

SEPA payment transactions

Format

Updated Version with amendments from 19 November 2017

September 2017

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Corporate & Investment Banking

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For the SEPA migration, data fields in your systems will have to be updated accordingly. The following brochure contains important details about the technical specifications and the different SEPA formats.

Please consider the information provided in this brochure as recommendations.

It is based on the DFÜ Agreement (Remote-Data-Transfer Agreement in the German Bank Association DK). On the following pages, you will find a summary of the most important functional fields required for the migration of SEPA.

For further details or information about the technical fields, please follow this link: Annex 3 of the Interface Specification for Remote Data Transmissions between Customers and Banks Pursuant to the DFÜ Agreement Version 3.0 of 19 November 2017 and the DFÜ Agreement Version 3.1, which will become effective as of 19 November 2017 www.ebics.de/index.php?id=77

For more information on the final description of the formats, please consult the following:

- Die Deutsche Kreditwirtschaft (DK) – German banking sector www.ebics.de
Annexes to Chapter 2, “SEPA Payment Transactions” of Annex 3
- XML schemes for SEPA www.ebics.de

1 Data formats and SEPA processes – current status in Germany

Data formats

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

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

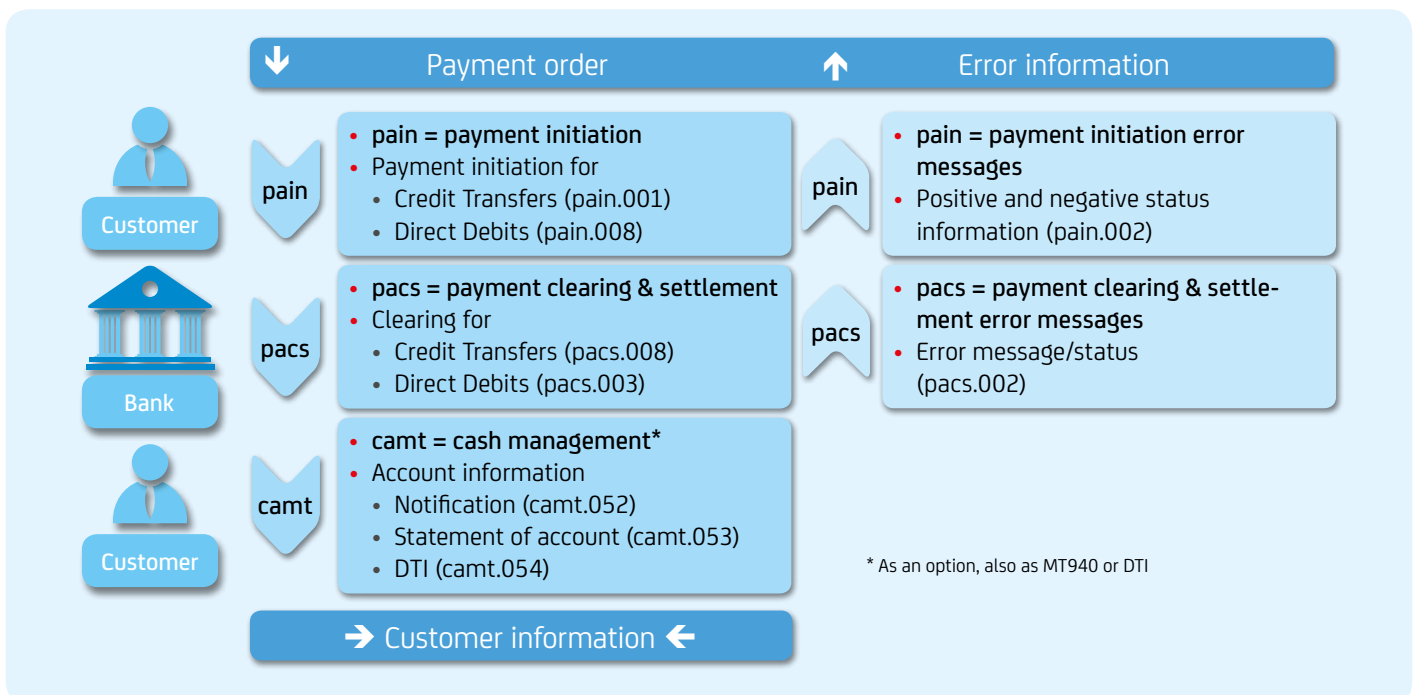
```
<CdtTrfTxInf>
 <PmtId>
 <EndToEndId>OriginatorID1234</EndToEndId>
 </PmtId>
 <Amt>
 <InstdAmt Ccy="EUR">1234.56</InstdAmt>
 </Amt>
 <CdtrAgt>
 <FinInstnId>
 <BIC>SPUEDE2UXXX</BIC>
 </FinInstnId>
 </CdtrAgt>
 <Cdtr>
 <Nm>Creditor Name</Nm>
 </Cdtr>
 <CdtrAcct>
 <Id>
 <IBAN>DE21500500009876543210</IBAN>
 </Id>
 </CdtrAcct>
 <RmtInf>
 <Ustrd>Unstructured Remittance Information</Ustrd>
 </RmtInf>
</CdtTrfTxInf>
```



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

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

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





# 3 SEPA customer formats

## Format evolution

What will change as far as the SEPA Credit Transfer data is concerned?

(DFÜ: Remote-Data Transfer Agreement in the German Bank association DK)

### Outlook

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

The currently discussed updates can be followed on the Internet:

- Changes in Annex 3 to the DFÜ Agreement planned by the German Banking Industry Committee:
  - [www.ebics.de/index.php?id=77](http://www.ebics.de/index.php?id=77) ("top right")
- Updates to be discussed by the European Payments Council (EPC) that issues the SEPA Rulebook:
  - [www.europeanpaymentscouncil.eu/index.cfm/sepa-credit-transfer/sct-consultations](http://www.europeanpaymentscouncil.eu/index.cfm/sepa-credit-transfer/sct-consultations)
  - [www.europeanpaymentscouncil.eu/index.cfm/sepa-direct-debit/sdd-consultations](http://www.europeanpaymentscouncil.eu/index.cfm/sepa-direct-debit/sdd-consultations)

### November 2017 (DFÜ Agreement Appendix 3 – Version 3.1, see Chapter 4 for further details)

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

### 26 June 2017 (Regulation (EU) 2015/847 on Transfer of Funds)

- Direct debits outside the EU/EEA must be submitted with the debtor's address

### **November 2016 (DFÜ Agreement Annex 3 – Version 3.0)**

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

### **November 2015 (DFÜ Agreement Annex 3 – Version 2.9)**

- No format changes
- New purpose codes and BTCs
- Reporting: substantiation of R-transactions and depiction of cheques

### **November 2014 (DFÜ Agreement Annex 3 – Version 2.8)**

- No format changes
- Amendments of account statements, see brochure “SEPA Reporting” for more details
- Integration of SCC (SEPA Cards Clearing)
- Optional extension in file names of XML files in ZIP files

### **November 2013 (DFÜ Agreement Annex 3 – Version 2.7)**

- Format versions: pain.001.003.03, pain.008.003.02, pain.002.003.03
- Shorter presentation period COR1
- IBAN-Only
- Urgent credit transfer as pain.001 with URGP service level

### **November 2012 (DFÜ Agreement Annex 3 – Version 2.6)**

- No format changes
- Return code AC13 if the debtor is a consumer and FF05 if a direct debit with shorter presentation period COR1 (D-1) is not possible

### **November 2011**

No new formats

### **November 2010 (DFÜ Agreement Annex 3 – Version 2.5)**

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



#### **November 2009 (DFÜ Agreement Annex 3 – Version 2.4)**

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

#### **November 2008 (DFÜ Agreement Annex 3 – Version 2.3)**

- No changes to the format.  
No content-related format changes, although grouping and containers have been taken into account:  
pain.001.001.02, pain.001.001.02.grp, pain.001.001.02.con, pain.002.001.02.ct, pain.002.001.02.ct.con

#### **January 2008 (DFÜ Agreement Annex 3 – Version 2.2)**

- Start SEPA Credit Transfer
- Format versions: pain 001.001.02, 002.001.02.ct

## 4 Format changes: Scheme strategy

A new DFÜ Agreement Appendix 3, version 3.1, is due to be introduced on 19 November 2017, which will include the following important changes (as published on [www.ebics.de](http://www.ebics.de)):

### pain scheme/XSD

- Over the last few years, the SEPA countries have developed national schemes with different namespaces, e.g. “pain.001.003.03” by the DK or “pain.001.001.03.austrian.003.xsd” by the Austrian Stuzza
- Since the Rulebook Nov 2016, all national XSDs must contain the standard namespace “pain.001.001.03”. The same applies to “pain.008.001.02” direct debits and “pain.002.001.03” status messages.
- The Rulebook Nov 2017 will require banks to offer the “pain.001.001.03” and “pain.008.001.02” EPC customer schemes
- The file name under which the XSD is provided will change:  
This means that the file name always contains the indicator “GBIC” and a number

Name space – remains unchanged	Current file name (name of xsd)	New file name (name of xsd)
urn:iso:std:iso:20022:tech:xsd:pain.001.001.03	pain.001.001.03 bzw. pain.001.001.03_GBIC_1	pain.001.001.03_GBIC_2
urn:iso:std:iso:20022:tech:xsd:pain.002.001.03	pain.002.001.03 bzw. pain.002.001.03_GBIC_1	pain.002.001.03_GBIC_2
urn:iso:std:iso:20022:tech:xsd:pain.008.001.03	pain.008.001.02 bzw. pain.008.001.02_GBIC_1	pain.008.001.02_GBIC_2

### Format changes: Details

The format changes in the EPC scheme, which are consequently reflected in the DK scheme, result in the following changes:

#### Control sum:

- The control sum fields (at message level and PaymentInformation level) have so far been optional fields and control sum fields at payment information level did not exist before the DFÜ version 2.5.
- The Rulebook Nov 2017 will make the “number of transactions” and “control sum” fields mandatory at both levels. Files with incorrect control sums can be completely rejected.

```
<NbOfTx>1</NbOfTx>
<CtrlSum>1234.56</CtrlSum>
```

### Direct debit sequence at transaction level:

- In the pain.008 direct debit, it has so far only been possible to fill the PaymentTypeInformation field group at bulk level (PaymentInformation), but not at transaction level.
- From 19 November 2017 (submission date), this can alternatively be filled at transaction level (as has so far been the case with pain.001).
- However, using it at bulk level instead of transaction level is recommended.
- However, the ServiceLevel “SEPA” as well as the LocalInstrumentCode “CORE” or “B2B” must always be identical when filled at transaction level.
- The novel feature is that the direct debit sequences, such as recurrent, first, one-off and final, as well as the optional CategoryPurpose can now be mixed within a bulk.
- This means that after changing the presentation period to D-1, the transactions need no longer be bundled by sequence.

```
<PmtTpInf>
 <SvcLvl>
 <Cd>SEPA</Cd>
 </SvcLvl>
 <LclInstrm>
 <Cd>CORE</Cd>
 </LclInstrm>
 <SeqTp>RCUR</SeqTp>
 <CtgyPurp>
 <Cd>INTC</Cd>
 </CtgyPurp>
</PmtTpInf>
```

## Comparison of versions with namespace

### SEPA Credit Transfer

SCT namespace	Version	Header sum • Sum in euro in Msg • Sum in euro in PaymInf • Number of Trx in PaymInf	ServiceLevel	IBAN-Only
pain.001.002.03	DK 2.6 (2012)	Optional	SEPA	No
pain.001.003.03	DK 2.7–2.9 (2013–2015)	Optional	SEPA/URGP	Yes
pain.001.001.03	DK 3.0 (2016)	Optional	SEPA/URGP	Yes
	DK 3.1 (2017)	Mandatory fields	SEPA/URGP	Yes
	EPC (2007–2012)	Optional	SEPA	No
	EPC (2013–2015)	Optional	SEPA	Yes
	EPC (2016)	Optional	SEPA	Yes
	EPC (2017)	Mandatory fields	SEPA	Yes
	CGI (2016)	Defined bilaterally	SEPA/URGP/SDVA/NURG	Yes

## SEPA Direct Debit

SDD namespace	Version	Header sum	SMNDA	PaymentType SDD	IBAN-Only
		<ul style="list-style-type: none"> <li>Sum in euro in Msg</li> <li>Sum in euro in PaymInf</li> <li>Number of Trx in PaymInf</li> </ul>		<ul style="list-style-type: none"> <li>ServiceLevel SEPA</li> <li>LocalInstrument CORE/B2B</li> <li>Sequence FRST/RCUR/OOF/FNAL</li> </ul>	
pain.008.002.02	DK 2.6 (2012)	Optional	Field group DebtorAgent	Only Header/PaymInf <ul style="list-style-type: none"> <li>Only 1 sequence per bulk possible</li> <li>LocalInstrument CORE/B2B</li> </ul>	No
pain.008.003.02	DK 2.7–2.9 (2013–2015)	Optional	Field group DebtorAgent	Only Header/PaymInf <ul style="list-style-type: none"> <li>Only 1 sequence per bulk possible</li> <li>LocalInstrument: CORE/<b>COR1</b>/B2B</li> </ul>	Yes
pain.008.001.02	DK 3.0 (2016)	Optional	Field group Debtor <b>Account</b>	Only Header/PaymInf <ul style="list-style-type: none"> <li>Only 1 sequence per bulk possible</li> <li>LocalInstrument: CORE/B2B</li> </ul>	Yes
	DK 3.1 (2017)	<b>Mandatory fields</b>	Field group Debtor <b>Account</b>	Header/PaymInf <b>OR</b> at transaction level <ul style="list-style-type: none"> <li><b>Mixed sequence</b> per bulk</li> <li>LocalInstrument: CORE/B2B</li> </ul>	Yes
	EPC (2007–2012)	Optional	Field group DebtorAgent	Only Header/PaymInf <ul style="list-style-type: none"> <li>Only 1 sequence per bulk possible</li> <li>LocalInstrument: CORE/B2B</li> </ul>	No
	EPC (2013–2015)	Optional	Field group DebtorAgent	Only Header/PaymInf <ul style="list-style-type: none"> <li>Only 1 sequence per bulk possible</li> <li>LocalInstrument: CORE/<b>COR1</b>/B2B</li> </ul>	Yes
	EPC (2016)	Optional	Field group Debtor <b>Account</b>	Only Header/PaymInf <ul style="list-style-type: none"> <li>Only 1 sequence per bulk possible</li> <li>LocalInstrument: CORE/B2B</li> </ul>	Yes
	EPC (2017)	<b>Mandatory fields</b>	Field group Debtor <b>Account</b>	Header/PaymInf <b>or</b> at transaction level <ul style="list-style-type: none"> <li><b>Mixed sequence</b> per bulk</li> <li>LocalInstrument: CORE/B2B</li> </ul>	Yes
	CGI (2016)	Defined bilaterally	In field group Debtor <b>Account</b> and/or Debtor <b>Agent</b>	Header/PaymInf <b>or</b> at transaction level <ul style="list-style-type: none"> <li><b>Mixed sequence</b> per bulk</li> <li>LocalInstrument: CORE/<b>COR1</b>/B2B</li> </ul>	Yes

## SEPA Direct Debit B2B

The return period for SEPA B2B Direct Debits will be extended from 2 to 3 days. This has become necessary because banks have frequently had difficulties processing returns due to insufficient funds on local public holidays. B2B Direct Debits can thus be returned to the creditor up to 3 target days after the due date. Returns due to a refund request by the debtor can still only be returned up to the due date. After the due date, returns of B2B Direct Debits can only be initiated by the bank.

The return reason “MD07 – deceased” has been added to the SEPA Direct Debit B2B Rulebook. This return reason has so far only been permitted for Direct Debit CORE. In Germany, this return reason is less relevant, since the debtor’s bank is not allowed to assign it for reasons of data privacy.

## Urgent payments

Permissibility of CategoryPurpose and/or PurposeCode

- INTC Intra Company Payment
- CORT Trade Settlement Payment

is mapped in field 23e upon conversion into MT103

## Reporting

### Changes in business transaction codes

- The BTCs 806 – Fees for statement, 807 – Early disposition charge and 808 – Charges have so far only been intended as debit entries. They will now also be permitted as credit entries.
- In addition to the cheque debits 101 – Bearer cheque and 102 – Order cheque, the following will be introduced for bulks:
  - 185 – Cheque debit bulk, with the subfamily CCHQ by analogy with bearer cheques
- Old cheque BTCs will be cancelled:
  - 001 – Bearer cheque
  - 002 – Order cheque
  - 003 – Traveller's cheque
  - 009 – Return debit
  - 012 – Clearing payment instruction
  - 014 – Foreign currency cheque issued in euro
  - 070 – Cheque deposit
  - 075 – BSE cheque
- Instant payments: the BTCs (currently still in draft):
  - BTC 118 – SEPA Instant Credit Transfer (single entry – debit)
  - BTC 160 – SEPA Instant Credit Transfer credit transfer return (resulting from payment cancellation)
  - BTC 168 – SEPA Instant Credit Transfer (single entry – credit)
  - BTC 188 – SEPA Instant Credit Transfer (bulk posting – debit) <at a later stage>
  - BTC 189 – SEPA Instant Credit Transfer (bulk posting – credit)
- In the family codes (BTC), “IRCT” (IssuedRealtimeCreditTransfer) and “RRCT” (ReceivedRealtimeCreditTransfer) will be used for instant payments. Subfamily codes such as “ESCT”, “SALA”, etc. will remain the same as in normal SEPA Credit Transfers.
- New additional return reasons will be introduced for returns
  - Under the text key extension 914 – Other reasons:
    - AM23 – AmountExceedsSettlementLimit
  - Under the text key extension 933 – Creditor bank not registered:
    - AG10 – Agent Suspended
    - AG11 – CreditorAgentSuspended”
  - Under the text key extension 939 – Timeout and process reasons:
    - AB05 – TimeoutCreditorAgent
    - AB06 – TimeoutInstructedAgent
    - AB07 – OfflineAgent
    - AB08 – OfflineCreditorAgent
    - AB09 – ErrorCreditorAgent
    - AB10 – ErrorInstructedAgent

## Changes in camt in reporting

### Pagination (change in page numbering)

- Large camt.053 messages can be split up at a size of approx. 20 MB. For this reason, several messages per entry date may be provided for an account (UniCredit does not split up messages)
- If the message is split up, the MessagePagination-PageNumber field shows the pagination of the message
- The account statement number is not incremented (ElectronicSequenceNumber)

### Clarification for the camt message in the event of R-transactions (already offered by UniCredit since 11/2016)

The parties involved (creditor/debtor) are not reversed when the payment is returned. This also applies to returned cheques (where the creditor and debtor were reversed in the DTAUS format). In R-transactions, the parties are indicated in the same order as in the original message. This concerns in particular fields such as Debtor, UltimateDebtor, DebtorAccount, DebtorAgent and/or Creditor, UltimateCreditor, CreditorAccount and CreditorAgent.

### Changes in MT940

QuasiCash (purchase of cash equivalents, such as chips in casinos) Indicated in MT940 with the PurposeCode CDQC and the text key extension 011

## Electronic payment cancellation – Recall camt.055/camt.029

More detailed information on this topic can be found in Chapter “14 Electronic recall request/camt.055” on page 68 ff.

Since 2016, UniCredit has already supported electronic payment cancellation in a previous version. What will change?

	DK 2017 version 3.1	Current UniCredit solution (will also remain in effect after 2017)
Order type	C55, C07 and C29	C55 and C29 via UC eBanking-global and UC eBanking-prime
Formats	<ul style="list-style-type: none"> <li>• camt.055.001.05</li> <li>• pain.007.001.02*</li> <li>• camt.029.001.06</li> </ul>	<ul style="list-style-type: none"> <li>• camt.055.001.04 (from Nov 2017 also: camt.055.001.05)</li> <li>• –</li> <li>• camt.029.001.06</li> </ul>
Reversal (SDD after due date)	camt.055 (or pain.007)*	camt.055
Reasons for payment cancellation in camt.055	CUST, TECH or DUPL	CUST (also for SCT from 11/2017), TECH or DUPL
Status of payment cancellation in camt.029	<ul style="list-style-type: none"> <li>• CNCL – Payment cancellation successful</li> <li>• RJCR – Rejection of payment cancellation request</li> <li>• PDCR – Payment cancellation request forwarded to SCT beneficiary bank – pending SCT</li> <li>• UFWF – Original transaction not yet available, waiting</li> <li>• CFWF – Payment cancellation possible, booking will follow</li> </ul>	<ul style="list-style-type: none"> <li>• CNCL – Payment cancellation successful</li> <li>• RJCR – Rejection of payment cancellation request</li> <li>• PDCR – Payment cancellation request forwarded to SCT beneficiary bank – pending SCT</li> <li>• UFWF – Original transaction not yet available, waiting</li> <li>• –</li> </ul>
Name of opposing side	<ul style="list-style-type: none"> <li>• Debtor/Name in SDD transaction</li> <li>• Creditor/Name in SCT transaction</li> </ul>	<ul style="list-style-type: none"> <li>• From 11/2017: Debtor/Name in SDD transaction</li> <li>• From 11/2017: Creditor/Name in SCT transaction</li> </ul>
camt.029 Reference to camt.055	None	In ResolvedCase of the camt.029, the reference to the camt.055 is included: Case ID, name of party requesting cancellation and IBAN of party requesting cancellation

\* At UniCredit, pain.007 is only intended for SCC. The camt.055 is sufficient for SDD payment cancellations and reversals. pain.007 is only used on a case-by-case basis and all information, not only the references, is required for the identification. The camt.029 is also not defined as a response to pain.007. This means that we offer our customers the full range of functions of the camt.055.



## pain.002.001.03 positive status information

### Negative status messages (has so far been the only message)

- RJCT – Reject

### Positive status messages

- PART – Individual payments of the bulk were rejected (partially processed)
- ACCP – Bulk was approved, customer data/authorisations are complete (accepted customer profile)
- ACSC – Bulk was processed and posted on the execution date (accepted settlement completed)
- ACWC – Bulk was approved, direct debit execution date was adapted (accepted with change)

AdditionalInformation when changing the due date:

- Due date given by the customer has been antedated
- ReqdColltnDt (ALT/OLD): YYYY-MM-DD
- ReqdColltnDt (NEU/NEW): YYYY-MM-DD
- ACTC – not used by UniCredit
- ACSP – not used by UniCredit
- PDNG – not used by UniCredit
- RCVD – not used by UniCredit

UniCredit has so far issued the standard pain.002 exclusively at transaction level. Even if the entire bulk was rejected, a status message was sent for each individual transaction. From now on, UniCredit will change the level of the message:

- If the entire bulk is rejected, a reject status message will be sent at OriginalPaymentInformationAndStatus level.
- If the entire bulk is processed successfully, a positive status message will be sent at OriginalPaymentInformationAndStatus level.
- If individual transactions of a bulk are rejected, a PART status message will be sent at OriginalPaymentInformationAndStatus level and the cause of the error will additionally be indicated for the rejected individual transactions at transaction level. The PART status message can be sent more frequently, for example if reject transactions are issued for different points in time. In this case, each transaction in pain.002 is returned once at maximum. For better transparency, UniCredit will not provide the new optional field group NumberOfTransactionsPerStatus.

For more detailed information, please consult your Cash Management Specialist or refer to the 2017 SEPA Reporting brochure.

## Discontinuation of old format versions

UniCredit has so far accepted all SEPA format versions from version 2.3 (2008) to version 3.0 (2016) of the DFÜ Agreement Appendix 3, as well as the EPC and CGI versions. This means that a total of 13 versions are available for the pain.001 alone and 10 versions for the pain.008. According to the DK, the current and the previous version should be supported for each format.

### Formats that will continue to be used by UniCredit for the time

- SCT: **pain.001.001.03** (EPC/CGI/DK 3.0 and 3.1), previous version: **pain.001.003.03** (DK 2.7 – 2.9)
- SDD: **pain.008.001.02** (EPC/CGI/DK 3.0 and 3.1), previous version: **pain.008.003.02** (DK 2.7 – 2.9)
- SCC: **pain.008.002.04** (DK)

### Old formats that are provisionally accepted by UniCredit, but will be replaced

- **pain.001.002.03** and **pain.008.002.02** (DK 2.5 & 2.6 of 2010/2012)
  - Are 7 years old and have been obsolete for 5 years
  - Cannot be used for IBAN-Only or URGP

### Old formats that will be dropped and disabled by UniCredit with effect from 18 November 2017 (submission date)

- **pain.001.002.02** and **pain.008.002.01** (DK 2.4 of 2009)
  - Obsolete for 8 years
  - Control sum fields which will become mandatory with effect from 11/2017 are partly not included in the scheme
  - Purpose codes cannot be used, which is why salary payments, capital-building fringe fortune payments, etc. are not possible
  - Ultimate debtor/creditor cannot be indicated
  - **pain.002** cannot be used as a status message, since it has a completely different structure
- **pain.001.001.02**, **pain.001.001.02.grp** (incl. order type CCM) and **pain.001.001.02.con** (DK 2.2 & 2.3 and ISO-V2)
  - Obsolete for more than 10 years
  - Old order types with grouping indicators
  - Control sum fields, ultimates and purposes as well as **pain.002** are missing

## Discontinuation of old EBICS/FinTS order types

Old domestic payment order types will be replaced by SEPA and disabled.

### Exception (at UniCredit):

- **DTE** – Urgent domestic payment in DTAUS format with account number and bank code is still accepted by UniCredit and has already been converted by the DK into urgent payment since November 2016. This order type will be cancelled by the DK. UniCredit still supports DTE, but switching to XML-Urgent **pain.001.001.03** with URGP is recommended.
- **DTI** – Batched transaction notification in DTAUS format with account number and bank code is still issued by UniCredit; the IBAN is indicated in the remittance information. DTI will be cancelled by the DK with effect from Nov 2017. UniCredit will still support the old format during a transition period. In this case, the better ISO 20022 format **camt.054** is recommended.
- **EUE** – Urgent payment in euro in DTAZV format will be cancelled by the DK with effect from November 2017. In this case too, there are alternatives, such as XML-Urgent **pain.001.001.03** with URGP. UniCredit will continue to support the DTAZV payment type “11” in field T22.
- **CD1** and **C1C** order types will be converted into CORE

## Data processing service centres and card network operators

- Amendment of the Guidelines for the Participation of Data Processing Service Centres (SZR) in Electronic Data Exchange by Remote Data Transfer
- Switch to the current format versions in accordance with the DFÜ Agreement Appendix 3.1 (pain.001.001.03, pain.008.001.02 and pain.002.001.03). The SCC format versions (pain.008.002.04 and pain.007.002.04) will remain the same.
- Issuer under InitiatingParty/Id/OrgId/Other/Id will be changed from “ZKA” to “DK”
- Cancellation of the COR1 order types C1S, C1X and X1C (UniCredit still converts COR1 into CORE)
- **Authorisation fees for SCC** (currently planned, introduction date not yet fixed\*)
  - Identifier of the fee agreement of the responsible merchant concentrator for settlement of fees according to TA7 EA2
  - Entry under UltimateCreditor / Other / Id

Field name	Format	Length	Contents	Assigned by
IK	alphanumeric	maximum 9 characters	Designation of issuer concentrator	DK
IKNum	alphanumeric	maximum 11 characters	Contract number	Issuer concentrator
PZ	numeric	one number	Check digit for IK and IKNum	Issuer concentrator
HKId	alphanumeric	maximum 13 characters	Identifier of acceptor	Merchant concentrator

- UltimateCreditor/Other/Id/SchemeName/Proprietary “DK”

## SEPA 2017 Cards Clearing – TA7.2/Berlin Group/DFÜ Agreement Appendix 10

### Cash-back (PurposeCode CDCB)

Statement of the amount withdrawn on point-of-sale purchase with simultaneous cash disbursement

KONTOAUSZUG		
Kontonummer	Bankleitzahl	Datum
123123123	700 202 70	20.01.2017
IBAN	BIC	
DE217002027000123123123	HYVEDEMMXXX	
Kontoinhaber		
Herr		
Hans Mustermann		
Umsatzzeitraum		
Auszug		
Blatt		
01.01.2017-20.01.2017		
1		
1		
Kontohinweis		
Dies sind die Kontohinweiszeilen!		
Filiale		
Filiale Musterhausen		
Ansprechpartner		
Telefon		
Frau Manuela Muster		
(089) 378-12345		
Buchung/Wert		
Buchungsinformation		
Saldo/Umsatz		
Ihr alter Kontostand EUR		
200,00+		
Mustertransaktion		
09.01. EC-GAA/POS		
142,15-		
09.01. Musterladen GMBH + CO. GELTENDORF		
10.02.2017 17:38 Uhr C KF01 EC-TERMINAL 6976078		
Auszahlung 100,00 EUR		
E2E-ID 69476078115838100217 173815		

\* Submission of transactions in SCC format, Addendum to the Technical Appendix to the Terms and Conditions of Participation of Network Operators in the Electronic Cash System of the German Banking Industry Committee, version 1.1.1, change request of 08/03/2017 (introduction date not yet fixed)

## 5 Identification of message types

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

Structure of an XML message designation:

pain.001.003.03

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



	ISO Name	Version	As of Rulebook	Supported by UniCredit
pain	Payment INitiation			
pain.001	CustomerCredit TransferInitiation	Transfer (SCT)		
	pain.001.001.03	Current DK version 3.1	2017	Recommended (*)
	pain.001.001.03	Previous DK version 3.0	2016	Accepted (*)
	pain.001.003.03	Old DK version 2.7 – 2.9	2013 – 2015	Not recommended
	pain.001.002.03	Old DK version 2.5 – 2.6	2010 – 2012	Planned to be disabled with effect from 11/2018
	pain.001.002.02	Old DK version 2.4	2009	Will be disabled with effect from 19/11/2017
	pain.001.001.02.grp -.con	Old DK version 2.3	2008	Will be disabled with effect from 19/11/2017
	pain.001.001.05	ISO version 2/2015	--	Not supported
	pain.001.001.04	ISO version 1/2013	--	Not supported
	pain.001.001.03	Current EPC version Current CGI-MP version ISO version 2010	2010 – 2017	Recommended for international customers (*)
	pain.001.001.02	ISO version 1/2009	2008 – 2010	Not recommended
pain.008	CustomerDirect DebitInitiation	Direct debit		
	pain.008.002.04	Current DK version for SEPA Cards TA 7.1 – 7.2	2015 – 2017	Only for SCC
	pain.008.001.02	Current DK version 3.1	2017	Recommended (*)
	pain.008.001.02	Previous DK version 3.0	2016	Accepted (*)
	pain.008.003.02	Old DK version 2.7 – 2.9	2013 – 2015	Not recommended
	pain.008.002.02	Old DK version 2.5 – 2.6	2010 – 2012	Planned to be disabled with effect from 11/2018
	pain.008.002.01	Old DK version 2.4	2009	Will be disabled with effect from 19/11/2017
	pain.008.001.04	ISO version 2/2015	--	Not supported
	pain.008.001.03	ISO version 1/2013	--	Not supported
	pain.008.001.02	Current EPC version Current CGI-MP version ISO version 2010	2010 – 2016	Recommended for international customers (*)
pain.002	PaymentInitiation Status	Reject/Status message		
	pain.002.001.03	Current DK Version 3.1 with positive status	2017	Supported depending on submission
	pain.002.001.03	Previous DK Version 3.0	2016	Supported depending on submission
	pain.002.003.03	Old DK version 2.7 – 2.9	2013 – 2015	Supported depending on submission
	pain.002.002.03	Old DK version 2.5 – 2.6	2010 – 2012	Not recommended
	pain.002.002.02	Old DK version 2.4	2009	Not recommended
	pain.002.001.05	ISO version 2/2015	--	Not supported
	pain.002.001.04	ISO version 1/2013	--	Not supported
	pain.002.001.03	Current EPC version Current CGI-MP version ISO version 2010	2010 – 2016	Supported depending on submission
	pain.002.001.02	Old EPC version rulebook ISO version 1/2009	2009	Not supported
pain.007	CustomerPayment Reversal	SCC reversal		
	pain.007.002.04	Current DK version for SEPA Cards TA 7.1 – 7.2	2015 – 2017	Only for SCC

	ISO Name	Version	As of Rulebook	Supported by UniCredit
camt	Cash Management			
camt.052	BankToCustomer AccountReport	Intraday advice MT942 successor		
	camt.052.001.04	ISO version 1/2015	--	Not supported
	camt.052.001.03	ISO version 1/2013	--	Not supported
	camt.052.001.02	Current DK version 2.4 – 3.1 ISO version 4/2009	2009 – 2017	Supported with the latest field entries
camt.053	BankToCustomer Statement	Account statement MT940 successor		
	camt.053.001.04	ISO version 1/2015	--	Not supported
	camt.053.001.03	ISO version 1/2013	--	Not supported
	camt.053.001.02	Current DK version 2.4 – 3.1 ISO version 4/2009	2009 – 2017	Supported with the latest field entries
camt.054	BankToCustomer DebitCredit Notification	Bulk DTI file number successor		
	camt.054.001.04	ISO version 1/2015	--	Not supported
	camt.054.001.03	ISO version 1/2013	--	Not supported
	camt.054.001.02	Current DK version 2.4 – 3.1 ISO version 4/2009	2009 – 2017	Supported with the latest field entries
camt.055	CustomerPayment Cancellation Request	Recall request		
	camt.055.001.05	Aktuelle DK version 3.1 ISO version 2/2016	2017	From November 2017
	camt.055.001.04	Previous version ISO version 3/2015	UniCredit 2014	As of March 2016
camt.029	ResolutionOf Investigation	Response to camt.055 recall		
	camt.029.001.06	Current DK version 3.1 ISO version 2/2016	2017	As of December 2016
camt.086	BankServices Billing Statement	Formerly TWIST BSB		
	camt.086.001.01	ISO version 5/2013	2013 – 2016	Recommended

\* Since November 2016, the DK and EPC/CGI versions as well as the DK versions 3.0 and 3.1 can no longer be distinguished on the basis of the ISO namespace.

## Initiation of a SEPA Credit Transfer – customer-to-bank space

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

### SEPA Credit Transfer Order Types – DK format

	Name space/Scheme	SCT 3.1 (November 2017)
EBICS mixed	urn:iso:std:iso:20022:tech:xsd:pain.001.001.03	CCT pain.001.001.03
EBICS mixed special process (In the event of approval via distributed electronic signature, transaction details at your bank are suppressed, which is particularly relevant in the case of salary files.)	urn:iso:std:iso:20022:tech:xsd:pain.001.001.03	XCT pain.001.001.03
EBICS XML container	urn:conxml:xsd:container.nnn.001.02 (+urn:iso:std:iso:20022:tech:xsd:pain.001.001.03)	CCC pain.001.001.03
EBICS status message	urn:iso:std:iso:20022:tech:xsd:pain.002.001.03	CRZ (zip file) or CRC (XML container) pain.002.001.03
HBCI bulk	–	HKCCM, HKCME
HBCI single	–	HKCCS, HKCSE
EBICS recall	urn:iso:std:iso:20022:tech:xsd:camt.055.001.05	C55 camt.055.001.05 Information on the status of the payment cancellation request is provided via camt.029.001.06

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

- DFÜ Agreement Annex 3 – Version 3.0 (2016): pain.001.001.03 or pain.002.001.03
- DFÜ Agreement Annex 3 – Version 2.7 – 2.9 (2013– 2015): pain.001.003.03 or pain.002.003.03
- DFÜ Agreement Annex 3 – Version 2.5/2.6 (2010 – 2012): pain.001.002.03 or pain.002.002.03

### Credit Transfer with XML pain.001

Product	Identification*	Clearing/Cut-off time	Batch entry (bulk/single posting)*
SEPA Credit Transfer (SCT)	<ul style="list-style-type: none"> <li>SEPA order types</li> <li>Servicelevel = SEPA</li> <li>InstructedPriority = NORM</li> </ul>	SEPA XML clearing, by 5.00 pm on the previous day	Individual: BatchBooking = true/false
SEPA Credit Transfer Preferred	<ul style="list-style-type: none"> <li>SEPA order types</li> <li>Servicelevel = SEPA</li> <li>InstructedPriority = HIGH</li> </ul>	SEPA XML clearing, by 11.00 am on the same day	Individual: BatchBooking = true/false
XML Euro Urgent	<ul style="list-style-type: none"> <li>Order types: CCU, XEU, XCU</li> <li>Servicelevel = URGP</li> </ul>	TARGET2 MT103, by 4.00 pm on the same day	BatchBooking = true/false
XML Cross-Border Payment	<ul style="list-style-type: none"> <li>Order type XEK, XCU, XC2</li> <li>Foreign currency</li> <li>EUR without EU/EEA BIC/IBAN</li> </ul>	Bank clearing MT103, cross-border payment cut-off time depending on the currency	Always single entry

\*Service requires customer administration

### Initiation of a SEPA Direct Debit – customer format

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

#### SEPA Direct Debit Order Types

	Name space/Scheme	SDD CORE 3.1 (November 2017)	SDD B2B 3.1 (November 2017)
EBICS mixed	urn:iso:std:iso:20022:tech:xsd:pain.008.001.02	CDD pain.008.001.02	CDB pain.008.001.02
EBICS XML container	urn:conxml:xsd:container.nnn.001.02 (+urn:iso:std:iso:20022:tech:xsd:pain.008.001.02)	CDC pain.008.001.02	C2C pain.008.001.02
EBICS status message	urn:iso:std:iso:20022:tech:xsd:pain.002.001.03	CDZ (zip file) or CBC (XML container) pain.002.001.03	CDZ (zip file) or CBC (XML container) pain.002.001.03
HBCI bulk	–	HKDME	HKBME
EBICS recall	urn:iso:std:iso:20022:tech:xsd:camt.055.001.05	C55 camt.055.001.05 Information on the status of the payment cancellation request is provided via camt.029.001.06	C55 camt.055.001.05 Information on the status of the payment cancellation request is provided via camt.029.001.06

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

- DFÜ Agreement Annex 3 – Version 3.0 (2016): pain.008.001.02 or pain.002.001.03
- DFÜ Agreement Annex 3 – Version 2.7 – 2.9 (2013 – 2015): pain.001.003.03 or pain.002.003.03
- DFÜ Agreement Annex 3 – Version 2.5/2.6 (2010 – 2012): pain.008.002.02 or pain.002.002.03

Further information on pain.002 and the return reasons is provided in the documents “Customer information on reporting within the SEPA” and “Business transaction and return codes for camt.05x, pain.002 and MT94x”, which you can obtain from your Cash Management & eBanking Specialist upon request. Since April 2015, transactions for SEPA Cards Clearing (SCC) can be transmitted using the ISO 20022 message types pain.008.002.04 (submission) and pain.007.002.04 (reversal) as well as the pertinent order types. Again, your Cash Management & eBanking Specialist will be happy to provide you upon request with the document “SEPA data exchange by remote data transfer with data processing service centres (SRZ) and net operators via EBICS” containing further information on SCC. Further information on pain.002 and the return reasons is provided in our brochures “SEPA reporting” and “Business transaction and return codes”, which you can obtain from your Cash Management & eBanking Specialist upon request.



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

### XML Container

- Only for German DK formats
- Optional

### GroupHeader

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

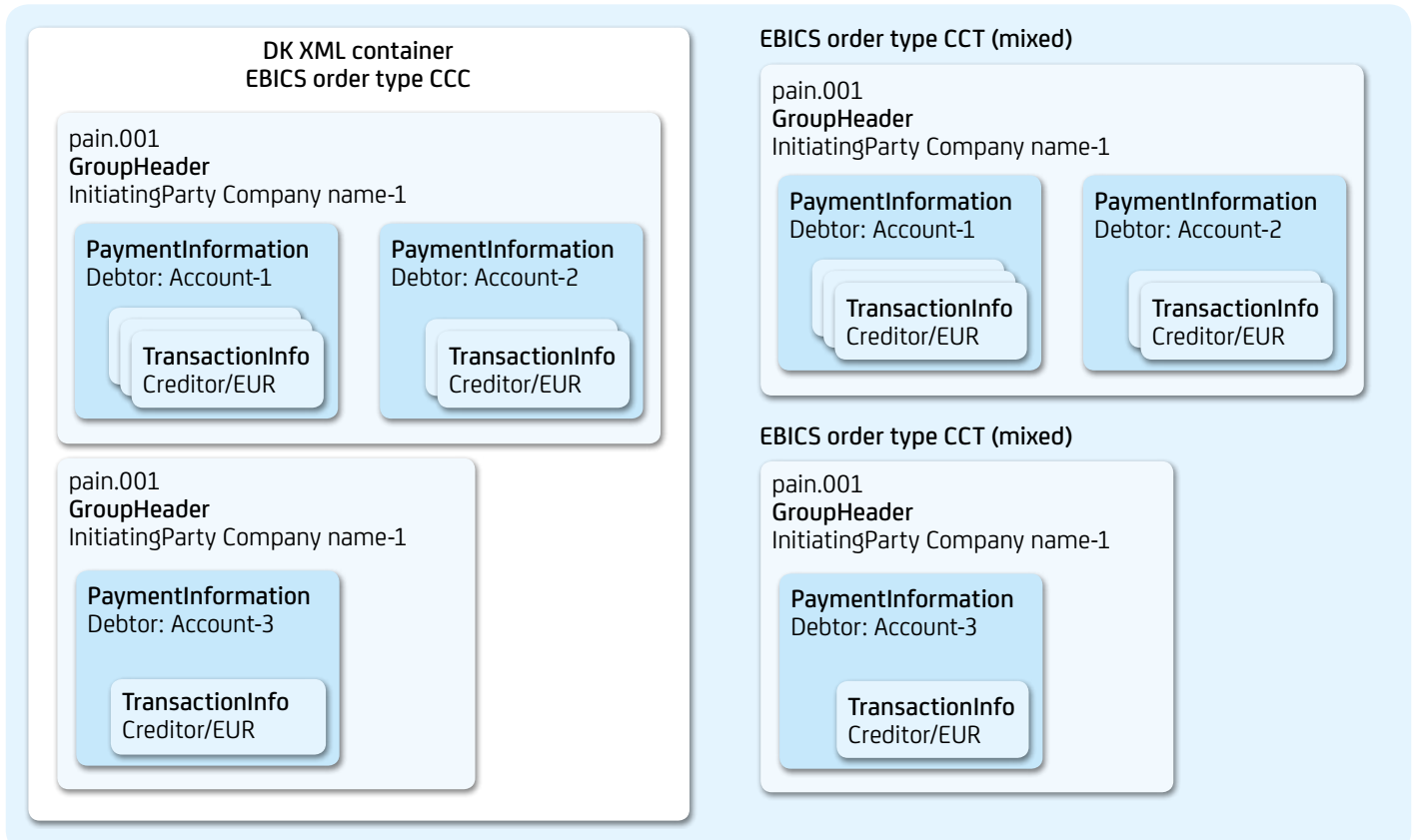
### PaymentInformation (bulk level)

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

### TransactionInformation

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

### Order Type Containers and File Structure with GroupHeader, PaymentInformation and TransactionInformation



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

SEPA files are submitted as bulks, so that files have to be created

- For each physical file (delivery (e.g. XML container/GroupHeader) divided by
  - Product (SCT, SDD CORE, SDD COR1, SDD B2B, CT-Urgent) XML-Scheme, <PmtInflId>, <SvcLvl> and <LclInstrm>), given that a separate transmission order type has to be used for each delivery
- For each logical bulk (PaymentInformation), in particular also divided by
  - IBAN of ordering party
  - Due date <ReqdColltnDt> or execution date <ReqdExctnDt>
  - Differentiation between SCT and SCT-Preferred (same day clearing) <InstrPrty>
  - Bulk/single posting of the submission <BtchBookg>
  - Number of transactions or file size limits, see below\*
- The following can e.g. be placed into one logical bulk together:
  - Direct debits: various recipients or debtors
  - Different amounts <Amt>
  - RemittanceInformation <RmtInf>, PurposeCodes <Purp>, End-to-End references <EndToEndId>
  - Differing mandate information for direct debits
  - From November 2017: direct debit sequence (First, Recurrent, Final, OneOff) <SeqTp>

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

## Checks for duplicate file processing

To prevent the duplicate processing of files, UniCredit checks the logical bulks (PaymentInformation) based on the following principles:

- IBAN for presenter
- Time frame: 15 target days
- Total amount in EUR
- Determined number of items
- Product (SEPA Credit Transfer, SEPA Direct Debit CORE/COR1, SEPA Direct Debit B2B)
- Total check digits (digits 3–4) for all beneficiaries and debtors IBAN

## 7 SEPA Credit Transfer (SCT)

### Basic characteristics

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

### Important functional XML fields for SEPA Credit Transfer

Field names		Description pain.001.001.03	Entry DFÜ Agreement Annex 3 – Version 3.1		For more de- tails see Page
GrpHdr	GroupHeader	Sender data	1 × per logical file		21 f.
	MsgId (Message-Id)	Submitter reference number for each file	Mandatory (unique)	Max. 35 characters	48 f., 51 ff.
	CreDtTm (CreationDateTime)	Date/time file was created	Mandatory	ISO date	
	NbOfTx (NumberOfTransactions)	Number of all single transactions	Mandatory	Unlimited	
	CtrlSum (ControlSum)	Amount submitted in EUR for cross-checking	Mandatory	Unlimited	
	InitgPty-Nm (InitiatingPartyName)	Name of the initiating party (may be different from name of ordering party)	Mandatory	Max. 70 characters	35 f.
	InitgPty-Nm-Id-OrgId/PrvtId (InitiatingPartyOrganisation-Id/Private-ID)	Identification	DK not recommended Only to be filled out if submitted by data processing service centres or network operators.	Various	41

Field names		Description pain.001.001.03	Entry DFÜ Agreement Annex 3 – Version 3.1		For more de- tails see Page
PmtInf	PaymentInformation	Debtor data	Any frequency possible, max. recommended 100		21 f.
	PmtInfId (PaymentInformation-ID)	Bulk reference	Mandatory	Max. 35 characters	48 f., 51 ff.
	PmtMtd (PaymentMethod)	Payment method: credit transfer	Mandatory	"TRF"	
	BtchBookg (BatchBooking)	Presenter booking bulk/single	Optional, administrated in the mas- ter data system	"false" – single posting "true" – bulk posting	55 f.
	NbOfTx (NumberOfTransactions)	Total number of all single transactions	Mandatory	Unlimited	
	CtrlSum (ControlSum)	Cross-checking logical bulk amount in EUR	Mandatory	Unlimited	
	InstrPrty (InstructedPriority)	Priority of execution "high" or "norm"	Optional, administrated in the mas- ter data system*	"HIGH" – SCT Preferred "NORM" – SCT Normal	50
	SvcLvl-Cd (ServiceLevelCode)	Service scheme	Mandatory field if the higher-level "Payment Type Information" field is used, otherwise only recommended*	"SEPA", "URGP"	50, 65
	CtgyPurp (CategoryPurpose)	Bulk payment type/Category Purpose	Optional, administrated in the master data system*	For salary payment on the same day "SALA"	34, 50
	ReqdExctnDt (RequestedExecutionDate)	Requested execution date	Mandatory	ISO date	
	Dbtr-Nm (DebtorName)	Name debtor, may have been re- placed with account holder name by the bank	Mandatory	Max. 70 characters	35 f.
	Dbtr-PstlAdr-Ctry (DebtorCountry)	Country of debtor's address	Optional	Country code ISO 3166, DE for Germany	37
	Dbtr-PstlAdr-AdrLine (DebtorAddress)	Address of the debtor, may have been replaced with account holder name by the bank	Optional	Max. 140 characters	37
	Dbtr-Id-OrgId-PrvtId (DebtorOrganisation-Id/Private-ID)	Identification	DK not recommended	Miscellaneous	41, 51 ff.
	DbtrAcct-IBAN (DebtorIBAN)	IBAN of the debtor	Mandatory	Max. 34 characters	38 ff., 48 f.
	DbtrAcct-Ccy (DebtorAccountCurrency)	Debtor account currency	Optional	Currency code	
	DbtrAgt-BIC (DebtorAgentBIC)	BIC/SWIFT code of the debtor	Optionally IBAN-Only	8 or 11 digits	39, 48 f.
	DbtrAgt-Othr-Id (DebtorAgentId)	IBAN-Only ID	Only if using IBAN-Only	"NOTPROVIDED"	39
	UltmtDbtr (UltimateDebtorName)	Debtor that is not identical with the account holder. Sole purpose is to provide information.	Optional	Max. 70 characters	35 f., 42, 50
	UltmtDbtr-Id-OrgId-Othr (UltimateDebtor-IBAN)	Ultimate submitter debit IBAN	Optional, only for product "Ultimate ordering party"	Max. 34 characters	38 ff., 42, 48 f.
	ChrgBr (ChargeBearer)	Charging always shared	Recommended	"SLEV"	50

Field names		Description pain.001.001.03	Entry DFÜ Agreement Annex 3 – Version 3.1		For more de- tails see Page
CdtTrf- TxInf	CreditTransfer- TransactionInformation	Transaction information	Any frequency possible, max. recommended 100,000		21 f.
	InstrId (Instruction-ID)	Technical reference between submitter and bank	Optional, if completed: unique	Max. 35 characters	48 f., 51 ff.
	EndToEndId (End2End-ID)	Reference to be passed on to the beneficiary	Mandatory (has to be definitive, if not: "NOTPROVIDED")	Max. 35 characters	48 f., 51 ff.
	InstrAmt (InstructedAmount)	Amount and currency code	Mandatory	EUR permitted only, max. EUR 999,999,999.99	
	UltmtDbtr (UltimateDebtor)	Different debtor	Optional. Not to be entered if information has already been entered on the PmtInf level	Max. 70 characters	35 f., 42, 50
	UltmtDbtr-Id-OrgId/PrvtId (UltimateDebtorOrganisation-Id/ Private-ID)	Identification	DK not recommended	Miscellaneous	41, 50, 51 ff.
	CdtrAgt-BIC (CreditorAgentBIC)	BIC/SWIFT code of beneficiary's bank	Optionally IBAN-Only	8 or 11 digits Additionally at UniCredit "NOTPROVIDED", "NOTAVAIL"	39, 48 f.
	Cdtr-Nm (CreditorName)	Name of the beneficiary	Mandatory	Max. 70 characters	35 f.
	Cdtr-PstlAdr-Ctry (CreditorCountry)	Country of beneficiary's address	Recommended for cross-border payments	Country code ISO 3166, DE for Germany	37
	Cdtr-PstlAdr-AdrLine (CreditorAddress)	Address of the beneficiary	Provision of address details recom- mended for cross-border payments	Max. 2 × 70 characters	37
	Cdtr-Id-OrgId/PrvtId (CreditorOrganisation-Id/Private-ID)	Identification	DK not recommended	Miscellaneous	41
	CdtrAcct-IBAN (CreditorIBAN)	IBAN of the beneficiary	Mandatory	Max. 34 characters	38 ff., 48 f.
	UltmtCdtr (UltimateCreditorName)	Different final beneficiary. Pro- vided for information only.	Optional	Max. 70 characters	35 f., 42, 50
	UltmtCdtr-Id-OrgId/PrvtId (UltimateCreditorOrganisationId/ Private-ID)	Identification	DK not recommended	Miscellaneous	41, 50, 51 ff.
	Purp (Purpose)	Type of payment (text code), e. g. SALA (Salary) in the case of salary payment**	Optional	ISO 20022 "ExternalPurposeCode- List"	33
	Ustrd-RmtInf (UnstructuredRemittanceInfo)	Unstructured remittance informa- tion	Recommended	Max. 140 characters	31, 50
	Strd-CdtrRefInf- CdtrRefTp-Cd (StructuredCreditor Reference-Code)	Structured remittance information for creditor reference	To be used only if the remittance information is not unstructured	"SCOR"	32, 50
	Strd-CdtrRefInf-CdtrRef (StructuredCreditor Reference)	Structured remittance information Part 2 CreditorReference: Check digits adequate creditor reference	To be used only if the remittance information is not unstructured "RF" + check digits + reference (ISO 11649)	Max. 35 characters	32, 50

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

\* The field group "PaymentTypeInformation" with InstructedPriority, ServiceLevel and CategoryPurpose can also be indicated at transaction level instead of PaymentInformation level. However, the InstructedPriority and the ServiceLevel cannot be mixed within a bulk. UniCredit only takes into account the InstructedPriority at payment information level.

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

GroupHeader	Description	DTAUS-Feld
<pre>&lt;?xml version="1.0" encoding="UTF-8"?&gt; &lt;Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd"&gt;   &lt;CstmrCdtTrfInitn&gt;     &lt;GrpHdr&gt;       &lt;MsgId&gt;20161118-105506&lt;/MsgId&gt;       &lt;CreDtTm&gt;2016-11-18T10:55:06&lt;/CreDtTm&gt;       &lt;NbOfTxes&gt;1&lt;/NbOfTxes&gt;       &lt;CtrlSum&gt;1234.56&lt;/CtrlSum&gt;       &lt;InitgPty&gt;         &lt;Nm&gt;MEIER PAYMENT MUENCHEN&lt;/Nm&gt;       &lt;/InitgPty&gt;     &lt;/GrpHdr&gt;</pre>	<ul style="list-style-type: none"> <li>XML scheme and XSD location</li>   <li>GroupHeader</li> <li>MessageID – unique reference of the file (~DTA-A7)</li> <li>Creation – Date/Time</li> <li>Number of transactions</li> <li>Grand total across all logical files</li>   <li>Name initiating party e.g. data processing service centre (DTA-A6)</li> </ul>	
<b>PaymentInformation – logical file</b>		
<pre>  &lt;PmtInf&gt;     &lt;PmtInfId&gt;PAYMENT-20160318-105506&lt;/PmtInfId&gt;     &lt;PmtMtd&gt;TRF&lt;/PmtMtd&gt;     &lt;BtchBookg&gt;true&lt;/BtchBookg&gt;     &lt;NbOfTxes&gt;1&lt;/NbOfTxes&gt;     &lt;CtrlSum&gt;1234.56&lt;/CtrlSum&gt;     &lt;PmtTpInf&gt;       &lt;InstrPrty&gt;NORM&lt;/InstrPrty&gt;       &lt;SvcLvl&gt;         &lt;Cd&gt;SEPA&lt;/Cd&gt;       &lt;/SvcLvl&gt;     &lt;/PmtTpInf&gt;     &lt;ReqdExctnDt&gt;2016-11-19&lt;/ReqdExctnDt&gt;     &lt;Dbtr&gt;       &lt;Nm&gt;MEIER CORNELIA MUENCHEN&lt;/Nm&gt;     &lt;/Dbtr&gt;     &lt;DbtrAcct&gt;       &lt;Id&gt;         &lt;IBAN&gt;DE67700202700064535072&lt;/IBAN&gt;       &lt;/Id&gt;     &lt;/DbtrAcct&gt;     &lt;DbtrAgt&gt;       &lt;FinInstnId&gt;         &lt;BIC&gt;HYVEDEMMXXX&lt;/BIC&gt;       &lt;/FinInstnId&gt;     &lt;/DbtrAgt&gt;     &lt;UltmtDbtr&gt;       &lt;Nm&gt;MEIER GEHALTSABTEILUNG&lt;/Nm&gt;     &lt;/UltmtDbtr&gt;     &lt;ChrgBr&gt;SLEV&lt;/ChrgBr&gt;</pre>	<ul style="list-style-type: none"> <li>PaymentInfID – definitive reference of the logical bulk (~DTA-A10)</li> <li>Payment method: transfer</li> <li>Batch booking – true/false – bulk/single transaction (DTA-E4)</li> <li>Number of items (DTA-E8)</li> <li>Total amount in EUR</li> <li>Priority NORM/HIGH (SCT-Preferred)</li>   <li>"ServiceLevel" "SEPA"</li>   <li>Execution date (DTA-A11b)</li> <li>Debtor name (if applicable, with address) (DTA-C15)</li>   <li>Debtor IBAN (~DTA-C11)</li>   <li>BIC of the originator bank (~DTA-C10)</li>   <li>Ultimate debtor name</li> <li>SLEV = Share</li> </ul>	
<b>CreditTransferTransactionInformation – individual transaction</b>		
<pre>  &lt;CdtTrfTxInf&gt;     &lt;PmtId&gt;       &lt;EndToEndId&gt;OriginatorID1234&lt;/EndToEndId&gt;     &lt;/PmtId&gt;     &lt;Amt&gt;       &lt;InstdAmt Ccy="EUR"&gt;1234.56&lt;/InstdAmt&gt;     &lt;/Amt&gt;     &lt;CdtrAgt&gt;       &lt;FinInstnId&gt;         &lt;BIC&gt;SPUEDE2UXXX&lt;/BIC&gt;       &lt;/FinInstnId&gt;     &lt;/CdtrAgt&gt;     &lt;Cdtr&gt;       &lt;Nm&gt;Creditor Name&lt;/Nm&gt;     &lt;/Cdtr&gt;     &lt;CdtrAcct&gt;       &lt;Id&gt;         &lt;IBAN&gt;DE21500500009876543210&lt;/IBAN&gt;       &lt;/Id&gt;     &lt;/CdtrAcct&gt;     &lt;Purp&gt;       &lt;Cd&gt;PENS&lt;/Cd&gt;     &lt;/Purp&gt;     &lt;RmtInf&gt;       &lt;Ustrd&gt;Unstructured Remittance Information&lt;/Ustrd&gt;     &lt;/RmtInf&gt;   &lt;/CdtTrfTxInf&gt; &lt;/PmtInf&gt; &lt;/CstmrCdtTrfInitn&gt; &lt;/Document&gt;</pre>	<ul style="list-style-type: none"> <li>End2EndId – Payment reference from ordering debtor's perspective</li> <li>Amount in EUR (DTA-C12)</li>   <li>Creditor – BIC of beneficiary bank (~DTA-C4)</li>   <li>Creditor name (DTA-C14a + Erw)</li>   <li>Creditor IBAN (~DTA-C5)</li>   <li>Purpose – text code for payment see ISO 20022 external code list (~DTA-C7a)</li>   <li>Remittance Information 140 characteres (~DTA-C16 + Erw)</li> </ul>	



## 9 SEPA Direct Debit (SDD)

### Basic characteristics

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

### Important functional XML fields for SEPA Direct Debit

Field names		Description pain.008.001.02	Entries DFÜ Agreement Annex 3 – Version 3.1		Content of the paper- based mandate	More details on Page
GrpHdr	GroupHeader	Sender data	1 × per logical file			21 f.
	MsgId (Message-Id)	Submitter reference number for each file	Mandatory (unique)	Max. 35 characters		48 f., 51 ff.
	CreDtTm (CreationDateTime)	Date/time file was created	Mandatory	ISO date		
	NbOfTxs (NumberOfTransactions)	Total number of individual transactions	Mandatory	Unlimited		
	CtrlSum (ControlSum)	Amount submitted in EUR for cross-checking	Mandatory	Unlimited		
	InitgPty-Nm (InitiatingPartyName)	Name of the initiator/ submitter (may be different from the creditor)	Mandatory	Max. 70 characters		35 f.
	InitgPty-Nm-Id-OrgId/PrvtId (InitiatingPartyOrganisation-Id/ Private-ID)	Identification	DK not recommended Only to be filled out if sub- mitted by data processing service centres or network operators.	Miscellaneous		41

Field names		Description pain.008.001.02	Entries DFÜ Agreement Annex 3 – Version 3.1		Content of the paper- based mandate	More details on Page
PmtInf	PaymentInformation	Payment recipient data	Permitted in any frequency, max 100,000 recommended.			21 f.
	PmtInfId (PaymentInformation-ID)	Bulk reference	Mandatory	Max. 35 characters		48 f., 51 ff.
	PmtMtd (PaymentMethod)	Payment method: direct debit	Mandatory	“DD”		
	BtchBookg (BatchBooking)	Presenter/creditor booking bulk/ single transaction	Optional, administrated in the master data system	“true” – bulk posting “false” – single posting		55 f.
	NbOfTxs (NumberOfTransactions)	Total number of single trans- actions	Recommended	Unlimited		
	CtrlSum (ControlSum)	Cross-checking logical bulk amount in EUR	Recommended	Unlimited		
	SvcLvl-Cd (ServiceLevelCode)	Service scheme	Mandatory*	“SEPA”		50
	LclInstrm-Cd (LocalInstrumentCode)	Direct Debit CORE or Direct Debit B2B	Mandatory (cannot be mixed within GrpHdr)*	“CORE” or “B2B”		46, 50
	SeqTp (SequenceType)	Sequence: first, recurrent, OneOff or final direct debit	Mandatory*	(“FRST”), “RCUR”, “OOF” or “FNAL”	Mandatory (recurring or one-time)	43 ff.
	CtgyPurp (CategoryPurpose)	Bulk category purpose	Optional*			34, 50
	ReqdColltnDt (RequestedCollectionDate)	Direct debit due date (date to be posted to the debtor’s account)	Mandatory	ISO date		46
	Cdtr-Nm (CreditorName)	Name of the creditor, may have been replaced with account holder name by the bank	Mandatory	Max. 70 characters	Mandatory	35 f.
	Cdtr-PstlAdr-Ctry (CreditorCountry)	Country of creditor’s address	Optional	Country code ISO 3166, DE für Deutschland	Mandatory	37
	Cdtr-PstlAdr-AdrLine (CreditorAddress)	Address of the creditor, may have been replaced with account holder name by the bank	Optional	Max. 140 characters	Mandatory	37
	CdtrAcct-IBAN (CreditorIBAN)	IBAN of the creditor	Mandatory	Max. 34 characters		38 ff., 48 f.
	CdtrAcct-Ccy (CreditorAccountCurrency)	Account currency: has to be EUR	Optional	“EUR”		
	CdtrAgt-BIC (CreditorBIC)	BIC/SWIFT code of the creditor	Optionally IBAN	8 or 11 digits		39, 48 f.
	CtrAgt-Othr-Id (CreditorAgentId)	IBAN-Only ID	Only if using IBAN-Only	“NOTPROVIDED”		39
	UltmtCdtr (UltimateCreditor)	Creditor that is not identical with the account holder. For informa- tion only.	Optional	Max. 70 characters	Optional	35 f., 42, 50
	UltmtCdtr-Id-OrgId-Othr (UltimateCreditorIBAN)	Ultimate creditor IBAN	Optional, only if the prod- uct is “Ultimate ordering party”	Max. 34 characters		38 ff., 42, 48 f.
	UltmtCdtr-Id-OrgId/PrvtId (UltimateCreditorOrganisation-Id/ Private-ID)	Identification	DK not recommended	Miscellaneous		41, 50, 51 ff.
	ChrgBr (ChargeBearer)	Charging always shared	Recommended	“SLEV”		50
	CdtrSchmld-Id-PrvtId-Othrid-Id (CreditorIdentification)	Creditor identification. Clear identification characteristic of the creditor (per legal entity)	Mandatory, either on the PmtInf level or on the transaction level – always the same	Max. 35 characters	Mandatory	40, 43 ff., 50

Field names		Description pain.008.001.02	Entries DFÜ Agreement Annex 3 – Version 3.1		Content of the paper- based mandate	More details on Page
DbtTrf- TxInf	DirectDebit- TransactionInformation	Transactions information	Permitted in any fre- quency, max 100,000 recommended.			21 f.
	InstrId (Instruction-ID)	Technical reference between submitter and bank	Optional, if completed: unique	Max. 35 characters		48 f., 51 ff.
	EndToEndId (End2End-ID)	Reference, to be passed on to the debtor	Mandatory (if used, otherwise: "NOTPROVIDED")	Max. 35 characters		48 f., 51 ff.
	InstrAmt (InstructedAmount)	Amount and currency code	Mandatory	EUR permitted only, max. EUR 999,999,999.99		
	MndtId (MandateID)	Unique mandate reference	Mandatory	Max. 35 characters	Can be sup- plied later	48 f., 51 ff.
	DtOfSgntr (DateOfSignature)	Date, on which the mandate was signed	Mandatory	ISO date	Mandate, in paper- mandates also location where it was signed and signature	
	AmdmntInd (AmendmentIndicator)	Indicates whether the mandate was amended	Mandatory	Amendment = "true" Standard = "false"		43 ff.
	OrgnlMndtId (OriginalMandateID)	Reference of the original mandate if the mandate reference (MndtId) has changed	Only if the mandate has changed (AmdmntInd = "true")	Max. 35 characters		43 ff., 48 f., 51 ff.
	OrgnlCdtrSchmld-Nm (OriginalCreditorName)	Original creditor name if the creditor of the payment has changed	Only in the event of a mandate change (AmdmntInd = "true")	Max. 70 characters		43 ff.
	OrgnlCdtrSchmld-Id-PrvtId- OthrId-Id (OriginalCreditorIdentification)	Original creditor identification if the creditor identification has changed (CdtrSchmld)	Only in the event of a mandate change (AmdmntInd = "true")	Max. 35 characters		40, 43 ff., 51 ff.
	OrgnlDbtrAcct-IBAN (OriginalDebtorIBAN)	Original IBAN of the debtor if the IBAN has changed	Only in the event of a mandate change (AmdmntInd = "true"), not together with SMNDA or OrgnlDbtr-BIC	Max. 34 characters		38 ff., 43 ff., 48 ff.
	OrgnlDbtrAcct-Id-Othr-Id (OriginalDebtorAccount-OtherId)	Original debtor IBAN and/or debtor bank has changed	Only in the event of a mandate change (AmdmntInd = "true"), not together with OrgnlDbtrAcct-IBAN or OrgnlDbtr-BIC	Identifier "SMNDA" (Same Mandate New Debtor Agent)		43 ff., 47
	OrgnlDbtrAgt-FinInstnId-BIC (OriginalDebtorAgent-BIC)	Original debtor BIC if BIC has changed but IBAN has remained the same	Only in the event of a mandate change (AmdmntInd=true), not together with OrgnlDbtrAc- ct-IBAN or SMNDA	8 or 11 digits		48 ff.
	ElctrncSgntr (ElectronicSignature)	Electronic mandate eMandate – electronic signature	Optional. Not for paper- based mandates	Max. 1.025 characters; relevant with eMandate at future date		
	CdtrSchmld-Id-PrvtId-OthrId-Id (CreditorIdentification)	Creditor identification. Unique identification property of the creditor of the payment (per legal entity)	Mandatory, either on the PmtInf level or on the transaction level, always the same.	Max. 35 characters		40, 43 ff., 50
	UltmtCdtr (UltimateCreditorName)	Name of a different creditor	Optional. Nor if already entered in the PmtInf level	Max. 70 characters		35 f., 42, 50
	UltmtCdtr-Id-OrgId-PrvtId (UltimateCreditorOrganisation-Id/ Private-ID)	Identification	DK not recommended	Miscellaneous		41, 50, 51 ff.
	DbtrAgt-BIC (DebtorAgentBIC)	BIC/SWIFT code of the debtor bank	Optional	8 or 11 digits Additionally at UniCredit: "NOTPROVIDED", "NOTAVAIL"	Optional	39, 48 f.

Field names		Description pain.008.001.02	Entries DFÜ Agreement Annex 3 – Version 3.1		Content of the paper- based mandate	More details on Page
	DbtrAgt-Othr-Id (DebtorAgentId)	IBAN-Only ID	Optional when using IBAN-Only	"NOTPROVIDED"		39
	Dbtr-Nm (DebtorName)	Name of the debtor	Mandatory**	Max. 70 characters		35 f.
	Dbtr-PstlAdr-Ctry (DebtorCountry)	Country of debtor's address	Optional Recommended for cross- border direct debits	Country code ISO 3166, DE for Germany	Optional	37
	Dbtr-PstlAdr-AdrLine (DebtorAddress)	Address of the debtor	Optional: Provision of debtor's ad- dress recommended for cross-border payments Mandatory: for direct debits outside the EU/EEA	Max. 140 characters	Optional	37
	Dbtr-Id-OrgId/PrvtId (DebtorOrganisation-Id/Private-ID)	Identification	DK not recommended	Miscellaneous		41, 51 ff.
	DbtrAcct-IBAN (DebtorIBAN)	IBAN of the debtor	Mandatory	Max. 34 characters	Mandatory	38 ff., 48 f.
	UltmtDbtr (UltimateDebtor)	Name of the different debtor. For information only.	Optional	Max. 70 characters	Optional	35 f., 42, 50
	UltmtDbtr-Id-OrgId/PrvtId (UltimateDebtorOrganisation-Id/ Private-ID)	Identification	DK not recommended	Miscellaneous		41, 50, 51 ff.
	Purp (Purpose)	Type of payment (text code). Not all codes are provided in account statement MT940/942.**	Optional	ISO 20022 "ExternalPurposeCode- List"		33
	Ustrd-RmtInf (Unstructured RemittanceInfo)	Unstructured remittance information	Recommended	Max. 140 characters	Optional (contract number and description)	31, 50
	Strd-CdtrRefInf-CdtrRefTp-Cd (StructuredCreditor Reference-Code)	Structured remittance informa- tion	DK not recommended	"SCOR"		32, 50
	Strd-CdtrRefInf-Cdtr Ref(StructuredCreditorReference)	Structured remittance informa- tion Part 2	DK not recommended	Max. 35 characters		32, 50

\* The field group "PaymentTypeInformation" with LocalInstrumentCode, SequenceType and CategoryPurpose can also be indicated at transaction level instead of PaymentInformation level. However, the LocalInstrumentCode and the ServiceLevel cannot be mixed within a bulk.

\*\* If a Card-generated direct debit mandate for a ELV SEPA Direct Debit is generated at the POS/card terminal from card data, and the debtor's name is not available, the card data with the constant "/CDGM" (Card Data Generated Mandate) followed by "/Card number/Serial number/Expiry date (YYMM)" can be entered. The card number must be rounded up to 19 digits with zeros to the left. If the card number is unavailable, the PAN should be used.

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

# 10 SEPA – usual payment information in the format

## 10.1 Remittance information

### Unstructured remittance information <RmtInf><Ustrd>

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

```
<RmtInf>
 <Ustrd>1234567890123456789012345678901234567890123456789012345678901234567890
 123456789012345678901234567890123456789012345678901234567890</Ustrd>
</RmtInf>
```

### Structuring through code words defined by EACT in unstructured remittance information

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

In order for this to take place automatically in the ideal case, the European Association of Corporate Treasurers (EACT, [www.eact.eu](http://www.eact.eu)) has defined code words and format rules. The complete list of code words and format rules can be seen on the EACT website at [www.eact.eu/main.php?page=SEPA](http://www.eact.eu/main.php?page=SEPA) through the Working Group 8 (SEPA Documents).

### Examples of use in accordance with the EACT Standard:

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

(RFB = Reference for Beneficiary)

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

```
<RmtInf>
 <Ustrd>/RFS/RF98123456789012345678901</Ustrd>
</RmtInf>
```

(RFS = Reference secured with check digits)

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

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

(CNR = Customer Number, DOC = Document reference)

/CNR/876543/ indicates the customer number 876543

/DOC/894584334 refers to the invoice number 894584334

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

## Employee savings' plans (VL benefits)

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

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

## Structured RemittanceInformation <RmtInf> <Strd>

Structured creditor reference <CdtrRefInf>

- Forms with check digits adequate remittance information are also available for SEPA, just like they are in the form of BZÜ-receipts for domestic payments. In SEPA they are called creditor references in compliance with ISO 11649, starting with identifiers “RF” followed by 21 alpha-numerical digits. Modulus 97 is used to compute the creditor reference.
- In SEPA, structured remittance information are permitted only with code word SCOR
- If the check digit is not correct, the reference is transferred to an unstructured remittance information
- The structure is principally not provided in the paper-based and electronic account statement MT940; all it reflects is the content without tags, e.g. “SCOR RF98123456789012345678901.” In the new camt.05x, the structure will be forwarded.
- The purpose code IVPT (InvoicePayment) can be allocated for structured remittance information bearing a check digit adequate reference number.

```
<RmtInf>
 <Strd>
 <CdtrRefInf>
 <Tp>
 <CdOrPrtry>
 <Cd>SCOR</Cd>
 </CdOrPrtry>
 </Tp>
 <Ref>RF98123456789012345678901</Ref>
 </CdtrRefInf>
 </Strd>
</RmtInf>
```

**SEPA-Überweisung/Zahlschein**

Für Überweisungen in  
Deutschland und  
in andere EU-EMW-  
Staaten in Euro.

Name und Sitz des Überweisenden Kreditinstituts BIC

Angaben zum Zahlungsempfänger: Name, Vorname/Firma (max. 27 Stellen, bei maschineller Bearbeitung max. 35 Stellen)

**Firma Ungenannt, Irgendwo**

(BAN)

**DE58123456780123456789**

BIC des Kreditinstituts/Zahlungsdienstleisters g. oder 11 Stellen

**BANKDEFFXXX**

Beispiel: BIC, Code

Aktionen/Referenznummer

**RF98123456789012345678901**

Dieser Beleg wird maschinell verarbeitet.  
Zusätzliche Angaben sowie Änderungen der  
vordruckten Daten sind nicht möglich.

Angaben zum Kontoinhaber: Zahlung, Betrag, Vorname/Firma, OR (max. 27 Stellen, keine Straßen- oder Postfachangaben)

(BAN)

**D E**

Datum Unterschrift(EN)

**07**

**REFERENZ**



## 10.2 Purpose code

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

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

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

Purpose code state-ment	Definition	Special BTC at the electronic state-ment of accounts*
HLTI	Health insurance	
IDCP	Card payment POS	BTC Credit 198, Debit 106
INPC	Automotive insurance	
INSM	Instalment payment plan	
INSU	Insurance	
INTC	Intra-company transfer	
INTE	Interest	
INTX	Income tax	
IVPT	Reference in acc. with ISO 11649	BTC Credit 167
LBRI	Professional liability insurance	
LICF	Licensing fees	
LIFI	Life insurance	
LOAN	Loan payment	
LOAR	Loan Repayment	
MDCS	Medical services	
MP2B	Mobile Payment at the POS	
MP2P	Mobile P2P Payment	
MTUP	Mobile top up	BTC Debit 106
NWCM	Network communications	
OTHR	Other	
PAYR	Payroll disbursement	BTC Credit 153
PENS	Pension and retirement benefits disbursement	BTC Credit 153
PHON	Telephone	
PPTI	Property/home owner's insurance	
RINP	Recurring transfer order / Standing order	BTC Credit 152
RLWY	Railway transportation	
SALA	Salary disbursement	BTC Credit 153
SAVG	Savings payment	
SCVE	General services	
SSBE	Social security benefits	BTC Credits 156
STDY	Studies and education	
SUPP	Supplier payment	
TAXS	Tax payment	
TELI	According to telephone order	
TRAD	Trade transaction	
VATX	Value added tax	
WEBI	According to online order placed	
WTER	Water	

\* Please find further information in our brochures “SEPA reporting” and “Business transaction and return codes”, which you can obtain from your Cash Management & eBanking Specialist upon request.

## 10.3 Category purpose

- The category purpose is an instruction the submitter gives to the paying bank
- The orders/files are subject to special processing, e.g. subject to prioritization or special terms
- The above applies to a file or each payment
- A bilateral usage agreement with the bank is required
- Currently, UniCredit only uses “SALA” (same day salary payments) on the bulk level.
- Card payments in SEPA Cards Clearing are identified by the category purpose “IDCP” (guaranteed card payment) or “CBLK” (card bulk clearing) or “FCOL” (fee collection).
- PayDirekt payments are assigned the category purpose “EPAY”

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

## 10.4 SEPA Credit Transfer Preferred

The SEPA Credit Transfer Preferred special service makes it possible to book credit transfers on the debit and credit sides on the same day. If you have registered your account for this service, you can have this file executed as preferred by entering “HIGH” in the Instructed Priority field (at PaymentInformation level).

```
<PmtInfId>
...
 <PmtTpInf>
 <InstrPrty>HIGH</InstrPrty>
 ...
</PmtTpInf>
...
</PmtInfId>
```

When effected by the cut-off time (11.00 am), these payments are sent to the recipient banks within SEPA on the same day. Execution dates in the future are also taken into account. Data received by us after this point in time will be processed in the next possible clearing, i.e. payment recipients at third-party banks receive the payment on the next day and UniCredit recipients on the same day. Same-day SEPA payments are not identical to urgent payments (DTE or Urgent Payments), which are cleared to the recipient bank via TARGET2 by 04.00 pm every half-hour. More detailed information on urgent payments can also be found in Chapter 13.

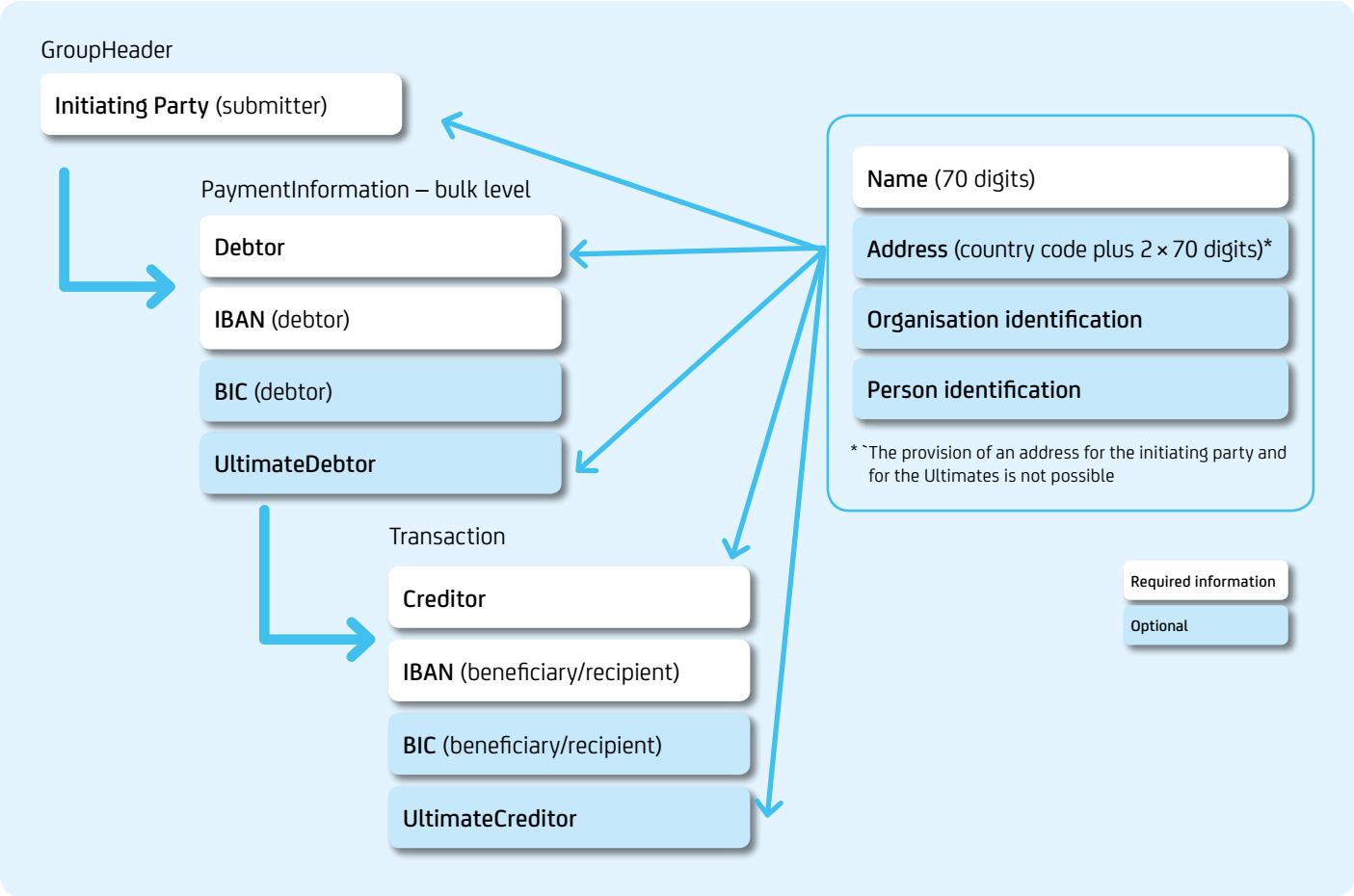
## 10.5 Special service for salary payments

Many companies want to ensure their employees receive their salary payments on time. We offer a special solution so that you do not have to split the salary data files yourself and separate them by recipient at UniCredit or third-party banks within SEPA. If the files are submitted after 11.00 am and contain the Category Purpose = “SALA” (at PaymentInformation level) in addition to the Instructed Priority = “HIGH”, the bulk is parked and not executed until the next day – recipients at third-party banks and UniCredit recipients thus receive the payments on the same day.

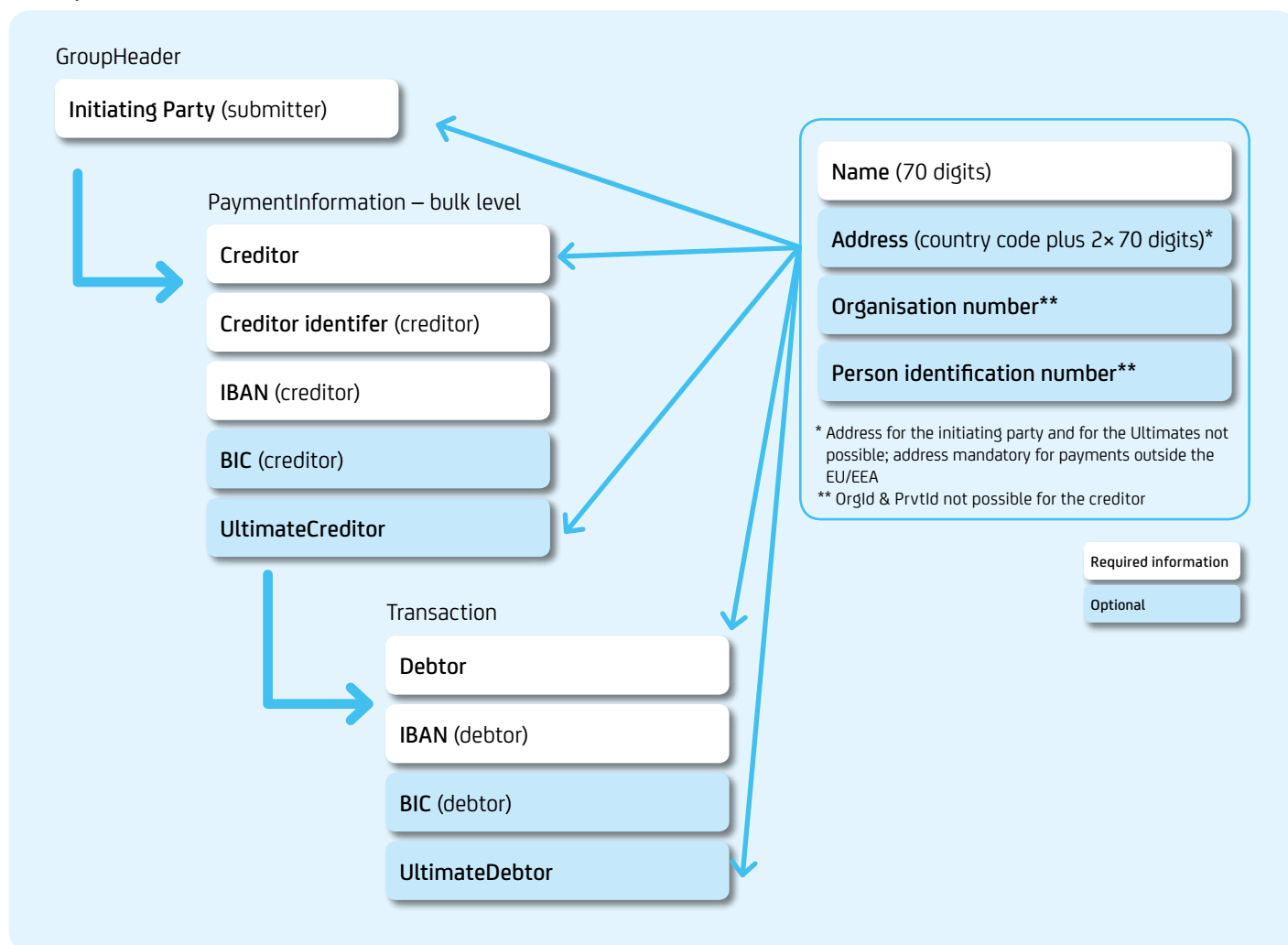
# 10.6 The five parties to a SEPA message

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

## Example of a SEPA Credit Transfer



## Example of a SEPA Direct Debit



## 10.7 Name, address

- Five possible parties are involved in a SEPA message (debtor, creditor, initiating party, ultimate creditor and ultimate debtor)
- The respective party name <Nm> is always provided using up to 70 characters
- As an option, it is also possible to provide addresses <PstlAdr>. The country code <Ctry> plus two times 70 characters from the unstructured address <AdrLine> must be used.
- The originator's name and address (for cross-border payments) must be provided correctly pursuant to Regulation (EU) 2015/847 on Transfer of Funds (effective 26 June 2017). UniCredit automatically enters the master account data.
- In addition to the name, the address of the recipient (beneficiary (for SCT) or debtor (for SDD) should always be provided at least for cross-border payments in order to avoid any inquiries, for example as part of checks against sanctions lists.
- The debtor's address must be indicated when submitting direct debits outside the EU/EEA (Regulation (EU) 2015/847 on Transfer of Funds). At present, this concerns the following countries: Switzerland (CH), Monaco (MC), San Marino (SM), Jersey (JE), Guernsey (GG), Isle of Man (IM), St. Pierre and Miquelon (PM) as well as – depending on the Brexit agreements – also Great Britain (GB).

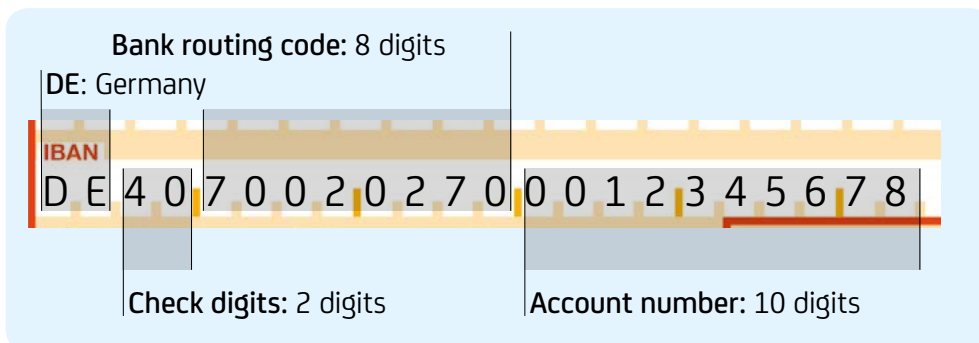
```
<Nm>ABC Handels GmbH</Nm>
<PstlAdr>
 <Ctry>DE</Ctry>
 <AdrLine>Dorfstrasse 14</AdrLine>
 <AdrLine>Muenchen</AdrLine>
</PstlAdr>
```

## 10.8 IBAN, IBAN-Only

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

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

- Its structure is defined by ISO 13616-1:2007. The IBAN begins with two letters, which identify the country. Two check digits follow. These two check digits are calculated pursuant to ISO 7064 in modulus 97-10 across the entire IBAN. The next numbers identify a bank/account. Depending on the country, this bank/account identification has a different structure and a distinct number of digits. Consequently, the IBAN may span 15 to 31 digits and may not only contain the numeric values, but also alphanumerical values besides the country code.
- In Germany, the first 8 digits after the two check digits reflect the bank code (German Bankleitzahl), while the following 10 digits identify the numeric account number, so that the total length of the German IBAN is 22 digits. Many banks have the capability to verify the correctness of the account number based on the last digit of the account number. Many banks use this final digit as a check digit. The required calculation modulus each individual bank requires can be determined from the Routing Code Directory of the German Federal Bank based on the bank code.



- A simple determination of the check digits based on the bank code and account number does frequently result in the misrouting of payments in Germany, since the following special circumstances have to be taken into account:
  - Some banking institutions fail to complete the IBAN account number field with zeros from left to right if the account number has less than 10 digits, but insert the zeros after the account number
  - In particular after consolidations and mergers of bank branches, numerous customers continue to use their old bank codes, although they have already been provided with a new bank code along with their IBAN
  - For this reason, an IBAN calculation should always be conducted by the bank that manages the account, or in Germany by the German company Bank-Verlag, or by processes that take specific institutional particularities into account as published by the Bundesbank.

### Examples of specific institutional particularities when calculating the IBAN

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

## IBAN examples for other countries

The document [www.swift.com/dsp/resources/documents/IBAN\\_Registry.pdf](http://www.swift.com/dsp/resources/documents/IBAN_Registry.pdf) lists all nationally agreed IBAN formats, with an extract included here:

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

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

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

## IBAN-Only

Inclusion of the BIC can be excluded since 4 November 2013 in Germany for intra-German transactions and can also be excluded for all transactions within the SEPA area since 1 February 2016:

### SCT pain.001.001.03

```

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

```

### SDD pain.008.001.02

```

...
<CdtrAgt>
 <FinInstnId>
 <Othr>
 <Id>NOTPROVIDED</Id>
 </Othr>
 </FinInstnId>
</CdtrAgt>
...
<DbtrAgt>
 <FinInstnId>
 <Othr>
 <Id>NOTPROVIDED</Id>
 </Othr>
 </FinInstnId>
</DbtrAgt>
...

```

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

## 10.9 Creditor Identifier (CI)

- SEPA Direct Debit initiators have to have a definitive identification number. In Germany, the length is 18 and it can be obtained from the German Federal Bank for each legal entity under [www.glaeubiger-id.bundesbank.de](http://www.glaeubiger-id.bundesbank.de)

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

```

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

```

- As far as possible, the Creditor Identifier should be stated at the PaymentInformation level, and not repeated for each transaction
- The check digit calculation ignores the Creditor's business sector identification
- If a different Creditor's business sector identification is utilised at the collection, it must be stated on the mandate
- For information on the formats and contact centres for creditor identifiers in other countries, please go to [www.europeanpaymentscouncil.eu/index.cfm/knowledge-bank/epc-documents/creditor-identifier-overview/epc262-08-creditor-identifier-overview-v40/](http://www.europeanpaymentscouncil.eu/index.cfm/knowledge-bank/epc-documents/creditor-identifier-overview/epc262-08-creditor-identifier-overview-v40/)



## 10.10 Identification numbers (OrgId/PrvtId)

- An identification number can be provided along with the name as an option. In Germany (DFÜ Agreement Annex 3), entries into these fields are not recommended, given that consistency, e.g. in MT940 is not ascertained. However, in some countries or for certain payments, e.g. tax payments, this information is required. In some cases, the international CGI-MP format also requires these identification numbers. Besides the identification number, it is also possible to provide data, e.g. the issuing government agency <Issr>. For same it is possible to provide either an organisation's or a person's number.
- OrganisationIdentification <OrgId>, e.g. company identification number (COID), customer number (CUST), tax identification number (TXID), employer number (EMPL), BIC/BEI, DUNS, etc.  
Download on [www.iso20022.org/external\\_code\\_list.page](http://www.iso20022.org/external_code_list.page) the "External Code Sets spreadsheet" and see under tab "9-OrganisationIdentification"

Example (an identification number or a business entity code)

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

```
<Id>
 <OrgId>
 <BICorBEI>KUNDDEMM123</BICorBEI>
 </OrgId>
</Id>
```

- PrivateIdentification <PrvtId>, e.g. birth date/place, social security number (SOSE), passport number (CCPT), tax identification number (TXID), customer number (CUST), driver's license number (DRLC), employee identification number (EMPL), etc. Download on [www.iso20022.org/external\\_code\\_list.page](http://www.iso20022.org/external_code_list.page) the "External Code Sets spreadsheet" and see tab "10-PersonIdentification"

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

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

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

## 10.11 Ultimate/reference party/on behalf

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

### Example transfer childcare benefits

```
<Dbtr>
 <Nm>Company AG</Nm>
</Dbtr>
```

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

```
<UltmtDbtr>
 <Nm>Childcare Benefits Department</Nm>
</UltmtDbtr>
```

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

### Example direct debit mobile phone bill

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

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

```
<UltmtDbtr>
 <Nm>Child Meier</Nm>
</UltmtDbtr>
```

### Different account for returns

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

## On behalf Payments über Payment Factory

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

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

### Direct debit

```
<Cdtr>
 <Nm>Payment-Factoring-Co</Nm>
</Cdtr>
```

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

```
<UltmtCdtr>
 <Nm>Supplier Co.</Nm>
</UltmtCdtr>
```

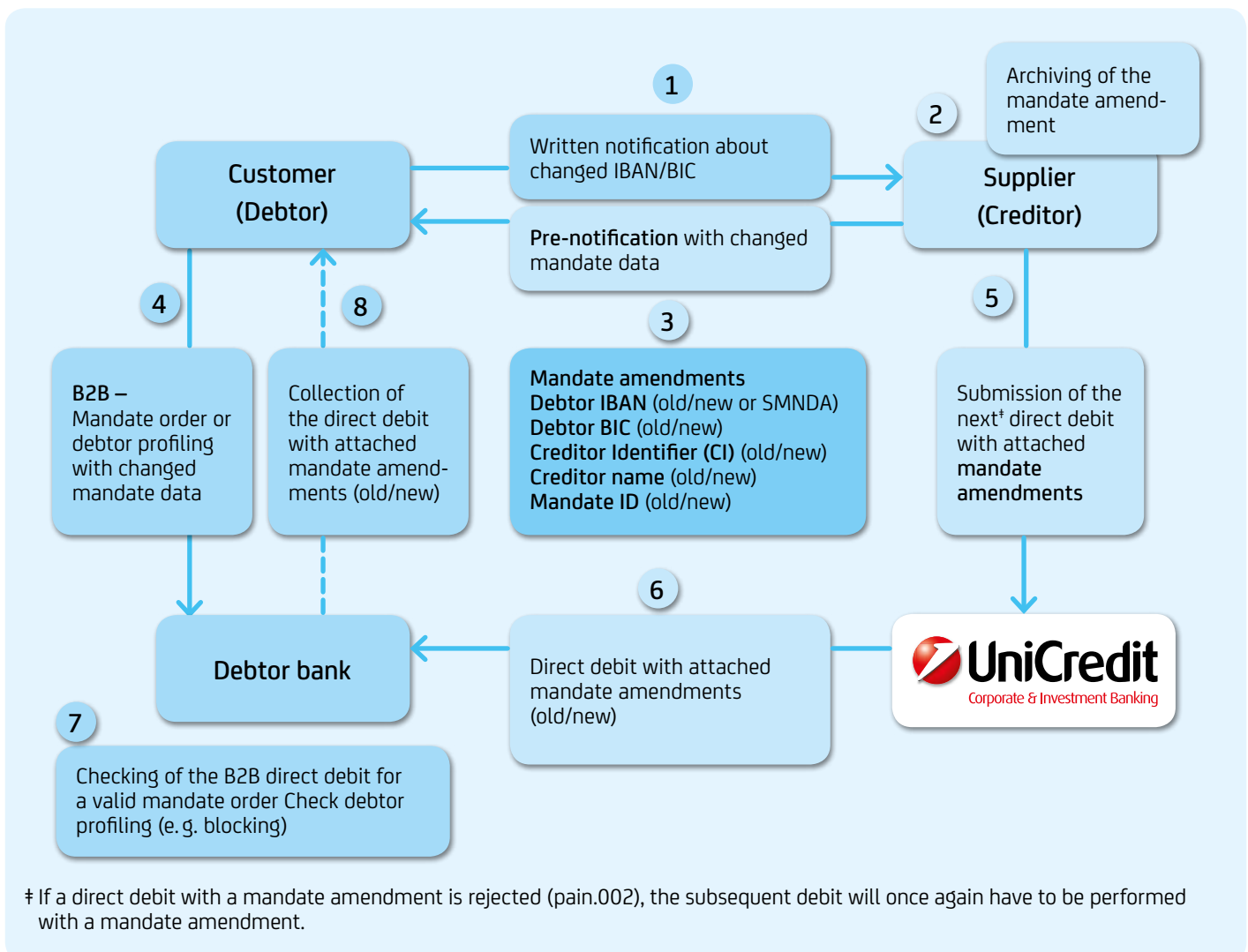
## 10.12 Mandate amendment

- It is not necessary to obtain a new mandate every time the mandate is modified. The mandate is sent along with the next SEPA Direct Debit due
- The following fields are designated for this reason in pain.008:
  - **Creditor driven changes**
    - Alteration of the mandate number e.g. because a new system for mandates is being implemented
      - Provision of the new mandate reference <MndtId> and the old mandate reference <OrgnlMndtId>
    - Change of the creditor name, e.g. due to corporate mergers. In these cases, a new Creditor Identifier is usually required as well
      - Provision of the new Creditor Identifier <CdtrSchmld> and the old Creditor Identifier <OrgnlCdtrSchmld> <Id> as well as the
      - new creditor name <Cdtr> and the old creditor name <OrgnlCdtrSchmld><Nm>

### • Changes at the debtor's end

- Change of the debtor account information
  - Provision of a new IBAN <DbtrAcct> and an old IBAN <OrgnDbtrAcct> (only if the new and the old IBAN is with the same bank)
- If the debtor switches banks, only the SMNDA (SameMandateNewDebtorAccount) is assigned without providing the old banking details. Since the version as of November 2016, the original BIC can be provided as an alternative. Due to the introduction of IBAN-Only, however, the creditor is often unable to recognise whether the bank has also changed along with the IBAN, which is why the DK recommends that only the SMNDA (in the OrgnDbtrAcct element group) be entered as the direct debit format instead of the old IBAN and the old BIC in the event of a change in the account details. Any special sequences need no longer be observed. Since November 2016, direct debits can be presented with the RCUR sequence.
- If the address is changed (e.g. as a result of moving address), or the debtor name is changed (e.g. as a result of marriage) or if the creditor's banking details are changed, obtaining a new mandate is not required. Special direct debit mark-ups are not required in such cases. If the debtor's identity changes (e.g. as a result of switch of tenant), a new mandate must be obtained, however.

### Overview of the Mandate Amendment Process



- Other requirements to be met:

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

```

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

```

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

- When does a new mandate have to be obtained?

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

## 10.13 Direct debit sequence

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

<SeqTp>**RCUR**</SeqTp>

### Overview of cut-off dates per direct debit product for all sequences with examples

Cut-off based on the sequence		FRST – First
Direct debit (CORE)	Rule Submission, Debtor Bank, Due Date -x	D-1
	Cut-off UniCredit	D-1, 12 p.m.
	Cut-off UniCredit Example: Wed 22 November 2017	Tue 21 November 2017, 12 p.m.
Direct debit (B2B)	Rule Submission, Debtor Bank, Due Date -x	D-1
	Cut-off UniCredit	D-1, 12 p.m.
	Cut-off UniCredit Example: Wed 22 November 2017	Tue 21 November 2017, 12 p.m.

\* In force since November 2016:

- For Direct Debit CORE, the D-1 submission deadline will apply for all sequences
- The “FRST” (first) sequence can optionally be used, whilst the “RCUR” (recurrent) sequence can be applied for the initial submission.

Please observe any deviating cut-off times that may have been agreed upon. The cut-off times in effect at the HBV can be found at [hvb.de](http://hvb.de) – General Terms and Conditions

### Calculation fundamentals:

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

### Special rules for the direct debit sequence

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

**Which direct debit sequence has to be used for the subsequent debit if the direct debit was returned / rejected and when do mandate amendments have to be repeated?**

Current collection	Return/reject of the current collection	Subsequent collection
FRST – First	No return	RCUR – recurrent*
FRST – First	Prior to settlement (pain.002)	FRST – first
FRST – First	After settlement	RCUR – recurrent*
RCUR – recurrent or first	No return	RCUR – recurrent*
RCUR – recurrent or first	Prior to settlement (pain.002)	RCUR – recurrent*
RCUR – recurrent or first	After settlement	RCUR – recurrent*
FNAL – final	No return	No subsequent collection
FNAL – final	Prior to settlement (pain.002)	<b>FNAL – final</b>
FNAL – final	After settlement	<b>New mandate required</b>
OOFF – OneOff	No return	No subsequent collection
OOFF – OneOff	Prior to settlement (pain.002)	<b>OOFF – OneOff</b>
OOFF – OneOff	After settlement	<b>New mandate required</b>

\* Exception: the subsequent direct debit is the last one. In this case it has to be identified by code “FNAL-Final”.

## 10.14 Characters and mutated vowels (umlauts)

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

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

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

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

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

[www.europeanpaymentscouncil.eu/knowledge\\_bank\\_detail.cfm?documents\\_id=332](http://www.europeanpaymentscouncil.eu/knowledge_bank_detail.cfm?documents_id=332)

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

```
Fa. O'Hart & Co -> Fr. Meier
```

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

- Erroneous characters in the case of IBAN or BIC can result in file rejection:
  - Risk of confusion in the case of the following letters and digits: letter "O" and digit "0" or letter "I" and digit "1" or letter "S" and digit "5"
  - If the BIC contains digits instead of letters in the first 6 places, such as BEVODEBBXXX with the digit "0" instead of BEVODEBBXXX with the letters "O" for the Berliner Volksbank
  - The IBAN includes digits instead of letters in the first two places (e.g. NO instead of NO for Norway) or letters instead of digits in spaces 3 and 4 (e.g. IO instead of 10 as check digits)
  - In the case of the IBAN, the paper format is utilised with four-blocks separated by spaces, instead of the electronic format without spaces
  - BIC or IBAN contain lowercase letters or even special characters
- Erroneous characters and references such as the message reference, payment information reference, instruction reference, end-to-end reference or mandate reference can result in the file being rejected; please also refer to the table below with the permitted characters
- Erroneously transferred characters in the case of references (e.g. in the case of confusing digits and letters as described above) can result in it being impossible to allocate a payment transaction to a business transaction, thereby necessitating costly subsequent processing. In particular, the important mandate reference should be structured so that misunderstandings are avoided in customer communication. In other words, preferentially no initial zeros should be included, and special characters should be deployed on only a limited basis

#### Correct BIC structure (scheme check):

- BIC should contain only 8 or 11 digits
- Special characters, mutated vowels (umlauts) all lowercase letters not permitted
- Digits 1 – 6: uppercase letters
- Digit 7: uppercase letters or digits (excluding digits 0 through 1)
- Digit 8: digits or uppercase letters (excluding letter O)
- Digits 9 – 11 (if used): uppercase letters and/or digits



## Supported characters in SEPA

Description	Character	pain DK 2.6	pain DK since 2.7	pain EPC	Reference numbers <sup>1</sup>	Mandate reference	MT940 (DK)	DTAUS	DTAZV	MT101
Digits	0–9	X	X	X	X	X	X	X	X	X
Uppercase letters	A–Z	X	X	X	X	X	X	X	X	X
Lowercase letters	a–z	X	X	X	X	X <sup>2</sup>	X	–	–	X
Space	Space	X	X	X	X <sup>6</sup>	X <sup>7</sup>	X	X	X	X
Question mark	?	X	X	X	X	X	–	–	–	X
Ampersand	&	–	X <sup>3</sup>	X <sup>3</sup>	–	–	–	X	X	–
Pointed brackets	< >	–	–	X <sup>3</sup>	–	–	–	–	–	–
Rounded brackets, apostrophe, colon	( ) ' :	X	X	X <sup>3</sup>	X	X	X	–	–	X
Further special characters of the SEPA basic character set: forward slash, minus sign, point, comma, plus sign	/ - . , +	X	X	X	X	X	X	X	X	X
Additional characters from the German DTA character set: star, dollar sign, percentage sign	* \$ %	–	X <sup>4</sup>	X <sup>5</sup>	–	–	–	X	X	–
German mutated vowels (umlauts) (uppercase letters), ß ligature	Ä Ö Ü ß	–	X <sup>4</sup>	X <sup>5</sup>	–	–	–	X	–	–
German mutated vowels (umlauts) (lowercase letters)	ä ö ü	–	X <sup>4</sup>	X <sup>5</sup>	–	–	–	–	–	–
Additional UTF-8 characters recommended for SEPA, including: German characters as listed above plus exclamation mark, quotation marks, hash sign, semi-colon, equation sign, at symbol, square brackets, back slash, underscore, vertical slash, tilde/swung dash, paragraph sign, Euro currency symbol and others	! " # ; = @ [ ] \ _   ~ § € ...	–	–	X <sup>3, 5</sup>	–	–	–	–	–	–

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

2) Treated as uppercase letters.

3) In line with EPC, the following characters must be masked: "&" = "&amp;", "<" = "&lt;", ">" = "&gt;", quotation marks (") = "&quot;", apostrophe (') = "&apos;".

4) Characters can be converted by banks: Ä/Ö/Ü/ä/ö/ü → AE/OE/UE/ae/oe/ue or A/O/U/a/o/u; ß → "ss" or "s"; \*/\$/% → "." (point).

5) EPC recommends support without conversion.

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

7) It is urgently recommended that spaces should not be used in the mandate reference. Spaces (e.g. printing in blocks of 4 digits) should not be used in paper-based mandates either.

- In addition to the use of special characters (EPC document: EPC230-15), a limitation in the use of slashes will be introduced. Reference numbers and identifiers must not begin or end with “/”. Furthermore, the use of double slashes “//” is not permitted. This concerns the following fields:
- Message-Id
- PaymentInf-Id
- End-to-End-Id as well as
- OrgId and PrivId in the element groups
  - InitiatingParty
  - Debtor
  - UltimateDebtor
  - Creditor
  - UltimateCreditor

## 10.15 Competing fields – XOR

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

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

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

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

## 10.16 SEPA reference numbers and how to use them

Which SEPA reference numbers do exist and where are they assigned?

SEPA field	Description	File/transaction level	Use Submission
Message-ID <MsgId>	Unique technical reference of the file by the file author	GroupHeader	SCT, SDD
DTI file number	UniCredit bulk reference		
OriginalMessage-ID <OrgnMsgId>	Original reference of the logical file in the event of file reject or camt.055	GroupHeader	camt.055
PaymentInformation-ID <PmtInfId>	Reference of the logical bulk (collector reference)	PaymentInformation	SCT, SDD
OriginalPaymentInformation-ID <OrgnPmtInfId>	Original reference of the logical bulk in the event of bulk reject or camt.055	PaymentInformation	camt.055
Bulk number UniCredit	Unique bulk number assigned by UniCredit	PaymentInformation	–
Transaction reference UniCredit	Unique UniCredit reference for the single transaction	Transaction	SCT, SDD
CreditorIdentification <CdtrSchmelD>	Unique CreditorIdentification (issued by the German Federal Bank)	PaymentInformation or transaction	SDD
OriginalCreditorIdentification <OrgnCdtrSchmelD>	The original creditor identification is only used in the event of a mandate amendment	Transaction	SDD
Instruction-ID <InstrId>	Technical point-to-point reference. Transaction reference is not passed on.	Transaction	SCT, SDD
OriginalInstruction-ID <OrgnInstrId>	Original point-to-point reference in the event of reject or camt.055	Transaction	camt.055
End2End-ID <EndToEndId>	Functional ordering party reference – is forwarded to the recipient	Transaction	SCT, SDD
OriginalEnd2End-ID <OrgnEndToEndId>	Original ordering party reference in the event of reject or camt.055	Transaction	camt.055
Transaction-ID <TxId>	Unique transaction number assigned by the first banking institution involved	Transaction	–
StructuredCreditorReference <CdtrRefInf>	Structured reference number in structured remittance information field	Transaction	SCT, SDD
Mandate-ID <MndtId>	Unique mandate reference in combination with CreditorIdentification	Transaction	SDD, camt.055
OriginalMandate-ID <OrgnMndtId>	Only required for mandate amendments as the original mandate reference	Transaction	SDD
Organisation-ID <OrgId>	Identification number of an organisation (BIC, BEI, tax identification number, customer number, etc. See ISO 20022 External code list)	PaymentInformation or transaction	–
Personal-ID <PrvtId>	Identification number of a natural person (date of birth/ place, social security number, passport number, tax identification number, customer number, etc.; see ISO External code list)	PaymentInformation or transaction	–
Case-Id <Case><Id>	Customer reference for the recall	File	camt.055
Assignment <Assgnmt>	Unique camt.055 file reference	Header	camt.055

\* Not recommended for use in Germany, supplement for InitiatingParty, Debtor, Creditor, UltimateDebtor, UltimateCreditor

## Depiction of the SEPA reference numbers in MT940/942/camt and pain.002

SEPA field	Reporting pain.002	Reporting MT940/942	Reporting camt.052/camt.053
Message-ID <MsgId>	pain.002	–	–
DTI file number		–	<AddtlInflnd><MsgId>
OriginalMessage-ID <OrgnlMsgId>	pain.002	–	–
PaymentInformation-ID <PmtInflId>		If longer than 16 characters: 86 with Identifier REF If shorter: :61/7:	<NtryDtls><Btch><PmtInflId> <NtryDtls><TxDtls><Refs><PmtInflId> (only initiator entry)
OriginalPaymentInformation-ID <OrgnlPmtInflId>	pain.002	–	–
Bulk number UniCredit	–	:61/9:	–
Transaction reference UniCredit	–	:61/8:	<NtryDtls><TxDtls><Refs><AcctSvcrRef> bzw. <NtryDtls><TxDtls><Refs><ClrSysRef>
CreditorIdentification <CdtrSchmelD>	–	:86: with identifier CRED+	<NtryDtls><TxDtls> <RltdPties><Cdtr><Id> <PrvtId><Othr><Id>
OriginalCreditorIdentification <OrgnlCdtrSchmelD>	–	–	–
Instruction-ID <InstrId>	–	–	–
OriginalInstruction-ID <OrgnlInstrId>	pain.002	–	–
End2End-ID <EndToEndId>	–	:86: with identifier EREF+	<NtryDtls><TxDtls><Refs><EndToEndId>
OriginalEnd2End-ID <OrgnlEndToEndId>	pain.002	–	–
Transaction-ID <TxId>	–	–	<NtryDtls><TxDtls><Refs><TxId>
StructuredCreditorReference <CdtrRefInf>	pain.002	Part of a structured remittance (however, without tags)	Part of the structured remittance information
Mandate-ID <MndtId>	pain.002	:86: with identifier MREF+	<NtryDtls><TxDtls><Refs><MndtId>
OriginalMandate-ID <OrgnlMndtId>	–	–	–
Organisation-ID <OrgId>	–	–	–
Personal-ID <PrvtId>	–	Only for Creditor Identification (see above)	Only for Creditor Identification (see above)
Case-Id <Case><Id>	–	–	–
Assignment <Assgnmt><Id>	–	–	–

### End-to-end reference <EndToEndId>

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

<EndToEndId>12345678901234567890123456789012345</EndToEndId>

### Mandate reference <MndtId>

- The mandate number is unambiguous on the pan-European level when used in combination with the Creditor Identifier (CI)
- The mandate number, which has up to 35 digits, must be clearly assigned by the submitter (creditor) for SEPA Direct Debit
- The mandate number allows the debtor to coordinate any instructions with the debtor bank (e.g. to block direct debits or limit the amounts for direct debits and to archive automatic debit withdrawal authorisations in the B2B mandate)
- It is forwarded to the debtor by way of
  - Pre-notification (recommended)
  - A mandatory field in the SEPA Direct Debit <MdtId>
  - Signature mandate (however, retroactive completion is also possible)
  - Electronic account statement MT940 (field 86/sub-field ?20-?29: MREF + [mandate reference]) or if space is not available, in sub-field ?60-?63
  - Direct debit returns
- If the mandate number changes, the change can be executed through the standardised mandate amendment (see chapter “Mandate amendment”)
- The mandate reference has the following valid characters:
  - Digits 0 – 9
  - Upper-case letters A – Z
  - Lower-case letters a – z (but treated as upper-case letters)
  - Special characters ? ( ) ' : / - . , +
  - Spaces
- We recommend that spaces should not be used in the mandate reference, either in direct debiting or in paper-based mandates (e.g. no blocks of 4 digits). Since spaces are now valid characters, different reactions may occur during the validation of filed mandates or mandate instructions when submitting the direct debit to the debtor bank.

<MndtId>555544</MndtId>

# 11 Reporting overview

## 11.1 Reporting (bank – customer)

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

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

	Recommended for	Options	Restrictions/to be complied with	Format	Possible preparation time*
MT940	Electronic account statement – legacy systems		Not all SEPA fields are passed on	MT940	End of day posting day
MT942	Intraday advices – legacy systems		Not all SEPA fields are passed on	MT942	½ hourly posting day
DTI	Electronic processing of incoming transactions and returns bulked – legacy systems		Not all SEPA fields are passed on	DTAUS0 DTAUS1	½ hourly posting day
camt.053	Electronic account statement – new			camt.053.001.02	End of posting day
camt.052	Electronic payment advice – new			camt.052.001.02	½ hourly posting day
camt.054	Electronic processing of batched incoming transactions and returns – new	<ul style="list-style-type: none"> <li>• Electronic information concerning the submitted SEPA bulk</li> <li>• As of June 2013 optionally also for direct debits rejects prior to settlement</li> </ul>		camt.054.001.02	½ hourly posting day
camt.086	Electronic services bill reporting			camt.086.001.01	Monthly or quarterly depending on customer's choice
pain.002	Positive and negative status information at bulk and transaction level to quickly track the status of submitted payment orders	Positive status messages	No direct debit return fees reported	DK: pain.002.001.03 pain.002.003.03 pain.002.002.03  EPC: pain.002.001.03	Shortly after error is detected or status is reached
camt.029	Mandatory for camt.055 electronic payment cancellation requests			camt.029.001.06	Shortly after availability of a response to the payment cancellation request

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

## 11.2 Posting of SEPA files

### Posting of the file (bulk/single transaction)

What is the process for account posting of submitter bulks?

The default account setting for submissions that comprise more than one item is the bulk posting. If so requested by the customer, it is also possible to post all payments individually to the account, or the account may be administered in such a manner that a choice can be made for each individual file, whether it is to be treated as a bulk (e.g. payroll files) or whether it will be treated as a single posting on the account statement. You do have the option to select the bulked or single posting option for each posting in the submitted SEPA file (identifier “Batch-Booking”):

```
<PmtInfId>
...
 <BtchBookg>true</BtchBookg>
...
</PmtInfId>
```

BatchBooking = “true” (bulk posting)

Entry/Value	Description	Balance/Posting
<b>Your prior balance EUR</b>		<b>90.000,00+</b>
17.11.	SEPA CREDIT TRANSFER FILE	10,00-
17.11.	FILE CTD171114KMVE000012 ITEMS 2	
	PAMENT REF payInf-1234	
<b>Your current balance EUR</b>		<b>89.999,00+</b>

BatchBooking = “false” (single transaction posting)

BEntry/Value	Description	Balance/Posting
<b>Your prior balance EUR</b>		<b>90.000,00+</b>
17.11.	SEPA CREDIT TRANSFER FILE	5,00-
17.11.	FILE CTD171114KMVE000012	
	PAMENT REF CTD171114K MVE00001200000001	
	Firma Hans Mustermann, GmbH u Co	
	Muster-Verwendungszweck 123 für Rechnung 47111111111111	
	Warensendung vom 12.11.2014. Vielen Dank für die prompte	
	Lieferung	
	CUSTOMER REF end-2-end ID 1231223	
17.11.	SEPA CREDIT TRANSFER FILE	5,00-
17.11.	FILE CTD171114KMVE000012	
	PAMENT REF CTD171114K MVE00001200000002	
	Firma Markus Maier GmbH	
	Muster-Verwendungszweck 342 für Rechnung 47111111111112	
	CUSTOMER REF end-2-end ID 1231224	
<b>Your current balance EUR</b>		<b>89.999,00+</b>

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

### Submitter – gross principle

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

### Submitter – net principle

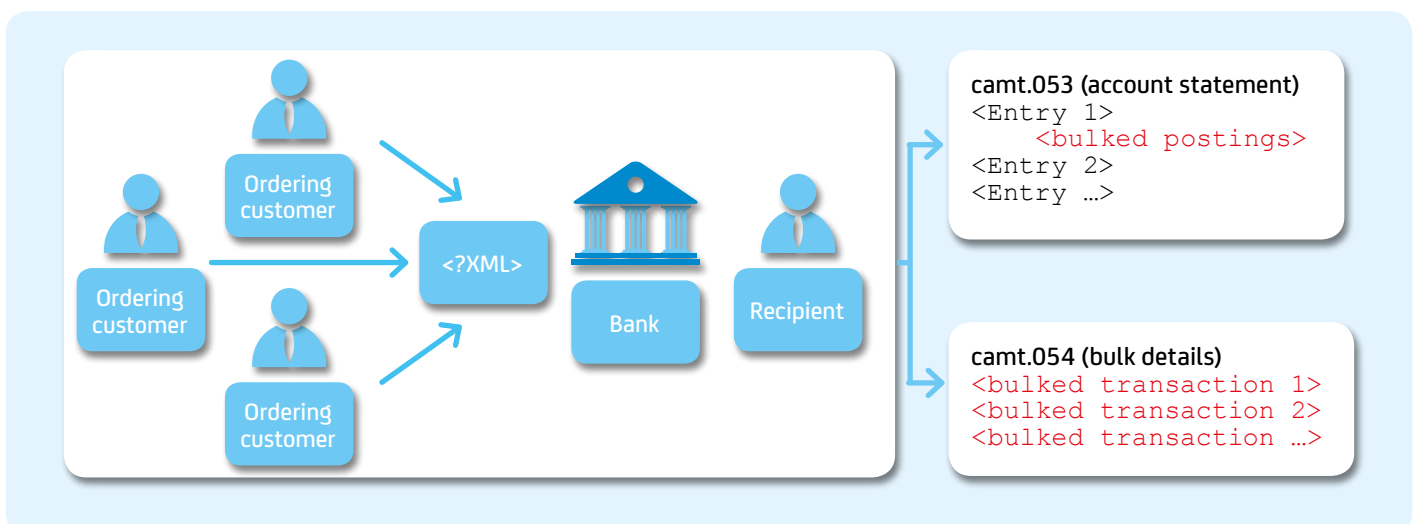
- The net principle (the erroneous transactions are not posted at all) is applied only if the entire bulk is rejected. The information about the error details in this case is also provided via paper-based/faxed error log and – if requested – also via the electronic status information “pain.002.”

### How is the recipient posting on the account made?

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

- DTI: in this case, the incoming SEPA transactions are collected and converted into the DTAUS format from XML. They are made available in the DTI format. Please ask your banking advisor for more information about the concrete conversion rules.
- camt.054: enables you to use the comprehensive SEPA-XML format fields also for further processing
- Equivalent transactions (e.g. credit transfer orders received, direct debit returns) can be collected in the recipient account and posted as a bulked amount
- The handling of account dispositions is more comfortable
- The bulk details are efficiently handled in a separate customer process

To set up bulked postings of credits or debits received, please file an application with your competent Cash Management & eBanking Specialist at your bank.





# 12 International SEPA formats

## 12.1 The country-specific formats

If you do not want to restrict your submission of SEPA files (only) to Germany, the ISO 20022 XML format offers various options

- Country-specific variants (multi-banking standards), e.g.



Germany – DK: [www.ebics.de/index.php?id=77](http://www.ebics.de/index.php?id=77)



Austria – STUZZA: [www.stuzza.at/461\\_DE?active2=10680](http://www.stuzza.at/461_DE?active2=10680)



Italy – CBI: [www.cbi-org.eu/Engine/RAServePG.php/P/255010010407/T/Technical-Standards](http://www.cbi-org.eu/Engine/RAServePG.php/P/255010010407/T/Technical-Standards)

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

You can also use the international formats based on ISO 20022 if you do not want to use the customer-bank formats specifically for each individual country:

## 12.2 The European SEPA basic format EPC



The special requirements listed below will have to be observed when using the SEPA EPC format:

- It defines only the actual SEPA products (SEPA CT, SEPA DD CORE and SEPA DD B2B)
- For each variant of the format, it will have to be verified whether the submitter bank will accept it

Differences between EPC and the German DK format

- The functional description of the EPC format can be derived from the EPC-Implementation Rules (Customer-to-Bank Implementation Guidelines) at [www.europeanpaymentscouncil.eu](http://www.europeanpaymentscouncil.eu)
- Individual EPC-XSDs were published. Individual XSDs differentiated at the EPC are available for every product (SCT, CORE and B2B):
  - SCT
    - pain.001.001.03 (only ServiceLevel “SEPA”, no urgent payment possible “URGP”)
    - pain.002.001.03 (for SCT)
  - SDD CORE
    - pain.008.001.02 (only LocalInstrumentCode “CORE”)
    - pain.002.001.03 (only LocalInstrumentCode “CORE”)
  - SDD B2B
    - pain.008.001.02 (only LocalInstrumentCode “B2B”)
    - pain.002.001.03 (only LocalInstrumentCode “B2B”)
- Just like the DK format, EPC is based on ISO 20022; only fields within the scope of the SEPA spectrum are being used
- The XSDs published by the EPC are not that strict in checking the individual reference numbers for a valid character set, which may lead to problems during the further processing.
- Container variants are not possible
- There are only minimal differences between the function format description or field entries between EPC and DK

## 12.3 CGI-MP – Common Global Implementation Market Practice Initiative



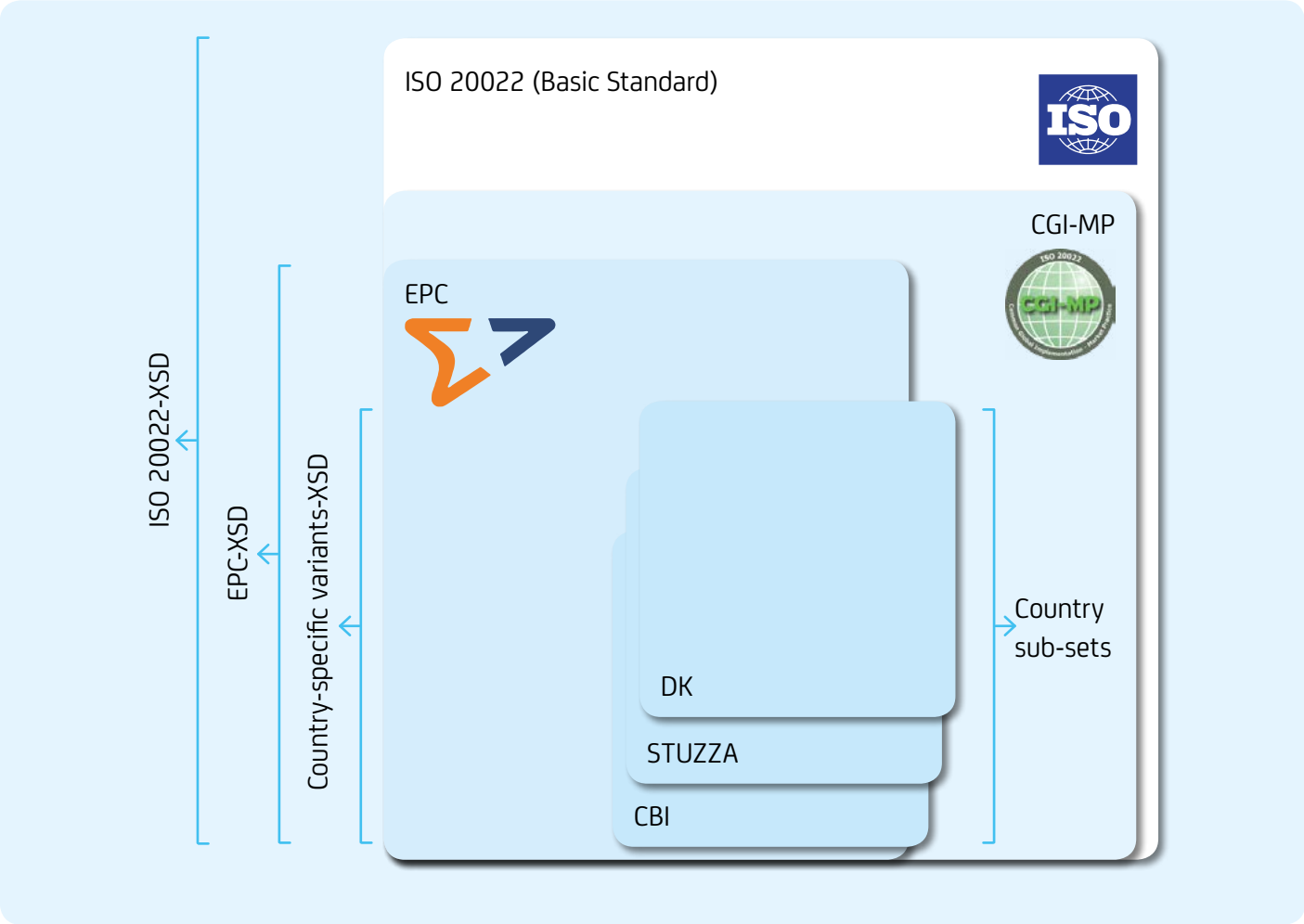
The objectives of this Initiative are:

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

The core topics are:

- Identical batch structures for all types of payments at all banks around the world (creation of a multi-banking standard, but only in the customer-bank environment)
- Finding the optimum format for the future planning of globally engaged groups who want to convert their domestic payment transactions and their international payment transactions to XML
- It is possible to provide information on all currencies, etc.; however bi-lateral arrangements would have to be made with each bank
- CGI-MP-XML is based on ISO 20022 XML without any restrictions, but does take into account the national requirements and/or requirements of a community (e.g. SEPA)
- Forum for banks and banking associations, corporates, alliances and retailers who continue to further develop this standard (current participants: 109 corporates and 50 banks (among them UniCredit)
- [www.swift.com/cgi](http://www.swift.com/cgi)
- However, the CGI-MP format is extremely complex and is currently suitable only for individual key accounts since:
  - Only a few banks currently accept the format
  - The diverse fields (more than 500 usable ISO fields) are reduced to fewer than 150 fields in the inter-banking transactions and therefore provide only limited information to the recipients of payments
  - Bi-lateral agreements with banks are required for about 20 % of the field entries
  - Bi-lateral agreements regarding the taking into account of code words is also required with banks or payment recipients
  - The name-space/header is different from the one used in the DK format
    - SCT: pain.001.001.03 instead of pain.001.002.03
    - SDD: pain.008.001.02 instead of pain.008.002.02
    - Status information: pain.002.001.03 instead of pain.002.002.03
  - Container variants are not possible
  - There is a significant difference between the function format description or field entries between CGI-MP and DK

Graphic overview ISO 20022 payment formats



Brief comparison of the DK/EPC/CGI-MP formats

Target Products	German DK Format	European EPC Format	International CGI-MP Format
Remittance information	Unstructured remittance information or part of the structured remittance information, max. 140 characters	Unstructured remittance information or part of the structured remittance information, max. 140 characters	Unstructured remittance information 700 characters and vast variations of structured remittance information
Address Information	Unstructured address lines (2 × 70 characters)	Unstructured address lines (2 × 70 characters)	Structured and unstructured address lines (up to 7 × 70 characters)
Organisational and personal IDs	Optional	In some cases required	In some cases required
Inter-bank consistency of the information (e.g. address information, remittance information, IDs) for SEPA payments. Will the information be received by the recipient bank?	Yes, warranted, given that all DK fields were developed on the basis of the EPC format.	Yes, warranted, since the EPC format is being applied in SEPA inter-banking transactions.	No, only EPC fields and EPC maximum limits for field entries are passed through to the end.
Bank availability	All German banks	European banks	Primarily the 50 CGI-MP banks
Banking standard	German multi-banking standard	Acceptance to be coordinated with the bank	More than 20 % of the fields have to be agreed upon bi-laterally
Verification scheme (XSD)	Yes, own system available	yes, EPC scheme available	Only ISO 20022

## Which format is the practical one for you to use?

Procedure/decision-making criteria:

- Define the products you are planning to implement (SEPA, international payment transaction, urgent payments, account statements, ...) or which payment transaction products you would like to start with.
- Next, define, which special information you would like to transport along with the payment.
  - Will the unstructured remittance information be sufficient for you or will you also need to use the structured remittance information?
  - Do you have to send through “Ultimates” or are you making “on behalf” payments?
  - Are you planning to use the special Organisational IDs or Private IDs?
- In any event, we recommend that you utilise the standard fields regardless of the format:
  - Unstructured address lines
  - Take maximum entries into account: Address (2 × 70), Name (70), Remittance information (140)
  - Start on the basis of the EPC fields or inter-banking throughput capability (EPC and DK both ensure this happens)
- To determine the technical format, the following are also important factors:
  - Bank availability. Does your bank accept this format? (UniCredit accepts DK, and since 2012 also EPC and CGI-MP formats)

## 12.4 Specification in comparison to CGI-MP, EPC and DK

### General observations

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

### Main differences – SEPA Germany credit transfers

Field (group)	CGI-MP	CGI-UC	EPC 8.3	DK 3.1	Inter-banken	Remarks
/GroupHeader/...						
Authorisation/...	O	I	I	–	–	e.g. User ID
InitiatingParty/Identification/...	R	R	O	O	–	
/PaymentInformation/...						
PaymentTypeInformation/InstructionPriority	O	O	O	O	–	Additional cross-checks are in place between the PaymentInformation and TransactionInformation levels. ServiceLevel when using SEPA only “SEPA”, otherwise “URGP” or “SDVA” also possible
.../ServiceLevel	R	R	O	R	x	
.../LocalInstrument	O	I	O	–	x	
.../CategoryPurpose	O	O	O	O	S	
Debtor/Name	R	R	R	R	x	
.../Id/OrgId, .../Id/Prvt	O	O	O	O	x	
.../PostalAddress/Country	R	O	O	O	x	
.../PostalAddress/AddressLine	O	O	O	O	x	CGI: up to 7 × 70; Rest: 2 × 70
.../PostalAddress: Department, SubDepartment, StreetName, BuildingNumber, PostCode, TownName, CountrySubDivision	O	O	I	–	–	CGI-UC: only StreetName, PostCode, TownName
.../CountryOfResidence	O	I	I	–	–	
.../ContactDetails/...	O	I	I	–	–	

Field (group)	CGI-MP	CGI-UC	EPC 8.3	DK 3.1	Inter-banken	Remarks
DebtorAccount/Identification/IBAN	O	R	R	R	x	
.../Currency	R	O	O	O	x	
.../Identification/Other: Identification, SchemeName/Code, SchemeName/ Proprietary, Issuer .../Type: Code, Proprietary	O	I	I	–	–	
DebtorAgent/FinancialInstitutionIdentification/BIC	O	O	O	O	x	EPC, DK: IBAN-Only with NOTPROVIDED in DebtorAgent/FinancialInstitutionIdentification/Other/Identification
.../PostalAddress/Country	R	I	I	–	–	
.../FinancialInstitutionIdentification: ClearingSystemMemberIdentification/..., .../BranchIdentification/Identification	O	I	I	–	–	
UltimateDebtor/Name	R	O	O	O	S	
.../Id/OrgId, .../Id/Prvt	O	O	O	O	S	
.../PostalAddress, CountryOfResidence, ContactDetails	O	I	I	–	–	
ChargesAccount/...	O	I	I	–	–	
/CreditTransferTransactionInformation/...						
PaymentTypeInformation/InstructionPriority	O	I	I	–	–	Additional cross-checks are in place between the PaymentInformation and TransactionInformation levels
.../ServiceLevel	R	R	O	O	x	
.../LocalInstrument	R	I	O	–	x	
.../CategoryPurpose	O	I	O	O	S	
Amount/InstructedAmount	O	O	R	R	x	EUR only in the case of SEPA
.../EquivalentAmount	O	O	–	–	–	For euro-equivalent payments (not SEPA)
.../ExchangeRateInformation	O	I	–	–	–	
UltimateDebtor/Name	R	O	O	O	S	
.../PostalAddress, CountryOfResidence, ContactDetails	O	I	I	–	–	
IntermediaryAgent1/...	O	O	I	–	–	BIC correspondent bank (not SEPA)
CreditorAgent/FinancialInstitutionIdentification/BIC	O	O	O	O	x	EPC, DK: optionally with IBAN-Only
.../PostalAddress/Country	R	O	I	–	–	
.../FinancialInstitutionIdentification: Name, ClearingSystemMemberIdentification/..., .../BranchIdentification/Identification	O	I	I	–	–	
CreditorAgentAccount/...	O	I	I	–	–	
Creditor/Name	R	R	R	R	x	
.../Id/OrgId, .../Id/Prvt	O	O	O	O	S	
.../PostalAddress/Country	R	O	O	O	x	
.../PostalAddress/AddressLine	O	O	O	O	x	CGI: up to 7 × 70; rest: 2 × 70
.../PostalAddress: Department, SubDepartment, StreetName, BuildingNumber, PostCode, TownName, CountrySubDivision	O	O	I	–	–	CGI-UC only StreetName, PostCode, TownName
.../CountryOfResidence	O	I	I	–	–	
CreditorAccount/Identification/IBAN	O	R	R	R	x	
.../Currency	O	I	I	–	x	
.../Other/Id	O	O	I	–	–	National bank account number (not applicable for SEPA)
.../Type: Code, Proprietary .../Name	O	I	I	–	–	
UltimateCreditor/Name	R	O	O	O	S	
.../Id/OrgId, .../Id/Prvt	O	O	O	O	S	
.../PostalAddress, CountryOfResidence	O	I	I	–	–	
InstructionForDebtorAgent/...	O	O	I	–	–	For currency compensation (SDVA only) or fax notifications (not for SEPA)
RegulatoryReporting/..., Tax/..., RelatedRemittanceInformation/...	O	I	I	–	–	
RemittanceInformation/Unstructured	O	O	O	O	x	1 × 140 characters
.../Structured/CreditorReferenceInformation/...	O	O	O	O	x	1 × 140 characters, tags included
.../Structured: For about 25 tags beside CreditorReferenceInformation	O	I	I	–	–	

Legend: R=Required, O = Optional, I = Ignored, but accepted, x = Transferred in SEPA interbank clearing, S = Transferred only in SEPA interbank clearing

## Main differences – Direct Debit SEPA Germany

Field (group)	CGI-MP	CGI-UC	EPC CORE 9.3 B2B 7.3	DK 3.1	Inter-banken	Remarks
/GroupHeader/...						
Authorisation/...	O	I	I	–	–	e.g. User-ID
InitiatingParty/Identification/...	R	R	O	O	–	
/PaymentInformation/...						
PaymentTypeInformation/InstructionPriority	O	I	I	–	–	Additional cross-checks are in place between the PaymentInformation and TransactionInformation levels
.../ServiceLevel	R	R	R	R	S	
.../LocalInstrument	O	R	R	R	S	
.../CategoryPurpose	O	I	O	O	S	
Creditor/Name	R	R	R	R	S	
.../PostalAddress/Country	R	O	O	O	S	
.../PostalAddress/AddressLine	O	O	O	O	S	CGI: up to 7 × 70; rest: 2 × 70
.../PostalAddress: Department, SubDepartment, StreetName, BuildingNumber, PostCode, TownName, CountrySubDivision	O	O	I	–	–	CGI-UC: only StreetName, PostCode, TownName
.../CountryOfResidence	O	I	I	–	–	
.../ContactDetails/...	O	I	I	–	–	
CreditorAccount/Identification/IBAN	O	R	O	O	S	
.../Currency	R	O	O	O	S	
.../Identification/Other: Identification, SchemeName/Code, SchemeName/ Proprietary, Issuer .../Type: Code, Proprietary	O	I	I	–	–	
CreditorAgent/FinancialInstitutionIdentification/BIC	O	O	O	O	S	EPC,DK: IBAN-Only with NOTPROVIDED in CreditorAgent/FinancialInstitutionIdentification/ Other/Identification
.../PostalAddress/Country	R	I	I	–	–	
.../FinancialInstitutionIdentification: ClearingSystemMemberIdentification/..., .../BranchIdentification/Identification	O	I	I	–	–	
UltimateCreditor/Name	R	O	O	O	S	
.../Id/OrgId, .../Id/Prvt	O	O	O	O	S	
.../PostalAddress, CountryOfResidence, ContactDetails	O	I	I	–	–	
ChargesAccount/...	O	I	I	–	–	
CreditorSchemeIdentification/Identification/PrivateIdentification/ Other: Identification, SchemeName/Proprietary	O	O	O	O	S	Includes creditor ID. Cross-checks between PaymentInformation and TransactionInformation
.../: Name, Identification/OrganisationIdentification	O	I	I	–	–	
/DirectDebitTransactionInformation/...						
PaymentTypeInformation/InstructionPriority	O	I	I	–	–	Additional cross-checks are in place between the PaymentInformation and TransactionInformation levels
.../ServiceLevel	R	R	R	R	S	
.../LocalInstrument	O	R	R	R	S	
.../CategoryPurpose	O	I	O	O	S	
DirectDebitTransaction/... Enthält Mandatsdaten inkl. Änderungen	O	O	O	O	S	CGI has approx. 30 additional optional tags compared with the rest.
CreditorSchemeIdentification/Identification/PrivateIdentification/ Other: Identification, SchemeName/Proprietary	O	O	O	O	S	Includes creditor ID. Cross-checks between PaymentInformation and TransactionInformation
.../: Name, Identification/OrganisationIdentification	O	I	I	–	–	
UltimateCreditor/Name	R	O	O	O	S	
.../PostalAddress, CountryOfResidence, ContactDetails	O	I	I	–	–	
IntermediaryAgent1/...	O	I	I	–	–	
DebtorAgent/FinancialInstitutionIdentification/BIC	O	O	O	O	S	EPC,DK: IBAN-Only with NOTPROVIDED in DebtorAgent/FinancialInstitutionIdentification/ Other/Identification
.../PostalAddress/Country	R	O	I	–	S	
.../FinancialInstitutionIdentification: ClearingSystemMemberIdentification/..., .../BranchIdentification/Identification	O	I	I	–	–	

Field (group)	CGI- MP	CGI- UC	EPC CORE 9.3 B2B 7.3	DK 3.1	Inter- banken	Remarks
<b>Debtor/Name</b>	R	R	R	R	S	
.../Id/OrgId, .../Id/Prvt	O	O	O	O	S	
.../PostalAddress/Country	R	O	O	O	S	
.../PostalAddress/AddressLine	O	O	O	O	S	CGI: up to 7 × 70; rest: 2 × 70
.../PostalAddress: Department, SubDepartment, StreetName, BuildingNumber, PostCode, TownName, CountrySubDivision	O	O	I	–	–	CGI-UC: only StreetName, PostCode, TownName
.../CountryOfResidence	O	I	I	–	–	
<b>DebtorAccount/Identification/IBAN</b>	O	R	R	R	S	
.../Currency	R	I	I	–	–	
.../Identification/Other: Identification, SchemeName/Code, SchemeName/ Proprietary, Issuer .../Type: Code, Proprietary .../Name	O	I	I	–	–	
<b>UltimateDebtor/Name</b>	R	O	O	O	S	
.../Id/OrgId, .../Id/Prvt	O	O	O	O	S	
.../PostalAddress, CountryOfResidence	O	I	I	–	–	
<b>RegulatoryReporting/..., Tax/..., RelatedRemittanceInformation/...</b>	O	I	I	–	–	
<b>RemittanceInformation/Unstructured</b>	O	O	O	O	S	1 × 140 characters
.../Structured/CreditorReferenceInformation/...	O	O	O	O	S	1 × 140 characters, tags included
.../Structured: For about 25 tags beside CreditorReferenceInformation	O	I	I	–	–	

Legend: R=Required, O = Optional, I = Ignored, but accepted, S = Transferred only in SEPA interbank clearing



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

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

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

## Important functional XML fields for pain.002 SEPA Direct Debit

Field name		Description pain.001.001.03	Entries as per DFÜ Agreement Annex 3 – Versions 3.1	
GrpHdr	GroupHeader	Sender Data	1 × per logical file	
	MsgId (Message-Id)	Initiating party reference number per file	Mandatory (to be unique)	Max. 35 characters
	CreDtTm (CreationDateTime)	Date/time when a file is created	Mandatory	ISO date
	NbOfTxs (NumberOfTransactions)	Number of individual transactions	Mandatory	Unlimited
	CtrlSum (ControlSum)	Control sum in euro of submission	Recommended	Unlimited
	InitgPty (InitiatingParty)	Initiating party	Mandatory	Name of the initiating party (may be different from name of ordering party)
PmtInf	PaymentInformation	Data about ordering party	As often as wished possible, although 100 maximum recommended	
	PmtInfId (PaymentInformation-ID)	Reference of submission	Mandatory	Max. 35 characters.
	PmtMtd (PaymentMethod)	Payment instrument: Credit Transfer	Mandatory	“TRF” – Credit Transfer
	BtchBookg (BatchBooking)	Presenter booking, bulk/single	Optional as of November 2015	„true“ – bulk posting „false“ – single posting
	NbOfTxs (NumberOfTransactions)	Number of individual transactions	Optional	Unlimited
	CtrlSum (ControlSum)	Controlling sum in euro of the logical bulk	Optional	Unlimited
	SvcLvl-Cd (ServiceLevelCode)	Service scheme	Mandatory	“URGP” – Urgent Payment.

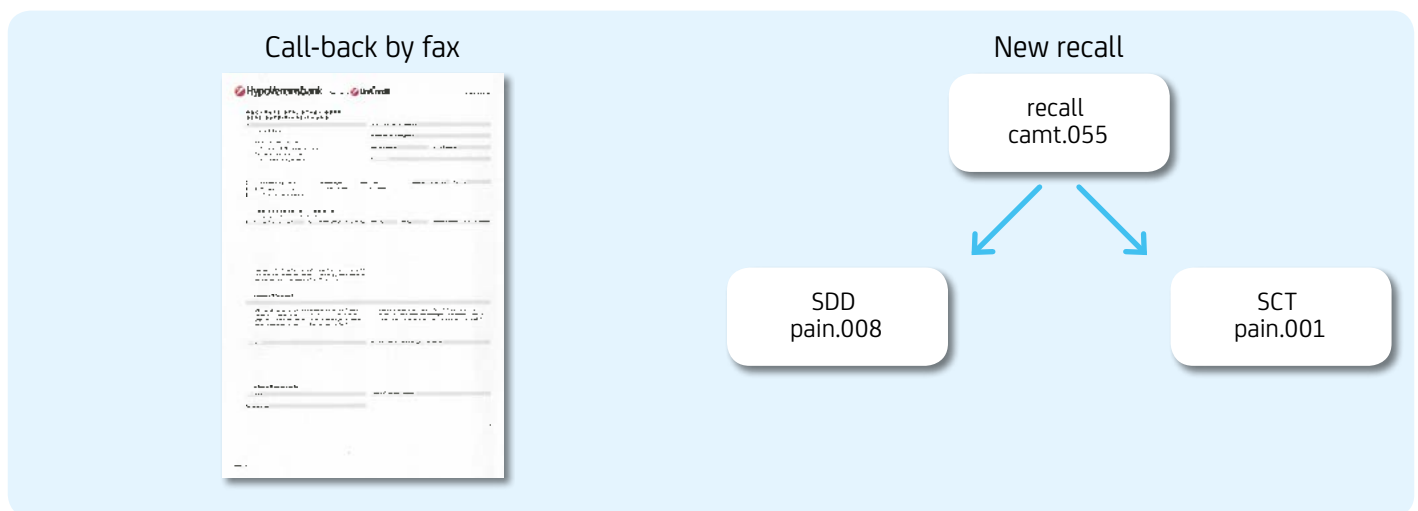
Field name		Description pain.001.001.03	Entries as per DFÜ Agreement Annex 3 – Versions 3.1	
PmtInf	PaymentInformation	Data about ordering party	As often as wished possible, although 100 maximum recommended	
	CtgyPurp (CategoryPurpose)	Payment type of bulk	Optional	“INTC” – Intra Company Payment “CORT” – Trade Settlement Payment. Mapped in field 23e upon conversion into MT103 (all other codes are ignored).
	ReqdExctnDt (RequestedExecutionDate)	Requested execution date	Mandatory	ISO date, maximum 60 days in future. Date in the past is set to the next possible working day.
	DbtrNm (DebtorName)	Name of debtor; the bank over-writes this with the account holder’s master data	Mandatory	Max. 70 characters
	DbtrPstlAdr-Ctry (DebtorCountry)	Country of the debtor’s address	Optional	Country code ISO3166, DE for Germany
	DbtrPstlAdr-AdrLine (DebtorAddress)	Address of debtor; the bank over-writes this with the account holder’s master data	Optional	Max. 2 × 70 characters
	DbtrAcct-IBAN (DebtorIBAN)	Debtor’s IBAN	Mandatory	Max. 34 characters
	DbtrAcct-Ccy (DebtorAccountCurrency)	Currency of the debtor’s account	Optional	“EUR” currency code
	DbtrAgt-BIC (DebtorAgentBIC)	Debtor’s BIC/SWIFT Code	Optional throughout SEPA area	8 or 11 digits HYVEDEMM(XXX)
	DbtrAgt-Othr-Id (DebtorAgentId)	IBAN-Only ID	Only if using IBAN-Only	“NOTPROVIDED”
	ChrgBr (ChargeBearer)	Charge bearer	Optional	Recommended at CdtTrfTxInf level. “SHAR” – shared if not filled in, then default is “SHAR”. Instructions here valid for all transactions
CdtTrfTxInf	CreditTransfer-TransactionInformation	Transaction information	As often as wished possible, although 10,000 maximum recommended	
	InstrId (Instruction-ID)	Technical reference between initiating party and bank	Recommended if filled: to be unique.	Max. 35 characters.
	EndToEndId (End2End-ID)	Reference to be passed on to the beneficiary through the purpose code	Mandatory (has to be unique, otherwise “NOTPROVIDED”).	Max. 35 characters. Transferred to the first line of the remittance information of the target format; please see *). No mapping occurs if “NOTPROVIDED” is in this field.
	InstrAmt (Instructed Amount)	Amount and currency identifier	Mandatory	Amount and currency code, max. 999,999,999.99

Field name		Description pain.001.001.03	Entries as per DFÜ Agreement Annex 3 – Versions 3.1	
	ChrgBr (ChargeBearer)	Charge bearer	Recommended	“SHAR” – shared if not filled in, then default is “SHAR”.
CdtTrfTxInf	CreditTransfer- TransactionInformation	Transaction information	As often as wished possible, although 100,000 maximum recommended	
	CdtrAgt-BIC (CreditorAgentBIC)	BIC/SWIFT Code of beneficiary bank	Optional throughout SEPA area	8 or 11 digits. Also possible at Uni-Credit: “NOTPROVIDED” or “NOTAVAIL”
	Cdtr-Nm (CreditorName)	Beneficiary name	Mandatory	Max. 70 characters. Composed of the Ctry and AdrLine fields, and shortened to 140 characters in the target format.
	Cdtr-PstlAdr-Ctry (CreditorCountry)	Beneficiary country	Mandatory	Country code ISO3166. See also Cdtr-Nm.
	Cdtr-PstlAdr-AdrLine (CreditorAddress)	Beneficiary address	Optional, recommended for cross-border payments	Max. 2 × 70 characters See also Cdtr-Nm.
	CdtrAcct-IBAN (CreditorAccount)	IBAN of the beneficiary	Mandatory	Max. 34 characters
	Purp (Purpose)	Art der Zahlung	Optional	“INTC” – Intra Company Payment “CORT” – Trade Settlement Payment Mapped in field 23e upon conversion into MT103 (all other codes are ignored).
	Ustrd-RmtInf (UnstructuredRemittance-Info)	Unstructured remittance information	Recommended	Together with EndToEndIdentification, a maximum of 140 characters are transferred to target format, please see *.
	Strd-RmtInf (StructuredRemittance-Info)	Structured remittance information	Only if no unstructured remittance information	Together with EndToEndIdentification, a maximum of 140 content excluding XML tags are transferred to target format, please see *.

\* In order to transport as much information as possible, UniCredit conducts the following: If EndToEndIdentification is utilised and is not identical to “NOTPROVIDED”, it is placed in the first 35 characters of the 4 × 35 characters of the remittance information of the target format, and the rest is filled with the first 105 characters of the remittance information (only the content excluding XML tags in the case of structured remittance information). If not, then all 140 characters are transferred.

# 14 Electronic recall request/camt.055

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

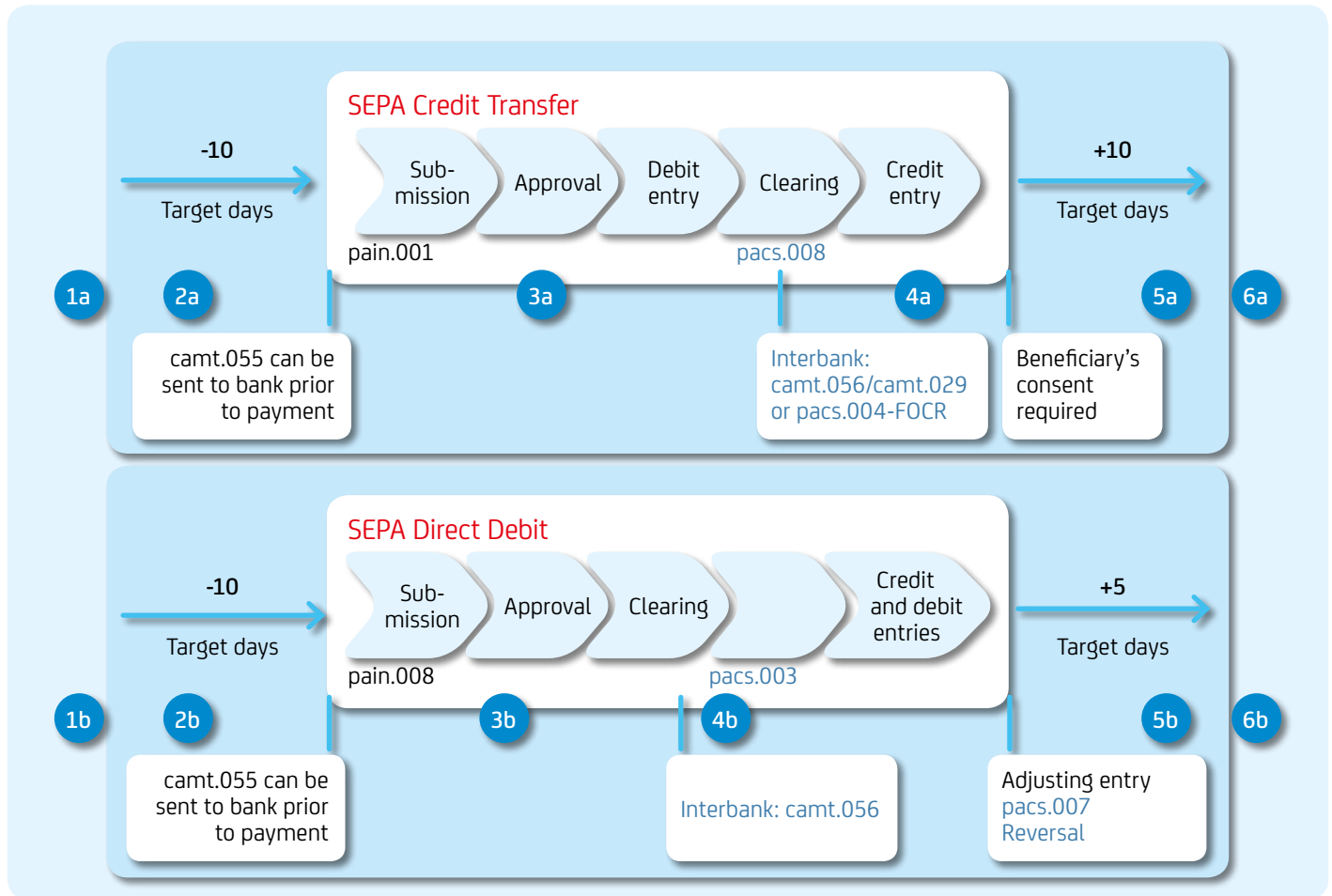


SCT files submitted using pain.001 can be revoked using camt.055 up until they undergo interbank clearing. After they have been cleared and up to ten target days following the entry, an automated recall request can be submitted to the beneficiary's bank or the beneficiary. In this case, the beneficiary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

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

- Cutoff time camt.055 SCT: Execution date + 10 target days, 5 p.m.
- Cutoff time camt.055 SDD: Due date + 5 target days, 7 a.m.

## Customer recall – camt.055



### 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	Die Lastschrift wurde bereits dem Zahlungspflichtigen belastet.	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.

### Response to your recall request

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

### Important notes on processing

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

### Criteria for referencing the source file/transaction

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

The following fields are of relevance to the mapping process:

#### File recall (recall on the PaymentInf level)

pain message	camt.055	Mapping
Message-Id	OrgnlMsgId	Mandatory
Message type CT/DD	OrgnlMsgNmId	"pain.001" or "pain.008" mandatory
PaymentInf-Id	OrgnlPmtInfId	Mandatory
IBAN of ordering party (SDD creditor, SCT debtor)	Undrlyg/OrgnlPmtInfAndCxl/Case/Pty/Id/OrgId/Othr/Id	Mandatory
Number of transactions in PaymentInf	NbOfTx	Mandatory*
Amount in PaymentInf	CtrlSum	

\* Optional fields in original message; if used in the original message, these must also be specified in the camt.055 for mapping purposes..

## Transaction recall

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

\* Optional fields in original message; if used in the original message, these must also be specified in the camt.055 for mapping purposes.

## Reasons for recall

The following reasons can be used for prompting a recall:

- DUPL – Duplicate Payment
- TECH – Technical Problem
- CUST – Customer Decision

If no reason is provided for the recall, the standard: SDD = CUST and SCT = TECH is assigned

## Limitations of electronic recall requests

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

## Type of order and XSD of camt.055

- Format version: camt.055.001.05
- XSD ISO 20022: [www.iso20022.org](http://www.iso20022.org)
- EBICS order type: C55



## Format specification camt.055

	Message root <Document> <CstmrPmtCxlReq>	[1..1]	
+	Assignment <Assgnmt>	[1..1]	
++	Identification <Id>	[1..1]	Message reference for the recall message
++	Assigner <Assgnr>	[1..1]	
+++	Party <Pty>	[1..1]	
++++	Name <Nm>	[0..1]	Presenter of the recall (mandatory)
++++	Identification <Id>	[0..1]	
+++++	OrganisationIdentification <OrgId>	[1..1] or PrvtId	
+++++	AnyBIC <AnyBIC>	[0..1]	
+++++	Other <Othr>	[0..*]	
+++++	Identification <Id>	[1..1]	e.g. Customer ID (optional field group)
++	Assignee <Assgne>	[1..1]	
+++	Agent <Agt>	[1..1]	
++++	FinancialInstitutionIdentification <FinInstnId>	[1..1]	
+++++	BICFI <BICFI>	[0..1]	BIC of the commissioned submitter bank
++	CreationDateTime <CreDtTm>	[1..1]	Date/time that the recall message was drafted
+	Underlying <Undrlyg>	[0..*]	Only 1 occurrence permissible, i.e. DK cardinality is [1..1]
++	OriginalPaymentInformationAndCancellation <OrgnlPmtInfAndCxl>	[0..*]	Recall data on the PaymentInf level (mandatory group) May only be used once per message according to DK
+++	Case <Case>	[0..1]	Account holder data (mandatory group)
++++	Identification <Id>	[1..1]	Recall reference (mandatory)
++++	Creator <Cretr>	[1..1]	
+++++	Party <Pty>	[1..1]	
+++++	Name <Nm>	[0..1]	Account holder presenter
+++++	Identification <Id>	[0..1]	Mandatory group due to IBAN
+++++	OrganisationIdentification <OrgId>	[1..1] or PrvtId	
+++++	AnyBIC <AnyBIC>	[0..1]	
+++++	Other <Othr>	[0..*]	
+++++	Identification <Id>	[1..1]	IBAN of account holder for mapping (mandatory)
+++	OriginalPaymentInformationIdentification <OrgnlPmtInfId>	[1..1]	Original payment information Id for mapping (mandatory)
+++	OriginalGroupInformation <OrgnlGrpInf>	[0..1]	Reference to original message (mandatory group)
++++	OriginalMessageIdentification <OrgnlMsgId>	[1..1]	Original message Id for mapping (mandatory)
++++	OriginalMessageNameIdentification <OrgnlMsgNmId>	[1..1]	Original message type to distinguish between CT or SDD for mapping <ul style="list-style-type: none"> <li>• pain.001</li> <li>• pain.008 or</li> <li>• optionally: use version number pain.001.003.03 (version number not for mapping)</li> </ul>
+++	NumberOfTransactions <NbOfTx>	[0..1]	Original number of transactions in the logical file (bulk); mandatory if used in the original message
+++	ControlSum <CtrlSum>	[0..1]	Original sum in the logical file (bulk); mandatory if used in original message
+++	PaymentInformationCancellation <PmtInfCxl>	[0..1]	<b>Mandatory</b> <ul style="list-style-type: none"> <li>• <b>true</b>: recall entire payment information bulk (= logical file) (no transaction details)</li> <li>• <b>false</b>: recall specific transactions (transaction details mandatory)</li> </ul>
+++	CancellationReasonInformation <CxlRsnInf>	[0..1]	Only when <PmtInfCxl> <b>true</b> ; if not specified, standard "CUST" for SDD or "TECH" for SCT
++++	Reason <Rsn>	[0..1]	
+++++	Code <Cd>	[1..1] or <Prtry>	<b>SDD</b> : CUST, TECH or DUPL, in the case of <b>SCT</b> : <b>TECH</b> or DUPL possible

			If transaction recalled:
+++	TransactionInformation <TxInf>	[0..*]	<b>only false</b> in the case of <PmtInfCxl>
++++	OriginalInstructionIdentification <OrgnlInstrId>	[0..1]	Original instruction Id, mandatory if used in original message
++++	OriginalEndToEndIdentification <OrgnlEndToEndId>	[0..1]	Original end-to-end reference, mandatory for mapping
++++	OriginalInstructedAmount <OrgnlInstdAmt>	[0..1]	Original sum mandatory for transaction recall
++++	OriginalRequestedExecutionDate <OrgnlReqdExctnDt>	[0..1]	Original execution date in the case of <b>SCT</b> (mandatory for mapping)
++++	OriginalRequestedCollectionDate <OrgnlReqdColltnDt>	[0..1]	Original execution date in the case of <b>SDD</b> (mandatory for mapping)
++++	CancellationReasonInformation <CxlRsnInf>	[0..*]	If not specified, standard "CUST" for SDD or "TECH" for SCT
+++++	Reason <Rsn>	[0..1]	
++++++	Code <Cd>	[1..1] or <Prtry>	<b>SDD:</b> CUST, TECH or DUPL <b>SCT:</b> TECH or DUPL possible
++++	OriginalTransactionReference <OrgnlTxRef>	[0..1]	
+++++	MandateRelatedInformation <MndtRltdInf>	[0..1]	
++++++	MandateIdentification <MndtId>	[0..1]	Original mandate reference; (in the case of <b>SDD</b> , mandatory for transaction recall)
+++++	RemittanceInformation <RmtInf>	[0..1]	
++++++	Unstructured <Ustrd>	[0..1]	No more than 140 digits; if specified, then mapping
++++++	Structured <Strd>	[0..1]	Structured remittance information; if specified, then mapping
++++++	CreditorReferenceInformation <CdtrRefInf>	[0..1]	
+++++++	Type <Tp>	[0..1]	
+++++++	CodeOrProprietary <CdOrPrtry>	[1..1]	
+++++++	Code <Cd>	[1..1]	SCOR code (only to be completed if structured remittance information is used)
+++++++	Issuer <Issr>	[0..1]	Issuer
+++++++	Reference <Ref>	[0..1]	Structured remittance information
+++++	Debtor <Dbtr>	[0..1]	Original debtor (only <b>SDD</b> )
+++++	Name <Nm>	[0..1]	Debtor name of original <b>SDD</b> transaction
+++++	DebtorAccount <DbtrAcct>	[0..1]	Contra account for <b>SDD</b>
+++++	Identification <Id>	[1..1]	
++++++	IBAN <IBAN>	[1..1]	IBAN contra account (in the case of <b>SDD</b> , mandatory for transaction recall)
+++++	Creditor <Cdtr>	[0..1]	Original Creditor (only <b>SCT</b> )
++++++	Name <Nm>	[0..1]	Creditor name of original <b>SCT</b> transaction
+++++	CreditorAccount <CdtrAcct>	[0..1]	Contra account for <b>SCT</b>
+++++	Identification <Id>	[1..1]	
++++++	IBAN <IBAN>	[1..1]	IBAN contra account (in the case of <b>SCT</b> , mandatory for transaction recall)

## Example of file recall

```

<Assgnmt>
 <Id>Recall-message-1234</Id>
 <Assgnr>
 <Pty>
 <Nm>Miller Ltd</Nm>
 </Pty>
 </Assgnr>
 <Assgne>
 <Agt>
 <FinInstnId>
 <BICFI>HYVEDEMMXXX</BICFI>
 </FinInstnId>
 </Agt>
 </Assgne>
 <CreDtTm>2015-11T10:01:12</CreDtTm>
 <Undrlyg>
 <OrgnlPmtInfAndCxl>
 <Case>
 <Id>Recall-Reference-1234556</Id>
 <Cretr>
 <Pty>
 <Id>
 <OrgId>
 <Othr>
 <Id>DE2140700202700012345678</Id>
 </Othr>
 </OrgId>
 </Id>
 </Pty>
 </Cretr>
 </Case>
 <OrgnlPmtInfId>SCT-Bulk123</OrgnlPmtInfId>
 <OrgnlGrpInf>
 <OrgnlMsgId>SCT-Message987</OrgnlMsgId>
 <OrgnlMsgNmId>pain.001</OrgnlMsgNmId>
 <NbOfTxes>100</NbOfTxes>
 <CtrlSum>100.12</CtrlSum>
 <PmtInfCxl>true</PmtInfCxl>
 <CxlRsnInf>
 <Rsn>
 <Cd>TECH</Cd>
 </Rsn>
 </CxlRsnInf>
 </OrgnlGrpInf>
 </OrgnlPmtInfAndCxl>
 </Undrlyg>
</Assgnmt>

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