8ec6-297e92ea6c10**	Unique transaction reference according to RFC 4122	T26	Field 111
`</UETR>`			
`</PmtId>`			
`<PmtTpInf>`	Transaction type		
`<InstrPrty>`**NORM**`</InstrPrty>`	Priority of execution of the payment.	T22	Field 23E
`<SvcLvl>`	Agreement or rule for processing the transaction	T16 – T20	Field 23E
`<Cd>`**URGP**`</Cd>`			
`</SvcLvl>`			
`</PmtTpInf>`			
`<Amt>`			
`<InstdAmt Ccy="USD">`**2221.05**`</InstdAmt>`	amount commissioned	T14a / T14b	Field 32B
`</Amt>`			
`<ChrgBr>`**SHAR**`</ChrgBr>`	Code meaning that certain rules apply	T21	Field 71A
`<CdtrAgt>`			
`<FinInstnId>`			
`<BICFI>`**SPUEDE2UXXX**`<</BICFI>`	BIC of the creditor	T8	Field 57a
`</FinInstnId>`			
`</CdtrAgt>`			
`<Cdtr>`			
`<Nm>`**Xtern Testkunde 111**`</Nm>`	Name of the payee (and address if applicable)	T10b	Field 59
`<PstlAdr>`			
`<PstCd>`**10111**`</PstCd>`			
`<TwnNm>`**Dummytown ES**`</TwnNm>`			
`<Ctry>`**DE**`</Ctry>`		T10a	-
`</PstlAdr>`			
`</Cdtr>`			
`<CdtrAcct>`			
`<Id>`			
`<IBAN>`**DE21500500009876543210**`</IBAN>`	IBAN of the creditor	T12	Field 59
`</Id>`			
`</CdtrAcct>`			
`<RmtInf>`	RemittanceInformation	T15	Field 70
`<Ustrd>`**T22-2a-1 URGP**`</Ustrd>`	Unstructured purpose		
`</RmtInf>`			
`</CdtTrfTxInf>`			
`</PmtInf>`			
`</CstmrCdtTrfInitn>`			
`</Document>`			

Note: Please note that the fields cannot be transferred 1:1. The comparison of the different formats serves as an indication for the data migration of the customer base..

14.2 XML-Belegungsbeispiele

Use Case	XML-Belegung

urgent payment	```
	`<PmtTpInf>`
	    `<SvcLvl>`
	        `<Cd>`**URGP**`</Cd>`
	    `</SvcLvl>`
	`</PmtTpInf>`
	``

ABA Code	```
	`<CdtrAgt>`
	    `<FinInstnId>`
	        `<ClrSysMmbId>`
	            `<ClrSysId>`
	                `<Cd>`**USABA**`</Cd>`
	            `</ClrSysId>`
	            `<MmbId>`**021000021**`</MmbId>`
	        `</ClrSysMmbId>`
	    `</FinInstnId>`
	    `<CdtrAgt>`
	``

ABA Code mit Faxavise	`<InstrForDbtrAgt>`**Fax an 082112345**`</InstrForDbtrAgt>`

```
<FinInstnId>
    <Nm>CHASE NY</Nm>
    <PstlAdr>
        <PstCd>11111</PstCd>
        <TwnNm>Creditor Agent Town</TwnNm>
        <Ctry>US</Ctry>
    </PstlAdr>
</FinInstnId>
```

Intermediary Agent

```
<IntrmyAgt1>
    <FinInstnId>
        <BICFI>ZKBKCHZZ80A</BICFI>
    </FinInstnId>
</IntrmyAgt1>
```

14.3 OVERVIEW OF PAYMENTS BY CHECK

Field name	Description pain.001.001.09	Entry DFÜ-Agreement – version 3.7	Comment
PmtTpInf-Svclvl-Cd (ServieLevelCode)	Service scheme	Pflichtfeld	For CHK only NURG permitted
ChrgBr (ChargeBearer)	Price settlement	Optional	Only „SHAR" permitted
ChequeInstruction (ChqInstr)	Cheque instruction information	Optional	This element group may only be used in the case of check payments, i.e. PaymentMethod = CHK.
<ChqInstr><ChqTp> ChequeInstructionChequeType	Cheque type	Optional	BCHQ – BankCheque
<ChqInstr><ChqNb> ChequeInstructionChequeNumber	Unique cheque number	Optional	Not supported
<ChqInstr><DlvryMtd><Cd> ChequeInstructionDeliveryMethodCode	Cheque delivery code	Optional	MLDB – MailToDebtor RGDB – RegisteredMailToDebtor CRDB – CurierToDebtor CRCD – CurierToCreditor MLCD – MailToCreditor RGCD – RegisteredMailToCreditor MLFA, CRFA, RGFA, PUDB, PUCD and PUFA are not permitted
<ChqInstr><DlvrTo> ChequeInstructionDeliverTo	Party to which the debtor bank should send the cheque	Optional	Only for DlvryMtd = Creditor If the cheque is not to be sent to the postal address of the beneficiary, information sufficient for delivery must be provided here. Nm: max 70 characters permitted PstlAdr: must be displayable with 2x35 characters
Cdtr (Creditor)	Name of creditor	Second intermediary bank	Nm: Max. 70 characters PstlAdr: must be displayable with 2x35 characters
IntermediaryAgent1 (Intrmy-Agt1)	First intermediary bank		Not permitted
IntermediaryAgent2 (Intrmy-Agt2)	Second intermediary bank		Not permitted
CdtrAgt (CreditorAgent)	Bank Begünstigte:r		Not permitted
CdtrAcct (CreditorIBAN)	Creditor account		Not permitted
InstrForDbtrAgt (InstructionFor-DebtorAgent)	Instruction for the debtor agent		Not permitted
UltmtCdtr (UltimateCreditor)	Ultimate creditor		Not permitted

DELIVERTO (PARTEI, AN DIE DIE ZAHLERBANK DEN SCHECK SCHICKEN SOLL)

```
<ChqInstr>
    <ChqTp>BCHQ</ChqTp>
    <DlvryMtd>
        <Cd>MLCD</Cd>
    </DlvryMtd>
    <DlvrTo>
        <Nm>Company Name</Nm>
        <Adr>
            <StrtNm>Deliver Street 1</StrtNm>
            <TwnNm>New York</TwnNm>
            <Ctry>US</Ctry>
        </Adr>
    </DlvrTo>
</ChqInstr>
```

15. Electronic recall request / camt.055

Under SEPA, camt.055 in ISO 20022 format has been defined for customer-initiated electronic recalls. The electronic recall replaces the form customers previously faxed to the bank. A recall process can already be invoked at the interbank level using either camt.056 (Recall / Request for Cancellation) or pacs.007 (Reversal). The electronic recall is solely intended for STP processes. Entire bulks (PaymentInformation) or specific transactions pertaining to a specific bulk can be revoked.

CALL-BACK BY FAX

NEW RECALL

recall camt.055

SEPA Direct Debit (SDD) pain.008	SEPA Credit Transfer (SCT) pain.001

SCT files submitted using pain.001 can be revoked using camt.055 up until they undergo interbank clearing. After they have been cleared and up to 13 months days following the entry, an automated recall request can be submitted to the beneficiary's bank or the beneficiary. In this case, the beneficiary is required to consent to the recall.

SDD files submitted using pain.008 may be reversed using camt.055 up until the due date. The amount will automatically be credited back to the original debtor up to five days following the due date (reversal).

- **Cutoff time camt.055 SCT:**
  Execution date + 13 months, 5 p.m.

- **Cutoff time camt.055 SDD:**
  Due date + 5 target days, 7 a.m.
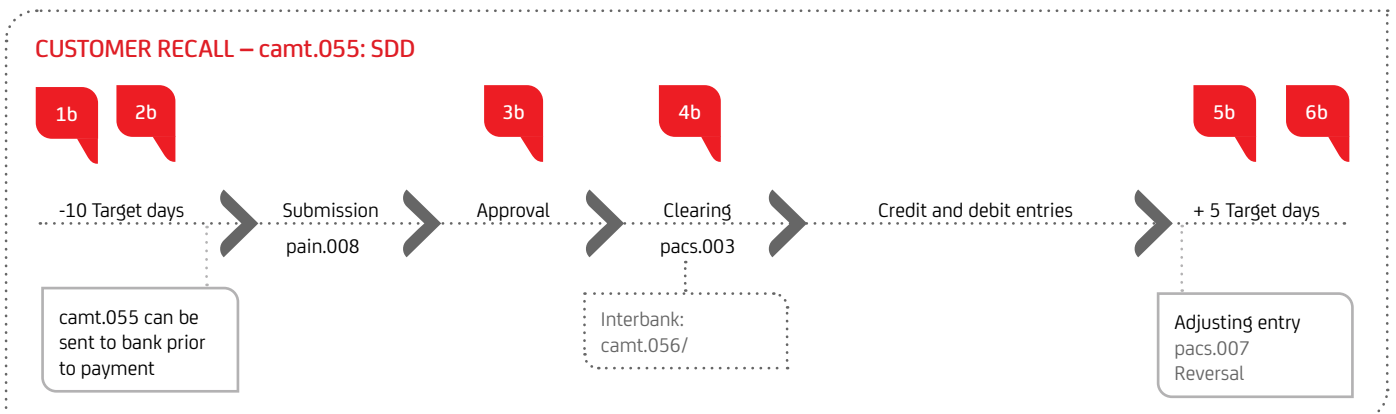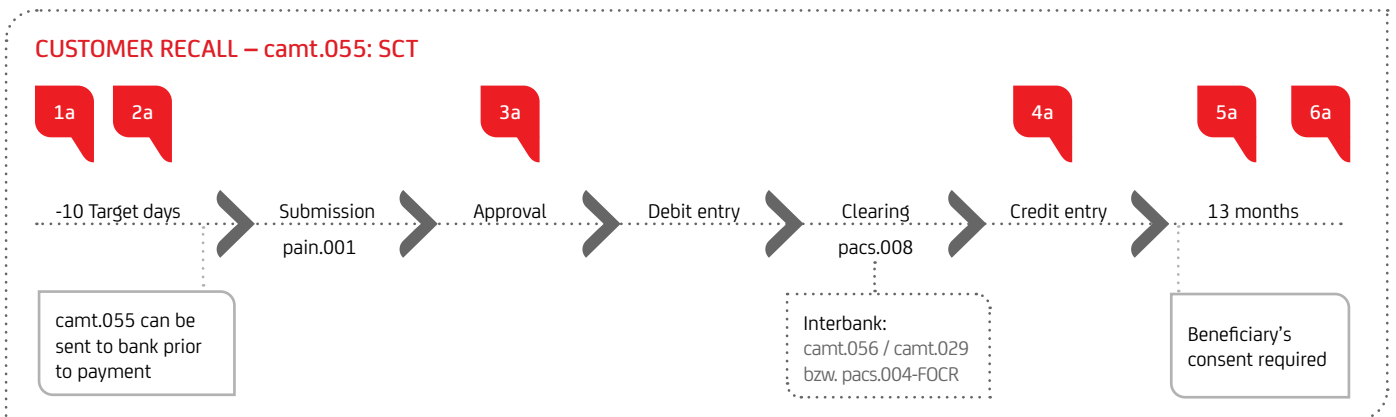
CUSTOMER RECALL – camt.055: SCT

1a	2a		3a			4a		5a	6a
-10 Target days	Submission pain.001		Approval		Debit entry	Clearing pacs.008		Credit entry	13 months

camt.055 can be sent to bank prior to payment

Interbank: camt.056 / camt.029 bzw. pacs.004-FOCR

Beneficiary's consent required

CUSTOMER RECALL – camt.055: SDD

1b	2b		3b		4b		5b	6b
-10 Target days	Submission pain.008		Approval		Clearing pacs.003	Credit and debit entries	+ 5 Target days	

camt.055 can be sent to bank prior to payment

Interbank: camt.056/

Adjusting entry pacs.007 Reversal

Time of process	Status	Action	Customer camt.029
1a / b 6a / b	The bank receives a recall request (camt.055), but is unable to find a corresponding transfer (pain.001) or direct debit (pain.008) for the defined period.	The camt.055 is held for up to ten target days. If the corresponding transfer (pain.001) or direct debit (pain.008) does not arrive within this time, the camt.055 will be deactivated and notification sent to the customer.	The customer is given the intermediate status UWFW.The customer is given the negative status RJCR with the reason code NOOR.
2a / b	The bank receives a camt.055 prior to the pertinent pain.001 / pain.008 (the recall request arrives before the actual payment authorisation). The pertinent pain.001 or pain.008 is subsequently submitted within a pre-defined period.	As soon as the pain.001 or pain.008 arrives, the file in question or the corresponding transaction is rejected.	Before arrival of the pain.001/008, the customer is given the intermediate status UWFW.After arrival of the referenced file, the customer is given the positive status CNCL.
3a / b	The bank can clearly assign the camt.055 it receives to a pain.001 / pain.008 on the basis of the references. The payment has been forwarded as part of the interbank clearing process but has yet to be forwarded to an external bank.	The file or transaction is rejected.	The customer is given the positive status CNCL.
4a	The transfer has already been forwarded to the interbank clearing.	The bank sends a request for cancellation to the beneficiary bank. Depending on what the beneficiary or beneficiary bank decides, either the transfer will be returned (pacs.004) or a negative answer (camt.029).	Depending on the response, the customer is given a positive or negative status CNCL or RJCR with the reason code from the negative answer of the beneficiary bank.
4b	The bank has already forwarded the assigned pain.008 to the interbank clearing but the final entry has yet to be generated on the beneficiary's side.	The bank sends a request for cancellation to the clearing house or external bank (camt.056). The payment is rejected to the presenter.	In the case of direct debit, the customer is always given the positive status CNCL.
5a	The transfer has already been credited to the beneficiary's account. The beneficiary's consent is required.	The bank sends a camt.056 request for cancellation to the beneficiary bank. Depending on what the beneficiary decides, either the transfer will be returned (pacs.004) or a negative answer (camt.029).	Depending on the response, the customer is given a positive or negative status CNCL or RJCR with the reason code from the negative answer of the beneficiary bank.
5b	The direct debit amount has already been debited from the debtor's account.	The bank debits the amount from the creditor's account and sends a corrected credit note/reversal to the debtor's bank. In turn, this bank will arrange for the direct debit to be refunded.	In the case of direct debit, the customer is always given the positive status CNCL.
6a / b	After expiry of the cut-off date, the bank will receive a camt.055 to ensure that the automated processing of recalls can be performed to a uniform standard. During the valid period, no assignable pain.001/pain.008 will be found.	The bank rejects the camt.055. The customer must attempt to organise the recall through alternative means • Credit transfer (pain.001): instruct a complaint or consulting with the beneficiary • Direct debit (pain.008): by credit transfer (pain.001)	After expiry of the waiting period, the customer is given the negative status RJCR with the reason code NOOR.

Response to your recall request

A Bank-Customer-Message, camt.029, is planned for camt.055 according to ISO20022. If the Bank can identify the reference file/ transaction, one will receive a positive camt.029 immediately or within 10 bank working days before forwarding to the beneficiary bank. After 10 bank working days, the recall will be set inactive and a negative camt.029 will be provided. A camt.029, based on SCT recall request after booking by the beneficiary or the beneficiary's bank, is done within the framework of processes described in the SEPA Rulebooks.

Important notes on processing

- When requests are made to recall a direct debit (camt.055), the bank reserves the right to adjust the entry even if the recipient bank has already adjusted the payment itself. Where recall procedures are concerned, it is not possible for the bank to check in advance whether the debtor bank has already returned the payment.
- In the event that direct debits are reversed after their due date, the presenter will arrange for the payment to be credited back to the debtor's account using camt.055 (recall).
- **If the debtor has already arranged for the payment to be returned, there is a possibility that two debit transactions will be posted on the presenter's account (one through the recall and one through the return). Although banks strive to avoid this situation occurring by performing various checks, the possibility of a double debit entry occurring cannot be ruled out.** Requests for an electronic recall are always processed by the bank within ten target days. If the payment referenced in camt.055 is not immediately traced, the bank assumes that the camt.055 was received prior to payment and withholds the recall request for ten target days. After ten days, the recall request is deactivated and the customer notified.

In order to automatically process the camt.055 (STP), the original file must be clearly identified in the camt.055. Additional fields, such as the mandate signature date or the address, which, whilst permissible under the ISO scheme (XSD) but not offered by banks, are ignored when mapping. If the same identification criteria repeatedly find files or corresponding transactions, either the file or the transaction is recalled depending on which is the easiest to recall. A transaction recall recalls one transaction at the most even if the criteria are given for several transactions. If two transactions of the same type are recalled, two camt.055 transactions are equally needed. The same applies if files are recalled.

The following fields are of relevance to the mapping process:

FILE RECALL (RECALL ON THE PAYMENTINF LEVEL)

pain message	camt.055	Mapping
Message-Id	OrgnlMsgId	Mandatory
Message type CT / DD	OrgnlMsgNmId	„pain.001" oder „pain.008" Pflicht
PaymentInf-Id	OrgnlPmtInfId	Mandatory
IBAN of ordering party (SDD creditor, SCT debtor)	Undrlyg / OrgnlPmtInfAndCxl / Case / Pty / Id / OrgId / Othr / Id	Mandatory
Number of transactions in PaymentInf	NbOfTxs	Mandatory[20]
Amount in PaymentInf	CtrlSum	

TRANSACTION RECALL

pain message	camt.055	Mapping SCT	Mapping SDD
Message-Id	OrgnlMsgId	Mandatory	
Message type CT / DD	OrgnlMsgNmId	"pain.001" mandatory	"pain.008" mandatory
PaymentInf-Id	OrgnlPmtInfId	Mandatory	
IBAN of ordering party (SDD creditor, SCT debtor)	Undrlyg / OrgnlPmtInfAndCxl / Case / Pty / Id / OrgId / Othr / Id	Mandatory	
Number of transactions in PaymentInf	NbOfTxs	Mandatory[21]	
Amount in PaymentInf	CtrlSum		
Transaktionsdetails		SCT	SDD
Amount stated in transaction	OrgnlInstdAmt	Mandatory	
Instruction-Id	OrgnlInstrId	Mandatory[21]	
End-to-End Id	OrgnlEndToEndId	Mandatory	
Mandate-Id	MndtId	–	Mandatory
Contra account (CT creditor)	CdtrAcct-IBAN	Mandatory	–
Contra account (SDD debtor)	DbtrAcct-IBAN	–	Mandatory
Execution date	OrgnlReqdExctnDt	Mandatory	–
Due date	OrgnlReqdColltnDt	–	Mandatory
Remittance information	Ustrd bzw. Strd	Not recommended. If specified, then 1:1 mapping	

Reasons for recall

The following reasons can be used for prompting a recall:
- DUPL – Duplicate Payment
- TECH – Technical Problem
- CUST – Customer Decision

The following reasons can be applied for recalling credit transfers:
- AC03 – Incorrect recipient IBAN
- AM09 – Incorrect amount
- CUST – Other customer reasons
- The reason for the recall can be specified in the field AdditionalInformation

The previous reasons TECH / DUPL will be converted to CUST.

If no reason for the recall is used, the standard CUST is assigned.

Limitations of electronic recall requests

Electronic recall requests using camt.055 can only be made for orders in SEPA files. Paper-based transfers or urgent transfers as well as SEPA Cards Clearing payments cannot currently be recalled using camt.055. At present, only camt.055 is accepted via the EBICS channel or via SWIFTNet FileAct.

Type of order and XSD of camt.055
- Format version: camt.055.001.05
- XSD ISO 20022:   [iso20022.org](iso20022.org)
- EBICS order type: C55

IMPORTANT FORMAT SPECIFICATION camt.055

Field name			Entries	Description
Assgnmt	**+**	**Assignment**	**[1..1]**	
	++	Identification <Id>	[1..1]	Message reference for the recall message
	++	Assigner <Assgnr>	[1..1]	
	+++	Party <Pty>	[1..1]	
	++++	**Name <Nm>**	**[0..1]**	**Presenter of the recall (mandatory)**
	++++	Identification <Id>	[0..1]	
	+++++	OrganisationIdentification <OrgId>	[1..1] or PrvtId	
	++++++	Other <Othr>	[0..*]	
	+++++++	**Identification <Id>**	**[1..1]**	**e. g. Customer ID (optional field group)**
	++	Assignee <Assgne>	[1..1]	
	+++	Agent <Agt>	[1..1]	
	++++	FinancialInstitutionIdentification <FinInstnId>	[1..1]	
	+++++	**BICFI <BICFI>**	**[0..1]**	**BIC of the commissioned submitter bank**
	++	**CreationDateTime <CreDtTm>**	**[1..1]**	**Date / time that the recall message was drafted**
Undrlyg	**+**	**Underlying**	**[0..*]**	**Only 1 occurrence permissible, i. e. DK cardinality is [1..1]**
	++	OriginalPaymentInformationAndCancellation <OrgnlPmtInfAndCxl>	[0..*]	Recall data on the PaymentInf level (mandatory group) May only be used once per message according to DK
	+++	Case <Case>	[0..1]	Account holder data (mandatory group)
	++++	**Identification <Id>**	**[1..1]**	**Recall reference (mandatory)**
	++++	Creator <Cretr>	[1..1]	
	+++++	Party <Pty>	[1..1]	
	++++++	**Name <Nm>**	**[0..1]**	**Account holder presenter**
	++++++	Identification <Id>	[0..1]	Mandatory group due to IBAN
	+++++++	OrganisationIdentification <OrgId>	[1..1] or PrvtId	
	++++++++	AnyBIC <AnyBIC>	[0..1]	
	++++++++	Other <Othr>	[0..*]	
	+++++++++	**Identification <Id>**	**[1..1]**	**IBAN of account holder for mapping (mandatory)**
	+++	**OriginalPaymentInformationIdentification <OrgnlPmtInfId>**	**[1..1]**	**Original payment information Id for mapping (mandatory)**
	+++	OriginalGroupInformation <OrgnlGrpInf>	[0..1]	Reference to original message (mandatory group)
	++++	**OriginalMessageIdentification <OrgnlMsgId>**	**[1..1]**	**Original message Id for mapping (mandatory)**

Field name		Entries	Description
++++	OriginalMessageNameIdentification <OrgnlMsgNmId>	[1..1]	Original message type to distinguish between CT or SDD for mapping • pain.001 • pain.008 oder • optionally: use version number pain.001.003.03 (version number not for mapping)
+++	NumberOfTransactions <NbOfTxs>	[0..1]	Original number of transactions in the logical file (bulk); mandatory if used in the original message
+++	ControlSum <CtrlSum>	[0..1]	Original sum in the logical file (bulk); mandatory if used in original message
+++	PaymentInformationCancellation <PmtInf-Cxl>	[0..1]	Mandatory • true: recall entire payment information bulk (= logical file) (no transaction details) • false: recall specific transactions (transaction details mandatory)
+++	CancellationReasonInformation <CxlRsnInf>	[0..1]	Only when <PmtInfCxl> true; if not specified, standard "CUST" for SDD or "TECH" for SCT
++++	Reason <Rsn>	[0..1]	
+++++	Code <Cd> or <Prtry>	[1..1]	SDD code: CUST, TECH or DUPL SCT code: CUST or Prtry – AC03 or AM09
+++++	AdditionalInformation <Addtlinf>	[0..1]	Additional recall status information
			If transaction recalled:
+++	TransactionInformation <TxInf>	[0..*]	only false in the case of <PmtInfCxl>
++++	OriginalInstructionIdentification <OrgnlInstrId>	[0..1]	Original instruction Id (mandatory if used in original message)
++++	OriginalEndToEndIdentification <OrgnlEndToEndId>	[0..1]	Original end-to-end reference (mandatory for mapping)
++++	OriginalInstructedAmount <OrgnlInstdAmt>	[0..1]	Original sum (mandatory for transaction recall)
++++	OriginalRequestedExecutionDate <OrgnlReqdExctnDt>	[0..1]	Original execution date in the case of SCT (mandatory for mapping)
++++	OriginalRequestedCollectionDate <OrgnlReqdColltnDt>	[0..1]	Original execution date in the case of SDD (mandatory for mapping)
++++	CancellationReasonInformation <CxlRsnInf>	[0..*]	If not specified, standard "CUST" for SDD or "TECH" for SCT
+++++	Reason <Rsn>	[0..1]	
++++++	Code <Cd> or <Prtry>	[1..1]	• SDD code: CUST, TECH or DUPL • SCT dode: CUSTor Prtry – AC03 or AM09
++++	OriginalTransactionReference <OrgnlTxRef>	[0..1]	
+++++	MandateRelatedInformation <MndtRltdInf>	[0..1]	
++++++	MandateIdentification <MndtId>	[0..1]	Original mandate reference (in the case of SDD, mandatory for transaction recall)
+++++	RemittanceInformation <RmtInf>	[0..1]	
++++++	Unstructured <Ustrd>	[0..1]	No more than 140 digits; if specified, then mapping
++++++	Structured <Strd>	[0..1]	Structured remittance information; if specified, then mapping
+++++++	CreditorReferenceInformation <CdtrRefInf>	[0..1]	
++++++++	Type <Tp>	[0..1]	
+++++++++	CodeOrProprietary <CdOrPrtry>	[1..1]	
++++++++++	Code <Cd>	[1..1]	Code SCOR (only if structured reference is used)
++++++++	Issuer <Issr>	[0..1]	Issuer
++++++++	Reference <Ref>	[0..1]	Structured reference
+++++	Debtor <Dbtr>	[0..1]	Reimbursing party of original transaction (only SDD)
++++++	Name <Nm>	[0..1]	Name of debtor from SDD original transaction
+++++	DebtorAccount <DbtrAcct>	[0..1]	Offset account SDD
++++++	Identification <Id>	[1..1]	
+++++++	IBAN <IBAN>	[1..1]	IBAN offset account (mandatory with SDD for transaction recall)
+++++	Creditor <Cdtr>	[0..1]	Beneficiary of orginal transaction (only SCT)
++++++	Name <Nm>	[0..1]	Name of creditor from SCT original transaction
+++++	CreditorAccount <CdtrAcct>	[0..1]	Offset account SCT
++++++	Identification <Id>	[1..1]	
+++++++	IBAN <IBAN>	[1..1]	IBAN offset account (mandatory with SCT for transaction recall)

```xml
<Assgnmt>
    <Id>Recall-Nachricht-1234</Id>
    <Assgnr>
        <Pty>
            <Nm>Müller AG</Nm>
        </Pty>
    </Assgnr>
    <Assgne>
        <Agt>
            <FinInstnId>
                <BICFI>HYVEDEMMXXX</BICFI>
            </FinInstnId>
        </Agt>
    </Assgne>
    <CreDtTm>2023-11T10:01:12</CreDtTm>
</Assgnmt>
<Undrlyg>
    <OrgnlPmtInfAndCxl>
        <Case>
            <Id>Recall-Referenz-1234556</Id>
            <Cretr>
                <Pty>
                    <Id>
                        <OrgId>
                            <Othr>
                                <Id>DE21407002700012345678</Id>
                            </Othr>
                        </OrgId>
                    </Id>
                </Pty>
            </Cretr>
        </Case>
        <OrgnlPmtInfId>SCT-Bulk123</OrgnlPmtInfId>
        <OrgnlGrpInf>
            <OrgnlMsgId>SCT-Message987</OrgnlMsgId>
            <OrgnlMsgNmId>pain.001</OrgnlMsgNmId>
        </OrgnlGrpInf>
        <NbOfTxs>100</NbOfTxs>
        <CtrlSum>100.12</CtrlSum>
        <PmtInfCxl>true</PmtInfCxl>
        <CxlRsnInf>
            <Rsn>
                <Cd>CUST</Cd>
            </Rsn>
        </CxlRsnInf>
    </OrgnlPmtInfAndCxl>
</Undrlyg>
```

EXAMPLE OF TRANSACTION RECALL

```xml
<Assgnmt>
    <Id>Recall-Nachricht-1234</Id>
    <Assgnr>
        <Pty>
            <Nm>Müller AG</Nm>
        </Pty>
    </Assgnr>
    <Assgne>
        <Agt>
            <FinInstnId>
                <BICFI>HYVEDEMMXXX</BICFI>
            </FinInstnId>
        </Agt>
    </Assgne>
    <CreDtTm>2023-11T10:01:12</CreDtTm>
</Assgnmt>
<Undrlyg>
    <OrgnlPmtInfAndCxl>
        <Case>
            <Id>Recall-Referenz-1234556</Id>
            <Cretr>
                <Pty>
                    <Id>
                        <OrgId>
                            <Othr>
                                <Id>DE2140700202700012345678</Id>
                            </Othr>
                        </OrgId>
                    </Id>
                </Pty>
            </Cretr>
        </Case>
        <OrgnlPmtInfId>SCT-Bulk123</OrgnlPmtInfId>
        <OrgnlGrpInf>
            <OrgnlMsgId>SCT-Message987</OrgnlMsgId>
            <OrgnlMsgNmId>pain.001</OrgnlMsgNmId>
        </OrgnlGrpInf>
        <NbOfTxs>100</NbOfTxs>
        <CtrlSum>100.12</CtrlSum>
        <PmtInfCxl>false</PmtInfCxl>
        <TxInf>
            <OrgnlInstrId>1234567890</OrgnlInstrId>
            <OrgnlEndToEndId>OriginatorID1234</OrgniEndToEndId>
            <OrgnlInstdAmt Ccy="EUR">1234.56</OrgnlInstdAmt>
            <CxlRsnInf>
                <Rsn>
                    <Cd>CUST</Cd>
                </Rsn>
            </CxlRsnInf>
        </TxInf>
    </OrgnlPmtInfAndCxl>
</Undrlyg>
```

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