BNP PARIBAS

Appendix : Detailed Reporting Characteristics

Introduction

This appendix document is a transposition of the reporting requirements and keywords to the attention of our clients. It describes the structure of the transaction-related elements from the MT940 Reporting (Tag 61 and Tag 86) to contain the attributes as defined in our International Payments Product Offering.

As such, we provide definitions for all possible operation codes from the International Payments offer. We also paid attention to mention changes and evolutions brought by our new payment platform. Movement code changes are also described at the end of this document.

Legend:

All the models have a column "Key Word" indicating the key word and the format of the value provided after that key word. The value definition is explained here:

Structure	
nn	Maximum length (minimum is 1)
nn!	Fixed length
n*nn	Maximum number of lines times maximum line length

Types of characters allowed	
n	numeric digits (0 through 9) only
a	alphabetic letters (A through Z), upper case only
c	alphabetic letters (upper case) and digits only
h	hexadecimal letters A through F (upper case) and digits only
x	any character of the X permitted set (General FIN application set) upper and lower case allowed (SWIFT Character Set (X Character Set))
y	any character of the EDIFACT level A character set as defined in ISO 9735 upper case only (EDIFACT Level A Character Set (Y Character Set))
z	any character as defined by the Information Service (Information Service Character Set (Z Character Set))
d	decimals

Examples	
2n	up to 2 digits
3!a	exactly 3 uppercase letters
4*35x	up to 4 lines of up to 35 characters each
15d	15 digits with a decimal separator: 100,01 50,

GVC Reporting

All elements that could be new for the GVC:

Remark: Rules and codes are the same for GVC.

Field	Optional / Mandat.	Size	Coding rules
GVC	M	3n	GVC code of the operation → *see GVC Transactions Code List*
?00	O	1..27	Short description of table A510 linked to the Entry code of the operation. In MT940 Standard the narrative following the entry code in the key word /TYPE/ : → "/TYPE/nnn/**xxxxxxx**/" *No key word in GVC*
?20-29	O	1..27	Order of the elements provided in this definition must be respected (empty fields should not be displayed): "EREF+" followed by value from <EndToEndId> → /EREF/ "TR+" "KREF+" followed by value from <PmtInf><PmtInfId> → /PREF/ if present "DEBT+" followed by value from <Dbtr><Id><OrgId> or <PrvtId> => Id of the "SVWZ+" followed by value from <RmtInf> → /REMI/ if present "ABWA+" followed by value from <UltmtDbtr><Nm> → /ULTD/NAME/ "NBTR+" followed by number of transactions for Global debit → /NBTR/ "VACC+" followed by the Virtual Account → /VACC/ "XREF+" followed by the FX Cash Bundle Reference → /XREF/ "PURP+" followed by the purpose value. ▪ /PURP/CD/ or ▪ /PURP/ In case the MT940 Standard contains /PURP/CD/, this entire code word must be replaced by "PURP+" These fields are concatenated and then split over 14x27 (continued in ?60-63).

			If a new keyword is present (EREF+, KREF+…), it must start at the beginning of a new field (?20, ?21, ?22…) A new field must not always start with a new keyword if it continues information from a previous keyword. For example "SVWZ+ 140 characters" will be split in 6 fields. **REMARK** If currency conversion is present, the elements /OCMT/, /CHGS/ and /EXCH/ must be provided in the first 3 fields ?20, ?21 and ?22 The element do not have a corresponding keyword with a "+" at the end. The key words with slashes are used. The Order of the elements is different to the order in the standard Tag86 - OCMT - CHGS - EXCH For example: ?20/OCMT/FRF1000,/?21/CHGS/EUR2,1/?22/EXCH/1,0000000000000/
?30	O	12x	Counterparty BIC /BBK/ for an Outgoing Unitary /OBK/ for an Incoming - Absent in case of Outgoing Global
?31	O	1..34x	Counterparty Account Number → In MT940 Standard /INFO/ in case of Outgoing Unitary or Incoming Absent in case of Outgoing Global *No key word in GVC*
?32-33	O	1..27x	Counterparty name (split to 2x27) /BENM/NAME/ for an Outgoing (Unitary/Global) /ORDP/NAME/ for an Incoming *No key word in GVC*
?34	O	3n	Return Reason → /RTRN/ if present Value must be numerical, see Return Reason matching list *No key word in GVC*
?60-63	O	1..27	These fields are the continuation of field 20 to 29 (if not enough place available)

GVC Transactions Code List

SWIFT Movement Code	GVC Code	Movement	Description
781 796	201	Debit	Outgoing International Payment
778	051	Credit	Book to book payment
565 784 980	211	Credit	Incoming International Payment (or any credit linked to an international payment)

Reporting Characteristics

1. Outgoing International Payment (Unitary Booking)

1.1 Tag 61

The Tag 61 must be defined as described in the table below:

Field	Field	Long Max	Optional/ Mandatory	Description
61-1	Value Date	6!n	M	
61-2	Entry Date	[4!n]	M	
61-3	Debit/Credit Mark	2a	M	MT940: "D"
61-4	Funds Code	[1!a]	M	Note: This is applicable only to intraday reporting (MT942)
61-5	Amount	15d	M	Booked Amount
61-6	Transaction Type/Identification Code	1!a3!c	M	"**NTRF**"
61-7	Reference for the Account Owner	16x	M	EndToEndId of the client transaction Field: TRANS-E2E-ID (Leading 16 Characters)
61-8	Reference of the Account Servicing Institution	[//16x]	M	Bank Reference: Booking Reference in the Account Management System. Used for internal reconciliation BNP.
61-9	Supplementary Details	[34x]	M	Name of the Beneficiary Only the Beneficiary Name, not the AccountID

1.2 Tag 86

The Tag 86 must be defined as described in the table below:

Field	MT940 Standard Key Word	GVC Key Word	Long Max	Optional/ Conditional/ Mandatory	Description
86-1	/TYPE/3!n/10x/ or /EARM/3!n/10x/ for an earmark handling	?00	21	M	Description of the accounting entry code an label 3!n: Accounting entry code : Debit of Outgoing and Book-to-Book Payments : **781** (in SWIFT/STANDARD) or **201** (in GVC) Reversal of an outgoing payment: **565** (in SWIFT/STANDARD) 10x : Short description of the accounting entry
86-2	/CODE/2a/3n/	N.A.	13	M	Local operation code for the country if any. Else "000"
86-3	/OCMT/3!a15d/	?20-22/OCMT/	25	C	Original amount and currency requested for debit booking on the originator account. **Condition:** Only present if currency conversion was done.
86-4	/EXCH/12d/	?20-22/EXCH/	19	C	Exchange rate applied on the original amount to described the amount debit on the originator account. **Condition:** Only present if currency conversion was done.
86-7	/REMI/140x/	?20-29SVWZ+	147	O	Remittance information of the instruction. If empty, key word is not reported.
86-8	/EREF/35x/	?20-29EREF+ (or?60-63)	42	M	Content of TRANS-E2E-ID. Represents the EndToEndId of the incoming XML payment or the Tag 21 of the MT101.
86-9	/TR/17x/	?20-29/TR/ (or?60-63)	22	O	Internal Transaction Reference attributed
86-10	/IREF/35x/	N.A.	42	O	Content of INSTRUCTION-ID. Represents the InstructionId of the incoming XML payment : filled with IPA reference. If empty, key word is not reported.
86-11	/PREF/35x/	?20-29KREF+	42	O	Content of PAYMENT-ID. Represents the PaymentInformationId of the incoming XML bulk.

		(or?60-63)			If empty, key word is not reported.
86-12	**/BENM/NAME/**70x/	**?32-33**	83	M	Contents of the Beneficiary Name. If empty, key word is not reported. It is marked as "Confidential" in case of salary payment.
86-13	**/ULTD/NAME/**	**?20-29ABWA+** (or?60-63)	82	O	Contents of *UltimateDebtor Name* element if any, else keyword isn't reported.
86-14	**/PURP/CD/**4a/	**?20-29** **PURP+'code'** (or?60-63)	42	O	Content of the Category Purpose if used by the client. (XML) If initiation was done in MT101: the value of the first presence of Tag 23E is provided. If value is 4 character long, value needs to be provided in sub-element **/CD/** In case of multiple PURP attached to the transaction, the PURP/CD/xxxx initiated by the client is reported. The additional PURP is reported apart, before //REMI//. Note : complete 4a values supported : INTC, URGP, SALA, TAXS, SSBE, SUPP, OTHR.
86-15	**/INFO/**34x**/**	**?31**	41	O	Contents of the Beneficiary Account
86-16	**/BBK/**35x**/**	**?30**	41	M	Beneficiary Bank Information as provided in the payment initiation. XML: CreditorAgent element. MT101: Tag 57A
86-17	**/URGP/**35X	**N.A.**	42	C	**Condition :** Only present if service level/ Priority is High.

2. Outgoing International Payment (Global Booking)

2.1 Tag 61

The Tag 61 must be defined as described in the table below:

Field	Field	Long Max	Optional/ Mandatory	Description
61-1	Value Date	6!n	M	
61-2	Entry Date	[4!n]	M	
61-3	Debit/Credit Mark	2a	M	MT940: "**D**"
61-4	Funds Code	[1!a]	M	Note: This is applicable only to intraday reporting (MT942)
61-5	Amount	15d	M	Booked Amount
61-6	Transaction Type/Identification Code	1!a3!c	M	"**NTRF**"
61-7	Reference for the Account Owner	16x	M	PaymentInformationId of the bulk debit Field: PAYMENT-ID (Leading 16 Characters)
61-8	Reference of the Account Servicing Institution	[//16x]	M	Bank Reference: Booking Reference in the Account Management System. Used for internal reconciliation BNP.
61-9	Supplementary Details	[34x]	M	Fixed value "**BATCHBOOKING**"

2.2 Tag 86

The Tag 86 must be defined as described in the table below:

Field	MT940 Standard Key Word	GVC Key Word	Long Max	Optional/ Conditional/ Mandatory	Description
86-1	/TYPE/3!n/10x/ or /EARM/3!n/10x/ for an earmark handling	?00	21	M	Description of the accounting entry code an label 3!n: **Accounting entry code : always 781 (in** SWIFT/STANDARD) and **201** (in GVC) 10x : Short description of the accounting entry
86-2	/CODE/2a/3n/	N.A.	13	O	Local operation code for the country if any. Else "000"
86-3	/OCMT/3!a15d/	?20-22/OCMT/	25	C	Original amount and currency requested for debit booking on the originator account. **Condition:** Only present if currency conversion was done.
86-4	/EXCH/12d/	?20-22/EXCH/	19	C	Exchange rate applied on the original amount to described the amount debit on the originator account. **Condition:** Only present if currency conversion was done.
86-6	/NBTR/10!n/	?20-29NBTR+ (or?60-63)	16	M	Defines the number of transactions included in the globalised booking.
86-8	/PREF/35x/	?20-29KREF+ (or?60-63)	42	M	Content of PAYMENT-ID. Represents the PaymentInformationId of the incoming XML bulk or the Tag 21R of the MT101. For global booking this value must be provided by the rules of the initiation format.
86-9	/TR/17x/	?20-29/TR/ (or?60-63)	22	O	Transaction reference (Compostage) Internal Reference attributed to the transaction
86-10	/ULTD/NAME/70x/	?20-29ABWA+ (or?60-63)	82	O	Contents of *UltimateDebtor Name* element if provided by the originator. If empty, key word is not reported.
86-11	/PURP/CD/4a/	?20-29 /PURP+'code'	47	O	Content of the Category Purpose if used by the client. (XML)

		(or?60-63)			If initiation was done in MT101: the value of the first presence of Tag 23E is provided. If value is 4 character long, value needs to be provided in sub-element **/CD/** In case of multiple PURP attached to the transaction, the PURP/CD/xxxx initiated by the client is reported. Note : complete 4a values supported : INTC, URGP, SALA, TAXS, SSBE, SUPP, OTHR.
86-7	**/URGP/**	**N.A.**	42	C	**Condition :** Only present if service level/ Priority is High and specific PURP/CD is used by the client.

3. Incoming International Payment (Unitary Booking)

3.1 Tag 61

The Tag 61 must be defined as described in the table below:

Field	Field	Long Max	Optional/ Mandatory	Description
61-1	Value Date	6!n	M	
61-2	Entry Date	[4!n]	M	
61-3	Debit/Credit Mark	2a	M	« **C** »
61-4	Funds Code	[1!a]	M	Note: This is applicable only to intraday reporting (MT942)
61-5	Amount	15d	M	Booked Amount
61-6	Transaction Type/Identification Code	1!a3!c	M	"**NTRF**"
61-7	Reference for the Account Owner	16x	M	Senders reference: If the Tag 70 of the incoming MT101 contains a keyword /ROC/ this value must be used. If not, the value used must be the Tag 20 of the MT103.
61-8	Reference of the Account Servicing Institution	[//16x]	M	Bank Reference: Booking Reference in the Account Management System. Used for internal reconciliation BNP.
61-9	Supplementary Details	[34x]	M	Name of the Originator

3.2 Tag 86

The Tag 86 must be defined as described in the table below:

Field	MT940 Standard Key Word	GVC Key Word	Long Max	Optional/ Conditional/ Mandatory	Description

86-1	**/TYPE/**3!n/10x**/** or **/EARM/**3!n/10x/ for an earmark handling	**?00**	21	M	Description of the accounting entry code an label
					3!n: Accounting entry code :
					  Incomings payment: **always 784** (in SWIFT/STANDARD), and **211** (in GVC).
					  Credit of a book-to-book payment: **778** (in SWIFT/STANDARD), and **051** (in GVC).
					10x : Short description of the accounting entry

86-2	**/CODE/**2a/3n/	**N.A.**	13	M	Local operation code for the country if any. Else "000"
86-3	**/OCMT/**3!a15d/	**?20-22/OCMT/**	25	C	Original amount and currency requested for debit booking on the originator account. **Condition:** Only present in case of currency conversion.
86-4	**/EXCH/**12d/	**?20-22/EXCH/**	19	C	Exchange rate applied on the original amount to described the amount debit on the originator account. **Condition:** Only present in case of currency conversion.
86-5	**/CHGS/**3!a15d/	**?20-29/CHGS/**	25	C	Charges applied to the booking of the transaction by the correspondent bank. The amount is calculated by the difference between the initiated payment and the received amount.
86-7	**/REMI/**140x/	**?20-29SVWZ+** (or?60-63)	147	O	Remittance information of the instruction. Tag 70 of the MT103 If empty, key word is not reported. If MTS account rerouting service is applied, MTS will populate the /REMI/ field with the original bank account number preceded by **/OBAC/**. This is not included in the Atlas model.
86-8	**/VACC/**34x**/**	**?20-29/VACC/**	41	C	Virtual Account Reference Beneficiary account used by the ordering party to execute a credit transfer. If empty, key word is not reported.

86-10	**/ORDP/NAME/**70x/	**?32-33**	83	O	Contents of the Ordering Party Name. Tag 50a of the MT103 If empty, key word is not reported.
86-11	**/PURP/CD/**4a/	**?20-29** **/PURP+'code'** (or?60-63)	42	O	Content of the Category Purpose: Value of the first presence of Tag 23E is provided. If value is 4 character long, value needs to be provided in sub-element /CD/ In case of multiple PURP attached to the transaction, the PURP/CD/xxxx initiated by the client is reported. The additional PURP is reported apart, before //REMI//. If empty, key word is not reported. Note : complete 4a values supported : INTC, URGP, SALA, TAXS, SSBE, SUPP, OTHR.
86-12	**/INFO/**35x/	**?31**	42	O	Site legal Information Account number of the originator.
86-13	**/OBK/**35x/	**?30**	41	M	Ordering Bank Information as provided in the payment initiation. MT103: Tag 52A
86-14	**/URGP/**35X	**N.A.**	42	C	**Condition :** Only present if service level/ Priority is High

4. Re-credit of a rejected outgoing International Payment (Unitary Booking)

4.1 General

This model describes the Tag 61 and 86 for the re-credit of rejected outgoing international payments. There is no link to the booking mode of the original outgoing transactions. The booking mode is a unitary booking mode.

4.2 Tag 61

The Tag 61 must be defined as described in the table below:

Field	Field	Long Max	Optional/ Mandatory	Description
61-1	Value Date	6!n	M	
61-2	Entry Date	[4!n]	M	
61-3	Debit/Credit Mark	2a	M	« C »
61-4	Funds Code	[1!a]	M	Note: This is applicable only to intraday reporting (MT942)
61-5	Amount	15d	M	Booked Amount
61-6	Transaction Type/Identification Code	1!a3!c	M	"**NTRF**"
61-7	Reference for the Account Owner	16x	M	Senders reference Tag20 of MT103
61-8	Reference of the Account Servicing Institution	[//16x]	M	Bank Reference: Booking Reference in the Account Management System (for internal reconciliation BNP).
61-9	Supplementary Details	[34x]	M	

4.3 Tag 86

The Tag 86 must be defined as described in the table below:

Field	MT940 Standard Key Word	GVC Key Word	Long Max	Optional/ Conditional/ Mandatory	Description
86-1	**/TYPE/**3!n/10x/ **or** **/EARM/**3!n/10x/ for an earmark handling	**?00**	21	M	Description of the accounting entry code an label 3!n: Accounting entry code : **always 980.** 10x : Short description of the accounting entry
86-2	**/CODE/**2a/3n/	N.A.	13	M	Local operation code for the country if any. Else "000"
86-3	**/OCMT/**3!a15d/	**?20-22/OCMT/**	25	C	Original amount and currency requested for credit booking on the creditor account. **Condition:** Only present if currency conversion was done.
86-4	**/EXCH/**12d/	**?20-22/EXCH/**	19	C	Exchange rate applied on the original amount to described the amount credited on the creditor account. **Condition:** Only present if currency conversion was done.
86-7	**/REMI/**140x/	**?20-29SVWZ+** (or?60-63)	147	O	Remittance information of the instruction. If empty, key word is not reported.
86-8	**/EREF/**35x/	**?20-29EREF+** (or?60-63)	42	M	Contains the reference of the original payment or the Tag 21 of the MT101.
86-9	**/RTRN/**4a/	**?34**	11	M	Return Reason Code (ISO Codes are listed at the end of this appendix)
86-10	**/TR/**17x/	**?20-29/TR/** (or?60-63)	22	M	Internal Reference attributed to the transaction
86-11	**/IREF/**35x/	N.A.	42	O	Content of INSTRUCTION-ID. Represents the InstructionId of the original payment.

					If empty, key word is not reported.
86-12	**/BENM/NAME/**70x/	**?32-33**	83	M	Contents of the Beneficiary Name of the initial transaction If empty, key word is not reported.
86-13	**/ULTD**/**NAME**/	**?20-29ABWA+** (or?60-63)	82	O	Contents of *UltimateDebtor Name* element if any, else keyword isn't reported.
86-14	**/PURP/CD/**4a/	**?20-29** **/PURP+'code'** (or?60-63)	42	O	Content of the Category Purpose if used by the client. (XML) If initiation was done in MT101: the value of the first presence of Tag 23E is provided. In case of multiple PURP attached to the transaction, the PURP/CD/xxxx initiated by the client is reported. The additional PURP is reported apart, before //REMI//. If empty, key word is not reported.
86-15	**/BBK/**35x**/**	**?30**	41	M	Beneficiary Bank Information as provided in the original payment initiation. XML: CreditorAgent element MT101: Tag 57A
86-16	**/INFO/**34x**/**	**?31**	41	O	Contents of the Beneficiary Account of the original payment initiation

Glossary

Term	Description
TRANS-E2E-ID	Transaction Reference as known by the customer sending the payment initiation. In XML known as the EndToEndId.
EVENT-REF-P	Mistral Reference at bulk level as assigned by GCH / ITL
EVENT-REF-T	Mistral Reference at transaction level as assigned by GCH / ITL
FXCASH-REFERENCE	Reference used for the booking in the FX+Cash Systems
INSTANCE-REF	Unique reference assigned by the Payment Engine, this is the so called IPAS Reference
MATCH-REF	Reference of the authorisation as received in the authorisation feedback
MINOS-REFERENCE	Currently filled in with the same reference as the Instance-ref
PAYMENT-ID	Reference of the bulk as known by the customer sending the transaction. In XML known as the PaymentInformationID In MT101 known as the field 21R
RELATED-PARENT-TRN	Reference of the parent transaction (useful in case of child) for the reconciliation on the bulk intermediary account
REMITTANCE-VALUE	Remittance information of the transaction. Also known as the free communication. Maximum 140 characters
SENDERS Reference	Reference provided by the sending bank in case of incoming SWIFT message (Field 20 of the MT103 / 202). Generally populated by the client reference provided by the originator of the payment initiation.
CLEARING-SYSTEM-ID	Infrastructure through which the settlement instruction is addressed. Allows identification if it handles a ACH or NDM payment

Return Reason matching list (ISO Codes)

ISO Codes	GVC Code	ISO Name	Annotation
AC01	901	IncorrectAccountNumber	Account number is incorrect (invalid IBAN)
AC04	902	ClosedAccountNumber	Account is closed
AC06	903	BlockedAccount	Account is frozen
AG01	904	TransactionForbidden	Payment type is not allowed for this account type
AG02	905	InvalidBankOperationCode	Invalid transaction code or incorrect data format / wrong sequence type
AM04	906	InsufficientFunds	Return due to insufficient funds
AM05	907	Duplication (Duplicate Collection/Entry)	Duplicate collection/entry
BE04	908	MissingCreditorAddress	Payee's address is missing or incomplete (in the case of a direct debit)
MD01	909	NoMandate (No Valid Mandate / Unauthorised Transaction)	No valid mandate / no valid authorisation
MD02	910	MissingMandatoryInformation InMandate	Mandatory information incorrect or incomplete
FF01	911	InvalidFileFormatForOther ReasonThanGroupingIndicator	Data format is invalid
MD06	912	RefundRequestByEnd- Customer	Refund request by payer
MD07	913	EndCustomerDeceased	Account holder is deceased
MS02	914	NotSpecifiedReason Customer Generated	Miscellaneous reasons
MS03	914	NotSpecifiedReason Agent Generated	Miscellaneous reasons
NARR	914	Narrative	Miscellaneous reasons
RC01	915	BankIdentifierIncorrect	Bank code is incorrect (invalid BIC)
RR01	917	Missing Debtor Account or Identification	Refusal because of regulatory reasons
RR02	917	Missing Debtor Name or Address	Refusal because of regulatory reasons
RR03	917	Missing Creditor Name or Address	Refusal because of regulatory reasons
RR04	917	Regulatory Reason	Refusal because of regulatory reasons
SL01	918	Specific Service offered by Debtor Bank	Specific Service offered by Debtor Bank
BE05	928	UnrecognisedInitiatingParty	Unrecognised initiating party
AC13	930	InvalidDebtorAccountType	The payer is a consumer
FF05	931	InvalidLocalInstrumentCode	Incorrect direct debit type
DNOR	932	Debtor bank is not registered	The bank of the debtor is not registered in the CSM
CNOR	933	Creditor bank is not registered	The bank of the debtor is not registered in the CSM