



Payment transactions

Formats

Updated Version with amendments from November 2025

June 2025



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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 SEPA Rulebooks issued by the EPC as well as the country-specific bodies. The brochure also describes XML formats for international payments.

Text is highlighted to quickly show major amendments.

1. ISO 20022 data formats

DATA FORMATS

SEPA data formats are based on ISO Standard 20022/UNIFI (Universal Financial Industry Message Scheme: [iso20022.org](https://www.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
- SEPA has been working with ISO 20022 version 2019 since 2021. This can be seen in the version number, e.g., pain.001.001.09 (or pain.008.001.08 / pain.002.001.10 / camt.053.001.08). The previous version worked with version 2009 (pain.001.001.03 / pain.008.001.02 / pain.002.001.03 / camt.053.001.02). CBPR+ and Target2 also switched to version 2019. This guarantees that the fields are consistent at the ISO level: from customer-bank to bank-bank, as well as in reporting from bank to customer.

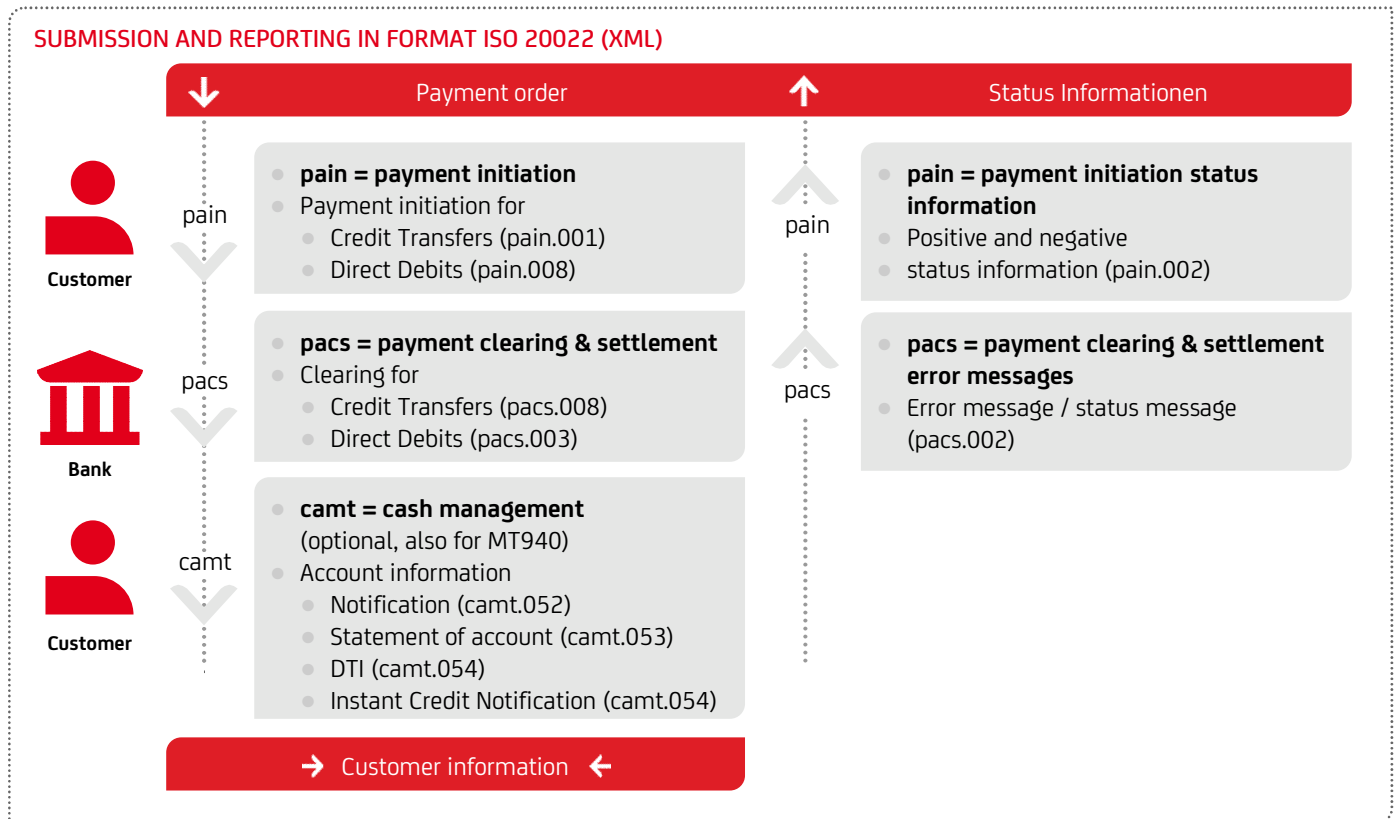
```
<CdtTrfTxInf>
  <PmtId>
    <EndToEndId>OriginatorID1234</EndToEndId>
  </PmtId>
  <Amt>
    <InstdAmt Ccy="EUR">1234.56</InstdAmt>
  </Amt>
  <CdtrAgt>
    <FinInstnId>
      <BIC>SPUEDE2UXXX</BIC>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>Creditor Name</Nm>
  </Cdtr>
  <CdtrAcct>
    <Id>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

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/quelte-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

5 October 2025 (DFÜ-Annex 3 – Version 3.9):

- Introduction of hybrid addresses for SEPA (SCT, Instant, SDD)
- Introduction of recipient name verification (VerificationOfPayee – VoP) for real-time transfers and SEPA transfers. (With opt-in and opt-out order types)
- New rules for instant payments (notification requirement, limits, deadline reduction to 10 seconds, new channels)
- Abolition of the physical accompanying note procedure and telephone banking
- New SEPA countries: Albania, Montenegro, Moldova, and North Macedonia

23 November 2025 (DFÜ-Annex 3 – Version 3.9):

- Introduction of hybrid addresses for urgent payments and international payments (CBPR+)

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:
 - Mutual vowels (Umlaute) 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 Oct. / Nov. 2025

OVERVIEW OF CHANGES

5 October 2025 (DFÜ Annex 3 – Version 3.9):

- Introduction of alternative hybrid addresses in GBIC_5
 - pain.001.001.09 (SEPA-CreditTransfer, Instant, CCU, AXZ)
 - pain.008.001.08 (SEPA-DirectDebit)
 - Unstructured address in the old version valid only until Nov 2026
 - For further details see below.
- Introduction of recipient name verification (VerificationOfPayee – VoP) for real-time credit transfers and SEPA credit transfers.
 - For further details see below.
- New rules for instant payments
 - Immediate notification requirement in case of successful execution or non-execution
 - pain.002 for bulk submission (order type CIZ)
 - Push notification for single payments
 - Amount limits for instant payments
 - General instant limit of EUR 100,000 abolished
 - New individual daily and transaction limits must be set by customers themselves
 - The individual limits are managed via partly new administration channels
 - Shortening the end-to-end execution to 10 seconds
 - If not reachable – prompt refund / reject
 - Number of items in files
 - Starting 5 October 2025, files for real-time execution can also contain more than 100 transactions. We recommend batch orders with a maximum of 1,000 transactions. If you need a higher number, your Payment Specialist will be happy to help.
 - However, for instant payments with the CIP order type, only one logical file (PaymentInformation) can still be submitted per physical message.
 - All customer submission channels for which SEPA CT is available will also be enabled for instant payments:
 - File submission via FinTS / HBCI-instant with pain.001 (including response in pain.002)
 - Instant payments at the self-service terminal
 - Instant payments as a standing order
 - Instant payments can be checked on the paper transfer receipt
 - As part of the instant payment regulation, we have to decommission the following access channels and functionalities:
 - Abolishment of the physical accompanying note procedure using paper / fax (replacement by approval via online banking, HBCI or VEU)
 - Abolishment of telephone banking
 - Abolishment of the redirection and conversion of SEPA-compatible DTAZV payments into SEPA clearing. In the future, SEPA payments must be submitted as SEPA payments. SEPA-compatible DTAZV payments will be executed via foreign payment transactions. The same applies to the Instant-CCU Bridge. Non-instant-compatible real-time transfers will then be rejected immediately and no longer processed as urgent payments. Mixed payment files must be submitted using CGI order types.
 - New SEPA countries: Albania (country code: AL), Montenegro (ME), Moldova (MD), and North Macedonia (MK) – all non-EU.

23 November 2025 (DFÜ Annex 3 – Version 3.9):

- Introduction of hybrid addresses for GBIC_5
 - pain.001.001.09 (international Payments AXZ, Urgent Payments CCU)

Outlook: November 2026

- Abolishment of legacy formats with unstructured addresses V3 and DTAZV
 - pain.001.001.03 (SCT, Instant, CCU)
 - pain.008.001.02 (SDD),
 - DTAZV und MT101

FURTHER IMPLEMENTATION STAGES OF INSTANT PAYMENTS 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

- Availability of instant payments by 9 April, 2027
- Ordering instant payments and name matching (VoP) by 9 July, 2027

THE “VERIFICATION OF PAYEE” SCHEME RULES

New verification step to increase the security of SEPA-instant payments and SEPA transfers starting 5 October 2025: Verification of Payee (VoP).

Due to legal requirements, we must perform a Verification of Payee (VoP) before executing a SEPA credit transfer or SEPA instant transfer. This verification is performed using the data provided in the transfer. The payee's payment service provider checks whether the specified recipient name matches the IBAN-associated name (account holder of the specified IBAN). The VoP service can thus increase the security of SEPA-instant payments and SEPA transfers.

The VoP request leads to the following technical results:

- **MATCH:** The specified recipient name matches the name associated with the recipient IBAN.
- **CLOSE MATCH:** The specified recipient name does not fully match the name associated with the recipient IBAN. Name according to recipient verification: <Name>. The recipient name stored for the IBAN is returned.
- **NO MATCH:** The specified recipient name does not match the name associated with the recipient IBAN.
- **NOT APPLICABLE:** The recipient check cannot currently be performed.

HOW IS THE RESULT DETERMINED?

EXAMPLE:

Status	Subject	Request	Recipient name	Response name or error code
Match	Correct name	Hanna Müller	Hanna Müller	
	For multiple names: Check for individual person	Josef Schmidt	Josef und Maria Schmidt	
	Nickname	Sepp Schmidt	Josef Schmidt	
	Multiple first names	Maria Schmidt	Maria-Erika Schmidt	
	Special characters	Schmidt Meier GmbH u Co	Schmidt-Meier GmbH & Co	
	Company legal form missing	Schmidt Meier	Schmidt-Meier GmbH & Co	
Mutated vowels (umlaut)	Hanna Mueller	Hanna Müller		
Close Match	Correct name but minor typos	Josef Schmitt	Josef Schmidt	Josef Schmidt
	For joint accounts: Check for individual identity	Josef Schmitt	Josef und Maria Schmidt	Josef Schmidt
	Company legal form	Fimra	Firma AG & Co KG	Firma AG Co KG
	Languages	Bavaria-Energy	Bayern-Energie	Bayern Energie
No Match	Incorrect name	Peter Armani	Maria Armani	
	Account does not exist or is not a payment transaction account	Josef Schmitt		
	If multiple names are used: Check for individual identity	Josef Schmitt	Erika und Maria Schmidt	
	No first name	Schmidt	Maria Schmidt	
Not Applicable	No response within 5 seconds			AB11 Timeout
	Payee's Payment Service Provider (PSP) cannot perform the reconciliation			AB03 no valid payment account
	Payee's PSP is not participating			AG03 Bank is outside the EU or does not yet participate in the VoP

Each VoP request will only take a few seconds per transaction.

Further details for verifying payment files via bulk order:

The VoP result is

- displayed in a compressed format in the customer's electronic banking system, including the number of matches, close matches, no matches, and no verification possible.
- delivered in the standardized Payment Status Report file – pain.002. This file contains the corresponding feedback for each individual payment and can therefore be automatically processed and evaluated by the customer systems. Based on this, customers can decide whether the entire file submission is released for execution or rejected.

SUBMISSIONS WITHOUT VOP VERIFICATION:

For non-consumers, it is also possible to submit a file with bulk orders for execution without VoP verification. This is done using the so-called VoP opt-out function. The payments are sent directly to the receiving bank without performing the IBAN name check.

For this purpose, EBICS customers use the existing EBICS order types (without VoP):

CIP – SEPA-instant payments and

CCT – SEPA transfers.

FinTS / HBCI customers select the following via the customer software:

VoP Opt-Out (HKVOO) together with the existing FinTS / HBCI order type.

Our sales and service representatives and cash management specialists will be happy to assist you with the technical details.

SUBMISSIONS WITH VOP VERIFICATION:

The following new order types are planned for requesting VoP verification EBICS (EBICS order types with VoP verification according to the [EBICS-Standard](#).)

CIV – SEPA-instant payments (VoP Opt-In)

CTV – SEPA credit transfer (VoP Opt-In)

EBICS order type for retrieving the pain.002 with the detailed feedback per transfer (according to the [EBICS-Standard](#).)

VPZ – VoP status report (ZIP container)

Overview order types	SCT OptOut	Instant OptOut	SCT OptIn VoP	Inst OptIn VoP
Credit transfer	CCT	CIP	CTV	CIV
SRZ* submission	CCS	(CIS)**	VCS	(VIS)**
SRZ*-VEU	CCX	(CIX)**	VCX	(VIX)**
Pain.002 VoP	.-	.-	VPZ	VPZ
Pain.002 Payment Status	CRZ	CIZ	CRZ	CIZ
Credit transfer container	CCC	.-	.-	.-

*Servicerechenzentrum

**only optional, not supported by UniCredit Bank GmbH

Individual order types are still available and can be coordinated with the cash management specialist.

FinTS / HBCI order types with VoP verification according to the FinTS standard: (www.fints.org):

HKVPP + SEPA / instant payments order type – VoP Opt-In (applies to single and bulk orders)

HKVOO + SEPA-bulk orders / instant payments bulk orders – VoP Opt-Out

HKVPA + SEPA / instant payments order type – Execution order

Note: There is no separate order type for retrieving the pain.002 with the detailed VoP feedback for each transfer; this is included in the response to the HKVPP.

The pain.002 is structured according to the [EBICS-Standard](#). In addition, the response to the opt-in / opt-out submission contains a corresponding explanatory text.

Important: News regarding the VoP regulation for bulk files with one transaction.

BaFin has published a new notice that provides important relief for you as a customer: Until further notice, we will be able to accept and process bulk files with one transaction without a VoP verification. Therefore, we will process bulk files with one item and the old order types (e.g., CCT, CIP, CCS) in the same way as today and will not reject them.

The general recommendation to submit bulk files with one transaction using an OPT-in order type still applies. This ensures that files can be processed accordingly by all banks in Germany in accordance with the multi-bank standard. If the regulator's interpretation changes, we reserve the right to reject applications.

Our customer service representatives and cash management specialists will be happy to assist you with the technical details.

STRATEGIC AND TECHNICAL RECOMMENDATIONS

We recommend answering the following strategic questions:

- How can I use SEPA-instant payments to benefit my company, for example in liquidity management?
- What challenges and opportunities does Verification of Payee (VoP) present for my company?
- Is there a possibility of implementing new business models in connection with SEPA-instant payments?

The following operational and technical questions arise:

- Are my involved IT systems (e.g., ERP system, accounting program, treasury system, HR / personnel system, electronic banking system) already ready for SEPA-instant payments?
- To what extent do I want to use the VoP service, i.e., the IBAN name check?
- How can this be integrated into my existing processes?

If the VoP check is used for SEPA instant payments and SEPA transfers, this will have a significant impact on your company's processes, including requiring an update to the electronic banking system.

The various process steps and changes are currently being analyzed by all parties involved, including the electronic banking software providers. We recommend close communication with these service providers and our cash management specialists.

Important: for customers who expect transfer amounts to be credited to their account:

All transfers (SEPA-instant payments or SEPA transfer) from private individuals will in future undergo the VOP check (consumers cannot opt-out of the VoP check).

Our recommendation:

Corporate customers should already check whether their invoices contain the exact account holder name for the specified IBAN. Inaccurate information may lead to queries and possibly payment cancellations.

Background:

Consumers (as payment originators) will receive the respective VoP check results from their bank.

In the event of discrepancies with the recipient's registered account holder name, appropriate notifications or warnings will be displayed. The payer can then decide whether to execute the transfer to the recipient.

Therefore, if necessary, please adjust your invoices accordingly now.

AS PART OF THE IMPLEMENTATION OF THE INSTANT PAYMENTS REGULATION, WE WILL ALSO MAKE THE FOLLOWING CHANGES:

- Discontinuation of telephone banking
- Elimination of the routing of SEPA-enabled DTAZV payments to SEPA clearing. In the future, SEPA payments must be submitted as SEPA. SEPA-enabled DTAZV payments will be executed via international payment services.
- Discontinuation of the execution of SEPA-instant payments as urgent payments. SEPA-instant payments that are not instant-enabled will be rejected and no longer executed as urgent payments.
- Elimination of the physical accompanying note procedure using paper / fax (replaced by approval via online banking, HBCI, or VEU)

ACCOMPANYING LETTER: SWITCHING TO ELECTRONIC APPROVAL OF ACCOMPANYING LETTERS

As already communicated in our last newsletter, as a further step towards digitalization, we will only offer accompanying letters (Begleitzettel) approvals electronically starting **5 October 2025**. This also applies to accompanying letters submitted by service data centers (SRZ – Servicerechenzentren).

We already offer a digital approval option through various channels. We provide our customers with corresponding information/quick guides as follows:

ALTERNATIVES TO THE APPROVAL OF PAPER-BASED ACCOMPANYING LETTERS – SOLUTIONS FOR CUSTOMERS

Submission channel	Digital release avail.	Additional contract required	Confidential payments ²	Authorization	Comments
HVB Online Banking	✓ ⁴	NO	✗	Single	No release possible between 6.30 p.m. and 5.00 a.m.
StarMoney Business HVB	✓ ⁴	NO	✗	Single / In pairs	No release possible between 6.30 p.m. and 5.00 a.m.
PayGate	✓	NO	✗	Single / In pairs	No release possible between 6.30 p.m. and 5.00 a.m.
EBICS VEU³ UC eBanking global	✓	YES ²	✓	Single First signature Second signature	When activated, no release via alternative channels possible
UC eBanking prime	✓	YES ²	✓	Single First signature Second signature	When activated, no release via alternative channels possible

¹(Salary) files submitted by service data centers / Additional order type for authorization is set up with an additional contract

²Restriction of individual users for payment approval possible / Option with and without details

³VEU = Distributed Electronic Signature (Verteilte Elektronische Unterschrift)

⁴Authorization to represent must be available

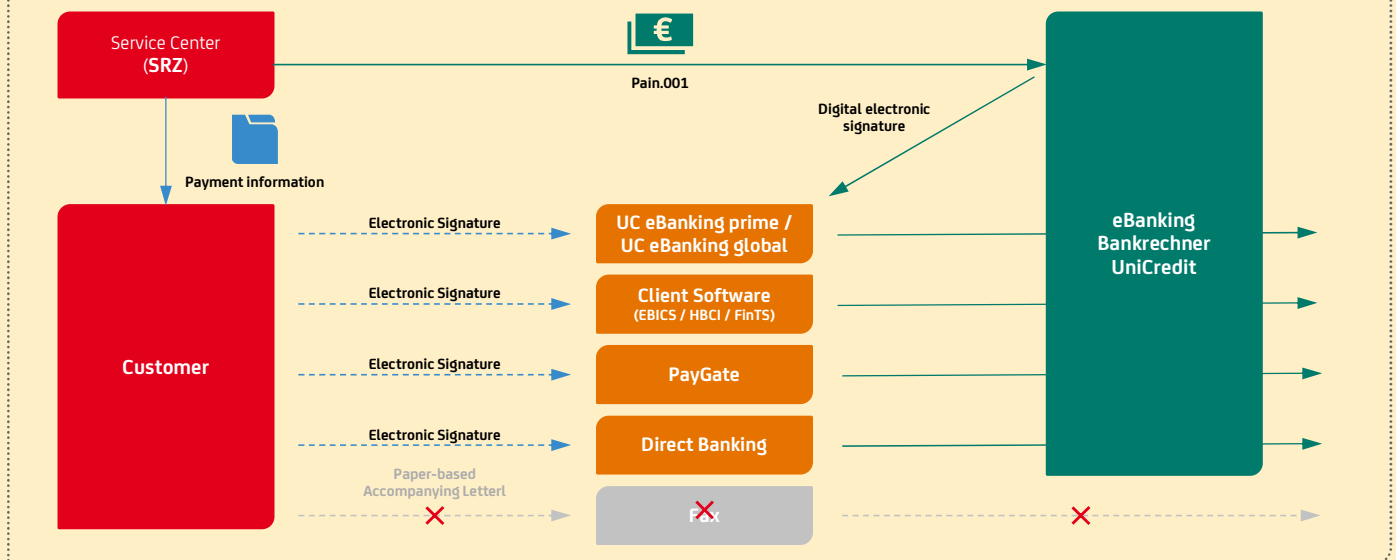
If you use this type of approval, our customer service representatives will assist you with a quick transition.

Important: Paper or faxed accompanying letters will no longer be processed after 5 October 2025.

If you use an electronic banking solution from another provider, you should contact the relevant software manufacturer.

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 October 2025 (marked in gray on the diagram).

ACCOMPANYING LETTER PROCESS AS OF MID-OF-2025



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.

NEW SUBMISSION FORMATS WITH HYBRID ADDRESSES

If address data is included with a payment in the new payment format, it must be provided in a structured format or as a hybrid version. For purely domestic payments, the address information is optional.

For payments with an international connection, we recommend providing full address data. From November 2026 at the latest, payments without address data in a structured or hybrid version will be rejected by SWIFT and can no longer be processed. Please therefore plan the transition from DTAZV to AXZ in good time, taking the relevant addresses into account.

In contrast to the old ISO version 2009, new formats with ISO version 2019 require the transmission of address data exclusively in a structured form (GBIC_4) since March 2024. From November 2025, the formats of the new ISO version (pain.001.001.09 or pain.008.001.08) will also be permitted for hybrid addresses (GBIC_5).

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

address fields in conjunction with unstructured address lines. The minimum structured information required is the country (ISO country code) and the city.

Starting in October and November 2025, ISO version 2019 will permit hybrid address formatting for payments (SEPA from October 2025, and urgent 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> 2 x 70 characters). However, it is still recommended to use the structured elements provided for this purpose (e.g. <StrtNm> for specifying a street) wherever possible.

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>
...
```

UNSTRUCTURED ADDRESS –ISO-VERSION 2009 CBPR+

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

Please note that SEPA and Swift for international payments will be introduced on different dates 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 (DFÜ-Annex with GBIC_5) 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 25	Mid-26	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 DTAZV / MT101		Phase out					Stop
	pain.001.001.09		Phase out					Stop
cgi	pain.001.001.09				Start	Hybrid address		
	pain.001.001.03				Phase out			Stop
	pain.001.001.08						Start	
	pain.008.001.02						Phase out	Stop

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			Individual	Stop
	MT940 / MT942		Phase out			Individual	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) was introduced in November 2024.

XML CLIENT FORMATS – RELAY / FORWARDING ACCORDING TO ISO 2022 VERSION 2019

		Nov 21	Mar 23	Nov 24	Nov 25	Mid-26	Nov 26
Initiate	pain.001.001.09 Relay					Start	
	MT101-Forwarding					Migration	Stop
Executing	pain.001.001.09 Relay				Start*		
	MT101-Executing				Migration		Stop
Status	pain.002.001.10 Relay				Open		
Statement	camt V8 Relay		Start				
	MT940 / 2 third party bank account stat.		Migration				Open
Recall	camt.055.001.08 Relay						Open
	camt.029.001.09 Relay						Open

The introduction of the pain.001.001.09 relay to replace MT101 forwarding is planned to be introduced in 2026. This also applies to the pain.002.001.10 relay (status message), which will also not be implemented until 2026. The introduction of the recall (camt.055.001.08 relay and camt029.001.09 relay) will take place in a similar way.

*Prerequisite: Customer is an active SWIFT participant (SWIFT FIN plus) with own BIC

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 (CT)		
	pain.001.001.09	Current DK version 3.9 (GBIC_5) for SEPA (order types CCT and CCC), urgent payments (CCU) and international payment transactions (AXZ)	2025	With hybrid-address: SEPA from 5 .Oct. 2025 CCU/AXZ from 23 Nov. 2025
	pain.001.001.09	DK version 3.7 (GBIC_4) for SEPA (order types CCT und CCC) and instant payments (CIP)	2024	Since March 2024 with structured address
	pain.001.001.09	DK version 3.5 (GBIC_3) for instant payments (order type CIP)	2021 – 2022	Special version with ExecutionTime and unstructured address. Will be disabled Nov 2026
	pain.001.001.09	DK version 3.5 – 3.6 (GBIC_3-GBIC_4) for international payment transactions (AXZ)	2021 – 2023	Since April 2024 with structured Address
	pain.001.001.09	DK version 3.7 for urgent payments (CCU)	2023	Since March 2024 with structured address
	pain.001.001.09	Current CGI-MP-version: ISO-version 2019	2022	Planned for June 2025
	pain.001.001.09 relay	CPBR+ standard forwarding CPBR+ standard executing	2023	Planned for Nov. 2026 Planned for Nov. 2025
	pain.001.001.08	DK version 3.2 (GBIC_2) with execution time SCTInst	2018	Not supported
	pain.001.001.03	Old DK version 3.3 – 3.5 (GBIC_3) for SCTInst (CR-FS-17-08, GBIC_3.XSD)	2018	Unterstützt für Echtzeitüberweisung (Wird Nov 2026 abgeschaltet)
	pain.001.001.03	Old DK version 3.2 – 3.6 (GBIC_3) for SEPA incl. urgent payments	2018 – 2022	Recommended with unstructured address ¹ (will be disabled Nov. 2026)
	pain.001.001.03	DK Version 3.1 (GBIC_2)	2017	Accepted until Nov. 2026 ¹
	pain.001.001.03	DK Version 3.0 (GBIC_1)	2016	Accepted until Nov 2026 ¹
	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	EPC Version; CGI-MP-Version; ISO version 2009	2010 – 2022	Alclcepted for international customers
	pain.001.001.02	ISO version 1/2009	2008 – 2010	Disabled
pain.008	CustomerDirect DebitInitiation	Direct debit		
	pain.008.001.08	Current DK version 3.9 (GBIC_5) for SEPA	2025	October 2025 with hybrid address
	pain.008.001.08	Old DK version 3.7 (GBIC_4) for SEPA	2023	Since March 2024 with unstructured address
	pain.008.002.04	Current DK version for SEPA Cards TA 7.1 – 7.2	2015 – 2025	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	DK version 3.0 (GBIC_1)	2016	Accepted until Nov. 2026
	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.008.001.08	Future CGI-MP-Version ISO2019	2025 (planned)	Mid-2026

¹Since November 2016, it is no longer possible to distinguish between a DK or EPC / CGI version or DK version 3.0 or later based on the ISO namespace.

	ISO Name	Version	As of Rulebook	Supported by UniCredit:
	pain.008.001.02	Current EPC version; ISO version 2009	2010 – 2023	Accepted until November 2026
pain.002	PaymentInitiation Status	Reject / Status message		
	pain.002.001.10 relay	CBPR+ standard forwarding CBPR+ Standard executing	2023	Planned for 2026 Planned for 2025
	pain.002.001.10	DK version 3.9, VoP result (VPZ)	2025	From October 2025
	pain.002.001.10	DK version 3.7-3.9 SEPA payments (GBIC_4/GBIC_5)	2023-2025	Supported depending on submission
	pain.002.001.10	DK version 3.7-3.9 instant (GBIC_4)	2023	Supported depending on submission
	pain.002.001.10	DK Version 3.7-3.9 international payments AXZ (GBIC_4 / GBIC_5)	2024-2025	Since November 2024
	pain.002.001.03	DK Version 3.1 – 3.6 (GBIC_3 – GBIC_4)	2017 – 2022	Supported depending on submission (until Nov. 2026)
	pain.002.001.03	Old DK version 3.0	2016	Supported depending on submission until Nov. 2026)
	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 11/2019
	pain.002.002.02	Old DK version 2.4	2009	Disabled in 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	EPC version; 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 – 2025	Only for SCC
trck.004	Tracking	Status for recipient		
	trck.004.001.01	SWIFT	2022	Planned from 7/2025 ²
camt	Cash Management			
camt.052	BankToCustomer AccountReport	Intraday avis MT942 successor		
	camt.052.001.08	Current ISO version 2019 DK version 3.5 – 3.8	2021 – 2025	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 lean version	2025	From Nov. 2025
	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 2009 – 2020 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 lean version	2025	From Nov. 2025
	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 Nov 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-avis	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 2026
camt.055	CustomerPayment Cancellation Request	Recall request		
	camt.055.001.05	Current DK version 3.1 – 3.9 ISO version 2/2016	2017 – 2024	Since Nov. 2017
	camt.055.001.04	Previous version ISO version 3/2015	UniCredit 2014	Since March 2016
camt.029	ResolutionOf Investigation	Response to camt.055 recall		
	camt.029.001.06	Current DK version 3.1 – 3.9 ISO version 2/2016	2017 – 2025	Since December 2016
camt.086	BankServices Billing Statement	Formerly TWIST BSB		
	camt.086.001.01	ISO version 5/2013	2013 – 2017	Accepted
	camt.086.001.02	Current DK Version 3.2 – 3.4	2018 – 2024	Recommended

²Precondition: Customer is active SWIFT-participant (SWIFT FIN plus) with own BIC

OVERVIEW DK (DEUTSCHE KREDITWIRTSCHAFT) VARIANTS OF THE XML SCHEMA USING TVS (TECHNICAL VALIDATION SUBSET)

DK Version	German Banking Industry Committee (GBIC)	Jahr
DK 3.9	GBIC_5	2025
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 3.9 (from Oct. 2025)
EBICS-mixed	urn:iso:std:iso:20022:tech:xsd:pain.001.001.09	OptOut: CCT, OptIn: CTV pain.001.001.09
EBICS-XML-Instant	urn:iso:std:iso:20022:tech:xsd:pain.001.001.09	OptOut: CIP, OptIn: CIV 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	OutOut: XCT pain.001.001.09
EBICS XML container	urn:conxml:xsd:container.nnn.001.GBIC5 (+urn:iso:std:iso:20022:tech:xsd:pain.001.001.09)	OptOut: CCC pain.001.001.09
EBICS status message	urn:iso:std:iso:20022:tech:xsd:pain.002.001.10	CRZ (zip-file) or CIZ (Instant) pain.002.001.10
FinTS / HBCI-bulk	urn:iso:std:iso:20022:tech:xsd:pain.001.001.09	HKCCM, HKCME (OptIn: HKVPP; OptOut: HKV00) pain.001.001.09
FinTS / HBCI-single	urn:iso:std:iso:20022:tech:xsd:pain.001.001.09	HKCCS, HKCSE (OptIn: HKVPP) pain.001.001.09
FinTS / HBCI Instant-bulk	urn:iso:std:iso:20022:tech:xsd:pain.001.001.09	HKIPM, HKIPE (OptIn: HKVPP; OptOut: HKV00) pain.001.001.09
FinTS / HBCI Instant-single	urn:iso:std:iso:20022:tech:xsd:pain.001.001.09	HKIPZ, HKIPT (OptIn: HKVPP) pain.001.001.09
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

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

- DFÜ-Agreement Annex 3.0 – 3.8 GBIC_4 (2024) pain.001.001.09 with structured address only
- DFÜ Agreement Annex 3.0 – 3.6 (2016 – 2022): pain.001.001.03 or pain.002.001.03 (with unstructured address – until Nov. 2026)

5.3. INDIVIDUAL PAYMENT SPEED OPTIONS

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

1. Instant Payment

- Nominal limit: 100,000 Euro (to be determined individually from October 2025)
- Regular speed to credit: 7/24/365 within ~10 seconds
- Cut-off time: no
- Order type: CIP
- Service level = SEPA
- LocalInstrumentCode = INST
- Accessibility: SEPA countries. All payment accounts within SEPA countries denominated in EUR; other SEPA countries in the EU/EEA area denominated in other currencies until 2027. Non-EU / EEA SEPA countries are optional.

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
- Accessibility: Banks of EU / EEA countries participating in EBA1 / Target2 procedures

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
- Accessibility: SEPA countries. All payment accounts within SEPA countries. Non-EU / EEA SEPA countries optional.
- 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
- Accessibility: SEPA countries. All payment accounts within SEPA countries. Non-EU / EEA SEPA countries optional.
- 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 pacs.008
- AZV cut-off depending on currency
- Always single booking
- Order type: XEK, XCU, XC2, AXZ
- Accessibility: All banks
- 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

5.5. 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 3.9	SSD B2B 3.9
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.001.08 (+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 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 Deviating Names”. You can obtain all the information from your Cash Management & eBanking Specialist upon request.

5.6. 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 & Instant	DK 3.9 (GBIC_5; 2025)	SEPA	Hybrid or structured (debtor/creditor)	70 Char.	CredRef max 140	EUR	No	
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_5; 2025)	URGP	Hybrid or structured (debtor/creditor/ultimates)	70 Char.	CredRef max 140	EUR	Yes	
CCU	DK 3.9 (GBIC_4; 2024)	URGP	Structured (debtor / creditor / ultimates)	70 Char.	CredRef max 140	EUR	Yes	

Namespace	Version	ServiceLevel	Address	Name	Structured purpose	Amount	UETR	Other
AXZ	DK 3.9 (GBIC_5; 2025)	NURG / URGP / DVA	Hybrid or structured (all parties)	140 Char.	Complex till 9.000 Bytes	EUR / FX / Equivalent	Yes	Cheque / Rate / Intermediary / Instr / Regulatory / Tax
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

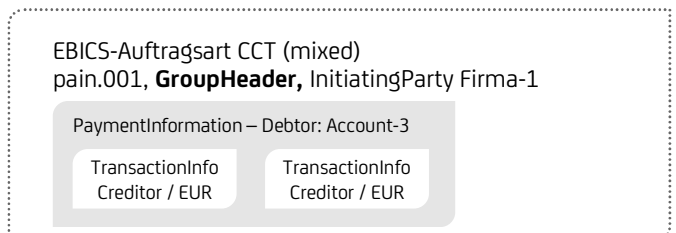
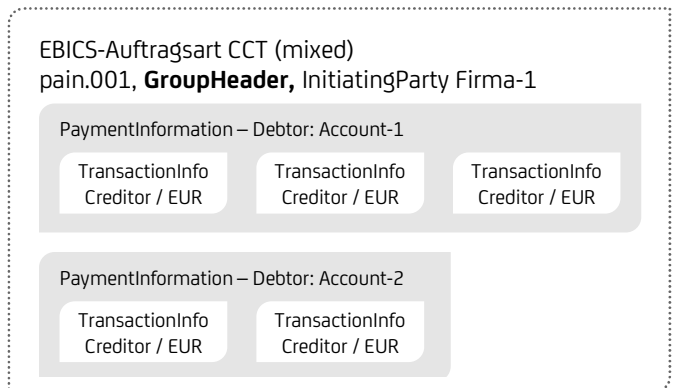
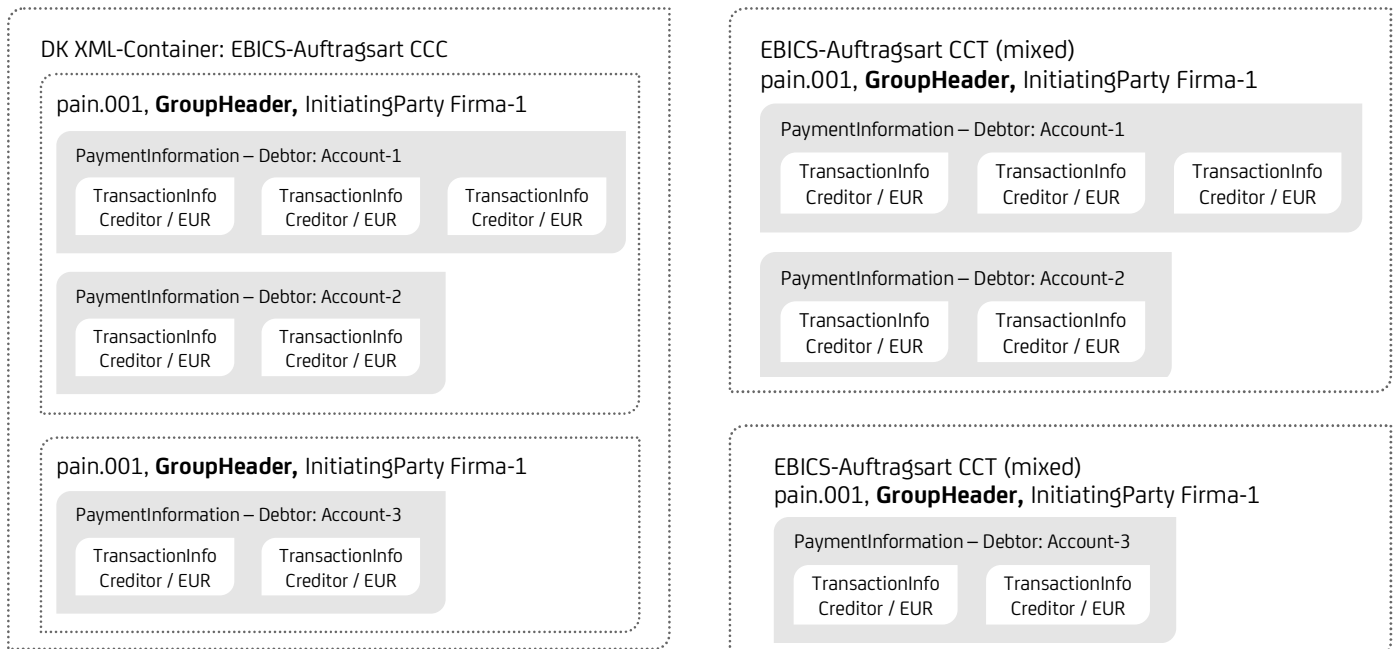
PaymentInformation (bulk level)

- 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, <PmtInflId>, <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 below³
- 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
 - Since November 2017: direct debit sequence (First, Recurrent, Final, OneOff) <SeqTp>

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

³DTAUS, 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
- Amount limit:

In principle, SEPA instant payments can be carried out on any amount. For security reasons, we have pre-assigned the limit for SEPA instant payments for consumers at EUR 15,000 per day and account and pre-occupied in the area of corporate customers at EUR 100,000 per transaction. This limit for SEPA instant payments can be changed via the online channels or with the help of the responsible bank employee. The new limit becomes effective immediately if necessary. It is possible to set the limit for SEPA instant payments per account either as a daily limit or as a transaction limit. Payments that cannot be carried out as instant payments (banks non-instant-ready) are no longer executed as XML-urgent and are rejected.

- The DK scheme is pain.001.001.09 by means of the DK XSD name pain.001.001.09_GBIC_5
- Submission using the EBICS order type CIP (VoP OptOut) oder CIV (with VoP – recipient name check (OptIn))
- LocalInstrument must be filled with “INST”
- The general conditions for the HVB instant payments bulks submission (bulk submission):
 - From October 5, the files for execution can also contain more than 100 transactions in real time. We recommend collecting orders with max. 1,000 transactions also against the background of the short -term processing of the pain.002 information and VOP feedback. If there is a higher need, the cash management specialist will be happy to help. If there is no separate agreement, bulks will be rejected with more than 1,000 transactions.
 - 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).
 - If a future execution date is given without a specified time, the execution takes place at 5 a.m.
- When submitting bulk (collectors), the booking is made in accordance with the execution indicator Single / Bulk in the pain.001
 - When submitting bulks, the booking is made in accordance with the execution number single / bulk in 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.
- For instant payments using bulk orders, the “Special conditions for the submission and execution of SEPA instant payments using bulk orders” apply. 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 3.9	For more details see Page
GrpHdr GroupHeader	Sender data	1 x per logical file	Ch. 6
MsgId (Message-Id)	Submitter reference number for each file	Mandatory (unique)	Max. 35 characters Ch. 10.15
CreDtTm (CreationDateTime)	Date / time file was created	Mandatory	ISO date

Field Names	Description pain.001.001.09	Entry DFÜ-Agreement Annex 3 – Version 3.9	For more details see Page
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
PmtInf	PaymentInformation	Debtor data	Any frequency possible, max. recommended 100 (instant payment transactions max. 1)
PmtInfId (PaymentInformation-ID)	Bulk reference	Mandatory	Max. 35 characters
PmtMtd (PaymentMethod)	Payment method: credit transfer	Mandatory	“TRF”
BtchBookg (BatchBooking)	Presenter booking bulk / single	Optional, administrated in the master data system	“false” – single posting “true” – bulk posting
NbOfTxS (NumberOfTransactions)	Total number of all single transactions	Mandatory	Unlimited
CtrlSum (ControlSum)	Cross-checking logical bulk amount in EUR	Mandatory	Unlimited
InstrPrty (InstructionPriority)	Priority of execution “high” or “norm”	Optional, administrated in the master data system (see footnote 4)	“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 credit transfers and instant payments: “SEPA”, for Target2 express payments (CCU) “URGP”
LclInstrm-Cd (LocalInstrumentCode)	Type of credit transfer: SEPA-INST instant payment	Mandatory field for instant payments; not permitted for other types of credit transfer	“INST”
CtgyPurp -Cd or -Prtry (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) ReqdExctnDtTm (Requested execution time only for Instant)	Desired settlement date	Mandatory field; for instant payments: execution date is the current day	ISO-Date or ISO-DateTime
Dbtr-Nm (DebtorName)	Name debtor, may have been replaced with account holder name by the bank	Mandatory	Max. 70 characters
Dbtr-PstAdr Dept, SubDept, StrtNm, BldgNb, BldgNm, Flr, PstBx, Room, PstCd, TwnNm, TwnLctnNm, DstrctNm, CtrySubDvsn, Ctry, AdrLine	In case address details are provided when making a payment in the new format, they must at least contain town and country	Optional (Overwritten by bank with account holder address if necessary; see also Chapter 4)	Country code ISO 3166, DE for Germany. Maximum 70 characters per structured field. Exceptions: BldgNb & PstBx & PstCd: 16 characters, BldgNm, TwnNm, TwnLctnNm, DstrctNm, CtrySubDvsn: 35 characters. Max. 2x 70 AdrLine
Dbtr-Id-OrgId / PrvtId (DebtorOrganisation-Id / Private-ID)	Identification	DK not recommended	Miscellaneous, e.g. AnyBIC or LEI
DbtrAcct-Id-IBAN (DebtorIBAN)	IBAN of the debtor	Mandatory	Max. 34 characters
DbtrAcct-Ccy (DebtorAccountCurrency)	Debtor account currency	Optional	Currency code
DbtrAcct-Prxy	Substitute account identification	Optional	
DbtrAgt-FinInstnlId-BICFI (DebtorAgentBICFI)	BIC / SWIFT code of the debtor	Optionally IBAN-Only	8 or 11 digits
DbtrAgt-FinInstrld-Othr-Id (UltimateDebtorName)	Debtor different from the account holder. Informational purpose only.	Optional	Max. 70 characters
DbtrAgt-FinInstrld-Othr-Id (DebtorAgentId)	IBAN-Only ID	Only if using IBAN-Only	„NOTPROVIDED“

⁴The “PaymentTypeInformation” field group with Instructed Priority, ServiceLevel, and CategoryPurpose can also be specified at the transaction level instead of at the PaymentInformation level. However, the Instructed Priority and ServiceLevel cannot be mixed within a file. UniCredit only considers the Instructed Priority at the PaymentInformation level.

Field Names	Description pain.001.001.09	Entry DFÜ-Agreement Annex 3 – Version 3.9	For more details see Page
UltmtDbtr-Nm (UltimateDebtorName)	Debtor that is not identical with the account holder. Sole purpose is to provide information.	Optional	Max. 70 characters
UltmtDbtr-Id-Orgld / Prvtld (UltimateDebtorOrganisation-Id / Private-ID)	Identification	Optional	Diverse, z. B. AnyBIC oder LEI 46, 54, 55 ff.
UltmtDbtr-Id-Othr-Id (UltimateDebtorName)	Ultimate remitter debit IBAN	Optional, only if product "Ultimate Dbtr"	
ChrgBr (ChargeBearer)	Charging always shared	Recommended	Bei SEPA „SLEV“, Bei URGP „SHAR“
CdtTrf-TxInf	CreditTransfer – Transaction Information	TransactionsInformation	Any frequency possible, max. recommended 100,000
InstrId (Instruction-ID)	Technical reference between submitter and bank	Optional, if completed: unique	For instant payments: max. 100 Trx 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 (UltimateDebtorName)	Different debtor	Optional. Not to be entered if information has already been entered on the PmtInf level	Max. 70 characters
UltmtDbtr-Id-Orgld / Prvtld (UltimateDebtorOrganisation-Id / Private-ID)	Identification	Optional	Miscellaneous, e.g. AnyBIC or LEI
CdtrAgt-FinInstnlId-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 , AdrLine	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. Max 70 characters per structured field. Exception BLDGNB & PSTBX & PSTCD: 16 characters, BLDGNM, TWNNM, TWNLCTNNM, DSTRCTNM, CTYSUBDVSN: 35 characters. Max 2x 70 Adrline
Cdtr-Id-Orgld / Prvtld (CreditorOrganisation-Id / Private-ID)	Identification	DK not recommended	Miscellaneous, e.g. AnyBIC or LEI
CdtrAcct-Id-IBAN (CreditorIBAN)	IBAN of the beneficiary	Mandatory	Max. 34 characters
UltmtCdtr (UltimateCreditorName)	Different final beneficiary. Provided for information only.	Optional	Max. 70 characters
UltmtCdtr-Id-Orgld / Prvtld (UltimateCreditor< Organisation-Id / Private-ID)	Identification	DK not recommended	Miscellaneous, e.g. AnyBIC or LEI
Purp-Cd (Purpose)	Type of payment (text code), e.g. SALA (Salary) in the case of salary payment	Optional	ISO 20022 "ExternalPurposeCode-List"
Ustrd-RmtInf (UnstructuredRemittanceInfo)	Unstructured remittance information	Recommended	Max. 140 characters
Strd-CdtrRefInf- CdtrRefTp-Cd (StructuredCreditor Reference-Code)	Structured remittance information for creditor reference	To be used only if the remittance information is not unstructured	"SCOR"
Strd-CdtrRefInf-Tp-Issr	Structured remittance information for issuer	Optional	Max. 35
Strd-CdtrRefInf-CdtrRef (StructuredCreditor Reference)	Structured remittance information Part 2 CreditorReference: Check digits adequate creditor reference	To be used only if the remittance information is not unstructured "RF" + check digits + reference (ISO 11649)	Max. 35 characters

Strictly technical fields or fields that are possible in Germany but not recommended by the banks have not been listed (e. g. Orgld, 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"?> <?xml version="1.0" encoding="UTF-8"?> <Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09"> <CstmrCdtTrfInitn> <GrpHdr> <MsgId>UXX23052300005</MsgId> <CreDtTm>2023-05-23T08:00:00.107</CreDtTm> <NbOfTxes>1</NbOfTxes> <CtrlSum>501.16</CtrlSum> <InitgPty> <Nm>InitiatingParty Name</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> <PmtInfId> <PmtInfId>UXX23052300005PI00001</PmtInfId> <PmtMtd>TRF</PmtMtd> <NbOfTxes>1</NbOfTxes> <CtrlSum>501.16</CtrlSum> <PmtTpInf> <InstrPrty>NORM</InstrPrty> <SvcLvl> <Cd>SEPA</Cd> </SvcLvl> </PmtTpInf> <ReqdExctnDt> <Dt>2023-05-23</Dt> </ReqdExctnDt> <Dbtr> <Nm>Golden Joy</Nm> <PstlAdr> <StrtNm>Main Street</StrtNm> <BldgNb>26</BldgNb> <PstCd>80638</PstCd> <TwnNm>Schwedt</TwnNm> <Ctry>DE</Ctry> </PstlAdr> </Dbtr> <DbtrAcct> <Id> <IBAN>DE47700202700000000168</IBAN> </Id> <Ccy>EUR</Ccy> </DbtrAcct> <DbtrAgt> <FinInstnId> <BICFI>HYVEDEMMXXX</BICFI> </FinInstnId> </DbtrAgt> </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) • "ServiceLevel" • Execution date • Debtor • Name • Structured address or hybrid address • Debtor IBAN • Currency • Credit institution of debtor • Clear identification of a credit institution
CreditTransferTransactionInformation – individual transaction	Description
<pre> <CdtTrfTxInf> <PmtId> <InstrId>UXX23052300005PI00001I00001</InstrId> <EndToEndId>UXX23052300005PI00001E00001</EndToEndId> <UETR>0820451a-d6d9-430f-99e2-4a8f76aaf23d</UETR> </PmtId> <Amt> <InstdAmt Ccy="EUR">501.16</InstdAmt> </Amt> <ChrgBr>SHAR</ChrgBr> <CdtrAgt> <FinInstnId> <BICFI>ZKBKCHZ80A</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> <RmtInf> <Ustrd>UC001 - DK - EUR - EUR SEPA</Ustrd> </RmtInf> </CdtTrfTxInf> </PmtInf> </CstmrCdtTrfInitn> </Document> </pre>	<ul style="list-style-type: none"> • Reference to the transaction • Distinct transaction reference to financial institution • End2End Id – payment reference submitted unchanged through- out the transaction • Distinct reference according to RFC 4122 (urgent payments only, not for SEPA) • Amount in EUR • ChargeBearer / allocation of charges • CreditorAgent • Creditor • Name of Creditor • Address of Creditor • Creditor IBAN • Unstructured remittance information

9. SEPA Direct Debit (SDD)

Basic characteristics

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

IMPORTANT FUNCTIONAL XML FIELDS FOR SEPA DIRECT DEBIT

Field names	Description pain.008.001.08	Entries DFÜ Agreement Annex 3 – Version 3.9	Content of the paper-based mandate	
GrpHdr	GroupHeader	Sender data	1 x 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.	
PmtInfId (PaymentInformation-ID)	Bulk reference	Mandatory	Max. 35 characters	
PmtMtd (PaymentMethod)	Payment method: direct debit	Mandatory	"DD"	
BtchBookg (BatchBooking)	Presenter / creditor booking bulk / single transaction	Optional, administrated in the master data system	"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 5)	"CORE" or "B2B"	
SeqTp (SequenceType)	Sequence: first, recurrent, OneOff or final direct debit	Mandatory (see footnote 5)	("FRST", "RCUR", "OOF" or "FNAL")	Mandatory (recurring or one-time)
CtgyPurp (CategoryPurpose)	Bulk category purpose	Optional (see footnote 5)		
ReqdColltnDt (RequestedCollectionDate)	Direct debit due date (date to be posted to the debtor's account)	Mandatory	ISO Date	

⁵Field group "Payment Type Information" with service level, local instrument code, sequencetype and categorypurpose can also be specified on transaction level instead of at the Payment Information level. The local instrument code and the service level must not be mixed within a file.

Field names	Description	Entries DFÜ Agreement Annex 3 – Version 3.9	Content of the paper-based mandate
Cdtr-Nm (CreditorName)	Name of the creditor, may have been replaced with account holder name by the bank	Mandatory	Max. 70 characters Mandatory
Crdt-PstlAdr Dept, SubDept, StrtNm, BldgNb, BldgNm, Flr, PstBx, Room, PstCd, TwNm, TwnLctnNm, DstrctNm, CtrySubDvsn, Ctry, AdrLine	In case address details are provided when making a payment in the new format, it must contain at least town and country.	Recommended for international payments	Country code ISO 3166, DE for Germany. Maximum 70 characters per structured field. Exceptions: BldgNb & PstBx & PstCd: 16 characters, BldgNm, TwnNm, TwnLctnNm, DstrctNm, CtrySubDvsn: 35 characters. Max. 2x 70 AdrLine
CdtrAcct-Id (CreditorIdentification)	IBAN of the creditor	Mandatory	Max. 34 characters
CdtrAcct-Ccy (CreditorAccountCurrency)	Account currency: has to be EUR	Optional	“EUR”
CtrAgt-FinInstnlD-BICFI (FinancialInstitutions-Identification)	BIC / SWIFT code of the creditor	Optionally IBAN only	8 or 11 digits
CtrAgt-FinInstr-Othr-Id (CreditorAgentId)	IBAN-Only ID	Only if using IBAN-Only	“NOTPROVIDED”
UltmtCdtr-Nm (UltimateCreditorName)	Creditor that is not identical with the account holder. For information only.	Optional	Max. 70 characters Optional
UltmtCdtr-Id-Orgid-Othr (UltimateCreditorIBAN)	Ultimate creditor IBAN	Optional, only if the product is “Ultimate ordering party”	Max. 34 characters
UltmtCdtr-Id-Orgid / PrvtId (UltimateCreditorOrganisation-Id / Private-ID)	Identification	DK not recommended	Miscellaneous, e.g. AnyBIC or LEI
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 Pmtlnf level or on the transaction level – always the same	Max. 35 characters Mandatory
DbtTrf Txlnf	DirectDebit TransactionInformation	Transactions information	Permitted in any frequency, max 100,000 recommended.
InstrId (Instruction-ID)	Technical reference between submitter and bank	Optional, if completed: unique	Max. 35 characters
EndToEndId (End2End-ID)	Reference, to be passed on to the debtor	Mandatory (if used, otherwise: “NOTPROVIDED”)	Max. 35 characters
InstdAmt (InstructedAmount)	Amount and currency code	Mandatory	EUR permitted only, max. EUR 999,999,999.99
MndtId (MandateID)	Unique mandate reference	Mandatory	Max. 35 characters Can be supplied later
DtOfSgntr (DateOfSignature)	Date, on which the mandate was signed	Mandatory	ISO date Part of mandate. For paper-mandates also location where it was signed and signature
AmdmntInd (AmendmentIndicator)	Indicates whether the mandate was amended	Mandatory	Amendment = “true” Standard = “false”
OrgnlMndtId (OriginalMandateID)	Reference of the original mandate if the mandate reference (MndtId) has changed	Only if the mandate has changed (AmdmntInd = “true”)	Max. 35 characters
OrgnlCdtrSchmeld-Nm (OriginalCreditorName)	Original creditor name if the creditor of the payment has changed	Only in the event of a mandate change (AmdmntInd = true)	Max. 70 characters
OrgnlCdtrSchmeld-Id-PrvtId-OthrId-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
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)

Field names	Description pain.008.001.08	Entries DFÜ Agreement Annex 3 – Version 3.9	Content of the paper-based mandate	
OrgnlDbtrAgt-FinInstnld-BIC (OriginalDebtorAgent-BIC)	Original debtor BIC if BIC has changed but IBAN has remained the same	Only in the event of a mandate change (Amdmntlnd = true), not together with OrgnlDbtrAcct-IBAN or SMNDA	8 or 11 digits	
ElctrncSgnt (ElectronicSignature)	Electronic mandate eMandate – electronic signature	Optional. Not for paper-based mandates	Max. 1.025 characters; relevant with eMandate at future date	
CdtrSchmld-Id-Prvtld-Othrlld-Id (CreditorIdentification)	Creditor identification. Unique identification property of the creditor of the payment (per legal entity)	Mandatory, either on the Pmtlnf level or on the transaction level, always the same.	Max. 35 characters	
UltmtCdtr-Nm (UltimateCreditorName)	Name of a different creditor	Optional. Nor if already entered in the Pmtlnf level	Max. 70 characters	
UltmtCdtr-Id-Orgld / Prvtld (UltimateCreditorOrganisation-Id / Private-ID)	Identification	DK not recommended	Miscellaneous, e.g. AnyBIC or LEI	
DbtrAgt-FinInstnld-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 ⁶	Max. 70 characters	
Dbtr-PstlAdr Dept, SubDept, StrtNm, BldgNb, BldgNm, Flr, PstBx, Room, PstCd, TwnNm , TwnLctnNm, DstrctNm, CtrySubDvsn, Ctry , AdrLine	In case address details are provided when making a payment in the new format, it 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. Maximum 70 characters per structured field. Exceptions: BldgNb & PstBx & PstCd: 16 characters, BldgNm, TwnNm, TwnLctnNm, DstrctNm, CtrySubDvsn: 35 characters. Max. 2x 70 AdrLine	
Dbtr-Id-Orgld / Prvtld (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-Orgld / Prvtld (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 ⁷	Optional	ISO 20022 “ExternalPurposeCode-List”	
Ustrd-Rmtlnf (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	

⁶If an ELV direct debit mandate is generated for a SEPA direct debit on the POS / card terminal from card data and the name of the debtor is not available, the card data can also be specified as data with the constant “ / CDGM” (card data generated mandate), followed by “ / card number / sequence number / expiry date (JJMM)”. The card number is to be filled with zeros on the left side to reach 19 digits. If the card number is not available, the PAN must be used.

⁷You can find more information in our brochures “Reporting” and “Business and Return Codes”, which your cash management & eBanking specialist will be happy to provide you with on request.

10. Usual payment information

10.1. REMITTANCE INFORMATION

10.1.1. UNSTRUCTURED REMITTANCE INFORMATION <RMTINF><USTRD>

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

```
<RmtInf>  
  <Ustrd>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>

Structured creditor reference <CdtrRefInf>

- 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>
  
```



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)
- Invoicer
- Invoicee
- Garnishment Remittance
- Additional Remittance (3 x 140 characters)

STRUCTURED REMITTANCE

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

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>
    <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
  ...
  
```

```

<Strd>
  <RfrdDocInf>
    <Tp>
      <CdOrPrtry>
        <Cd>CINV</Cd>
      </CdOrPrtry>
    </Tp>
    <Nb>369258147</Nb> _____ Rechnungsnummer
    <RltdDt>2019-04-15</RltdDt> _____ Rechnungsdatum
  </RfrdDocInf>
  <RfrdDocAmt>
    <DuePyblAmt Ccy="EUR">143567.54</DuePyblAmt> _____ Rechnungsbetrag
    <TaxAmt>
      <Tp>
        <Cd>STAT</Cd>
      </Tp>
      <Amt Ccy="EUR">24649.46</Amt> _____ staatlicher Steuerbetrag
    </TaxAmt>
    <Amt Ccy="EUR">147896.76</RmtdAmt>
  </RfrdDocAmt>

```

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:

The purpose should include the following details:

- **To whom the payment is 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 the payment was created.**
The statement of account should indicate the exact place where the payment was created. In the case of eCommerce transactions, the name of the website or the trade name of the payee's online platform should be mentioned.
- **When the payment was 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 / Dortmund/2025-03-15 01T:37/  

            Purchase Nr 234567890AZ
</Ustrd>
</RmtInf>

```

```

<RmtInf>
  <Ustrd> www.besttravel.com / online purchase 2025-03-15 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 May 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

Purpose Code statement	Definition	Special BTC at the electronic statement of accounts
FEES	Fees	
FOCL	Fee collection e-purse	BTC Debit 106
GASB	Gas bill	
GDDS	Goods purchases / sale	
GOVT	Payment to / from the government	BTC Credit 156, BTC Instant Credit Transfer 163
HLTC	Healthcare services	
HLTI	Health insurance	
IDCP	Card payment POS	BTC Credit 198, Debit 106
INPC	Automotive insurance	
INSM	Instalment payment plan	
INSU	Insurance	
INTC	Intra-company transfer	
INTE	Interest	
INTX	Income tax	
IVPT	Reference in acc. with ISO 11649	BTC Credit 167, BTC Instant Credit Transfer 164
LBRI	Professional liability insurance	
LICF	Licensing fees	
LIFI	Life insurance	
LOAN	Loan payment	
LOAR	Loan Repayment	
MDCS	Medical services	
MP2B	Mobile Payment at the POS	
MP2P	Mobile P2P Payment	
MTUP	Mobile top up	BTC Debit 106
NWCM	Network communications	
OTHR	Other	
PAYR	Payroll disbursement	BTC Credit 153, BTC Instant Credit Transfer 157
PENS	Pension and retirement benefits disbursement	BTC Credit 153, BTC Instant Credit Transfer 157
PHON	Telephone	
PPTI	Property/home owner's insurance	
RINP	Recurring transfer order / Standing order	BTC Credit 152
RLWY	Railway transportation	
RRCT	Reverse transfer of a real-time transfer	
R RTP	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	

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 prioritisation 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

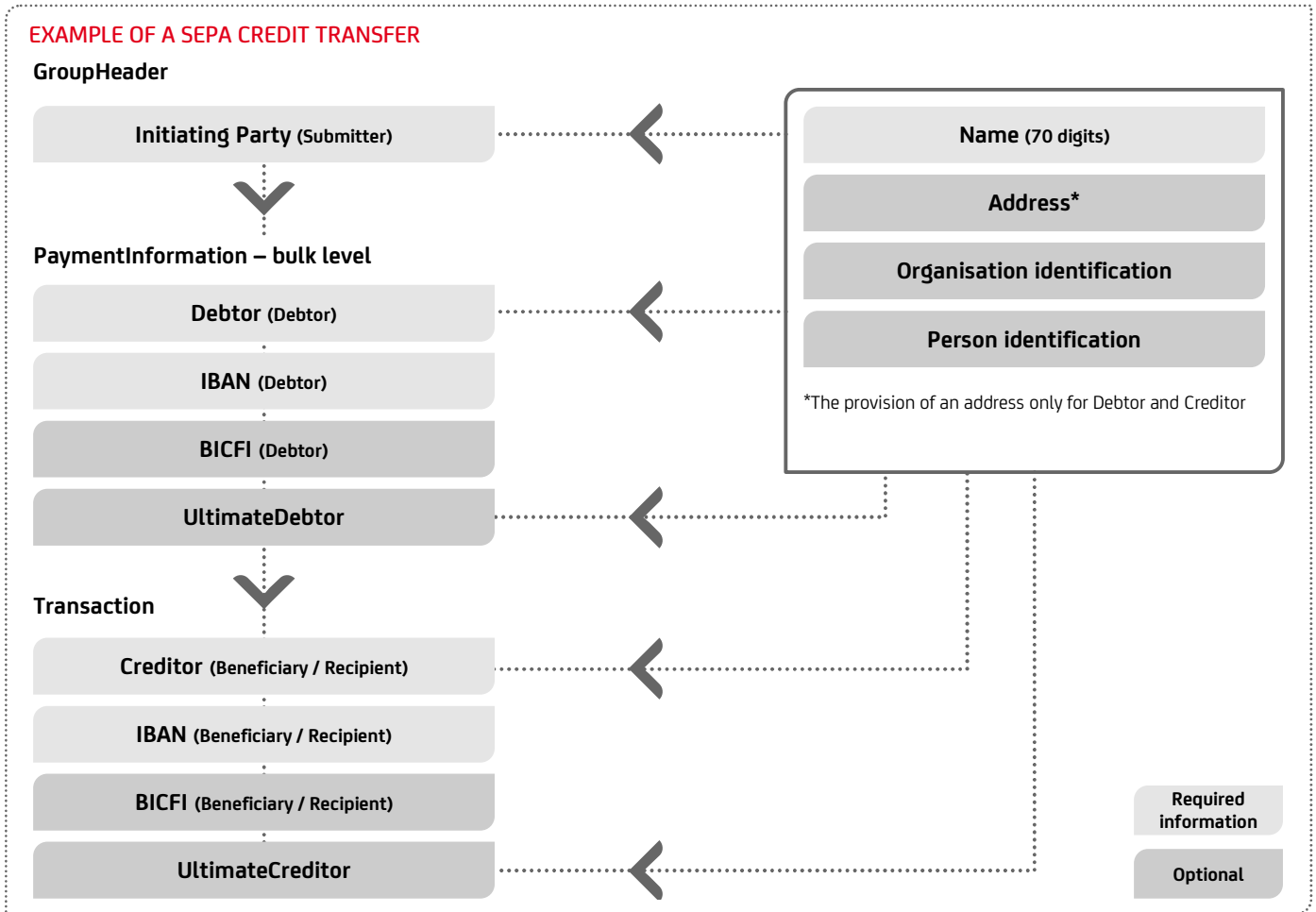
```
<PmtInfId>
...
  <PmtTpInf>
    ...
      <CtgyPurp>
        <Cd>SALA</Cd>
      </CtgyPurp>
    </PmtTpInf>
  ...
</PmtInfId>
```

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.

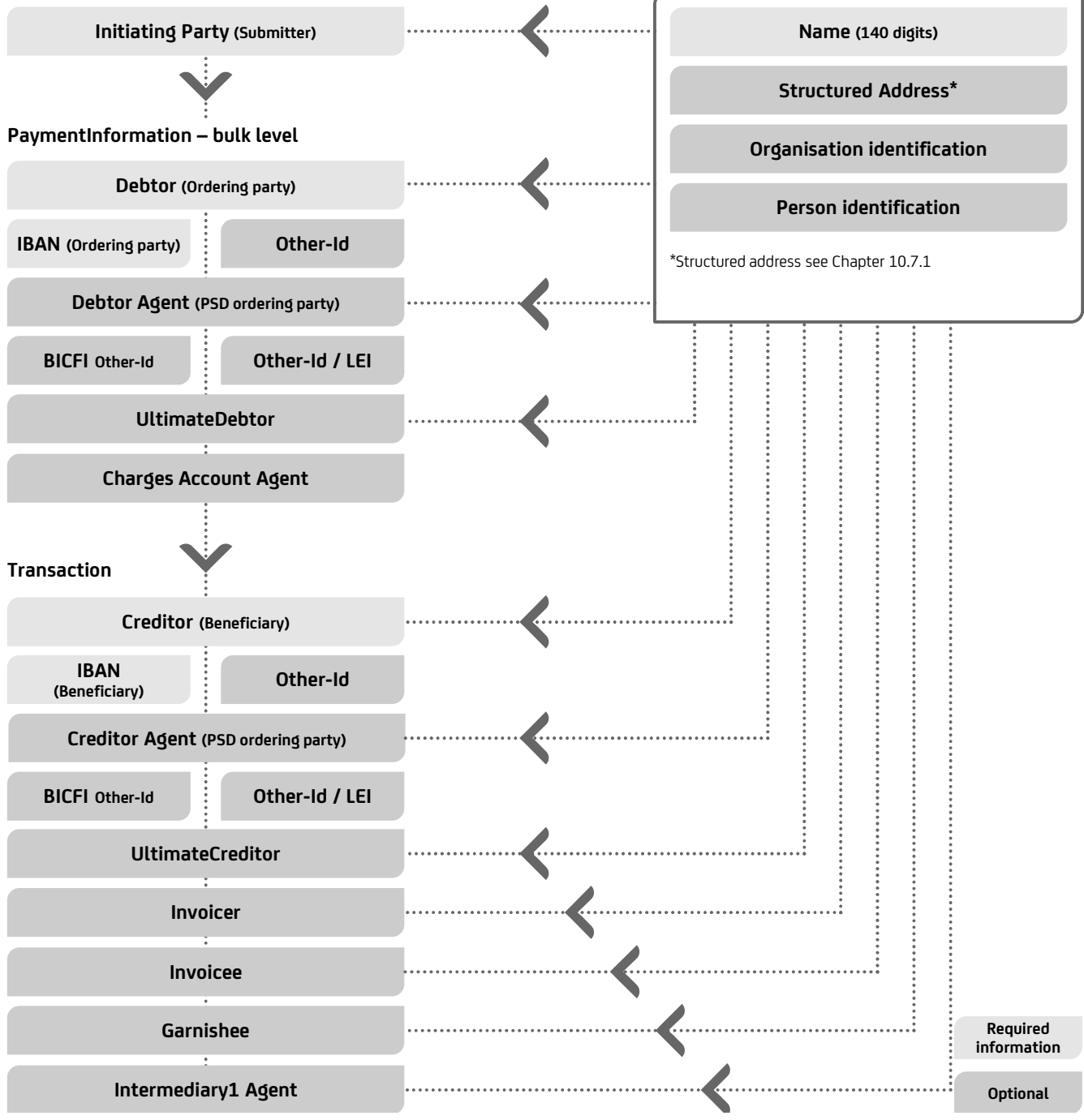
10.5. PARTIES INVOLVED IN A TRANSACTION MESSAGE

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.

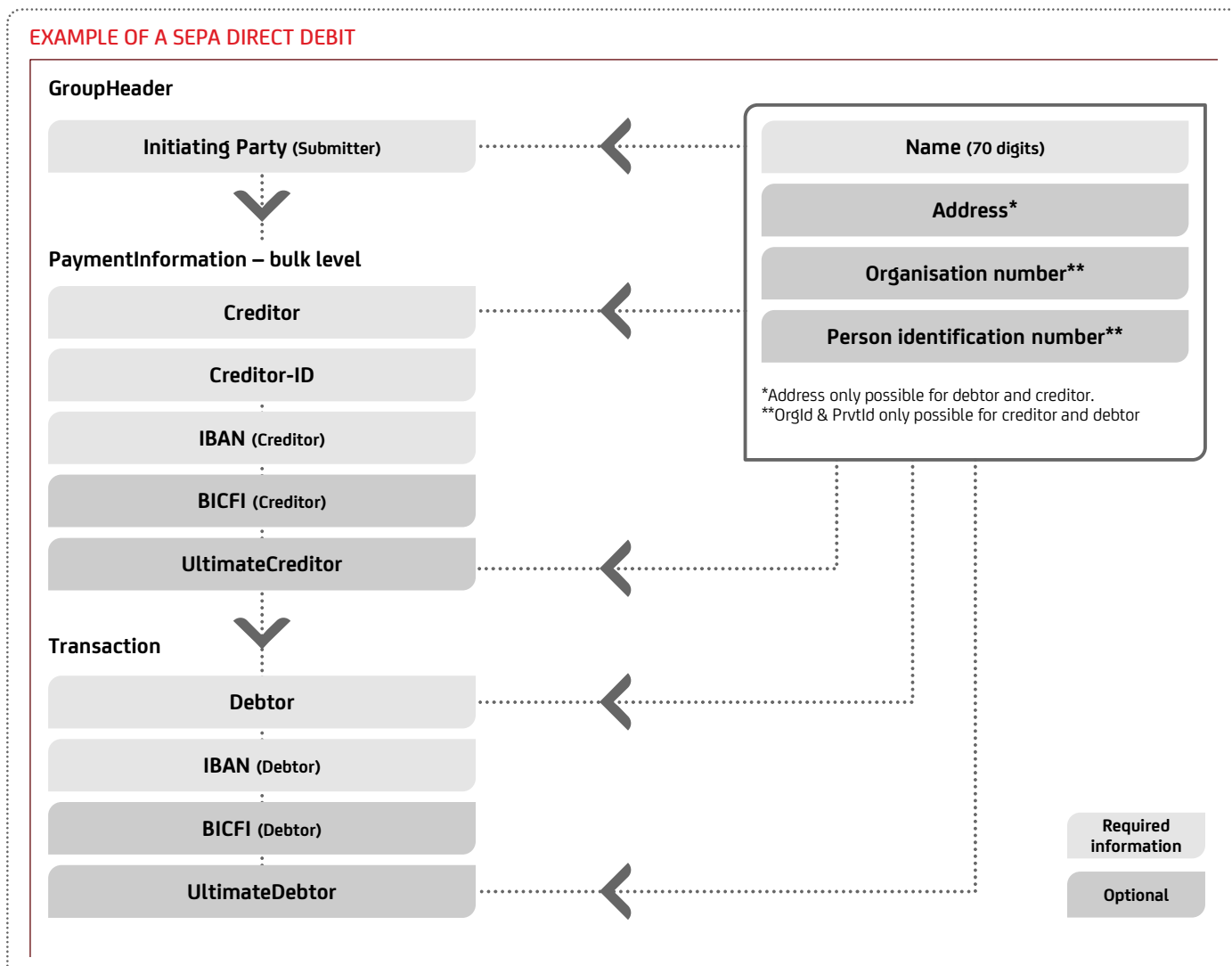


EXAMPLE INTERNATIONAL CREDIT TRANSFER

GroupHeader



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 only two address lines of the unstructured address can be used: 2x <AdrLine> with max. 70 characters with country code <Ctry>. In the new ISO-Version 2019, only the structured address is allowed in pain.001.001.09 or pain.008.001.02 until November 2025. From November 2025, the hybrid address will be implemented in the ISO-version. In interbank traffic and old formats unstructured address line 3 x 35 characters and for SEPA 2 x 70 characters are still possible until November 2026.
- 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. 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). From November 2025, the countries Albania (AL), St. Barthélemy (BL), Moldova (MD) and North Macedonia (MK) will be added.

UN- / STRUCTURED ADDRESS & HYBRID

If SEPA-, international and urgent payments are submitted in the format pain.008.001.08 or SEPA direct debit in the format pain.008.001.08 GBIC_4 (DFÜ-version 3.7 and 3.8), the structured address fields such as town <TwnNm> and country <Ctry> are mandatory if the address is used. The structured address fields for ultimates are mandatory for international and urgent payments.

Hybrid address: Starting in October 2025 (for SEPA) or November 2025 (international payments), hybrid addresses can also be sent. The hybrid address consists of structured address fields (at least city and country) and two 70-character unstructured address lines if these cannot be combined into the structured address fields, e.g., separating street and house number. However, the city and country must be provided in a structured format.

Until 2026, unstructured address line fields can still be used temporarily in the previous versions pain.001.001.03 and pain.008.001.02. 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
AddressLine	<AdrLine>	[0..2]	2x max70Text	Unstructured AddressLine for hybrid address from Oct./Nov. 2025

UNSTRUCTURED ADDRESS –ISO-VERSION 2009 SEPA

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

UNSTRUCTURED –ISO-VERSION 2009 CBPR+

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

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 GLOBAL PAYMENT SERVICES	500
<BldgNm>	Building Name	500 W. 33RD ST	30 HUDSON YARDS
<Flr>	Floor	30 HUDSON YARDS 62ND FLOOR	62
<PstCd>	Post Code	New York, NY 10001 US	10001
<TwnNm>	Town Name		New York
<CtrySubDvsn>	Country Sub-Division		NY
<Ctry>	Country		US

UNITED KINGDOM

ISO20022 Tag	Description	Unstructured address (example)	ISO20022 Mapping Example
<Nm>	Name		Mr Walter C. Brown
<StrtNm>	Street Name		Featherstone Street
<BldgNb>	Building Number	Mr Walter C. Brown 49 Featherstone Street	49
<PstCd>	Post Code	London EC1Y 8SY	EC1Y 8SY
<TwnNm>	Town Name	United Kingdom	London
<Ctry>	Country		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 Verdieping 4	Building West
<Flr>	Floor	Bloemendelelaan 62/3 bus 47	4
<Room>	Room	9990 Maldegem	47
<PstCd>	Post Code	BELGIUM	9990
<TwnNm>	Town Name		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		Customer Relations
<StrtNm>	Street Name	Hang Seng Bank Limited Personal Banking Division, Customer Relations	Argyle Street
<BldgNb>	Building Number	L12, Hang Seng 113	113
<BldgNm>	Building Name	113 Argyle Street	Hang Seng 113
<Flr>	Floor	Mongkok	12
<TwnNm>	Town Name	Kowloon Hongkong	Mongkok
<CtrySubDvsn>	Country Sub-Division		Kowloon
<Ctry>	Country		HK

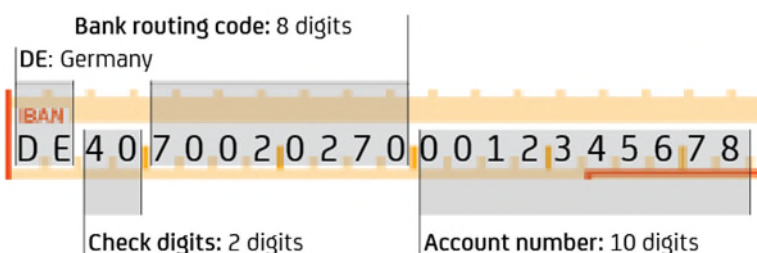
10.7.1. IBAN

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 up to 34 digits. Currently, IBANs span from 15 to 31 digits and may not only contain the numeric values, but also alphanumerical values from the 5th digit onwards.

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):

LLPPBBBBKKKKKKKKKK

Example:

AT611904300234573201

LL	Country identifier:	AT	Letters
PP	Check digits	2-digit	Numbers
BBB...	Austrian bank code	5-digit	Numbers
KKK...	Account number	11-digit	Numbers

Switzerland (21-digit): LLPPBBBBBKKKKKKKKKKKK

Example: CH9300762011623852957

LL	Country identifier:	CH	Letters
PP	Check digits	2-digit	Numbers
BBB...	Swiss bank code	5-digit	Numbers
KKK...	Account number	12-digit	Numbers

Italy (27-digit): LLPPNBBBBBCCCCCKKKKKKKKKKK

Example: IT60X0542811101000000123456

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

10.7.2. IBAN-ONLY

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

```
SCT PAIN.001.001.09
...
<DbtrAgt>
  <FinInstnId>
    <Othr>
      <Id>NOTPROVIDED</Id>
    </Othr>
  </FinInstnId>
</DbtrAgt>
...
<CdtrAgt>      CdtrAgt can be completely omitted
  <FinInstnId>
    <BIC>SPUCDC2UXX</BIC>
  </FinInstnId>
</CdtrAgt>
```

```
SDD PAIN.008.001.08
...
<CdtrAgt>
  <FinInstnId>
    <Othr>
      <Id>NOTPROVIDED</Id>
    </Othr>
  </FinInstnId>
</CdtrAgt>
...
<DbtrAgt>
  <FinInstnId>
    <Othr>
      <Id>NOTPROVIDED</Id>
    </Othr>
  </FinInstnId>
</DbtrAgt>
...
```

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

10.7.3. PAYMENTS WITHOUT IBAN

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

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

10.7.4. PROXY OR ALIAS

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

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

10.7.5. BANK IDENTIFIER CODE (BIC OR BICFI)

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

The Creditor Agent can also be uniquely assigned with other characteristics instead of the BIC. An alternative to specifying the BIC is the use of the Clearing System Member Identification <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 <Brnchld>.

EXAMPLE CREDIT TRANSFER PAIN.001 WITHOUT BIC

```
<CdtrAgt>
<FinInstnId>
  <ClrSysMmbId>
    <ClrSysId><Cd>DEBLZ</Cd></ClrSysId>
    <MmbId>70020270</MmbId>
  </ClrSysMmbId>
  <LEI>2ZCNRR8UK830BTEK2170</LEI>
  <Nm>UniCredit Bank GmbH</Nm>
  <PstlAdr>
    <PstCd>80995</PstCd>
    <TwnNm>Muenchen</TwnNm>
    <Ctry>DE</Ctry>
  </PstlAdr>
</FinInstnId>
</CdtrAgt>
```

10.8. CREDITOR IDENTIFIER (CI)

SEPA Direct Debit initiators have to have a definitive identification number, which differs from country to country. In Germany, the length is 18 and it can be obtained from the German Federal Bank for each legal entity under www.glaebiger-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), Handels- / Vereins- / Genossenschafts-Register (CINC), 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>
    <AnyBIC>KUNDEMM123</AnyBIC>
  </OrgId>
</Id>

```

Field BICOrBEI s renamed to AnyBIC in ISO version 2019

```

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

```

10.10. 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.

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).

10.11. PRIVATE-ID

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>
```

10.12. 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 2025 onwards a hybrid 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>Company AG</Nm>  
</Dbtr>
```

```
<Cdtr>  
  <Nm>Mother Meier</Nm>  
</Cdtr>
```

```
<UltmtDbtr>  
  <Nm>Child Benefit Department</Nm>  
</UltmtDbtr>
```

```
<UltmtCdtr>  
  <Nm>Child Meier</Nm>  
</UltmtCdtr>
```

DIRECT DEBIT EXAMPLE MOBILE PHONE BILL

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

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

```
<UltmtDbtr>  
  <Nm>Child 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 via 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.
- Direct Debit

```
<Cdtr>  
  <Nm>Payment processing company</Nm>  
</Cdtr>
```

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

```
<UltmtCdtr>  
  <Nm>Delivery company</Nm>  
</UltmtCdtr>
```

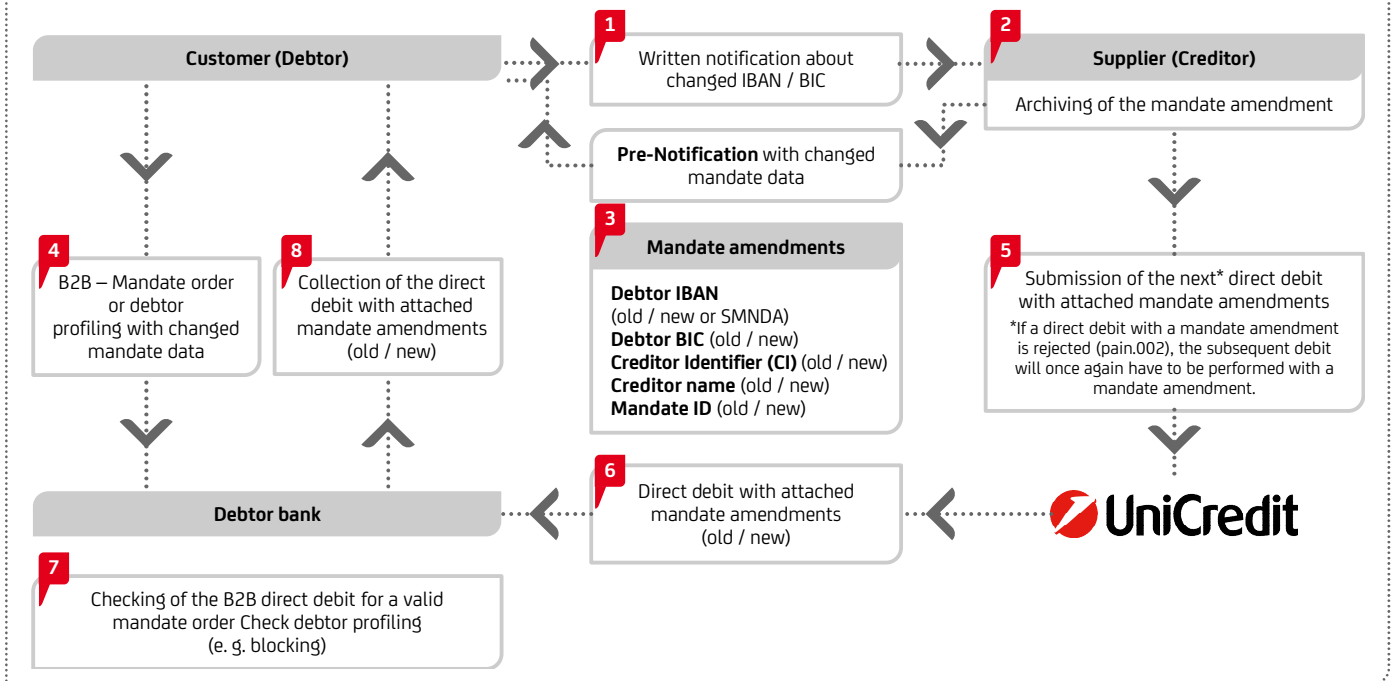
10.13. MANDATE AMENDMENT

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>HYVEDEMXXX</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.

10.14. 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 2024	Tue 19 November 2024, 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 2024	Tue 19 November 2024, 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/geschaftsbedingungen-konditionen

Calculation fundamentals

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

Special rules for the direct debit sequence

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

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

Current collection	Return / reject of the current collection	Subsequent collection
FRST – First	No return	RCUR – Recurrent
FRST – First	Prior to settlement (pain.002)	FRST – First
FRST – First	After settlement	RCUR – Recurrent (see footnote 9)
RCUR – Recurrent or First	No return	RCUR – Recurrent (see footnote 9)
RCUR – Recurrent or First	Prior to settlement (pain.002)	RCUR – Recurrent (see footnote 9)
RCUR – 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

10.15. 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 ⁸	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 ⁹	x	–	–	x	x	x ¹⁰
Space	Space	x	x	x	x ¹¹	x ¹²	x	x	x	x	x	x ⁴
Question mark	?	x	x	x	x	x	–	–	–	x	x	x
Ampersand	&	–	x ¹³	x ⁷	–	–	–	x	x	–	x ⁴	x
Pointed brackets	< >	–	–	x ⁷	–	–	–	–	–	–	x ⁴	–
Rounded brackets, apostrophe, colon	() ' :	x	x	x ⁷	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 ¹⁴	x ¹⁵	–	–	–	x	x	–	x ⁴	–
German mutated vowels (umlauts) (uppercase letters), ß ligature	Ä Ö Ü ß	–	x ⁸	x ⁹	–	–	–	x	–	–	–	–
German mutated vowels (umlauts) (lowercase letters)	ä ö ü	–	x ⁸	x ⁹	–	–	–	–	–	–	–	–
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 ⁷ x ⁹	–	–	–	–	–	–	x ⁴	–
		–	–	x ⁷ x ⁹	–	–	–	–	–	–	–	–

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

⁸Relates to message reference <MsgId>, payment information reference <PmtInfId>, end-to-end reference <EndToEndId> and instruction reference <InstrId>

⁹Treated as uppercase letters

¹⁰Special 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).

¹¹In previous DK formats, spaces were not permitted in the case of the message reference <MsgId>. EPC and DK permit spaces from Version 2.5

¹²It 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

¹³In line with EPC, the following characters must be masked: “&” = “&”, “<” = “<”, “>” = “>”, quotation marks (“ ”) = “"”, apostrophe (‘) = “'”

¹⁴Characters 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)

¹⁵EPC recommends support without conversion

10.16. COMPETING FIELDS – XOR

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

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

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

For some fields, either one or the other may be used. It is not possible to make entries into both field groups. The XSD of the DK does perform a cross-check, while the XSD for EPC formats will not find any errors in such scenarios

- The remittance information entry may either be structured <Strd> OR unstructured <Ustrd>. It is not possible to use the two simultaneously
- Organisational-ID <OrgId> versus Private-ID <PrvtId>. Only one of the two element groups is permitted
- If a Private ID is used, it is also only possible to use either one Identification <Id> in combination with the issuer <Issr> and type of Identification <SchmeNm><Cd> OR one date of birth in combination with the place of birth <DtAndPlcOfBirth>

10.17. 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	pain.001, pain.008
OriginalMessage-ID <OrgnlMsgId>	Original reference of the logical file in the event of file reject or camt.055	GroupHeader	camt.055
PaymentInformation-ID <PmtInflId>	Reference of the logical bulk (collector reference)	PaymentInformation	SCT, SDD
OriginalPaymentInformation-ID <OrgnlPmtInflId>	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 <CdtrSchmId>	Unique CreditorIdentification (issued by the German Federal Bank)	PaymentInformation oder Transaction	SDD
OriginalCreditorIdentification <OrgnlCdtrSchmId>	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 <CdtrRefInfl>	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><InstrInfl>	Unique End-To-End Transaction Reference (UETR) by the ordering party or the first-involved financial institution for cross-border payments (SWIFT gpi)	Transaction	pain.001 Cross border

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

XML field	Reporting pain.002	Reporting MT940 / 942	Reporting camt.052 / camt.053
Message-ID <MsgId>	pain.002	–	–
OriginalMessage-ID <OrgnMsgId>	pain.002	–	–
PaymentInformation-ID <PmtInflD>		If longer than 16 characters: 86 with Identifier REF If shorter: :61/7:	<NtryDtls><Btch><PmtInflD> <NtryDtls><TxDtls><Refs><PmtInflD> (only initiator entry)
OriginalPaymentInformation-ID <OrgnPmtInflD>	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> <RltdPties><Cdtr><Id><PrvtId><Othr><Id>
OriginalCreditorIdentification <OrgnCdtrSchmelD>	–	–	–
Instruction-ID <InstrId>	–	–	–
OriginalInstruction-ID <OrgnInstrId>	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 <OrgnEndToEndId>	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 <OrgnMndtId>	–	–	–
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 of space is not available in sub-field ?60-?63
- For SCC card payments, the reference number is structured as follows: nnnnnnnkkkkkTTMMYYhhmssXXXXXXXXX
 - 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:

<PmtId>

...

<UETR>eb6305c9-1f7f-49de-aed0-16487c27b42d</UETR>

...

camt.053.001.08:

<PmtId>

...

<UETR>eb6305c9-1f7f-49de-aed0-16487c27b42d</UETR>

...

10.18. 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 ¹⁶	Currency code	Country
Burundi Franc	BIF	Burundi
Chilean Peso	CLP	Chile
Djibouti Franc	DJF	Djibouti
Guinea Franc	GNF	Guinea
Icelandic Krona	ISK	Iceland
Japanese Yen	JPY	Japan
Comoros Franc	KMF	Comoros
South Korean Won	KRW	South Korea
Paraguayan Guarani	PYG	Paraguay
Indonesian Rupiah	IDR	Indonesia
Rwandan Franc	RWF	Rwanda
Ugandan Shilling	UGX	Uganda
Uruguay Peso	UYI	Uruguay
Vietnamese Dong	VND	Vietnam
Vanuatu Vatu	VUV	Vanuatu
CFA Franc BEAC	XAF	Central African Economic and Monetary Union (Cameroon / CM, Central African Republic / CF, Republic of Congo / CG, Chad / TD, Equatorial Guinea / GQ, Gabon / GA)
CFA Franc BCEAO	XOF	West African Economic and Monetary Union (Benin / BJ, Burkina Faso / BF, Côte d'Ivoire / CI, Guinea-Bissau / GW, Mali / ML, Niger / NE, Senegal / SN, Togo / TG)
CFP Franc	XPF	French Territories: French Polynesia / PF, New Caledonia / NC, Wallis and Futuna / WF)

¹⁶ Source: ISO currency list Allowed currencies of the ipayment system

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. – 8.20 p.m. posting day
camt.054 (C54)	Electronic processing of batched incoming transactions and returns	Electronic information concerning the submitted SEPA bulk As of June 2013 optionally also for direct debits rejects prior to settlement		camt.054.001.02 camt.053.001.08	½ hourly posting between 5.00 a.m. – 9.00 p.m. posting day
camt.054 (C5N)	Real-time shop systems	Incoming instant credit transfers	Not yet real-time in the introduction phase	camt.054.001.02 camt.053.001.08	Every second, daily 24/7
camt.054 FI credit- / debit-notification	Interbank		No collectors, only individual bookings possible	camt.054.001.08	½ hourly, between 7.20 – 20.20 h booking day
camt.086	Electronic services bill reporting			camt.086.001.02	Monthly or quarterly depending on customer's choice
pain.002	Positive and negative status information at bulk and transaction level to quickly track the status of submitted payment orders	Each status code can be selected individually. Options: SEPA Credit Transfer SEPA Direct Debit International payment transaction (gpi) SEPA Instant Credit Transfer VoP-result	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 12.11.2024. 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 4711111111111111 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.

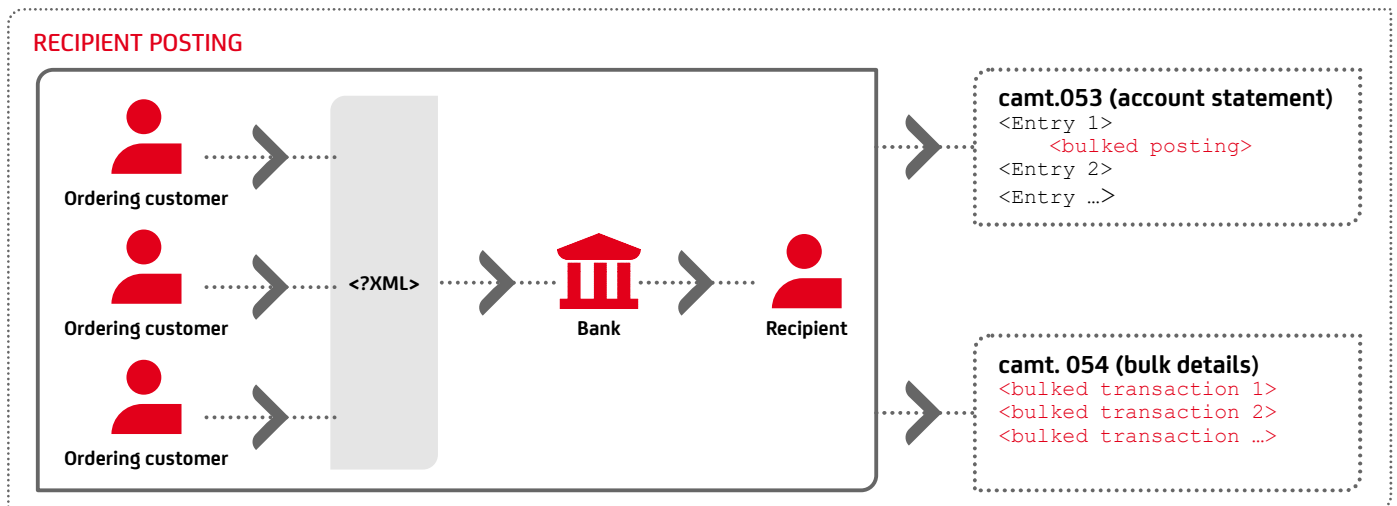
Submitter – net principle

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/queltige-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-orq.eu/Engine/RAServePG.php/P/255010010407/T/Technical-Standards

12.2. THE EUROPEAN SEPA BASIC FORMAT EPC

The following special requirements arise 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-MP¹⁷ – 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
- Different XSD from EPC and DK with the same namespace:
 - 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.

¹⁷ cgi-MP refers to the current pain.001.001.03 and not to the new planned ISO version

MAIN DIFFERENCES – SEPA GERMANY CREDIT TRANSFERS PAIN.001

Field(group)	CGI UC V9 R.2025	CGI UC V9 RTX RELAY	XML-AZV V3 CGI UC V3	AXZ V9	SEPA-CT V3	SEPA-CT V9	SCTIN-ST V9	CCU V3	CCU V9	INTER BANK PACS	REMARKS
	Group Standard	Group Standard									
/GroupHeader/...											
MessageId & CreationDateTime	R	R	R	R	R	R	R	R	R	-	
Authorization	-	-	-	-	-	-	-	-	-	-	
NumberOfTransaction	R	R	R	R	R	R	R	R	R	-	
ControlSum/...	R	-	O	R	R	R	R	R	R	-	
InitiatingParty	R	R	R	R	R	R	R	R	R	CBPR+	
.../Name/...	R	R	R	R	R	R	R	R	R	CBPR+	
.../PstlAdr	-	-	-	-	-	-	-	-	-	-	
.../Identification/OrganisationIdentification	O	O	O	O	O	O	O	O	O	CBPR+	
.../Identification/PrivateIdentification	-	-	-	-	-	-	-	-	-	-	
.../CountryOfResidence	-	-	-	-	-	-	-	-	-	-	
.../Contact Details	-	-	-	-	-	-	-	-	-	-	
ForwardingAgent/...	-	O	-	-	-	-	-	-	-	Relay	
/PaymentInformation/...											
PaymentInformationId	R	R	R	R	R	R	R	R	R	-	
PaymentMethod	R	R	R	R	"TRF" - R	"TRF" - R	"TRF" - R	"TRF" - R	"TRF" - R	x	
BatchBooking	O	I	I	I	O	O	O	O	O	-	
NumberOfTransaction	R	-	O	R	R	R	R	R	R	-	
ControlSum/...	R	-	O	R	R	R	R	R	R	-	
PaymentTypeInformation	XOR PmtInf or TxInf	XOR PmtInf or TxInf	XOR PmtInf or TxInf	-	XOR PmtInf or TxInf	XOR PmtInf or TxInf	XOR PmtInf or TxInf	XOR PmtInf or TxInf	XOR PmtInf or TxInf	-	
.../InstructionPriority	O	O	O	-	O	O	O	I	I	-	
.../ServiceLevel	R	R	R	-	R "SEPA"	R "SEPA"	R "SEPA"	R "URGP"	R "URGP"	x	
.../LocalInstrument	O "INST"	I	I	-	I	I	R "INST"	I	I	x	
.../CategoryPurpose	O	O	Cd Only	-	Cd Only	O	O	I	Cd Only	x	
RequestedExecutionDate	R DtTm allowed	R	R	R	R	R	R DtTm allowed	R	R	-	
PoolgAdjstmntDt	-	-	-	-	-	-	-	-	-	-	
Debtor/...	R	R	R	R	R	R	R	R	R	x	
.../Name	R	R	R	R	R	R	R	R	R	x	Replaced from master data
.../PostalAddress	O	O	O	O	O	O	O	O	O	x	Hybrid mandatory from Nov. 2025 in v9
.../PostalAddress/TwnNm	R	R	O	R	-	R	R	-	R	x	
.../PostalAddress/Country	R	R	O	R	R	R	R	R	R	x	
.../PostalAddress others	O	O	O	O	-	O	O	-	O	x	New tags in v9
.../PostalAddress/AddressLine	O	O	O	O	O	O	O	O	O	x	Max 2x70, Hybrid from Nov 2025
.../Identification/OrgId, .../Prvt	O	O	O	O	O	O	O	O	O	x	If used either OrgId or PrvtId
.../CountryOfResidence	O	O	I	O	-	-	-	-	-	CBPR+	

Field(group)	CGI UC V9 R.2025	CGI UC V9 RTX RELAY	XML-AZV V3 CGI UC V3	AXZ V9	SEPA-CT V3	SEPA-CT V9	SCTIN ST V9	CCU V3	CCU V9	INTER BANK PACS	REMARKS
.../ContactDetails/...	-	-	-	-	-	-	-	-	-	-	
DebtorAccount/Identification/...	R	R	R	R	R	R	R	R	R	x	
.../IBAN	R	R	R	R	R	R	R	R	R	x	Either IBAN or Other
.../Other: Identification, SchemeName/Code, SchemeName/Proprietary, Issuer	-	-	-	-	-	-	-	-	-		
DebtorAccount/Type	-	-	-	-	-	-	-	-	-		
DebtorAccount/Currency	O	O	R	R	I	I	I	I	I	x	
DebtorAccount/Name	-	-	-	-	-	-	-	-	-		
DebtorAccount//Proxy	I	O	-	I	-	I	I	-	I	x	DK: bilateral and additional only
DebtorAgent/FinInstId/...	R	R	R	R	R	R	R	R	R	x	"BIC / BICFI, EPC, DK: IBAN-Only with NOTPROVIDED in DebtorAgent/"
.../BIC (v3) or .../BICFI (v9)	XOR	O	XOR	XOR	XOR	XOR	XOR	XOR	XOR	x	
.../ClearingSystemMemberId/	-	O	-	-	-	-	-	-	-		
.../LEI	-	O	-	-	-	-	-	-	-		
.../Name	-	O	-	-	-	-	-	-	-		
.../PostalAddress	-	O	-	-	-	-	-	-	-		Hybrid address from Nov. 2025
.../Other	XOR	O	XOR	XOR	XOR	XOR	XOR	XOR	XOR	x	DK: NOTPROVIDED only
DbtrAgtAcct	-	-	-	-	-	-	-	-	-		
InstrForDbtrAgt	O	O	-	-	-	-	-	-	-		
UltimateDebtor/...	XOR PmtInf or TxInf	XOR PmtInf or TxInf	-	XOR PmtInf or TxInf	XOR PmtInf or TxInf	XOR PmtInf or TxInf	XOR PmtInf or TxInf	-	I	x	For CCU V9 currently not active
.../Name	O	O	-	R	O	O	O	I	I	x	SEPA max 70 characters
.../PostalAddress	O	O	-	O	-	-	-	-	I	x	DK: non-EWR Countries mandatory, Hybrid address from Nov. 2025
.../Id/OrgId, .../Id/Prvt	O	O	-	O	O	O	O	I	I	x	If used either OrgId or PrvtId
.../CountryOfResidence	O	O	-	O	-	-	-	-	-	CBPR+	
.../ContactDetails/...	-	-	-	-	-	-	-	-	-		
ChrgBr	XOR PmtInf or TxInf	XOR PmtInf or TxInf	O	-	"SLEV" XOR PmtInf or TxInf	"SLEV" XOR PmtInf or TxInf	"SLEV" XOR PmtInf or TxInf	"SLEV" XOR PmtInf or TxInf	"SHAR" XOR PmtInf or TxInf	x	
ChargesAccount	O	O	I	O	-	-	-	-	-	-	
ChrgsAcctAgt	-	-	-	-	-	-	-	-	-		
/CreditTransferTransactionInformation/...	R	Max 1	R	R	R	R	R	R	R		
PaymentId	R	R	R	R	R	R	R	R	R		
.../InstructionId	O	O	O	O	O	O	O	O	O		
.../EndToEndId	R	R	R	R	R	R	R	R	R	x	
.../UETR	O	R	-	O	-	-	-	-	O	CBPR+	
PaymentTypeInformation/...	XOR PmtInf or TxInf	XOR PmtInf or TxInf	XOR PmtInf or TxInf	R	XOR PmtInf or TxInf	XOR PmtInf or TxInf	XOR PmtInf or TxInf	XOR PmtInf or TxInf	XOR PmtInf or TxInf	x	
.../InstructionPriority	I	I	I	I	I	I	I	I	I	-	

Field(group)	CGI UC V9 R.2025	CGI UC V9 RTX RELAY	XML-AZV V3 CGI UC V3	AXZ V9	SEPA-CT V3	SEPA-CT V9	SCTIN ST V9	CCU V3	CCU V9	INTER BANK PACS	REMARKS
.../ServiceLevel	R	R	O	R	R "SEPA"	R "SEPA"	R "SEPA"	R "URGP"	R "URGP"	x	
.../LocalInstrument	O (for INST)	O (for INST)	I	-	I	I	R "INST"	I	I	x	
.../CategoryPurpose	O	O	Cd Only	Cd Only	Cd Only	O	O	Cd Only	O	x	
Amount/...	R	R	R	R	R	R	R	R	R	x	
.../InstructedAmount	O/R	O/R	O	XOR	R	R	R	R	R	x	SEPA only EUR
.../EquivalentAmount	O/R	O/R	O	XOR	-	-	-	-	-	CBPR+	For euro equivalent payment (not SEPA)
ExchangeRateInformation	O	O	I	O	-	-	-	-	-	CBPR+	
ChargeBearer	XOR PmtInf or TxInf	XOR PmtInf or TxInf	XOR PmtInf or TxInf	R	"SLEV" XOR PmtInf or TxInf	"SLEV" XOR PmtInf or TxInf	"SLEV" XOR PmtInf or TxInf	"SLEV" XOR PmtInf or TxInf	"SHAR" XOR PmtInf or TxInf	x	
ChequeInstruction	O	O	-	O	-	-	-	-	-		Only PaymentMethod=CHK
UltimateDebtor/	XOR PmtInf or TxInf	XOR PmtInf or TxInf	-	XOR PmtInf or TxInf	XOR PmtInf or TxInf	XOR PmtInf or TxInf	XOR PmtInf or TxInf	-	I	x	For CCU V9 currently not active
.../Name	O	O	-	R	O	O	O	I	I	x	SEPA max 70 characters
.../PostalAddress	O	O	-	O	-	-	-	-	I	x	DK: non-EWR Countries mandatory, Hybrid address from Nov. 2025
.../Id/OrgId, .../Id/Prvt	O	O	-	O	O	O	O	I	I	x	if used either OrgId or PrvtId
.../CountryOfResidence	O	O	-	O	-	-	-	-	-	CBPR+	
.../ContactDetails/...	-	-	-	-	-	-	-	-	-		
IntermediaryAgent1	O	O	O	O	-	-	-	-	-	CBPR+	CGI v3 Agent1 only BIC correspondent bank (not SEPA)
IntermediaryAgent2	O	O	-	O	-	-	-	-	-		
IntermediaryAgent3	-	-	-	-	-	-	-	-	-		
IntrmyAgt*Acct	-	-	-	-	-	-	-	-	-		
CdtrAgt/FinInstnId/...	O	O	O	O	O	O	O	O	O	x	IBAN only
.../BIC (v3) or .../BICFI (v9)	O	O	O	O	R	R	R	O	R	x	.../BIC (v3) or .../BICFI (v9)
.../ClearingSystemMemberId/	O	O	O	O	-	-	-	-	-	CBPR+	
.../LEI	O	O	-	O	-	-	-	-	-	CBPR+	
.../Name .../PostalAddress	O	O	O	O	-	-	-	-	-	CBPR+	Hybrid address from Nov. 2025
.../Other	-	-	-	-	-	-	-	-	-		
CdtrAgt/BranchIdentification	-	-	-	-	-	-	-	-	-		
CdtrAgtAccount/...	O	O	I	O	-	-	-	-	-	CBPR+	
.../Id/IBAN	R	R		R	-	-	-	-	-	CBPR+	
Creditor/...	R	R	R	R	R	R	R	R	R	x	
.../Name	R	R	R	R	R	R	R	R	R	x	SEPA max 70 characters
.../PostalAddress	O	O	O	O	O	O	O	O	O	x	Hybrid mandatory from Nov. 2025
...../PostalAddress/TwnNm	R	R	O	R	-	R	R	-	R	x	
...../PostalAddress/Country	R	R	O	R	R	R	R	R	R	x	
...../PostalAddress others	O	O	O	O	-	O	O	-	O	x	New tags in v9

Field(group)	CGI UC V9 R.2025	CGI UC V9 RTX RELAY	XML-AZV V3 CGI UC V3	AXZ V9	SEPA-CT V3	SEPA-CT V9	SCTIN ST V9	CCU V3	CCU V9	INTER BANK PACS	REMARKS
..../PostalAddress/AddressLine	0	0	0	0	0	0	0	0	0	x	max 2x70, Hybrid from Nov 2025
.../Identification/OrgId, .../Prvt	0	0	0	0	0	0	0	0	0	x	if used either OrgId or PrvtId
.../CountryOfResidence	0	0	-	0	-	-	-	-	-	CBPR+	
.../ContactDetails/...	-	-	-	-	-	-	-	-	-	-	
CreditorAccount/Identification/...	R (not for CHK)	R (not for CHK)	R (not for CHK)	R (not for CHK)	R	R	R	R	R	x	Not for cheque
.../IBAN	XOR	XOR	XOR	XOR	R	R	R	R	R	x	
.../Other/Id	XOR	XOR	XOR	XOR	-	-	-	-	-	CBPR+	National account number
.../Type: Code, Proprietary	-	-	-	-	-	-	-	-	-		(not SEPA)
.../Currency	0	0	-	0	-	-	-	-	-	CBPR+	
.../Name	-	-	-	-	-	-	-	-	-		
.../Proxy	0	0	-	0	-	0	0	-	I	x	
UltimateCreditor/...	0	0	I	0	0	0	0	-	I	x	For CCU V9 currently not active
.../Name	0	0	I	R	0	0	0	-	I	x	SEPA max 70 characters
.../PostalAddress,	0	0	-	0	-	-	-	-	I	x	Hybrid from Nov 2025
.../Id/OrgId, .../Id/Prvt	0	0	I	0	0	0	0	-	I	x	if used either OrgId or PrvtId
.../CountryOfResidence	0	0	-	0	-	-	-	-	-	x	For CCU V9 currently not active
.../ContactDetails	-	-	-	-	-	-	-	-	-		
InstructionForCreditorAgent	0	0	0	0	-	-	-	-	-	CBPR+	
InstructionForDebtorAgent	0	0	0	0	-	-	-	-	-		For value date compensation (SDVA only) or fax notification (not for SEPA)
Purpose	0	0	Cd only	Cd only	Cd only	0	0	Cd only	0	x	Cd or Prtry
RegulatoryReporting	0	0	-	0	-	-	-	-	-	CBPR+	Country specific, see also CGI UHB
Tax	-	-	-	-	-	-	-	-	-		
RelatedRemittanceInformation	0	0	-	-	-	-	-	-	-	CBPR+	
RemittanceInformation/Unstructured	0	0	0	0	0	0	0	0	0	x	Either Structured or Unstructured Remittance Information can be present. 1 x 140 characters
RemittanceInformation/Structured/...	0	0	-	0	0	0	0	0	0		CBPR+ Structured max. 9000 char Business Content, SEPA only CPAR
.../ReferredDocumentInformation	0	0	-	0	-	-	-	-	-		
.../ReferredDocumentAmount	0	0	-	0	-	-	-	-	-		
.../CreditorReferenceInformation/...	0	0	-	0	0	0	0	0	0	x	1 x 140 characters including tags for SEPA the only available entry
.../Invoicer	0	0	-	0	-	-	-	-	-		
.../Invoicee	0	0	-	0	-	-	-	-	-		
.../TaxRemittance	0	0	-	0	-	-	-	-	-		
.../GarnishmentRemittance	0	0	-	0	-	-	-	-	-		
.../AdditionalRemittanceInformation	0	0	-	0	-	-	-	-	-		

Legende: R=Required, O = Optional, I = Ignoriert, aber akzeptiert, x = Transfer in SEPA-Interbankclearing, S = Transfer nur in SEPA-Interbankclearing), "-" = Rejected

MAIN DIFFERENCES – DIRECT DEBIT SEPA GERMANY PAIN.008

Field(group)	CGI V2	DK V2	DK V8	Inter-bank	Remarks
/GroupHeader/...					
Authorisation/...	I	I	–	–	E.g. User-ID
InitiatingParty/Identification/...	R	O	O	–	
/PaymentInformation/...					
PaymentTypeInformation/ InstructionPriority	O	O	O	S	There are additional cross checks between the PaymentInformation and TransactionInformation levels
.../ServiceLevel	R	R	R	S	
.../LocalInstrument	R	R	R	S	
.../CategoryPurpose/Cd	I	O	O	S	
.../CategoryPurpose/Prtry	I	–	O	S	
Creditor/ Name	R	R	R	S	
.../PostalAddress/Country	O	O	O	S	
.../PostalAddress/AddressLine	O	O	–	S	
.../PostalAddress: Department, SubDepartment, StreetName, BuildingNumber, PostCode, CountrySubDivision	I	–	O	S	
.../CountryOfResidence	I	–	–	–	
.../ContactDetails/...	I	–	–	–	
CreditorAccount/ Identification/IBAN	R	R	R	S	
.../Currency	O	O	O	S	
“.../Identification/Other: Identification, SchemeName/Code, SchemeName/ Proprietary, Issuer .../Type: Code, Proprietary”	I	–	–	–	
CreditorAgent/ FinancialInstitutionIdentification/BIC	O	O	O	S	EPC,DK: IBAN-Only mit NOTPROVIDED in CreditorAgent/FinancialInstitutionIdentification/ Other/Identification
.../PostalAddress/Country	I	–	–	–	
“.../FinancialInstitutionIdentification: ClearingSystemMemberIdentification/..., .../BranchIdentification/Identification”	I	–	–	–	
UltimateCreditor/ Name	R	R	R	S	
.../Id/OrgId, .../Id/Prvt	O	O	O	S	
.../PostalAddress/Country	O	–	–	–	
.../PostalAddress/AddressLine	O	–	–	–	
.../PostalAddress: Department, SubDepartment, StreetName, BuildingNumber, PostCode, CountrySubDivision	I	–	–	–	
.../CountryOfResidence, ContactDetails	I	–	–	–	
ChargesAccount/...	I	–	–	–	
“CreditorSchemeIdentification/ Identification/ PrivateIdentification/Other: Identification, SchemeName/ Proprietary”	O	R	R	S	Contains creditor ID. Cross checks between PaymentInformation and TransactionInformation
/DirectDebitTransactionInformation/...					
PaymentTypeInformation/ InstructionPriority	I	–	–	–	Es existieren zusätzliche Crossprüfungen zwischen den Ebenen PaymentInformation und TransactionInformation
.../ServiceLevel	R	R	R	S	
.../LocalInstrument	R	R	R	S	
.../CategoryPurpose/Cd	I	O	O	S	
.../CategoryPurpose/Prtry	I	–	O	S	
“DirectDebitTransaction/... Enthält Mandatsdaten inkl. Änderungen”	O	O	O	S	CGI has about 30 additional optional tags over the rest.
“CreditorSchemeIdentification/ Identification/ PrivateIdentification/Other: Identification, SchemeName/ Proprietary”	O	R	R	S	Enthält Gläubiger:in ID. Crossprüfungen zwischen PaymentInformation und TransactionInformation
UltimateCreditor/ Name	O	O	O	S	
.../Id/OrgId, .../Id/Prvt	O	O	O	S	
.../PostalAddress/Country	O	–	–	–	
.../PostalAddress/AddressLine	O	–	–	–	
.../PostalAddress: Department, SubDepartment, StreetName, BuildingNumber, PostCode, TownName, CountrySubDivision	I	–	–	–	
.../CountryOfResidence, ContactDetails	I	–	–	–	
IntermediaryAgent1/...	I	–	–	–	
DebtorAgent/ FinancialInstitutionIdentification/BIC	O	O	O	S	EPC, DK: IBAN-Only mit NOTPROVIDED in DebtorAgent/FinancialInstitutionIdentification/ Other/Identification
.../PostalAddress/Country	I	–	–	–	
“.../FinancialInstitutionIdentification: ClearingSystemMemberIdentification/..., .../BranchIdentification/Identification”	I	–	–	–	

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

Legende: R=Required, O = Optional, I = Ignored, but accepted, x = Transferred in SEPA-Interbankclearing, S = Transferred only in SEPA-Interbankclearing)ay urgent credit transfers in Euro via pain.001

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 since March 2024. **In November 2025, the format will be supplemented by the hybrid address.**

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”).

URGENT PAYMENTS (URGENT CCU – RESTRICTIONS STILL IN PLACE)

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
NbOfTxs (NumberOfTransactions)	Number of individual trans-actions	Mandatory	Unlimited
CtrlSum (ControlSum)	Control sum in euro of sub-mission	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 trx max. recommended
PmtInfId (PaymentInformation-ID)	Reference of submission	Mandatory	Max. 35 characters
PmtMtd (PaymentMethod)	Payment instrument: Credit Transfer	Mandatory	“TRF” – Credit Transfer
BtchBookg (BatchBooking)	Presenter booking, bulk / single	Optional	„true“ – bulk posting „false“ – single posting
NbOfTxs (NumberOfTransactions)	Number of individual trans-actions	Optional	Unlimited
CtrlSum (ControlSum)	Controlling sum in euro of the logical bulk	Optional	Unlimited
SvcLvl-Cd (ServiceLevelCode)	Service scheme	Mandatory	“URGP” – Urgent Payment
CtgyPurp (CategoryPurpose)	Payment type of bulk	Optional	“INTC” – Intra Company Payment “CORT” – Trade Settlement Payment. Mapped in field 23e upon conversion into MT103 (all other codes are ignored)
ReqdExctnDt (RequestedExecutionDate)	Requested execution date	Mandatory	ISO date, maximum 60 days in future. Date in the past is set to the next possible working day
Dbtr-Nm (DebtorName)	Name of debtor; the bank over-writes this with the account holder’s master data	Mandatory	Max. 70 characters

Field name	Description pain.001.001.09	Entries	
Dbtr-PstlAdr Dept, SubDept, StrtNm, BldgNb, BldgNm, Flr, PstBx, Room, PstCd, TwNm, TwnLctnNm, DstrctNm, CtrySubDvsn, Ctry, AdrLine	In case address details are provided when making a payment in the new format, they 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
DebtrAgt-FinInstnID-BICFI (DebtorAgentBIC)	BIC / SWIFT code of the originator	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 (Ultimate Debtor)	Different client	Not allowed	Field in pain.001.001.03 not usable for urgent payments
UltmtDbtr-PstlAdr	Address of relevant party	Obligatory if UltmtDbtr is provided	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.
UETR	Unique ID	Optional	See chapter 10.15., an assignment is recommended for end-to-end tracking
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, TwNm, TwnLctnNm, DstrctNm, CtrySubDvsn, Ctry, AdrLine	In case address details are provided when making a payment in the new format, they must at least town and country. Payments with international reference must always include addresses in the previous form. For purely domestic payments the address information is optional. Please refer also to chapter 4.	Optional	Country code ISO 3166, DE for Germany
CdtrAcct-IBAN (CreditorAccount)	IBAN of the beneficiary	Mandatory	Max. 34 characters
Purp (Purpose)	Type of payment	Optional	"INTC" – Intra Company Payment "CORT" – Trade Settlement Payment Mapped in field 23e upon conversion into MT103 (all other codes are ignored)
Ustrd-RmtInf (UnstructuredRemittance-Info)	Unstructured remittance information	Recommended	Together with EndToEndIdentification, a maximum of 140 characters are transferred to target format (see footnote 18).
Strd-RmtInf (StructuredRemittance-Info)	Structured remittance information	Only if no unstructured remittance information	Together with EndToEndIdentification, a maximum of 140 content excluding XML tags are transferred to target format (see footnote 18).

14. Cross-border credit transfers (AXZ)

Key features

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

14.1. pain.001.001.009 INTERNATIONAL PAYMENT TRANSACTIONS

Field name	Description pain.001.001.009	Entry DFÜ-Agreement – Version 3.9	
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 DateTime Always specify local timeplus time zone difference (UTC) (Germany: +01:00 (CET) or + 02:00 (CEST = summer time)).
	NbOfTxs (NumberOfTransactions)	Number of individual transactions	Mandatory Max. 35 numeric characters
	CtrlSum (ControlSum)	Control sum of submission (without currency code)	Recommended Decimal number, max. 3 decimal places
	InitgPty (InitiatingParty)	Initiating party	Mandatory Name of the initiating party (may be different from name of ordering party)
PmtInf	PaymentInformation	Ordering party data	Any number of times possible, max. 100 recommended
	PmntInfd (PaymentInformation-ID)	Reference for the presentation	Mandatory Max. 35 characters
	PmtMtd (PaymentMethod)	Payment instrument: Credit Transfer or cheque	Mandatory "TRF" – Credit Transfer "CHK" – Cheque
	BtchBookg (BatchBooking)	Bulk/single booking	Optional Initially only „false“ possible for single bookings
	NbOfTxs (NumberOfTransactions)	Number of individual transactions	Optional Max. 15 numeric
	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.
	Dbtr-Nm (DebtorName)	Name of the ordering party – overwritten by the bank with the account holder's master data	Mandatory Max. 140 characters
	Dbtr-PstlAdr (DebtorPostalAddress)	Address of the ordering party, overwritten by the bank with the account holder's master data	Optional If used at least TwNm and Ctry
	Dbtr-Id (DebtorIdentification)	Debtor Identification	Optional See Chapter 10.09
	DbtrAcct-Id-IBAN (DebtorAccountIBAN)	IBAN of ordering party	Mandatory Max. 34 characters
	DbtrAcct-Ccy (DebtorAccountCurrency)	Currency used for ordering party's account	Mandatory
	DbtrAgt-FinInstId-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 3.9		
UltmtDbtr-PstAdr (UltimateDebtorPostalAddresses)	Address of different ordering party	Mandatory, if UltmtDbtr-Nm is used		Address see Chapter 10.6.1. 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 Can be filled with "NOTPROVIDED"
PmtId-UETR (PaymentIdentification-UETR)	Unique transaction reference	Optional		See Chapter 10.15 Field filling is recommended for end-to-end tracking
PmtTplnf-InstrPrty (InstructionPriority)	Payment priority	Optional		„HIGH“ or „NORM“ – not used. Unless otherwise agreed with the credit institution, NORM is always interpreted here (i.e. HIGH is ignored).
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 <CdTrfxInf>.
Amt-InstdAmt-Ccy (InstructedAmount)	Instructed amount and currency code	Mandatory if <EqvtAmt> is not occupied		Amount and currency code, max. 99.999.999,99 e.g. 100 USD. Maximum decimal places depending on currency
Amt-EqvtAmt-Ccy (EquivalentAmount)	Equivalent amount in currency of ordering party's account	Mandatory field if <InstdAmt> is not filled		Amount and currency code, max. 99.999.999,99 e.g. 88,24 EUR
Amt-EqvtAmt-CcyOfTrf (EquivalentAmount-CurrencyOfTransfer)	Currency code, different from the currency used for the ordering party's account	Mandatory field if <InstdAmt> is not filled		Currency code e.g. USD
ChrgBr (ChargeBearer)	Fee allocation	Mandatory		„SHAR“ – fee sharing „DEBT“ – charges and expenses borne by ordering party „CRED“ – charges and expenses borne by creditor
ChequeInstruction (ChqInstr)	Details of the issue of a cheque	Optional		This element group may only be used in the case of cheques, i.e. PaymentMethod = CHK.
<ChqInstr><ChqInstr> <ChqTp> ChequeInstructionChequeType	Cheque type	Optional		See overview of payments by check
<ChqInstr><ChqNb> ChequeInstructionChequeNumber	Unique cheque number	Optional		Max. 35 characters See overview of payments by check
"<ChqInstr> <DlvryMtd><Cd> ChequeInstructionDeliveryMethodCode	Delivery method of the cheque	Optional		See overview of payments by check
<ChqInstr><DlvrTo> ChequeInstructionDeliverTo	Party to whom the payer bank should send the cheque	Optional		See overview of payments by check
IntermediaryAgent1 (IntrmyAgt1)	First intermediate bank	Optional		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		This element group may be used subject to bilateral agreement between the customer and the bank, but only the <BICFI> element is permitted. In case of use, IntermediaryAgent1 must also be present. In the case of check payments (i.e. PaymentMethod CHK), information is generally not permitted.

Field name	Description pain.001.001.09	Entry DFÜ-Agreement – Version 3.9	
CdtrAgt-FinInstld-BICFI (CreditorAgentBICFI)	BIC / SWIFT-Code of the beneficiary's bank	Recommended	8 or 11 characters Further Identifier see Chapter 10.7.2
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	Address required: at least TwnNm and Ctry 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, instruction key with instructions CHQB with cheque numbers, HOLD payments, PHOB-TELB notify by telephone
InstrForDbtrAgt (InstructionFor-DebtorAgent)	Indication for value date and fax or email	Optional	Max. 25 characters. If the field CdtTrfTxInf / IntrmyAgt1 / FinInstnld / 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 Information	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:xsd: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>UXX22070400096</MsgId> <CreDtTm>2022-07-04T15:09:20.561</CreDtTm> <NbOfTxes>1</NbOfTxes> <InitgPty> <Nm>InitiatingParty Name</Nm> </InitgPty> </GrpHdr></pre>	<p>MessageIdentification – unique reference of the file</p> <p>The date and time when the ZV message was generated by the instructing party.</p> <p>Number of transactions</p> <p>Information about the party initiating the payment, i.e. the payer (payer) or a party acting on behalf of the payer.</p>	-	-
		Q6	-
			if different from the debtor (field 50C or L)
Payment Information			
<pre><PmtInf> <PmtInfId>UXX22070400096PI00001</PmtInfId> <PmtMtd>TRF</PmtMtd> <ReqdExctnDt> <Dt>2025-04-04</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>	<p>PaymentInfID – unique reference of the log. File</p> <p>Payment method: Transfer</p> <p>Execution date as date or date with time</p> <p>Client name (with address, if applicable)</p> <p>Client IBAN</p> <p>Currency</p> <p>BIC of the instructing credit institution</p>	T22	-
		Q8	Field 30
		Q5	Field 50
		T4b	Field 50H
		T4a	Field 32B
		Q3	Field 52A
Credit Transfer Transaction Information			
<pre><CdtTrfTxInf> <PmtId> <EndToEndId>UXX22070400096PI00001E00001 </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></pre>	<p>Reference of the payment from the point of view of the principal</p> <p>Unique transaction reference according to RFC 4122</p> <p>Transaction type</p> <p>Priority of execution of the payment.</p> <p>Agreement or rule for processing the transaction</p> <p>amount commissioned</p> <p>Code meaning that certain rules apply</p> <p>BIC of the creditor</p> <p>Name of the payee (and address if applicable)</p> <p>IBAN of the creditor</p> <p>RemittanceInformation</p> <p>Unstructured purpose</p>	-	-
		T26	Field 111
		T22	Field 23E
		T16 – T20	Field 23E
		T14a / T14b	Field 32B
		T21	Field 71A
		T8	Field 57a
		T10b	Field 59
		T10a	-
		T12	Field 59
		T15	Field 70

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-FORM FILLING EXAMPLES

Use Case	XML-Assignment
Urgent payment	<pre><PmtTpInf> <SvcLvl> <Cd>URGP</Cd> </SvcLvl> </PmtTpInf></pre>
ABA Code	<pre><CdtrAgt> <FinInstnId> <ClrSysMmbId> <ClrSysId> <Cd>USABA</Cd> </ClrSysId> <MmbId>021000021</MmbId> </ClrSysMmbId> <Nm>JP Morgan Chase</Nm> <PstlAdr> <StrtNm>Creditor Agent Street 1</StrtNm> <PstCd>1111</PstCd> <TwnNm>Creditor Agent Town</TwnNm> <Ctry>US</Ctry> </PstlAdr> </FinInstnId> </CdtrAgt></pre>
ABA Code with Fax advice	<pre><InstrForDbtrAgt>Fax to 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>ZKKBCHZZ80A</BICFI> </FinInstnId> </IntrmyAgt1></pre>

14.3. OVERVIEW OF PAYMENTS BY CHECK

Field name	Description pain.001.001.09	Entry DFÜ-Agreement – version 3.9	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
Cdtr (Creditor)	Name of creditor	Second intermediary bank	Nm: Max. 70 characters PstlAdr: must be displayable with 2x35 characters
IntermediaryAgent1 (Intrmy-Agt1)	First intermediary bank		Not permitted
IntermediaryAgent2 (Intrmy-Agt2)	Second intermediary bank		Not permitted
CdtrAgt (CreditorAgent)	Bank Begünstigter		Not permitted
CdtrAcct (CreditorIBAN)	Creditor account		Not permitted
InstrForDbtrAgt (InstructionFor-DebtorAgent)	Instruction for the debtor agent		Not permitted
UltmtCdtr (UltimateCreditor)	Ultimate creditor		Not permitted

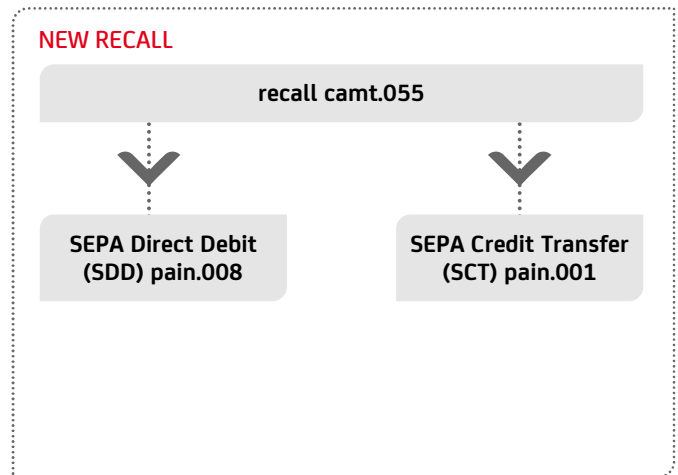
DELIVERTO (PARTY TO WHOM THE PAYING BANK SHOULD SEND THE CHECK)

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

15. Electronic recall request / camt.055

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

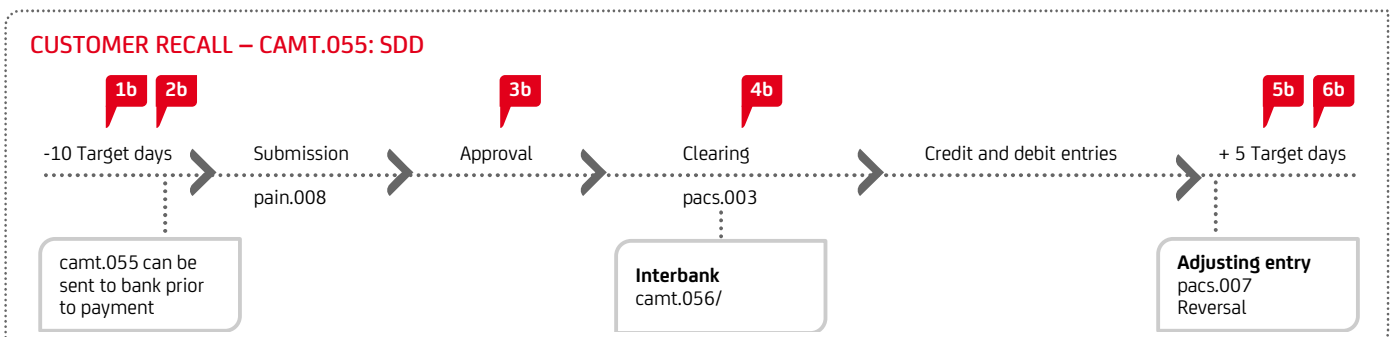
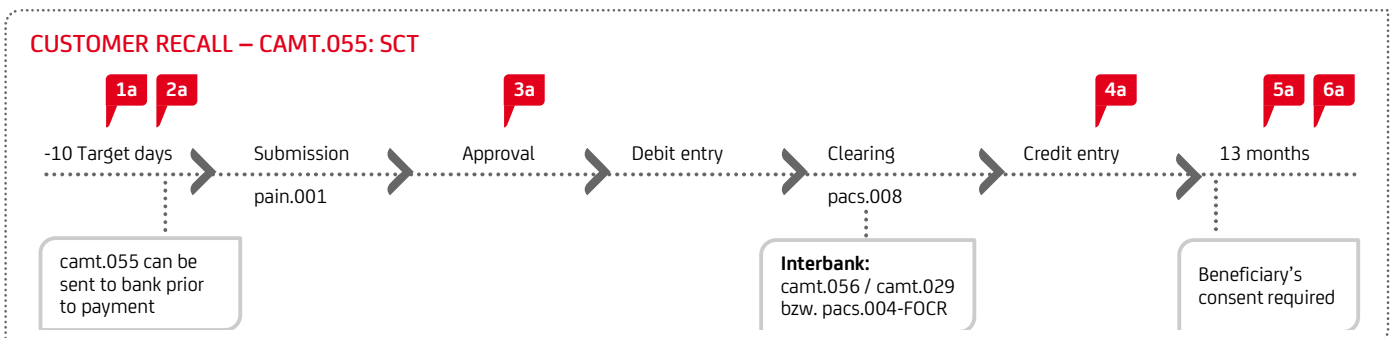
CALL-BACK BY FAX



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.

Criteria for referencing the original file / transaction

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 / Orgld / 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 / Orgld / Othr / Id		Mandatory
Number of transactions in PaymentInf	NbOfTxs		Mandatory ¹⁸
Amount in PaymentInf	CtrlSum		
Transaktionsdetails		SCT	SDD
Amount stated in transaction	OrgnlInstdAmt		Mandatory
Instruction-Id	OrgnlInstrId		Mandatory ¹⁴
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

¹⁸Optional fields in original message; if used in original message, these must also be specified in camt.055 for comparison

IMPORTANT FORMAT SPECIFICATION CAMT.055

Field name	Entries	Description
Assgnmt +	Assignment	[1..1]
++	Identification <Id>	[1..1] Message reference for the recall message
++	Assigner <Assgnr>	[1..1]
+++	Party <Pty>	[1..1]
++++	Name <Nm>	[0..1] Presenter of the recall (mandatory)
++++	Identification <Id>	[0..1]
+++++	OrganisationIdentification <OrgId>	[1..1] or PrvtId
+++++	Other <Othr>	[0..*]
+++++	Identification <Id>	[1..1] e. g. Customer ID (optional field group)
++	Assignee <Assgne>	[1..1]
+++	Agent <Agt>	[1..1]
++++	FinancialInstitutionIdentification <FinInstnId>	[1..1]
+++++	BICFI <BICFI>	[0..1] BIC of the commissioned submitter bank
++	CreationDateTime <CreDtTm>	[1..1] Date / time that the recall message was drafted
Undrlyg +	Underlying	[0..*] Only 1 occurrence permissible, i. e. DK cardinality is [1..1]
++	OriginalPaymentInformationAndCancellation <OrgnlPmtInfAndCxl>	[0..*] Recall data on the PaymentInf level (mandatory group) May only be used once per message according to DK
+++	Case <Case>	[0..1] Account holder data (mandatory group)
++++	Identification <Id>	[1..1] Recall reference (mandatory)
++++	Creator <Cretr>	[1..1]
+++++	Party <Pty>	[1..1]
+++++	Name <Nm>	[0..1] Account holder presenter
+++++	Identification <Id>	[0..1] Mandatory group due to IBAN
+++++	OrganisationIdentification <OrgId>	[1..1] or PrvtId
+++++	AnyBIC <AnyBIC>	[0..1]
+++++	Other <Othr>	[0..*]
+++++	Identification <Id>	[1..1] IBAN of account holder for mapping (mandatory)
+++	OriginalPaymentInformationIdentification <OrgnlPmtInfId>	[1..1] Original payment information Id for mapping (mandatory)
+++	OriginalGroupInformation <OrgnlGrpInf>	[0..1] Reference to original message (mandatory group)
++++	OriginalMessageIdentification <OrgnlMsgId>	[1..1] Original message Id for mapping (mandatory)
++++	OriginalMessageNameIdentification <OrgnlMsgNmId>	[1..1] Original message type to distinguish between CT or SDD for mapping <ul style="list-style-type: none"> • pain.001 • pain.008 oder • optionally: use version number pain.001.003.03 (version number not for mapping)
+++	NumberOfTransactions <NbOfTxs>	[0..1] Original number of transactions in the logical file (bulk); mandatory if used in the original message
+++	ControlSum <CtrlSum>	[0..1] Original sum in the logical file (bulk); mandatory if used in original message
+++	PaymentInformationCancellation <PmtInfCxl>	[0..1] Mandatory <ul style="list-style-type: none"> • 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]

Field name	Entries	Description
++++++ Code <Cd> or <Prtry>	[1..1]	<ul style="list-style-type: none"> SDD code: CUST, TECH or DUPL SCT code: CUSTor Prtry – AC03 or AM09
++++ OriginalTransactionReference <OrgnlTxRef>	[0..1]	
++++ MandateRelatedInformation <MndtRltdInf>	[0..1]	
+++++ MandateIdentification <Mndtld>	[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>2025-05-23T10:01:12</CreDtTm>
</Assgnmt>
<Undrlyg>
  <OrgnlPmtInfAndCxl>
    <Case>
      <Id>Recall-Referenz-1234556</Id>
      <Cretr>
        <Pty>
          <Id>
            <OrgId>
              <Othr>
                <Id>DE2140700202700012345678</Id>
              </Othr>
            </OrgId>
          </Id>
        </Pty>
      </Cretr>
    </Case>
    <OrgnlPmtInfId>SCT-Bulk123</OrgnlPmtInfId>
    <OrgnlGrpInf>
      <OrgnlMsgId>SCT-Message987</OrgnlMsgId>
      <OrgnlMsgNmId>pain.001</OrgnlMsgNmId>
    </OrgnlGrpInf>
    <NbOfTx>100</NbOfTx>
    <CtrlSum>100.12</CtrlSum>
    <PmtInfCxl>true</PmtInfCxl>
    <CxlRsnInf>
      <Rsn>
        <Cd>CUST</Cd>
      </Rsn>
    </CxlRsnInf>
  </OrgnlPmtInfAndCxl>
</Undrlyg>
```

EXAMPLE OF TRANSACTION 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>2025-05-23T10:01:12</CreDtTm>
</Assgnmt>
<Undrlyg>
  <OrgnlPmtInfAndCxl>
    <Case>
      <Id>Recall-Referenz-1234556</Id>
      <Cretr>
        <Pty>
          <Id>
            <OrgId>
              <Othr>
                <Id>DE2140700202700012345678</Id>
              </Othr>
            </OrgId>
          </Id>
        </Pty>
      </Cretr>
    </Case>
    <OrgnlPmtInfId>SCT-Bulk123</OrgnlPmtInfId>
    <OrgnlGrpInf>
      <OrgnlMsgId>SCT-Message987</OrgnlMsgId>
      <OrgnlMsgNmId>pain.001</OrgnlMsgNmId>
    </OrgnlGrpInf>
    <NbOfTx>100</NbOfTx>
    <CtrlSum>100.12</CtrlSum>
    <PmtInfCxl>false</PmtInfCxl>
    <TxInf>
      <OrgnlInstrId>1234567890</OrgnlInstrId>
      <OrgnlEndToEndId>OriginatorID1234</OrgnlEndToEndId>
      <OrgnlInstdAmt Ccy="EUR">1234.56</OrgnlInstdAmt>
      <ReqdExctnDt>2025-05-23</ReqdExctnDt>
      <CxlRsnInf>
        <Rsn>
          <Cd>CUST</Cd>
        </Rsn>
      </CxlRsnInf>
    </TxInf>
  </OrgnlPmtInfAndCxl>
</Undrlyg>
```

16. VERIFICATION OF PAYEE (VOP)

New verification step to increase the security of SEPA-instant payments and SEPA transfers starting 5 October 2025: Verification of Payee (VoP).

Which transactions are subject to VoP?

SEPA transfers and instant payments are always subject to VoP, regardless of the method used to submit them:

- Online banking
- Mobile banking
- Self-service terminal
- HBCI single transfer
- Standing order entry
- Entry at the counter when the customer is present, e.g., via receipt

VoP is not required if the customer deposits transfer receipts in the mailbox or submits paper-based transfers.

Overview order types	SCT OptOut	Instant OptOut	SCT OptIn VoP	Inst OptIn VoP
Credit transfer	CCT	CIP	CTV	CIV
SRZ* submission	CCS	(CIS)**	VCS	(VIS)**
SRZ*-VEU	CCX	(CIX)**	VCX	(VIX)**
Pain.002 VoP	.-	.-	VPZ	VPZ
Pain.002 Payment Status	CRZ	CIZ	CRZ	CIZ
Credit transfer container	CCC	.-	.-	.-

*Servicerechenzentrum

**only optional, not supported by UniCredit Bank GmbH

Due to legal requirements, we must perform a Verification of Payee (VoP) before executing a SEPA credit transfer or SEPA instant transfer. This verification is performed using the data provided in the transfer. The payee's payment service provider checks whether the specified recipient name matches the IBAN-associated name (account holder of the specified IBAN). The VoP service can thus increase the security of SEPA-instant payments and SEPA transfers.

The VoP request leads to the following technical results:

- **MATCH:** The specified recipient name matches the name associated with the recipient IBAN.
- **CLOSE MATCH:** The specified recipient name does not fully match the name associated with the recipient IBAN. Name according to recipient verification: <Name>. The recipient name stored for the IBAN is returned.
- **NO MATCH:** The specified recipient name does not match the name associated with the recipient IBAN.
- **NOT APPLICABLE:** The recipient check cannot currently be performed.

Further details for verifying payment files via bulk order:

The VoP result is

- a) displayed in a compressed format in the customer's electronic banking system, including the number of matches, close matches, no matches, and no verification possible.
- b) delivered in the standardized Payment Status Report file – pain.002. This file contains the corresponding feedback for each individual payment and can therefore be automatically processed and evaluated by the customer systems. Based on this, customers can decide whether the entire file submission is released for execution or rejected.

SUBMISSIONS WITHOUT VOP VERIFICATION – OPT-OUT:

For non-consumers, it is also possible to submit a file with bulk orders for execution without VoP verification. This is done using the so-called VoP opt-out function. The payments are sent directly to the receiving bank without performing the IBAN name check.

For this purpose, EBICS customers use the existing EBICS order types (without VoP):

CIP – SEPA-instant payments and

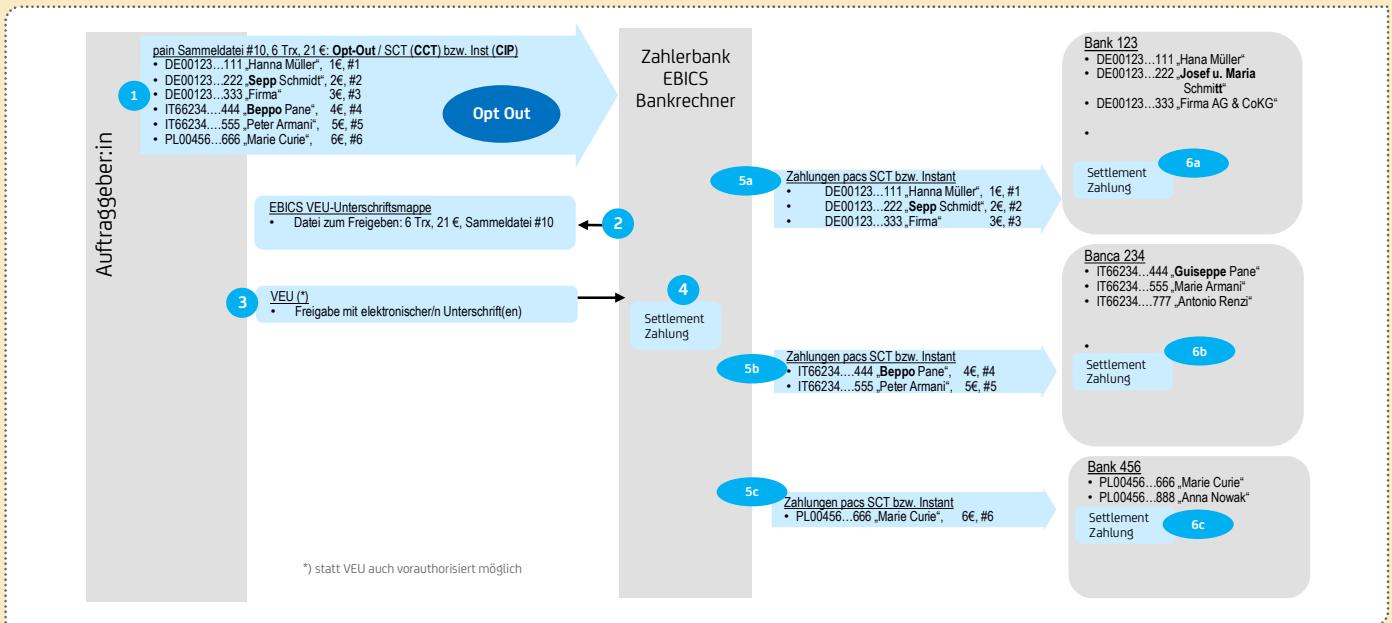
CCT – SEPA transfers.

FinTS / HBCI customers select the following via the customer software:

VoP Opt-Out (HKVOO) together with the existing FinTS / HBCI order type.

Our sales and service representatives and cash management specialists will be happy to assist you with the technical details.

EXAMPLE WITHOUT VOP (OPT-OUT)*



*The numbers in the graph represent the sequential steps of the process

SUBMISSIONS WITH VOP VERIFICATION (OPT-IN):

The following new order types are planned for requesting VoP verification EBICS (EBICS order types with VoP verification according to the [EBICS-Standard](#)):

CIV – SEPA-instant payments (VoP Opt-In)

CTV – SEPA credit transfer (VoP Opt-In)

EBICS order type for retrieving the pain.002 with the detailed feedback per transfer (according to the [EBICS-Standard](#)):

VPZ – VoP status report (ZIP container)

FinTS / HBCI order types with VoP verification according to the FinTS standard: (www.fints.org):

HKVPP + SEPA / instant payments order type – VoP Opt-In (applies to single and bulk orders)

HKVOO + SEPA-bulk orders / instant payments bulk orders – VoP Opt-Out

HKVPA + SEPA / instant payments order type – Execution order

Note: There is no separate order type for retrieving the pain.002 with the detailed VoP feedback for each transfer; this is included in the response to the HKVPP.

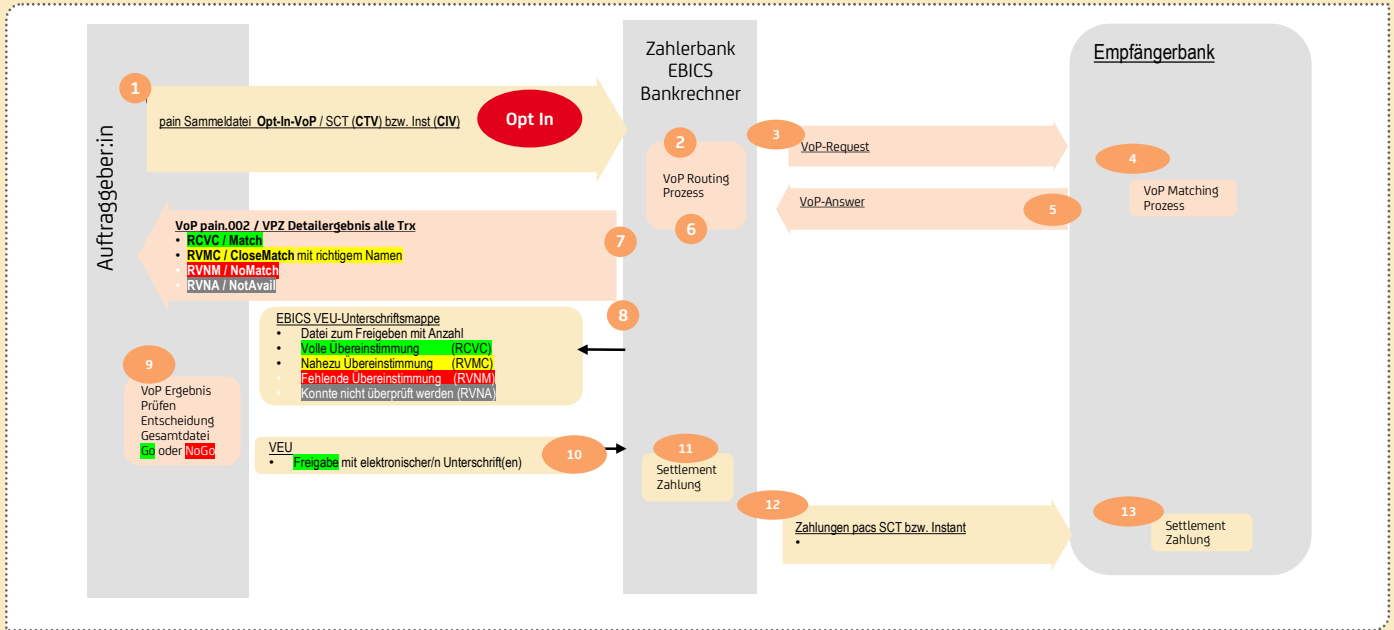
The pain.002 is structured according to the [EBICS-Standard](#). In addition, the response to the opt-in/opt-out submission contains a corresponding explanatory text.

Important: News regarding the VoP regulation for bulk files with one transaction. BaFin has published a new notice that provides important relief for you as a customer: Until further notice, we will be able to accept and process bulk files with one transaction without a VoP verification. Therefore, we will process bulk files with one item and the old order types (e.g., CCT, CIP, CCS) in the same way as today and will not reject them.

The general recommendation to submit bulk files with one transaction using an OPT-in order type still applies. This ensures that files can be processed accordingly by all banks in Germany in accordance with the multi-bank standard. If the regulator's interpretation changes, we reserve the right to reject applications.

Our customer service representatives and cash management specialists will be happy to assist you with the technical details.

EXAMPLE WITH VOP (OPT-IN)*



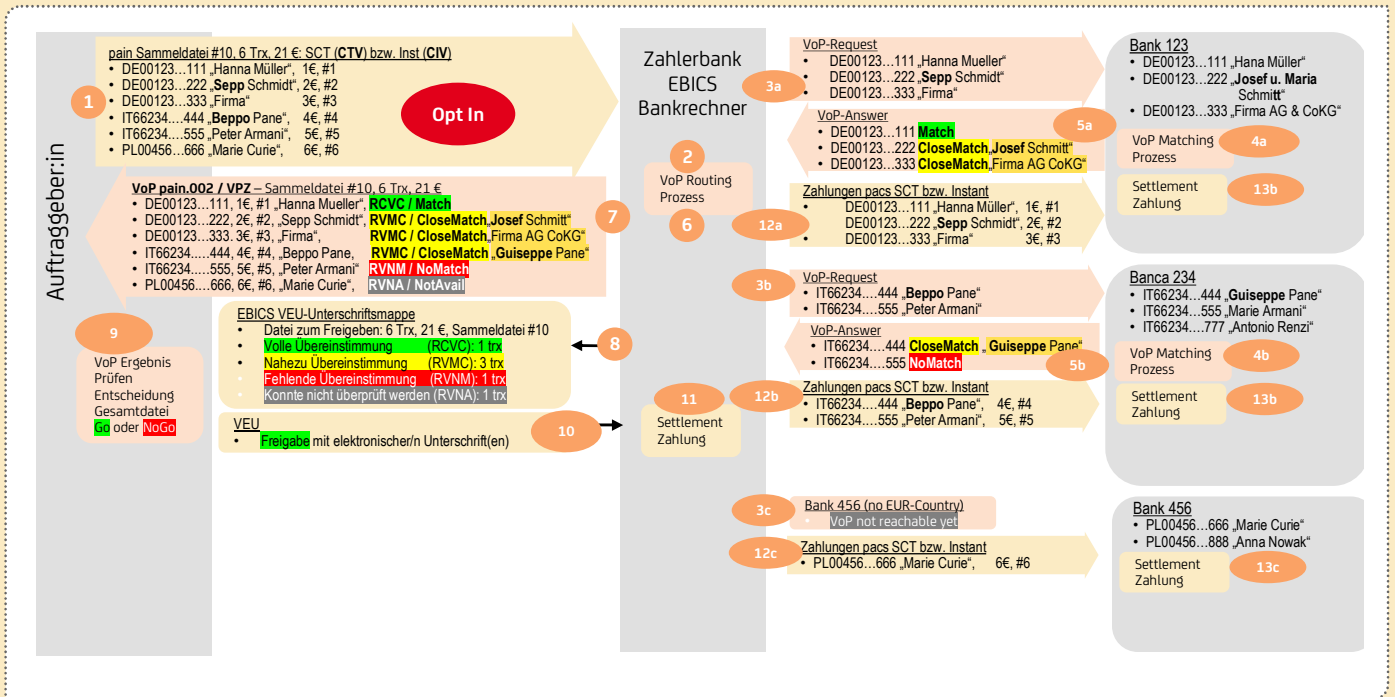
*The numbers in the graph represent the sequential steps of the process

EXAMPLES OF VOP RESULTS:

Status	Subject	Request	Recipient name	Response name or error code
Match	Correct name	Hanna Müller	Hanna Müller	
	For multiple names: Check for individual person	Josef Schmidt	Josef und Maria Schmidt	
	Nickname	Sepp Schmidt	Josef Schmidt	
	Multiple first names	Maria Schmidt	Maria-Erika Schmidt	
	Special characters	Schmidt Meier GmbH u Co	Schmidt-Meier GmbH & Co	
	Company legal form missing	Schmidt Meier	Schmidt-Meier GmbH & Co	
	Mutated vowels (umlaut)	Hanna Mueller	Hanna Müller	
Close Match	Correct name but minor typos	Josef Schmitt	Josef Schmidt	Josef Schmidt
	For joint accounts: Check for individual identity	Josef Schmitt	Josef und Maria Schmidt	Josef Schmidt
	Company legal form	Fimra	Firma AG & Co KG	Firma AG Co KG
	Languages	Bavaria-Energy	Bayern-Energie	Bayern Energie
No Match	Incorrect name	Peter Armani	Maria Armani	
	Account does not exist or is not a payment transaction account	Josef Schmitt		
	If multiple names are used: Check for individual identity	Josef Schmitt	Erika und Maria Schmidt	
Not Applicable	No first name	Schmidt	Maria Schmidt	
	No response within 5 seconds			AB11 Timeout
	Payee's Payment Service Provider (PSP) cannot perform the reconciliation			AB03 no valid payment account
	Payee's PSP is not participating			AB03 Bank is outside the EU or does not yet participate in the VoP

Each VoP request will only take a few seconds per transaction.

EXAMPLE WITH VOP (OPT-IN) REGARDING RECIPIENT NAME CHECK



PAIN.002 VOP – BULK

```
<?xml version="1.0" encoding="UTF-8"?><Document xmlns="urn:iso:std:iso:2002:tech:xsd:pain.002.001.10">
<CstmrPmtStsRpt>
<GrpHdr>
<MsgId>XML990920160222150337602</MsgId>
<CreDtTm> 2024-05-10T16:10:02.017+00:00</CreDtTm>
<DbtrAgt>HVVEDEMMXXX</DbtrAgt>
</GrpHdr>
<OrgnlGrpInfAndSts>
<OrgnlMsgId>Message-Id-pain.001</OrgnlMsgId>
<OrgnlMsgNmId>pain.001.001.03</OrgnlMsgNmId>
<OrgnlNbOfTx>6</OrgnlNbOfTx>
<OrgnlCtrlSum>21</OrgnlCtrlSum>
<GrpSts>RVCN</GrpSts>          RVCN->Received», oder PEND-Pending, oder RCVC «Received Verification Completed» bei Full Match
<StsRsnInf>
<AddtlInf>RCVC: IBAN stimmt mit Namen des Zahlungsempfängers ueberein.</AddtlInf>
<AddtlInf>RVMC: IBAN stimmt mit Namen des Zahlungsempfängers nahezu ueberein.</AddtlInf>
<AddtlInf>Geben Sie die Zahlung trotzdem frei, kann das Geld an eine falsche Person gehen.</AddtlInf>
<AddtlInf>RVNM: IBAN stimmt nicht mit Namen des Zahlungsempfängers ueberein </AddtlInf>
<AddtlInf>Geben Sie die Zahlung trotzdem frei, kann das Geld an eine falsche Person gehen.</AddtlInf>
<AddtlInf>RVNA: Es konnte nicht geprueft werden, ob IBAN mit Namen des Zahlungsempfängers uebereinstimmt.</AddtlInf>
<AddtlInf>Geben Sie die Zahlung trotzdem frei, kann das Geld an eine falsche Person gehen.</AddtlInf></StsRsnInf>
<NbOfTxPerSts><DtldNbOfTx>1</DtldNbOfTx><DtldSts>RCVC</DtldSts></NbOfTxPerSts>
<NbOfTxPerSts><DtldNbOfTx>3</DtldNbOfTx><DtldSts>RCMC</DtldSts></NbOfTxPerSts>
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...
</TxInfAndSts>
</OrgnlPmtInfAndSts>
</CstmrPmtStsRpt>
</Document>
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TRX-FEEDBACK MATCH / CLOSEMATCH

```

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  <OrgnlInstrId>1-Instruction-Id</OrgnlInstrId>
  <OrgnlEndToEndId>1-End-to-End-Id</OrgnlEndToEndId>
  <OrgnlUETR>VOP-UUID</OrgnlUETR>
  <TxSts>RCVC</TxSts>
  <OrgnlTxRef>
    <Cdr>
      <Pty>
        <Nm>Hanna Mueller</Nm>
      </Pty>
    </Cdr>
    <CdrAcct>
      <Id>
        <IBAN>DE00123...111</IBAN>
      </Id>
    </CdrAcct>
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</TxInfAndSts>

<TxInfAndSts>
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  <OrgnlInstrId>2-Instruction-Id</OrgnlInstrId>
  <OrgnlEndToEndId>2-End-to-End-Id</OrgnlEndToEndId>
  <OrgnlUETR>VOP-UUID</OrgnlUETR>
  <TxSts>RVMC</TxSts>
  <StsRsnInf>
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  </StsRsnInf>
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  <OrgnlUETR>VOP-UUID</OrgnlUETR>
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  <StsRsnInf>
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```

TRX-FEEDBACK CLOSEMATCH / NOTAVAILABLE

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  <StsRsnInf>
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    <Cdr>
      <Pty>
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      </Pty>
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        <Nm>Peter Armani</Nm>
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    <AddtlInf>Bank nicht Erreichbar</AddtlInf>
  </StsRsnInf>
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      </Pty>
    </Cdr>
    <CdrAcct>
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      </Id>
    </CdrAcct>
  </OrgnlTxRef>
</TxInfAndSts>

```

STRATEGIC AND TECHNICAL RECOMMENDATIONS

We recommend answering the following strategic questions:

- How can I use SEPA-instant payments to benefit my company, for example in liquidity management?
- What challenges and opportunities does Verification of Payee (VoP) present for my company?
- Is there a possibility of implementing new business models in connection with SEPA-instant payments?

The following operational and technical questions arise:

- Are my involved IT systems (e.g., ERP system, accounting program, treasury system, HR / personnel system, electronic banking system) already ready for SEPA-instant payments?
- To what extent do I want to use the VoP service, i.e., the IBAN name check?
- How can this be integrated into my existing processes?

If the VoP check is used for SEPA instant payments and SEPA transfers, this will have a significant impact on your company's processes, including requiring an update to the electronic banking system.

The various process steps and changes are currently being analyzed by all parties involved, including the electronic banking software providers. We recommend close communication with these service providers and our cash management specialists.

Important: for customers who expect transfer amounts to be credited to their account:

All transfers (SEPA-instant payments or SEPA transfer) from private individuals will in future undergo the VOP check (consumers cannot opt-out of the VoP check).

Our recommendation:

Corporate customers should already check whether their invoices contain the exact account holder name for the specified IBAN. Inaccurate information may lead to queries and possibly payment cancellations.

Background:

Consumers (as payment originators) will receive the respective VoP check results from their bank.

In the event of discrepancies with the recipient's registered account holder name, appropriate notifications or warnings will be displayed. The payer can then decide whether to execute the transfer to the recipient.

Therefore, if necessary, please adjust your invoices accordingly now.

Disclaimer

This publication is brought to you by:

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