



STP Formatting Guideline

The following recommendations are valid for commercial payment transactions MT103 (STP), PACS08 and financial transfers MT 200 / 202 / 202COV, PACS09 / PACS09 COV sent to POSOIT22.

Transactions not formatted according to the below recommendations will not be eligible for Straight Through Processing (STP) and will be subject to additional charges according to Terms & Conditions.

MT103/MT103+ Single Customer Credit Transfer

| <i>Tag</i> | <i>Status</i> | <i>Field Name</i> | <i>Options and Contents</i> |
|------------|---------------|---------------------------------|--|
| 23B | M | Bank Operation Code | CRED |
| 50A | M | Ordering Customer | Option A, F or K with <ul style="list-style-type: none"> - account number <u>or</u> IBAN - full details on the ordering customer, i.e. name + full address (street/city) |
| 52A | O | Ordering Institution | Option A |
| 53A | O | Sender's Correspondent | Blank <u>or</u> Option A with BIC |
| 54A | O | Receiver's Correspondent | Option A |
| 55A | O | Third Reimbursement Institution | Option A |
| 56A | O | Intermediary Bank | Option A |
| 57A | O * | Account with Institution | Option A (* field is mandatory if different from Receiver) |
| 59A | M | Beneficiary Customer | Valid IBAN mandatory for IBAN countries according to SWIFT rules <u>or</u> for remaining countries: BBAN or account number as follows: <ul style="list-style-type: none"> - First subfield: /account number - Second subfield: full details on the beneficiary, i.e. name + full address (street/city) |
| 72 | O | Sender to Receiver Information | Not to be used unless preliminary agreed |

M=Mandatory, O=Optional



PACS 008 Single Customer Credit Transfer

| Status | Field Name | Contents | XPATH |
|--------|---------------------------------------|---|--|
| M | Debtor | Valid IBAN or Account number Ordering customer name Beneficiary Address | CdtTrfTxInf[0]/DbtrAcct/Id/IBAN Or CdtTrfTxInf[0]/DbtrAcct/Id/Othr/Id CdtTrfTxInf[0]/Dbtr/Nm CdtTrfTxInf[0]/Dbtr/PstlAdr/AdrLine Or CdtTrfTxInf[0]/Dbtr/PstlAdr/StrtNm CdtTrfTxInf[0]/Dbtr/PstlAdr/TwnNm CdtTrfTxInf[0]/Dbtr/PstlAdr/Ctry |
| M | Debtor Agent | Identified only with BIC | CdtTrfTxInf[0]/DbtrAgt/FinInstnId/BICFI |
| O | Instructing Reimbursement Agent | Identified only with BIC | GrpHdr/SttlmInf/InstgRmbrsmntAgt/FinInstnId/BICFI |
| O | Instructed Reimbursement Agent | Identified only with BIC | GrpHdr/SttlmInf/InstdRmbrsmntAgt/FinInstnId/BICFI |
| O | Third Reimbursement Institution | Identified only with BIC | GrpHdr/SttlmInf/ThrdRmbrsmntAgt/FinInstnId/BICFI |
| O | Intermediary Agent | Identified only with BIC | CdtTrfTxInf[0]/IntrmyAgt1/FinInstnId/BICFI |
| M | Creditor Agent | Identified only with BIC | CdtTrfTxInf[0]/CdtrAgt/FinInstnId/BICFI |
| M | Creditor | Valid IBAN mandatory for IBAN countries according to SWIFT rules for remaining countries: BBAN or account number in field Creditor Account – Identification Beneficiary customer's name Beneficiary Address | CdtTrfTxInf[0]/CdtrAgtAcct/Id/IBAN CdtTrfTxInf[0]/CdtrAcct/Id/Othr/Id CdtTrfTxInf[0]/Cdtr/Nm CdtTrfTxInf[0]/Cdtr/PstlAdr/AdrLine Or CdtTrfTxInf[0]/Cdtr/PstlAdr/StrtNm CdtTrfTxInf[0]/Cdtr/PstlAdr/TwnNm CdtTrfTxInf[0]/Cdtr/PstlAdr/Ctry |



MT200 Financial Institution Transfer for its Own Account

| Tag | Status | Field Name | Options and Contents |
|------------|---------------|--------------------------------|---------------------------------------|
| 56A | O | Intermediary Bank | Option A |
| 57A | M | Account with Institution | Option A: account number not allowed* |
| 72 | O | Sender to Receiver Information | Not to be used |

M=Mandatory, O=Optional

*MT200 payment orders must not contain the beneficiary's account number. Should you wish to instruct payments to the credit of a specific account, please use MT202 format.

MT202/202COV General Financial Institution Transfer

| Tag | Status | Field Name | Options and Contents |
|------------|---------------|--------------------------------|-----------------------------|
| 52A | O | Ordering Institution | Option A |
| 53A | O | Sender's Correspondent | Option A |
| 54A | O | Receiver's Correspondent | Option A |
| 56A | O | Intermediary Bank | Option A |
| 57A | O | Account with Institution | Option A |
| 58A | M | Beneficiary Customer | Option A |
| 72 | O | Sender to Receiver Information | Not to be used |

M=Mandatory, O=Optional



PACS009/PACS009 COV General Financial Institution Transfer

| Status | Field Name | Contents | XPATH |
|---------------|---------------------------------|--------------------------|---|
| M | Debtor | Identified only with BIC | CdtTrfTxInf[0]/Dbtr/FinInstnId/BICFI |
| O | Instructing Reimbursement Agent | Identified only with BIC | GrpHdr/SttlmInf/InstgRmbrsmntAgt/FinInstnId/BICFI |
| O | Instructed Reimbursement Agent | Identified only with BIC | GrpHdr/SttlmInf/InstdRmbrsmntAgt/FinInstnId/BICFI |
| O | Intermediary Agent | Identified only with BIC | CdtTrfTxInf[0]/IntrmyAgt1/FinInstnId/BICFI |
| O | Creditor Agent | Identified only with BIC | CdtTrfTxInf[0]/CdtrAgt/FinInstnId/BICFI |
| M | Creditor | Identified only with BIC | CdtTrfTxInf[0]/Cdtr/FinInstnId/BICFI |

M=Mandatory, O=Optional

| Terms & Conditions | |
|-------------------------------|------------------|
| NON-STP/Repair charges | EUR 10,00 |