



Payment transactions

Formats

Updated Version with amendments from November 2024

October 2024



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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

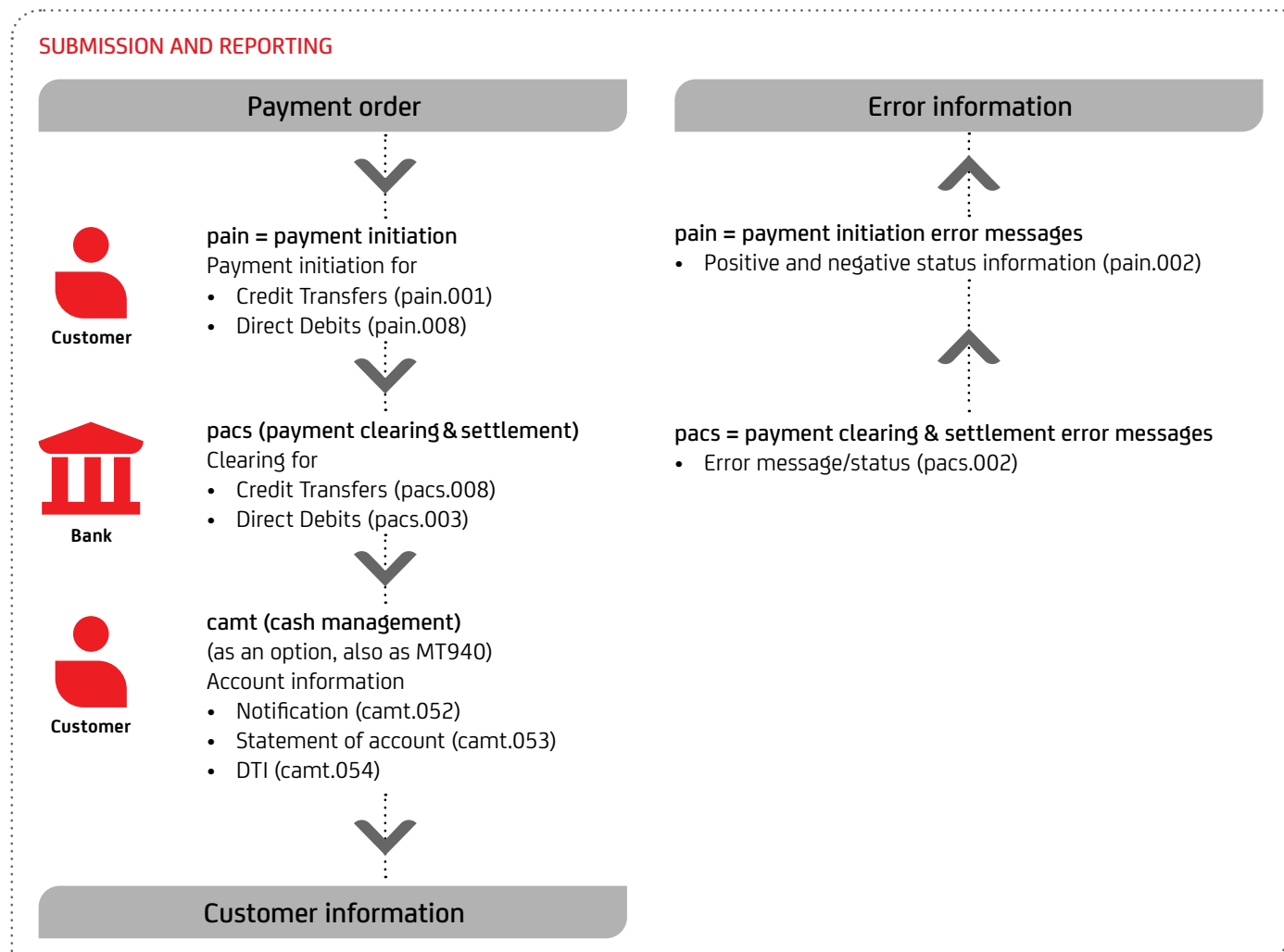
```
<CdtTrfTxInf>
  <PmtId>
    <EndToEndId>OriginatorID1234</EndToEndId>
  </PmtId>
  <Amt>
    <InstdAmt Ccy="EUR">1234.56</InstdAmt>
  </Amt>
  <CdtrAgt>
    <FinInstnId>
      <BIC>SPUEDE2UXXX</BIC>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>Creditor Name</Nm>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <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.



3. XML customer formats

FORMAT EVOLUTION

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

November 2024 (DFÜ annex 3 – version 3.8)

- New status report pain.002.001.10 for foreign payment transactions (AXS)
- Small XSD-adjustments in pain.001.001.09 AXZ with GBIC_4

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).
 - UnstructuredAddress: 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 November 2024

OVERVIEW OF CHANGES IN NOVEMBER AND OUTLOOK

Our newsletter summarizes the latest developments and major implications.

- Instant Payment Regulation November 2024 / October 2025
- LEI Enrichment from November 2024
- Status report pain.002.001.10 for international payments from November 2024
- Camt flooding in the next few months
- Digital clearance of files replaces fax-accompanying letter (mid-2025)
- Structured address and hybrid address
- Migration of formats

INSTANT PAYMENT (ECHTZEITÜBERWEISUNG): INNOVATIONS BROUGHT ABOUT BY THE EU REGULATION

In April 2024, the EU Instant Payment Regulation 2024/886 (IPR) came into force, which requires all banks to offer real-time transfers on a wide scale and regulates prices.

We have summarized all information on the implementation of this regulation at UniCredit Bank GmbH for you here.

According to the EU regulation, there are two relevant implementation dates for EU countries that already have the euro: January 9, 2025 and October 9, 2025 for the second stage.

At UniCredit, we will bring forward the first implementation date to **November 25, 2024**.

1. IMPLEMENTATION STAGE NOVEMBER 2024

The scope of the changes this year affects two key aspects: price harmonization and bank accessibility on the passive side (receiving real-time transfers).

- **Price harmonization**

From November 25, 2024, all customers will be charged the same prices for instant payments as for normal SEPA credit transfers.

- **Accessibility**

UniCredit Bank GmbH has been offering its customers real-time transfers since the new payment system was launched in 2017.

In addition, we will ensure that payment accounts held with us are accessible for incoming instant payments by November 2024. We generally credit incoming payments from other banks to foreign currency accounts to euro accounts - just like other SEPA transfers.

According to the regulation, all financial institutions in euro countries will then be able to process incoming real-time transfers. This will greatly increase the accessibility of the payment recipients for real-time transfers.

2. IMPLEMENTATION STAGE OCTOBER 2025

In 2025, there will be further changes in the context of the EU regulation, including:

- Real-time transfers will be offered in all channels in the same way as SEPA transfers (SCT) (in addition to the electronic-banking-channels supported today, for example: paper, self-service terminal, standing order).
- In accordance with the EU regulation, customers will also be able to set individual amount limits easily and at any time in the future. The current maximum amount for a real-time transfer of EUR 100,000 will no longer apply.
- In addition, we will ensure that all payment accounts are also available for outgoing real-time transfers.
- Faster processing of real-time transfers: The money will be available in the recipient's account within a maximum of 10 seconds. You will also receive feedback within seconds as to whether the transfer was successful.
- Verification of Payee (VoP): Verification of the payee – IBAN and name matching service is carried out free of charge for real-time transfers and SEPA-transfers (see separate section for further information).

FURTHER IMPLEMENTATION STAGES FOR NON-EURO COUNTRIES

For EU / EEA countries that do not have the euro as their national currency, the implementation deadlines for the regulation are somewhat later

- Stage 1 for the availability of a real-time transfer by April 9, 2027
- Stage 2 for ordering a real-time transfer and for name matching by July 9, 2027

FIRST INSIGHTS INTO THE "VERIFICATION OF PAYEE" SCHEME RULES

The Verification of Payee (VoP) is an essential part of the new Instant Payment Regulation. This part of the binding regulation is primarily intended to counteract new fraud patterns that take advantage of the immediate and irrevocable execution of real-time transfers, but also normal SEPA transfers. This new VoP service enables payers to verify both the account numbers (IBAN) and the names of the payees before transfers are executed.

The European Payment Council (EPC) has published a new set of rules for the VoP scheme, which publishes rules, obligations, rights and standards for verifying the IBAN and recommendations for name matching.

The aim of the procedure is that before the payment is authorized (e.g. TAN entry, electronic signature), the data from the transfer such as creditor IBAN, creditor name are forwarded to the creditor bank for verification. The bank checks whether the name matches the account and then reports back to the ordering bank:

- "Match" – the name provided matches
- "CloseMatch" – the name provided is very similar (possibly different spelling, short form, etc.); the correct name is returned
- "NoMatch" – the name provided does not match (the correct name is not returned). The bank cannot provide any guarantee
- "No information" – e.g. the bank cannot be reached or there is no account

The client can then decide before authorizing the payment whether the payment is addressed to the correct person and should be carried out or not.

First insight into the change in processes when submitting SEPA-transfers (Subject to change, as standardization is not yet complete and is still being legally assessed):

- In online banking, the VoP name comparison is carried out before the TAN or authorization and the result is displayed. The client can then decide on the basis of the result whether to execute the transfer or not.
- When submitting transfer receipts, the VoP name comparison is only carried out while the customer is still at the counter. Receipts that are put in the mailbox do not have to be checked with the VoP name comparison.
- For corporate customers who submit files, the VoP name comparison is also offered as part of new order types with a distributed electronic signature (VEU), but can also be deselected (OptOut). The existing order types for SEPA transfers (e.g. CCT, CCC and CIP) are contractually defined as "OptOut" order types.
- When submitting with the new "OptIn" order types, the file is directed to the VEU (Distributed Electronic Signature) and the VoP name comparison is carried out at the same time. The result of the VoP name comparison is then made available for collection as a payment status report. The file can then be authorized or rejected.
- SEPA transfers (real-time or normal SCT) must be submitted separately from urgent payments (Target2, CCU) or foreign payments (CBPR+ / AXZ / DTAZV) in the correct order types. Exception: mixed cgi files. For receiving payments:

FOR INVOICING PARTIES RECEIVING PAYMENTS:

For SEPA transfers and real-time transfers, the recipient's data is compared with the recipient's bank before payment authorization. If the name and IBAN do not match, this leads to a warning message when the order is placed and this can lead to the payment initiation being aborted. In order to avoid uncertainty among payers and increased queries from the payee, it is therefore essential that the recipient's name and account holder are identical when entering payee data, for example on invoices and pre-printed transfer forms.

UniCredit Bank GmbH has assembled a broad team of professionals to ensure that the new IPR is adequately implemented for clients. More detailed information will follow.

LEI ENRICHMENT

With the amendment to the Money Laundering Regulation (VO (EU) 2023 / 1113), the bank must provide national and international register identifications for companies for payments outside the EU / EEA from January 2025. The LEI (Legal Entity Identifier) plays a particularly important role here. Applying for and registering an LEI internationally with an authorized LEI issuing body is usually subject to a fee and must also be renewed annually. With the Money Laundering Regulation, the bank must add the LEI of the client to the payment. If the company does not have a LEI, the bank must add an alternative identifier (commercial, association or cooperative register) to the payment for the debtor. This applies to all SEPA and foreign payments that go to countries outside the EU / EEA.

In the new ISO version 2019 (pain.001.001.09, pain.008.001.08, ...) it is possible for customers to optionally provide the LEI or alternative identifiers.

- SEPA transfers & real-time transfers: Creditor, UltimateDebtor, UltimateCreditor
- AXZ foreign payment also Invoicer, Invoicee, Garnishee, GarnishmentAdministrator.

It is important that the bank always overwrites the debtor registration numbers for payments in non-EU / EEA countries with the registration numbers from the master data (just as it already does with the address data from the client account).

NEW VERSION PAYMENT STATUS REPORT PAIN.002.001.10 FOR INTERNATIONAL PAYMENTS FROM NOVEMBER 2024

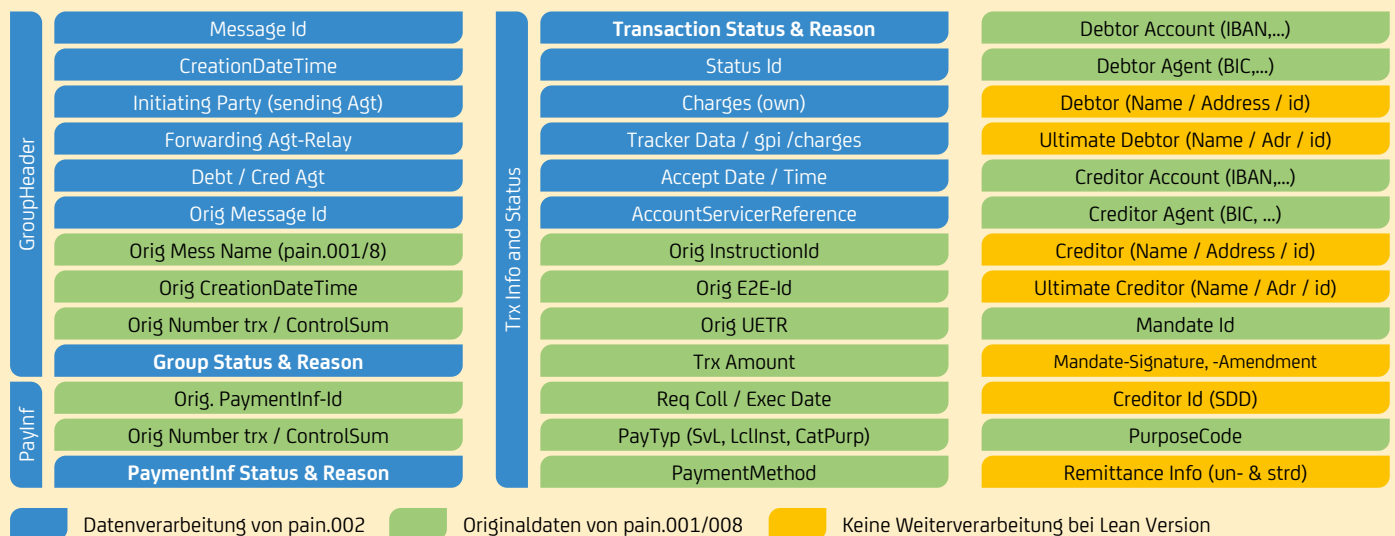
Effects of the introduction of the new version pain.002.001.10 for international payment transactions (AXS):

- Customers who send the old version pain.001.001.03 or DTAZV will continue to receive pain.002.001.03 with EBICS collection order type XGZ. With XGZ, the references to the original transaction are very limited.
- Customers who already send a new version pain.001.001.09 (AXZ) will in future receive pain.002.001.10 with EBICS collection order type AXS. AXS offers more transparency, as all relevant references of the payment are returned in the status report.

Innovations in pain.002.001.10 (analog to SEPA):

- New field structure according to the new ISO version analog to submission e.g. B. "BICFI" field instead of "BIC"
- The pain.002 no longer contains all the text fields of the submission. For example, the purpose of payment, name and address fields are no longer included. This improves data protection. However, the data must be coordinated using reference numbers such as EndToEnd ID or IBANs
- Adapted status concept, for example, in addition to the file status (PaymentInf or Bulk Level), a status is always included at the group level (usually "PART")

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



Camt-flooding / camt.053 replaces MT940

The electronic bank statement with the old MT940 format will soon be obsolete. For this reason, in the next few months, all accounts with the EBICS bank statement collection order type STA will also be automatically supplied with the new C53 order type for the electronic camt.053 statement. Thus, you are not required to fill out new online agreements and you can switch to the XML bank statement more quickly and easily. MT940 and camt.053 will then be provided to you in parallel. From October 2025, the MT940 will be dropped from standardization in the local standard (DK) and will no longer be developed further. In interbank relationships (e.g. third-party bank statements), Swift plans to no longer support the MT940 from November 2026. UniCredit Bank GmbH will make the MT940 available by individual agreement until at least November 2026.

Although the old format MT940 will not be switched off immediately, we advise our customers to switch to camt.053 early.

ACCOMPANYING NOTE: CUSTOMER MIGRATION TO ELECTRONIC APPROVAL OF THE ACCOMPANYING NOTE

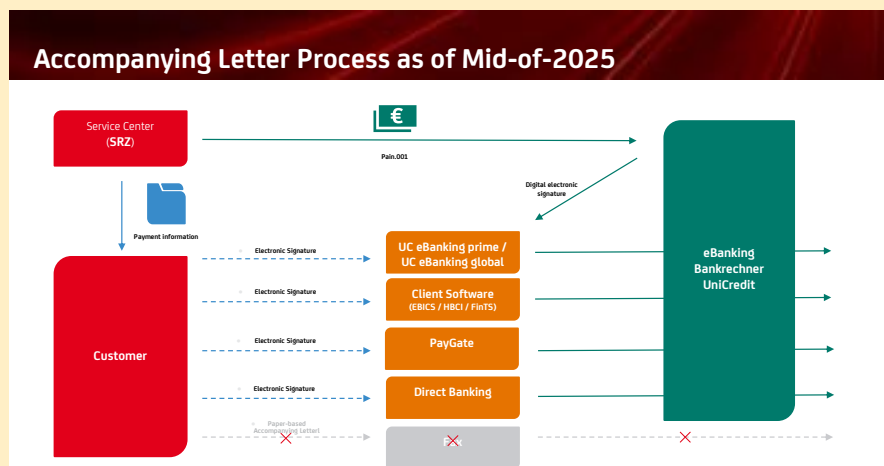
As a further step in digitalization, the accompanying note approvals will only be offered electronically from October 2025. This also applies to the accompanying note approvals from service data centers. The option of transmitting the accompanying note to the bank back office by fax will no longer be available.

With the accompanying note digitalization, approval becomes both safer and more transparent for our customers. This applies to SEPA transfers and SEPA direct debits.

Digital approval of payments offers customers the following advantages:

- Extension of acceptance times
- Extension of acceptance times
- Flexibility of approvals, e.g. file deletion
- Increased security through electronic approval

Digital approval is already available in UniCredit's solutions via various channels and is currently running in parallel with the option of approving the accompanying note by fax. This paper-based approval will be discontinued in Oktober 2025 (marked in gray on the diagram).



To support our customers, we provide them with relevant information / quick guides.

If a solution from another provider is used, the relevant software manufacturer should be contacted.

STRUCTURED ADDRESS OR HYBRID ADDRESS WILL BE MANDATORY IN THE FUTURE

If address data is provided with a payment in the new payment format, it must be provided in a structured form or as a hybrid version. For payments with a foreign reference, addresses should always be provided, as before. For purely domestic payments, the address is optional.

In contrast to the old ISO version 2009, new formats with ISO version 2019 have required the transmission of address data exclusively in a structured form since March 2024.

However, most market participants currently store their customer data in an unstructured or partially structured form. Converting all customer address data into a 100% structured form is a challenge for many market participants. For this reason, a hybrid solution was developed in addition to the structured address. The hybrid solution provides for a minimum number of structured address fields in conjunction with unstructured address lines.

From October and November 2025, respectively, hybrid address assignment for payments will be permitted in ISO version 2019 (SEPA from October 2025 or express and international payments from November 2025). In addition to the mandatory city / country information, additional information may also be provided in a maximum of two unstructured address lines (<AdrLine>). However, it is still recommended to use the structured elements provided for this purpose wherever possible (e.g. <StrtNm> for specifying a street).

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>
  <Debt>Zentrale1</Debt>
  <StrtNm>Dorfstrasse</StrtNm>
  <BldgNb>23</BldgNb>
  <Flr>2</Flr>
  <PstCd>80995</PstCd>
  <TwnNm>Muenchen</TwnNm>
  <TwnLctnNm>Bogenhause</TwnLctnNm>
  <Ctry>DE</Ctry>
</PstlAdr>
...

```

HYBRID ADDRESS

```

...
<Nm>ABC Handels GmbH</Nm>
<PstlAdr>
  <PstlCd>80995</PstlCd>
  <TwnNm>Muenchen</TwnNm>
  <Ctry>DE</Ctry>
  <AdrLine>Dorfstrasse 23, 2. Stock</AdrLine>
</PstlAdr>
...

```

Please note that SEPA and Swift for international payments will be introduced on different dates next year due to the Instant Payment Regulation:

- SEPA including real-time transfer: 5 October 2025
- Swift for AZV (AXZ) and Target2 (CCU): 22 November 2025

The customer formats of the remote data transfer system will probably be changed in October, but cannot be used to their full extent (e.g. hybrid address for AXZ) during the 7-week transition period.

TIME SCHEDULE ADDRESSES

Address	DK-Version	Format	Mar 24	Oct 25	Nov 25	Nov 26
SEPA Fully structured address	DFÜ 3.7 GBI C4	pain.001.001.09, pain.008.001.08	Start			
Hybrid address	DFÜ 3.9 GBI C5 (expected*)	pain.001.001.09, pain.008.001.08		Start		
Unstructured address	DFÜ 3.0 GBI C1- DFÜ 3.6 GBI C3	pain.001.001.03, pain.008.001.02	Phase out			Stop
AXZ, CCU & cgi Fully structured address	DFÜ 3.7 GBI C4	pain.001.001.09	Start			
Hybrid address	DFÜ 3.9 GBI C5 (expected*)	pain.001.001.09		Start		
Unstructured address	DFÜ 3.0 GBI C1- DFÜ 3.6 GBI C3	DTAZV / MT101	Phase out			Stop

*expected, planned

CURRENT FORMAT OVERVIEW – MIGRATION PLAN

The introduction of new formats and the deactivation of old formats will be done on a transitional basis and with temporary parallel operation of the new and older formats. The current migration plan provides for the following phases:

XML CLIENT FORMATS – SUBMISSION ACCORDING TO ISO 20022 VERSION 2019

		Nov 23	Mar 24	Nov 24	Mid-25	Oct 25	Nov 26
SEPA	pain.001.001.09, pain.008.001.08		Start			Hybrid address	
	pain.001.001.03, pain.008.001.02		Phase out				Stop
AXZ	pain.001.001.09		Start			Hybrid address	
	DTAZV / MT101		Phase out				Stop
CCU / Target	pain.001.001.09		Start			Hybrid address	
	pain.001.001.03		Phase out				Stop
	DTAZV / MT101		Phase out				Stop
cgi	pain.001.001.09, (pain.008.001.08)				Start	Hybrid address	
	pain.001.001.03, pain.008.001.02				Phase out		Stop

The hybrid address will be introduced from October 2025. The old formats will probably have to be switched off in November 2026. Whether the old formats can be continued beyond this depends in particular on the Swift and EPC Rulebooks 2026 and the necessary address assignments (this can only be estimated in the course of 2025).

The introduction of cgi, pain.001.001.09 will not be available until mid-2025.

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

		Nov 21	Mar 23	Mar 24	Nov 24	Oct 25	Nov 26	
camt V8	C53 / C52 / C54 / C5N V8	Start						
	C53 / C52 / C54 / C5N V2	➔	Phase out				Inviduell	Stop
	MT940 / MT942		Phase out				Inviduell	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)					Start		
	pain.002.001.03 (gpi / XGZ)				➔	Phase out	Stop	
Recall	pain.007.001.04					Unchanged		
	camt.055 V4 & V5 (SEPA)					Unchanged		
	camt.029 V6 (SEPA)					Unchanged		
Billing	camt.086 V1 & V2					Unchanged		

The abolition of the old format MT940 / MT942 and final conversion to camt.053 was originally planned for November 2025, but was postponed to November 2026. The payment status report for foreign payments (pain.002 AXS) will be introduced from November 2024.

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

		Nov 21	Mar 23	Mar 24	Nov 24	2025	Nov 26
Initiate	pain.001.001.09 Relay					➔	Start
	MT101-Forwarding						Phase out
Status	pain.002.001.10 Relay					Start	
Statement	camt V8 Relay		Start				
	MT940 / 2 third party bank account stat.	➔	Phase out				
Recall	camt.055.001.08 Relay					Start	
	camt.029.001.09 Relay					Start	

The introduction of the pain.001.001.09 relay to replace MT101 forwarding is planned to be introduced at the end of 2025. This also applies to the pain.002.001.10 relay (status message), which will also not be implemented until 2025. The introduction of the recall (camt.055.001.08 relay and camt029.001.09 relay) will take place in a similar way.

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	Current DK version 3.7 (GBIC_4) for SEPA	2023 – 2024	Recommended since March 2024 with structured address
	pain.001.001.09	DK version 3.5 – 3.6 (GBIC_3- GBIC_4) for instant credit transfers (order type CIP)	2021 – 2022	
	pain.001.001.09	DK version 3.5 – 3.6 for international payment transactions	2021 – 2023	April 2024
	pain.001.001.09	Current DK Version 3.7 for urgent payments	2023	Recommended from March 2024 with structured address
	pain.001.001.09	Current DK version 3.8 (GBIC_4) (order type AXZ)	2024	Nov. 2024
	pain.001.001.09	Current CGI-MP-version: ISO-version 2019	2022	Planned for 2025
	pain.001.001.09 relay	CPBR+ standard forwarding	2023	Planned for 2025
	pain.001.001.08	DK Version 3.2 (GBIC_2) with execution time SCTInst	2018	Not supported
	pain.001.001.03	DK Version 3.3 – 3.5 (GBIC_3) für SCTInst (CR-FS-17-08, GBIC_3.XSD)	2018	Supports Instant Payments
	pain.001.001.03	Current DK version 3.2 – 3.6 (GBIC_3) for SEPA incl. urgent payments	2018 – 2022	Recommended for unstructured address
	pain.001.001.03	Previous DK version 3.1 (GBIC_2)	2017	Recommended
	pain.001.001.03	Previous DK version 3.0 (GBIC_1)	2016	Accepted
	pain.001.003.03	Old DK version 2.7 – 2.9	2013 – 2015	Disabled 03/2024
	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	Since March 2024 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 (GBIC_2 - GBIC_3)	2017 – 2023	Recommended since March 2024 onwards for unstructured address
	pain.008.001.02	Previous DK version 3.0 (GBIC_1)	2016	Accepted
	pain.008.003.02	Old DK version 2.7 – 2.9	2013 – 2015	Disabled 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 (GBIC_4)	2023	Supported depending on submission
	pain.002.001.10	DK version 3.7 instant (GBIC_4)	2023	Supported depending on submission
	pain.002.001.03	DK Version 3.1 – 3.6 (GBIC_3 - GBIC_4)	2017 – 2022	Supported depending on submission
	pain.002.001.03	Previous DK Version 3.0	2016	Supported depending on submission
	pain.002.001.10	DK version 3.7 international payments AXZ (GBIC_4)	2024	From November 2024
	pain.002.003.03	Old DK version 2.7 – 2.9	2013 – 2015	Disabled March 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 2026
camt	Cash Management			
camt.052	BankToCustomer AccountReport	Intraday advice MT942 successor		
	camt.052.001.08	Current ISO version 2019 DK Version 3.5 – 3.8	2021 – 2024	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 2026
camt.053	BankToCustomer Statement	Account statement MT940 successor		
	camt.053.001.08	Current ISO version 2019 DK version 3.5 – 3.8	2021 – 2024	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 2026
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 – 3.8 (C54 / C5N)	2021 – 2024	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		
	camt.055.001.05	Current DK version 3.1 – 3.8 ISO version 2/2016	2017 – 2024	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 – 3.8 ISO version 2/2016	2017 – 2024	As of December 2016

	ISO Name	Version	As of Rulebook	Supported by UniCredit:
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 – 2024	Recommended

DK Version	German Banking Industry Committee (GBIC)	Year
DK 3.8	GBIC_4	2024
DK 3.7	GBIC_4	2024
DK 3.6	GBIC_3	2022
DK 3.5	GBIC_3	2021
DK 3.3	GBIC_3	2019
DK 3.2	GBIC_2	2018
DK 3.1	GBIC_2	2017
DK 3.0	GBIC_1	2016

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 / 3.8 (since März 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-Datei) 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

INDIVIDUAL OPTIONS VALUE DATE

Please note that your decision regarding payment speed will be taken into account by UniCredit and supported by the following options

1. Instant Payment

- Current nominal limit: 100.000 Euro (until October 2025)
- Regular speed to credit: 7/24/365 within ~10 Sekunden
- Cut-off time: no
- Order type: CIP
- Service level = SEPA
- LocalInstrumentCode = INST

2. Urgent Payment

- Current limit: unlimited
- Regular speed to credit: ca. 1h (via TARGET2)
- Cut-off time: 4.00 pm same banking day
- Order type: CCU, XEU, XCU
- Service level = URGP

3a. SEPA CT “Preferred”

- Regular speed to credit: same banking day
- Cut-off time: 12.15 p.m. same day
- Order type: CCT
- Service level = SEPA
- Assigned priority: HIGH (delivered in your payment file)

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

3b. SEPA CT

- Regular speed to credit: next banking day
- Cut-off time: 5.00 p.m. previous banking day
- Order type: CCT
- Assigned priority: NORM (or ,empty‘ – delivered in your payment file)

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

4. XML AZV International Payments SWIFT gpi

- Bank clearing MT103 / pacs.008
- AZV cut-off depending on currency
- Always single booking
- Order type: XEK, XCU, XC2, AXZ

Foreign currency

EUR without EU / EWR-BIC / IBAN

ORDER TYPES FOR URGENT AND INTERNATIONAL PAYMENTS

	Namespace / Schema	2025
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 / 3.8 (since March 2024)	SSD B2B 3.7 / 3.8 (since 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

SEPA-CREDIT TRANSFER

Namespace	Version	ServiceLevel	Address	Name	Structured purpose	Amount	UETR	Other
pain.001.001.03								
SEPA / CCU	DK 3.0 (GBIC_1; 2016)	SEPA / URGP	Unstructured (debtor / creditor)	70 Char.	CredRef max 140	EUR	No	
SEPA / CCU	DK 3.1 (GBIC_2; 2017)-3.3 (GBIC_3; 2022)	SEPA / URGP	Unstructured (debtor / creditor)	70 Char.	CredRef max 140	EUR	No	
INSTANT	DK 3.2 (GBIC_2; 2018)-3.3 (GBIC_3; 2022)	SEPA	Unstructured (debtor / creditor)	70 Char.	CredRef max 140	EUR	No	
SEPA	EPC (2007 – 2012)	SEPA	Unstructured (debtor / creditor)	70 Char.	CredRef max 140	EUR	No	
SEPA	EPC (2013 – 2015)	SEPA	Unstructured (debtor / creditor)	70 Char.	CredRef max 140	EUR	No	
SEPA	EPC (2016)	SEPA	Unstructured (debtor / creditor)	70 Char.	CredRef max 140	EUR	No	
SEPA	EPC (ab 2017)	SEPA	Unstructured (debtor / creditor)	70 Char.	CredRef max 140	EUR	No	
CGI	CGI (ab 2016)	SEPA / URGP / SDVA / NURG	Unstructured and structured (debtor / creditor)	70 Char.	CredRef max 140	EUR / FX / Equivalent	Yes	Intermediary / Instr
pain.001.001.09								
SEPA	DK 3.7-3.8 (GBIC_4; 2024)	SEPA	Structured (debtor / creditor)	70 Char.	CredRef max 140	EUR	No	
INSTANT	DK 3.7-3.8 (GBIC_4; 2024)	SEPA	Structured (debtor / creditor)	70 Char.	CredRef max 140	EUR	No	
INSTANT	DK 3.5 (GBIC_3; 2021)-3.6 (GBIC_3; 2022)	SEPA	Structured (debtor / creditor)	70 Char.	CredRef max 140	EUR	No	
CCU	DK 3.7-3.8 (GBIC_4; 2024)	URGP	Structured (debtor / creditor / ultimates)	70 Char.	CredRef max 140	EUR	Yes	
AXZ	DK 3.6 (GBIC_3; 2022)	NURG / URGP / SDVA	Structured (all parties)	140 Char.	Complex till 9.000 Bytes	EUR / FX / Equivalent	Yes	Cheque / Rate / Intermediary / Instr / Regulatory / Tax
AXZ	DK 3.7-3.8 (GBIC_4; 2024)	NURG / URGP / SDVA	Structured (all parties)	140 Char.	Complex till 9.000 Bytes	EUR / FX / Equivalent	Yes	Cheque / Rate / Intermediary / Instr / Regulatory / Tax

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

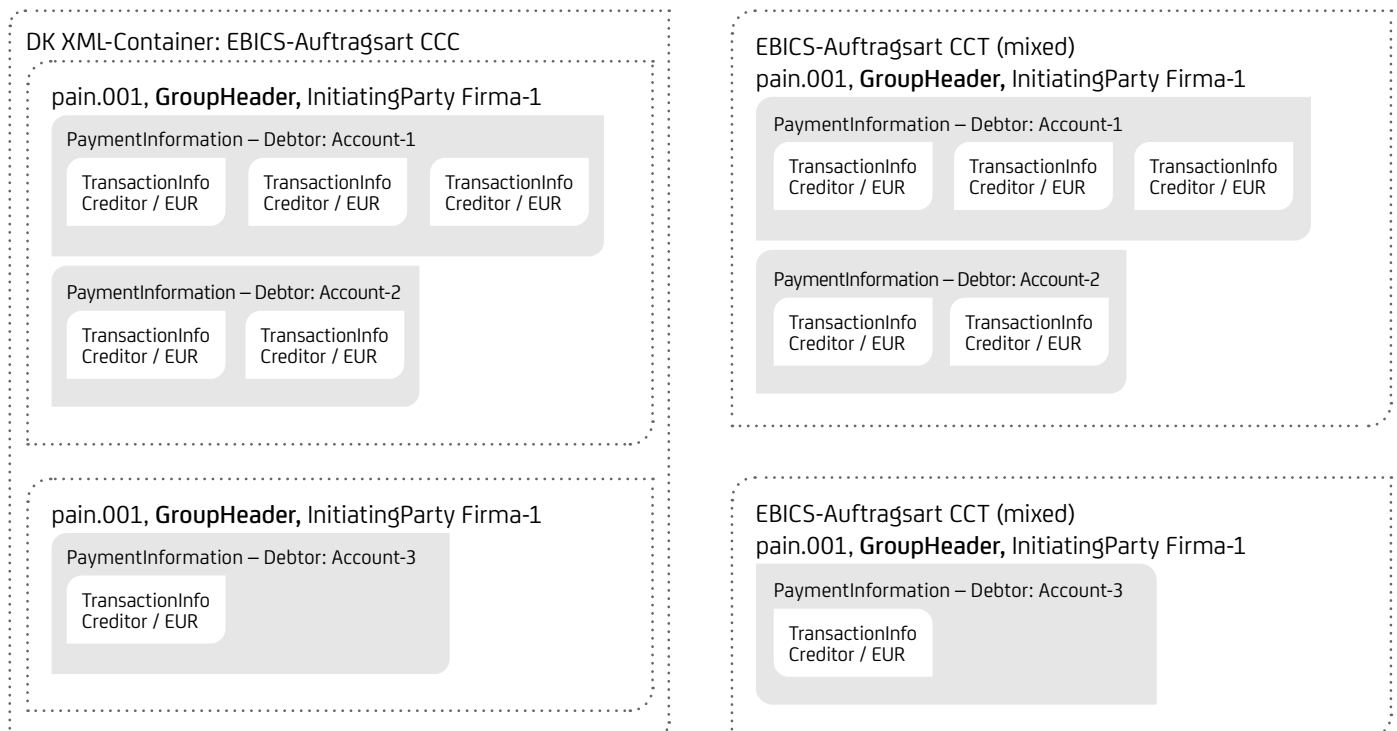
PaymentInformation (bulk level)

- 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 GROUPEADER, PAYMENTINFORMATION AND TRANSACTIONINFORMATION



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 below¹
- 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

¹DTAUS, 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:
 - 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. From October 2025, instant payment > EUR 100,000 can be executed.)
 - 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 / 3.8 (since March 2024)	For more de- tails 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 / 3.8 (since March 2024)	For more de- tails see Page
InitgPty-Nm-Id-OrgId / PrvtId (InitiatingPartyOrganisa- tion-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
PmtInflId (PaymentInformation-ID)	Bulk reference	Mandatory	Max. 35 characters
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 trans- actions	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 (LocalInstru- mentCode)	Type of credit transfer: SEPA-INST instant payment	Mandatory field for instant pay- ments; not permitted for other types of credit transfer	„INST“
CtgyPurp (CategoryPurpose)	Bulk payment type / Category Purpose	Optional, administrated 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 re- placed 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 provid- ed when making a payment in the new format, they must be given in a structured form and must may be overwritten by bank with account holder address.	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 (DebtorI- BAN)	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-FinInstrId-Othr-Id (UltimateDebtorName)	Debtor different from the account holder. Informational purpose only.	Optional	Max. 70 characters
DbtrAgt-FinInstrId-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 / 3.8 (since March 2024)	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 (Creditor-IBAN)	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 (UltimateCreditorOrganisation-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."

8. Example of a customer file

GroupHeader	Description
<pre><?xml version="1.0" encoding="UTF-8"?> <Document xmlns="urn:iso:std:iso:2002:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:schemaLocation="urn:iso:std:iso:2002:tech:xsd: pain.001.001.03 pain.001.001.03.xsd"> <CstmrCdtTrfInittn> <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></pre>	<ul style="list-style-type: none"> 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 initiating party e.g. data processing service centre
PaymentInformation – logical file	Description
<pre><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></pre>	<ul style="list-style-type: none"> 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
<pre><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> </Purp> <RmtInf> <Ustrd>UC001 - DK - EUR - EUR SEPA</Ustrd> </RmtInf> </CdtTrfTxInf> </PmtInf> </CstmrCdtTrfInittn> </Document></pre>	<ul style="list-style-type: none"> Reference to the transaction Distinct transaction reference to financial institution End2End Id - payment reference submitted unchanged throughout 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 / 3.8 (since March 2024)	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 initiator / 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.		
PmtInfd (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	"true" – 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", "OOF" 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	Entries	Content of the	More
		pain.008.001.08	DFÜ Agreement Annex 3 – Version 3.7 / 3.8 (since March 2024)	paper-based mandate	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.	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-FinInstnId-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 prod- uct 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”	
	CdtrSchmeld-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, other- wise: “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
	DtOfSgnt (DateOfSignature)	Date, on which the mandate was signed	Mandatory	ISO date	Mandate, in paper-man- dates 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 man- date if the mandate reference (MndtId) has changed	Only if the mandate has changed (AmdmntInd = “true”)	Max. 35 characters	
	OrgnlCdtrSchmeld-Nm (OriginalCreditorName)	Original creditor name if the creditor of the payment has changed	Only in the event of a mandate change (Amd- mntInd = true)	Max. 70 characters	
	OrgnlCdtrSchmeld-Id-PrvtId-Othr- Id-Id (OriginalCreditorIdentification)	Original creditor identification if the creditor identification has changed (CdtrSchmeld)	Only in the event of a mandate change (AmdmntInd = true)	Max. 35 characters	
	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	

Field names	Description pain.008.001.08	Entries DFÚ Agreement Annex 3 – Version 3.7 / 3.8 (since March 2024)	Content of the paper-based mandate	More details on page
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	
ElctrcSgntnr (ElectronicSignature)	Electronic mandate eMandate – electronic signature	Optional. Not for paper-based mandates	Max. 1.025 characters; relevant with eMandate at future date	
CdtrSchmeld-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. Not 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 (FinancialInstitutions-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 reference with 35 characters can be added in SEPA.

```
<RmtInf>
  <Ustrd>123456789012345678901234567890123456789012345678901234567890123456789
    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/RF98123456789012345678901</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 REMITTANCE INFORMATION <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 RF98123456789012345678901." 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>
```

The image shows a SEPA transfer form titled "SEPA-Überweisung/Zahlung". It contains fields for "Name und Adresse des Zahlungsempfängers" (Name and address of the payee) and "Bank des Empfängers" (Payee's bank). The creditor reference number "RF98123456789012345678901" is highlighted with a red circle. The form also includes a "REFERENZ" (reference) field and a "Modus" (mode) field set to "07".

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 (Amount given in the referred document)
- Tax Remittance (Tax information i.e. tax number)
- Creditor Reference Info (structured reference number)
- Invoicee
- Invoicee
- Garnishment Remittance
- Additional Remittance (3 x 140 characters)

STRUCTURED REMITTANCE

Referred Document Info Type Date Number <hr/> Line Details Id-Type/Number/Date Amount Due Amount Credit Note Amount Discount Amount Credit Tax Adjustmnd Amount Remitted Amount	Referred Document Amount Amount Due Amount Discount Amount Credit Note Amount Credit Tax Adjustmnd Amount Remitted Amount	Tax Remittance Creditor Tax-Id Regist-Id Adm Zone Debtor Tax-Id Regist-Id Ref Number Ultimate Debtor Tax-Id Regist-Id Method Tax Amount Date Sequence <hr/> Record Type Status Rate Category Forms Period Certification Tax Amount Tax Amount Period Amount Additl Info	Invoicee Name Adr Id <hr/> Invoicee Name Adr Id <hr/> Garnishment Remittance Type Ref Date Garnishee Name Adr Amount Insurance Garnish Admin Name Adr Employee
Creditor Reference Info Type Number		Additional Remittance 3 x 140	

```

<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>BEauthority</Issr>
    </Tp>
    <Ref>RF12345678901234567890123456</Ref>
  
```

```

<Strd>
  <RfrdDocInf>
    <Tp>
      <CdOrPrtry>
        <Cd>CINV</Cd>
      </CdOrPrtry>
    </Tp>
    <Nb>369258147</Nb> ..... Invoicee number
    <RltdDt>2019-04-15</RltdDt> ..... Invoicee date
  </RfrdDocInf>
  <RfrdDocAmt>
    <DuePyblAmt Ccy="EUR">143567.54</DuePyblAmt> ..... Invoicee 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	
HITI	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.

```

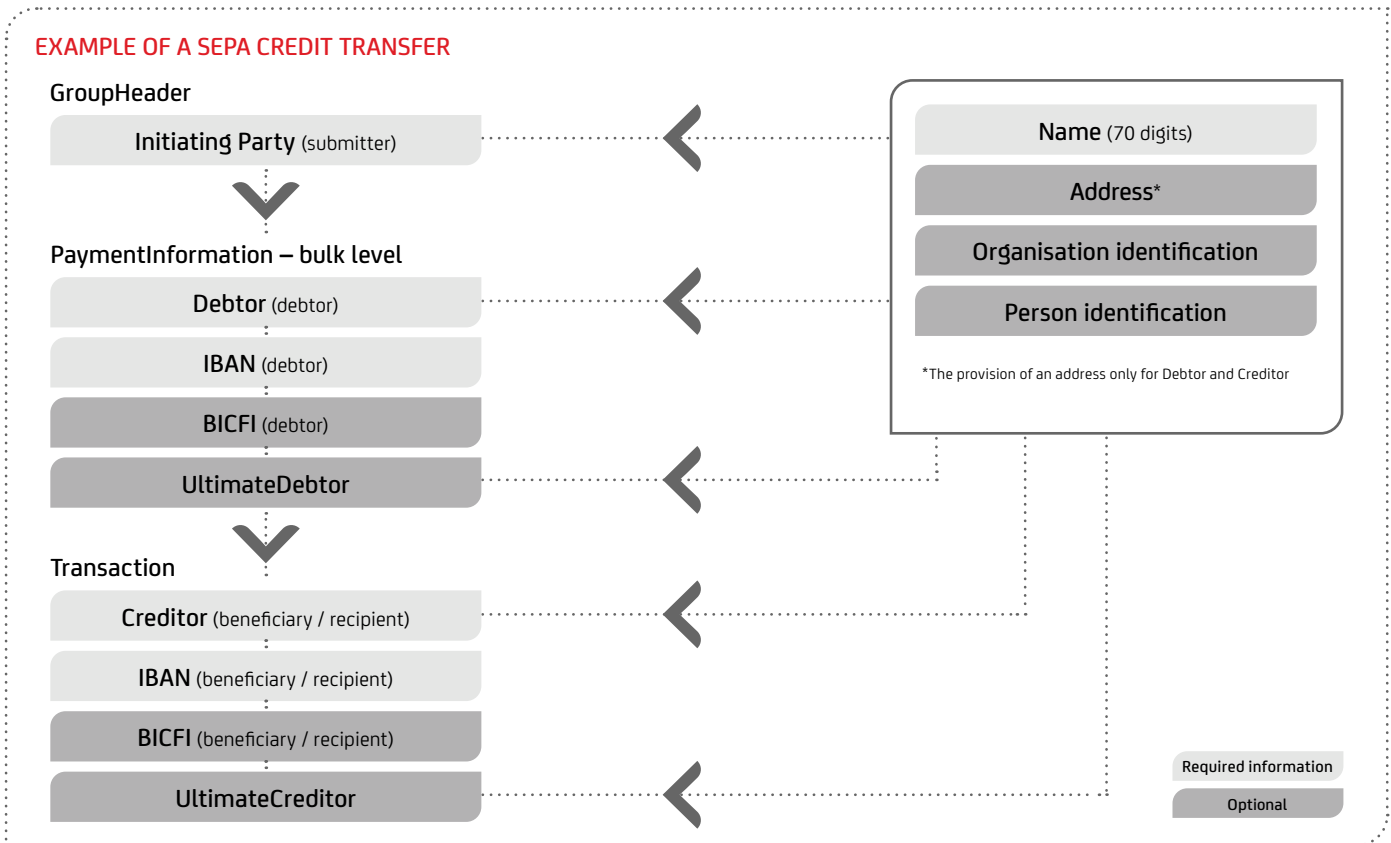
<PmtInfId>
...
  <PmtTpInf>
    ...
      <CtgyPurp>
        <Cd>SALA</Cd>
      </CtgyPurp>
    </PmtTpInf>
  ...
</PmtInfId>
  
```

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 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 (Beneficiary)

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

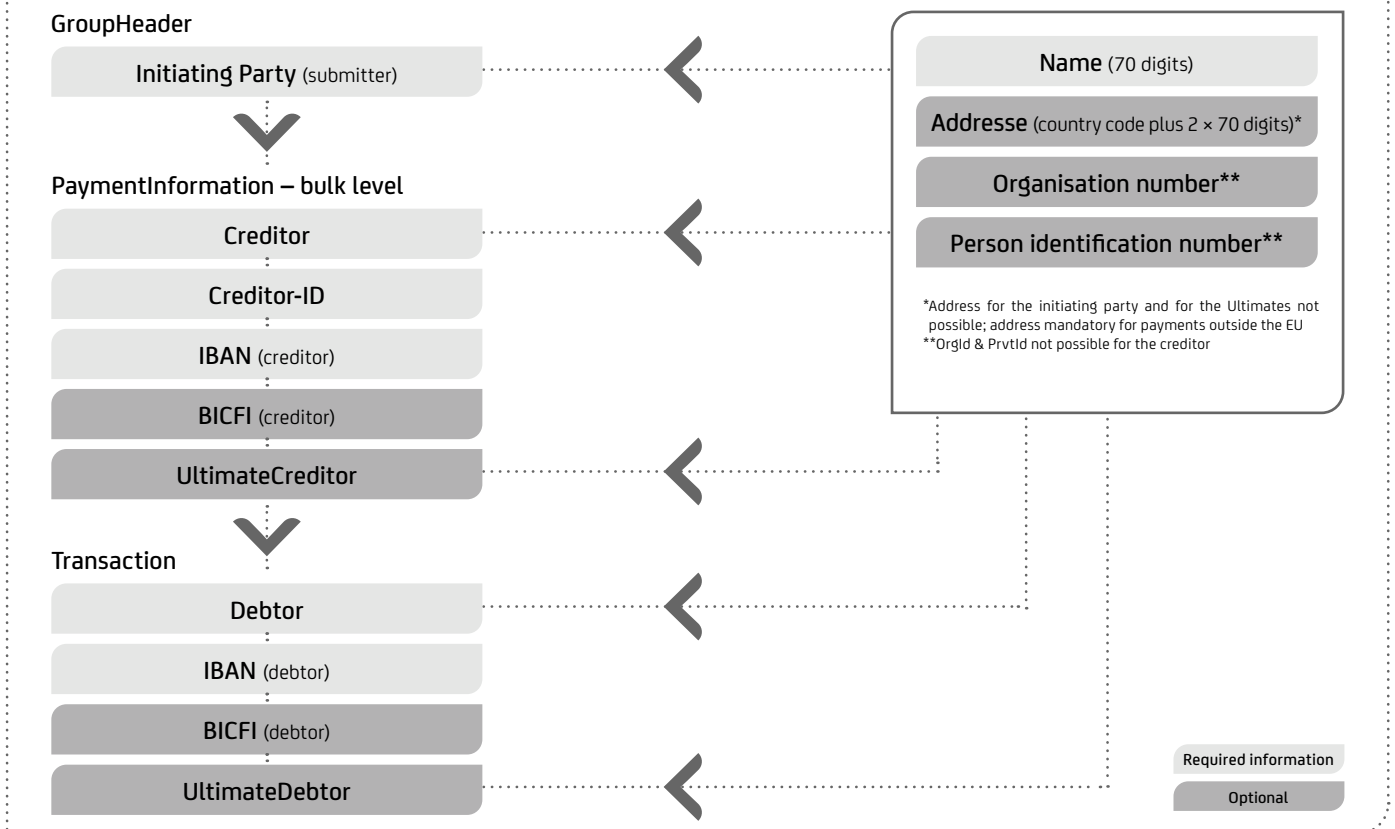
Person identification

*Structured address see Chapter 10.7.1

Required information

Optional

EXAMPLE OF A SEPA DIRECT DEBIT



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 address 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 or 2026 respectively, in interbank traffic and old formats unstructured address line 3 x 35 characters and for SEPA 2 x 70 characters are 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), Iceland (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 and 2026, respectively. Structured addresses (at least for town and country) for payments will be required from November 2026 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>
...

```

Hybrid Address

```
...
<Nm>ABC Handels GmbH</Nm>
<PstlAdr>
  <PstlCd>80995</PstlCd>
  <TwnNm>Muenchen</TwnNm>
  <Ctry>DE</Ctry>
  <AdrLine>Dorfstrasse 23, 2. Stock</AdrLine>
</PstlAdr>
...
```

Hybrid-Address:

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)
2. The unstructured address will still be allowed until 2026 (thus, old formats such as DTAZV could still be used temporarily for migration until Nov 2026)
3. Hybrid address: this consists of structured address fields (at least city and country) as well as 2 x 70 characters unstructured address lines, if these are not included in the structured address fields, e.g. a separation of street and house number is not possible. But town and country must be delivered in a structured manner.

However, it should be considered that these 3 variants have not yet been finally decided and no rules have yet been defined for SEPA.

We still recommend to switch to the structured address, where it is easy to do so, and for more complex systems, to wait until a final solution has been specified.

10.7 IBAN, BIC

Country examples structured address

UNITED STATES

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

UNITED KINGDOM

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

BELGIUM

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

HONGKONG

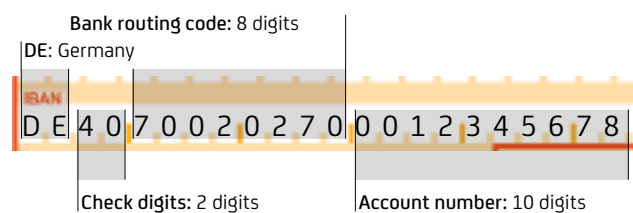
ISO20022 Tag	Description	Unstructured address (example)	ISO20022 Mapping Example
<Nm>	Name		Hang Seng Bank Limited
<Dept>	Department		Personal Banking Division
<SubDept>	Sub Department	Hang Seng Bank Limited	Customer Relations
<StrtNm>	Street Name	Personal Banking Division,	Argyle Street
<BldgNb>	Building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

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 alphanumeric 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):

Example:

LL Country identifier:
 PP Check digits
 BBB... Austrian bank code
 KKK... Account number

LLPPBBBBBKkkkkkkkkkkk
 AT611904300234573201
 AT Letters
 2-digit Numbers
 5-digit Numbers
 11-digit Numbers

Switzerland (21-digit):

Example:

LL Country identifier:
 PP Check digits
 BBB... Swiss bank code
 KKK... Account number

LLPPBBBBBKkkkkkkkkkkk
 CH9300762011623852957
 CH Letters
 2-digit Numbers
 5-digit Numbers
 12-digit Numbers

Italy (27-digit):

Example:

LL Country identifier:
 PP Check digits
 N Control Internal Number (CIN)
 BBB... Associazione Bancaria Italiana (ABI)
 CCC... Codice di Avviamento Bancario (CAB)
 KKK... Account number

LLPPNBBBBBCCCCkkkkkkkkkkk
 IT60X054281110100000123456
 IT Letters
 2-digit Numbers
 1-digit Alpha-numeric
 5-digit Numbers
 5-digit Numbers
 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	SDD pain.008.001.02
<pre> ... <DbtrAgt> <FinInstnId> <Othr> <Id>NOTPROVIDED</Id> </Othr> </FinInstnId> </DbtrAgt> ... <CdtrAgt> CdtrAgt kann komplett entfallen <FinInstnId> <BIC>SPUCDC2UXX</BIC> </FinInstnId> </CdtrAgt> </pre>	<pre> ... <CdtrAgt> <FinInstnId> <Othr> <Id>NOTPROVIDED</Id> </Othr> </FinInstnId> </CdtrAgt> ... <DbtrAgt> <FinInstnId> <Othr> <Id>NOTPROVIDED</Id> </Othr> </FinInstnId> </DbtrAgt> ... </pre>

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 <ClrSysMmbld>, 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>2ZCNR8UK830BTEK2170</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: LLPPZZZNNNNNNNNNNNN

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>

```

```

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

```

LEGAL ENTITY IDENTIFIER (LEI)

- The field Legal Entity Identifier (LEI) was 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. If the company does not have a LEI, the bank must add an alternative identifier (commercial, association or cooperative register) to the payment for the debtor. This applies to all SEPA and foreign payments that go to countries outside the EU / EEA.
- The field in the new ISO version 2019 (pain.001.001.09, pain.008.001.08, ...) it is possible for customers to optionally provide the LEI or alternative identifiers.
- SEPA transfers & real-time transfers: Creditor, UltimateDebtor, UltimateCreditor
- AXZ foreign payment also Invoicer, Invoicee, Garnishee, GarnishmentAdministrator.
- It is important that the bank always overwrites the debtor registration numbers for payments in non-EU/EEA countries with the registration numbers from the master data (just as it already does with the address data from the client account).
- 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 beneficiary (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>
```

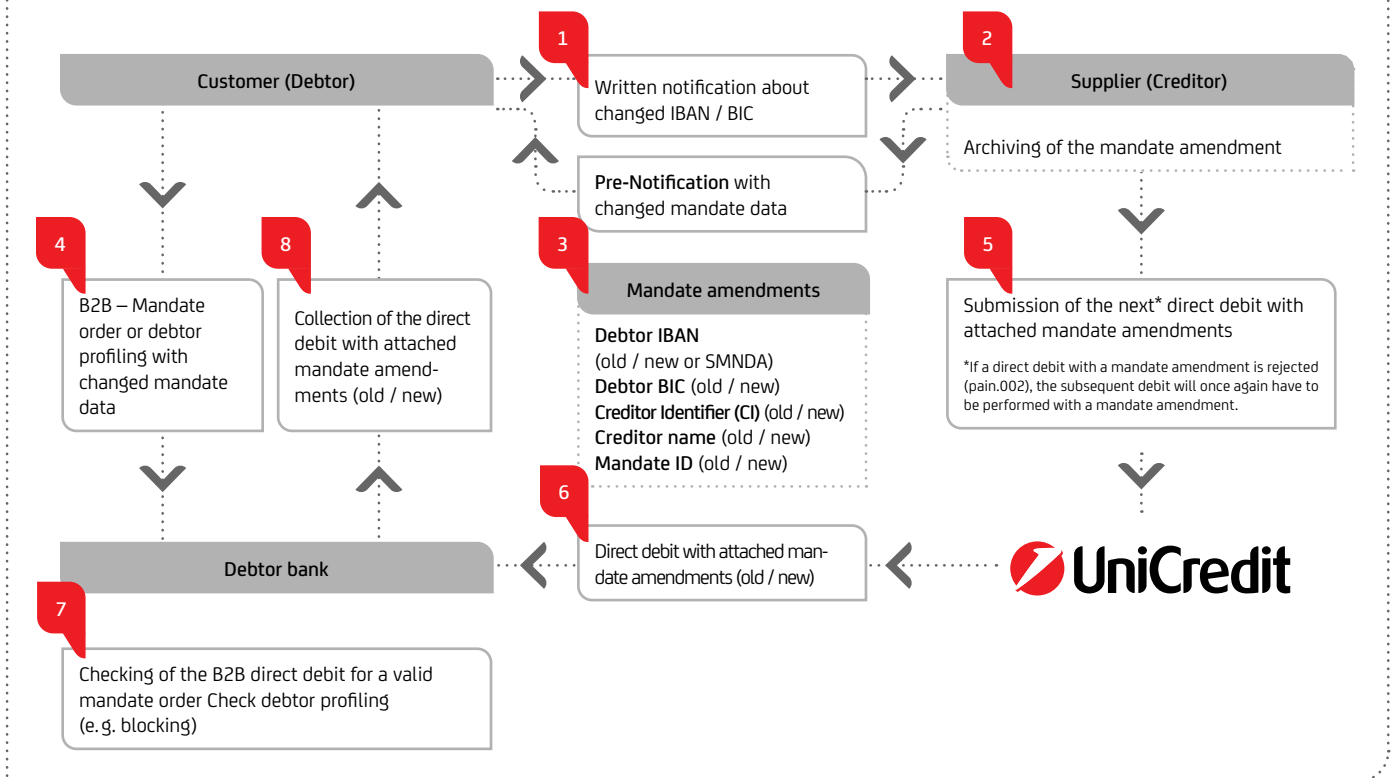
```
<Dbtr>  
  <Nm>Meier</Nm>  
</Dbtr>
```

```
<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 <CdtrSchmeld> and the old Creditor Identifier <OrgnlCdtrSchmeld> <Id> as well as the
 - New creditor name <Cdtr> and the old creditor name <OrgnlCdtrSchmeld><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



- 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
          (only if identical debtor bank)
        <Othr>
          <Id>SMNDA</Id> ..... Option 2 (recommended): Identification of new debtor bank
          and / or debtor IBAN with "SMNDA"
        </Othr>
      </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 – SameMandateNewDebtorAccount” 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 – Recurrent or 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 BEVODEBBXXX 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. NO 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	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
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	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	–	–	–	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	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	x	–	x ¹⁷	–
German mutated vowels (umlauts) (uppercase letters), ß ligature	Ä Ö Ü ß	–	x ¹⁵	x ¹⁶	–	–	–	x	–	–	–	–

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	-

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>

¹⁰Relates to message reference <MsgId>, payment information reference <PmtInfId>, end-to-end reference <EndToEndId> and instruction reference <InstrId>

¹¹Treated as uppercase letters

¹²In previous DK formats, spaces were not permitted in the case of the message reference <MsgId>. EPC and DK permit spaces from Version 2.5

¹³It 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

¹⁴In line with EPC, the following characters must be masked: "&" = "&"; "<" = "<"; ">" = ">"; quotation marks (" ") = """; apostrophe (') = "'";

¹⁵Characters 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)

¹⁶EPC recommends support without conversion

¹⁷Special 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 <CdtrSchmelD>	Unique CreditorIdentification (issued by the German Federal Bank)	PaymentInformation oder Transaction	SDD
OriginalCreditorIdentification <OrgnlCdtrSchmelD>	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 ǰpi)	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 ǰpi)	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 <Msgld>	pain.002	–	–
OriginalMessage-ID <OrgnlMsgld>	pain.002	–	–
PaymentInformation-ID <PmtInflId>		If longer than 16 characters: 86 with Identifier REF If shorter: :61/7:	<NtryDtls><Btch><PmtInflId> <NtryDtls><TxDtls><Refs><PmtInflId> (only initiator entry)
OriginalPaymentInformation-ID <OrgnlPmtInflId>	pain.002, camt.029	–	–
File number UniCredit	–	:61/9:	–
Transaction reference UniCredit	–	:61/8:	<NtryDtls><TxDtls><Refs> <AcctSvcrRef> bzw. <NtryDtls><TxDtls><Refs><ClrSysRef>
CreditorIdentification <CdtrSchmeld>	–	:86: with identifier CRED+	<NtryDtls><TxDtls> <RltdP- ties><Cdtr><Id><PrvtId><Othr><Id>
OriginalCreditorIdentification <OrgnlCdtrSchmelD>	–	–	–
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] if space is not available in sub-field ?60-?63
- For SCC card payments, the reference number is structured as follows: nnnnnnnkkkkkTTMMYYhhmssXXXXXXXXXX
 - 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>12345678901234567890123456789012345</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>
```

Valid with new ISO version from 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	<ul style="list-style-type: none"> 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: <ul style="list-style-type: none"> SEPA Credit Transfer SEPA Direct Debit International payment transaction (gpi) SEPA Instant Credit Transfer 	No direct debit return fees reported	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	Description	Balance/Posting
Your prior balance EUR		90,000.00+
17.11.	SEPA-ÜBERWEISUNGSDATEI	10.00-
17.11.	DATEI CTD171114KMVE000012 POSTEN 2 ZÄHLUNGSREFERENZ payInf-1234	
Your current balance EUR		89,990.00+

BATCHBOOKING = "FALSE" (SINGLE TRANSACTION POSTING)

Entry/Value	Description	Balance/Posting
Your prior balance EUR		90,000.00+
17.11.	SEPA-ÜBERWEISUNGSDATEI	5.00-
17.11.	DATEI CTD171114KMVE000012 ZÄHLUNGSREFERENZ CTD171114K MVE00001200000001 Firma Hans Mustermann, GmbH u Co Muster-Verwendungszweck 123 für Rechnung 4711111111111111 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 ZÄHLUNGSREFERENZ CTD171114K MVE00001200000002 Firma Markus Maier GmbH Muster-Verwendungszweck 342 für Rechnung 4711111111111112 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.

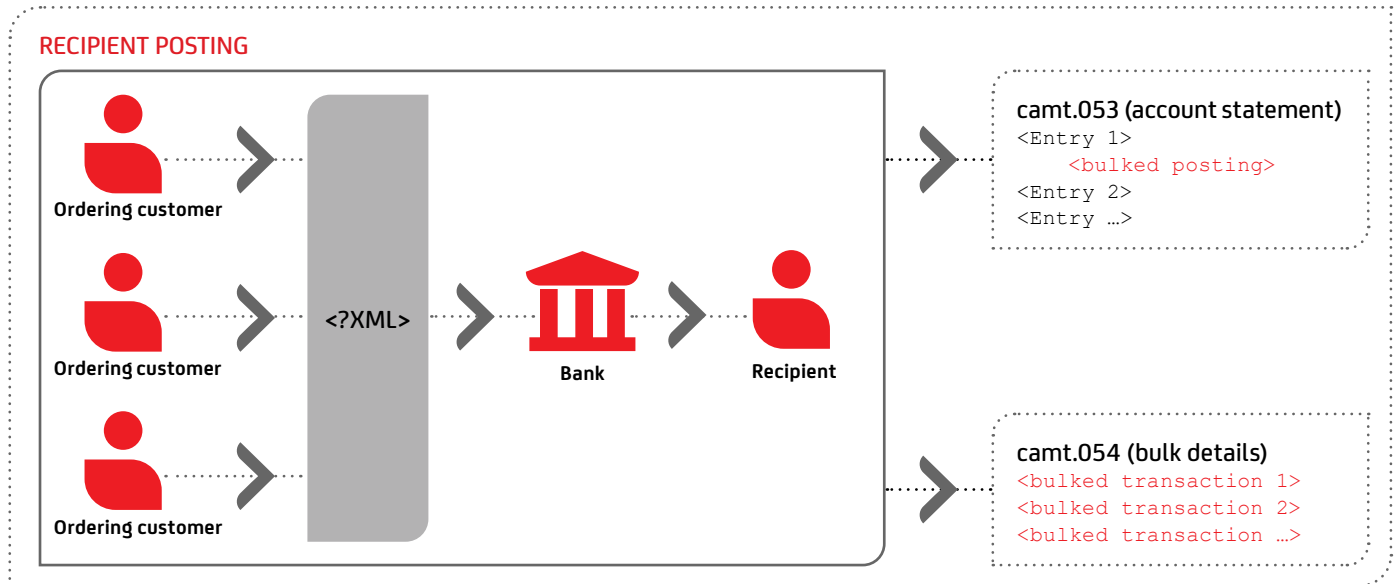
Submitter – net principle

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



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 3.7 of April 2024.

- <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
 - 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, Town-Name, 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	0	0	0	0	0	0	0		
.../EndToEndId	R	R	R	R	R	R	R	x	
.../UETR	-	-	0	-	-	-	0	CBPR+	
PaymentTypeInformation/InstructionPriority	0	I	I	0	0	I	I	x	There are additional cross checks between the PaymentInformation and TransactionInformation levels.
.../ServiceLevel	R	R	R	R	R	R	R	x	
.../LocalInstrument	0	I	I	0	0	I	I	x	
.../CategoryPurpose	0	0	0	0	0	I	0	x	
Amount/InstructedAmount	0	0	0	R	R	R	R	x	SEPA only EUR
.../EquivalentAmount	0	0	0	-	-	-	-	CBPR+	For euro equivalent payment (not SEPA)
ExchangeRateInformation	I	I	0	-	-	-	-	CBPR+	
ChargeBearer	0	0	0	0	0	0	0	x	
UltimateDebtor/Name	0	I	0	0	0	I	I	x	For CCU V9 currently not active
.../Id/OrgId, .../Id/Prvt	0	0	0	0	0	I	I	x	
.../PostalAddress	I	I	0	-	-	I	I	x	
IntermediaryAgent1/...	0	0	0	-	-	-	-	CBPR+	BIC correspondent bank (not SEPA)
CreditorAgent/FinancialInstitutionId/BIC or /BICFI	0	0	0	0	0	0	0	x	
.../ClearingSystemMemberId/	0	0	0	-	-	-	-	CBPR+	
.../Name .../PostalAddress	0	0	0	-	-	-	-	CBPR+	
CreditorAgentAccount/...	I	I	0	-	-	-	-	CBPR+	
Creditor/Name	R	R	R	R	R	R	R	x	
.../Id/OrgId, .../Id/Prvt	0	I	0	0	0	I	0	x	
.../PostalAddress/Country	0	0	0	0	0	0	0	x	
.../PostalAddress/AddressLine	0	0	-	0	-	0	-	x	CGI: Up to 7 × 70; Remainder: 2 × 70
.../PostalAddress: Department, SubDepartment, StreetName, BuildingNumber, PostCode, TownName, CountrySubDivision	0	0	0	-	0	-	0	x	CGI-UC only StreetName, PostCode, TownName
.../CountryOfResidence	-	-	I	-	-	-	-	CBPR+	
CreditorAccount/Identification/IBAN	0	0	0	R	R	R	R	x	
.../Currency	-	-	I	-	-	-	-	CBPR+	
“.../Other/Id .../Type: Code, Proprietary .../Name”	0	0	0	-	-	-	-	CBPR+	National account number (not SEPA)
UltimateCreditor/Name	0	I	0	0	0	I	0	x	For CCU V9 currently not active
.../Id/OrgId, .../Id/Prvt	0	I	0	0	0	I	0	x	For CCU V9 currently not active
.../PostalAddress, CountryOfResidence	-	-	0	-	-	-	0	x	For CCU V9 currently not active
InstructionForCreditorAgent/InstrInf	0	0	0	-	-	-	-	CBPR+	UETR for SWIFT gpi V3
InstructionForDebtorAgent/...	0	0	0	-	-	-	-	CBPR+	For value date compensation (SDVA only) or fax notification (not for SEPA)
“RegulatoryReporting/..., Tax/..., RelatedRemittanceInformation/...”	-	-	0	-	-	-	-	CBPR+	
RemittanceInformation/Unstructured	0	0	0	0	0	0	0	x	1 × 140 characters
.../Structured/CreditorReferenceInformation/...	0	0	0	0	0	0	0	x	1 × 140 characters including tags
“.../Structured: For about 25 tags beside CreditorReferenceInformation”	-	-	0	-	-	-	-	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/...					
PaymentTypeInfo /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, Building-Number, 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, Building-Number, 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/...					
PaymentTypeInfo /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. Änderung”	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, Building-Number, PostCode, TownName, CountrySubDivision	I	-	-	-	
.../CountryOfResidence, ContactDetails	I	-	-	-	

Field(group)	CGI V2	DK V2	DK V8	Inter- bank	Remarks
IntermediaryAgent1/...	I	-	-	-	
DebtorAgent/FinancialInstitutionIdentification/BIC	0	0	0	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	0	0	0	S	
.../PostalAddress/Country	0	0	0	S	
.../PostalAddress/AddressLine	0	0	-	S	
".../PostalAddress: Department, SubDepartment, StreetName, BuildingNumber, PostCode, TownName, CountrySubDivision"	I	-	0	S	
.../CountryOfResidence	I	-	-	-	
DebtorAccount/Identification/IBAN	R	R	R	S	
.../Currency	0	-	-	-	
".../Identification/Other: Identification, SchemeName/Code, SchemeName/ Proprietary, Issuer .../Type: Code, Proprietary .../Name"	I	-	-	-	
UltimateDebtor/Name	0	0	0	S	
.../Id/OrgId, .../Id/Prvt	0	0	0	S	
.../PostalAddress/Country	0	-	-	-	
.../PostalAddress/AddressLine	0	-	-	-	
.../PostalAddress: Department, SubDepartment, StreetName, Building- Number, PostCode, TownName, CountrySubDivision	I	-	-	-	
.../CountryOfResidence, ContactDetails	I	-	-	-	
"RegulatoryReporting/..., Tax/..., RelatedRemittanceInformation/..."	I	-	-	-	
RemittanceInformation/Unstructured	0	0	0	S	1 × 140 characters
.../Structured/CreditorReferenceInformation/...	0	0	0	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 URGENT

Field name	Description pain.001.001.09	Entries
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 (CreationDateTime)	Date / time when a file is created Mandatory ISO date
	NbOfTx (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
	NbOfTx (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)

Field name	Description pain.001.001.09	Entries	
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
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 "NOTPROVIDED" 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
UltmtCdtr (UltimateCreditor)	Different beneficiary	Not allowed	Field in pain.001.001.03 for Urgent payments not usable
UltmtCdtr-PstlAdr	Address 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

Field name	Description pain.001.001.09	Entries	
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

Field name	Description pain.001.001.09	Entry DFÜ-Agreement – Version 3.8	
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)).
	NbOfTx (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
	PmntInflId (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
	NbOfTx (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 (DateTime) is not filled.
	DbtrNm (DebtorName)	Name of the ordering party – overwritten by the bank with the account holder's master data	Mandatory Max. 140 characters
	DbtrPstlAdr (DebtorPostalAddress)	Address of the ordering party, overwritten by the bank with the account holder's master data	Optional If used at least TwNm and Ctry
	DbtrId (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 3.8		
UltmtDbtr-PstlAdr (Ultimate DebtorPostalAddress)	Address of different ordering party	Mandatory, if UltmtDbtr-Nm is used	Structured Address see Chapter 10.7.1. Recommended to fill at least TwNm 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 (PaymentIdentification-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	
PmtTplnf-InstrPrty (InstructionPriority)	Payment priority	Optional	„HIGH“ or „NORM“ – not used	
PmtTplnf-Svclvl-Cd (ServiceLevelCode)	Service-Scheme	Mandatory	„SDVA“ – SameDayValue „URGP“ – UrgentPayment in Euro „NURG“ – NonUrgent (Normal) With AXZ PmtTplnf only allowed at Tx level. “SDVA” and “URGP” initiate value-compensated payments including conversions taking cut-off times into account (best effort)	
PmtTplnf-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 to fill <CtgyPurp> on the individual transaction level <CdTrfxlnf>.	
Amt-InstAmt-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-EqvtAmt-Ccy (EquivalentAmount)	Equivalent amount in currency of ordering party's account	Mandatory field if <InstAmt> 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 <InstAmt> 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><DlvrMtd><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 3.8	
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 UltmtCdtr-Nm is used	Structured address required: at least TwNnm and Ctry should be filled
UltmtCdtr-Id (UltimateCreditor-Id)	Identification of different beneficiary	Optional	See Chapter 10.09
InstrForCdtrAgt-InstrInf (InstructionForCreditor-AgentInstruction 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 Information	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.	-	-
<pre><?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> <CreDtTm>2022-07-04T15:09:20.561</CreDtTm> <NbOfTxs>1</NbOfTxs> <InitgPty> <Nm>InitiatingParty Name</Nm> </InitgPty> </GrpHdr></pre>			
	Message identification - unique reference of the file		
	The date and time when the ZV message was generated by the instructing party.	Q6	-
	Number of transactions		
	Information about the party initiating the payment, i.e. the payer (payer) or a party acting on behalf of the payer.		
Payment Information			
<pre><PmtInf> <PmtInfId>UXC22070400096PI00001</PmtInfId> <PmtMtd>TRF</PmtMtd> <ReqdExctnDt> <Dt>2022-07-04</Dt> </ReqdExctnDt> <Dbtr> <Nm>DEBTOR NAME</Nm> <PstlAdr> <PstCd>42579</PstCd> <TwnNm>Cologne</TwnNm> <Ctry>DE</Ctry> </PstlAdr> </Dbtr> <DbtrAcct> <Id> <IBAN>DE67700202700012345678</IBAN> </Id> <Ccy>USD</Ccy> </DbtrAcct> <DbtrAgt> <FinInstnId> <BICFI>HYVEDEMMXXX</BICFI> </FinInstnId> </DbtrAgt></pre>			
	PaymentInfID - unique reference of the log. File		
	Payment method: Transfer	T22	-
	Execution date as date or date with time	Q8	Field 30
	Client name (with address, if applicable)	Q5	Field 50
	Client IBAN	T4b	Field 50H
	Currency	T4a	Field 32B
	BIC of the instructing credit institution	Q3	Field 52A
Credit Transfer Transaction Information			
<pre><CdtTrfTxInf> <PmtId> <EndToEndId>UXC22070400096PI00001E00001 </EndToEndId> <UETR>e400b54a-701c-492b-8ec6-297e92ea6c10 </UETR> </PmtId> <PmtTpInf> <InstrPrty>NORM</InstrPrty> <SvcLvl> <Cd>URGP</Cd> </SvcLvl> </PmtTpInf> <Amt> <InstdAmt Ccy="USD">2221.05</InstdAmt> </Amt> <ChrgBr>SHAR</ChrgBr> <CdtrAgt> <FinInstnId> <BICFI>SPUEDE2UXXX</BICFI> </FinInstnId> </CdtrAgt> <Cdtr> <Nm>Xtern Testkunde 111</Nm> <PstlAdr> <PstCd>10111</PstCd> <TwnNm>Dummytown ES</TwnNm> <Ctry>DE</Ctry> </PstlAdr> </Cdtr> <CdtrAcct> <Id> <IBAN>DE21500500009876543210</IBAN> </Id> </CdtrAcct> <RmtInf> <Ustrd>T22-2a-1 URG</Ustrd> </RmtInf> </CdtTrfTxInf> </PmtInf> </CstmrCdtTrfInitn> </Document></pre>			
	Reference of the payment from the point of view of the principal	-	-
	Unique transaction reference according to RFC 4122	T26	Field 111
	Transaction type		
	Priority of execution of the payment.	T22	Field 23E
	Agreement or rule for processing the transaction	T16 – T20	Field 23E
	amount commissioned	T14a / T14b	Field 32B
	Code meaning that certain rules apply	T21	Field 71A
	BIC of the creditor	T8	Field 57a
	Name of the payee (and address if applicable)	T10b	Field 59
		T10a	-
	IBAN of the creditor	T12	Field 59
	RemittanceInformation	T15	Field 70
	Unstructured purpose		

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	<pre><PmtTpInf> <SvcLvl> <Cd>URGP</Cd> </SvcLvl> </PmtTpInf></pre>
ABA Code	<pre><CdrAgt> <FinInstnId> <ClrSysMmbId> <ClrSysId> <Cd>USABA</Cd> </ClrSysId> <MmbId>021000021</MmbId> </ClrSysMmbId> </FinInstnId> </CdrAgt></pre>
ABA Code with Faxavise	<pre><InstrForDbtrAgt>Fax an 082112345</InstrForDbtrAgt></pre>
USD with name of bank in words	<pre><FinInstnId> <Nm>CHASE NY</Nm> <PstlAdr> <PstCd>1111</PstCd> <TwnNm>Creditor Agent Town</TwnNm> <Ctry>US</Ctry> </PstlAdr> </FinInstnId></pre>
Intermediary Agent	<pre><IntrmyAgt1> <FinInstnId> <BICFI>ZKBKCHZZ80A</BICFI> </FinInstnId> </IntrmyAgt1></pre>

14.3 OVERVIEW OF PAYMENTS BY CHECK

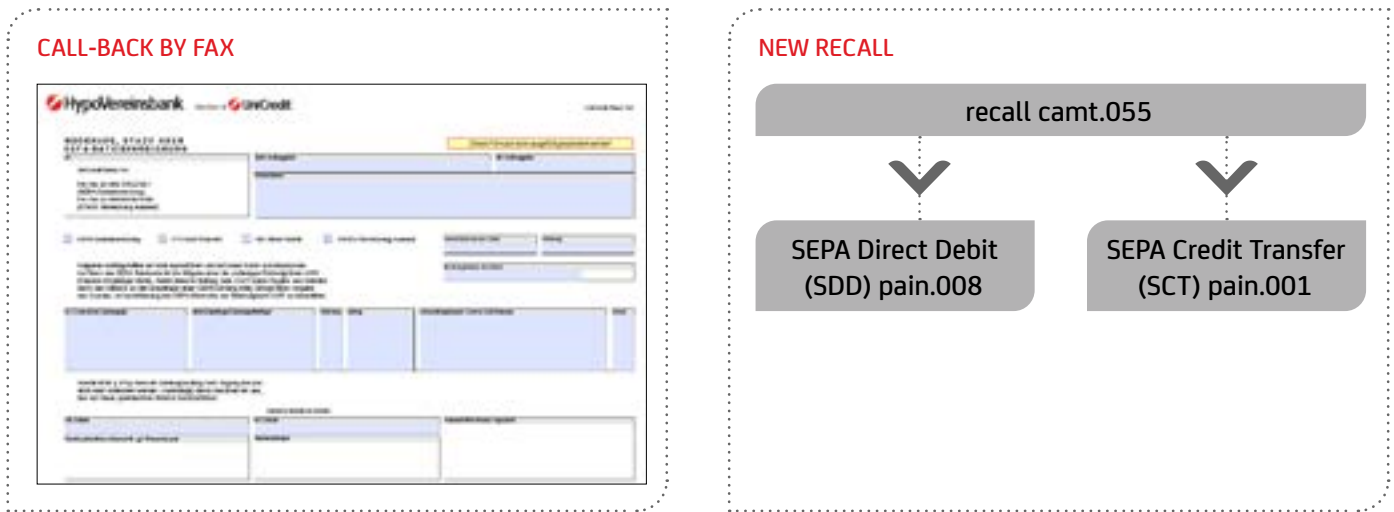
Field name	Description pain.001.001.09	Entry DFÜ-Agreement – version 3.8	Comment
PmtTpInf-SvcLvl-Cd (ServiceLevelCode)	Service scheme	Pflichtfeld	For CHK only NURG permitted
ChrgBr (ChargeBearer)	Price settlement	Optional	Only „SHAR“ permitted
ChequeInstruction (ChqInstr)	Cheque instruction information	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
Cdr (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
CdrAgt (CreditorAgent)	Bank Begünstigter:		Not permitted
CdrAcct (CreditorIBAN)	Creditor account		Not permitted
InstrForDbtrAgt (InstructionFor-DebtorAgent)	Instruction for the debtor agent		Not permitted
UltmtCdr (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

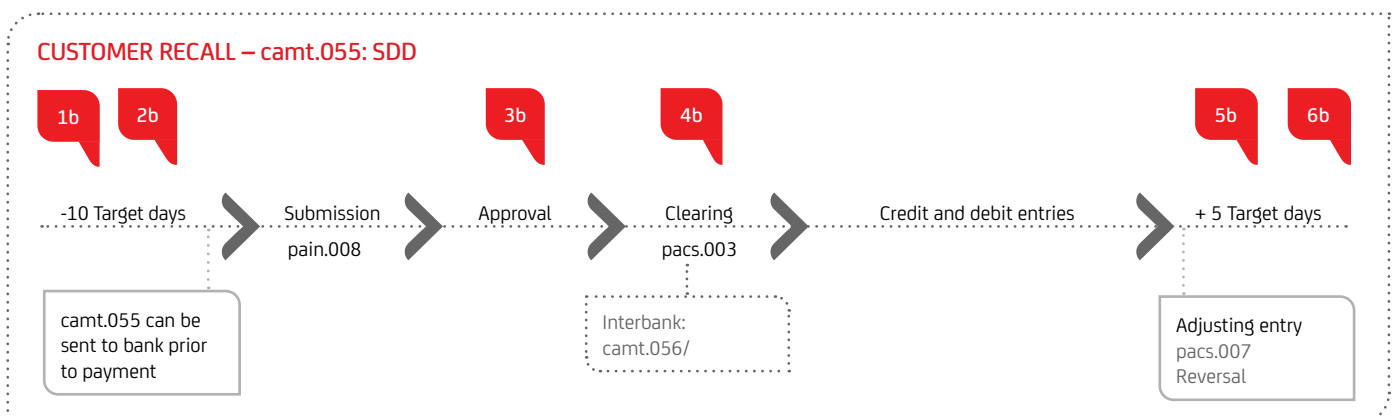
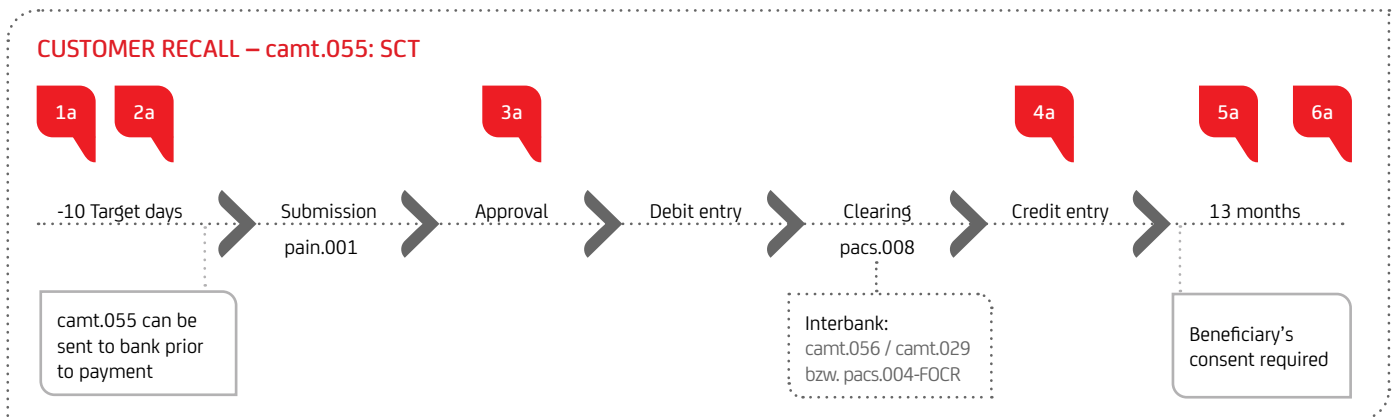
Under SEPA, camt.055 in ISO 20022 format has been defined for customer-initiated electronic recalls. The electronic recall replaces the form customers previously faxed to the bank. A recall process can already be invoked at the interbank level using either camt.056 (Recall / Request for Cancellation) 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.



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.



THE TIME OF SUBMISSION IS OF IMPORTANCE FOR PROCESSING AND TRACKING A CAMT.055:

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 UFWF. 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 UFWF. 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 <ul style="list-style-type: none"> • 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
- 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 <OrgnPmtInfAndCxl>	[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 <OrgnPmtInfId>	[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 <NbOfTx>	[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 <PmtInfCxl>	[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 code: CUST or 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 original 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)

EXAMPLE OF FILE RECALL

```
<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>
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