



# Payment transactions

## Reporting

Updated version with amendments from November 2024

October 2024



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# 1. Introduction

The introduction of SEPA has provided customers with various options of retrieving account information reports and status reports on order submissions. This brochure is designed to provide you important details of the options, including reference to the pertinent technical specifications and the various SEPA formats. The information provided in this brochure constitutes recommendations, which are based on the DFÜ Agreement of the German Banking Industry Committee.

Further details and information on technical fields and XML schemas (XSD) are found in Appendix 3 of the specification for remote data transfer between customer and bank according to the DFÜ (remote data transfer) agreement, Version 3.7 dated 21 November 2023

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



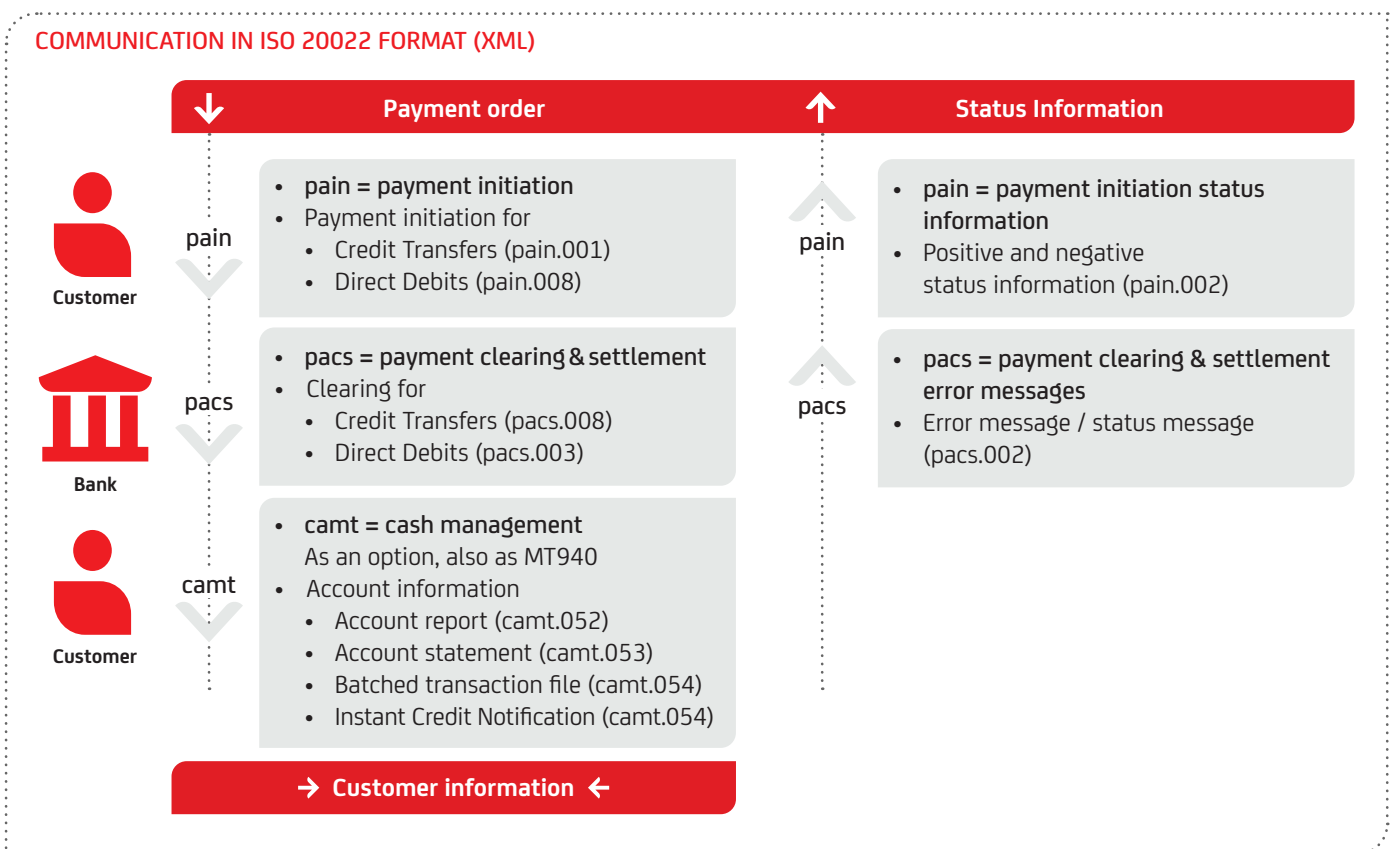
## 2. Submission of orders and reporting

The introduction of SEPA has raised the standard for payments and customer reporting to ISO 20022 (XML). The Regulation (EU) No 260 / 2012 has made the ISO 20022 format mandatory for the submission of domestic and EU payments in the customer-bank process. This is optional in the bank-customer process. The consistent application of the ISO 20022 format – from ordering to the receiving party – is beneficial because in this case all payment information is forwarded as well.

Customers submit the payment transaction files to banks in the pain format. In interbank dealings, the payments are subsequently exchanged between the banks in the pacs format. The customer can retrieve reports on the processing status of this submission. As an option, account information on the transactions is provided

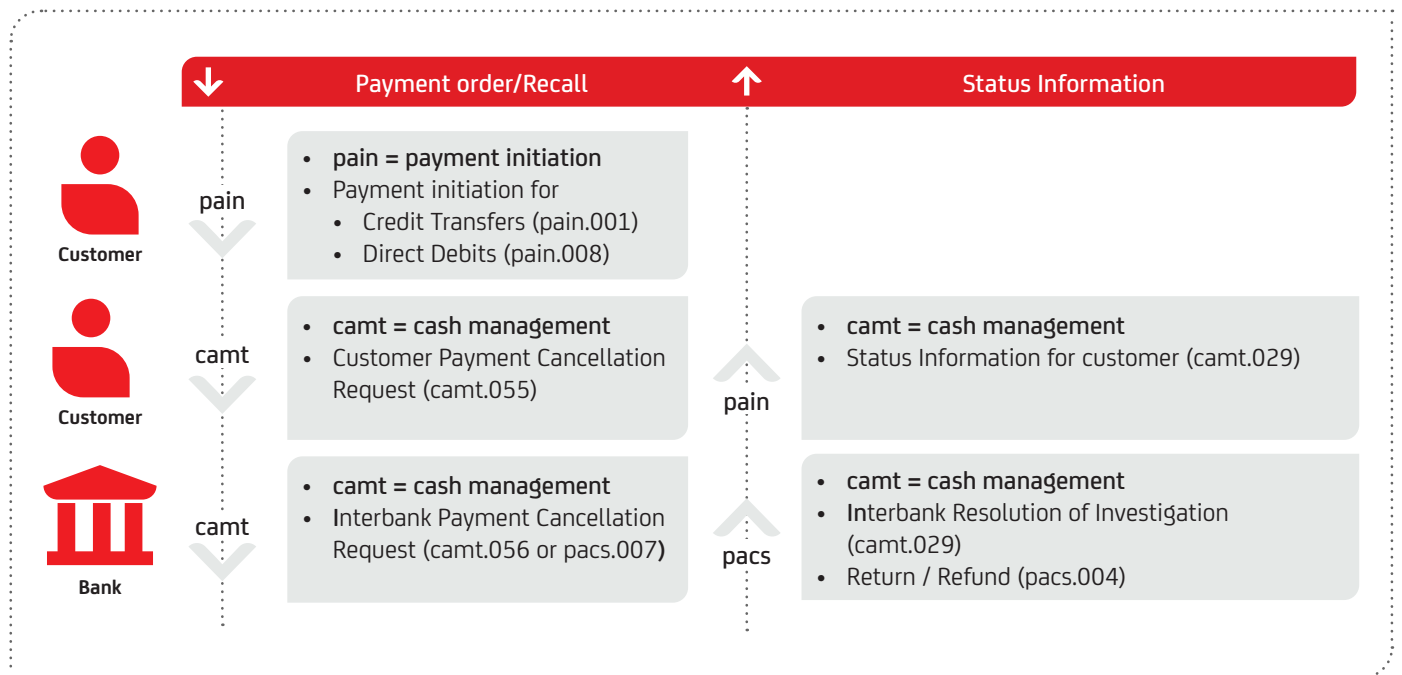
in the camt format. As an option, the bank may also provide errors / rejects and positive status information to the customer as a file in pain format. In international reporting, customers can also be offered ISO 20022 (XML) reporting products, even though ISO 20022 (XML) has not yet been introduced. For more details, see table “Overview of international reporting options” on page 11 in chapter “5 Options in reporting”.

UniCredit also offers its customers the option of providing account information and reports in the legacy MT940 format. The following chapters present the various formats, providing a basis for making the optimum decision for the implementation of SEPA.



The camt.055 electronic payment cancellation request is added to the ISO 20022 standard's scope of use. Customers submit a payment cancellation request for an original payment order. The payment cancellation request can either be answered promptly

by UniCredit with a camt.029 status information message or, if a credit transfer is concerned, has to be clarified between the payment service providers with the beneficiary's involvement.



# 3. History of SEPA

To adjust SEPA to the constant technical and regulatory changes, the updated SEPA rulebook is published annually in November. As far as you are concerned, these annual rulebook modifications mean that you may possibly also have to make updates to the formats. 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 and also provides the pain.002 status information in line with the previous version. However, the respective formats do have to be used to be able to utilise the new functions. Please find below an overview of the most important changes based on the annual German specification in the DFÜ Agreement, Appendix 3.

## 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 Agreement Appendix 3 – Version 3.6)

- International and urgent payments can be submitted in pain.001.001.09 format. The structured address fields such as city <TwnNm>, street <StrNm> and country <Ctry> must be entered. The structured address fields for the Ultimates will also become mandatory.
- Adaptations and changes to camt.053 / 052 / 054.001.08: Since version 8 will also have to be compatible with the CBPR+ interbank format in the future:
  - Umlauts are no longer allowed – äÄöÖüÜß etc. changed to aAoOuUs etc.
  - Only 140 characters for Unstructured RemittanceInfo (previously n x 140 characters). The rest (often internal booking information) is transferred to AdditionalTransactionInformation (1 x 500 characters)
  - UnstructuredAddress: Only 3 x 35 characters (previously 7 x 70 characters)
  - ToDateTime: from 00:00:00 to 24:00:00 → 23:59:59

## 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)

- Decommission of MT940 / 42 until 2025
- Announcement of camt.052 / 053 / 054 – Change to new ISO Version 2019 (camt.052.001.08 / camt.053.001.08 / camt.054.001.08) for 2021

## November 2019 (DFÜ Agreement Appendix 3 – Version 3.3)

- Business transaction code amendments
- Introduction of specific BTCs for SEPA Instant credit transfers
- Updating of old BTCs
- Cancellation of old formats (DTI, DK Version 2.5 and 2.6)
- Introduction of the CIZ order type (Instant – pain.002)
- Credit notification for instant credit transfers (C5N)
- gpi pain.002

## November 2018 (DFÜ Agreement Appendix 3 – Version 3.2)

- Modifications in reporting
- Bank services billing statement (camt.086)
- Uniform naming conventions for standard DK formats
- Electronic account statement in .pdf format (BKA)
- Instant payments in pain.002
- Additions to recall result (camt.029)
- Elimination of old order types (XAZ, XTZ, XTX, XDZ, XDX)

## November 2017 (DFÜ Agreement Appendix 3 – Version 3.1)

- Amendments of electronic account statements

## November 2017 (DFÜ Agreement Appendix 3 – Version 3.0)

- Amendments of status information concerning payments and payment cancellations

## November 2015 (DFÜ Agreement Appendix 3 – Version 2.9)

- Amendments of electronic account statement

**November 2014 (DFÜ Agreement Appendix 3 – Version 2.8)**

- No format changes
- Amendments of electronic account statement

**November 2013 (DFÜ Agreement Appendix 3 – Version 2.7)**

- Format versions: pain.001.003.03, pain.008.003.02, pain.002.003.03
- camt still camt.05x.001.02

**November 2012 (DFÜ Agreement Appendix 3 – Version 2.6)**

- No format changes
- Return code AC13 if the debtor is a consumer and FF05 if a COR1 direct debit with shorter presentation period is not possible

**November 2011**

- No format changes

**November 2010 (DFÜ Agreement Appendix 3 – Version 2.5)**

- Format versions: pain.002.002.03
- camt still camt.05x.001.02
- Restructuring of the reject pain.002 message to accommodate customer requirements
- Structured text for return fees in MT940/MT942/DTI

**November 2009 (DFÜ Agreement Appendix 3 – Version 2.4)**

- Start of SEPA Direct Debit CORE and SEPA Direct Debit B2B
- Format versions: pain.002.002.02
- Option: Definition of XML statement formats camt.052.001.02, camt.053.001.02, camt.054.001.02

**November 2008 (DFÜ Agreement Appendix 3 – Version 2.3)**

- No content-related format changes, although grouping and containers are taken into account: pain.002.001.02.ct, pain.002.001.02.ct.con

**January 2008 (DFÜ Agreement Appendix 3 – Version 2.2)**

- Start of SEPA Credit Transfer
- Format versions: pain.002.001.02.ct
- MT940 with SEPA information
- Formats for XML statements (camt.05x) not yet defined

# 4. Changes as of November 2024

## THE CHANGES AT A GLANCE

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

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

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

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

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

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

### 1. IMPLEMENTATION STAGE NOVEMBER 2024

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

#### • Price harmonization

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

#### • Accessibility

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

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

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

### 2. IMPLEMENTATION STAGE OCTOBER 2025

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

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

## FURTHER IMPLEMENTATION STAGES FOR NON-EURO COUNTRIES

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

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



## FIRST INSIGHTS INTO THE "VERIFICATION OF PAYEE" SCHEME RULES

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

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

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

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

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

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

- In online banking, the VoP name comparison is carried out before the TAN or authorization and the result is displayed. The client can then decide on the basis of the result whether to execute the transfer or not.
- When submitting transfer receipts, the VoP name comparison is only carried out while the customer is still at the counter. Receipts that are put in the mailbox do not have to be checked with the VoP name comparison.
- For corporate customers who submit files, the VoP name comparison is also offered as part of new order types with a distributed electronic signature (VEU), but can also be deselected (OptOut). The existing order types for SEPA transfers (e.g. CCT, CCC and CIP) are contractually defined as "OptOut" order types.
- When submitting with the new "OptIn" order types, the file is directed to the VEU (Distributed Electronic Signature) and the VoP name comparison is carried out at the same time. The result of the VoP name comparison is then made available for collection as a payment status report. The file can then be authorized or rejected.
- SEPA transfers (real-time or normal SCT) must be submitted separately from urgent payments (Target2, CCU) or foreign payments (CBPR+ / AXZ / DTAZV) in the correct order types. Exception: mixed cgi files. For invoicing parties receiving payments:
- For SEPA transfers and real-time transfers, the recipient's data is compared with the recipient's bank before payment authorization. If the name and IBAN do not match, this leads to a warning message when the order is placed and this can lead to the payment initiation being aborted. In order to avoid uncertainty among payers and increased queries from the payee, it is therefore essential that the recipient's name and account holder are identical when entering payee data, for example on invoices and pre-printed transfer forms.

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

## LEI ENRICHMENT

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

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

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

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

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

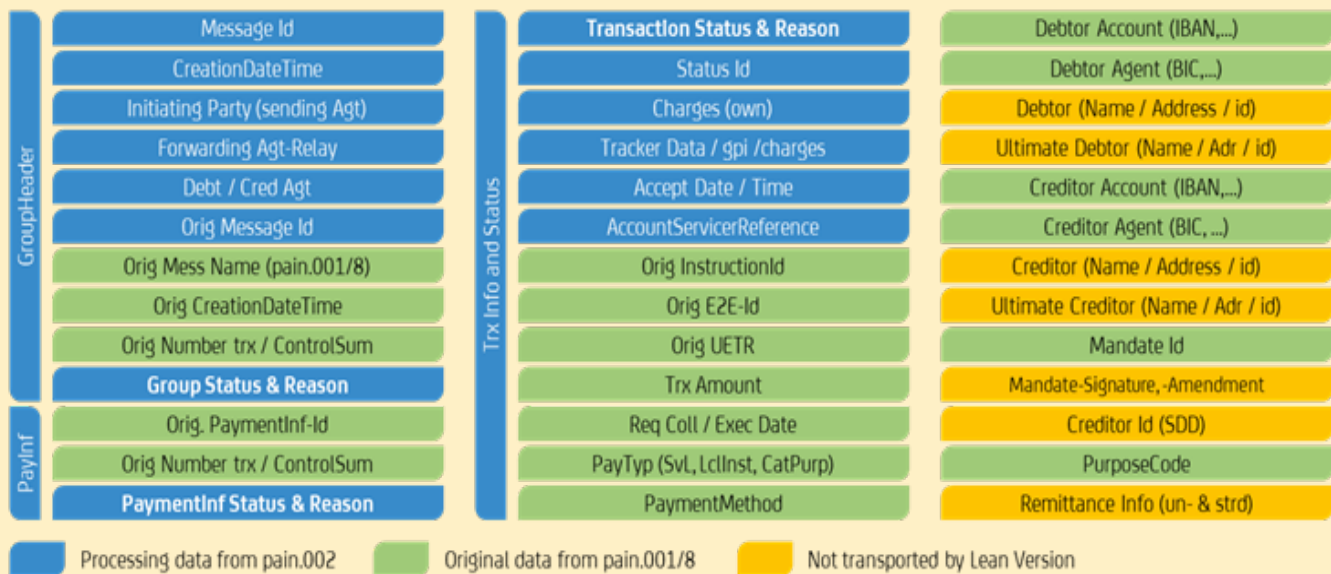
Effects of the introduction of the new version pain.002.001.10 for international payment transactions (AXS):

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

Innovations in pain.002.001.10 (analog to SEPA):

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

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



### Camt-flooding / camt.053 replaces MT940

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

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

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

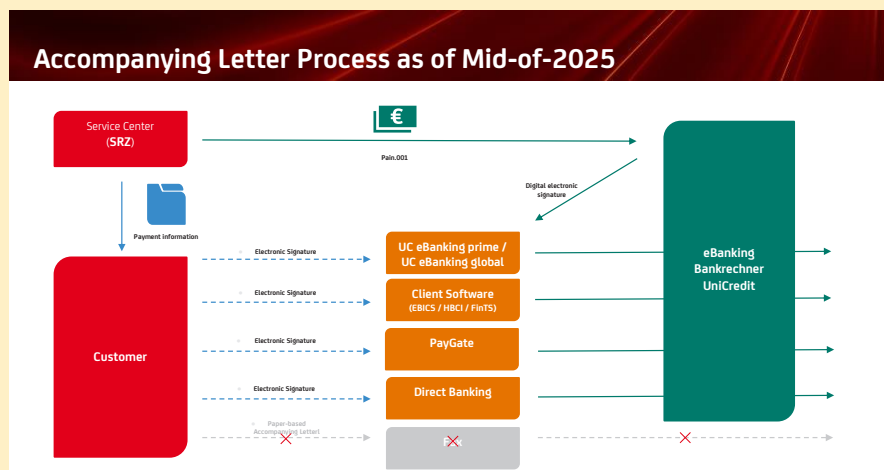
As a further step in digitalization, the accompanying note approvals will only be offered electronically from October 2025. This also applies to the accompanying note approvals from service data centers. The option of transmitting the accompanying note to the bank back office by fax will no longer be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

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

Digital approval of payments offers customers the following advantages:

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

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



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

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

## STRUCTURED ADDRESS OR HYBRID ADDRESS WILL BE MANDATORY IN THE FUTURE

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

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

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

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

### UNSTRUCTURED ADDRESS – OLD ISO-VERSION

```

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

```

### STRUCTURED ADDRESS – NEW ISO-VERSION

```

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

```

### HYBRID ADDRESS

```

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

```

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

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

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

### TIME SCHEDULE ADDRESSES

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

\*expected, planned

### CURRENT FORMAT OVERVIEW – MIGRATION PLAN

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

#### XML CLIENT FORMATS – SUBMISSION ACCORDING TO ISO 20022 VERSION 2019

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

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

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

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

		Nov 21	Mar 23	Mar 24	Nov 24	Oct 25	Nov 26	
camt V8	C53 / C52 / C54 / C5N V8	Start						
	C53 / C52 / C54 / C5N V2					Inviduell	Stop	
	MT940 / MT942					Inviduell	Stop	
FI / interbank	camt V8 FI		Start					
	MT950						Stop	
Status	pain.002.001.10 (SEPA, CCU)		Start					
	pain.002.001.03 (SEPA, CCU)						Stop	
	pain.002.001.10 (gpi / AXS)		Start					
	pain.002.001.03 (gpi / XGZ)						Stop	
Recall	pain.007.001.04					Unchanged		
	camt.055 V4 & V5 (SEPA)					Unchanged		
	camt.029 V6 (SEPA)					Unchanged		
Billing	camt.086 V1 & V2					Unchanged		

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

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

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

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



# 5. Options in reporting

Which report serves what purpose? The table below gives you an overview of the possible variants of electronic account information relating to account statements, account reports, batched transactions and status reports.

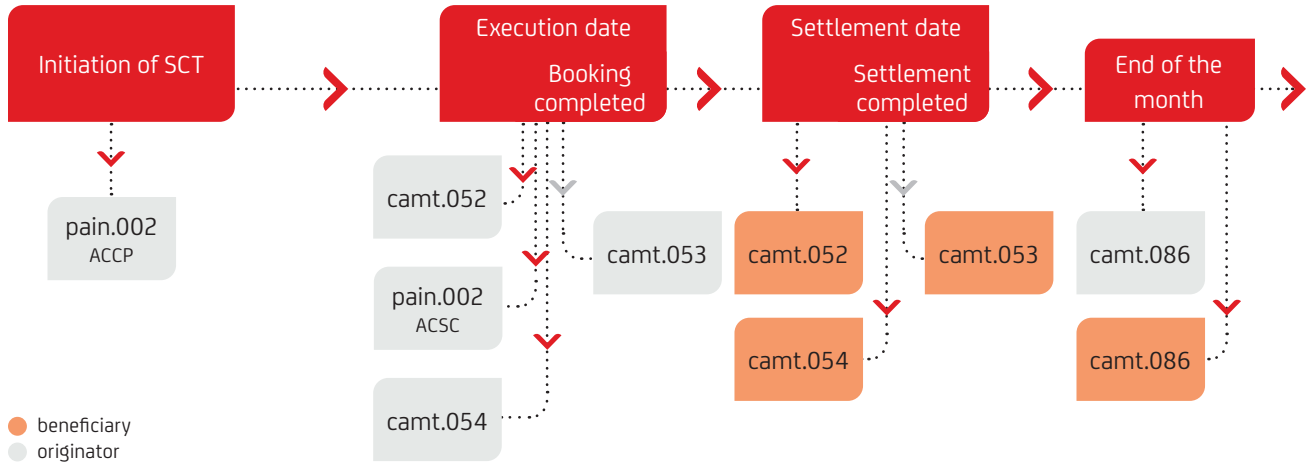
	Recommended for	Options	Restrictions / to be observed	Format	Possible preparation time <sup>1</sup>
MT940	Electronic account statement – legacy systems		Not all SEPA fields are passed on	MT940	End of day booking day Decommission planned for 2025
MT942	Payment transaction report – legacy systems		Not all SEPA fields are passed on	MT942	Every half-hour between 7.25 a.m. and 8.25 p.m. on the entry date + additional advance account report for submitted direct debits Entry date Decommission planned for 2025
camt.053	Electronic account statement			camt.053.001.08 camt.053.001.02	5.00 a.m. on the day after booking
camt.052	Electronic payment transaction report			camt.052.001.08 camt.052.001.02	Every half-hour between 7.25 a.m. – 8.25 p.m. entry date, additional advance account report for submitted direct debits
camt.054 (C54)	Electronic processing on incoming payments and returns	<ul style="list-style-type: none"> <li>Electronic information on the submitted SEPA file</li> <li>Since June 2013 optionally also for direct debits returned prior to settlement</li> </ul>		camt.054.001.08 camt.054.001.02	Every half-hour between 5 a.m. and 9 p.m. entry date
camt.054 (C5N)	Electronic processing of incoming payments and returns of instant credit transfers	<ul style="list-style-type: none"> <li>Real-time shop systems</li> <li>Incoming instant credit transfers</li> </ul>	Not yet real-time in the introduction phase	camt.054.001.08 camt.054.001.02	Every 15 minutes on all calendar days
camt.054 (inter-bank)	Credit-debit notification on an individual transaction basis	Select by amount, customer payment, bank payment	Only via Swift Interact	camt.054.001.08	Between 5 a.m. and 9 p.m. on the booking day
pain.002	Positive and negative status information at logical file and transaction level to quickly track the status of submitted payment orders	Each status code can be selected individually. Options: <ul style="list-style-type: none"> <li>SEPA Credit Transfer</li> <li>SEPA Direct Debit</li> <li>SEPA Instant Credit Transfer</li> <li>International payment transaction (gpi)</li> </ul>	No direct debit return fees reported	DK: <ul style="list-style-type: none"> <li>pain.002.001.03</li> <li>pain.002.001.10</li> </ul>	Shortly after event is triggered as well as every 15 minutes, on all calendar days
camt.029	Mandatory for camt.055 electronic payment cancellation requests		Currently only available for Germany	camt.029.001.06	Bearbeitungsstand 4.4.
BKA	Electronic account statement			PDF	End of day Entry date
camt.086	Bank services billing statement			ISO: <ul style="list-style-type: none"> <li>camt.086.001.01</li> </ul> DK: <ul style="list-style-type: none"> <li>camt.086.001.02</li> </ul>	Monthly on the 5th working day of the working month

<sup>1</sup>Your Cash Management & eBanking specialist will be happy to provide you with further details on the configuration options for the availability times.

## OVERVIEW OF INTERNATIONAL REPORTING OPTIONS

Country		MT940	MT942	camt.052	camt.053	camt.054	camt.086	Batch Booking	pain.002	.pdf account statement	camt.05x.001.08
AT	UniCredit Bank Austria AG	Group Standard	Group Standard	Group Standard	Group Standard	Group Standard	Group Standard	Feature available	Local Standard	Local Standard	Group Standard
BA	UniCredit Bank Banja Luka	Local Standard	–	–	–	Local Standard	–	Feature available	–	Local Standard	4Q2025
	UniCredit Bank Mostar	Group Standard	Group Standard	only in EuropeanGate	only in EuropeanGate	–	–	–	only in EuropeanGate	Local Standard	4Q2025
BG	UniCredit Bulbank Bulgaria	Group Standard	Group Standard	Group Standard	Group Standard	–	Group Standard	–	–	–	4Q2025
CZ	UniCredit Bank Czech Republic, a.s.	Local Standard	Local Standard	Group Standard	Group Standard	–	Group Standard	Limited feature available	Group Standard	Local Standard	4Q2025
DE	UniCredit Bank GmbH Germany	Group Standard	Group Standard	Group Standard	Group Standard	Group Standard	Group Standard	Feature available	Group Standard	Local Standard	Group Standard
HR	Zagrebačka banka d.d. Croatia	Group Standard	–	Group Standard	Group Standard	Local Standard	–	Feature available	Group Standard	Local Standard	4Q2025
HU	UniCredit Bank Hungary Zrt.	Group Standard	Group Standard	Group Standard	Group Standard	–	Local Standard	Feature available	Local Standard	Local Standard	4Q2025
IT	UniCredit S.p.A. Italy	Group Standard	Group Standard	Group Standard	Group Standard	Group Standard	Group Standard	Feature available	Local Standard	Local Standard	Group Standard
RO	UniCredit Tiriac Bank S.A. Romania	Group Standard	Group Standard	Group Standard	Group Standard	–	–	Limited feature available	Group Standard	Local Standard	4Q2025
RS	UniCredit Bank Serbia JSC	Group Standard	Group Standard	Local Standard	Local Standard	–	–	–	European Gate	Local Standard	4Q2025
SI	UniCredit Banka Slovenija d.d.	Group Standard	Group Standard	Group Standard	Group Standard	–	Local Standard	Feature available	Group Standard	Local Standard	4Q2025
SK	UniCredit Bank Slovakia a.s.	Group Standard	Group Standard	Group Standard	Group Standard	–	Local Standard	Limited feature available	Group Standard	Local Standard	4Q2025
TR	Yapi Kredi Turkey	Group Standard	Local Standard	–	–	–	–	–	–	–	–
US	UniCredit Bank GmbH – Branch	Local Standard	Local Standard	Local Standard	Local Standard	–	–	–	Local Standard	Local Standard	–

## SCT STATUS IN A LIVETIME

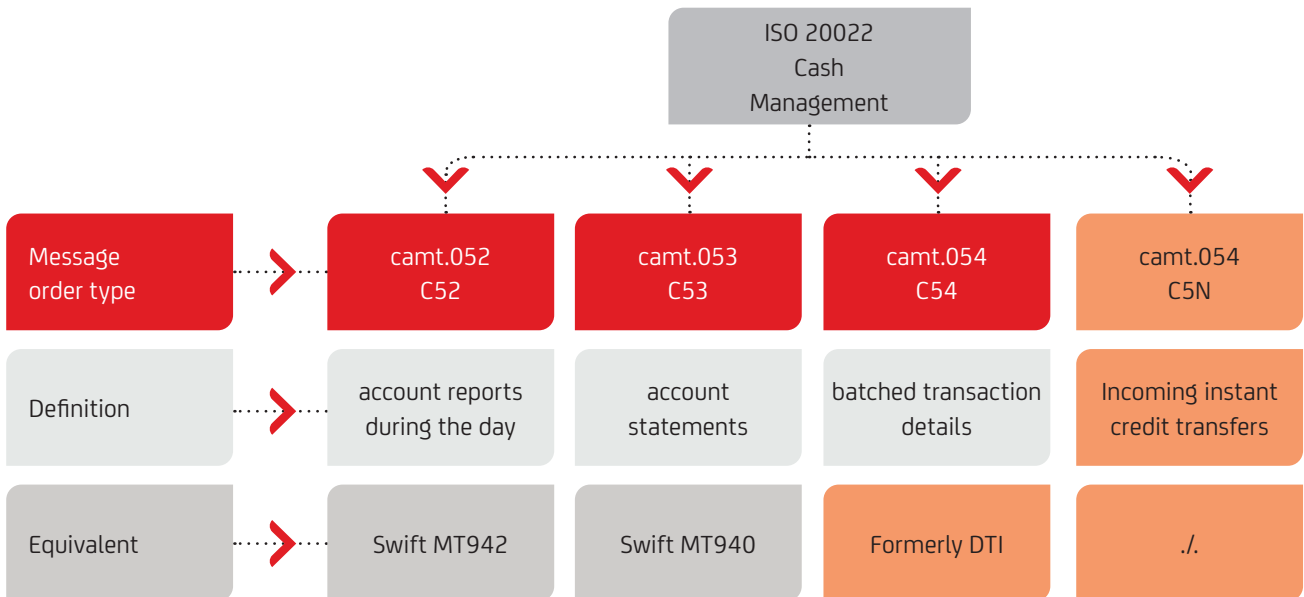


## 5.1 camt.053 / 052 / 054 – ACCOUNT INFORMATION

SEPA Credit Transfer and Direct Debit orders are processed in the internationally valid uniform ISO 20022 XML standard. This makes it possible to include further information such as the IBAN (International Bank Account Number), the BIC (Business Identifier Code) for bank identification, various references and additional deviating originator and receiver information. In order to provide this additional information in a clear and structured manner, including in electronic account statements and account reports, ISO 20022 offers you the `camt.053` account statement, the `camt.052` account report and the `camt.054` batched transaction notification.

The `camt.053` XML account statement replaces the MT940 in the Swift format, the `camt.052` XML account report replaces the MT942 and the `camt.054` XML batched transaction notification replaces the DTI in DTA format. A changeover to the `camt.053`, the `camt.052` and the `camt.054` has not been made compulsory by law. UniCredit continues to offer existing Swift formats in addition as an alternative to account information in the new XML format.

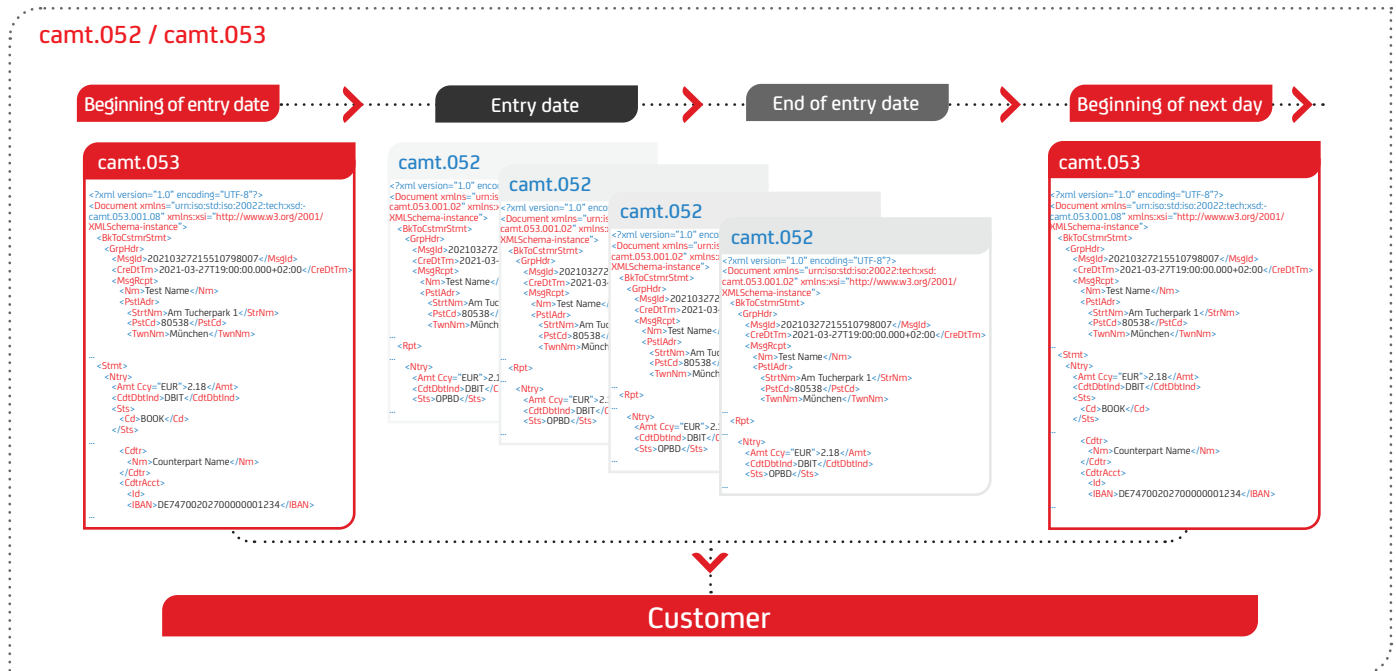
### camt.052 / 053 / 054



## camt.052 / camt.053

Account reports as camt.052 messages contain all detailed information on debit or credit entries posted to the account during the day. The camt.052 thus optimally supplements the account statement contained in camt.053 by providing additional information during the day. The processing of camt

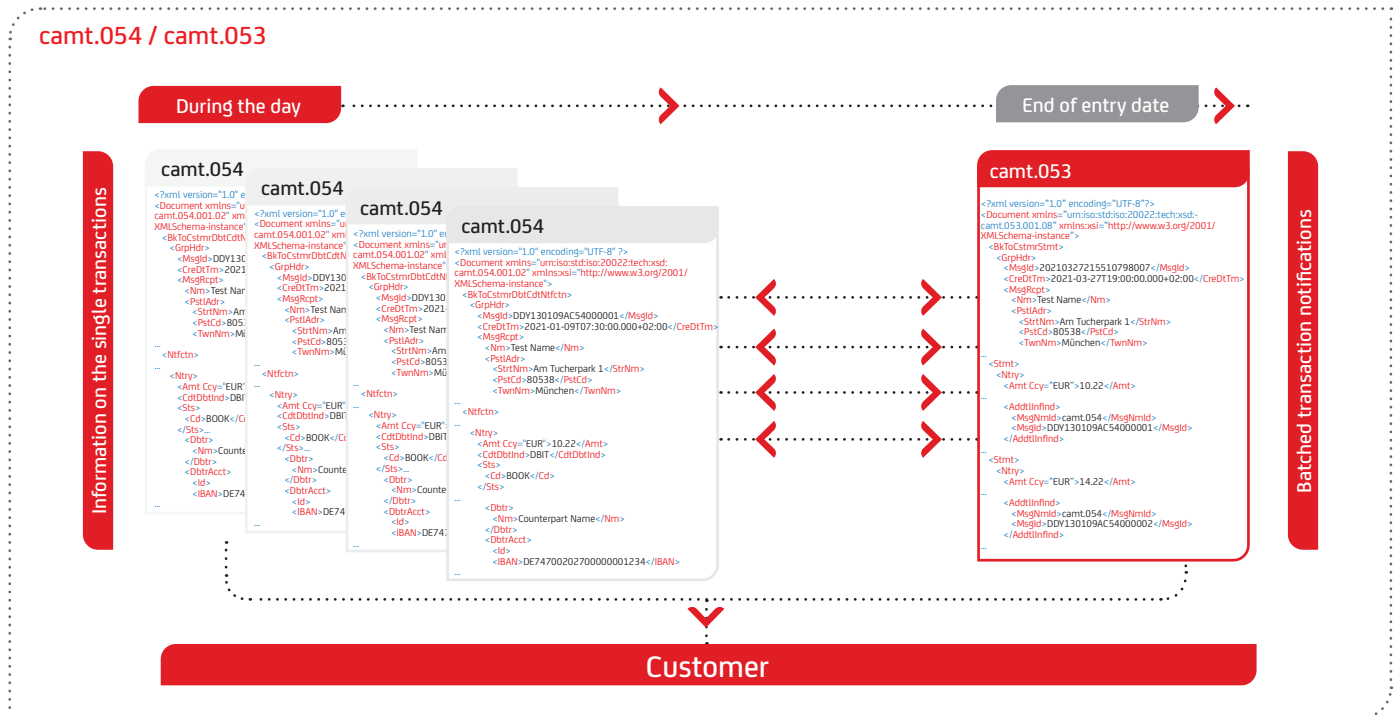
messages in existing ERP systems on part of the customer requires an adaptation of the previous routines. In order to guarantee a smooth transition, existing Swift formats (MT94x) and the new camt.05x formats can be provided simultaneously for each account.



## camt.054 (C54)

camt.054 messages contain the individual items for incoming and outgoing credit transfers or direct debits, which are posted in camt.053 as a bulk, with one posting item (bulk amount) corresponding to one camt.054 message.

As an alternative, UniCredit also offers its customers to integrate the single transactions into the camt.053 account statement.



# camt.054 (C5N) – CREDIT NOTIFICATION

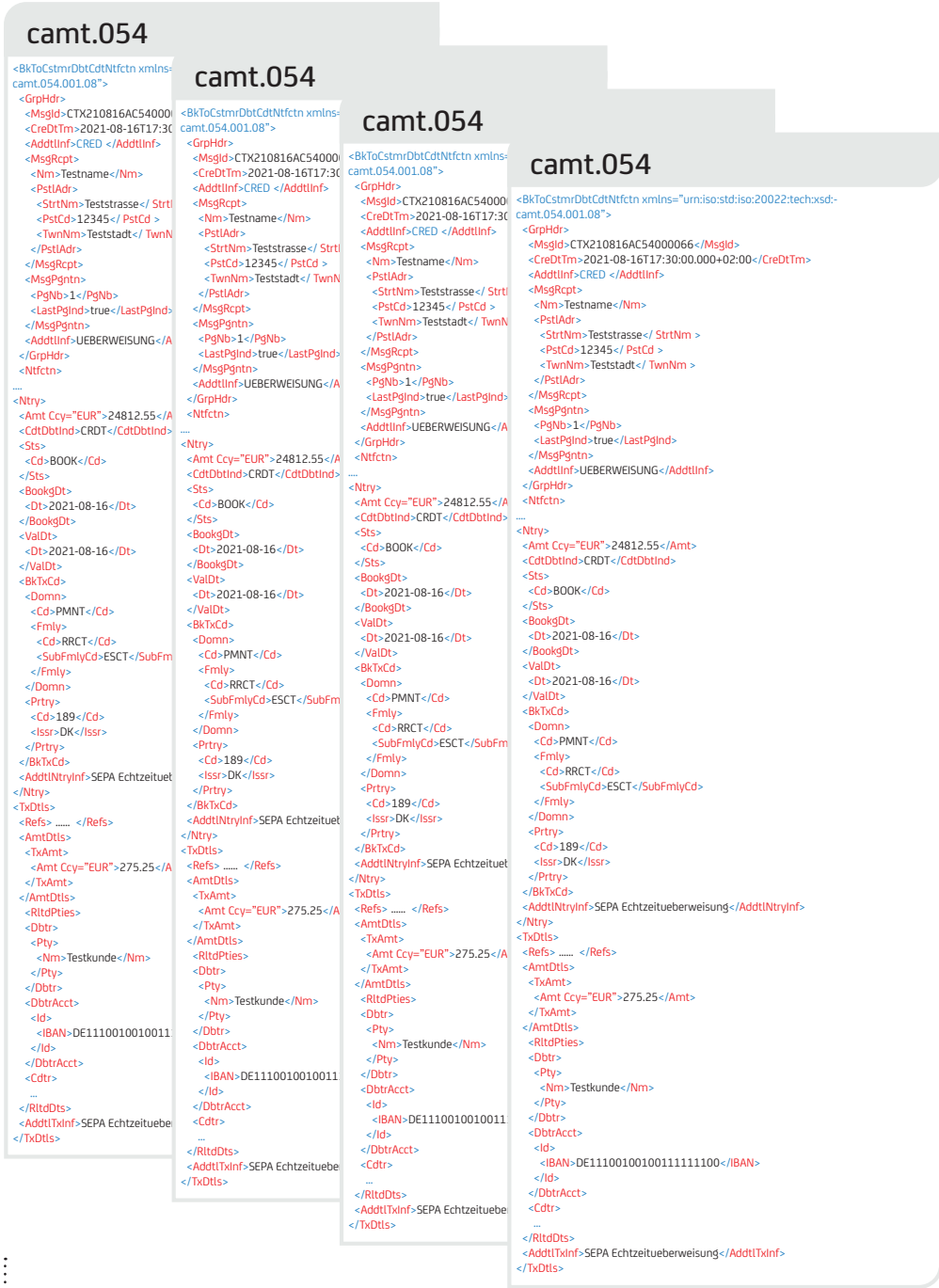
camt.054 (C5N) messages follow individual DK allocation rules, which are limited to the essential fields of the camt.054. The credit notification for an instant credit transfer differs in two

respects: Firstly, <Addtlnf> in the GroupHeader is set to “CRED” and, secondly, a specific business transaction code is assigned – order type C5N. C5N is also supported for VirtualAccounts.

## camt.054 (C5N)

### Promptly

Information on incoming Instant Payment



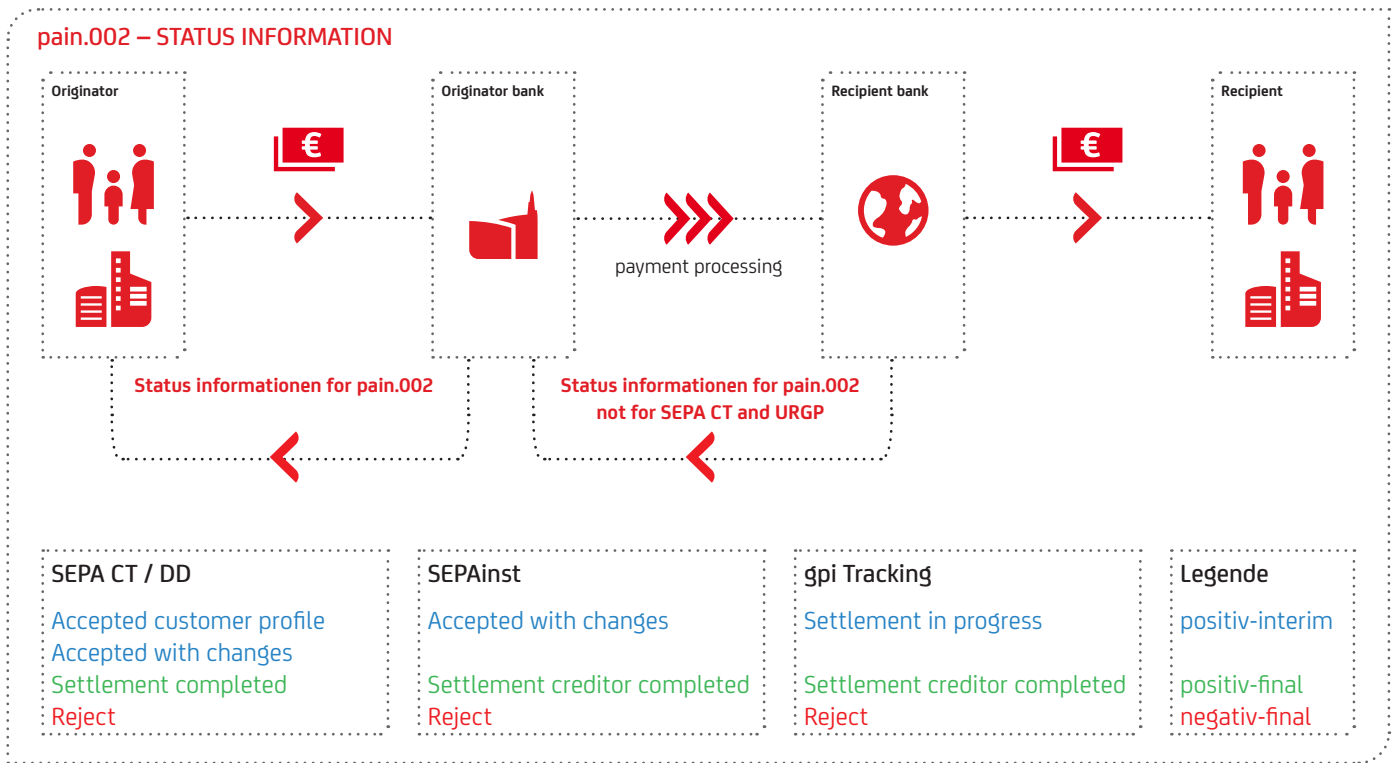
Customer



## 5.2 pain.002 – STATUS INFORMATION

pain.002 provides you with electronic status information about your submitted transactions for SEPA payment instruments incl. SEPA Instant Payment and international credit transfers (planned for Swift gpi at the end of 2019). The data format of pain.002 is based on the international XML standard ISO 20022.

Along with the pain.002 status information, you will receive positive feedback at defined processing points and concise feedback on the incorrect files, individual transactions as well as the type of the errors. This will allow you to ensure clear matching with your original submissions. The figure below shows the most important processing points within the overall process.



The use of the pain.002 status information offers the following benefits:

- The consistent use of ISO 20022 messages makes it possible to retain all relevant information from submission to feedback.
- The positive status information enables you to quickly track the status at the defined processing points within the process.
- The pain.002 status information provides you with valuable information prior to receipt of the account statement (camt.053) on the day following the posting.
- The error report is already available prior to settlement (comparable to the existing error log). This is particularly interesting for SEPA Direct Debit, since in this case the order is forwarded to the debtor bank prior to the due date, making it possible for the debtor bank to verify the order prior to the due date (e.g. whether the account exists). In this case, the creditor can already be informed about a reject including a statement of the cause of error prior to the due date or prior to settlement (e.g. if the account has been closed). This means that the creditor can start the investigation immediately, rather than after the due date

The possible reasons for rejecting direct debits via R-messages prior to settlement are listed in the overview below:

<p><b>Creditor</b> Initiated R-messages: <b>Prior to settlement</b></p> <ul style="list-style-type: none"> <li>• Revocation / recall, e.g. confirmation of revocation</li> </ul>	<p><b>Creditor bank</b> Initiated R-messages: <b>Prior to settlement</b></p> <ul style="list-style-type: none"> <li>• Debtor bank not SEPA-ready for direct debits</li> <li>• Mandatory fields missing</li> <li>• IBAN check erroneous</li> </ul>
<p><b>Debtor bank</b> Initiated R-messages: <b>Prior to settlement</b></p> <ul style="list-style-type: none"> <li>• Reject, e.g.</li> <li>• Debtor account does not exist</li> <li>• Debtor account blocked</li> </ul>	<p><b>Debtor</b> Initiated R-messages: <b>Prior to settlement</b></p> <ul style="list-style-type: none"> <li>• Mandate blocked by debtor</li> <li>• Total direct debit blocking</li> <li>• Refusal prior to settlement</li> </ul>

The pain.002 status information supports the following ISO status codes.

Status Code	Long text	Use	SCT Instant	SCT	SDD	Swift gpi AXS
ACCC	Confirmation of credit to beneficiary	Only Swift gpi				x
ACCP	Accepted Customer Profile	<ul style="list-style-type: none"> <li>• The submitted file was approved for processing in the UniCredit payment system</li> <li>• Customer data and authorisations are complete and correct</li> <li>• The beneficiary's account has been credited in the case of instant payment.</li> </ul>	x	x	x	
ACSC	Accepted Settlement Completed	The submitted file was processed and posted on the execution date.		x	x	x
ACSP	Accepted – Settlement in process	<ul style="list-style-type: none"> <li>• The submitted file was sent to the intermediary or recipient bank.</li> <li>• Currently, this status is used in conjunction with sub-status for Swift gpi.</li> </ul>				x
ACTC	Accepted technical check completed	Used for SCT Instant for scheduled payments. Not in standard use by UniCredit for SCT, SDD, Swift gpi (only with the special channel EuropeanGatel).	x	x	x	x
ACWC	Accepted with Change	Currently for adaptation of the direct debit execution date or when executing an instant payment as an urgent payment.	x	x	x	
PART	Partially Processed	<ul style="list-style-type: none"> <li>• Generally at GrpHdr-level</li> <li>• Individual payments of submitted file were rejected; at PmtInf-level</li> <li>• SWIFT gpi status (Tx-based) always at PmtInf-level</li> </ul>	x	x	x	x
PDNG	Pending	Not used by UniCredit				
RCVD	Received	Not used by UniCredit				
RJCT	Rejected	The submitted file (the PmtInf level in such cases) or individual payments (the transaction level in such cases) was rejected	x	x	x	x

## Sequence and level of positive status per service

### SEPA SCT & SDD & URGP

Sequence	Status Code	Level	Long text	Use
1	ACTC	PmtInf	Accepted Technical Completed	<ul style="list-style-type: none"> <li>Accepted on input channel EuropeanGate.</li> </ul>
2	ACCP	PmtInf	Accepted Customer Profile	<ul style="list-style-type: none"> <li>The submitted file was approved for processing in the UniCredit payment system.</li> <li>Customer data and authorisations are complete and correct.</li> <li>This status is not used for all UniCredit countries</li> </ul>
3	ACWC	PmtInf	Accepted with Change	<ul style="list-style-type: none"> <li>Adaptation of the direct debit execution date.</li> <li>This status is not used for all UniCredit countries.</li> </ul>
4	ACSC	PmtInf	Accepted Settlement Completed	<ul style="list-style-type: none"> <li>The submitted file was processed and posted on of execution date.</li> <li>Rejections of individual transactions are sent separately before the final status at Trx level with RJCT.</li> <li>Final status.</li> </ul>

### SCTInst

Sequence	Status Code	Level	Long text	Use
1	ACTC	PmtInf / Trx	Accepted Technical Completed	<ul style="list-style-type: none"> <li>Status when submitted with execution day in the future</li> </ul>
2	ACWC	PmtInf	Accepted with Change	<ul style="list-style-type: none"> <li>Final status. The order is executed as an urgent payment (CCU / URGP).</li> </ul>
3	ACCP	PmtInf	Accepted Customer Profile	<ul style="list-style-type: none"> <li>The submitted file was successfully processed and posted.</li> <li>Rejections of individual transactions are sent separately before the final status at Trx level with RJCT.</li> <li>Final status.</li> </ul>

### SWIFT gpi / AXS

Sequence	Status Code	Level	Long text	Use
1	ACTC	Trx	Accepted Technical Completed	<ul style="list-style-type: none"> <li>Accepted on input channel EuropeanGate</li> </ul>
2	ACSC	Trx	Settlement completed	<ul style="list-style-type: none"> <li>The submitted file was successfully processed and settlement on debtor's account completed.</li> <li>First status after leaving the order of UniCredit.</li> </ul>
3a	ACSP	Trx	Settlement in Process	<ul style="list-style-type: none"> <li>The submitted file was sent to the intermediary or recipient bank.</li> <li>This status is used in conjunction with the proprietary sub-status (reason code): <ul style="list-style-type: none"> <li>G005 (order delivered to recipient bank participating in the gpi group)</li> </ul> </li> <li>Not final status.</li> </ul>
3b	ACSP	Trx	Settlement in Process	<ul style="list-style-type: none"> <li>The submitted file was sent to the intermediary or recipient bank.</li> <li>This status is used in conjunction with the proprietary sub-status (reason code): <ul style="list-style-type: none"> <li>G001 (order has left the gpi group)</li> <li>G006 (order delivered to recipient bank outside the gpi group)</li> </ul> </li> <li>Final status.</li> </ul>
4	ACSC	Trx	Accepted Settlement Completed	<ul style="list-style-type: none"> <li>This status is used in conjunction with the proprietary sub-status (reason code) ACCC.</li> <li>Settlement on beneficiary's account completed, including statement of time.</li> <li>Final status.</li> </ul>
5	ACCC	Trx	Accepted Settlement Completed Creditor Account	<ul style="list-style-type: none"> <li>only for pain.002.001.03</li> <li>from pain.002.001.10 - The booking is made on the beneficiary's account with the time details of booking.</li> <li>Final status.</li> </ul>

### pain.002 RELAY

pain.002 relay as forwarding bank is provided by us as technical pain.002 from EuropeanGate / WeGate. In addition, we forward all pain.002, which we receive from the executing bank (debtor bank).

pain.002 relay as debtor bank is provided by us based on the processing as SEPA or AZV payment in pain.002 relay format to the forwarding bank.

#### Status Reject-RJCT

- Not used at group / file level
- At Group-level, PART is always assigned.
- Can be used at PaymentInformation level for the whole bulk
  - is the final status at bulk level
  - cannot be sent after ACSC (SCT / SDD / gpi) or ACCP (inst)
  - example on delivery: "invalid fields at bulk level"

- example on the execution date: “insufficient funds”
- At transaction level, can only be used with the status PART at bulk level
- The fields Status ReasonCode and BIC of the bank that initiated the rejection are filled

#### EXAMPLE: REJECT STATUS AT PAYMENTINFORMATION LEVEL

```

<CstmrPmtStsRpt>
  <GrpHdr>
    <MsgId>Message-ID-Bank-pain.002-4712</MsgId>
    <CreDtTm>2010-11-22T09:30:47.000Z</CreDtTm>
    <DbtrAgt>
      <FinInstnId>
        <BIC>BANKDEFFXXX</BIC>
      </FinInstnId>
    </DbtrAgt>
  </GrpHdr>
  <OrgnlGrpInfAndSts>
    <OrgnlMsgId>Message-ID-Customer4711</OrgnlMsgId>
    <OrgnlNbOfTxes>1</OrgnlNbOfTxes>
    <OrgnlCtrlSum>25.30</OrgnlCtrlSum>
    <GrpSts>PART</GrpSts>
  </OrgnlGrpInfAndSts>
  <OrgnlPmtInfAndSts>
    <OrgnlPmtInfId>bulkreference-4710</OrgnlPmtInfId>
    <OrgnlNbOfTxes>50</OrgnlNbOfTxes>
    <OrgnlCtrlSum>500.10</OrgnlCtrlSum>
    <PmtInfSts>RJCT</PmtInfSts>...>...Status PmtInf
    <StsRsnInf>
      <Orgtr>
        <Id>
          <OrgId>
            <BICOrBEI>BANKDEFFXXX</BICOrBEI>
          </OrgId>
        </Id>
      </Orgtr>
      <Rsn>
        <CD>AM04</CD>...>...REASON
      </Rsn>
    </StsRsnInf>
  </OrgnlPmtInfAndSts>
</CstmrPmtStsRpt>

```

## Status Partly – PART

- Always used at group / file level with pain.002.001.10
- Whenever the concrete status is delivered at transaction level, the status PART is specified logical at file level (e.g. Reject single transaction or positive status with Swift gpi)
- The status PART can be sent multiple times per bulk
  - Example: various reviews or Swift gpi status messages in the interbank processing chain
  - Each rejected transaction is sent once in pain.002
- PART is not a final status in SEPA
  - It is often used before ACSC, ACWC or ACCP
  - Cannot be used after ACSC (SCT / SDD), ACCP (SCTInst) or ACCC (Swift gpi)
- The field NumberOfTransactionsPerStatus is not used
  - because with incremental deliveries, the sum of the transactions per status can lead to misunderstandings
- If more than 50% of SEPA transactions are rejected per bulk-order, the entire bulk is rejected
  - First, a notification is sent with the status PART, along with the incorrect transactions
  - then a notification with RJCT is sent at PaymentInformation level

### EXAMPLE: PART-REJECT

```
<CstmrPmtStsRpt>
  <GrpHdr>
    <MsgId>Message-ID-Bank-pain.002-4712</MsgId>
    <CreDtTm>2010-11-22T09:30:47.000Z</CreDtTm>
    <DbtrAgt>
      <FinInstnId>
        <BIC>BANKDEFFXXX</BIC>
      </FinInstnId>
    </DbtrAgt>
  </GrpHdr>
  <OrgnlGrpInfAndSts>
    <OrgnlMsgId>Message-ID-Customer4711</OrgnlMsgId>
    <OrgnlMsgNmId>pain.001</OrgnlMsgNmId>
    <OrgnlNbOfTxes>100</OrgnlNbOfTxes>
    <OrgnlCtrlSum>1000.20</OrgnlCtrlSum>
    <GrpSts>PART</GrpSts>
  </OrgnlGrpInfAndSts>
  <OrgnlPmtInfAndSts>
    <OrgnlPmtInfId>bulkreference-4710</OrgnlPmtInfId>
    <OrgnlNbOfTxes>50</OrgnlNbOfTxes>
    <OrgnlCtrlSum>500.10</OrgnlCtrlSum>
    <PmtInfSts>PART</PmtInfSts>
    <TxInfAndSts>
      <StsId>Status-ID121</StsId>
      <OrgnlEndToEndId>OriginatorID1234</OrgnlEndToEndId>
      <TxSts>RJCT</TxSts>...>...Status trx
      <StsRsnInf>
        <Orgtr>
          <Id>
            <OrgId>
              <BICOrBEI>BANKDEFFXXX</BICOrBEI>
            </OrgId>
          </Id>
        </Orgtr>
        <Rsn>
          <Cd>AC01</Cd>...>...Reason
        </Rsn>
        <AddtlInf>BIC HYVEDE1XXX not valid</AddtlInf>
      </StsRsnInf>
      <OrgnlTxRef>
        <Amt>
          <InstdAmt Ccy="EUR">10.01</InstdAmt>
        </Amt>
      </OrgnlTxRef>
    </TxInfAndSts>
  </OrgnlPmtInfAndSts>
</CstmrPmtStsRpt>
```

...

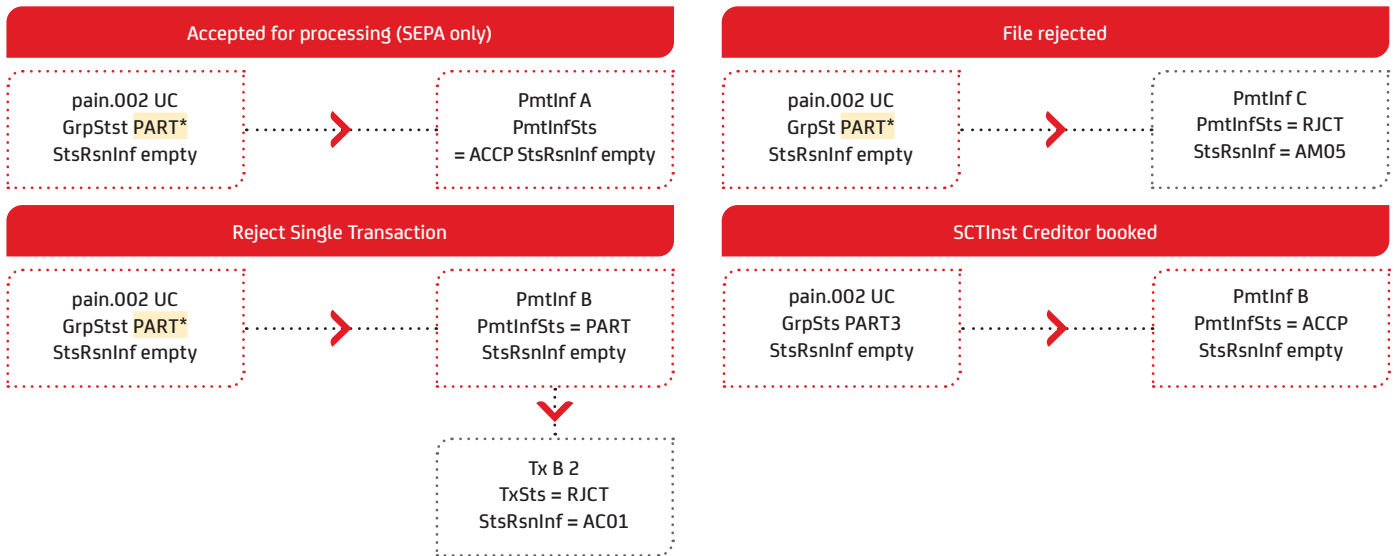




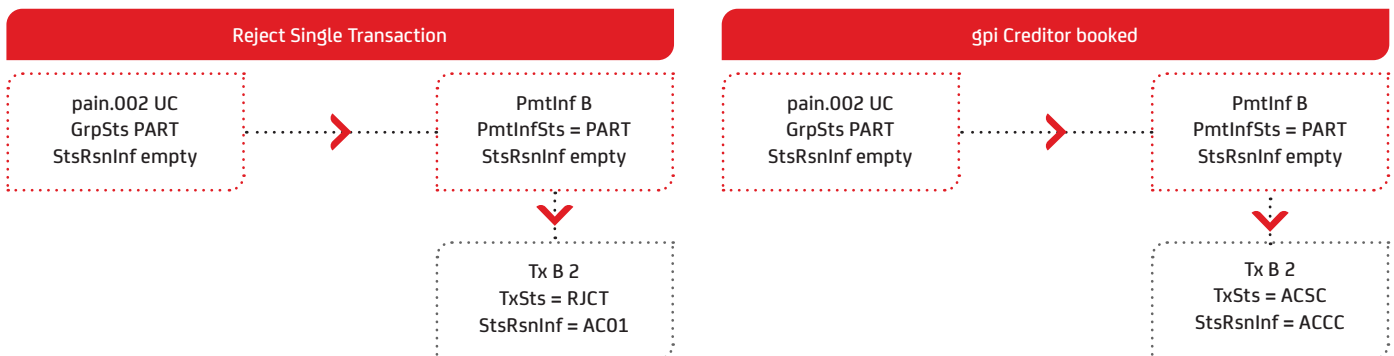
The examples below are provided to illustrate the procedure and the field entries in the pain.002 depending on the reason for the rejection:

Reason for rejection	pain.002 Status Reason Information at ... level		Transaction Information and Status
	Original Group Information and Status	Original Payment Information and Status	
Double Message Identification at Group Header level	PART	<ul style="list-style-type: none"> <li>RJCT with reason code AM05, double processing</li> </ul>	<ul style="list-style-type: none"> <li>SEPA: No transactions</li> <li>gpi: At transaction level</li> </ul>
Incorrect control sum at Payment Information level	PART	<ul style="list-style-type: none"> <li>pain.002: RJCT with reason code AM10, incorrect control sum</li> </ul>	<ul style="list-style-type: none"> <li>SEPA: No transactions</li> <li>gpi: At transaction level</li> </ul>
Number of incorrect transactions within the Payment Information level exceeds the configured threshold <sup>2</sup>	PART	<ul style="list-style-type: none"> <li>pain.002: PART</li> </ul>	<ul style="list-style-type: none"> <li>All transactions at Payment Information level are listed, incorrect ones are assigned the appropriate reason code, e.g. AC01, incorrect IBAN, within total file rejection</li> </ul>
Transaction contains incorrect IBAN	PART	<ul style="list-style-type: none"> <li>pain.002: PART</li> </ul>	<ul style="list-style-type: none"> <li>Only the incorrect transaction is listed and assigned reason code AC01, incorrect IBAN</li> </ul>
Requested execution time of the Instant Payment set outside of the allowed window.	PART	<ul style="list-style-type: none"> <li>pain.002: RJCT with reason code DT01</li> </ul>	<ul style="list-style-type: none"> <li>Only for Instant Payments</li> </ul>

The following diagram shows an example of the structure for SEPA and SCTInst Single Initiation:



The following diagram shows an example of the structure for Swift gpi:



\*Only for pain.002.001.10

<sup>2</sup>In this case, in addition to the pain.002 with status PART, a second pain.002 is sent with status RJCT at batch level. This no longer contains single transaction information.

### Distinction between returns prior to and after settlement?

The relevant factor for deciding whether the return occurred prior to or after settlement is always the interbank settlement date. Returns made prior to this date are posted to the creditor's account as "cancellations", while returns that occur later are posted as returns. It may happen that returns made prior to settlement are posted by the debtor bank to the customer's account for transparency reasons and are subsequently reversed

right away. The distinction at the creditor's end is particularly relevant, given that the correct sequence type has to be selected for the subsequent submissions of direct debits.

How can the creditor identify the correct R-message in this case? It cannot be clearly allocated based on the return reasons; the information provided in the table below is needed in addition (see also chapter 7 on page 87):

	Prior to settlement / booking	After settlement / booking
<b>camt.053 / 052 and MT940</b>	Cancellation With the following BTCs in the account statement: <ul style="list-style-type: none"><li>• 108 SEPA Reject (debit, B2B),</li><li>• 109 SEPA Reject (debit, CORE) and/or</li><li>• 159 SEPA Reject (credit, credit transfer)</li><li>• 160 SEPA instant payment reject (credit, credit transfer)</li></ul>	Return With the following BTCs in the account statement: <ul style="list-style-type: none"><li>• 108 SEPA Direct Debit Reversal (debit, B2B)</li><li>• 109 SEPA Direct Debit Reversal (debit, CORE) and / or</li><li>• 159 SEPA Return (credit, credit transfer)</li><li>• 160 SEPA instant payment reject (credit, credit transfer)</li></ul>
<b>pain.002</b>	Reject The Messageld contains an "F" at the third position.	Return optional for UniCredit customers The Messageld contains an "I" at the third position.

### Option pain.002 also for returns after settlement

Using the pain.002 for returns after settlement may be expedient if a uniform format is to be used for the investigation or dunning process relating to returned direct debits (the standard would be pain.002 for returns prior to settlement and camt.054 for returns after settlement).

Since pain.002 does not permit the use of the fields for interchange fees and interest compensation, these are not shown explicitly in pain.002. The gross amount returned (incl. return fees and interest compensation) is entered in <InstrAmt>.

### XML version corresponds to the submission

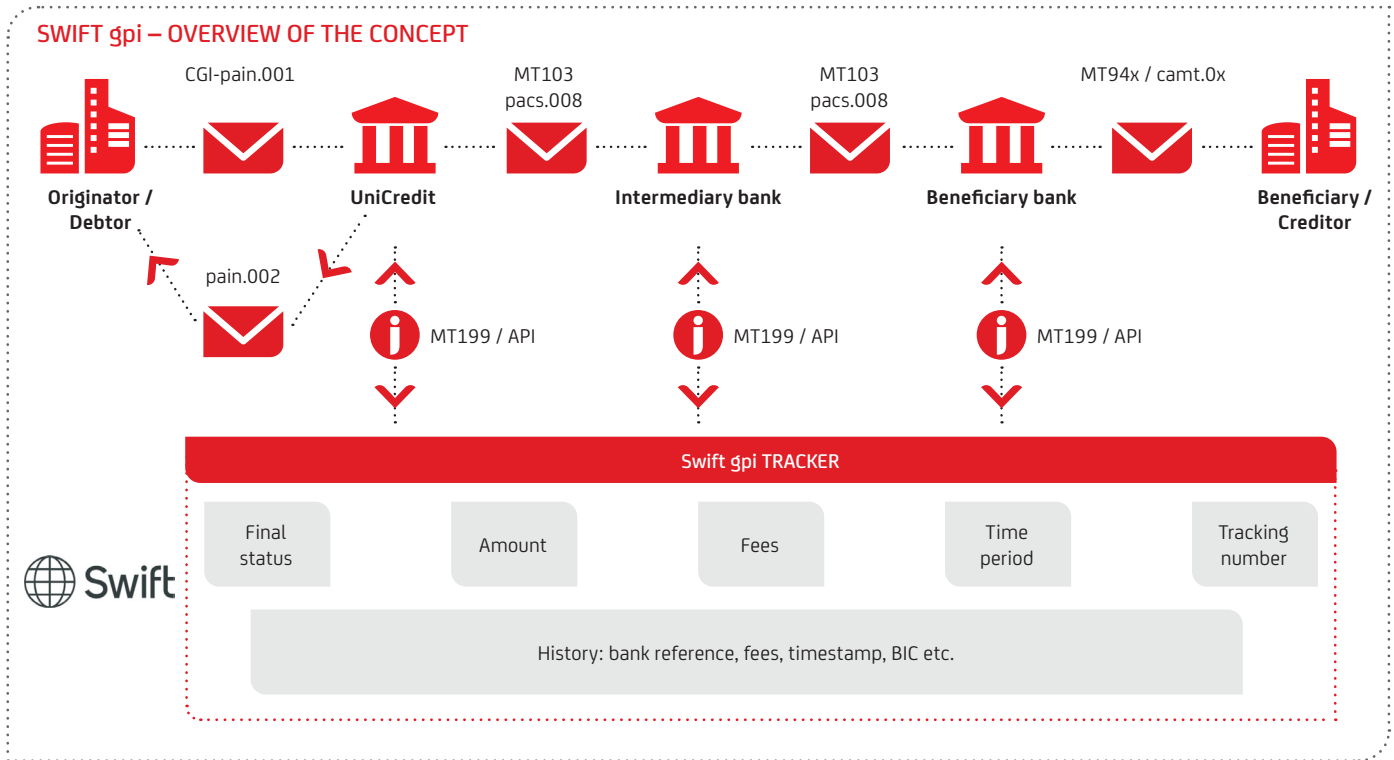
The reject always has the version in which it was submitted by the customer, e.g. SCT pain.001.001.09 → pain.002.001.10 and in the case of legacy formats pain.001.001.03 → pain.002.001.03.

This has to be taken into account in particular if different versions are used for submissions or if former transactions are returned after changeover to the new version.

**Cross-border payments (Swift gpi)**

The Swift Payments Tracker is the first product from the Swift gpi program to be offered by UniCredit. The product enhances the transparency of the international payment system by employing a unique reference number allowing tracking of where

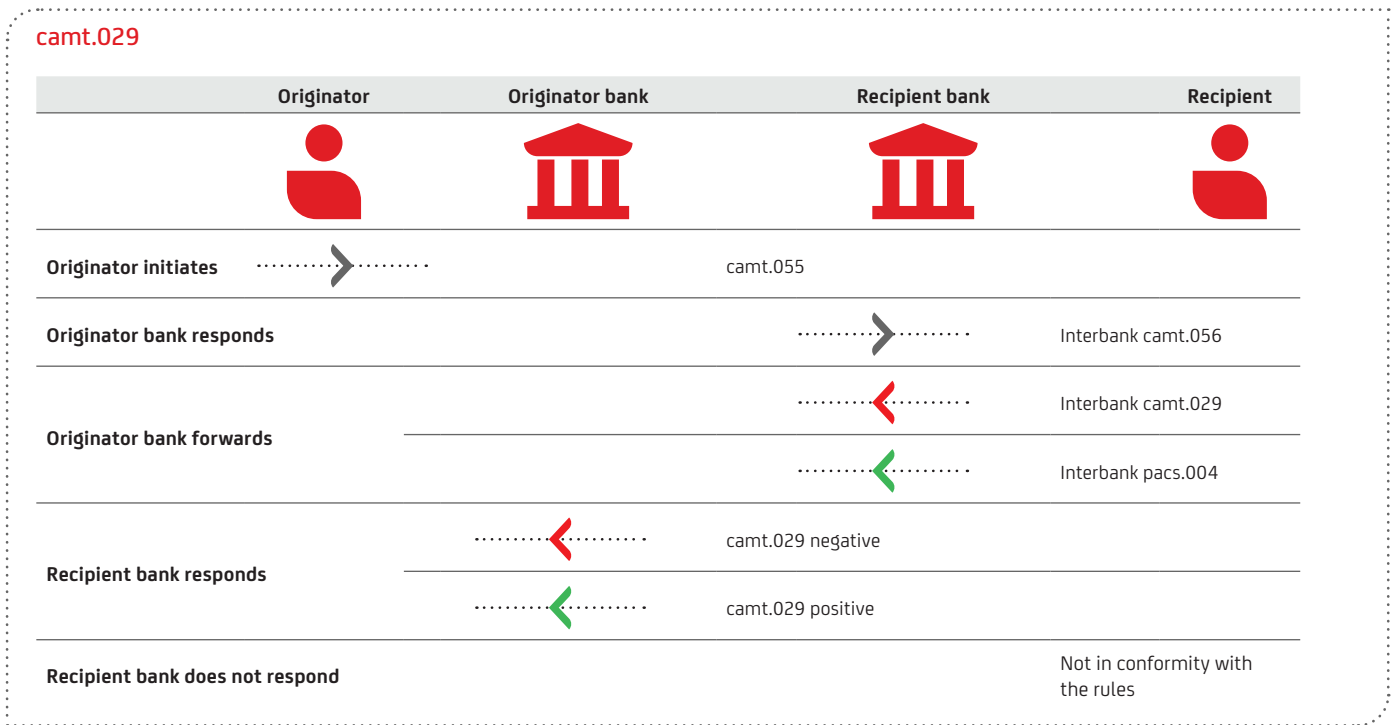
a payment is at all times. Once the funds have been deposited to the beneficiary's account, the originator receives information on processing of the payment and a confirmation message. This information can be obtained via Status Information (pain.002).



### 5.3 camt.029 – STATUS INFORMATION ON THE ELECTRONIC PAYMENT CANCELLATION REQUEST

The camt.029 provides you with electronic status information on your submitted camt.055 payment cancellation request. The file format of the camt.029 is based on the international ISO 20022 XML standard.

The camt.029 is an ISO 20022 message that belongs to the field of “Exceptions & Investigations”. As a response to an electronically submitted camt.055 payment cancellation request, it contains a unique ID of the payment cancellation request as well as a creator and recipient of the message. Several camt.029 messages can be provided in response to a payment cancellation request, which can also report intermediate statuses in addition to the final status.



Status Code	Long text	Use
CNCL	CancelledAsPerRequest	Payment cancellation successful
RJCR	RejectedCancellationRequest	Rejection of payment cancellation request
PDCR	PendingCancellationRequest	Only for SCT: The payment cancellation request has been forwarded to the beneficiary's payment service provider; a response is still outstanding
UFWF	UnableToApplyWillFollow	The original transaction has not yet arrived. Once the deadline expires, the case is closed with RJCR via another camt.029.

If a payment cancellation request is rejected, a corresponding reason code is provided. The use of some codes is restricted to a particular level or payment instrument.

Reason	Long text	Level	Use
ARDT	AlreadyReturned	File / Transaction	Payment cancellation successful.
NOOR	NoOriginalTransactionReceived	File / Transaction	No corresponding bulk has been found
CUST	CustomerDecision	Transaction	Only for SCT: The beneficiary refused to return the funds
AC04	ClosedAccountNumber	Transaction	The corresponding target account has been closed
AGNT	AgentDecision	Transaction	Only for SCT: The beneficiary's payment service provider did not respond to the payment cancellation request
AM04	InsufficientFunds	Transaction	Only for SCT: Insufficient funds on the account
LEGL	LegalDecision	Transaction	The payment cannot be cancelled for regulatory reasons
NOAS	NoAnswerFromCustomer	Transaction	Only for SCT: No response from the beneficiary

If the payment cancellation request needs to be forwarded to the beneficiary's payment service provider, the corresponding reason code from the response is also provided. If a payment cancellation request is rejected based on the stated recall reason AC03 (Beneficiary IBAN incorrect), in some cases the name and

address of the person to whose account the credit transfer amount was credited are communicated in camt.029 so that the originator or the originator's payment service provider can assert claims against that person.

## 5.4 MT940, MT942 – ACCOUNT INFORMATION

The provision of account information in the international Swift format is the ideal choice for organisations whose parent company is domiciled in a foreign country. In connection with SEPA, however, the Swift-MT format involves some disadvantages:

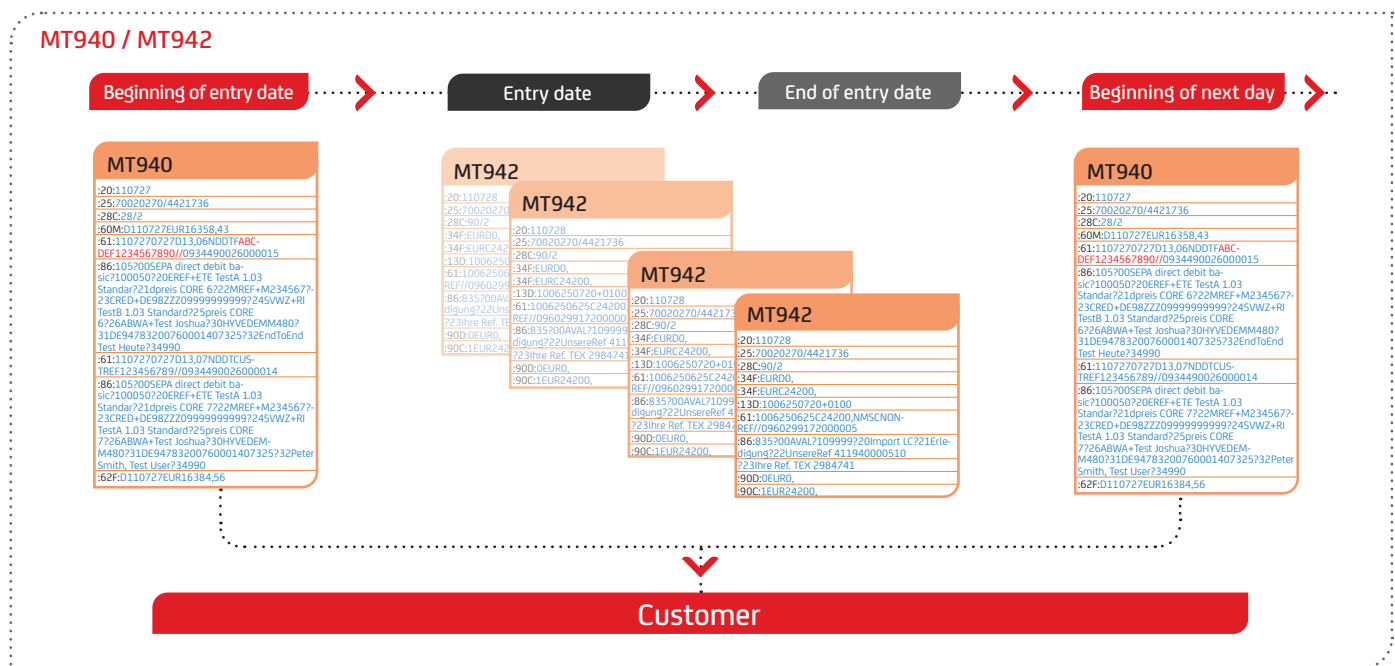
- Considerable implementation efforts on part of corporate customers caused by a great number of different country- and bank-specific variants due to limited standardisation.
- Limited display of transaction data, because the Swift-MT character set allows significantly fewer characters than the UTF-8 character set used in SEPA.
- More difficult automatic processing, because with SEPA transactions, there is not enough space to transmit all the detailed information for direct debits and the debtor and creditor.

For this reason, the use of the camt.05x formats is recommended to allow for consistent processing with a high level of automation without loss of information.

Given the above-listed disadvantages, reporting via MT94x in SEPA takes place as follows: MT940 account statements contain information on all entries posted to your account and MT942 electronic account reports contain information on all debit or credit entries posted to your account during the day.

For 2025 the decommission of MT940 and MT942 is planned. The MT940 / 42 formats will be replaced by camt.053 and camt.052.

In addition to the mandatory fields, the MT940 and MT942 contain the optional field 86 that provides information to the account holder. UniCredit uses a substructure to provide detailed information for SEPA in structured form, as shown in chapter 7 on page 36.



## 5.5 PDF ACCOUNT STATEMENT – BKA

UniCredit offers different ways to view account information. Besides the paperbased account statement, the account information can also be retrieved electronically via EBICS. In addition also a PDF statement using secure transmission methods EBICS or via SwiftNet FileAct (e.g. via UCeBanking Prime), which contains the same information like the paperbased account statement. While using the PDF statement on the one hand the paperbased account statement becomes unnecessary and on the other hand the administration expenses can be reduced as scanning of the account statement is no more necessary.

To receive the PDF account statement, an order for the order type BKA must be placed. The delivery of the PDF account statements takes place via electronic banking in PDF / A-format, which allows long-term archiving according to ISO standard. The periods of delivery can be individually chosen (daily, weekly, monthly, quarterly, etc.).

The file name is set up as follows:

StatementDate\_OrderType\_IBAN\_AccountCurrency\_StatementNumber

Example:

2024-01-10\_BKA\_DE48700202701234567890\_EUR\_0000098.pdf

The PDF statement integrates the following documents, which are otherwise in the paperbased statement included:

- Financial statements
- SEPA Documents
- Payment information receipts from Urgent- and International payments
- Credit Card statements

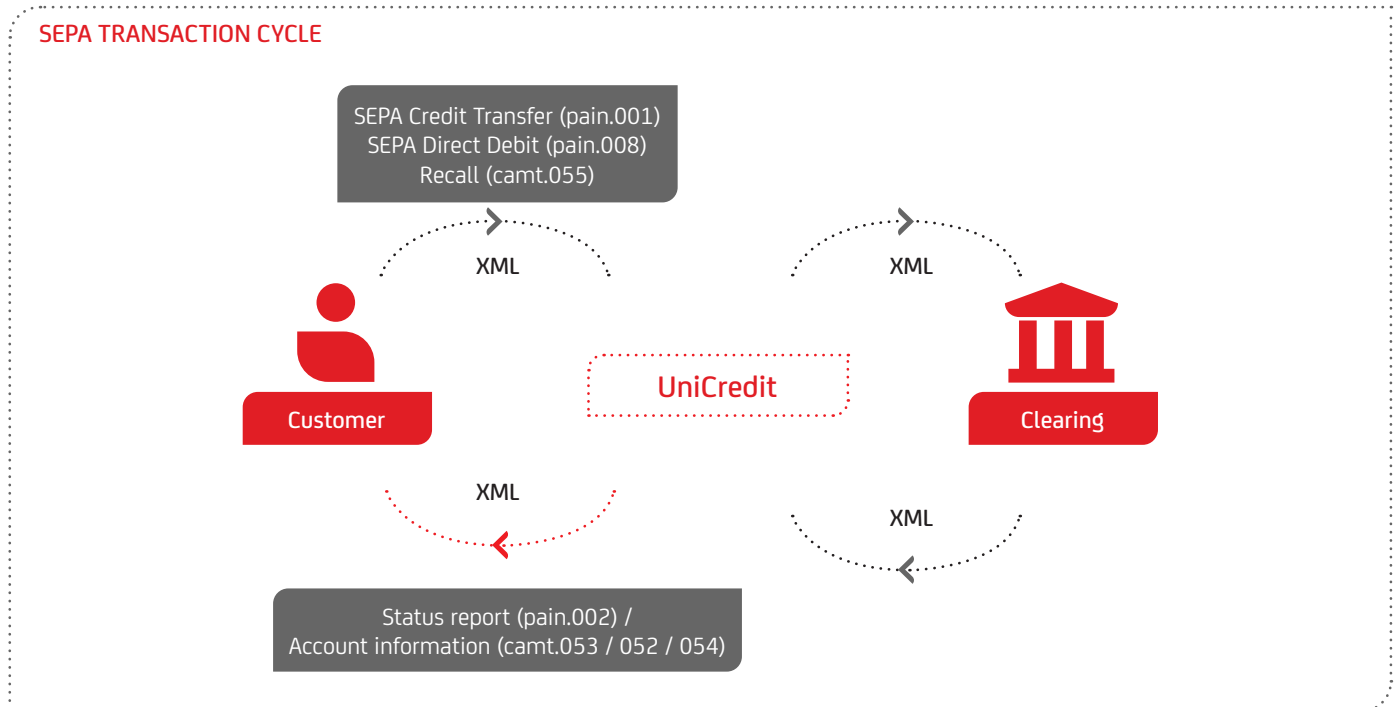
It is recommended that the customer contacts the responsible tax authority to hold consultation, as for the PDF statement an “audit-proof” archiving of the account information is also required.



# 6. The reporting formats in practice

The above-listed variants of account statements and status reports are illustrated on the basis of the example below. In this case, the consistent use of the ISO 20022 XML formats is assumed, i.e. the customer has submitted SEPA transactions in ISO 20022 XML pain.001 or pain.008 format and also receives

camt.053 / 052 / 054 account information and pain.002 status reports in ISO 20022 XML format. This way, the cycle is closed without format inconsistencies, all information is transported completely throughout the financial chain and the reconciliation process is optimally prepared.



The following sections illustrate the submission and processing of orders of a corporate customer on the basis of an example.

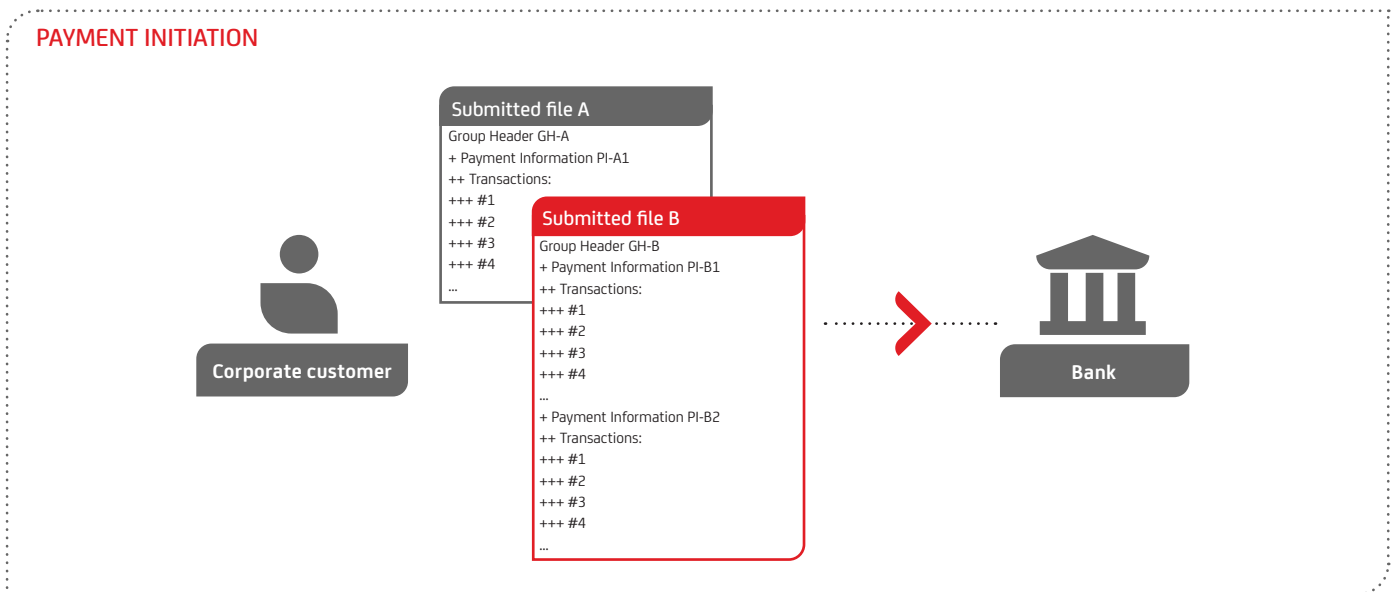
UniCredit configures the corporate customer's master data for order processing as follows:

- Submitted pain.001 and pain.008 files are posted as a bulked amount
- Rejects are confirmed via pain.002
- Rejects are posted as a bulk via camt.053 according to the gross principle, i.e. one bulked entry per file and one reversed entry as a bulked amount per rejected transactions per file
- Additional detailed information on the batched transactions is provided via camt.054 (itemisation of batched transactions)
- Recalls are initiated via camt.055 and status information is provided via camt.029

## 6.1 THE CORPORATE CUSTOMER AS THE INITIATOR (BEFORE SETTLEMENT)

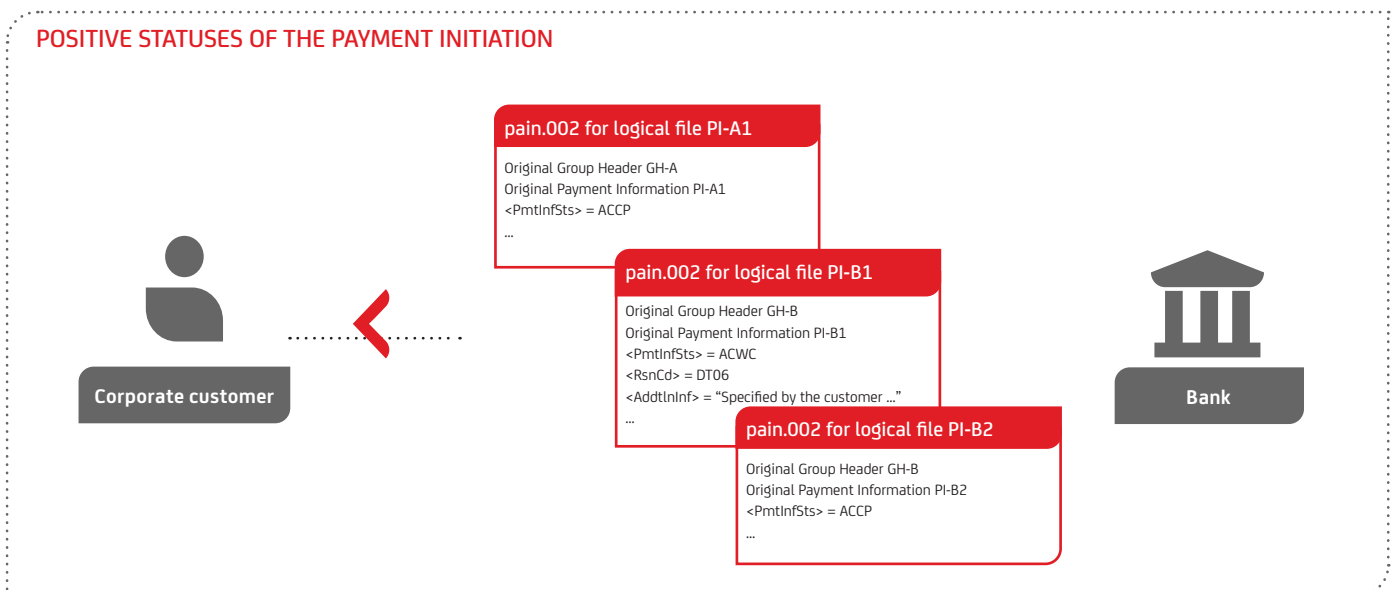
### On the submission date

The corporate customer submits two order files to the bank on the submission date, with the second submission consisting of two logical files (Payment Information PI-B1 and PI-B2).



When submitting the file via EBICS, a technical OK is given along with the HAC protocol as part of the EBICS protocol. In addition to the HAC protocol, UniCredit also provides a pain.002 as status information.

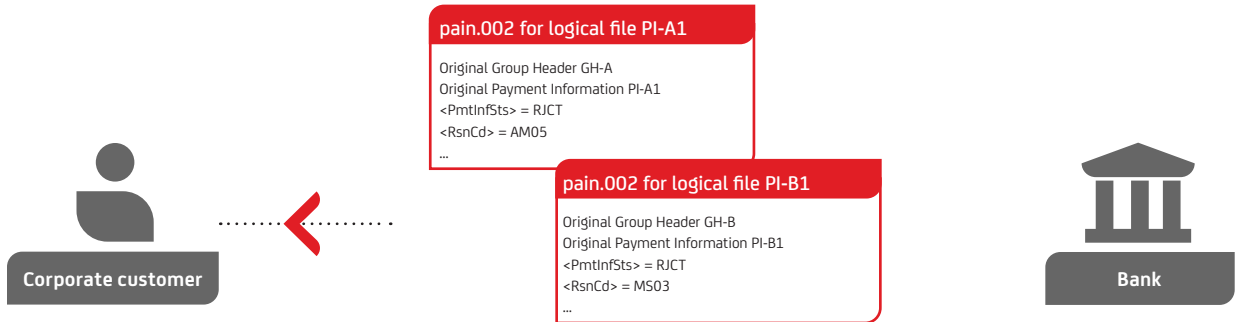
The pain.002 status information offers three optional positive status codes to confirm the technical check. This also makes it possible to report to the customer an (optional) automatic adaptation of the direct debit execution date. In the above example, this is shown for the logical file PI-B1.



Under certain circumstances, the total logical file can be rejected by the bank on the submission date. In this case, the rejection of the file is only shown in the header. This enables the corporate customer to recognise the situation merely by analysing an

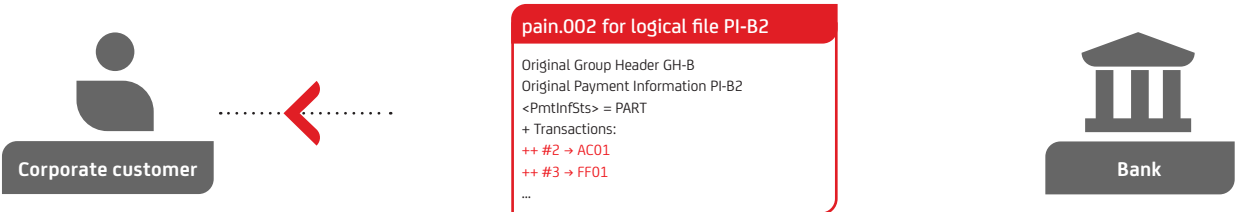
error code and initiate appropriate processes in his systems. In the case of total rejection, the file is not posted either. Further examples of this error processing are provided above in section 5.2 on page 15.

**NEGATIVE STATUSES OF THE PAYMENT INITIATION**



In the following, we take a look at the rejection of individual transactions.

**ALTERNATIVE NEGATIVE STATUSES OF THE PAYMENT INITIATION**



If the order files contain individual incorrect transactions, these will be rejected by the bank via pain.002 per logical file directly on the submission date prior to settlement, i.e. prior to the execution date of SCT and prior to the due date of SDD.

The rejected transactions are assigned an appropriate reason code, e.g. AC01 for “incorrect account number”. The correct transactions are processed further by the bank.

**After the submission date but prior to the entry date, i.e. prior to the due date of SDD**

Hereinafter it is assumed that the order files were accepted and only individual transactions of the submission were rejected. In the case of direct debit submissions, it may occur due to the presentation period of up to 14 days that direct debits are rejected after the submission date but prior to the entry date, i.e. the due date of the direct debit, for example because the

debtor requests refund of the direct debit prior to the due date. The corporate customer is informed about this fact via pain.002, including a list of the respective transactions and the pertinent reason code SL01 “specific service, positive/negative list of debtor”.

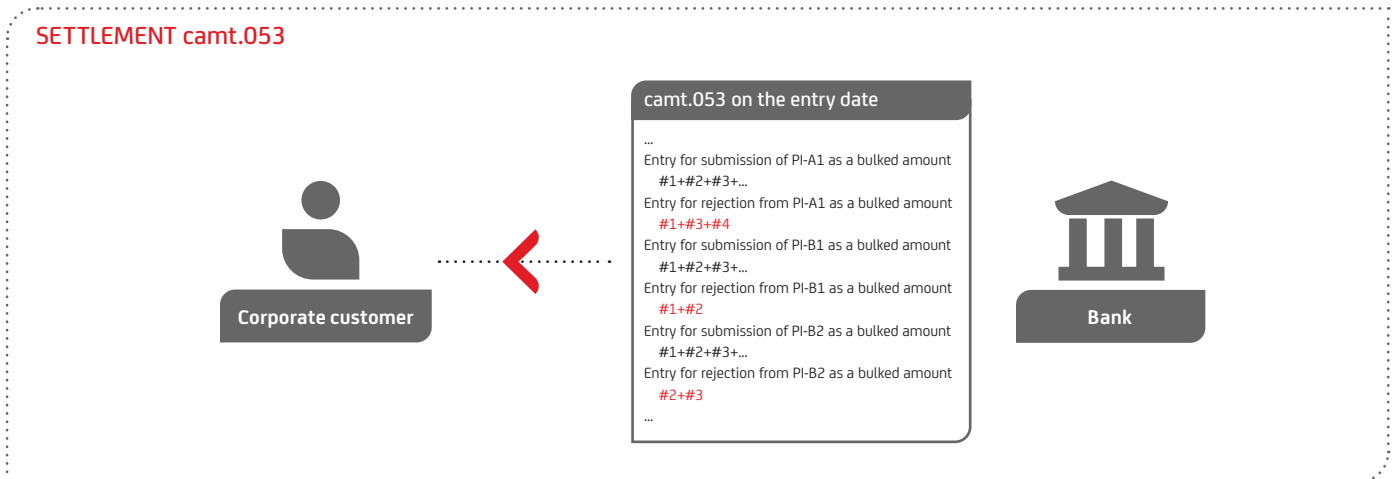
**NEGATIVE STATUSES PRIOR TO THE DUE DATE OF SDD**



## 6.2 THE CORPORATE CUSTOMER AS THE INITIATOR (AFTER SETTLEMENT)

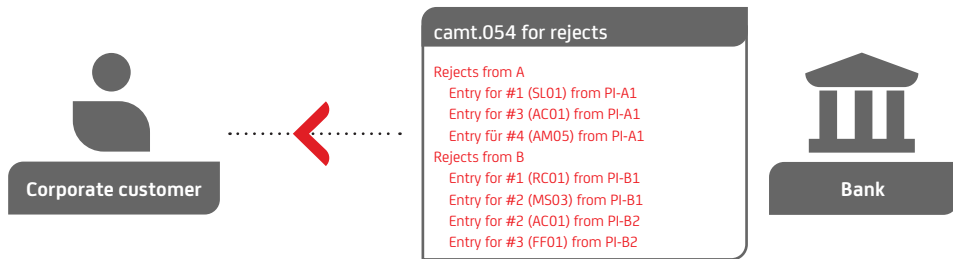
On the entry date, i.e. execution date of SCT and due date of SDD

On the entry date, the file amounts are posted via a camt.053 account statement and the rejected transactions are reversed as a bulked amount per submitted file.



In addition, the details of the rejected transactions are provided in a camt.054 batched transaction notification.

### SETTLEMENT BULK BOOKING – camt.054 (C54)



As a rule, all transactions are consolidated in a camt.054; however, several camt.054 messages are created under the following circumstances:

- Separate camt.054 messages are created for submitted SCT, SDD CORE, SDD B2B and SCC

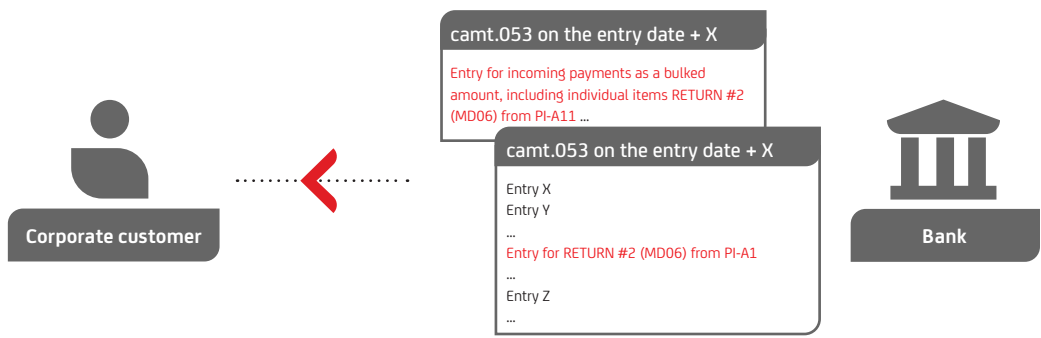
- If several outgoing payment runs are configured in the master data, this may lead to several corresponding camt.054 messages
- Rejects prior to settlement and returns after settlement are provided in separate camt.054 messages

### After the settlement day

Rejects of the submitted files after the settlement date are recorded in a camt.053 account statement as well as a camt.054 batched transaction notification on the entry date of the

respective reject, e.g. if the debtor requests refund after a direct debit is posted, this is listed in camt.053 and camt.054 with the reason code MD06 “refund request by debtor”.

### R-MESSAGE AFTER THE SETTLEMENT – camt.053



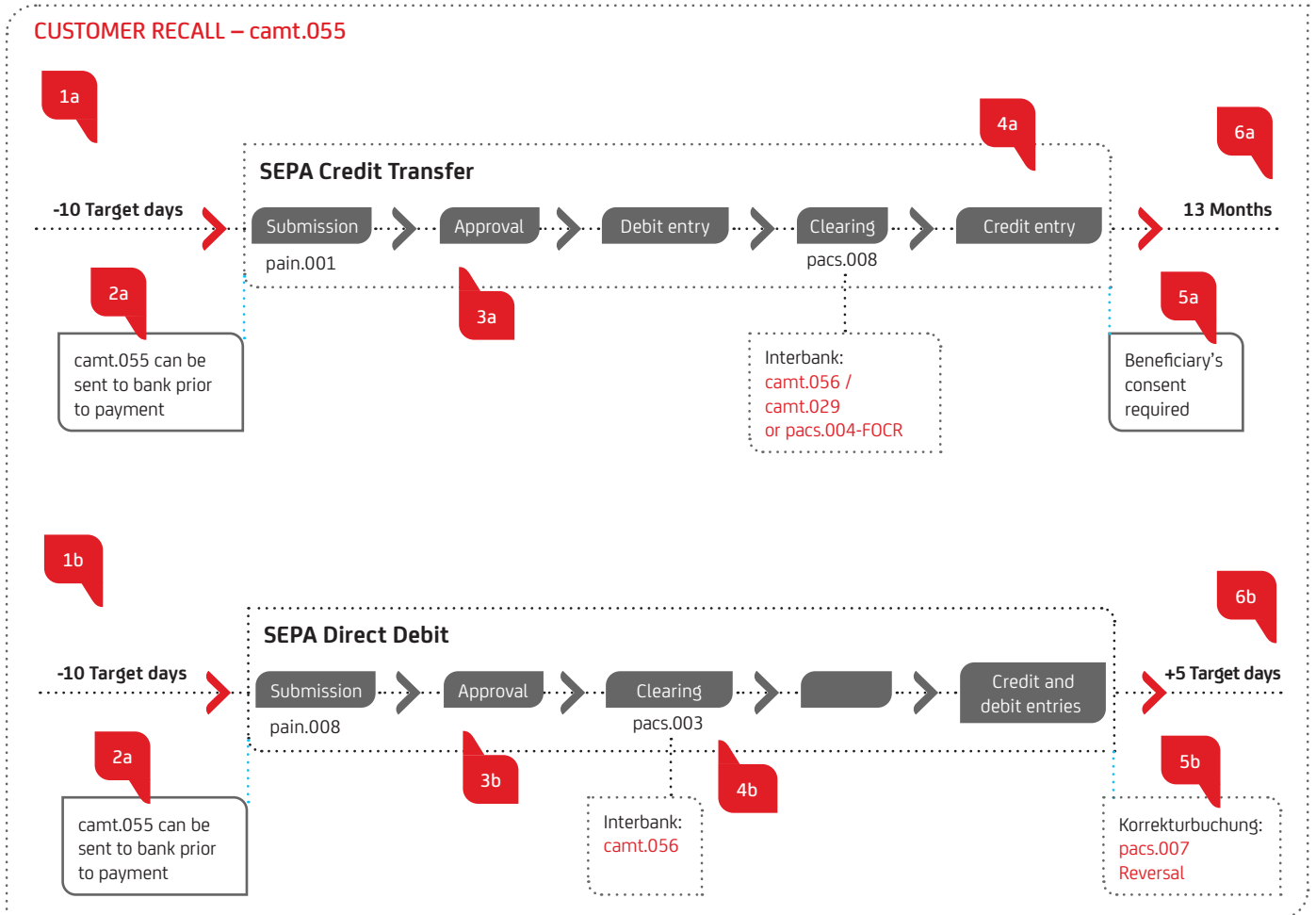
## Electronic cancellation of orders submitted by corporate customers

For credit transfers, electronic recall can be initiated during a period of up to 13 months after submission, and for direct debits during a period of up to 10 days. As the format for the recall, the camt.055 contains the relevant information of the original submission and an indicator of whether the logical file or individual transactions are recalled.

The cancellation can be processed by the bank before interbank clearing. In the case of direct debits, the cancellation can also

be processed by the bank after clearing. In the case of credit transfers, a cancellation request must be sent to the recipient bank for each transaction. A camt.029 in response to an SCT cancellation request after settlement is sent by the beneficiary or the beneficiary bank within the scope of the processes stipulated in the SEPA Rulebooks.

The camt.029 status information provides the customer with a positive or negative response to his cancellation request.



The time of submission is of importance for processing and tracking a camt.055:

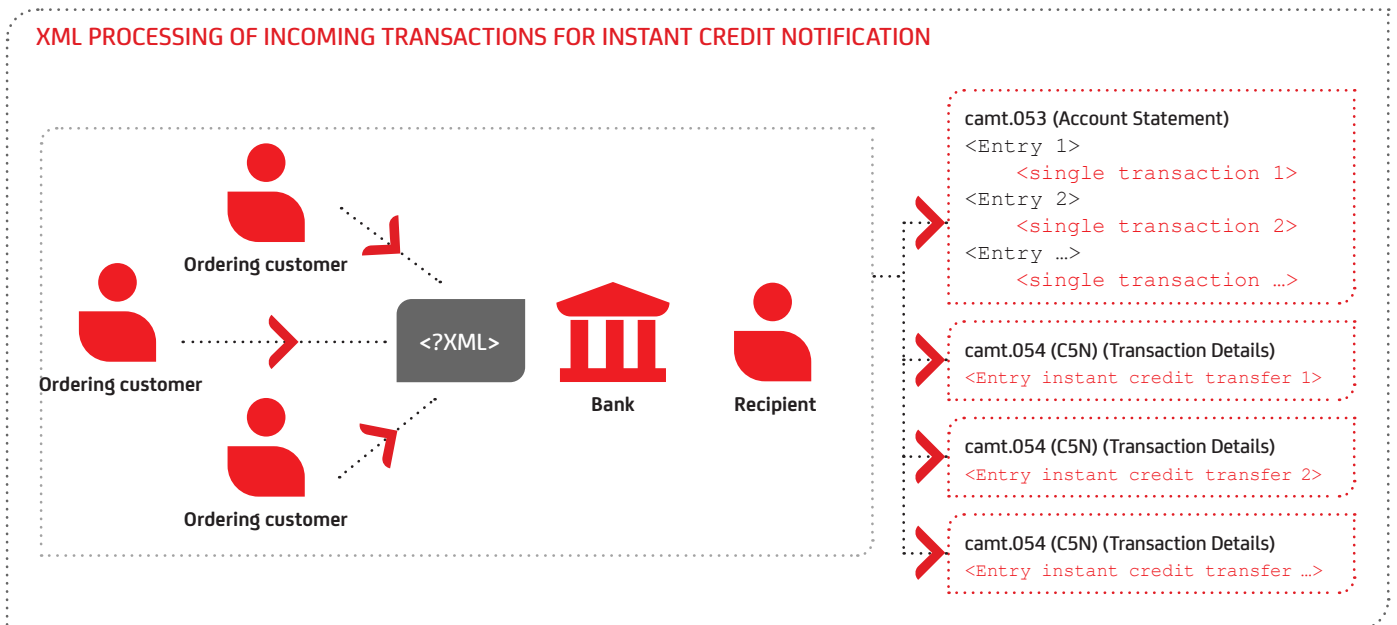
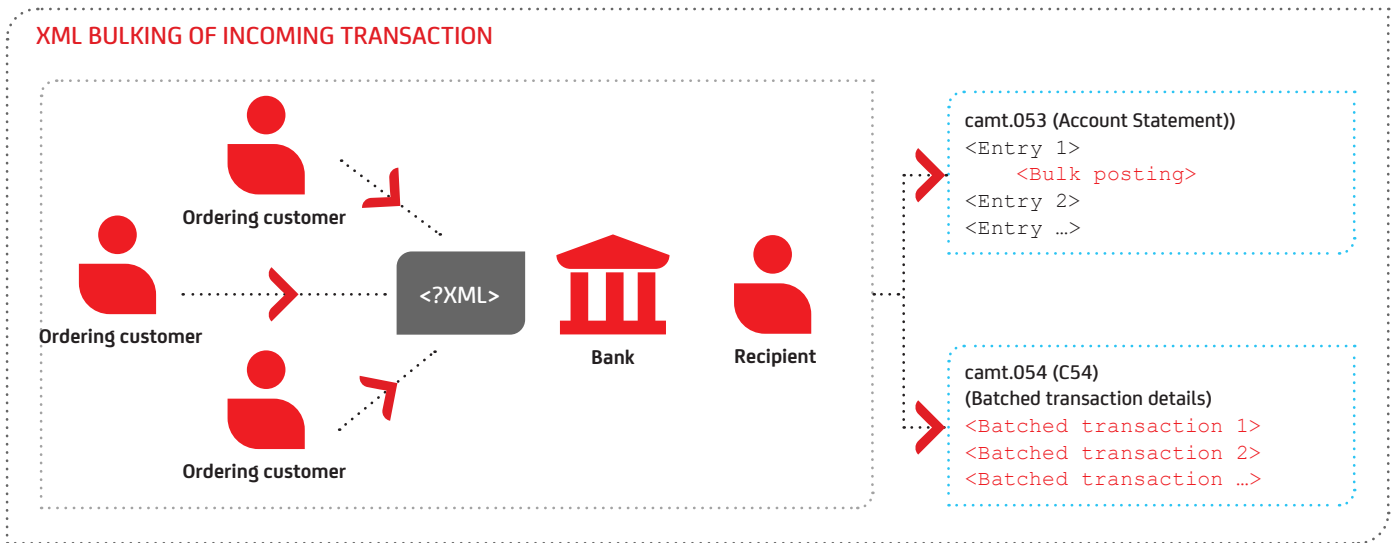
Time of process	Status	Action	Customer camt.029
1a / b 6a / b	The bank receives a recall request (camt.055), but is unable to find a corresponding transfer (pain.001) or direct debit (pain.008) for the defined period.	The camt.055 is held for up to ten target days. If the corresponding transfer (pain.001) 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"> <li>• Credit transfer (pain.001): instruct a complaint or consulting with the beneficiary</li> <li>• Direct debit (pain.008): by credit transfer (pain.001)</li> </ul>	After expiry of the waiting period, the customer is given the negative status RJCR with the reason code NOOR.



### 6.3 THE CORPORATE CUSTOMER AS THE RECIPIENT

If the corporate customer is at the receiving end, the interaction between batched transactions in the camt.053 account statement and the camt.054 batched transaction notification

applies analogously; however, this is much easier to illustrate, since the pain.002 need not be taken into account:



# 7. Description of technical formats

## 7.1 camt.053 / 052 / 054 – ACCOUNT INFORMATION

UniCredit provides you with account information in the international ISO 20022 standard, which is based on the XML (EXtensible Markup Language) syntax. The XML format is a globally valid standard for the reproduction of data in a hierarchical structure. The internationally standardised UTF-8 encoding is used as an extensive character set with a great number of country-specific mutated vowels, which is also shown in the XML header: `<?xml version="1.0" encoding="UTF-8"?>`.

The German Banking Industry Committee (DK) additionally gives German financial institutions mandatory field allocation rules, which are entirely compatible with ISO 20022. The camt.053,

camt.052 and camt.054 messages provided by UniCredit comply with these DK rules set out in Appendix 3 of the specification of remote data transfer between customer and bank according to the DFÜ Agreement “Specification of Data Formats”.

In addition, UniCredit messages fulfil CGI (Common Global Implementation Market Practice) Initiative requirements, which aim to define a globally uniform implementation standard for ISO 20022 messages.

UniCredit currently produces the following versions of the camt.053, camt.052 and camt.054 account information formats:

### Current information on the account formats

ISO 20022 message	For	Version	Replaces
camt.053	Account statements	camt.053.001.08	MT940, camt.053.001.02
camt.052	Account reports during the day	camt.052.001.08	MT942, camt.052.001.02
camt.054 (C54)	Batched transaction notifications	camt.054.001.08	DTI, camt.054.001.02
camt.054 (C5N)	Credit Notification	camt.054.001.08	camt.054.001.02
camt.054 credit-debit notification	Interbank	camt.054.001.08	MT900, MT910

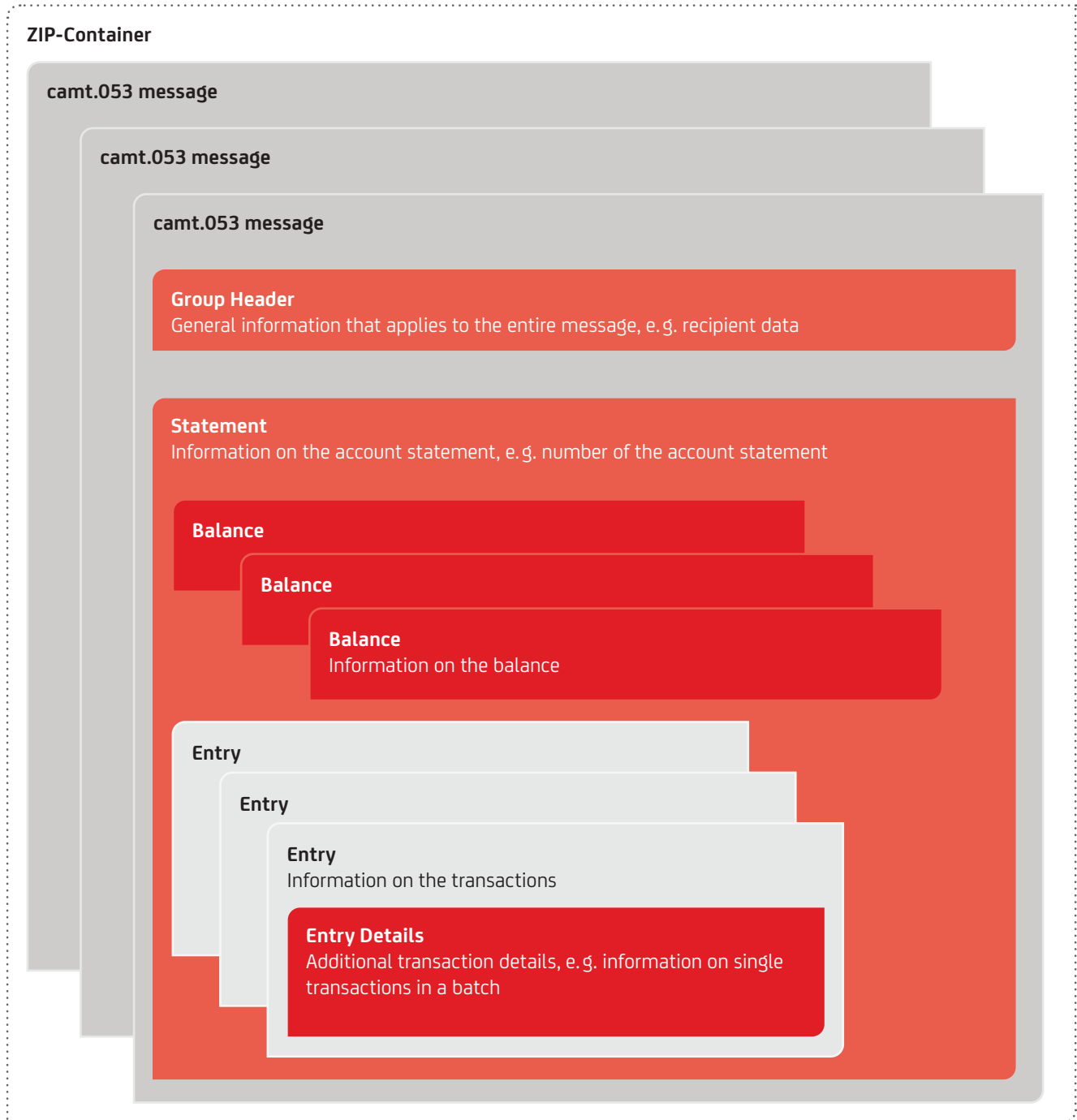
### 7.1.1 camt.053 FORMAT DESCRIPTION

#### 7.1.1.1 camt.053 MESSAGE STRUCTURE

For the retrieval of camt messages, the XML messages are provided to you packed in ZIP files in accordance with the EBICS standard. Each ZIP file may contain one or more camt.053 XML messages. As shown in Figure “Structure of camt.053 messages”

below, the upper hierarchy levels of camt.053 messages are made up of the following elements: complete message with Group Header (camt.053 Message), account statement (Statement), transaction (Entry) and transaction details (Entry Details).

## STRUCTURE OF camt.053 MESSAGES



Each camt.053 message contains a so-called Group Header, which contains general information that applies to the entire message, such as the message recipient, creation date and time as well as the actual account statement (Statement). The Statement contains various balances (e.g. opening and closing balance – see Section 7.1.1.5 “Balance” on page 41) and information on the transactions (see Section 7.1.1.6 “Entry” on page 43) effected on the booking date. If no transactions were effected on a booking date, the Entry element is left out and only the balances are shown. Additional transaction details of an Entry are provided in the Entry Details.

Large camt.053 messages (approx. 20 MB) are split in accordance with the DK recommendations. It may therefore occur that several messages with consecutive account statement numbers are provided per booking date for an account. The account statement number is not incremented<sup>3</sup>, i.e. all pages of such a camt.053 message have the same account statement number. Furthermore, in this case, the first camt.053 message contains the opening balance and the last message the closing balance.

### 7.1.1.2 STRUCTURE AND DESCRIPTION OF CAMT.053 MESSAGES

The ZIP container may contain several XML files. Each XML file contains exactly one camt.053 message for an account relating

to one booking date with the following XML structure:

```

OLD ISO VERSION: camt.053.001.02
<?xml version="1.0" encoding="UTF-8"?>
<Document
xmlns="urn:iso:std:iso:20022:tech:xsd:camt.053.001.02"
  <BkToCstmrStmnt>
    ... message ...
  </BkToCstmrStmnt>
</Document>

```

```

NEW ISO VERSION: camt.053.001.08
<?xml version="1.0" encoding="UTF-8"?>
<Document
xmlns="urn:iso:std:iso:20022:tech:xsd:camt.053.001.08"
  <BkToCstmrStmnt>
    ... message ...
  </BkToCstmrStmnt>
</Document>

```

In XML format all elements have an opening tag (e.g. <BkToCstmrStmnt> in the above example) and a closing tag (e.g. </BkToCstmrStmnt>). The structure and field descriptions of the XML fields used by UniCredit are shown in the tables below. These tables contain the following information:

- **Name:** XML element name in accordance with ISO 20022; the hierarchy level of the element is stated with a preceding + character,
- **XML-Tag:** The opening tag is always stated,
- **Occ.:** The number of occurrences shows how often the element can reoccur, e.g.:
  - [0..1] shows that the element is optional and occurs once at maximum,
  - [1..1] shows that the element occurs exactly once,
  - [1..n] shows that the elements occurs at least once.
  - If only one of several different elements occurs, this element is marked with {Or ... Or}.
- **Format:** This shows the values and formats used. The format types used are explained in section 7.1.7 “Character set and data types” on page 60.
- **Description:** This shows details of the field allocations by UniCredit.

In accordance with the hierarchy shown in Figure “Structure of camt.053 messages”, the following description is provided in several tables – one for the basic structure of the camt.053

message and one table each for Statement (account statement), Balance, Entry (transaction) and Entry Details (additional transaction details).

<sup>3</sup>Increase of PageNumber at Header level in combination with LastPageIndicator

### 7.1.1.3 camt.053.001.08 MESSAGE

The camt.053.001.08-message is structured as follows:

#### camt.053-MESSAGE STRUCTURE

Name	XML-Tag	Occ.	Format	Description
<b>Message root</b>	<BkToCstmrStmnt>	[1..1]		
<b>+Group Header</b>	<GrpHdr>	[1..1]		
<b>++MessageIdentification</b>	<MsgId>	[1..1]	Max35Text	Unique Id assigned by UniCredit
<b>++CreationDateTime</b>	<CreDtTm>	[1..1]	Max140Text ISODatetime	Creation date and time of the camt.053 message. Always local time plus time zone difference (UTC) (Germany: +01: 00 (CET) or +02:00 (CEST = summer time)
<b>++MessageRecipient</b>	<MsgRcpt>	[0..1]		
+++Name	<Nm>	[0..1]	Max140Text	Name of account statement recipient (filled from master data).
+++PostalAddress	<PstlAdr>	[0..1]		
++++AddressLine	<AdrLine>	[0..3]	Max35Text	May be used a maximum of 3 times
<b>++MessagePagination</b>	<MsgPgntn>	[0..0]		Is not used in Version 08
<b>++AdditionalInformation</b>	<AddtlInf>	[0..1]	Max500Text	Additional information about statement
<b>+Statement</b>	<Stmnt>	[1..1]	See „Statement structure“	

#### EXAMPLE

```

...
<BkToCstmrStmnt>
  <GrpHdr>
    <MsgId>20220527220534090036</MsgId>
    <CreDtTm>2022-05-27T19:00:00.000+02:00</CreDtTm>
    <MsgRcpt>
      <Nm> Muster GmbH </Nm>
      <PstlAdr>
        <AdrLine> Rosenweg 2 </AdrLine>
        <AdrLine> 80538 Muenchen </AdrLine>
      </PstlAdr>
    </MsgRcpt>
  </GrpHdr>
  <Stmnt>... Kontoauszugsinformationen ...</Stmnt>
</BkToCstmrStmnt>
...

```

### 7.1.1.4 STATEMENT

As part of the camt.053.001.08-message, the account statement is contained in the Statement, which is structured as follows:

#### STATEMENT STRUCTURE

Name	XML-Tag	Occ.	Format	Description
<b>+Statement</b>	<Stmnt>	[1..1]		
<b>++Identification</b>	<Id>	[1..1]	Max35Text	Unique Id assigned by UniCredit
<b>++StatementPagination</b>	<StmntPgntn>	[0..1]		Pagination is always used when the institute wants to split the size
+++PageNumber	<PgNb>	[1..1]	Max5NumericText	Details on the page number of the statement
+++LastPageIndicator	<LastPgInd>	[1..1]	YesNoIndicator	If there is no size split, this field always contains the value "true".
<b>++ElectronicSequenceNumber</b>	<ElctrncSeqNb>	[1..1]	Number	Consecutive electronic statement number for a year
<b>++LegalSequenceNumber</b>	<LglSeqNb>	[0..1]		Legal sequential number of the report, corresponds to the statement number of the legally binding account statement. Not used for UniCredit Bank GmbH.
<b>++CreationDateTime</b>	<CreDtTm>	[1..1]	ISODatetime	Creation date and time of the account statement (same as the date in the GroupHeader)
<b>++FromDate</b>	<FrDtTm>	[1..1]		
+++FromDateTime	<FrDtTm>	[1..1]	ISODatetime	Booking date 00:00:00
+++ToDateTime	<ToDtTm>	[1..1]	ISODatetime	Booking date 23:59:59

Name	XML-Tag	Occ.	Format	Description
<b>++Account</b>	<Acct>	[1..1]		
+++Identification	<Id>	[1..1]		Statement of either IBAN or bank code „/“ account number of BIC „/“ account number, depending on the option agreed for the account.
++++IBAN	<IBAN>	{Or	IBAN2007Identifier	Statement of IBAN
++++Other	<Othr>	Or}		
+++++Identification	<Id>	[1..1]	Max34Text	Statement of bank code”/”account number or BIC”/”account number
+++++SchemeName	<SchmeNm>	[0..1]		
+++++Proprietary	Prtry>	[1..1]	„BLZ/ACC“ „BIC/ACC“	Filled if bank code”/”account number or BIC”/”account number were specified in <Id>.
+++Currency	<Ccy>	[1..1]	CurrencyCode	Account currency code
+++Owner	<Ownr>	[0..1]		
++++Name	<Nm>	[0..1]	Max140Text	Account reference (additional account name) from master data, if available.
++++PostalAddress	<PstlAdr>	[0..1]		
++++AddressLine	<AdrLine>	[0..3]	Max35Text	May be used a maximum of 3 times.
+++Servicer	<Svcr>	[1..1]		Information on the party that manages the account, if applicable, the branch of the institute.
+++FinancialInstitutionIdentification	<FinInstnId>	[1..1]		
+++++BICFI	<BICFI>	[0..1]		
+++++Name	<Nm>	[1..1]	„UniCredit Bank AG“	
+++++Other	<Othr>	[1..1]		
+++++Identificaiton	<Id>	[1..1]	„DE129273390“	
+++++Issuer	<Issr>	[1..1]	„UmsStId“	
<b>++Balance</b>	<Bal>	[2..n]	See „Balance structure“	
<b>++Entry</b>	<Ntry>	[0..n]	See „Entry structure“	

#### EXAMPLE

```

...
<Stmt>
  <Id>35864895120145298754698552016335478</Id>
  <StmtPgntn>
    <PgNb>1</PgNb>
    <LastPgInd>true</LastPgInd>
  </StmtPgntn>
  <ElctrncSeqNb>44</ElctrncSeqNb>
  <CreDtTm>2022-05-27T19:00:00.000+02:00</FrDtTm>
  <FrDtTm></FrDtTm>
    <FrDtTm>2022-05-27T00:00:00.000+02:00</FrDtTm>
    <ToDtTm>2022-05-27T23:59:59.000+02:00</ToDtTm>
  <Acct>
    <Id>
      <IBAN>DE74700202700000001234</IBAN>
    </Id>
    <Ccy>EUR</Ccy>
    <Ownr>
      <Nm>Muster GmbH</Nm>
      <PstlAdr>
        <AdrLine>Rosenweg 2</AdrLine>
        <AdrLine>80538 Muenchen</AdrLine>
      </PstlAdr>
    </Ownr>
    <Svcr>
      <FinInstnId>
        <BICFI>HYVEDEMMXXX</BICFI>
        <Nm>UNICREDIT BANK GmbH</Nm>
        <Othr>
          <Id>DE 129273380</Id>
          <Issr>UmsStId</Issr>
        </Othr>
      </FinInstnId>
    </Svcr>
  </Acct>
  <Bal>... Salden ...</Bal>
  <Ntry>... Informationen zu den Umsätzen ...</Ntry>
</Stmt>
...

```

### 7.1.1.5 BALANCE

The account statement contains various balances, which are structured as follows:

#### BALANCE STRUCTURE

Name	XML-Tag	Occ.	Format	Description
<b>++Balance</b>	<Bal>	[2..n]		
<b>+++Type</b>	<Tp>	[1..1]		
++++CodeOrProprietary	<CdOrPrtry>	[1..1]		
+++++Code	<Cd>	[1..1]	"OPBD", "ITBD", "CLBD", "CLAV", "FWAV"	Details of the various balances and codes are provided below.
+++++SubType	<SubTp>	[0..1]		Only used in the account statement split for Pagination
++++++Code	<Cd>	[1..1]	INTM	Interim balance in connection with OPBD or CLBD in the case of pagination
<b>+++Amount</b>	<Amt Ccy="AAA">	[1..1]	ActiveOrHistoric CurrencyAndAmount	Balance amount with currency Examüle: <Amt Ccy="EUR">1234.32</Amt>
<b>+++CreditDebitIndicator</b>	<CdtDbtInd>	[1..1]	"DBIT" oder "CRDT"	Debit or credit indicator
<b>+++Date</b>	<Dt>	[1..1]		
++++Date	<Dt>	[1..1]	ISODate	Date of balance. With OPBD, the current booking date is in contrast to the earlier PRCD with the previous booking date.

UniCredit provides you with the following balances in the order they are listed:

- With the introduction of the new ISO version 2019, UniCredit will only use the code "OPBD" (OpeningBooked). "PRCD" is only used for the old ISO version 2009.
- Closing balance: The closing balance is marked with the code "CLBD" (ClosingBooked) and has the booking date. This balance contains all transactions effected regardless of their value date.
- Current value date balance as per booking date: The value date balance is marked with the code "CLAV" (ClosingAvailable) and has the current booking date. This balance shows the amount which:
  - is available in case of a credit balance and/or
  - forms the basis for interest calculations in case of a debit balance.
- Up to four future value data balances, if transactions for the subsequent days are already available: The future value date balances are marked with the code "FWAV" (ForwardAvailable) and have the future booking date.

#### DK rules if the portion size is exceeded:

If more than one camt.053 message is required, e.g. because the portioning size has been exceeded, the following allocation of the balance type is required:

- First camt.053 message: First balance "OPBD" and second balance „CLBD“ with subtype „INTM“ (Interim balance)
- Further camt.053 messages (if necessary): First balance „OPBD“ with subtype „INTM“. Second balance „CLBD“ with subtype „INTM“.
- Last camt.053 message: first balance „OPBD“ with subtype „INTM“ and second balance "CLBD"



## EXAMPLE

```
...
<Bal>
  <Tp>
    <CdOrPrtry>
      <Cd>OPBD</Cd>
    </CdOrPrtry>
  </Tp>
  <Amt Ccy="EUR">107631570.01</Amt>
  <CdtDbtInd>CRDT</CdtDbtInd>
  <Dt>
    <Dt>2022-11-01</Dt>
  </Dt>
</Bal>
<Bal>
  <Tp>
    <CdOrPrtry>
      <Cd>CLBD</Cd>
    </CdOrPrtry>
  </Tp>
  <Amt Ccy="EUR">107633949.16</Amt>
  <CdtDbtInd>CRDT</CdtDbtInd>
  <Dt>
    <Dt>2022-11-01</Dt>
  </Dt>
</Bal>
<Bal>
  <Tp>
    <CdOrPrtry>
      <Cd>CLAV</Cd>
    </CdOrPrtry>
  </Tp>
  <Amt Ccy="EUR">107630949.16</Amt>
  <CdtDbtInd>CRDT</CdtDbtInd>
  <Dt>
    <Dt>2022-11-01</Dt>
  </Dt>
</Bal>
<Bal>
  <Tp>
    <CdOrPrtry>
      <Cd>FWAV</Cd>
    </CdOrPrtry>
  </Tp>
  <Amt Ccy="EUR">107633949.16</Amt>
  <CdtDbtInd>CRDT</CdtDbtInd>
  <Dt>
    <Dt>2022-11-02</Dt>
  </Dt>
</Bal>
...
```

## 7.1.1.6 ENTRY

The Entry element of the account statement contains the transactions. An individual transaction (Entry) is structured as follows:

### ENTRY STRUCTURE

Name	XML-Tag	Occ.	Format	Description
<b>++Entry</b>	<Ntry>	[0..*]		
+++EntryReference	<NtryRef>	[1..1]		
+++Amount	<Amt> <Amt Ccy="AAA">	[1..1]	ActiveOrHistoricCurrency AndAmount	Booking reference; Max35Text
+++CreditDebitIndicator	<CdtDbtInd>	[1..1]	„DBIT“ oder „CRDT“	Debit or credit indicator
+++ReversalIndicator	<RvslInd>	[0..1]	True / False	Cancellation transaction
+++Status	<Sts>	[1..1]	EntryStatus1Choice „BOOK“	Status of the turnover at the account- holding institute
++++Code	<Cd>	[1..1]	ExternalEntryStatus1Code	Only "BOOK" is to be used.
+++BookingDate	<BookgDt>	[1..1]		Booking Date
++++Date	<Dt>	[1..1]	ISODate	Transaction date
++++DateTime	<DtTm>	[1..1]	ISODateTime	
+++ValueDate	<ValDt>	[1..1]		Information either on the value date or on the date / time
++++Date	<Dt>	[1..1]	ISODate	Value Date
++++DateTime	<DtTm>	[1..1]	ISODateTime	
+++AccountServicerReference	<AcctSvcrRef>	[0..1]	Max35Text	Unique reference to transaction entry assigned by UniCredit
+++BankTransactionCode	<BkTxCd>	[1..1]		Information on the type of transaction; see our „Business transaction and return codes“ brochure.
++++Domain	<Domn>	[1..1]	BankTransaction CodeStructure5	
+++++Code	<Cd>	[1..1]	ExternalBankTransaction Domain1Code	
+++++Family	<Fmly>	[1..1]	BankTransaction CodeStructure6	
+++++Code	<Cd>	[1..1]	ExternalBankTransaction Family1Code	
+++++SubFamilyCode	<SubFmlyCd>	[0..1]	ExternalBankTransaction Family1Code	
+++Proprietary	<Prtry>	[0..1]		
+++++Code	<Cd>	[1..1]		
+++++Issuer	<Issr>	[1..1]		Issuer of the code, always filled with „DK“
+++AdditionalInformationIndicator	<AddtlInfInd>	[0..1]		Reference to camt.054
+++MessageNameIdentification	<MsgNmId>	[0..1]	Max35Text	Reference to camt.054 "
+++MessageIdentification	<MsgId>	[0..1]	Max35Text	For batched transactions per voucher, the ID of the paper-based account statement is provided here. If the single transactions are reported via camt.054, the <MsgId> of the camt.054 is stated.
+++Charges	<Chrgs>	[0..1]		Charges are only used here when they can be assigned by making a batch booking.
<b>+++EntryDetails</b>	<NtryDtls>	[1..n]	see „Entry“	Transaction details
<b>++++TransactionDetails</b>	<TxDtls>	[1..1]	Transaktion details	
<b>+++AdditionalEntryInformation</b>	<AddtlNtryInf>	[1..1]	Max500Text	The posting texts used are listed together with the business transaction codes in our “Business transaction and return codes” brochure

## EXAMPLE

```
...
<Ntry>
<NtryRef>0936190057075568</NtryRef>
<Amt Ccy="EUR">654.03</Amt>
<CdtDbtInd>DBIT</CdtDbtInd>
<Sts>
<Cd>BOOK</Cd>
</Sts>
<BookgDt>
<Dt>2023-10-25</Dt>
</BookgDt>
<ValDt>
<Dt>2023-10-25</Dt>
</ValDt>
<AcctSvcrRef>0936190057075568</AcctSvcrRef>
<BkTxCd>
<Domn>
<Cd>PMNT</Cd>
<Fmly>
<Cd>ICDT</Cd>
<SubFmlyCd>SDVA</SubFmlyCd>
</Fmly>
</Domn>
<Prtry>
<Cd>087</Cd>
<Issr>DK</Issr>
</Prtry>
</BkTxCd>
<NtryDtls>
<TxDtls>
<Refs>
<MsgId>UXC23102500003</MsgId>
<PmtInfId>UXC23102500003PI00001</PmtInfId>
<InstrId>CTD231025KMVU00009400000001</InstrId>
<EndToEndId>UXC23102500003PI00001E00001</EndToEndId>
<TxId>CTD231025KMVU00009400000001</TxId>
<ClrSysRef>CTD231025KMVU000094</ClrSysRef>
</Refs>
<Amt Ccy="EUR">654.03</Amt>
<CdtDbtInd>DBIT</CdtDbtInd>
<BkTxCd>
<Domn>
<Cd>PMNT</Cd>
<Fmly>
<Cd>ICDT</Cd>
<SubFmlyCd>SDVA</SubFmlyCd>
</Fmly>
</Domn>
<Prtry>
<Cd>NTRF+087+50</Cd>
<Issr>DK</Issr>
</Prtry>
</BkTxCd>
<RltdPties>
<InitgPty>
<Pty>
<Nm>HVB Testkunde 082</Nm>
</Pty>
</InitgPty>
<Dbtr>
<Pty>
<Nm>Max Mustermann</Nm>
</Pty>
</Dbtr>
<DbtrAcct>
<Id>
<IBAN>DE96700202700000112000</IBAN>
</Id>
</DbtrAcct>
<UltmtDbtr>
<Pty>
<Nm>UD Name</Nm>
<Id>
<OrgId>
<LEI>UNIFITS1200000000022</LEI>
</OrgId>
</Id>
</Pty>
</UltmtDbtr>
<Cdtr>
<Pty>
<Nm>HVB Testkunde 083</Nm>
<PstlAdr>
<Ctry>DE</Ctry>
</PstlAdr>
</Pty>
</Cdtr>
<CdtrAcct>
<Id>
<IBAN>DE07780400810291586600</IBAN>
</Id>
</CdtrAcct>
<UltmtCdtr>
<Pty>
<Nm>UC Name</Nm>
</Pty>
</UltmtCdtr>
</RltdPties>
<RltdAgts>
<DbtrAgt>
<FinInstnId>
<BICFI>HYVEDEMMXXX</BICFI>
</FinInstnId>
</DbtrAgt>
<CdtrAgt>
<FinInstnId>
<BICFI>COBADEFFXXX</BICFI>
</FinInstnId>
</CdtrAgt>
</RltdAgts>
<Purp>
<Cd>OTHR</Cd>
</Purp>
<RmtInf>
<Ustrd>Unstructured Remittance Information</Ustrd>
</RmtInf>
</TxDtls>
</NtryDtls>
<AddtlNtryInf>Eilueberweisung</AddtlNtryInf>
</Ntry>
...
```

## 7.1.1.7 ENTRY DETAILS

Detailed information on the individual transactions (see „Entry structure“ on page 62) is provided in the Entry details. The Entry Details are structured as follows:

### ENTRY DETAILS STRUCTURE

Name	XML-Tag	Occ.	Format	Description
<b>+++EntryDetails</b>	<NtryDtls>	[1..1]		Details on the entry
<b>+++Batch</b>	<Btch>	[0..n]		Provision of detailed information on orders presented by the customer and on batched transactions.
<b>++++MessageIdentification</b>	<Msgld>	[0..1]	Max35Text	Message ID of the order presented by the customer, for SEPA orders the original <Msgld> and for batched transactions a unique ID assigned by UniCredit.
<b>++++ PaymentInformation Identification</b>	<PmtInflD>	[0..1]	Max35Text	Original reference of the order presented by the customer, for SEPA orders the original <PmtInflD>
<b>++++NumberOfTransactions</b>	<NbOfTxs>	[0..1]	Max15NumericText	Number of transactions in the order. The number of single transactions in a batch is also stated (‘Beleg’ or camt.054).
<b>++++TotalAmount</b>	<TtlAmt>	[0..1]	ActiveOrHistoric CurrencyAndAmount	Total amount of the presented order or batched transaction.
<b>++++CreditDebitIndicator</b>	<CdtDbtInd>	[0..1]	„DBIT“ oder „CRDT“	Debit (DBIT) or credit (CRDT) indicator
<b>+++TransactionDetails</b>	<TxDtls>	[1..n]		Details of single transactions. The single transactions in the batch can be listed optionally or only information on the batch is shown.. For interbank and foreign bank statements, max. 1 TransactionDetails per entry allowed [1..1]
<b>++++References</b>	<Refs>	[0..1]		References
+++++MessageIdentification	<Msgld>	[0..1]	Max35Text	Message ID of the order presented by the customer, for SEPA orders the original <Msgld>.
+++++AccountServicerReference	<AcctSvcr-Ref>	[0..1]	Max35Text	Bank reference
+++++ PaymentInformation Identification	<PmtInflD>	[0..1]	Max35Text	Original reference of the order presented by the customer, for SEPA orders the original <PmtInflD> reference of the logical file, for DTAUS files the reference from field A10.
+++++InstructionIdentification	<InstrId>	[0..1]	Max35Text	Unique UniCredit reference
+++++EndToEndIdentification	<EndToEndId>	[0..1]	Max35Text	Technical reference to the ordering party assigned by the ordering party of the transaction, for SEPA transactions the End to End Identification, for DTAUS files the reference of the single order from field C6a, for MT101 orders the transaction reference of the single order from the B Sequence (field :21:). Reference on C5N for incoming instant payments.
+++++UETR	<UETR>	[0..1]		Unique reference for Urgent- and international payments.
+++++ TransactionIdentification	<TxId>	[0..1]	Max35Text	Transaction number assigned by the first institute involved, for SEPA transactions the Transaction Identification, for MT103 orders the sender reference (field :20:). Reference on C5N for incoming instant payments.
+++++MandateIdentification	<MndtId>	[0..1]	Max35Text	Unique mandate reference for SEPA Direct Debit transactions
+++++ChequeNumber	<ChqNb>	[0..1]	Max35Text	Cheque number in the case of cheque debit
+++++ClearingSystemReference	<ClrSysRef>	[0..1]	Max35Text	Unique UniCredit reference
+++++AccountOwnerTransaction Identification	<AcctOwnrTxId>	[0..1]	Max35Text	Unambiguous identification of the securities transaction as known by the securities account owner
+++++AccountServicer TransactionIdentification	<AcctsivrTxId>	[0..1]	Max35Text	Clear identification of the securities transaction as known to the account-holding institution
+++++MarketInfrastructureTransaction- Identification	<MktInfrstrctrTxId>	[0..1]	Max35Text	Identification of a securities transaction by a market infrastructure / central securities depository, for example TARGET2-Securities.

Name	XML-Tag	Occ.	Format	Description
+++++ProcessingIdentification	<PrcgId>	[0..1]	Max35Text	Identification of the securities transaction assigned by the processor of the instruction other than the securities account owner, the securities account servicer and the market infrastructure.
+++++Proprietary	<Prtry>	[0..n]	Proprietary reference	
<b>++++Amount</b>	<Amt>	[1..1]	ActiveOrHistoric CurrencyAndAmount <Amt Ccy=„AAA“>	Single transaction amount in account currency. Formerly in V02 under TransactionAmount
<b>++++CreditDebitIndicator</b>	<CdtDbtInd>	[0..1]	„DBIT“ oder „CRDT“	Debit or credit indicator
<b>++++AmountDetails</b>	<AmtDtls>	[0..1]		Additional amount information especially for returns.
<b>+++++InstructedAmount</b>	<InstdAmt>	[0..1]		Amount instructed
+++++Amount	<Amt>	[1..1]	ActiveOrHistoric CurrencyAndAmount	Betrag und Wahrung des Betrags
+++++CurrencyExchange	<CcyXchg>	[0..1]	CurrencyCode	Exchange rate information
+++++SourceCurrency	<SrcCcy>	[1..1]	CurrencyCode	Source currency, instructed currency or euro
+++++TargetCurrency	<TrgtCcy>	[0..1]	CurrencyCode	Target currency, account currency
+++++UnitCurrency	<UnitCcy>	[0..1]	CurrencyCode	Currency in which the exchange rate is expressed. Example: 1 EUR = x units of another currency. In this case, the <UnitCcy> is “EUR”.
+++++ExchangeRate	<XchgRate>	[1..1]	BaseOneRate	Exchange rate
+++++ContractIdentification	<CtrctId>	[0..1]	Max35Text	Unique identification to unambiguously identify the foreign exchange contract, e.g. FX deal reference
+++++QuotationDate	<QtnDt>	[0..1]	ISODateTime	Date and time at which an exchange rate is quoted.
<b>+++++TransactionAmount</b>	<TxAmt>	[0..1]		Interbank settlement amount with the settlement currency, formerly Proprietary Amount
+++++Amount	<Amt>	[1..1]	ActiveOrHistoric CurrencyAndAmount	Amount and currency of the amount
+++++CurrencyExchange	<CcyXchg>	[0..1]	CurrencyCode	Structure CurrencyExchange see InstructedAmount
<b>+++++CounterValueAmount</b>	<CntrValAmt>	[0..1]		For equivalent payment
+++++Amount	<Amt>	[1..1]	ActiveOrHistoric CurrencyAndAmount	Amount and currency of the amount
+++++CurrencyExchange	<CcyXchg>	[0..1]	CurrencyCode	Structure CurrencyExchange see InstructedAmount
<b>++++BankTransactionCode</b>	<BkTxCd>	[1..1]		see our „Business transaction and return codes“ brochure“
+++++Domain	<Domn>	[0..1]	BankTransactionCodeStructure5	
+++++Code	<Cd>	[1..1]	ExternalBankTransactionDomain1Code	
+++++Family	<Fmly>	[1..1]	BankTransactionCodeStructure6	
+++++Code	<Cd>	[1..1]	ExternalBankTransactionFamily1Code	
+++++SubFamilyCode	<SubFmlyCd>	[1..1]	ExternalBankTransactionFamily1Code	
+++++Proprietary	<Prtry>	[0..1]		
+++++Code	<Cd>	[1..1]	Max35Text	The code consists of the following elements, which are entered together as a string concatenated by “+”: 1. Three-digit Swift transaction code with leading constant “N” 2. Business transaction code (BTC) 3. Prima nota no. 3 If necessary, DTA text key extension.
+++++Issuer	<Issr>	[1..1]	„DK“	
<b>++++Charges</b>	<Chrgs>	[0..1]		
+++++Record	<Rcrd>	[0..n]		

Name	XML-Tag	Occ.	Format	Description
+++++++Amount	<Amt Ccy="AAA">	[1..1]		Total charges
+++++++CreditDebitIndicator	<CdtDbtInd>	[0..1]	CreditDebitCode	Debit or credit entries
+++++++ChargeIncludedIndicator	<ChrgInclInd>	[0..1]		Indicates whether the charge should be included in the amount or is added as preadvice. Values: True: is included False: is not included
+++++++Type	<Tp>	[1..1]	„DBIT“/„CRDT“	Debit or credit indicator
+++++++Code	<Cd>	[1..1]	ExternalChargeType1Code	
+++++++Proprietary	<Prtry>	[1..1]	GenericIdentification3	
+++++++Identification	<Id>	[1..1]	Max35Text	“Commissions”, “Expenses” or “External costs”
+++++++Issuer	<Issr>	[0..1]	Max35Text	Issuer of the identification
+++++++Rate	<Rate>	[0..1]	PercantageRate	Rate for calculating the fee
+++++++Bearer	 	[0..1]	„CRED“, „DEBT“, „SHAR“, „SLEV“	Specifies which party bears the charges: CRED = beneficiary/creditor DEBT = ordering party/debtor SHAR = share of charges SLEV = as per agreement
+++++++Agent	<Agt>	[0..1]		
+++++++FinancialInstitution	<FinInstnld>	[1..1]		Unique and unambiguous identification of a financial institution
+++++++BICFI	<BICFI>	[0..1]	Bank Identifikations Code (Swift-Code)	
+++++++Other	<Othr>	[0..1]		Other identification
+++++++Identification	<Id>	[1..1]	Max35Text	
+++++++SchemeName	<SchmeNm>	[0..1]		Name of scheme
+++++++Issuer	<Issr>	[0..1]	Max35Text	
<b>+++++Interest</b>	<Intrst>	[0..1]		Interest compensation for R transactions
+++++++Record	<Rcd>	[0..n]		
+++++++Amount	<Amt>	[1..1]	ActiveOrHistoric CurrencyAndAmount	
+++++++CreditDebitIndicator	<CdtDbtInd>	[1..1]	„DBIT“ oder „CRDT“	
+++++++Type	<Tp>	[0..1]	InterestType1Choice	Interest type
+++++++Rate	<Tp>	[0..1]	Rate4	Interest rate
+++++++FrToDt	<FrToDt>	[0..1]	Rate4	Interval of interest calculation
+++++++Reason	<Rsn>	[0..1]	Max35Text	Reason for collecting the interest amount
<b>+++++RelatedParties</b>	<RltdPties>	[0..1]		In the event of R-transactions, the parties involved (creditor/debtor) keep their roles from the original transaction. This means, for example, that a debtor submitting a direct debit (pain.008) is still shown in the camt message as the debtor when a return debit is made to the creditor's account.
<b>+++++InitiatingParty</b>	<InitgPty>	[0..1]		
+++++++Party		{Or		Presentation of the party (if it is <b>not</b> a credit institution)
<b>+++++++Name</b>	<Nm>	[0..1]	Max140Text	Name of initiating party
<b>+++++++PostalAddress</b>	<PstlAdr>	[0..1]	PostalAddress6	
+++++++Department	<Dept>	[0..1]	Max70Text	
+++++++SubDepartment	<SubDept>	[0..1]	Max70Text	
+++++++StreetName	<StrtNm>	[0..1]	Max70Text	
+++++++BuildingNumber	<BldgNb>	[0..1]	Max16Text	
+++++++BuildingName	<BldgNm>	[0..1]	Max35Text	
+++++++Floor	<Flr>	[0..1]	Max70Text	
+++++++PostBox	<PstBx>	[0..1]	Max16Text	
+++++++Room	<Room>	[0..1]	Max70Text	
+++++++PostCode	<PstCd>	[0..1]	Max16Text	

Name	XML-Tag	Occ.	Format	Description
+++++++TownName	<TwnNm>	[1..1]	Max35Text	
+++++++TownLocationName	<TwnLctnNm>	[0..1]	Max35Text	
+++++++DistrictName	<DstrctNm>	[0..1]	Max35Text	
+++++++CountrySubDivision	<CtrySubDvsn>	[0..1]	Max35Text	
+++++++Country	<Ctry>	[1..1]	CountryCode	
+++++++AddressLine	<AdrLine>	[0..3]	Max35Text	Line of address, if the structured elements are not used. Only a maximum of 3 lines is permitted
+++++++Identification	<Id>	[0..1]		
+++++++OrganisationIdentification	<Orgld>	[1..1]	Organisation Identification4	
+++++++AnyBIC	<AnyBIC>	[0..1]		
+++++++LEI	<LEI>	[0..1]		
+++++++Other	<Othr>	[0..*]		
+++++++Identification	<Id>	[1..1]	Max35Text	
+++++++SchemeName	<SchmNm>	[0..1]		
+++++++Code	<Cd>	[1..1]	ExternalOrganisationIdentifi- cation1Code	
+++++++Proprietary	<Prtry>	[1..1]	Max35Text	
+++++++Issuer	<Issr>	[0..1]	Max35Text	
+++++++PrivateIdentification	<Prvtld>	[1..1]	PersonIdentification5	
+++++++CountryOfResidence	<CtryOfRes>	[0..1]		
<b>+++++++Agent</b>	<Agt>	Or}		Representation of the party if it is a credit institution
+++++++FinancialInstitution Identification	<FinInstnld>	[1..1]		
+++++++BICFI	<BICFI>	[0..1]		
+++++++ClearingSystem MemberIdentifiacton	<ClrSysMmbld>	[0..1]		
+++++++ClearingSystem Identifiacton	<ClrSysld>	[0..1]	ClearingSystem Identification2Choice	Identification for assignment to a clearing system
+++++++Code	<Cd>	[1..1]	ExternalClearing SystemIdentification1Code	
+++++++Proprietary	<Prtry>	[1..1]	Max35Text	
+++++++MemberIdentification	<Mmbld>	[1..1]	Max35Text	
+++++++LEI	<LEI>	[0..1]		
+++++++Name	<Nm>	[0..1]	Max140Text	
+++++++PostalAddress	<PstlAdr>	[0..1]		Structure PostalAddress see InitiatingParty
<b>+++++++Debtor</b>	<Dtbr>	[0..1]		
+++++++Party	<Pty>	[1..1]		
+++++++Name	<Nm>	[0..1]	Max140Text	
+++++++PostalAddress	<PstlAdr>	[0..1]		Structure PostalAddress see InitiatingParty
+++++++Identification	<Id>	[0..1]		Structure Identification see InitiatingParty
+++++++Agent	<Agt>	[0..1]		For Structure see InitiatingParty
<b>+++++++DebtorAccount</b>	<DbtrAcct>	[0..1]		
+++++++Identification	<Id>	[1..1]		
+++++++IBAN	<IBAN>	{Or	IBAN2007Identifier	Either IBAN
+++++++Other	<Othr>	Or}		
+++++++Identification	<Id>	[1..1]	Max34Text	or account number
+++++++SchemeName	<SchmeNm>	[1..1]		
+++++++Type	<Tp>	[0..1]		
+++++++Code	<Cd>	[1..1]		
+++++++Proprietary	<Prty>	[1..1]		



Name	XML-Tag	Occ.	Format	Description
+++++++Currency	<Ccy>	[0..1]		
+++++++Name	<Nm>	[0..1]		
+++++++Proxy	<Prxy>	[0..1]		
+++++++Type	<Tp>	[0..1]		
+++++++Code	<Cd>	[1..1]		
+++++++Proprietary	<Prty>	[1..1]		
+++++++Identification	<Id>	[1..1]		
<b>+++++++UltimateDebtor</b>	<UltmtDbtr>	[0..1]		
+++++++Party	<Pty>	[1..1]		
+++++++Name	<Nm>	[0..1]	Max140Text	Name of the debtor if different from the account holder
+++++++PostalAddress	<PstlAdr>	[0..1]		Structure PostalAddress see InitiatingParty
+++++++Identification	<Id>	[0..1]		Structure Identification see InitiatingParty
+++++++Agent	<Agt>	[0..1]		For Structure see InitiatingParty
<b>+++++++Creditor</b>	<Cdtr>	[0..1]		
+++++++Party	<Pty>	[1..1]		
+++++++Name	<Nm>	[0..1]		Name of beneficiary/creditor
+++++++PostalAddress	<PstlAdr>	{Or		Structure PostalAddress see InitiatingParty
+++++++Identification	<Id>	[0..1]		Structure Identification see InitiatingParty
+++++++Agent	<Agt>	[0..1]		For Structure see InitiatingParty
<b>+++++++CreditorAccount</b>	<CdtrAcct>	[0..1]		Account of beneficiary/creditor
+++++++Identification	<Id>	[1..1]		
+++++++IBAN	<IBAN>	{Or	IBAN2007Identifier	Either IBAN
+++++++Other	<Othr>	Or}		
+++++++Identification	<Id>	[1..1]	Max34Text	or account number
+++++++Agent	<Agt>	[0..1]		For Structure see InitiatingParty
+++++++SchemeName	<SchmeNm>	[1..1]		
<b>+++++++UltimateCreditor</b>	<UltmtCdtr>	[0..1]		
+++++++Party	<Pty>	[1..1]		
+++++++Name	<Nm>	[1..1]	Max140Text	Name of creditor if other than account holder
+++++++PostalAddress	<PstlAdr>	[0..1]		Structure PostalAddress see InitiatingParty
+++++++Identification	<Id>	[0..1]		Structure Identification see InitiatingParty
+++++++Agent	<Agt>	[0..1]		For Structure see InitiatingParty
<b>+++++++RelatedAgents</b>	<RltdAgts>	[0..1]		In the event of R-transactions, the parties involved (creditor/debtor) keep their roles from the original transaction. This means, for example, that a debtor submitting a direct debit (pain.008) is still shown in the camt message as the debtor when a return debit is made to the creditor's account.
<b>+++++++InstructingAgent</b>	<InstgAgt>	[0..1]		Sender of an interbank message
+++++++FinancialInstitution	<FinInstnId>	[1..1]	FinancialInstitutionIdentification7	Unique identification of institution
+++++++BICFI	<BICFI>	[0..1]		
+++++++ClearingSystemMemberIdentification	<ClrSysMmbld>	[0..1]	ClearingSystemIdentification2Choice	
+++++++ClearingSystemIdentification	<ClrSysId>	[0..1]	ClearingSystemIdentification2Choice	Identification for assignment to a clearing system
+++++++Code	<Cd>	[1..1]	ExternalClearingSystemIdentification1Code	
+++++++MemberIdentification	<Mmbld>	[1..1]	Max35Text	
+++++++LEI	<LEI>	[0..1]		

Name	XML-Tag	Occ.	Format	Description
+++++++Name	<Nm>	[0..1]		
+++++++PostalAddress	<PstAdr>	[0..1]		See structure InitiatingParty
+++++++Other	<Othr>	[0..1]		
<b>+++++InstructedAgent</b>	<InstdAgt>	[0..1]		Receiver of an interbank message
+++++++FinancialInstitution	<FinInstnId>	[1..1]	FinancialInstitution Identification7	Structure FinancialInstitution see InstructingAgent
<b>+++++DebtorAgent</b>	<DbtrAgt>	[0..1]		Bank of ordering party/debtor
+++++++FinancialInstitution	<FinInstnId>	[1..1]	FinancialInstitution Identification7	Structure FinancialInstitution see InstructingAgent
<b>+++++CreditorAgent</b>	<CdtrAgt>	[0..1]		Bank of beneficiary/creditor
+++++++FinancialInstitution	<FinInstnId>	[1..1]	FinancialInstitution Identification7	Structure FinancialInstitution see InstructingAgent
<b>+++++IntermediaryAgent1</b>	<IntrmyAgt1>	[0..1]		Analog IntermediaryAgent2 and 3
+++++++FinancialInstitution	<FinInstnId>	[1..1]	FinancialInstitution Identification7	Structure FinancialInstitution see InstructingAgent
+++++LocalInstrument	<LclInstrm>	[0..1]		
+++++Code	<Cd>	{Or		
+++++Proprietary	<Prtry>	Or}		
+++++Purpose	<Purp>	[0..1]		Reason for a SEPA transaction
+++++Code	<Cd>	{Or	ExternalPurpose Code1	Encoded reason for the transaction
+++++Proprietary	<Prtry>	Or}	Max35Text	
+++++RelatedRemittanceInformation	<RltdRmtInf>	[0..1]		Further information on the intended use via alternative route
+++++RemittanceIdentification	<RmtId>	[0..1]		
+++++RemittanceLocationDetails	<RmtLctnDtls>	[0..*]		
+++++++Method	<Mtd>	[0..1]		
+++++++ElectronicAddress	<ElctrcAdr>	[0..1]		Links may be included. The bank is not liable for any damage caused when the links are opened
+++++++PostalAddress	<PstAdr>	[0..1]		Structure see InitiatingParty
<b>+++++RemittanceInformation</b>	<RmtInf>	[0..1]		
<b>+++++Unstructured</b>	<Ustrd>	[0..1]	Max140Text	Unstructured remittance information
<b>+++++Structured</b>	<Strd>	[0..1]		Information on the structured remittance information can be found in the customer brochure "Formats"
+++++++ReferredDocument Information	<RfrdDocInf>	[0..*]		Referred Document
+++++++Type	<Tp>	[0..1]		Document Type
+++++++CodeOrProprietary	<CdOrPrtry>	[1..1]		
+++++++Code	<Cd>	[1..1]	Max35Text	
+++++++Proprietary	<Prtry>	[1..1]		
+++++++Number	<Nb>	[0..1]		Document Number
+++++++RelatedDate	<RltdDt>	[0..1]		
+++++++LineDetails	<LineDtls>	[0..*]		E.g. individual lines of an invoice
+++++++Identification	<Id>	[1..*]		
+++++++Description	<Desc>	[0..1]		
+++++++Amount	<Amt>	[0..1]		
+++++++DuePayableAmount	<DuePyblAmt>	[0..1]		
+++++++DiscountAppliedAmount	<DscntApldAmt>	[0..*]		
+++++++CreditNoteAmount	<CdtNoteAmt>	[0..1]		
+++++++TaxAmount	TaxAmt>	[0..1]		
+++++++AdjustmentAmount AndReason	<AdjstmntAmtAndRsn>	[0..*]		

Name	XML-Tag	Occ.	Format	Description
+++++++ReferredDocumentAmount	<RfrdDocAmt>	[0..1]		
+++++++DuePayableAmount	<DuePyblAmt>	[0..1]		Referred Document Amount
+++++++DiscountAppliedAmount	<DscntApldAmt>	[0..*]		
+++++++CreditNoteAmount	<CdtNoteAmt>	[0..1]		
+++++++TaxAmount	<TaxAmt>	[0..1]		
+++++++AdjustmentAmount AndReason	<Adjstmnt AmtAndRsn>	[0..*]		
+++++++RemittedAmount	<RmtdAmt>	[0..1]		
+++++++CreditorReference Information	<CdtrRefInf>	[0..1]		Structured Reference Information
+++++++Type	<Tp>	[0..1]		
+++++++CodeOrProprietary	<CdOrPrtry>	[1..1]		
+++++++Code	<Cd>	[1..1]	Max35Text	
+++++++Proprietary	<Prtry>	[1..1]		
+++++++Reference	<Ref>	[0..1]		
<b>+++++++Invoicer</b>	<Invcr>	[0..1]		Invoicer
+++++++Name	<Nm>	[0..1]		
+++++++PostalAddress	<PstlAdr>	[0..1]		Structure PostalAddress see InitiatingParty
+++++++Identification	<Id>	[0..1]		Structure Identification see InitiatingParty
<b>+++++++Invoice</b>				Invoice. Structure see Invoicer
+++++++Name	<Nm>	[0..1]		
+++++++PostalAddress	<PstlAdr>	[0..1]		Structure PostalAddress see InitiatingParty
+++++++Identification	<Id>	[0..1]		Structure Identification see InitiatingParty
+++++++TaxRemittance	<TaxRmt>	[0..1]		Information on tax amounts
+++++++Creditor	<Cdtr>	[0..1]		
+++++++TaxIdentification	<TaxId>	[0..1]		
+++++++RegistrationIdentifiacion	<RegnId>	[0..1]		
+++++++Debtor	<Dbtr>	[0..1]		
+++++++TaxIdentification	<TaxId>	[0..1]		
+++++++RegistrationIdentifiacion	<RegnId>	[0..1]		
+++++++UltimateDebtor	<UltmtDbtr>			
+++++++TaxIdentification	<TaxId>	[0..1]		
+++++++RegistrationIdentifiacion	<RegnId>	[0..1]		
+++++++AdministrationZone	<AdmstnZone>	[0..1]		
+++++++ReferenceNumber	<RefNb>	[0..1]		
+++++++Method	<Mtd>	[0..1]		
+++++++TotalTaxableBase	<TtlTaxblBaseAmt>	[0..1]		
+++++++TotalTaxAmount	<TtlTaxAmt>	[0..1]		
+++++++Date	<Dt>	[0..1]		
+++++++SequenceNumber <	SeqNb>	[0..1]		
+++++++Record	<Rcrd>	[0..*]		
+++++++Type	<Tp>	[0..1]		
+++++++Category	<Ctgy>	[0..1]		
+++++++CategoryDetails	<CtgyDtls>	[0..1]		
+++++++DebtorStatus	<DbtrSts>	[0..1]		
+++++++CertificatIdentification	<CertId>	[0..1]		
+++++++FormsCode	<FrmsCd>	[0..1]		
+++++++Period	<Prd>	[0..1]		
+++++++TaxAmount	<TaxAmt>	[0..1]		

Name	XML-Tag	Occ.	Format	Description
+++++++Rate	<Rate>	[0..1]		
+++++++TaxableBase	<TaxblBaseAmt>	[0..1]		
+++++++TotalAmount	<TtlAmt>	[0..1]		
+++++++Details	<Dtls>	[0..*]		
+++++++Period	<Prd>	[0..1]		
+++++++Amount	<Amt>	[1..1]		
<b>+++++++GarnishmentRemittance</b>	<GrnshmtRmt>	[0..1]		Garnishment Information
+++++++Type	<Tp>	[1..1]		
+++++++CodeOrProprietary	<CdOrPrtry>	[1..1]		
+++++++Code	<Cd>	[1..1]		
+++++++Proprietary	<Prtry>	[1..1]	Max35Text	
<b>+++++++Garnishee</b>	<Grnshee>	[0..1]		
+++++++Name	<Nm>	[0..1]		
+++++++PostalAddress	<PstlAdr>	[0..1]		Structure PostalAddress see InitiatingParty
+++++++Identification	<Id>	[0..1]		Structure Identification see InitiatingParty
<b>+++++++GarnishmentAdministrator</b>	<b>&lt;GrnshmtAdmstr&gt;</b>	<b>[0..1]</b>		
+++++++Name	<Nm>	[0..1]		
+++++++PostalAddress	<PstlAdr>	[0..1]		Structure PostalAddress see InitiatingParty
+++++++Identification	<Id>	[0..1]		Structure Identification see InitiatingParty
+++++++ReferenceNumber	<RefNb>	[0..1]		
+++++++Date	<Dt>	[0..1]		
+++++++RemittedAmount	<RmtdAmt>	[0..1]		
+++++++FamilyMedical InsuranceIndicator	<FmlyMdclInsrnclnd>	[0..1]		
+++++++Employee TerminationIndicator	<MplyeeTermntnInd>	[0..1]		
<b>+++++++AdditionalRemittance</b>	<AddtlRmtInf>	[0..3]	3 x 140 characters	
<b>+++++RelatedDates</b>	<RltdDts>	[0..1]		
+++++AcceptanceDateTime	<AcptncDtTm>	[0..1]	ISODateTime	Date and timestamp of initiator's acceptance (only for instant payments)
+++++TradeActivityContractual SettlementDate	<TradActvtyCtrctlSt- tImDt>	[0..1]	ISODate	In the case of securities related transactions: The actual value date/delivery date of the security can be entered here.
+++++TradeDate	<TradDt>	[0..1]	ISODate	In the case of securities related transactions: The trading date of the security can be entered here
+++++TransactionDateTime	<TxDtTm>	[0..1]	ISODate	SCC: Assignment with the date from the ele- ment of the same name of the map container
+++++InterbankSettlementDate	<IntrBkSttlmDt>	[0..0]		wird nicht belegt
+++++Proprietary	<Prtry>	[0..0]		wird nicht belegt
+++++Tax	<Tax>	[0..1]		
+++++CardTransaction	<CardTx>	[0..1]		Information about the card used
+++++Card	<Card>	[0..1]	PaymentCard4	
+++++PlainCardData	<PlainCardData>	[0..1]	PlainCardData1	
+++++PAN	<PAN>	[1..1]	Min8Max28NumericText	
+++++CardSequenceNumber	<CardSeqNb>	[0..1]	Min2Max3NumericText	
+++++ExpiryDate	<XpryDt>	[1..1]	ISOYearMonth	
+++++CardBrand	<CardBrnd>	[0..1]	GenericIdentification1	
+++++Identification	<Id>	[1..1]	Max35Text	
+++++SchemeName	<SchmeNm>	[0..1]	Max35Text	

Name	XML-Tag	Occ.	Format	Description
+++++++Issuer	<Issr>	[0..1]	Max35Text	
+++++POI	<Card>	[0..1]		Information about the card payment terminal (Point Of Interaction)
+++++Identification	<Id>	[1..1]	GenericIdentification32	Information to identify the POI
+++++++Identification	<Id>	[1..1]	Max35Text	Identification of the entity.
++++ReturnInformation	<RtrInf>	[0..1]		
+++++Originator	<Orgtr>	[0..1]		
+++++Nm	<Nm>	[0..1]		If name is used, the payment will be returned by the customer
+++++PostalAddress	<PstlAdr>	[0..1]		
+++++Identification	<Id>	[0..1]		
+++++++OrganisationIdentification	<OrgId>	[1..1]		
+++++++AnyBIC	<AnyBIC>	[0..1]		If AnyBIC is used, the payment will be returned by the bank
+++++++LEI	<LEI>	[0..1]		
+++++++Other	<Othr>	[0..*]		
++++Reason	<Rsn>	[0..1]		
++++Code	<Cd>	[1..1]		
+++++Proprietary	<Prtry>	[1..1]		
+++++AdditionalInformation	<AddtlInf>	[0..*]		
<b>+++++AdditionalTransaction Information</b>	<AddtlTxInf>	[0..1]	Max500Text	The posting texts used are listed together with the business transaction codes in our “Business transaction and return codes” brochure. In addition, information from the unstructured remittance is transferred to the field if greater than 140 characters.
<b>+++AdditionalEntryInformation</b>	<AddtlNtryInf>	[0..1]		

## 7.1.2 camt.052 FORMAT DESCRIPTION

### 7.1.2.1 camt.052 MESSAGE STRUCTURE

For the retrieval of camt messages, the XML messages are provided to you packed in ZIP files in accordance with the EBICS standard. Each ZIP file may contain one or more camt.052 XML messages.

As shown in Figure “Structure of camt.052 messages” below, the upper hierarchy levels of camt.052 messages are made up of the following elements: complete message (Message), electronic account report (Report), transaction (Entry) and transaction details (Entry Details).

#### STRUCTURE OF camt.052 MESSAGES



Each camt.052 message contains a so-called Group Header, which contains general information that applies to the entire message, such as the message recipient, creation date and time as well as the actual account report (Report). The electronic

Report contains information on the transactions (Entry) effected during the day. Additional transaction details of an Entry are provided in the Entry Details.

### 7.1.2.2 STRUCTURE AND DESCRIPTION OF camt.052 MESSAGES

The structure and description of camt.052 messages is identical to those of camt.053 messages with the following deviations:

- The Message root tag is <BkToCstmrAcctRpt> instead of <BkToCstmrStmnt>.
- Instead of “Statement” (<Stmnt>), “Report” (<Rpt>) is used in the structure of the camt.052 message.
- The structure of the <Rpt> information in camt.052 is identical to the structure of the <Stmnt> information in camt.053 with the following exceptions:
  - The time interval of the account statement (FromToDate) is not applicable.
  - No balance information (Balances) is included.
- In the Entry, the status (<Sts>) is set to either “BOOK” (for completed transactions) or “PDNG” (for scheduled transactions).

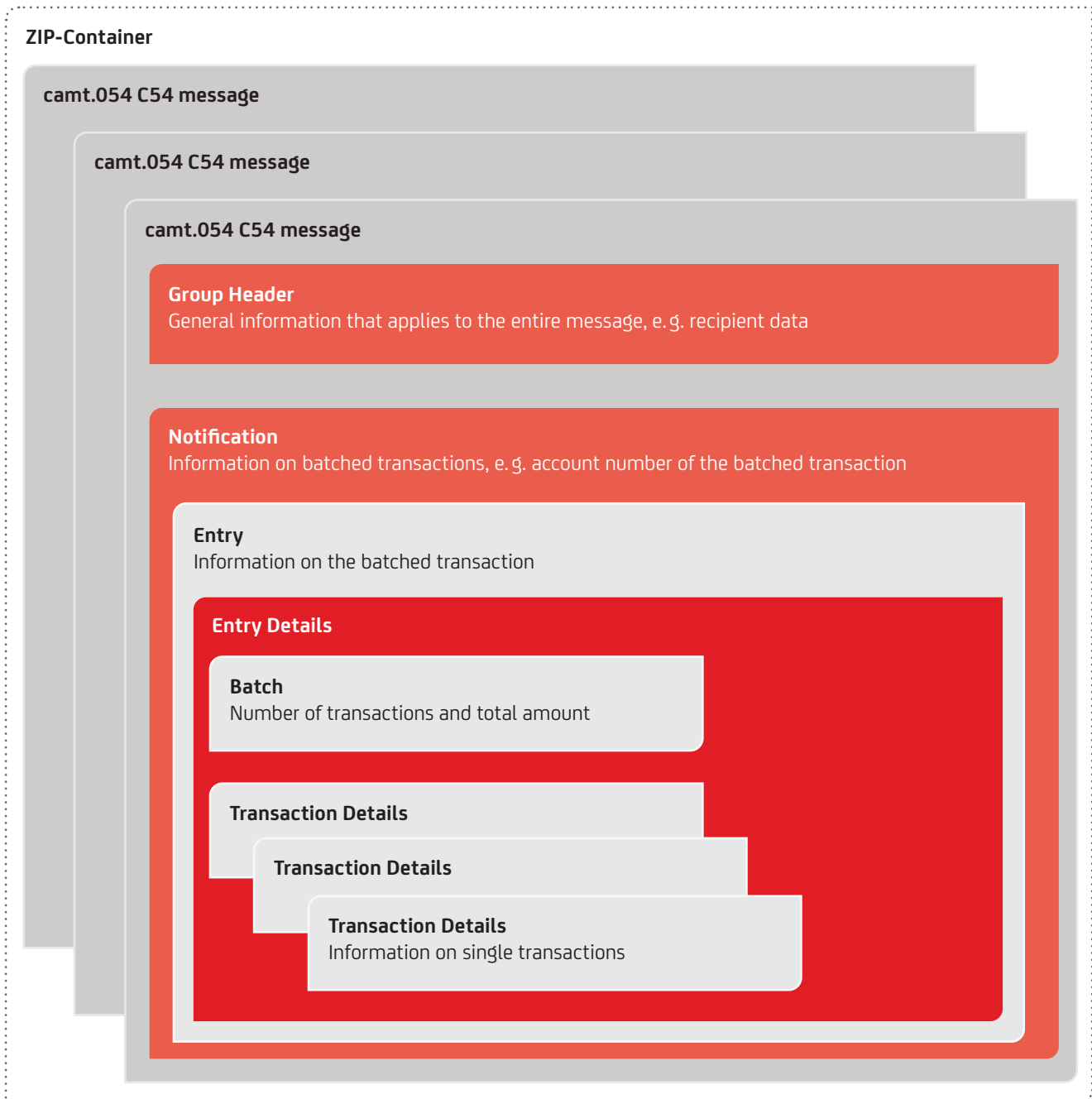
## 7.1.3 camt.054 (C54) FORMAT DESCRIPTION

### 7.1.3.1 camt.054 (C54) MESSAGE STRUCTURE

For the retrieval of camt messages, the XML messages are provided to you packed in ZIP files in accordance with the EBICS standard. Each ZIP file may contain one or more camt.054 (C54) XML messages. As shown in Figure “Structure of camt.054 (C54) messages” below, the upper hierarchy levels of camt.054 (C54)

messages are made up of the following elements: complete message (Message), information on a batched transaction (Notification), transaction (Entry) and transaction details (Entry Details).

#### STRUCTURE OF camt.054 (C54) MESSAGES



Each camt.054 (C54) message contains a so-called Group Header, which contains general information that applies to the entire message, such as the message recipient, creation date and time as well as the actual information on a batched transaction (Notification). camt.054 (C54) messages show the transaction details of domestic and SEPA batched transactions. Furthermore, camt.054 (C54) messages showing the single transactions can

optionally be provided for presented SEPA batched transactions. This option is limited to batches with up to 5,000 single transactions. Orders presented with the CategoryPurpose "SALA" (wage/salary) are excluded.

Besides general information on a batch, the Entry Details provide information on single transactions (Transaction Details).

### 7.1.3.2 STRUCTURE AND DESCRIPTION OF camt.054 (C54) MESSAGES

The structure and description of camt.054 (C54) messages is identical to those of camt.053 messages with the following deviations:

- The Message root tag is <BkToCstmrDbtCdtNtfctn> instead of <BkToCstmrStmt>.
- Instead of "Statement" (<Stmt>), "Notification" (<Ntfctn>) is used in the structure of the camt.054 (C54) message.
- The structure of the <Ntfctn> information in camt.054 is identical to the structure of the <Stmt> information in camt.053 with the following exceptions:
  - The time interval of the account statement (FromToDate) is not applicable.
  - No balance information (Balances) is included.

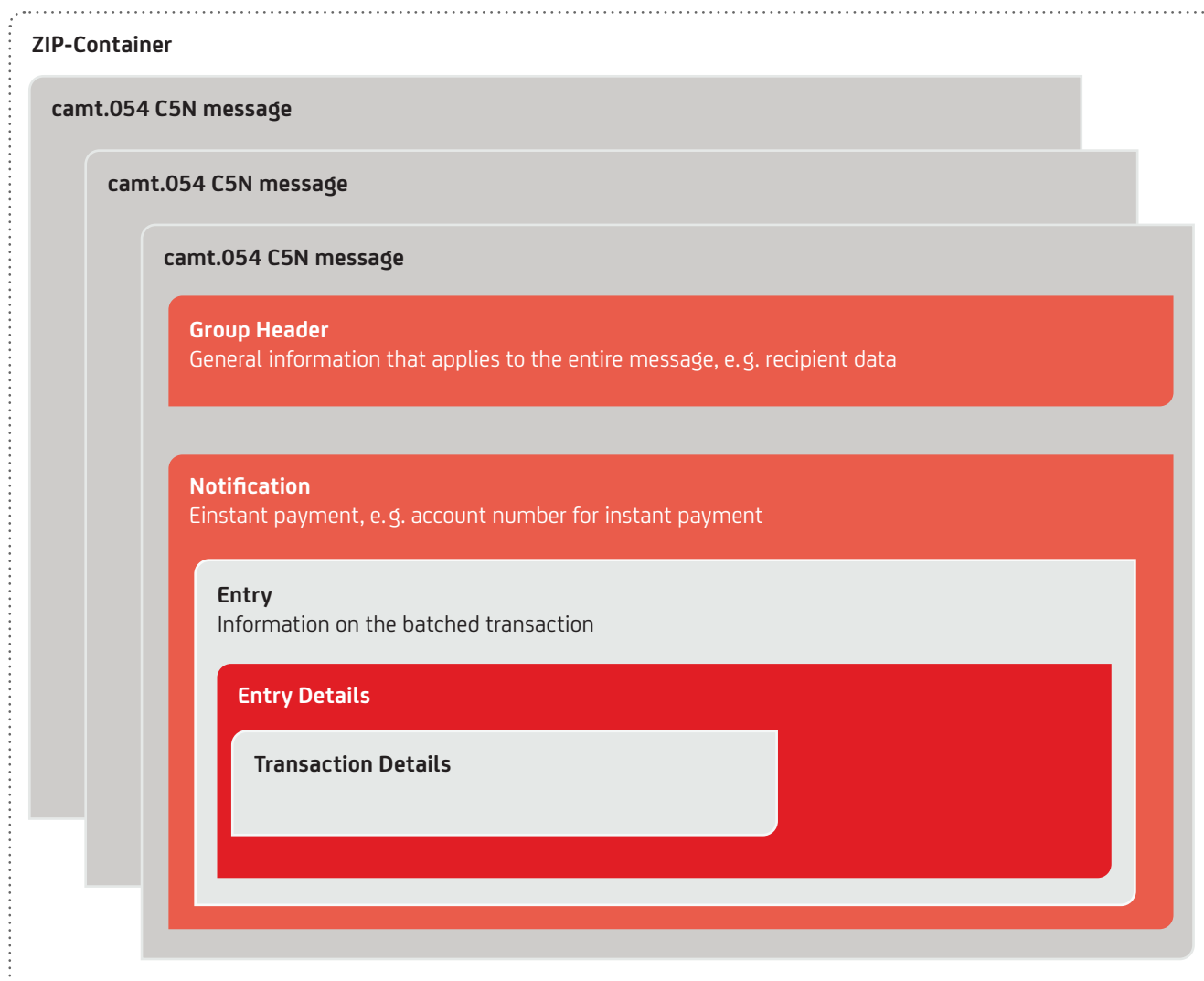
### 7.1.4 camt.054 (C5N) FORMAT DESCRIPTION

#### 7.1.4.1 camt.054 (C5N) MESSAGE STRUCTURE

To download the camt messages, the XML messages are made available to you as a ZIP-packed file according to the EBICS standard. Each ZIP file may contain one or more camt.054 (C5N) XML messages. As shown in the image "Structure of the camt.054 (C5N) message", camt.054 (C5N) messages are divided

at the upper hierarchical levels into the levels overall message (Message), information on the transaction (Notification), information on the entry (Entry) and details of the entry (Entry Details).

#### STRUCTURE OF camt.054 C5N MESSAGES





Similarly to the camt.054 message, the C5N consists of what is called a Group Header, which contains information that applies to the entire message, e.g. the recipient of the message, date and time at which the message was created as well as the actual information concerning an instant payment (Notification) to an account.

The supplementary entry details (Entry Details) contain general information as well as individual transaction information (Transaction Details) concerning the instant payment.

### 7.1.4.2 STRUCTURE AND DESCRIPTION OF camt.054 (C5N) MESSAGES

The structure and description of camt.054 (C5N) messages are identical to those of camt.054 C54 messages with the following differences:

- Notification
  - No batched transaction
- Entry Details
  - No batch
  - Only one transaction
- Interbank message contains minimum information (fields such as Transaction Summary and Batch Information are not included)

### 7.1.4.3 CAMT.054 (C5N) MESSAGE

The camt.054 (C5N) message is structured as follows:

#### camt.054 (C5N) MESSAGE STRUCTURE

Name	XML tag	Occ..	Format	Description
Message root	<BkToCstmr DbtCdtNtfctn>	[1..1]		
+GroupHeader	<GrpHdr>	[1..1]		
++MessageIdentification	<MsgId>	[1..1]	Max35Text	Unique ID assigned by the creditor bank
++CreationDateTime	<CreDtTm>	[1..1]	ISODatetime in UTC display	Date and time at which the camt.054 message was created
++AdditionalInformation	<AddtlInf>	[0..1]	"CRED"	
+Notification	<Ntfctn>	[1..n]		
++Identification	<Id>	[1..1]	Max35Text	
++Account	<Acct>	[1..1]		
+++Identification	<Id>	[1..1]		
++++IBAN	<IBAN>	[1..1]	IBAN2007Identifier	Statement of IBAN
+++Servicer	<Svcr>	[0..1]	BranchAndFinancial InstitutionIdentification	
++++FinancialInstitution Identification	<FinInstnId>	[1..1]	FinancialInstitution Identification7	
+++++BICFI	<BICFI>	[0..1]	"HYVEDEMMXXX"	
++Entry	<Ntry>	[0..n]		
+++EntryReference	<NtryRef>	[0..1]	Max35Text	Reference
+++Amount	<Amt Ccy = "AAA">	[1..1]	ActiveOrHistoric CurrencyAndAmount	Amount and currency of the entry (example: <Amt Ccy= "EUR">123.32</Amt>)
+++CreditDebitIndicator	<CdtDbtInd>	[1..1]	"CRDT" (Credit)	
+++Status	<Sts> <Cd>	[1..1]	"INFO"	
+++ValueDate	<ValDt>	[0..1]		
++++Date	<Dt>	[1..1]	ISODate	Value date
+++BankTransactionCode	<BkTxCd>	[1..1]		Information on the type of business transaction; see "Business transaction and return codes" brochure
++++Domain	<Domn>	[0..1]	BankTransaction CodeStructure	
+++++Code	<Cd>	[1..1]	"PMNT" (Payment)	
+++++Family	<Fmly>	[1..1]	BankTransaction CodeStructure	
+++++Code	<Cd>	[1..1]	"RRCT" (Received Realtime Credit Transfer)	

Name	XML tag	Occ..	Format	Description
+++++SubFamilyCode	<SubFmlyCd>	[1..1]	“ESCT” or detailed FamilyCode depending on PurposeCode, e.g. SALA	
+++EntryDetails	<NtryDtls>	[0..n]	EntryDetails	
++++TransactionDetails	<TxDtls>	[0..n]		
+++++References	<Refs>	[0..1]		
+++++AccountService Reference	<AcctSvcrRef>	[0..1]	Max35Text	Unique reference to the entry assigned by the creditor bank
+++++EndToEnd Identification	<EndToEndId>	[0..1]	Max35Text	
+++++Transaction Identification	<TxId>	[0..1]	Max35Text	
+++++RelatedParties	<RltdPties>	[0..1]		
+++++Debtor	<Dbtr>	[0..1]		
+++++Party	<Pty>	[1..1]		
+++++Name	<Nm>	[0..1]	Max140Text	Name of transferring party / debtor
+++++PostalAddress	<PstlAdr>	[0..1]		
+++++Country	<Ctry>	[0..1]	Max70Text	Address of transferring party / debtor
+++++AddressLine	<AdrLine>	[0..2]	Max70Text	Address of transferring party / debtor
+++++Identification	<Id>	[0..1]	Party6Choice	Unique identifier
+++++Organisation Identification	<OrgId>	{Or	Organisation Identification	Unique identification code of an organisation
+++++Private Identification	<PrvtId>	Or}	Person Identification	Unique code of means of identification (such as ID card) of a person
+++++DebtorAccount	<DbtrAcct>	[0..1]		Account of transferring party / debtor
+++++Identification	<Id>	[1..1]	AccountIdentification4Choice	
+++++IBAN	<IBAN>	[1..1]	IBAN2007Identifier	Statement of IBAN
+++++UltimateDebtor	<UltmDbtr>	[0..1]		Name of the debtor if different from the account holder
+++++Party	<Pty>	[1..1]		
+++++Name	<Nm>	[0..1]	Max140Text	Name of debtor, if different from account holder
+++++PostalAddress	<PstlAdr>	[0..1]		
+++++Identification	<Id>	[0..1]	Party6Choice	Unique identifier
+++++Creditor	<Cdtr>	[0..1]		
+++++Party	<Pty>	[1..1]		
+++++Name	<Nm>	[0..1]	Max140Text	Name of beneficiary / creditor
+++++PostalAddress	<PstlAdr>	[0..1]	Max70Text	Address of beneficiary / creditor
+++++Identification	<Id>	[0..1]	PartyChoice	
+++++Country	<Ctry>	[0..1]	Max70Text	Address of beneficiary / creditor
+++++Addressline	<AdrLine>	[0..2]		
+++++CreditorAccount	<CdtrAcct>	[0..1]		Not used by UniCredit Bank GmbH (except with Virtual Account or when credited to a currency account with a different Euro account)
+++++UltimateCreditor	<UltmCdtr>	[0..1]		
+++++Name	<Nm>	[0..1]	Max140Text	Name of the payment receiver if different from the account holder
+++++PostalAddress	<PstlAdr>	[0..1]	PostalAddress6	
+++++RelatedAgents	<RltdAgts>	[0..0]	TransactionAgents2	Not used by UniCredit Bank GmbH
+++++Purpose	<Purp>	[0..1]	Purpose2Choice	Reason for instant payment
+++++Code	<Cd>	[1..1]	ExternalPurpose1Code	Code of reason for transaction
+++++Remittance Information	<RmtInf>	[0..1]		
+++++Unstructured	<Ustrd>	[0..n]	Max140Text	Unstructured remittance information
+++++Structured	<Strd>	[0..n]	StructuredRemittanceInformation	Structured remittance information

## EXAMPLE

```
...
<?xml version="1.0" encoding="UTF-8" ?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.054.001.08" xmlns:xsi="http://www.
w3.org/2001/XMLSchema-instance">
  <BkToCstmrDbtCdtNtfctn>
    <GrpHdr>
      <MsgId>2022-10-26T13:00:28.846049-45245455</MsgId>
      <CreDtTm>2022-10-26T11:00:32.212Z</CreDtTm>
      <AddtlInf>CRED</AddtlInf>
    </GrpHdr>
    <Ntfctn>
      <Id>IPSTFRP0</Id>
      <Acct>
        <Id>
          <IBAN>DE74700202700000001234</IBAN>
        </Id>
        <Svcr>
          <FinInstnId>
            <BICFI>HYVEDEMMXXX</BICFI>
          </FinInstnId>
        </Svcr>
      </Acct>
      <Ntry>
        <Amt Ccy="EUR">10.21</Amt>
        <CdtDbtInd>CRDT</CdtDbtInd>
        <Sts>
          <Cd>INFO</Cd>
        </Sts>
        <ValDt>
          <Dt>2022-10-26</Dt>
        </ValDt>
        <BkTxCd>
          <Domn>
            <Cd>PMNT</Cd>
            <Fmly>
              <Cd>RRCT</Cd>
              <SubFmlyCd>ESCT</SubFmlyCd>
            </Fmly>
          </Domn>
        </BkTxCd>
        <NtryDtls>
          <TxDtls>
            <Refs>
              <AcctSvcrRef>1191222991078495</AcctSvcrRef>
              <EndToEndId>PR2210263537224596552072862</
              EndToEndId>
              <TxId>1191222991078495</TxId>
            </Refs>
            <RltdPties>
              <Dbtr>
                <Pty>
                  <Nm>Echtzeit-Zahler Max
                  Mustermann</Nm>
                  <PstlAdr>
                    <Ctry>IT</Ctry>
                  </PstlAdr>
                </Pty>
              </Dbtr>
              <DbtrAcct>
                <Id>
                  <IBAN>DE67700202701234567890</IBAN>
                </Id>
              </DbtrAcct>
              <Cdtr>
                <Pty>
                  <Nm>Mario Exemplari</Nm>
                  <PstlAdr>
                    <Ctry>DE</Ctry>
                  </PstlAdr>
                </Pty>
              </Cdtr>
            </RltdPties>
            <RmtInf>
              <Ustrd>Instant payment bei remittance
              informieren</Ustrd>
            </RmtInf>
          </TxDtls>
        </NtryDtls>
      </Ntry>
    </Ntfctn>
  </BkToCstmrDbtCdtNtfctn>
</Document></BkToCstmrDbtCdtNtfctn>
...
```

## 7.1.5 COMPARISON: camt.053.001.02 – camt.053.001.08

The differences between the old ISO version 2009 (camt.053 / 052 / 054.001.02) and the new version ISO 2019 (camt.053 / 052 / 054.001.08) are described below:

### Statement Pagination

MessagePagination is no longer used in the new ISO version 08. Instead, StatementPagination is used with all its subfields:

camt.053.001.02			camt.053.001.08		
Name	XML-Tag	Occ.	Name	XML-Tag	Occ.
<b>Message root</b>	<BkToCstmrStmt>	[1..1]	<b>Message root</b>	<BkToCstmrStmt>	[1..1]
<b>++MessagePagination</b>	<MsgPgntn>	[0..1]	<b>++MessagePagination</b>	<MsgPgntn>	[0..0]
+++PageNumber	<PgNb>	[1..1]	+++PageNumber	<PgNb>	[0..0]
+++LastPageIndicator	<LastPgInd>	[1..1]	+++LastPageIndicator	<LastPgInd>	[0..0]
<b>++StatementPagination</b>	<StmtPgntn>	[0..0]	<b>++StatementPagination</b>	<StmtPgntn>	[0..1]
+++PageNumber	<PgNb>	[0..0]	+++PageNumber	<PgNb>	[1..1]
+++LastPageIndicator	<LastPgInd>	[0..0]	+++LastPageIndicator	<LastPgInd>	[1..1]

### Comparison of field “Amount” within Version camt.053.001.02 and camt.053.001.08

#### Amount

New tag <Amount> is present in the new ISO.001.008 version which is not present in the old ISO.001.02 version. The tag which is added <Amt> can be found under EntryDetails → TransactionDetails. In fact, the transaction booking amount is reported in the <TxAmt> tag, while the entire transaction amount is reported in the <Amt> under Transaction Details.

#### EXAMPLE: OLD ISO VERSION

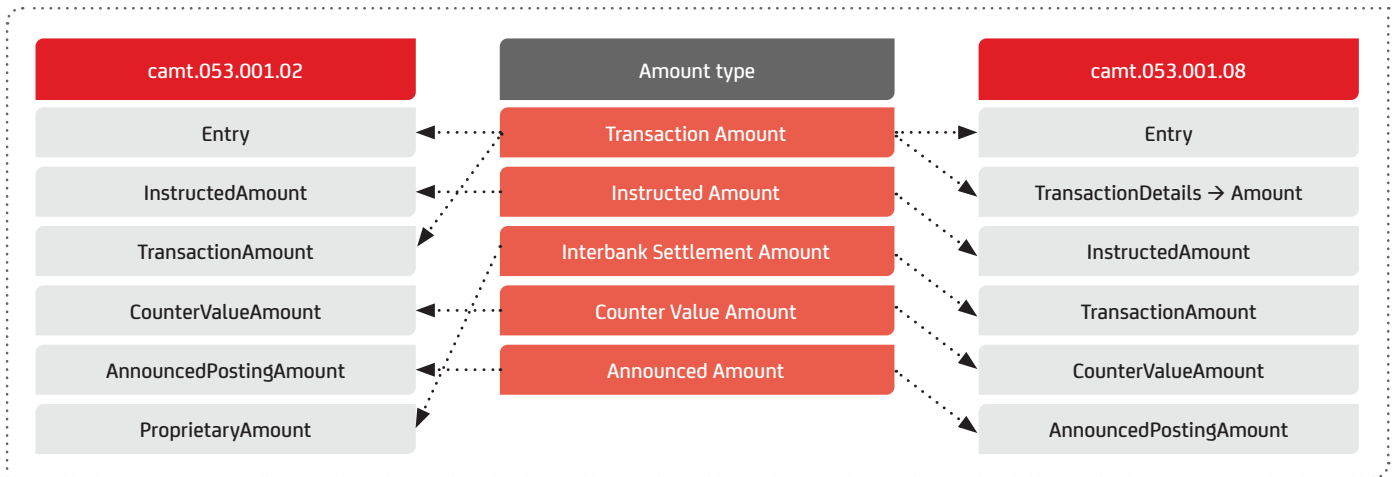
```
<TxDtls>
  <Refs>
    <EndToEndId>Ende-zu-Ende-Id 123n</
EndToEndId>
  </Refs>
  <CdtDbtInd>CRDT</CdtDbtInd>
  <AmtDtls>
    <TxAmt>
      <Amt Ccy="EUR">100</Amt>
    </TxAmt>
  </AmtDtls>
  .....
```

#### EXAMPLE: NEW ISO VERSION

```
<TxDtls>
  <Refs>
    <EndToEndId>Ende-zu-Ende-Id 123</
EndToEndId>
  </Refs>
  <Amt Ccy="EUR">100.00</Amt>
  <CdtDbtInd>CRDT</CdtDbtInd>
  .....
```

Description	camt.053.001.02		camt.053.001.08		
Entry Amount i.a. Bulk	EntryAmount	<Ntry><Amt>	EntryAmount	<Ntry><Amt>	Mandatory
Transaction Amount in Account currency	<b>Transaction Amount</b>	<Ntry><NtryDtls><TxDtls><AmtDtls><TxAmt>	<b>Amount</b>	<Ntry><NtryDtls><TxDtls><Amt>	Mandatory
Interbanken Settlement Amount	ProprietaryAmount	<Ntry><NtryDtls><TxDtls><AmtDtls><PrtryAmt>	<b>Transaction Amount</b>	<Ntry><NtryDtls><TxDtls><AmtDtls><TxAmt>	If different
Instructed Amount	InstructedAmount	<Ntry><NtryDtls><TxDtls><AmtDtls><InstdAmt>	InstructedAmount	<Ntry><NtryDtls><TxDtls><AmtDtls><InstdAmt>	If different
Counter Value Amount	CounterValue Amount	<Ntry><NtryDtls><TxDtls><AmtDtls><CntrValAmt>	CounterValue Amount	<Ntry><NtryDtls><TxDtls><AmtDtls><CntrValAmt>	Only used by counter value amount
Announced Amount	Announced Amount	<Ntry><NtryDtls><TxDtls><AmtDtls><AnncdPstngAmt>	Announced Amount	<Ntry><NtryDtls><TxDtls><AmtDtls><AnncdPstngAmt>	Not used

Graphical representation of the field “Amount” in both camt.053 versions. These are the XML fields in the respective version.



### EXAMPLE: INCOMING USD PAYMENT FOR EUR-ACCOUNT

```

<TxDtls>
  <Refs>
    <EndToEndId>123</EndToEndId>
    <UETR>ExampleUETR123</UETR>
    <TxId>20210921123</TxId>
  </Refs>
  <Amt Ccy="EUR">259601.56</Amt>
  <InstAmt>
    <Amt Ccy="USD">360873.97</Amt>
  </InstAmt>
  <TxAmt>
    <Amt Ccy="EUR">259601.56</Amt>
    <CcyXchg>
      <SrcCcy>USD</SrcCcy>
      <TrgtCcy>EUR</TrgtCcy>
      <UnitCcy>EUR</UnitCcy>
      <XchgRate>1.3900</XchgRate>
    </CcyXchg>
  </TxAmt>
</TxDtls>

```

**EXAMPLE: DIRECT DEBIT RETURN WITH PRICE CHARGES**

```

<TxDtIs>
  <Refs>
    <EndToEndId>123</EndToEndId>
    <TxId>20210921123</TxId>
    <MndtID>ExampleUETR123</MndtID>
  </Refs>
  <Amt Ccy="EUR">13.21</Amt> (4.31+1.23+7.67) (Original amount including external and
  own charges (Eigen- and Fremdentgelt))
  <AmtDtIs>
    <InstAmt>
      <Amt Ccy="EUR">4.31</Amt>
    </InstAmt>
    <TxAmt>
      <Amt Ccy="EUR">5.54</Amt> (4.31+1.23 InterbankAmount inkl. Fremdentgelt)
    </TxAmt>
  </AmtDtIs>
  ....
  <Chrgs>
    <Rcrd>
      <Amt Ccy="EUR">7.67</Amt>
      <CdtDbtInd>DEBT</CdtDbtInd>
      <ChrgInclInd>TRUE</ChrgInclInd>
      <Tp><Prtry><Id>Eigenentgelt</Id></Prtry></Tp>
      <Agt><FinInstnId><BICFI>HYVEDEMMXXX</BICFI></FinInstnId></Agt>
    </Rcrd>
    <Rcrd>
      <Amt Ccy="EUR">1.23</Amt>
      <CdtDbtInd>DEBT</CdtDbtInd>
      <ChrgInclInd>TRUE</ChrgInclInd>
      <Tp><Prtry><Id>Fremdentgelt</Id></Prtry></Tp>
      <Agt><FinInstnId><BICFI>AAAADMMXXX</BICFI></FinInstnId></Agt>
    </Rcrd>
  </Chrgs>
</TxDtIs>
...

```

**Name**

The number of characters of the tag <Nm> will be improved from 70 to 140 for Debtor, Ultimate Debtor, Initiating Party, and Ultimate Creditor.

**Address**

Unstructured address line fields can still be used for both versions until 2025. Structured addresses for payments will be required from 2025 at the latest.

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

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

### UNSTRUCTURED ADDRESS: OLD ISO VERSION

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

### STRUCTURED ADDRESS: NEW ISO VERSION

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

### Related Remittance Information

The enhancement on the Related Remittance Information is referred to the address, on the ISO 001.08 version the structured postal address schema will be used, as described in the previous paragraph (Address).

### BIC

The <BIC> tag in V02 is renamed to <BICFI> in V08:

#### EXAMPLE: OLD ISO VERSION

```
<FinInstnId>
  <BIC>HYVEDEMMXXX</BIC>
  <Nm>UNICREDIT BANK GmbH</Nm>
  <Othr>
    <Id>DE 123456789</Id>
    <Issr>UmsStId</Issr>
  </Othr>
</FinInstnId>
```

#### EXAMPLE: NEW ISO VERSION

```
<FinInstnId>
  <BIC>HYVEDEMMXXX</BIC>
  <Nm>UNICREDIT BANK GmbH</Nm>
  <Othr>
    <Id>DE 123456789</Id>
    <Issr>UmsStId</Issr>
  </Othr>
</FinInstnId>
```

### Party

Related Parties, Debtor, Ultimate Debtor, Creditor and Ultimate Creditor contain an additional tag <Pty>, which contains the information about the respective party:

#### EXAMPLE: OLD ISO VERSION

```
<RltdPties>
  <InitgPty>
    <Nm>Mustermann</Nm>
  </InitgPty>
</RltdPties>
```

#### EXAMPLE: NEW ISO VERSION

```
<RltdPties>
  <InitgPty>
    <Pty>
      <Nm>Mustermann</Nm>
    </Pty>
  </InitgPty>
</RltdPties>
```

### Status

Status code is divided into the tags <Sts> and <Cd>:

#### EXAMPLE: OLD ISO VERSION

```
<Ntry>
  <Amt Ccy="EUR">2.21</Amt>
  <CdtDbtInd>CRDT</CdtDbtInd>
  <Sts>PDNG</Sts>
  .....
</Ntry>
```

#### EXAMPLE: NEW ISO VERSION

```
<Ntry>
  <Amt Ccy="EUR">2.21</Amt>
  <CdtDbtInd>CRDT</CdtDbtInd>
  <Sts>
    <Cd>PDNG</Cd>
  </Sts>
  .....
</Ntry>
```

## Structured Remittance

The ISO 001.08 version of the Structured Remittance introduces additional tags that were not present in the ISO 001.02 version.

The enhancements introduced with ISO.001.08 schema on the structured remittance section regard the following additional tags:

- <ReferredDocumentInformation> with all its subfields
- <ReferredDocumentAmount> with all its subfields
- <Invoicer> with all its subfields
- <Invoicee> with all its subfields
- <GarnishmentRemittance> with all its subfields
- <Garnishee> with all its subfields
- <GarnishmentAdministrator> with all its subfields

One tag currently present in the ISO 001.02 version is not mapped, it will be mapped in the ISO 001.08 version:

Referred Document Amount, with all its subfields

## Proprietary

The Proprietary field is no longer used in the new ISO version 2019 in some areas, for example:

- At Statement level: Balance / CodeOrProprietary: Proprietary: In proprietary form
- At Entry level: Status / Proprietary
- At Transaction Details level:
  - Under AmountDetails / Proprietary Amount: Proprietary amount information
  - Under RelatedDates / Proprietary: Proprietary dates
  - Under RelatedQuantities / Proprietary: Proprietary quantity information

Continuing to be different (adjustment necessary due to stricter format rules in interbank transactions)

Field	V02	V08
AddressLine	7 times 70 characters	3 times 35 characters
ToDate	24:00:00	23:59:59
UnstructuredRemittance	[0..10]	[0..1] Rest in AdditionalTransactionInformation
Umlauts ä, Ä, ö, Ö, ü, Ü, ß	allowed	not allowed

## 7.1.6 OPTIONS IN THE INTERACTION OF camt.053 AND camt.054 REGARDING BATCHED TRANSACTIONS

Messages in the camt.054 format contain additional detailed information on SEPA batched transactions. In order to adapt the contents of batched transaction notifications to your specific needs, UniCredit offers the following options:

- Information on credit transfers
- Information on direct debits, separately for B2B, CORE and SCC
- Information on cheques
- Information on XML cheques
- Information on return debits, separately for B2B, CORE and SCC and on returned cheques
- Information on credit transfer returns in SEPA payment transactions
- Information on cancellations
- Up to 5 additional purpose codes can be specified for SEPA batched transactions.

Furthermore, camt.054 messages showing the single transactions can optionally be provided for presented SEPA batched transactions. This option is limited to batches with up to 5,000 single transactions.

Messages in the camt.054 format are not split, but always contain all information on the single transactions in a batch. These messages can thus reach a size of more than 20 MB.

Irrespective of the designation of payments in the camt.053 and the camt.054 batch, incoming instant credit transfers can be sent to the customer via camt.054 using the new Instant Credit Notification (C5N). This means that the customer is notified of incoming instant credit transfers via C5N in real time, regardless

of whether the entry is later on posted as a single or batched transaction (camt.054 C54).

As an alternative or in addition to the camt.054 message, UniCredit also offers to integrate information on single transactions into the camt.053 account statement. This applies to both batched transaction notifications and presented batches with up to 5,000 single transactions. If information on single transactions is added to the transaction information in the camt.053 message, the size of the camt.053 messages can exceed 20 MB, since all transactions in a batch are always listed together in one message.



## 7.1.7 OPTIONS FOR DISPLAYING CREDIT CARD STATEMENTS

UniCredit additionally offers you the option of receiving structured information on single transactions effected with your company credit cards. In addition to the monthly credit card statement, UniCredit provides a camt.054 message containing information on credit card number, transaction amount including any possible conversion

information, place of transaction (point of sale), voucher and receipt date and a description of the transactions. As an alternative or in addition to the camt.054 message, UniCredit also offers to integrate information on single transactions into the camt.053 account statement.

For credit card transactions, the Entry Details are allocated as follows:

### ENTRY DETAILS

Name	XML tag	Occ.	Format	Description
+++EntryDetails	<NtryDtls>	[1..n]		
++++Batch	<Btch>	[0..1]		Provision of detailed information on orders presented by the customer and on batched transactions.
+++++NumberOfTransactions	<NbOfTxs>	[0..1]	Max15NumericText	Number of credit card transactions
+++++TotalAmount	<TtlAmt Ccy="AAA">	[0..1]	ActiveOrHistoric↔ CurrencyAndAmount	Total amount
+++++CreditDebitIndicator	<CdtDbtInd>	[0..1]	"DBIT" or "CRDT"	Debit (DBIT) or credit (CRDT) indicator
+++TransactionDetails	<TxDtls>	[1..n]		Details of single credit card transactions
++++References	<Refs>			
+++++Proprietary	<Prtry>	[0..1]		
+++++Type	<TP>	[1..1]	'Belegdatum' and 'Submission date'	
+++++Reference	<Ref>	[1..1]	Max35Text	Document date "/" receipt date of the credit card transaction
+++++Amount	<Amt>	[1..1]	ActiveOrHistoric. CurrencyAndAmount. <Amt Ccy="AAA">	Single transaction amount in account currency. Formerly in VO2 under TransactionAmount
+++++AmountDetails	<AmtDtls>	[0..1]		
+++++InstructedAmount	<InstdAmt>	[0..1]		In the case of conversions: original amount and original currency
+++++Amount	<Amt Ccy="AAA">	[1..1]	ActiveOrHistoric↔ CurrencyAndAmount	
+++++TransactionAmount	<TxAmt>	[0..1]		Single transaction amount in account currency
+++++Amount	<Amt Ccy="AAA">	[1..1]	ActiveOrHistoric↔ CurrencyAndAmount	
+++++CounterValueAmount	<CntrValAmt>	[0..1]		In the case of conversions: original amount and original currency
+++++Amount	<Amt Ccy="AAA">	[1..1]	ActiveOrHistoric↔ CurrencyAndAmount	
+++++CurrencyExchange	<CcyXchg>	[0..1]		Exchange rate information
+++++SourceCurrency	<SrcCcy>	[1..1]	CurrencyCode	Source currency, instructed currency or euro
+++++TargetCurrency	<TrgtCcy>	[0..1]	CurrencyCode	Target currency, account currency
+++++UnitCurrency	<UnitCcy>	[0..1]	CurrencyCode	Currency in which the exchange rate is expressed. Example: 1 EUR = x units of another currency. In this case, the <UnitCcy> is "EUR".
+++++ExchangeRate	<XchgRate>	[1..1]	BaseOneRate	Exchange rate
++++BankTransactionCode	<BkTxCd>	[1..1]		Information on the type of transaction; see our "Business transaction and return codes" brochure.
+++++Domain	<Domn>	[0..1]	BankTransaction↔ CodeStructure5	
+++++Code	<Cd>	[1..1]	ExternalBank↔ Transaction↔ Domain1Code	
+++++Family	<Fmly>	[0..1]	BankTransactio↔ CodeStructure6	
+++++Code	<Cd>	[1..1]	ExternalBank↔ Transaction↔ Family1Code	

Name	XML tag	Occ.	Format	Description
+++++++Sub Family Code	<SubFmlyCd>	[0..1]	ExternalBank↵ Transaction↵ Family1Code	
+++++Proprietary	<Prtry>	[1..1]		
+++++++Code	<Cd>	[1..1]	“NDDT+006” “NMSC+166”	For debit transactions For credit transactions
+++++++Issuer	<Issr>	[1..1]	“DK”	
+++++RemittanceInformation	<RmtInf>	[0..1]		
+++++Unstructured	<Ustrd>	[0..1]	Max140Text	Transaction details: point of acceptance, place and remittance information
+++++AdditionalTransaction↵ Information	<AddtlTxInf>	[0..1]	“DIRECT DEBIT” “CREDIT TRANSFER”	Posting text: For debit transactions: For credit transactions

#### EXAMPLE OF DOMAIN / FAMILY / SUBFAMILY STRUCTURE

```

...
<BkTxCd>
  <Domn>
    <Cd>PMNT</Cd>
    <Fmly>
      <Cd>CCRD</Cd>
      <SubFmlyCd>POSC</SubFmlyCd>
    </Fmly>
  </Domn>
  <Prtry>
    <Cd>NMSC+006</Cd>
    <Issr>DK</Issr>
  </Prtry>
</BkTxCd>
...

```

### 7.1.8 THIRD BANK ACCOUNT STATEMENT

If customers have an account with a third-party bank, they can have the electronic account statement sent to UniCredit via Swift. UniCredit then forwards the electronic account statement to the customer's user ID via the individual electronic banking channel (EBICS, SwiftnetFileact). This also works in the other direction if we forward customer statements to a third-party bank. So far, this has been done in the MT940 or MT942 format. By 2025, the format must be changed to camt.053.001.08 or camt.052.001.08. These camt formats are exchanged between banks using Swift Interact or FINplus in CBPR+ format. For the migration, both the bank issuing the account statement (account-managing bank), the forwarding bank (e-banking bank) and the customer must support the new format. The transition and reconciliation process also involves RMA key exchange and KYC processes between the banks, which will take some time. The migration date should therefore be chosen sufficiently in advance. UniCredit AG will start to take an active and passive part in the process from November 2022 onwards. However, some banks will probably not support the new format until 2023 or 2024. Thus, a strong heterogeneity can be assumed in the market with regard to the introduction dates of the respective account statements.

Special feature of the foreign bank statement format, which is subject to the CBPR+ rules:

- Only the new V8 format: camt.053.001.08 or camt.052.001.08 is possible. The old camt version V2 cannot be exchanged interbank. MT940 / MT942 will be shut down in November 2025
- camt messages created according to the rules of the DK are not necessarily CBPR+ compatible
- Batches cannot be used (camt.054 or camt.053 that have more than one transaction per entry)
- Umlaute are not supported
- Examples of field restrictions: 1. The unstructured remittance information may have a maximum of 1 x 140 characters; 2. if an unstructured address is used, max. 3 x 35 digits
- Balance information must be presented in the new form (e.g. OPBD opening balance and CLBD closing balance)
- Pagination: While a DK statement is only split after 20 MB, the CBPR+ statement is already split after 80k. Thus, on the customer side, the much smaller statement has to be reassembled more often. If the maximum of an XML foreign payment is utilized, only 10 bookings fit into a camt message.
- When splitting an account statement, the pagination at the statement level is used. In the old camt version V2, the message level was split.

## 7.1.9 CHARACTER SET AND DATA TYPES

The “UTF-8” character encoding is used to create camt.05x messages. All characters that can be displayed in UTF-8 are theoretically possible. However, various source systems exhibit

limitations, which is why not all possible characters can actually be used.

### DATA TYPES

Data type	Description	Example
ActiveOrHistoricCurrencyAndAmount	Amount with max. 9 pre-decimal places and 2 post-decimal places	123456789.12 1.00 <Amt Ccy="EUR">123456789.12</Amt>
BaseOneRate	Rate with min. 1 pre-decimal place and max. 10 post-decimal places. Max. 11 digits in total	0.1234567890 1.23034
BICIdentifier	BIC with 8 or 11 characters	HYVEDEMM HYVEDEMMXXX
CurrencyCode	3-character currency code	EUR
ExternalPurposeCode	Payment type, 4-character code according to the ISO external code lists (see iso20022.org)	CHAR SALA BENE
IBAN2007Identifier	IBAN with max. 34 alphanumeric characters	DE74700202700000001234
ISODateTime	Date and time with time zone	2017-07-27T11:20:00.000+02:00
ISODate	Date	2017-07-27
Max15NumericText	Max. 15-digit numerical value	123456789012345
Max500Text Max34Text Max35Text Max70Text Max105Text Max140Text	Text with a maximum length as stated, e.g. the 'maximum length of Max34Text is 34 characters	ABCabc!"\$123
Number	Max. 18-digit numerical value	123456789012345678
OrganisationIdentification	Identifier for an organisation, in structured form	<OrgId> <Othr> <Id>OrgId Dbtr-Id</Id> </Othr> </OrgId>
PersonIdentification	Identifier for a person, in structured form	<PrvtId> <Othr> <Id>Empf</Id> <SchmeNm> <Prtry>Test</Prtry> </SchmeNm> <Issr>SWI</Issr> </Othr> </PrvtId>
StructuredRemittanceInformation	Remittance information, in structured form See brochure “Formats” chapter 10	<Strd> <CdtrRefInf> <Tp> <CdOrPrtry> <Cd>SCOR</Cd> </CdOrPrtry> <Issr>Issuer</Issr> </Tp> <Ref>Reference</Ref> </CdtrRefInf> </Strd>

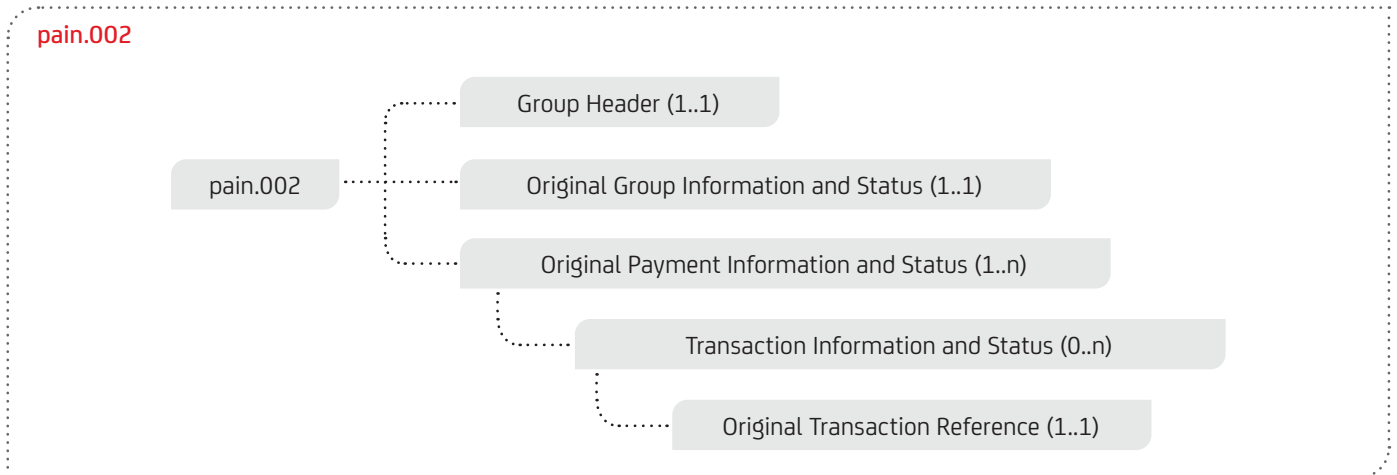
## 7.2 pain.002 – STATUS INFORMATION

Along with a pain.002 Status Information in the ISO 20022 XML format, you will receive concise feedback on the submitted files and transactions, including a statement of the type of the error in the case of incorrect submissions.

In pain.002 too, the internationally standardised UTF-8 encoding is used as an extensive character set with a great number of

country-specific mutated vowels, which is also shown in the XML header: <?xml version="1.0" encoding="UTF-8"?>.

Since the pain.002 is structured in such a way that all data of the original submission is retained, clear matching with the original transaction is ensured on the basis of the original reference numbers.



The most important technical XML fields for the pain.002 for SEPA Credit Transfer (SCT), including instant payments (SCTInst) and urgent payments (URGP) as well as SEPA Direct Debit (SDD). The future cross-border payments (Swift gpi) are described in the section “7.2.1 Swift gpi elements” on page 75.

Field name	Description	pain.002.001.10 DK-Standard 3.8	
<b>GrpHdr</b>	<b>GroupHeader</b>	<b>Sender data</b>	<b>1 × pro pain.002</b>
MsgId (MessageId)	Bank reference number per file	Mandatory field	Max. 35 characters UniCredit: • 3rd position “F” = return prior to settlement, • 3rd position “I” = return after settlement
CreDtTm (CreationDateTime)	Date/time of file creation	Mandatory field	ISO-Date
• SCT: DbtrAgt • SDD: CdtrAgt (ServicingDebtor / CreditorAgent)	BIC of account-holding bank	Mandatory field	8 or 11 digits
Field name	Description	Content pain.002.001.10	
<b>OrgnlGrpInfAndSts</b>	<b>OriginalGroupInformationAndStatus</b>	<b>Original data and status of the original physical file (Group Header level)</b>	<b>1 × pro pain.002</b>
OrgnlMsgId (OriginalMessageId)	Original reference number of customer submission	Original data	
OrgnlMsgNmId (OriginalMessageNameId)	Original XML file type	Original data	SCT: “pain.001” SDD: “pain.008”
OrgnlNbOfTx (OriginalNumberOfTransactions)	Original number of all single transactions	Original data	
OrgnlCtrlSum (OriginalControlSum)	Original control sum of submission in EUR	Original data	
GrpSts (GroupStatus)	Status at file level	A status has to be indicated at either GrpHdr, OrgnlPmtInfAndSts or TxInfAndSts level	Leading status always at logical file level PmtInf
StsRsnInf-Orgr (StatusReasonInfoOriginator)	Originator of return	Only in combination with GrpSts. Optional, either Nm with name or Id-Orgrd-BICorBEI with BIC has to be indicated	Name (max. 70 characters) for returns initiated by customer or BIC for returns initiated by bank.

Field name	Description	Content pain.002.001.10		
StsRsnInf-Rsn-Cd (StatusReasonInfoCode)	Return reason	Return reasons according to separate document on business transaction and return codes <sup>4</sup>		
<b>OrgnPmt↔ InfAndSts</b>	<b>OriginalPayment↔ InformationAndStatus</b>	<b>Original data and status of the original logical file(s) (PaymentInformation Level)</b>	<b>Number depending on original data</b>	
OrgnPmtInFld (OriginalPaymentInFld)	Original reference of submission	Original data		
OrgnNbOfTx (OriginalNumberOfTransactions)	Original number of all single transactions	Original data		
OrgnCtrlSum (OriginalControlSum)	Original control sum of the logical file in EUR	Original data		
PmtInfSts (PaymentInfoStatus)	Status at logical file level	A status has to be indicated at either GrpHdr, OrgnPmtInfAndSts or TxInfAndSts level		<p>Leading status always at logical file level (PmtInfSts).</p> <ul style="list-style-type: none"> <li>SEPA / SCTInst: positive status always at PmtInfSts, RJCT if the (logical file) is rejected.</li> <li>If individual transactions are rejected, here "PART" and "RJCT" in TxSts.</li> <li>Swift gpi: always PART and detailed status in TxSts.</li> </ul>
StsRsnInf-Orgr (StatusReasonInfoOriginator)	Originator of return	Only in combination with PmtInfSts. Optional, either Nm with name or Id-OrgId-BICOrBEI with BIC has to be indicated		Name (max. 70 characters) for returns initiated by customer or BIC for returns initiated by bank.
StsRsnInf-Rsn-Cd (StatusReasonInfoCode)	Return reason	Return reasons according to separate document on business transaction and return codes (see footnote 4)		If the due date is changed, the value "DT06" is set here. Furthermore, additional information is provided in this case. (See next line)
AddlInf (AdditionalInformation)	Additional information for return reason	optional, 1 to 3 lines of text		<p>For reason code DT06:</p> <ul style="list-style-type: none"> <li>Changed collection date</li> </ul> <p>For reason code CNOR:</p> <ul style="list-style-type: none"> <li>Beneficiary's bank not registered for instant payments</li> <li>For details see page 75</li> </ul>
<b>TxInfAndSts</b>	<b>TransactionInformation↔ AndStatus</b>	<b>Reference numbers and status of the original transaction(s) (TransactionInformation Level)</b>	<b>Number depending on original data</b>	<b>Only in PmtInfSts "PART"</b>
StsId (StatusId)	Bank reference of return	Optional		Max. 35 characters
OrgnInstrId (OriginalInstructionId)	Original technical reference between ordering party and bank	Original data		
OrgnEndToEndId (OriginalEndToEndId)	Original customer reference	Original data		
OrgnUETR (OriginalUETR)	UETR (Universally unique identifier to provide the original end-to-end reference of a payment transaction)	Original data		
TxSts (TransactionStatus)	Status at transaction level	A status has to be indicated at either GrpHdr, OrgnPmtInfAndSts or TxInfAndSts level		<ul style="list-style-type: none"> <li>Status of Tx at PmtInfSts "PART"</li> <li>SEPA/SCTInst: only RJCT</li> <li>Swift gpi: also positive status per Tx</li> </ul>
StsRsnInf-Orgr (StatusReasonInfoOriginator)	Originator of return	Only in combination with TxSts. Optional, either Nm with name or Id-OrgId-BICOrBEI with BIC has to be indicated		Name (max. 70 characters) for returns initiated by customer or BIC for returns initiated by bank.
StsRsnInf-Rsn-Cd (StatusReasonInfoCode)	Return reason	Return reasons according to separate document on business transaction and return codes (see footnote 4)		As a rule, only one return reason is indicated.

<sup>4</sup>Your Cash Management & eBanking specialist will be happy to provide you our brochure "Business transaction and return codes" on request.

Field name	Description	Content pain.002.001.10	
StsRsnInf-Rsn-Prtry (StatusReasonInfoProprietary)	Return reason	Swift gpi: statement of gpi-specific processing steps	As a rule, only one return reason is indicated.
ChrgsInf ChargesInformation	Provides information on the charges related to the processing of the rejection of the instruction	Amount, Agent	Only gpi (AXS)
TrckrData TrackerData	Information on the tracking of the interbank transaction related to the payment	e.g. DateTime, ConfirmedAmount	Only gpi (AXS)
TrckrData-TrckRcrd (TrackerRecord)	Tracker transaction information for a specific agent involved in the transaction chain		Only gpi (AXS)
TrckrData-TrckRcrd-ChrgBr (ChargeBearer)	Specifies which parties will bear the charges		Only gpi (AXS)
TrckrData-TrckRcrd-ChrgAmt (ChargesAmount)	Transaction costs		Only gpi (AXS)
TrckrData-TrckRcrd-Agt (Agent)	Information on financial institution		Only gpi (AXS)
TrckrData-TrckRcrd-XchgRateData (ExchangeRateData)	Details of the rate and the currencies used		Only gpi (AXS)
TrckrData-ConfDdt (ConfirmedDate)	Point in time when an update to the tracking system has been confirmed	Day and time	Only gpi (AXS)
TrckrData-ConfAmt (ConfirmedAmount)	Confirmed amount and currency		Only gpi (AXS)
AcctSvcrRef AccountServicerReference	Unique reference, as assigned by the account servicing institution, to unambiguously identify the instruction	Max35Text	
ClrSysRef ClearingSystemReference	Unique reference, as assigned by a clearing system, to unambiguously identify the instruction	Max35Text	
<b>OrgnlTxRef</b>	<b>OriginalTransactionReference</b>	<b>Original data of the original transaction</b>	<b>1 × je Transaction ← InformationAndStatus</b>
InstdAmt (InstructedAmount)	Original amount and currency code	Original data	
EqvtAmt EquivalentAmount	Equivalent amount expressed in the currency of the debtor	Original data	
CT: ReqdExctnDt (RequestedExecutionDate) SDD: ReqdColltnDt (RequestedCollectionDate)	Originally requested execution date (CT) / due date (SDD)	Original data	
CdtrSchmeld-Id-PrvtId-OthrlId-Id (CreditorIdentification)	<b>Only SDD:</b> Original creditor identification	Original data	
PmtTplnf PaymentTypeInfo	Set of elements used to further specify the type of transaction		
OlInsrPrty (InstructedPriority)	<b>Only CT:</b> Original execution priority	Original data	
SvcLvl (ServiceLevel)	Original ServiceLevel	Original data	
LclInstrm-Cd (LocalInstrumentCode)	Original payment type (only SDD or instant payment)	Original data	
SeqTp (SequenceType)	<b>Only SDD:</b> Original sequence: first, recurrent, one-off or final direct debit	Original data	
CtgyPurp (CategoryPurpose)	Original category purpose of the file	Original data	
PmtMtd (PaymentMethod)	Original payment instrument: Credit Transfer (CT) / Direct Debit (SDD)	Original data	
Only SDD: Mndtld (Mandateld)	<b>Only SDD:</b> Original mandate reference	Original data	
DbtrAcct-IBAN (DebtorAccountIBAN)	Original IBAN of debtor	Original data	
DbtrAgt-BICFI (DebtorAgentBICFI)	Original BIC of debtor bank or Id in the case of IBAN-Only	Original data	

Field name	Description	Content pain.002.001.10
CdtrAgt-BICFI (CreditorAgentBICFI)	Original BIC of creditor bank or Id in the case of IBAN-Only	Original data
CdtrAcct-IBAN (CreditorAccountIBAN)	Original IBAN of creditor	Original data
Purp (Purpose)	Underlying reason for the payment transaction	Original data

The table below illustrates usage of the AddtlInf field for the reason codes for SDD DT06 and SCT Instant CNOR.

Reason Code	Reason for change	Field content <StsRsnInf><AddtlInf>
DT06	The direct debit collection date cannot be reached	<ul style="list-style-type: none"> <li>AddtlInf-1: Collection date adjusted</li> <li>AddtlInf-2: ReqdColltnDt ALT: YYYY-MM-DD</li> <li>AddtlInf-3: ReqdColltnDt NEU: YYYY-MM-DD</li> </ul>
CNOR	Beneficiary's bank is not registered for instant payments	<ul style="list-style-type: none"> <li>AddtlInf-1: CreditorBank not available</li> <li>AddtlInf-2: Executed as URGP</li> </ul>

## 7.2.1 SWIFT gpi-ELEMENTS

The Swift gpi elements are mapped to existing standard fields of pain.002.

If existing fields cannot be used, Swift gpi data fields are mapped to the field “Structured Remittance Information/Additional Remittance Information”.

### EXAMPLE OF CONTENT OF REMITTANCE INFORMATION

```

...
<RmtInf>
  <Strd>
    <AddtlRmtInf>UETR/eb6305c9-1f7f-49de-aed0-16487c27b42d/SvcTpIdr/003</AddtlRmtInf>
    <AddtlRmtInf>ConfdDtTm/2018-02-20T14:32:00-01:00</AddtlRmtInf>
    <AddtlRmtInf>ConfdAmt/EUR935</AddtlRmtInf>
  </Strd>
  <Strd>
    <AddtlRmtInf>IntrBkTxnInf/1/GPIAUS33XXX/ChrgBr/CRED/ChrgsInf/EUR10</AddtlRmtInf>
    <AddtlRmtInf>IntrBkTxnInf/2/GPIBBEBBXXX/ChrgBr/CRED/ChrgsInf/EUR20</AddtlRmtInf>
    <AddtlRmtInf>IntrBkTxnInf/3/GPICDEFFXXX/ChrgBr/CRED/ChrgsInf/EUR30</AddtlRmtInf>
  </Strd>
  <Strd>
    <AddtlRmtInf>IntrBkTxnInf/4/GPIDDEFFXXX/ChrgBr/CRED/ChrgsInf/EUR5</AddtlRmtInf>
  </Strd>
</RmtInf>
...

```

The following information is to be made available (from the end of 2019):

Information	Tag	Content
Status code & reason code	<PmtInfSts>, <TxSts>, <StsRsnInf><Rsn>	Mandatory
Code-generated bank	<StsRsnInf><Orgtr>	Mandatory
Amount transferred and currency code	<InstAmt>	Mandatory
UETR	UETR/	Mandatory
Service code	SvcTpIdr/	Mandatory
Date with code generation time stamp	ConfdDtTm/	Mandatory
Confirmed amount and currency code	ConfdAmt/	Mandatory
Interbank transaction details	IntrBkTxnInf/	Mandatory
Exchange rate information	SrcCcy/, TrgtCcy/XchgRate/	Optional
Fee code information	ChrgBr/	Optional
Fee information	ChrgsInf/	Optional

For the pain.002, the original ISO 20022 schema with the XGZ order type is always used to be able to reproduce the specific contents for Swift gpi cross-border payments.

Cross-border payments can be submitted as DTAZV, MT101 and CGI pain.001. Irrespective of whether the payment is submitted with an individual UETR, you as a customer will always receive in the pain.002 the UETR that is exchanged between the banks. Due to the current format inconsistency in interbank processing, only limited information can be provided in the pain.002.



The individual processing of cross-border payments is also reflected in the contents of the pain.002. Special field contents for gpi pain.002:

Field name	Description	pain.002.001.03	
<b>OrgnlGrp↔ InfAndSts</b>	<b>OriginalGroup↔ Information AndStatus</b>	<b>Level Group Header</b>	<b>1 × per pain.002</b>
	OrgnlMsgId (OriginalMessageId)	Original reference number of customer submission	Original data OR NOTPROVIDED
	OrgnlMsgNmId (OriginalMessageNameId)	Original XML file type	Original data OR NOTPROVIDED
<b>OrgnlPmt↔ InfAndSts</b>	<b>OriginalPayment↔ Information AndStatus</b>	<b>Level PaymentInformation</b>	<b>1 × per pain.002</b>
	OrgnlPmtInfId (OriginalPaymentInfoId)	Original reference of submission	Original data OR NOTPROVIDED
	PmtInfSts (PaymentInfoStatus)	Status at logical file level	PART
<b>TxInfAndSts</b>	<b>Transaction↔ Information AndStatus</b>	<b>Reference number and status of the original transaction</b>	<b>1 × per pain.002</b>
	OrgnlInstrId (OriginalInstructionId)	Original technical reference between creditor and bank	Original data OR NOTPROVIDED
	OrgnlEndToEndId (OriginalEndToEndId)	Original customer reference Original data	Original data OR NOTPROVIDED
	StsRsnInf-Rsn-Cd (StatusReasonInfoCode)	Status details	Return reasons according to separate document
	StsRsnInf-Rsn-Prtry (StatusReasonInfoCode)	Status details	gpi-specific status codes
			G001, G005, G006 or ACCC
<b>OrgnlTxRef</b>	<b>OriginalTransactionReference</b>	<b>Original data of the original transaction</b>	<b>Transaction↔ Information AndStatus</b>
	InstdAmt (InstructedAmount)	Original amount and currency code	Original data if InstdAmt was submitted Even if submitted with EqvtAmt, the amount converted in InstdAmt is stated here
	SCT: ReqdExctnDt (RequestedExecutionDate)	Originally requested execution date	Original data or interbank execution date The interbank execution date is provided, which may differ from the original RequestedExecutionDate
	CtgyPurp (CategoryPurpose)	Original payment type of the file	Original data INTC and CORT MT101 23E pain.001 CtgyPurp
	PmtMtd (PaymentMethod)	Original payment instrument	Original data • For CT: "TRF" • For cheque: "CHK"
	RmtInf – UStrd (RemittanceInfo)	Original remittance information (unstructured)	Original data, if necessary, incl. additional data If an EndToEndId is submitted along with the pain.001, this is displayed in front of the remittance information. Even originally structured remittance information is displayed in the pain.002 as unstructured.
	RmtInf – Strd – AddtlRmtInf	GPI information in structured form	gpi details See "Example of content of Remittance Information" on page 79 for details
	DbtrAcct-IBAN oder DbtAcct-Othr (Debtor IBAN oder Debtor Account)	Original IBAN or account number of debtor	Original data
	CdtrAcct-IBAN oder CdtrAcct-Othr (Creditor IBAN oder Creditor Account)	Original IBAN or account number of creditor	Original data

## 7.2.2 OUTLOOK 2025: NEW VERSION pain.002.001.10 AXS

From 2025 version 10 will be available for the pain.002 messages.

The changes that affect the new version are described in detail below:

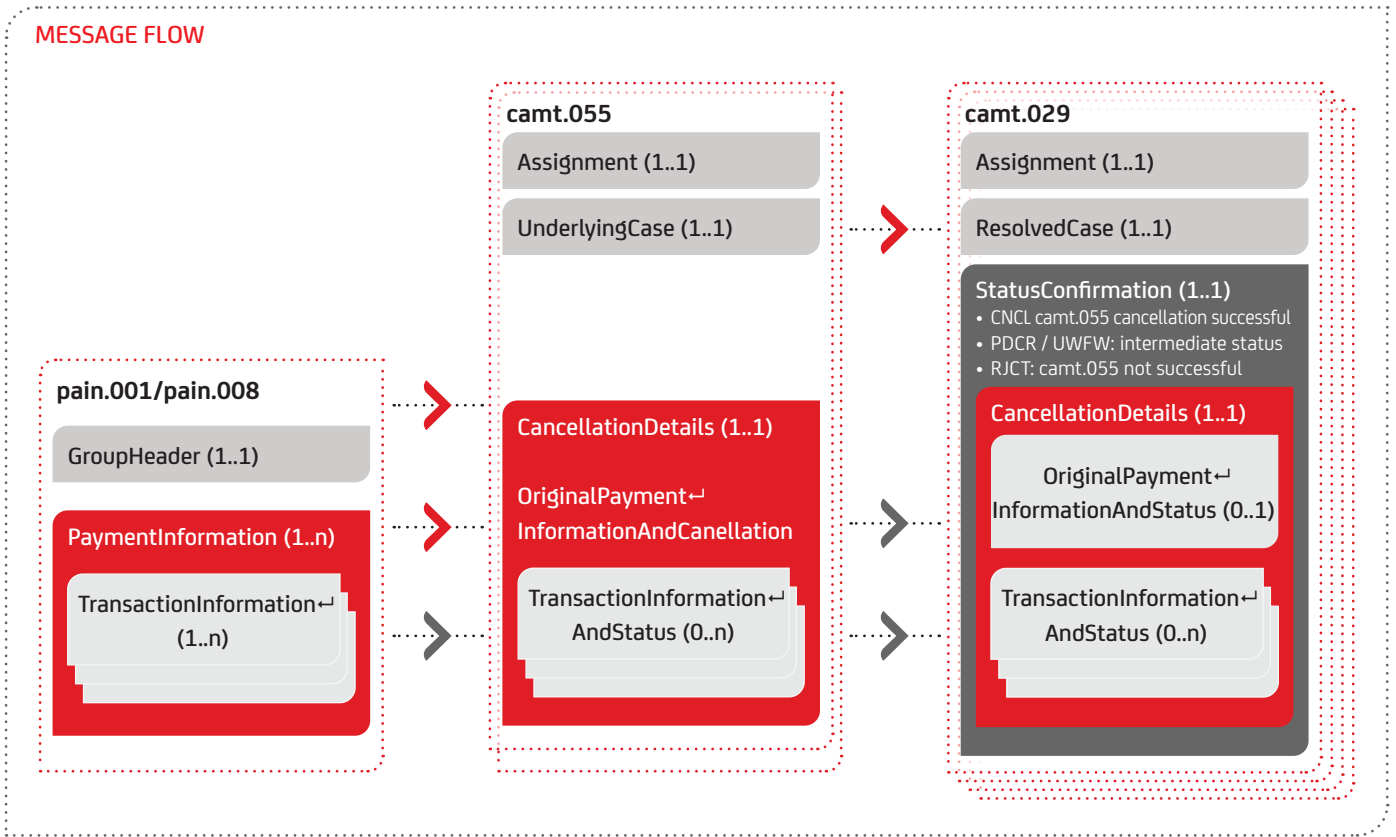
Field name	Description	Inhalt pain.002.001.03	Content pain.002.001.10	Explanation
BIC	Debtor Bank, Creditor Bank	BIC	BICFI	
OrgnlUETR (OriginalUETR)	UETR (universally unique identifier for providing the Original EndToEnd Reference of a payment transaction)	Additional Remittance Information	OrgnlUETR	OrgnlUETR is new in version 10 and is shown under TxInfAndSts directly under OrgnlEnd-ToEndId
ChrgsInf	Charge information. Information about the charges associated with processing a reject of a payment order. Use: It is passed on for informational purposes only. The charges are billed separately	Swift GPI / Swift Tracker, Additional Remittance Information	ChrgsInf/	ChrgsInf is new in version 10 and is shown under TxInfAndSts directly under StsRsnInf-Rsn-Prtry
TrckrData- ConfDt	Date and time of code generation. Time at which an update of the tracking system was confirmed. Remittance information: This date can be when a party provides a pending status update to the tracking system or when the beneficiary has been credited with the amount and can use the funds (as confirmed by the tracking system's vendor agent).	Swift GPI / Swift Tracker, Additional Remittance Information	ConfDtTm/	TrckrData-ConfDt is new in version 10 and is shown under TxInfAndSts directly under StsRsnInf-Rsn-Prtry, but after a new field <ChrgsInf>
TrckrData- ConfdAmt	Confirmed amount and currency code. Amount of money confirmed by the party to the tracking system	Swift GPI / Swift Tracker, Additional Remittance Information	ConfdAmt/	TrckrData-ConfdAmt is new in version 10 and is shown under TxInfAndSts
TrckrData- TrckrRcrd- ChrgBr	Charge code information. Specifies which party (s) bear the charges associated with the processing of the payment transaction.	Swift GPI / Swift Tracker, Additional Remittance Information	ChrgBr/	TrckrData-TrckrRcrd-ChrgBr is new in version 10 and is shown under TxInfAndStsausgewiesen
TrckrData- TrckrRcrd- ChrgsAmt	Transaction charges charged to the charge bearer	Swift GPI / Swift Tracker, Additional Remittance Information	ChargesAmount/	TrckrData-TrckrRcrd-ChrgsAmt is new in version 10 and is shown under TxInfAndSts
TrckrData- TrckrRcrd- Agt	Identifying a party in the tracker	Swift GPI / Swift Tracker, Additional Remittance Information	IntrBkTxnInf/	TrckrData-TrckrRcrd-Agt is new in version 10 and is shown under TxInfAndSts
TrckrData- TrckrRcrd- XchgRateData	Exchange rate information SrcCcy/, TrgtCcy/XchgRate/Provides details about the rate and currencies used in conversions.	Swift GPI / Swift Tracker	SrcCcy/, TrgtCcy/ XchgRate/	TrckrData-TrckrRcrd-XchgRateData is new in version 10 and is shown under TxInfAndSts
OrgnlTx- Ref-PmtTplnf- SvcLvl	Service reference		SvcTpldr/	OrgnlTxRef-PmtTplnf-SvcLvl is new in version 10 and is shown under OrgnlTxRef before PmtMtd

### 7.3 camt.029 STATUS INFORMATION ON THE ELECTRONIC PAYMENT CANCELLATION REQUEST

The camt.029 status information in ISO 20022 XML format provides you with a response to a submitted electronic cancellation request for a file or individual transactions, in the case of a negative response (cancellation not successful) including the reason code.

The camt.029 also uses the internationally standardised UTF-8 coding, a comprehensive set of characters containing numerous country-specific mutated vowels, which is also specified in the XML header:

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



Field name		Description camt.029	Entries by UniCredit
<b>Assgnmt</b>	<b>Assignment</b>	<b>Parties involved</b>	
	Id	Identification of the message	Unique ID per camt.029
	Assgnr – Agt – FinInstnId – BICFI	Creator of the message – BIC of the bank	
	Assgne – Pty – Nm	Recipient of the message	Completed on the basis of the underlying camt.055
	CreDtTm	Creation date and time of the message	
<b>RslvdCase</b>	<b>Resolved Case</b>		
	Id	Original case ID of the payment cancellation request	Completed on the basis of the underlying camt.055
	Cretr – Pty – Nm	Original creator of the payment cancellation request	Completed on the basis of the underlying camt.055
	Cretr – Pty – Id – OrgId – Othr – Id	Submitter IBAN of the payment cancellation request	Completed on the basis of the underlying camt.055
Sts	Status	Response to the payment cancellation request, file or listed transactions	
	Conf	Status Code	CNCL: Request for cancellation successful RJCR: Request for cancellation not successful PDCR: Pending (if camt.056 interbank payment cancellation request is required) UFWF: Unable To Apply Will Follow
CxDtls	Cancellation Details	Details of the response to the payment cancellation request, in the case of rejection including the reason code	Mainly the information from the submitted camt.055
OrgnPmt↔ InfAndSts	Original Payment Information And Status		ONLY for response at file level. Not provided if a response to a file recall is only possible at individual transaction level, e.g. CT after clearing.
	OrgnPmtInfId		Completed on the basis of the underlying camt.055
	CxLStsRsnInf – Rsn – Cd		In the case of RJCR status, the reason code is stated here.
TxInfAndSts	TransactionInformationAnd↔ Status		Always for response at individual transaction level. Also for file recall with response at individual transaction level.
	OrgnInstrId		Completed on the basis of the underlying camt.055<sup>5</sup>
	OrgnEndToEndId		Completed on the basis of the underlying camt.055<sup>5</sup>
	OrgnTxId		Interbank ID of the original transaction for information purposes
	CxLStsRsnInf – Rsn – Cd		In the case of RJCR status, the reason code is stated here.
	CxLStsRsnInf – AddtlInf	105 characters	In the case of SCT recalls with recall reason AC03, name/address data of actual beneficiary
OrgnTxRef	OriginalTransactionReference		
	IntrBkSttlmAmt		Interbank amount of the original transaction for information purposes
	Amt – InstdAmt		Completed on the basis of the underlying camt.055<sup>5</sup>
	IntrBkSttlmDt		Interbank settlement date of the original transaction for information purposes
	ReqdColltnDt	Original execution date of DD	Completed on the basis of the underlying camt.055<sup>5</sup>
	ReqdExctnDt	Original execution date of CT	Completed on the basis of the underlying camt.055<sup>5</sup>
	RmtInf – Ustrd		
RmtInf – Strd	Remittance information	Completed on the basis of the underlying camt.055<sup>5</sup>	
	Dbtr – Nm	Only for DD	Completed on the basis of the underlying camt.055<sup>5</sup>
	DbtrAcct – Id – IBAN	Only for DD	Completed on the basis of the underlying camt.055<sup>5</sup>
	DbtrAgt – FinInstnId – BICFI	Only for DD	Completed on the basis of the underlying camt.055<sup>5</sup>
	CdtrAgt – FinInstnId – BICFI	Only for CT	Completed on the basis of the underlying camt.055<sup>5</sup>
	Cdtr – Nm	Only for CT	Completed on the basis of the underlying camt.055<sup>5</sup>
	CdtrAcct – Id – IBAN	Only for CT	Completed on the basis of the underlying camt.055<sup>5</sup>

<sup>5</sup>In the case of file recalls that can only be answered for individual records, this data is enriched from the transaction details of the original submission.

## 7.4 MT940, MT942 – ACCOUNT INFORMATION

**REMARK:** Due to the decommission of MT940/MT942 in 2025 a migration to the camt.053/camt.052 format is necessary.

The Swift messages MT940 for account statements and MT942 for interim transaction reports also allow for retrieving account information. UniCredit provides these message types in conformity with Appendix 3 of the specification of remote data transfer between customer and bank according to the DFÜ Agreement “Specification of Data Formats”.

Despite being used internationally, the Swift-MT character set,

compared to the extensive UTF-8 character set, only offers a very limited number of characters consisting of the digits 0–9, the letters a–z and A–Z, the special characters / - ? : ( ) . , ‘ + as well as the blank character. In SEPA transactions with characters outside the Swift MT character set, some characters are thus converted, which makes automatic processing more difficult. Although the Swift structures in MT940 and MT942 remain unchanged in SEPA, the contents of fields 61 and 86 have been amended.

The mandatory field 61 has been amended as follows:

Structure of field 61	Content	Remarks
61/7 (Customer reference)	From SCT or SDD: payment information identification if allocated on submission, otherwise bulk message ID	If longer than 16 digits: “KREF+” and total content of field 86 If empty: “NONREF”
61/9 (Further information)	For SDD returns: Entry of the original amount as “OCMT” (original amount) and “CHGS” (total amount of fees and interest compensation, if applicable)	

In addition to the mandatory fields, the MT940 and MT942 contain the optional field 86 that provides information to the account holder. UniCredit uses a substructure to provide detailed information for SEPA in structured form, as shown below. A

three-digit business transaction code in combination with the corresponding posting text is provided for identifying the type of the underlying transaction.

### STRUCTURE OF FIELD 86 FOR SEPA TRANSACTIONS

Position or field key	Designation	Length / Format <sup>7&gt;</sup> , to date	Length / Format <sup>6</sup> , new	Remarks
The first 3 digits	Business transaction code	3n	No change	Specific BTCs will be assigned for SEPA (1xx)
?00	Posting text	27a	No change	Specific posting texts will be assigned for SEPA
?10	Journal no. (Primanoten-Nr.)	10x		
?20–?29	Remittance information	10 × 27x	No change	The SEPA attributes present in the transaction are depicted via identifiers: EREF+[end-to-end reference] KREF+[customer reference] MREF+[mandate reference] CRED+[creditor identifier] or DEBT+[originator's identification code] SVWZ+[SEPA remittance information] ABWA+[different originator] ABWE+[different beneficiary] Every identifier must be placed at the beginning of a subfield (e.g. ?21), content may be continued in the subsequent subfield without the identifier having to be repeated. In cases of return SVWZ+[SEPA-REJECT or RUECKUEBERWEISUNG (returned credit transfer) or RUECKLASTSCHRIFT (returned direct debit) and return reason in plain text]
?30	Bank code of originator/beneficiary	12n	12x	
?31	Account number of originator/beneficiary	24n	34x	IBAN instead of account number
?32–?33	Name of originator/beneficiary	2 × 27x	No change	SEPA length 70; cut to 54 (2 × 27)
?34	Text key extension	3n	No change	Use of a mapping table for conversion of the four-digit SEPA return code into a three-digit code
?60–?63	Remittance information	4 × 27x	No change	If applicable, continuation of ?20–?29

<sup>6</sup>n = numeric, a = alphabetic, x = alphanumeric

## 7.4.1 COMPARISON CAMT.053 – MT940

The table below compares the essential fields of camt.053 and MT940 for the transition from MT940 to camt.053.

XML	Description	MT
<b>GroupHeader</b>		
<pre>&lt;?xml version="1.0" encoding="utf-8"?&gt; &lt;Document xmlns="urn:iso:std:iso:2002:tech:xsd: camt.053.001.08" xmlns:xsi="http://www.w3.org/2001/ XMLSchema-instance"&gt; &lt;BkToCstmrDbtCdtNtfcfn&gt;   &lt;GrpHdr&gt;     &lt;MsgId&gt;MSG ID&lt;/MsgId&gt;      &lt;CreDtTm&gt;2018-01-01T19:00:00.000+02:00&lt;/CreDtTm&gt;      &lt;MsgRcpt&gt;       &lt;Nm&gt;MEIER PAYMENT MUENCHEN&lt;/Nm&gt;        &lt;PstlAdr&gt;         &lt;AdrLine&gt;STRASSE 1&lt;/AdrLine&gt;          &lt;AdrLine&gt;81925 MUENCHEN&lt;/AdrLine&gt;       &lt;/PstlAdr&gt;     &lt;/MsgRcpt&gt;   &lt;/GrpHdr&gt;</pre>	<p>GroupHeader</p> <p>MessageID – unique reference of the file</p> <p>Date and time message was generated</p> <p>Name of account statement recipient</p> <p>Address of account statement recipient</p>	<p>:20: Reference number</p>
<b>Statement</b>		
<pre>&lt;Stmnt&gt;   &lt;Id&gt;346860388907902020061822&lt;/Id&gt;    &lt;StmntPgntn&gt;     &lt;PgNb&gt;1&lt;/PgNb&gt;     &lt;LastPgInd&gt;true&lt;/LastPgInd&gt;   &lt;/StmntPgntn&gt;   &lt;ElctrncSeqNb&gt;44&lt;ElctrncSeqNb&gt;    &lt;CreDtTm&gt;2021-09-12T19:00:00.000+02:00&lt;/CreDtTm&gt;   &lt;FrToDt&gt;     &lt;FrDtTm&gt;2021-09-12T00:00:00.000+02:00&lt;/FrDtTm&gt;     &lt;ToDtTm&gt;2021-09-12T23:59:00.000+02:00&lt;/ToDtTm&gt;   &lt;/FrToDt&gt;   &lt;Acct&gt;     &lt;Id&gt;       &lt;IBAN&gt;DE74700202700000001234&lt;/IBAN&gt;     &lt;/Id&gt;     &lt;Ccy&gt;EUR&lt;/Ccy&gt;      &lt;Ownr&gt;       &lt;Nm&gt;Muster GmbH&lt;/Nm&gt;       &lt;PstlAdr&gt;         &lt;AdrLine&gt;Rosenweg 2&lt;/AdrLine&gt;          &lt;Adrline&gt;80538 Munchen&lt;/AdrLine&gt;       &lt;/PstlAdr&gt;     &lt;/Ownr&gt;</pre>	<p>Reference of statement</p> <p>Statement number Indicate if the current page is the last page</p> <p>Statement number</p> <p>Specification of the IBAN</p> <p>Currency code for the account</p> <p>Account holder name</p> <p>Account holder address (filled from the master data)</p>	<p>:20: Reference number</p> <p>:28C: Statement number</p> <p>:25: Account description</p> <p>:60: Currency</p>

XML	Description	MT
<pre> &lt;Svcr&gt;   &lt;FinInstnId&gt;     &lt;BICFI&gt;HYVEDEMMXXX&lt;/BICFI&gt;     &lt;Nm&gt;UNICREDIT BANK GmbH&lt;/Nm&gt;     &lt;Othr&gt;       &lt;Id&gt;DE 129273380&lt;/Id&gt;       &lt;Issr&gt;UmsStId&lt;/Issr&gt;     &lt;/Othr&gt;   &lt;/FinInstnId&gt; &lt;/Svcr&gt; &lt;/Acct&gt; &lt;Bal&gt;...Salden ...&lt;/Bal&gt; &lt;Ntry&gt;... Informationen zu den Umsätzen ...&lt;/Ntry&gt; &lt;/Stmt&gt; </pre>	<p>Information on the financial institution or branch of the financial institution where the account is held</p>	
	Balances	:60F: Opening balance
		/:62F: Closing balance

### Balance

<pre> &lt;Bal&gt;   &lt;Tp&gt;     &lt;CdOrPrtry&gt;       &lt;Cd&gt;OPBD&lt;/Cd&gt;     &lt;/CdOrPrtry&gt;   &lt;/Tp&gt;   &lt;Amt Ccy="EUR"&gt;200188444.47&lt;/Amt&gt;   &lt;CdtDbtInd&gt;DBIT&lt;/CdtBdtInd&gt;   &lt;Dt&gt;     &lt;Dt&gt;2021-09-12&lt;/Dt&gt;   &lt;/Dt&gt; &lt;/Bal&gt; &lt;Bal&gt;   &lt;Tp&gt;     &lt;CdOrPrtry&gt;       &lt;Cd&gt;CLBD&lt;/Cd&gt;     &lt;/CdOrPrtry&gt;   &lt;/Tp&gt;   &lt;Amt Ccy="EUR"&gt;88538.98&lt;/Amt&gt;   &lt;CdtDbtInd&gt;DBIT&lt;/CdtBdtInd&gt;   &lt;Dt&gt;     &lt;Dt&gt;2020-08-12&lt;/Dt&gt;   &lt;/Dt&gt; &lt;/Bal&gt; </pre>		
	Balances	:60F: Opening balance
		:62F: Closing balance
		:64: Current value date balance
		:65: Future value date balance

### Entry

<pre> &lt;Ntry&gt;   &lt;Ntry&gt;     &lt;Amt Ccy="EUR"&gt;1.01&lt;/Amt&gt;     &lt;CdtDbtInd&gt;CRDT&lt;/CdtDbtInd&gt;   &lt;/Ntry&gt; </pre>	<p>Amount and currency pertaining to entry</p> <p>Debit or credit indicator</p>	<p>:61: Amount</p> <p>:61: D/C indicator</p>
--	---	--

XML	Description	MT
<pre> &lt;Sts&gt;   &lt;Cd&gt;BOOK&lt;/Cd&gt; &lt;/Sts&gt;  &lt;BookgDt&gt;   &lt;Dt&gt;2021-09-12&lt;/Dt&gt; &lt;/BookgDt&gt;  &lt;ValDt&gt;   &lt;Dt&gt;2021-09-12&lt;/Dt&gt; &lt;/ValDt&gt;  &lt;AcctSvcrRef&gt;0932690084001874&lt;/AcctSvcrRef&gt;  &lt;BkTxCd&gt;   &lt;Domn&gt;     &lt;Cd&gt;PMNT&lt;/Cd&gt;      &lt;Fmly&gt;       &lt;Cd&gt;RCDT&lt;/Cd&gt;       &lt;SubFmlyCd&gt;ESCT&lt;/SubFmlyCd&gt;     &lt;/Fmly&gt;   &lt;/Domn&gt;   &lt;Prtry&gt;     &lt;Cd&gt;194&lt;/Cd&gt;      &lt;Issr&gt;DK&lt;/Issr&gt;   &lt;/Prtry&gt; &lt;/BkTxCd&gt;  &lt;NtryDtls&gt;... Detailinformation zum Umsatz ...&lt;/NtryDtls&gt;  &lt;AddtlNtryInf&gt;SEPA-Ueberweisung&lt;/AddtlNtryInf&gt; &lt;/Ntry&gt; </pre>	<p>Status of entry at the financial institution where the account is held</p> <p>Entry date</p> <p>Value date</p> <p>Reference number of account holding bank for requests</p> <p>Information on transaction type; see brochure "Business Transaction and Return Codes"</p> <p>Code identifying the transaction; see brochure "Business Transaction and Return Codes"</p> <p>Issuer of the code</p>	<p></p> <p>:61: Entry Date</p> <p>:61: Value Date</p> <p>:61: Bank reference</p> <p>:86: ?00</p> <p>:86:</p>

### EntryDetails

...	Detailed information is stored here on orders submitted by the customer and for batched transactions	
<pre> &lt;NtryDtls&gt;   &lt;Btch&gt;     &lt;MsgId&gt;MSG ID&lt;/MsgId&gt;     &lt;PmtInfId&gt;PmtInfId-CT-1&lt;/PmtInfId&gt;      &lt;NbOfTx&gt;104&lt;/NbOfTx&gt; </pre>	<p>Message ID of the order submitted by the customer; for SEPA orders the original &lt;MsgId&gt;, for batched transactions, a unique ID assigned by UniCredit</p> <p>Number of transactions in the order. The number of individual transactions is also stated here for batched transactions (DTI, paper-based or camt.054)</p>	<p>:61: Customer reference</p> <p>:86: ?20-29</p>



XML	Description	MT
<TtlAmt Ccy="EUR">600</TtlAmt>	Total amount of the initiated order or batched transaction	
<CdtDbtInd>CRDT</CdtDbtInd>	Indicator for debit (DBIT) or credit entry (CRDT)	:61: D/C indicator
</Btch>		
<TxDtIs>		
<Refs>		
<MsgId>MSGID-CT-1</MsgId>		
<PmtInfId>PmtInfId-CT-1</PmtInfId>		
<EndToEndId>E2E20200922</EndToEndId>	Unique reference of the originator	:86: ?20-29 EREF+ (at SEPA)
<UETR>24eb454e-1778-4993-92cd-34ef85f09ef9</UETR>	UETR	
<TxId>CTD120619KMVE0000020000001</TxId>		
<ClrSysRef>XPEOCTD120619KMVE021</ClrSysRef>		
</Refs>		
<Amt Ccy="EUR">600</Amt>	Single transaction amount in account currency.	:61: Amount
<BkTxCd>		
<Domn>		
<Cd>PMNT</Cd>		
<Fmly>		
<Cd>RCDT</Cd>		
<SubFmlyCd>ESCT</SubFmlyCd>		
</Fmly>		
</Domn>		
<Prtry>		
<Cd>NTRF+116+50</Cd>		:61: Posting text „+“
<Issr>DK</Issr>		:86: GVC
</Prtry>		
</BkTxCd>		
<RltdPties>		
<Dbtr>		
<Pty>		
<Nm>Auftraggeber</Nm>		Only for C-Entry :86: ?32-33 Name (Gegenseite)
</Pty>		
</Dbtr>		
<DbtrAcct>		
<Id>		
<IBAN>DE67700202701234567890</IBAN>		Only for C-Entry :86: ?32-?33 Kto/IBAN (Gegenseite)
</Id>		
</DbtrAcct>		
<UltmtDbtr>		
<Pty>		
<Nm>Abweichender Auftraggeber</Nm>		For D-Entry Credit Transfer :86: ?20-29 ABWA+ For D-Entry Direct Debit :86: ?20-29 ABWE+
</Pty>		
</UltmtDbtr>		
<Cdtr>		
<Pty>		
<Nm>Empfänger der Überweisung</Nm>		For D-Entry :86: ?32-33 Name (Gegenseite)
</Pty>		

XML	Description	MT
<pre> &lt;PstlAdr&gt;   &lt;Ctry&gt;DE&lt;/Ctry&gt;   &lt;AdrLine&gt;Empfänger Adresszeile 1&lt;/AdrLine&gt;   &lt;AdrLine&gt;Epmfänger Adresszeile 2&lt;/AdrLine&gt; &lt;/PstlAdr&gt; &lt;/Cdtr&gt; &lt;CdtrAcct&gt;   &lt;Id&gt;     &lt;IBAN&gt;DE74700202700000001234&lt;/IBAN&gt;   &lt;/Id&gt; &lt;/CdtrAcct&gt; &lt;UltmtCdtr&gt; &lt;Pty&gt;   &lt;Nm&gt;Abweichender Empfänger&lt;/Nm&gt; &lt;/Pty&gt; &lt;/UltmtCdtr&gt; &lt;RltdPties&gt; &lt;RltdAgts&gt;   &lt;DbtrAgt&gt;     &lt;FinInstnId&gt;       &lt;BICFI&gt;HYVEDEMM300&lt;/BICFI&gt;     &lt;/FinInstnId&gt;   &lt;/DbtrAgt&gt;   &lt;CdtrAgt&gt;     &lt;FinInstnId&gt;       &lt;BICFI&gt;HYVEDEHHXXX&lt;/BICFI&gt;     &lt;/FinInstnId&gt;   &lt;/CdtrAgt&gt; &lt;/RltdAgts&gt; &lt;Purp&gt;   &lt;Cd&gt;INTC&lt;/Cd&gt; &lt;/Purp&gt; &lt;RmtInf&gt;   &lt;Ustrd&gt;Ustrd VWZ max. 140 Zeichen&lt;/Ustrd&gt; &lt;/RmtInf&gt; &lt;/TxDtls&gt; &lt;/NtryDtls&gt; </pre>	<p>Purpose Code</p> <p>Remittance Information</p>	<p>Only for D-Entry :86: ?31 Kto/IBAN (Gegen- seite)</p> <p>For C-Entry Credit Transfer :86: ?20-29 ABWE+ For C-Entry Direct Debit :86: ?20- 29 ABWA+</p> <p>Only for C-Entry :86: ?30 BLZ/BIC (Gegen- seite)</p> <p>Only for D-Entry :86: ?30 BLZ/BIC (Gegen- seite)</p> <p>:86:</p> <p>:86:??20-??29 SVWZ+</p>

## 7.5 BUSINESS TRANSACTION AND RETURN CODES

UniCredit provides you with SEPA reason codes, business transaction codes (BTC), Swift transaction codes and posting texts in the camt.053 / 052 / 054, pain.002, MT940 / 942 as well as DTI reports. Depending on the language to be configured for the account, the posting text will be displayed in German, English or French.

A table of all codes and posting texts as well as further details are provided in our “Business transaction and return codes” brochure, which you can obtain from your Cash Management & eBanking Specialist upon request.

Experience<sup>7</sup> shows that the return rate of SEPA Credit Transfers

(SCT) is very low, significantly less than 1%, and that rejections are made mainly due to incorrect IBAN (AC01) and closed account (AC04). The return rate<sup>7</sup> of SEPA Direct Debits B2B (SDD B2B) is in the 1% range, with the most frequent reasons being other reasons (MS03, also contains anonymised due to insufficient funds AM04) and no valid mandate (MD01).

Returns are most frequently expected for submissions of SEPA Direct Debit CORE (SDD CORE), accounting for just above 2%.<sup>7</sup> Again, the potential SEPA reason codes for returns are concentrated on few codes. The table below lists the most common codes, the processing of which should be prepared, if possible, even automatically.

SEPA Reason Code	Return reason in plain text	Remarks
AC01	Incorrect account number (invalid IBAN)	
AC04	Closed account	
AC06	Blocked account	
MD01	No valid mandate	No mandate for B2B or CORE refund within 13 months or irrevocable direct debit blocking
MD06	Refund request by debtor	
MD07	Debtor deceased	Return reason from the bank, although this information must not be disclosed in Germany; only possible outside Germany
MS02	Other reasons	Return by customer
MS03	Other reasons	Return by the bank, which also includes anonymised reasons, in particular return due to legal decisions (LEGL), blocked account (AC06), insufficient funds (AM04) or account holder deceased (MD07).

## 7.6 EBICS ORDER TYPES

The following EBICS order types, as specified in Annex 2 to the EBICS Specification, are available for the download of reports;

see also EBICS of the German Banking Industry Committee at: <https://www.ebics.de/de/ebics-standard>

Order type	Use	Format <sup>8</sup>
CBC	Download payment status report for direct debit via XML container	XML container with n pain.002 messages
CDZ	Download payment status report for direct debit	Zip file with 1-n pain.002 messages
CRC	Download payment status report for credit transfer via XML container	XML container with n pain.002 messages
CRZ	Download payment status report for credit transfer	Zip file with 1-n pain.002 messages
C29	Download response to camt.055 payment cancellation request	Zip-file with 1-n camt.029.001.06 messages
C52	Download bank-to-customer account report	Zip file with 1-n camt.052.001.08 messages
C53	Download bank-to-customer statement report	Zip file with 1-n camt.053.001.08 messages
C54	Download bank-to-customer debit-credit notification	Zip file with 1-n camt.054.001.08 messages
C86	Collection of bank services billing message	Zip file with 1-n camt.086 messages
BKA	Collection of electronic end-of-day account statement	Zip file with 1-n files in PDF format
STA	Download Swift account statements	MT940
VMK	Download short-term interim transaction reports	MT942
C5N	Download Instant Credit Notification	Zip file per transaction message type camt.054.001.02
CIZ	Download Payment Status Report Instant	Zip file with 1-n pain.002.001.03_GBIC_3.xsd messages
XGZ	Download Payment Status Report Swift gpi	Zip file with 1-n pain.002 messages

## 7.7 UNIFORM NAMING CONVENTION FOR STANDARD DK FORMATS IN A ZIP CONTAINER

On 18 November 2018, the German Banking Industry Committee (DK) defined a uniform naming convention for all files in a zip container.

<sup>7</sup>Calculations of average return rate at UniCredit as of 2018

<sup>8</sup>Variants correspond to the versions associated with the submission of orders

For the message types pain.002, camt.029 and camt.05x, UniCredit already provides the file names in accordance with the new naming convention. The file names of the camt.086 message types and the account statements in pdf format (order type BKA) will be modified.

The name of the XML files pain.002, camt.029, camt.05x and the pdf account statement contained in the ZIP file is structured as follows: **YYYY-MM-TT\_CCC\_K...K\_WWW\_A...A.pdf**

The creation date is applied as the date **YYYY-MM-DD**.

- **CCC**: the order type (C53, C5N, C54, CDZ, BKA, C29, etc.)
- **K...K**: The customer's IBAN
- **WWW**: The currency code as per ISO 4217
- **A...A**: an ID that is generally comprised of six characters. This ensures that the file names created are unique

The following applies to all message types: The date **YYYY-MM-DD** is the **creation date** of the xml file.

Example of pain.002 (order type CDZ): **2018-11-09\_CDZ\_DE87200500001234567890\_EUR\_000001.xml**

Example of camt.053 (order type C53): **2018-11-09\_C53\_DE87200500001234567890\_EUR\_000001.xml**

### Bank Services Billing Statement (camt.086)

The zip container file name is also being changed to conform with DK policy to:

**YYYY-MM-DD\_CCC\_BIC.CustomerID.PeriodStartDate.PeriodEndDate.PageNr.xml**

with the following structure:

The date used is the creation date in the format **YYYY-MM-DD**.

- **CCC**: Order type, always filled with C86
- **BIC**: Business Identifier Code of the customer
- **CustomerID**: User identification
- **PeriodStartDate**: Start date of the period under review
- **PeriodEndDate**: End date of the period under review
- **PageNr**: Account statement page number

# Disclaimer

This publication is presented to you by:

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as of October, 2024





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