

# **SEPA CREDIT TRANSFER Customer to bank IMPLEMENTATION GUIDELINES**

**pain.001.001.03**

**pain.002.001.03**

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## **Disclaimer**

These guidelines may be subject to changes. Maximum effort has been taken to ensure the information in this publication is accurate. However, SLSP shall not be liable for any errors, inaccuracies or omissions in the contents of this publication.

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# 1. SEPA IMPLEMENTATION GUIDELINES

## 1.1. Background

The Single Euro Payments Area (SEPA) stands for the European Union (EU) payments integration initiative.

In February 2012, the European legislator adopted the 'Regulation (EU) No 260/2012 establishing technical and business requirements for credit transfers and direct debits in euro and amending Regulation (EC) No 924/2009' (the SEPA Regulation), which defines 1 February 2014 as the deadline in the euro area for compliance with the core provisions of this Regulation. Effectively, this means that as of these dates, existing national euro credit transfer and direct debit schemes will be replaced by SEPA Credit Transfer (SCT) and SEPA Direct Debit (SDD).

SEPA currently consists of the 27 EU Member States plus Iceland, Norway, Liechtenstein, Switzerland and Monaco. Within SEPA, bank customers can make electronic euro payments across 32 countries under the same basic rights and obligations.

## 1.2. General description

The purpose of this SEPA customer-to-bank Implementation Guidelines is to describe the usage of the ISO 20022 Payment Initiation message (Customer-to-Bank) in SLSP.

This document sets out rules for implementing the customer-to-bank credit transfer and direct debit ISO 20022 XML message standards based on

- ISO 20022 **XML message pain.001.001.03**:
  - o version 6.1 of the SEPA Credit Transfer (SCT) Rulebook. The SCT Rulebook version 6.1 takes effect on 17 November 2012
  - o version 7.0 of the SEPA Credit Transfer (SCT) Rulebook. The SCT Rulebook version 7.0 takes effect on 1 February 2014.
  - o SEPA Credit Transfer C2B Implementation Guidelines Version 8.0 Approved – November 2014

### Character Set

The UTF8 character encoding standard must be used in the UNIFI messages.

The Latin character set, commonly used in international communication, must be used.

It contains the following characters:

a b c d e f g h i j k l m n o p q r s t u v w x y z  
A B C D E F G H I J K L M N O P Q R S T U V W X Y Z  
0 1 2 3 4 5 6 7 8 9  
/ - ? : ( ) . , ' +  
Space

Note: the above is about characters that can be used within the tags. For the message itself also other characters (especially < and >) can be used.

The following character will be blanked out in the channels if used: \_ ~

Character Space is not allowed within the XMLtags with ID, e.g. <InstrId>, <MsgId>, <EndToEndId>, etc.

## 2. SEPA CREDIT TRANSFER IN SLSP

Originator can communicate with SLSP bank in two types of format:

- current format used
- new ISO20022 format pain.001.001.03

While there are no changes in current formats from client perspective, the document will describe only pain.001.001.03.

## 3. PAYMENT MESSAGE STRUCTURE PAIN.001

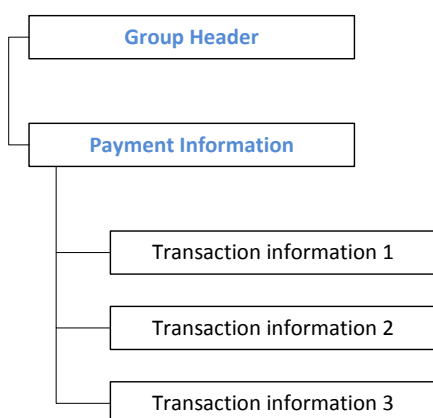
Originator can communicate with SLSP bank in ISO20022 format pain.001.01.03 as SEPA Credit Transfer accepting these rules:

- Originator initiates pain.001.001.03 only by FileTransfer or Import file as a Bulk Payment
- A Bulk Payment relates to one Originator account to be debited for the total amount, and more than one Beneficiary account to be credited, each for an individually specified amount
- Originator uses pain.001.001.03 for standard payments (D+1) as well as urgent payments (D+0)
- Originator uses pain.001.001.03 for definition of payment re-processing

**ISO 20022 XML message pain.001.001.03** is based on version 6.1 of the SEPA Credit Transfer Rulebook (or version 7.0 of the SEPA Credit Transfer Rulebook)

### 3.1. Message content

Payment initiation message pain.001 is composed of three parts: Group Header, Payment Information and Credit Transfer Transaction Information.



#### Group Header – part 1

Group Header is presented only once. It contains common identifying elements to the entire message such as MessageIdentification, CreationDateAndTime...

#### Payment Information – part 2

Payment Information contains information related to the debit side of the transaction. This information can include for example Debtor, Debtor Account, Payment Type Information and Requested Execution Date.

#### Credit Transfer Transaction Information – part 3

Credit Transfer Transaction Information is part of the Payment Information part, and is mandatory and can be repetitive. It contains information related to the credit side of the transaction, such as Creditor, Creditor Agent and RemittanceInformation.

From a business perspective, customer-to-bank Credit Transfer Instructions may be initiated as single or Bulk Payments. A single payment relates to one Originator account to be debited by a specified amount, and one Beneficiary account to be credited. A Bulk Payment relates to one Originator account

to be debited for the total amount, and more than one Beneficiary account to be credited, each for an individually specified amount.

## Message structure

The description of the XML document models can be found in a number of schemes. A specific description language (XSD) is used in those schemes. The schemes make it possible to give a description of the tags in the document, the structure and sequence of those elements (hierarchy of tags) as well as the codes which are allowed for some specific data, the number of possible cases, the obligatory or optional character of some of the data, etc.

The general XSD for pain.001.001.03 can be downloaded from:

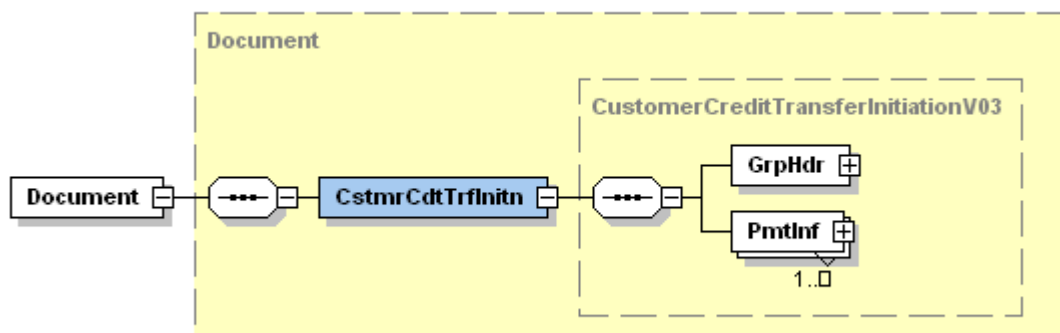
<http://www.europeanpaymentscouncil.eu/index.cfm/knowledge-bank/epc-documents/sepa-credit-transfer-scheme-customer-to-bank-implementation-guidelines-version-8/>

A file containing an XML- pain.001.001.03 message has the following structure:

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <CstmrCdtTrfInitn>
    message content...
  </CstmrCdtTrfInitn>
</Document>
```

## Message elements

### 0.0 CustomerCreditTransferInitiation



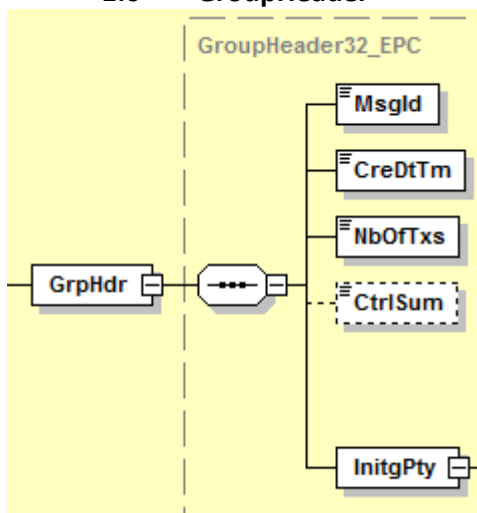
XML tag: <CstmrCdtTrfInitn>

Occurrence: [1..1]

Definition: Root element

Type: The CustomerCreditTransferInitiation block is composed of the following CustomerCreditTransferInitiationV03 element(s):

## 1.0 GroupHeader



XML tag: <GrpHdr>

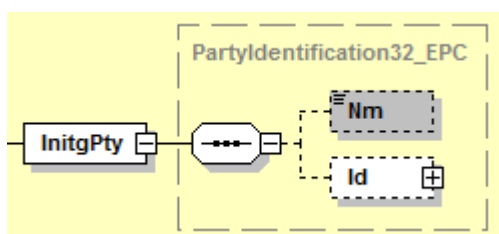
Occurence: [1..1]

Definition: Root element

Type The GroupHeader block is composed of the following GroupHeader element(s):

| Message Item          | <XMLTag>   | Mult.  | Type                                        | SLSP usage |
|-----------------------|------------|--------|---------------------------------------------|------------|
| MessageIdentification | <MsgId>    | [1..1] | Max35Text                                   | Y          |
| CreationDateTime      | <CreDtTm>  | [1..1] | ISODateTime                                 | Y          |
| NumberOfTransactions  | <NbOfTxs>  | [1..1] | Max15NumericText                            | Y          |
| ControlSum            | <CtrlSum>  | [0..1] | DecimalNumber<br>TotalDig: 11<br>FracDig: 2 | Y          |
| InitiatingParty       | <InitgPty> | [1..1] | Chapter 1.1                                 | Y          |

## 1.1 InitiatingParty



XML tag: <InitgPty>

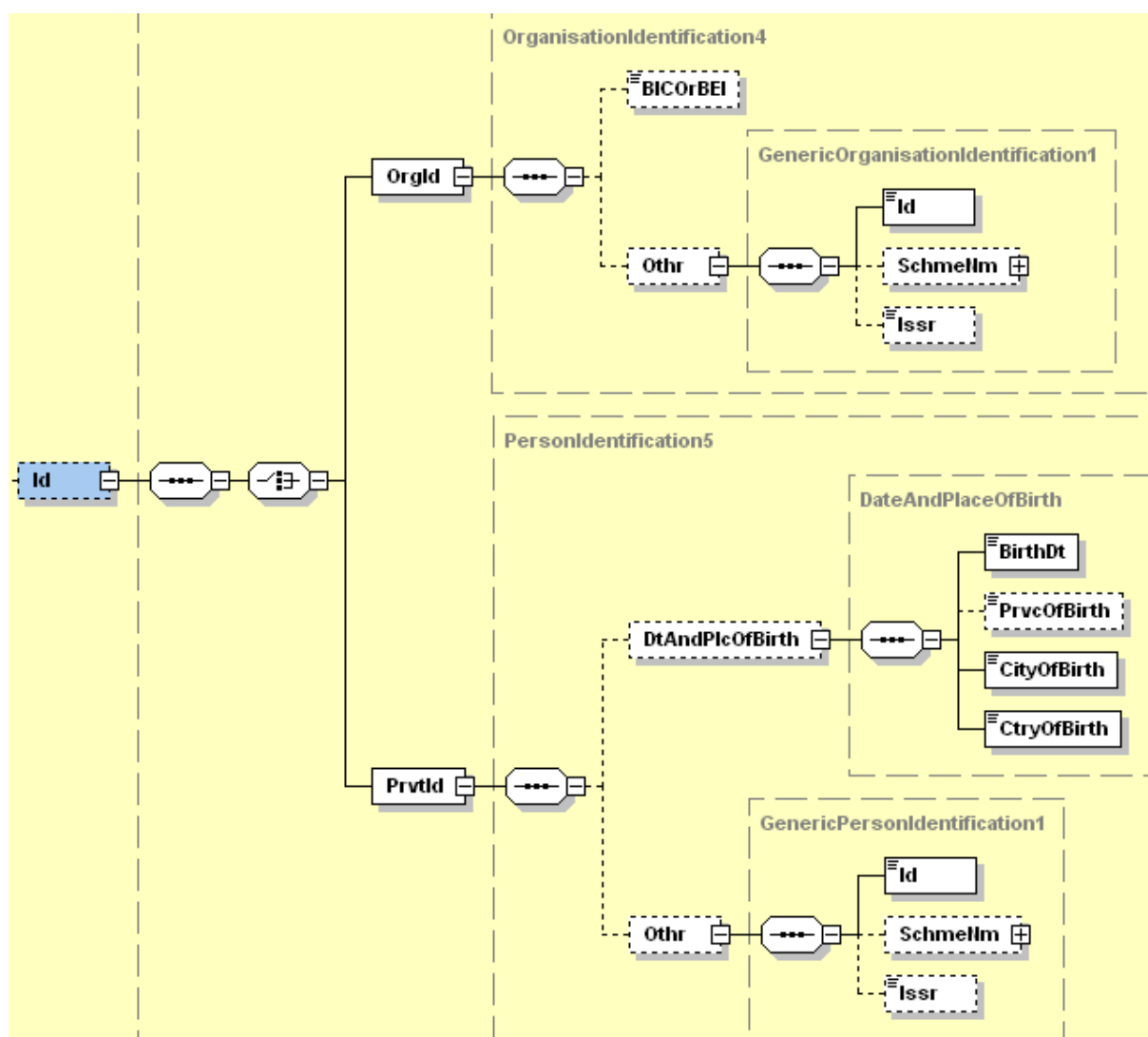
Occurence: [1..1]

Definition: Party that initiates the payment.

Type This message item is composed of the following elements:

| Message Item   | <XMLTag> | Mult.  | Type        | SLSP usage |
|----------------|----------|--------|-------------|------------|
| Name           | <Nm>     | [0..1] | Max70Text   | Y          |
| Identification | <Id>     | [0..1] | Chapter 1.2 | Y          |

## 1.2 Identification



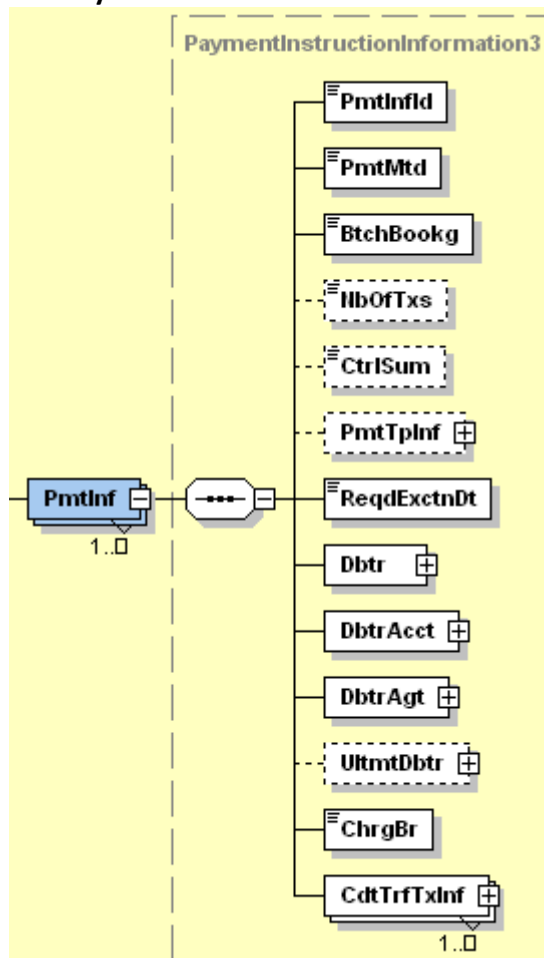
| Message Item               | <XMLTag>          | Mult.  | Type             | SLSP usage |
|----------------------------|-------------------|--------|------------------|------------|
| Identification             | <Id>              | [0..1] |                  | Y          |
| OrganizationIdentification | <OrgId>           | [1..1] |                  | Y          |
| BICorBEI                   | <BICorBEI>        | [0..1] | AnyBICIdentifier | Y          |
| Other                      | <Othr>            | [0..1] |                  | Y          |
| Identification             | <Id>              | [1..1] | Max35Text        | Y          |
| SchemeName                 | <SchmeNm>         | [0..1] | Cd/Prtry         | Y          |
| Issuer                     | <Issr>            | [0..1] | Max35Text        | Y          |
| PrivateIdentification      | <PrvtId>          | [1..1] |                  | Y          |
| DtAndPlcOfBirth            | <DtAndPlcOfBirth> | [0..1] |                  | Y          |
| BirthDate                  | <BirthDt>         | [1..1] | ISODate          | Y          |
| ProvinceOfBirth            | <PrvcOfBirth>     | [0..1] | Max35Text        | Y          |
| CityOfBirth                | <CityOfBirth>     | [1..1] | Max35Text        | Y          |
| CountryOfBirth             | <CtryOfBirth>     | [1..1] | CountryCode      | Y          |
| Other                      | <Othr>            | [0..1] |                  | Y          |



|                |           |        |           |   |
|----------------|-----------|--------|-----------|---|
| Identification | <Id>      | [1..1] | Max35Text | Y |
| SchemeName     | <SchmeNm> | [0..1] | Cd/Prtry  | Y |
| Issuer         | <Issr>    | [0..1] | Max35Text | Y |

Usage: 'OrganisationIdentification': Either 'BIC or BEI' or one occurrence of 'Other' is allowed.  
'PrivateIdentification': Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.

## 2.0 PaymentInformation

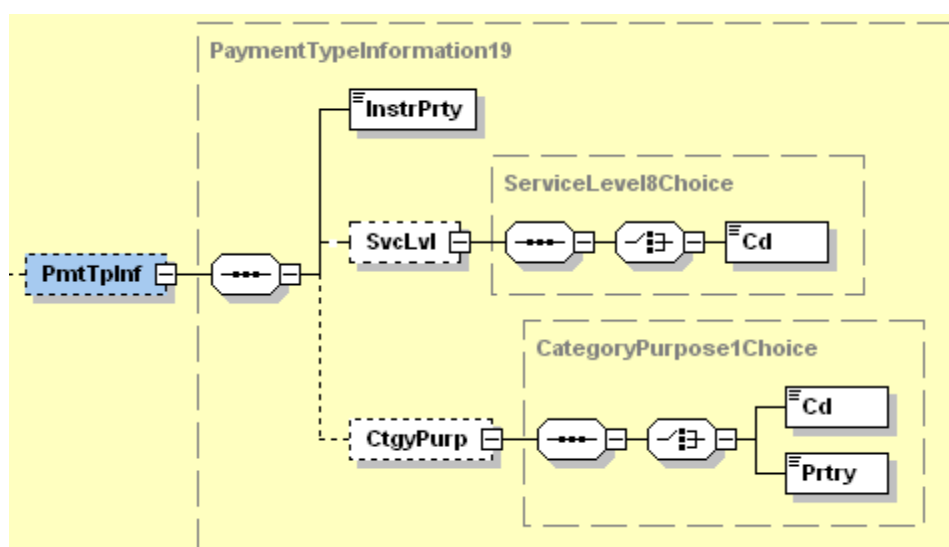


XML tag: <PmtInfd>  
Occurence: [1..n]  
Definition: Set of characteristics that applies to the debit side of the payment transactions included in the credit transfer initiation.

| Message Item                     | <XMLTag>    | Mult.  | Type                   | SLSP usage |
|----------------------------------|-------------|--------|------------------------|------------|
| PaymentInformationIdentification | <PmtInfd>   | [1..1] | Max35Text              | Y          |
| PaymentMethod                    | <PmtMtd>    | [1..1] | Code                   | Only TRF   |
| BatchBooking                     | <BtchBookg> | [1..1] | TrueFalseIndicat<br>or | Only false |
| NumberOfTransactions             | <NbOfTx>    | [0..1] | Max15NumericT<br>ext   | Y          |

|                                      |                |        |                                             |           |
|--------------------------------------|----------------|--------|---------------------------------------------|-----------|
| ControlSum                           | <CtrlSum>      | [0..1] | DecimalNumber<br>TotalDig: 11<br>FracDig: 2 | Y         |
| PaymentTypeInformation               | <PmtTpInf>     | [0..1] | Chapter 2.1                                 | Y         |
| RequestedExecutionDate               | <ReqdExctnDt>  | [1..1] | ISODate                                     | Y         |
| Debtor                               | <Dbtr>         | [1..1] | Chapter 2.2                                 | Y         |
| DebtorAccount                        | <DbtrAcct>     | [1..1] | Chapter 2.3                                 | Y         |
| DebtorAgent                          | <DbtrAgt>      | [1..1] | Chapter 2.4                                 | Y         |
| UltimateDebtor                       | <UltmtDbtr>    | [0..1] | Chapter 2.5                                 | Y         |
| ChargeBearer                         | <ChrgBr>       | [1..1] | Code                                        | Only SLEV |
| CreditTransferTransactionInformation | <CrdtTrfTxInf> | [1..1] | Chapter 3.0                                 |           |

## 2.1 PaymentTypeInformation



XML tag: <PmtTpInf>

Occurrence: [0..1]

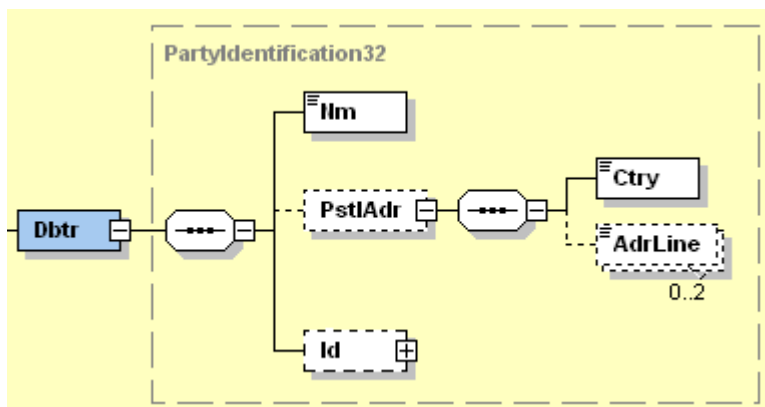
Definition: Set of elements used to further specify the type of transaction..

| 3.0 Message Item    | <XMLTag>    | Mult.  | Type    | SLSP usage                                             |
|---------------------|-------------|--------|---------|--------------------------------------------------------|
| InstructionPriority | <InstrPrty> | [1..1] | Code    | NORM for standard payments or HIGH for urgent payments |
| ServiceLevel        | <SvcLvl>    | [0..1] |         |                                                        |
| Code                | <Cd>        | [1..1] | Code    | SEPA for standard payments or URGP for urgent payment  |
| CategoryPurpose     | <CtgyPurp>  | [0..1] | Code or |                                                        |

|      |      |        |             |             |
|------|------|--------|-------------|-------------|
|      |      |        | Proprietary |             |
| Code | <Cd> | [1..1] | Code        | See Annex 3 |

Usage: Value 'HIGH' or 'URGP' either on level of Payment Information or Credit Transfer Transaction Information can be used to speed up the payment processing

### 3.1 Debtor



XML tag: < Dbtr >

Occurence: [1..1]

Definition: Party whose account is debited with the payment.

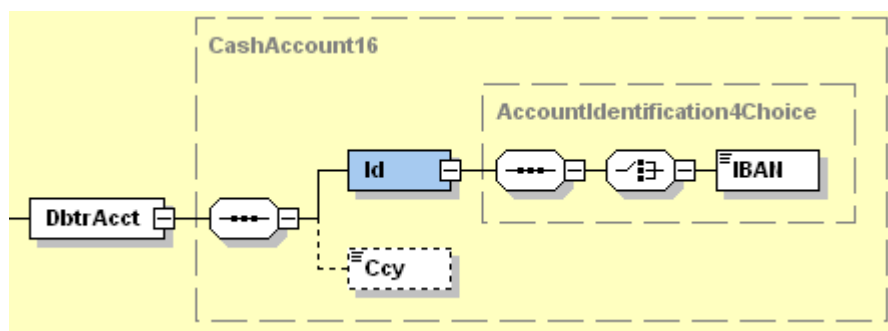
| Message Item   | <XMLTag>  | Mult.  | Type        | SLSP usage |
|----------------|-----------|--------|-------------|------------|
| Name           | <Nm>      | [1..1] | Max70Text   | Y          |
| PostalAddress  | <PstlAdr> | [0..1] |             | Y          |
| Country        | <Ctry>    | [1..1] | CountryCode | Y          |
| AddressLine    | <AdrLine> | [0..2] | Max70Text   |            |
| Identification | <Id>      | [0..1] | Chapter 1.2 | Y          |

Usage: 'Name' is limited to 70 characters in length

'OrganisationIdentification': Either 'BIC' or 'BEI' or one occurrence of 'Other' is allowed.

'PrivateIdentification': Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.

### 3.2 DebtorAccount



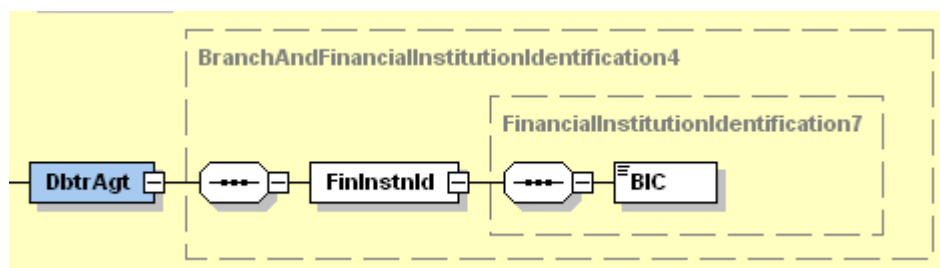
XML tag: < DbtrAcct >

Occurence: [1..1]

Definition: Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.

| Message Item   | <XMLTag> | Mult.  | Type               | SLSP usage |
|----------------|----------|--------|--------------------|------------|
| Identification | <Id>     | [1..1] | IBAN2007Identifier |            |
| Currency       | <Ccy>    | [0..1] | Code               | Only EUR   |

### 3.3 DebtorAgent



XML tag: < DbtrAgt>

Occurence: [1..1]

Definition: Financial institution servicing an account for the debtor

| Message Item | <XMLTag> | Mult.  | Type          | SLSP usage    |
|--------------|----------|--------|---------------|---------------|
| BIC          | <BIC>    | [1..1] | BICIdentifier | Only GIBASKBX |

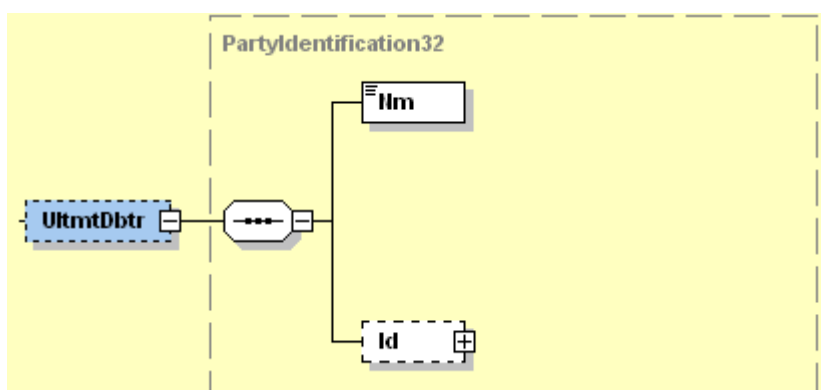
From 1st of February 2016 also following is possible for SLSP usage:

```

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

```

### 3.4 UltimateDebtor



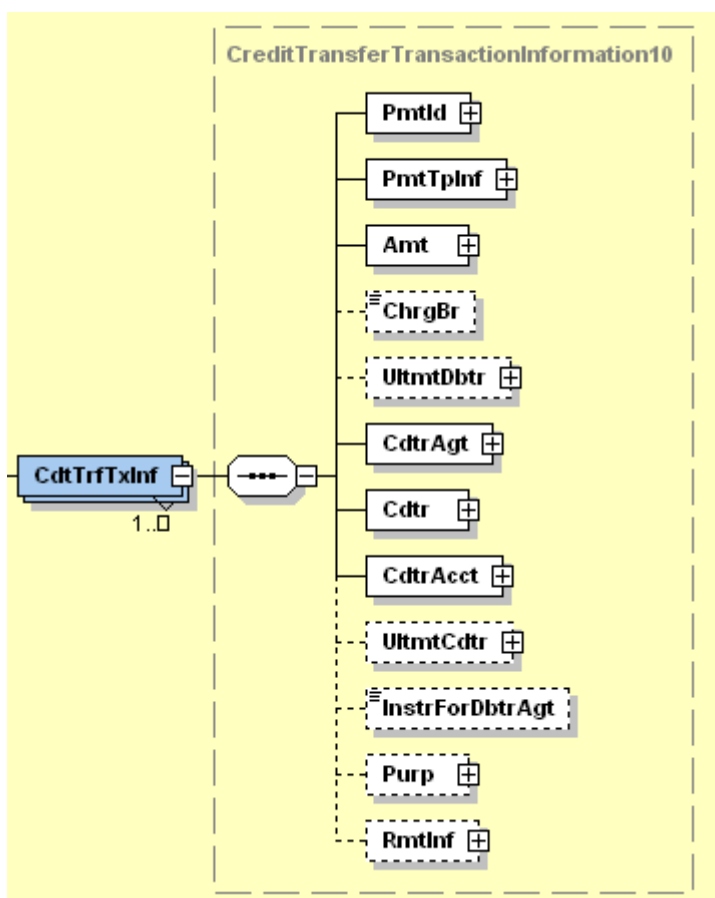
XML tag: < UltmtDbtr >

Occurence: [0..1]

Definition: Ultimate party that owes an amount of money to the (ultimate) creditor.

| Message Item   | <XMLTag> | Mult.  | Type        | SLSP usage |
|----------------|----------|--------|-------------|------------|
| Name           | <Nm>     | [1..1] | Max70Text   | Y          |
| Identification | <Id>     | [0..1] | Chapter 1.2 | Y          |

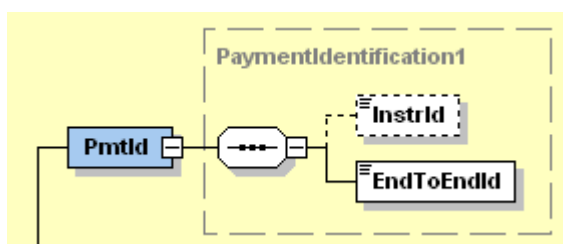
### 4.0 CreditTransferTransactionInformation



XML tag: < CdtTrfTxInf >  
 Occurrence: [1..n]  
 Definition: Credit Transfer Transaction Information

| Message Item               | <XMLTag>           | Mult.  | Type                       | SLSP usage |
|----------------------------|--------------------|--------|----------------------------|------------|
| PaymentIdentification      | <PmtId>            | [1..1] | Chapter 3.1                | Y          |
| PaymentTypeInformation     | <PmtTpInf>         | [0..1] | Chapter 3.2                | Y          |
| Amount                     | <Amt>              | [1..1] | TotalDig: 11<br>FracDig: 2 |            |
| ChargeBearer               | <ChrgBr>           | [0..1] | Code                       | Only SLEV  |
| UltimateDebtor             | <UltmtDbtr>        | [0..1] | Chapter 2.5                | Y          |
| CreditorAgent              | <CdtrAgt>          | [1..1] | Chapter 3.3                | Y          |
| Creditor                   | <Cdtr>             | [1..1] | Chapter 3.4                | Y          |
| CreditorAccount            | <CdtrAcct>         | [1..1] | Chapter 3.5                | Y          |
| UltimateCreditor           | <UltmtCdtr>        | [0..1] | Chapter 3.6                | Y          |
| InstructionForDebtorsAgent | <InstrForDebtrAgt> | [0..1] | Chapter 3.7                | Y          |
| Purpose                    | <Purp>             | [0..1] | Chapter 3.8                | Y          |
| RemittanceInformation      | <RmtInf>           | [0..1] | Chapter 3.9                | Y          |

#### 4.1 PaymentIdentification

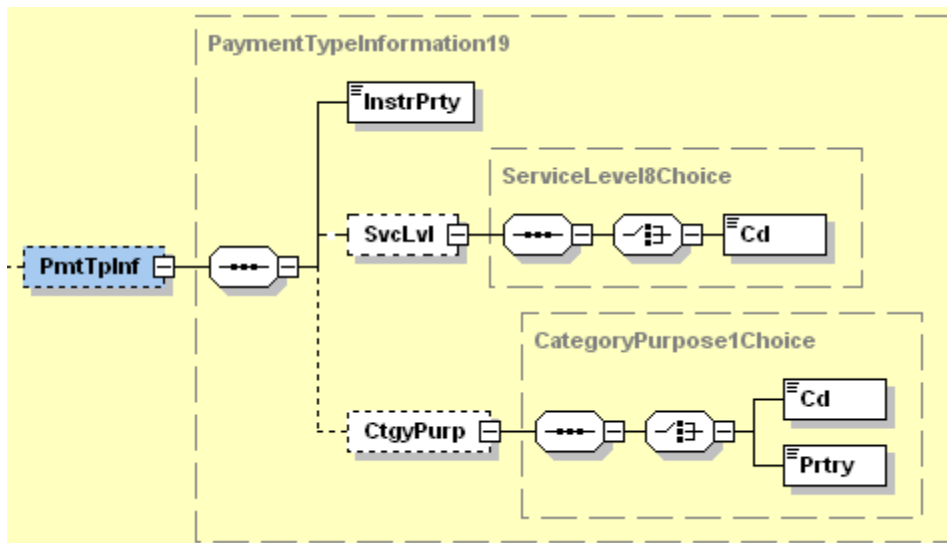


XML tag: < PmtId >  
 Occurrence: [1..1]  
 Definition: Set of elements used to reference a payment instruction.

| Message Item              | <XMLTag>     | Mult.  | Type      | SLSP usage |
|---------------------------|--------------|--------|-----------|------------|
| InstructionIdentification | <InstrId>    | [0..1] | Max35Text | Y          |
| EndToEndIdentification    | <EndToEndId> | [1..1] | Max35Text | Y          |

Usage: 'EndToEndId' as Slovak convention: /VS[10]/SS[10]/KS[4] or AT-41 or NOTPROVIDED

## 4.2 PaymentTypeInformation



XML tag: <PmtTpInf>

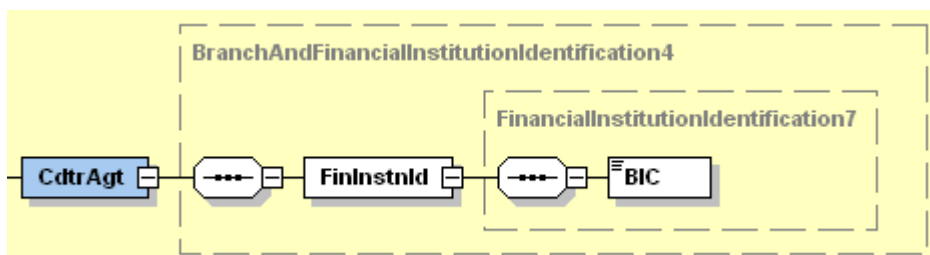
Occurrence: [0..1]

Definition: Set of elements used to further specify the type of particular credit transaction

| Message Item        | <XMLTag>    | Mult.  | Type                | SLSP usage                                             |
|---------------------|-------------|--------|---------------------|--------------------------------------------------------|
| InstructionPriority | <InstrPrty> | [1..1] | Code                | NORM for standard payments or HIGH for urgent payments |
| ServiceLevel        | <SvcLvl>    | [0..1] |                     |                                                        |
| Code                | <Cd>        | [1..1] | Code                | SEPA for standard payments or URGP for urgent payment  |
| CategoryPurpose     | <CtgyPurp>  | [0..1] | Code or Proprietary |                                                        |
| Code                | <Cd>        | [1..1] | Code                | See Annex 3                                            |

Usage: 'HIGH' or 'URGP' either on level of Payment Information or Credit Transfer Transaction Information can be used to speed up the payment processing

## 4.3 CreditorAgent

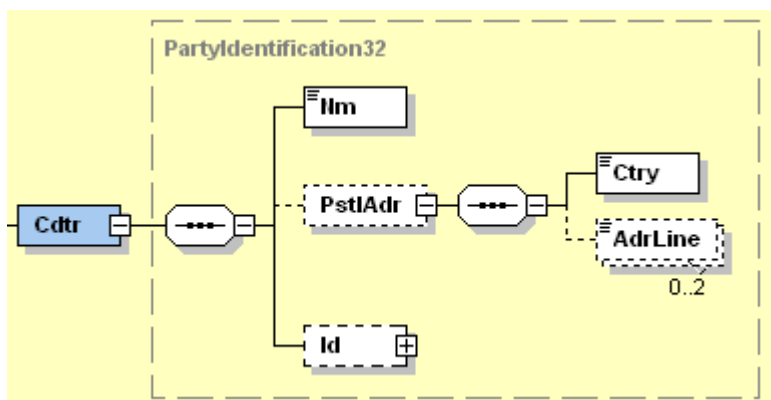


XML tag: <CdtrAgt>

Occurence: [1..1]\*  
Definition: BIC of the Beneficiary bank

**\*from 1st of February 2016 Occurence: [0..1]**

#### 4.4 Creditor

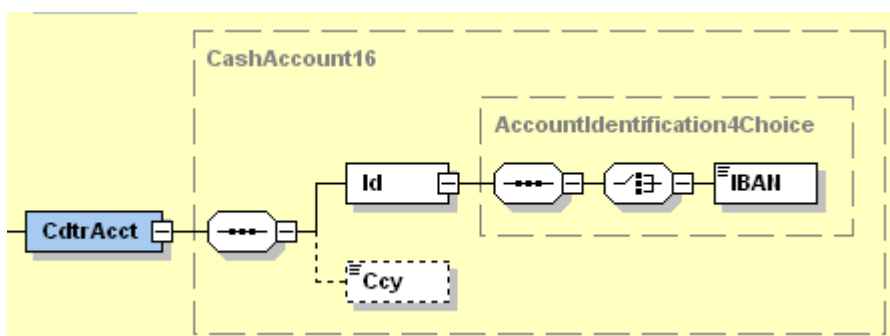


XML tag: <Cdtr>  
Occurence: [1..1]

| Message Item   | <XMLTag>  | Mult.  | Type        | SLSP usage |
|----------------|-----------|--------|-------------|------------|
| Name           | <Nm>      | [1..1] | Max70Text   | Y          |
| PostalAddress  | <PstlAdr> | [0..1] |             | Y          |
| Country        | <Ctry>    | [1..1] | CountryCode | Y          |
| AddressLine    | <AdrLine> | [0..2] | Max70Text   |            |
| Identification | <Id>      | [0..1] | Chapter 1.2 | Y          |

Usage: 'Name' is limited to 70 characters in length  
'OrganisationIdentification': Either 'BIC or BEI' or one occurrence of 'Other' is allowed.  
'PrivateIdentification': Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.

#### 4.5 CreditorAccount

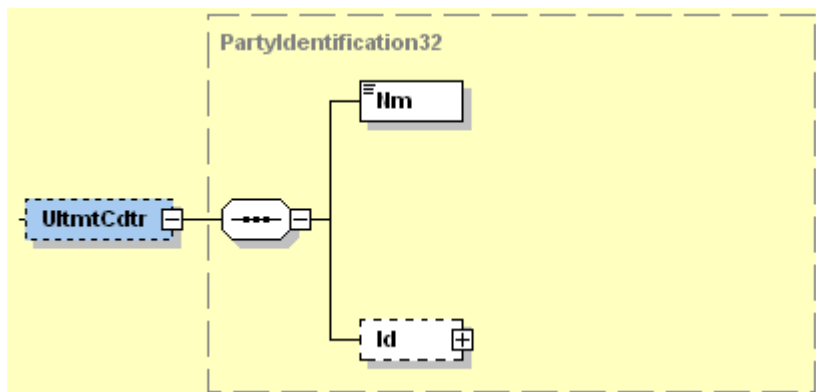


XML tag: < CdtrAcct >  
Occurence: [1..1]  
Definition: Account number of the Beneficiary



| Message Item   | <XMLTag> | Mult.  | Type               | SLSP usage |
|----------------|----------|--------|--------------------|------------|
| Identification | <Id>     | [1..1] | IBAN2007Identifier |            |
| Currency       | <Ccy>    | [0..1] | Code               | Only EUR   |

#### 4.6 UltimateCreditor



XML tag: < UltmtCdtr >  
Occurence: [0..1]

| Message Item   | <XMLTag> | Mult.  | Type        | SLSP usage |
|----------------|----------|--------|-------------|------------|
| Name           | <Nm>     | [1..1] | Max70Text   | Y          |
| Identification | <Id>     | [0..1] | Chapter 1.2 | Y          |

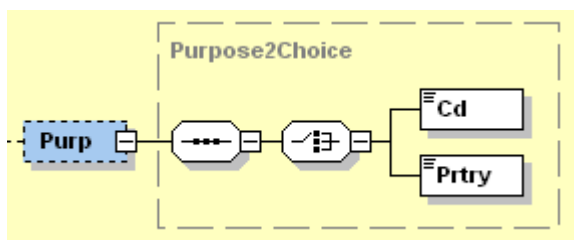
#### 4.7 InstructionForDebtorsAgent



XML tag: < InstrForDbtrAgt >  
Occurence: [0..1]  
Definition: Used for payment re-processing

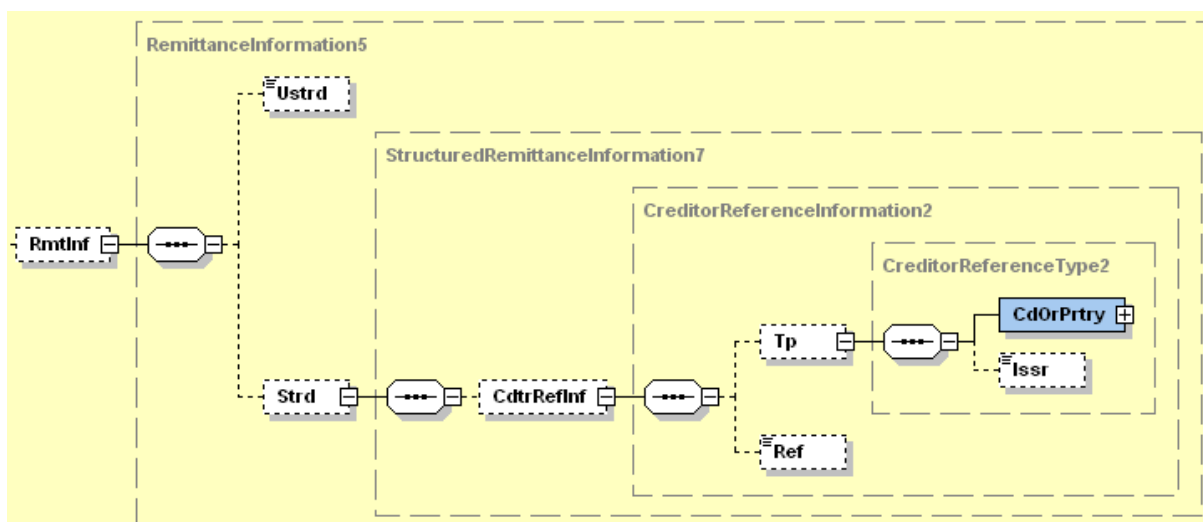
Usage: 'null' or 'any other value' is 0 days of payment re-processing  
'1-14' is 1-14 days of payment re-processing

#### 4.8 Purpose



XML tag: < Purp >  
 Occurence: [0..1]  
 Definition: Purpose code (see Annex 4)

#### 4.9 RemittanceInformation



XML tag: < RmtInf>  
 Occurence: [0..1]  
 Usage: Either 'Structured' or 'Unstructured' may be present.

| Message Item                 | <XMLTag>     | Mult.  | Type              | SLSP usage |
|------------------------------|--------------|--------|-------------------|------------|
| Unstructured                 | <Ustrd>      | [0..1] | Max140Text        | Y          |
| Structured                   | <Strd>       | [0..1] |                   | Y          |
| CreditorReferenceInformation | <CdtrRefInf> | [0..1] |                   | Y          |
| Type                         | <Tp>         | [0..1] |                   | Y          |
| CodeOrProprietary            | <CdOrPrtry>  | [1..1] | CodeOrProprietary | Y          |
| Issuer                       | <Issr>       | [0..1] | Max35Text         | Y          |
| Reference                    | <Ref>        | [0..1] | Max35Text         | Y          |

## 4. PAYMENT MESSAGE STRUCTURE PAIN.002

SLSP bank can communicate with Originator in two types of format:

- Current status reports
- ISO20022 format pain.002.01.03 as customer payment status report accepting these rules:

While there are no changes in current formats from client perspective, the document describes only pain.002.001.03.

Bank will send pain.002 on two levels:

- As a result of negative validation during the importation process (importing of pain.001.001.03 file). SLSP will reject entire file with reject reason code „FF01“ (invalid file format) filled in AT-R3
- As a status report of transactions sent on regular basis (once a hour). SLSP will send the status of transaction (settled or rejected; reason for rejection)

List of Reason Code for Rejects:

| ISO Code | ISO Name                             | SEPA Core Reason as specified in the Rulebooks                                                                                       |
|----------|--------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|
| AC01     | IncorrectAccountNumber               | Account identifier incorrect (i.e. invalid IBAN)                                                                                     |
| AG02     | InvalidBankOperationCode             | Operation/transaction code incorrect, invalid file format<br><i>Usage Rule:</i> To be used for incorrect operation/transaction code. |
| AM05     | Duplication                          | Duplicate payment                                                                                                                    |
| FF01     | InvalidFileFormat                    | Operation/transaction code incorrect, invalid file format<br><i>Usage Rule:</i> To be used for invalid file format.                  |
| MS03     | NotSpecifiedReasonAgentGenerated     | Reason not specified                                                                                                                 |
| RC01     | BankIdentifierIncorrect              | Bank identifier incorrect (i.e. invalid BIC)                                                                                         |
| TM01     | CutOffTime                           | File received after Cut-off Time                                                                                                     |
| RR01     | MissingDebtorAccountOrIdentification | Regulatory Reason                                                                                                                    |
| RR02     | MissingDebtorNameOrAddress           | Regulatory Reason                                                                                                                    |
| RR03     | MissingCreditorNameOrAddress         | Regulatory Reason                                                                                                                    |
| RR04     | RegulatoryReason                     | Regulatory Reason                                                                                                                    |
| DNOR     | Debtor bank is not registered        | Debtor Bank is not registered under this BIC in the CSM                                                                              |
| CNOR     | Creditor bank is not registered      | Creditor Bank is not registered under this BIC in the CSM                                                                            |

## 5. ANNEX 1 EXAMPLE OF PAIN MESSAGES

### pain.001.001.03 example

```
<?xml version="1.0" encoding="UTF-8"?>
<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">
  <CstmrCdtTrfInitn>
    <GrpHdr>
      <MsgId>20152508001BUKSIB3</MsgId>
      <CreDtTm>2015-08-26T00:00:00</CreDtTm>
      <NbOfTx>1</NbOfTx>
      <CtrlSum>500</CtrlSum>
      <InitgPty>
        <Nm>ABC,s.r.o.</Nm>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInfId>GIR/15330094/1/15330094</PmtInfId>
      <PmtMtd>TRF</PmtMtd>
      <BtchBookg>false</BtchBookg>
      <NbOfTx>1</NbOfTx>
      <CtrlSum>500</CtrlSum>
      <PmtTpInf>
        <InstrPrty>NORM</InstrPrty>
        <SvcLvl>
          <Cd>SEPA</Cd>
        </SvcLvl>
      </PmtTpInf>
      <ReqdExctnDt>2015-08-26</ReqdExctnDt>
      <Dbtr>
        <Nm>ABC,s.r.o.</Nm>
        <PstlAdr>
          <Ctry>SK</Ctry>
          <AdrLine>Pekna cesta 13</AdrLine>
          <AdrLine>831 04 Bratislava</AdrLine>
        </PstlAdr>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <IBAN>SK06090000000005037812750</IBAN>
        </Id>
        <Ccy>EUR</Ccy>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
          <BIC>GIBASKBX</BIC>
          <Nm>SLOVENSKA SPORITELNA, A.S.</Nm>
        </FinInstnId>
      </DbtrAgt>
      <ChrgBr>SLEV</ChrgBr>
      <CdtTrfTxInf>
        <PmtId>
          <InstrId>GIR/1533009591</InstrId>
          <EndToEndId>/VS0000101791/SS0000000000/KS0038</EndToEndId>
        </PmtId>
        <Amt>
```

```
<InstdAmt Ccy="EUR">500.00</InstdAmt>
</Amt>
<ChrgBr>SLEV</ChrgBr>
<CdtrAgt>
  <FinInstnId>
    <BIC>GIBASKBX</BIC>
  </FinInstnId>
</CdtrAgt>
<Cdtr>
  <Nm>XYZ, a.s.</Nm>
</Cdtr>
<CdtrAcct>
  <Id>
    <IBAN>SK8409000000005037393955</IBAN>
  </Id>
</CdtrAcct>
<RmtInf>
  <Ustrd>FA 2015</Ustrd>
</RmtInf>
</CdtTrfTxInf>
  </PmtInf>
</CstmrCdtTrfInitn>
</Document>
```

## 6. ANNEX 2 EXAMPLE OF PAIN MESSAGES

### Reject (on transaction level):

```
<?xml version="1.0" encoding="UTF-8" standalone="no" ?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
<CstmrPmtStsRpt>
  <GrpHdr>
    <MsgId>0015177411220000</MsgId>
    <CreDtTm>2015-06-26T11:25:32</CreDtTm>
  </GrpHdr>
  <OrgnlGrpInfAndSts>
    <OrgnlMsgId>1003655831</OrgnlMsgId>
    <OrgnlMsgNmId>pain.001</OrgnlMsgNmId>
    <OrgnlCreDtTm>2015-06-06T09:54:13</OrgnlCreDtTm>
    <OrgnlNbOfTx>3</OrgnlNbOfTx>
    <OrgnlCtrlSum>24</OrgnlCtrlSum>
  </OrgnlGrpInfAndSts>
  <OrgnlPmtInfAndSts>
    <OrgnlPmtInfId>1003655828-1</OrgnlPmtInfId>
    <OrgnlNbOfTx>3</OrgnlNbOfTx>
    <OrgnlCtrlSum>24</OrgnlCtrlSum>
    <TxInfAndSts>
      <StsId>000000001386851</StsId>
      <OrgnlInstrId>01-150022012</OrgnlInstrId>
      <OrgnlEndToEndId>/VS6100052790/SS8600773012/KS0338</OrgnlEndToEndId>
      <TxSts>RJCT</TxSts>
      <StsRsnInf>
        <Orgtr>
          <Id>
            <OrgId>
              <BICOrBEI>GIBASKBXXXX</BICOrBEI>
            </OrgId>
          </Id>
        </Orgtr>
        <Rsn>
          <Cd>RR04</Cd>
        </Rsn>
      </StsRsnInf>
    <OrgnlTxRef>
      <Amt>
        <InstdAmt Ccy="EUR">8</InstdAmt>
      </Amt>
      <ReqdExctnDt>2015-06-26</ReqdExctnDt>
      <RmtInf>
        <Ustrd>Contract No. 369/2015</Ustrd>
      </RmtInf>
      <Dbtr>
        <Nm>ABC s.r.o.</Nm>
        <PstlAdr>
          <Ctry>SK</Ctry>
          <AdrLine>Bratislava</AdrLine>
        </PstlAdr>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <IBAN>SK9009000000005037313337</IBAN>
        </Id>
      </DbtrAcct>
    </OrgnlTxRef>
  </OrgnlPmtInfAndSts>
</CstmrPmtStsRpt>
</Document>
```

```

</Id>
<Ccy>EUR</Ccy>
</DbtrAcct>
<DbtrAgt>
  <FinInstnId>
    <BIC>GIBASKBX</BIC>
  </FinInstnId>
</DbtrAgt>
<CdtrAgt>
  <FinInstnId>
    <BIC>VALLMTMT</BIC>
  </FinInstnId>
</CdtrAgt>
<Cdtr>
  <Nm>NOTPROVIDED</Nm>
</Cdtr>
<CdtrAcct>
  <Id>
    <IBAN>MT34VALL22013000000040021832547</IBAN>
  </Id>
</CdtrAcct>
</OrgnlTxRef>
</TxInfAndSts>
</OrgnlPmtInfAndSts>
</CstmrPmtStsRpt>
</Document>

```

**Accept (on transaction level):**

```

<?xml version="1.0" encoding="UTF-8" standalone="no" ?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <CstmrPmtStsRpt>
    <GrpHdr>
      <MsgId>0015236000160002</MsgId>
      <CreDtTm>2015-08-24T00:00:23</CreDtTm>
    </GrpHdr>
    <OrgnlGrpInfAndSts>
      <OrgnlMsgId>MCCT150821205715302771</OrgnlMsgId>
      <OrgnlMsgNmId>pain.001</OrgnlMsgNmId>
      <OrgnlCreDtTm>2015-08-21T16:22:10</OrgnlCreDtTm>
      <OrgnlNbOfTx>7</OrgnlNbOfTx>
      <OrgnlCtrlSum>6679.77</OrgnlCtrlSum>
    </OrgnlGrpInfAndSts>
    <OrgnlPmtInfAndSts>
      <OrgnlPmtInfId>15082100007</OrgnlPmtInfId>
      <OrgnlNbOfTx>7</OrgnlNbOfTx>
      <OrgnlCtrlSum>6679.77</OrgnlCtrlSum>
      <TxInfAndSts>
        <StsId>000000044707712</StsId>
        <OrgnlInstrId>MCCT150821000076</OrgnlInstrId>
        <OrgnlEndToEndId>00790276250000100029</OrgnlEndToEndId>
        <TxSts>ACCP</TxSts>
      <StsRsnInf>
        <Orgtr>
          <Id>
            <OrgId>
              <BICOrBEI>GIBASKBXXXX</BICOrBEI>
            </OrgId>
          </Orgtr>
        </StsRsnInf>
      </TxInfAndSts>
    </OrgnlPmtInfAndSts>
  </CstmrPmtStsRpt>
</Document>

```

```

</Orgtr>
</StsRsnInf>
<OrgnlTxRef>
  <Amt>
    <InstdAmt Ccy="EUR">1534</InstdAmt>
  </Amt>
  <ReqdExctnDt>2015-08-21</ReqdExctnDt>
  <RmtInf>
    <Ustrd>INVOICE 07/2015 2015-07-31 PAYMENT AMT 1534.00 EUR 72015</Ustrd>
  </RmtInf>
  <Dbtr>
    <Nm>ABC SRO (CMP001, Division TSK) LIVE</Nm>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <IBAN>SK5809000000000000000123</IBAN>
    </Id>
    <Ccy>EUR</Ccy>
  </DbtrAcct>
  <DbtrAgt>
    <FinInstnId>
      <BIC>GIBASKBX</BIC>
    </FinInstnId>
  </DbtrAgt>
  <CdtrAgt>
    <FinInstnId>
      <BIC>GIBASKBX</BIC>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>NOVY JAN</Nm>
    <PstlAdr>
      <Ctry>SK</Ctry>
      <AdrLine>TOMASIKOVA 50/E </AdrLine>
      <AdrLine>803 04 BRATISLAVA </AdrLine>
    </PstlAdr>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <IBAN>SK56090000000000000000256</IBAN>
    </Id>
  </CdtrAcct>
</OrgnlTxRef>
</TxInfAndSts>
</OrgnlPmtInfAndSts>
</CstmrPmtStsRpt>
</Document>

```



## 7. ANNEX 3 CATEGORY PURPOSE AT-45

| Code | Name                            | Definition                                                                                                |
|------|---------------------------------|-----------------------------------------------------------------------------------------------------------|
| CASH | CashManagementTransfer          | Transaction is a general cash management instruction.                                                     |
| CCRD | Credit Card Payment             | Transaction is related to a payment of credit card.                                                       |
| CORT | TradeSettlementPayment          | Transaction is related to settlement of a trade, eg a foreign exchange deal or a securities transaction.  |
| DCRD | Debit Card Payment              | Transaction is related to a payment of debit card.                                                        |
| DIVI | Dividend                        | Transaction is the payment of dividends.                                                                  |
| GOVT | GovernmentPayment               | Transaction is a payment to or from a government department.                                              |
| HEDG | Hedging                         | Transaction is related to the payment of a hedging operation.                                             |
| ICCP | Irrevocable Credit Card Payment | Transaction is reimbursement of credit card payment.                                                      |
| IDCP | Irrevocable Debit Card Payment  | Transaction is reimbursement of debit card payment.                                                       |
| INTC | IntraCompanyPayment             | Transaction is an intra-company payment, ie, a payment between two companies belonging to the same group. |
| INTE | Interest                        | Transaction is the payment of interest.                                                                   |
| LOAN | Loan                            | Transaction is related to the transfer of a loan to a borrower.                                           |
| PENS | PensionPayment                  | Transaction is the payment of pension.                                                                    |
| SALA | SalaryPayment                   | Transaction is the payment of salaries.                                                                   |
| SECU | Securities                      | Transaction is the payment of securities.                                                                 |
| SSBE | SocialSecurityBenefit           | Transaction is a social security benefit, ie payment made by a government to support individuals.         |
| SUPP | SupplierPayment                 | Transaction is related to a payment to a supplier.                                                        |
| TAXS | TaxPayment                      | Transaction is the payment of taxes.                                                                      |
| TRAD | Trade                           | Transaction is related to the payment of a trade transaction.                                             |
| TREA | TreasuryPayment                 | Transaction is related to treasury operations.                                                            |
| VATX | ValueAddedTaxPayment            | Transaction is the payment of value added tax.                                                            |
| WHLD | WithHolding                     | Transaction is the payment of withholding tax.                                                            |

## 8. ANNEX 4 PURPOSE AT-44

| Code | Name                                       | Definition                                                                                                         |
|------|--------------------------------------------|--------------------------------------------------------------------------------------------------------------------|
| ACCT | AccountManagement                          | Transaction moves funds between 2 accounts of same account holder at the same bank.                                |
| CASH | CashManagementTransfer                     | Transaction is a general cash management instruction.                                                              |
| COLL | CollectionPayment                          | Transaction is a collection of funds initiated via a credit transfer or direct debit.                              |
| CSDB | CashDisbursement                           | Transaction is related to cash disbursement.                                                                       |
| DEPT | Deposit                                    | Transaction is related to a payment of deposit.                                                                    |
| INTC | IntraCompanyPayment                        | Transaction is an intra-company payment, ie, a payment between two companies belonging to the same group.          |
| LIMA | LiquidityManagement                        | Bank initiated account transfer to support zero target balance management, pooling or sweeping.                    |
| NETT | Netting                                    | Transaction is related to a netting operation.                                                                     |
| AGRT | AgriculturalTransfer                       | Transaction is related to the agricultural domain.                                                                 |
| AREN | Accounts Receivables Entry                 | Transaction is related to a payment associated with an Account Receivable Entry                                    |
| BEXP | BusinessExpenses                           | Transaction is related to a payment of business expenses.                                                          |
| BOCE | Back Office Conversion Entry               | Transaction is related to a payment associated with a Back Office Conversion Entry                                 |
| COMC | CommercialPayment                          | Transaction is related to a payment of commercial credit or debit. (formerly CommercialCredit)                     |
| CPYR | Copyright                                  | Transaction is payment of copyright.                                                                               |
| GDDS | PurchaseSaleOfGoods                        | Transaction is related to purchase and sale of goods.                                                              |
| GDSV | PurchaseSaleOfGoodsAndServices             | Transaction is related to purchase and sale of goods and services.                                                 |
| GSCB | PurchaseSaleOfGoodsAndServicesWithCashBack | Transaction is related to purchase and sale of goods and services with cash back.                                  |
| LICF | LicenseFee                                 | Transaction is payment of a license fee.                                                                           |
| POPE | Point of Purchase Entry                    | Transaction is related to a payment associated with a Point of Purchase Entry.                                     |
| ROYA | Royalties                                  | Transaction is the payment of royalties.                                                                           |
| SCVE | PurchaseSaleOfServices                     | Transaction is related to purchase and sale of services.                                                           |
| SUBS | Subscription                               | Transaction is related to a payment of information or entertainment services either in printed or electronic form. |
| SUPP | SupplierPayment                            | Transaction is related to a payment to a supplier.                                                                 |
| TRAD | TradeServices                              | Transaction is related to a trade services operation.                                                              |

|      |                                       |                                                                                                                                                     |
|------|---------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------|
| CHAR | CharityPayment                        | Transaction is a payment for charity reasons.                                                                                                       |
| COMT | ConsumerThirdPartyConsolidatedPayment | Transaction is a payment used by a third party who can collect funds to pay on behalf of consumers, ie credit counseling or bill payment companies. |
| CLPR | CarLoanPrincipalRepayment             | Transaction is a payment of car loan principal payment.                                                                                             |
| DBTC | DebitCollectionPayment                | Collection of funds initiated via a debit transfer.                                                                                                 |
| GOVI | GovernmentInsurance                   | Transaction is related to a payment of government insurance.                                                                                        |
| HLRP | HousingLoanRepayment                  | Transaction is related to a payment of housing loan.                                                                                                |
| INPC | InsurancePremiumCar                   | Transaction is a payment of car insurance premium.                                                                                                  |
| INSU | InsurancePremium                      | Transaction is payment of an insurance premium.                                                                                                     |
| INTE | Interest                              | Transaction is payment of interest.                                                                                                                 |
| LBRI | LaborInsurance                        | Transaction is a payment of labor insurance.                                                                                                        |
| LIFI | LifeInsurance                         | Transaction is a payment of life insurance.                                                                                                         |
| LOAN | Loan                                  | Transaction is related to transfer of loan to borrower.                                                                                             |
| LOAR | LoanRepayment                         | Transaction is related to repayment of loan to lender.                                                                                              |
| PPTI | PropertyInsurance                     | Transaction is a payment of property insurance.                                                                                                     |
| RINP | RecurringInstallmentPayment           | Transaction is related to a payment of a recurring installment made at regular intervals.                                                           |
| TRFD | TrustFund                             | Transaction is related to a payment of a trust fund.                                                                                                |
| ADVA | AdvancePayment                        | Transaction is an advance payment.                                                                                                                  |
| CBFF | CapitalBuilding                       | Transaction is related to capital building fringe fortune, ie capital building for retirement.                                                      |
| CCRD | CreditCardPayment                     | Transaction is related to a payment of credit card account.                                                                                         |
| CDBL | CreditCardBill                        | Transaction is related to a payment of credit card bill.                                                                                            |
| CFEE | CancellationFee                       | Transaction is related to a payment of cancellation fee.                                                                                            |
| COST | Costs                                 | Transaction is related to payment of costs.                                                                                                         |
| DCRD | Debit Card Payment                    | Transaction is related to a debit card payment.                                                                                                     |
| GOVT | GovernmentPayment                     | Transaction is a payment to or from a government department.                                                                                        |

|      |                                 |                                                                                   |
|------|---------------------------------|-----------------------------------------------------------------------------------|
| ICCP | IrrevocableCreditCardPayment    | Transaction is reimbursement of credit card payment.                              |
| IDCP | IrrevocableDebitCardPayment     | Transaction is reimbursement of debit card payment.                               |
| IHRP | InstalmentHirePurchaseAgreement | Transaction is payment for an installment/hire-purchase agreement.                |
| INSM | Installment                     | Transaction is related to a payment of an installment.                            |
| MSVC | MultipleServiceTypes            | Transaction is related to a payment for multiple service types.                   |
| NOWS | NotOtherwiseSpecified           | Transaction is related to a payment for type of services not specified elsewhere. |
| OFEE | OpeningFee                      | Transaction is related to a payment of opening fee.                               |
| OTHR | Other                           | Other payment purpose.                                                            |
| PADD | Preauthorized debit             | Transaction is related to a pre-authorized debit origination                      |
| PTSP | PaymentTerms                    | Transaction is related to payment terms specifications                            |
| RCKE | Re-presented Check Entry        | Transaction is related to a payment associated with a re-presented check entry    |
| RCPT | ReceiptPayment                  | Transaction is related to a payment of receipt.                                   |
| REFU | Refund                          | Transaction is the payment of a refund.                                           |
| RENT | Rent                            | Transaction is the payment of rent.                                               |
| STDY | Study                           | Transaction is related to a payment of study/tuition costs.                       |
| TELI | Telephone-Initiated Transaction | Transaction is related to a payment initiated via telephone.                      |
| WEBI | Internet-Initiated Transaction  | Transaction is related to a payment initiated via internet.                       |
| ANNI | Annuity                         | Transaction settles annuity related to credit, insurance, investments, other.n    |
| CMDT | CommodityTransfer               | Transaction is payment of commodities.                                            |
| DERI | Derivatives                     | Transaction is related to a derivatives transaction                               |
| DIVD | Dividend                        | Transaction is payment of dividends.                                              |
| FREX | ForeignExchange                 | Transaction is related to a foreign exchange operation.                           |
| HEDG | Hedging                         | Transaction is related to a hedging operation.                                    |
| PRME | PreciousMetal                   | Transaction is related to a precious metal operation.                             |
| SAVG | Savings                         | Transfer to savings/retirement account.                                           |

|      |                                          |                                                                                          |
|------|------------------------------------------|------------------------------------------------------------------------------------------|
| SECU | Securities                               | Transaction is the payment of securities.                                                |
| TREA | TreasuryPayment                          | Transaction is related to treasury operations.                                           |
| ANTS | AnesthesiaServices                       | Transaction is a payment for anesthesia services.                                        |
| CVCF | ConvalescentCareFacility                 | Transaction is a payment for convalescence care facility services.                       |
| DMEQ | DurableMedicaleEquipment                 | Transaction is a payment is for use of durable medical equipment.                        |
| DNTS | DentalServices                           | Transaction is a payment for dental services.                                            |
| HLTC | HomeHealthCare                           | Transaction is a payment for home health care services.                                  |
| HLTI | HealthInsurance                          | Transaction is a payment of health insurance.                                            |
| HSPC | HospitalCare                             | Transaction is a payment for hospital care services.                                     |
| ICRF | IntermediateCareFacility                 | Transaction is a payment for intermediate care facility services.                        |
| LTCF | LongTermCareFacility                     | Transaction is a payment for long-term care facility services.                           |
| MDCS | MedicalServices                          | Transaction is a payment for medical care services.                                      |
| VIEW | VisionCare                               | Transaction is a payment for vision care services.                                       |
| ALMY | AlimonyPayment                           | Transaction is the payment of alimony.                                                   |
| BECH | ChildBenefit                             | Transaction is related to a payment made to assist parent/guardian to maintain child.    |
| BENE | UnemploymentDisabilityBenefit            | Transaction is related to a payment to a person who is unemployed/disabled.              |
| BONU | BonusPayment.                            | Transaction is related to payment of a bonus.                                            |
| COMM | Commission                               | Transaction is payment of commission.                                                    |
| CSLP | CompanySocialLoanPaymentToBank           | Transaction is a payment by a company to a bank for financing social loans to employees. |
| GVEA | Austrian Government Employees Category A | Transaction is payment to category A Austrian government employees.                      |
| GVEB | Austrian Government Employees Category B | Transaction is payment to category B Austrian government employees.                      |
| GVEC | Austrian Government Employees Category C | Transaction is payment to category C Austrian government employees.                      |
| GVED | Austrian Government Employees Category D | Transaction is payment to category D Austrian government employees.                      |
| PAYR | Payroll                                  | Transaction is related to the payment of payroll.                                        |
| PENS | PensionPayment                           | Transaction is the payment of pension.                                                   |
| PRCP | PricePayment                             | Transaction is related to a payment of a price.                                          |
| SALA | SalaryPayment                            | Transaction is the payment of salaries.                                                  |

|      |                         |                                                                                                   |
|------|-------------------------|---------------------------------------------------------------------------------------------------|
| SSBE | SocialSecurityBenefit   | Transaction is a social security benefit, ie payment made by a government to support individuals. |
| ESTX | EstateTax               | Transaction is related to a payment of estate tax.                                                |
| HSTX | HousingTax              | Transaction is related to a payment of housing tax.                                               |
| INTX | IncomeTax               | Transaction is related to a payment of income tax.                                                |
| NITX | NetIncomeTax            | Transaction is related to a payment of net income tax.                                            |
| TAXS | TaxPayment              | Transaction is the payment of taxes.                                                              |
| VATX | ValueAddedTaxPayment    | Transaction is the payment of value added tax.                                                    |
| WHLD | WithHolding             | Transaction is related to a payment of withholding tax.                                           |
| AIRB | Air                     | Transaction is a payment for air transport related business.                                      |
| BUSB | Bus                     | Transaction is a payment for bus transport related business.                                      |
| FERB | Ferry                   | Transaction is a payment for ferry related business.                                              |
| RLWY | Railway                 | Transaction is a payment for railway transport related business.                                  |
| CBTV | CableTVBill             | Transaction is related to a payment of cable TV bill.                                             |
| ELEC | ElectricityBill         | Transaction is related to a payment of electricity bill.                                          |
| ENRG | Energies                | Transaction is related to a utility operation.                                                    |
| GASB | GasBill                 | Transaction is related to a payment of gas bill.                                                  |
| NWCH | NetworkCharge           | Transaction is related to a payment of network charges.                                           |
| NWCM | NetworkCommunication    | Transaction is related to a payment of network communication.                                     |
| OTLC | OtherTelecomRelatedBill | Transaction is related to a payment of other telecom related bill.                                |
| PHON | TelephoneBill           | Transaction is related to a payment of telephone bill.                                            |
| WTER | WaterBill               | Transaction is related to a payment of water bill.                                                |

## 9. ANNEX 5 RULEBOOK ATTRIBUTE EQUIVALENT

| <b>&lt;XML Tag&gt;</b> | <b>Rulebook attribute equivalent</b>                          |
|------------------------|---------------------------------------------------------------|
| <Cd>                   | AT-40 Identification code of the Scheme                       |
| <CtgyPurp>             | AT-45 Category purpose of the Credit Transfer                 |
| <Nm>                   | AT-02 Name of the Originator                                  |
| <PstlAdr>              | AT-03 Address of the Originator                               |
| <Id>                   | AT-10 Originator Identification Code                          |
| <DbtrAgt>              | AT-06 BIC code of the Originator Bank                         |
| <Nm>                   | AT-08 Name of the Originator Reference Party                  |
| <Id>                   | AT-09 Identification code of the Originator Reference Party   |
| <EndToEndId>           | AT-41 Originator's Reference to the Credit Transfer           |
| <Cd>                   | AT-40 Identification code of the Scheme                       |
| <CtgyPurp>             | AT-45 Category purpose of the Credit Transfer                 |
| <InstdAmt>             | AT-04 Amount of the Credit Transfer in Euro                   |
| <Nm>                   | AT-08 Name of the Originator Reference Party.                 |
| <Id>                   | AT-09 Identification code of the Originator Reference Party   |
| <CdtrAgt>              | AT-23 BIC of the Beneficiary Bank                             |
| <Nm>                   | AT-21 Name of the Beneficiary                                 |
| <PstlAdr>              | AT-22 Address of the Beneficiary                              |
| <Id>                   | AT-24 Beneficiary Identification Code                         |
| <CdtrAcct>             | AT-20 Account number of the Beneficiary                       |
| <Nm>                   | AT-28 Name of the Beneficiary Reference Party                 |
| <Id>                   | AT-29 Identification Code of the Beneficiary Reference Party. |
| <Purp>                 | AT-44 Purpose of the Credit Transfer                          |
| <RmtInf>               | AT-05 Remittance Information                                  |