

D6 Referencing Rules & Recommendations

This document describes the referencing of payment and reporting transactions/items from the originating customer up to the final beneficiary through the whole banking chain.

The referencing of transactions or items in payment and reporting messages has an impact on each party involved in the transfer of funds or sending/receiving the reports. An unambiguous rule, to be used as the basis for structuring the referencing procedure, is thus needed for the different parties involved in the transfer of funds and/or information. Procedures different from those described herein may be costly to implement.

Referencing is to be carried out according to the following criteria:

Rules

- A unique reference is needed to reference a debit/credit entry/item. The number and location of the reference are based on the message type.
- A unique reference means that a number representing the reference must not occur a second time within the period of fiscal and legal requirements for archiving the referenced event. This time period is based on national rules and is part of the interchange agreement.
- The reference generated by the sender of a message/transaction/item will be used for a unique identification in any query/response between the sender and the receiver.
- The responsibility for the uniqueness of the reference is on the sender's side.

Recommendations

- The structure of the reference number is determined by each party. For conversion purposes into other existing standards, the preferred length is a maximum 16 positions.
- The sender of a message/transaction/item is responsible for cross-referencing with the originally received item.
- The BGM-number (DE 1004) will not be considered as a reference. This number is not normally generated by an application software and is therefore not exclusively application oriented.

The line numbers in the LIN and SEQ segments will also not be used for referencing an entry or a transaction as these numbers cannot be considered as a real application number.

- In any queries or answers or requests the correct reference number is sufficient to explicitly quote a transaction/item.
- Whenever a bank's reference is assigned to a transaction/item the quotation of this number accelerates and facilitates the handling of this transaction/item.

PAYMUL Message Type

Mandatory references are contained in two segment groups for referencing a debit entry or an item on the account.

Level B contains Reference Group 4

This reference refers to the debit entry on the account.

It is only used for bank to customer communication and vice-versa.

Code: AEK

- This code is contained in the messages DEBMUL and/or FINSTA.
- In FINSTA the amount with the reference of the PAYMUL level B is contained in a statement line (C level).
- If a DEBMUL is sent, three different possibilities can occur:
 - Option one: the amount of the B level of the PAYMUL is also the amount of the B level of a DEBMUL. In this case, the group of "B" and "C" level of the DEBMUL consists of one transaction only.
 - Option two: The complete PAYMUL is sent back to the customer as a DEBMUL. In this case the amount of the B level of the PAYMUL is also the amount of the B level of a DEBMUL and the amount(s) of the C level of the PAYMUL is also the amount(s) of the C level of a DEBMUL. In the resulting FINSTA the B level DEBMUL reference is contained in a statement line (C level).
 - Option three: The amount to be debited contained in the B level of PAYMUL is one of other amounts under the same sorting keys of C level of a DEBMUL (several C levels gathered).

Level C contains Reference Group 11

This reference refers to an item which is contained in the total amount of level B. This item will be handled by the bank for crediting/transferring purposes.

This reference is also used for bank to customer communication and vice-versa.

Code: CR

- This code is used in case the sender has to cancel an item or has to refer to an investigation: the sender has to quote the reference of group 4 and group 11.
- If a DEBMUL is sent; this reference is contained with the item concerned in the C level.
- If a FINSTA is sent; this reference is specified within "option 3" of the message.
- Remark: Codes other than ones mentioned above, such as RA and PQ, are considered customer to customer codes. They will be passed on through the banking chain as part of details of payment.

DIRDEB Message Type

Mandatory references are contained in two segment groups for referencing a debit entry or an item on the account.

Level B contains Reference Group 4

This reference refers to the credit entry on the account.

It is only used for bank to customer communication and vice-versa.

Code: AKJ

- This code is contained in the messages CREMUL and/or FINSTA.
- In FINSTA the amount with the reference of the DIRDEB level B is contained in a statement line (C level).
- If a CREMUL is sent, three different possibilities can occur:
 - Option one: the amount of the B level of the DIRDEB is also the amount of the B level of a CREMUL. In this case, the group of "B" and "C" level of the CREMUL consists of one transaction only.
 - Option two: The complete DIRDEB is sent back to the customer as a CREMUL. In this case the amount of the B level of the DIRDEB is also the amount of the B level of a CREMUL and the amount(s) of the C-level of the DIRDEB is also the amount(s) of the C level of a CREMUL. In the resulting FINSTA the B level CREMUL reference is contained in a statement line (C level).
 - Option three: The amount to be credited contained in the B level of DIRDEB is one of other amounts under the same sorting keys of C level of a CREMUL (several C levels gathered).
- It might be needed to have AHL code in some transactions in a DIRDEB level B.

Level C contains Reference Group 11

This reference refers to an item which is contained in the total amount of level B. This item will be handled by the bank for debiting/transferring purposes.

This reference is also used for bank to customer communication and vice-versa.

Code: CR

- This code is used in case the sender has to cancel an item or has to refer to an investigation: the sender has to quote the reference of group 4 and group 11.
- If a CREMUL is sent; this reference is contained with the item concerned in the C level.
- If a FINSTA is sent; this reference is specified within "option 3" of the message.
- Remark: Codes other than ones mentioned above, such as RA and PQ, are considered customer to customer codes. Additionally, the usage of code AGB (direct debit mandate number) is subject to national agreement. They will be passed on through the banking chain as part of details of payment.

DEBMUL Message Type (as a result of a Payment Order)

Mandatory references for referencing a booked entry or item on the account are contained in two segment groups: one in Level B and one in Level C.

A DEBMUL is used in three ways:

- **Option one:** the amount of the B level of the PAYMUL is also the amount of the B level of a DEBMUL. In this case, the group of "B" and "C" level of the DEBMUL consists of one transaction only. or
- **Option two:** A sent PAYMUL to be debited will be advised by the bank via a DEBMUL (the PAYMUL is copied via a DEBMUL). This means each B level of PAYMUL is again a B level of a DEBMUL, and each single C level is again a C level of the DEBMUL. or
- **Option three:** booking entries with the same sorting key are assembled to one item to be booked (on DEBMUL level B), the source of these single entries can be from different applications; they must have only the same sorting keys, e.g. currency, value date, account number and geographic environment. This means the amount to be debited contained in the B level of PAYMUL is one of other amounts under the same sorting keys of C level of a DEBMUL (several C levels gathered).

Option One

Level B contains Reference Group 5

This reference is only used for bank to customer communication or vice-versa.

Code: ACK (bank's own – the group of "B" and "C" level consists of one transaction only.)

Code: AEK (from PAYMUL Level B)

Level C contains Reference Group 11

This contains only a bank reference.

Code: AIK (bank's own)

Option Two

Level B contains Reference Group 5

This reference is only used for bank to customer communication or vice-versa.

The original PAYMUL structure and content will be returned to the customer.

Code: ACK (bank's own)

Code: AEK (from PAYMUL Level B)

Level C contains Reference Group 11

Each item in the C level of a PAYMUL is also contained in the Level C of this message.

Code: AIK (bank's individual transaction ref. number)

Code: CR (from PAYMUL Level C)

Option Three

Level B contains Reference Group 5

This reference is only used for bank to customer communication or vice-versa.

Code: ACK (bank's own)

Level C contains Reference Group 11

This contains the PAYMUL B levels or other single transactions, besides other debit entries with the same sorting keys (based on DEBMUL level B).

Code: AIK (bank's individual transaction ref. number)

Code: AEK (from PAYMUL Level B)

DEBMUL Message Type (as a result of a Direct Debit)

A DEBMUL is sent from the account servicing financial institution to the account owner or its agent in order to pass on the payment details. Each single item is usually sorted with the same key so as to shorten the statement or to inform the account owner before the items are booked. The sorting keys are the same currency, value date, account number and geographic environment.

Level B contains Reference Group 5

This reference is only used for bank to customer communication or vice-versa.

In case of investigation the customer can refer to the debit entry by quoting the reference number.

Code: ACK (bank's own)

Level C contains Reference Group 11

Code: AIK (bank's individual transaction ref. number)

[Code: CR (from DIRDEB Level C)]

Booking entries with the same sorting key might be assembled (several C levels gathered) to one item to be booked (on DEBMUL level B). The source of these single entries can be from different applications; they must have only the same sorting keys.

All codes contained in a payment message, including customer to customer codes such as RA and PQ, can be quoted. Additionally, the usage of code AGB (direct debit mandate number) is subject to national agreement.

Further to a single item, several bank's own references can be assigned; these are needed for investigation purposes or assigning a transaction from another application such as documentary credits or securities.

CREMUL Message Type (as a result of a Payment Order)

A CREMUL is sent from the account servicing financial institution to the account owner or its agent in order to pass on the payment details. Each single item is usually sorted with the same key so as to shorten the statement or to inform the account owner before the items are booked. The sorting keys are the same currency, value date, account number and geographic environment.

Level B contains Reference Group 5

This reference is only used for bank to customer communication or vice-versa.

In case of investigation the customer can refer to the credit entry by quoting the reference number.

Code: ACK (bank's own)

Level C contains Reference Group 11

Code: AIK (bank's individual transaction ref. number)

[Code: CR (from PAYMUL Level C)]

Booking entries with the same sorting key might be assembled (several C levels gathered) to one item to be booked (on CREMUL level B). The source of these single entries can be from different applications; they must have only the same sorting keys.

All codes contained in a payment message, including customer to customer codes such as RA and PQ, can be quoted.

Further to a single item, several bank's own references can be assigned; these are needed for investigation purposes or assigning a transaction from another application such as documentary credits or securities.

CREMUL Message Type (as a result of a Direct Debit)

Mandatory references for referencing a booked entry or item on the account are contained in two segment groups: one in Level B and one in Level C.

A CREMUL is used in three ways:

- **Option one:** the amount of the B level of the DIRDEB is also the amount of the B level of a CREMUL. In this case, the group of "B" and "C" level of the CREMUL consists of one transaction only. or
- **Option two:** A sent DIRDEB to be credited will be advised by the bank via a CREMUL (the DIRDEB is copied via a CREMUL). This means each B level of DIRDEB is again a B level of a CREMUL, and each single C level is again a C level of the CREMUL. or
- **Option three:** booking entries with the same sorting key are assembled to one item to be booked (on CREMUL level B), the source of these single entries can be from different applications; they must have only the same sorting keys, e.g. currency, value date, bank operation code and same entry date. This means the amount to be credited contained in the B level of DIRDEB is one of other amounts under the same sorting keys of C level of a CREMUL (several C levels gathered).

Option One

Level B contains Reference Group 5

This reference is only used for bank to customer communication or vice-versa.

Code: ACK (bank's own – the group of "B" and "C" level consists of one transaction only.)

Code: AKJ (from DIRDEB Level B)

Level C contains Reference Group 11

This contains only a bank reference.

Code: AIK (bank's own)

Option Two

Level B contains Reference Group 5

This reference is only used for bank to customer communication or vice-versa.

The original DIRDEB structure and content will be returned to the customer.

Code: ACK (bank's own)

Code: AKJ (from DIRDEB Level B)

Level C contains Reference Group 11

Each item in the C level of a DIRDEB is also contained in the Level C of this message.

Code: AIK (bank's individual transaction ref. number)

Code: CR (from DIRDEB Level C)

Option Three

Level B contains Reference Group 5

This reference is only used for bank to customer communication or vice-versa.

Code: ACK (bank's own)

Level C contains Reference Group 11

This contains the DIRDEB B levels or other single transactions, besides other credit entries with the same sorting keys (based on CREMUL level B).

Code: AIK (bank's individual transaction ref. number)

Code: AKJ (from DIRDEB Level B)

FINSTA Message Type (as a result of a Payment Order)

This description refers to the D96.A FINSTA only.

Debit side

A statement line always has a reference to an item either originated by the bank (testified by a debit advice) or by the customer (testified by a payment order or any other item causing the entry).

- Option one: A separate advice (DEBMUL) has been sent before or additionally together with the statement.
- Option two: No separate advice has been sent to the customer before and each item on level B in a PAYMUL will be returned to the customer as a single statement line.
- Option three: No separate advice has been sent to the customer before and each item on level C in a PAYMUL will be returned to the customer as a single statement line.

Level C contains Reference Group 6

Option One

The bank enters only its own code as reference from the separate advice:

Code: ACK (bank's own – same as DEBMUL)

Option Two

The bank uses each B Level of a PAYMUL for an entry on the account:

Code: ACK (bank's own)

Code: AEK (from PAYMUL Level B)

Option Three

The bank uses each C Level of a PAYMUL for an entry on the account:

Code: AIK (bank's individual transaction ref. number)

Code: CR (from PAYMUL Level C)

Credit side

A statement line must always have a reference.

- Option one: A separate advice (CREMUL) has been sent before or additionally together with the statement.
- Option two: No separate advice has been sent to the customer before.

Level C contains Reference Group 6

Option One

The bank enters only its own code as reference from the separate advice:

Code: ACK (bank's own – same as CREMUL)

Option two

A single item is contained in the statement line.

Code: AIK (bank's individual transaction ref. number)

There may be other customer to customer codes, such as RA and PQ.

USING FINSTA OUT OF A FINPAY - Level C contains Reference Group 6

Code: ACK (bank's own)

FINSTA Message Type (as a result of a Direct Debit)

This description refers to the D96.A FINSTA only.

Credit side

A statement line always has a reference to an item either originated by the bank (testified by a credit advice) or by the customer (testified by a direct debit order or any other item causing the entry).

- Option one: A separate advice (CREMUL) has been sent before or additionally together with the statement.
- Option two: No separate advice has been sent to the customer before and each item on level B in a DIRDEB will be returned to the customer as a single statement line.
- Option three: No separate advice has been sent to the customer before and each item on level C in a DIRDEB will be returned to the customer as a single statement line.

Level C contains Reference Group 6

Option One

The bank enters only its own code as reference from the separate advice:

Code: ACK (bank's own – same as CREMUL)

Option Two

The bank uses each B Level of a DIRDEB for an entry on the account:

Code: ACK (bank's own)

Code: AKJ (from DIRDEB Level B)

Option Three

The bank uses each C Level of a DIRDEB for an entry on the account:

Code: AIK (bank's individual transaction ref. number)

Code: CR (from DIRDEB Level C)

Debit side

A statement line must always have a reference.

- Option one: A separate advice (DEBMUL) has been sent before or additionally together with the statement.
- Option two: No separate advice has been sent to the customer before.

Level C contains Reference Group 6

Option One

The bank enters only its own code as reference from the separate advice:

Code: ACK (bank's own – same as DEBMUL)

Option two

A single item is contained in the statement line.

Code: AIK (bank's individual transaction ref. number)

There may be other customer to customer codes, such as RA and PQ. Additionally, the usage of code AGB (direct debit mandate number) is subject to national agreement.

USING FINSTA OUT OF A FINPAY - Level C contains Reference Group 6

Code: ACK (bank's own)

FINPAY Message Type

This message type may contain two different bank's own reference numbers.

Level B contains Reference Group 5

This reference is needed for matching the total amount to be transferred or posted on the interbank account.

Code: ACK (bank's own)

Level C contains Reference Group 14

This reference is needed for quoting a single transaction in the multiple message.

This group also contains further customer to customer information, which will be passed onto the account owner by a debit/credit information through a separate message or by the FINSTA.

Code: AIK (bank's individual transaction ref. number)

[Code: CR (from PAYMUL or DIRDEB Level C)]

FINCAN Message Type

According to the set rules of usage of a unique reference number in a message, the reference number is independent of the position within the message. Consequently, the quotation of this number together with the appropriate code is sufficient to quote a transaction of a message.

A cancellation may be requested and effected if the associated execution has not taken place yet by the ordered bank.

Upon receiving and processing the cancellation message the ordered bank issues a Banking Status (BANSTA) message to confirm that the cancellation has taken place. The bank reports that the instruction to cancel was or was not executed.

Level B contains Reference Group 5

This reference is needed for cancellation purposes.

Level A (Message) Cancellation

Code: AGO (from PAYMUL/DIRDEB Level A – BGM segment, DE1004)

Level B Cancellation

Code: AEK (from PAYMUL Level B)

or

Code: AKJ (from DIRDEB Level B)

Level C Cancellation

Code: CR (from PAYMUL / DIRDEB Level C)

BANSTA Message Type

According to the set rules of usage of a unique reference number in a message, the reference number is independent of the position within the message. Consequently, the quotation of this number together with the appropriate code is sufficient to quote a transaction of a message.

Level B contains Reference Group 5

This reference is needed for reporting purposes.

BANSTA MESSAGE FROM BANK TO CUSTOMER

Code: AGO (message reporting)

or

Code: AEK or AKJ (level B reporting)

Code: ACK (bank's own)

or

Code: CR (level C reporting)

Code: AIK (bank's individual transaction ref. number)

In this situation, bank codes “ACK” and “AIK” are not mandatory but advised.

BANSTA MESSAGE FROM CUSTOMER TO BANK

A customer may send a BANSTA message to his bank after receiving a CREMUL, DEBMUL or FINSTA messages.

Code: AGO (message reporting from CREMUL / DEBMUL / FINSTA)

or

Code: ACK (level B reporting from CREMUL / DEBMUL)

or

Code: ACK (level C reporting from FINSTA)

or

Code: AIK (bank's individual transaction ref. number – level C – reporting from CREMUL / DEBMUL / FINSTA)

Level C contains General Indicator (SG06 – GIS segment)

This segment contains the status/reason (coded) associated to the reference in B level.

Official D00.B code definitions used (DE1153)

CODE VALUE	MEANING	DESCRIPTION
ACK	Bank reference	Cross reference issued by financial institution.
AEK	Payment order number	Self explanatory.
AGO	Sender's reference to the original message	The reference provided by the sender of the original message
AIK	Bank's individual transaction reference number	Bank's reference number allocated by the bank to one specific transaction
AKJ	Direct debit reference	Reference number assigned to the direct debit operation.
CR	Customer reference number	Reference number assigned by the customer to a transaction

D6 Referencing Rules & Recommendations

PAYMUL scenario

	PAYMUL	DEBMUL			FINSTA					FINPAY	FINSTA	CREMUL	FINSTA	
		Option 1	Option 2	Option 3	Option 1	Option 2	Option 3	Option 1	Option 2					
		(a DEBMUL has been sent before)			(no DEBMUL – communicate B level reference)		(no DEBMUL – communicate C level reference)	(a CREMUL has been sent before)					(no CREMUL has been sent before)	
				DEBMUL option 1	DEBMUL option 2	DEBMUL option 3								
Level A	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Level B	AEK	ACK AEK	ACK AEK	ACK	-	-	-	-	-	ACK	-	ACK	-	-
Level C	CR	AIK	AIK CR	AIK AEK	ACK	ACK	ACK	ACK AEK	AIK CR	AIK [CR]	ACK	AIK [CR]	ACK	AIK

Remarks:

Customer to customer reference will have "PQ"/"RA" qualifier in PAYMUL (C level), and will be passed on to FINPAY (C level), CREMUL and/or FINSTA (option 2, C level).

"PQ" – in case of a payment order, a reference with this qualifier is always originally created by the Beneficiary and sent it to the Ordering Customer/Payor (e.g., invoice number), who inserted it in the PAYMUL.

"RA" - in case of a payment order, a reference with this qualifier can only be created by the Ordering Customer/Payor;

The FINPAY message may be prepared from several PAYMUL messages.

Code Value	Description
ACK	Bank reference
AEK	Payment order number
AIK	Bank's individual transaction reference number
CR	Customer reference number

DIRDEB scenario

	<u>DIRDEB</u>	<u>CREMUL</u>			<u>FINSTA</u>					<u>FINPAY</u>	<u>FINSTA</u>	<u>DEBMUL</u>	<u>FINSTA</u>	
		<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 1</u> (a CREMUL has been sent before)	<u>Option 2</u> (no CREMUL – communicate B level reference)	<u>Option 3</u> (no CREMUL – communicate C level reference)	<u>Option 1</u> (a DEBMUL has been sent before)	<u>Option 2</u> (no DEBMUL has been sent before)					
					<i>CREMUL option 1</i>	<i>CREMUL option 2</i>	<i>CREMUL option 3</i>							
Level A	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Level B	AKJ	ACK AKJ	ACK AKJ	ACK	-	-	-	-	-	ACK	-	ACK	-	-
Level C	CR	AIK CR	AIK CR	AIK AKJ	ACK	ACK	ACK	ACK AKJ	AIK CR	AIK [CR]	ACK	AIK [CR]	ACK	AIK

Remarks:

Customer to customer reference will have "PQ"/"RA" qualifier in DIRDEB (C level), and will be passed on to FINPAY (C level), DEBMUL and/or FINSTA (option 2, C level).
 "PQ" – in case of a direct debit order, a reference with this qualifier is always originally created by the Debtor and sent it to the Creditor, who inserted it in the DIRDEB.
 "RA" - in case of a direct debit order, a reference with this qualifier can only be created by the Creditor.
 The FINPAY message may be prepared from several DIRDEB messages.
 It might be needed to have "AHL" qualifier – customer to bank code - in some transactions in DIRDEB (B level).
 The usage of code "AGB" (Contract Party Reference Number = direct debit mandate number) is subject to national agreement.

Code Value	Description
ACK	Bank reference
AIK	Bank's individual transaction reference number
AKJ	Direct debit reference
CR	Customer reference number