Corporate Cash Management

Request for Transfer Instruction
Cross Border Komerční banka Transfers
STANDARD ISO 20022
pain.001.001.03

Guideline
for Request For Transfer instructions transmitted to Société Générale (debiting Komerční banka accounts)

Version: November 2022

SOCIETE GENERALE

CONTENT

Additional information is available on the following sites:

ISO 20022: http://www.iso20022.org/

1. INTRODUCTION

This guide describes how to implement instructions of Cross-border transfer orders under the ISO 20022 standard for cash movements with Komerční banka (which concerns transactions debiting accounts domiciled in Czech Republic or in Slovakia).

The message « CustomerCreditTransferInitiation » referenced as « pain.001.001.03 » is used in order to allow the Cross-border Transfer instructions with the ISO 20022 standard as of September, 2009.

IMPORTANT
To prevent messages from being rejected due to failure to comply with ISO 20022, it is important to use standard, proven applications that automatically generate strictly ISO 20022-compliant messages in XML format using an ISO XSD processor.

The guideline is in line with usage rules for ISO 20022 standards and XML format.

Komerční banka offers the following solutions for the issuing of cross-border transfers:
- SWIFTNet (FileAct & FIN), SFTP
- Web banking tool Global Cash (earlier brand name Sogecash Web)

Files are handled identically regardless of the transmission protocol. Subscription to the cross-border transfer service is based on the basis of the corresponding teletransmission or e-banking contract.

2. GENERAL PRESENTATION OF THE CROSS-BORDER TRANSFER INSTRUCTION IN ISO 20022 STANDARD

2.1 CROSS-BORDER TRANSFER INSTRUCTION

The present document covers the following transactions:
- Cross-border instruction outside SEPA area in EUR or in other currencies
- Cross-border instruction within SEPA area in other currencies than EUR or domestic CZK payments within Czech Republic
- Cross-border instruction within SEPA area in EUR with an intermediary bank or specific instructions

This guide is drawn up taking into account the limits of some zones in the current interbank format.

That is the reason why some data are limited in terms of size or not used.

For "SWIFT to Check" transactions, please ask your dedicated contact in Komerční banka.

USD transfer or transfer to the USA

For USD transfer or transfer to the USA whatever the currency, the beneficiary address is mandatory as well as beneficiary name. If the beneficiary name and beneficiary address is not filled in properly, the payment will be rejected. Please refer to paragraph 3.6 of this guide for all details regarding the beneficiary address field.

2.2 ISO 20022 "pain 001.001.03" FORMAT

Under the ISO 20022 standard, the message for cross-border transfer instructions is referenced "pain.001.001.03".
The ISO 20022 "pain 001.001.03" message consists of 3 levels:

1. GroupHeader
The building block is mandatory and present once. It contains one or multiple PaymentInformation blocks.

2. PaymentInformation
This building block is mandatory and repetitive. This block is a set of transactions or credit transfer orders that applies to a single account to be debited and to the same execution date.

3. CreditTransferTransactionInformation
This building block is mandatory and repetitive. This block is a set of elements providing specific information to each individual transaction(s) included in the Payment Information block.

The structure of the message is as follows:

MESSAGE ISO 20022 DESCRIPTION FOR CROSS-BORDER TRANSFER INSTRUCTION

M Mandatory
O Optional
D Dependent
R Required
A Advised
(Recommended)
N Not used

The '+' sign in the first column indicates composite data consisting of a set of elements.

The elements not used for the cross-border transfer instruction (status N) are shaded.

	CustomerCreditTransferInitiation ISO 20022 Standard	
	Message item	**Status**
A.	**GroupHeader**	**M**
	MessageIdentification	M
	CreationDateTime	M
	Authorisation	N
	NumberOfTransactions	M
	ControlSum	R
+	InitiatingParty	M
+	ForwardingAgent	N
B.	**PaymentInformation**	**M**
	PaymentInformationIdentification	M
	PaymentMethod	M
	BatchBooking	N
	NumberOfTransactions	R
	ControlSum	R
+	PaymentTypeInformation	O
	RequestedExecutionDate	M
	PoolingAdjustmentDate	N
+	Debtor	M
+	DebtorAccount	M
+	DebtorAgent	M
+	DebtorAgentAccount	N
+	UltimateDebtor	N
	ChargeBearer	O
+	Charges Account	N
+	Charges Account Agent	N
C.	**CreditTransferTransactionInformation**	**M**
+	PaymentIdentification	M
+	PaymentTypeInformation	O
+	Amount	M
+	ExchangeRateInformation	N
	ChargeBearer	O
+	ChequeInstruction	N
+	UltimateDebtor	N
+	IntermediaryAgent1	N
+	IntermediaryAgent1Account	N
+	IntermediaryAgent2	N
+	IntermediaryAgent2Account	N
+	IntermediaryAgent3	N
+	IntermediaryAgent3Account	N
+	CreditorAgent	R
+	CreditorAgentAccount	N
+	Creditor	R
+	CreditorAccount	R
+	UltimateCreditor	N
+	InstructionforCreditorAgent	D
	InstructionforDebtorAgent	N
+	Purpose	N
+	RegulatoryReporting	N
+	Tax	N
+	RelatedRemittanceInformation	N
+	RemittanceInformation	O

GROUP HEADER

PAYMENT INFORMATION

CREDITTRANSFER TRANSACTION INFORMATION

3. DETAIL DESCRIPTION OF THE MESSAGE FOR "CROSS-BORDER (INTERNATIONAL) TRANSFER ORDER" MESSAGE

3.1 PRESENTATION OF THE DESCRIPTION

The detailed description is provided in paragraph 3.4 in the form of a table that comprises the ten columns described below and as many lines as elements of information.
The table shows the presentation adopted by ISO 20022.

Index: Element index
Or: identifies elements (or a sub-group of elements) that are mutually exclusive. Only one must be present.
Level: the element's hierarchical level: "+": level 1 element, "++": level 2 element, etc.
Message Item: name of the element as indicated in the ISO 20022 standard
<XML tag>: XML tag name of the element
Mult: Minimum and maximum number of occurrences of the ISO 20022 standard presented as follows [x..y]. If x is equal to zero then the item is optional, if it is equal to 1 then the item is mandatory
Format: Type and length of the element (Text = alphanumeric).
Format of amounts: the maximum length (number of characters) consists of decimals (fraction digits) and the decimal separator. Decimals are separated by a full stop.
Tables of external codes: the tables and possible values are available on the ISO site at the following address: http://www.iso20022.org/external_code_list.page

Status: indicates if the item is optional or mandatory for a cross-border transfer instruction sent to Komerční banka

Code	Meaning	Comments
M	Mandatory	Mandatory in the ISO 20022 standard message.
R	Required	Mandatory item in this guideline although optional in ISO 20022.
D	Dependent	Mandatory under certain conditions, particularly according to other items in the message.
A	Advised	Use highly recommended (the information is useful for some parties or for the beneficiary of the transaction).
O	Optional	Can be useful for the beneficiary but not useful to process of the transaction
N	Not used	Not used in Komerční banka (Societe Generale) processing.

Name and definition of the item.
Comment: Specific comments / additional information for use of the item. A value described by quote mark specifies the value code to be used for the item.

3.2 OPERATING RULES

The table shows only the items recommended by Komerční banka (Societe Generale) for the cross-border transfer instruction. For any specific questions not covered by this document, please contact your regular Komerční banka (Societe Generale) contact person.

The presence in a message of items not indicated in the guideline but which are compliant with "pain 001.001.03" is not an obstacle for processing purposes. However, in this case, these elements are ignored. The same applies to elements indicated as "IGNORED" in the comment column.

When a composite element (group of items) is used, it is mandatory to fill in at least one of the elementary item that constitutes it, even if no element is mandatory.

An elementary item of a composite element marked as "M" (M: mandatory) *must* be provided if the composite element to which it is attached is present.
Example: element 2.15 "Code" (M), forms part of the composed element "CategoryPurpose" (O). If you prefer not to fill in the element 2.15, element 2.14 must not be filled in.

If an item is present on both levels, PaymentInformation level and CreditTransferTransactionInformation level (example 2.24 and 2.51 "ChargeBearer"), it is advised to fill in the information on the PaymentInformation level, if possible.

3.3 **CONTROLS PERFORMED AT THE RECEPTION OF THE FILE**

The controls are performed on three levels:
- **Syntax error:** compliance with ISO 20022 standard
- **Banking rules**: compliance with the recommendations stipulated by Komerční banka (Societe Generale) (see the Comment column in the table, paragraph 3.4)
- Allowed Characters

3.3.1   Controls for compliance with ISO 20022 standard

In order to allow a Straight Through Processing, the message must comply with the rules for ISO 20022's "pain 001.001.03" message, independently of the presence and relevance of the banking data provided.
Otherwise, the GroupHeader, the PaymentInformation and/or the CreditTransferTransactionInformation level (according to the error level) will be rejected, even if the error does not relate to data necessary for the issue of the requested Cross-border transfer order.

It is therefore essential to use standard, proven tools that automatically generate ISO 20022 messages in XML which are strictly compliant and based on ISO's XSD schema.

The controls cover the following aspects:
- the accuracy of tag names
- the hierarchical organisation of tags
- the consistency of tag overlapping
- the relevant presence of a closing tag for every opening tag
- the validity of code words used
- the use of mandatory characters (or dependent characters where necessary)
- etc.

The rejection level depends on the positioning of the anomaly:

Positioning of the anomaly	Rejection level
GroupHeader	Whole message
PaymentInformation	The related PaymentInformation is rejected. The remaining correct PaymentInformations are processed.
CreditTransferTransactionInformation	The related transaction is rejected. The remaining correct transactions are processed.

3.3.2   Banking controls

They cover the banking data that must be provided when the column "S" (Status) in the table indicates:
- « M » for Mandatory,
- « R » for Required,
- « D » for Dependent (i.e. the element is mandatory if the relevant condition is met).
The data must be present and correct.

In the way, as for syntax error controls, the rejection is based on "step" or "level" of rejection of the error message, i.e. depending on whether the anomaly is found in the GroupHeader, at the PaymentInformation level or at the transaction level, the rejection will be related to the GroupHeader,the PaymentInformation or the transaction..

3.3.3 Allowed Characters

Only the characters listed below (authorised characters) are accepted in European interbank systems.
However, Komerční banka (Societe Generale) does not systematically reject the messages containing characters not included on the list.
Characters strictly reserved for the XML grammar (prohibited characters) will cause message rejections.
Other characters not on the list will be accepted but may be altered during processing operations.

LIST OF AUTHORISED CHARACTERS

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

LIST OF FORBIDDEN CHARACTERS

> < > " &

3.3.4 Compliance controls

Banks are subject to Anti-Money Laundering (AML) rules and regulations relating to embargoes and sanctions imposed by regulators. In this context, Komerční banka (Societe Generale) is reinforcing its control procedures for data related to debtor and creditor.

❖ **Debtor name**

Debtor name indicated in the file will be replaced by the legal name registered in Komerční banka referential. However, the debtor name is still mandatory in the file send to Komerční banka (Societe Generale).

❖ **Debtor address**

The customer does not have to give the debtor address in XML file, Komerční banka (Societe Generale) fill in the file with the address in its repository. If the debtor address tags are filled in by the client, Credit Transfer will not be rejected, the address will be replaced by Komerční banka (Societe Generale).

❖ **Creditor name**

The full name of the creditor is required. The full name must correspond for a company to legal company name possibly filled in with the legal form and for a person to his surname and first name.

❖ **Creditor address**

It is forbidden to use combination of both structured and unstructured format of the address. It is recommended to use only structured format of the address. Address requirements per countries can be found here.

3.4 ISO 20022 "pain.001.001.03" FORMAT FOR CROSS-BORDER (INTERNATIONAL) TRANSFER ORDERS

Index	Or	Level	Message Item	<XML Tag>	Mult.	Format	S	Name and definition	Comment
1.0			**GroupHeader**	**<GrpHdr>**	**[1..1]**	**Composite**	**M**	**Message header**	**Fill in the set of the characteristics shared by all individual transactions contained in the file.**
1.1		+	Message Identification	<MsgId>	[1..1]	Max35Text	M	Unique Message reference	IGNORED
1.2		+	CreationDateTime	<CreDtTm>	[1..1]	ISODateTime	M	Message creation date and time in the format YYYY-MM-DD**T**hh:mm:ss (**T** is the separator)	Fill in the date and time of the creation of the file of payments. The file of payments must be created at the date of the submission of the file to the bank, or utmost 7 calendar days before. If you fill in the creation date outside this time interval, the bank rejects the entire file of payments"
1.6		+	NumberOf Transactions	<NbOfTxs>	[1..1]	Max15 NumericText without decimals	M	Total number of transactions contained in the message	Rejection in case of inconsistency with the total number of transactions of the message
1.7		+	ControlSum	<CtrlSum>	[0..1]	Decimal Number Total digits: 18	R	This total is an arithmetical sum of the amounts present at the level of each transaction (instructed amount or equivalent amount) without taking into account the currency	Rejection in case of inconsistency with the total amount of transactions of the message 15 digits before the decimal point and 2 digits after it. Decimals are separated by a full stop
1.8		+	InitiatingParty	<InitgPty>	[1..1]	Composite	M	Party initiating the payment	IGNORED Fill in the information about the initiating party. The name is always mandatory. You may also fill in the initiating party's postal address. It is forbidden to use combination of both structured and unstructured format, or only unstructured format of the address. KB will accept only structured format of the address.
1.8		++	Name	<Nm>	[0..1]	Max140Text	R	Name of the Initiating Party	Required IGNORED

Index	Or	Level	Message Item	<XML Tag>	Mult.	Format	S	Name and definition	Comment
2.0			**Payment Information**	**<PmtInf>**	**[1..n]**	**Composite**	**M**	**Set of characteristics that is applied to the debit side of the payment transactions**	**Fill in the set of the characteristics shared by each individual transaction contained in the file. More than one batch level (Payment Information Level) can occur in a single file.**
2.1		+	Payment Information Identification	<PmtInfId>	[1..1]	Max35Text	M	Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message.	Please make sure that the identification of the batch is unique.
2.2		+	PaymentMethod	<PmtMtd>	[1..1]	Code	M	Means of payment used to move the amount of money	Fill in the "TRF" constant. If you fill in any other constant, the bank will reject the entire batch containing the payments.
2.4		+	NumberOfTransactions	<NbOfTxs>	[0..1]	Max15 NumericText without decimals	R	Total number of transactions	Rejection in case of inconsistency with the number of transactions of the batch.
2.5		+	ControlSum	<CtrlSum>	[0..1]	Decimal Number Total digits: 18	R	This total is an arithmetical sum of the amounts present at the level of each transaction (instructed amount or equivalent amount) without taking into account the currency	Rejection in case of inconsistency with the total amount of transactions of the message. 15 digits before the decimal point and 2 digits after it. Decimals are separated by a full stop.
2.6		+	PaymentType Information	<PmtTpInf>	[0..1]	Composite	O	Set of information identifying the service level applied to the payment	You may specify the speed of the payments processing in the embedded tag of the Payment Type Information tag. If the Payment Type Information tag is given at both Payment Information and Credit Transfer Transaction Information levels, the bank will reject the entire payment message.
2.7		++	InstructionPriority	<InstrPrty>	[0..1]	Code	O	Level of priority for a payment	For urgent / high priority payments, fill in "HIGH". For standard payments, fill in "NORM". If the tag is missing, the payments will be processed as if you would have been filling in"NORM".

Index	Or	Level	Message Item	<XML Tag>	Mult.	Format	S	Name and definition	Comment
2.17		+	Requested ExecutionDate	<ReqdExctnDt>	[1..1]	ISODate YYYY-MM-DD	M	Requested execution date to process the payment (batchbooking date)	The date must not be earlier than 7 days before the date of the transmission to the bank of the payments file to the bank and not be more than 364 days after. If the date is a past date but is not older than 7 days, the bank will change it to the next following business day. The bank will do the same also in case that the Requested Execution Date falls on another day than a business day, or the payments were received after COT (applicable both to normal and urgent payments).
2.19		+	Debtor	<Dbtr>	[1..1]	Composite	M	Payer (holder of the account to be debited)	Fill in the information about the debtor. The name is always mandatory. You may also fill in the debtor's postal address. The bank does not take over, validate and/or process the filled-in values, It is forbidden to use combination of both structured and unstructured format, or only unstructured format of the address. KB will accept only structured format of the address.
2.19		++	Name	<Nm>	[0..1]	Max140Text	R	Name of the Debtor	Fill in the name under which the debtor is known and that is generally used for his/her/its identification.
2.20		+	DebtorAccount	<DbtrAcct>	[1..1]	Composite	M	Identification of the account of the debtor to which a debit entry will be made	.
2.20		++	Identification	<Id>	[1..1]	Composite	M	Account identification	If the format of the debtor's account number is different from IBAN form, or the debtor's account number is not kept with Komerční banka, the bank rejects the entire batch containing the payments.
2.20		+++	IBAN	<IBAN>	[1..1]	IBANIdentifier	M	International Bank Account Number	IBAN of the account to be debited in 24 characters.
2.20		++	Currency	<Ccy>	[0..1]	Code	O	Identification of the currency in which the debtor´s account is held.	You may fill in the currency in which the debtor's account is denominated. However, if such a currency is different from the specification of the debtor's account currency that is kept in our internal systems, the bank will reject the entire batch containing the payments.
2.21		+	DebtorAgent	<DbtrAgt>	[1..1]	Composite	M	Debtor agent bank	Mandatory
2.21		++	FinancialInstitution Identification	<FinInstnId>	[1..1]	Composite	M	Debtor Agent bank identification	Mandatory

Index	Or	Level	Message Item	<XML Tag>	Mult.	Format	S	Name and definition	Comment
2.21		+++	BIC	<BIC>	[0..1]	BICIdentifier 8 or 11 characters.	R	Bank Identifier Code of the Debtor Agent	BIC 8 or 11 characters. The identifier of Komerční banka, used in the Czech Republic is KOMBCZPP or KOMBCZPPXXX.
2.24		+	ChargeBearer	<ChrgBr>	[0..1]	Code	O	Specifies which party(ies) will bear the payment transaction charges: Payer (DEBT), Beneficiary (CRED), or shared (SHAR)	You may fill in the Charge Bearer tag either at batch level or at transaction level (payment level). If the tag is given at both levels, the bank will reject the entire payment batch. If no type of the charge is specified, the bank proceeds as if the SHAR type was selected. If you fill in a type of the charge that is not allowed for a given payment, the bank rejects the payment.

Index	Or	Level	Message Item	<XML Tag>	Mult.	Format	S	Name and definition	Comment
2. 27		**+**	**CreditTransfer Transaction Information**	**<CdtTrfTxInf>**	**[1..n]**	**Composite**	**M**	**Transaction Level**	**Fill in a set of elements giving specific information on the individual payments contained in the batch.**
2.28		++	Payment Identification	<PmtId>	[1..1]	Composite	M	Instruction identification	Fill in a set of elements used for identifying the payment.
2.29		+++	Instruction Identification	<InstrId>	[0..1]	Max35Text	O	Transaction reference for the debtor	You may fill in a unique identification that will uniquely and unambiguously identify just the single / individual payment.
2.30		+++	EndToEnd Identification	<EndToEndId>	[1..1]	Max35Text	M	End-to-end reference transmitted to the (ultimate) creditor	If no payment identification is generated by your accounting system, fill in the string "NOTPROVIDED".
2.31		++	PaymentTypeInfor mation	<PmtTpInf>	[0..1]	Composite	O	Set of information identifying the service level applied to the payment	You may specify the speed of the payments processing in the embedded tag of the Payment Type Information tag. If the Payment Type Information tag is given at both Payment Information and Credit Transfer Transaction Information levels, the bank will reject the entire payment message.
2.32		+++	InstructionPriority	<InstrPrty>	[0..1]	Code	O	Level of priority for a payment	For urgent / high priority payments, fill in "HIGH". For standard payments, fill in "NORM" If the tag is missing, the payments will be processed as if you would have been filling in"NORM"
2.42		++	Amount	<Amt>	[1..1]	Composite	M	Transaction amount	The currency must be specified in the currency ISO code.
2.43		+++	InstructedAmount	<InstdAmt>	[1..1]	Max15 NumericText	M	Currency and amount of the transaction	Rejection of the payment in case the amount is less than or equal to zero. 13 digits before the decimal point and 2 digits after it. Decimals are separated by a full stop. The currency must be specified.

Index	Or	Level	Message Item	<XML Tag>	Mult.	Format	S	Name and definition	Comment
2.51		++	ChargeBearer	<ChrgBr>	[0..1]	Code	O	Indicates if the charges are applied to: Payer (DEBT), Beneficiary (CRED), or shared (SHAR)	You may fill in the Charge Bearer tag either at batch level or at transaction level (payment level). If the tag is given at both levels, the bank will reject the entire payment batch. If no type of the charge is specified, the bank proceeds as if the SHAR type was selected.
2.77		++	CreditorAgent	<CdtrAgt>	[0..1]	Composite	R	Financial institution servicing an account for the creditor	Required If the IBAN tag is filled for the creditor's account number and the BIC / SWIFT code tag for the creditor's bank, the bank subsequently checks the conformity between the country ISO code in the creditor's bank BIC / SWIFT code and the country ISO code in the creditor's account number given in the IBAN format. If the two values differ, the bank rejects the payment. The only exception is a payment to the so-called "overseas territories ", where the country ISO code in the creditor's bank BIC / SWIFT code is different from the ISO code in the creditor's account number given in the IBAN format (e.g. payments to French Guiana).
2.77		+++	FinancialInstitution Identification	<FinInstnId>	[1..1]	Composite	M	Identification of the Creditor Agent	Mandatory
2.77		++++	BIC	<BIC>	[0..1]	BICIdentifier 8 or 11 characters.	A	BIC of the Creditor Agent	BIC recommended
2.77		++++	ClearingSystemM emberIdentificatio n	<ClrSysMmbId>	[0..1]	Composite	D	Information used to identify a member within a clearing system. Identification of the CreditorAgent when BIC is not filled in	In case of foreign payments you may use the identification of the local clearing system in which the creditor's bank operates. If filled in Name and Address should be filled in too
2.77		+++++	ClearingSystemId entification	<ClrSysId>	[0..1]	Composite	O	Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed.	Identification code of the local clearing system.
2.77	{Or	++++++	Code	<Cd>	[1..1]	Code	M	Identification of a clearing system, in a coded form as published in an external list. (appendix 1)	Local clearing system code Example: **USABA**

Index	Or	Level	Message Item	<XML Tag>	Mult.	Format	S	Name and definition	Comment
2.77		+++++	MemberIdentification	<MmbId>	[0..1]	Max35Text	O	Identification of a member of a clearing system. (number of character appendix 1)	Specific identification of the participant /creditor's bank in the local clearing system. <u>Example</u> : **123456789**
2.77		++++	Name	<Nm>	[0..1]	Max140Text	D	Name of the creditor's bank	You may fill in the name under which the creditor agent is known and that is generally used for his/her/its identification.
2.77		++++	PostalAddress	<PstlAdr>	[0..1]	Composite	D	Address and country of the creditor bank	You may fill in the postal address of the creditor agent. It is forbidden to use combination of both structured and unstructured format. KB recommends to use only structured format of the address.
2.77		+++++	StreetName	<StrtNm>	[0..1]	Max70Text	O	The street name used as part of the postal address of the creditor bank.	Optional
2.77		+++++	BuildingNumber	<BldgNb>	[0..1]	Max16Text	O	The building number used as part of the postal address of the creditor bank.	Optional
2.77		+++++	PostCode	<PstCd>	[0..1]	Max16Text	O	The post code used as part of the postal address of the creditor bank.	Optional
2.77		+++++	TownName	<TwnNm>	[0..1]	Max35Text	O	The town/city name used as part of the postal address of the creditor bank.	Optional
2.77		+++++	Country	<Ctry>	[0..1]	ISO country code (2 alpha)	A	Country of the creditor bank	Recommended to use
2.77		+++++	AddressLine	<AdrLine>	[0..2]	Max35Text	A	Unstructured address of the creditor bank	It is forbidden to use combination of both structured and unstructured format. KB recommends to use only structured format of the address.
2.77	Or}	++++	Other	<Othr>	[0..1]	Composite	D		You may fill in another identification of the creditor agent.
2.77		+++++	Identification	<Id>	[1..1]	Max35Text	M		You may identify the creditor's bank using the bank's local code.
2.79		++	Creditor	<Cdtr>	[0..1]	Composite	R	Beneficiary – Party to which an amount of money is due	Fill in the information about the creditor. The name is always mandatory.
2.79		+++	Name	<Nm>	[0..1]	Max140Text	R	Name of the creditor	Fill in the name under which the creditor is known and that is generally used for his/her/its identification.

Index	Or	Level	Message Item	<XML Tag>	Mult.	Format	S	Name and definition	Comment
2.79		+++	PostalAddress	<PstlAdr>	[0..1]	Composite	R	Address and country of the creditor	Fill in at least Country and one occurrence of the AddressLine or at least StreetName, BuildingNumber, TownName and Country **For USD transfer and all transfer to the USA please follow the instructions in paragraph 3.6 of this guide.** It is forbidden to use combination of both structured and unstructured format of the address. It is recommended to use only structured format of the address.
2.79		++++	StreetName	<StrtNm>	[0..1]	Max70Text	D	The street name used as part of the postal address of the creditor.	Optional, if AddressLine is not used, then it is Required to fill it in.
2.79		++++	BuildingNumber	<BldgNb>	[0..1]	Max16Text	O	The building number used as part of the postal address of the creditor.	Optional, if AddressLine is not used, then it is Required to fill it in.
2.79		++++	PostCode	<PstCd>	[0..1]	Max16Text	O	The post code used as part of the postal address of the creditor.	Optional
2.79		++++	TownName	<TwnNm>	[0..1]	Max35Text	D	The town/city name used as part of the postal address of the creditor.	Optional, if AddressLine is not used, then it is Required to fill it in.
2.79		++++	Country	<Ctry>	[0..1]	ISO country code (2 letters)	R	country code of the creditor	Required
2.79		++++	AddressLine	<AdrLine>	[0..2]	Max35Text	D	Unstructured address of the creditor	Optional, if StreetName, BuildingNumber and TownName is not used, it is Required to fill it in.
2.79		++++	CountryOfResidence	<CtryOfRes>	[0..1]	CountryCode	D	Country in which a person resides (the place of a person's home). In the case of a company, it is the country from which the affairs of that company are directed.	Dependent
2.80		++	CreditorAccount	<CdtrAcct>	[0..1]	Composite	R	Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction.	Required Fill in the creditor's account number to which the funds should be credited. we recommend filling in the creditor's account number in the IBAN format to avoid an incorrect identification of the account number using a local format.
2.80		+++	Identification	<Id>	[1..1]	Composite	M	Unique and unambiguous identification for the account between the account owner and the account servicer.	Mandatory

Index	Or	Level	Message Item	<XML Tag>	Mult.	Format	S	Name and definition	Comment
2.80	{Or	++++	IBAN	<IBAN>	[1..1]	IBANIdentifier Max34Text	A	International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer.	IBAN recommended
2.80	Or}	++++	Other	<Othr>	[1..1]	Composite	D	National identifier of the account of the creditor	If there is no IBAN
2.80		+++++	Identification	<Id>	[1..1]	Max34Text	M	National identifier of the account of the creditor	If there is no IBAN
2.98		++	Remittance Information	<RmtInf>	[0..1]	Composite	O	Information that enables the matching, i.e., reconciliation of a payment with the items that the payment is intended to settle	You may fill in a detailed specification of the payment so that you can match the payment with items for which it is made. It is also used for an unambiguous identification of the payment between the debtor and the creditor.
2.99		+++	Unstructured	<Ustrd>	[0..1]	Max140Text	O	Remittance information in an unstructured form	You may fill in a detailed specification of the payment in the non-structured form. The information will be forwarded to you and the creditor in the Message for the Creditor / AV field. If you wish to forward to the creditor the variable, specific and/or constant symbol, you may fill them in at the beginning of the non-structured information in the form: /VS/nnnnnnnnnn/SS/nnnnnnnnn/KS/nnnnnnnnnn. You may fill in one symbol only (e.g. for the variable symbol: /VS/nnnnnnnnnn), two symbols (/VS/nnnnnnnnnn/SS/nnnnnnnnnn), or all three symbols at the same time (/VS/nnnnnnnnnn/SS/nnnnnnnnnn/KS/nnnnnnnnnn). The respective symbols can be given in any sequence. Please note that a slash must appear before and after each abbreviation of the respective symbols.

3.5 SPECIFIC FIELDS FOR CNY TRANSFER TO CHINA

All specific fields are shaded.
For other field please see 3.4 in this guide.

Index	Or	Level	Message Item	<XML Tag>	Mult.	Format	S	Name and definition	Comment
2.27		**+**	**CreditTransfer Transaction Information**	**<CdtTrfTxInf>**	**[1..n]**	**Composite**	**M**	**Set of elements of each individual transaction**	**To be repeated as many times as there is Transaction**
2.77		++	CreditorAgent	<CdtrAgt>	[0..1]	Composite	R	Bank of the creditor	
2.77		+++	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	Composite	M	Identification of the Creditor agent	
2.77		++++	ClearingSystemMemberIdentification	<ClrSysMmId>	[0..1]	Composite	R	Identifiant of the Creditor Agent when BIC is not filled in	The CNAPS code (12 characters) is require
2.77		+++++	ClearingSystemIdentification	<ClrSysId>	[0..1]	Composite	R	Payment system prefix (appendix 1)	
2.77		++++++	Code	<Cd>	[1..1]	Code	M		Chinese payment system prefix: **CNAPS**
2.77		+++++	MemberIdentification	<MmbId>	[1..1]	Text	M	Clearing code (number of character appendix 1)	Clearing Code 12 characters <u>Example:</u> **123456789102**
2.77		++++	Name	<Nm>	[0..1]	Max140Text	R	Name of the creditor	Name of the bank.
2.77		++++	PostalAddress	<PstlAdr>	[0..1]	Composite	R	Address and country of the creditor bank	The creditor Agent address is required. Fill in at least Country and one occurrence of the AddressLine or at least StreetName, BuildingNumber, TownName and Country It is forbidden to use combination of both structured and unstructured format of the address. It is recommended to use only structured format of the address.
2.77		+++++	Country	<Ctry>	[0..1]	Code pays ISO (2 alpha)	R		Country code
2.77		++++++	AddressLine	<AdrLine>	[0..2]	Max35Text	R	Unstructured address of the creditor bank	

Index	Or	Level	Message Item	<XML Tag>	Mult.	Format	S	Name annd definition	Comment
2.79		++	Creditor	<Cdtr>	[0..1]	Composite	R	Beneficiary	
2.79		+++	Name	<Nm>	[0..1]	Max140Text	R	Name of the creditor	
2.79		+++	PostalAddress	<PstlAdr>	[0..1]	Composite	R	Address and country of the creditor	Full address is required. It is forbidden to use combination of both structured and unstructured format of the address. It is recommended to use only structured format of the address.
2.79		++++	Country	<Ctry>	[0..1]	ISO country code (2 letters)	R	Country code of the creditor	Country code
2.79		++++	AddressLine	<AdrLine>	[0..2]	Max35Text	R	Unstructured Address	
2.79		+++	Country OfResidence	<CtryOfRes>	[0..1]	ISO country code (2 letters)	D	Country of the creditor	To be filled in if the transaction has to be reported to the regulators (conditions in Appendix 1)
2.82		++	InstructionFor CreditorAgent	<InstrForCdtrAgt>	[0..1]	Composite	R	Complementary Instruction	The China economic purpose payment code is requiring with /REC/ at the beginning.
2.84		+++	InstructionInformation	<InstrInf>	[0..1]	Text	R		Example : /REC/CGODDR
2.98		++	Remittance Information	<RmtInf>	[0..1]	Composite	R	Information that enables the matching, i.e., reconciliation of the payment with the items that the payment is intended to settle	Information for the beneficiary. In order to be easier for the beneficiary to identify the reference in this field, the debtor can indicate the following code: INV, IPI, RFB, ROC For invoice references: /INV/ (Invoice) follow by Date Reference and details of the invoice (this 3 informations are separate by an empty zone)
2.98		+++	Unstructured	<Ustrd>	[0..n]	Max140Text	R	Remittance information in an unstructured form	Maximum 105 char. (Or 70 char. if index 2.78 filled in) **(only one occurrence)**

List of Nature of payment purpose code for China see https://www.kb.cz/en/entrepreneurs-and-small-businesses/cash-and-payments/payments-en/foreign-payment-transactions, section Documents

3.6 MANDATORY CREDITOR FIELDS FOR USD TRANSFER AND ALL TRANSFERS TO THE USA WHATEVER THE CURRENCY

Beneficiary name and beneficiary address is now mandatory for:
- o All USD payment
- o All payments to the USA whatever the currency

Each line cannot have more than 3 special characters in sequence (for example: *, &, #,., /, \)
If the beneficiary address is not filled in properly, the payment will be rejected.

All specific fields are shaded.
For other field please see 3.4 in this guide.

Index	Or	Level	Message Item	<XML Tag>	Mult.	Format	S	Definition	Comment
2.23		**+**	**CreditTransfer Transaction Information**	**<CdtTrfTxInf>**	**[1..n]**	**Composite**	**M**	**Set of elements of each individual transaction**	**To be repeated as many times as there is Transaction**
2.79		++	Creditor	<Cdtr>	[0..1]	Composite	R	Beneficiary	
2.79		+++	Name	<Nm>	[0..1]	Max140Text	R	Name of the creditor	Name of the creditor *
2.79		+++	PostalAddress	<PstlAdr>	[0..1]	Composite	R	Address and country of the creditor	Full address is required. It is forbidden to use combination of both structured and unstructured format of the address. It is recommended to use only structured format of the address.
2.79		++++	Country	<Ctry>	[0..1]	ISO code (2 letters)	R	Country code of the creditor	Country code
2.79		++++	AddressLine	<AdrLine>	[0..2]	Max35Text	R	Unstructured Address	Street: **3 characters minimum** Town and postal code: **3 characters minimum**

3.7 MANDATORY ECONOMIC PURPOSE FOR TRANSFER TO UNITED ARAB EMIRATES

Index	Or	Level	Message Item	<XML Tag>	Mult.	Format	S	Definition	Comment
2.23		**+**	**CreditTransfer Transaction Information**	**<CdtTrfTxInf >**	**[1..n]**	**Composite**	**M**	**Set of elements of each individual transaction**	**To be repeated as many times as there is Transaction**
2.82		++	InstructionFor CreditorAgent	<InstrForCdtr Agt>	[0..1]	Composite	R	Complementary Instruction	The UAE economic purpose payment code is requiring with /REC/ at the beginning. Should be 3 characters (see appendix 2)
2.84		+++	InstructionInforma tion	<InstrInf>	[0..1]	Text	R		Example : /REC/INS

A Specific economic purpose is mandatory for all transfer to United Arab Emirates

APPENDIX 1: CLEARING SYSTEM IDENTIFICATION CODES

Please consult the attached link to ISO2022 official websites:

https://www.iso20022.org/catalogue-messages/additional-content-messages/external-code-sets
(hint for search: after download the excel table, please search for string :
"ExternalClearingSystemIdentification1Code")

APPENDIX 2: SPECIFIC CONDITIONS & CODES & ETC. FOR PAYMENTS TO OTHER COUNTRIES

Please consult the attached link to KB external websites:
https://www.kb.cz/en/entrepreneurs-and-small-businesses/cash-and-payments/payments-en/foreign-payment-transactions
(click to the section Documents).