

Handbook for clients and software partners

## **Raiffeisen ISO 20022, version 2019**

Valid from 18 November 2024



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## 1. List of changes

Handbook version	Date	Change	SPS version	Schema	Section
3.0	November 2024	Raiffeisen Handbook – Revised version for SPS V 2.1.1	SPS 2024 V 2.1.1 – Valid as of 18 November 2024	Version pain.001.001.09.ch.03	2.1 Changes SIC-Release, Instant Payment; 4.1. Regulatory Reporting and structured address data; 6.1 Individual/collective payments; 6.6. Control sum; 8.1. Forwarding Agent
2.0	November 2023	Raiffeisen Handbook – Revised version for SPS V 2.0.2	SPS 2023 V 2.0.2 – Valid as of 18 November 2023	Version pain.001.001.09.ch.03	2.1; 2.2; 4.1; 4.2.2; 4.3, 5.2; 8.1; 9
1.0	August 2022	Raiffeisen Handbook – First edition for SPS V 2.0.1	SPS 2022 V 2.0.1 – Valid as of 18 November 2022	Version pain.001.001.09.ch.03 pain.002.001.10 camt.052.001.08 camt.053.001.08 camt.054.001.08	All

## 2. Information about the handbook

### 2.1 Introduction

The Swiss Payments Standards (SPS) ISO 20022, version 2019, have come into effect on 18 November 2022. This version has been adjusted again in line with the SIC November Release 2024. In a parallel phase, ISO 20222, Version 2009, is expected to be valid until the end of 2025.

Instant payment (IP) was launched on 20 August 2024.

**Instant payments are introduced at Raiffeisen on all channels at a later date. Corresponding files will be rejected. It is already possible to enter an instant payment in e-banking.**

### 2.2 Purpose

This handbook addresses Raiffeisen-specific features regarding pain.001, pain.002 and the camt-messages, which are submitted and processed via electronic communication channels. Various overview tables display the differences between the electronic communication channels for data traffic. Chapter 8 describes the "Raiffeisen-specific validation rules".

The handbook is aimed at clients and software partners and is intended to support the implementation of ISO version 2019.

This document has been created with the greatest care. Nevertheless, errors and inaccuracies cannot be ruled out completely. Raiffeisen neither assumes legal responsibility nor any liability for errors in this document and their consequences. Raiffeisen reserves the right to change this document, if necessary, at any time and without prior notice. You are welcome to send any errors in this document or suggestions for improvement to the contact address under point 2.4.

### 2.3 Implementation Guidelines ISO 20022

Raiffeisen relies on the Business Rules and Implementation Guidelines ISO 20022 Swiss Payments Standards. You can find the documents on the website <https://www.six-group.com/en/products-services/banking-services/payment-standardization/standards/iso-20022.html> in "Customer-Bank Messages".

### 2.4 Contact

Our client support is there to help you should you have any specialist or technical questions:

[FK\\_Zahlungsverkehr@Raiffeisen.ch](mailto:FK_Zahlungsverkehr@Raiffeisen.ch).

### 3. Message types & channel overview

Raiffeisen offers three different electronic communication channels for data traffic between clients and Raiffeisen:

[EBICS](#), [SME eServices](#) and [E-Banking](#).

Services	Message types according to ISO 20022	1. EBICS	2. SME e-Services	3. E-Banking
Credit Transfer	pain.001	✓	✓	✓
Status Report	pain.002	✓	✓	✓
Cash Management	camt.052 – details on all bookings apart from SALA/PENS bookings	✓	✓	
	camt.052 – details on all bookings apart from credits with structured reference number and SALA/PENS bookings	✓	✓	
	camt.052 – details only on credits without structured reference number	✓	✓	
	camt.053 – details on all bookings apart from credits with structured reference number and SALA/PENS bookings	✓	✓	
	camt.053 – details only on credits without structured reference number	✓	✓	
	camt.053 – details on all bookings apart from SALA/PENS bookings	✓	✓	✓
	camt.053 - no details			✓
	camt.054 - debit advices	✓	✓	
	camt.054 – booking notifications, all bookings, without credits with structured reference number	✓	✓	
	camt.054 – booking notifications without structured reference number	✓	✓	

## 4. Implementation at Raiffeisen

### 4.1 pain.001 – Credit Transfer

ISO 20022, version 2019, modified existing elements or introduces new elements. The adjustments as of November 2023 are taken into account as follows.

New element Element with new content	Description	Implementation at Raiffeisen	ISO element/example
"LEI"	Legal entity identifiers of organisations Also available for SEPA	Raiffeisen ignores the content. The payment order is not rejected.	Payment information +Ultimate Debtor ++Identification ++Organisation Identification ++++LEI
"Date Time"	New element supplementary to "Requested execution date"	Raiffeisen only accepts the "Date" element	Payment Information +Request Execution Date ++Date Time
"Proxy"	Additional account information Also available for SEPA	Raiffeisen ignores the content. The payment order is not rejected.	Payment Information +Debtor Account ++Proxy
"UETR"	Unique end-to-end transaction reference	If the value is present, this is validated and forwarded by Raiffeisen.	Credit Transfer Transaction Information +Payment Identification ++UETR
"Unit Currency"	New element supplementary to exchange rate information Currency in which the exchange rate is stated.	Raiffeisen ignores the content. The payment order is not rejected.	Credit Transfer Transaction Infor- mation +Exchange Rate Information ++Unit Currency
"Intermediary Agent 1 Account"	Account of any third-party bank	Raiffeisen does not accept "Intermediary agent 1 ac- count"	Credit Transfer Transaction Information +Intermediary agent 1

New element Element with new content	Description	Implementation at Raiffeisen	ISO element/example
"Creditor Agent Account"	Account of the payment recipient's bank	Raiffeisen ignores the content. The payment order is not rejected.	Credit Transfer Transaction Information <b>+Creditor Agent Account</b>
"Regulatory Reporting"	Details on regulatory message information	<p>The following applies in the case of payments to the United Arab Emirates: the elements "Debit Credit Reporting Indicator", "Country" and "Code" have to be supplied.</p> <p>The pain.001 = "Information element" may not be filled out. Payment will otherwise be rejected.</p> <p>The elements are forwarded in the case of payments in other countries.</p>	Credit Transfer Transaction Information Regulatory Reporting <b>++Debit Credit Reporting Indicator</b>  ++Details <b>+++Country</b> <b>+++Code</b>  <b>+++Information</b>
"Related Remittance Information"	Additional information for the payment recipient	Raiffeisen ignores the content. The payment order is not rejected.	Credit Transfer Transaction <b>+Related Remittance Information</b>
"Tax Remittance"	Additional information for the payment recipient	Raiffeisen ignores the content. The payment order is not rejected.	Credit Transfer Transaction Information +Remittance Information ++Structured <b>+++Tax Remittance</b>

New element Element with new content	Description	Implementation at Raiffeisen	ISO element/example
"Garnishment Remittance"	Additional information for the payment recipient	Raiffeisen ignores the content. The payment order is not rejected.	Credit Transfer Transaction Information +Remittance Information ++Structured +++ <b>Garnishment Remittance</b>
"Contact Details"	<p>There are now "Channel type" and "Identification" elements in addition to the "Contact Details" element.</p> <p>NAME – name of the software PRVD – name of the software manufacturer VRSN – version of the software SPSV – version of the SPS IG</p>	Simplifies support queries.	Group Header +Initiating Party ++Contact Details +++ <b>Other</b>

New address fields	Description	Implementation at Raiffeisen	ISO element/example
"Building Name"	Building name	Depending on what the payment type permits, the value is forwarded by Raiffeisen.	Payment Information +Ultimate Debtor ++Postal Address <b>+++Building Name</b>
"Floor"	Floor	Depending on what the payment type permits, the value is forwarded by Raiffeisen.	Payment Information +Ultimate Debtor ++Postal Address <b>+++Floor</b>
"Post Box"	P.O. Box	Depending on what the payment type permits, the value is forwarded by Raiffeisen.	Payment Information +Ultimate Debtor ++Postal Address <b>+++PostBox</b>
"Room"	Room	Depending on what the payment type permits, the value is forwarded by Raiffeisen.	Payment Information +Ultimate Debtor ++Postal -Address <b>+++Room</b>
"Town Location Name"	City district	Depending on what the payment type permits, the value is forwarded by Raiffeisen.	Payment Information +Ultimate Debtor ++Postal Address <b>+++Town Location Name</b>
"District Name"	District	Depending on what the payment type permits, the value is forwarded by Raiffeisen.	Payment Information +Ultimate Debtor ++Postal Address <b>+++District Name</b>

## Use of structured address data

The use of structured addresses for all payment parties will be mandatory from November 2025. So even now, it is recommended to only use structured address data in pain.001 messages. In KMU e-Services and E-Banking, the information about city and country are mandatory irrespective of the payment type.

## Truncation

The SIX Implementation Guidelines refer to the forwarding and truncation of data elements. When forwarding payments abroad/foreign currency domestically (payment type X) and to SEPA (payment type S), the ability to forward data supplied with SPS pain.001 may be limited or not supported for some data elements. The reason for this lies in the differing data scope of the recipient systems during the transition phase up to 2025. So it may be necessary to (partially) truncate data delivered when converting into the target format or suppress the forwarding of certain data.

## 4.2 pain.002 – Status Report

For each pain.001 order submitted, a response is given in the form of a pain.002 with the order status.

### 4.2.1 Assignment rules from the EBICS and SME eServices channels

Constituent facts	GrpSts	PmtInfSts	TxSts	B-level			C-level			D-level		
				OrgnlMsgId	RsnCd	AddtlInf	OrgnlPmtInflId	RsnCd	AddtlInf	OrgnlInstrId	RsnCd	AddtlInf
<b>Error messages:</b>												
Error when validating against associated XSD	RJCT			MsgId	FF01	**)						
Error during double processing check	RJCT			MsgId	AM05	**)						
					DU01							
Error at A-level following further checks	RJCT			MsgId	*)	**)						
Error at B-level (all B-levels)	RJCT	RJCT		MsgId			PmtInflId	*)	**)			
Error at C-level (all C-levels of all B-levels)	RJCT	RJCT	RJCT	MsgId			PmtInflId			InstrId	*)	**)
Error at B-level (not all B-levels are wrong)	PART	RJCT		MsgId			PmtInflId	*)	**)			
Error at C-level (all of one B-level, but not all B-levels)	PART	RJCT	RJCT	MsgId			PmtInflId			InstrId	*)	**)
Error at C-level (some of one B-level)	PART	PART	RJCT	MsgId			PmtInflId			InstrId	*)	**)
<b>Positive messages:</b>												
The entire pain.001 file is valid upon submission.	ACCP			MsgId								

### 4.2.2 Status messages from processing the EBICS and SME eServices channels

For the EBICS and SME eServices channels, a pain.002 ACCP (Accepted Customer Profile) and also a pain.002 ACSP (Accepted Settlement in Process) in the SME eServices is also provided as an AOS (Additional Optional Service) after successful execution of the payment.

Constituent facts	GrpSts	PmtInfSts	TxSts	B-level			C-level			D-level		
				OrgnlMsgId	RsnCd	AddtlInf	OrgnlPmtInflId	RsnCd	AddtlInf	OrgnlInstrId	RsnCd	AddtlInf
<b>Error messages:</b>												
All transactions in a batch were deleted.		RJCT		MsgId			PmtInflId	DS04	**)	InstrId		
Individual transactions in a batch were rejected.		PART	RJCT	MsgId			PmtInflId			InstrId	DS04	**)
<b>Positive messages:</b>												
Individual transactions in a batch were accepted and processed.		PART	ACSP ***)	MsgId			PmtInflId			InstrId		***)
All transactions in a batch were accepted and processed.		ACSP		MsgId			PmtInflId	NARR	**)			

## 4.2.3 Assignment rules from the E-Banking channel

Constituent facts	GrpSts	PmtInfSts	TxSts	B-level			C-level			D-level		
				OrgnlMsgId	RsnCd	AddtlInf	OrgnlPmtInfId	RsnCd	AddtlInf	OrgnlInstrId	RsnCd	AddtlInf
<b>Error messages:</b>												
Error when validating against associated XSD	RJCT			MsgId	FF01	**)*)						
Error during double processing check	RJCT			MsgId	AM05 DU01	**)*)						
Error at A-level following checks	RJCT			MsgId	*)	**)*)						
Error at B-level (all B-levels)	RJCT	RJCT		MsgId			PmtInfId	*)	**)*)			
Error at C-level (all C-levels of all B-levels)	RJCT	RJCT	RJCT	MsgId			PmtInfId		**)*)	InstrId	*)	**)*)
Error at B-level (not all B-levels are wrong)	PART	RJCT		MsgId			PmtInfId	*)	**)*)			**)*)
Error at C-level (all of one B-level, but not all B-levels)	PART	RJCT	RJCT	MsgId			PmtInfId			InstrId	*)	**)*)
Error at C-level (some of one B-level)	PART	PART	RJCT	MsgId			PmtInfId			InstrId	*)	**)*)
<b>Positive messages:</b>												
The entire pain.001 file is valid upon submission.	ACCP			MsgId								

## 4.2.4 Messages on corrections from the E-Banking channel

In E-Banking, the client is also notified of the ACWC (Accepted with Changes) status.

Constituent facts	GrpSts	PmtInfSts	TxSts	B-level			C-level			D-level		
				OrgnlMsgId	RsnCd	AddtlInf	OrgnlPmtInfId	RsnCd	AddtlInf	OrgnlInstrId	RsnCd	AddtlInf
<b>Correction confirmation(s):</b>												
Correction validation error at A-level	ACWC			MsgId	*)	**)*)						
Correction validation error at B-level	ACWC	ACWC		MsgId			PmtInfId	*)	**)*)			
Value date correction of individual payments	ACWC	ACWC		MsgId			PmtInfId	*)	**)*)			

\*) Respective reason code according to the error detected upon validation.

\*\*) If applicable, additional information in additional information on the cause of the error.

\*\*\*) The ACSP status is transmitted at transaction level in the TxInfAndSts/StsRsnInf/AddtlInf field.

## 4.3 camt.05x – Cash Management

ISO 20022, version 2019, also influences the camt messages. The changes are as follows:

New element Element with new content	Description	Implementation at Raiffeisen	ISO element/example camt.053
"UETR"	Unique End-to-End Transaction Reference	Supplied for each payment, not available for internal bookings.	Transaction Details +References ++UETR
"AddtlInf"	Additional Information includes the SPS-Version after which the message was created. There is a difference between production and test operations: (Example: SPS/2.0/PROD or SPS/1.9/TEST)	Is supplied.	Group Header +Additional Information
"Ccy"	Account currency; optional field	Is not supplied.	Statement +Account ++Currency
"Sts/Cd"	Code for booking status	Is supplied.	Entry +Status ++Code
"Dbtr/PstlAdr"	Debtor – structured address: six additional address elements possible	Is supplied if available.	Transaction Details +Related Parties ++Debtor +++Party ++++Name ++++Postal Address

New element Element with new content	Description	Implementation at Raiffeisen	ISO element/example camt.053
"Cdtr/PstlAdr"	Creditor – structured address: nine additional address elements possible	Is supplied if available.	Transaction Details +Related Parties ++Creditor +++Party ++++Name ++++Postal Adress
"UltmtDbtr/PstlAdr"	Ultimate debtor – structured address: nine additional address elements possible	Is supplied if available.	Transaction Details +Related Parties ++Ultimate Debtor +++Party ++++Name ++++Postal Adress
"UltmtCdtr/PstlAdr"	Ultimate Creditor - structured address: nine additional address elements possible	Is supplied if available.	Transaction Details +Related Parties ++Ultimate Creditor +++Party ++++Name ++++Postal Adress

In all Raiffeisen camt messages, amount and balance fields are displayed non-variably with the correct number of post-decimal positions for the corresponding currency.

Raiffeisen does not provide all the Bank Transaction Codes (BTC) specified in the Swiss Implementation Guidelines Cash Management.

Additional BTCs from the areas of payment transactions, cash management and securities are also supplied.

The description of all Bank Transaction Codes is available at [ISO20022.org](https://ISO20022.org).

## 5. AOS at Raiffeisen

### 5.1 "Additional participants" – multibanking

Is supported in the SME eServices channel and allows clients to post pain.001 charged to their account at the third-party bank.

### 5.2 Status in status message pain.002 - "ACSP"

This AOS is supported in SME eServices channels. See also chapter 4.2.2.

### 5.3 Additional status messages – "ACWC"

This AOS is supported in the E-Banking channel. See also chapter 4.2.4.

## 6. Processing rules at Raiffeisen

### 6.1 Individual/collective payments

If a payment order includes more than 999 individual payments, the order is always processed in the EBICS and SME eServices channels as batch booking TRUE and any batch booking FALSE statement is ignored in order to avoid a very large number of individual bookings on the debit account.

### 6.2 Currencies

Every B-level must be for a single currency, i.e. only one currency may be used per B-level.

### 6.3 Payment of salary "SALA" or pension payment "PENS"

The remark "SALA" or pension payment "PENS" must be included at B-level in the "Category Purpose Code" element.

In E-Banking, mixed payments, single payments with "SALA/PENS" and other single payments in the same payment order are possible; "SALA/PENS" payments are booked separately for confidentiality reasons.

### 6.4 Additional safeguarding of confidentiality for salary and pension payments

Due to their special confidentiality, salary and pension payments are subject to special regulation. They are always executed by Raiffeisen as a collective booking displayed without details.

### 6.5 Express payments

Payments can be transmitted with "HIGH" instruction priority as express payment.

Payment orders with the codes "URGP", "SDVA" or "PRPT" in the service level code are likewise permitted; the treatment then occurs at Raiffeisen analogously to instruction priority "HIGH". Raiffeisen has no influence on how the receiving banks deal with this.

### 6.6 «Control sum»

The information in the control sum element is validated. It is checked whether the sum specified in the control sum element corresponds to the total of the payment amounts specified in pain.001.

## 7. Options not supported at Raiffeisen

### 7.1 "Instruction for debtor agent"

Not accepted for domestic and international payments.

### 7.2 "Charges account" - identification of a separate account for debiting expenses

Raiffeisen does not support the specification of an account that differs from the debit account for debiting execution expenses. Raiffeisen ignores the corresponding element if used.

### 7.3 "Equivalent amount"

Raiffeisen does not accept the specification of an "equivalent amount" in payment orders. If this element is used, the payment is rejected.

### 7.4 Cheque payments

A pain.001 with payment type C (bank cheque) is not supported at Raiffeisen.

## 8. Raiffeisen-specific validation rules

The table below describes the specific validation rules at Raiffeisen unless they are already described in point 4.1 and below.

### 8.1 Pain.001 – Credit Transfer

Level	Message item	XML tag	Mult.	St.	Contents	Implementation at Raiffeisen
<b>A</b>	<b>Group Header</b>	<b>GrpHdr</b>	<b>1..1</b>	<b>M</b>	<b>Information on entire Payment message</b>	<b>A-level of the message</b>
A	Group Header +Number of Transactions	NbOfTxs	1..1	M	Number of all individual payments in message (C-level)	Maximum size E-banking: 5,000 EBICS, SME eServices: 20,000 The total number of individual payments in the pain.001 message must be correctly stated in this field.  Otherwise, the entire payment order is rejected.
A	Group Header +Forwarding Agent	FwdgAgt	0..1	BD	Intermediate body that forwarded the message	Raiffeisen takes into account the forwarding agent.
<b>B</b>	<b>Payment Information</b>	<b>PmtInf</b>	<b>1..n</b>	<b>M</b>	<b>Information on the order page of the payment order</b>	<b>B-level of the message</b>
B	Payment Information +Payment Method	PmtMtd	1..1	M	Specification of the desired payment type	See point 7.4 "Cheque payments"
B	Payment Information +Batch Booking	BtchBookg	0..1	O	Management of the booking type on the Customer's account	See point 6.1 "Individual/collective payments"
B	Payment Information +Payment Type Information	PmtTpInf	0..1	O		
B	Payment Information +Payment Type Information ++Instruction Priority	InstrPrty	0..1	BD	Priority of the payment order	See point 6.5 "Express payments"

Level	Message item	XML tag	Mult.	St.	Contents	Implementation at Raiffeisen
B	Payment Information +Payment Type Information ++Service Level +++Code	Cd	1..1	BD	Use of the codes specified by the ISO (external code list)	The following codes are accepted: "SEPA" = SEPA payment "PRTP" = Priority payment "SDVA" = Same Day Value "URGP" = Urgent payment Other values included in the external code list are rejected by Raiffeisen.  Raiffeisen also handles "PRTP", "SDVA" or "URGP" with the same "HIGH" priority.
B	Payment Information +Payment Type Information ++Service Level +++Proprietary	Prty	1..1	BD	Proprietary codes	Raiffeisen ignores the content. The payment order is not rejected.
B	Payment Information +Payment Type Information ++Local Instrument	LclInstrm	0..1	BD		
B	Payment Information +Payment Type Information ++Local Instrument +++Code	Cd	1..1	D	Use of the codes specified by the ISO (external code list)	Raiffeisen ignores the content. The payment order is not rejected.
B	Payment Information +Payment Type Information ++Categroy Purpose	CtgyPurp	0..1	O		

Level	Message item	XML tag	Mult.	St.	Contents	Implementation at Raiffeisen
B	Payment Information +Payment Type Information ++Category Purpose +++Code	Cd	1..1	M	Use of the codes specified by the ISO (external code list)	The element has to be used if the category purpose is used. "SALA" = payment of salary "PENS" = pension payment  The category purpose code "RRCT" for repayments is not supported at Raiffeisen.  Other valid values are only forwarded by Raiffeisen.
B	Payment Information +Debtor Account ++Identification	<Id>	1..1	M		
B	Payment Information +Debtor Account ++Identification +++IBAN	IBAN	1..1	R	IBAN of the debit account	The number of the debit account at Raiffeisen is only accepted in IBAN format and may not be a QR-IBAN. This check must be ensured.
B	Payment Information +Debtor Account ++Type	Tp	0..1	O		
B	Payment Information +Debtor Account ++Type +++Code	Cd	1..1	BD	Use of the codes specified by the ISO (External code list)	Raiffeisen ignores the content. The payment order is not rejected.
B	Payment Information +Debtor Agent	DbtrAgt	1..1	M	Customer's bank  The third-party bank must be stated here when using the AOS "Additional participants" (multibanking).	Identification of the Raiffeisen bank maintaining the account

Level	Message item	XML tag	Mult.	St.	Contents	Implementation at Raiffeisen
B	Payment Information +Debtor Agent ++Financial Institution Identification	FinInstnldt	1..1			
B	Payment Information +Debtor Agent ++Financial Institution Identification +++BICFI	BICFI	0..1	D	BIC of the Customer's bank	When using the "BICFI" version, the BICFI of Raiffeisenbank "RAIFCH22XXX" must be used.
B	Payment Information +Debtor Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification	ClrSysId	0..1	M		
B	Payment Information +Debtor Agent ++Financial Institution Identification +++Clearing System Member Identification ++++Clearing System Identification +++++Member Identification	Mmbld	1..1	M	IID number of the Customer's bank	When using the "IID" version, the IID (BC number) of the Raiffeisenbank must be used, five-digit number beginning with "8".
B	Payment Information +Instruction For Debtor Agent	InstrForDbtrAgt	0..1	BD		See point 7.1 "Instruction for debtor agent"
B	Payment Information +Charges Account	ChrgsAcct	0..1	BD	Customer account other than the debit account, from which any charges incurred in executing the payment order must be debited.	See point 7.2 "Charges account" - statement of a separate account for debiting expenses
C	<b>Credit Transfer Transaction Information</b>	<b>CdtTrfTxInf</b>	<b>1..n</b>	<b>M</b>	<b>Information on single payment</b>	<b>C-level of the message</b>
C	Credit Transfer Transaction Information +Payment Type Information	PmtTpInf	0..1	D		

Level	Message item	XML tag	Mult.	St.	Contents	Implementation at Raiffeisen
C	Credit Transfer Transaction Information +Payment Type Information ++Instruction Priority	InstrPrty	0..1	O	Single payment priority	Any content of this element at C-level is ignored by Raiffeisen.  The priority of the payment execution must be managed by the corresponding field at B-level for the entire payment order.
C	Credit Transfer Transaction Information +Payment Type Information ++Service Level	SvcLvl	0..n	O		
C	Credit Transfer Transaction Information +Payment Type Information ++Service Level +++Code	Cd	1..1	BD	Use of the codes specified by the ISO (external code list)	"SEPA" = SEPA payment Other values included in the External code list are ignored by Raiffeisen when used at the single payment C-level.  The priority of the payment execution "PRTP" "URGP" or "SDVA" must be managed by the corresponding field at B-level for the entire payment order.
C	Credit Transfer Transaction Information +Payment Type Information ++Service Level +++Proprietary	Prtry	1..1	BD	Proprietary codes	Raiffeisen ignores the content. The payment order is not rejected.
C	Credit Transfer Transaction Information +Payment Type Information ++Local Instrument	LclInstrm	0..1	BD	Type of payment	
C	Credit Transfer Transaction Information +Payment Type Information ++Local Instrument +++Code	Cd	1..1	D	Use of the codes specified by the ISO (external code list)	Raiffeisen ignores the content. The payment order is not rejected.
C	Credit Transfer Transaction Information +Amount	Amt	1..1	M		

Level	Message item	XML tag	Mult.	St.	Contents	Implementation at Raiffeisen
C	Credit Transfer Transaction Information +Amount ++Instructed Amount	InstdAmt	1..1	D	Amount to be remitted incl. currency	The payment currency must be permitted at Raiffeisen. The number of places after the point may not be greater than permitted for the payment currency.
C	Credit Transfer Transaction Information +Amount ++Equivalent Amount	EqvtAmt	1..1	BD	Equivalent amount to be remitted in third currency	See point 7.3 "Equivalent Amount"
C	Credit Transfer Transaction Information +Exchange Rate Information	XchgRateInf	0..1	BD		
C	Credit Transfer Transaction Information +Exchange Rate Information ++Exchange Rate	XchgRate	0..1	O	Conversion rate to be used for currency exchange	Indication of a conversion rate agreed with Raiffeisen in advance for executing the payment. The rate included is verified once again at Raiffeisen. Exchange rates are only permitted in EBICS and SME eServices.
C	Credit Transfer Transaction Information +Cheque Instruction	ChqInstr	0..1	D	Instructions for issuing a bank cheque	See point 7.4 "Cheque payments"
C	Credit Transfer Transaction Information +Intermediary Agent 1	IntrmyAgt1	0..1	BD	Intermediary bank	The forwarding of this information cannot always be guaranteed.
C	Credit Transfer Transaction Information +Instruction for Creditor Agent	InstrForCdtrAgt	0..n	BD	Instruction to the beneficiary's bank	In a pain.001 message, an additional instruction can be issued to the beneficiary's bank for payment type X. Raiffeisen does not assume any guarantee that the beneficiary's bank complies with this instruction.
C	Credit Transfer Transaction Information +Instruction for Debtor Agent	InstrForDbtrAgt	0..1	BD	Instruction to the customer's bank	See point 7.1 "Instruction for debtor agent"

Level	Message item	XML tag	Mult.	St.	Contents	Implementation at Raiffeisen
C	Credit Transfer Transaction Information +Remittance Information ++Structured +++Invoicer	Invcr	0..1	O	Additional information for payment recipients	Raiffeisen ignores the content. The payment order is not rejected
C	Credit Transfer Transaction Information +Remittance Information ++Structured +++Invoicee	Invcee	0..1	O	Additional information for payment recipients	Raiffeisen ignores the content. The payment order is not rejected

## 8.2 pain.002 – Status Report

The table below describes the specific assignment rules for pain.002 at Raiffeisen.

Level	Message item	XML tag	Mult.	St.	Contents	Implementation at Raiffeisen
A	<b>Group Header</b>	<b>GrpHdr</b>	1..1	<b>M</b>		
A	Group Header +Message Identification	MsgId	1..1	M	Unique identification of the message	Generated by Raiffeisen
A	Group Header +Creation Date Time	CreDtTm	1..1	M	Creation date and creation time of the message	Generated by Raiffeisen Format YYYY-MM-DDTHH:MM:SS ("T" = fixed value)
A	Group Header +Initiating Party	InitgPty	0..1	D	Sender of the message	
A	Group Header +Initiating Party ++Name	Nm	0..1	O	Name of the sender of the message, maximum 70 characters	Fixed value "Raiffeisen Switzerland"
A	Group Header +Initiating Party ++Identification	Id	0..1	O	Identification of the sender of the message	
A	Group Header +Initiating Party ++Identification +++Organisation Identification	OrgId	1..1	D	Identification of the organisation	
A	Group Header +Initiating Party ++Identification +++Organisation Identification ++++ AnyBIC	AnyBIC	1..1	D	BIC of the sender of the message	Fixed value "RAIFCH22XXX"

Level	Message item	XML tag	Mult.	St.	Contents	Implementation at Raiffeisen
B	Original Group Information And Status	OrgnlGrpInfAndSts	1..1	M	Is supplied in the event of errors/warnings in the A-/B- or C-level of the original message.	
B	Original Group Information And Status +Original Message Identification	OrgnlMsgId	1..1	M	Message identification of the original pain.001 message	If the message identification was not identifiable, "UNKNOWN" is returned here.
B	Original Group Information And Status +Original Message Name Identification	OrgnlMsgNmId	1..1	M	Name of the original message	Example: pain.001.001.09.ch.03 If the message was not identifiable, "UNKNOWN" is returned here.
B	Original Group Information And Status +Group Status	GrpSts	0..1	D	Feedback on the status of the message delivered. The status messaged here applies to the entire pain.001 message delivered.	Empty = No group status can be delivered, since pain.002 only applies to a section of the pain.001 message delivered. "ACCP" = Accepted (the message delivered is technically correct)  "ACSP" = Accepted Settlement in Process (the payments delivered have been executed), EBICS and SME e-Service  "PART" = Partially Accepted (the message delivered could only be partially accepted)  "ACWC" = Accepted with Changes in e-banking  "RJCT" = Rejected (the message delivered had to be rejected)

Level	Message item	XML tag	Mult.	St.	Contents	Implementation at Raiffeisen
B	Original Group Information And Status +Status Reason Information	StsRsnInf	0..n	D	<p>Is supplied in the event of errors/warnings in the A-level.</p> <p>Note: Status reason information is used at a maximum on one level within a message, either in the original group information and status or original payment information and status or transaction information and status.</p>	<ul style="list-style-type: none"> <li>• If Group Status = "ACCP", Status Reason Information is not used.</li> <li>• If Group Status or Payment Status = "ACWC", Status Reason Information is not used.</li> <li>• If Group Status = "PART", Status Reason Information is used either at the level original payment information and status B or transaction information and status C.</li> <li>• If Group Status = "RJCT" due to the rejection of all B-levels, status reason information C is used at original payment information and status B level</li> <li>• If Group Status = "RJCT" due to the rejection of all C-levels, status reason information C is used at transaction information and status level.</li> </ul>
B	Original Group Information And Status +Status Reason Information ++Reason	Rsn	0..1	M	Cause of the status	
B	Original Group Information And Status +Status Reason Information ++Reason ++Code	Cd	1..1	D	<p>Cause of the status in coded form Use of the codes specified by the ISO (external code list)</p>	<p>The codes used can be found on the Internet at the following link: <a href="https://www.iso20022.org/ExternalCodeSets_XLSX.zip">https://www.iso20022.org/ExternalCodeSets_XLSX.zip</a></p> <p>(Excel-Sheets <a href="#">External Code Sets</a>).</p>

Level	Message item	XML tag	Mult.	St.	Contents	Implementation at Raiffeisen
B	Original Group Information And Status +Status Reason Information ++Additional Information	AddtlInf	0..n	O	Used optionally to provide additional information on reason code	Additional information, if available
C	<b>Original Payment Information And Status</b>	<b>OrgnlPmtInfAnd-Sts</b>	<b>0..n</b>	<b>D</b>	<b>Is supplied in the event of errors/warnings in the B-/C-level of the original message.</b>	
C	Original Payment Information And Status +Original Payment Information Identification	OrgnlPmtInfd	1..1	M	Payment information identification (B-level) of the pain.001 message delivered	Is supplied in the event of errors/warnings in the B- or C-level. If not available, fixed value "NOT PROVIDED".
C	Original Payment Information And Status +Payment Information Status	PmtInfSts	0..1	D	This element is supplied in the event of errors/warnings in the B-level of the original message.	
C	Original Payment Information And Status +Status Reason Information	StsRsnInf	0..n	O	Is supplied in the event of errors/warnings in the B-level. Note: Status reason information is used at a maximum on one level within a message, either in the original group information and status or original payment information and status or transaction information and status.	See also <a href="#">GrpSts -&gt; StsRsnInf</a>
C	Original Payment Information And Status +Status Reason Information ++Reason	Rsn	0..1	M	Cause of the status	

Level	Message item	XML tag	Mult.	St.	Contents	Implementation at Raiffeisen
C	Original Payment Information And Status +Status Reason Information ++Reason +++Code	Cd	1..1	D	Cause of the status in coded form Use of the codes specified by the ISO (external code list)	The codes used can be found on the Internet at the following link: <a href="https://www.iso20022.org/ExternalCodeSets_XLSX.zip">https://www.iso20022.org/ExternalCodeSets_XLSX.zip</a> (Excel-Sheets <a href="#">External Code Sets</a> ).
C	Original Payment Information And Status +Status Reason Information ++Additional Information	AddtlInf	0..n	O	Used optionally to provide additional information on reason code	Additional information, if available
D	<b>Transaction Information And Status</b>	<b>TxInfAndSts</b>	<b>0..n</b>	<b>D</b>	<b>Is supplied in the event of errors/warnings in the C-level of the original message.</b>	
D	Transaction Information And Status +Original Instruction Identification	OrgnlInstrId	0..1	D	Instruction identification (C-level) of the pain.001 message delivered	Is always supplied in the event of errors/warnings in the C-level. If not available, fixed value "NOTPROVIDED".
D	Transaction Information And Status +Original End To End Identification	OrgnlEndToEndId	0..1	D	End-to-end identification (C-level) of the pain.001 message delivered	Is always supplied in the event of errors/warnings in the C-level. If not available or empty, fixed value "NOTPROVIDED"
D	Transaction Information And Status +Transaction Status	TxSts	0..1	D	Is supplied in the event of errors/warnings in the C-level.	Only "RJCT" is delivered, no further messages on the intermediate status. "ACCP" is not explicitly delivered.

Level	Message item	XML tag	Mult.	St.	Contents	Implementation at Raiffeisen
D	Transaction Information And Status +Status Reason Information	StsRsnInf	0..n	D	<p>Is supplied in the event of errors/warnings in the C-level.</p> <p>Note:</p> <p>Status reason information is used at a maximum on one level within a message, either in the original group information and status or original payment information and status or transaction information and status.</p>	See also <a href="#">GrpSts -&gt; StsRsnInf</a>
D	Transaction Information And Status +Status Reason Information ++Reason	Rsn	0..1	M	Cause of the status	
D	Transaction Information And Status +Status Reason Information ++Reason +++Code	Cd	1..1	D	<p>Cause of the status in coded form</p> <p>Use of the codes specified by the ISO (external code list)</p>	<p>The codes used can be found on the Internet at the following link: <a href="https://www.iso20022.org/ExternalCodeSets_XLSX.zip">https://www.iso20022.org/ExternalCodeSets_XLSX.zip</a></p> <p>(Excel-Sheets <a href="#">External Code Sets</a>).</p>
D	Transaction Information And Status +Status Reason Information ++Additional Information	AddtlInf	0..n	O	Used optionally to provide additional information on reason code	Additional information, if available
D	Transaction Information And Status +Original Transaction Reference	OrgnITxRef	0..1	D	Original elements from the original message	
D	Transaction Information And Status +Original Transaction Reference ++ [jeweilige Elementbezeichnung]	Elemente hier nicht einzeln aufgelistet. Siehe auch IG zu pain.002.				

## 8.3 camt.05x – Cash Management message types

The table below describes the specific assignment rules for the camt messages at Raiffeisen, unless already described in point 4.3.

Level	Message item	XML tag	Mult.	St.	Contents	Implementation at Raiffeisen
<b>A</b>	<b>Group Header</b>	GrpHdr	1..1	M		
A	Group Header +Message Identification	MsgId	1..1	M	Unique identification of the message	Unique ID, assigned by Raiffeisen. Structure: M/8520359701/CAM ("M/" and "/CAM" constants), middle section represents the unique reference.
A	Group Header +Creation Date Time	CreDtTm	1..1	M	Time stamp of the creation of the statement	Example: 2022-06-01T21:40:29+02:00 Date + Time + divergence from Greenwich Mean Time Zone
A	Group Header +Message Pagination +Page Number	PgNb	1..1	M	Page number	At Raiffeisen always 1, since the maximum size, which requires distribution over several pages, will probably never be reached.
<b>B</b>	<b>Statement</b>	Stmt	1..n	M		For camt.052: Rpt (report), for camt.054: Ntfctn (Notification)
B	Statement +Identification	Id	1..1	M	Unique identification of the statement	Unique ID, assigned by Raiffeisen Example: M/8520374359/CAM, "M/" and "/CAM" are constants.
B	Statement +Electronic Sequence Number	ElctrncSeqNb	0..1	M	Statement number	Serial number of the statement, of the intraday-statement or the booking notification beginning with 1 at the beginning of the year, which is added seamlessly up until the end of the year. E-Banking: camt.053 and camt.054 are generated at the client's request. SME eService: provided from the core banking system with consecutive number

Level	Message item	XML tag	Mult.	St.	Contents	Implementation at Raiffeisen
B	Statement +From to Date ++From Date Time	FrDtTm	1..1	M	From this time stamp	States the booking date (here: 02.06.2022) whose bookings are included in the statement. Example: 2022-06-02T00:00:00+01:00 For camt.052: only identical for the first statement, after this From to Date of the previous statement.
B	Statement +From to Date ++To date Time	ToDtTm	1..1	M	Up to this time stamp	States the next booking date up to which the bookings are included in the statement. Example: 2022-06-02T00:00:00+01:00 For camt.052: time stamp of the creation.
B	Statement +Account ++Identification +++IBAN	IBAN	1..1	D	IBAN of the account for which the excerpt was created.	At Raiffeisen, the IBAN is always used. This includes the clearing ID (IID) 80808 of the Raiffeisen Group.
B	Statement +Account ++Owner +++Name	Nm	0..1	O	Name of the account holder	Is always reported at Raiffeisen.
B	Statement +Account ++Servicer +++Financial Institution Identification ++++Name	Nm	0..1	O	Name of the bank at which the account is maintained.	Is always reported at Raiffeisen and includes the name of the Raiffeisen bank.
B	Statement +Balance ++Type +++Code or Proprietary ++++Code	Cd	1..1	M	Indicates what the balance is.	<b>camt.053:</b> At Raiffeisen, always <b>OPBD</b> = Open Balance Day, i.e. start-of-day balance. <b>camt.052:</b> At Raiffeisen, always <b>ITBD</b> = Inter Balance Day, i.e. daily interim balance. At Raiffeisen, always ITBD because further bookings are still possible after the last creation.

Level	Message item	XML tag	Mult.	St.	Contents	Implementation at Raiffeisen
B	Statement +Balance ++Amount	Amt	1..1	M	Amount of the opening balance with account currency	<b>Example:</b> "CHF">1382362.3< No balances for booking notifications (camt.054)
B	Statement +Balance ++Date +++Date	Dt	1..1	D	Date of the booking date of the opening balance	<b>Example:</b> 2022-06-01
B	Statement +Balance ++Type +++Code or Proprietary ++++Code	Cd	1..1	M	Indicates what the balance is.	<b>camt.053:</b> At Raiffeisen, always <b>CLBD</b> = Closed Balance Day, i.e. end-of-day balance. <b>camt.052:</b> At Raiffeisen, always <b>ITBD</b> = Inter Balance Day, i.e. daily interim closing balance. <b>camt.052/camt.053:</b> <b>CLAV</b> = Close Available only stated in the EBICS and SME eServices channels.
B	Statement +Balance ++ Amount	Amt	1..1	M	Amount of the opening balance with account currency	<b>Example:</b> "CHF">1382362.3< No balances for booking notifications (camt.054)
B	Statement +Balance ++Credit Debit Indicator	CdtDbtInd	1..1	M	Indicator showing whether it is a debit balance (DBIT) or credit balance (CRDT).	Is always reported at Raiffeisen.
C	<b>Entry</b>	Ntry	0..n	O		Per booking camt.053: is also created without bookings. camt.052: is only created if at least one new booking has to be documented.

Level	Message item	XML tag	Mult.	St.	Contents	Implementation at Raiffeisen
C	Entry +Entry Reference	NtryRef	0..1	O	Booking reference	Is only stated if it is a credit with structured reference: Credit from direct debit: payment slip reference (ESR) participant number of the bank credit from QR bill with QR reference number: QR-IBAN (if applicable, also multiple QR-IBAN if used for the client) credit from QR bill with QR reference number: IBAN
C	Entry +Reversal Indicator	RvslInd	0..1	O	Indicates whether it is a reversal or a return.	Is only documented if the value is "true".
C	Entry +Status	Sts	1..1	M	Indicates whether the booking is final or pending.	In camt. 052 Raiffeisen currently only supplies final bookings, i.e. with the value "BOOK".
C	Entry +Booking Date	BookgDt	0..1	O	Booking date	Is always supplied at Raiffeisen.
C	Entry +Value Date	ValDt	0..1	O	Value date	Is always supplied at Raiffeisen.
C	Entry +Account Servicer Reference	AcctSvcrRef	0..1	O	Booking reference of the bank	Is always supplied at Raiffeisen and is the unique booking number. Example: O/14096244787 ("O/" is a constant).
C	Entry +Bank Transaction Code ++Proprietary +++Code	Cd	1..1	M	Transaction code	Previous proprietary business transaction numbers (Raiffeisen EPC Code) according to chapter 9. Always supplied by Raiffeisen.
C	Entry +Additional Information Indicator	AddtlInflnd	0..1	O	Indicator additional information	Always supplied at Raiffeisen in camt.053 and camt.052 if it is a credit booking with a structured reference number and the details are supplied in camt.054, but not supplied in camt.053.
C	Entry +Additional Information Indicator ++Message Name Identification	MsgNmId	0..1	O	Note on message type of the additional information	At Raiffeisen always "camt.054".

Level	Message item	XML tag	Mult.	St.	Contents	Implementation at Raiffeisen
C	Entry +Additional Information Indicator ++Message Identification	MsgId	0..1	O	Booking number	At Raiffeisen, the unique booking number of the booking, which can be a single and collective booking. <b>Example:</b> M/8520359794.
C	Entry +Amount Details ++Instructed Amount +++Amount	Amt	1..1	M	Amount in order currency	Only if order currency differs from account currency.
C	Entry +Amount Details ++Instructed Amount +++Currency Exchange ++++Source Currency	SrcCcy	1..1	M	Order currency	Currency of payment
C	Entry +Amount Details ++Instructed Amount +++Currency Exchange ++++Exchange Rate	XchgRate	1..1	M	Conversion rate	Conversion rate of order currency to account currency
C	Entry +Charges ++Total Charges And Tax Amount	TtlChrgsAnd TaxAmt	0..1	O	Total amount of fees	Is always supplied at Raiffeisen if fees have been incurred, irrespective of whether these are cleared immediately or later.
C	Entry +Entry Details	NtryDtls	0..n	O	Details on booking	At Raiffeisen, is only supplied for single or collective bookings in camt.052/camt.053 if camt.052 or camt.053 are required including all details. Details on salary or pension payments are never supplied; for this, the client must order a special camt.054; structure see D-level.
D	Entry +Additional Entry Information	AddtlNtryInf	0..1	O	Additional information on entry	At Raiffeisen, the entry text is always supplied.

Level	Message item	XML tag	Mult.	St.	Contents	Implementation at Raiffeisen
<b>D</b>	<b>Entry Details</b>	NtryDtls	0..n	O		Possible once per booking
D	Entry Details +Batch ++Message Identification	MsgId	0..1	O	Booking reference	At Raiffeisen, is always supplied if the message identification of the delivery is available (pain.001).
D	Entry Details +Batch ++Number Of Transactions	NbOfTxns	0..1	O	Number of following details on single bookings	Is always higher than 1 if it is a collective booking with more than one single booking.
<b>D</b>	<b>Transaction Details</b>	TxDtls	0..n	O		
D	Transaction Details +References ++Account Servicer Reference	AcctSvcrRef	0..1	O	Booking reference of the bank	At Raiffeisen, the booking reference of the single booking is supplied within a collective booking. If it is a single booking, this will be identical to the booking reference of the bank.
D	Transaction Details +References ++End to End Identification	EndToEndId	0..1	O	Reference passed on by the payer to the recipient.	Is supplied at Raiffeisen if available in the payment.
D	Transaction Details ++References ++UETR	UETR	0..1	O	Unique payment reference	Only available in the new version (according to ISO 20022, version 2019). Is always supplied by Raiffeisen.
D	Transaction Details +Amount	Amt	0..1	M	Amount	Amount of the single payment
D	Transaction Details +Charges	Chrgs	0..1	O	Expenses/charges	For details see C-level

Level	Message item	XML tag	Mult.	St.	Contents	Implementation at Raiffeisen
D	Transaction Details +Related Parties ++Debtor/Creditor +++Party ++++Name	Nm	1..1	O	Depending on whether it is a debit or credit, the right party must be supplied.	Is supplied at Raiffeisen.
D	Transaction Details +Related Parties ++Debtor/Creditor +++Party ++++Postal Adress	PstlAdr	1..1	O	Address payer	In the new version (according to ISO 20022, version 2019) additional fields are supplied in the structured address, if available: TwnLctnNm, DstrctNm, CtrySubDvsn, Dept, Sub-Dept, BldgNm, Flr. PstBx, Room.
D	Transaction Details +Related Parties ++Debtor/Creditor Account	DbtrAcct/ CdtrAcct	1..1	O	Account number	Depending on payment, account number of the payer or recipient
D	Transaction Details +Related Parties ++Ultimate Debtor +++Party ++++Name	Nm	0..1	O	Name	Name of the original payer
D	Transaction Details +Related Parties ++Ultimate Debtor +++Party ++++Postal Address	PstlAdr	0..1	O	Address of the original payer	In the new version (according to ISO 20022, version 2019) additional fields are supplied in the structured address, if available: TwnLctnNm, DstrctNm, CtrySubDvsn, Dept, Sub-Dept, BldgNm, Flr. PstBx, Room.
D	Transaction Details +Related Parties ++Ultimate Creditor +++Party ++++Name	Nm	0..1	O	Name	Name of the ultimate beneficiary

Level	Message item	XML tag	Mult.	St.	Contents	Implementation at Raiffeisen
D	Transaction Details +Related Parties ++Ultimate Creditor +++Party ++++Postal Address	PstlAdr	0..1	O	Address of the ultimate beneficiary	In the new version (according to ISO 20022, version 2019) additional fields are supplied in the structured address, if available: TwnLctnNm, DstrctNm, CtrySubDvsn, Dept, Sub-Dept, BldgNm, Flr. PstBx, Room.
D	Transaction Details +Related Agents ++Debtor Agent/Creditor Agent +++Financial Institution Identification ++++Name	Nm	0..1	O	Name of the bank	Depending on payment, payer bank or recipient bank
D	Transaction Details +Related Agents ++Debtor Agent/Creditor Agent +++Financial Institution Identification ++++Postal Address	PstlAdr	0..1	O	Address of the bank	Depending on payment, payer bank or recipient bank
D	Transaction Details +Remittance Information ++Unstructured	Ustrd	0..n	O	Additional information/notification	Remittance information can be supplied either unstructured or structured.
D	Transaction Details +Remittance Information ++Structured +++Creditor Reference Information ++++Type +++++Code Or Proprietary ++++++Code/Proprietary	Cd/Prtry	1..1	D	Type of the structured reference number	The following values are possible: <ul style="list-style-type: none"> <li>• QRR for QR bill with QR reference (proprietary)</li> <li>• DD Reference for direct debit (proprietary)</li> <li>• SCOR for QR bill with SCOR reference (Code)</li> </ul>

Level	Message item	XML tag	Mult.	St.	Contents	Implementation at Raiffeisen
D	Transaction Details +Remittance Information ++Structured +++Creditor Reference Information ++++Reference	Ref	0..1	O	Reference number	If QRR, then QR reference number If SCOR, then SCOR reference number If DD reference, then ESR-LSV reference number
D	Transaction Details +Remittance Information ++Structured +++Additional Remittance Information	AddtlRmtInf	0..3	O	Additional information	Is supplied if a message is available in addition to the structured reference number.

## 9. Raiffeisen EPC Codes

Code Range	Code	Description
1000 - 1500		Payment transactions
	1000	Payment transactions
	1001	Standing order
	1002	Direct debit
	1004	Payment with reference number
	1010	Return line
1501 – 1999		Check
	1501	Check
	1510	Change
2000 - 2999		Securities
	2000	Medium-term notes
	2001	Cooperative shares
	2005	Securities purchase
	2006	Sale of Securities
	2010	Other securities transactions
3000 – 3299		Treasury/Money Market
	3000	Money market business
3300 – 3599		Treasury/Foreign exchange
	3300	Spot foreign exchange business
	3301	Forward exchange transaction
	3310	Other foreign exchange transactions
3600 - 3999		Treasury/Precious metal
4000 - 4999		Lending business
	4000	Loans
	4001	Guarantee
5000 - 5999		Mortgages
	5000	Mortgages
6000 – 6999		Counter
	6000	Cash business Counter
	6001	Change, coins, precious metal
	6002	Safe deposit box
	6003	Day/night safe
	6004	Cash business ATM
	6010	Card transaction
	6011	Card fees
7000 – 7999		Miscellaneous fees / commissions
8000 – 8999		Miscellaneous
	8000	Miscellaneous
	8001	Reversal
	8002	Fees
	8003	Interest + commission
	8010	Taxes