

# Access Online & Internet Banking

## pain.001.001.03 and pain.001.001.09

### Implementation guidelines

Version: 1.09

Date: 3 July 2023

© ABN AMRO Bank N.V. 2023

All rights reserved.

Apart from those exceptions stipulated in or by virtue of the 1912 Copyright Law, no part of this publication may be reproduced and/or made public through print, photocopy, microfilm, or in any other manner whatsoever, nor may it be stored in a data retrieval system without express written permission from ABN AMRO Bank N.V.

Even though the information in this document has been meticulously compiled, we accept no liability for any errors or inaccuracies it may contain. We maintain the right to modify the (technical) data regarding the products discussed at any time without further notification. Should you use the information contained in this document for the benefit of third parties, you indemnify us against any claims by these third parties.

# Contents

|  |           |
|--|-----------|
| <b>Contents</b>  | <b>2</b>  |
| <b>1. Introduction</b>   | <b>4</b>  |
| 1.1. Implementation Guidelines Scope                                     | 4         |
| 1.2. Use pain.001.001.03 or pain.001.001.09?                             | 4         |
| 1.3. Common Global Implementation Market Practise (CGI-MP)               | 4         |
| 1.4. Message structure   | 5         |
| 1.5. Character set   | 5         |
| 1.6. Payment types   | 5         |
| 1.7. Truncation of data and account statement transaction reconciliation | 6         |
| 1.8. SWIFT MyStandards   | 6         |
| <b>2. pain.001.001.03 message</b>  | <b>7</b>  |
| 2.1. Group Header  | 7         |
| 2.2. Payment Information   | 8         |
| 2.3. Credit Transfer Information   | 12        |
| <b>3. pain.001.001.09 message</b>  | <b>19</b> |
| 3.1. Groupheader   | 19        |
| 3.2. Payment Information   | 21        |
| 3.3. Credit Transfer Information   | 25        |
| <b>Appendix 1 – Country Specifics</b>                                    | <b>34</b> |
| <b>Appendix 2 – Malaysian reason codes</b>                               | <b>48</b> |
| <b>Appendix 3 – Jordanian reason codes</b>                               | <b>58</b> |
| <b>Appendix 4 – Indian reason codes</b>                                  | <b>60</b> |
| <b>Appendix 5 – Chinese reason codes</b>                                 | <b>64</b> |
| <b>Appendix 6 – Russian reason codes</b>                                 | <b>65</b> |
| <b>Appendix 7 – Russian Tax Payer status codes</b>                       | <b>74</b> |
| <b>Appendix 8 – United Arab Emirates reason codes</b>                    | <b>75</b> |

|   |           |
|---|-----------|
| <b>Appendix 9 – Bahrain reason codes</b>  | <b>79</b> |
| <b>Appendix 10 – EU and EEA countries</b> | <b>82</b> |
| <b>Changelog</b>                          | <b>83</b> |

# 1. Introduction

## 1.1. Implementation Guidelines Scope

These implementation guidelines cover the payment order file formats pain.001.001.03 and pain.001.001.09. These are versions 3 and 9 of the ISO20022XML file format for Customer Credit Transfer Initiation. More specifically the way these formats can be sent to ABN AMRO via Internet Banking and the renewed version of Access Online.

Current product scope is non-SEPA international Credit Transfers out of accounts held at ABN AMRO in the Netherlands, Belgium, the UK and Germany. This scope will be extended with SEPA Credit Transfer later in 2023. Ordering accounts held at ABN AMRO in France, ordering accounts held at 3<sup>rd</sup> party banks (a.k.a. request for transfers or MT101) and domestic UK credit transfers are other 2023 extensions.

## 1.2. Use pain.001.001.03 or pain.001.001.09?

If your packaged software has the ability to generate both version 03 and version 09 or if you create the software yourself, which of these two versions should you use?

The advice is to use version 09 and not version 03 of the pain.001 when having the chance to do so. This version will most likely be supported longer than the older version 03. Additionally, version 09 supports a few features not available in version 03. The most important ones being:

- **Additional PostalAddress fields:** BuildingName, Floor, PostBox, Room, TownLocationName and DistrictName, allowing to provide more complete beneficiary address details in a.o. Asian countries like Singapore. Using the full and correct beneficiary address increases the chance that the beneficiary gets the funds on time.
- **UETR:** Unique End-to-end Transaction reference (SWIFT gpi). If your e.g. Treasury Management Software generates a unique reference number for a payment order, the payment can be tracked on the SWIFT network using this UETR.
- **LEI:** Legal Entity Identifier. A unique global identifier of legal entities participating in financial transactions. The LEI most likely will see recommended or even mandatory usage in the not so distant future.

When migrating home-grown software from version 03 to the very similar version 09, please take into account that some tag names have been modified. E.g. BIC has become BICFI, BICOrBEI has become AnyBIC, ...

## 1.3. Common Global Implementation Market Practise (CGI-MP)

These implementation guidelines follow the Market Practise guidelines as defined in 2022 by the Common Global Implementation (CGI) group for the pain.001.001.09. More information on this initiative that has found a home under the SWIFT umbrella can be found here: <https://www.swift.com/standards/market-practice/common-global-implementation>

**Important note!:** The 'strong' CGI-MP recommendation to provide structured Address data rather than unstructured Address Lines is enforced as a mandatory requirement in Access Online renewed and Internet Banking. Not waiting for the November 2025 deadline of this move, avoids all of us having to go through yet another (non-SEPA) file upload migration in 2025.

## 1.4. Message structure

A pain.001 file consists of:

1. A **GroupHeader** that contains the ID and creation date/time of the message, the number of transactions in the message, a control sum and the party which has created the file.
2. **PaymentInformation blocks** (1-n per file), also referred to as batches. They hold information on the type of payment made, requested execution date and who is paying - potentially also on behalf of whom.
3. **CreditTransferTransactionInformation blocks** (1-n per batch), also referred to as payments, transactions or credits. They hold information on the – again – type of payment, the amount, the beneficiary of the payment, remittance details and regulatory/purpose information.

Multiple payments (CreditTransferTransactionInformation blocks) put in the same batch (PaymentInformation block) share the same Debtor & DebtorAccount (ordering party & ordering account), payment type, execution date and UltimateDebtor (on-behalf-of party). Even though grouped in a batch, these payments will appear as single bookings on your account statement. Exceptions to this rule are domestic low-value batches and SEPA Credit Transfer batches. These are however not part of the Beta scope yet (see chapter 1.1 Implementation Guidelines Scope).

Empty elements are not allowed (i.e. a message shall not contain elements without content) and will result in the file being rejected. Two examples that will lead to a rejected file: <USTRD></USTRD> and <USTRD/>

## 1.5. Character set

The supported character set for the field content is SWIFT character set X.

```
abcdefghijklmnopqrstuvwxyz  
ABCDEFGHIJKLMNOPQRSTUVWXYZ  
0123456789  
/ - ? : ( ) . , ' +
```

The following fields:

- Name and Address (for all parties (both agents and non-agents))
- Related Remittance Information
- Remittance Information (structured & unstructured)
- Email Address (where included as part of a Proxy)

have a more extended characters set that next to SWIFT X, also includes `!#&%*^_{}~";@[] $ > <`

Other characters will be converted to an equivalent character or to a dot. The conversion applied is the one provided by the European Payment Council in its EPC217-08-SEPA Conversion Table (conversion to EPC basic character set).

<https://www.europeanpaymentscouncil.eu/sites/default/files/KB/files/EPC217-08-SEPA-Conversion-Table.xls>

## 1.6. Payment types

Supported are credit non-SEPA Credit Transfers out of accounts held at ABN AMRO in the Netherlands, Belgium, the UK and Germany. No more distinction is made in processing and pricing between standard and urgent for these international credit transfers. Credit transfers in Euro within the SEPA zone, do however need to be marked as Urgent to avoid being treated as SEPA credit Transfers.

Support for SEPA Credit Transfers, followed by Credit Transfers out of accounts held at ABN AMRO France and third party banks (request for transfer) and UK domestic credit transfers will be added later in 2023. This document will be updated as soon as those become available. (Also see: 1.1 Scope)

## 1.7. Truncation of data and account statement transaction reconciliation

With ABN AMRO inter-bank processing of non-SEPA payments having moved from SWIFT MT messages to ISO 20022 XML messages on March 20<sup>th</sup> 2023, truncation of the pain.001.001.0x data (that wouldn't fit in an MT103) is no longer performed.

## 1.8. SWIFT MyStandards and testing files

ABN AMRO's ISO 20022 XML usage guidelines can also be found on SWIFT MyStandards:

<https://www2.swift.com/mystandards>

**To test your files** or to find more usage guidelines:

- Register on MyStandards
- Go to Groups / ABN AMRO Digital Banking / Transaction Banking and request access to the Transaction Banking community.
- Go to the Portal called ABNAMRO xml validation V2.

These steps are described in more detail here: [https://www.abnamro.nl/en/media/MyStandards\\_manual\\_EN\\_tcm18-146624.pdf](https://www.abnamro.nl/en/media/MyStandards_manual_EN_tcm18-146624.pdf)

## 2. pain.001.001.03 message

### 2.1. Group Header

| Message element                 | XML Tag            | Mult.  | Or | Type                        | Comments   |
|---------------------------------|--------------------|--------|----|-----------------------------|--|
| Message root                    | <Document>         | [1..1] |    |                             |  |
|                                 | <CstmrCdtTrfInitn> | [1..1] |    |                             |  |
| + GroupHeader                   | <GrpHdr>           | [1..1] |    |                             |  |
| ++ MessageIdentification        | <MsgId>            | [1..1] |    | Max35Text                   |  |
| ++ CreationDateTime             | <CreDtTm>          | [1..1] |    | ISODatetime                 |  |
| ++ NumberOfTransactions         | <NbOfTxs>          | [1..1] |    | Max15NumericText            | File is rejected if incorrect.   |
| ++ ControlSum                   | <CtrlSum>          | [0..1] |    | DecimalNumber               | File is rejected if provided and incorrect.  |
| ++ InitiatingParty              | <InitgPty>         | [1..1] |    |                             | <InitgPty> itself needs to be present, but can be provided without any of the subfields. In that case, use either <InitgPty></InitgPty> or <InitgPty />. |
| +++ Name                        | <Nm>               | [0..1] |    | Max140Text                  | If PostalAddress is present, then also Name must be present.   |
| +++ PostalAddress               | <PstlAdr>          | [0..1] |    |                             |  |
| ++++ Department                 | <Dept>             | [0..1] |    | Max70Text                   |  |
| ++++ SubDepartment              | <SubDept>          | [0..1] |    | Max70Text                   |  |
| ++++ StreetName                 | <StrtNm>           | [0..1] |    | Max70Text                   |  |
| ++++ BuildingNumber             | <BldgNb>           | [0..1] |    | Max16Text                   |  |
| ++++ PostCode                   | <PstCd>            | [0..1] |    | Max16Text                   |  |
| ++++ TownName                   | <TwnNm>            | [0..1] |    | Max35Text                   |  |
| ++++ Country                    | <Ctry>             | [0..1] |    | ISO country code [A-Z]{2,2} |  |
| +++ Identification              | <Id>               | [0..1] |    |                             |  |
| ++++ OrganisationIdentification | <OrgId>            | [1..1] |    |                             |  |
| +++++ BICOrBEI                  | <BICOrBEI>         | [0..1] |    |                             |  |
| +++++ Other                     | <Othr>             | [0..2] |    |                             |  |
| ++++++ Identification           | <Id>               | [1..1] |    | Max35Text                   |  |
| ++++++ SchemeName               | <SchmeNm>          | [0..1] |    |                             |  |
| ++++++ Code                     | <Cd>               | [1..1] |    |                             |  |

## 2.2. Payment Information

| Message element                     | XML Tag     | Mult.  | Or | Type             |   |
|-------------------------------------|-------------|--------|----|------------------|---|
| + PaymentInformation                | <PmtInf>    | [0..n] |    |                  |   |
| ++ PaymentInformationIdentification | <PmtInfId>  | [1..1] |    | Max35Text        |   |
| ++ PaymentMethod                    | <PmtMtd>    | [1..1] |    | Code (3 Chars)   | Use value 'TRF'.  |
| ++ NumberOfTransactions             | <NbOfTxs>   | [0..1] |    | Max15NumericText | File is rejected if provided and incorrect.   |
| ++ ControlSum                       | <CtrlSum>   | [0..1] |    | DecimalNumber    | File is rejected if provided and incorrect.   |
| ++ PaymentTypeInformation           | <PmtTplnf>  | [0..1] |    |                  | Also exists on CreditTransferTransaction level. But should not be present at both levels at the same time.<br>If present here, it applies to all CreditTransferTransactions in this PaymentInformation block.   |
| +++ InstructionPriority             | <InstrPrty> | [0..1] |    | Code (4 chars)   | Use value 'HIGH' to for urgent payments.<br>Use value 'NORM' for standard payments.<br><br>Notes: <ul style="list-style-type: none"> <li>- There are no differences in processing and pricing between urgent and standard for International payments out of accounts held at ABN AMRO.</li> <li>- However: Payments in Euro within the SEPA zone that are not urgent, are processed and priced as SEPA Credit Transfers (which are not supported yet in this version of pain.001 file upload).</li> <li>- Thus: Including InstructionPriority HIGH for all credit transfers will guarantee them being processed as non-SEPA.</li> </ul> |
| +++ ServiceLevel                    | <SvcLvl>    | [0..1] |    |                  |   |
| ++++ Code                           | <Cd>        | [1..1] |    | Code (4 chars)   | If InstructionPriority is not provided, 'URGP', 'URNS', 'PRPT' and 'SDVA' make the payment urgent.<br>ServiceLevel Code is passed on to the next bank in the chain.   |
| +++ LocalInstrument                 | <LclInstrm> | [0..1] |    |                  |   |



| Message element                        | XML Tag       | Mult.  | Or  | Type           |   |
|--|---------------|--------|-----|----------------|---|
| ++++ Code                              | <Cd>          | [1..1] |     | Code (4 chars) | LocalInstrument code is ignored by ABN AMRO, but passed on to the next bank in the chain.   |
| +++ CategoryPurpose                    | <CtgyPurp>    | [0..1] |     |                |   |
| ++++ Code                              | <Cd>          | [1..1] |     | Code (4 chars) | If InstructionPriority is not provided, 'TREA' makes the payment urgent.<br>'INTC' triggers Intra-company book transfer conditions.   |
| ++ RequestedExecutionDate              | <ReqdExctnDt> | [1..1] |     |                | Payment orders with RequestedExecutionDate more than 27 days in the past or more than 364 days in the future are rejected.<br>RequestedExecutionDate in the past is processed as per first possible date.<br>If the RequestedExecutionDate is a bank holiday, it will be shifted to the first next day that is not a bank holiday.        |
| ++ Debtor                              | <Dbtr>        | [1..1] |     |                | The data provided is replaced with the account holder information as present in ABN AMRO's administration.  |
| +++ Name                               | <Nm>          | [1..1] |     | Max140Text     |   |
| ++ DebtorAccount                       | <DbtrAcct>    | [1..1] |     |                |   |
| +++ Identification                     | <Id>          | [1..1] |     |                |   |
| ++++ IBAN                              | <IBAN>        | [1..1] |     |                |   |
| +++ Currency                           | <Ccy>         | [0..1] |     |                |   |
| ++ DebtorAgent                         | <DbtrAgt>     | [1..1] |     |                |   |
| +++ FinancialInstitutionIdentification | <FinInstnId>  | [1..1] |     |                | Provide either the BIC or Other Identification  |
| ++++ BIC                               | <BIC>         | [1..1] | {Or |                | ABNANL2A, ABNABE2A, ABNABE2AIPC, ABNABE2AIDJ, FTSBDEFA or FTSBGB2L  |
| ++++ Other                             | <Other>       | [1..1] | Or} |                |   |
| +++++ Identification                   | <Id>          | [1..1] |     |                | NOTPROVIDED   |
| ++ UltimateDebtor                      | <UltmtDbtr>   | [0..1] |     |                | Also exists on CreditTransferTransaction level. But should not be present at both levels at the same time.<br>If present here, it applies to all CreditTransferTransactions in this PaymentInformation block.<br>- If used, provide at least Name + TownName + Country.<br>Exception: If all banks in the payment are located in the same |

| Message element                 | XML Tag           | Mult.  | Or  | Type                        |  |
|---------------------------------|-------------------|--------|-----|-----------------------------|--|
|                                 |                   |        |     |                             | jurisdiction (e.g. the EEA) - including the home country of the InstructedAmount currency - then providing Name is sufficient. |
| +++ Name                        | <Nm>              | [1..1] |     | Max140Text                  |  |
| +++ PostalAddress               | <PstlAdr>         | [0..1] |     |                             |  |
| ++++ Department                 | <Dept>            | [0..1] |     | Max70Text                   |  |
| ++++ SubDepartment              | <SubDept>         | [0..1] |     | Max70Text                   |  |
| ++++ StreetName                 | <StrtNm>          | [0..1] |     | Max70Text                   |  |
| ++++ BuildingNumber             | <BldgNb>          | [0..1] |     | Max16Text                   |  |
| ++++ PostCode                   | <PstCd>           | [0..1] |     | Max16Text                   |  |
| ++++ TownName                   | <TwnNm>           | [1..1] |     | Max35Text                   |  |
| ++++ CountrySubDivision         | <CtrySubDvsn>     | [0..1] |     | Max35Text                   |  |
| ++++ Country                    | <Ctry>            | [1..1] |     | ISO country code [A-Z]{2,2} |  |
| +++ Identification              | <Id>              | [0..1] |     |                             |  |
| ++++ OrganisationIdentification | <OrgId>           | [1..1] | {Or |                             |  |
| +++++ BICOrBEI                  | <BICOrBEI>        | [0..1] |     |                             |  |
| +++++ Other                     | <Other>           | [0..2] |     |                             |  |
| +++++ Id                        | <Id>              | [1..1] |     | Max35Text FINX              |  |
| +++++ SchemeName                | <SchmeNm>         | [0..1] |     |                             |  |
| +++++ Code                      | <Cd>              | [1..1] | {Or | Code (4 chars)              |  |
| +++++ Proprietary               | <PrTry>           | [1..1] | Or} | Max35Text                   |  |
| +++++ Issuer                    | <Issr>            | [0..1] |     | Max35Text                   |  |
| +++ PrivateIdentification       | <PrvtId>          | [1..1] | Or} |                             |  |
| +++++ DateAndPlaceOfBirth       | <DtAndPlcOfBirth> | [0..1] |     |                             |  |
| +++++ Birth Date                | <BirthDt>         | [1..1] |     | ISO Date                    |  |
| +++++ ProvinceOfBirth           | <PrvcOfBirth>     | [0..1] |     | Max35Text                   |  |
| +++++ CityOfBirth               | <CityOfBirth>     | [1..1] |     | Max35Text                   |  |
| +++++ CountryOfBirth            | <CtryOfBirth>     | [1..1] |     | ISO country code [A-Z]{2,2} |  |
| +++++ Other                     | <Other>           | [0..2] |     |                             |  |
| +++++ Id                        | <Id>              | [1..1] |     | Max35Text                   |  |
| +++++ SchemeName                | <SchmeNm>         | [0..1] |     |                             |  |
| +++++ Code                      | <Cd>              | [1..1] | {Or | Code (4 chars)              |  |

| Message element        | XML Tag     | Mult.  | Or  | Type                        |  |
|------------------------|-------------|--------|-----|-----------------------------|--|
| +++++++ Proprietary    | <PrTry>     | [1..1] | Or} | Max35Text                   |  |
| +++++++ Issuer         | <Issr>      | [0..1] |     | Max35Text                   |  |
| +++ CountryOfResidence | <CtryOfRes> | [0..1] |     | ISO country code [A-Z]{2,2} | Use only if different from PostalAddress Country and required by the regulator.  |
| ++ ChargeBearer        | <ChrgBr>    |        |     | Code (4 chars)              | <p>DEBT (debtor), CRED (Creditor) or SHAR (Shared).<br/> Also exists on CreditTransferTransaction level. But should not be present at both levels at the same time.<br/> If present here, it applies to all CreditTransferTransactions in this PaymentInformation block.<br/> CreditTransferTransaction level is treated as SHAR.<br/> If present, only SHAR is allowed for payments between two member states of the EU or countries participating in the EEA. (See appendix)</p> |

## 2.3. Credit Transfer Information

| Message element                         | XML Tag       | Mult.       | Or | Type           |  |
|---|---------------|-------------|----|----------------|--|
| ++ CreditTransferTransactionInformation | <CdtTrfTxInf> | [1..100000] |    |                |  |
| +++ PaymentIdentification               | <PmtId>       | [1..1]      |    |                |  |
| ++++ InstructionIdentification          | <InstrId>     | [0..1]      |    | Max35Text      | Is not passed on to the beneficiary.<br>Is reported on your account statement.<br>Must not start or end with a forward slash "/".<br>Must not contain a double forward slash "//".   |
| ++++ EndToEndIdentification             | <EndToEndId>  | [1..1]      |    | Max35Text      | Is reported on your account statement.<br>Recommendations:<br>- Should not start or end with a forward slash "/".<br>- Should not contain a double forward slash "//".   |
| +++ PaymentTypeInformation              | <PmtTpInf>    | [0..1]      |    |                | Also exists on PaymentInformation level. But should not be present at both levels at the same time.  |
| ++++ InstructionPriority                | <InstrPrty>   | [0..1]      |    | Code (4 chars) | Use value 'HIGH' for urgent payments.<br>Use value 'NORM' for standard payments.<br><br>Notes: <ul style="list-style-type: none"> <li>- There are no differences in processing and pricing between urgent and standard for International payments out of accounts held at ABN AMRO.</li> <li>- However: Payments in Euro within the SEPA zone that are not urgent, are processed and priced as SEPA Credit Transfers (which are not supported yet in this version of pain.001 file upload).</li> <li>- Thus: Including InstructionPriority HIGH for all credit transfers will guarantee them being processed as non-SEPA.</li> </ul> |
| ++++ ServiceLevel                       | <SvcLvl>      | [0..*]      |    |                |  |
| +++++ Code                              | <Cd>          | [0..1]      |    | Code (4 chars) | If InstructionPriority is not provided, 'URGP', 'URNS', 'PRPT' and 'SDVA' make the payment urgent.   |

| Message element       | XML Tag     | Mult.  | Or | Type           |  |
|-----------------------|-------------|--------|----|----------------|--|
|                       |             |        |    |                | ServiceLevel Code is passed on to the next bank in the chain.  |
| ++++ LocallInstrument | <LclInstrm> | [0..1] |    |                |  |
| +++++ Code            | <Cd>        | [1..1] |    | Code (4 chars) | LocallInstrument codes are ignored by ABN AMRO, but passed on to the next bank in the chain.   |
| ++++ CategoryPurpose  | <CtgyPurp>  | [0..1] |    |                |  |
| +++++ Code            | <Cd>        | [1..1] |    | Code (4 chars) | If InstructionPriority is not provided, 'TREA' makes the payment urgent.<br>'INTC' triggers Intra-company book transfer conditions.  |
| +++ Amount            | <Amt>       | [1..1] |    |                |  |
| ++++ InstructedAmount | <InstdAmt>  | [1..1] |    |                |  |
| +++ ChargeBearer      | <ChrgBr>    |        |    | Code (4 chars) | DEBT (debtor), CRED (Creditor) or SHAR (Shared).<br>Also exists on PaymentInformation level. But should not be present at both levels at the same time.<br>Absence on both PaymentInformation level and CreditTransferTransaction level is treated as SHAR.<br>If present, only SHAR is allowed for payments between 2 member states of the EU or countries participating in the EEA. (See appendix) |
| +++ UltimateDebtor    | <UltmtDbtr> | [0..1] |    |                | Also exists on PaymentInformation level. But should not be present at both levels at the same time.<br>- If used, provide Name + TownName + Country.<br>Exception: If all banks in the payment are located in the same jurisdiction (e.g. the EEA) - including the home country of the InstructedAmount currency - then providing Name is sufficient.  |
| ++++ Name             | <Nm>        | [1..1] |    | Max140Text     |  |
| ++++ PostalAddress    | <PstlAdr>   | [0..1] |    |                |  |
| +++++ Department      | <Dept>      | [0..1] |    | Max70Text      |  |
| +++++ SubDepartment   | <SubDept>   | [0..1] |    | Max70Text      |  |
| +++++ StreetName      | <StrtNm>    | [0..1] |    | Max70Text      |  |
| +++++ BuildingNumber  | <BldgNb>    | [0..1] |    | Max16Text      |  |
| ++++ + PostCode       | <PstCd>     | [0..1] |    | Max16Text      |  |
| +++++ TownName        | <TwnNm>     | [0..1] |    | Max35Text      |  |

| Message element                         | XML Tag           | Mult.  | Or  | Type                        |  |
|---|-------------------|--------|-----|-----------------------------|--|
| +++++ Country                           | <Ctry>            | [0..1] |     | ISO country code [A-Z]{2,2} |  |
| ++++ Identification                     | <Id>              | [0..1] |     |                             |  |
| +++++ OrganisationIdentification        | <OrgId>           | [1..1] | {Or |                             |  |
| ++++++ BICOrBEI                         | <BICOrBEI>        | [0..1] |     |                             |  |
| +++++++ Other                           | <Other>           | [0..2] |     |                             |  |
| +++++++ Id                              | <Id>              | [1..1] |     | Max35Text                   |  |
| +++++++ SchemeName                      | <SchmeNm>         | [0..1] |     |                             |  |
| +++++++ Code                            | <Cd>              | [1..1] | {Or |                             |  |
| +++++++ Proprietary                     | <PrTry>           | [1..1] | Or} | Max35Text                   |  |
| +++++++ Issuer                          | <lssr>            | [0..1] |     | Max35Text                   |  |
| +++++ PrivateIdentification             | <PrvId>           | [1..1] | Or} |                             |  |
| +++++++ DateAndPlaceOfBirth             | <DtAndPlcOfBirth> | [0..1] |     |                             |  |
| +++++++ Birth Date                      | <BirthDt>         | [1..1] |     | ISO Date                    |  |
| +++++++ ProvinceOfBirth                 | <PrvcOfBirth>     | [0..1] |     | Max35Text                   |  |
| +++++++ CityOfBirth                     | <CityOfBirth>     | [1..1] |     | Max35Text                   |  |
| +++++++ CountryOfBirth                  | <CtryOfBirth>     | [1..1] |     | ISO country code [A-Z]{2,2} |  |
| +++++++ Other                           | <Other>           | [0..2] |     |                             |  |
| +++++++ Id                              | <Id>              | [1..1] |     | Max35Text                   |  |
| +++++++ SchemeName                      | <SchmeNm>         | [0..1] |     |                             |  |
| +++++++ Code                            | <Cd>              | [1..1] | {Or | Code (4 chars)              |  |
| +++++++ Proprietary                     | <PrTry>           | [1..1] | Or} | Max35Text                   |  |
| +++++++ Issuer                          | <lssr>            | [0..1] |     | Max35Text                   |  |
| ++++ CountryOfResidence                 | <CtryOfRes>       | [0..1] |     | ISO country code [A-Z]{2,2} | Use only if different from PostalAddress Country and required by the regulator.  |
| +++ IntermediaryAgent1                  | <IntrmyAgt1>      | [0..1] |     |                             | Use in exceptional cases to specify a particular receiver's correspondent bank where the beneficiary of the payment has explicitly requested you to do so after they made this specific agreement with their bank. |
| ++++ FinancialInstitutionIdentification | <FinInstnId>      | [1..1] |     |                             |  |
| +++++ BIC                               | <BIC>             | [1..1] |     |                             |  |
| +++ CreditorAgent                       | <CdtrAgt>         | [1..1] |     |                             | - Provide:   |

| Message element                          | XML Tag       | Mult.  | Or | Type                        |   |
|--|---------------|--------|----|-----------------------------|---|
|  |               |        |    |                             | 1. BIC<br>and/or<br>2. ClearingSystem MemberIdentification + Name + TownName + Country. If selecting option2, adding a PostCode is recommended.<br>- Country specific extra requirements are available in appendix 1.   |
| ++++ FinancialInstitutionIdentification  | <FinInstnId>  | [1..1] |    |                             |   |
| +++++ BIC                                | <BIC>         | [0..1] |    |                             |   |
| +++++ ClearingSystemMemberIdentification | <ClrSysMmbld> | [0..1] |    |                             |   |
| +++++ MemberIdentification               | <Mmbld>       |        |    | Max35Text                   | Bank Sorting Code (see recommended usage in appendix 1).  |
| +++++ Name                               | <Nm>          | [0..1] |    | Max140Text                  | If PostalAddress is present, then also Name must be present.  |
| +++++ PostalAddress                      | <PstlAdr>     | [0..1] |    |                             |   |
| +++++ Department                         | <Dept>        | [0..1] |    | Max70Text                   |   |
| +++++ SubDepartment                      | <SubDept>     | [0..1] |    | Max70Text                   |   |
| +++++ StreetName                         | <StrtNm>      | [0..1] |    | Max70Text                   |   |
| +++++ BuildingNumber                     | <BldgNb>      | [0..1] |    | Max16Text                   |   |
| +++++ PostCode                           | <PstCd>       | [0..1] |    | Max16Text                   |   |
| +++++ TownName                           | <TwnNm>       | [0..1] |    | Max35Text                   |   |
| +++++ CountrySubDivision                 | <CtrySubDvsn> | [0..1] |    | Max35Text                   |   |
| +++++ Country                            | <Ctry>        | [0..1] |    | ISO country code [A-Z]{2,2} |   |
| ++++ BranchIdentification                | <BrnchId>     | [0..1] |    |                             | Only allowed when the Creditor Agent is Located in Japan.   |
| +++++ Identification                     | <Id>          | [1..1] |    | Max35Text                   |   |
| +++ Creditor                             | <Cdtr>        | [1..1] |    |                             | - Provide Name + TownName + Country. It is recommended to also provide PostCode.<br>- Exception: If all banks in the payment are located in the same jurisdiction (e.g. the EEA) - including the home country of the InstructedAmount currency - then providing Name is sufficient. |
| ++++ Name                                | <Nm>          | [1..1] |    | Max140Text                  | If PostalAddress is present, also Name must be present.   |
| ++++ PostalAddress                       | <PstlAdr>     | [0..1] |    |                             |   |
| +++++ Department                         | <Dept>        | [0..1] |    | Max70Text                   |   |
| +++++ SubDepartment                      | <SubDept>     | [0..1] |    | Max70Text                   |   |
| +++++ StreetName                         | <StrtNm>      | [0..1] |    | Max70Text                   |   |

| Message element                  | XML Tag           | Mult.  | Or  | Type                        |  |
|----------------------------------|-------------------|--------|-----|-----------------------------|--|
| +++++ BuildingNumber             | <BldgNb>          | [0..1] |     | Max16Text                   |  |
| +++++ PostCode                   | <PstCd>           | [0..1] |     | Max16Text                   | Recommended if PostalAddress is used.  |
| +++++ TownName                   | <TwnNm>           | [1..1] |     | Max35Text                   |  |
| +++++ CountrySubDivision         | <CtrySubDvsn>     | [0..1] |     | Max35Text                   |  |
| +++++ Country                    | <Ctry>            | [1..1] |     | ISO country code [A-Z]{2,2} |  |
| ++++ Identification              | <Id>              | [0..1] |     |                             |  |
| +++++ OrganisationIdentification | <Orgld>           | [1..1] | {Or |                             |  |
| +++++ BICOrBEI                   | <BICOrBEI>        | [0..1] |     |                             |  |
| +++++ Other                      | <Other>           | [0..2] |     |                             |  |
| +++++ Id                         | <Id>              | [1..1] |     | Max35Text                   |  |
| +++++ SchemeName                 | <SchmeNm>         | [0..1] |     |                             |  |
| +++++ Code                       | <Cd>              | [1..1] |     | Code (4 chars)              |  |
| +++++ PrivateIdentification      | <Prvtld>          | [1..1] | Or} |                             |  |
| +++++ DateAndPlaceOfBirth        | <DtAndPlcOfBirth> | [0..1] |     |                             |  |
| +++++ Birth Date                 | <BirthDt>         | [1..1] |     | ISO Date                    |  |
| +++++ ProvinceOfBirth            | <PrvcOfBirth>     | [0..1] |     | Max35Text                   |  |
| +++++ CityOfBirth                | <CityOfBirth>     | [1..1] |     | Max35Text                   |  |
| +++++ CountryOfBirth             | <CtryOfBirth>     | [1..1] |     | ISO country code [A-Z]{2,2} |  |
| +++++ Other                      | <Other>           | [0..2] |     |                             |  |
| +++++ Id                         | <Id>              | [1..1] |     | Max35Text                   |  |
| +++++ SchemeName                 | <SchmeNm>         | [0..1] |     |                             |  |
| +++++ Code                       | <Cd>              | [1..1] |     | Code (4 chars)              |  |
| ++++ CountryOfResidence          | <CtryOfRes>       | [0..1] |     | ISO country code [A-Z]{2,2} | Use only if different from PostalAddress Country and required by the regulator.                      |
| +++ CreditorAccount              | <CdtrAcct>        | [1..1] |     |                             |  |
| ++++ Identification              | <Id>              | [1..1] |     |                             |  |
| +++++ IBAN                       | <IBAN>            | [1..1] | {Or |                             |  |
| +++++ Other                      | <Othr>            | [1..1] | Or} |                             |  |
| +++++ Identification             | <Id>              | [1..1] |     |                             | BBAN   |
| +++ UltimateCreditor             | <UltmtCdtr>       | [0..1] |     |                             | - If used, provide Name + Country.<br>Exception: If all banks in the payment are located in the same |



| Message element                  | XML Tag           | Mult.  | Or  | Type                        |  |
|----------------------------------|-------------------|--------|-----|-----------------------------|--|
|                                  |                   |        |     |                             | jurisdiction (e.g. the EEA) - including the home country of the InstructedAmount currency - then providing Name is sufficient. |
| ++++ Name                        | <Nm>              | [1..1] |     | Max140Text                  |  |
| ++++ PostalAddress               | <PstlAdr>         | [0..1] |     |                             |  |
| +++++ Department                 | <Dept>            | [0..1] |     | Max70Text                   |  |
| +++++ SubDepartment              | <SubDept>         | [0..1] |     | Max70Text                   |  |
| +++++ StreetName                 | <StrtNm>          | [0..1] |     | Max70Text                   |  |
| +++++ BuildingNumber             | <BldgNb>          | [0..1] |     | Max16Text                   |  |
| +++++ PostCode                   | <PstCd>           | [0..1] |     | Max16Text                   |  |
| +++++ TownName                   | <TwnNm>           | [1..1] |     | Max35Text                   |  |
| +++++ CountrySubDivision         | <CtrySubDvsn>     | [0..1] |     | Max35Text                   |  |
| +++++ Country                    | <Ctry>            | [1..1] |     | ISO country code [A-Z]{2,2} |  |
| ++++ Identification              | <Id>              | [0..1] |     |                             |  |
| +++++ OrganisationIdentification | <Orgld>           | [1..1] | {Or |                             |  |
| +++++ BICOrBEI                   | <BICOrBEI>        | [0..1] |     |                             |  |
| +++++ Other                      | <Other>           | [0..2] |     |                             |  |
| +++++ Id                         | <Id>              | [1..1] |     | Max35Text                   |  |
| +++++ SchemeName                 | <SchmeNm>         | [0..1] |     |                             |  |
| +++++ Code                       | <Cd>              | [1..1] | {Or | Code (4 chars)              |  |
| +++++ Proprietary                | <PrTry>           | [1..1] | Or} | Max35Text                   |  |
| +++++ Issuer                     | <Issr>            | [0..1] |     | Max35Text                   |  |
| +++++ Privateldentification      | <Prvtld>          | [1..1] | Or} |                             |  |
| +++++ DateAndPlaceOfBirth        | <DtAndPlcOfBirth> | [0..1] |     |                             |  |
| +++++ Birth Date                 | <BirthDt>         | [1..1] |     | ISO Date                    |  |
| +++++ ProvinceOfBirth            | <PrvcOfBirth>     | [0..1] |     | Max35Text                   |  |
| +++++ CityOfBirth                | <CityOfBirth>     | [1..1] |     | Max35Text                   |  |
| +++++ CountryOfBirth             | <CtryOfBirth>     | [1..1] |     | ISO country code [A-Z]{2,2} |  |
| +++++ Other                      | <Other>           | [0..2] |     |                             |  |
| +++++ Id                         | <Id>              | [1..1] |     | Max35Text                   |  |
| +++++ SchemeName                 | <SchmeNm>         | [0..1] |     |                             |  |
| +++++ Code                       | <Cd>              | [1..1] | {Or | Code (4 chars)              |  |

| Message element                    | XML Tag               | Mult.       | Or  | Type                        |  |
|------------------------------------|-----------------------|-------------|-----|-----------------------------|--|
| +++++++ Proprietary                | <PrTry>               | [1..1]      | Or} | Max35Text                   |  |
| +++++++ Issuer                     | <lssr>                | [0..1]      |     | Max35Text                   |  |
| ++++ CountryOfResidence            | <CtrYOfRes>           | [0..1]      |     | ISO country code [A-Z]{2,2} | Use only if different from PostalAddress Country and required by the regulator.  |
| +++ InstructionForCreditorAgent    | <InstrForCdtrAgt<br>> | [0..2]      |     |                             |  |
| ++++ Code                          | <Cd>                  | [0..1]      |     |                             | Possible values: CHQB, HOLD, PHOB, TELB<br>When using 2 instances of InstructionForCreditorAgent, they cannot both have the same Code.<br>CHQB and HOLD cannot both be present for the same credit transfer.<br>PHOB and TELB cannot both be present for the same credit transfer. |
| ++++ InstructionInformation        | <InstrInf>            | [0..1]      |     | Max140Text                  |  |
| +++ Purpose                        | <Purp>                | [0..1]      |     |                             | Check appendix for CreditorAgent countries requiring Purpose information   |
| ++++ Code                          | <Cd>                  | [1..1]      | {Or |                             |  |
| ++++ Proprietary                   | <Prtry>               | [1..1]      | Or} | Max35Text                   |  |
| +++ RegulatoryReporting            | <RgltryRptg>          | [0..10<br>] |     |                             | See appendix for country specifics.  |
| ++++ DebitCreditReportingIndicator | <DbtCdtRptgInd<br>>   | [0..1]      |     |                             | Possible values: CRED, DEBT, BOTH  |
| ++++ Authority                     | <Authrty>             | [0..1]      |     |                             |  |
| +++++ Name                         | <Nm>                  | [0..1]      |     | Max140Text                  |  |
| +++++ Country                      | <CtrY>                | [0..1]      |     |                             |  |
| ++++ Details                       | <Dtls>                | [0..1]      |     |                             |  |
| +++++ Type                         | <Tp>                  | [0..1]      |     | Max35Text                   |  |
| +++++ Date                         | <Dt>                  | [0..1]      |     |                             |  |
| +++++ Country                      | <CtrY>                | [0..1]      |     |                             |  |
| +++++ Code                         | <Cd>                  | [0..1]      |     | Max10Text                   |  |
| +++++ Amount                       | <Amt>                 | [0..1]      |     |                             |  |
| +++++ Information                  | <Inf>                 | [0..1]      |     | Max35Text                   |  |
| +++ RemittanceInformation          | <RmtInf>              | [0..1]      |     |                             |  |
| ++++ Unstructured                  | <Ustrd>               | [0..1]      | {Or | Max140Text                  |  |

| Message element                    | XML Tag      | Mult.  | Or  | Type      |   |
|------------------------------------|--------------|--------|-----|-----------|---|
| ++++ Structured                    | <Strd>       | [0..1] | Or} |           |   |
| +++++ CreditorReferenceInformation | <CdtrRefInf> | [0..1] |     |           |   |
| ++++++ Reference                   | <Ref>        | [0..1] |     | Max35Text | Mapped by ABN AMRO to the Unstructured remittance information |

## 3. pain.001.001.09 message

### 3.1. Groupheader

| Message element                 | XML Tag            | Mult.  | Or | Type                        | Comments   |
|---------------------------------|--------------------|--------|----|-----------------------------|--|
| Message root                    | <Document>         | [1..1] |    |                             |  |
|                                 | <CstmrCdtTrfInitn> | [1..1] |    |                             |  |
| + GroupHeader                   | <GrpHdr>           | [1..1] |    |                             |  |
| ++ MessageIdentification        | <MsgId>            | [1..1] |    | Max35Text                   |  |
| ++ CreationDateTime             | <CreDtTm>          | [1..1] |    | ISODateTime                 |  |
| ++ NumberOfTransactions         | <NbOfTx>           | [1..1] |    | Max15NumericText            | File is rejected if incorrect.   |
| ++ ControlSum                   | <CtrlSum>          | [0..1] |    | DecimalNumber               | File is rejected if provided and incorrect.  |
| ++ InitiatingParty              | <InitgPty>         | [1..1] |    |                             | <InitgPty> itself needs to be present, but can be provided without any of the subfields. In that case, use either <InitgPty></InitgPty> or <InitgPty />. |
| +++ Name                        | <Nm>               | [0..1] |    | Max140Text                  |  |
| +++ PostalAddress               | <PstlAdr>          | [0..1] |    |                             |  |
| ++++ Department                 | <Dept>             | [0..1] |    | Max70Text                   |  |
| ++++ SubDepartment              | <SubDept>          | [0..1] |    | Max70Text                   |  |
| ++++ StreetName                 | <StrtNm>           | [0..1] |    | Max70Text                   |  |
| ++++ BuildingNumber             | <BldgNb>           | [0..1] |    | Max16Text                   |  |
| ++++ BuildingName               | <BldgNm>           | [0..1] |    | Max35Text                   |  |
| ++++ Floor                      | <Flr>              | [0..1] |    | Max70Text                   |  |
| ++++ PostBox                    | <PstBx>            | [0..1] |    | Max16Text                   |  |
| ++++ Room                       | <Room>             | [0..1] |    | Max70Text                   |  |
| ++++ PostCode                   | <PstCd>            | [0..1] |    | Max16Text                   |  |
| ++++ TownName                   | <TwnNm>            | [0..1] |    | Max35Text                   |  |
| ++++ TownLocationName           | <TwnLctnNm>        | [0..1] |    | Max35Text                   |  |
| ++++ DistrictName               | <DstrcNm>          | [0..1] |    | Max35Text                   |  |
| ++++ CountrySubDivision         | <CtrySubDvsn>      | [0..1] |    | Max35Text                   |  |
| ++++ Country                    | <Ctry>             | [0..1] |    | ISO country code [A-Z]{2,2} |  |
| +++ Identification              | <Id>               | [0..1] |    |                             |  |
| ++++ OrganisationIdentification | <OrgId>            | [1..1] |    |                             |  |

|                       |           |        |  |                |  |
|-----------------------|-----------|--------|--|----------------|--|
| +++++ AnyBIC          | <AnyBIC>  | [0..1] |  |                |  |
| +++++ LEI             | <LEI>     | [0..1] |  |                |  |
| +++++ Other           | <Othr>    | [0..2] |  |                |  |
| ++++++ Identification | <Id>      | [1..1] |  | Max35Text      |  |
| ++++++ SchemeName     | <SchmeNm> | [0..1] |  |                |  |
| +++++++ Code          | <Cd>      | [1..1] |  | Code (4 chars) |  |

## 3.2. Payment Information

| Message element                     | XML Tag     | Mult.  | Or | Type             |  |
|-------------------------------------|-------------|--------|----|------------------|--|
| + PaymentInformation                | <PmtInf>    | [0..n] |    |                  |  |
| ++ PaymentInformationIdentification | <PmtInfId>  | [1..1] |    | Max35Text        |  |
| ++ PaymentMethod                    | <PmtMtd>    | [1..1] |    | Code (3 Chars)   | Use value 'TRF'.   |
| ++ NumberOfTransactions             | <NbOfTxs>   | [0..1] |    | Max15NumericText | File is rejected if provided and incorrect.  |
| ++ ControlSum                       | <CtrlSum>   | [0..1] |    | DecimalNumber    | File is rejected if provided and incorrect.  |
| ++ PaymentTypeInformation           | <PmtTplnf>  | [0..1] |    |                  | Also exists on CreditTransferTransaction level. But should not be present at both levels at the same time.<br>If present here, it applies to all CreditTransferTransactions in this PaymentInformation block.  |
| +++ InstructionPriority             | <InstrPrty> | [0..1] |    | Code (4 chars)   | Use value 'HIGH' for urgent payments.<br>Use value 'NORM' for standard payments.<br><br>Notes: <ul style="list-style-type: none"> <li>- There are no differences in processing and pricing between urgent and standard for International payments out of accounts held at ABN AMRO.</li> <li>- However: Payments in Euro within the SEPA zone that are not urgent, are processed and priced as SEPA Credit Transfers (which are not supported yet in this version of pain.001 file upload).</li> <li>- Thus: Including InstructionPriority HIGH for all credit transfers will guarantee them being processed as non-SEPA.</li> </ul> |
| +++ ServiceLevel                    | <SvcLvl>    | [0..*] |    |                  | It is recommended to provide zero or one ServiceLevel Code only.   |
| ++++ Code                           | <Cd>        | [0..1] |    | Code (4 chars)   | If InstructionPriority is not provided, 'URGP', 'URNS', 'PRPT' and 'SDVA' make the payment urgent.<br>ServiceLevel Code is passed on to the next bank in the chain.  |
| +++ LocalInstrument                 | <LclInstrm> | [0..1] |    |                  |  |

| Message element                        | XML Tag       | Mult.  | Or  | Type           |  |
|--|---------------|--------|-----|----------------|--|
| ++++ Code                              | <Cd>          | [1..1] |     | Code (4 chars) | LocalInstrument code is ignored by ABN AMRO, but passed on to the next bank in the chain.  |
| +++ CategoryPurpose                    | <CtgyPurp>    | [0..1] |     |                |  |
| ++++ Code                              | <Cd>          | [1..1] |     | Code (4 chars) | If InstructionPriority is not provided, 'TREA' makes the payment urgent.<br>'INTC' triggers Intra-company book transfer conditions.  |
| ++ RequestedExecutionDate              | <ReqdExctnDt> | [1..1] |     |                |  |
| +++ Date                               | <Dt>          | [1..1] |     |                | Payment orders with RequestedExecutionDate more than 27 days in the past or more than 364 days in the future are rejected.<br>RequestedExecutionDate in the past is processed as per first possible date.<br>If the RequestedExecutionDate is a bank holiday, it will be shifted to the first next day that is not a bank holiday. |
| ++ Debtor                              | <Dbtr>        | [1..1] |     |                | The data provided is replaced with the account holder information as present in ABN AMRO's administration.   |
| +++ Name                               | <Nm>          | [1..1] |     | Max140Text     |  |
| ++ DebtorAccount                       | <DbtrAcct>    | [1..1] |     |                |  |
| +++ Identification                     | <Id>          | [1..1] |     |                |  |
| ++++ IBAN                              | <IBAN>        | [1..1] |     |                |  |
| +++ Currency                           | <Ccy>         | [0..1] |     |                |  |
| ++ DebtorAgent                         | <DbtrAgt>     | [1..1] |     |                |  |
| +++ FinancialInstitutionIdentification | <FinInstnId>  | [1..1] |     |                | Provide either the BICFI or Other Identification   |
| ++++ BICFI                             | <BICFI>       | [1..1] | {Or |                | ABNANL2A, ABNABE2A, ABNABE2AIPC, ABNABE2AIDJ, FTSBDEFA or FTSBGB2L   |
| ++++ Other                             | <Other>       | [1..1] | Or} |                |  |
| +++++ Identification                   | <Id>          | [1..1] |     |                | NOTPROVIDED  |
| ++ UltimateDebtor                      | <UltmtDbtr>   | [0..1] |     |                | Also exists on CreditTransferTransaction level. But should not be present at both levels at the same time.<br>If present here, it applies to all CreditTransferTransactions in this PaymentInformation block.<br>- If used, provide at least Name + TownName + Country.  |

| Message element                 | XML Tag           | Mult.  | Or  | Type                        |   |
|---------------------------------|-------------------|--------|-----|-----------------------------|---|
|                                 |                   |        |     |                             | Exception: If all banks in the payment are located in the same jurisdiction (e.g. the EEA) - including the home country of the InstructedAmount currency - then providing Name is sufficient. |
| +++ Name                        | <Nm>              | [1..1] |     | Max140Text                  |   |
| +++ PostalAddress               | <PstlAdr>         | [0..1] |     |                             |   |
| ++++ Department                 | <Dept>            | [0..1] |     | Max70Text                   |   |
| ++++ SubDepartment              | <SubDept>         | [0..1] |     | Max70Text                   |   |
| ++++ StreetName                 | <StrtNm>          | [0..1] |     | Max70Text                   |   |
| ++++ BuildingNumber             | <BldgNb>          | [0..1] |     | Max16Text                   |   |
| ++++ BuildingName               | <BldgNm>          | [0..1] |     | Max35Text                   |   |
| ++++ Floor                      | <Flr>             | [0..1] |     | Max70Text                   |   |
| ++++ PostBox                    | <PstBx>           | [0..1] |     | Max16Text                   |   |
| ++++ Room                       | <Room>            | [0..1] |     | Max70Text                   |   |
| ++++ PostCode                   | <PstCd>           | [0..1] |     | Max16Text                   |   |
| ++++ TownName                   | <TwnNm>           | [0..1] |     | Max35Text                   |   |
| ++++ TownLocationName           | <TwnLctnNm>       | [0..1] |     | Max35Text                   |   |
| ++++ DistrictName               | <DstrcNm>         | [0..1] |     | Max35Text                   |   |
| ++++ CountrySubDivision         | <CtrySubDvsn>     | [0..1] |     | Max35Text                   |   |
| ++++ Country                    | <Ctry>            | [0..1] |     | ISO country code [A-Z]{2,2} |   |
| +++ Identification              | <Id>              | [0..1] |     |                             |   |
| ++++ OrganisationIdentification | <OrgId>           | [1..1] | {Or |                             |   |
| +++++ AnyBIC                    | <AnyBIC>          | [0..1] |     |                             |   |
| +++++ LEI                       | <LEI>             | [0..1] |     |                             |   |
| +++++ Other                     | <Othr>            | [0..2] |     |                             |   |
| ++++++ Identification           | <Id>              | [1..1] |     | Max35Text                   |   |
| ++++++ SchemeName               | <SchmeNm>         | [0..1] |     |                             |   |
| +++++++ Code                    | <Cd>              | [1..1] | {Or | Code (4 chars)              |   |
| +++++++ Proprietary             | <PrTry>           | [1..1] | Or} | Max35Text                   |   |
| +++++++ Issuer                  | <Issr>            | [0..1] |     | Max35Text                   |   |
| ++++ PrivateIdentification      | <PrvtId>          | [1..1] | Or} |                             |   |
| +++++ DateAndPlaceOfBirth       | <DtAndPlcOfBirth> | [0..1] |     |                             |   |



| Message element        | XML Tag       | Mult.  | Or  | Type                        |  |
|------------------------|---------------|--------|-----|-----------------------------|--|
| ++++++ BirthDate       | <BirthDt>     | [1..1] |     | ISO Date                    |  |
| ++++++ ProvinceOfBirth | <PrvcOfBirth> | [0..1] |     | Max35Text                   |  |
| ++++++ CityOfBirth     | <CityOfBirth> | [1..1] |     | Max35Text                   |  |
| ++++++ CountryOfBirth  | <CtrYOfBirth> | [1..1] |     | ISO country code [A-Z]{2,2} |  |
| +++++ Other            | <Other>       | [0..2] |     |                             |  |
| ++++++ Id              | <Id>          | [1..1] |     | Max35Text                   |  |
| ++++++ SchemeName      | <SchmeNm>     | [0..1] |     |                             |  |
| +++++++ Code           | <Cd>          | [1..1] | {Or | Code (4 chars)              |  |
| +++++++ Proprietary    | <PrTry>       | [1..1] | Or} | Max35Text                   |  |
| +++++++ Issuer         | <Issr>        | [0..1] |     | Max35Text                   |  |
| +++ CountryOfResidence | <CtrYOfRes>   | [0..1] |     | ISO country code [A-Z]{2,2} | Use only if different from PostalAddress Country and required by the regulator.  |
| ++ ChargeBearer        | <ChrgBr>      |        |     | Code (4 chars)              | DEBT (debtor), CRED (Creditor) or SHAR (Shared).<br>Also exists on CreditTransferTransaction level. But should not be present at both levels at the same time.<br>If present here, it applies to all CreditTransferTransactions in this PaymentInformation block.<br>Absence on both PaymentInformation level and CreditTransferTransaction level is treated as SHAR.<br>If present, only SHAR is allowed for payments between 2 member states of the EU or countries participating in the EEA. (See appendix) |

### 3.3. Credit Transfer Information

| Message element                         | XML Tag       | Mult.       | Or | Type           |  |
|---|---------------|-------------|----|----------------|--|
| ++ CreditTransferTransactionInformation | <CdtTrfTxInf> | [1..100000] |    |                |  |
| +++ PaymentIdentification               | <PmtId>       | [1..1]      |    |                |  |
| ++++ InstructionIdentification          | <InstrId>     | [0..1]      |    | Max35Text      | Is not passed on to the beneficiary.<br>Is reported on your account statement.<br>Must not start or end with a forward slash "/".<br>Must not contain a double forward slash "//".   |
| ++++ EndToEndIdentification             | <EndToEndId>  | [1..1]      |    | Max35Text      | Is passed on to the beneficiary in the Unstructured remittance information, preceded by /ROC/, unless the provided value is NOTPROVIDED.<br>Is reported on your account statement.<br>Recommendations:<br>- Should not start or end with a forward slash "/".<br>- Should not contain a double forward slash "//".   |
| ++++ UETR                               | <UETR>        | [0..1]      |    |                | - Used by ABN AMRO as the outgoing SWIFT message's UETR.<br>- Adhering to the Universal Unique Identifier (UUID) or Globally Unique Identifier (GUID) which is compliant with IETF standard RFC4122, version 4 of the generation algorithm.<br>- 36 characters – made up to 32 hexadecimal characters, shown in 5 parts divided by hyphens/dashes as follows:<br>xxxxxxxx-xxxx-4xxx-yxxx-xxxxxxxxxxxx<br>Where:<br>x is any lowercase hexadecimal character<br>4 – fixed value<br>y – either: 8, 9, a, b |
| +++ PaymentTypeInformation              | <PmtTpInf>    | [0..1]      |    |                | Also exists on PaymentInformation level. But should not be present at both levels at the same time.  |
| ++++ InstructionPriority                | <InstrPrty>   | [0..1]      |    | Code (4 chars) | Use value 'HIGH' for urgent payments.<br>Use value 'NORM' for standard payments.<br>Notes:<br>- There are no differences in processing and pricing between   |

| Message element       | XML Tag     | Mult.  | Or | Type           |  |
|-----------------------|-------------|--------|----|----------------|--|
|                       |             |        |    |                | <p>urgent and standard for International payments out of accounts held at ABN AMRO.</p> <ul style="list-style-type: none"> <li>- However: Payments in Euro within the SEPA zone that are not urgent, are processed and priced as SEPA Credit Transfers (which are not supported yet in this version of pain.001 file upload).</li> <li>- Thus: Including InstructionPriority HIGH for all credit transfers will guarantee them being processed as non-SEPA.</li> </ul> |
| ++++ ServiceLevel     | <SvcLvl>    | [0..*] |    |                | It is recommended to provide zero or one ServiceLevel Code only.   |
| +++++ Code            | <Cd>        | [0..1] |    | Code (4 chars) | <p>If InstructionPriority is not provided, 'URGP', 'URNS', 'PRPT' and 'SDVA' make the payment urgent.</p> <p>ServiceLevel Code is passed on to the next bank in the chain.</p>   |
| ++++ LocalInstrument  | <LclInstrm> | [0..1] |    |                |  |
| +++++ Code            | <Cd>        | [1..1] |    | Code (4 chars) | LocalInstrument codes are ignored by ABN AMRO, but passed on to the next bank in the chain.  |
| ++++ CategoryPurpose  | <CtgyPurp>  | [0..1] |    |                |  |
| +++++ Code            | <Cd>        | [1..1] |    | Code (4 chars) | <p>If InstructionPriority is not provided, 'TREA' makes the payment urgent.</p> <p>'INTC' triggers Intra-company book transfer conditions.</p>   |
| +++ Amount            | <Amt>       | [1..1] |    |                |  |
| ++++ InstructedAmount | <InstdAmt>  | [1..1] |    |                |  |
| +++ ChargeBearer      | <ChrgBr>    |        |    | Code (4 chars) | <p>DEBT (debtor), CRED (Creditor) or SHAR (Shared).</p> <p>Also exists on PaymentInformation level. But should not be present at both levels at the same time.</p> <p>Absence on both PaymentInformation level and CreditTransferTransaction level is treated as SHAR.</p> <p>If present, only SHAR is allowed for payments between 2 member states of the EU or countries participating in the EEA. (See appendix)</p>  |
| +++ UltimateDebtor    | <UltmtDbtr> | [0..1] |    |                | Also exists on PaymentInformation level. But should not be present at  |

| Message element                  | XML Tag       | Mult.  | Or  | Type                        |   |
|----------------------------------|---------------|--------|-----|-----------------------------|---|
|                                  |               |        |     |                             | both levels at the same time.<br>- If used, provide Name + TownName + Country.<br>Exception: If all banks in the payment are located in the same jurisdiction (e.g. the EEA) - including the home country of the InstructedAmount currency - then providing Name is sufficient. |
| ++++ Name                        | <Nm>          | [1..1] |     | Max140Text                  |   |
| ++++ PostalAddress               | <PstlAdr>     | [0..1] |     |                             |   |
| +++++ Department                 | <Dept>        | [0..1] |     | Max70Text                   |   |
| +++++ SubDepartment              | <SubDept>     | [0..1] |     | Max70Text                   |   |
| +++++ StreetName                 | <StrtNm>      | [0..1] |     | Max70Text                   |   |
| +++++ BuildingNumber             | <BldgNb>      | [0..1] |     | Max16Text                   |   |
| +++++ BuildingName               | <BldgNm>      | [0..1] |     | Max35Text                   |   |
| +++++ Floor                      | <Flr>         | [0..1] |     | Max70Text                   |   |
| +++++ PostBox                    | <PstBx>       | [0..1] |     | Max16Text                   |   |
| +++++ Room                       | <Room>        | [0..1] |     | Max70Text                   |   |
| +++++ PostCode                   | <PstCd>       | [0..1] |     | Max16Text                   |   |
| +++++ TownName                   | <TwnNm>       | [0..1] |     | Max35Text                   |   |
| +++++ TownLocationName           | <TwnLctnNm>   | [0..1] |     | Max35Text                   |   |
| +++++ DistrictName               | <DstrcNm>     | [0..1] |     | Max35Text                   |   |
| +++++ CountrySubDivision         | <CtrySubDvsn> | [0..1] |     | Max35Text                   |   |
| +++++ Country                    | <Ctry>        | [0..1] |     | ISO country code [A-Z]{2,2} |   |
| ++++ Identification              | <Id>          | [0..1] |     |                             |   |
| +++++ OrganisationIdentification | <OrgId>       | [1..1] | {Or |                             |   |
| +++++ AnyBIC                     | <AnyBIC>      | [0..1] |     |                             |   |
| +++++ LEI                        | <LEI>         | [0..1] |     |                             |   |
| +++++ Other                      | <Oth>         | [0..2] |     |                             |   |
| +++++ Identification             | <Id>          | [1..1] |     | Max35Text                   |   |
| +++++ SchemeName                 | <SchmeNm>     | [0..1] |     |                             |   |
| +++++ Code                       | <Cd>          | [1..1] | {Or | Code (4 chars)              |   |
| +++++ Proprietary                | <PrTry>       | [1..1] | Or} | Max35Text                   |   |
| +++++ Issuer                     | <Issr>        | [0..1] |     | Max35Text                   |   |
| +++++ PrivatIdentification       | <PrvtId>      | [1..1] | Or} |                             |   |

| Message element                          | XML Tag           | Mult.  | Or  | Type                        |   |
|--|-------------------|--------|-----|-----------------------------|---|
| +++++++ DateAndPlaceOfBirth              | <DtAndPlcOfBirth> | [0..1] |     |                             |   |
| +++++++ BirthDate                        | <BirthDt>         | [1..1] |     | ISO Date                    |   |
| +++++++ ProvinceOfBirth                  | <PrvcOfBirth>     | [0..1] |     | Max35Text                   |   |
| +++++++ CityOfBirth                      | <CityOfBirth>     | [1..1] |     | Max35Text                   |   |
| +++++++ CountryOfBirth                   | <CtryOfBirth>     | [1..1] |     | ISO country code [A-Z]{2,2} |   |
| +++++++ Other                            | <Other>           | [0..2] |     |                             |   |
| +++++++ Id                               | <Id>              | [1..1] |     | Max35Text                   |   |
| +++++++ SchemeName                       | <SchmeNm>         | [0..1] |     |                             |   |
| +++++++ Code                             | <Cd>              | [1..1] | {Or | Code (4 chars)              |   |
| +++++++ Proprietary                      | <PrTry>           | [1..1] | Or} | Max35Text                   |   |
| +++++++ Issuer                           | <Issr>            | [0..1] |     | Max35Text                   |   |
| ++++ CountryOfResidence                  | <CtryOfRes>       | [0..1] |     | ISO country code [A-Z]{2,2} | Use only if different from PostalAddress Country and required by the regulator.   |
| +++ IntermediaryAgent1                   | <IntrmyAgt1>      | [0..1] |     |                             | Use in exceptional cases to specify a particular receiver's correspondent bank where the beneficiary of the payment has explicitly requested you to do so after she/he made this specific agreement with her/his bank.                |
| ++++ FinancialInstitutionIdentification  | <FinInstnId>      | [1..1] |     |                             |   |
| +++++ BICFI                              | <BICFI>           | [1..1] |     |                             |   |
| +++ CreditorAgent                        | <CdtrAgt>         | [1..1] |     |                             | - Provide:<br>1. BICFI<br>and/or<br>2. ClearingSystem MemberIdentification + Name + TownName + Country. If selecting option2, adding a PostCode is recommended.<br>- Country specific extra requirements are available in appendix 1. |
| ++++ FinancialInstitutionIdentification  | <FinInstnId>      | [1..1] |     |                             |   |
| +++++ BICFI                              | <BICFI>           | [0..1] |     |                             |   |
| +++++ ClearingSystemMemberIdentification | <ClrSysMmbld>     | [0..1] |     |                             |   |
| +++++++ MemberIdentification             | <Mmbld>           |        |     | Max35Text                   | Bank Sorting Code (see recommended usage in appendix 1).  |
| +++++ Name                               | <Nm>              | [0..1] |     | Max140Text                  | If PostalAddress is present, then also Name must be present.  |

| Message element           | XML Tag       | Mult.  | Or | Type       |   |
|---------------------------|---------------|--------|----|------------|---|
| +++++ PostalAddress       | <PstlAdr>     | [0..1] |    |            | If Name is present, then also PostalAddress must be present.  |
| +++++ Department          | <Dept>        | [0..1] |    | Max70Text  |   |
| +++++ SubDepartment       | <SubDept>     | [0..1] |    | Max70Text  |   |
| +++++ StreetName          | <StrtNm>      | [0..1] |    | Max70Text  |   |
| +++++ BuildingNumber      | <BldgNb>      | [0..1] |    | Max16Text  |   |
| +++++ BuildingName        | <BldgNm>      | [0..1] |    | Max35Text  |   |
| +++++ Floor               | <Flr>         | [0..1] |    | Max70Text  |   |
| +++++ PostBox             | <PstBx>       | [0..1] |    | Max16Text  |   |
| +++++ Room                | <Room>        | [0..1] |    | Max70Text  |   |
| +++++ PostCode            | <PstCd>       | [0..1] |    | Max16Text  |   |
| +++++ TownName            | <TwnNm>       | [0..1] |    | Max35Text  |   |
| +++++ TownLocationName    | <TwnLctnNm>   | [0..1] |    | Max35Text  |   |
| +++++ DistrictName        | <DstrctNm>    | [0..1] |    | Max35Text  |   |
| +++++ CountrySubDivision  | <CtrySubDvsn> | [0..1] |    | Max35Text  |   |
| +++++ Country             | <Ctry>        | [0..1] |    |            |   |
| ++++ BranchIdentification | <BrnchId>     | [0..1] |    |            | Only allowed when the Creditor Agent is Located in Japan.   |
| ++++ Identification       | <Id>          | [1..1] |    | Max35Text  |   |
| +++ Creditor              | <Cdr>         | [1..1] |    |            | - Provide Name + TownName + Country. It is recommended to also provide PostCode.<br><br>- Exception: If all banks in the payment are located in the same jurisdiction (e.g. the EEA) - including the home country of the InstructedAmount currency - then providing Name is sufficient. |
| ++++ Name                 | <Nm>          | [1..1] |    | Max140Text |   |
| ++++ PostalAddress        | <PstlAdr>     | [0..1] |    |            |   |
| ++++ Department           | <Dept>        | [0..1] |    | Max70Text  |   |
| ++++ SubDepartment        | <SubDept>     | [0..1] |    | Max70Text  |   |
| ++++ StreetName           | <StrtNm>      | [0..1] |    | Max70Text  |   |
| ++++ BuildingNumber       | <BldgNb>      | [0..1] |    | Max16Text  |   |
| ++++ BuildingName         | <BldgNm>      | [0..1] |    | Max35Text  |   |
| ++++ Floor                | <Flr>         | [0..1] |    | Max70Text  |   |
| ++++ PostBox              | <PstBx>       | [0..1] |    | Max16Text  |   |

| Message element                  | XML Tag           | Mult.  | Or  | Type                        |   |
|----------------------------------|-------------------|--------|-----|-----------------------------|---|
| +++++ Room                       | <Room>            | [0..1] |     | Max70Text                   |   |
| +++++ PostCode                   | <PstCd>           | [0..1] |     | Max16Text                   | Recommended if PostalAddress is used.   |
| +++++ TownName                   | <TwnNm>           | [1..1] |     | Max35Text                   |   |
| +++++ TownLocationName           | <TwnLctnNm>       | [0..1] |     | Max35Text                   |   |
| +++++ DistrictName               | <DstrctNm>        | [0..1] |     | Max35Text                   |   |
| +++++ CountrySubDivision         | <CtrySubDvsn>     | [0..1] |     | Max35Text                   |   |
| +++++ Country                    | <Ctry>            | [1..1] |     |                             |   |
| +++ Identification               | <Id>              | [0..1] |     |                             |   |
| +++++ OrganisationIdentification | <OrgId>           | [1..1] | {Or |                             |   |
| ++++++ AnyBIC                    | <AnyBIC>          | [0..1] |     |                             |   |
| ++++++ LEI                       | <LEI>             | [0..1] |     |                             |   |
| ++++++ Other                     | <Othr>            | [0..2] |     |                             |   |
| +++++++ Identification           | <Id>              | [1..1] |     | Max35Text                   |   |
| +++++++ SchemeName               | <SchmeNm>         | [0..1] |     |                             |   |
| +++++++ Code                     | <Cd>              | [1..1] |     | Code (4 chars)              |   |
| +++++ PrivateIdentification      | <PrvtId>          | [1..1] | Or} |                             |   |
| ++++++ DateAndPlaceOfBirth       | <DtAndPlcOfBirth> | [0..1] |     |                             |   |
| +++++++ BirthDate                | <BirthDt>         | [1..1] |     | ISO Date                    |   |
| +++++++ ProvinceOfBirth          | <PrvcOfBirth>     | [0..1] |     | Max35Text                   |   |
| +++++++ CityOfBirth              | <CityOfBirth>     | [1..1] |     | Max35Text                   |   |
| +++++++ CountryOfBirth           | <CtryOfBirth>     | [1..1] |     | ISO country code [A-Z]{2,2} |   |
| ++++++ Other                     | <Other>           | [0..2] |     |                             |   |
| +++++++ Id                       | <Id>              | [1..1] |     | Max35Text                   |   |
| +++++++ SchemeName               | <SchmeNm>         | [0..1] |     |                             |   |
| +++++++ Code                     | <Cd>              | [1..1] |     | Code (4 chars)              |   |
| +++ CountryOfResidence           | <CtryOfRes>       | [0..1] |     | ISO country code [A-Z]{2,2} | Use only if different from PostalAddress Country and required by the regulator. |
| +++ CreditorAccount              | <CdtrAcct>        | [1..1] |     |                             |   |
| +++ Identification               | <Id>              | [1..1] |     |                             |   |
| +++++ IBAN                       | <IBAN>            | [1..1] | {Or |                             |   |
| +++++ Other                      | <Othr>            | [1..1] | Or} |                             |   |

| Message element                  | XML Tag       | Mult.  | Or  | Type                        |   |
|----------------------------------|---------------|--------|-----|-----------------------------|---|
| ++++++ Identification            | <Id>          | [1..1] |     |                             | BBAN  |
| +++ UltimateCreditor             | <UltmtCdtr>   | [0..1] |     |                             | - If used, provide Name + Country.<br>Exception: If all banks in the payment are located in the same jurisdiction (e.g. the EEA) - including the home country of the InstructedAmount currency - then providing Name is sufficient. |
| ++++ Name                        | <Nm>          | [1..1] |     | Max140Text                  |   |
| ++++ PostalAddress               | <PstlAdr>     | [0..1] |     |                             |   |
| +++++ Department                 | <Dept>        | [0..1] |     | Max70Text                   |   |
| +++++ SubDepartment              | <SubDept>     | [0..1] |     | Max70Text                   |   |
| +++++ StreetName                 | <StrtNm>      | [0..1] |     | Max70Text                   |   |
| +++++ BuildingNumber             | <BldgNb>      | [0..1] |     | Max16Text                   |   |
| +++++ BuildingName               | <BldgNm>      | [0..1] |     | Max35Text                   |   |
| +++++ Floor                      | <Flr>         | [0..1] |     | Max70Text                   |   |
| +++++ PostBox                    | <PstBx>       | [0..1] |     | Max16Text                   |   |
| +++++ Room                       | <Room>        | [0..1] |     | Max70Text                   |   |
| +++++ PostCode                   | <PstCd>       | [0..1] |     | Max16Text                   |   |
| +++++ TownName                   | <TwnNm>       | [0..1] |     | Max35Text                   |   |
| +++++ TownLocationName           | <TwnLctnNm>   | [0..1] |     | Max35Text                   |   |
| +++++ DistrictName               | <DstrcNm>     | [0..1] |     | Max35Text                   |   |
| +++++ CountrySubDivision         | <CtrySubDvsn> | [0..1] |     | Max35Text                   |   |
| +++++ Country                    | <Ctry>        | [0..1] |     | ISO country code [A-Z]{2,2} |   |
| ++++ Identification              | <Id>          | [0..1] |     |                             |   |
| +++++ OrganisationIdentification | <OrgId>       | [1..1] | {Or |                             |   |
| ++++++ AnyBIC                    | <AnyBIC>      | [0..1] |     |                             |   |
| ++++++ LEI                       | <LEI>         | [0..1] |     |                             |   |
| ++++++ Other                     | <Othr>        | [0..2] |     |                             |   |
| +++++++ Identification           | <Id>          | [1..1] |     | Max35Text                   |   |
| +++++++ SchemeName               | <SchmeNm>     | [0..1] |     |                             |   |
| +++++++ Code                     | <Cd>          | [1..1] | {Or | Code (4 chars)              |   |
| +++++++ Proprietary              | <PrTry>       | [1..1] | Or} | Max35Text                   |   |
| +++++++ Issuer                   | <Issr>        | [0..1] |     | Max35Text                   |   |
| +++++ PrivateIdentification      | <PrvtId>      | [1..1] | Or} |                             |   |



| Message element                    | XML Tag             | Mult.   | Or  | Type                        |  |
|------------------------------------|---------------------|---------|-----|-----------------------------|--|
| +++++ DateAndPlaceOfBirth          | <DtAndPlcOfBirth>   | [0..1]  |     |                             |  |
| +++++ BirthDate                    | <BirthDt>           | [1..1]  |     | ISO Date                    |  |
| +++++ ProvinceOfBirth              | <PrvcOfBirth>       | [0..1]  |     | Max35Text                   |  |
| +++++ CityOfBirth                  | <CityOfBirth>       | [1..1]  |     | Max35Text                   |  |
| +++++ CountryOfBirth               | <CtryOfBirth>       | [1..1]  |     | ISO country code [A-Z]{2,2} |  |
| +++++ Other                        | <Other>             | [0..2]  |     |                             |  |
| +++++ Id                           | <Id>                | [1..1]  |     | Max35Text                   |  |
| +++++ SchemeName                   | <SchmeNm>           | [0..1]  |     |                             |  |
| +++++ Code                         | <Cd>                | [1..1]  | {Or | Code (4 chars)              |  |
| +++++ Proprietary                  | <PrTry>             | [1..1]  | Or} | Max35Text                   |  |
| +++++ Issuer                       | <Issr>              | [0..1]  |     | Max35Text                   |  |
| +++ InstructionForCreditorAgent    | <InstrForCdtrAgent> | [0..2]  |     |                             |  |
| ++++ Code                          | <Cd>                | [0..1]  |     |                             | Possible values: CHQB, HOLD, PHOB, TELB<br>When using 2 instances of InstructionForCreditorAgent, they cannot both have the same Code.<br>CHQB and HOLD cannot both be present for the same credit transfer.<br>PHOB and TELB cannot both be present for the same credit transfer. |
| ++++ InstructionInformation        | <InstrInf>          | [0..1]  |     | Max140Text                  |  |
| +++ Purpose                        | <Purp>              | [0..1]  |     |                             | Check appendix for CreditorAgent countries requiring Purpose information   |
| ++++ Code                          | <Cd>                | [1..1]  | {Or |                             |  |
| ++++ Proprietary                   | <Prtry>             | [1..1]  | Or} | Max35Text                   |  |
| +++ RegulatoryReporting            | <RgltryRptg>        | [0..10] |     |                             | See appendix for country specifics.  |
| ++++ DebitCreditReportingIndicator | <DbtCdtRptgInd>     | [0..1]  |     |                             | Possible values: CRED, DEBT, BOTH  |
| ++++ Authority                     | <Authrty>           | [0..1]  |     |                             |  |
| +++++ Name                         | <Nm>                | [0..1]  |     | Max140Text                  |  |
| +++++ Country                      | <Ctry>              | [0..1]  |     |                             |  |
| ++++ Details                       | <Dtls>              | [0..1]  |     |                             |  |

| Message element                    | XML Tag      | Mult.  | Or  | Type       |   |
|------------------------------------|--------------|--------|-----|------------|---|
| +++++ Type                         | <Tp>         | [0..1] |     | Max35Text  |   |
| +++++ Date                         | <Dt>         | [0..1] |     |            |   |
| +++++ Country                      | <Ctry>       | [0..1] |     |            |   |
| +++++ Code                         | <Cd>         | [0..1] |     | Max10Text  |   |
| +++++ Amount                       | <Amt>        | [0..1] |     |            |   |
| +++++ Information                  | <Inf>        | [0..1] |     | Max35Text  |   |
| +++ RemittanceInformation          | <RmtInf>     | [0..1] |     |            |   |
| ++++ Unstructured                  | <Ustrd>      | [0..1] | {Or | Max140Text |   |
| ++++ Structured                    | <Strd>       | [0..1] | Or} |            |   |
| +++++ CreditorReferenceInformation | <CdtrRefInf> | [0..1] |     |            |   |
| ++++++ Reference                   | <Ref>        | [0..1] |     | Max35Text  | Mapped by ABN AMRO to the Unstructured remittance information |

## Appendix 1 – Country Specifics

IBAN = International Bank Account Number

BBAN = Basic Bank Account Number (any bank account number not being an IBAN)

BIC = Bank Identifier Code, SWIFT BIC, CreditorAgent/FinancialInstitutionIdentification/BICFI

BSC = Bank Sorting Code / CreditorAgent/FinancialInstitutionIdentification/ClearingSystemMemberIdentification/MemberIdentification

M = Mandatory

C = Conditional – Please check Remarks column for details

R = Recommended to reduce delays in the delivery of the funds to the Creditor

(\*) The purpose of the payment can be provided in:

- Purpose/Code
- Purpose/Proprietary
- The start of RemittanceInformation/Unstructured

| Payment to          |    | Creditor IBAN or BBAN | CreditorAgent BIC and/or BSC | Regulatory Reporting | Purpose (*) | Remarks   |
|---------------------|----|-----------------------|------------------------------|----------------------|-------------|---|
| Afghanistan         | AF | BBAN                  | BIC                          |                      | R           |   |
| Åland Islands       | AX | BBAN                  | BIC                          |                      |             |   |
| Albania             | AL | IBAN                  | BIC                          |                      | R           |   |
| Algeria             | DZ | IBAN or BBAN          | BIC                          |                      | R           |   |
| American Samoa      | AS | BBAN                  | BIC                          |                      |             |   |
| Andorra             | AD | IBAN                  | BIC                          |                      |             |   |
| Angola              | AO | IBAN or BBAN          | BIC                          |                      | R           |   |
| Anguilla            | AI | BBAN                  | BIC                          |                      | R           |   |
| Antarctica          | AQ | BBAN                  | BIC                          |                      |             |   |
| Antigua and Barbuda | AG | BBAN                  | BIC                          |                      | R           |   |
| Argentina           | AR | BBAN                  | BIC                          |                      | R           | To guarantee fast and correct processing of your payment to Argentina, please provide the beneficiary's full name, street, city, CUIT tax |

| Payment to                       |    | Creditor IBAN or BBAN | CreditorAgent BIC and/or BSC  | Regulatory Reporting | Purpose (*) | Remarks  |
|----------------------------------|----|-----------------------|---|----------------------|-------------|--|
|                                  |    |                       |   |                      |             | identification code (an 11 character number) and telephone number in the payment.  |
| Armenia                          | AM | BBAN                  | BIC   |                      | R           |  |
| Aruba                            | AW | BBAN                  | BIC   |                      |             |  |
| Australia                        | AU | BBAN                  | Transfers in AUD and EUR: BIC and/or BSC (6-digit BSB or Bank State Branch Number)<br>Other currencies: BIC |                      |             | To guarantee fast and correct processing of your payment to Australia, please provide the beneficiary's full name, street, city and - if available - telephone number in the payment.  |
| Austria                          | AT | IBAN                  | BIC   |                      |             |  |
| Azerbaijan                       | AZ | IBAN                  | BIC   |                      |             |  |
| Bahrain                          | BH | IBAN                  | BIC   | M                    |             | Payments to Bahrain require a reason of payment to be provided in RegulatoryReporting (most preferred option) or at the start of the Unstructured Remittance Information (least preferred option). See appendix 9 for possible reason codes. |
| Bahamas                          | BS | BBAN                  | BIC   |                      | R           |  |
| Bangladesh                       | BD | BBAN                  | BIC   |                      | R           |  |
| Barbados                         | BB | BBAN                  | BIC   |                      | R           |  |
| Belarus                          | BY | IBAN                  | BIC   |                      |             |  |
| Belgium                          | BE | IBAN                  | BIC   |                      |             |  |
| Belize                           | BZ | BBAN                  | BIC   |                      |             |  |
| Benin                            | BJ | IBAN or BBAN          | BIC   |                      | R           |  |
| Bermuda                          | BM | IBAN or BBAN          | BIC   |                      | R           |  |
| Bhutan                           | BT | BBAN                  | BIC   |                      |             |  |
| Bolivia, Plurinational State of  | BO | BBAN                  | BIC   |                      | R           |  |
| Bonaire, Sint Eustatius and Saba | BQ | BBAN                  | BIC   |                      |             |  |
| Bosnia and Herzegovina           | BA | BBAN                  | BIC   |                      | R           |  |
| Botswana                         | BW | BBAN                  | BIC   |                      | R           |  |

| Payment to                     |    | Creditor IBAN or BBAN | CreditorAgent BIC and/or BSC   | Regulatory Reporting | Purpose (*) | Remarks   |
|--------------------------------|----|-----------------------|--|----------------------|-------------|---|
| Bouvet Island                  | BV | BBAN                  | BIC  |                      |             |   |
| Brazil                         | BR | IBAN or BBAN          | BIC  |                      | R           |   |
| British Indian Ocean Territory | IO | BBAN                  | BIC  |                      |             |   |
| Brunei Darussalam              | BN | BBAN                  | BIC  |                      | R           |   |
| Bulgaria                       | BG | IBAN                  | BIC  |                      | R           |   |
| Burkina Faso                   | BF | IBAN or BBAN          | BIC  |                      | R           |   |
| Burundi                        | BI | IBAN or BBAN          | BIC  |                      | R           |   |
| Cambodia                       | KH | BBAN                  | BIC  |                      | R           |   |
| Cameroon                       | CM | IBAN or BBAN          | BIC  |                      | R           |   |
| Canada                         | CA | BBAN                  | Transfer in CAD: BSC (9 digit Routing Number)<br>Other currencies: BIC |                      |             | To guarantee fast and correct processing of your payment to Canada, please provide the beneficiary's full name, street, city, province and country.   |
| Cape Verde                     | CV | IBAN or BBAN          | BIC  |                      | R           |   |
| Cayman Islands                 | KY | BBAN                  | BIC  |                      | R           |   |
| Central African Republic       | CF | IBAN or BBAN          | BIC  |                      | R           |   |
| Chad                           | TD | IBAN or BBAN          | BIC  |                      | R           |   |
| Chile                          | CL | BBAN                  | BIC  |                      | R           |   |
| China                          | CN | BBAN                  | Transfer in CNY: BSC (12-digit CNAPS)<br>Other currencies: BIC         |                      | R           | Payments in Renminbi are only allowed when made to corporate bank accounts.<br><br>Payments to China require a reason of payment to be provided in Purpose/Proprietary or at the start of the Unstructured Remittance Information. See appendix 5 for possible codes. |

| Payment to                            |    | Creditor IBAN or BBAN | CreditorAgent BIC and/or BSC | Regulatory Reporting | Purpose (*) | Remarks  |
|---------------------------------------|----|-----------------------|------------------------------|----------------------|-------------|--|
| Christmas Island                      | CX | BBAN                  | BIC                          |                      |             |  |
| Cocos (Keeling) Islands               | CC | BBAN                  | BIC                          |                      |             |  |
| Colombia                              | CO | BBAN                  | BIC                          |                      | R           |  |
| Comoros                               | KM | IBAN or BBAN          | BIC                          |                      |             |  |
| Congo                                 | CG | IBAN or BBAN          | BIC                          |                      |             |  |
| Congo, the Democratic Republic of the | CD | BBAN                  | BIC                          |                      | R           |  |
| Cook Islands                          | CK | BBAN                  | BIC                          |                      |             |  |
| Costa Rica                            | CR | IBAN                  | BIC                          |                      |             |  |
| Côte d'Ivoire                         | CI | IBAN or BBAN          | BIC                          |                      |             |  |
| Croatia                               | HR | IBAN                  | BIC                          |                      |             |  |
| Cuba                                  | CU | BBAN                  | BIC                          |                      |             | Strict policies apply to payments to Cuba. Contact your bank adviser for details.  |
| Curaçao                               | CW | BBAN                  | BIC                          |                      | R           |  |
| Cyprus                                | CY | IBAN                  | BIC                          |                      |             |  |
| Czech Republic                        | CZ | IBAN                  | BIC                          |                      |             |  |
| Denmark                               | DK | IBAN                  | BIC                          |                      |             |  |
| Djibouti                              | DJ | IBAN or BBAN          | BIC                          |                      | R           |  |
| Dominica                              | DM | BBAN                  | BIC                          |                      | R           |  |
| Dominican Republic                    | DO | IBAN or BBAN          | BIC                          |                      | R           |  |
| Ecuador                               | EC | BBAN                  | BIC                          |                      |             |  |
| Egypt                                 | EG | IBAN or BBAN          | BIC                          |                      | R           | To guarantee fast and correct processing of your payment to Egypt, please provide the beneficiary's full name, address and telephone number. |
| El Salvador                           | SV | IBAN or BBAN          | BIC                          |                      |             |  |

| Payment to                  |    | Creditor IBAN or BBAN | CreditorAgent BIC and/or BSC | Regulatory Reporting | Purpose (*) | Remarks |
|-----------------------------|----|-----------------------|------------------------------|----------------------|-------------|---------|
| Equatorial Guinea           | GQ | IBAN or BBAN          | BIC                          |                      | R           |         |
| Eritrea                     | ER | BBAN                  | BIC                          |                      | R           |         |
| Estonia                     | EE | IBAN                  | BIC                          |                      |             |         |
| Ethiopia                    | ET | BBAN                  | BIC                          |                      | R           |         |
| Falkland Islands (Malvinas) | FK | BBAN                  | BIC                          |                      |             |         |
| Faroe Islands               | FO | IBAN or BBAN          | BIC                          |                      |             |         |
| Fiji                        | FJ | BBAN                  | BIC                          |                      | R           |         |
| Finland                     | FI | IBAN                  | BIC                          |                      |             |         |
| France                      | FR | IBAN                  | BIC                          |                      |             |         |
| French Guiana               | GF | IBAN                  | BIC                          |                      |             |         |
| French Polynesia            | PF | IBAN                  | BIC                          |                      |             |         |
| French Southern Territories | TF | IBAN                  | BIC                          |                      |             |         |
| Gabon                       | GA | IBAN or BBAN          | BIC                          |                      | R           |         |
| Gambia                      | GM | BBAN                  | BIC                          |                      | R           |         |
| Georgia                     | GE | IBAN                  | BIC                          |                      | R           |         |
| Germany                     | DE | IBAN                  | BIC                          |                      |             |         |
| Ghana                       | GH | BBAN                  | BIC                          |                      | R           |         |
| Gibraltar                   | GI | IBAN                  | BIC                          |                      |             |         |
| Greece                      | GR | IBAN                  | BIC                          |                      |             |         |
| Greenland                   | GL | IBAN                  | BIC                          |                      |             |         |
| Grenada                     | GD | BBAN                  | BIC                          |                      | R           |         |
| Guadeloupe                  | GP | IBAN                  | BIC                          |                      |             |         |
| Guam                        | GU | BBAN                  | BIC                          |                      |             |         |
| Guatemala                   | GT | IBAN or BBAN          | BIC                          |                      | R           |         |

| Payment to                        |    | Creditor IBAN or BBAN                 | CreditorAgent BIC and/or BSC   | Regulatory Reporting | Purpose (*) | Remarks   |
|-----------------------------------|----|---------------------------------------|--|----------------------|-------------|---|
| Guernsey                          | GG | IBAN (or BBAN for domestic transfers) | BIC  |                      |             |   |
| Guinea                            | GN | BBAN                                  | BIC  |                      | R           |   |
| Guinea-Bissau                     | GW | IBAN or BBAN                          | BIC  |                      | R           |   |
| Guyana                            | GY | BBAN                                  | BIC  |                      | R           |   |
| Haiti                             | HT | BBAN                                  | BIC  |                      | R           |   |
| Heard Island and McDonald Islands | HM | BBAN                                  | BIC  |                      |             |   |
| Holy See (Vatican City State)     | VA | IBAN                                  | BIC  |                      |             |   |
| Honduras                          | HN | IBAN or BBAN                          | BIC  |                      | R           |   |
| Hong Kong                         | HK | BBAN                                  | BIC  |                      |             |   |
| Hungary                           | HU | IBAN                                  | BIC  |                      |             |   |
| Iceland                           | IS | IBAN                                  | BIC  |                      |             |   |
| India                             | IN | BBAN                                  | Transfer in INR: BSC (IFSC: 4 letters followed by a 7 digit number)<br>Other currencies: BIC | M                    |             | Payments to India require a reason of payment to be provided in RegulatoryReporting (most preferred option) or at the start of the Unstructured Remittance Information (least preferred option). See appendix 4 for the reason code list. |
| Indonesia                         | ID | BBAN                                  | BIC  |                      | R           |   |
| Iran, Islamic Republic of         | IR | IBAN or BBAN                          | BIC  |                      |             | Strict policies apply to payments to Iran. Contact your bank adviser for details.   |
| Iraq                              | IQ | IBAN                                  | BIC  |                      |             |   |
| Ireland                           | IE | IBAN                                  | BIC  |                      |             |   |
| Isle of Man                       | IM | IBAN (or BBAN for domestic transfers) | BIC  |                      |             |   |



| Payment to                             |    | Creditor IBAN or BBAN                 | CreditorAgent BIC and/or BSC | Regulatory Reporting | Purpose (*) | Remarks  |
|--|----|---------------------------------------|------------------------------|----------------------|-------------|--|
| Israel                                 | IL | IBAN                                  | BIC                          |                      |             |  |
| Italy                                  | IT | IBAN                                  | BIC                          |                      |             |  |
| Jamaica                                | JM | BBAN                                  | BIC                          |                      | R           |  |
| Japan                                  | JP | BBAN                                  | BIC                          |                      |             |  |
| Jersey                                 | JE | IBAN (or BBAN for domestic transfers) | BIC                          |                      |             |  |
| Jordan                                 | JO | IBAN                                  | BIC                          | M                    |             | To guarantee fast and correct processing of your payment to Jordan, please provide the beneficiary's full name, address and - if available - telephone number.<br><br>Payments to Jordan require a reason of payment to be provided in RegulatoryReporting (most preferred option) or at the start of the Unstructured Remittance Information (least preferred option). See appendix 3 for the reason code list. |
| Kazakhstan                             | KZ | IBAN or BBAN                          | BIC                          |                      | R           |  |
| Kenya                                  | KE | BBAN                                  | BIC                          |                      | R           |  |
| Kiribati                               | KI | BBAN                                  | BIC                          |                      |             |  |
| Korea, Democratic People's Republic of | KP | BBAN                                  | BIC                          |                      |             | Strict policies apply to payments to North-Korea. Contact your bank adviser for details.   |
| Korea, Republic of                     | KR | BBAN                                  | BIC                          |                      |             |  |
| Kosovo                                 | XK | IBAN                                  | BIC                          |                      |             |  |
| Kuwait                                 | KW | IBAN                                  | BIC                          |                      | R           |  |
| Kyrgyzstan                             | KG | BBAN                                  | BIC                          |                      | R           |  |
| Lao People's Democratic Republic       | LA | BBAN                                  | BIC                          |                      | R           |  |
| Latvia                                 | LV | IBAN                                  | BIC                          |                      |             |  |
| Lebanon                                | LB | IBAN                                  | BIC                          |                      |             |  |

| Payment to                                 |    | Creditor IBAN or BBAN | CreditorAgent BIC and/or BSC | Regulatory Reporting | Purpose (*) | Remarks   |
|--|----|-----------------------|------------------------------|----------------------|-------------|---|
| Lesotho                                    | LS | BBAN                  | BIC                          |                      | R           |   |
| Liberia                                    | LR | BBAN                  | BIC                          |                      |             |   |
| Libya                                      | LY | BBAN                  | BIC                          |                      |             |   |
| Liechtenstein                              | LI | IBAN                  | BIC                          |                      |             |   |
| Lithuania                                  | LT | IBAN                  | BIC                          |                      |             |   |
| Luxembourg                                 | LU | IBAN                  | BIC                          |                      |             |   |
| Macao                                      | MO | BBAN                  | BIC                          |                      | R           |   |
| Macedonia, the Former Yugoslav Republic of | MK | IBAN or BBAN          | BIC                          |                      |             |   |
| Madagascar                                 | MG | IBAN                  | BIC                          |                      | R           |   |
| Malawi                                     | MW | BBAN                  | BIC                          |                      | R           |   |
| Malaysia                                   | MY | BBAN                  | BIC                          | M                    |             | <p>To guarantee fast and correct processing of your payment to Malaysia please provide the beneficiary's full name (no initials), street, city and telephone number in the payment.</p> <p>Payments to Malaysia require a reason of payment to be provided in RegulatoryReporting (most preferred option) or at the start of the Unstructured Remittance Information (least preferred option). See appendix 2 for the reason code list.</p> <p>In case the credit transfer is made to an individual, please include the beneficiary's date of birth in the description.</p> |
| Maldives                                   | MV | BBAN                  | BIC                          |                      | R           |   |
| Mali                                       | ML | IBAN or BBAN          | BIC                          |                      | R           |   |
| Malta                                      | MT | IBAN                  | BIC                          |                      |             |   |
| Marshall Islands                           | MH | BBAN                  | BIC                          |                      |             |   |
| Martinique                                 | MQ | IBAN                  | BIC                          |                      |             |   |
| Mauritania                                 | MR | IBAN                  | BIC                          |                      | R           |   |

| Payment to                      |    | Creditor IBAN or BBAN | CreditorAgent BIC and/or BSC   | Regulatory Reporting | Purpose (*) | Remarks   |
|---------------------------------|----|-----------------------|--|----------------------|-------------|---|
| Mauritius                       | MU | IBAN or BBAN          | BIC  |                      | R           |   |
| Mayotte                         | YT | IBAN                  | BIC  |                      |             |   |
| Mexico                          | MX | BBAN (18-digit CLABE) | BIC  |                      | R           | To guarantee fast and correct processing of your payment to Mexico, please provide the beneficiary's full name, address, city and - if available - telephone number.                    |
| Micronesia, Federated States of | FM | BBAN                  | BIC  |                      |             |   |
| Moldova, Republic of            | MD | IBAN                  | BIC  |                      |             |   |
| Monaco                          | MC | IBAN                  | BIC  |                      |             |   |
| Mongolia                        | MN | BBAN                  | BIC  |                      | R           |   |
| Montenegro                      | ME | IBAN or BBAN          | BIC  |                      |             |   |
| Montserrat                      | MS | BBAN                  | BIC  |                      | R           |   |
| Morocco                         | MA | IBAN or BBAN          | BIC  |                      | R           |   |
| Mozambique                      | MZ | IBAN or BBAN          | BIC  |                      | R           |   |
| Myanmar                         | MM | BBAN                  | BIC  |                      |             |   |
| Namibia                         | NA | BBAN                  | BIC  |                      | R           |   |
| Nauru                           | NR | BBAN                  | BIC  |                      |             |   |
| Nepal                           | NP | BBAN                  | BIC + recommended also BSC (8 digit code)  |                      | R           | To guarantee fast and correct processing of your payment to Nepal, please provide the beneficiary's full name, address and telephone number.  |
| Netherlands                     | NL | IBAN                  | BIC  |                      |             |   |
| New Caledonia                   | NC | IBAN or BBAN          | BIC  |                      |             |   |
| New Zealand                     | NZ | BBAN                  | Transfers in NZD: BSC (6-digit BSB or Bank State Branch Number)<br>Other currencies: BIC |                      |             | To guarantee fast and correct processing of your payment to New Zealand, please provide the beneficiary's full name, street, city and - if available - telephone number in the payment. |

| Payment to               |    | Creditor IBAN or BBAN | CreditorAgent BIC and/or BSC                    | Regulatory Reporting | Purpose (*) | Remarks  |
|--------------------------|----|-----------------------|---|----------------------|-------------|--|
| Nicaragua                | NI | IBAN or BBAN          | BIC   |                      | R           |  |
| Niger                    | NE | IBAN or BBAN          | BIC   |                      | R           |  |
| Nigeria                  | NG | BBAN                  | BIC   |                      | R           |  |
| Niue                     | NU | BBAN                  | BIC   |                      |             |  |
| Norfolk Island           | NF | BBAN                  | BIC   |                      |             |  |
| Northern Mariana Islands | MP | BBAN                  | BIC   |                      |             |  |
| Norway                   | NO | IBAN                  | BIC   |                      |             |  |
| Oman                     | OM | BBAN                  | BIC   |                      | R           |  |
| Pakistan                 | PK | IBAN                  | BIC   |                      | R           | To guarantee fast and correct processing of your payment to Pakistan, please provide the beneficiary's full name (no initials) and address.                                  |
| Palau                    | PW | BBAN                  | BIC   |                      |             |  |
| Palestine, State of      | PS | IBAN                  | BIC   |                      |             |  |
| Panama                   | PA | BBAN                  | BIC   |                      |             |  |
| Papua New Guinea         | PG | BBAN                  | BIC   |                      | R           |  |
| Paraguay                 | PY | BBAN                  | BIC   |                      | R           |  |
| Peru                     | PE | BBAN                  | BIC   |                      | R           |  |
| Philippines              | PH | BBAN                  | BIC + recommended also BSC (9 digit BRSTN code) |                      | R           | To guarantee fast and correct processing of your payment to the Philippines, please provide the beneficiary's full name, street, city and - if available - telephone number. |
| Pitcairn                 | PN | BBAN                  | BIC   |                      |             |  |
| Poland                   | PL | IBAN                  | BIC   |                      |             |  |
| Portugal                 | PT | IBAN                  | BIC   |                      |             |  |
| Puerto Rico              | PR | BBAN                  | BIC   |                      |             |  |
| Qatar                    | QA | IBAN                  | BIC   |                      | R           |  |
| Réunion                  | RE | IBAN                  | BIC   |                      |             |  |
| Romania                  | RO | IBAN                  | BIC   |                      |             |  |

| Payment to                                   |    | Creditor IBAN or BBAN | CreditorAgent BIC and/or BSC                                      | Regulatory Reporting | Purpose (*) | Remarks   |
|--|----|-----------------------|---|----------------------|-------------|---|
| Russian Federation                           | RU | BBAN                  | Transfers in RUB: BSC (9 digit BIK code)<br>Other currencies: BIC | C                    |             | To guarantee fast and correct processing of your payment to Russia, please provide the beneficiary's full name, street, city and tax payer number (INN for residents and KIO for non-residents).<br><br>For payments to government bodies, please provide the Tax Payer Status Code (see appendix 7) in the Unstructured Remittance Information.<br><br>Payments in RUB to Russia require a reason of payment to be provided in RegulatoryReporting (most preferred option) or at the start of the Unstructured Remittance Information (least preferred option). See appendix 6 for the reason code list. |
| Rwanda                                       | RW | BBAN                  | BIC   |                      | R           |   |
| Saint Barthélemy                             | BL | BBAN                  | BIC   |                      |             |   |
| Saint Helena, Ascension and Tristan da Cunha | SH | BBAN                  | BIC   |                      |             |   |
| Saint Kitts and Nevis                        | KN | BBAN                  | BIC   |                      | R           |   |
| Saint Lucia                                  | LC | IBAN or BBAN          | BIC   |                      | R           |   |
| Saint Martin (French part)                   | MF | BBAN                  | BIC   |                      |             |   |
| Saint Pierre and Miquelon                    | PM | IBAN                  | BIC   |                      |             |   |
| Saint Vincent and the Grenadines             | VC | IBAN                  | BIC   |                      | R           |   |
| Samoa  | WS | BBAN                  | BIC   |                      | R           |   |
| San Marino                                   | SM | IBAN                  | BIC   |                      |             |   |
| Sao Tome and Principe                        | ST | IBAN or BBAN          | BIC   |                      | R           |   |
| Saudi Arabia                                 | SA | IBAN                  | BIC   |                      | R           |   |
| Senegal                                      | SN | IBAN or BBAN          | BIC   |                      | R           |   |

| Payment to                                   |    | Creditor IBAN or BBAN | CreditorAgent BIC and/or BSC  | Regulatory Reporting | Purpose (*) | Remarks   |
|--|----|-----------------------|---|----------------------|-------------|---|
| Serbia                                       | RS | IBAN or BBAN          | BIC   |                      | R           |   |
| Seychelles                                   | SC | IBAN or BBAN          | BIC   |                      | R           |   |
| Sierra Leone                                 | SL | BBAN                  | BIC   |                      | R           |   |
| Singapore                                    | SG | BBAN                  | BIC   |                      |             |   |
| Sint Maarten (Dutch part)                    | SX | BBAN                  | BIC   |                      |             |   |
| Slovakia                                     | SK | IBAN                  | BIC   |                      |             |   |
| Slovenia                                     | SI | IBAN                  | BIC   |                      |             |   |
| Solomon Islands                              | SB | BBAN                  | BIC   |                      | R           |   |
| Somalia                                      | SO | BBAN                  | BIC   |                      |             |   |
| South Africa                                 | ZA | BBAN                  | Transfer in ZAR: BIC + BSC (6-digit Branch Code)<br>Other currencies: BIC |                      | R           | To guarantee fast and correct processing of your payment to South Africa, please provide the beneficiary's full name, street, city and telephone number in the payment. |
| South Georgia and the South Sandwich Islands | GS | BBAN                  | BIC   |                      |             |   |
| South Sudan                                  | SS | BBAN                  | BIC   |                      |             |   |
| Spain  | ES | IBAN                  | BIC   |                      |             |   |
| Sri Lanka                                    | LK | BBAN                  | BIC   |                      | R           |   |
| Sudan  | SD | BBAN                  | BIC   |                      |             |   |
| Suriname                                     | SR | BBAN                  | BIC   |                      | R           |   |
| Svalbard and Jan Mayen                       | SJ | BBAN                  | BIC   |                      |             |   |
| Swaziland                                    | SZ | BBAN                  | BIC   |                      | R           |   |
| Sweden                                       | SE | IBAN                  | BIC   |                      |             |   |
| Switzerland                                  | CH | IBAN                  | BIC   |                      |             |   |
| Syrian Arab Republic                         | SY | BBAN                  | BIC   |                      |             | Strict policies apply to payments to Syria. Contact your bank adviser for details.  |
| Taiwan, Province of China                    | TW | BBAN                  | BIC   |                      | R           |   |
| Tajikistan                                   | TJ | BBAN                  | BIC   |                      |             |   |

| Payment to                   |    | Creditor IBAN or BBAN                 | CreditorAgent BIC and/or BSC | Regulatory Reporting | Purpose (*) | Remarks  |
|------------------------------|----|---------------------------------------|------------------------------|----------------------|-------------|--|
| Tanzania, United Republic of | TZ | BBAN                                  | BIC                          |                      | R           |  |
| Thailand                     | TH | BBAN                                  | BIC                          |                      | R           |  |
| Timor-Leste                  | TL | IBAN or BBAN                          | BIC                          |                      |             |  |
| Togo                         | TG | IBAN or BBAN                          | BIC                          |                      | R           |  |
| Tokelau                      | TK | BBAN                                  | BIC                          |                      |             |  |
| Tonga                        | TO | BBAN                                  | BIC                          |                      | R           |  |
| Trinidad and Tobago          | TT | BBAN                                  | BIC                          |                      | R           |  |
| Tunisia                      | TN | IBAN                                  | BIC                          |                      | R           |  |
| Turkey                       | TR | IBAN                                  | BIC                          |                      |             |  |
| Turkmenistan                 | TM | BBAN                                  | BIC                          |                      |             |  |
| Turks and Caicos Islands     | TC | BBAN                                  | BIC                          |                      |             |  |
| Tuvalu                       | TV | BBAN                                  | BIC                          |                      |             |  |
| Uganda                       | UG | BBAN                                  | BIC                          |                      | R           |  |
| Ukraine                      | UA | IBAN or BBAN                          | BIC                          |                      |             |  |
| United Arab Emirates         | AE | IBAN                                  | BIC                          | C                    |             | To guarantee fast and correct processing of your payment to the United Arab Emirates please provide the beneficiary's full name, street, city and telephone number in the payment.<br><br>Payments to a UAE resident require a reason of payment to be provided in RegulatoryReporting (most preferred option) or at the start of the Unstructured Remittance Information (least preferred option). See appendix |
| United Kingdom               | GB | IBAN (or BBAN for domestic transfers) | BIC                          |                      |             |  |

| Payment to                           |    | Creditor IBAN or BBAN | CreditorAgent BIC and/or BSC   | Regulatory Reporting | Purpose (*) | Remarks |
|--------------------------------------|----|-----------------------|--|----------------------|-------------|---------|
| United States                        | US | BBAN                  | Transfers in USD: BIC and/or Bank Sorting Code (9 digit Fedwire/ABA Routing Number)<br>Other currencies: BIC |                      |             |         |
| United States Minor Outlying Islands | UM | BBAN                  | BIC  |                      |             |         |
| Uruguay                              | UY | BBAN                  | BIC  |                      |             |         |
| Uzbekistan                           | UZ | BBAN                  | BIC  |                      |             |         |
| Vanuatu                              | VU | BBAN                  | BIC  |                      | R           |         |
| Venezuela, Bolivarian Republic of    | VE | BBAN                  | BIC  |                      |             |         |
| Viet Nam                             | VN | BBAN                  | BIC  |                      | R           |         |
| Virgin Islands, British              | VG | IBAN or BBAN          | BIC  |                      |             |         |
| Virgin Islands, U.S.                 | VI | BBAN                  | BIC  |                      |             |         |
| Wallis and Futuna                    | WF | IBAN or BBAN          | BIC  |                      |             |         |
| Western Sahara                       | EH | BBAN                  | BIC  |                      |             |         |
| Yemen                                | YE | BBAN                  | BIC  |                      |             |         |
| Zambia                               | ZM | BBAN                  | BIC  |                      | R           |         |
| Zimbabwe                             | ZW | BBAN                  | BIC  |                      |             |         |



## Appendix 2 – Malaysian reason codes

| Category                       |                           | Code  | Description  |
|--------------------------------|---------------------------|-------|--|
| Goods                          |                           | 00000 | Food and live animals  |
| Goods                          |                           | 01000 | Beverages and tobacco  |
| Goods                          |                           | 02000 | Crude materials, inedible, except fuels                              |
| Goods                          |                           | 03000 | Mineral fuels, lubricants and related materials                      |
| Goods                          |                           | 04000 | Animal and vegetable oils, fats and waxes                            |
| Goods                          |                           | 05000 | Chemicals and related products, not classified elsewhere             |
| Goods                          |                           | 06000 | Manufactured goods   |
| Goods                          |                           | 07000 | Machinery, non-customised packaged software and transport equipment  |
| Goods                          |                           | 07100 | Power lines, pipelines and undersea communication cables             |
| Goods                          |                           | 08000 | Miscellaneous manufactured articles                                  |
| Goods                          |                           | 09000 | Commodities and miscellaneous transactions, not classified elsewhere |
| Goods                          |                           | 09100 | Refunds relating to goods transactions                               |
| Goods                          |                           | 09700 | Non-monetary gold  |
| Goods                          |                           | 16711 | Merchanting trade in Malaysia  |
| Goods                          |                           | 16712 | Merchanting trade abroad   |
| Services and Investment Income | Manufacturing Services    | 10010 | Goods for processing (manufacturing services)                        |
| Services and Investment Income | Freight on Goods          | 11110 | Freight by air   |
| Services and Investment Income | Freight on Goods          | 11120 | Freight by sea   |
| Services and Investment Income | Freight on Goods          | 11130 | Freight by other modes of transportation                             |
| Services and Investment Income | Passenger Fare            | 11210 | Passenger fare by air  |
| Services and Investment Income | Passenger Fare            | 11220 | Passenger fare by sea  |
| Services and Investment Income | Passenger Fare            | 11230 | Passenger fare by other modes of transportation                      |
| Services and Investment Income | Airport and Port Services | 12110 | Airport services   |

| Category                       |                                    | Code  | Description   |
|--------------------------------|------------------------------------|-------|---|
| Services and Investment Income | Airport and Port Services          | 12120 | Port services   |
| Services and Investment Income | Airport and Port Services          | 12130 | Other terminal facilities   |
| Services and Investment Income | Charter (voyage and slot)          | 12210 | Charter of aircraft (with crew)   |
| Services and Investment Income | Charter (voyage and slot)          | 12220 | Charter of ships and vessels (with crew)                                |
| Services and Investment Income | Charter (voyage and slot)          | 12230 | Charter of other modes of transportation (with crew)                    |
| Services and Investment Income | Operational Leasing                | 12310 | Rentals/operating leasing of aircraft (without crew)                    |
| Services and Investment Income | Operational Leasing                | 12320 | Rentals/operating leasing of ships and vessels (without crew)           |
| Services and Investment Income | Operational Leasing                | 12330 | Rentals/operating leasing of other transport equipment (without crew)   |
| Services and Investment Income | Operational Leasing                | 16780 | Rentals/operating leasing of dwellings, other buildings and machinery   |
| Services and Investment Income | Operational Leasing                | 12140 | Postal and courier services   |
| Services and Investment Income | Operational Leasing                | 12400 | Fees for salvage operations   |
| Services and Investment Income | Operational Leasing                | 12500 | Repair and maintenance of aircraft, ships and other transport equipment |
| Services and Investment Income | Travel (excluding passenger fares) | 13110 | Goods and services purchased by travellers                              |
| Services and Investment Income | Travel (excluding passenger fares) | 13300 | Travel for pilgrimage and religious observances                         |
| Services and Investment Income | Travel (excluding passenger fares) | 13400 | Travel for medical treatment  |
| Services and Investment Income | Travel (excluding passenger fares) | 13500 | Education-related   |
| Services and Investment Income | Business and official travel       | 13210 | Goods and services purchased through business and official travel       |
| Services and Investment Income | Business and official travel       | 13220 | Goods and services purchased by short term workers                      |
| Services and Investment Income | Business and official travel       | 16100 | Telecommunication services  |
| Services and Investment Income | Business and official travel       | 16210 | Construction and installation services in Malaysia                      |

| Category                       |  | Code  | Description   |
|--------------------------------|--|-------|---|
| Services and Investment Income | Business and official travel                         | 16220 | Construction and installation services abroad   |
| Services and Investment Income | Insurance/takaful and pension services               | 16311 | Premium paid/received on high risk insurance/takaful relating to fire, marine, aviation, etc. |
| Services and Investment Income | Insurance/takaful and pension services               | 16312 | Premiums paid/received on other general insurance/takaful                                     |
| Services and Investment Income | Insurance/takaful and pension services               | 16313 | Premium paid/received on life insurance/takaful   |
| Services and Investment Income | Insurance/takaful and pension services               | 16314 | Premiums paid/received on reinsurance/retakaful   |
| Services and Investment Income | Insurance/takaful and pension services               | 16315 | Premium paid/received on insurance/takaful on goods in the process of being exported/imported |
| Services and Investment Income | Insurance/takaful and pension services               | 16321 | Claims settlements on high risk insurance/takaful relating to fire, marine, aviation, etc.    |
| Services and Investment Income | Insurance/takaful and pension services               | 16322 | Claims settlements on other general insurance/takaful   |
| Services and Investment Income | Insurance/takaful and pension services               | 16323 | Claims settlements on life insurance/takaful  |
| Services and Investment Income | Insurance/takaful and pension services               | 16324 | Claims paid/received on reinsurance/retakaful   |
| Services and Investment Income | Insurance/takaful and pension services               | 16325 | Claims paid/received on insurance/takaful on goods  |
| Services and Investment Income | Insurance/takaful and pension services               | 16332 | Auxiliary Insurance Services  |
| Services and Investment Income | Financial Services                                   | 16410 | Explicitly-charged financial services   |
| Services and Investment Income | Financial Services                                   | 16420 | Explicit margins on buying and selling of financial instruments                               |
| Services and Investment Income | Financial Services                                   | 16430 | Explicitly-charged asset management services  |
| Services and Investment Income | Financial Services                                   | 16440 | Financial intermediation service charges indirectly measured (FISIM)                          |
| Services and Investment Income | Computer and Information Services                    | 16510 | Computer Services   |
| Services and Investment Income | Computer and Information Services                    | 16520 | Information Services  |
| Services and Investment Income | Charges associated with intellectual property rights | 16610 | Charges associated with intellectual property rights  |
| Services and Investment Income | Charges associated with intellectual property rights | 16620 | License fees to reproduce and distribute intellectual property                                |

| Category                       |  | Code  | Description   |
|--------------------------------|--|-------|---|
| Services and Investment Income | Charges associated with intellectual property rights | 16720 | Sharing of administrative expenses  |
| Services and Investment Income | Charges associated with intellectual property rights | 16730 | Research and development  |
| Services and Investment Income | Technical, trade-related and other business services | 16740 | Architectural, engineering, and other technical services  |
| Services and Investment Income | Technical, trade-related and other business services | 16750 | Agricultural, mining, and on-site processing  |
| Services and Investment Income | Technical, trade-related and other business services | 16791 | Trade-related services  |
| Services and Investment Income | Technical, trade-related and other business services | 16792 | Waste treatment services  |
| Services and Investment Income | Technical, trade-related and other business services | 16793 | Distribution services for water, steam, gas and other petroleum products and air-cond supply      |
| Services and Investment Income | Professional and management consulting services      | 16760 | Advertising, market research and public opinion polling services                                  |
| Services and Investment Income | Professional and management consulting services      | 16771 | Legal services  |
| Services and Investment Income | Professional and management consulting services      | 16772 | Accounting services   |
| Services and Investment Income | Professional and management consulting services      | 16773 | Management consulting services  |
| Services and Investment Income | Personal, cultural and recreational services         | 16810 | Audio-visual and artistic related services  |
| Services and Investment Income | Personal, cultural and recreational services         | 16820 | Health services   |
| Services and Investment Income | Personal, cultural and recreational services         | 16830 | Education services  |
| Services and Investment Income | Personal, cultural and recreational services         | 16840 | Heritage and recreational services  |
| Services and Investment Income | Personal, cultural and recreational services         | 16850 | Other personal services   |
| Services and Investment Income | Personal, cultural and recreational services         | 16900 | Other services transactions not identified elsewhere (to be used upon consultation with the Bank) |
| Services and Investment Income | Personal, cultural and recreational services         | 16910 | Refunds relating to services transactions   |
| Services and Investment Income | Investment Income                                    | 14110 | Direct investment income  |
| Services and Investment Income | Investment Income                                    | 14120 | Portfolio investment income   |

| Category                       |                              | Code  | Description  |
|--------------------------------|------------------------------|-------|--|
| Services and Investment Income | Investment Income            | 14130 | Retained earnings (Applicable for External Asset and Liabilities reporting only)   |
| Services and Investment Income | Investment Income            | 14140 | Investment income attributable to Non-resident policyholders in insurance, pension schemes and standardised guarantees   |
| Services and Investment Income | Interest                     | 14210 | Interest paid to/ received from related Non-resident company relating to loan obligations, including non-participating preference shares and financial leases.     |
| Services and Investment Income | Interest                     | 14220 | Interest paid to/ received from non-related Non-resident company relating to loan obligations, including non-participating preference shares and financial leases. |
| Services and Investment Income | Interest                     | 14230 | Interest paid to/received from Non-residents on deposits and negotiable instruments of deposits (NIDs).  |
| Services and Investment Income | Interest                     | 14240 | Interest paid to/received from Non-residents on investment in bonds and notes.   |
| Services and Investment Income | Interest                     | 14250 | Interest paid to/received from Non-residents on money market instruments.  |
| Services and Investment Income | Compensation of employees    | 14310 | Wages and salaries in cash   |
| Services and Investment Income | Compensation of employees    | 14320 | Wages and salaries in kind/benefits attributable to employees  |
| Services and Investment Income | Compensation of employees    | 14330 | Employer's social contributions  |
| Services and Investment Income | Other primary income         | 14410 | Taxes on products and productions  |
| Services and Investment Income | Other primary income         | 14420 | Subsidies on products and productions  |
| Services and Investment Income | Other primary income         | 14430 | Rental on natural resources  |
| Services and Investment Income | Government Transactions, nie | 15100 | Malaysian government offices abroad and foreign offices in Malaysia  |
| Services and Investment Income | Government Transactions, nie | 15200 | International organisations  |
| Services and Investment Income | Government Transactions, nie | 15300 | Trade missions   |
| Services and Investment Income | Government Transactions, nie | 15400 | Commission & other charges relating to loan obligations of the Malaysian Government.   |
| Services and Investment Income | Government Transactions, nie | 15500 | The Bank minting of coins and printing of notes.   |
| Special Transactions           |                              | 17010 | Inter-company settlement for offsetting payables against receivables. (Only applicable if the company submits monthly Inter-company Account Report to the Bank)    |

| Category             |   | Code  | Description  |
|----------------------|---|-------|--|
| Special Transactions |   | 17020 | Transfer by a company to/from its own current account overseas. (Only applicable if the company submits monthly Overseas Account Report to the Bank) |
| Special Transactions |   | 17030 | Bilateral trade transactions. (For use by the Bank only)   |
| Special Transactions |   | 17040 | Transfer of funds between overseas accounts of same resident company. (For use in monthly Overseas Account report only)                              |
| Special Transactions |   | 17050 | Transfer of funds between banking institutions' nostro accounts on behalf of specific resident company. (Only upon instruction from the Bank)        |
| Special Transactions |   | 17060 | Transfer of funds between overseas accounts maintained by different resident companies. (For use in monthly Overseas Account report only)            |
| Special Transactions |   | 17070 | Transfer by a resident (exclude bank) to/from current account overseas of another resident company   |
| Special Transactions |   | 17080 | Settlement between Remittance Services Providers (RSPs) with resident financial institutions.  |
| Current Transfers    | Government sector   | 21110 | Grants, aid, donations and unclaimed monies  |
| Current Transfers    | Government sector   | 21120 | Pension, gratuity  |
| Current Transfers    | Taxes, stamp duties, fines, fees for fishing rights and carrier registration              | 21131 | Taxes on income, wealth and other taxable assets (government sector)   |
| Current Transfers    | Taxes, stamp duties, fines, fees for fishing rights and carrier registration              | 21132 | Fines and penalties (government sector)  |
| Current Transfers    | Taxes, stamp duties, fines, fees for fishing rights and carrier registration              | 21133 | Social contributions and benefits (government sector)  |
| Current Transfers    | Taxes, stamp duties, fines, fees for fishing rights and carrier registration              | 21140 | Compensation and pledging  |
| Current Transfers    | Private sector (financial corporations, nonfinancial corporations, households and NPISHS) | 21201 | Personal transfer  |
| Current Transfers    | Private sector (financial corporations, nonfinancial corporations, households and NPISHS) | 21210 | Grants and gifts   |
| Current Transfers    | Private sector (financial corporations, nonfinancial corporations, households and NPISHS) | 21220 | Workers' remittances   |
| Current Transfers    | Private sector (financial corporations, nonfinancial corporations, households and NPISHS) | 21230 | Legacies, compensations and prizes   |
| Current Transfers    | Taxes, fines, penalties, social contributions and benefits and other private transfer     | 21241 | Taxes on income, wealth and other taxable assets (private sector)  |

| Category          |   | Code  | Description  |
|-------------------|---|-------|--|
| Current Transfers | Taxes, fines, penalties, social contributions and benefits and other private transfer     | 21242 | Fines and penalties (private sector)                                       |
| Current Transfers | Taxes, fines, penalties, social contributions and benefits and other private transfer     | 21245 | Net premiums on non-life insurance and standardised guarantees.            |
| Current Transfers | Taxes, fines, penalties, social contributions and benefits and other private transfer     | 21246 | Non-life insurance claims and calls under standardised guarantees.         |
| Capital Transfers | Government sector   | 22110 | Debt forgiveness (government sector)                                       |
| Capital Transfers | Government sector   | 22130 | Other capital transfers (government sector)                                |
| Capital Transfers | Private sector (financial corporations, nonfinancial corporations, households and NPISHS) | 22210 | Debt forgiveness (private sector)  |
| Capital Transfers | Private sector (financial corporations, nonfinancial corporations, households and NPISHS) | 22220 | Migrant transfer   |
| Capital Transfers | Private sector (financial corporations, nonfinancial corporations, households and NPISHS) | 22230 | Other capital transfers (private sector)                                   |
| Capital Transfers | Private sector (financial corporations, nonfinancial corporations, households and NPISHS) | 23000 | Acquisition/ disposal of non-produced, non-financial assets                |
| Credit Facilities | Term loan   | 31111 | Extension/receipt (drawdown) of long-term term loan to/from Non-resident   |
| Credit Facilities | Term loan   | 31112 | Repayment of principal to/by Non-resident on long-term term loan.          |
| Credit Facilities | Term loan   | 31113 | Prepayment of principal to/by Non-resident on long-term term loan.         |
| Credit Facilities | Term loan   | 31121 | Extension/receipt (drawdown) of short-term term loan to/from Non-resident. |
| Credit Facilities | Term loan   | 31122 | Repayment of principal to/by Non-resident on short-term term loan.         |
| Credit Facilities | Term loan   | 31123 | Prepayment of principal to/by Non-resident on short-term term loan.        |
| Credit Facilities | Non-participating redeemable/non-redeemable preference shares                             | 31311 | Issuance   |
| Credit Facilities | Non-participating redeemable/non-redeemable preference shares                             | 31312 | Redemption   |
| Credit Facilities | Financial Lease   | 31411 | Financial lease extension to/receipt from Non-residents.                   |
| Credit Facilities | Financial Lease   | 31412 | Repayment of financial lease to/receipt from Non-residents.                |
| Credit Facilities | Financial Lease   | 31413 | Prepayment of financial lease to/receipt from Non-residents.               |

| Category                                    |   | Code  | Description   |
|---|---|-------|---|
| Credit Facilities                           | Other loan facilities   | 31511 | Credit facilities to/by non-resident - Other long term                                |
| Credit Facilities                           | Other loan facilities   | 31512 | Repayment of credit facilities to/by non-resident - RC/OD                             |
| Credit Facilities                           | Other loan facilities   | 31513 | Prepayment of credit facilities to/by non-resident - RC/OD                            |
| Credit Facilities                           | Other loan facilities   | 31911 | Extension to /receipt from Non-resident.  |
| Credit Facilities                           | Other loan facilities   | 31912 | Repayment of other loans facilities to/by Non-resident. - Other long term loan >1 yr  |
| Credit Facilities                           | Other loan facilities   | 31913 | Prepayment of other loans facilities to/by Non-resident. - Other long term loan >1 yr |
| Credit Facilities                           | Other short-term loan facilities, whereby the original tenure is one year or less | 31921 | Extension to /receipt from Non-resident.  |
| Credit Facilities                           | Other short-term loan facilities, whereby the original tenure is one year or less | 31922 | Repayment of other loans facilities to/by Non-resident.                               |
| Credit Facilities                           | Other short-term loan facilities, whereby the original tenure is one year or less | 31923 | Prepayment of other loans facilities to/by Non-resident.                              |
| Credit Facilities                           | Other short-term loan facilities, whereby the original tenure is one year or less | 33000 | Employee stock options  |
| Other Investments                           | Deposits  | 34000 | Subscriptions/ Contributions to/ Reimbursement from International Organisations       |
| Direct Investment                           | Equity capital  | 35130 | Mergers and acquisitions  |
| Direct Investment                           | Equity capital  | 35140 | Equity investment other than mergers and acquisitions                                 |
| Direct Investment                           | Equity capital  | 35200 | Liquidation of investment   |
| Direct Investment                           | Equity capital  | 35300 | Head office accounts in branches  |
| Direct Investment                           | Equity capital  | 35400 | Capital Expenditure in Special Enterprises/Projects                                   |
| Debt/Equity Securities/Portfolio Investment | Corporate Stocks and Shares   | 36110 | Corporate Stocks and Shares issued by residents in domestic capital market.           |
| Debt/Equity Securities/Portfolio Investment | Corporate Stocks and Shares   | 36120 | Corporate Stocks and Shares issued by residents in international markets.             |
| Debt/Equity Securities/Portfolio Investment | Corporate Stocks and Shares   | 36130 | Corporate Stocks and Shares issued by Non-residents in international markets.         |
| Debt/Equity Securities/Portfolio Investment | Corporate Stocks and Shares   | 36140 | Corporate Stocks and Shares issued by Non-residents in domestic capital market.       |
| Debt/Equity Securities/Portfolio Investment | Bonds and Notes   | 36210 | Bonds and Notes issued by residents in domestic capital market.                       |
| Debt/Equity Securities/Portfolio Investment | Bonds and Notes   | 36220 | Bonds and Notes issued by residents in international markets.                         |
| Debt/Equity Securities/Portfolio Investment | Bonds and Notes   | 36230 | Bonds and Notes issued by Non-residents in international markets.                     |
| Debt/Equity Securities/Portfolio Investment | Bonds and Notes   | 36240 | Bonds and Notes issued by Non-residents in domestic capital market.                   |



| Category                                    |                          | Code  | Description  |
|---|--------------------------|-------|--|
| Debt/Equity Securities/Portfolio Investment | Money Market Instruments | 36310 | Money Market Instruments issued by residents in domestic capital market.   |
| Debt/Equity Securities/Portfolio Investment | Money Market Instruments | 36320 | Money Market Instruments issued by residents in international markets.   |
| Debt/Equity Securities/Portfolio Investment | Money Market Instruments | 36330 | Money Market Instruments issued by Non-residents in international markets.   |
| Debt/Equity Securities/Portfolio Investment | Money Market Instruments | 36340 | Money Market Instruments issued by Non-residents in domestic capital market.   |
| Debt/Equity Securities/Portfolio Investment | Government Securities    | 36410 | Purchase/sale of Malaysian Government securities.  |
| Debt/Equity Securities/Portfolio Investment | Government Securities    | 36420 | Purchase/sale of Foreign Government securities.  |
| Debt/Equity Securities/Portfolio Investment | Government Securities    | 36430 | Purchase/sale of Foreign Government securities issued by the host country. (For use EAL FO Report Submission)  |
| Financial Derivatives                       |                          | 37100 | Swaps  |
| Financial Derivatives                       |                          | 37200 | Forwards   |
| Financial Derivatives                       |                          | 37300 | Futures  |
| Financial Derivatives                       |                          | 37400 | Options  |
| Financial Derivatives                       |                          | 37900 | Other derivatives  |
| Other Investments                           | Real Estate              | 39111 | Purchase/sale of real estate in Malaysia (commercial).   |
| Other Investments                           | Real Estate              | 39112 | Purchase/sale of real estate in Malaysia (residential)   |
| Other Investments                           | Real Estate              | 39121 | Purchase/sale of real estate abroad (commercial).  |
| Other Investments                           | Real Estate              | 39122 | Purchase/sale of real estate abroad (residential).   |
| Other Investments                           | Real Estate              | 39131 | Purchase/sale of real estates in host country (commercial). (Applicable for External Asset and Liabilities reporting only)   |
| Other Investments                           | Real Estate              | 39132 | Purchase/sale of real estates in host country (residential). (Applicable for External Asset and Liabilities reporting only)  |
| Other Investments                           | Deposits                 | 39210 | Placement/withdrawal of deposits of residents with/from financial institutions abroad.   |
| Other Investments                           | Deposits                 | 39220 | Placement/withdrawal of deposits of residents with/from offshore financial institutions in Labuan.   |
| Other Investments                           | Deposits                 | 39230 | Placement/withdrawal of deposits by Non-residents with/from financial institutions in Malaysia. (Applicable for External Asset and Liabilities reporting only)           |
| Other Investments                           | Deposits                 | 39240 | Deposits balances of foreign offices of Domestic Controlled Banks. (Applicable for External Asset and Liabilities reporting only)  |
| Other Investments                           | Deposits                 | 39250 | Placement/withdrawals of deposits in FC by residents with/from domestic banking institutions in Malaysia. (Applicable for External Asset and Liabilities reporting only) |

| Category                          |                   | Code  | Description   |
|-----------------------------------|-------------------|-------|---|
| Other Investments                 | Deposits          | 39260 | Nostro balances with the correspondent bank abroad (Applicable for External Asset and Liabilities reporting only) |
| Other Investments                 | Deposits          | 39300 | Currency (Applicable for External Asset and Liabilities reporting only)   |
| Other Investments                 | Deposits          | 39600 | Guarantees  |
| Other Investments                 | Deposits          | 39700 | Credit Commitments  |
| Other Investments                 | Deposits          | 39900 | Other investment nie (Applicable for External Asset and Liabilities reporting only)                               |
| Others (for use by the bank only) |                   | 40000 | Allocation of Special Drawing Rights  |
| Others (for use by the bank only) |                   | 50000 | IMF Resources   |
| Others (for use by the bank only) | Official Reserves | 61000 | Special drawing rights.   |
| Others (for use by the bank only) | Official Reserves | 62000 | IMF reserve position.   |
| Others (for use by the bank only) | Official Reserves | 63000 | Gold and foreign exchange.  |

## Appendix 3 – Jordanian reason codes

| Category                       | Code | Description   |
|--------------------------------|------|---|
| 01 - Personal                  | 0101 | Invoice Payment & Purchase                                |
| 01 - Personal                  | 0102 | Utility bill payment                                      |
| 01 - Personal                  | 0103 | Prepaid cards recharging                                  |
| 01 - Personal                  | 0104 | Standing orders   |
| 01 - Personal                  | 0105 | Personal donations  |
| 01 - Personal                  | 0106 | Family assistance and expenses                            |
| 01 - Personal                  | 0107 | Individual social security subscription                   |
| 01 - Personal                  | 0108 | Associations subscription                                 |
| 01 - Personal                  | 0109 | Saving and funding account                                |
| 01 - Personal                  | 0110 | Heritage  |
| 01 - Personal                  | 0111 | End of service indemnity                                  |
| 02 - Salaries and Wages        | 0201 | Public Sector Employees Salaries                          |
| 02 - Salaries and Wages        | 0202 | Laborers Salaries   |
| 02 - Salaries and Wages        | 0203 | Private Sector Staff Salaries                             |
| 02 - Salaries and Wages        | 0204 | Jordanian Diplomatic Staff Salaries                       |
| 02 - Salaries and Wages        | 0205 | Foreign Diplomatic Salaries                               |
| 02 - Salaries and Wages        | 0206 | Overseas Incoming Salaries                                |
| 02 - Salaries and Wages        | 0207 | Civil / Military Retirement Salaries                      |
| 02 - Salaries and Wages        | 0208 | Social Security Retirement Salaries                       |
| 02 - Salaries and Wages        | 0209 | Establishment Social Security Subscription                |
| 03 - Investment Remittances    | 0301 | Investment Revenues                                       |
| 03 - Investment Remittances    | 0302 | Brokerage Investment                                      |
| 03 - Investment Remittances    | 0303 | Insurance   |
| 03 - Investment Remittances    | 0304 | Subscriptions to international non-monetary organizations |
| 03 - Investment Remittances    | 0305 | Local Investment  |
| 03 - Investment Remittances    | 0306 | External Investment                                       |
| 03 - Investment Remittances    | 0307 | Tender bond Guarantee                                     |
| 04 -Transportation and Tourism | 0401 | Air Freight   |
| 04 -Transportation and Tourism | 0402 | Land Freight  |
| 04 -Transportation and Tourism | 0403 | Sea Freight   |
| 04 -Transportation and Tourism | 0404 | Travel and Tourism  |
| 05 -Training and Delegation    | 0501 | Governmental Delegation Transfers                         |
| 05 -Training and Delegation    | 0502 | Private Sector Delegation Transfers                       |
| 05 -Training and Delegation    | 0503 | Governmental Education                                    |
| 05 -Training and Delegation    | 0504 | Private Sector Education                                  |
| 06 -Import and Export          | 0601 | Public Sector Exportation                                 |
| 06 -Import and Export          | 0602 | Private Sector Exportation                                |
| 06 -Import and Export          | 0603 | Public Sector Importation                                 |
| 06 -Import and Export          | 0604 | Private Sector Importation                                |
| 07 -External Aid               | 0701 | Religious Communities Aid                                 |
| 07 -External Aid               | 0702 | International Communities Aid                             |
| 07 -External Aid               | 0703 | Arab Communities Aid                                      |
| 07 -External Aid               | 0704 | UN Aid  |

| Category         | Code | Description  |
|------------------|------|--|
| 07 -External Aid | 0705 | Charity Communities Aid                                    |
| 08 -Services     | 0801 | Telecommunication Services                                 |
| 08 -Services     | 0802 | Financial Services   |
| 08 -Services     | 0803 | Information Technology Services                            |
| 08 -Services     | 0804 | Consulting Services  |
| 08 -Services     | 0805 | Construction Services                                      |
| 08 -Services     | 0806 | Maintenance & Assembling Services                          |
| 08 -Services     | 0807 | Marketing and Media Services                               |
| 08 -Services     | 0808 | Mining Services  |
| 08 -Services     | 0809 | Medical & Health Services                                  |
| 08 -Services     | 0810 | Cultural ,Educational & Entertainment Services             |
| 08 -Services     | 0811 | Rental Expenses  |
| 08 -Services     | 0812 | Real Estate  |
| 08 -Services     | 0813 | Taxes  |
| 08 -Services     | 0814 | Fees   |
| 08 -Services     | 0815 | Commissions  |
| 08 -Services     | 0816 | Franchise and License Fees                                 |
| 08 -Services     | 0817 | Cheque Collection  |
| 08 -Services     | 0818 | Membership Fees  |
| 09 -Funding      | 0901 | Municipality Funds   |
| 09 -Funding      | 0902 | Government Funds   |
| 09 -Funding      | 0903 | Private Sector Funds                                       |
| 09 -Funding      | 0904 | External Incoming Funds                                    |
| 10 -Diplomacy    | 1001 | International Communities and Embassies Remittances        |
| 10 -Diplomacy    | 1002 | Permanent Diplomatic Missions                              |
| 10 -Diplomacy    | 1003 | Temporary Diplomatic Missions                              |
| 10 -Diplomacy    | 1004 | Jordanian Embassies Income                                 |
| 11 - Loans       | 1101 | Long-Term Loans Installments / Public Sector               |
| 11 - Loans       | 1102 | Long-Term Loans interest Installments / Public Sector      |
| 11 - Loans       | 1103 | Short-Term Loans Installments / Public Sector              |
| 11 - Loans       | 1104 | Short-Term Loans interest Installments / Public Sector     |
| 11 - Loans       | 1105 | Long-Term Loans Installments / Private Sector              |
| 11 - Loans       | 1106 | Long-Term Loans interest Installments / Public Sector      |
| 11 - Loans       | 1107 | Short-Term Loans Installments /Private Sector              |
| 11 - Loans       | 1108 | Short-Term Loans interest Installments / Private Sector    |
| 11 - Loans       | 1109 | Loans Installments Against Governmental Guarantee          |
| 11 - Loans       | 1110 | Loans Interest Installments Against Governmental Guarantee |
| 11 - Loans       | 1111 | Credit Card Payment  |
| 11 - Loans       | 1112 | Personal Loan Payment                                      |
| 12 -General      | 1201 | Rerouting  |
| 12 -General      | 1202 | Scientific Research Support                                |

## Appendix 4 – Indian reason codes

| Category             | Code  | Description   |
|----------------------|-------|---|
| 00 - Capital Account | P0001 | Repatriation of Indian investment abroad in equity capital (shares)   |
| 00 - Capital Account | P0002 | Repatriation of Indian investment abroad in debt securities.  |
| 00 - Capital Account | P0003 | Repatriation of Indian investment abroad in branches  |
| 00 - Capital Account | P0004 | Repatriation of Indian investment abroad in subsidiaries and associates   |
| 00 - Capital Account | P0005 | Repatriation of Indian investment abroad in real estate   |
| 00 - Capital Account | P0006 | Foreign direct investment in India in equity  |
| 00 - Capital Account | P0007 | Foreign direct investment in India in debt securities   |
| 00 - Capital Account | P0008 | Foreign direct investment in India in real estate   |
| 00 - Capital Account | P0009 | Foreign portfolio investment in India in equity shares  |
| 00 - Capital Account | P0010 | Foreign portfolio investment in India in debt securities including debt funds   |
| 00 - Capital Account | P0011 | Repayment of loans extended to NonResidents   |
| 00 - Capital Account | P0012 | Loans from Non-Residents to India   |
| 00 - Capital Account | P0013 | Short term loans with original maturity upto one year from Non-Residents to India   |
| 00 - Capital Account | P0014 | Receipts o/a Non-Resident deposits (FCNRB - Foreign Currency Non-Resident Bank Accounts/NRERA - Non-Resident External Rupee Account etc.) ADs (this is the bank) should report these even if funds are not "swapped" into Rupees. |
| 00 - Capital Account | P0015 | Loans & overdrafts taken by ADs on their own account. (Any amount of loan credited to the NOSTRO account which may not be swapped into Rupees should also be reported)  |
| 00 - Capital Account | P0016 | Purchase of a foreign currency against another currency.  |
| 00 - Capital Account | P0017 | Sale of intangible assets like patents, copyrights, trade marks etc. by Indian companies  |
| 00 - Capital Account | P0018 | Other capital receipts not included elsewhere   |
| 01- Export of Goods  | P0101 | Value of export bills negotiated / purchased/discounted etc. (covered under GR/PP/SOFTEX/EC copy of shipping bills etc.)  |
| 01- Export of Goods  | P0102 | Realisation of export bills (in respect of goods) sent on collection (full invoice value)   |
| 01- Export of Goods  | P0103 | Advance receipts against export contracts (export of goods only)  |
| 01- Export of Goods  | P0104 | Receipts against export of goods not covered by the GR/PP/SOFTEX/EC copy of shipping bill etc.  |
| 01- Export of Goods  | P0105 | Export bills (in respect of goods) sent on collection.  |
| 01- Export of Goods  | P0106 | Conversion of overdue export bills from NPD to collection mode  |
| 01- Export of Goods  | P0107 | Realisation of NPD export bills (full value of bill to be reported)   |
| 02 - Transportation  | P0201 | Receipts of surplus freight/passenger fare by Indian shipping companies operating abroad  |

| Category                               | Code  | Description  |
|--|-------|--|
| 02 - Transportation                    | P0202 | Purchases, on account of operating expenses of Foreign shipping companies operating in India   |
| 02 - Transportation                    | P0205 | Purchases on account of operational leasing (with crew) - Shipping companies   |
| 02 - Transportation                    | P0207 | Receipts of surplus freight/passenger fare by Indian Airlines companies operating abroad.  |
| 02 - Transportation                    | P0208 | Receipt on account of operating expenses of Foreign Airlines companies operating in India  |
| 02 - Transportation                    | P0211 | Purchases on account of operational leasing (with crew) -Airlines companies  |
| 02 - Transportation                    | P0213 | Receipts on account of other transportation services (stevedoring, demurrage, port handling charges etc).  |
| 03 - Travel                            | P0301 | Purchases towards travel. Includes purchases of foreign TCs, currency : notes etc over the counter, by hotels, hospitals, Emporiums, Educational institutions etc. as well as amount received by TT/SWIFT transfers or debit . |
| 03 - Travel                            | P0308 | FC surrendered by returning Indian tourists.   |
| 04 - Communication Service             | P0401 | Postal services  |
| 04 - Communication Service             | P0402 | Courier services   |
| 04 - Communication Service             | P0403 | Telecommunication services   |
| 04 - Communication Service             | P0404 | Satellite services   |
| 05 - Construction Service              | P0501 | Receipts for cost of construction of services projects in India  |
| 06 - Insurance Service                 | P0601 | Receipts of life insurance premium   |
| 06 - Insurance Service                 | P0602 | Receipts of freight insurance - relating to import & export of goods   |
| 06 - Insurance Service                 | P0603 | Receipts on account of other general insurance premium   |
| 06 - Insurance Service                 | P0604 | Receipts of Reinsurance premium  |
| 06 - Insurance Service                 | P0605 | Receipts on account of Auxiliary services (commission on Insurance)  |
| 06 - Insurance Service                 | P0606 | Receipts on account of settlement of claims  |
| 07 - Financial Services                | P0701 | Financial intermediation except investment banking - Bank charges, collection charges, LC charges, cancellation of forward contracts, commission on financial leasing etc.   |
| 07 - Financial Services                | P0702 | Investment banking - brokerage, underwriting commission etc.   |
| 07 - Financial Services                | P0703 | Auxiliary services - charges on operation & regulatory fees, custodial services, depository services etc.  |
| 08 - Computer and Information Services | P0801 | Hardware consultancy   |
| 08 - Computer and Information Services | P0802 | Software implementation/consultancy (other than those covered in SOFTEX form)  |
| 08 - Computer and Information Services | P0803 | Data base, data processing charges   |
| 08 - Computer and Information Services | P0804 | Repair and maintenance of computer and software  |

| Category  | Code  | Description  |
|---|-------|--|
| 08 - Computer and Information Services          | P0805 | News agency services   |
| 08 - Computer and Information Services          | P0806 | Other information servicesSubscription to newspapers, periodicals, etc.  |
| 09 - Royalties & License Fees                   | P0901 | Franchises services - patents, copy rights, trade marks, industrial processes, franchises etc.   |
| 09 - Royalties & License Fees                   | P0902 | Receipts for use, through licensing arrangements, of produced originals or prototypes (such as manuscripts and films)  |
| 10 - Other Business Services                    | P1001 | Merchanting Services – net receipts (from sale and purchase of goods without crossing the border).   |
| 10 - Other Business Services                    | P1002 | Trade related services - Commission on exports/imports.  |
| 10 - Other Business Services                    | P1003 | Operational leasing services (other than financial leasing and without operating crew) including charter hire  |
| 10 - Other Business Services                    | P1004 | Legal services   |
| 10 - Other Business Services                    | P1005 | Accounting, auditing, book keeping and tax consulting services   |
| 10 - Other Business Services                    | P1006 | Business and management consultancy and public relations services  |
| 10 - Other Business Services                    | P1007 | Advertising, trade fair, market research and public opinion polling services   |
| 10 - Other Business Services                    | P1008 | Research & Development services  |
| 10 - Other Business Services                    | P1009 | Architectural, engineering and other technical services  |
| 10 - Other Business Services                    | P1010 | Agricultural, mining and on -site processing services - protection against insects & disease, increasing of harvest yields, forestry services, mining services like analysis of ores etc.          |
| 10 - Other Business Services                    | P1011 | Inward remittance for maintenance of offices in India  |
| 10 - Other Business Services                    | P1012 | Distribution services  |
| 10 - Other Business Services                    | P1013 | Environmental services   |
| 10 - Other Business Services                    | P1019 | Other services not included elsewhere  |
| 11 - Personal, Cultural & Recreational services | P1101 | Audio-visual and related services -services and associated fees related to production of motion pictures, rentals, fees received by actors, directors, producers and fees for distribution rights. |
| 11 - Personal, Cultural & Recreational services | P1102 | Personal, cultural services such as those related to museums, libraries, archives and sporting activities and fees for correspondence courses of Indian Universities/Institutes                    |

| Category   | Code  | Description   |
|--|-------|---|
| 12 - Government, not included elsewhere (G.n.i.e.) | P1201 | Maintenance of foreign embassies in India   |
| 12 - Government, not included elsewhere (G.n.i.e.) | P1203 | Maintenance of international institutions such as offices of IMF mission, World Bank, UNICEF etc. in India. |
| 13 - Transfers                                     | P1301 | Inward remittance from Indian nonresidents towards family maintenance and savings                           |
| 13 - Transfers                                     | P1302 | Personal gifts and donations .  |
| 13 - Transfers                                     | P1303 | Donations to religious and charitable institutions in India   |
| 13 - Transfers                                     | P1304 | Grants and donations to governments and charitable institutions established by the governments              |
| 13 - Transfers                                     | P1306 | Receipts / Refund of taxes  |
| 14 - Income  | P1401 | Compensation of employees   |
| 14 - Income  | P1403 | Inward remittance towards interest on loans extended to non-residents (ST/MT/LT loans)                      |
| 14 - Income  | P1404 | Inward remittance of interest on debt securities - debentures / bonds /FRNsetc,                             |
| 14 - Income  | P1405 | Inward remittance towards interest receipts of ADs on their own account (on investments.)                   |
| 14 - Income  | P1406 | Repatriation of profits to India  |
| 14 - Income  | P1407 | Receipt of dividends by Indians   |
| 15 - Others  | P1501 | Refunds / rebates on account of imports   |
| 15 - Others  | P1502 | Reversal of wrong entries, refunds of amount remitted for non-imports                                       |
| 15 - Others  | P1503 | Remittances (receipts) by residents under international bidding process.                                    |
| 15 - Others  | P1590 | Receipts below \$10,000 (say Rs 5,00,000)   |



## Appendix 5 – Chinese reason codes

| Code                       | Reason   |
|----------------------------|--|
| /BUSINESS/CAPITAL TRF      | Kapitaaltransacties en investeringen.  |
| /BUSINESS/CHARITY DONATION | Betalingen naar non-profit organisaties.   |
| /BUSINESS/CURRENT ACC TXN  | Salarisbetalingen, inkomensoverdrachten, winstbetalingen, belastingbetalingen, bonus en dividend betalingen. |
| /BUSINESS/GOODS TRADE      | Betalingen ten behoeve van goederentransacties.  |
| /BUSINESS/SERVICE TRADE    | Betalingen ten behoeve van dienstverleningstransacties.  |

## Appendix 6 – Russian reason codes

Note: Put VO in front of the 5-digit codes that are listed in the table.

| Category  | (VO)Code | Description   |
|---|----------|---|
| 02 - FX Transactions  | 02010    | Purchase of RUB currency by non-resident  |
| 02 - FX Transactions  | 02011    | Selling of RUB currency by non-resident   |
| 10 - Settlements for goods, exported from the customs territory of Russia, including aircraft, watercraft, and cosmic objects being subject of foreign trade activities       | 10100    | Settlements of non-resident in favor of resident by means of advance payment for goods exported from the territory of the Russian Federation including contracts of commission /agency, in cases different from those indicated in Category 22  |
| 10 - Settlements for goods, exported from the customs territory of Russia, including aircraft, watercraft, and cosmic objects being subject of foreign trade activities       | 10200    | Settlements of non-resident in favor of resident by means of deferred payment granted by resident to non-resident for goods exported from the territory of the Russian Federation including contracts of commission/agency in cases different from those indicated in Category 22   |
| 11 - Settlements for goods, imported to the territory of the Russian Federation, including aircraft, watercraft, and cosmic objects being subject of foreign trade activities | 11900    | Settlements of non-resident in favor of resident related to return of excess amounts received from the import of goods to the customs of the Russian Federation in cases different from those indicated in code 23900   |
| 12 - Settlements between residents and non-residents for sale of goods not imported to the territory of the Russian Federation  | 12050    | Settlements of non-resident in favor of resident for sale of goods outside the territory of the Russian Federation and not imported to the territory of the Russian Federation in cases different from those indicated in codes 22110, 22210, 22300.  |
| 12 - Settlements between residents and non-residents for sale of goods not imported to the territory of the Russian Federation  | 12900    | Settlements of non-resident in favor of resident related to return of excess amounts received from the sale of goods outside the territory of the Russian Federation in cases different from those indicated in code 23900  |
| 13 - Settlements between residents and non-residents for goods sold on the territory of the Russian Federation  | 20100    | Settlements of non-resident in favor of a resident by means of advance payment for executing by resident works, rendering services, information and intellectual property, including exclusive rights, including completion of contractual obligations of commission/agency agreements, as well as settlements related to pre-payment of reward to (i) resident – trustee under the agreement of trust management of property, (ii) resident – broker under brokerage services agreement, (iii) resident – clearing organization under the clearing services agreement except for settlements under VO code 20400 and category 22 |

| Category  | (VO)Code | Description   |
|---|----------|---|
| 13 - Settlements between residents and non-residents for goods sold on the territory of the Russian Federation  | 20200    | Settlements of non-resident in favor of resident by means of deferred payment for executed by resident works, rendered services, information and intellectual property, including exclusive rights, including completion of contractual obligations of commission/agency agreements, as well as settlements related to pre-payment of reward to (i) resident – trustee under the agreement of trust management of property, (ii) resident – broker under brokerage services agreement, (iii) resident – clearing organization under the clearing services agreement, except for settlements under VO code 20400, Category 22 and settlements related to the remuneration payment in favor of resident-broker under brokerage services agreement (Category 58) |
| 13 - Settlements between residents and non-residents for goods sold on the territory of the Russian Federation  | 20300    | Settlements of non-resident in favor of a resident under agreements on rent (lease) of personal and real estate, except for agreements of financial leasing   |
| 13 - Settlements between residents and non-residents for goods sold on the territory of the Russian Federation  | 20400    | Settlements of non-resident being principal (grantor) in favor of resident being agent (attorney) in connection with payments for purchase from 3rd parties of goods, services, information and intellectual property, including exclusive rights on the above, for non-resident according to the commission agreement (agency agreement), except for the settlements indicated in Category 58.   |
| 21 - Settlements between residents and non-residents under foreign trade contracts for executing by non-residents works, rendering services, information and intellectual property, including exclusive rights on the above, as well as works under agreements on rent (lease) of personal and real estate except for the agreements of financial leasing | 21500    | Settlements of non-resident being commission agent (agent, guarantor) in favor of resident being principal (grantor) in connection with provided by non-resident services on sale to third parties executed by resident works, services, information and intellectual property, including exclusive rights in accordance with the contracts of commission/agency except for settlements indicated in category 58  |
| 21 - Settlements between residents and non-residents under foreign trade contracts for executing by non-residents works, rendering services, information and intellectual property, including exclusive rights on the above, as well as works under agreements on rent (lease) of personal and real estate except for the agreements of financial leasing | 21900    | Settlements of non-resident in favor of resident related to return of excess amounts received for executing by non-resident works, rendering services, information and intellectual property, including exclusive rights including completion of contractual obligations of commission/agency agreements except for settlements indicated in categories 23 and 58.  |

| Category  | (VO)Code | Description  |
|---|----------|--|
| 22 - Settlements between residents and non-residents related to goods delivered by residents, executing by residents works, rendering services, information and intellectual property, including exclusive rights on the above under the mixed type contracts | 22100    | Settlements of non-resident being commission agent (agent, guarantor) in favor of resident being principal (grantor) by means of advance payment for goods exported from the territory of the Russian Federation, executing works, rendering services, information and intellectual property, including exclusive rights except for settlements indicated in the codes 20100 and 22110   |
| 22 - Settlements between residents and non-residents related to goods delivered by residents, executing by residents works, rendering services, information and intellectual property, including exclusive rights on the above under the mixed type contracts | 22110    | Settlements of non-resident in favor of resident by means of advance payment for goods to be delivered, executing works, rendering services, information and intellectual property, including exclusive rights under agreements indicated in subpoint 4.1.2 of point 4.1 of the Instruction of the Central Bank of Russian Federation no. 138-I dd. 04.06.2012: Contracts providing the sale (purchase) and/or rendering services related to the sale (purchase) on the territory of the Russian Federation (outside the Russian Federation) of fuels and lubricants (bunker fuel), provisions, material and technical supplies and other goods (except for the spare parts and equipment) required to support operation and maintenance of transport vehicles regardless of their type and function during the route or stops |
| 22 - Settlements between residents and non-residents related to goods delivered by residents, executing by residents works, rendering services, information and intellectual property, including exclusive rights on the above under the mixed type contracts | 22200    | Settlements of non-resident being commission agent (agent, guarantor) in favor of resident being principal (grantor) by means of deferred payment for goods exported from the territory of the Russian Federation, executed works, rendered services, information and intellectual property, including exclusive rights except for settlements indicated in the codes 20200 and 22110  |
| 22 - Settlements between residents and non-residents related to goods delivered by residents, executing by residents works, rendering services, information and intellectual property, including exclusive rights on the above under the mixed type contracts | 22210    | Settlements of non-resident in favor of resident by means of deferred payment for delivered goods, executed works, rendered services, information and intellectual property, including exclusive rights under agreements indicated in subpoint 4.1.2. of point 4.1 of the Instruction of the Central Bank of Russian Federation no. 138-I dd. 04.06.2012: Contracts providing the sale (purchase) and/or rendering services related to the sale (purchase) on the territory of the Russian Federation (outside the Russian Federation) of fuels and lubricants (bunker fuel), provisions, material and technical supplies and other goods (except for the spare parts and equipment) required to support operation and maintenance of transport vehicles regardless of their type and function during the route or stops       |

| Category  | (VO)Code | Description   |
|---|----------|---|
| 22 - Settlements between residents and non-residents related to goods delivered by residents, executing by residents works, rendering services, information and intellectual property, including exclusive rights on the above under the mixed type contracts         | 22300    | Settlements of non-resident in favor of resident under the agreement of finance lease   |
| 23 - Settlements between residents and non-residents related to goods delivered by non-residents, executing by non-residents works, rendering services, information and intellectual property, including exclusive rights on the above under the mixed type contracts | 23900    | Settlements of non-resident in favor of resident related to return of excess amounts received under the mixed type contracts  |
| 30 - Settlements between residents and non-residents for transactions connected with purchase of real estate, excluding payments for aircraft, watercraft and space objects   | 30010    | Settlements of non-resident in favor of resident for sale of real estate by resident to non-resident outside the territory of the Russian Federation, including those connected with participating interest of non-resident in the construction performed by resident outside the territory of the Russian Federation |
| 30 - Settlements between residents and non-residents for transactions connected with purchase of real estate, excluding payments for aircraft, watercraft and space objects   | 30030    | Settlements of non-resident in favor of resident for sale of real estate by resident to non-resident on the territory of the Russian Federation, including those connected with participating interest of nonresident in the construction performed by resident on the territory of the Russian Federation            |
| 30 - Settlements between residents and non-residents for transactions connected with purchase of real estate, excluding payments for aircraft, watercraft and space objects   | 30900    | Settlements of non-resident in favor of resident related to return of excess amounts received under transactions with real estate including those connected with participating interest in the real estate construction   |
| 32 - Settlements between residents and non-residents in accordance with the contracts of cession, assignment of debt concluded between residents and non-residents  | 32010    | Settlements of non-resident in favor of resident for cession of right by resident to non-resident in accordance with cession contract   |
| 32 - Settlements between residents and non-residents in accordance with the contracts of cession, assignment of debt concluded between residents and non-residents  | 32020    | Settlements of non-resident in favor of resident for assignment of debt from non-resident to resident in accordance with debt assignment contract   |
| 32 - Settlements between residents and non-residents in accordance with the contracts of cession, assignment of debt concluded between residents and non-residents  | 32900    | Settlements of non-resident in favor of a resident related to return of excess (erroneous) amounts received under assignment agreements (transfer of debt)  |
| 35 - Settlements between residents and non-residents for other transactions related to foreign trade and not directly indicated in Categories 10-23   | 35030    | Settlements of non-resident in favor of resident for other transactions related to foreign trade and not directly indicated in Categories 10-23   |
| 40 - Settlements related to loans granted by residents (except for authorized banks) to nonresidents under loan agreements  | 40900    | Settlements of non-resident in favor of resident related to return of excess amounts received with the loan granted by resident to non-resident under the Loan agreement  |
| 41 - Settlements related to loans granted by non-residents to residents (except for authorized banks) under loan agreements   | 41030    | Settlements of non-resident in favor of resident for granting loans under Loan agreement  |

| Category  | (VO)Code | Description  |
|---|----------|--|
| 42 - Settlements related to fulfillment of obligations by residents (except for authorized banks) under the loan agreements   | 42900    | Settlements of non-resident in favor of resident related to return of excess amounts received from the repayment by resident of principal amount under the Loan agreement  |
| 42 - Settlements related to fulfillment of obligations by residents (except for authorized banks) under the loan agreements   | 42950    | Settlements of non-resident in favor of resident related to return of excess amounts received from the repayment by resident of interest amount under the Loan agreement   |
| 43 - Settlements related to fulfillment of obligations by non-residents under the loan agreements   | 43015    | Settlements of non-resident in favor of resident for repayment of the principal amount under the Loan agreement  |
| 43 - Settlements related to fulfillment of obligations by non-residents under the loan agreements   | 43035    | Settlements of non-resident in favor of resident for repayment of the interest amount under the Loan agreement   |
| 43 - Settlements related to fulfillment of obligations by non-residents under the loan agreements   | 43050    | Other settlements of non-resident in favor of resident related to payment of premium (commissions, fees) and other amounts under the borrowed loan facility  |
| 50 - Settlements related to capital investments   | 50200    | Settlements of non-resident in favor of resident for transactions with shares, investments in the capital of the legal entity including the ordinary partnership   |
| 50 - Settlements related to capital investments   | 50210    | Settlements of non-resident in favor of resident for dividend payments (income) from capital investments   |
| 50 - Settlements related to capital investments   | 50400    | Other settlements of non-resident in favor of resident under operations related to capital investments except for operations specified in a code 50200   |
| 50 - Settlements related to capital investments   | 50900    | Settlements of non-resident in favor of resident related to return of excess amounts received from transactions related to payment of share or contribution to property (registered capital, investment fund of a cooperative) of a legal entity, as well as payment under the agreement of simple partnership with capital investment, and in cases of liquidation of a legal entity – non resident |
| 51 - Settlements related to purchase of securities (rights evidenced by securities) by non-residents from residents except for settlements indicated in Category 58 | 51210    | Settlements of non-resident in favor of resident for purchase of bonds, stocks and other securities issued by residents  |
| 51 - Settlements related to purchase of securities (rights evidenced by securities) by non-residents from residents except for settlements indicated in Category 58 | 51215    | Settlements of non-resident in favor of resident for purchase of bonds, stocks and other securities issued by non-residents  |
| 51 - Settlements related to purchase of securities (rights evidenced by securities) by non-residents from residents except for settlements indicated in Category 58 | 51230    | Settlements of non-resident in favor of resident for purchase of shares in investment funds founded by resident  |

| Category  | (VO)Code | Description  |
|---|----------|--|
| 51 - Settlements related to purchase of securities (rights evidenced by securities) by non-residents from residents except for settlements indicated in Category 58 | 51235    | Settlements of non-resident in favor of resident for purchase of shares in investment funds founded by non-resident  |
| 51 - Settlements related to purchase of securities (rights evidenced by securities) by non-residents from residents except for settlements indicated in Category 58 | 51250    | Settlements of non-resident is favor of resident for purchase of promissory notes and other nonissue securities of resident  |
| 51 - Settlements related to purchase of securities (rights evidenced by securities) by non-residents from residents except for settlements indicated in Category 58 | 51255    | Settlements of non-resident is favor of resident for purchase of promissory notes and other nonissue securities of non-resident  |
| 52 - Settlements related to purchase of securities (rights evidenced by securities) by residents from non-residents except for settlements indicated in Category 58 | 52900    | Settlements of non-resident in favor of resident related to return of excess amounts received from transactions with securities (rights evidenced by securities) and amounts for default obligations   |
| 55 - Settlements related to fulfillment by residents and non-residents obligations under securities except for settlements indicated in Category 58                 | 55310    | Settlements of non-resident in favor of resident related to fulfillment by non-resident obligations under bonds and other securities   |
| 55 - Settlements related to fulfillment by residents and non-residents obligations under securities except for settlements indicated in Category 58                 | 55330    | Settlements of non-resident in favor of resident for payment of income received from investment funds shares   |
| 55 - Settlements related to fulfillment by residents and non-residents obligations under securities except for settlements indicated in Category 58                 | 55350    | Settlements of non-resident in favor of resident related to fulfillment by non-resident obligations under promissory notes and other non-issue securities  |
| 55 - Settlements related to fulfillment by residents and non-residents obligations under securities except for settlements indicated in Category 58                 | 55900    | Settlements of non-resident in favor of resident related to the return of excess amounts received from fulfillment of obligations under transactions with securities and payments for default obligations  |
| 56 - Settlements between residents and non-residents for transactions with derivatives and other forward and futures transactions                                   | 56010    | Settlements of non-resident in favor of resident for transactions with derivatives, forward and futures transactions (options, margin and guarantee fees and other cash funds transferred in accordance with the terms of the contracts, except for settlements related to delivery of underlying asset) |
| 56 - Settlements between residents and non-residents for transactions with derivatives and other forward and futures transactions                                   | 56900    | Settlements of non-resident in favor of resident related to return of transferred excess amounts and amounts from default obligations indicated in this Category.  |
| 57 - Settlements under the asset management agreements  | 57020    | Settlements of non-resident being trust constitutor in favor of resident – trust manager, except for payment of remuneration to resident – trust manager   |
| 57 - Settlements under the asset management agreements  | 57035    | Settlements of non-resident being trust manager in favor of resident being trust constitutor, except for settlements under code 57900  |

| Category  | (VO)Code | Description  |
|---|----------|--|
| 57 - Settlements under the asset management agreements  | 57900    | Settlements of non-resident in favor of resident related to return of transferred excess amounts under the asset management agreements   |
| 58 - Settlements under agreements on brokerage services in cases different from those indicated in the Categories 51-55 | 58015    | Settlements of non-resident being broker in favor of resident under agreements on brokerage services except for settlements under VO code 58900  |
| 58 - Settlements under agreements on brokerage services in cases different from those indicated in the Categories 51-55 | 58020    | Settlements of non-resident in favor of resident being a broker under agreements on brokerage services except for remuneration payments to broker - resident                             |
| 58 - Settlements under agreements on brokerage services in cases different from those indicated in the Categories 51-55 | 58900    | Settlements of non-resident in favor of resident related to return of funds excessively transferred under the agreement on brokerage services  |
| 59 - Settlements under clearing services agreements between residents and non-residents                                 | 59015    | Settlements of non-resident clearing organization in favor of a resident under clearing services agreement, except for settlements specified in code 59900                               |
| 59 - Settlements under clearing services agreements between residents and non-residents                                 | 59020    | Settlements of non-resident in favor of resident clearing organization under the clearing services agreement, except for remuneration payments to resident clearing organization         |
| 59 - Settlements under clearing services agreements between residents and non-residents                                 | 59900    | Settlements of non-resident related to return of excessively (erroneously) transferred funds as well as funds under non-executed obligations under clearing services agreement           |
| 60 - Non-residents' accounts transfers  | 60070    | Transfer from RUB banking/deposit account of non-resident opened in Russian bank to another RUB banking/deposit account of the same non-resident opened in the same bank (book transfer) |
| 60 - Non-residents' accounts transfers  | 60071    | Transfer from RUB banking/deposit account of non-resident opened in Russian bank to another RUB banking/deposit account of the same non-resident opened in another Russian bank          |
| 60 - Non-residents' accounts transfers  | 60075    | Transfer from RUB banking/deposit account of non-resident opened in Russian bank to another RUB banking/deposit account of the same non-resident opened in non-resident bank             |
| 60 - Non-residents' accounts transfers  | 60076    | Transfer from RUB banking/deposit account of non-resident opened in non-resident bank to RUB banking account of the same non-resident opened at Russian bank                             |
| 60 - Non-residents' accounts transfers  | 60080    | Transfer from RUB banking account of non-resident to RUB banking/deposit account of another nonresident opened in the same Russian bank (book transfer)                                  |



| Category  | (VO)Code | Description  |
|---|----------|--|
| 60 - Non-residents' accounts transfers  | 60081    | Transfer from RUB banking account of non-resident to RUB banking/deposit account of another nonresident opened in another Russian bank                                     |
| 60 - Non-residents' accounts transfers  | 60085    | Transfer from RUB banking account of non-resident opened in Russian bank to RUB banking/deposit account of another non-resident opened in non-resident bank                |
| 60 - Non-residents' accounts transfers  | 60086    | Transfer from RUB banking/deposit account of non-resident opened with non-resident bank to RUB banking account of another non-resident opened with Russian bank            |
| 61 - Transfers and settlements of residents, withdrawal (deposit) of foreign currency in cash | 61140    | Transfers of RUB (or foreign currency) from account of resident opened in non-resident bank to the account of the same resident opened with Russian bank                   |
| 61 - Transfers and settlements of residents, withdrawal (deposit) of foreign currency in cash | 61164    | Transfer of RUB from account of a resident opened with non-resident bank in favor of account of another resident opened with Russian bank                                  |
| 70 - Non-commercial transactions  | 70010    | Payment of taxes and duties and other dues by non-residents to residents in cases different from those indicate in the code 70120  |
| 70 - Non-commercial transactions  | 70030    | Payment of alimony, pensions, inheritance, benefits, grants, gifts and donation by non-residents to residents in cases different from those indicate in the code 70120     |
| 70 - Non-commercial transactions  | 70050    | Payment of salaries, author and other remuneration under civil agreements by non-residents to residents in cases different from those indicate in the code 70120           |
| 70 - Non-commercial transactions  | 70090    | Settlements connected with non-repayable financial aid from non-resident to resident in cases different from those indicated in the code 70100                             |
| 70 - Non-commercial transactions  | 70100    | Settlements connected with charitable assistance, fund-raising, grants payments and other payments on non-repayable basis from non-resident to resident                    |
| 70 - Non-commercial transactions  | 70110    | Settlements of non-resident in favor of resident related to the payment of insurance indemnity under insurance/reinsurance agreement                                       |
| 70 - Non-commercial transactions  | 70120    | Settlements of non-resident in favor of resident related to the execution of the court decisions   |
| 70 - Non-commercial transactions  | 70200    | Other non-commercial settlements of non-resident in favor of resident in cases different from those indicated in the codes 70010, 70030, 70050, 70090, 70100, 70110, 70120 |
| 70 - Non-commercial transactions  | 70900    | Settlements of non-resident in favor of resident related to return of excess amounts received from non-commercial transactions   |

| Category  | (VO)Code | Description   |
|---|----------|---|
| 80 - Settlements between authorized bank and non-resident in RUB and between authorized bank and resident in foreign currency, except for the settlements indicated in categories 01, 02, 57 and 58 | 80010    | Settlements between non-resident and authorized bank in RUB under loan agreement  |
| 80 - Settlements between authorized bank and non-resident in RUB and between authorized bank and resident in foreign currency, except for the settlements indicated in categories 01, 02, 57 and 58 | 80050    | Settlements between non-resident and authorized bank in RUB under other transactions except for those indicated in categories 02, 57 and 58 |
| 99 - Other settlements on transactions not directly specified in Categories 01 – 80   | 99010    | Return to resident of erroneously debited (credited) amounts  |
| 99 - Other settlements on transactions not directly specified in Categories 01 – 80   | 99090    | Settlements on transactions not directly specified in Categories 01 – 80 of this Codification in cases different from code 99010            |

## Appendix 7 – Russian Tax Payer status codes

| Code | Description   |
|------|---|
| S01  | Legal entity tax bearer   |
| S02  | Tax agent   |
| S03  | Organisation of the federal postal communications which compiled the instruction on the transfer of monetary resources on each payment of a natural person  |
| S04  | Tax body.   |
| S05  | Federal Bailiff Service and its territorial bodies  |
| S06  | Legal entity participant of foreign trade activities  |
| S07  | customs body  |
| S08  | Payer being a legal entity, individual businessman, notary engaged in private practices, lawyer who has established a lawyer's office, head of a peasant farm that remits monetary resources in making payments to the budgetary system of the Russian Federation (except for taxes, fees, insurance contributions and other payments administered by tax agencies)   |
| S09  | Individual businessman tax bearer (payer of duty, insurance contributions and other payments administered by tax authorities)   |
| S10  | notary tax bearer (payer of duty, insurance contributions and other payments administered by tax authorities) engaged in private practice   |
| S11  | lawyer tax bearer (payer of duty, insurance contributions and other payments administered by tax authorities) who founded a lawyer's bureau,  |
| S12  | tax bearer (payer of duty, insurance contributions and other payments administered by tax authorities) - head of a peasant (farmer) economy   |
| S13  | taxpayer (payer of fees for making by tax authorities actions relevant in law, insurance contributions and other payments administered by tax authorities) being a natural person   |
| S15  | Credit organisation (branch of a credit organisation), payment agent, the organisation of the federal postal communications which compiled the payment order for a total sum with the register on transfer of monetary resources received from natural persons payers   |
| S16  | Natural person participant of foreign trade activities  |
| S17  | Individual businessman participant of foreign trade activities  |
| S18  | Payer of customs payments who is not customs applicants on whom the legislation of the Russian Federation imposes the liability on making customs payments  |
| S19  | Organisations and their branches (hereinafter referred to as organisations) that compiled the instruction on the remittance of monetary resources withheld from wages (income) of the natural person debtor towards the repayment of debts on payments into the budgetary system of the Russian Federation on the ground of the enforcement document directed to the organisation in accordance with the established procedure  |
| S20  | Credit organisation (a branch of a credit organisation), the payment agent, that compiled the instruction on the transfer of monetary resources on each payment of a natural person   |
| S21  | Responsible participant of a consolidated group of tax bearers  |
| S22  | Participant of the consolidated group of tax bearers  |
| S23  | Social Insurance Fund of the Russian Federation   |
| S24  | Payer being a natural person who transfers monetary resources in payment of fees, insurance contributions administered by the Social Insurance Fund of the Russian Federation and other payments to the budgetary system of the Russian Federation (except for the fees for making by tax authorities actions relevant in law and other payments administered by tax and customs authorities)   |
| S25  | Guarantor banks that compiled the instruction on the transfer of monetary resources into the budgetary system of the Russian Federation during the return of the value added tax, excessively received by the tax bearer (set off to it (him)) in a declaratory procedure, as well as during the payment of the excises estimated on the sales operations of excisable goods for beyond the limits of the territory of the Russian Federation, and excises on alcoholic and (or) excisable produce containing alcohol |
| S26  | Founders (participants) of the debtor, owners of the property of the debtor - unitary enterprise or third parties that compiled the instruction on the transfer of monetary resources on repayment of claims to the debtor on the making of obligatory payments, included in the register of creditors' claims during the operations used in bankruptcy proceedings   |

## Appendix 8 – United Arab Emirates reason codes

| Category   | Code | Description  |
|--|------|--|
| Cards & Wallets  | CCP  | Corporate Card Payment   |
| Cards & Wallets  | CRP  | Credit Card Payment Existing Code  |
| Cards & Wallets  | DCP  | PrePaid Reloadable & Personalized Debit Card Payments  |
| Cards & Wallets  | MWI  | Mobile Wallet Cash In  |
| Cards & Wallets  | MWO  | Mobile Wallet Cash Out   |
| Cards & Wallets  | MWP  | Mobile Wallet Payments   |
| Cards & Wallets  | POS  | POS Merchant Settlement  |
| Cards & Wallets  | SVI  | Stored Value Card Cash-In  |
| Cards & Wallets  | SVO  | Stored Value Card Cash-Out   |
| Cards & Wallets  | SVP  | Stored Value Card Payments   |
| Consumer   | CHC  | Charitable contributions (charity and aid)   |
| Consumer   | FAM  | Family Support (workers' remittances)  |
| Consumer   | PPA  | Purchase of real-estate abroad from residence  |
| Consumer   | PPL  | Purchase of real-estate in the UAE from non-residence  |
| Consumer   | RNT  | Rent Payments  |
| Consumer   | TKT  | Tickets  |
| Consumer   | UTL  | Utility Bill Payments  |
| FDI Flows – Acquisition and liquidation by residence of equity & securities abroad (above 10% share) | CEA  | Equity and investment fund shares for the establishment of new company from residents abroad / Equity of merger or acquisition of companies abroad from residents / Participation capital increases of related companies abroad.   |
| FDI Flows – Acquisition and liquidation by residence of equity & securities abroad (above 10% share) | DSF  | Debt instruments intragroup foreign securities   |
| FDI Flows – Acquisition and liquidation by residence of equity & securities abroad (above 10% share) | REL  | Reverse equity share in the UAE  |
| FDI Flows – Acquisition and liquidation by residence of equity & securities abroad (above 10% share) | RDL  | Reverse debt instruments in the UAE  |
| FDI Flows – Acquisitions and liquidation by non-residents of equity & securities in the UAE          | CEL  | Equity and investment fund shares for the establishment of a new company in the UAE from non-residents / Equity of the merger or acquisition if companies in the UAE from non-residents / Participation to capital increase of related companies from non-residents in the UAE |
| FDI Flows – Acquisitions and liquidation by non-residents of equity & securities in the UAE          | LDS  | Debt instruments intragroup securities in the UAE  |
| FDI Flows – Acquisitions and liquidation by non-residents of equity & securities in the UAE          | REA  | Reverse equity share abroad  |
| FDI Flows – Acquisitions and liquidation by non-residents of equity & securities in the UAE          | RDA  | Reverse debt instruments abroad  |
| Government   | GOS  | Government goods and services, embassies, etc.   |
| Government   | GRI  | Government related income taxes, tariffs, capital transfers, etc.  |

|  |     |  |
|--|-----|--|
| Import-Export  | GDE | Goods sold (exports in FOB value)  |
| Import-Export  | GDI | Goods bought (import in CIF value)   |
| Investment, Finance, Cash Management   | IGD | Dividends intragroup   |
| Investment, Finance, Cash Management   | IID | Interest on debt intragroup  |
| Investment, Finance, Cash Management   | PIP | Profits on Islamic products  |
| Investment, Finance, Cash Management   | PRR | Profits on rents and real-estate   |
| Investment, Finance, Cash Management   | DOE | Dividends on equity not intragroup   |
| Investment, Finance, Cash Management   | ISH | Income on investment fund shares   |
| Investment, Finance, Cash Management   | ISL | Interest on securities more than a year  |
| Investment, Finance, Cash Management   | ISS | Interest on securities less than a year  |
| Investment, Finance, Cash Management   | IOL | Income on loans  |
| Investment, Finance, Cash Management   | IOD | Income on deposits   |
| Investment, Finance, Cash Management   | CIN | Commercial Investments   |
| Investment, Finance, Cash Management   | DIV | Dividend Payouts   |
| Investment, Finance, Cash Management   | EMI | Equated Monthly Instalments  |
| Investment, Finance, Cash Management   | IGT | Inter Group Transfer   |
| Investment, Finance, Cash Management   | IPO | IPO Subscriptions  |
| Investment, Finance, Cash Management   | IRP | Interest Rate Swap Payments  |
| Investment, Finance, Cash Management   | IRW | Interest Rate Unwind Payments  |
| Investment, Finance, Cash Management   | LIP | Loan Interest Payments   |
| Investment, Finance, Cash Management   | LNC | Loan Charges   |
| Investment, Finance, Cash Management   | LND | Loan Disbursements   |
| Investment, Finance, Cash Management   | MCR | Monetary Claim Reimbursements Medical/Auto Insurance etc.                          |
| Investment, Finance, Cash Management   | OAT | Own Account Transfer   |
| Investment, Finance, Cash Management   | PIN | Personal Investments   |
| Investment, Finance, Cash Management   | POR | Refunds or Reversals on IPO subscriptions  |
| Investment, Finance, Cash Management   | PRP | Profit Rate Swap Payments  |
| Investment, Finance, Cash Management   | PRW | Profit Rate Unwind Payments  |
| Lending – Repayments and transfers by residents of loans & deposits abroad     | DLF | Debt instruments, intragroup loans, deposits foreign (above 10% shares)            |
| Lending – Repayments and transfers by residents of loans & deposits abroad     | AFA | Receipts or payments from personal residents bank account or deposits abroad       |
| Lending – Repayments and transfers by residents of loans & deposits abroad     | SLA | Loans – Drawing or repayments on loans extended to non-residents and short-term    |
| Lending – Repayments and transfers by residents of loans & deposits abroad     | LLA | Loans – Drawing or repayments on loans extended to non-residents and long-term     |
| Lending – Repayments and transfers by residents of loans & deposits abroad     | LEA | Leasing abroad   |
| Lending – Repayments and transfers by residents of loans & deposits abroad     | RFS | Repos on foreign securities  |
| Lending – Repayments and transfers by residents of loans & deposits abroad     | TCR | Trade credits and advances receivables   |
| Lending – Repayments and transfers by residents of loans & deposits in the UAE | LDL | Debt instruments intragroup loans, deposits in the UAE (above 10% share)           |
| Lending – Repayments and transfers by residents of loans & deposits in the UAE | AFL | Receipts or payments from personal non-resident bank accounts in the UAE           |
| Lending – Repayments and transfers by residents of loans & deposits in the UAE | SLL | Loans – Drawings or repayments on foreign loans extended to residents – Short-term |
| Lending – Repayments and transfers by residents of loans & deposits in the UAE | LLL | Loans – Drawings or repayments on foreign loans extended to residents – Long-term  |
| Lending – Repayments and transfers by residents of loans & deposits in the UAE | LEL | Leasing in the UAE   |

|   |     |   |
|---|-----|---|
| Lending – Repayments and transfers by residents of loans & deposits in the UAE  | RLS | Repos on securities issued by residents   |
| Lending – Repayments and transfers by residents of loans & deposits in the UAE  | TCP | Trade credits and advances payable  |
| Other   | TOF | Transfer of funds between persons Normal and juridical  |
| Other   | UFP | Unclaimed Funds Placement   |
| Portfolio Investment Flows – Acquisitions and liquidation by residents of equity & securities abroad (below 10% shares)         | FSA | Equity other than investment fund shares in unrelated companies abroad                            |
| Portfolio Investment Flows – Acquisitions and liquidation by residents of equity & securities abroad (below 10% shares)         | FIA | Investment fund shares foreign  |
| Portfolio Investment Flows – Acquisitions and liquidation by residents of equity & securities abroad (below 10% shares)         | DSA | Purchases and sales of foreign debt securities in unrelated companies – less than a year          |
| Portfolio Investment Flows – Acquisitions and liquidation by residents of equity & securities abroad (below 10% shares)         | DLA | Purchases and sales of foreign debt securities in unrelated companies – more than a year          |
| Portfolio Investment Flows – Acquisitions and liquidation by residents of equity & securities abroad (below 10% shares)         | FDA | Financial derivatives foreign   |
| Portfolio Investment Flows – Acquisitions and liquidations by non-residents of equity & securities in the UAE (below 10% share) | FSL | Equity other than investment fund shares in unrelated companies in the UAE                        |
| Portfolio Investment Flows – Acquisitions and liquidations by non-residents of equity & securities in the UAE (below 10% share) | FIL | Investment fund shares in the UAE   |
| Portfolio Investment Flows – Acquisitions and liquidations by non-residents of equity & securities in the UAE (below 10% share) | DSL | Purchases and sales of securities issued by residents in unrelated companies – less than one year |
| Portfolio Investment Flows – Acquisitions and liquidations by non-residents of equity & securities in the UAE (below 10% share) | DLL | Purchases and sales of securities issued by residents in unrelated companies – more than one year |
| Portfolio Investment Flows – Acquisitions and liquidations by non-residents of equity & securities in the UAE (below 10% share) | FDL | Financial derivatives in the UAE  |
| Salary & Benefits   | SAL | Salary (compensation of employees)  |
| Salary & Benefits   | AES | Advance payment against EOS   |
| Salary & Benefits   | ALW | Allowances  |
| Salary & Benefits   | BON | Bonus   |
| Salary & Benefits   | COM | Commission  |
| Salary & Benefits   | COP | Compensation  |
| Salary & Benefits   | EDU | Educational Support   |
| Salary & Benefits   | EOS | End of Service  |
| Salary & Benefits   | LAS | Leave Salary  |
| Salary & Benefits   | OVT | Overtime  |
| Salary & Benefits   | PEN | Pension   |
| Salary & Benefits   | SAA | Salary Advance  |
| Services Abroad   | GMS | Processing repair and maintenance services on goods   |
| Services Abroad   | SCO | Construction  |
| Services Abroad   | INS | Insurance services  |
| Services Abroad   | FIS | Financial services  |
| Services Abroad   | IPC | Charges for the use of intellectual property/ royalties   |
| Services Abroad   | TCS | Telecommunication services  |

|                    |     |   |
|--------------------|-----|---|
| Services Abroad    | ITS | Computer services   |
| Services Abroad    | IFS | Information services                                      |
| Services Abroad    | RDS | Research and development services                         |
| Services Abroad    | PMS | Professional and management consulting services           |
| Services Abroad    | TTS | Technical, trade-related and other business services      |
| Services Abroad    | PRS | Personal, cultural, audiovisual and recreational services |
| Services Abroad    | ACM | Agency Commission   |
| Transport & Travel | STS | Sea transport   |
| Transport & Travel | ATS | Air transport   |
| Transport & Travel | OTS | Other modes of transportation                             |
| Transport & Travel | STR | Travel  |

## Appendix 9 – Bahrain reason codes

| Category   | Code | Description  |
|--|------|--|
| Import-Export  | GDE  | Goods sold (Exports in fob value)  |
| Import-Export  | GDI  | Goods bought (Imports in cif value)  |
| Transport & Travel   | STS  | Sea transport  |
| Transport & Travel   | ATS  | Air transport  |
| Transport & Travel   | OTS  | Other modes of transport (including Postal and courier services)   |
| Transport & Travel   | STR  | Travel   |
| Services with abroad   | GMS  | Processing repair and maintenance services on goods  |
| Services with abroad   | SCO  | Construction   |
| Services with abroad   | INS  | Insurance services   |
| Services with abroad   | FIS  | Financial services   |
| Services with abroad   | IPC  | Charges for the use of intellectual property royalties   |
| Services with abroad   | TCS  | Telecommunication services   |
| Services with abroad   | ITS  | Computer services  |
| Services with abroad   | IFS  | Information services   |
| Services with abroad   | RDS  | Research and development services  |
| Services with abroad   | PMS  | Professional and management consulting services  |
| Services with abroad   | TTS  | Technical, trade-related and other business services   |
| Services with abroad   | PRS  | Personal, cultural, audiovisual and recreational services  |
| Interest & Profits with abroad   | IGD  | Dividends intragroup   |
| Interest & Profits with abroad   | IID  | Interest on debt intragroup  |
| Interest & Profits with abroad   | PIP  | Profits on Islamic products  |
| Interest & Profits with abroad   | PRR  | Profits or rents on real estate  |
| Interest & Profits with abroad   | DOE  | Dividends on equity not Intragroup   |
| Interest & Profits with abroad   | ISH  | Income on investment funds shares  |
| Interest & Profits with abroad   | ISL  | Interest on securities more than a year  |
| Interest & Profits with abroad   | ISS  | Interest on securities less than a year  |
| Interest & Profits with abroad   | IOL  | Income on loans  |
| Interest & Profits with abroad   | IOD  | Income on deposits   |
| Government   | GOS  | Government goods and services embassies etc  |
| Government   | GRI  | Government related income taxes, tariffs, capital transfers, etc   |
| Personal   | CHC  | Charitable Contributions (Charity and Aid)   |
| Personal   | FAM  | Family Support (Workers' remittances)  |
| Personal   | SAL  | Salary (Compensation of employees)   |
| Personal   | PPA  | Purchase of real estate abroad from residents  |
| Personal   | PPL  | Purchase of real estate in Bahrain from nonresidents   |
| FDI flows - Acquisition and liquidation by residents of equity & securities abroad (above 10% share) Government Personal | CEA  | Equity and Investment fund shares for the establishment of new company from residents abroad, equity of merger or acquisition of companies abroad from residents and participation to capital increase of related companies abroad |
| FDI flows - Acquisition and liquidation by residents of equity & securities abroad (above 10% share) Government Personal | DSF  | Debt instruments Intragroup foreign securities   |



|  |     |   |
|--|-----|---|
| FDI flows - Acquisition and liquidation by residents of equity & securities abroad (above 10% share) Government Personal | REL | Reverse equity share in Bahrain   |
| FDI flows - Acquisition and liquidation by residents of equity & securities abroad (above 10% share) Government Personal | RDL | Reverse debt instruments in Bahrain   |
| Portfolio investment flows- Acquisition and liquidation by residents of equity & securities abroad (below 10% share)     | FSA | Equity other than investment fund shares in not related companies abroad  |
| Portfolio investment flows- Acquisition and liquidation by residents of equity & securities abroad (below 10% share)     | FIA | Investment fund shares foreign  |
| Portfolio investment flows- Acquisition and liquidation by residents of equity & securities abroad (below 10% share)     | DSA | Purchases and sales of foreign debt securities in not related companies Less than a year  |
| Portfolio investment flows- Acquisition and liquidation by residents of equity & securities abroad (below 10% share)     | DLA | Purchases and sales of foreign debt securities in not related companies More than a year  |
| Portfolio investment flows- Acquisition and liquidation by residents of equity & securities abroad (below 10% share)     | FDA | Financial derivatives foreign   |
| Lending-repayments and transfers by residents of loans & deposits abroad   | DLF | Debt Instruments Intragroup loans, deposits foreign (above 10% share)   |
| Lending-repayments and transfers by residents of loans & deposits abroad   | AFA | Receipts or payments from personal residents bank account or deposits abroad  |
| Lending-repayments and transfers by residents of loans & deposits abroad   | SLA | Loans- Drawings or Repayments on loans extended to nonresidentsShort-term   |
| Lending-repayments and transfers by residents of loans & deposits abroad   | LLA | A Loans- Drawings or Repayments on loans extended to nonresidentsLongterm   |
| Lending-repayments and transfers by residents of loans & deposits abroad   | LEA | Leasing abroad  |
| Lending-repayments and transfers by residents of loans & deposits abroad   | RFS | Repos on foreign securities   |
| Lending-repayments and transfers by residents of loans & deposits abroad   | TCR | Trade credits and advances receivable   |
| FDI flowsAcquisition and liquidation by residents of equity and securities in Bahrain (above 10% share)                  | CEL | Equity and Investment fund shares for the establishment of new company in Bahrain from nonresidents, equity of merger or acquisition of companies in Bahrain from nonresidents and articpation to capital increase of related companies from non-residents in Bahrain |
| FDI flowsAcquisition and liquidation by residents of equity and securities in Bahrain (above 10% share)                  | LDS | Debt instruments intragroup securities in Bahrain   |
| FDI flowsAcquisition and liquidation by residents of equity and securities in Bahrain (above 10% share)                  | REA | Reverse equity share abroad   |
| FDI flowsAcquisition and liquidation by residents of equity and securities in Bahrain (above 10% share)                  | RDA | Reverse debt instruments abroad   |
| Portfolio investment flows- Acquisition and liquidation by residents of equity & securities in Bahrain (below 10% share) | FSL | Equity other than investment fund shares in not related companies in Bahrain  |
| Portfolio investment flows- Acquisition and liquidation by residents of equity & securities in Bahrain (below 10% share) | FIL | Investment fund shares in Bahrain   |
| Portfolio investment flows- Acquisition and liquidation by residents of equity & securities in Bahrain (below 10% share) | DSL | Purchases and sales of securities issued by residents in not related companies Less than a year   |
| Portfolio investment flows- Acquisition and liquidation by residents of equity & securities in Bahrain (below 10% share) | DLL | Purchases and sales of securities issued by residents in not related companies More than a year   |

|  |     |  |
|--|-----|--|
| Portfolio investment flows- Acquisition and liquidation by residents of equity & securities in Bahrain (below 10% share) | FDL | Financial derivatives in Bahrain   |
| Lending-repayments and transfers by nonresidents of loans & deposits in Bahrain  | LDL | Debt Instruments Intragroup loans, deposits in Bahrain (above 10% share)         |
| Lending-repayments and transfers by nonresidents of loans & deposits in Bahrain  | AFL | Receipts or payments from personal nonresidents bank account in Bahrain          |
| Lending-repayments and transfers by nonresidents of loans & deposits in Bahrain  | SLL | Loans- Drawings or Repayments on foreign loans extended to residents- Short-term |
| Lending-repayments and transfers by nonresidents of loans & deposits in Bahrain  | LLL | Loans- Drawings or Repayments on foreign loans extended to residents- Longterm   |
| Lending-repayments and transfers by nonresidents of loans & deposits in Bahrain  | LEL | Leasing in Bahrain   |
| Lending-repayments and transfers by nonresidents of loans & deposits in Bahrain  | RLS | Repos on securities issued by residents  |
| Lending-repayments and transfers by nonresidents of loans & deposits in Bahrain  | TCP | Trade credits and advances payable   |

## Appendix 10 – EU and EEA countries

Payments between two member states of the EU or countries participating in the EEA must have ChargeBearer equalling SHAR. These countries are:

| Country        | ISO Country Code |
|----------------|------------------|
| Austria        | AT               |
| Belgium        | BE               |
| Bulgaria       | BG               |
| Croatia        | HR               |
| Cyprus         | CY               |
| Czech Republic | CZ               |
| Denmark        | DK               |
| Estonia        | EE               |
| Finland        | FI               |
| France         | FR               |
| Germany        | DE               |
| Greece         | GR               |
| Hungary        | HU               |
| Iceland        | IS               |
| Ireland        | IE               |
| Italy          | IT               |
| Latvia         | LV               |
| Liechtenstein  | LI               |
| Lithuania      | LT               |
| Luxembourg     | LU               |
| Malta          | MT               |
| Netherlands    | NL               |
| Norway         | NO               |
| Poland         | PL               |
| Portugal       | PT               |
| Romania        | RO               |
| Slovakia       | SK               |
| Slovenia       | SI               |
| Spain          | ES               |
| Sweden         | SE               |



## Changelog

| Date       | Version | Changes  |
|------------|---------|--|
| 2020-05-29 | 1.0     | Initial version  |
| 2020-06-18 | 1.01    | Removed incorrect statement that Structured/ CreditorReferenceInformation/ Reference would be preceded by /SRI/+ in :70: of MT103.   |
| 2020-07-24 | 1.02    | CreditorAgent / PostCode/ FinancialInstitutionIdentification / PostalAddress added to CreditorAgent in the pain.001.001.03 (was erroneously left out in the initial version of the document).  |
| 2020-10-21 | 1.03    | Clarified the usage of IntermediaryAgent1 as receiver's correspondent bank.<br>Section 1.7: RemittanceInformation/Structured/CreditorReferenceInformation/Reference now mapped to RemittanceInformation/Unstructured preceded by /RFB/ rather than preceded by /URI/.  |
| 2020-12-08 | 1.04    | Modified the Creditor's use of "AnyBIC <b>and/or</b> Name+..." to "AnyBIC <b>or</b> Name+...". Also specified in what case to use the Creditor's AnyBIC (to prevent possible confusion with the CreditorAgent's BICFI).  |
| 2021-03-26 | 1.05    | Country specifics for Canada and Pakistan updated.<br>When using 2 instances of InstructionForCreditorAgent, they cannot both have the same Code.<br>Added TownName and Country for UltimateDebtor and Country for UltimateCreditor.<br>InstructionIdentification is reported on account statement without truncation.   |
| 2021-05-05 | 1.06    | Country specifics Malaysia updated (date of birth beneficiary)<br>Added option to identify DebtorAgent by Other Identification with value NOTPROVIDED.<br>Added restrictions on InstructionForCreditorAgent: CHQB and HOLD cannot be combined for the same credit transfer. Also PHOB and TELB cannot be combined for the same credit transfer.<br>InstructionForCreditorAgent can be used without Code (and thus only with InstructionInformation).   |
| 2022-03-01 | 1.07    | Bahrein reason codes added<br>Corrected the starting date of LEI in the interbank space from Nov 2021 to Nov 2022<br>Ultimate Debtor: TownName and Country M if PostalAddress is used.<br>Ultimate Debtor and Ultimate Creditor: only 35, not 70 characters of the Name are mapped.<br>Multiple changes to Malaysian Reason Codes.<br>Distinction between standard and urgent removed in payment types section 1.6.  |
| 2023-03-09 | 1.08    | Updated 1.1 'Implementation Guidelines Scope" with the latest 2023 plans.<br>Added "Empty elements are not allowed" in 1.4 Message structure.<br>Updated 1.3 that covers the importance of CGI-MP, moving from adhering to the old market practise released in 2015 based on the pain.001.001.03 to the latest one released in 2022, which is based on pain.001.001.09.<br>Announced the slightly more extensive characters set announced in 1.5<br>Removed 1.7 "Truncation of data and account statement transaction reconciliation". With most inter-bank processing of non-SEPA payments moving from SWIFT MT messages to ISO 20022 XML messages on March 20th 2023, truncation of the pain.001.001.0x data (not fitting in an MT103) is no longer performed starting that date.<br>Corrected the bank of the beneficiary requirement for CAD credit transfers to Canada from BIC or BSC to BSC.in appendix 1<br>Corrected the bank of the beneficiary requirement for CNY credit transfers to China from BIC and BSC to BSC.in appendix 1<br>Corrected the bank of the beneficiary requirement for HKD credit transfers to Hong Kong from BIC and BSC to BIC.in appendix 1 |

|            |      |   |
|------------|------|---|
|            |      | <p>Corrected the bank of the beneficiary requirement for credit transfers to Indonesia from BIC and BSC to BIC.in appendix 1</p> <p>Corrected the bank of the beneficiary requirement for NZD credit transfers to New Zealand from BIC and BSC to BSC.in appendix 1</p> <p>Corrected the bank of the beneficiary requirement for RUB credit transfers to Russia from BIC and BSC to BSC.in appendix 1</p> <p>Clarified empty InitiatingParty field.</p> <p>Added the options that become available because of the Mach 20<sup>th</sup> interbank change from MT202 to pacs.008.</p> |
| 2023-06-30 | 1.09 | <p>Modified PaymentTypeInfo description (to bring it in line with CGI-MP, which e.g. does <b>not</b> allow it to be present both on PaymentInformation level and CreditTransferTransactionLevel, where ABN AMRO was less strict and did allow this.)</p> <p>Same for Ultimate Debtor and ChargeBearer.</p>  |