

# STP RULES TO SLA\_FP

## 1. Payment messages in ISO (pacs. 008) / Zahlungen in ISO-Format (pacs.008)

The detailed description is available in the chapter 6 of SWIFT Payments Clearing and Settlement Standards (November 2023) at:

[https://www2.swift.com/knowledgecentre/rest/v1/publications/stdsmx\\_pcs\\_mdrs/5.0/SR2023\\_MX\\_PaymentsClearing-AndSettlement\\_MDR2\\_Standards.pdf?logDownload=true](https://www2.swift.com/knowledgecentre/rest/v1/publications/stdsmx_pcs_mdrs/5.0/SR2023_MX_PaymentsClearing-AndSettlement_MDR2_Standards.pdf?logDownload=true)

Payments in ISO received in compliance with the above-mentioned standards are acceptable, however considering the rules for the following fields:

Die detaillierte Beschreibung finden Sie im Kapitel 6 der SWIFT Payments Clearing and Settlement Standards (November 2023) unter:

Zahlungen im ISO, die in oben genannten Standards entsprechen, sind akzeptabel, jedoch unter Berücksichtigung der Regeln für die folgenden Felder:

MessageElement/BuildingBlock<XML Tag>	STP rules
<b>PaymentTypeInformation &lt;PmtTpInf&gt;</b>	
ServiceLevel <SvcLvl> Code <Cd>	SDVA
CategoryPurpose <CtgyPurp> Code <Cd>	INTC / CORT
<b>ChargesInformation &lt;ChrgsInf&gt;</b>	
Code <Cd>	SHAR / CRED / DEBT
<b>PreviousInstructingAgent1 &lt;PrvsInstgAgt1&gt;</b> FinancialInstitutionIdentification <FinInstnId> BranchIdentification <BrnchId>	Only BIC
<b>PreviousInstructingAgent2 &lt;PrvsInstgAgt2&gt;</b> FinancialInstitutionIdentification <FinInstnId> BranchIdentification <BrnchId>	Only BIC
<b>PreviousInstructingAgent3 &lt;PrvsInstgAgt3&gt;</b> FinancialInstitutionIdentification <FinInstnId> BranchIdentification <BrnchId>	Only BIC
<b>IntermediaryAgent1 &lt;IntrmyAgt1&gt;</b> FinancialInstitutionIdentification <FinInstnId> BICFI <BICFI>	Only BIC
<b>IntermediaryAgent2 &lt;IntrmyAgt2&gt;</b> FinancialInstitutionIdentification <FinInstnId> BICFI <BICFI>	Only BIC
<b>IntermediaryAgent3 &lt;IntrmyAgt3&gt;</b> FinancialInstitutionIdentification <FinInstnId> BICFI <BICFI>	Only BIC
<b>CreditorAgent &lt;CdtrAgt&gt;</b> FinancialInstitutionIdentification <FinInstnId> BICFI <BICFI>	BIC or national clearing system code
<b>CreditorAccount &lt;CdtrAcct&gt;</b> Identification <Id> IBAN <IBAN>	Valid account or IBAN
<b>InstructionForCreditorAgent &lt;InstrForCdtrAgt&gt;</b>	Information in this field will not be considered, but passed further without changes
<b>InstructionForNextAgent &lt;InstrForNxtAgt&gt;</b>	Blanc, otherwise processed as NSTP.  For returned and rejected payments PACS.004 and PACS.002 should be used

## 2. Payment messages in FIN format (MT103/MT103+: Single customer Transfer) / Zahlungsnachrichten im FIN-Format

The detailed description of the formats is available in the MT103 Single Customer Credit Transfer of the S.W.I.F.T. Message Reference Guide at:

[https://www2.swift.com/knowledgecentre/publications/us1m\\_20200724/?topic=mt103.htm](https://www2.swift.com/knowledgecentre/publications/us1m_20200724/?topic=mt103.htm)

Payments in FIN Format received in compliance with the below mentioned rules are considered as STP by the Supplier:

Die detaillierte Beschreibung der Formate finden Sie im MT103 Single Customer Credit Transfer des S.W.I.F.T. Message Reference Guide unter:

Zahlungen im FIN-Format, die den unten genannten Regeln entsprechen, werden vom Auftragnehmer als STP betrachtet:

Tag / Field name	EU regulated Payment Regulation (EC) N 2560/2001 of the EU parliament & of the Council of 19 december 2001 on cross-border payments in EUR	Standard Payment
20 Sender's reference	according to SWIFT GL	according to SWIFT GL
13C Time indication	will not be used	will not be used
23B Bank operation code	CRED	CRED
23E Bank operation code	<b>Must not be used</b>	<b>SDVA / INTC / REPA / CORT</b>
26T Transaction type code	will not be used	will not be used
32A Value Date /Currency/ Interbank Settled Amount/	EUR	according to SWIFT GL
33B Currency/ Instructed Amount/	EUR	according to SWIFT GL
36 Exchange rate	Blanc	according to SWIFT GL
50a Ordering Customer	according to SWIFT GL	according to SWIFT GL
51A Sending Institution	Only valid in IFT	
52a Ordering Institution	according to SWIFT GL	according to SWIFT GL
53a Senders Correspondent	according to SWIFT GL	according to SWIFT GL
54a Receiver's correspond.	according to SWIFT GL	according to SWIFT GL
55a 3rd reimbursement inst.	according to SWIFT GL	according to SWIFT GL
56a Intermediary	Option A (BIC) is mandatory	<b>Option A</b> (BIC or national clearing system code <sup>1</sup> )
57a Account with institution	Option A (BIC) is mandatory	<b>Option A</b> (BIC or national clearing system code)
59 Beneficiary	Valid account or IBAN	Valid account or IBAN
70 Remittance Information	according to SWIFT GL	according to SWIFT GL
71A Details of charges	<b>SHA</b>	<b>BEN / OUR / SHA</b>
71F Senders charges	Blanc	according to SWIFT GL
71G Senders charges	Blanc	According to separate agreement
72 Sender to Receiver information	/INS/	all codes allowed <sup>2</sup>
77B Regulatory reporting	Will not be used	Will not be used
77T Envelope Contents	Not allowed	Not allowed

<sup>1</sup> For payments according to "EPC resolution on IBAN usage for Euro cross border credit transfers" option A (BIC) is mandatory / Für Zahlungen gem. „EPC-Beschluss zur IBAN-Verwendung für grenzüberschreitende Euro-Überweisungen“ ist die Option A (BIC) obligatorisch

<sup>2</sup> Return or rejected payments should be sent implicitly with /RETN/ or /RETJ/ in TAG 72 (according to SWIFT guidelines). Otherwise returned or rejected payments cannot be identified. / Rückzahlungen oder abgelehnte Zahlungen sollten implizit mit /RETN/ oder /RETJ/ in TAG 72 gesendet werden (gemäß den SWIFT-Regeln). Andernfalls zurückgegebene oder abgelehnte Zahlungen können nicht identifiziert werden.