



UN/CEFACT United Nations Centre for Trade Facilitation and Electronic Business
TBG International Trade & Business Processes Group
Team 5 Finance Domain

Maintenance Task Force

FINPAY

Message Implementation Guideline

Recommendation of UN/CEFACT TBG Team 5 Finance Domain

Version 2.0.0 from October 10th, 2002

A Important Remarks

The numeric entries in the table of contents are all taken from the FINPAY message description of Directory 98A and are inserted unchanged. This is made for completeness and transparency of present documentation.

The alphabetic entries in the table of contents are the recommendation of TBG Team 5 Finance Domain. They sometimes overrule the ideas contained in the message description of the directory. This is based on experience made during various implementations of the message.

B Associated documents

This document is not a stand alone documentation as it needs to be read along with supplementary documents. Implementers must observe information, limitations and recommendations from:

TBG 5 Service Segments	Service Segments for the use in all UN/EDIFACT messages of the Finance Domain
TBG 5 Codes and Code lists	Codes and Code lists for the use in all UN/EDIFACT messages of the Finance Domain
D6 Recommended Practices	Recommended practice for message flow and security for EDIFACT payments
D6 Referencing Rules	D6 Referencing Rules & Recommendations

each at the most update version available.

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0 Introduction

This specification provides the definition of the Multiple interbank funds transfer message (FINPAY) to be used in Electronic Data Interchange (EDI) between trading partners involved in administration, commerce and transport.

1 Scope

1.1 Functional Definition

A Multiple Interbank Funds Transfer message is sent between financial institutions to request the transfer of funds in settlement of the referenced business transaction(s).

The FINPAY message may be exchanged directly between financial institutions or through a clearing system.

Depending on the account relationship between the financial institutions, the FINPAY may be used as a payment order and/or as a credit advice.

The FINPAY may also be used for collections, documentary credits, direct debits and other financial institution related transfers.

1.2 Field of Application

The Multiple interbank funds transfer message may be used for both national and international applications. It is based on universal practice related to administration, commerce and transport, and is not dependent on the type of business or industry.

1.3 Principles

- A Multiple Interbank Funds Transfer message may cover several funds transfer instructions.
- However, one FINPAY message must cover either credit transfers or debit transfers, i.e., these two functions must not be mixed in the same message.
- The only way to modify a Multiple Interbank Funds Transfer message is to cancel the whole message or part thereof (e.g., by using the FINCAN - Financial Cancellation message). In that respect, one to many transaction(s) could be cancelled within the message, avoiding the need to cancel the whole message.

2 References

See UNTDID, Part 4, Chapter 2.6 UN/ECE UNSM – General Introduction, Section 1.

3 Terms and definitions

3.1 Standard terms and definitions

See UNTDID, Part 4, Chapter 2.6 UN/ECE UNSM – General Introduction, Section 2.

4 Message definition

4.1 Data Segment Clarification

This section should be read in conjunction with the Segment Table which indicates mandatory, conditional and repeating requirements.

The following semantic principles applying to the message are intended to facilitate the understanding of the message:

The Multiple Interbank Funds Transfer message is structured in three levels: A, B, and C.

- Level A contains general data related to the whole message and is contained in Segment Groups 1, 2, 31 and 32.
- Level B contains information needed to effect the funds transfer, such as the total amount to be transferred, the value date, the currency, the charges allocation, and data which applies to all the dependent C levels and is contained in Segment Group 3 through Segment Group 11.
- Level C contains data specific to the individual transactions and may contain remittance information. This data is considered as unique for each transaction and is contained in Segment Group 12 through Segment Group 30.

The structure of the message is designed to allow several B levels, each B level being followed by its related C levels.

4.2 Data segment index (Alphabetical sequence by tag)

AJT	Adjustment details
ALC	Allowance or charge
AUT	Authentication result
BGM	Beginning of message
BUS	Business function
CNT	Control total
COM	Communication contact
CTA	Contact information
CUX	Currencies
DLI	Document line identification
DOC	Document/message details
DTM	Date/time/period
FCA	Financial charges allocation
FII	Financial institution information
FTX	Free text
GIS	General indicator
INP	Parties and instruction
LIN	Line item
LOC	Place/location identification
MOA	Monetary amount
NAD	Name and address
PAI	Payment instructions
PCD	Percentage details
PIA	Additional product id
PRC	Process identification
RCS	Requirements and conditions
RFF	Reference
SEQ	Sequence details
TAX	Duty/tax/fee details
UNH	Message header
UNT	Message trailer

4.3 Message structure

4.3.1 Segment table

Pos	Tag Name	S	R
0010	UNH Message header	M	1
0020	BGM Beginning of message	M	1
0030	DTM Date/time/period	M	1
0040	BUS Business function	C	1
0050	_____ Segment group 1 _____	C	1
0060	RFF Reference	M	1
0070	DTM Date/time/period	C	1
0080	_____ Segment group 2 _____	C	5
0090	FII Financial institution information	M	1
0100	CTA Contact information	C	1
0110	COM Communication contact	C	5
0120	_____ Segment group 3 _____	M	9
0130	LIN Line item	M	1
0140	BUS Business function	C	1
0150	DTM Date/time/period	C	3
0160	_____ Segment group 4 _____	M	5
0170	FII Financial institution information	M	1
0180	CTA Contact information	C	1
0190	COM Communication contact	C	5
0200	_____ Segment group 5 _____	C	5
0210	RFF Reference	M	1
0220	DTM Date/time/period	C	1
0230	_____ Segment group 6 _____	M	4
0240	MOA Monetary amount	M	1
0250	CUX Currencies	C	1
0260	DTM Date/time/period	C	2
0270	RFF Reference	C	1
0280	_____ Segment group 7 _____	C	5
0290	FCA Financial charges allocation	M	1
0300	MOA Monetary amount	C	2
0310	_____ Segment group 8 _____	C	6
0320	ALC Allowance or charge	M	1
0330	PCD Percentage details	C	1
0340	MOA Monetary amount	C	2
0350	CUX Currencies	C	1
0360	DTM Date/time/period	C	1
0370	_____ Segment group 9 _____	C	6
0380	TAX Duty/tax/fee details	M	1
0390	MOA Monetary amount	C	2
0400	CUX Currencies	C	1
0410	DTM Date/time/period	C	1
0420	_____ Segment group 10 _____	C	3
0430	INP Parties and instruction	M	1
0440	FTX Free text	C	1
0450	DTM Date/time/period	C	2
0460	_____ Segment group 11 _____	C	10
0470	GIS General indicator	M	1
0480	MOA Monetary amount	C	1
0490	LOC Place/location identification	C	2
0500	NAD Name and address	C	1
0510	RCS Requirements and conditions	C	1
0520	FTX Free text	C	10

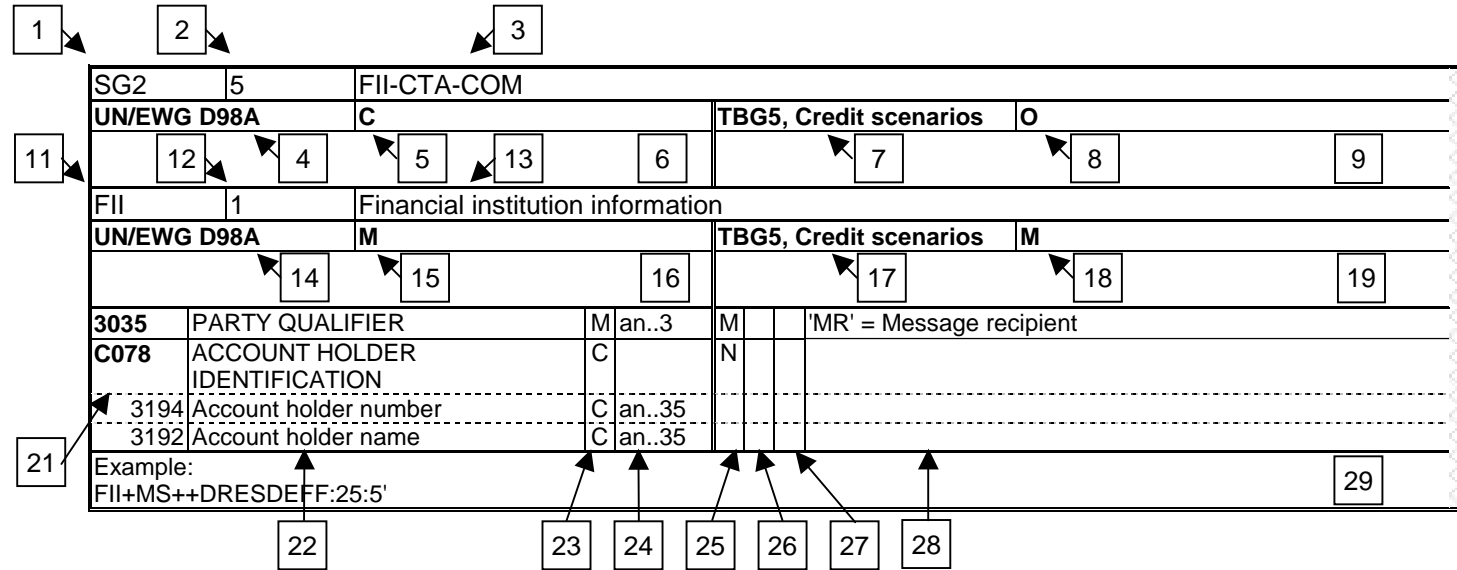
0530	Segment group 12	M	9999
0540	SEQ Sequence details	M	1
0550	BUS Business function	C	1
0560	DTM Date/time/period	C	6
0570	Segment group 13	M	4
0580	FII Financial institution information	M	1
0590	CTA Contact information	C	1
0600	COM Communication contact	C	5
0610	Segment group 14	C	6
0620	RFF Reference	M	1
0630	DTM Date/time/period	C	1
0640	Segment group 15	C	1
0650	PAI Payment instructions	M	1
0660	FTX Free text	C	1
0670	Segment group 16	M	4
0680	MOA Monetary amount	M	1
0690	CUX Currencies	C	1
0700	DTM Date/time/period	C	2
0710	RFF Reference	C	1
0720	Segment group 17	C	6
0730	NAD Name and address	M	1
0740	CTA Contact information	C	1
0750	COM Communication contact	C	5
0760	Segment group 18	C	10
0770	GIS General indicator	M	1
0780	MOA Monetary amount	C	1
0790	LOC Place/location identification	C	2
0800	NAD Name and address	C	1
0810	RCS Requirements and conditions	C	1
0820	FTX Free text	C	10
0830	Segment group 19	C	4
0840	INP Parties and instruction	M	1
0850	FTX Free text	C	1
0860	DTM Date/time/period	C	2
0870	Segment group 20	C	5
0880	FCA Financial charges allocation	M	1
0890	MOA Monetary amount	C	2
0900	Segment group 21	C	6
0910	ALC Allowance or charge	M	1
0920	PCD Percentage details	C	1
0930	MOA Monetary amount	C	2
0940	CUX Currencies	C	1
0950	DTM Date/time/period	C	2
0960	Segment group 22	C	6
0970	TAX Duty/tax/fee details	M	1
0980	MOA Monetary amount	C	2
0990	CUX Currencies	C	1
1000	DTM Date/time/period	C	1

1010	Segment group 23	C	1
1020	PRC Process identification	M	1
1030	FTX Free text	C	5
1040	Segment group 24	C	9999
1050	DOC Document/message details	M	1
1060	MOA Monetary amount	C	5
1070	DTM Date/time/period	C	5
1080	RFF Reference	C	5
1090	NAD Name and address	C	2
1100	Segment group 25	C	5
1110	CUX Currencies	M	1
1120	DTM Date/time/period	C	1
1130	Segment group 26	C	100
1140	AJT Adjustment details	M	1
1150	MOA Monetary amount	M	1
1160	RFF Reference	C	1
1170	FTX Free text	C	5
1180	Segment group 27	C	9999
1190	DLI Document line identification	M	1
1200	MOA Monetary amount	M	5
1210	PIA Additional product id	C	5
1220	DTM Date/time/period	C	5
1230	Segment group 28	C	5
1240	CUX Currencies	M	1
1250	DTM Date/time/period	C	1
1260	Segment group 29	C	10
1270	AJT Adjustment details	M	1
1280	MOA Monetary amount	M	1
1290	RFF Reference	C	1
1300	FTX Free text	C	5
1310	Segment group 30	M	1
1320	GIS General indicator	M	1
1330	MOA Monetary amount	C	5
1340	CNT Control total	M	5
1350	Segment group 31	C	1
1360	MOA Monetary amount	M	1
1370	DTM Date/time/period	C	1
1380	Segment group 32	C	5
1390	AUT Authentication result	M	1
1400	DTM Date/time/period	C	1
1410	UNT Message trailer	M	1

D Legend

- 1 to 9 only occurs if the segment is part of a segment group
- 4 to 9 only occurs on the first segment of a segment group
- 1 to 3 is repeated on segment groups within a segment group (so giving the full path of the embedded segment)

SG => segment group



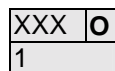
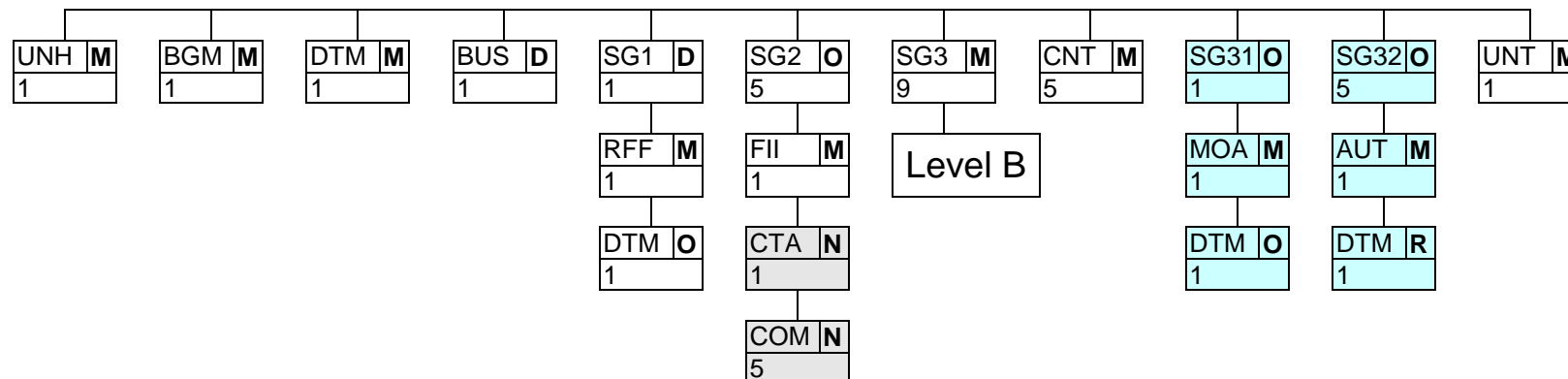
- 1) Name of the SG.
- 2) Repetition factor¹ of the SG specified by 4. This is the maximum syntactical allowed repeatability of the SG.
- 3) Content of the SG.
- 4) Source of the SG specification.
- 5) Status¹ of the SG specified by 4. This is either M (mandatory) or C (Conditional) and reflects the syntactical necessity of the SG.
- 6) SG description specified by 4.
- 7) Source and focus of recommendation.
- 8) Status¹ of the SG specified by 7. This is either M copied from 5 (as it can not be overruled) or one out of the set of R (required), O (optional), N (not used), D (dependent), A (advised) and X (must not be used) that consequently replaces the C from 5 and reflects the applicatory necessity of the SG. Note: 'not used' is like 'ignored' !
- 9) Additional SG description specified by 7.
- 11) TAG of the segment.
- 12) Repetition factor¹ of the segment specified by 14. This is the maximum syntactical allowed repeatability of the segment.
- 13) Name of the segment.
- 14) Source of the segment specification.
- 15) Status¹ of the segment specified by 14. This is either M (mandatory) or C (Conditional) and reflects the syntactical necessity of the segment.
- 16) Segment description specified by 14.
- 17) Source and focus of recommendation.
- 18) Status¹ of the segment specified by 17. This is either M copied from 15 (as it can not be overruled) or one out of the set of R (required), O (optional), N (not used), D (dependent), A (advised) and X (must not be used) that consequently replaces the C from 15 and reflects the applicatory necessity of the segment. Note: 'not used' is like 'ignored' !
- 19) Additional segment description specified by 17.
- 21) Simple, composite or component data element code specified by 14. Left justified and bold for simple and composite data element, right justified for component data element.
- 22) Data element name specified by 14.
- 23) Status¹ of the data element specified by 14. Note: mandatory or required elements only appears if also the higher level container appears, e.g. a component data element in a composite data element in a segment in a SG
- 24) Data format specified by 14. Used expressions are: 'a' (alpha), 'n' (numeric), 'an' (alphanumeric), '..n' (up to n character), n (fixed length n character). Examples: n3 (fixed length 3 character), an..6 (alphanumeric up to 6 character)
- 25) Status¹ of the data element specified by 17. Mandatory from 23 is always left untouched, conditional is always changed as in 18.
- 26) Restriction of code value for that element specified by 17. Empty (unrestricted) or asterisk (restricted code list).
- 27) Status¹ of the code value out of a restricted code list specified by 17. Defaults to optional.
- 28) Code value, code name and code description and/or data element description specified by 17.
- 29) Example specified by 17.

¹ Status and repetition factor qualify the cardinality of the object, e.g. status 'M' or 'R' stands for minimal occurrence '1', 'O' (and similar) stands for minimal occurrence '0', the repetition factor stands for the maximum occurrence and defaults to '1'.

Cardinality: The number of elements in a set. A cardinality is thus an isomorphism class in the category of sets (The Free On-line Dictionary of Computing).

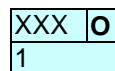
E Branch Diagramm

Level A (the whole message)

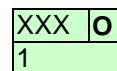


Not used elements:

If provided, they will be ignored by the recipient.

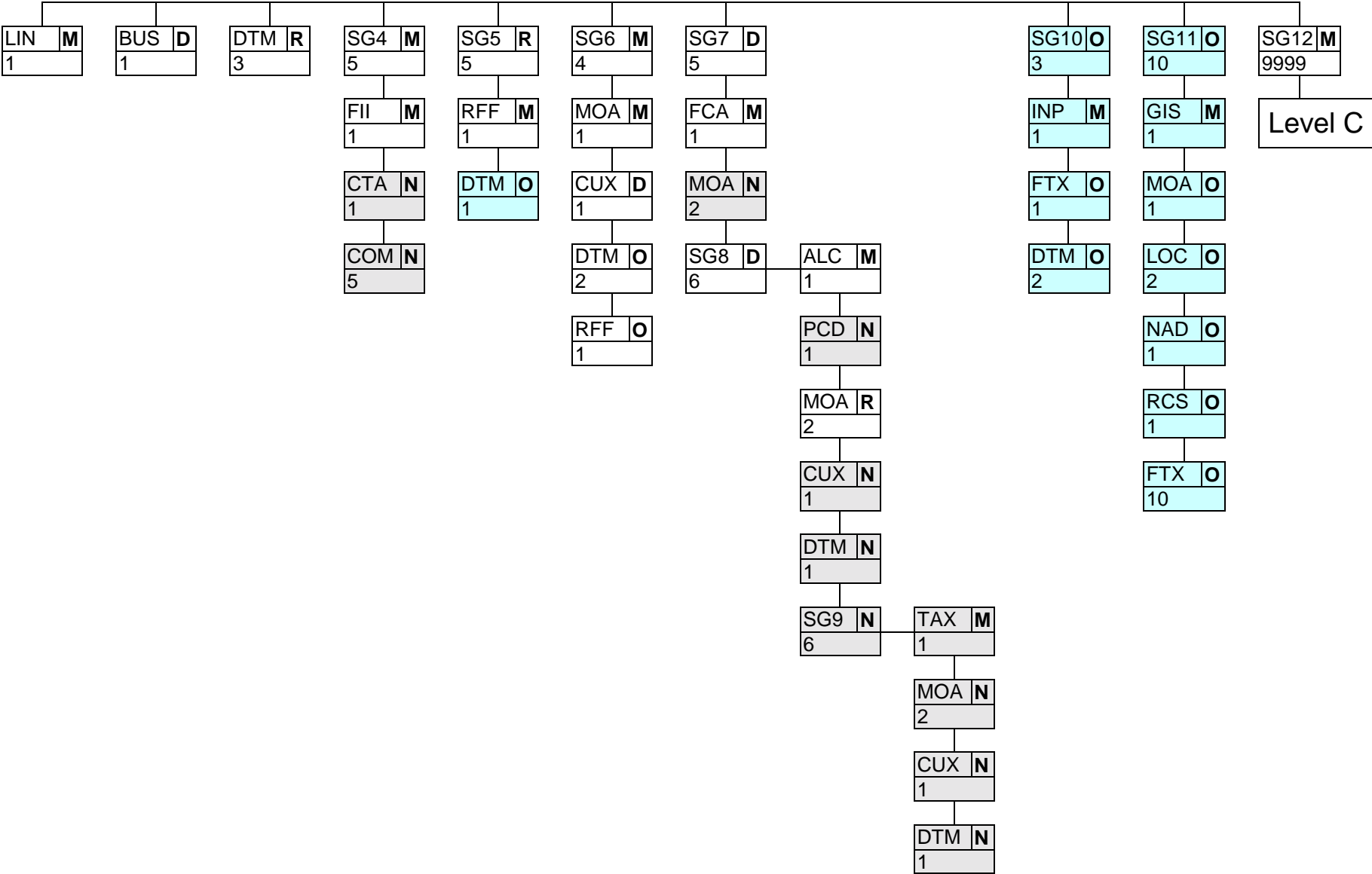


Mainly subject to national, unilateral or bilateral use

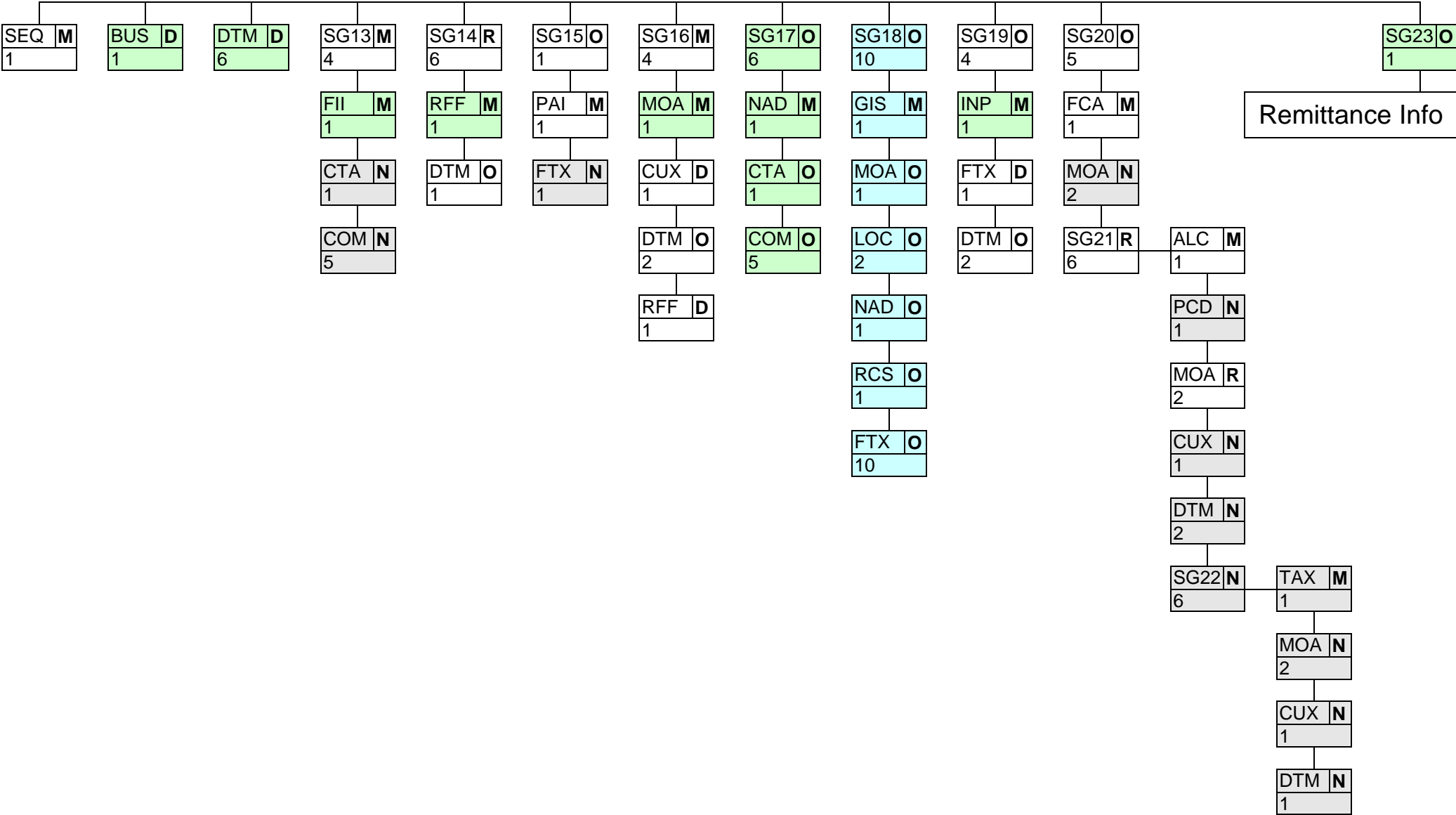


Mainly data from and to customers that needs to be transported.

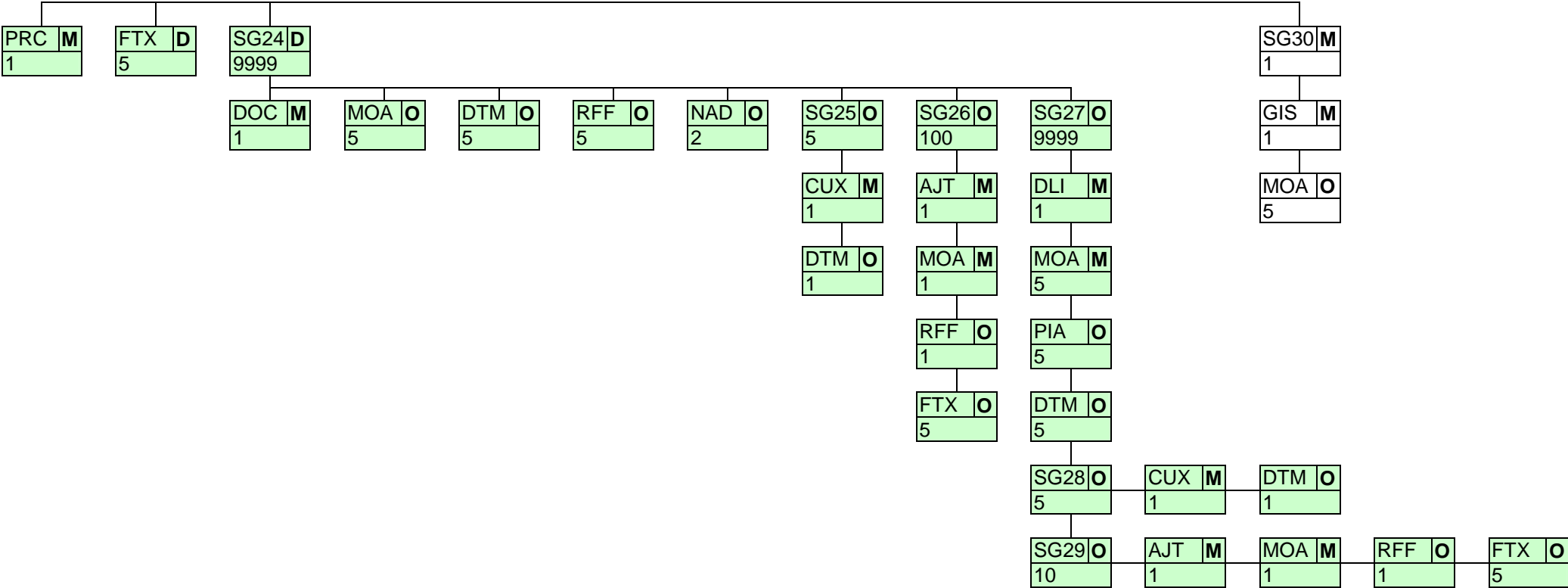
Level B (a whole batch)



Level C (a whole single transaction)



Remittance Information (the whole attached information)



F Segment description

Page reference

UNH Message header.....	15	Segment group 9	37	Segment group 17	58	Segment group 25	81
BGM Beginning of message	16	TAX Duty/tax/fee details.....	37	NAD Name and address.....	58	CUX Currencies	81
DTM Date/time/period	17	MOA Monetary amount	38	CTA Contact information	59	DTM Date/time/period	81
BUS Business function.....	18	CUX Currencies	38	COM Communication contact.....	60	Segment group 26	82
Segment group 1.....	19	DTM Date/time/period	39	Segment group 18	60	AJT Adjustment details.....	82
RFF Reference	19	Segment group 10	40	GIS General indicator	60	MOA Monetary amount	82
DTM Date/time/period	19	INP Parties and instruction.....	40	MOA Monetary amount.....	61	RFF Reference	83
Segment group 2.....	20	FTX Free text	41	LOC Place/location identification	61	FTX Free text	83
FII Financial institution information ...	20	DTM Date/time/period	41	NAD Name and address.....	62	Segment group 27	84
CTA Contact information	21	Segment group 11	42	RCS Requirements and conditions...63		DLI Document line identification	84
COM Communication contact	21	GIS General indicator.....	42	FTX Free text.....	63	MOA Monetary amount	84
Segment group 3.....	22	MOA Monetary amount	42	Segment group 19.....	64	PIA Additional product id	85
LIN Line item	22	LOC Place/location identification.....	43	INP Parties and instruction	64	DTM Date/time/period	86
BUS Business function	23	NAD Name and address	44	FTX Free text.....	65	Segment group 28	87
DTM Date/time/period	24	RCS Requirements and conditions..	45	DTM Date/time/period.....	66	CUX Currencies	87
Segment group 4.....	25	FTX Free text	45	Segment group 20.....	67	DTM Date/time/period	88
FII Financial institution information ...	25	Segment group 12	46	FCA Financial charges allocation	67	Segment group 29	88
CTA Contact information	27	SEQ Sequence details	46	MOA Monetary amount.....	68	AJT Adjustment details.....	88
COM Communication contact	27	BUS Business function.....	47	Segment group 21	69	MOA Monetary amount	89
Segment group 5.....	28	DTM Date/time/period	48	ALC Allowance or charge	69	RFF Reference	89
RFF Reference	28	Segment group 13	49	PCD Percentage details.....	70	FTX Free text	90
DTM Date/time/period	28	FII Financial institution information... 49		MOA Monetary amount.....	70	Segment group 30	91
Segment group 6.....	29	CTA Contact information.....	51	CUX Currencies	71	GIS General indicator	91
MOA Monetary amount.....	29	COM Communication contact	51	DTM Date/time/period.....	71	MOA Monetary amount	91
CUX Currencies.....	30	Segment group 14	52	Segment group 22.....	72	CNT Control total	92
DTM Date/time/period	30	RFF Reference.....	52	TAX Duty/tax/fee details	72	Segment group 31	92
RFF Reference	31	DTM Date/time/period	53	MOA Monetary amount.....	73	MOA Monetary amount	92
Segment group 7.....	32	Segment group 15	53	CUX Currencies.....	73	DTM Date/time/period	93
FCA Financial charges allocation	32	PAI Payment instructions	53	DTM Date/time/period.....	74	Segment group 32	93
MOA Monetary amount.....	33	FTX Free text	54	Segment group 23.....	75	AUT Authentication result.....	93
Segment group 8.....	34	Segment group 16	55	PRC Process identification	75	DTM Date/time/period	93
ALC Allowance or charge	34	MOA Monetary amount	55	FTX Free text.....	76	UNT Message trailer	94
PCD Percentage details	35	CUX Currencies	56	Segment group 24	77		
MOA Monetary amount.....	35	DTM Date/time/period	57	DOC Document/message details	77		
CUX Currencies.....	36	RFF Reference.....	57	MOA Monetary amount.....	78		
DTM Date/time/period	36			DTM Date/time/period.....	78		
				RFF Reference	79		
				NAD Name and address.....	80		

Attention:

The first segment in a message is an UNH segment. Moreover the complete message is part of an interchange. Additional information about these segments needs to be derived from the document TBG5-Service-Segments.

The data elements for this message type in the UNH segment needs to contain following data:

S009:0065	FINPAY
S009:0052	D
S009:0054	98A
S009:0051	UN
S009:0057	FUN02G

BGM		1		Beginning of message							
UN/EWG D98A		M		TBG5, Credit scenarios		M		TBG5, Debit scenarios		M	
A segment by means of which the sender must uniquely identify the FINPAY message using its type and number and when necessary its function.											
C002	DOCUMENT/MESSAGE NAME	C	an..3	R	*			R	*		
1001	Document/message name, coded	C	an..3	D	*	<p>The presence of one of these codes is required unless there is a bilateral agreement between sender and receiver.</p> <p>'71' = Request for payment The message receiver is the account servicing financial institution of the ordering customer. The sending bank plays the role of a VAN between the ordering customer and the account servicing financial institution.</p> <p>'247' = Bank to bank funds transfer Both the ordering customer and the beneficiary are financial institutions. Used for interbank account payments where only bank accounts are involved.</p> <p>'248' = Customer payment order(s) At least one of the ordering customer or the beneficiary is (are) not financial institution(s). This handles customer to bank and customer to customer payments along with information on interbank accounts for subsequent settlement.</p> <p>'458' = Reversal of credit Used for returned credit transfers. This is used for both interbank and bank to customer or customer to customer reversals of credit transfers.</p>		D	*	<p>The presence of one of these codes is required unless there is a bilateral agreement between sender and receiver.</p> <p>'247' = Bank to bank funds transfer Both the ordering customer and the beneficiary are financial institutions. Used for interbank account payments where only bank accounts are involved.</p> <p>'214' = Pre-authorized direct debit The debtor has authorised his bank to honour the DIRDEB, based on payee and or amount or other domestic rules existing in the debtor's country.</p> <p>'238' = Non pre authorised direct debit Honoured by the payor's bank based on domestic rules</p> <p>'243' = Request for pre-authorized direct debit The sending bank plays the role of a VAN between the payee and the debtor's bank</p> <p>'244' = Request for non pre-authorized direct debit As above</p> <p>'FA1' = Multiple Direct Debit Document /message containing a direct debit to credit one or more accounts and to debit one or more debtors.</p> <p>'FA2' = Multiple Direct Debit Request Document /message containing a direct debit request to credit one or more accounts and to debit one or more debtors.</p> <p>'457' = Reversal of debit Used for returned debits (including rejections and revocations)</p>	
1131	Code list qualifier	C	an..3	N				N			
3055	Code list responsible agency, coded	C	an..3	N				N			
1000	Document/message name	C	an..35	N				N			

continued...

...continuing									
C106	DOCUMENT/MESSAGE IDENTIFICATION	C		R				R	
1004	Document/message number	C	an..35	R				R	
Must be unique within the legally binding time of archiving EDI documents. A second FINPAY message with the same document number but without code '7' in 1225 will be rejected.									
1056	Version	C	an..9	N				N	
1060	Revision number	C	an..6	N				N	
1225	MESSAGE FUNCTION, CODED	C	an..3	R	*			R	
'9' = Original '7' = Duplicate If code 7 is used, then SG1 is required.									
4343	RESPONSE TYPE, CODED	C	an..3	N				N	
Example: BGM+248+3452422040+9'									

DTM	1	Date/time/period								
UN/EWG D98A	M	TBG5, Credit scenarios				M	TBG5, Debit scenarios			
A segment specifying the date and, if required, the time when the message is created.										
C507	DATE/TIME/PERIOD	M		M				M		
2005	Date/time/period qualifier	M	an..3	M	*	R		M		
2380	Date/time/period	C	an..35	R				R		
A date in the future can be accepted given the creation of messages across different time zones.										
2379	Date/time/period format qualifier	C	an..3	R	*			R		
'102' = CCYYMMDD '203' = CCYYMMDDHHMM										
Example: DTM+137:200205211123:203'										

BUS		1		Business function			
UN/EWG D98A		C		TBG5, Credit scenarios D		TBG5, Debit scenarios D	
A segment identifying certain characteristics of the Multiple Inter bank Funds Transfer message, such as the type of transaction and/or bank operation, and used for routing purposes.				The usage of this segment is mutually exclusive with SG3:BUS. One of the segments need to be used. The usage of SG3:BUS is recommended.			
C521	BUSINESS FUNCTION	C		O		This composite may be used for any business function agreed between sender and receiver of the message.	
4027	Business function qualifier	M	an..3	M		M	
4025	Business function, coded	M	an..3	M		M	
1131	Code list qualifier	C	an..3	O		O	
3055	Code list responsible agency, coded	C	an..3	O		O	
4022	Business description	C	an..70	O		O	
3279	GEOGRAPHIC ENVIRONMENT, CODED	C	an..3	R	*	R	*
				'DO' = Domestic 'IN' = International 'DR' = Domestic with regulatory information required 'IR' = International with regulatory information required 'IS' = European Union - ECBS Payments. See separate TBG 5 MIG compliant with EBS-200 (ECBS).			
				'DO' = Domestic 'IN' = International 'DR' = Domestic with regulatory information required 'IR' = International with regulatory information required 'IS' = European Union - ECBS Direct Debits. For future use.			
4487	TYPE OF FINANCIAL TRANSACTION, CODED	C	an..3	O		O	
C551	BANK OPERATION	C		O		This composite may be used if there are different Debit Schemes to choose from.	
4383	Bank operation, coded	M	an..3	M		M	
1131	Code list qualifier	C	an..3	O		O	
3055	Code list responsible agency, coded	C	an..3	O		O	
4463	INTRA-COMPANY PAYMENT, CODED	C	an..3	N		N	
Example: BUS++IN'							

SG1	1	RFF-DTM														
UN/EGW D98A		C			TBG5, Credit scenarios					D		TBG5, Debit scenarios			D	
A group of segments identifying a previously-sent FINPAY.					This segment group is required when SG0:BGM:1225 contains code '7' (duplicate), otherwise it is not used.											
RFF	1	Reference														
UN/EGW D98A		M			TBG5, Credit scenarios					M		TBG5, Debit scenarios			M	
A segment specifying the reference of the previously-sent FINPAY.					This segment contains the original number from SG0:BGM:C106:1004 of the previously sent message regardless of whether the two BGM numbers are the same.											
C506	REFERENCE		M		M								M			
1153	Reference qualifier	M	an..3	M	*	R	'ACW' = Reference number to previous message					M				
1154	Reference number	C	an..35	R			SG0:BGM:C106:1004 from the original message.					R				
1156	Line number	C	an..6	N									N			
4000	Reference version number	C	an..35	N									N			
Example: RFF+ACW:4782971550'																

SG1	1	RFF-DTM														
DTM	1	Date/time/period														
UN/EGW D98A		C			TBG5, Credit scenarios					O		TBG5, Debit scenarios			O	
A segment specifying the creation date of the referenced message.																
C507	DATE/TIME/PERIOD		M		M								M			
2005	Date/time/period qualifier	M	an..3	M	*	R	'171' = Reference date/time					M				
2380	Date/time/period	C	an..35	R			Creation date of the original message in the same time format .					R				
2379	Date/time/period format qualifier	C	an..3	R	*		'102' = CCYYMMDD '203' = CCYYMMDDHHMM Same time format as the original message.					R				
Example: DTM+171:200205190954:203'																

SG2	5	FII-CTA-COM													
UN/EDG D98A		C			TBG5, Credit scenarios					O		TBG5, Debit scenarios		O	
A group of segments identifying the financial institutions involved in the multiple inter bank funds transfer message and the routing functions with their contacts.					This segment group is used for routing purposes only.										
FII	1	Financial institution information													
UN/EDG D98A		M			TBG5, Credit scenarios					M		TBG5, Debit scenarios		M	
A segment identifying the financial institutions associated with the transaction in coded or uncoded form and their function.															
3035	PARTY QUALIFIER	M	an..3	M				'MR' = Message recipient 'MS' = Document/message issuer/sender	M						
C078	ACCOUNT HOLDER IDENTIFICATION	C		N					N						
3194	Account holder number	C	an..35												
3192	Account holder name	C	an..35												
3192	Account holder name	C	an..35												
6345	Currency, coded	C	an..3												
C088	INSTITUTION IDENTIFICATION	C		R				The Bank Identifier Code may only be placed in C088:3433. The national bank/branch sorting code may only be placed in C088:3434.	R						
3433	Institution name identification	C	an..11	D				Mutually exclusive with C088:3434. BIC	D						
1131	Code list qualifier	C	an..3	D	*			Required with populated C088:3433, otherwise not used.	D						
3055	Code list responsible agency, coded	C	an..3	D	*	R		'25' = Bank identification Required with populated C088:3433, otherwise not used.	D						
3434	Institution branch number	C	an..17	D		R		'5' = ISO (International Organisation for Standardisation) Mutually exclusive with C088:3433 National bank/branch sorting code	D						
1131	Code list qualifier	C	an..3	D	*			Required with populated C088:3434, otherwise not used. The allowed combinations of the codes of C088:1131 and C088:3055 are stated in "TBG5-Codes-Codelists.pdf".	D						
3055	Code list responsible agency, coded	C	an..3	D	*			Required with populated C088:3434, otherwise not used. The allowed combinations of the codes of C088:1131 and C088:3055 are stated in "TBG5-Codes-Codelists.pdf".	D						
3432	Institution name	C	an..70	N					N						
3436	Institution branch place	C	an..70	N					N						
3207	COUNTRY, CODED	C	an..3	R				ISO 3166 two alpha country code. This data element of the FII segment is usually defined by "is to be used unless an IBAN populates C078:3194". Because the referred element is not used at this level it comes down to be required at this level.	R						
Example: FII+MS++DRESDEFF:25:5'															

SG2	5	FII-CTA-COM	
CTA	1	Contact information	
UN/EWG D98A	C	TBG5, Credit scenarios	N
A segment identifying a person or a department for the party specified in the leading FII segment to whom communication should be directed.			
3139	CONTACT FUNCTION, CODED	C	an..3
C056	DEPARTMENT OR EMPLOYEE DETAILS	C	
3413	Department or employee identification	C	an..17
3412	Department or employee	C	an..35
Example:			

SG2	5	FII-CTA-COM	
COM	5	Communication contact	
UN/EWG D98A	C	TBG5, Credit scenarios	N
A segment identifying communication type(s) and number(s) of person(s) or department(s) specified in the associated CTA segment.			
C076	COMMUNICATION CONTACT	M	
3148	Communication number	M	an..512
3155	Communication channel qualifier	M	an..3
Example:			

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12											
UN/EWG D98A		M		TBG5, Credit scenarios				M		TBG5, Debit scenarios		M	
A group of segments containing general information about the transaction, such as the total amount to be transferred. It also contains details which pertain to all individual payments specified within the group.				The information carried on B level defines the inter bank settlement. Although transaction practices differ amongst banks and countries, the use of this segment group requires the following data to be identical within each nested single transactions: bank's value date and execution date (if present) the bank to or from which the funds should be transferred currency SG12 triggers the information about an individual transaction within the B level.									
LIN	1	Line item											
UN/EWG D98A		M		TBG5, Credit scenarios				M		TBG5, Debit scenarios		M	
A segment identifying the beginning of the general information related to the transaction (B level) by a sequential line number, which may also be used for reconciliation purposes.				This segment is used as a trigger segment specifying the start of a batch transaction that results in one entry on the interbank account.									
1082	LINE ITEM NUMBER	C	an..6	R						R			
1229	ACTION REQUEST/NOTIFICATION, CODED	C	an..3	N						N			
C212	ITEM NUMBER IDENTIFICATION	C		N						N			
7140	Item number	C	an..35										
7143	Item number type, coded	C	an..3										
1131	Code list qualifier	C	an..3										
3055	Code list responsible agency, coded	C	an..3										
C829	SUB-LINE INFORMATION	C		N						N			
5495	Sub-line indicator, coded	C	an..3										
1082	Line item number	C	an..6										
1222	CONFIGURATION LEVEL	C	n..2	N						N			
7083	CONFIGURATION, CODED	C	an..3	N						N			
Example: LIN+1'													

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12									
BUS	1	Business function									
UN/EWG D98A		C		TBG5, Credit scenarios		D		TBG5, Debit scenarios		D	
A segment identifying characteristics of the type(s) of transaction(s) contained in level C.				The usage of this segment is mutually exclusive with SG0:BUS. One of the segments need to be used. The usage of this segment is recommended.							
C521	BUSINESS FUNCTION	C		O				O			
4027	Business function qualifier	M	an..3	M	*	R		M			
4025	Business function, coded	M	an..3	M				M			
1131	Code list qualifier	C	an..3	O				O			
3055	Code list responsible agency, coded	C	an..3	O				O			
4022	Business description	C	an..70	O				O			
3279	GEOGRAPHIC ENVIRONMENT, CODED	C	an..3	R	*			R	*		
				'DO' = Domestic 'IN' = International 'DR' = Domestic with regulatory information required 'IR' = International with regulatory information required 'IS' = European Union - ECBS Payments. See separate TBG 5 MIG compliant with EBS-200 (ECBS).				'DO' = Domestic 'IN' = International 'DR' = Domestic with regulatory information required 'IR' = International with regulatory information required 'IS' = European Union - ECBS Direct Debits.D6 For future use			
4487	TYPE OF FINANCIAL TRANSACTION, CODED	C	an..3	O	*			D	*		
				'1' = Clean payment '4' = Documentary payment				All subsequent codes of this composite needs to be indicated by FA1 or FA2 in BGM:C002:1001. 'FB1' = Pre-authorized Direct Debit With FA1 in BGM:C002:1001 this code is equivalent to 214 in BGM:C002:1001. With FA2 this code is equivalent to 243. 'FB2' = Non pre-authorized Direct Debit With FA1 in BGM:C002:1001 this code is equivalent to 238 in BGM:C002:1001. With FA2 this code is equivalent to 244. 'FB3' = Pre-advised Direct Debit This code can only be used with FA1 in BGM:C002:1001. 'FB4' = Non Pre-advised Direct Debit This code can only be used with FA1 in BGM:C002:1001. 'FB5' = Irrevocable Reimbursement of Cash Withdrawal This code can only be used with FA1 in BGM:C002:1001.			
C551	BANK OPERATION	C		O				O			
4383	Bank operation, coded	M	an..3	M				M	*		
1131	Code list qualifier	C	an..3	O				O			
3055	Code list responsible agency, coded	C	an..3	O				O			

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...continuing									
4463	INTRA-COMPANY PAYMENT, CODED	C	an..3	N				N	
Examples: BUS++IN' BUS++DO++FB3'									

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12								
DTM	3	Date/time/period								
UN/EWG D98A		C	TBG5, Credit scenarios				R	TBG5, Debit scenarios		R
A segment identifying the posting date and/or value date and/or the requested execution date.										
C507	DATE/TIME/PERIOD	M		M				M		
2005	Date/time/period qualifier	M	an..3	M	*			M		
						R				
2380	Date/time/period	C	an..35	R				R		
2379	Date/time/period format qualifier	C	an..3	R	*	R		R		
Example: DTM+309:20000121:102'										

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12														
SG4	5	FII-CTA-COM														
UN/EWG D98A		M			TBG5, Credit scenarios			M			TBG5, Debit scenarios			M		
A group of segments specifying the account relationship(s) and providing information pertaining to the routing of the funds.																
FII	1	Financial institution information														
UN/EWG D98A		M			TBG5, Credit scenarios			M			TBG5, Debit scenarios			M		
A segment identifying the account relationship between the sending and receiving financial institution.																
3035	PARTY QUALIFIER	M	an..3	M	*	'HW' = Sender of funds Financial institution that sends the funds (usually identical to the sender of the message) 'HV' = Receiver of funds Financial institution that receives the funds (usually identical to the receiver of the message) 'HT' = Clearing house The institution through which the funds will be paid to the receiver of funds ('HV') 'OX' = Sender's correspondent bank 'OW' = Account owner's servicing bank on the receiving side Used only with "Request for payment" message (SG0:BGM:C002:1001='71'). Represents the account relationship of the debtor.	M	*	'HW' = Sender of funds Financial institution that sends the funds (usually identical to the receiver of the message) 'HV' = Receiver of funds Financial institution that receives the funds (usually identical to the sender of the message) 'HT' = Clearing house The institution through which the funds will be paid to the receiver of funds ('HV') 'OW' = Account owner's servicing bank on the receiving side Used only with "Request for ... direct debit" messages (SG0:BGM:C002:1001='243', '244' or 'FA2'). Represents the account relationship of the creditor.							
C078	ACCOUNT HOLDER IDENTIFICATION	C		D		This composite may only be used if 3035 is 'HW', 'HV' or 'OW', otherwise not used. Required with code 'OW' containing the account number of the ordering customer in a "Request for payment" message. Required with codes 'HW' or 'HV' in 3035 in case of direct account relationship and several reciprocal accounts in the same currency. The account number must populate the FII segment identifying the account servicing party.	D									
3194	Account holder number	C	an..35	R		The account number according the national account number scheme. Alternatively this data element contain the IBAN.	R									
3192	Account holder name	C	an..35	D		Optional with 3035 is 'OW', otherwise not used. Identifying the name and place of the account holder is mandatory in some countries.	D									
3192	Account holder name	C	an..35	D		The account holder name (continued).	D									
6345	Currency, coded	C	an..3	D		Forwarded as received with "Request for payment" message (SG0:BGM:C002:1001='71'), otherwise optional. ISO 4217 three alpha currency code.	D		Forwarded as received with "Request for ... direct debit" messages (SG0:BGM:C002:1001='243', '244' or 'FA2'), otherwise optional. ISO 4217 three alpha currency code.							

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...continuing						
C088	INSTITUTION IDENTIFICATION	C	an..11	R		With 'HT' in 3035 the Clearing House identification has to be placed in C088:3432. In all other situations, the Bank Identifier Code (BIC) has to be placed in C088:3433.
3433	Institution name identification	C	an..11	D		Mutually exclusive with C088:3434 BIC
1131	Code list qualifier	C	an..3	D	*	Required with populated C088:3433, otherwise not used. R '25' = Bank identification
3055	Code list responsible agency, coded	C	an..3	D	*	Required with populated C088:3433, otherwise not used. R '5' = ISO (International Organisation for Standardisation)
3434	Institution branch number	C	an..17	D		Mutually exclusive with C088:3433 National bank/branch sorting code
1131	Code list qualifier	C	an..3	D	*	Required with populated C088:3434, otherwise not used. The allowed combinations of the codes of C088:1131 and C088:3055 are stated in "TBG5-Codes-Codelists.pdf".
3055	Code list responsible agency, coded	C	an..3	D	*	Required with populated C088:3434, otherwise not used. The allowed combinations of the codes of C088:1131 and C088:3055 are stated in "TBG5-Codes-Codelists.pdf".
3432	Institution name	C	an..70	D		Required with 3035 is 'HT', otherwise not used. Clearing House identification
3436	Institution branch place	C	an..70	N		
3207	COUNTRY, CODED	C	an..3	D		ISO 3166 country code. This data element is to be used unless C078:3194 contains an IBAN.
Example: FII+HW+4533826471::EUR+CHASUS33:25:5+US'FII+HV++DRESDEFF:25:5+DE'						

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12						
SG4	5	FII-CTA-COM						
CTA	1	Contact information						
UN/EWG D98A		C	TBG5, Credit scenarios		N	TBG5, Debit scenarios		N
A segment identifying a person or a department for the financial institution specified in the FII segment and to whom communication should be directed.								
3139	CONTACT FUNCTION, CODED	C	an..3					
C056	DEPARTMENT OR EMPLOYEE DETAILS	C						
3413	Department or employee identification	C	an..17					
3412	Department or employee	C	an..35					
Example:								

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12						
SG4	5	FII-CTA-COM						
COM	5	Communication contact						
UN/EWG D98A		C	TBG5, Credit scenarios		N	TBG5, Debit scenarios		N
A segment identifying communication type(s) and number(s) of person(s) or department(s) specified in the associated CTA segment.								
C076	COMMUNICATION CONTACT	M						
3148	Communication number	M	an..512					
3155	Communication channel qualifier	M	an..3					
Example:								

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12														
SG5	5	RFF-DTM														
UN/EWG D98A		C			TBG5, Credit scenarios					R		TBG5, Debit scenarios			R	
A group of segments specifying the reference of the total amount to be transferred.																
RFF	1	Reference														
UN/EWG D98A		M			TBG5, Credit scenarios					M		TBG5, Debit scenarios			M	
A segment specifying the reference number of the total amount to be transferred. This reference is specific for each total amount contained in each B level.																
C506	REFERENCE	M		M												
1153	Reference qualifier	M	an..3	M	*	R								M	*	R
1154	Reference number	C	an..35	R										R		
1156	Line number	C	an..6	N										N		
4000	Reference version number	C	an..35	N										N		
Example: RFF+ACK:32505278'																

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12														
SG5	5	RFF-DTM														
DTM	1	Date/time/period														
UN/EWG D98A		C			TBG5, Credit scenarios					O		TBG5, Debit scenarios			O	
A segment indicating the date and, if required, the time relevant to the preceding reference.																
C507	DATE/TIME/PERIOD	M		M										M		
2005	Date/time/period qualifier	M	an..3	M	*	R								M		
2380	Date/time/period	C	an..35	R										R		
2379	Date/time/period format qualifier	C	an..3	R	*									R		
Example: DTM+171:20000121:102'																

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12									
SG6	4	MOA-CUX-DTM-RFF									
UN/EWG D98A		M		TBG5, Credit scenarios		M		TBG5, Debit scenarios		M	
A group of segments containing the total of all the amounts of the subsequent C levels to be transferred. It may also specify the currency, the foreign exchange details, as well as any other relevant amounts.											
MOA	1	Monetary amount									
UN/EWG D98A		M		TBG5, Credit scenarios		M		TBG5, Debit scenarios		M	
A segment containing the total of all subsequent individual amounts to be transferred as well as, optionally, the currency.											
C516	MONETARY AMOUNT		M	M				M			
5025	Monetary amount type qualifier	M an..3	M	*				M	*		
					'371' = Amount to be transferred						
					'9' = Amount due/payable '57' = Equivalent amount Both only used with "Request for payment" messages. (SG0:BGM:C002:1001='71')						
					Codes '371', '9' and '57' are mutually exclusive.						
5004	Monetary amount	C n..35	R					R			
					To be compatible with D.96A, the usage of this data element is restricted to 18 digits.						
					With '371' in C516:5025, this data element contains the sum of all to this B level attached SG12:SG16:MOA:C516:5004 (with '371' in SG12:SG16:MOA:C516:5025) PLUS the sum of all to this B level attached SG12:SG20:SG21:MOA:C516:5004 (with '8' in SG12:SG20:SG21:MOA:C516:5025 and 'A' in SG12:SG20:SG21:ALC: 5463).						
					With '9' or '57' in C516:5025, this data element contains the sum of all to this B level attached SG12:SG16:MOA:C516:5004 (with identical '9' or '57' in SG12:SG16:MOA:C516:5025)						
					For additional information about charges and allowances see chapter G of this MIG.						
6345	Currency, coded	C an..3	R					R			
					ISO 4217 three alpha currency code.						
6343	Currency qualifier	C an..3	N					N			
4405	Status, coded	C an..3	N					N			
Example: MOA+371:230800:USD'											

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12														
SG6	4	MOA-CUX-DTM-RFF														
CUX	1	Currencies														
UN/EWG D98A		C			TBG5, Credit scenarios					D		TBG5, Debit scenarios			D	
A segment identifying the source currency and the target currency of the amount to be transferred when they are different, and indicating the exchange rate related to the account and amount to be converted.				Required with '57' in SG6:MOA:C516:5025, otherwise not used.												
C504	CURRENCY DETAILS			C	R							R				
6347	Currency details qualifier			M an..3	M	*	R	'2' = Reference currency								
6345	Currency, coded			C an..3	R			ISO 4217 three alpha currency code								
6343	Currency qualifier			C an..3	N											
6348	Currency rate base			C n..4	D											
C504	CURRENCY DETAILS			C	R							R				
6347	Currency details qualifier			M an..3	M	*	R	'3' = Target currency								
6345	Currency, coded			C an..3	R			ISO 4217 three alpha currency code								
6343	Currency qualifier			C an..3	N											
6348	Currency rate base			C n..4	D											
5402	RATE OF EXCHANGE			C n..12	O											
6341	CURRENCY MARKET EXCHANGE, CODED			C an..3	N											
Example: CUX+2:USD+3:EUR::1'																

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12														
SG6	4	MOA-CUX-DTM-RFF														
DTM	2	Date/time/period														
UN/EWG D98A		C			TBG5, Credit scenarios					O		TBG5, Debit scenarios			O	
A segment specifying the effective date and/or time the rate of exchange quoted in the preceding CUX segment was fixed.				This segment relates to the following RFF segment of this segment group.												
C507	DATE/TIME/PERIOD			M	M											
2005	Date/time/period qualifier			M an..3	M	*	R	'171' = Reference date/time								
2380	Date/time/period			C an..35	R			date according related qualifiers								
2379	Date/time/period format qualifier			C an..3	R	*	R	'102' = CCYYMMDD								
Example: DTM+134:20000121:102'																

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12													
SG6	4	MOA-CUX-DTM-RFF													
RFF	1	Reference													
UN/EWG D98A		C			TBG5, Credit scenarios				O		TBG5, Debit scenarios			O	
A segment identifying other transactions to which funds associated with the multiple inter bank funds transfer are related, such as a separate foreign exchange deal.															
C506	REFERENCE	M		M						M					
1153	Reference qualifier	M	an..3	M						M					
1154	Reference number	C	an..35	R						R					
1156	Line number	C	an..6	N						N					
4000	Reference version number	C	an..35	N						N					
Example: RFF+FX:926744'															

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12									
SG7	5	FCA-MOA-SG8									
UN/EWG D98A		C		TBG5, Credit scenarios		D		TBG5, Debit scenarios		D	
A group of segments specifying the method for allocation of charges and allowances and to which account these charges have been directed. It may also contain the total amount of charges and allowances.				Required if SG20 is populated. For additional information about charges and allowances see chapter G of this MIG. Additional national scenarios may apply.							
FCA	1	Financial charges allocation									
UN/EWG D98A		M		TBG5, Credit scenarios		M		TBG5, Debit scenarios		M	
A segment specifying the method for allocation of charges and allowances and identifying the account to which such charges should be directed where it is different from the principal account.											
4471	SETTLEMENT, CODED	M	an..3	M	*	R	'7' = optional (further distinction made at each single transaction)				
C878	CHARGE/ALLOWANCE ACCOUNT	C		O			When an account is specified in this composite, this account must be held with the account servicing bank indicated in SG4:FII.				
3434	Institution branch number	M	an..17	M							
1131	Code list qualifier	C	an..3	O							
3055	Code list responsible agency, coded	C	an..3	O							
3194	Account holder number	C	an..35	O							
6345	Currency, coded	C	an..3	O			ISO 4217 three alpha currency code				
Example: FCA+7'											

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12												
SG7	5	FCA-MOA-SG8												
MOA	2	Monetary amount												
UN/EWG D98A		C	TBG5, Credit scenarios					N	TBG5, Debit scenarios					N
A segment containing the total amount of charges and allowances and associated taxes related to a specific account or to the same account as quoted in the preceding FII segment, specifying the account relationship(s). It may also contain the total of individual amounts calculated from a basis amount or the basis amount from which charges and/or allowances are calculated when this is different from the original amount.														
C516	MONETARY AMOUNT	M												
5025	Monetary amount type qualifier	M	an..3											
5004	Monetary amount	C	n..35											
6345	Currency, coded	C	an..3											
6343	Currency qualifier	C	an..3											
4405	Status, coded	C	an..3											
Example:														

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12														
SG7	5	FCA-MOA-SG8														
SG8	6	ALC-PCD-MOA-CUX-DTM-SG9														
UN/EWG D98A		C			TBG5, Credit scenarios					D		TBG5, Debit scenarios			D	
A group of segments providing details pertaining to all charges and/or allowances. It may also specify any exchange rates related to these charges and/or allowances.					Required if SG21:ALC:5463 is 'A'. Allowances stated in this segment group are included in the transferred batch amount. The absence of this segment group means that there are no allowances for the transferred items. For additional information about charges and allowances see chapter G of this MIG. Additional national scenarios may apply.											
ALC	1	Allowance or charge														
UN/EWG D98A		M			TBG5, Credit scenarios					M		TBG5, Debit scenarios			M	
A segment containing any charges and/or allowances which are related to the total amount, calculated from the original amount or from the basis amount.																
5463	ALLOWANCE OR CHARGE QUALIFIER	M	an..3	M	*	R	A = Allowance	M								
C552	ALLOWANCE/CHARGE INFORMATION	C		N				N								
1230	Allowance or charge number	C	an..35													
5189	Charge/allowance description, coded	C	an..3													
4471	SETTLEMENT, CODED	C	an..3	N				N								
1227	CALCULATION SEQUENCE INDICATOR, CODED	C	an..3	N				N								
C214	SPECIAL SERVICES IDENTIFICATION	C		N				N								
7161	Special services, coded	C	an..3													
1131	Code list qualifier	C	an..3													
3055	Code list responsible agency, coded	C	an..3													
7160	Special service	C	an..35													
7160	Special service	C	an..35													
Example: ALC+A'																

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12															
SG7	5	FCA-MOA-SG8															
SG8	6	ALC-PCD-MOA-CUX-DTM-SG9															
PCD	1	Percentage details															
UN/EWG D98A		C			TBG5, Credit scenarios					N		TBG5, Debit scenarios			N		
A segment specifying the details of the percentage used for calculating the charges and/or allowances.																	
C501	PERCENTAGE DETAILS										M						
5245	Percentage qualifier	M	an..3														
5482	Percentage	C	n..10														
5249	Percentage basis, coded	C	an..3														
1131	Code list qualifier	C	an..3														
3055	Code list responsible agency, coded	C	an..3														
Example:																	

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12															
SG7	5	FCA-MOA-SG8															
SG8	6	ALC-PCD-MOA-CUX-DTM-SG9															
MOA	2	Monetary amount															
UN/EWG D98A		C			TBG5, Credit scenarios					R		TBG5, Debit scenarios			R		
A segment identifying the single amount of charges and/or allowances and specifying the basis amount from which these charges and/or allowances are calculated, when different from the transaction amount.																	
C516	MONETARY AMOUNT										M						
5025	Monetary amount type qualifier	M	an..3	R	*	R	8 = Allowance/Charge amount					M					
5004	Monetary amount	C	n..35	R			Sum of monetary amounts of allowances of all subsequent SG21:MOA:C516:5004 where SG21:ALC:5463 contains 'A'.					R					
6345	Currency, coded	C	an..3	R			ISO 4217 three alpha currency code					R					
6343	Currency qualifier	C	an..3	N								R					
4405	Status, coded	C	an..3	R	*	R	25 = Included					R					
Example: MOA+8:234.34:EUR::25'																	

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12			
SG7	5	FCA-MOA-SG8			
SG8	6	ALC-PCD-MOA-CUX-DTM-SG9			
CUX	1	Currencies			
UN/EWG D98A	C	TBG5, Credit scenarios	N	TBG5, Debit scenarios	N
A segment indicating any exchange rate related to the charges and/or allowances, where relevant.					
C504	CURRENCY DETAILS	C			
6347	Currency details qualifier	M	an..3		
6345	Currency, coded	C	an..3		
6343	Currency qualifier	C	an..3		
6348	Currency rate base	C	n..4		
C504	CURRENCY DETAILS	C			
6347	Currency details qualifier	M	an..3		
6345	Currency, coded	C	an..3		
6343	Currency qualifier	C	an..3		
6348	Currency rate base	C	n..4		
5402	RATE OF EXCHANGE	C	n..12		
6341	CURRENCY MARKET EXCHANGE, CODED	C	an..3		
Example:					

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12			
SG7	5	FCA-MOA-SG8			
SG8	6	ALC-PCD-MOA-CUX-DTM-SG9			
DTM	1	Date/time/period			
UN/EWG D98A	C	TBG5, Credit scenarios	N	TBG5, Debit scenarios	N
A segment specifying the effective date and/or time the rate of exchange quoted in the preceding CUX segment was fixed.					
C507	DATE/TIME/PERIOD	M			
2005	Date/time/period qualifier	M	an..3		
2380	Date/time/period	C	an..35		
2379	Date/time/period format qualifier	C	an..3		
Example:					

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12												
SG7	5	FCA-MOA-SG8												
SG8	6	ALC-PCD-MOA-CUX-DTM-SG9												
SG9	6	TAX-MOA-CUX-DTM												
UN/EWG D98A		C	TBG5, Credit scenarios					N	TBG5, Debit scenarios					N
A group of segments describing any taxes associated with the charges, their amount, exchange rates and date of exchange rates.														
TAX	1	Duty/tax/fee details												
UN/EWG D98A		M	TBG5, Credit scenarios					M	TBG5, Debit scenarios					
A segment identifying taxes computed to the charges in the preceding segment group.														
5283	DUTY/TAX/FEE FUNCTION QUALIFIER		M	an..3										
C241	DUTY/TAX/FEE TYPE		C											
5153	Duty/tax/fee type, coded		C	an..3										
1131	Code list qualifier		C	an..3										
3055	Code list responsible agency, coded		C	an..3										
5152	Duty/tax/fee type		C	an..35										
C533	DUTY/TAX/FEE ACCOUNT DETAIL		C											
5289	Duty/tax/fee account identification		M	an..6										
1131	Code list qualifier		C	an..3										
3055	Code list responsible agency, coded		C	an..3										
5286	DUTY/TAX/FEE ASSESSMENT BASIS		C	an..15										
C243	DUTY/TAX/FEE DETAIL		C											
5279	Duty/tax/fee rate identification		C	an..7										
1131	Code list qualifier		C	an..3										
3055	Code list responsible agency, coded		C	an..3										
5278	Duty/tax/fee rate		C	an..17										
5273	Duty/tax/fee rate basis identification		C	an..12										
1131	Code list qualifier		C	an..3										
3055	Code list responsible agency, coded		C	an..3										
5305	DUTY/TAX/FEE CATEGORY, CODED		C	an..3										
3446	PARTY TAX IDENTIFICATION NUMBER		C	an..20										
Example:														

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12		
SG7	5	FCA-MOA-SG8		
SG8	6	ALC-PCD-MOA-CUX-DTM-SG9		
SG9	6	TAX-MOA-CUX-DTM		
MOA	2	Monetary amount		
UN/EWG D98A	C	TBG5, Credit scenarios	N	TBG5, Debit scenarios
A segment identifying the basis amount from which the tax is calculated, if different from the amount contained in the preceding MOA segment, identifying a single amount of charges and/or allowances.				
C516	MONETARY AMOUNT	M		
5025	Monetary amount type qualifier	M	an..3	
5004	Monetary amount	C	n..35	
6345	Currency, coded	C	an..3	
6343	Currency qualifier	C	an..3	
4405	Status, coded	C	an..3	
Example:				

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12		
SG7	5	FCA-MOA-SG8		
SG8	6	ALC-PCD-MOA-CUX-DTM-SG9		
SG9	6	TAX-MOA-CUX-DTM		
CUX	1	Currencies		
UN/EWG D98A	C	TBG5, Credit scenarios	N	TBG5, Debit scenarios
A segment specifying the rate of exchange related to the tax amount.				
C504	CURRENCY DETAILS	C		
6347	Currency details qualifier	M	an..3	
6345	Currency, coded	C	an..3	
6343	Currency qualifier	C	an..3	
6348	Currency rate base	C	n..4	
C504	CURRENCY DETAILS	C		
6347	Currency details qualifier	M	an..3	
6345	Currency, coded	C	an..3	
6343	Currency qualifier	C	an..3	
6348	Currency rate base	C	n..4	
5402	RATE OF EXCHANGE	C	n..12	
6341	CURRENCY MARKET EXCHANGE, CODED	C	an..3	
Example:				

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12											
SG7	5	FCA-MOA-SG8											
SG8	6	ALC-PCD-MOA-CUX-DTM-SG9											
SG9	6	TAX-MOA-CUX-DTM											
DTM	1	Date/time/period											
UN/EWG D98A		C	TBG5, Credit scenarios					N	TBG5, Debit scenarios				
A segment specifying the effective date and/or time the rate of exchange quoted in the preceding CUX segment was fixed.													
C507	DATE/TIME/PERIOD	M											
2005	Date/time/period qualifier	M	an..3										
2380	Date/time/period	C	an..35										
2379	Date/time/period format qualifier	C	an..3										
Example:													

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12													
SG10	3	INP-FTX-DTM													
UN/EWG D98A		C			TBG5, Credit scenarios					O		TBG5, Debit scenarios		O	
A group of segments containing instructions and related information from the sender or the receiver of the message to parties involved in the transaction. It specifies action to be taken by the identified parties and the date (and optionally time) by which such action needs to be taken.					This SG is not used for cross-border transactions. National scenarios may apply.										
INP	1	Parties and instruction													
UN/EWG D98A		M			TBG5, Credit scenarios					M		TBG5, Debit scenarios		M	
A segment identifying the party to enact the instruction and the parties to be contacted. It specifies where appropriate the instruction in coded form.															
C849	PARTIES TO INSTRUCTION		C		O					O					
3301	Party enacting instruction identification		M	an..35	M					M					
3285	Recipient of the instruction identification		C	an..35	O					O					
C522	INSTRUCTION		C		O					O					
4403	Instruction qualifier		M	an..3	M					M					
4401	Instruction, coded		C	an..3	O					O					
1131	Code list qualifier		C	an..3	O					O					
3055	Code list responsible agency, coded		C	an..3	O					O					
4400	Instruction		C	an..35	O					O					
C850	STATUS OF INSTRUCTION		C		O					O					
4405	Status, coded		M	an..3	M					M					
3036	Party name		C	an..35	O					O					
1229	ACTION REQUEST/NOTIFICATION, CODED		C	an..3	M					M					
Example:															

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12															
SG10	3	INP-FTX-DTM															
FTX	1	Free text															
UN/EWG D98A		C			TBG5, Credit scenarios					O		TBG5, Debit scenarios			O		
A segment providing free text instructions related to the associated INP segment.																	
4451	TEXT SUBJECT QUALIFIER	M	an..3	M											M		
4453	TEXT FUNCTION, CODED	C	an..3	O											O		
C107	TEXT REFERENCE	C		O											O		
4441	Free text identification	M	an..17	M											M		
1131	Code list qualifier	C	an..3	O											O		
3055	Code list responsible agency, coded	C	an..3	O											O		
C108	TEXT LITERAL	C		O											O		
4440	Free text	M	an..70	M											M		
4440	Free text	C	an..70	O											O		
4440	Free text	C	an..70	O											O		
4440	Free text	C	an..70	O											O		
4440	Free text	C	an..70	O											O		
3453	LANGUAGE, CODED	C	an..3	O											O		
Example:																	

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12															
SG10	3	INP-FTX-DTM															
DTM	2	Date/time/period															
UN/EWG D98A		C			TBG5, Credit scenarios					O		TBG5, Debit scenarios			O		
A segment specifying the earliest and the latest dates and times by which the instruction specified in the INP and/or FTX segment(s) needs to be carried out.																	
C507	DATE/TIME/PERIOD	M		M											M		
2005	Date/time/period qualifier	M	an..3	M											M		
2380	Date/time/period	C	an..35	O											O		
2379	Date/time/period format qualifier	C	an..3	O											O		
Example:																	

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12																			
SG11	10	GIS-MOA-LOC-NAD-RCS-FTX																			
UN/EWG D98A		C				TBG5, Credit scenarios				O				TBG5, Debit scenarios				O			
A group of segments providing information for subsequent use by regulatory authorities requiring statistical and other types of data. It also identifies the regulatory authority for which the information is intended followed by the information itself.										The specifications of this SG are to be determined on unilateral regulatory reporting requirements.											
GIS	1	General indicator																			
UN/EWG D98A		M				TBG5, Credit scenarios				M				TBG5, Debit scenarios				M			
A segment identifying what processing should be completed for regulatory authorities.																					
C529	PROCESSING INDICATOR		M		M							M									
7365	Processing indicator, coded		M	an..3	M							M									
1131	Code list qualifier		C	an..3	O							O									
3055	Code list responsible agency, coded		C	an..3	O							O									
7187	Process type identification		C	an..17	O							O									
Example:																					

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12																			
SG11	10	GIS-MOA-LOC-NAD-RCS-FTX																			
MOA	1	Monetary amount																			
UN/EWG D98A		C				TBG5, Credit scenarios				O				TBG5, Debit scenarios				O			
A segment giving the amount and the currency of each transaction to be reported.																					
C516	MONETARY AMOUNT		M		M							M									
5025	Monetary amount type qualifier		M	an..3	M							M									
5004	Monetary amount		C	n..35	R							R									
6345	Currency, coded		C	an..3	R							R									
6343	Currency qualifier		C	an..3	N							N									
4405	Status, coded		C	an..3	O							O									
Example:																					

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12											
SG11	10	GIS-MOA-LOC-NAD-RCS-FTX											
LOC	2	Place/location identification											
UN/EWG D98A	C	TBG5, Credit scenarios					O	TBG5, Debit scenarios					O
A segment giving the different origins and/or destinations (places) of goods and/or investments and/or services.													
3227	PLACE/LOCATION QUALIFIER	M	an..3	M				M					
C517	LOCATION IDENTIFICATION	C		O				O					
3225	Place/location identification	C	an..25	O				O					
1131	Code list qualifier	C	an..3	O				O					
3055	Code list responsible agency, coded	C	an..3	O				O					
3224	Place/location	C	an..70	O				O					
C519	RELATED LOCATION ONE IDENTIFICATION	C		O				O					
3223	Related place/location one identification	C	an..25	O				O					
1131	Code list qualifier	C	an..3	O				O					
3055	Code list responsible agency, coded	C	an..3	O				O					
3222	Related place/location one	C	an..70	O				O					
C553	RELATED LOCATION TWO IDENTIFICATION	C		O				O					
3233	Related place/location two identification	C	an..25	O				O					
1131	Code list qualifier	C	an..3	O				O					
3055	Code list responsible agency, coded	C	an..3	O				O					
3232	Related place/location two	C	an..70	O				O					
5479	RELATION, CODED	C	an..3	O				O					
Example:													

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12												
SG11	10	GIS-MOA-LOC-NAD-RCS-FTX												
NAD	1													
UN/EWG D98A		C	TBG5, Credit scenarios					O	TBG5, Debit scenarios					O
A segment identifying the recipient of the associated informative text.														
3035	PARTY QUALIFIER	M	an..3	M				M						
C082	PARTY IDENTIFICATION DETAILS	C		O				O						
3039	Party identification	M	an..35	M				M						
1131	Code list qualifier	C	an..3	O				O						
3055	Code list responsible agency, coded	C	an..3	O				O						
C058	NAME AND ADDRESS	C		O				O						
3124	Name and address line	M	an..35	M				M						
3124	Name and address line	C	an..35	O				O						
3124	Name and address line	C	an..35	O				O						
3124	Name and address line	C	an..35	O				O						
3124	Name and address line	C	an..35	O				O						
C080	PARTY NAME	C		O				O						
3036	Party name	M	an..35	M				M						
3036	Party name	C	an..35	O				O						
3036	Party name	C	an..35	O				O						
3036	Party name	C	an..35	O				O						
3036	Party name	C	an..35	O				O						
3045	Party name format, coded	C	an..3	O				O						
C059	STREET	C		O				O						
3042	Street and number/p.o. box	M	an..35	M				M						
3042	Street and number/p.o. box	C	an..35	O				O						
3042	Street and number/p.o. box	C	an..35	O				O						
3042	Street and number/p.o. box	C	an..35	O				O						
3164	CITY NAME	C	an..35	O				O						
3229	COUNTRY SUB-ENTITY IDENTIFICATION	C	an..9	O				O						
3251	POSTCODE IDENTIFICATION	C	an..9	O				O						
3207	COUNTRY, CODED	C	an..3	O				O						
Example:														

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12															
SG11	10	GIS-MOA-LOC-NAD-RCS-FTX															
RCS	1	Requirements and conditions															
UN/EWG D98A		C			TBG5, Credit scenarios					O		TBG5, Debit scenarios			O		
A segment giving the nature (e.g., goods, transport services) and direction of each transaction to be recorded in coded form.																	
7293	SECTOR/SUBJECT IDENTIFICATION QUALIFIER		M	an..3			M							M			
C550	REQUIREMENT/CONDITION IDENTIFICATION		C				O							O			
	7295	Requirement/condition identification		M	an..17			M						M			
	1131	Code list qualifier		C	an..3			O						O			
	3055	Code list responsible agency, coded		C	an..3			O						O			
	7294	Requirement or condition		C	an..35			O						O			
1229	ACTION REQUEST/NOTIFICATION, CODED		C	an..3			O							O			
Example:																	

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12															
SG11	10	GIS-MOA-LOC-NAD-RCS-FTX															
FTX	10	Free text															
UN/EWG D98A		C			TBG5, Credit scenarios					O		TBG5, Debit scenarios			O		
A segment giving information in coded or in clear form to provide information relevant to regulatory authorities' requirements.																	
4451	TEXT SUBJECT QUALIFIER		M	an..3			M							M			
4453	TEXT FUNCTION, CODED		C	an..3			O							O			
C107	TEXT REFERENCE		C				O							O			
	4441	Free text identification		M	an..17			M						M			
	1131	Code list qualifier		C	an..3			O						O			
	3055	Code list responsible agency, coded		C	an..3			O						O			
C108	TEXT LITERAL		C				O							O			
	4440	Free text		M	an..70			M						M			
	4440	Free text		C	an..70			O						O			
	4440	Free text		C	an..70			O						O			
	4440	Free text		C	an..70			O						O			
	4440	Free text		C	an..70			O						O			
3453	LANGUAGE, CODED		C	an..3			O							O			
Example:																	

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12									
SG12	9999	SEQ-BUS-DTM-SG13-SG14-SG15-SG16-SG17-SG18-SG19-SG20-SG23									
UN/EWG D98A		M		TBG5, Credit scenarios		M		TBG5, Debit scenarios		M	
A group of segments containing information relating to the transactions to be transferred, such as the financial and non-financial institutions involved, payment channel, amounts, dates, instructions. It may also contain remittance information related to the transactions.				This segment group contains a complete transaction to be transferred. For batching criteria please refer to SG3 (SG3 :LIN) description.							
SEQ	1	Sequence details									
UN/EWG D98A		M		TBG5, Credit scenarios		M		TBG5, Debit scenarios		M	
A segment specifying the sequence number indicating the start of the information related to each individual transaction.				This segment is used as a trigger segment specifying the start of a single transaction whose amount has been collected as a booking entry or transferred amount.							
1245	STATUS INDICATOR, CODED		C	an..3	N			N			
C286	SEQUENCE INFORMATION		C		R			R			
1050	Sequence number		M	an..10	M			M			
	Application generated number of the count of the sequence in a multiple interbank funds transfer. This number starts with '1' in ascending order without gaps. The sequence number must be reset to '1' for each occurrence of a new line number (in SG3:LIN). This data element can not be used for reconciliation purposes.										
1159	Sequence number source, coded		C	an..3	N			N			
1131	Code list qualifier		C	an..3	N			N			
3055	Code list responsible agency, coded		C	an..3	N			N			
Example: SEQ++1'											

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12									
SG12	9999	SEQ-BUS-DTM-SG13-SG14-SG15-SG16-SG17-SG18-SG19-SG20-SG23									
BUS	1	Business function									
UN/EWG D98A		C		TBG5, Credit scenarios		D		TBG5, Debit scenarios		D	
A segment providing information relating to the type of transfer and the underlying reason for the transfer.				Basically this element is optional. Anyhow, it either contains data from a customer order or may be sending-bank-generated if no customer data needs to be forwarded. The absence of this segment means that the transaction is according statement in SG3:BUS (or SG0:BUS).							
C521	BUSINESS FUNCTION		C					D			
4027	Business function qualifier	M	an..3	M	*	R					
4025	Business function, coded	M	an..3	M							
1131	Code list qualifier	C	an..3	O							
3055	Code list responsible agency, coded	C	an..3	O							
4022	Business description	C	an..70	O							
3279	GEOGRAPHIC ENVIRONMENT, CODED		C	an..3	N			N			
4487	TYPE OF FINANCIAL TRANSACTION, CODED		C	an..3	O			O			If both this element and SG9:BUS:4487 are populated they must not contradict.
C551	BANK OPERATION		C		O			O			This composite may be used according to national agreement and national practises and needs to be agreed prior to use.
4383	Bank operation, coded	M	an..3	M				M			
1131	Code list qualifier	C	an..3	O				O			
3055	Code list responsible agency, coded	C	an..3	O				O			
4463	INTRA-COMPANY PAYMENT, CODED		C	an..3	O	*	R				'1' = Intracompany payment
Example: BUS+1:SAL'											

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12														
SG12	9999	SEQ-BUS-DTM-SG13-SG14-SG15-SG16-SG17-SG18-SG19-SG20-SG23														
DTM	6	Date/time/period														
UN/EWG D98A		C			TBG5, Credit scenarios				D			TBG5, Debit scenarios			D	
A segment indicating dates, taken from the original payment order and added by the sending financial institution, such as the execution dates, the posting date, the value date, etc.					This segment contains dates from an original customer transaction.											
C507	DATE/TIME/PERIOD		M													
2005	Date/time/period qualifier		M	an..3	M	*										
					The following codes are taken from a customer order: '140' = Payment due date - as requested by the customer '203' = Execution date/time, requested - as specified by the customer '227' = Beneficiary's banks due date - specified between banks Codes '140' and '227' are mutually exclusive Codes '203' only used with "Request for payment" message (SG0:BGM:C002:1001='71').					'203' = Execution date/time, requested - as specified by the customer '434' = Maturity date '448' = Referenced item creation date '749' = Period between issue date and maturity date (D6 code) Codes '434' and '448' are mutually exclusive Codes '203' only used with "Request for ... direct debit" messages (SG0:BGM:C002:1001='243', '244' or 'FA2').						
2380	Date/time/period		C	an..35	R											
2379	Date/time/period format qualifier		C	an..3	R	*	R									
					date according related qualifiers											
					'102' = CCYYMMDD					'102' = CCYYMMDD '203' = CCYYMMDDHHMM '711' = CCYYMMDD-CCYYMMDD (only with code 749 in C507:2005)						
Example: DTM+203:20000121:102'																

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12						
SG12	9999	SEQ-BUS-DTM-SG13-SG14-SG15-SG16-SG17-SG18-SG19-SG20-SG23						
SG13	4	FII-CTA-COM						
UN/EWG D98A		M	TBG5, Credit scenarios			M	TBG5, Debit scenarios	M
A group of segments specifying the financial institutions involved in further processing the transaction, as well as any relevant contact names and numbers.								
FII	1	Financial institution information						
UN/EWG D98A		M	TBG5, Credit scenarios			M	TBG5, Debit scenarios	M
A segment specifying the financial institutions involved in further processing the transaction.								
3035	PARTY QUALIFIER	M	an..3	M *	'BF' = Beneficiary's bank 'BQ' = Cheque drawn bank 'I1' = Intermediary bank 1 - identifies the financial institution between the receiving bank and the beneficiary's bank through which the funds have to be routed R 'OR' = Ordered bank R 'DDN' = First financial institution in the transaction chain (used for anti-money laundering purposes) R Either 'BF' or 'BQ', but not both	M *	R 'BF' = Beneficiary's bank 'PH' = Payer's financial institution 'DDN' = First financial institution in the transaction chain (used for anti-money laundering purposes) 'I1' = Intermediary bank 1 - identifies the financial institution between the receiving bank and the beneficiary's bank through which the funds have to be routed. Usually 'BF' and 'PH' are required, but in some national scenarios neither the account nor the bank needs to be identified. In this case usually the SG17:NAD is required providing other necessary information.	
C078	ACCOUNT HOLDER IDENTIFICATION	C		D	Required with 3035 = 'OR' in "Request for payment" message (SG0:BGM:C002:1001='71'). Not used with 3035 = 'BQ','I1' or 'DDN'. Required with 3035 = 'BF' in European Union - ECBS Payments (SG3:BUS:3279 ='IS') or STP (Straight Through Processing) payments. Recommended with 3035 = 'OR' to enable return with 'BF' in "Reversal of credit" message (SG0:BGM:C002:1001='458').	D	Usually required, but some national scenarios do not provide account numbers with debits. Therefore "required" in this element describe the necessities outside these countries. Required with 3035 = 'PH' in "Request for ... direct debit" message (SG0:BGM:C002:1001='243', '244' or 'FA2'). Not used with 3035 = 'I1' or 'DDN'. Recommended with 3035 = 'BF' to enable return with 'PH' in "Reversal of debit" message (SG0:BGM:C002:1001='457').	
3194	Account holder number	C	an..35	R	The account number according the national account number scheme. Alternatively this data element contain the IBAN.	R		
3192	Account holder name	C	an..35	D	Optional with 3035 is 'OR' or 'BF', otherwise not used. Identifying the name and place of the account holder is mandatory in some countries.	D	Optional with 3035 is 'PH' or 'BF', otherwise not used. Identifying the name and place of the account holder is mandatory in some countries.	
3192	Account holder name	C	an..35	D	The account holder name (continued).	D		
6345	Currency, coded	C	an..3	D	Forwarded as received with "Request for payment" message (SG0:BGM:C002:1001='71'), otherwise optional. ISO 4217 three alpha currency code.	D	Forwarded as received in "Request for ... direct debit" message (SG0:BGM:C002:1001='243', '244' or 'FA2'), otherwise optional. ISO 4217 three alpha currency code.	

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C088	INSTITUTION IDENTIFICATION	C	D	<p>This composite is not needed in some countries. BIC codes are to be mapped into C088:3433 and national codes in C088:3434. They should not be mutually exclusive, but the following priority rule should be followed:</p> <p>1a. IBAN in C088:3194 and international bank identification (BIC) in C088:3433 together with C088:1131/C088:3055 (namely for international transactions and especially for STP [StraitThroughProcessing] messages)</p> <p>1b. IBAN in C088:3194 (namely for domestic payments)</p> <p>2a. Bank account number in C078:3194 and international bank identification (BIC) in C088:3433 together with C088:1131/C088:3055 (namely for international transactions).</p> <p>2b. Bank account number in C078:3194 and national bank identification (if suitable) in C088:3434 together with C088:1131/C088:3055 (namely for domestic transactions).</p> <p>3. Address in C088:3432, C088:3436.</p> <p>In case of contradiction, the definition with highest priority will be used.</p>	D
3433	Institution name identification	C an..11	D	BIC	D
1131	Code list qualifier	C an..3	D * R	Required with populated C088:3433, otherwise not used.	D
3055	Code list responsible agency, coded	C an..3	D * R	Required with populated C088:3433, otherwise not used. '25' = Bank identification	D
3434	Institution branch number	C an..17	D	National bank/branch sorting code	D
1131	Code list qualifier	C an..3	D *	Required with populated C088:3434, otherwise not used. The allowed combinations of the codes of C088:1131 and C088:3055 are stated in "TBG5-Codes-Codelists.pdf".	D
3055	Code list responsible agency, coded	C an..3	D *	Required with populated C088:3434, otherwise not used. The allowed combinations of the codes of C088:1131 and C088:3055 are stated in "TBG5-Codes-Codelists.pdf".	D
3432	Institution name	C an..70	O		O
3436	Institution branch place	C an..70	O		O
3207	COUNTRY, CODED	C an..3	D	ISO 3166 country code. This data element is to be used unless C078:3194 contains an IBAN.	D

Example:
 FII+OR+27834895:J SMITH::EUR+DRESDEFF:25:5+DE' FII+BF+AT34120000045623417:G SMITH+BACAATWW:25:5'

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12			
SG12	9999	SEQ-BUS-DTM-SG13-SG14-SG15-SG16-SG17-SG18-SG19-SG20-SG23			
SG13	4	FII-CTA-COM			
CTA	1	Contact information			
UN/EWG D98A	C	TBG5, Credit scenarios	N	TBG5, Debit scenarios	N
A segment identifying a person or a department for the financial institution specified in the FII segment and to whom communication should be directed.					
3139	CONTACT FUNCTION, CODED	C	an..3		
C056	DEPARTMENT OR EMPLOYEE DETAILS	C			
3413	Department or employee identification	C	an..17		
3412	Department or employee	C	an..35		
Example:					

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12			
SG12	9999	SEQ-BUS-DTM-SG13-SG14-SG15-SG16-SG17-SG18-SG19-SG20-SG23			
SG13	4	FII-CTA-COM			
COM	5	Communication contact			
UN/EWG D98A	C	TBG5, Credit scenarios	N	TBG5, Debit scenarios	N
A segment identifying communication type(s) and number(s) of person(s) or department(s).					
C076	COMMUNICATION CONTACT	M			
3148	Communication number	M	an..512		
3155	Communication channel qualifier	M	an..3		
Example:					

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12						
SG12	9999	SEQ-BUS-DTM-SG13-SG14-SG15-SG16-SG17-SG18-SG19-SG20-SG23						
SG14	6	RFF-DTM						
UN/EWG D98A		C	TBG5, Credit scenarios			R	TBG5, Debit scenarios	R
A group of segments specifying reference numbers from the original transfer instruction and additional references added by the financial institutions involved in the transaction.								
RFF	1	Reference						
UN/EWG D98A		M	TBG5, Credit scenarios			M	TBG5, Debit scenarios	M
A segment specifying a reference number identifying the entry and/or item from the sending financial institution's perspective.								
C506	REFERENCE	M	M			M		
1153	Reference qualifier	M an..3	M *		<p>'CR' Customer reference number 'PQ' Payment reference Customer to customer reference 'RA' Remittance advice number 'AIK' Bank's individual transaction reference number 'ANZ' First financial institution's transaction reference Single transaction reference assigned by the first bank in the processing chain.</p> <p>If AIK and ANZ are the same only ANZ needs to be transmitted. Otherwise AIK becomes required.</p> <p>Codes 'RA' and 'PQ' are mutually exclusive. All references except 'AIK' are passed unchanged through the banking chain. The 'CR' is forwarded from customers order or may be generated in addition to the 'ANZ' on payments initiated with paper based orders. Anyhow, 'ANZ' and 'CR' (if transmitted) needs to be returned in "Reversal of credit" message (SG0:BGM:C002:1001='458').</p>	M *	<p>'CR' Customer reference number 'CK' Cheque number 'PQ' Payment reference Customer to customer reference 'RA' Remittance advice number 'AIK' Bank's individual transaction reference number 'ANZ' First financial institution's transaction reference Single transaction reference assigned by the first bank in the processing chain. 'AGB' Contract party reference number (direct debit mandate number). The usage of this code is subject to national agreement.</p> <p>If AIK and ANZ are the same only ANZ needs to be transmitted. Otherwise AIK becomes required.</p> <p>Codes 'RA' and 'PQ' are mutually exclusive. Codes 'CR' and 'CK' are mutually exclusive. All references except 'AIK' are passed unchanged through the banking chain. The 'CR' is forwarded from customers debit request or may be generated in addition to the 'ANZ' on debits initiated with paper based debit requests. Anyhow, 'ANZ' and 'CR' / 'CK' (if transmitted) needs to be returned in "Reversal of ... direct debit" message (SG0:BGM:C002:1001='457').</p>	
1154	Reference number	C an..35	R		Although there is no restriction given: many applications can only handle references up to 16 positions!	R		
1156	Line number	C an..6	N			N		
4000	Reference version number	C an..35	N			N		
Example: RFF+AIK:32505278'RFF+CR:379802'								

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12														
SG12	9999	SEQ-BUS-DTM-SG13-SG14-SG15-SG16-SG17-SG18-SG19-SG20-SG23														
SG14	6	RFF-DTM														
DTM	1	Date/time/period														
UN/EWG D98A		C			TBG5, Credit scenarios					O		TBG5, Debit scenarios			O	
A segment specifying the date and/or time and/or period relevant to the preceding reference number.																
C507	DATE/TIME/PERIOD		M				M	*	R					M		
2005	Date/time/period qualifier		M	an..3			M	*	R					M		
2380	Date/time/period		C	an..35			R							R		
2379	Date/time/period format qualifier		C	an..3			R							R		
'171' = Reference date/time date according related qualifiers '102' = CCYYMMDD '203' = CCYYMMDDHHMM																
Example: DTM+171:20000121:102'																

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12														
SG12	9999	SEQ-BUS-DTM-SG13-SG14-SG15-SG16-SG17-SG18-SG19-SG20-SG23														
SG15	1	PAI-FTX														
UN/EWG D98A		C			TBG5, Credit scenarios					O		TBG5, Debit scenarios			O	
A group of segments containing instructions intended for the financial institutions involved on the receiving side of the transactions and/or for the account owner.																
This segment group is used in "Request for payment" message (SG0:BGM:C002:1001='71') if a PAI segment is present in the original instruction or with cheque payments.					This segment group is used in "Request for ... direct debit" message (SG0:BGM:C002:1001='243', '244' or 'FA2') if a PAI segment is present in the original instruction.											
PAI	1	Payment instructions														
UN/EWG D98A		M			TBG5, Credit scenarios					M		TBG5, Debit scenarios			M	
A segment specifying the conditions, method and payment channel used to execute the funds transfer.																
C534	PAYMENT INSTRUCTION DETAILS		M				M							M		
4439	Payment conditions, coded		C	an..3			O							O		
4431	Payment guarantee, coded		C	an..3			O							O		
4461	Payment means, coded		C	an..3			O							O		
1131	Code list qualifier		C	an..3			O							O		
3055	Code list responsible agency, coded		C	an..3			O							O		
4435	Payment channel, coded		C	an..3			O							O		
Example:																

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12										
SG12	9999	SEQ-BUS-DTM-SG13-SG14-SG15-SG16-SG17-SG18-SG19-SG20-SG23										
SG15	1	PAI-FTX										
FTX	1	Free text										
UN/EWG D98A		C	TBG5, Credit scenarios				N	TBG5, Debit scenarios				N
A segment giving additional information pertaining to the funds transfer instructions, in free form.												
4451	TEXT SUBJECT QUALIFIER	M	an..3									
4453	TEXT FUNCTION, CODED	C	an..3									
C107	TEXT REFERENCE	C										
4441	Free text identification	M	an..17									
1131	Code list qualifier	C	an..3									
3055	Code list responsible agency, coded	C	an..3									
C108	TEXT LITERAL	C										
4440	Free text	M	an..70									
4440	Free text	C	an..70									
4440	Free text	C	an..70									
4440	Free text	C	an..70									
4440	Free text	C	an..70									
3453	LANGUAGE, CODED	C	an..3									
Example:												

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12												
SG12	9999	SEQ-BUS-DTM-SG13-SG14-SG15-SG16-SG17-SG18-SG19-SG20-SG23												
SG16	4	MOA-CUX-DTM-RFF												
UN/EWG D98A		M		TBG5, Credit scenarios				M		TBG5, Debit scenarios		M		
A group of segments indicating the individual amounts to be transferred. This segment group may also contain the currency, dates and a reference related to the amount.														
MOA	1	Monetary amount												
UN/EWG D98A		M		TBG5, Credit scenarios				M		TBG5, Debit scenarios		M		
A segment containing the final amount to be transferred. It may also contain the original amount of the transfer instruction and the amount received.														
C516	MONETARY AMOUNT		M	M					M	M				
5025	Monetary amount type qualifier	M an..3	M	*	Codes to be used ONLY in "Request for payment" message (SG0:BGM:C002:1001='71'): '9' Amount due/payable '57' Equivalent amount Usage of code '57' requires the use of the following CUX segment. Codes to be used in all other situations: '98' = Original amount R '371' = amount to be transferred Codes '371', '9' and '57' are mutually exclusive. Code '98' can only be used with code '371'.				M	*	Codes to be used ONLY in "Request for ... direct debit" messages (SG0:BGM:C002:1001='243', '244' or 'FA2'): '9' Amount due/payable '57' Equivalent amount Usage of code '57' requires the use of the following CUX segment. Codes to be used in all other situations: '98' = Original amount R '371' = amount to be transferred Codes '371', '9' and '57' are mutually exclusive. Code '98' can only be used with code '371'.			
5004	Monetary amount	C n..35	R		The usage of this data element is restricted to 18 digits. When C516:5025 is '371', the amount is equivalent to the original amount (converted by the exchange rate in following CUX) minus the amounts in SG21:MOA:5004 (when SG21:ALC:5463 is 'C' and SG20:FCA:4471 is '13' or '14').				R		The usage of this data element is restricted to 18 digits. When C516:5025 is '371', the amount is equivalent to the original amount (converted by the exchange rate in following CUX) plus the amounts in SG21:MOA:5004 (when SG21:ALC:5463 is 'C' and SG20:FCA:4471 is '14' or '15').			
6345	Currency, coded	C an..3	R		ISO 4217 currency code If currencies of transferred and original amount differs, a SG16:CUX with the exchange rate must follow.				R					
6343	Currency qualifier	C an..3	N						N					
4405	Status, coded	C an..3	N						O		Used to forward information received from the debtor			
Example: MOA+371:231000:USD'														

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12									
SG12	9999	SEQ-BUS-DTM-SG13-SG14-SG15-SG16-SG17-SG18-SG19-SG20-SG23									
SG16	4	MOA-CUX-DTM-RFF									
CUX	1	Currencies									
UN/EWG D98A		C		TBG5, Credit scenarios		D		TBG5, Debit scenarios		D	
A segment identifying the source currency and the target currency of the amount to be transferred when they are different, and indicating the exchange rate related to the account and amount to be converted.				This segment is used when the source and target currencies of the amount to be transferred are different. Required with SG16:MOA:5025 is '57', optional with SG16:MOA:5025 is '98', otherwise not used.							
				CALCULATION FORMULA:							
				CASE 1) Base Rate is indicated next to the Reference Currency: Transaction amount = MOA amount * (Exchange Rate / Rate Base)							
				CASE 2) Base Rate is indicated next to the Target Currency: Transaction amount = MOA amount / (Exchange Rate / Rate Base)							
C504	CURRENCY DETAILS		C	R				R			
6347	Currency details qualifier	M an..3	M	*	R	'2' = Reference currency		R			
6345	Currency, coded	C an..3	R			ISO 4217 three alpha currency code		R			
6343	Currency qualifier	C an..3	N					N			
6348	Currency rate base	C n..4	D	*		Not used with SG16:MOA:5025 is '57'. Mutually exclusive with C504:6348 in the following C504. Requires 5402 to be populated. '1' = 1 of this is "rate base" of the other currency '100' = 100 of this is "rate base" of the other currency '1000' = 1000 of this is "rate base" of the other currency		D			
C504	CURRENCY DETAILS		C	R				R			
6347	Currency details qualifier	M an..3	M	*	R	'3' = Target currency		R			
6345	Currency, coded	C an..3	R			ISO 4217 three alpha currency code		R			
6343	Currency qualifier	C an..3	N					N			
6348	Currency rate base	C n..4	D	*		Not used with SG16:MOA:5025 is '57'. Mutually exclusive with C504:6348 in the preceding C504. Requires 5402 to be populated. '1' = 1 of this is "rate base" of the other currency '100' = 100 of this is "rate base" of the other currency '1000' = 1000 of this is "rate base" of the other currency		D			
5402	RATE OF EXCHANGE		C n..12	D				D			
6341	CURRENCY MARKET EXCHANGE, CODED		C an..3	N				N			
Example: CUX+2:EUR::1+3:USD+0,997253'											

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12																			
SG12	9999	SEQ-BUS-DTM-SG13-SG14-SG15-SG16-SG17-SG18-SG19-SG20-SG23																			
SG16	4	MOA-CUX-DTM-RFF																			
DTM	2	Date/time/period																			
UN/EWG D98A		C				TBG5, Credit scenarios				O				TBG5, Debit scenarios				O			
A segment indicating the date and/or time relating to the exchange rate quoted in the preceding CUX segment.										This segment relates either to the preceding CUX segment or to the following RFF segment – different qualifiers apply.											
C507	DATE/TIME/PERIOD		M			M					M										
	2005	Date/time/period qualifier	M	an..3		M	*				M										
	2380	Date/time/period	C	an..35		R					R										
	2379	Date/time/period format qualifier	C	an..3		R					R										
'134' = Rate of exchange date/time - with preceding CUX '171' = Reference date/time – with following RFF date according related qualifiers '102' = CCYYMMDD '203' = CCYYMMDDHHMM																					
Example: DTM+171:20000121:102'																					

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12																			
SG12	9999	SEQ-BUS-DTM-SG13-SG14-SG15-SG16-SG17-SG18-SG19-SG20-SG23																			
SG16	4	MOA-CUX-DTM-RFF																			
RFF	1	Reference																			
UN/EWG D98A		C				TBG5, Credit scenarios				D				TBG5, Debit scenarios				D			
A segment specifying the reference of another transaction underlying the transfer being made, such as a foreign exchange transaction.										Required if SG16:DTM:2205 is '171'. This segment may be used without the preceding DTM segment.											
C506	REFERENCE		M			M					M										
	1153	Reference qualifier	M	an..3		M	*				M										
	1154	Reference number	C	an..35		R					R										
	1156	Line number	C	an..6		N					N										
	4000	Reference version number	C	an..35		N					N										
Example: RFF+FX:89375027RJ'																					

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12							
SG12	9999	SEQ-BUS-DTM-SG13-SG14-SG15-SG16-SG17-SG18-SG19-SG20-SG23							
SG17	6	NAD-CTA-COM							
UN/EWG D98A		C	TBG5, Credit scenarios		O	TBG5, Debit scenarios	D		
A group of segments identifying the names and addresses of non-financial parties involved in the transaction, as well as any contacts and numbers.			This SG is used when parties are quoted others than the account holder or additional information related to the account holder has to be provided.			This SG is required in some countries if no accounts can be used in the SG13:FII.			
NAD	1								
UN/EWG D98A		M	TBG5, Credit scenarios		M	TBG5, Debit scenarios		M	
A segment identifying parties involved in the transaction, such as the Payee, Beneficiary, Payor and Ordering Customer.			This segment group is transferred through the banking chain to the account relationship on the receiving side.						
3035	PARTY QUALIFIER	M	an..3	M	*	'BE' Beneficiary – party to whom payment is due but not the account owner 'PE' Payee – additional information about the account owner defined in SG13:FII with SG13:FII :3035 is 'BF' 'OY' Ordering customer – this code enables payments on behalf of subsidiaries. It overwrites the account holder information defined in segment SG13:FII with SG13:FII:3035 is 'OR' and must be communicated to the beneficiary. 'PL' Payor – additional information about the account owner defined in SG13:FII with SG13:FII :3035 is 'PH' 'RV' Receiver of cheque	M	*	'HX' Debtor – party from whom payment is due but not the account owner 'PL' Payor – additional information about the account owner defined in SG13:FII with SG13:FII :3035 is 'PH' 'PE' Payee – additional information about the account owner defined in SG13:FII with SG13:FII :3035 is 'BF' 'BE' Beneficiary – this code enables direct debits on behalf of subsidiaries; this information must be communicated to the debtor.
C082	PARTY IDENTIFICATION DETAILS	C		O			D		Usually this composite is required providing an ID either of the debtor or the beneficiary in countries where no accounts can be used in SG13:FII
3039	Party identification	M	an..35	M			M		
1131	Code list qualifier	C	an..3	O			O		
3055	Code list responsible agency, coded	C	an..3	O			O		
C058	NAME AND ADDRESS	C		D		Either C058 or C080, C059, 3164, 3229, 3251 and 3207 are used. Unstructured specification of the address is to be avoided.	D		
3124	Name and address line	M	an..35	M			M		
3124	Name and address line	C	an..35	O			O		
3124	Name and address line	C	an..35	O			O		
3124	Name and address line	C	an..35	O			O		
3124	Name and address line	C	an..35	O			O		

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C080	PARTY NAME	C		D		Either C058 or C080, C059, 3164, 3229, 3251 and 3207 are used.	D			
3036	Party name	M	an..35	M			M			
3036	Party name	C	an..35	O			O			
3036	Party name	C	an..35	O			O			
3036	Party name	C	an..35	N			N			
3036	Party name	C	an..35	N			N			
3045	Party name format, coded	C	an..3	N			N			
C059	STREET	C		D			D			
3042	Street and number/p.o. box	M	an..35	M			M			
3042	Street and number/p.o. box	C	an..35	O			O			
3042	Street and number/p.o. box	C	an..35	O			O			
3042	Street and number/p.o. box	C	an..35	N			N			
3164	CITY NAME	C	an..35	D			D			
3229	COUNTRY SUB-ENTITY IDENTIFICATION	C	an..9	D			D			
3251	POSTCODE IDENTIFICATION	C	an..9	D			D			
3207	COUNTRY, CODED	C	an..3	D		ISO 3166 two alpha country code This code is mandatory in cross border transactions	D			

Example:
NAD+OY+++IMPERIAL CHEMICAL INDUSTRIES AG++FRANKFURT++DE'

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12									
SG12	9999	SEQ-BUS-DTM-SG13-SG14-SG15-SG16-SG17-SG18-SG19-SG20-SG23									
SG17	6	NAD-CTA-COM									
CTA	1	Contact information									
UN/EWG D98A	C	TBG5, Credit scenarios				O	TBG5, Debit scenarios				O
A segment identifying a person or a department for the party specified in the NAD segment and to whom communication should be directed.											
3139	CONTACT FUNCTION, CODED	C	an..3	R	*	R	'IC' = Information contact				R
C056	DEPARTMENT OR EMPLOYEE DETAILS	C		R							R
3413	Department or employee identification	C	an..17	N							N
3412	Department or employee	C	an..35	R			Name of the department or employee in free text form				R

Example:
CTA+IC+:J BROWN'

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12						
SG12	9999	SEQ-BUS-DTM-SG13-SG14-SG15-SG16-SG17-SG18-SG19-SG20-SG23						
SG17	6	NAD-CTA-COM						
COM	5	Communication contact						
UN/EWG D98A	C	TBG5, Credit scenarios			O	TBG5, Debit scenarios		O
A segment identifying communication type(s) and number(s) of person(s) or department(s).								
C076	COMMUNICATION CONTACT	M		M		M		
3148	Communication number	M	an..512	M		M		
		When character sets UNOA or UNOB are used, the @ in e-mail addresses must be shown with (at) (parenthesis, at, parenthesis), e.g. <john.smith(at)abc.com>.						
3155	Communication channel qualifier	M	an..3	M		M		
		'TE' = Telephone, 'FX' = Fax etc.						
Example: COM+<john.smith(at)abc.com>:EM'								

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12						
SG12	9999	SEQ-BUS-DTM-SG13-SG14-SG15-SG16-SG17-SG18-SG19-SG20-SG23						
SG18	10	GIS-MOA-LOC-NAD-RCS-FTX						
UN/EWG D98A	C	TBG5, Credit scenarios			O	TBG5, Debit scenarios		O
A group of segments providing information for subsequent use by regulatory authorities requiring statistical and other types of data. It also identifies the regulatory authority for which the information is intended followed by the information itself.		The specifications of this segment group are to be determined on unilateral regulatory reporting requirements.						
GIS	1	General indicator						
UN/EWG D98A	M	TBG5, Credit scenarios			M	TBG5, Debit scenarios		M
A segment identifying what processing should be completed for regulatory authorities.								
C529	PROCESSING INDICATOR	M		M		M		
7365	Processing indicator, coded	M	an..3	M		M		
1131	Code list qualifier	C	an..3	O		O		
3055	Code list responsible agency, coded	C	an..3	O		O		
7187	Process type identification	C	an..17	O		O		
Example:								

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12											
SG12	9999	SEQ-BUS-DTM-SG13-SG14-SG15-SG16-SG17-SG18-SG19-SG20-SG23											
SG18	10	GIS-MOA-LOC-NAD-RCS-FTX											
MOA	1	Monetary amount											
UN/EWG D98A	C	TBG5, Credit scenarios					O	TBG5, Debit scenarios					O
A segment giving the amount and the currency of each transaction to be reported.													
C516	MONETARY AMOUNT	M											
5025	Monetary amount type qualifier	M	an..3	M									
5004	Monetary amount	C	n..35	O									
6345	Currency, coded	C	an..3	O									
6343	Currency qualifier	C	an..3	O									
4405	Status, coded	C	an..3	O									
Example:													

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12											
SG12	9999	SEQ-BUS-DTM-SG13-SG14-SG15-SG16-SG17-SG18-SG19-SG20-SG23											
SG18	10	GIS-MOA-LOC-NAD-RCS-FTX											
LOC	2	Place/location identification											
UN/EWG D98A	C	TBG5, Credit scenarios					O	TBG5, Debit scenarios					O
A segment giving the different origins and/or destinations (places) of goods and/or investments and/or services.													
3227	PLACE/LOCATION QUALIFIER	M	an..3	M									
C517	LOCATION IDENTIFICATION	C		O									
3225	Place/location identification	C	an..25	O									
1131	Code list qualifier	C	an..3	O									
3055	Code list responsible agency, coded	C	an..3	O									
3224	Place/location	C	an..70	O									
C519	RELATED LOCATION ONE IDENTIFICATION	C		O									
3223	Related place/location one identification	C	an..25	O									
1131	Code list qualifier	C	an..3	O									
3055	Code list responsible agency, coded	C	an..3	O									
3222	Related place/location one	C	an..70	O									
C553	RELATED LOCATION TWO IDENTIFICATION	C		O									
3233	Related place/location two identification	C	an..25	O									
1131	Code list qualifier	C	an..3	O									
3055	Code list responsible agency, coded	C	an..3	O									
3232	Related place/location two	C	an..70	O									
5479	RELATION, CODED	C	an..3	O									
Example:													

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12																						
SG12	9999	SEQ-BUS-DTM-SG13-SG14-SG15-SG16-SG17-SG18-SG19-SG20-SG23																						
SG18	10	GIS-MOA-LOC-NAD-RCS-FTX																						
NAD	1																							
UN/EWG D98A		C			TBG5, Credit scenarios					O					TBG5, Debit scenarios			O						
A segment identifying the recipient of the associated informative text.																								
3035	PARTY QUALIFIER		M	an..3	M								M											
C082	PARTY IDENTIFICATION DETAILS		C		O								O											
3039	Party identification		M	an..35	M								M											
1131	Code list qualifier		C	an..3	O								O											
3055	Code list responsible agency, coded		C	an..3	O								O											
C058	NAME AND ADDRESS		C		O								O											
3124	Name and address line		M	an..35	M								M											
3124	Name and address line		C	an..35	O								O											
3124	Name and address line		C	an..35	O								O											
3124	Name and address line		C	an..35	O								O											
3124	Name and address line		C	an..35	O								O											
C080	PARTY NAME		C		O								O											
3036	Party name		M	an..35	M								M											
3036	Party name		C	an..35	O								O											
3036	Party name		C	an..35	O								O											
3036	Party name		C	an..35	O								O											
3036	Party name		C	an..35	O								O											
3045	Party name format, coded		C	an..3	O								O											
C059	STREET		C		O								O											
3042	Street and number/p.o. box		M	an..35	O								O											
3042	Street and number/p.o. box		C	an..35	O								O											
3042	Street and number/p.o. box		C	an..35	O								O											
3042	Street and number/p.o. box		C	an..35	O								O											
3164	CITY NAME		C	an..35	O								O											
3229	COUNTRY SUB-ENTITY IDENTIFICATION		C	an..9	O								O											
3251	POSTCODE IDENTIFICATION		C	an..9	O								O											
3207	COUNTRY, CODED		C	an..3	O								O											
Example:																								

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12														
SG12	9999	SEQ-BUS-DTM-SG13-SG14-SG15-SG16-SG17-SG18-SG19-SG20-SG23														
SG18	10	GIS-MOA-LOC-NAD-RCS-FTX														
RCS	1	Requirements and conditions														
UN/EWG D98A		C			TBG5, Credit scenarios					O		TBG5, Debit scenarios			O	
A segment giving the nature (e.g., goods, transport services) and direction of each transaction to be recorded in coded form.																
7293	SECTOR/SUBJECT IDENTIFICATION QUALIFIER			M	an..3			M					M			
C550	REQUIREMENT/CONDITION IDENTIFICATION			C				O					O			
7295	Requirement/condition identification			M	an..17			M					M			
1131	Code list qualifier			C	an..3			O					O			
3055	Code list responsible agency, coded			C	an..3			O					O			
7294	Requirement or condition			C	an..35			O					O			
1229	ACTION REQUEST / NOTIFICATION, CODED			C	an..3			O					O			
Example:																

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12														
SG12	9999	SEQ-BUS-DTM-SG13-SG14-SG15-SG16-SG17-SG18-SG19-SG20-SG23														
SG18	10	GIS-MOA-LOC-NAD-RCS-FTX														
FTX	10	Free text														
UN/EWG D98A		C			TBG5, Credit scenarios					O		TBG5, Debit scenarios			O	
A segment giving information in coded or in clear form to provide information relevant to regulatory authorities' requirements.																
4451	TEXT SUBJECT QUALIFIER			M	an..3			M					M			
4453	TEXT FUNCTION, CODED			C	an..3			O					O			
C107	TEXT REFERENCE			C				O					O			
4441	Free text identification			M	an..17			M					M			
1131	Code list qualifier			C	an..3			O					O			
3055	Code list responsible agency, coded			C	an..3			O					O			
C108	TEXT LITERAL			C				O					O			
4440	Free text			M	an..70			M					M			
4440	Free text			C	an..70			O					O			
4440	Free text			C	an..70			O					O			
4440	Free text			C	an..70			O					O			
4440	Free text			C	an..70			O					O			
3453	LANGUAGE, CODED			C	an..3			O					O			
Example:																

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12																		
SG12	9999	SEQ-BUS-DTM-SG13-SG14-SG15-SG16-SG17-SG18-SG19-SG20-SG23																		
SG19	4	INP-FTX-DTM																		
UN/EWG D98A	C	TBG5, Credit scenarios							O	TBG5, Debit scenarios							O			
A group of segments containing instructions and related information from the sender or the receiver of the message to parties involved in the transaction. It specifies action to be taken by the identified parties and the date (and optionally time) by which such action needs to be taken.		This segment group is used to forward instructions or to indicate the remedial action required on reversals.																		
INP	1	Parties and instruction																		
UN/EWG D98A	M	TBG5, Credit scenarios							M	TBG5, Debit scenarios							M			
A segment identifying the party to enact the instruction and the parties to be contacted. It specifies where appropriate the instruction in coded form.																				
C849	PARTIES TO INSTRUCTION		C		D							D								
3301	Party enacting instruction identification		M	an..35	M							M								
3285	Recipient of the instruction identification		C	an..35	O	*	R					O	*	R						
																				'11' = Creditor
																				'15' = Debtor
C522	INSTRUCTION		C		R							R								
4403	Instruction qualifier		M	an..3	M							M								
4401	Instruction, coded		C	an..3	D	*						D	*							
1131	Code list qualifier		C	an..3	O							O								
3055	Code list responsible agency, coded		C	an..3	O							O								
4400	Instruction		C	an..35	N							N								
C850	STATUS OF INSTRUCTION		C		O							O								
4405	Status, coded		M	an..3	M							M								
3036	Party name		C	an..35	O							O								
1229	ACTION REQUEST/NOTIFICATION, CODED		C	an..3	N							N								
Example: INP+3:11+2:Z07'																				

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12									
SG12	9999	SEQ-BUS-DTM-SG13-SG14-SG15-SG16-SG17-SG18-SG19-SG20-SG23									
SG19	4	INP-FTX-DTM									
FTX	1	Free text									
UN/EWG D98A		C		TBG5, Credit scenarios		D		TBG5, Debit scenarios		D	
A segment providing free text instructions related to the associated INP segment.				The instruction must be found either in this FTX segment or in the preceding INP segment (SG19:INP:C522). The use of this segment will prevent automated processing of the message. This segment will be passed through as it was presented in the incoming message.							
4451	TEXT SUBJECT QUALIFIER	M	an..3	M	*	R	'AAG' = Party instructions	M			
4453	TEXT FUNCTION, CODED	C	an..3	N				N			
C107	TEXT REFERENCE	C		N				N			
4441	Free text identification	M	an..17								
1131	Code list qualifier	C	an..3								
3055	Code list responsible agency, coded	C	an..3								
C108	TEXT LITERAL	C		R			Although there is no restriction given: many applications can only handle text lines with not more than 35 characters or even less. Also beware of restrictions on total amount of information possible which depends on the area this message applies in.	R			
4440	Free text	M	an..70	M			Textual instruction	M			
4440	Free text	C	an..70	O			Textual instruction (continued)	O			
4440	Free text	C	an..70	O			Textual instruction (continued)	O			
4440	Free text	C	an..70	O			Textual instruction (continued)	O			
4440	Free text	C	an..70	O			Textual instruction (continued)	O			
3453	LANGUAGE, CODED	C	an..3	O			ISO-639 two alpha language code	O			
Example: FTX+AAG+++BEWARE EMBARGO PAYMENTS+EN'											

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12														
SG12	9999	SEQ-BUS-DTM-SG13-SG14-SG15-SG16-SG17-SG18-SG19-SG20-SG23														
SG19	4	INP-FTX-DTM														
DTM	2	Date/time/period														
UN/EWG D98A		C			TBG5, Credit scenarios					O		TBG5, Debit scenarios			O	
A segment specifying the earliest and the latest dates and times by which the instruction specified in the INP and/or FTX segment(s) needs to be carried out.																
C507	DATE/TIME/PERIOD		M	M												
2005	Date/time/period qualifier		M	an..3	M											
2380	Date/time/period		C	an..35	R											
2379	Date/time/period format qualifier		C	an..3	R											
Example: DTM+175:200001211130:203'																

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12									
SG12	9999	SEQ-BUS-DTM-SG13-SG14-SG15-SG16-SG17-SG18-SG19-SG20-SG23									
SG20	5	FCA-MOA-SG21									
UN/EWG D98A		C		TBG5, Credit scenarios		O		TBG5, Debit scenarios		O	
A group of segments providing full details of all charges, allowances and associated taxes that apply to the amount to be transferred, together with information as to who bears the charges and to which account they have been directed. A total value of all charges plus allowances may be given for every account to which charges may be directed.				The absence of this SG means that no charges or allowances occurred so far and no charge option is defined for further processing. The default charge option will be used on further processing.							
FCA	1	Financial charges allocation									
UN/EWG D98A		M		TBG5, Credit scenarios		M		TBG5, Debit scenarios		M	
A segment specifying the method for allocation of charges and allowances and identifying the account to which such charges should be directed where it is different from the principal amount.				This is the trigger segment for SG20 to SG22. For additional information about charges and allowances see chapter G of this MIG.							
4471	SETTLEMENT, CODED	M	an..3	M				M			
							'13' = All charges borne by payee - or beneficiary '14' = Each pay own cost '15' = All charges borne by payor - or ordering customer (originator of PAYMUL)				'13' = All charges borne by payee - or creditor (originator of the DIRDEB) '14' = Each pay own cost '15' = All charges borne by payor – debtor
C878	CHARGE/ALLOWANCE ACCOUNT	C		D			Required with 4471 = '13'. Optional with 4471 = '14'. Not used with 4471 = '15'.	D			Required with 4471 = '15'. Optional with 4471 = '14'. Not used with 4471 = '13'.
3434	Institution branch number	M	an..17	M			Identification of the financial institution which deducted the charges, in coded form (ISO BIC code)	M			
1131	Code list qualifier	C	an..3	R	*	R	'25' = Bank identification	R			
3055	Code list responsible agency, coded	C	an..3	R	*	R	'5' = ISO	R			
3194	Account holder number	C	an..35	N				N			
6345	Currency, coded	C	an..3	N				N			
Example: FCA+14+HYPODEMM:25:5'											

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12														
SG12	9999	SEQ-BUS-DTM-SG13-SG14-SG15-SG16-SG17-SG18-SG19-SG20-SG23														
SG20	5	FCA-MOA-SG21														
MOA	2	Monetary amount														
UN/EWG D98A		C			TBG5, Credit scenarios					N		TBG5, Debit scenarios			N	
A segment containing the total amount of charges, allowances and associated taxes related to a specific account or to the same account as quoted in segment group 16. It may also contain the total of individual amounts calculated from a basis amount or the basis amount from which charges and/or allowances are calculated when this is different from the original amount.																
C516	MONETARY AMOUNT	M														
5025	Monetary amount type qualifier	M	an..3													
5004	Monetary amount	C	n..35													
6345	Currency, coded	C	an..3													
6343	Currency qualifier	C	an..3													
4405	Status, coded	C	an..3													
Example:																

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12						
SG12	9999	SEQ-BUS-DTM-SG13-SG14-SG15-SG16-SG17-SG18-SG19-SG20-SG23						
SG20	5	FCA-MOA-SG21						
SG21	6	ALC-PCD-MOA-CUX-DTM-SG22						
UN/EWG D98A		C	TBG5, Credit scenarios			R	TBG5, Debit scenarios	R
A group of segments providing a detailed breakdown of all charges and/or allowances.								
ALC	1	Allowance or charge						
UN/EWG D98A		M	TBG5, Credit scenarios			M	TBG5, Debit scenarios	M
A segment containing any charges and/or allowances which are related to the total amount, calculated from the original amount or from the basis amount.		For additional information about charges and allowances see chapter G of this MIG.						
5463	ALLOWANCE OR CHARGE QUALIFIER	M	an..3	M	*	'A' = Allowance (only used with SG20:FCA:4471 is '15') 'C' = Charge (only used with SG20:FCA:4471 is '13' or '14')	M	'A' = Allowance (only used with SG20:FCA:4471 is '13') 'C' = Charge (only used with SG20:FCA:4471 is '14' or '15')
C552	ALLOWANCE/CHARGE INFORMATION	C		O		Identification of allowance/charge information relating to the amount	O	
1230	Allowance or charge number	C	an..35	O			O	
5189	Charge/allowance description, coded	C	an..3	O			O	
4471	SETTLEMENT, CODED	C	an..3	N			N	
1227	CALCULATION SEQUENCE INDICATOR, CODED	C	an..3	N			N	
C214	SPECIAL SERVICES IDENTIFICATION	C		O		National scenarios may apply.	O	
7161	Special services, coded	C	an..3	O			O	
1131	Code list qualifier	C	an..3	O			O	
3055	Code list responsible agency, coded	C	an..3	O			O	
7160	Special service	C	an..35	O			O	
7160	Special service	C	an..35	O			O	
Example: ALC+A'								

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12											
SG12	9999	SEQ-BUS-DTM-SG13-SG14-SG15-SG16-SG17-SG18-SG19-SG20-SG23											
SG20	5	FCA-MOA-SG21											
SG21	6	ALC-PCD-MOA-CUX-DTM-SG22											
PCD	1	Percentage details											
UN/EWG D98A	C	TBG5, Credit scenarios					N	TBG5, Debit scenarios					N
A segment specifying the details of the percentage used for calculating the charges and/or allowances.													
C501	PERCENTAGE DETAILS		M										
5245	Percentage qualifier		M	an..3									
5482	Percentage		C	n..10									
5249	Percentage basis, coded		C	an..3									
1131	Code list qualifier		C	an..3									
3055	Code list responsible agency, coded		C	an..3									
Example:													

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12											
SG12	9999	SEQ-BUS-DTM-SG13-SG14-SG15-SG16-SG17-SG18-SG19-SG20-SG23											
SG20	5	FCA-MOA-SG21											
SG21	6	ALC-PCD-MOA-CUX-DTM-SG22											
MOA	2	Monetary amount											
UN/EWG D98A	C	TBG5, Credit scenarios					R	TBG5, Debit scenarios					R
A segment identifying the single amount of charges and/or allowances and specifying the basis amount from which these charges and/or allowances are calculated if different from the transaction amount.													
For additional information about charges and allowances see chapter G of this MIG.													
C516	MONETARY AMOUNT		M										
5025	Monetary amount type qualifier		M	an..3		M	*	R	'8' = Allowance/Charge amount				
5004	Monetary amount		C	n..35		R			The single amount of the allowance or charge. The usage of this data element is restricted to 18 digits				
6345	Currency, coded		C	an..3		R			ISO 4217 three alpha currency code				
6343	Currency qualifier		C	an..3		N							
4405	Status, coded		C	an..3		D	*		Required with SG21:ALC:5463 = 'C' Not used with SG21:ALC:5463 = 'A' '25' = Included				
Example: MOA+8:2,30:EUR::25'													

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12			
SG12	9999	SEQ-BUS-DTM-SG13-SG14-SG15-SG16-SG17-SG18-SG19-SG20-SG23			
SG20	5	FCA-MOA-SG21			
SG21	6	ALC-PCD-MOA-CUX-DTM-SG22			
CUX	1	Currencies			
UN/EWG D98A	C	TBG5, Credit scenarios	N	TBG5, Debit scenarios	N
A segment indicating any exchange rate related to the charges and/or allowances, where relevant.					
C504	CURRENCY DETAILS	C			
6347	Currency details qualifier	M	an..3		
6345	Currency, coded	C	an..3		
6343	Currency qualifier	C	an..3		
6348	Currency rate base	C	n..4		
C504	CURRENCY DETAILS	C			
6347	Currency details qualifier	M	an..3		
6345	Currency, coded	C	an..3		
6343	Currency qualifier	C	an..3		
6348	Currency rate base	C	n..4		
5402	RATE OF EXCHANGE	C	n..12		
6341	CURRENCY MARKET EXCHANGE, CODED	C	an..3		
Example:					

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12			
SG12	9999	SEQ-BUS-DTM-SG13-SG14-SG15-SG16-SG17-SG18-SG19-SG20-SG23			
SG20	5	FCA-MOA-SG21			
SG21	6	ALC-PCD-MOA-CUX-DTM-SG22			
DTM	2	Date/time/period			
UN/EWG D98A	C	TBG5, Credit scenarios	N	TBG5, Debit scenarios	N
A segment specifying the effective date and/or time the rate of exchange quoted in the preceding CUX segment was fixed.					
C507	DATE/TIME/PERIOD	M			
2005	Date/time/period qualifier	M	an..3		
2380	Date/time/period	C	an..35		
2379	Date/time/period format qualifier	C	an..3		
Example:					

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12												
SG12	9999	SEQ-BUS-DTM-SG13-SG14-SG15-SG16-SG17-SG18-SG19-SG20-SG23												
SG20	5	FCA-MOA-SG21												
SG21	6	ALC-PCD-MOA-CUX-DTM-SG22												
SG22	6	TAX-MOA-CUX-DTM												
UN/EWG D98A		C	TBG5, Credit scenarios					N	TBG5, Debit scenarios					N
A group of segments describing any taxes associated with the charges, their amount, exchange rates and date of exchange rates.														
TAX	1	Duty/tax/fee details												
UN/EWG D98A		M	TBG5, Credit scenarios					M	TBG5, Debit scenarios					
A segment identifying taxes computed to the charges in the preceding segment group.														
5283	DUTY/TAX/FEE FUNCTION QUALIFIER		M	an..3										
C241	DUTY/TAX/FEE TYPE		C											
5153	Duty/tax/fee type, coded		C	an..3										
1131	Code list qualifier		C	an..3										
3055	Code list responsible agency, coded		C	an..3										
5152	Duty/tax/fee type		C	an..35										
C533	DUTY/TAX/FEE ACCOUNT DETAIL		C											
5289	Duty/tax/fee account identification		M	an..6										
1131	Code list qualifier		C	an..3										
3055	Code list responsible agency, coded		C	an..3										
5286	DUTY/TAX/FEE ASSESSMENT BASIS		C	an..15										
C243	DUTY/TAX/FEE DETAIL		C											
5279	Duty/tax/fee rate identification		C	an..7										
1131	Code list qualifier		C	an..3										
3055	Code list responsible agency, coded		C	an..3										
5278	Duty/tax/fee rate		C	an..17										
5273	Duty/tax/fee rate basis identification		C	an..12										
1131	Code list qualifier		C	an..3										
3055	Code list responsible agency, coded		C	an..3										
5305	DUTY/TAX/FEE CATEGORY, CODED		C	an..3										
3446	PARTY TAX IDENTIFICATION NUMBER		C	an..20										
Example:														

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12		
SG12	9999	SEQ-BUS-DTM-SG13-SG14-SG15-SG16-SG17-SG18-SG19-SG20-SG23		
SG20	5	FCA-MOA-SG21		
SG21	6	ALC-PCD-MOA-CUX-DTM-SG22		
SG22	6	TAX-MOA-CUX-DTM		
MOA	2	Monetary amount		
UN/EWG D98A	C	TBG5, Credit scenarios	N	TBG5, Debit scenarios
A segment identifying the basis amount from which the tax is calculated, if different from the amount in the preceding MOA segment, providing a detailed breakdown of all charges and/or allowances.				
C516	MONETARY AMOUNT	M		
5025	Monetary amount type qualifier	M	an..3	
5004	Monetary amount	C	n..35	
6345	Currency, coded	C	an..3	
6343	Currency qualifier	C	an..3	
4405	Status, coded	C	an..3	
Example:				

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12		
SG12	9999	SEQ-BUS-DTM-SG13-SG14-SG15-SG16-SG17-SG18-SG19-SG20-SG23		
SG20	5	FCA-MOA-SG21		
SG21	6	ALC-PCD-MOA-CUX-DTM-SG22		
SG22	6	TAX-MOA-CUX-DTM		
CUX	1	Currencies		
UN/EWG D98A	C	TBG5, Credit scenarios	N	TBG5, Debit scenarios
A segment specifying the rate of exchange related to the tax amount.				
C504	CURRENCY DETAILS	C		
6347	Currency details qualifier	M	an..3	
6345	Currency, coded	C	an..3	
6343	Currency qualifier	C	an..3	
6348	Currency rate base	C	n..4	
C504	CURRENCY DETAILS	C		
6347	Currency details qualifier	M	an..3	
6345	Currency, coded	C	an..3	
6343	Currency qualifier	C	an..3	
6348	Currency rate base	C	n..4	
5402	RATE OF EXCHANGE	C	n..12	
6341	CURRENCY MARKET EXCHANGE, CODED	C	an..3	
Example:				

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12										
SG12	9999	SEQ-BUS-DTM-SG13-SG14-SG15-SG16-SG17-SG18-SG19-SG20-SG23										
SG20	5	FCA-MOA-SG21										
SG21	6	ALC-PCD-MOA-CUX-DTM-SG22										
SG22	6	TAX-MOA-CUX-DTM										
DTM	1	Date/time/period										
UN/EWG D98A	C	TBG5, Credit scenarios					N	TBG5, Debit scenarios				
A segment specifying the effective date and/or time the rate of exchange quoted in the preceding CUX segment was fixed.												
C507	DATE/TIME/PERIOD	M										
2005	Date/time/period qualifier	M	an..3									
2380	Date/time/period	C	an..35									
2379	Date/time/period format qualifier	C	an..3									
Example:												

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12			
SG12	9999	SEQ-BUS-DTM-SG13-SG14-SG15-SG16-SG17-SG18-SG19-SG20-SG23			
SG23	1	PRC-FTX-SG24-SG30			
UN/EWG D98A		C	TBG5, Credit scenarios		O
A group of segments containing the details of payment. The content of these segments is passed through the banking chain from the ordering customer to the beneficiary.		The contents of this SG (SG23 to SG30) is either specified by the trading partner's requirements and is forwarded down the clearing chain as received in PAYMUL or DIRDEB or contain self generated content forwarded down the clearing chain e.g. for dividend payment etc. or may be used for bank to bank payments e.g. for treasury payment etc.		The user handbook issuer is not liable for the content and usage of details of payment specified in this SG.	
PRC	1	Process identification			
UN/EWG D98A		M	TBG5, Credit scenarios		M
A segment identifying the kind of process on the beneficiary's side.		This segment triggers SG23 to SG30.			
C242	PROCESS TYPE AND DESCRIPTION	C	an..17	R	
7187	Process type identification	M	an..17	M *	'8' Processing of structured information – no SG23:FTX but SG24 follows '9' Processing of identical information in form – both SG23:FTX and SG24 follows '10' Processing of different information in structured and unstructured form – both SG23:FTX and SG24 follows '11' Processing of unstructured information – no SG24 but SG23:FTX follows '9', '10' and '11' prevent automatic processing at the end of chain of information flow. That can either be the beneficiary or beneficiary's bank (or even both, if the bank offers according services to it's customers). Nevertheless text is currently the most used way of information exchange. With '9' and '10' no check is made by the banks whether the information is identical or not.
1131	Code list qualifier	C	an..3	N	
3055	Code list responsible agency, coded	C	an..3	N	
7186	Process type	C	an..35	N	
7186	Process type	C	an..35	N	

continued...

...continuing

C830	PROCESS IDENTIFICATION DETAILS	C		N					
7191	Process identification	C	an..17						
1131	Code list qualifier	C	an..3						
3055	Code list responsible agency, coded	C	an..3						
7190	Process	C	an..70						

Example:
PRC+8'

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12									
SG12	9999	SEQ-BUS-DTM-SG13-SG14-SG15-SG16-SG17-SG18-SG19-SG20-SG23									
SG23	1	PRC-FTX-SG24-SG30									
FTX	5	Free text									
UN/EWG D98A	C	TBG5, Credit scenarios				D	TBG5, Debit scenarios				D
A segment providing free text instructions relating to the payment details.		Not used with SG23:PRC:C242:7187 is '8' Required with SG23:PRC:C242:7187 is '9', '10' or '11'									
		Also refer to SG23 segment group description box.									
4451	TEXT SUBJECT QUALIFIER	M	an..3	M		'PMD' = Payment detail/remittance information	M				
4453	TEXT FUNCTION, CODED	C	an..3	N			N				
C107	TEXT REFERENCE	C		N			N				
4441	Free text identification	M	an..17								
1131	Code list qualifier	C	an..3								
3055	Code list responsible agency, coded	C	an..3								
C108	TEXT LITERAL	C		R		Although there is no restriction given: many applications can only handle text lines with not more than 35 characters or even less. Also beware of restrictions on total amount of information possible which depends on the area this message applies in.	R				
4440	Free text	M	an..70	M		Payment detail/remittance information	M				
4440	Free text	C	an..70	O		Payment detail/remittance information (continued)	O				
4440	Free text	C	an..70	O		Payment detail/remittance information (continued)	O				
4440	Free text	C	an..70	O		Payment detail/remittance information (continued)	O				
4440	Free text	C	an..70	O		Payment detail/remittance information (continued)	O				
3453	LANGUAGE, CODED	C	an..3	O		ISO-639 two alpha language code	O				

Example:
FTX+PMD+++EMBARGO PAYMENT RESTRICTIONS IN FORCE+EN'

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12														
SG12	9999	SEQ-BUS-DTM-SG13-SG14-SG15-SG16-SG17-SG18-SG19-SG20-SG23														
SG23	1	PRC-FTX-SG24-SG30														
SG24	9999	DOC-MOA-DTM-RFF-NAD-SG25-SG26-SG27														
UN/EWG D98A		C			TBG5, Credit scenarios					D		TBG5, Debit scenarios			D	
A group of segments providing details of all documents, e.g., invoices, statements, despatch advises, etc. to which the message refers. It includes information on the monetary amounts for each document and on any adjustments (with an indication of the reason for adjustments) and discounts. For information purposes an indication of the tax element can be provided.					Required with SG23:PRC:C242:7187 is '8', '9' or '10' Not used with SG23:PRC:C242:7187 is '11'											
					The usage of codes in this SG should be in line with those of the customer-to-customer remittance advice (REMADV).											
					Also refer to SG23 segment group description box.											
DOC	1	Document/message details														
UN/EWG D98A		M			TBG5, Credit scenarios					M		TBG5, Debit scenarios			M	
A segment identifying the reference document against which payment is being made.					The contents of this segment are specified by commercial trading partners' requirements. The usage of codes in this segment should be in line with those of the customer-to-customer remittance advice.											
C002	DOCUMENT/MESSAGE NAME		M		M							M				
1001	Document/message name, coded		C	an..3	O							O				
1131	Code list qualifier		C	an..3	O							O				
3055	Code list responsible agency, coded		C	an..3	O							O				
1000	Document/message name		C	an..35	O							O				
C503	DOCUMENT/MESSAGE DETAILS		C		O							O				
1004	Document/message number		C	an..35	O							O				
1373	Document/message status, coded		C	an..3	O							O				
1366	Document/message source		C	an..70	O							O				
3453	Language, coded		C	an..3	O							O				
3153	COMMUNICATION CHANNEL IDENTIFIER, CODED		C	an..3	O							O				
1220	NUMBER OF COPIES OF DOCUMENT REQUIRED		C	n..2	O							O				
1218	NUMBER OF ORIGINALS OF DOCUMENT REQUIRED		C	n..2	O							O				
Example:																

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12															
SG12	9999	SEQ-BUS-DTM-SG13-SG14-SG15-SG16-SG17-SG18-SG19-SG20-SG23															
SG23	1	PRC-FTX-SG24-SG30															
SG24	9999	DOC-MOA-DTM-RFF-NAD-SG25-SG26-SG27															
MOA	5	Monetary amount															
UN/EWG D98A		C			TBG5, Credit scenarios					O			TBG5, Debit scenarios		O		
A segment giving the monetary amounts of each reference document (e.g., original amount, discount amount etc.). The amount due and the amount remitted are mandatory.					Refer to SG23 segment group description box.												
C516	MONETARY AMOUNT			M		M					M						
5025	Monetary amount type qualifier			M	an..3	M					M						
5004	Monetary amount			C	n..35	O					O						
6345	Currency, coded			C	an..3	O					O						
6343	Currency qualifier			C	an..3	O					O						
4405	Status, coded			C	an..3	O					O						
Example:																	

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12															
SG12	9999	SEQ-BUS-DTM-SG13-SG14-SG15-SG16-SG17-SG18-SG19-SG20-SG23															
SG23	1	PRC-FTX-SG24-SG30															
SG24	9999	DOC-MOA-DTM-RFF-NAD-SG25-SG26-SG27															
DTM	5	Date/time/period															
UN/EWG D98A		C			TBG5, Credit scenarios					O			TBG5, Debit scenarios		O		
A segment specifying the date of the referenced document and indicating any other relevant dates applicable.					Refer to SG23 segment group description box.												
C507	DATE/TIME/PERIOD			M		M					M						
2005	Date/time/period qualifier			M	an..3	M					M						
2380	Date/time/period			C	an..35	O					O						
2379	Date/time/period format qualifier			C	an..3	O					O						
Example:																	

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12														
SG12	9999	SEQ-BUS-DTM-SG13-SG14-SG15-SG16-SG17-SG18-SG19-SG20-SG23														
SG23	1	PRC-FTX-SG24-SG30														
SG24	9999	DOC-MOA-DTM-RFF-NAD-SG25-SG26-SG27														
RFF	5	Reference														
UN/EWG D98A		C			TBG5, Credit scenarios					O		TBG5, Debit scenarios			O	
A segment including any additional references related to the reference document.					Refer to SG23 segment group description box.											
C506	REFERENCE	M			M						M					
1153	Reference qualifier	M	an..3		M						M					
1154	Reference number	C	an..35		O						O					
1156	Line number	C	an..6		O						O					
4000	Reference version number	C	an..35		O						O					
Example:																

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12													
SG12	9999	SEQ-BUS-DTM-SG13-SG14-SG15-SG16-SG17-SG18-SG19-SG20-SG23													
SG23	1	PRC-FTX-SG24-SG30													
SG24	9999	DOC-MOA-DTM-RFF-NAD-SG25-SG26-SG27													
NAD	2														
UN/EWG D98A		C		TBG5, Credit scenarios					O		TBG5, Debit scenarios			O	
A segment identifying a party name and address, either by coded identification or in a clear form.				Refer to SG23 segment group description box.											
3035	PARTY QUALIFIER	M	an..3	M						M					
C082	PARTY IDENTIFICATION DETAILS	C		O						O					
3039	Party identification	M	an..35	M						M					
1131	Code list qualifier	C	an..3	O						O					
3055	Code list responsible agency, coded	C	an..3	O						O					
C058	NAME AND ADDRESS	C		O						O					
3124	Name and address line	M	an..35	M						M					
3124	Name and address line	C	an..35	O						O					
3124	Name and address line	C	an..35	O						O					
3124	Name and address line	C	an..35	O						O					
3124	Name and address line	C	an..35	O						O					
C080	PARTY NAME	C		O						O					
3036	Party name	M	an..35	M						M					
3036	Party name	C	an..35	O						O					
3036	Party name	C	an..35	O						O					
3036	Party name	C	an..35	O						O					
3036	Party name	C	an..35	O						O					
3045	Party name format, coded	C	an..3	O						O					
C059	STREET	C		O						O					
3042	Street and number/p.o. box	M	an..35	M						M					
3042	Street and number/p.o. box	C	an..35	O						O					
3042	Street and number/p.o. box	C	an..35	O						O					
3042	Street and number/p.o. box	C	an..35	O						O					
3164	CITY NAME	C	an..35	O						O					
3229	COUNTRY SUB-ENTITY IDENTIFICATION	C	an..9	O						O					
3251	POSTCODE IDENTIFICATION	C	an..9	O						O					
3207	COUNTRY, CODED	C	an..3	O						O					
Example:															

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12														
SG12	9999	SEQ-BUS-DTM-SG13-SG14-SG15-SG16-SG17-SG18-SG19-SG20-SG23														
SG23	1	PRC-FTX-SG24-SG30														
SG24	9999	DOC-MOA-DTM-RFF-NAD-SG25-SG26-SG27														
SG25	5	CUX-DTM														
UN/EWG D98A		C			TBG5, Credit scenarios					O		TBG5, Debit scenarios			O	
A group of segments specifying the currencies and the related dates and/or periods valid for the referenced document where different to the reference currency.					Refer to SG23 segment group description box.											
CUX	1	Currencies														
UN/EWG D98A		M			TBG5, Credit scenarios					M		TBG5, Debit scenarios			M	
A segment identifying the currency and associated exchange rate of the referenced document where different to the remittance currency.					Refer to SG23 segment group description box.											
C504	CURRENCY DETAILS			C		O					O					
6347	Currency details qualifier			M	an..3	M					M					
6345	Currency, coded			C	an..3	O					O					
6343	Currency qualifier			C	an..3	O					O					
6348	Currency rate base			C	n..4	O					O					
C504	CURRENCY DETAILS			C		O					O					
6347	Currency details qualifier			M	an..3	M					M					
6345	Currency, coded			C	an..3	O					O					
6343	Currency qualifier			C	an..3	O					O					
6348	Currency rate base			C	n..4	O					O					
5402	RATE OF EXCHANGE			C	n..12	O					O					
6341	CURRENCY MARKET EXCHANGE, CODED			C	an..3	O					O					
Example:																

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12														
SG12	9999	SEQ-BUS-DTM-SG13-SG14-SG15-SG16-SG17-SG18-SG19-SG20-SG23														
SG23	1	PRC-FTX-SG24-SG30														
SG24	9999	DOC-MOA-DTM-RFF-NAD-SG25-SG26-SG27														
SG25	5	CUX-DTM														
DTM	1	Date/time/period														
UN/EWG D98A		C			TBG5, Credit scenarios					O		TBG5, Debit scenarios			O	
A segment specifying the date and/or time and/or period related to the rate of exchange.					Refer to SG23 segment group description box.											
C507	DATE/TIME/PERIOD			M		M					M					
2005	Date/time/period qualifier			M	an..3	M					M					
2380	Date/time/period			C	an..35	O					O					
2379	Date/time/period format qualifier			C	an..3	O					O					
Example:																

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12									
SG12	9999	SEQ-BUS-DTM-SG13-SG14-SG15-SG16-SG17-SG18-SG19-SG20-SG23									
SG23	1	PRC-FTX-SG24-SG30									
SG24	9999	DOC-MOA-DTM-RFF-NAD-SG25-SG26-SG27									
SG26	100	AJT-MOA-RFF-FTX									
UN/EWG D98A		C		TBG5, Credit scenarios		O		TBG5, Debit scenarios		O	
A group of segments indicating adjustment amounts and their referenced documents.				Refer to SG23 segment group description box.							
AJT	1	Adjustment details									
UN/EWG D98A		M		TBG5, Credit scenarios		M		TBG5, Debit scenarios		M	
A segment indicating any adjustments to the amounts originally specified in the referenced document, and to which items such adjustments apply with the associated reason for adjustment.				Refer to SG23 segment group description box.							
4465	ADJUSTMENT REASON, CODED	M	an..3	M				M			
1082	LINE ITEM NUMBER	C	an..6	O				O			
Example:											

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12									
SG12	9999	SEQ-BUS-DTM-SG13-SG14-SG15-SG16-SG17-SG18-SG19-SG20-SG23									
SG23	1	PRC-FTX-SG24-SG30									
SG24	9999	DOC-MOA-DTM-RFF-NAD-SG25-SG26-SG27									
SG26	100	AJT-MOA-RFF-FTX									
MOA	1	Monetary amount									
UN/EWG D98A		M		TBG5, Credit scenarios		M		TBG5, Debit scenarios		M	
A segment giving the monetary amounts of the adjustments of each reference document (e.g. original amounts, discount amounts, etc.).				Refer to SG23 segment group description box.							
C516	MONETARY AMOUNT	M		M				M			
5025	Monetary amount type qualifier	M	an..3	M				M			
5004	Monetary amount	C	n..35	O				O			
6345	Currency, coded	C	an..3	O				O			
6343	Currency qualifier	C	an..3	O				O			
4405	Status, coded	C	an..3	O				O			
Example:											

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12									
SG12	9999	SEQ-BUS-DTM-SG13-SG14-SG15-SG16-SG17-SG18-SG19-SG20-SG23									
SG23	1	PRC-FTX-SG24-SG30									
SG24	9999	DOC-MOA-DTM-RFF-NAD-SG25-SG26-SG27									
SG26	100	AJT-MOA-RFF-FTX									
RFF	1	Reference									
UN/EWG D98A		C		TBG5, Credit scenarios		O		TBG5, Debit scenarios		O	
A segment including any additional references related to the reference documents.				Refer to SG23 segment group description box.							
C506	REFERENCE	M	an..3	M				M			
1153	Reference qualifier	M	an..3	M				M			
1154	Reference number	C	an..35	O				O			
1156	Line number	C	an..6	O				O			
4000	Reference version number	C	an..35	O				O			
Example:											

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12									
SG12	9999	SEQ-BUS-DTM-SG13-SG14-SG15-SG16-SG17-SG18-SG19-SG20-SG23									
SG23	1	PRC-FTX-SG24-SG30									
SG24	9999	DOC-MOA-DTM-RFF-NAD-SG25-SG26-SG27									
SG26	100	AJT-MOA-RFF-FTX									
FTX	5	Free text									
UN/EWG D98A		C		TBG5, Credit scenarios		O		TBG5, Debit scenarios		O	
A segment providing free text information related to the payment details.				Refer to SG23 segment group description box.							
4451	TEXT SUBJECT QUALIFIER	M	an..3	M				M			
4453	TEXT FUNCTION, CODED	C	an..3	O				O			
C107	TEXT REFERENCE	C		O				O			
4441	Free text identification	M	an..17	M				M			
1131	Code list qualifier	C	an..3	O				O			
3055	Code list responsible agency, coded	C	an..3	O				O			
C108	TEXT LITERAL	C		O				O			
4440	Free text	M	an..70	M				M			
4440	Free text	C	an..70	O				O			
4440	Free text	C	an..70	O				O			
4440	Free text	C	an..70	O				O			
4440	Free text	C	an..70	O				O			
3453	LANGUAGE, CODED	C	an..3	O			ISO-639 two alpha language code	O			
Example:											

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12									
SG12	9999	SEQ-BUS-DTM-SG13-SG14-SG15-SG16-SG17-SG18-SG19-SG20-SG23									
SG23	1	PRC-FTX-SG24-SG30									
SG24	9999	DOC-MOA-DTM-RFF-NAD-SG25-SG26-SG27									
SG27	9999	DLI-MOA-PIA-DTM-SG28-SG29									
UN/EWG D98A		C		TBG5, Credit scenarios		O		TBG5, Debit scenarios		O	
A group of segments providing details of individual line items in the referenced document.				Refer to SG23 segment group description box.							
DLI	1	Document line identification									
UN/EWG D98A		M		TBG5, Credit scenarios		M		TBG5, Debit scenarios		M	
A segment identifying a specific line item within the referenced document.				Refer to SG23 segment group description box.							
1073	DOCUMENT LINE INDICATOR, CODED	M	an..3	M				M			
1082	LINE ITEM NUMBER	M	an..6	M				M			
Example:											

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12									
SG12	9999	SEQ-BUS-DTM-SG13-SG14-SG15-SG16-SG17-SG18-SG19-SG20-SG23									
SG23	1	PRC-FTX-SG24-SG30									
SG24	9999	DOC-MOA-DTM-RFF-NAD-SG25-SG26-SG27									
SG27	9999	DLI-MOA-PIA-DTM-SG28-SG29									
MOA	5	Monetary amount									
UN/EWG D98A		M		TBG5, Credit scenarios		M		TBG5, Debit scenarios		M	
A segment giving the monetary amounts for this line item.				Refer to SG23 segment group description box.							
C516	MONETARY AMOUNT	M		M				M			
5025	Monetary amount type qualifier	M	an..3	M				M			
5004	Monetary amount	C	n..35	O				O			
6345	Currency, coded	C	an..3	O				O			
6343	Currency qualifier	C	an..3	O				O			
4405	Status, coded	C	an..3	O				O			
Example:											

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12														
SG12	9999	SEQ-BUS-DTM-SG13-SG14-SG15-SG16-SG17-SG18-SG19-SG20-SG23														
SG23	1	PRC-FTX-SG24-SG30														
SG24	9999	DOC-MOA-DTM-RFF-NAD-SG25-SG26-SG27														
SG27	9999	DLI-MOA-PIA-DTM-SG28-SG29														
PIA	5	Additional product id														
UN/EWG D98A		C			TBG5, Credit scenarios					O		TBG5, Debit scenarios			O	
A segment specifying item identification codes where required.					Refer to SG23 segment group description box.											
4347	PRODUCT ID. FUNCTION QUALIFIER		M	an..3	M								M			
C212	ITEM NUMBER IDENTIFICATION		M		M								M			
7140	Item number		C	an..35	O								O			
7143	Item number type, coded		C	an..3	O								O			
1131	Code list qualifier		C	an..3	O								O			
3055	Code list responsible agency, coded		C	an..3	O								O			
C212	ITEM NUMBER IDENTIFICATION		C		O								O			
7140	Item number		C	an..35	O								O			
7143	Item number type, coded		C	an..3	O								O			
1131	Code list qualifier		C	an..3	O								O			
3055	Code list responsible agency, coded		C	an..3	O								O			
C212	ITEM NUMBER IDENTIFICATION		C		O								O			
7140	Item number		C	an..35	O								O			
7143	Item number type, coded		C	an..3	O								O			
1131	Code list qualifier		C	an..3	O								O			
3055	Code list responsible agency, coded		C	an..3	O								O			
C212	ITEM NUMBER IDENTIFICATION		C		O								O			
7140	Item number		C	an..35	O								O			
7143	Item number type, coded		C	an..3	O								O			
1131	Code list qualifier		C	an..3	O								O			
3055	Code list responsible agency, coded		C	an..3	O								O			
Example:																

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12														
SG12	9999	SEQ-BUS-DTM-SG13-SG14-SG15-SG16-SG17-SG18-SG19-SG20-SG23														
SG23	1	PRC-FTX-SG24-SG30														
SG24	9999	DOC-MOA-DTM-RFF-NAD-SG25-SG26-SG27														
SG27	9999	DLI-MOA-PIA-DTM-SG28-SG29														
DTM	5	Date/time/period														
UN/EWG D98A		C			TBG5, Credit scenarios					O		TBG5, Debit scenarios			O	
A segment specifying the date and/or time and/or period related to the line item.					Refer to SG23 segment group description box.											
C507	DATE/TIME/PERIOD	M														
2005	Date/time/period qualifier	M	an..3	M												
2380	Date/time/period	C	an..35	O												
2379	Date/time/period format qualifier	C	an..3	O												
Example:																

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12														
SG12	9999	SEQ-BUS-DTM-SG13-SG14-SG15-SG16-SG17-SG18-SG19-SG20-SG23														
SG23	1	PRC-FTX-SG24-SG30														
SG24	9999	DOC-MOA-DTM-RFF-NAD-SG25-SG26-SG27														
SG27	9999	DLI-MOA-PIA-DTM-SG28-SG29														
SG28	5	CUX-DTM														
UN/EWG D98A		C			TBG5, Credit scenarios					O		TBG5, Debit scenarios			O	
A group of segments identifying the currency and the related dates and/or periods of the line item where different to the remittance and document currency.					Refer to SG23 segment group description box.											
CUX	1	Currencies														
UN/EWG D98A		M			TBG5, Credit scenarios					M		TBG5, Debit scenarios			M	
A segment identifying the currency and associated exchange rate of the line item, where different to the source and target currency.					Refer to SG23 segment group description box.											
C504	CURRENCY DETAILS		C		O					O						
6347	Currency details qualifier	M	an..3	M						M						
6345	Currency, coded	C	an..3	O						O						
6343	Currency qualifier	C	an..3	O						O						
6348	Currency rate base	C	n..4	O						O						
C504	CURRENCY DETAILS		C		O					O						
6347	Currency details qualifier	M	an..3	M						M						
6345	Currency, coded	C	an..3	O						O						
6343	Currency qualifier	C	an..3	O						O						
6348	Currency rate base	C	n..4	O						O						
5402	RATE OF EXCHANGE		C	n..12	O					O						
6341	CURRENCY MARKET EXCHANGE, CODED		C	an..3	O					O						
Example:																

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12																					
SG12	9999	SEQ-BUS-DTM-SG13-SG14-SG15-SG16-SG17-SG18-SG19-SG20-SG23																					
SG23	1	PRC-FTX-SG24-SG30																					
SG24	9999	DOC-MOA-DTM-RFF-NAD-SG25-SG26-SG27																					
SG27	9999	DLI-MOA-PIA-DTM-SG28-SG29																					
SG28	5	CUX-DTM																					
DTM	1	Date/time/period																					
UN/EWG D98A	C	TBG5, Credit scenarios					O	TBG5, Debit scenarios					O										
A segment specifying the effective date and/or time the rate of exchange was fixed.		Refer to SG23 segment group description box.																					
C507	DATE/TIME/PERIOD	M										M											
2005	Date/time/period qualifier	M	an..3									M											
2380	Date/time/period	C	an..35									O											
2379	Date/time/period format qualifier	C	an..3									O											
Example:																							

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12																					
SG12	9999	SEQ-BUS-DTM-SG13-SG14-SG15-SG16-SG17-SG18-SG19-SG20-SG23																					
SG23	1	PRC-FTX-SG24-SG30																					
SG24	9999	DOC-MOA-DTM-RFF-NAD-SG25-SG26-SG27																					
SG27	9999	DLI-MOA-PIA-DTM-SG28-SG29																					
SG29	10	AJT-MOA-RFF-FTX																					
UN/EWG D98A	C	TBG5, Credit scenarios					O	TBG5, Debit scenarios					O										
A group of segments indicating adjustment amounts and their referenced documents for this line item.		Refer to SG23 segment group description box.																					
AJT	1	Adjustment details																					
UN/EWG D98A	M	TBG5, Credit scenarios					M	TBG5, Debit scenarios					M										
A segment indicating any adjustments to the amounts originally specified for this line item and the reason for the adjustments.		Refer to SG23 segment group description box.																					
4465	ADJUSTMENT REASON, CODED	M	an..3																				
1082	LINE ITEM NUMBER	C	an..6																				
Example:																							

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12													
SG12	9999	SEQ-BUS-DTM-SG13-SG14-SG15-SG16-SG17-SG18-SG19-SG20-SG23													
SG23	1	PRC-FTX-SG24-SG30													
SG24	9999	DOC-MOA-DTM-RFF-NAD-SG25-SG26-SG27													
SG27	9999	DLI-MOA-PIA-DTM-SG28-SG29													
SG29	10	AJT-MOA-RFF-FTX													
MOA	1	Monetary amount													
UN/EWG D98A		M			TBG5, Credit scenarios					M			TBG5, Debit scenarios		M
A segment giving the monetary amounts of the adjustment for this line item.					Refer to SG23 segment group description box.										
C516	MONETARY AMOUNT			M		M					M				
5025	Monetary amount type qualifier			M	an..3	M					M				
5004	Monetary amount			C	n..35	O					O				
6345	Currency, coded			C	an..3	O					O				
6343	Currency qualifier			C	an..3	O					O				
4405	Status, coded			C	an..3	O					O				
Example:															

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12													
SG12	9999	SEQ-BUS-DTM-SG13-SG14-SG15-SG16-SG17-SG18-SG19-SG20-SG23													
SG23	1	PRC-FTX-SG24-SG30													
SG24	9999	DOC-MOA-DTM-RFF-NAD-SG25-SG26-SG27													
SG27	9999	DLI-MOA-PIA-DTM-SG28-SG29													
SG29	10	AJT-MOA-RFF-FTX													
RFF	1	Reference													
UN/EWG D98A		C			TBG5, Credit scenarios					O			TBG5, Debit scenarios		O
A segment including any additional references related to the line item.					Refer to SG23 segment group description box.										
C506	REFERENCE			M		M					M				
1153	Reference qualifier			M	an..3	M					M				
1154	Reference number			C	an..35	O					O				
1156	Line number			C	an..6	O					O				
4000	Reference version number			C	an..35	O					O				
Example:															

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12														
SG12	9999	SEQ-BUS-DTM-SG13-SG14-SG15-SG16-SG17-SG18-SG19-SG20-SG23														
SG23	1	PRC-FTX-SG24-SG30														
SG24	9999	DOC-MOA-DTM-RFF-NAD-SG25-SG26-SG27														
SG27	9999	DLI-MOA-PIA-DTM-SG28-SG29														
SG29	10	AJT-MOA-RFF-FTX														
FTX	5	Free text														
UN/EWG D98A		C			TBG5, Credit scenarios					O		TBG5, Debit scenarios			O	
A segment providing free text information related to the payment details.					Refer to SG23 segment group description box.											
4451	TEXT SUBJECT QUALIFIER	M	an..3	M						M						
4453	TEXT FUNCTION, CODED	C	an..3	O						O						
C107	TEXT REFERENCE	C		O						O						
4441	Free text identification	M	an..17	M						M						
1131	Code list qualifier	C	an..3	O						O						
3055	Code list responsible agency, coded	C	an..3	O						O						
C108	TEXT LITERAL	C		O						O						
4440	Free text	M	an..70	M						M						
4440	Free text	C	an..70	O						O						
4440	Free text	C	an..70	O						O						
4440	Free text	C	an..70	O						O						
4440	Free text	C	an..70	O						O						
3453	LANGUAGE, CODED	C	an..3	O						O						
Example:																

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12													
SG12	9999	SEQ-BUS-DTM-SG13-SG14-SG15-SG16-SG17-SG18-SG19-SG20-SG23													
SG23	1	PRC-FTX-SG24-SG30													
SG30	1	GIS-MOA													
UN/EWG D98A		M		TBG5, Credit scenarios					M		TBG5, Debit scenarios			M	
A group of segments indicating the end of the details of payment and specifying total amounts for control purposes.				This segment group might not appear in incoming messages. However, for syntactical reasons it is mandatory in FINPAY. Therefore whenever SG23 is populated, SG30 needs to be present. This segment group terminates the details of SG23.											
				The usage of codes in this SG should be in line with those of the customer-to-customer remittance advice (REMADV).											
				Also refer to SG23 segment group description box.											
GIS	1	General indicator													
UN/EWG D98A		M		TBG5, Credit scenarios					M		TBG5, Debit scenarios			M	
A segment identifying the end of the details of payment.				If this segment does not appear in the incoming message, a GIS segment with '37' in C529:7365 must be created, otherwise the incoming GIS segment is forwarded.											
				Refer to SG23 segment group description box.											
C529	PROCESSING INDICATOR		M	M					M						
7365	Processing indicator, coded		M an..3	M					M						
1131	Code list qualifier		C an..3	O					O						
3055	Code list responsible agency, coded		C an..3	O					O						
7187	Process type identification		C an..17	O					O						
Example: GIS+37'															

SG3	9	LIN-BUS-DTM-SG4-SG5-SG6-SG7-SG10-SG11-SG12													
SG12	9999	SEQ-BUS-DTM-SG13-SG14-SG15-SG16-SG17-SG18-SG19-SG20-SG23													
SG23	1	PRC-FTX-SG24-SG30													
SG30	1	GIS-MOA													
MOA	5	Monetary amount													
UN/EWG D98A		C		TBG5, Credit scenarios					O		TBG5, Debit scenarios			O	
A segment indicating total amounts for control purposes.															
C516	MONETARY AMOUNT		M	M					M						
5025	Monetary amount type qualifier		M an..3	M					M						
5004	Monetary amount		C n..35	O					O						
6345	Currency, coded		C an..3	O					O						
6343	Currency qualifier		C an..3	O					O						
4405	Status, coded		C an..3	O					O						
Example:															

CNT	5	Control total																								
UN/EWG D98A		M					TBG5, Credit scenarios					M		TBG5, Debit scenarios			M									
A segment providing information on control totals.																										
C270	CONTROL										M	M	*	R												
6069	Control qualifier										M	n..3	M	*	R	'2'	Number of line items in message (total number of occurrences of SG3:LIN segments)									
															R	'39'	Total number of individual transactions (total number of occurrences of SG12:SEQ segments).									
6066	Control value										M	n..18	M			According number										
6411	Measure unit qualifier										C	n..3	N													
Example: CNT+2:5'CNT+39:576'																										

SG31	1	MOA-DTM																							
UN/EWG D98A		C					TBG5, Credit scenarios					O		TBG5, Debit scenarios			O								
A group of segments indicating the total amount to be transferred in the message together with the date of availability.																									
This segment group might be used for transactions through clearing systems. National scenarios may apply.																									
MOA	1	Monetary amount																							
UN/EWG D98A		M					TBG5, Credit scenarios					M		TBG5, Debit scenarios			M								
A segment indicating the total amount to be transferred in the message.																									
If this segment represents the sum of monetary amounts (indicated with code 371) in segment group 6, these amounts must be in the same currency for their sum to be processable.																									
C516	MONETARY AMOUNT										M		M												
5025	Monetary amount type qualifier										M	n..3	M												
5004	Monetary amount										C	n..35	R			The usage of this data element is restricted to 18 digits									
6345	Currency, coded										C	n..3	R			ISO 4217 three alpha currency code									
6343	Currency qualifier										C	n..3	N												
4405	Status, coded										C	n..3	O												
Example: MOA+371:42617.56:EUR'																									

SG31	1	MOA-DTM											
DTM	1	Date/time/period											
UN/EWG D98A	C		TBG5, Credit scenarios	O	TBG5, Debit scenarios	O							
A segment indicating the date of availability.			National scenarios may apply.										
C507	DATE/TIME/PERIOD	M	M							M			
2005	Date/time/period qualifier	M an..3	M							M			
2380	Date/time/period	C an..35	R							R			
2379	Date/time/period format qualifier	C an..3	R							R			
			date according related qualifiers										
			'102' = CCYYMMDD										
			'203' = CCYYMMDDHHMM										
Example:													

SG32	5	AUT-DTM											
UN/EWG D98A	C		TBG5, Credit scenarios	O	TBG5, Debit scenarios	O							
A group of segments specifying the details of any authentication (validation) procedures applied to the message.			The use of this SG, including algorithms and calculation procedures, is dependent on bilaterally agreed conditions between the sender and the receiver.										
AUT	1	Authentication result											
UN/EWG D98A	M		TBG5, Credit scenarios	M	TBG5, Debit scenarios	M							
A segment specifying details of any authentication (validation) procedures applied to the message.													
9280	VALIDATION RESULT	M an..35	M							M			
9282	VALIDATION KEY IDENTIFICATION	C an..35	O							O			
Example: AUT+SnVzdCBhIHNpbGx5IGV4YW1wbGU+8972 3481 2561 8468 1569 1491'													

SG32	5	AUT-DTM											
DTM	1	Date/time/period											
UN/EWG D98A	C		TBG5, Credit scenarios	R	TBG5, Debit scenarios	R							
A segment identifying the validation date and/or time.													
C507	DATE/TIME/PERIOD	M	M							M			
2005	Date/time/period qualifier	M an..3	M							M			
2380	Date/time/period	C an..35	R							R			
2379	Date/time/period format qualifier	C an..3	R							R			
			'218' = Authentication/validation date/time										
			date according related qualifiers										
			'102' = CCYYMMDD										
			'203' = CCYYMMDDHHMM										
Example: DTM+218:200205241134:203'													

Attention:

The last segment in a message is an UNT segment. Moreover the complete message is part of an interchange. Additional information about these segments needs to be derived from the document TBG5-Service-Segments.

The data element 0062 in the UNT segment of a specific message needs to contain the identical data of data element 0062 in the UNH segment of that message.

G Rules for charges and allowances in FINPAY messages

G.A General rules

Charges and allowances are stated in the FINPAY within SG20 and SG21 on single transaction level and within SG7 and SG8 on batch level. They influence the amounts to be transferred in different ways.

- Each single transaction contains the information - if any - about the charges and / or allowances linked to this transaction.
- The batch level contains the information - if any - about the sum of allowances but never about the sum of charges linked to this batch .
- Charges - if any - are always included in the single amount but never in the batch amount to be transferred .
- Allowances are always included in the batch amount but never in the single amount to be transferred.

Whether charges and / or allowances are deducted from or added to the amount to be transferred depends on the message function.

- Allowances are added and charges are deducted with credit transfers.
- Allowances are deducted and charges are added with debit transfers.

Whether charges and / or allowances can occur depends on the charge option of each single transaction.

- Allowances can occur with charge option "OUR" ('15' for payments, '13' for debits)
- Allowances never occur with charge option "BEN" ('13' for payments, '15' for debits)
- Allowances never occur with charge option "SHA" ('14' for payments and debits)
- Charges never occur with charge option "OUR" ('15' for payments, '13' for debits)
- Charges can occur with charge option "BEN" ('13' for payments, '15' for debits)
- Charges can occur with charge option "SHA" ('14' for payments and debits)

While charges are always included (netted) in the transaction amount on single transaction level the receiving financial institution only needs to forward the contained charge information (for transparency reasons) either to its customer or to the next financial institution in the transaction chain.

Depending on the charge option additional charges may be netted.

While allowances are only included (netted) in the batch transaction amount the receiving financial institution will

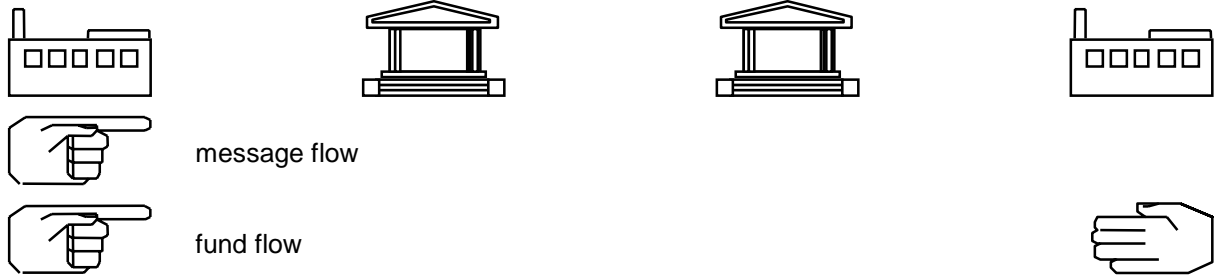
- either get the total allowances together with the funds it should forward to its customer or the next financial institution in the transaction chain
- or have to provide the (by total allowances) reduced funds to the sending financial institution.

Information about received allowances are never forwarded to the next financial institution in the transaction chain. If allowances are sent to the next financial institution they need to be newly calculated and sent with the message.

All subsequent examples are reflecting the assumption that a FINPAY is generated just for that one transaction. This is not necessarily valid for real submissions.

G.B Examples

G.B.A Payment without intermediary bank



E1

Pay 100 EUR Charge OUR	Debit account with "ORI" 100 EUR + my charges 4 EUR + allowances 5 EUR = 109 EUR		
debited with 109 EUR "ORI" = 100 EUR charges 1 = 4 EUR charges 2 = 5 EUR	Send & Pay OUR 100 EUR + allowances 5 EUR = 105 EUR	Receive & Get OUR 100 EUR + allowances 5 EUR = 105 EUR	
		Credit account with 100 EUR	credited with 100 EUR OUR

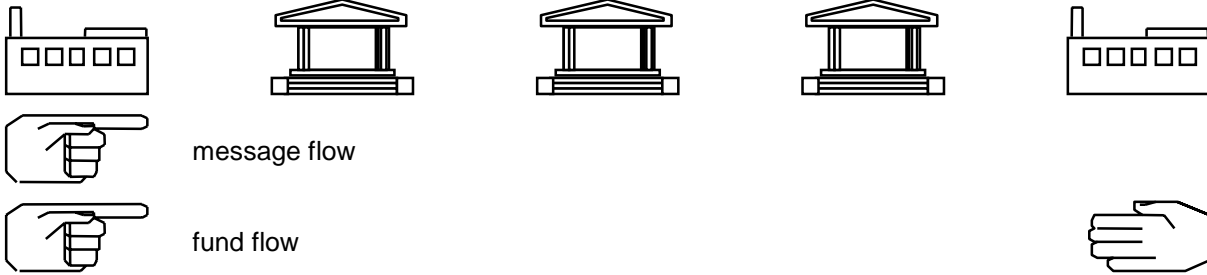
E2

Pay 100 EUR Charge BEN	Debit account with 100 EUR		
debited with 100 EUR	Send & Pay BEN "ORI" 100 EUR - my charges 4 EUR = 96 EUR	Receive & Get BEN "ORI" 100 EUR - their charges 4 EUR = 96 EUR	
		Credit account with "ORI" 100 EUR - their charges 4 EUR - my charges 5 EUR = 91 EUR	credited with 91 EUR "ORI" = 100 EUR charges 1 = 4 EUR charges 2 = 5 EUR BEN

E3

Pay 100 EUR Charge SHA	Debit account with "ORI" 100 EUR + my charges 4 EUR = 104 EUR		
debited with 104 EUR "ORI" = 100 EUR charges 1 = 4 EUR	Send & Pay SHA 100 EUR	Receive & Get SHA 100 EUR	
		Credit account with "ORI" 100 EUR - my charges 5 EUR = 95 EUR	credited with 95 EUR "ORI" = 100 EUR charges 1 = 5 EUR SHA

G.B.B Payment with intermediary bank



E4

Pay 100 EUR Charge OUR	Debit account with "ORI" 100 EUR + my charges 4 EUR + allowances 11 EUR = 115 EUR			
debited with 115 EUR "ORI" = 100 EUR charges 1 = 4 EUR charges 2 = 11 EUR	Send & Pay OUR 100 EUR + allowances 11 EUR = 111 EUR	Receive & Get OUR 100 EUR + allowances 11 EUR = 111 EUR		
		Send & Pay OUR 100 EUR + allowances 6 EUR = 106 EUR	Receive & Get OUR 100 EUR + allowances 6 EUR = 106 EUR	
			Credit account with 100 EUR	credited with 100 EUR OUR

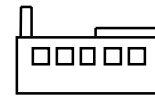
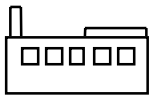
E5

Pay 100 EUR Charge BEN	Debit account with 100 EUR			
debited with 100 EUR	Send & Pay BEN "ORI" 100 EUR - my charges 4 EUR = 96 EUR	Receive & Get BEN "ORI" 100 EUR = 96 EUR		
		Send & Pay BEN "ORI" 100 EUR - their charges 4 EUR - my charges 5 EUR = 91 EUR	Receive & Get BEN "ORI" 100 EUR - their charges 4 EUR - their charges 5 EUR = 91 EUR	
			Credit account with "ORI" 100 EUR - their charges 4 EUR - their charges 5 EUR - my charges 6 EUR = 85 EUR	credited with 85 EUR "ORI" = 100 EUR charges 1 = 4 EUR charges 2 = 5 EUR charges 3 = 6 EUR BEN

E6

Pay 100 EUR Charge SHA	Debit account with "ORI" 100 EUR + my charges 4 EUR = 104 EUR			
debited with 104 EUR "ORI" = 100 EUR charges 1 = 4 EUR	Send & Pay SHA 100 EUR	Receive & Get SHA 100 EUR		
		Send & Pay SHA "ORI" 100 EUR - my charges 5 EUR = 95 EUR	Receive & Get SHA "ORI" 100 EUR - their charges 5 EUR = 95 EUR	
			Credit account with "ORI" 100 EUR - their charges 5 EUR - my charges 6 EUR = 89 EUR	credited with 89 EUR "ORI" = 100 EUR charges 1 = 5 EUR charges 2 = 6 EUR SHA

G.B.C Debit without intermediary bank



message flow



fund flow



E7

Debit 100 EUR Charge OUR	Credit account with "ORI" 100 EUR - my charges 4 EUR - allowances 5 EUR = 91 EUR		
credited with 91 EUR "ORI" = 100 EUR charges 1 = 4 EUR charges 2 = 5 EUR	Send & Get OUR 100 EUR - allowances 5 EUR = 95 EUR	Receive & Pay OUR 100 EUR - allowances 5 EUR = 95 EUR	
		Debit account with 100 EUR	debited with 100 EUR OUR

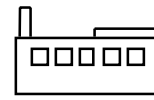
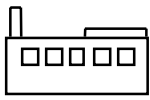
E8

Debit 100 EUR Charge BEN	Credit account with 100 EUR		
credited with 100 EUR	Send & Get BEN "ORI" 100 EUR + my charges 4 EUR = 104 EUR	Receive & Pay BEN "ORI" 100 EUR + their charges 4 EUR = 104 EUR	
		Debit account with "ORI" 100 EUR + their charges 4 EUR + my charges 5 EUR = 109 EUR	debited with 109 EUR "ORI" = 100 EUR charges 1 = 4 EUR charges 2 = 5 EUR BEN

E9

Debit 100 EUR Charge SHA	Credit account with "ORI" 100 EUR - my charges 4 EUR = 96 EUR		
credited with 96 EUR "ORI" = 100 EUR charges 1 = 4 EUR	Send & Get SHA 100 EUR	Receive & Pay SHA 100 EUR	
		Debit account with "ORI" 100 EUR + my charges 5 EUR = 105 EUR	debited with 105 EUR "ORI" = 100 EUR charges 1 = 5 EUR SHA

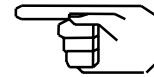
G.B.D Debit with intermediary bank



message flow



fund flow



E10

Debit 100 EUR Charge OUR	Credit account with "ORI" 100 EUR - my charges 4 EUR - allowances 11 EUR = 85 EUR			
credited with 85 EUR "ORI" = 100 EUR charges 1 = 4 EUR charges 2 = 11 EUR	Send & Get OUR 100 EUR - allowances 11 EUR = 89 EUR	Receive & Pay OUR 100 EUR - allowances 11 EUR = 89 EUR		
		Send & Get OUR 100 EUR - allowances 6 EUR = 94 EUR	Receive & Pay OUR 100 EUR - allowances 6 EUR = 94 EUR	
			Debit account with 100 EUR	debited with 100 EUR OUR

E11

Debit 100 EUR Charge BEN	Credit account with 100 EUR			
credited with 100 EUR	Send & Get BEN "ORI" 100 EUR + my charges 4 EUR = 104 EUR	Receive & Pay BEN "ORI" 100 EUR + their charges 4 EUR = 104 EUR		
		Send & Get BEN "ORI" 100 EUR + their charges 4 EUR + my charges 5 EUR = 109 EUR	Receive & Pay BEN "ORI" 100 EUR + their charges 4 EUR + their charges 5 EUR = 109 EUR	
			Debit account with "ORI" 100 EUR + their charges 4 EUR + their charges 5 EUR + my charges 6 EUR = 115 EUR	debited with 115 EUR "ORI" = 100 EUR charges 1 = 4 EUR charges 2 = 5 EUR charges 3 = 6 EUR BEN

E12

Debit 100 EUR Charge SHA	Credit account with "ORI" 100 EUR - my charges 4 EUR = 96 EUR			
credited with 96 EUR "ORI" = 100 EUR charges 1 = 4 EUR	Send & Get SHA 100 EUR	Receive & Pay SHA 100 EUR		
		Send & Get SHA "ORI" 100 EUR + my charges 5 EUR 105 EUR	Receive & Pay SHA "ORI" 100 EUR + their charges 5 EUR 105 EUR	
			Debit account with "ORI" 100 EUR + their charges 5 EUR + my charges 6 EUR = 111 EUR	debited with 111 EUR "ORI" = 100 EUR charges 1 = 5 EUR charges 2 = 6 EUR SHA

G.C Involved segments and elements and their content

segment	element	Payment					Debit				
		OUR	BEN		SHA		OUR	BEN		SHA	
SG6:MOA	5025	371	371		371		371	371		371	
	5004 amount	transferred batch	transferred batch		transferred batch		transferred batch	transferred batch		transferred batch	
	6345 currency	transferred batch	transferred batch		transferred batch		transferred batch	transferred batch		transferred batch	
SG7:FCA	4471	7	7		7		7	7		7	
SG8:ALC	5463	A	-		-		A	-		-	
SG8:MOA	5025	8	-		-		8	-		-	
	5004 amount	allowances	-		-		allowances	-		-	
	6345 currency	allowances	-		-		allowances	-		-	
	4405	25	-		-		25	-		-	
SG16:MOA	5025	371	371	98	371	98	371	371	98	371	98
	5004 amount	transferred single	transferred single	original single	transferred single	original single	transferred single	transferred single	original single	transferred single	original single
	6345 currency	transferred single	transferred single	original single	transferred single	original single	transferred single	transferred single	original single	transferred single	original single
SG20:FCA	4471	15	13		14		13	15		14	
	3434	-	BIC of charge taking bank		-	BIC of charge taking bank	-	BIC of charge taking bank		-	BIC of charge taking bank
	1131	-	25		-	25	-	25		-	25
	3055	-	5		-	5	-	5		-	5
	5463	A	C		-	C	A	C		-	C
SG21:MOA	5025	8	8		-	8	8	8		-	8
	5004 amount	allowances	charge		-	charge	allowances	charge		-	charge
	6345 currency	allowances	charge		-	charge	allowances	charge		-	charge
	4405	-	25		-	25	-	25		-	25

This segments and elements may only occur if an intermediary bank is involved in the transaction chain

G.D Fragments from FINPAY messages according to the examples

E1
...MOA+371:105:EUR'FCA+7'ALC+A'MOA+8:5:EUR::25'... ...MOA+371:100:EUR'FCA+15'ALC+A'MOA+8:5:EUR'...

E2
...MOA+371:96:EUR'FCA+7'... ...MOA+371:96:EUR'MOA+98:100:EUR'FCA+13+BIC1:25:5'ALC+C'MOA+8:4:EUR::25'...

E3
...MOA+371:100:EUR'FCA+7'... ...MOA+371:100:EUR'FCA+14'...

E4
FINPAY 1 : ...MOA+371:111:EUR'FCA+7'ALC+A'MOA+8:11:EUR::25'... ...MOA+371:100:EUR'FCA+15'ALC+A'MOA+8:11:EUR'...
FINPAY 2 : ...MOA+371:106:EUR'FCA+7'ALC+A'MOA+8:6:EUR::25'... ...MOA+371:100:EUR'FCA+15'ALC+A'MOA+8:6:EUR'...

E5
FINPAY 1 : ...MOA+371:96:EUR'... ...MOA+371:96:EUR'MOA+98:100:EUR'FCA+13+BIC1:25:5'ALC+C'MOA+8:4:EUR::25'...
FINPAY 2 : ...MOA+371:91:EUR'... ...MOA+371:91:EUR'MOA+98:100:EUR'FCA+13+BIC1:25:5'ALC+C'MOA+8:4:EUR::25'FCA+13+BIC2:25:5'ALC+C'MOA+8:5:EUR::25'...

E6
FINPAY 1 : ...MOA+371:100:EUR'FCA+7'... ...MOA+371:100:EUR'FCA+14'...
FINPAY 2 : ...MOA+371:95:EUR'FCA+7'... ...MOA+371:95:EUR'MOA+98:100:EUR'FCA+14+BIC2:25:5'ALC+C'MOA+8:5:EUR::25'...

E7
...MOA+371:95:EUR'FCA+7'ALC+A'MOA+8:5:EUR::25'... ...MOA+371:100:EUR'FCA+13'ALC+A'MOA+8:5:EUR'...

E8
...MOA+371:104:EUR'FCA+7'... ...MOA+371:104:EUR'MOA+98:100:EUR'FCA+15+BIC1:25:5'ALC+C'MOA+8:4:EUR::25'...

E9
...MOA+371:100:EUR'FCA+7'... ...MOA+371:100:EUR'FCA+14'...

E10
FINPAY 1 : ...MOA+371:89:EUR'FCA+7'ALC+A'MOA+8:11:EUR::25'... ...MOA+371:100:EUR'FCA+13'ALC+A'MOA+8:11:EUR'...
FINPAY 2 : ...MOA+371:94:EUR'FCA+7'ALC+A'MOA+8:6:EUR::25'... ...MOA+371:100:EUR'FCA+13'ALC+A'MOA+8:6:EUR'...

E11
FINPAY 1 : ...MOA+371:104:EUR'FCA+7'... ...MOA+371:104:EUR'MOA+98:100:EUR'FCA+15+BIC1:25:5'ALC+C'MOA+8:4:EUR::25'...
FINPAY 2 : ...MOA+371:109:EUR'FCA+7'... ...MOA+371:109:EUR'MOA+98:100:EUR'FCA+15+BIC1:25:5'ALC+C'MOA+8:4:EUR::25'FCA+15+BIC2:25:5'ALC+C'MOA+8:5:EUR::25'...

E12
FINPAY 1 : ...MOA+371:100:EUR'FCA+7'... ...MOA+371:100:EUR'FCA+14'...
FINPAY 2 : ...MOA+371:105:EUR'FCA+7'... ...MOA+371:105:EUR'MOA+98:100:EUR'FCA+14+BIC2:25:5'ALC+C'MOA+8:5:EUR::25'...

H Batching criteria

Data populating the B-level segments are of two different types. There are chosen pieces of information that are identical for all contained items and therefore they become batching criteria. And there are pieces of information making a statement on the contained items. Their content is derived from the contained items.

Some batching might be necessary that have no representation on B-level !

The main batching criteria are:

Different ...	found in	Level	Explanation
receiver of funds	SG4 FII	B	For each bank at least one batch. This also might require a separate FINPAY or even interchange if not in clearing system or clearing bank environment.
geographic environment	SG3 BUS	B	Domestic, international and European Union - ECBS transactions needs to be separated. Moreover domestic and international transactions have two flavours: with or without regulatory information requirements.
type of financial transaction	SG3 BUS	B	Clean and documentary payments or different types of debits are separated.
currency of amount to be transferred	SG6 MOA	B	Mixture of currencies is not possible.
banks value date	SG3 DTM	B	All related single items will have the same interbanks value date.
due date	SG12 DTM	C	Beneficiary's or beneficiary's banks due date.

Additional batching criteria are:

Different ...	found in	Explanation
clearing house and/or sender's correspondent bank	SG4 FII	Different interbank methods and scenarios.
business function and/or bank operation	SG3 BUS	Different Loro/Nostro agreements or national clearing necessities.
currency of allowance amount	SG8 MOA	Different allowance currencies.
execution date and/or posting date	SG3 DTM	Different Loro/Nostro dates.
allowance/charge account	SG7 FCA	Different Loro/Nostro accounts used on interbank booking.
instruction	SG10	Different Loro/Nostro agreements or national clearing necessities.
regulatory reporting requirements	SG11	Mainly national clearing necessities.

Other possible batching criteria may occur on additional agreements.

Other data found on B-level:

Batch reference in SG5 RFF
Sum of allowances in SG8 MOA