



# Securities Related Payments

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## DISCLAIMER

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This market practice document has been developed by the International Securities Association for Institutional Trade Communication (ISITC) as a statement of professional practices recommended by ISITC. Institutions providing the information recommended in this document will benefit from the efficiencies inherent in a more automated transaction process. Although all institutions are encouraged to act consistently with this document, none are required to do so, and a failure to do so is not, in and of itself, evidence of negligent or inappropriate conduct.

<b>I. SCOPE AND DEFINITIONS:</b> .....	<b>3</b>
<b>III. ACTORS AND ROLES:</b> .....	<b>4</b>
<b>IV. ACTIVITY DIAGRAMS:</b> .....	<b>5</b>
<b>V. BUSINESS DATA REQUIREMENTS:</b> .....	<b>6</b>
<b>THIS SECTION IDENTIFIES THE COMMON BUSINESS ELEMENTS THAT ARE THE FOUNDATION OF PAYMENT (DEBIT) INSTRUCTIONS</b> .....	<b>6</b>
<b>THIS SECTION IDENTIFIES THE COMMON BUSINESS ELEMENTS THAT ARE THE FOUNDATION OF PAYMENT DELIVERY (DEBIT) CONFIRMATIONS:</b> .....	<b>7</b>
<b>VI. MARKET PRACTICE RULES:</b> .....	<b>8</b>
<b>VII. FIN ILLUSTRATIONS:</b> .....	<b>10</b>
A. MESSAGE SEQUENCE DIAGRAMS - STANDARD FLOW – ACCOUNTING PAYMENTS .....	10
<b>C. MESSAGE FORMAT RECOMMENDATIONS</b> .....	<b>10</b>
<b>D. MESSAGE SAMPLES</b> .....	<b>43</b>
1. MT103 and pacs.008 SAMPLES .....	43
2. MT202 and pacs.009 SAMPLES .....	44
3. MT210 and camt.057 SAMPLES.....	72
4. MT292 and camt.056 SAMPLES.....	77
5. MT900 and camt.054 SAMPLES.....	84
6. MT910 and camt.054 SAMPLES.....	84
<b>VIII. APPENDIX #1 GENERIC PAYMENT</b> .....	<b>90</b>
<b>IX. APPENDIX #2 CASH COLLATERAL PAYMENT</b> .....	<b>91</b>
<b>X. APPENDIX #3 SECURITIES LENDING PAYMENTS</b> .....	<b>94</b>
<b>XI. APPENDIX #4 DERIVATIVES PAYMENTS</b> .....	<b>102</b>
<b>XII. APPENDIX #5 BANK LOAN PAYMENTS</b> .....	<b>106</b>

<b>Changes to previous versions</b>			
Version 1.0	Initial	Global securities related payments MP covering MT202/210/900/910 and MX equivalents	J. Brasile
Version 1.1	Draft	Further clarification of usage of field 52a and 56a in the MT210 field recommendations	J. Brasile

Version 1.8	Draft	Additional segregated cash collateral cash purpose codewords added to the Collateral Appendix	J. Brasile
Version 1.8	Final	Added MT103, Internal Transfer (MT202), and MT292 details.	D. Chouhan
Version 1.9	Final	Removed reference to ISO20022 and MX messages	D. Chouhan
Version 1.10	Update	Addition of clarification of further credit account at the beneficiary for FCM/counterparty segregated account	J. Brasile
Version 1.12	Update	Updated MT292 section and examples	D. Chouhan
Version 1.14-1.15	Update	Updated sections MT103 and MT292 and related sample messages	D. Chouhan
Version 1.16	Update	Page 18 reference to MT103 typo fixed in tag 11S and Copy of the message format. Page 23 sample also updated to reflect the MT292 cancellation of an MT202 instead of previous example of an MT103 cancellation.	J. Brasile
Version 1.17	Update	Update to section XII. Appendix # 5 Bank Loans Payments to remove reference to LIBOR	A. Jarvis
Version 1.18	Update	Page 20 MT103 samples, changed 54D to 54A option as a BIC was being referenced.	S. Shifres
Version 1.19	Update	Updated document to reflect ISO 20022 CBPR+ migration November 2022 – November 2025	D. Chard
Version 1.20	Update	Page 23, MT202. Removal of NONREF as an option in field 21	S. Zedan

## I. Scope and definitions:

This purpose of this document is to provide market practice recommendations for the use of messaging in support of payments related processing. These guidelines are for payment messages as used within the Securities segment of the

financial services industry globally. It should be noted that while there may be some overlap around usage, these market practice recommendations are separate from the Payments segment of the banking service industry.

This document focuses on the data flow between two parties, and provides recommendations on how different industry standard messaging can be used in support of several business models. This Market Practice document is a working document and will continue to be enhanced to provide additional guidelines and market practices as needed by our constituency.

This section provides high level information with respect to payments processing and the introduction of messaging in support of that processing. It will introduce the concept of payment instructions, payment instruction cancellations, payments status, payment confirmation, and lastly, reversal of payment instructions.

The appendices in this document are included to provide details of individual work flows that leverage payment messaging. Details of each appendix will include the scope, identification of the actors involved, a process flow, message usage rules, message structure recommendations, and a sample message.

## II. Types of Payment Flows

Flow	General Description
Instruction	Message from a client that requests an account servicer to initiate/receive a payment to/from another party.
Status	Message from an account servicer to a client indicating the current (at the time the message is sent) status of that payment.
Confirmation of instruction	Message from an account servicer to a client confirming that a payment has been made.
Instruction cancellation	Message from a client that requests an account servicer to cancel a previously sent instruction.
Cancellation Status/Confirmation	Message from an account servicer to a client indicating the current status of a previously sent instruction cancellation.
Reversal	Message from a client requesting an account servicer to recall a previously made payment Or Message from an account servicer to a client confirming that a previously made payment had been reversed.

## III. Actors and Roles:

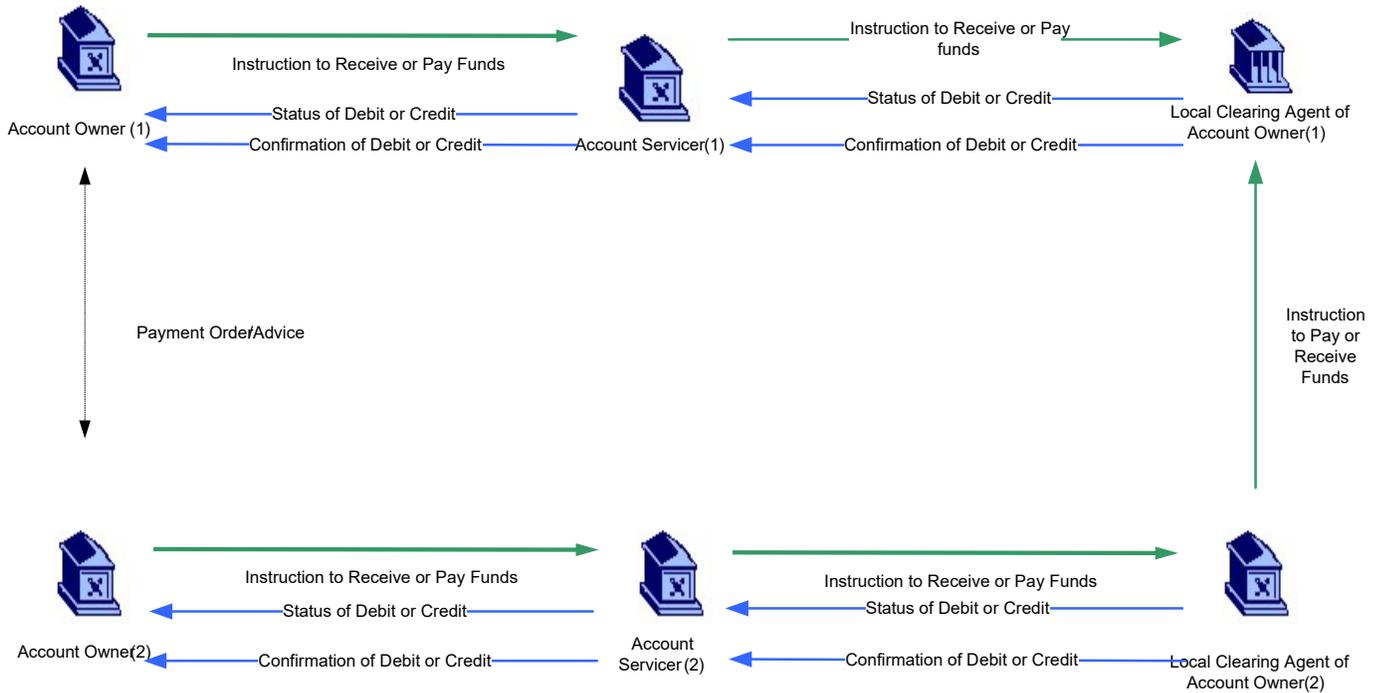
A brief note regarding Actors and Roles, and terms used within the document. The term *Actor* is used to identify a type of organization that is involved in a certain flow or process being described. The term *Role* is used to identify the task or purpose of that Actor involved in a certain flow or process. The organization will be indicated by its *Actor* name and described by the *Role* it plays. The following Actors have been identified and are referenced throughout this document:

Roles	Account Owner	Account Servicer	Cash Clearing Depository	Local Clearing Agent	Counterparty
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<b>Actors</b>	Underlying Client	Global Custodian	Cash Clearing Depository	Sub-Custodian	Executing Broker	
	Investment Manager	Accounting Agent			Clearing Bank	Borrowing Broker
	3 <sup>rd</sup> Party Middle Office Provider	Client's Custodian				
Lending Agent	Broker's Custodian  Prime Broker  Lending Agent's Custodian  Lending Brokers Custodian					
Lender (Account/Fund investing in loan)	Lender's Custodian			Loan Agent	Executing Broker	
Investment Manager						
Bank Loan Agent						

#### IV. Activity Diagrams:

This is the generic payment process workflow on which this market practice is based. It identifies the primary roles of the participants in the workflow.



## V. Business data requirements:

This section identifies the common business elements that are the foundation of payment (debit) instructions.

Business elements	Additional information
Message Identification	Reference number to unambiguously identify the message.
Debtor (Account Owner)	Party that owes an amount of money to the ultimate creditor**
Requested Execution Date/Settlement Date	Date on which the debtor's account is debited. ISO 8601 Date
End-to-end Identification	Unique identification assigned by initiating party to unambiguously identify the payment. This id is passed on, unchanged, throughout the entire end-to-end chain, which all parties in the chain can use to identify this particular payment
Currency of Payment	Currency
Instructed Amount of Payment	Amount of money to be moved between the debtor and creditor, expressed in currency as ordered by initiating party.
Cash Purpose Code	Underlying reason for the payment transaction. (see ISITC Cash Purpose Codeword List for list of approved ISITC purpose codes).

Intermediary Agent	The agent between the debtor agent and creditor agent. Optional to be used (or not used) as required for payment chain.
Creditor agent	Financial institution servicing an account for the creditor
Creditor	Party to which an amount of money is due.

\*\*The amount of detail required may vary in accordance with OFAC and/or other regulatory requirements. As this needs to be determined on a case by case basis by individual institution(s), it is therefore not included in the market practice.

This section identifies the common business elements that are the foundation of receipt advice (credit) instructions.

Business elements	Additional information
Message Identification	This field specifies the reference assigned by the Sender to unambiguously identify the message.
Credit Account	This field identifies the account to be credited with the incoming funds
Value Date	This field contains the value date of all incoming funds specified in this message
Cash Purpose Codeword	Underlying reason for the payment transaction. (see ISITC Cash Purpose Codeword List for list of approved ISITC purpose codes).
Related Reference Number	This field contains a related transaction reference Number, or other common reference,
Requested Receipt Currency and Amount	This field specifies the currency and amount to be received.
Ordering Institution	This field specifies the ordering party when it is a financial institution. Identifier Code must be a registered BIC.
Intermediary	This field specifies the financial institution from which the Receiver is to receive the funds. Identifier Code must be a registered BIC.

This section identifies the common business elements that are the foundation of payment delivery (debit) confirmations:

Business elements	Additional information
Transaction Reference Number	Reference number to unambiguously identify the message.
Related Reference	Reference number of the transaction which resulted in this message, for example, the field 20 Transaction Reference Number of the SWIFT payment instruction.
Account Identification	This field identifies the account which has been debited.

Value Date, Currency Code, Amount	This field specifies the value date, currency code and amount of the debit.
Ordering Institution	This field identifies the institution which instructed the
	Sender to execute the transaction resulting in this debit, when other than the Receiver.
Sender to Receiver Information	This field contains additional information for the Receiver.

This section identifies the common business elements that are the foundation of receipt advice (credit) confirmations:

Business elements	Additional information
Transaction Reference Number	Reference assigned by the Sender to unambiguously identify the message.
Related Reference	This field contains the reference for the account owner (Receiver), for example, field 21, from the SWIFT message which resulted in this credit.
Account Identification	This field identifies the account which has been credited.
Value Date, Currency Code, Amount	This field specifies the value date, currency code and amount of the credit.
Ordering Customer	This field identifies the customer which originated the transaction resulting in this credit.
Ordering Institution	This field identifies the financial institution which originated the transaction resulting in this credit.
Intermediary	This field identifies the financial institution from which the Sender received the funds, when other than the ordering institution.
Sender to Receiver Information	This field contains additional information for the Receiver.

## VI. Market Practice Rules:

This initial version of the market practice supports the use of a single message for a single payment, i.e. funds will be debited from a single account at the debtor agent and will be credited to a single account at the creditor agent.

### Cash Purpose Codes

This section introduces the concept of Cash Purpose Code words. Within the release of the MX Payment messages, the use of a Cash Purpose Code word is recommended as a manner in which the purpose of the payment can be specified. Although the Payments Industry already has a list of published code words, the ISITC membership concluded that the list was not sufficient to support payment message needs for the Securities Industry. ISITC has created a list of standard code



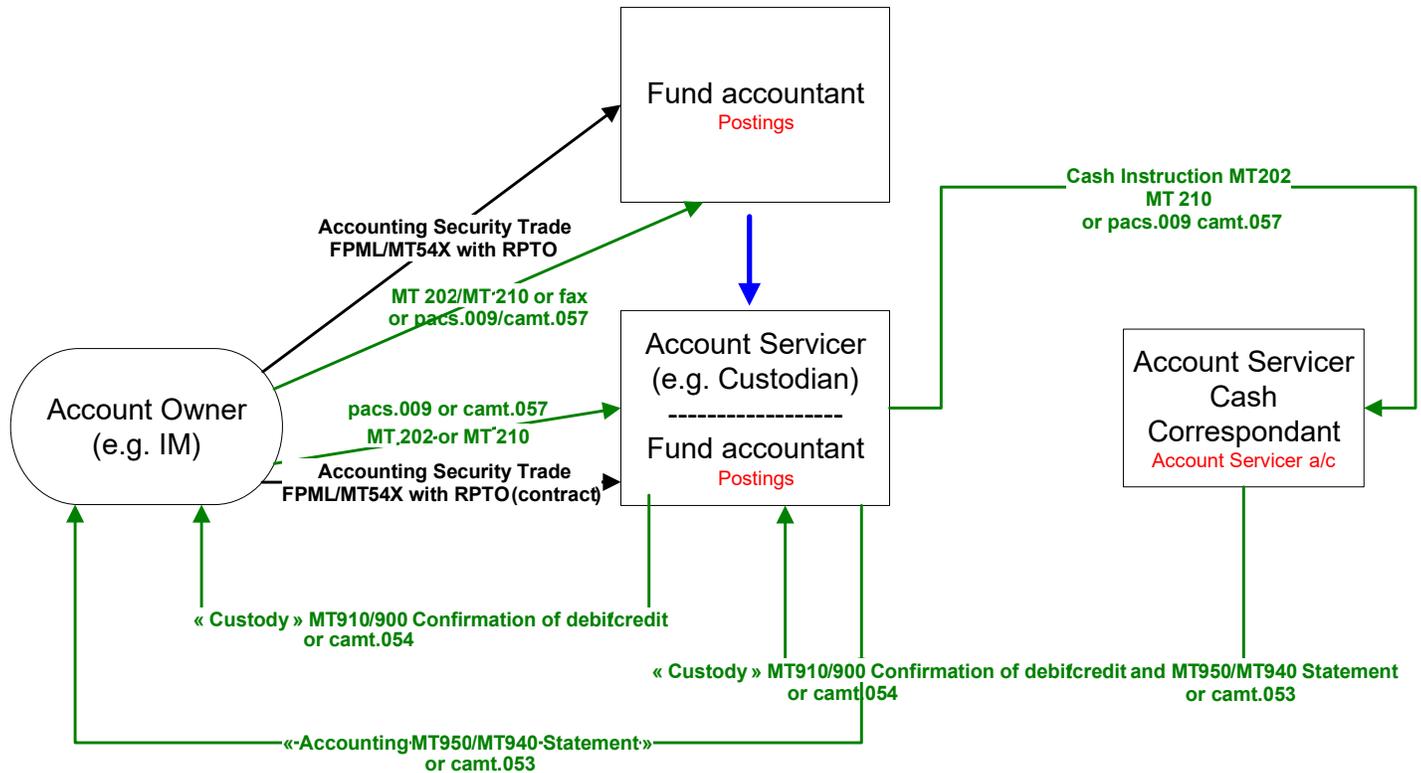
words, and recommends that any payment message utilizes one of the ISITC code words to ensure the efficient and automated processing of that message.

The content of the ISITC Cash Purpose Codeword List is controlled by the ISITC Payments Market Practice working group, and the list itself is maintained by the ISITC Reference Data Working Group. Requests to add, remove, or modify code words in this list must be submitted to the Payments Working group via business case and will be reviewed and approved accordingly. A complete list is available on the ISITC web-site and has been published within the Inventory of External Code Lists maintained on the [www.iso20022.org](http://www.iso20022.org) website, link provided below.

<https://www.iso20022.org/catalogue-messages/additional-content-messages/external-code-sets>

## VII. FIN and ISO20022 CBPR+ illustrations:

### A. Message Sequence Diagrams - Standard Flow – Accounting Payments



## C. Message Format Recommendations

### 1. MT103



The MT103 is described in the Swift User Manual as a message designed to be sent by or on behalf of the financial institution of the ordering customer, directly or through (a) correspondent(s), to the financial institution of the beneficiary customer. **It is used to convey a funds transfer instruction in which the ordering customer or the beneficiary customer, or both, are non-financial institutions from the perspective of the Sender.**

Currently a cash purpose code is not required on the MT103 messages. ISITC recommends populating the cash purpose code in field 72, along with the supplemental narrative not provided in any other field on the message.

Data	FIN
Transaction Reference Number – Message Identification	20:16x
Bank Operation Code	23B:4!c
Instruction Code	23E:4!c[/30x]
1) Value Date – Requested Execution Date/Settlement Date 2) Currency Code – of payment 3) Amount	32A: 6!n3!a15d
1) Currency 2) Instructed Amount	33B: 3!a15d
Exchange Rate	36:12d
Ordering Customer	50K:[/34x] 4*35x
Sending Institution	51A:[/1!a][/34x] 4!a2!a2!c[3!c]
Ordering Institution	52A: [/1!a][/34x] 4!a2!a2!c[3!c]
Sender’s Correspondent	53A:[/1!a][/34x] 4!a2!a2!c[3!c]
Receiver’s Correspondent	54A: [/1!a][/34x] 4!a2!a2!c[3!c]  54B: [/1!a][/34x] [35x]  54D [/1!a][/34x] 4*35x
Intermediary Bank	56A: [/1!a][/34x] 4!a2!a2!c[3!c]  56D: [/1!a][/34x] 4*35x
Account with Institution – Creditor’s Agent	57A: [/1!a][/34x] 4!a2!a2!c[3!c]  57D: [/1!a][/34x] 4*35x

Beneficiary Customer	59A: [/34x] 4!a2!a2!c[3!c]
	No Letter Option 59:[/34x] 4*35x
Details of Charges	71A: 3!a
Sender's Charge	71F:3!15d
Receiver's Charge	71G:3!15d
Sender To Receiver Information	72:/REC/
Regulatory Reporting	77B:3*35X

Business Element	Field Name	Definition	Usage Rule/ Comment	Tag	Example
Message Identification	Transaction Reference Number	This field specifies the reference assigned by the Sender to unambiguously identify the message.		20	:20: <b>123456789</b>
Type Of Operation	Bank Operation Code	This field identifies the type of operation to be performed on receiving the message	<b>ISITC</b> recommends using one of the codes below to identify the operation the message is intended to communicate: CRED – Normal credit transfer	23B	:23B: <b>CRED</b>
Instruction Code	Instruction Code	Specifies instruction	Optional/Conditional If field 23B contains the code SPRI, field 23E may only contain the codes SDVA, TELB, PHOB, INTC (Error code(s):E01) If field 23B contains one of the codes SSTD or SPAY, field 23E must not be used (Error code(s): E02)	23E	Left blank intentionally, see usage rules
1) Requested Execution Date / Settlement Date 2) Currency of Payment 3) Instructed Amount	1) Value Date 2) Currency Code 3) Amount	This field specifies the value date, currency and amount to be transferred.		32A	:32A: <b>090203GBP150000,</b>
1) Currency of Payment 2) Instructed Amount	1) Currency Code 2) Amount	This field specifies the currency and the amount to be transferred.	Currency must be a valid ISO code.	33B	:33B: <b>GBP150000,</b>
Exchange Rate	Exchange Rate	This field specifies the exchange rate used to convert the instructed amount specified in field 33B	ISITC conforms to SWIFT tag use rule	36	:36: <b>0,9236</b>

Business Element	Field Name	Definition	Usage Rule/ Comment	Tag	Example
Ordering Customer	Ordering Customer	This field specifies the customer ordering the transaction	ISITC conforms to SWIFT tag use rule. Per US Patriot Act restrictions, the format option K must be used to specify the account and name/address of the ordering customer on each transaction.	50K	:50K://12345789549 <b>CONSORTIA PENSION SCHEME FRIEDRICHSTRASSE, 27 8022-ZURICH</b>
Message Sender	Sending Institution	Identifies the sender of the message	ISITC conforms to SWIFT tag use rule.	51A	:51A:ABNANL2A
Ordering financial Institution	Ordering Institution	This field identifies the financial institution of the ordering customer	ISITC conforms to SWIFT tag use rule.	52A	:52A:ABNANL2A
Sender's Correspondent	Sender's Correspondent	The field identifies the debit account, when different from the sending institution in field 51a.	If the Sender has no direct relationship, use the Swift BIC of a Branch that does have a direct account (Option A).  If the Sender has multiple accounts, state the account number preceded by a single / (Option B)  ISITC does not recommend the use of Option D.	53A	:53A:ABNANL2A
Receiving Institution	Receivers' Correspondent	This field specifies the branch of the Receiver or another financial institution at which the funds will be made available to the Receiver	When the funds are made available to the Receiver's branch through a financial institution other than that indicated in field 53a, this financial institution, that is, intermediary reimbursement institution shall be specified in field 54a and field 55a shall contain the Receiver's branch.	54A	:54A:IRVTUS3N
Intermediary Bank	Intermediary Bank	This field specifies the financial institution through which the transaction must pass to reach the account with institution.	To be used in case of a third level of clearing	56	:56A:ABNAUS33
Creditor agent	Account With Institution	This field identifies the financial institution which will pay or credit the beneficiary institution.	<b>ISITC</b> recommends the use of this field as mandatory and using option A. <ul style="list-style-type: none"> <li>Where it is the first level of clearing, ISITC recommends populating the local market clearing id; otherwise populate the BIC code.</li> <li>Where it is the second level of clearing, ISITC recommends populating both the BIC code and the creditor agent's account number with the Intermediary Agent in tag 56a.</li> <li>If Counterparty BIC address is not available the preferred method is to identify the Bank using option D (including name and address in the party field)</li> </ul>	57a	<u>First level:</u> :57D://FW021000ABA Or :57A:FIB AUS33XXX  <u>Second Level:</u> :57A://1234556 <b>FIBAEFFXXX</b> <u>Third Level:</u> 57D: //AC123456 <b>Paying Agent XYZ</b>

Business Element	Field Name	Definition	Usage Rule/ Comment	Tag	Example
Beneficiary Customer	Beneficiary Customer	This field specifies the customer account that will be paid.	Account may contain a CHIPS Universal Identifier preceded by double slash "/"  NO Letter Option - Just the account name and address can be provided.	59A	:59A:// <b>AC123456</b> <b>MSNYUS33</b>  <b>No Letter Option</b> :59:/ <b>0835-0865804-92003</b> <b>WINTERTHURLIFE</b> <b>KOLLEKTIV</b> <b>8401 WINTERTHUR</b>
Details Of Charges	Details Of Charges	This field specifies the party bearing the charges	One of the following codes is required,  <b>BEN</b> – Beneficiary, all charges to be borne by the Beneficiary Customer  <b>OUR</b> – Our Customer Charged, All charges to be borne by the Ordering Customer  <b>SHA</b> – Shared Charges, All transaction charges other than the charges of the financial institution servicing the ordering customer account are borne by the beneficiary customer	71A	:71A: <b>BEN</b> Or :71A: <b>SHA</b> Or :71A: <b>OUR</b>
Sender's Charge	Sender's Charge	This repetitive field specifies the currency and amount of the transaction charges deducted by the Sender and by previous banks in the transaction chain.	ISITC conforms to SWIFT tag use rule This field is mandatory if 71A = BEN	71F	:71F: <b>EUR8,00</b>
Receiver's Charge	Receiver's Charge	This field specifies the currency and amount of the transaction charges due to the Receiver.	ISITC conforms to SWIFT tag use rule. This field is allowed if 71A = OUR	71G	:71G: <b>EUR5,50</b>
Sender To Receiver Information	Sender To Receiver Information	This field specifies additional information for the Receiver or other party specified	ISITC recommends populating this tag with an ISITC approved Cash Purpose Code, available on the ISITC Classification Code list on the Reference Data Working Group web-page.	72	72:/ <b>REC/ MARG</b>

Business Element	Field Name	Definition	Usage Rule/ Comment	Tag	Example
Regulatory Reporting	Sender To Receiver Information	This field specifies the codes for the statutory and/or regulatory information required by the authorities in the country of Receiver or Sender	<p>here the residence of either the ordering customer or the beneficiary customer is to be identified, one of the following codes may be used in Code, placed between slashes ('/'): </p> <p>BENEFRES - Residence of the beneficiary customer. ORDERRES- Residence of the ordering customer.</p> <p>Country Code consists of the ISO country code of the country of residence of the ordering customer or beneficiary customer.</p> <p>The information specified must not have been explicitly conveyed in another field.</p>	77B	<p>:77B:/ORDERRES/BE/ /MEILAAN 1, 9000 GENT</p> <p>77B:/BENEFRES/BE// MEILAAN 1, 9000 GENT</p>

## 2. pacs.008

The pacs.008 (Financial Institution to Financial Institution Customer Credit Transfer) is described in the Swift ISO20022 CBPR+ documentation as follows –

The FinancialInstitutionToFinancialInstitutionCustomerCreditTransfer message is sent by the debtor agent to the creditor agent, directly or through other agents and/or a payment clearing and settlement system. It is used to move funds from a debtor account to a creditor.

Currently a cash purpose code is not mandatory on the pacs.008 ISO20022 CBPR+ usage guideline. ISITC recommends populating the cash purpose code in the Purpose element, should there be supplemental narrative the Instruction for Next Agent and Instruction for Creditor Agent elements are available.

The specification for the message can be found at the below URL, a SWIFT.com account will be required to access.

[https://www2.swift.com/mystandards/#/mp/mx/\\_ImGiFKDEeyXX57HMRfmxw/\\_XC3TFV9CEeyfdsiuljUhuQ!/content](https://www2.swift.com/mystandards/#/mp/mx/_ImGiFKDEeyXX57HMRfmxw/_XC3TFV9CEeyfdsiuljUhuQ!/content)

The specification for the ISO20022 base message can be found at the below URL.

<https://www.iso20022.org/iso-20022-message-definitions?business-domain=1>

Business Element	XML Element	Definition	Usage Rule/ Comment	XML Tag	Example
Message Identification	Instruction Identification	<p>Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the instruction.</p> <p>Usage: The instruction identification is a point to point reference that can be used between the instructing party and the instructed party to refer to the individual instruction. It can be included in several messages related to the instruction.</p>		InstrId	<InstrId> <b>123456789</b> </InstrId>
Instruction Code	<p>Category Purpose</p> <p>Service Level</p> <p>Instruction For Creditor Agent</p>	<p>Specifies the high level purpose of the instruction based on a set of pre-defined categories.</p> <p>Usage: This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain.</p> <p>Agreement under which or rules under which the transaction should be processed.</p> <p>Further information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor agent.</p>	<p>Use Category Purpose when value is –</p> <p>CORT INTC</p> <p>Use Service Level when value is –</p> <p>SDVA</p> <p>Use Instruction For Creditor Agent when value is –</p> <p>CHQB HOLD PHOB TELB</p>	<p>CtgyPurp</p> <p>SvcLvl</p> <p>InstrForCdtrAgt</p>	Left blank intentionally, see usage rules
<p>1) Requested Execution Date / Settlement Date</p> <p>2) Currency of Payment</p> <p>3) Instructed Amount</p>	<p>1) Interbank Settlement Date</p> <p>2) Interbank Settlement Amount</p> <p>3) Interbank Settlement Amount</p>	<p>Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.</p> <p>Amount of money moved between the instructing agent and the instructed agent</p>		<p>IntrBkSttlmDt</p> <p>IntrBkSttlmAmt</p>	<p>&lt;IntrBkSttlmDt&gt;<b>2009-02-03</b>&lt;/IntrBkSttlmDt&gt;</p> <p>&lt;IntrBkSttlmAmt Ccy="GBP"&gt;<b>1500000</b>&lt;/IntrBkSttlmAmt&gt;</p>
<p>1) Currency of payment</p> <p>2) Instructed Amount</p>	<p>1) Instructed Amount</p> <p>2) Instructed Amount</p>	Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.		InstdAmt	<InstdAmt Ccy="GBP"> <b>1500000</b> </InstdAmt>



Business Element	XML Element	Definition	Usage Rule/ Comment	XML Tag	Example
Exchange Rate	Exchange Rate	Factor used to convert an amount from one currency into another. This reflects the price at which one currency was bought with another currency.	ISITC conforms to SWIFT tag use rule	XchgRate	<XchgRate> <b>0.9236</b> </XchgRate>
Ordering Customer	Debtor Debtor Account	Party that owes an amount of money to the (ultimate) creditor.  Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.	ISITC conforms to SWIFT tag use rule. Per US Patriot Act restrictions, both elements must be used to specify the account and name/address of the ordering customer on each transaction.	Dbtr DbtrAcct	<pre> &lt;Dbtr&gt;   &lt;Nm&gt;<b>CONSORTIA PENSION SCHEME</b>&lt;/Nm&gt;   &lt;PstlAdr&gt;     &lt;AdrLine&gt;<b>FRIEDRICHSTRASSE, 27 8022-ZURICH</b>&lt;/AdrLine&gt;   &lt;/PstlAdr&gt; &lt;/Dbtr&gt; &lt;DbtrAcct&gt;   &lt;Id&gt;     &lt;Othr&gt;       &lt;Id&gt;<b>12345789549</b>&lt;/Id&gt;     &lt;/Othr&gt;   &lt;/Id&gt; &lt;/DbtrAcct&gt; </pre>
Ordering financial Institution	Debtor Agent	Financial institution servicing an account for the debtor.	ISITC conforms to SWIFT tag use rule.	DbtrAgt	<pre> &lt;DbtrAgt&gt;   &lt;FinInstnId&gt;     &lt;BICFI&gt;<b>ABNANL2A</b>&lt;/BICFI&gt;   &lt;/FinInstnId&gt; &lt;/DbtrAgt&gt; </pre>
Sender's Correspondent	Instructing Reimbursement Agent	Agent through which the instructing agent will reimburse the instructed agent.  Usage: If InstructingAgent and InstructedAgent have the same reimbursement agent, then only InstructingReimbursementAgent must be used.	If the Sender has no direct relationship, use the Swift BIC of a Branch that does have a direct account.  If the Sender has multiple accounts, state the account number Settlement Account.  ISITC does not recommend the use of Name.	InstgRmbrsmntAgt	<pre> &lt;InstgRmbrsmntAgt&gt;   &lt;FinInstnId&gt;     &lt;BICFI&gt;<b>ABNANL2A</b>&lt;/BICFI&gt;   &lt;/FinInstnId&gt; &lt;/InstgRmbrsmntAgt&gt; </pre>

Business Element	XML Element	Definition	Usage Rule/ Comment	XML Tag	Example
Receiving Institution	Instructed Reimbursement Agent	<p>Agent at which the instructed agent will be reimbursed.</p> <p>Usage: If InstructedReimbursementAgent contains a branch of the InstructedAgent, then the party in InstructedAgent will claim reimbursement from that branch/will be paid by that branch.</p> <p>Usage: If InstructingAgent and InstructedAgent have the same reimbursement agent, then only InstructingReimbursementAgent must be used</p>	When the funds are made available to the Receiver's branch through a financial institution other than that indicated in Instructing Reimbursement Agent, this financial institution, that is, intermediary reimbursement institution shall be specified in Instructed Reimbursement Agent and Third Reimbursement Agent shall contain the Receiver's branch	InstdRmbrsmntAgt	<pre>&lt;InstdRmbrsmntAgt&gt;   &lt;FinInstnId&gt;     &lt;BICFI&gt;IRVTUS3N&lt;/BICFI&gt;   &lt;/FinInstnId&gt; &lt;/InstdRmbrsmntAgt&gt;</pre>
Intermediary Bank	Intermediary Agent 1	<p>Agent between the debtor's agent and the creditor's agent.</p> <p>Usage: If more than one intermediary agent is present, then IntermediaryAgent1 identifies the agent between the DebtorAgent and the IntermediaryAgent2</p>	To be used in case of third level of clearing	IntrmyAgt1	<pre>&lt;IntrmyAgt1&gt;   &lt;FinInstnId&gt;     &lt;BICFI&gt;ABNAUS33&lt;/BICFI&gt;   &lt;/FinInstnId&gt; &lt;/IntrmyAgt1&gt;</pre>



Business Element	XML Element	Definition	Usage Rule/ Comment	XML Tag	Example
Creditor agent	Creditor Agent Creditor Agent Account	Financial institution servicing an account for the creditor.  Unambiguous identification of the account of the creditor agent at its servicing agent to which a credit entry will be made as a result of the payment transaction	<p>ISITC recommends the use of this field as mandatory and using a BIC.</p> <ul style="list-style-type: none"> <li>Where it is the first level of clearing, ISITC recommends populating the local market clearing id; otherwise populate the BIC code.</li> <li>Where it is the second level of clearing, ISITC recommends populating both the BIC code and the creditor agent's account number with the Intermediary Agent in tag IntrmyAgt1</li> <li>If Counterparty BIC address is not available the preferred method is to identify the Bank using name and postal address</li> </ul>	CdtrAgt CdtrAgtAcct	<p><u>First level:</u>            &lt;CdtrAgt&gt;                &lt;FinInstnId&gt;                    &lt;ClrSysMmbld&gt;                        &lt;ClrSysId&gt;                        &lt;Cd&gt;<b>USABA</b>&lt;/Cd&gt;                        &lt;/ClrSysId&gt;                    &lt;Mmbld&gt;<b>021000ABA</b>&lt;/Mmbld&gt;                    &lt;/ClrSysMmbld&gt;                &lt;/FinInstnId&gt;            &lt;/CdtrAgt&gt;</p> <p>Or</p> <p>&lt;CdtrAgt&gt;                &lt;FinInstnId&gt;                &lt;BICFI&gt;<b>FIBAU33</b>&lt;/BICFI&gt;                &lt;/FinInstnId&gt;            &lt;/CdtrAgt&gt;</p> <p><u>Second Level:</u>            &lt;CdtrAgt&gt;                &lt;FinInstnId&gt;                &lt;BICFI&gt;<b>FIBADEFF</b>&lt;/BICFI&gt;                &lt;/FinInstnId&gt;            &lt;/CdtrAgt&gt;</p> <p>&lt;CdtrAgtAcct&gt;              &lt;Id&gt;                &lt;Othr&gt;                  &lt;Id&gt;<b>1234556</b>&lt;/Id&gt;                &lt;/Othr&gt;              &lt;/Id&gt;            &lt;/CdtrAgtAcct&gt;</p> <p><u>Third Level:</u>            &lt;CdtrAgt&gt;                &lt;FinInstnId&gt;                    &lt;Nm&gt;<b>Paying Agent</b>                &lt;XYZ&gt;&lt;/Nm&gt;                    &lt;PstlAdr&gt;                        &lt;AdrLine&gt;<b>1</b>                    &lt;Plaza New York&gt;&lt;/AdrLine&gt;                    &lt;/PstlAdr&gt;                &lt;/FinInstnId&gt;            &lt;/CdtrAgt&gt;</p> <p>&lt;CdtrAgtAcct&gt;              &lt;Id&gt;                &lt;Othr&gt;                  &lt;Id&gt;<b>123456</b>&lt;/Id&gt;                &lt;/Othr&gt;              &lt;/Id&gt;            &lt;/CdtrAgtAcct&gt;</p>

Business Element	XML Element	Definition	Usage Rule/ Comment	XML Tag	Example
Beneficiary Customer	Creditor Creditor Account	Party to which an amount of money is due.  Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction.	Account may contain a CHIPS Universal Identifier preceded by double slash "/"	Cdtr CdtrAcct	<pre> &lt;Cdtr&gt;   &lt;FinInstnId&gt;     &lt;BICFI&gt;<b>MSNYUS33</b>&lt;/BICFI&gt;   &lt;/FinInstnId&gt; &lt;/Cdtr&gt; &lt;CdtrAcct&gt;   &lt;Id&gt;     &lt;Othr&gt;       &lt;Id&gt;<b>123456</b>&lt;/Id&gt;     &lt;/Othr&gt;   &lt;/Id&gt; &lt;/CdtrAcct&gt;  &lt;Cdtr&gt;   &lt;FinInstnId&gt;     &lt;Nm&gt; <b>WINTERTHURLIFE KOLLEKTIV</b>&lt;/Nm&gt;     &lt;PstlAdr&gt;       &lt;AdrLine&gt;<b>8401</b> <b>WINTERTHUR</b>&lt;/AdrLine&gt;     &lt;/PstlAdr&gt;   &lt;/FinInstnId&gt; &lt;/Cdtr&gt; &lt;CdtrAcct&gt;   &lt;Id&gt;     &lt;Othr&gt;       &lt;Id&gt;<b>0835-0865804-</b> <b>92003</b>&lt;/Id&gt;     &lt;/Othr&gt;   &lt;/Id&gt; &lt;/CdtrAcct&gt; </pre>
Details Of Charges	Charge Bearer	Specifies which party/parties will bear the charges associated with the processing of the payment transaction.	<p>One of the following codes is required,</p> <p><b>CRED</b> – All transaction charges are to be borne by the creditor.</p> <p><b>DEBT</b> – All transaction charges are to be borne by the debtor.</p> <p><b>SHAR</b> – In a credit transfer context, means that transaction charges on the sender side are to be borne by the debtor, transaction charges on the receiver side are to be borne by the creditor.</p>	ChrgBr	<pre> &lt;ChrgBr&gt;<b>CRED</b>&lt;/ChrgBr&gt;  &lt;ChrgBr&gt;<b>DEBT</b>&lt;/ChrgBr&gt;  &lt;ChrgBr&gt;<b>SHAR</b>&lt;/ChrgBr&gt; </pre>

Business Element	XML Element	Definition	Usage Rule/ Comment	XML Tag	Example
Sender's Charge	Charges Information	Provides information on the charges to be paid by the charge bearer(s) related to the payment transaction.	ISITC conforms to SWIFT tag use rule If ChargeBearer contains CRED, then at least one occurrence of ChargesInformation must be present to communicate charges that have been deducted from the InstructedAmount by (the) InstructingAgent(s).	ChrgsInf	<pre>&lt;ChrgsInf&gt;   &lt;Amt Ccy="EUR"&gt;8&lt;/Amt&gt;   &lt;Agt&gt;     &lt;FinInstnId&gt;   &lt;BICFI&gt;ABNANL2A&lt;/BICFI&gt;   &lt;/FinInstnId&gt;   &lt;/Agt&gt; &lt;/ChrgsInf&gt;</pre>
Receiver's Charge	Charges Information	Provides information on the charges to be paid by the charge bearer(s) related to the payment transaction.	ISITC conforms to SWIFT tag use rule. If ChargeBearer contains DEBT, then ChargesInformation may be present to communicate charges that have been added for (the) InstructedAgent(s).	ChrgsInf	<pre>&lt;ChrgsInf&gt;   &lt;Amt Ccy="EUR"&gt;5.50&lt;/Amt&gt;   &lt;Agt&gt;     &lt;FinInstnId&gt;   &lt;BICFI&gt;ABNANL2A&lt;/BICFI&gt;   &lt;/FinInstnId&gt;   &lt;/Agt&gt; &lt;/ChrgsInf&gt;</pre>
Cash Purpose Code	Purpose	Underlying reason for the payment transaction. Usage: Purpose is used by the end-customers, that is initiating party, (ultimate) debtor, (ultimate) creditor to provide information concerning the nature of the payment. Purpose is a content element, which is not used for processing by any of the agents involved in the payment chain.	ISITC recommends populating this tag with an ISITC approved Cash Purpose Code, available on the ISITC Classification Code list on the Reference Data Working Group web-page.	Purp	<pre>&lt;Purp&gt;   &lt;Cd&gt;MARG&lt;/Cd&gt; &lt;/Purp&gt;</pre>
Sender To Receiver Information	Instruction For Creditor Agent	Further information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor agent.		InstrForCdtrAgt	<pre>&lt;InstrForCdtrAgt&gt;   &lt;InstrInf&gt;INVESTMENT   MANAGER 5&lt;/InstrInf&gt; &lt;/InstrForCdtrAgt&gt;</pre>

Business Element	XML Element	Definition	Usage Rule/ Comment	XML Tag	Example
Sender To Receiver Information	Instruction For Next Agent	<p>Further information related to the processing of the payment instruction that may need to be acted upon by the next agent.</p> <p>Usage: The next agent may not be the creditor agent.</p> <p>The instruction can relate to a level of service, can be an instruction that has to be executed by the agent, or can be information required by the next agent.</p>		InstrForNxtAgt	<pre>&lt;InstrForNxtAgt&gt;   &lt;InstrInf&gt;<b>INVESTMENT MANAGER 5</b>&lt;/InstrInf&gt; &lt;/InstrForNxtAgt&gt;</pre>
Regulatory Reporting	Regulatory Reporting	<p>Information needed due to regulatory and statutory requirements.</p>	<p>The residence of either the ordering customer or the beneficiary customer can be identified in the Country Of Residence element within the Debtor or Creditor component</p> <p>The information specified must not have been explicitly conveyed in another field.</p>	RgltryRptg	<pre>&lt;RgltryRptg&gt;   &lt;DtIs&gt;     &lt;Inf&gt;<b>MEILAN 1,</b> <b>9000 GENT</b>&lt;/Inf&gt;   &lt;/DtIs&gt; &lt;/RgltryRptg&gt;</pre>

### 3. MT202:

This section provides the detailed technical recommendation for usage of the FIN MT 202 message for a generic or basic payment with one debtor and one creditor. Since this market practice is specific to the securities industry, this appendix makes the additional assumption that there is a direct account relationship between the sender (e.g. investment manager on behalf of their client, or mutual fund client) of the MT 202 and the receiver of the MT 202 (e.g. global custodian, or prime broker).

Data	FIN
Transaction Reference Number – Message Identification	20:16x
Cash Purpose Code/Related Reference Identification	21:4!c[/11x]
1) Value Date – Requested Execution Date/Settlement Date 2) Currency Code – of payment 3) Amount	32A: 6!n3!a15d
Sender’s Correspondent – Debtor (Account Owner)	53B: [/1!a][/34x] [35x]
Intermediary Agent	56A: [/1!a][/34x] 4!a2!a2!c[3!c] 56D: [/1!a][/34x] 4*35x
Account with Institution – Creditor’s Agent	57A: [/1!a][/34x] 4!a2!a2!c[3!c] 57D: [/1!a][/34x] 4*35x
Beneficiary Information – Creditor	58A: [/1!a][/34x] 4!a2!a2!c[3!c] 58D: [/1!a][/34x] 4*35x

Business Element	Field Name	Definition	Usage Rule/ Comment	Tag	Example
Message Identification	Transaction Reference Number	This field specifies the reference assigned by the Sender to unambiguously identify the message.		20	:20: <b>123456789</b>
Cash Purpose Code	Related Reference	This field contains a reference to the related transaction.	<p>ISITC recommends populating this tag with an ISITC approved Cash Purpose Code, available on the ISITC Classification Code list on the Reference Data Working Group webpage. ISITC understands the MT 202 has been utilized by the security industry for a number of years, and that organizations have already hard coded this field with other formats. Therefore, the market practice includes the following commonly used alternative formats:</p> <ul style="list-style-type: none"> <li>- Cash Purpose Code/Reference Number</li> <li>- Reference Number transaction.</li> <li>- NONREF</li> </ul>	21	:21: <b>MARG</b> Or :21: <b>MARG/Ref Number</b> Or :21: <b>Ref Number</b>

Business Element	Field Name	Definition	Usage Rule/ Comment	Tag	Example
1) Requested Execution Date / Settlement Date 2) Currency of Payment 3) Instructed Amount	1) Value Date 2) Currency Code 3) Amount	This field specifies the value date, currency and amount to be transferred.		32A	:32A: <b>090203GBP150000</b> ,
Debtor (Account Owner)	Sender's Correspondent	This field specifies the account or branch of the Sender or another financial institution through which the Sender will reimburse the Receiver.	<b>ISITC</b> recommends the use of this field be mandatory; it specifies the debtor's account number that will be debited by the account servicer (normally the receiver of the MT 202 instruction) in order to make the payment.	53a	:53B:/ <b>47896325</b>
Intermediary Agent	Intermediary	This field specifies the financial institution through which the transaction must pass to reach the account with institution.	<b>ISITC</b> recommends using option A with BIC address. The field should be populated with the local market clearing id; otherwise populate the BIC code. <ul style="list-style-type: none"> <li>For three levels of clearing, tags 56, 57, and 58 should be populated.</li> <li>For two levels of clearing, tags 57 and 58 should be populated.</li> </ul>	56a	:56A: <b>FIB AUS33XXX</b> Or :56D:// <b>FW021000ABA</b>
Creditor agent	Account With Institution	This field identifies the financial institution which will pay or credit the beneficiary institution.	<b>ISITC</b> recommends the use of this field as mandatory and using option A. <ul style="list-style-type: none"> <li>Where it is the first level of clearing, <b>ISITC</b> recommends populating the local market clearing id; otherwise populate the BIC code.</li> <li>Where it is the second level of clearing, <b>ISITC</b> recommends populating both the BIC code and the creditor agent's account number with the Intermediary Agent in tag 56a.</li> <li>If Counterparty BIC address is not available the preferred method is to identify the Bank using option D (including name and address in the party field)</li> </ul>	57a	<u>First level:</u> :57D:// <b>FW021000ABA</b> Or :57A: <b>FIB AUS33XXX</b>  <u>Second Level:</u> :57A:/ <b>1234556</b> <b>FIB ADEFFXXX</b> <u>Third Level:</u> 57D: // <b>AC123456</b> <b>Paying Agent XYZ</b>
Creditor	Beneficiary Institution	This field specifies the financial institution which has been designated by the ordering institution as the ultimate recipient of the funds being transferred.	<b>ISITC</b> recommends the use of this field as mandatory and using option A. It should be populated with both the creditor's BIC code and their account number with the creditor's agent in tag 57a. <ul style="list-style-type: none"> <li>If Counterparty BIC address is not available the preferred method is to identify the Beneficiary using option D (including name and address in the party field)</li> </ul>	58a	:58A:/ <b>456789</b> <b>FIB ADEFFXXX</b>  58D:/ <b>ACCT123</b> <b>Beneficiary Name</b>

### MT202 Internal Transfers,

For internal transfers, tags 56a and 57a are not required as the beneficiary and sender are the same party. The recommendation is to always provide a cash purpose code consistent with the ISITC purpose code MP

Data	FIN
Transaction Reference Number – Message Identification	20:16x
Cash Purpose Code/Related Reference Identification	21:4!c[/11x]
1) Value Date – Requested Execution Date/Settlement Date 2) Currency Code – of payment 3) Amount	32A: 6!n3!a15d
Sender’s Correspondent – Debtor (Account Owner)	53B: [/1!a][[/34x] [35x]
Beneficiary Information – Creditor	58A: [/1!a][[/34x] 4!a2!a2!c[3!c] 58D: [/1!a][[/34x] 4*35x

Business Element	Field Name	Definition	Usage Rule/ Comment	Tag	Example
Message Identification	Transaction Reference Number	This field specifies the reference assigned by the Sender to unambiguously identify the message.		20	:20: <b>123456789</b>
Cash Purpose Code	Related Reference	This field contains a reference to the related transaction.	ISITC recommends populating this tag with an ISITC approved Cash Purpose Code, available on the ISITC Classification Code list on the Reference Data Working Group web-page. ISITC understands the MT 202 has been utilized by the security industry for a number of years, and that organizations have already hard coded this field with other formats. Therefore, the market practice includes the following commonly used alternative formats: <ul style="list-style-type: none"> <li>- Cash Purpose Code/Reference Number</li> <li>- Reference Number transaction.</li> <li>- NONREF</li> </ul>	21	:21: <b>MARG</b> Or :21: <b>MARG/Ref Number</b> Or :21: <b>Ref Number</b> Or :21: <b>NONREF</b>
1) Requested Execution Date / Settlement Date 2) Currency of Payment 3) Instructed Amount	1) Value Date 2) Currency Code 3) Amount	This field specifies the value date, currency and amount to be transferred.		32A	:32A: <b>090203GBP150000,</b>
Debtor (Account Owner)	Sender's Correspondent	This field specifies the account or branch of the Sender or another financial institution through which the	ISITC recommends the use of this field be mandatory; it specifies the debtor's account number that will be debited by the account servicer (normally the receiver of the MT 202 instruction) in order to make the payment.	53a	:53B: <b>/47896325</b>

Business Element	Field Name	Definition	Usage Rule/ Comment	Tag	Example
		Sender will reimburse the Receiver.			
Creditor	Beneficiary Institution	This field specifies the financial institution which has been designated by the ordering institution as the ultimate recipient of the funds being transferred.	<p><b>ISITC</b> recommends the use of this field as mandatory and using option A. It should be populated with both the creditor's BIC code and their account number with the creditor's agent in tag 57a.</p> <ul style="list-style-type: none"> <li>If Counterparty BIC address is not available the preferred method is to identify the Beneficiary using option D (including name and address in the party field)</li> </ul>	58a	:58A:/ <b>456789</b> <b>FIBADEFFXXX</b> 58D:/ <b>ACCT123</b> <b>Beneficiary Name</b>

#### 4. pacs.009

This section provides the detailed technical recommendation for usage of the pacs.009 ISO20022 CBPR+ usage guideline for a generic or basic payment with one debtor and one creditor. Since this market practice is specific to the securities industry, this appendix makes the additional assumption that there is a direct account relationship between the sender (e.g. investment manager on behalf of their client, or mutual fund client) of the pacs.009 and the receiver of the pacs.009 (e.g. global custodian, or prime broker).

The specification for the message can be found at the below URL, a SWIFT.com account will be required to access.

[https://www2.swift.com/mystandards/#/mp/mx/\\_ImGiIFKDEeyXX57HMRfmxw/\\_XC3TJV9CEeyfdsiuljUhuQ!/content](https://www2.swift.com/mystandards/#/mp/mx/_ImGiIFKDEeyXX57HMRfmxw/_XC3TJV9CEeyfdsiuljUhuQ!/content)

The specification for the ISO20022 base message can be found at the below URL.

<https://www.iso20022.org/iso-20022-message-definitions?business-domain=1>

Business Element	XML Element	Definition	Usage Rule/ Comment	XML Tag	Example
Message Identification	Instruction Identification	<p>Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the instruction.</p> <p>Usage: The instruction identification is a point to point reference that can be used between the instructing party and the instructed party to refer to the individual instruction. It can be included in several messages related to the instruction.</p>		InstrId	<InstrId> <b>123456789</b> </InstrId>

Business Element	XML Element	Definition	Usage Rule/ Comment	XML Tag	Example
Cash Purpose Code	Purpose	<p>Underlying reason for the payment transaction.</p> <p>Usage: Purpose is used by the end-customers, that is initiating party, (ultimate) debtor, (ultimate) creditor to provide information concerning the nature of the payment.</p> <p>Purpose is a content element, which is not used for processing by any of the agents involved in the payment chain.</p>	<p><b>ISITC</b> recommends populating this tag with an ISITC approved Cash Purpose Code, available on the ISITC Classification Code list on the Reference Data Working Group web-page.</p>	Purp	<pre>&lt;Purp&gt;   &lt;Cd&gt;MARG&lt;/Cd&gt; &lt;/Purp&gt;</pre>
End to End Identification	End To End Identification	<p>Unique identification, as assigned by the initiating party, to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain.</p> <p>Usage: The end-to-end identification can be used for reconciliation or to link tasks relating to the transaction. It can be included in several messages related to the transaction.</p> <p>Usage: In case there are technical limitations to pass on multiple references, the end-to-end identification must be passed on throughout the entire end-to-end chain.</p>	<p><b>ISITC</b> recommends populating this tag with the applicable loan contract Reference ID. If no such reference is applicable value NOTPROVIDED must be populated.</p>	EndToEndId	<pre>&lt;EndToEndId&gt;Ref Number&lt;/EndToEndId&gt;</pre>
1) Requested Execution Date / Settlement Date 2) Currency of Payment 3) Instructed Amount	1) Interbank Settlement Date 2) Interbank Settlement Amount 3) Interbank Settlement Amount	<p>Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.</p> <p>Amount of money moved between the instructing agent and the instructed agent.</p>		IntrBkSttlmDt  IntrBkSttlmAmt	<pre>&lt;IntrBkSttlmDt&gt;2009-02-03&lt;/IntrBkSttlmDt&gt; &lt;IntrBkSttlmAmt Ccy="GBP"&gt;150000&lt;/IntrBkSttlmAmt&gt;</pre>

Business Element	XML Element	Definition	Usage Rule/ Comment	XML Tag	Example
Debtor (Account Owner)	Settlement Account	A specific purpose account used to post debit and credit entries as a result of the transaction.	<b>ISITC</b> recommends the use of this field be mandatory; it specifies the debtor's account number that will be debited by the account servicer (normally the receiver of the pacs.009 instruction) in order to make the payment.	SttlmAcct	<pre>&lt;SttlmAcct&gt;   &lt;Id&gt;     &lt;Othr&gt;       &lt;Id&gt;<b>47896325</b>&lt;/Id&gt;     &lt;/Othr&gt;   &lt;/Id&gt; &lt;/SttlmAcct&gt;</pre>
Intermediary Agent	Intermediary Agent 1	Agent between the debtor's agent and the creditor's agent.  Usage: If more than one intermediary agent is present, then IntermediaryAgent1 identifies the agent between the DebtorAgent and the IntermediaryAgent2	<b>ISITC</b> recommends using the BIC address. The field should be populated with the local market clearing id; otherwise populate the BIC code.  · For three levels of clearing, tags IntrmyAgt1, CdtrAgt, Cdtr and CdtrAcct should be populated. · For two levels of clearing, tags CdtrAgt, Cdtr and CdtrAcct should be populated.	IntrmyAgt1	<pre>&lt;IntrmyAgt1&gt;   &lt;FinInstnId&gt;     &lt;BICFI&gt;<b>FIBAU33</b>&lt;/BICFI&gt;   &lt;/FinInstnId&gt; &lt;/IntrmyAgt1&gt;</pre> <p>Or</p> <pre>&lt;IntrmyAgt1&gt;   &lt;FinInstnId&gt;     &lt;ClrSysMmbld&gt;       &lt;ClrSysId&gt;         &lt;Cd&gt;<b>USABA</b>&lt;/Cd&gt;       &lt;/ClrSysId&gt;     &lt;Mmbld&gt;<b>021000ABA</b>&lt;/Mmbld&gt;     &lt;/ClrSysMmbld&gt;   &lt;/FinInstnId&gt; &lt;/IntrmyAgt1&gt;</pre>

Business Element	XML Element	Definition	Usage Rule/ Comment	XML Tag	Example
Creditor Agent	Creditor Agent Creditor Agent Account	Financial institution servicing an account for the creditor.  Unambiguous identification of the account of the creditor agent at its servicing	<b>ISITC</b> recommends the use of this field as mandatory and using a BIC.  · Where it is the first level of clearing, ISITC recommends populating the local market clearing	CdtrAgt CdtrAgtAcct	<p>First level:</p> <pre>&lt;CdtrAgt&gt;   &lt;FinInstnId&gt;     &lt;ClrSysMmbld&gt;       &lt;ClrSysId&gt;         &lt;Cd&gt;<b>USABA</b>&lt;/Cd&gt;</pre>



Business Element	XML Element	Definition	Usage Rule/ Comment	XML Tag	Example
		agent to which a credit entry will be made as a result of the payment transaction	<p>id; otherwise populate the BIC code.</p> <p>Where it is the second level of clearing, ISITC recommends populating both the BIC code and the creditor agent's account number with the Intermediary Agent in tag IntrmyAgt1</p> <p>If Counterparty BIC address is not available the preferred method is to identify the Bank using name and postal address</p>		<pre>           &lt;/ClrSysId&gt;         &lt;Mmbld&gt;<b>021000ABA</b>&lt;/Mmbld&gt;           &lt;/ClrSysMmbld&gt;         &lt;/FinInstnId&gt;       &lt;/CdtrAgt&gt;        Or        &lt;CdtrAgt&gt;         &lt;FinInstnId&gt;           &lt;BICFI&gt;<b>FIBAUS33</b>&lt;/BICFI&gt;         &lt;/FinInstnId&gt;       &lt;/CdtrAgt&gt;        <u>Second Level:</u>       &lt;CdtrAgt&gt;         &lt;FinInstnId&gt;           &lt;BICFI&gt;<b>FIBAEFF</b>&lt;/BICFI&gt;         &lt;/FinInstnId&gt;       &lt;/CdtrAgt&gt;       &lt;CdtrAgtAcct&gt;         &lt;Id&gt;           &lt;Othr&gt;             &lt;Id&gt;<b>1234556</b>&lt;/Id&gt;           &lt;/Othr&gt;         &lt;/Id&gt;       &lt;/CdtrAgtAcct&gt;        <u>Third Level:</u>       &lt;CdtrAgt&gt;         &lt;FinInstnId&gt;           &lt;Nm&gt;<b>Paying Agent</b> <b>XYZ</b>&lt;/Nm&gt;           &lt;PstlAdr&gt;             &lt;AdrLine&gt;<b>1</b> <b>Plaza New York</b>&lt;/AdrLine&gt;           &lt;/PstlAdr&gt;         &lt;/FinInstnId&gt;       &lt;/CdtrAgt&gt;       &lt;CdtrAgtAcct&gt;         &lt;Id&gt;           &lt;Othr&gt;             &lt;Id&gt;<b>123456</b>&lt;/Id&gt;           &lt;/Othr&gt;         &lt;/Id&gt;       &lt;/CdtrAgtAcct&gt; </pre>

Business Element	XML Element	Definition	Usage Rule/ Comment	XML Tag	Example
Creditor	Creditor Creditor Account	Financial institution that receives an amount of money from the financial institutional debtor.  Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction.	ISITC recommends the use of this field as mandatory and using a BIC. It should be populated with both the creditor's BIC code and their account number in tag CdtrAcct with the creditor's agent in CdtrAgt  If Counterparty BIC address is not available the preferred method is to identify the Beneficiary using name and postal address	Cdtr CdtrAcct	<pre> &lt;Cdtr&gt;   &lt;FinInstnId&gt;     &lt;BICFI&gt;FIBADEFF&lt;/BICFI&gt;   &lt;/FinInstnId&gt; &lt;/Cdtr&gt; &lt;CdtrAcct&gt;   &lt;Id&gt;     &lt;Othr&gt;       &lt;Id&gt;456789&lt;/Id&gt;     &lt;/Othr&gt;   &lt;/Id&gt; &lt;/CdtrAcct&gt;  &lt;Cdtr&gt;   &lt;FinInstnId&gt;     &lt;Nm&gt;Beneficiary   Name&lt;/Nm&gt;     &lt;PstlAdr&gt;       &lt;AdrLine&gt;1   White House Washington&lt;/AdrLine&gt;     &lt;/PstlAdr&gt;   &lt;/FinInstnId&gt; &lt;/Cdtr&gt; &lt;CdtrAcct&gt;   &lt;Id&gt;     &lt;Othr&gt;       &lt;Id&gt;ACCT123&lt;/Id&gt;     &lt;/Othr&gt;   &lt;/Id&gt; &lt;/CdtrAcct&gt; </pre>

### pac.009 Internal Transfers,

For internal transfers, tags IntrmyAgt1 and CdtrAgt are not required as the beneficiary and sender are the same party. The recommendation is to always provide a cash purpose code consistent with the ISITC purpose code

The specification for the message can be found at the below URL, a SWIFT.com account will be required to access.

[https://www2.swift.com/mystandards/#/mp/mx/\\_ImGiIFKDEeyXX57HMRfmxw/\\_XC3TJV9CEeyfdsiuljUhuQ!/content](https://www2.swift.com/mystandards/#/mp/mx/_ImGiIFKDEeyXX57HMRfmxw/_XC3TJV9CEeyfdsiuljUhuQ!/content)

The specification for the ISO20022 base message can be found at the below URL.

<https://www.iso20022.org/iso-20022-message-definitions?business-domain=1>

Business Element	XML Element	Definition	Usage Rule/ Comment	XML Tag	Example
Message Identification	Instruction Identification	<p>Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the instruction.</p> <p>Usage: The instruction identification is a point to point reference that can be used between the instructing party and the instructed party to refer to the individual instruction. It can be included in several messages related to the instruction.</p>		InstrId	<InstrId> <b>123456789</b> </InstrId>
Cash Purpose Code	Purpose	<p>Underlying reason for the payment transaction.</p> <p>Usage: Purpose is used by the end-customers, that is initiating party, (ultimate) debtor, (ultimate) creditor to provide information concerning the nature of the payment. Purpose is a content element, which is not used for processing by any of the agents involved in the payment chain.</p>	<p><b>ISITC</b> recommends populating this tag with an ISITC approved Cash Purpose Code, available on the ISITC Classification Code list on the Reference Data Working Group web-page.</p>	Purp	<p>&lt;Purp&gt;</p> <p>&lt;Cd&gt;<b>MARG</b>&lt;/Cd&gt;</p> <p>&lt;/Purp&gt;</p>
End to End Identification	End To End Identification	<p>Unique identification, as assigned by the initiating party, to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain.</p> <p>Usage: The end-to-end identification can be</p>	<p><b>ISITC</b> recommends populating this tag with the applicable loan contract Reference ID. If no such reference is applicable value NOTPROVIDED must be populated.</p>	EndToEndId	<p>&lt;EndToEndId&gt;<b>Ref</b></p> <p><b>Number</b>&lt;/EndToEndId&gt;</p>

Business Element	XML Element	Definition	Usage Rule/ Comment	XML Tag	Example
		used for reconciliation or to link tasks relating to the transaction. It can be included in several messages related to the transaction.  Usage: In case there are technical limitations to pass on multiple references, the end-to-end identification must be passed on throughout the entire end-to-end chain.			
1) Requested Execution Date / Settlement Date 2) Currency of Payment 3) Instructed Amount	1) Interbank Settlement Date 2) Interbank Settlement Amount 3) Interbank Settlement Amount	Date on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.  Amount of money moved between the instructing agent and the instructed agent.		IntrBkSttlmDt  IntrBkSttlmAmt	<IntrBkSttlmDt> <b>2009-02-03</b> </IntrBkSttlmDt>  <IntrBkSttlmAmt Ccy="GBP"> <b>150000</b> </IntrBkSttlmAmt>
Debtor (Account Owner)	Settlement Account	A specific purpose account used to post debit and credit entries as a result of the transaction.	<b>ISITC</b> recommends the use of this field be mandatory; it specifies the debtor's account number that will be debited by the account servicer (normally the receiver of the pacs.009 instruction) in order to make the payment.	SttlmAcct	<SttlmAcct> <Id> <Othr> <Id> <b>47896325</b> </Id> </Othr> </Id> </SttlmAcct>

Business Element	XML Element	Definition	Usage Rule/ Comment	XML Tag	Example
Creditor	Creditor Creditor Account	Financial institution that receives an amount of money from the financial institutional debtor.  Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction.	ISITC recommends the use of this field as mandatory and using a BIC. It should be populated with both the creditor's BIC code and their account number in tag CdtrAcct with the creditor's agent in CdtrAgt  If Counterparty BIC address is not available the preferred method is to identify the Beneficiary using name and postal address	Cdtr  CdtrAcct	<pre> &lt;Cdtr&gt;   &lt;FinInstnId&gt;     &lt;BICFI&gt;<b>FIBADEFF</b>&lt;/BICFI&gt;   &lt;/FinInstnId&gt; &lt;/Cdtr&gt; &lt;CdtrAcct&gt;   &lt;Id&gt;     &lt;Othr&gt;       &lt;Id&gt;<b>456789</b>&lt;/Id&gt;     &lt;/Othr&gt;   &lt;/Id&gt; &lt;/CdtrAcct&gt;  &lt;Cdtr&gt;   &lt;FinInstnId&gt;     &lt;Nm&gt;<b>Beneficiary</b> <b>Name</b>&lt;/Nm&gt;     &lt;PstlAdr&gt;       &lt;AdrLine&gt;<b>1</b> <b>White House Washington</b>&lt;/AdrLine&gt;     &lt;/PstlAdr&gt;   &lt;/FinInstnId&gt; &lt;/Cdtr&gt; &lt;CdtrAcct&gt;   &lt;Id&gt;     &lt;Othr&gt;       &lt;Id&gt;<b>ACCT123</b>&lt;/Id&gt;     &lt;/Othr&gt;   &lt;/Id&gt; &lt;/CdtrAcct&gt; </pre>

## 5. MT210:

This section provides the detailed technical recommendation for usage of the FIN MT 210 message instruction of advice to receive funds. This message is sent from an account owner to one of its account servicing institutions. Since this market practice is specific to the securities industry, this appendix makes the additional assumption that there is a direct account relationship between the sender (e.g. investment manager on behalf of their client, or mutual fund client) of the MT 210 and the receiver of the MT 210 (e.g. global custodian, or prime broker).

Data	FIN
Transaction Reference Number – Message Identification	20:16x
Account Identification – Credit Account	25:35x
Value Date	30:6!n
Currency Code, Amount – Requested receipt currency and amount	32B: 3!a15d
Ordering Institution - BIC	52A: [/1!a][/34x] 4!a2!a2!c[3!c]
Intermediary Agent - BIC	56A: [/1!a][/34x] 4!a2!a2!c[3!c]

Business Element	Field Name	Definition	Usage Rule/Comment	Tag	Format
Message Identification	Transaction Reference Number	This field specifies the reference assigned by the Sender to unambiguously identify the message.		20	:20: <b>123456789</b>
Credit Account	Account Identification	This field identifies the account to be credited with the incoming funds	<b>ISITC</b> recommends the use of this field be mandatory; it specifies the creditor's account number that will be credited by the account servicer (normally the receiver of the MT 210 notification).	25	25: <b>1234567</b>
Value Date	Value Date	This field contains the value date of all incoming funds specified in this message		30	:30: <b>091015</b>
Cash Purpose Code	Related Reference	This field contains a related transaction reference Number, or other common reference,	<b>ISITC</b> recommends populating this field with an ISITC approved Cash Purpose Code.**  ISITC recognizes that the MT 202 has been utilized by the security industry for a number of years, and that many organizations have already hard coded other formats. Therefore, the market practice also includes the following commonly used alternative formats: <ul style="list-style-type: none"> <li>- Cash Purpose Code/Reference Number</li> <li>- Reference Number transaction.</li> <li>- NONREF</li> </ul> **Please see the ISITC Classification Code list on the Reference Data Working Group web-page.	21	:21: <b>MARG</b> Or :21: <b>MARG/Ref Number</b> Or :21: <b>Ref Number</b> Or :21: <b>NONREF</b>
Requested Receipt Currency and Amount	Currency Code, Amount	This field specifies the currency and amount to be received.		32B	:32B: <b>USD1200</b>

Ordering Institution	Ordering Institution BIC Address	This field specifies the party which owns the funds and is ordering their account to be debited to make the payment	<p>Party A is ordering their Account servicer A to debit their account and pay funds to Account servicer B for ultimate beneficiary Party B's account 123.</p> <p>Party A will send an MT202 to Account Servicer A to pay funds Account Servicer B for credit to Party B Account 123.</p> <p>Party B will send an MT210 to Account Servicer B, informing them of funds that they will receive from Account Servicer A (on behalf of Party A) and should be credited to Party B's Account 123.</p> <ul style="list-style-type: none"> <li>• Tag 52a of the MT210 sent by Party B to Account Servicer B should be populated with Party A's identification</li> </ul> <p>Refer to usage explanation below.</p>	52a	52A: <b>GOLDJPJX</b>
Intermediary	Intermediary Institution BIC	This field specifies the financial institution from which the Receiver is to receive the funds. Identifier Code must be a registered BIC.	<p><b>ISITC</b> recommends the use of this field be mandatory. If an intermediary party is not applicable to the receipt of funds, the ordering institution clearing agent should be populated.</p> <p>Refer to usage explanation below.</p>	56a	:56A: <b>BKTRUS33</b>

### **MT210: Field 52a and 56a usage:**

#### **Actors and Roles:**

Party A – Account Owner of debiting account initiating the MT202 with Account ABC

Party B – Account Owner of crediting account initiating the MT210 with Account 123

Account servicer A – Account servicer of Party A

Account servicer B – Account servicer of Party B

Party A is ordering their Account servicer A to debit their account and pay funds to Account servicer B for ultimate beneficiary Party B's account 123.

Party A will send an MT202 to Account Servicer A to pay funds Account Servicer B for credit to Party B Account 123.

Party B will send an MT210 to Account Servicer B, informing them of funds that they will receive from Account Servicer A (on behalf of Party A) and should be credited to Party B's Account 123.

- Tag 52a of the MT210 sent by Party B to Account Servicer B should be populated with Party A's identification
- Tag 56a of the MT210 should be populated with Account Servicer A's identification unless an additional intermediary is used by Account Servicer A to make payment to Account Servicer B

### **6. camt.057**

This section provides the detailed technical recommendation for usage of the camt.057 ISO20022 CBPR+ usage guideline, the notification to receive. This message is sent from an account owner to one of its account servicing institutions. Since this market practice is specific to the securities industry, this appendix makes the additional assumption that there is a direct account relationship between the sender (e.g. investment manager on behalf of their client, or mutual fund client) of the camt.057 and the receiver of the camt.057 (e.g. global custodian, or prime broker).

The specification for the message can be found at the below URL, a SWIFT.com account will be required to access.

[https://www2.swift.com/mystandards/#/mp/mx/\\_ImGiIFKDEeyXX57HMRfmxw/\\_XC3TBV9CEeyfdsuljUhuQ/!content](https://www2.swift.com/mystandards/#/mp/mx/_ImGiIFKDEeyXX57HMRfmxw/_XC3TBV9CEeyfdsuljUhuQ/!content)

The specification for the ISO20022 base message can be found at the below URL.

Business Element	XML Element	Definition	Usage Rule/ Comment	XML Tag	Example
Message Identification	Identification	Unique identification, as assigned by the account owner, to unambiguously identify the expected credit entry.		Id	<Id> <b>123456789</b> </Id>
Credit Account	Account	Identifies the account to be credited with the incoming amount of money.	<b>ISITC</b> recommends the use of this field be mandatory; it specifies the creditor's account number that will be credited by the account servicer (normally the receiver of the camt.057 notification).	Acct	<Acct> <Id> <Othr> <Id> <b>1234567</b> </Id> </Othr> </Id> </Acct>
Value Date	Expected Value Date	Value date on which the account is expected to be credited.		XpctdValDt	<XpctdValDt> <b>2009-10-15</b> </XpctdValDt>
Cash Purpose Code	Purpose	Underlying reason for the payment transaction.	<b>ISITC</b> recommends populating this field with an ISITC approved Cash Purpose Code.** **Please see the ISITC Classification Code list on the Reference Data Working Group web-page.	Purp	<Purp> <Cd> <b>MARG</b> </Cd> </Purp>
End to End Identification	End To End Identification	Unique identification, as assigned by the debtor, to unambiguously identify the underlying transaction to the creditor.  Usage: The end-to-end identification can be used for reconciliation or to link tasks relating to the transaction.	<b>ISITC</b> recommends populating this tag with the applicable loan contract Reference ID. If no such reference is applicable value NOTPROVIDED may be populated.	EndToEndId	<EndToEndId> <b>Ref Number</b> </EndToEndId>
Requested Receipt Currency and Amount	Amount	Amount of money expected to be credited to the account.		Amt	<Amt Ccy="USD"> <b>1200</b> </Amt>
Ordering Institution	Debtor	Party that owes an amount of money to the (ultimate) creditor.	Party A is ordering their Account servicer A to debit their account and pay funds to Account servicer B for ultimate beneficiary Party B's account 123. Party A will send a pacs.009 to Account Servicer A to pay funds Account Servicer B for credit to Party B Account 123. Party B will send a camt.057 to Account Servicer B, informing them of funds that they will receive from Account Servicer A (on behalf of	Dbtr	<Dbtr> <Agt> <FinInstnId> <BICFI> <b>GOLDJPJX</b> </BICFI> </FinInstnId> </Agt> </Dbtr>

Business Element	XML Element	Definition	Usage Rule/ Comment	XML Tag	Example
			Party A) and should be credited to Party B's Account 123. • Dbtr tag of the camt.057 sent by Party B to Account Servicer B should be populated with Party A's identification Refer to usage explanation below.		
Intermediary	Debtor Agent  Intermediary Agent	Financial institution servicing an account for the debtor.  Agent between the debtor agent and the account servicer. Usage: This is the agent from which the account servicer will get the amount of money. If there is more than one intermediary agent, then IntermediaryAgent identifies the agent closest to the account servicer. IntermediaryAgent must only be included when different from the debtor agent.	ISITC recommends the use of Debtor Agent to be mandatory.  Refer to usage explanation below.	DbtrAgt  IntrmyAgt	<pre>           &lt;DbtrAgt&gt;               &lt;FinInstnId&gt;                   &lt;BICFI&gt;GOLDUS33&lt;/BICFI&gt;               &lt;/FinInstnId&gt;           &lt;/DbtrAgt&gt;            &lt;IntrmyAgt&gt;               &lt;FinInstnId&gt;                   &lt;BICFI&gt;BKTRUS33&lt;/BICFI&gt;               &lt;/FinInstnId&gt;           &lt;/IntrmyAgt&gt;         </pre>

**camt.057: Debtor, Debtor Agent and Intermediary Agent usage:**

**Actors and Roles:**

Party A – Account Owner of debiting account initiating the pacs.009 with Account ABC

Party B – Account Owner of crediting account initiating the camt.057 with Account 123

Account servicer A – Account servicer of Party A

Account servicer B – Account servicer of Party B

Party A is ordering their Account servicer A to debit their account and pay funds to Account servicer B for ultimate beneficiary Party B's account 123.

Party A will send a pacs.009 to Account Servicer A to pay funds Account Servicer B for credit to Party B Account 123.

Party B will send a camt.057 to Account Servicer B, informing them of funds that they will receive from Account Servicer A (on behalf of Party A) and should be credited to Party B's Account 123.

- Debtor tag of the camt.057 sent by Party B to Account Servicer B should be populated with Party A's identification
- Debtor Agent tag of the camt.057 should be populated with Account Servicer A's identification
- Intermediary Agent tag of the camt.057 should be populated if there is an additional intermediary used by Account Servicer A to make payment to Account Servicer B

## 7. MT292:

This section provides information on MT292 – cancel trade instruction for an MT202 or MT210 message previously sent. ISITC recommends providing the mandatory fields from the previously sent MT202 or MT210 in order to provide the details to find a match for the previously sent transaction.

Data	FIN
Transaction Reference Number – Message Identification	20:16x
Related Reference Identification	21:4!c[/11x]
MT and Date of the Original Message	3!n (MT Number) 6!n (Date) [4!n6!n] (Session Number)(ISN)
Narrative Description of the Original Message (Optional)	79:35*50x
Copy of at least the Mandatory Fields of the Original Message (Optional)	Copy of fields

Business Element	Field Name	Definition	Usage Rule/Comment	Tag	Format
Message Identification	Transaction Reference Number	This field specifies the reference assigned by the Sender to unambiguously identify the message.		20	:20:CASE123
Related Reference	Related Reference	This field contains a related transaction reference Number, or other common reference,		21	:21:123456789
MT and Date of the Original Message	MT and Date of the Original Message	This field provides the MT series of the original message (whether MT202 or MT210) being cancelled and the date the original message was sent.	Date must be a valid date expressed as YYMMDD (Error code(s): T50). MT Number must be a number in the range 100 - 999 (Error code(s): T18).	11	:11S:202 090527 4321632112
Copy of at least the Mandatory Fields of the Original Message	Copy of at least the Mandatory Fields of the Original Message	Optional field – it can be used to provide at least the mandatory fields from the original message being cancelled if all details cannot be provided per the above row.			20 :109800190352 21 :MARG 32A:090203USD150 000, 53B:/47896325 57D: //FW021000ABA 58A:/456789 FIBADEFFXXX

## 8. camt.056

Information Classification: General

This section provides information on camt.056 – cancel trade instruction for a pacs.009 message previously sent.

The specification for the message can be found at the below URL, a SWIFT.com account will be required to access.  
<https://www2.swift.com/mystandards/#!/mp/mx/ImGiIFKDEeyXX57HMRFmxw/XC3TAV9CEeyfdsiuljUhuQ!/content>

The specification for the ISO20022 base message can be found at the below URL.  
<https://www.iso20022.org/iso-20022-message-definitions?business-domain=1>

Business Element	XML Element	Definition	Usage Rule/ Comment	XML Tag	Example
Message Identification	Assignment / Identification	Uniquely identifies the case assignment.		Id	<Id> <b>CASE123</b> </Id>
	Case / Identification	Uniquely identifies the case.		Id	<Id> <b>CASE123</b> </Id>
Related Reference	Original Instruction Identification	Unique identification, as assigned by the original instructing party for the original instructed party, to unambiguously identify the original instruction.		OrgnlInstrId	<OrgnlInstrId> <b>123456789</b> </OrgnlInstrId>
Type and Date of the Original Message	Original Message Name Identification	Specifies the original message name identifier to which the message refers, for example, pacs.003.001.01 or MT103.		OrgnlMsgNmId	<OrgnlMsgNmId> <b>pacs.009.001.08</b> </OrgnlMsgNmId>
	Original Creation Date Time	Original date and time at which the message was created.		OrgnlCreDtTm	<OrgnlCreDtTm> <b>2009-05-27T08:30:00+01:00</b> </OrgnlCreDtTm>
Assigner	Assigner	Party who assigns the case. Usage: This is also the sender of the message.		Assgnr	<Assgnr> <Agt> <FinInstnId> <BICFI> <b>GOLDJPJX</b> </BICFI> </FinInstnId> </Agt> </Assgnr>
Assignee	Assignee	Party to which the case is assigned. Usage: This is also the receiver of the message		Assgne	<Assgne> <Agt> <FinInstnId> <BICFI> <b>GOLDUS33</b> </BICFI> </FinInstnId> </Agt> </Assgne>
Creation Date Time	Creation Date Time	Date and time at which the assignment was created.		CreDtTm	<CreDtTm> <b>2009-05-28T08:30:00+01:00</b> </CreDtTm>

Business Element	XML Element	Definition	Usage Rule/ Comment	XML Tag	Example
Creator / Agent	Creator / Agent	Party that created the investigation case.		Cretr	<pre> &lt;Cretr&gt;   &lt;Agt&gt;     &lt;FinInstnId&gt;       &lt;BICFI&gt;<b>GOLDJPJX</b>&lt;/BICFI&gt;     &lt;/FinInstnId&gt;   &lt;/Agt&gt; &lt;/Cretr&gt; </pre>
Original Message Identification	Original Message Identification	Point to point reference assigned by the original instructing party to unambiguously identify the original message.		OrgnMsgId	<pre> &lt;OrgnMsgId&gt;<b>123456789</b>&lt;/OrgnMsgId&gt; </pre>
Original End To End Identification	Original End To End Identification	Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction.		OrgnEndToEndId	<pre> &lt;OrgnEndToEndId&gt;<b>123456789</b>&lt;/OrgnEndToEndId&gt; </pre>
Original UETR	Original UETR	Universally unique identifier to provide the original end-to-end reference of a payment transaction		OrgnUETR	<pre> &lt;OrgnUETR&gt;<b>8a562c67-ca16-48ba-b074-65581be6f001</b>&lt;/OrgnUETR&gt; </pre>
Original Interbank Settlement Amount	Original Interbank Settlement Amount	Amount of money moved between the instructing agent and the instructed agent, as provided in the original instruction.		OrgnIntrBkSttlmAmt	<pre> &lt;OrgnIntrBkSttlmAmt   Ccy="<b>USD</b>"&gt;<b>1500000</b>&lt;/OrgnIntrBkSttlmAmt&gt; </pre>
Original Interbank Settlement Date	Original Interbank Settlement Date	Date, as provided in the original transaction, on which the amount of money ceases to be available to the agent that owes it and when the amount of money becomes available to the agent to which it is due.		OrgnIntrBkSttlmDt	<pre> &lt;OrgnIntrBkSttlmDt&gt;<b>2009-05-28</b>&lt;/OrgnIntrBkSttlmDt&gt; </pre>
Cancellation Reason Information / Code	Cancellation Reason Information / Code	Reason for the cancellation request, in a coded form.		Cd	<pre> &lt;Cd&gt;<b>DUPL</b>&lt;/Cd&gt; </pre>

## 9. camt.058 (Live November 2023)

To cancel a camt.057 a camt.058 message should be sent, however this message will only be available for CBPR+ use on the SWIFT FIN Plus network from November 2023. Until November 2023 a MT292 can be used to cancel a camt.057. The specification for the ISO20022 base message can be found at the below URL.

<https://www.iso20022.org/iso-20022-message-definitions?business-domain=1>

## 10. MT900:

This section provides the detailed technical recommendation for usage of the FIN MT 900 message for a generic or basic payment confirmation with one debtor and one creditor. Since this market practice is specific to the securities industry, this appendix makes the additional assumption that there is a direct account relationship between the sender (e.g. global custodian, or prime) of the MT 900 and the receiver of the MT 900 (e.g. broker investment manager on behalf of their client, or mutual fund client).

Data	FIN
Transaction Reference Number – Message Identification	20:16x
Cash Purpose Code/Related Reference Identification	21:4!c[/11x]
Account Identification – IM’s account at the custodian that was debited	25:35x
Value Date, Currency Code, Amount	32A: 6!n3!a15d
Ordering Institution	52A: [/1!a]/[34x] 4!a2!a2!c[3!c] 52D: [/1!a]/[34x] 4*35x

## 11. MT910:

This section provides the detailed technical recommendation for usage of the FIN MT 910 message instruction of advice confirmation to receive funds. This message is sent from an account servicing institution to one of its account owners. Since this market practice is specific to the securities industry, this appendix makes the additional assumption that there is a direct account relationship between the sender (e.g. global custodian, or prime broker) of the MT 910 and the receiver of the MT 910 (e.g. investment manager on behalf of their client, or mutual fund client).

Data	FIN
Transaction Reference Number – Message Identification	20:16x
Cash Purpose Code/Related Reference Identification	21:4!c[/11x]
Account Identification – IM’s account at the custodian that was credited	25:35x
Value Date, Currency Code, Amount	32A: 6!n3!a15d
Ordering Customer	50A: [/34x] 4!a2!a2!c[3!c] 50K: [/34x] 4*35x
Ordering Institution	52A: [/1!a]/[34x] 4!a2!a2!c[3!c] 52D: [/1!a]/[34x] 4*35x

Intermediary	56A: [/1!a][34x] 4!a2!a2!c[3!c]
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## **12. camt.054**

This section provides the detailed technical recommendation for usage of the camt.054 Bank to Customer Debit Credit notification. This message is sent from an account servicing institution to one of its account owners. Since this market practice is specific to the securities industry, this appendix makes the additional assumption that there is a direct account relationship between the sender (e.g. global custodian, or prime broker) of the camt.054 and the receiver of the camt.054 (e.g. investment manager on behalf of their client, or mutual fund client).

It should be noted that the camt.054 mandates population of a Bank Transaction Code, this can be a proprietary value or a bank transaction code combination found at the below URL.

<https://www.iso20022.org/catalogue-messages/additional-content-messages/external-code-sets>

The specification for the message can be found at the below URL, a SWIFT.com account will be required to access.

[https://www2.swift.com/mystandards/#!/mp/mx/\\_ImGiIFKDEeyXX57HMRFmxw/\\_XC3S\\_V9CEeyfdsiuljUhuQ/!content](https://www2.swift.com/mystandards/#!/mp/mx/_ImGiIFKDEeyXX57HMRFmxw/_XC3S_V9CEeyfdsiuljUhuQ/!content)

The specification for the ISO20022 base message can be found at the below URL.

<https://www.iso20022.org/iso-20022-message-definitions?business-domain=1>

## D. Message Samples

### 1. MT103 Samples

MT103
:20:REF AT904796-1
:23B:CRED
:32A:060529EUR2010000,00
:33B:EUR2010000,00
:50K:/ABCD
TEST FUND ACCOUNT NAME
:57A:CRESCHZZ80A
:59:/0835-0865804-92-003 WINTERTHUR LIFE KOLLEKTIV WINTERTHUR LIFE KOLLEKTIV SCHWEIZ PAULSTRASSE 9 PO BOX 300 8401 WINTERTHUR
:71A:OUR

*With Instructing Institution (Field 72) and Regulatory Reporting (Field 77B)*

MT103
:20:REF AT904796-1
:23B:CRED
:32A:060529EUR2010000,00
:33B:EUR2010000,00
:50K:/ABCD
TEST FUND ACCOUNT NAME
:57A:CRESCHZZ80A
:59:/0835-0865804-92-003 WINTERTHURLIFE KOLLEKTIV 8401 WINTERTHUR
:71A:OUR
72:/INS/ABNANL2A
:77B:/ORDERRES/DE//MEILAA N 1, 9000 GENT

**With Intermediary (Field 56A)**

<b>MT103</b>
:20:REF AT904796-1
:23B:CRED
:32A:060529EUR2010000,00
:33B:EUR2010000,00
:50K:./ABCD TEST FUND ACCOUNT NAME
:56A:IRVTUS3N
:57A:CRESCHZZ80A
:59:/0835-0865804-92-003 WINTERTHURLIFE KOLLEKTIV 8401 WINTERTHUR
:71A:OUR
72:/INS/ABNANL2A
:77B:/ORDERRES/DE//MEILAA N 1, 9000 GENT

**2. pacs.008 Samples**

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<Envelope xmlns="urn:swift:xsd:envelope" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:swift:xsd:envelope ../..../March21Schemas/Translator_envelope.xsd">
```

```
<AppHdr xmlns="urn:iso:std:iso:2002:tech:xsd:head.001.001.02" xmlns:xsi="http://www.w3.org/2001/XMLSchema-
instance">
```

```
<Fr>
```

```
<FIId>
```

```
<FinInstnId>
```

```
<BICFI>BOFAGB22</BICFI>
```

```
</FinInstnId>
```

```
</FIId>
```

Information Classification: General

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      <BICFI>BOFADEFX</BICFI>
    </FinInstnId>
  </FIId>
</To>
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<MsgDefIdr>pac8.008.001.08</MsgDefIdr>

<BizSvc>swift.cbprplus.02</BizSvc>

<CreDt>2006-05-29T10:20:47+10:00</CreDt>

</AppHdr>
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  <FIToFICstmrCdtTrf>
    <GrpHdr>
      <MsgId>pac8bizmsgidr02</MsgId>

      <CreDtTm>2009-05-29T10:20:47+10:00</CreDtTm>

      <NbOfTxes>1</NbOfTxes>

      <SttlmInf>
        <SttlmMtd>INDA</SttlmMtd>
      </SttlmInf>
    </GrpHdr>
    <CdtTrfTxInf>
      <PmtId>
```

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<EndToEndId>NOTPROVIDED</EndToEndId>

<UETR>761d46fb-3734-4953-a160-afa9d8101212</UETR>

</PmtId>

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<IntrBkSttlmDt>2006-05-29</IntrBkSttlmDt>

<InstdAmt Ccy="EUR">2010000.00</InstdAmt>

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<InstgAgt>

<FinInstnId>

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</FinInstnId>

</InstgAgt>

<InstdAgt>

<FinInstnId>

<BICFI>BOFADEFX</BICFI>

</FinInstnId>

</InstdAgt>

<Dbtr>

<Nm>TEST FUND ACCOUNT NAME</Nm>

<PstlAdr>

<AdrLine>1 EUROPE PLACE</AdrLine>

</PstlAdr>

</Dbtr>

<DbtrAcct>

<Id>

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</Othr>
</Id>
</DbtrAcct>
<DbtrAgt>
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  </FinInstnId>
</DbtrAgt>
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  <FinInstnId>
    <BICFI>CRESCHZZ80A</BICFI>

  </FinInstnId>
</CdtrAgt>
<Cdtr>
  <Nm>WINTERTHUR LIFE KOLLEKTIV</Nm>
  <PstlAdr>
    <AdrLine>8401 WINTERTHUR</AdrLine>
  </PstlAdr>
</Cdtr>
<CdtrAcct>
  <Id>
    <Othr>
      <Id>0835-0865804-92-003</Id>
    </Othr>
  </Id>
</CdtrAcct>
</CdtTrfTxInf>
```

</FIToFICstmrCdtTrf>

</Document>

</Envelope>

***With Previous Instructing Agent, Debtor Country of Residence and Regulatory Reporting***

<Envelope xmlns="urn:swift:xsd:envelope" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:schemaLocation="urn:swift:xsd:envelope ../../../../March21Schemas/Translator\_envelope.xsd">

<AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.02" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">

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<FIId>

<FinInstnId>

<BICFI>DEUTDEFF</BICFI>

</FinInstnId>

</FIId>

</Fr>

<To>

<FIId>

<FinInstnId>

<BICFI>UBSWCHZH80A</BICFI>

</FinInstnId>

</FIId>

</To>

<BizMsgIdr>pac8bizmsgidr02</BizMsgIdr>

<MsgDefIdr>pac.008.001.08</MsgDefIdr>

<BizSvc>swift.cbprplus.02</BizSvc>

<CreDt>2006-05-29T10:20:47+10:00</CreDt>

</AppHdr>

<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pacs.008.001.08">

<FIToFICstmrCdtTrf>

<GrpHdr>

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</StlmInf>

</GrpHdr>

<CdtTrfTxInf>

<PmtId>

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<EndToEndId>NOTPROVIDED</EndToEndId>

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</PmtId>

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<IntrBkStlmDt>2006-05-29</IntrBkStlmDt>

<InstdAmt Ccy="EUR">2010000.00</InstdAmt>

<ChrgBr>DEBT</ChrgBr>

<PrvsInstgAgt1>

<FinInstnId>

<BICFI>ABNANL2A</BICFI>

</FinInstnId>

</PrvsInstgAgt1>

<InstgAgt>

<FinInstnId>

<BICFI>DEUTDEFF</BICFI>

</FinInstnId>

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<FinInstnId>

<BICFI>UBSWCHZH80A</BICFI>

</FinInstnId>

</InstdAgt>

<Dbtr>

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<AdrLine>1 EUROPE PLACE</AdrLine>

</PstlAdr>

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</Dbtr>

<DbtrAcct>

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<Othr>

<Id>ABCD</Id>

</Othr>

</Id>

</DbtrAcct>

<DbtrAgt>

<FinInstnId>

<BICFI>RABONL2U</BICFI>

</FinInstnId>

</DbtrAgt>

<CdtrAgt>

<FinInstnId>

<BICFI>CRESCHZZ80A</BICFI>

</FinInstnId>

</CdtrAgt>

<Cdtr>

<Nm>WINTERTHUR LIFE KOLLEKTIV</Nm>

<PstlAdr>

<AdrLine>8401 WINTERTHUR</AdrLine>

</PstlAdr>

</Cdtr>

<CdtrAcct>

<Id>

<Othr>

<Id>0835-0865804-92-003</Id>

</Othr>

</Id>

</CdtrAcct>

<RgltryRptg>

<Dtls>

<Inf>MEILAA N 1, 9000 GENT</Inf>

</Dtls>

</RgltryRptg>

</CdtTrfTxInf>

</FIToFICstmrCdtTrf>

</Document>

</Envelope>

***With Intermediary (IntemediaryAgent1)***

<Envelope xmlns="urn:swift:xsd:envelope" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:schemaLocation="urn:swift:xsd:envelope ../../../../March21Schemas/Translator\_envelope.xsd">

<AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.02" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">

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</FinInstnId>

</FIId>

</Fr>

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</FinInstnId>

</FIId>

</To>

<BizMsgIdr>pac8bizmsgidr02</BizMsgIdr>

<MsgDefIdr>pac.008.001.08</MsgDefIdr>

<BizSvc>swift.cbprplus.02</BizSvc>

<CreDt>2006-05-29T10:20:47+10:00</CreDt>

</AppHdr>

<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pacs.008.001.08">

<FIToFICstmrCdtTrf>

<GrpHdr>

<MsgId>pacs8bizmsgidr02</MsgId>

<CreDtTm>2009-05-29T10:20:47+10:00</CreDtTm>

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</StlmInf>

</GrpHdr>

<CdtTrfTxInf>

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<UETR>761d46fb-3734-4953-a160-afa9d8101212</UETR>

</PmtId>

<IntrBkStlmAmt Ccy="EUR">2010000.00</IntrBkStlmAmt>

<IntrBkStlmDt>2006-05-29</IntrBkStlmDt>

<InstdAmt Ccy="EUR">2010000.00</InstdAmt>

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  <FinInstnId>
    <BICFI>ABNANL2A</BICFI>

  </FinInstnId>
</PrvsInstgAgt1>
<InstgAgt>
  <FinInstnId>
    <BICFI>DEUTDEFF</BICFI>

  </FinInstnId>
</InstgAgt>
<InstdAgt>
  <FinInstnId>
    <BICFI>UBSWCHZH80A</BICFI>

  </FinInstnId>
</InstdAgt>
<IntrmyAgt1>
  <FinInstnId>
    <BICFI>CRESCHZZ</BICFI>

  </FinInstnId>
</IntrmyAgt1>
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  <Nm>TEST FUND ACCOUNT NAME</Nm>
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    <AdrLine>1 EUROPE PLACE</AdrLine>

  </PstlAdr>
  <CtryOfRes>DE</CtryOfRes>
</Dbtr>
<DbtrAcct>
```

```
<Id>
  <Othr>
    <Id>ABCD</Id>
  </Othr>
</Id>
</DbtrAcct>
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  <FinInstnId>
    <BICFI>RABONL2U</BICFI>
  </FinInstnId>
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<CdtrAgt>
  <FinInstnId>
    <BICFI>CRESCHZZ80A</BICFI>
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  <PstlAdr>
    <AdrLine>8401 WINTERTHUR</AdrLine>
  </PstlAdr>
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    <Othr>
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```

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<Dtls>

<Inf>MEILAA N 1, 9000 GENT</Inf>

</Dtls>

</RgltryRptg>

</CdtTrfTxInf>

</FIToFICstmrCdtTrf>

</Document>

</Envelope>

### 3. MT202 Samples

#### *USD Payment via Fed Wire with two levels of clearing*

MT202
20 : 109800190352
21 : MARG
32A: 090203USD150000,
53B: /47896325
57D: //FW021000ABA
58A: /456789 FIBADEFFXXX

#### *USD Payment via Fed Wire with three levels of clearing*

MT202
20 : 109800190352
21 : MARG/412568
32A: 090203USD150000,
53B: /47896325
56D: //FW021000ABA
57A: /123456 FIB AUS33XXX
58A: /456789 FIBADEFFXXX

#### *Internal Transfer*

Information Classification: General

MT202
20:INVMGRREFID
21:NONREF
32A:150213USD100,00
52A:INVMUS33XXX
53B:/ABCD
58A:/456789
FIBADEFFXXX

FCM/Counterparty Segregated Account Further Credit – Fed Settlement:

**Custodian Account #:** ABCD

**Clearing Bank:** CUSTUS33 (they will be the bank which receives the actual fed wire)

**Primary account at clearing bank:** 654321 --- This account is INVMUS33 omnibus cash clearing account at the clearing bank CUSTUS33.

**Final Beneficiary account:** 99ABCD --- This account is the customer segregated account at INVMUS33

MT202	
20:INVMGRREFID	Unique Sender Reference
21:CCPM	Cash Purpose Code
32A:150216USD100,00	<b>Value Date, Currency and Amount</b>
53B:/ABCD	Custodian Account
56D://FW021000ABA CUSTUS33	Clearing Bank Fed Wire ABA and/or BIC
57A:/654321 INVMUS33	Primary Account of at the Clearing Bank and Beneficiary Name
58D:/99ABCD SEGACCTNAME	Final Beneficiary Account and Name

#### 4. pacs.009 Samples

##### *USD Payment via Fed Wire with two levels of clearing*

```
<Envelope xmlns="urn:swift:xsd:envelope" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:swift:xsd:envelope ../..../March21Schemas/Translator_envelope.xsd">
```

Information Classification: General

```
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  <Fr>
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      <FinInstnId>
        <BICFI>BOFAGB22</BICFI>
      </FinInstnId>
    </FIId>
  </Fr>
  <To>
    <FIId>
      <FinInstnId>
        <BICFI>BOFAUS3N</BICFI>
      </FinInstnId>
    </FIId>
  </To>
  <BizMsgIdr>pac9bizmsgidr02</BizMsgIdr>

  <MsgDefIdr>pac9.009.001.08</MsgDefIdr>

  <BizSvc>swift.cbprplus.02</BizSvc>

  <CreDt>2009-02-03T10:00:47+01:00</CreDt>

</AppHdr>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pacs.009.001.08">

  <FICdtTrf>
    <GrpHdr>
      <MsgId>pac9bizmsgidr02</MsgId>
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</GrpHdr>

<CdtTrfTxInf>

<PmtId>

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<EndToEndId>NOTPROVIDED</EndToEndId>

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</PmtId>

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</FinInstnId>

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</InstdAgt>
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</Dbtr>
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      </ClrSysId>
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    </ClrSysMmbId>
  </FinInstnId>
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  <FinInstnId>
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  </FinInstnId>
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  <Othr>
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</Othr>

</Id>

</CdtrAcct>

<Purp>

<Cd>MARG</Cd>

</Purp>

</CdtTrfTxInf>

</FICdtTrf>

</Document>

</Envelope>

### ***USD Payment via Fed Wire with three levels of clearing***

<Envelope xmlns="urn:swift:xsd:envelope" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:schemaLocation="urn:swift:xsd:envelope ../../../../March21Schemas/Translator\_envelope.xsd">

<AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.02">

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</FinInstnId>

</FIId>

</Fr>

<To>

<FIId>

<FinInstnId>

<BICFI>BOFAUS3N</BICFI>

</FinInstnId>

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</To>
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<MsgDefIdr>pac9.009.001.08</MsgDefIdr>

<BizSvc>swift.cbprplus.02</BizSvc>

<CreDt>2009-02-03T10:00:47+01:00</CreDt>

</AppHdr>
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  <FICdtTrf>
    <GrpHdr>
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      <CreDtTm>2009-02-03T10:00:47+01:00</CreDtTm>

      <NbOfTxes>1</NbOfTxes>

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          <Id>
            <Othr>
              <Id>47896325</Id>
            </Othr>
          </Id>
        </SttlmAcct>
      </SttlmInf>
    </GrpHdr>
    <CdtTrfTxInf>
```

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<EndToEndId>412568</EndToEndId>

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</PmtId>

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<IntrBkSttlmDt>2009-02-03</IntrBkSttlmDt>

<InstgAgt>

<FinInstnId>

<BICFI>BOFAGB22</BICFI>

</FinInstnId>

</InstgAgt>

<InstdAgt>

<FinInstnId>

<BICFI>BOFAUS3N</BICFI>

</FinInstnId>

</InstdAgt>

<IntrmyAgt1>

<FinInstnId>

<ClrSysMmbId>

<ClrSysId>

<Cd>USABA</Cd>

</ClrSysId>

<MmbId>021000ABA</MmbId>

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</IntrmyAgt1>
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  <FinInstnId>
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    </FinInstnId>
  </Dbtr>
  <CdtrAgt>
    <FinInstnId>
      <BICFI>FIB AUS33</BICFI>

    </FinInstnId>
  </CdtrAgt>
  <CdtrAgtAcct>
    <Id>
      <Othr>
        <Id>123456</Id>
      </Othr>
    </Id>
  </CdtrAgtAcct>
  <Cdtr>
    <FinInstnId>
      <BICFI>FIB ADEFF</BICFI>

    </FinInstnId>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <Othr>
        <Id>456789</Id>
      </Othr>
    </Id>
  </CdtrAcct>
</Cdtr>
</CdtrAgtAcct>
</CdtrAgt>
</Dbtr>
</IntrmyAgt1>
</FinInstnId>
</ClrSysMmbId>
```

```
                </Othr>
            </Id>
        </CdtrAcct>
    <Purp>
        <Cd>MARG</Cd>
    </Purp>
</CdtTrfTxInf>
</FICdtTrf>
</Document>
</Envelope>
```

### ***Internal Transfer***

```
<Envelope xmlns="urn:swift:xsd:envelope" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:swift:xsd:envelope ../../../../March21Schemas/Translator_envelope.xsd">
```

```
<AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.02">
```

```
<Fr>
    <FIId>
        <FinInstnId>
            <BICFI>BOFAGB22</BICFI>
        </FinInstnId>
    </FIId>
</Fr>
<To>
    <FIId>
        <FinInstnId>
```

<BICFI>BOFAUS3N</BICFI>

</FinInstnId>

</FIId>

</To>

<BizMsgIdr>pac9bizmsgidr02</BizMsgIdr>

<MsgDefIdr>pac9.009.001.08</MsgDefIdr>

<BizSvc>swift.cbprplus.02</BizSvc>

<CreDt>2015-02-13T10:00:47+01:00</CreDt>

</AppHdr>

<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pacs.009.001.08">

<FICdtTrf>

<GrpHdr>

<MsgId>pac9bizmsgidr02</MsgId>

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<SttlmMtd>INDA</SttlmMtd>

<SttlmAcct>

<Id>

<Othr>

<Id>ABCD</Id>

</Othr>

</Id>

</SttlmAcct>

</StlmInf>

</GrpHdr>

<CdtTrfTxInf>

<PmtId>

<InstrId>INVMGRREFID</InstrId>

<EndToEndId>NONREF</EndToEndId>

<UETR>8a562c67-ca16-48ba-b074-65581be6f001</UETR>

</PmtId>

<IntrBkStlmAmt Ccy="USD">100</IntrBkStlmAmt>

<IntrBkStlmDt>2015-02-13</IntrBkStlmDt>

<InstgAgt>

<FinInstnId>

<BICFI>BOFAGB22</BICFI>

</FinInstnId>

</InstgAgt>

<InstdAgt>

<FinInstnId>

<BICFI>BOFAUS3N</BICFI>

</FinInstnId>

</InstdAgt>

<Dbtr>

<FinInstnId>

<BICFI>INVMUS33</BICFI>

</FinInstnId>

</Dbtr>

<Cdtr>

<FinInstnId>

<BICFI>FIBADEFF</BICFI>

</FinInstnId>

</Cdtr>

<CdtrAcct>

<Id>

<Othr>

<Id>456789</Id>

</Othr>

</Id>

</CdtrAcct>

</CdtTrfTxInf>

</FICdtTrf>

</Document>

</Envelope>

FCM/Counterparty Segregated Account Further Credit – Fed Settlement:

**Custodian Account #:** ABCD

**Clearing Bank:** CUSTUS33 (they will be the bank which receives the actual fed wire)

**Primary account at clearing bank:** 654321 --- This account is INVMUS33 omnibus cash clearing account at the clearing bank CUSTUS33.

**Final Beneficiary account:** 99ABCD --- This account is the customer segregated account at INVMUS33

<Envelope xmlns="urn:swift:xsd:envelope" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:schemaLocation="urn:swift:xsd:envelope ../../../../March21Schemas/Translator\_envelope.xsd">

<AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.02">

<Fr>

Information Classification: General

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    <BICFI>BOFAGB22</BICFI>

  </FinInstnId>
</FIId>
</Fr>
<To>
  <FIId>
    <FinInstnId>
      <BICFI>BOFAUS3N</BICFI>

    </FinInstnId>
  </FIId>
</To>
<BizMsgIdr>pac9bizmsgidr02</BizMsgIdr>

<MsgDefIdr>pac9.009.001.08</MsgDefIdr>

<BizSvc>swift.cbprplus.02</BizSvc>

<CreDt>2015-02-16T10:00:47+01:00</CreDt>

</AppHdr>
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  <FICdtTrf>
    <GrpHdr>
      <MsgId>pac9bizmsgidr02</MsgId>

      <CreDtTm>2015-02-16T10:00:47+01:00</CreDtTm>
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<StlmAcct>

<Id>

<Othr>

<Id>ABCD</Id>

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</Id>

</StlmAcct>

</StlmInf>

</GrpHdr>

<CdtTrfTxInf>

<PmtId>

<InstrId>INVMGRREFID</InstrId>

<EndToEndId>NOTPROVIDED</EndToEndId>

<UETR>8a562c67-ca16-48ba-b074-65581be6f001</UETR>

</PmtId>

<IntrBkStlmAmt Ccy="USD">100</IntrBkStlmAmt>

<IntrBkStlmDt>2015-02-16</IntrBkStlmDt>

<InstgAgt>

<FinInstnId>

<BICFI>BOFAGB22</BICFI>

</FinInstnId>

</InstgAgt>

```
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        <BICFI>BOFAUS3N</BICFI>
    </FinInstnId>
</InstdAgt>
<IntrmyAgt1>
    <FinInstnId>
        <BICFI>CUSTUS33</BICFI>
        <ClrSysMmbId>
            <ClrSysId>
                <Cd>USABA</Cd>
            </ClrSysId>
            <MmbId>021000ABA</MmbId>
        </ClrSysMmbId>
    </FinInstnId>
</IntrmyAgt1>
<Dbtr>
    <FinInstnId>
        <BICFI>BOFAGB22</BICFI>
    </FinInstnId>
</Dbtr>
<CdtrAgt>
    <FinInstnId>
        <BICFI>INVMUS33</BICFI>
    </FinInstnId>
</CdtrAgt>
<CdtrAgtAcct>
    <Id>
```

```
<Othr>  
    <Id>654321</Id>  
</Othr>
```

```
</Id>  
</CdtrAgtAcct>  
<Cdtr>  
    <FinInstnId>  
        <Nm>SEGACCTNAME</Nm>  
        <PstlAdr>  
            <AdrLine>1 NEW YORK</AdrLine>  
        </PstlAdr>  
    </FinInstnId>
```

```
</Cdtr>  
<CdtrAcct>  
    <Id>  
        <Othr>  
            <Id>99ABCD</Id>  
        </Othr>  
    </Id>
```

```
</CdtrAcct>  
<Purp>  
    <Cd>CCPM</Cd>  
</Purp>
```

```
</CdtTrfTxInf>
```

```
</FICdtTrf>
```

```
</Document>
```

```
</Envelope>
```

## 5. MT210 Samples

*USD advice to receive*

MT210	
:20:	CU123456789
:25:	2233707
:30:	091016
:21:	FEES/INVOICE2
:32B:	USD1200
:52A:	GOLDJPJX
:56A:	BKTRUS33

***USD advice to receive Fed Funds***

MT210	
20 :	011405000287501
25 :	2345678
30 :	090905
21 :	FEES/456123
32B:	USD200218,80
52A :	SBSIUS33
56D :	//FW021000021

**6. camt.057 Samples**

***USD advice to receive***

```

<Envelope xmlns="urn:swift:xsd:envelope" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:swift:xsd:envelope ../../../../Schemas/Translator_envelope.xsd">
<AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.02">
  <Fr>
    <FIId>
      <FinInstnId>
        <BICFI>MIDLGB22</BICFI>
      </FinInstnId>
    </FIId>
  </Fr>
  <To>
    <FIId>
      <FinInstnId>
        <BICFI>MRMDUS33</BICFI>
      </FinInstnId>
    </FIId>
  </To>
  <BizMsgIdr>camt57bizmsgidr1</BizMsgIdr>

```

```

    <MsgDefIdr>camt.057.001.06</MsgDefIdr>
    <BizSvc>swift.cbprplus.02</BizSvc>
    <CreDt>2009-10-16T10:00:47+10:00</CreDt>
  </AppHdr>
  <Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.057.001.06">
    <NtfctnToRcv>
      <GrpHdr>
        <MsgId>camt57bizmsgidr1</MsgId>
        <CreDtTm>2009-10-16T10:00:47+10:00</CreDtTm>
      </GrpHdr>
      <Ntfctn>
        <Id>CU123456789</Id>
        <Acct>
          <Id>
            <Othr>
              <Id>2233707</Id>
            </Othr>
          </Id>
        </Acct>
        <Dbtr>
          <Agt>
            <FinInstnId>
              <BICFI>GOLDJPJX</BICFI>
            </FinInstnId>
          </Agt>
        </Dbtr>
        <DbtrAgt>
          <FinInstnId>
            <BICFI>GOLDUS33</BICFI>
          </FinInstnId>
        </DbtrAgt>
        <IntrmyAgt>
          <FinInstnId>
            <BICFI>BKTRUS33</BICFI>
          </FinInstnId>
        </IntrmyAgt>
        <Itm>
          <Id>INVOICE2</Id>
          <Amt Ccy="USD">1200</Amt>
          <XpctdValDt>2009-10-16</XpctdValDt>
          <Purp>
            <Cd>FEES</Cd>
          </Purp>
        </Itm>
      </Ntfctn>
    </NtfctnToRcv>
  </Document>
</Envelope>

```

*USD advice to receive Fed Funds*

```
<Envelope xmlns="urn:swift:xsd:envelope" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:swift:xsd:envelope ../../../../Schemas/Translator_envelope.xsd">
```

```
<AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.02">
```

```
<Fr>
```

```
<FIId>
```

```
<FinInstnId>
```

```
<BICFI>MIDLGB22</BICFI>
```

```
</FinInstnId>
```

```
</FIId>
```

```
</Fr>
```

```
<To>
```

```
<FIId>
```

```
<FinInstnId>
```

```
<BICFI>MRMDUS33</BICFI>
```

```
</FinInstnId>
```

```
</FIId>
```

```
</To>
```

```
<BizMsgIdr>camt57bizmsgidr1</BizMsgIdr>
```

```
<MsgDefIdr>camt.057.001.06</MsgDefIdr>
```

```
<BizSvc>swift.cbprplus.02</BizSvc>
```

```
<CreDt>2009-09-05T10:00:47+10:00</CreDt>
```

```
</AppHdr>
```

```
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.057.001.06">
```

```
<NtfctnToRcv>
```

```
<GrpHdr>
```

```
<MsgId>camt57bizmsgidr1</MsgId>
<CreDtTm>2009-09-05T10:00:47+10:00</CreDtTm>
</GrpHdr>
<Ntfctn>
  <Id>011405000287501</Id>
  <Acct>
    <Id>
      <Othr>
        <Id>2345678</Id>
      </Othr>
    </Id>
  </Acct>
  <Dbtr>
    <Agt>
      <FinInstnId>
        <BICFI>SBSIUS33</BICFI>
      </FinInstnId>
    </Agt>
  </Dbtr>
  <DbtrAgt>
    <FinInstnId>
      <ClrSysMmbId>
        <ClrSysId>
          <Cd>USABA</Cd>
        </ClrSysId>
        <MmbId>021000021</MmbId>
      </ClrSysMmbId>
```

```
</FinInstnId>
</DbtrAgt>
<Itm>
  <Id>456123</Id>
  <Amt Ccy="USD">200218.80</Amt>
  <XpctdValDt>2009-09-05</XpctdValDt>
  <Purp>
    <Cd>FEES</Cd>
  </Purp>
</Itm>
</Ntfctn>
</NtfctnToRcv>
</Document>
</Envelope>
```

## 7. MT292 Samples

UBS, Zürich, requests ABN Amro, Amsterdam, to consider cancellation of the following customer transfer:

```
20:INVMGRREFID
21:CCPM
32A:150216USD100,00
53B:/ABCD
56D://FW021000ABA
  CUSTUS33
57A:/654321
  INVMUS33
58D:/99ABCD
  SEGACCTNAME
```

MT292
:20:23191
:21:494932/DEV

:11S:202 90527 4321632112
20:INVMGRREFID 21:CCPM 32A:150216USD100,00 53B:/ABCD 56D://FW021000ABA CUSTUS33 57A:/654321 INVMUS33 58D:/99ABCD SEGACCTNAME

## 8. camt.056 Samples

Bank of America London, requests Bank of America New York to consider cancellation of the following credit transfer:

```
<Envelope xmlns="urn:swift:xsd:envelope" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:swift:xsd:envelope ../../../../March21Schemas/Translator_envelope.xsd">
```

```
<AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.02">
```

```
<Fr>
```

```
<FIId>
```

```
<FinInstnId>
```

```
<BICFI>BOFAGB22</BICFI>
```

```
</FinInstnId>
```

```
</FIId>
```

```
</Fr>
```

```
<To>
```

```
<FIId>
```

```
<FinInstnId>
```

```
<BICFI>BOFAUS3N</BICFI>
```

</FinInstnId>

</FIId>

</To>

<BizMsgIdr>pac9bizmsgidr02</BizMsgIdr>

<MsgDefIdr>pac9.009.001.08</MsgDefIdr>

<BizSvc>swift.cbprplus.02</BizSvc>

<CreDt>2015-02-16T10:00:47+01:00</CreDt>

</AppHdr>

<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pacs.009.001.08">

<FICdtTrf>

<GrpHdr>

<MsgId>pac9bizmsgidr02</MsgId>

<CreDtTm>2015-02-16T10:00:47+01:00</CreDtTm>

<NbOfTx>1</NbOfTx>

<StlmInf>

<StlmMtd>INDA</StlmMtd>

<StlmAcct>

<Id>

<Othr>

<Id>ABCD</Id>

</Othr>

</Id>

</StlmAcct>

</StlmInf>

</GrpHdr>

<CdtTrfTxInf>

<PmtId>

<InstrId>INVMGRREFID</InstrId>

<EndToEndId>NOTPROVIDED</EndToEndId>

<UETR>8a562c67-ca16-48ba-b074-65581be6f001</UETR>

</PmtId>

<IntrBkSttlmAmt Ccy="USD">100</IntrBkSttlmAmt>

<IntrBkSttlmDt>2015-02-16</IntrBkSttlmDt>

<InstgAgt>

<FinInstnId>

<BICFI>BOFAGB22</BICFI>

</FinInstnId>

</InstgAgt>

<InstdAgt>

<FinInstnId>

<BICFI>BOFAUS3N</BICFI>

</FinInstnId>

</InstdAgt>

<IntrmyAgt1>

<FinInstnId>

<BICFI>CUSTUS33</BICFI>

<ClrSysMmbId>

<ClrSysId>

```
<Cd>USABA</Cd>
</ClrSysId>
<MmbId>021000ABA</MmbId>
</ClrSysMmbId>
</FinInstnId>
</IntrmyAgt1>
<Dbtr>
  <FinInstnId>
    <BICFI>BOFAGB22</BICFI>
  </FinInstnId>
</Dbtr>
<CdtrAgt>
  <FinInstnId>
    <BICFI>INVMUS33</BICFI>
  </FinInstnId>
</CdtrAgt>
<CdtrAgtAcct>
  <Id>
    <Othr>
      <Id>654321</Id>
    </Othr>
  </Id>
</CdtrAgtAcct>
<Cdtr>
  <FinInstnId>
    <Nm>SEGACCTNAME</Nm>
    <PstlAdr>
      <AdrLine>1 NEW YORK</AdrLine>
    </PstlAdr>
```

```
        </FinInstnId>
    </Cdtr>
    <CdtrAcct>
        <Id>
            <Othr>
                <Id>99ABCD</Id>
            </Othr>
        </Id>
    </CdtrAcct>
    <Purp>
        <Cd>CCPM</Cd>
    </Purp>
</CdtTrfTxInf>
</FICdtTrf>
</Document>
</Envelope>
```

### **camt.056**

```
<Envelope xmlns="urn:swift:xsd:envelope" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:swift:xsd:envelope ../../../../March21Schemas_COV/Translator_envelope.xsd">
```

```
  <AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.02">
```

```
    <Fr>
```

```
      <FIId>
```

```
        <FinInstnId>
```

```
          <BICFI>BOFAGB22</BICFI>
```

```
        </FinInstnId>
```

```
      </FIId>
```

```
</Fr>
<To>
  <FIId>
    <FinInstnId>
      <BICFI>BOFAUS3N</BICFI>
    </FinInstnId>
  </FIId>
</To>
<BizMsgIdr>cmt056bizmsgidr-001</BizMsgIdr>
<MsgDefIdr>camt.056.001.08</MsgDefIdr>
<BizSvc>swift.cbprplus.02</BizSvc>
<CreDt>2015-02-16T12:10:00+01:00</CreDt>
</AppHdr>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.056.001.08">
  <FIToFIPmtCxlReq>
    <Assgnmt>
      <Id>cmt056bizmsgidr-001</Id>
      <Assgnr>
        <Agt>
          <FinInstnId>
            <BICFI>BOFAGB22</BICFI>
          </FinInstnId>
        </Agt>
      </Assgnr>
      <Assgne>
        <Agt>
          <FinInstnId>
            <BICFI>BOFAUS3N</BICFI>
          </FinInstnId>
        </Agt>
      </Assgne>
    </Assgnmt>
  </FIToFIPmtCxlReq>
</Document>
```

```
        </Agt>
    </Assgne>
    <CreDtTm>2015-02-16T08:30:00+01:00</CreDtTm>
</Assgnmt>
<Undrlyg>
    <TxInf>
        <Case>
            <Id>CSE-001</Id>
            <Cretr>
                <Agt>
                    <FinInstnId>
                        <BICFI>BOFAGB22</BICFI>
                    </FinInstnId>
                </Agt>
            </Cretr>
        </Case>
        <OrgnlGrpInf>
            <OrgnlMsgId>pacs9bizmsgidr02</OrgnlMsgId>
            <OrgnlMsgNmId>pacs.009.001.08</OrgnlMsgNmId>
            <OrgnlCreDtTm>2015-02-16T10:00:47+01:00</OrgnlCreDtTm>
        </OrgnlGrpInf>
        <OrgnlInstrId>INVMGRREFID</OrgnlInstrId>
        <OrgnlEndToEndId>NOTPROVIDED</OrgnlEndToEndId>
        <OrgnlUETR>8a562c67-ca16-48ba-b074-65581be6f001</OrgnlUETR>
        <OrgnlIntrBkSttlmAmt Ccy="USD">100</OrgnlIntrBkSttlmAmt>
        <OrgnlIntrBkSttlmDt>2015-02-16</OrgnlIntrBkSttlmDt>
        <CxlRsnInf>
            <Rsn>
                <Cd>DUPL</Cd>
            </Rsn>
        </CxlRsnInf>
    </TxInf>
</Undrlyg>
</Assgnmt>
```

```

        </Rsn>
    </CxlRsnInf>
</TxInf>
</Undrlyg>
</FIToFIPmtCxlReq>
</Document>
</Envelope>

```

### 9. MT900 Samples

MT900
20 : 0123456789
21 : 109800190352
25 : 2345678
32A: 090203USD150000,
52A : SBSIUS33

### 10. MT910 Samples

MT910
20 : 011405000287501
21 : 456123
25 : 2345678
32A : 090203USD150000,
52A : SBSIUS33
56D : //FW021000021

### 11. camt.054 Samples

#### *Debit entry*

```

<Envelope xmlns="urn:swift:xsd:envelope" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:swift:xsd:envelope ../../../../March21Schemas/Translator_envelope.xsd">

```

```

    <AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.02">

```

```

        <Fr>
            <FIId>
                <FinInstnId>

```

<BICFI>BOFAUS3N</BICFI>

</FinInstnId>

</FIId>

</Fr>

<To>

<FIId>

<FinInstnId>

<BICFI>BOFAGB22</BICFI>

</FinInstnId>

</FIId>

</To>

<BizMsgIdr>cmt054bizmsgidr-001</BizMsgIdr>

<MsgDefIdr>camt.054.001.08</MsgDefIdr>

<BizSvc>swift.cbprplus.02</BizSvc>

<CreDt>2009-02-03T10:00:47+01:00</CreDt>

</AppHdr>

<Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.054.001.08">

<BkToCstmrDbtCdtNtfctn>

<GrpHdr>

<MsgId>cmt054bizmsgidr-001</MsgId>

<CreDtTm>2009-02-03T10:00:47+01:00</CreDtTm>

</GrpHdr>

<Ntfctn>

<Id>0123456789</Id>

<Acct>

<Id>

<Othr>

<Id>2345678</Id>

</Othr>

</Id>

<Ccy>USD</Ccy>

```
</Acct>

<Ntry>
  <NtryRef>cmt054NtryRef002</NtryRef>

  <Amt Ccy="USD">150000</Amt>

  <CdtDbtInd>DBIT</CdtDbtInd>

  <Sts>
    <Cd>BOOK</Cd>

  </Sts>
  <BookgDt>
    <DtTm>2009-02-03T00:00:00+00:00</DtTm>

  </BookgDt>
  <ValDt>
    <Dt>2009-02-03</Dt>

  </ValDt>
  <BkTxCd>
    <Domn>
      <Cd>SECU</Cd>

      <Fmly>
        <Cd>SETT</Cd>

        <SubFmlyCd>MARG</SubFmlyCd>

      </Fmly>
    </Domn>
  </BkTxCd>
  <NtryDtls>
    <TxDtls>
      <Refs>
        <InstrId>109800190352</InstrId>

        <UETR>8a562c67-ca16-48ba-b074-65581be6f001</UETR>

      </Refs>
      <Amt Ccy="USD">150000</Amt>

      <CdtDbtInd>DBIT</CdtDbtInd>
```

```

    <RltdPties>
      <Dbtr>
        <Agt>
          <FinInstnId>
            <BICFI>SBSIUS33</BICFI>
          </FinInstnId>
        </Agt>
      </Dbtr>
    </RltdPties>
    <RltdDts>
      <IntrBkSttlmDt>2009-02-03</IntrBkSttlmDt>
    </RltdDts>
  </TxDtls>
</NtryDtls>
</Ntry>
</Ntfctn>
</BkToCstmrDbtCdtNtfctn>
</Document>
</Envelope>

```

### ***Credit entry***

```

<Envelope xmlns="urn:swift:xsd:envelope" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:swift:xsd:envelope ../../../../March21Schemas/Translator_envelope.xsd">

```

```

  <AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.02">

```

```

    <Fr>
      <FIId>
        <FinInstnId>
          <BICFI>BOFAUS3N</BICFI>
        </FinInstnId>
      </FIId>
    </Fr>
    <To>
      <FIId>
        <FinInstnId>
          <BICFI>BOFAGB22</BICFI>
        </FinInstnId>
      </FIId>
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## VIII. Appendix #1 Generic Payment

This section provides the specific field recommendations for generic payments associated with non-specific security trades.

### ISITC Cash Purpose Codewords for Generic Payments

*This is a subset of the ISITC Classification Code list located on the Reference Data Working Group web-page.*

Business Element	Codeword	Definition
Generic Cash Purpose codeword	CASH	Any cash payment not otherwise already identified with a specific cash purpose related type. Transaction is a general cash management instruction.

## IX. Appendix #2 Cash Collateral Payment

This section provides the specific field recommendations for Cash Collateral payments associated with derivatives, margin, repo and lending transactions.

### ISITC Cash Purpose Codewords specific to Cash Collateral Payments

*This is a subset of the ISITC Classification Code list located on the Reference Data Working Group web-page.*

Business Element	Codeword	Definition
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Option Broker Owned Cash Collateral	OPBC	Cash collateral payment for OTC options associated with an FCM agreement. Where such payment is segregated and not available for use by the client.
Option Client Owned Cash Collateral	OPCC	Cash collateral payment for OTC options associated with an FCM agreement. Where such payment is not segregated and is available for use by the client upon return.
Forwards Broker Owned Cash Collateral	FWBC	Any cash payment related to the collateral for a Master Agreement forward, which is segregated, and not available for use by the client. Example master agreement forwards include TBA, repo and Bond Forwards.
Forwards Client Owned Cash Collateral	FWCC	Any cash payment related to the collateral for a Master agreement forward, which is owned by the client and is available for use by the client when it is returned to them. Example master agreement forwards include TBA, repo and Bond Forwards.
Margin Client Owned Cash Collateral	MGCC	Any cash payment related to the collateral for initial futures margin, which is owned by the client and is available for use by the client when it is returned to them.
Swaps Broker Owned Cash Collateral	SWBC	Cash collateral payment for swaps associated with an ISDA agreement. Where such payment is segregated and not available for use by the client. Includes any cash collateral payments made under the terms of a CFA agreement for instruments such as swaps and FX forwards.
Swaps Client Owned Cash Collateral	SWCC	Cash collateral payment for swaps associated with an ISDA agreement. Where such payment is not segregated and is available for use by the client upon return. Includes any cash collateral payments made under the terms of a CFA agreement for instruments such as swaps and FX forwards.
CCP Collateral	CCPC	Collateral associated with an ISDA or Central Clearing Agreement that is covering the initial margin requirements for OTC trades clearing through a CCP.
CCP Margin Variation	CCPM	CCP Margin Variation – this is the margin variation on your OTC derivatives clearing through a CCP, which would include any netting of initial and variation margin associated with an ISDA or Central Clearing Agreement.
Bi-lateral Repo Broker Owned Cash Collateral	RPBC	Bi-lateral repo broker owned collateral associated with a repo master agreement
Bi-lateral Repo Client Owned Cash Collateral	RPCC	Repo client owned collateral associated with a repo master agreement
Short Sale Broker Owned Cash Collateral	SHBC	Short Sale broker owned collateral associated with a prime broker agreement
Short Sale Client Owned Cash Collateral	SHCC	Short Sale client owned collateral associated with a prime brokerage agreement
Segregated Option Cash Collateral Broker Owned	OPSB	Option Broker Owned Segregated Cash Collateral - Any cash payment related to the collateral for an OTC option, which is segregated, and not available for use by the client.

Segregated Option Cash Collateral Client Owned	OPSC	Option Client Owned Cash Segregated Cash Collateral - Any cash payment related to the collateral for an OTC option, which is owned by the client and is available for use by the client when it is returned to them from the segregated account
Segregated Forward Cash Collateral Broker Owned	FWSB	Forwards Broker Owned Segregated Cash Collateral - Any cash payment related to the collateral for a Master Agreement forward, which is segregated, and not available for use by the client. Example master agreement forwards include TBA, repo and Bond Forwards.
Segregated Forward Cash Collateral Client Owned	FWSC	Forwards Client Owned Segregated Cash Collateral - Any cash payment related to the collateral for a Master agreement forward, which is owned by the client and is available for use by the client when it is returned to them from the segregated account. Example master agreement forwards include TBA, repo and Bond Forwards.
Segregated Margin Cash Collateral Client Owned	MGSC	Margin Client Owned Segregated Cash Collateral - Any cash payment related to the collateral for initial futures margin, which is owned by the client and is available for use by the client when it is returned to them from the segregated account.
Segregated Swap Cash Collateral Broker Owned	SWSB	Swaps Broker Owned Segregated Cash Collateral - Any cash payment related to the collateral for Swap margin, which is segregated, and not available for use by the client. This includes any collateral identified in a CFA agreement such as Swap or FX Forward collateral.
Segregated Swap Cash Collateral Client Owned	SWSC	Swaps Client Owned Segregated Cash Collateral - Any cash payment related to the collateral for Swap margin, which is owned by the client and is available for use by the client when returned from the segregated account. This includes any collateral identified in a CFA agreement such as Swap or FX Forward collateral.
Segregated CCP cleared Margin Cash Collateral	CCSM	CCP Segregated initial margin: Initial margin on OTC Derivatives cleared through a CCP that requires segregation.

## 1. Actors and Roles

<b>Account Owner</b>	<b>Account Servicer</b>	<b>Cash Clearing Depository</b>	<b>Local Clearing Agent</b>	<b>Counterparty</b>
Underlying Client Investment Manager 3 <sup>rd</sup> Party middle office outsourcer/vendor	Global Custodian Accounting Agent Prime Broker Lending Agent	Cash Clearing Depository	Sub-Custodian	Executing Broker

## X. Appendix #3 Securities Lending Payments

This section provides the specific field recommendations for Securities Lending related payments between the lending agent and borrowing broker.

### ISITC Cash Purpose Codewords specific to Securities Lending Payments

*This is a subset of the ISITC Classification Code list located on the Reference Data Working Group web-page*

Business Element	Codeword	Definition
Trade Collateral	LCOL	It is common for the currency of the lent security to differ from the currency of the cash collateral. The securities trade free of payment. The cash collateral is paid from the borrower to the lending agent separately from the security settlement, representing the first leg of the loan of securities. When the borrowers return the shares to the lender's account, the lending agent makes a collateral payment to the borrower as the last activity to close out the loan.
Mark to Market	LMRK	Cash payment for Mark-to-markets of a portfolio of Loans of Securities. Asset classes of the securities on loan are not specified.
Mark to Market	LMEQ	Cash payment for Mark-to-markets of a portfolio of Loans of Equity Securities.
Mark to Market	LMFI	Cash payment for Mark-to-markets of a portfolio of Loans of Fixed Income Securities.
Billing	LREB	Each loan carries a percentage "rebate rate". Cash collateral is invested by the lending agent. At agreed intervals, the lending agent pays to the borrower a portion of investment earnings. This is known as a rebate payment.
Billing	LFEE	There are circumstances when either the borrower or lending agent make lending-related fee payments that are not "rebates". Examples are exclusive fees, transaction fees, custodial fees, or minimum balance fees.
Billing	LREV	There are circumstances when the lending agent makes payments to the underlying client of the revenue generated by the lending activity.
Investment Manager Sells	LSFL	If an investment manager (IM) sells a position and the outstanding loan position leaves insufficient shares available for the custodian to make delivery on settlement date, the fund is denied use of the proceeds of the sell. The IM will issue a claim to the lending agent for use of funds -- a "Sell fail claim". The lending agent will pass the claim along to the borrower, requiring a borrower-to-lending agent payment.
Investment Manager Sells	LBIN	If an IM sell fails for an extended period of time, the buying broker or the depository may "buy-in" the trade. The IM notifies the lending agent of the buy-in, who in turn notifies the borrower that the borrower now owns the shares in the loan. The lending agent seizes the collateral to pay to the IM. It is unlikely that the IM's foregone sell proceeds match the seized collateral value, so the borrower and lending agent will have to exchange a payment for remittance to or from the IM.
Substitute Payment	LCOR	Corporate Action entitlements will be paid to the borrower for securities on loan. This requires the borrower to then remit payment to the lending client's account. These "substitute" payments are common for dividends, or other types of actions.

## 1. Actors and Roles

Account Owner	Account Servicer	Local Clearing Agent	Counterparty
Underlying Client Lending Agent Borrowing Broker	Client's Custodian Broker's Custodian	Clearing Bank	Borrowing Broker

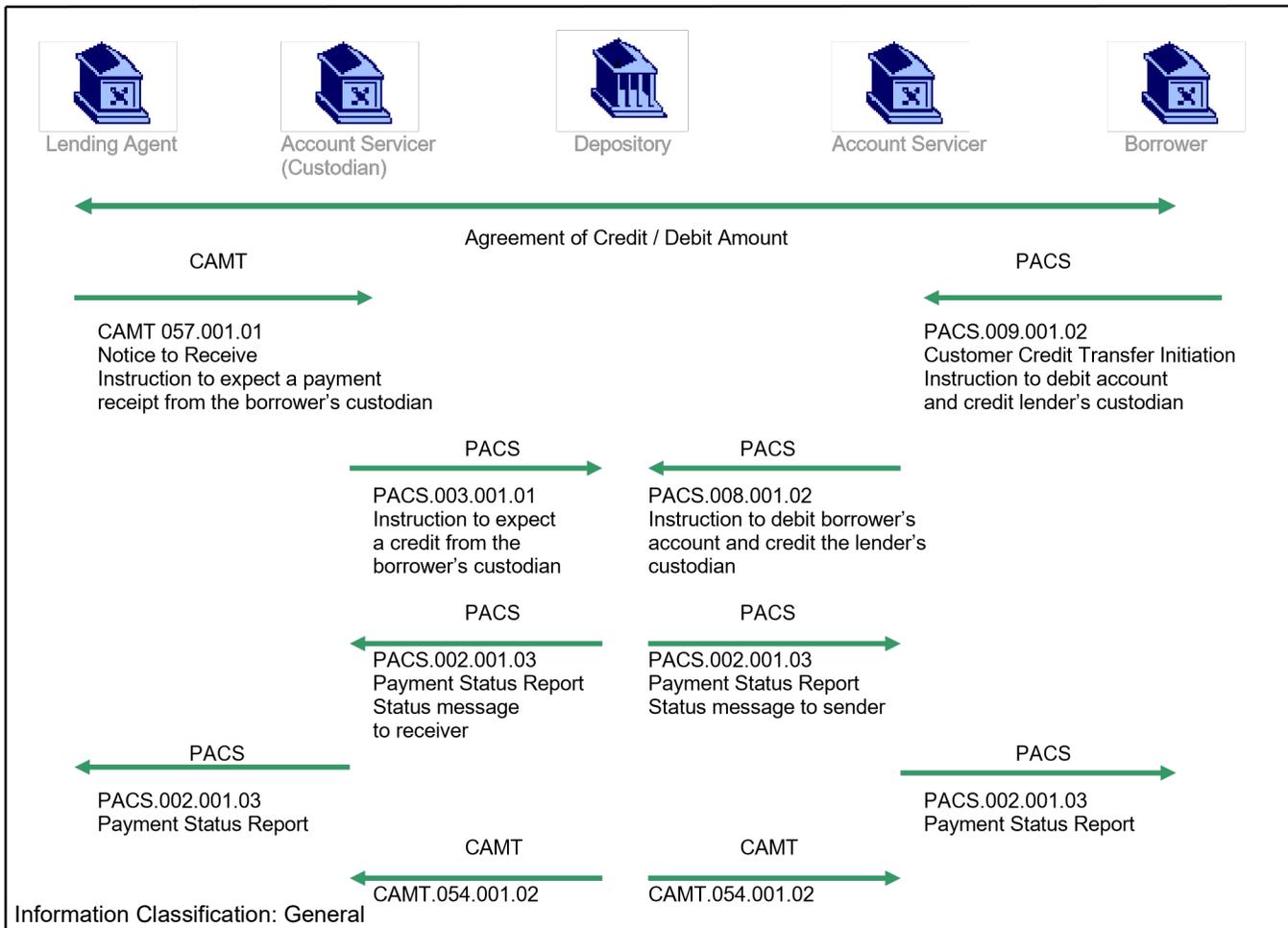
## 2. Message Sequence Diagrams

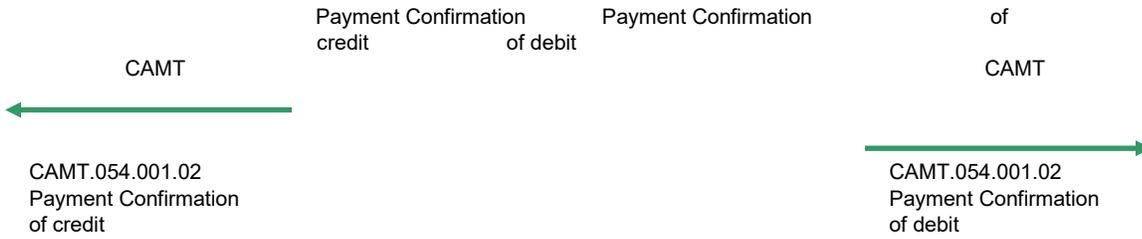
### Lending Agent to Borrowing Broker collateral payments

The Lending Agent and borrower agree to exchange payment for one of several categories of payment in the normal course of business:

- Trade Collateral (LCOL)
- Mark to Market (LMRK, LMEQ, LMFI)
- Billing – Payment of rebate(LREB) of fees (LFEE)
- Investment Manager Sells (LSFL)

The Lending Agent instructs their Account Servicer (Custodian) via the PAIN Payment Initiation message to expect a payment from the borrowing broker or to initiate a payment to the borrowing broker for the net of all the Mark to Market and Collateral activity. The Account Servicer processes the payment in the local Market. The Borrowing Broker instructs their Account Servicer to initiate a corresponding payment in the Market.

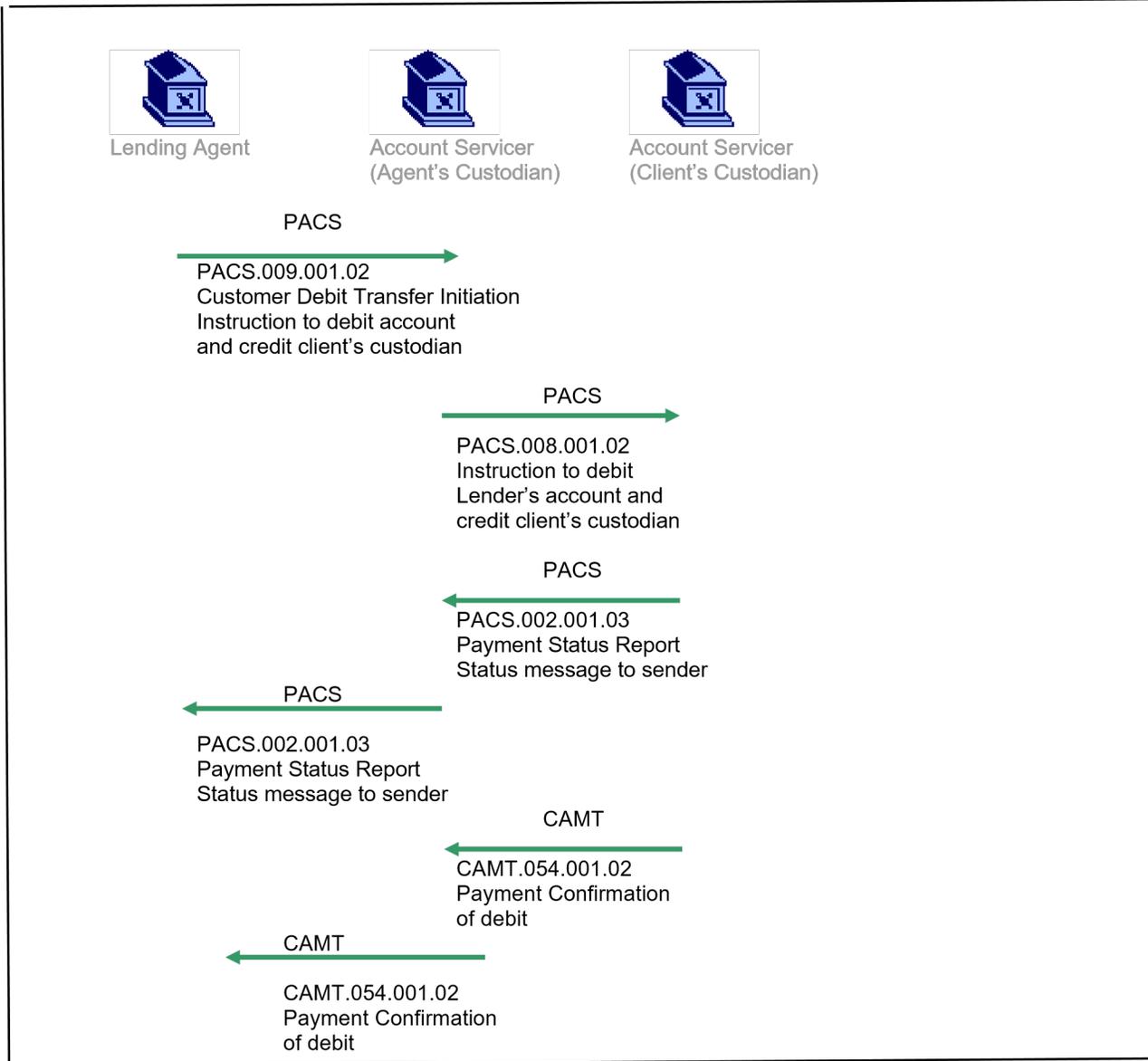




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### Lending Agent to Client (Billing)

The Lending Agent owes the client their split of the lending related income. The Lending Agent instructs their Account Servicer (Custodian) via the PAIN Payment Initiation message to initiate a payment to the Client's Account Servicer (Custodian). The client's Account Servicer (Custodian) credits their account.



1

<sup>1</sup> Source documents were obtained SWIFT documentation

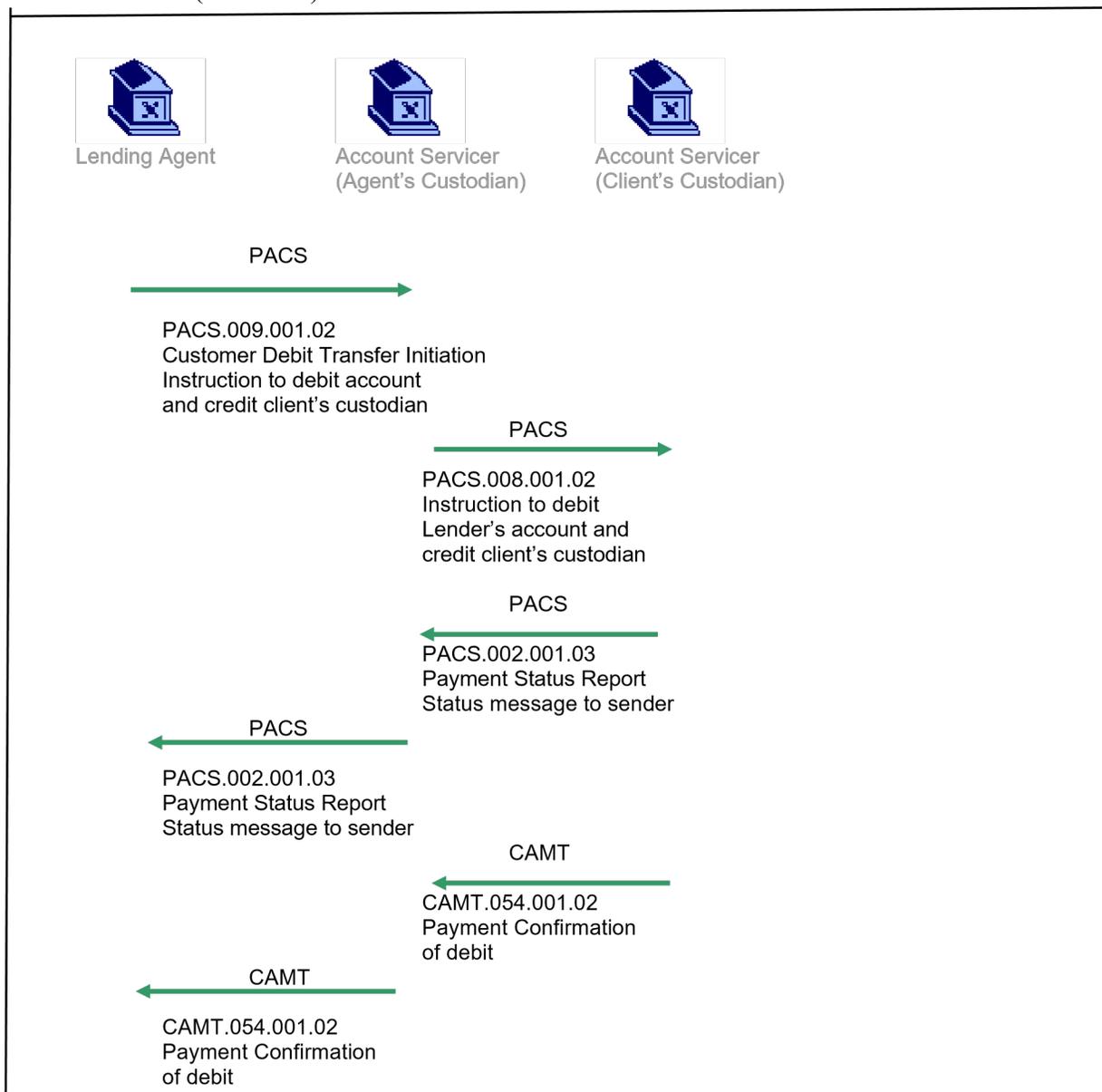
## Lending Agent to Fund Manager (Billing)

\*\*\* A proposed flow, no actual use \*\*\*

The Lending Agent agrees to pay the Fund Manager for either of these categories of payment in the normal course of business:

- Billing – Payment of fees (LFEE)
- Investment Manager Sells – Payment to reimburse the fund manager for the cost of buy-in (LBIN)

The Lending Agent instructs their Account Servicer (Custodian) via the PAIN Payment Initiation message to initiate a payment to the Fund Manager’s Account Servicer (Custodian). The Fund Manager’s Account Servicer (Custodian) credits their account.

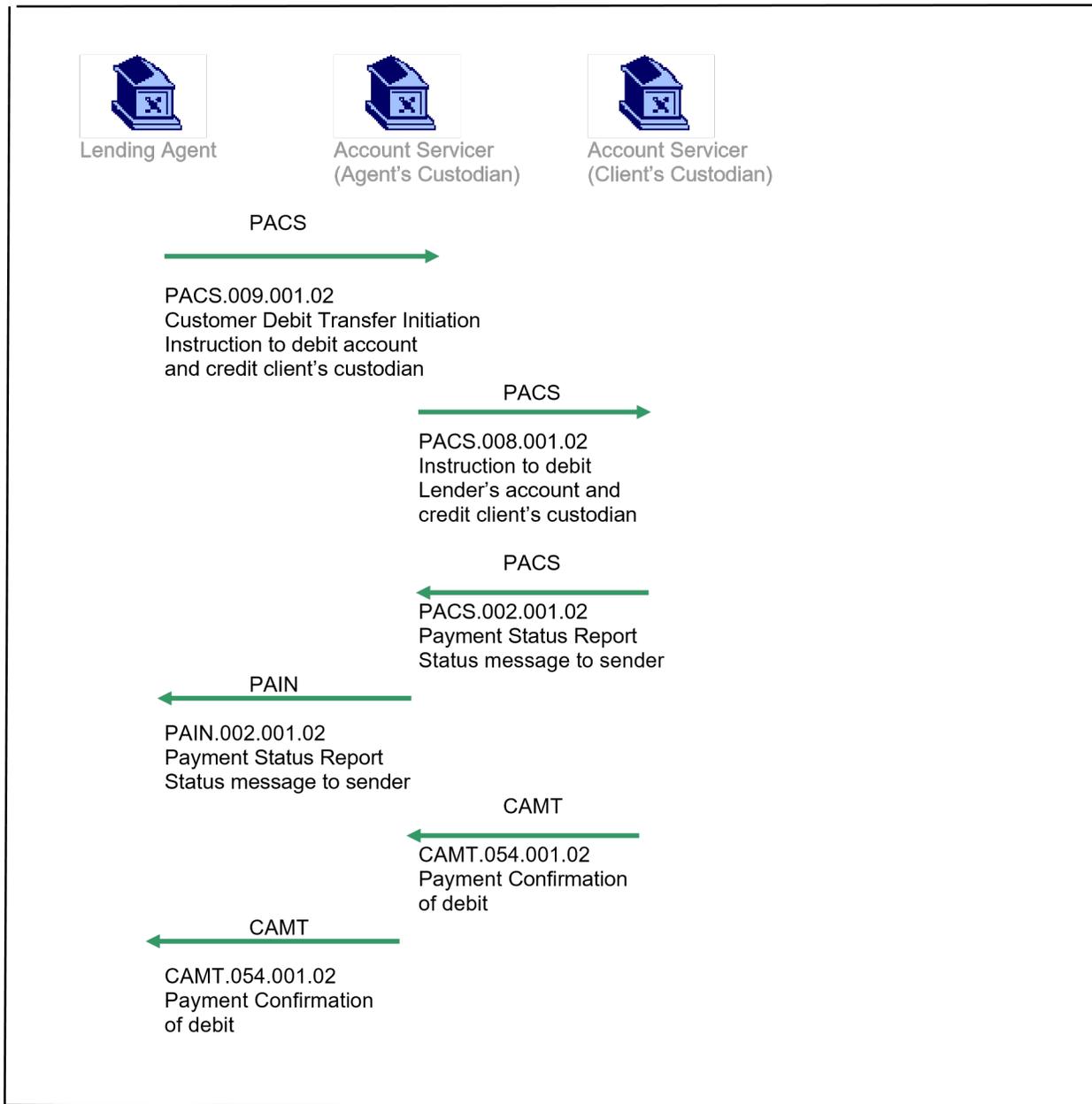


2

<sup>2</sup> Source documents were obtained SWIFT documentation

### Lending Agent to Third Party Custodian (Billing)

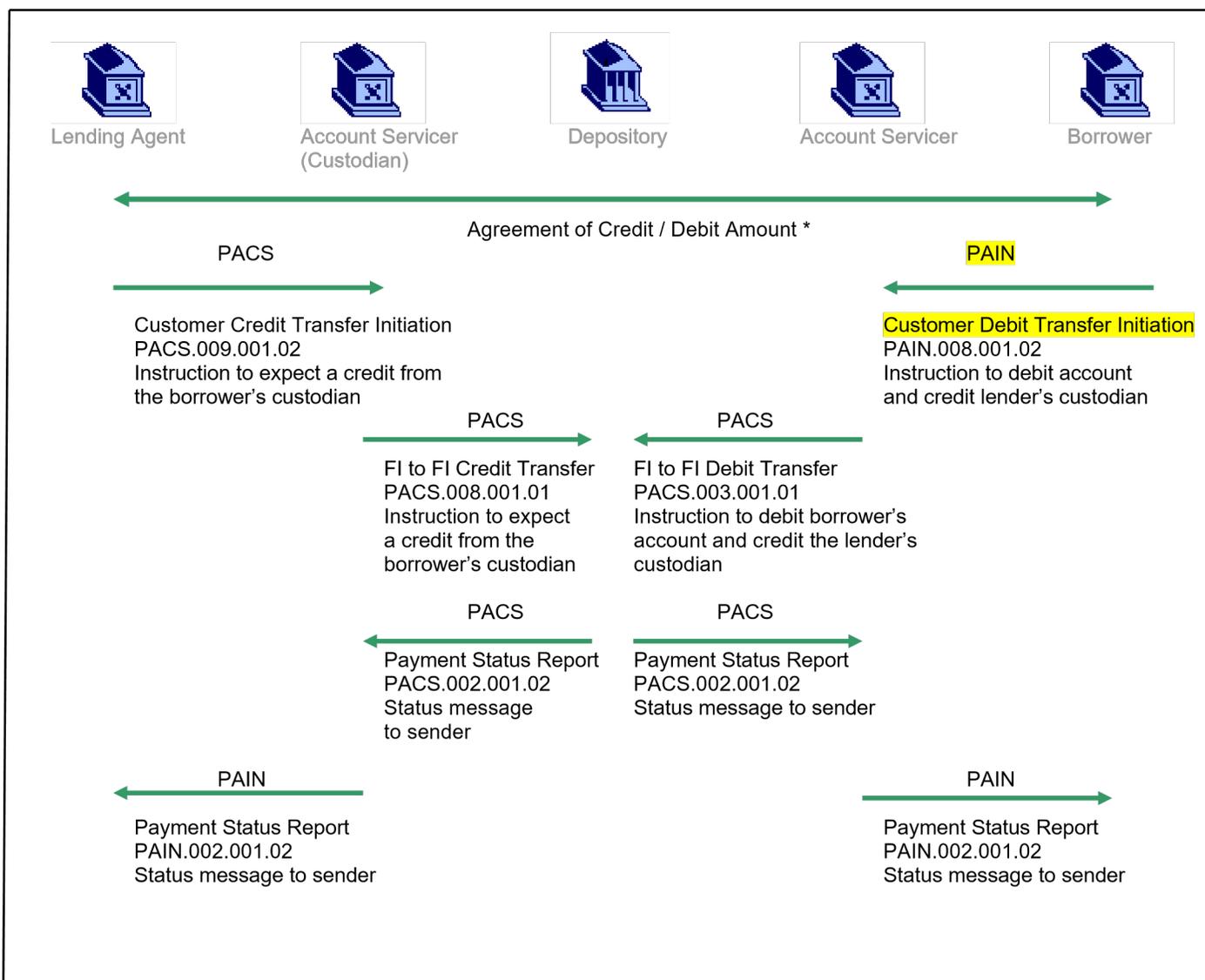
The client's Third Party Custodian bills the Lending Agent for transaction fees imposed for the settlement of lending trades. The Lending Agent instructs their Account Servicer (Custodian) via the PAIN Payment Initiation message to initiate a payment to the client's Account Servicer (Custodian).



<sup>3</sup> Source documents were obtained SWIFT documentation

## Borrowing Broker to Lending Agent – Substitute Payment

The Borrowing Broker owes a payment to the client for a Manufactured Income or Substitute Payment representing the Cash Dividend Income the client is due for shares on-loan at the agent over Record Date. In the US market, DTC tracks who is due the dividend when shares are on loan. For non-US or Fed traded assets, the Borrowing Broker and Lending Agent agree on the Cash Dividend Substitute Payment amount due from the Borrower and the Borrower confirms the Value Date of the payment. The Lending Agent instructs their Account Servicer (Custodian) via the PAIN Payment Initiation message to expect a payment from the borrowing broker. The Borrowing Broker instructs their Account Servicer to initiate a corresponding payment in the Market.



4 Source documents were obtained SWIFT documentation

## XI. Appendix #4 Derivatives Payments

This section provides the specific field recommendations for payments associated with swaps and listed derivatives.

### **ISITC Cash Purpose Codewords specific to Derivatives Payments**

*This is a subset of the ISITC Classification Code list located on the Reference Data Working Group web-page*

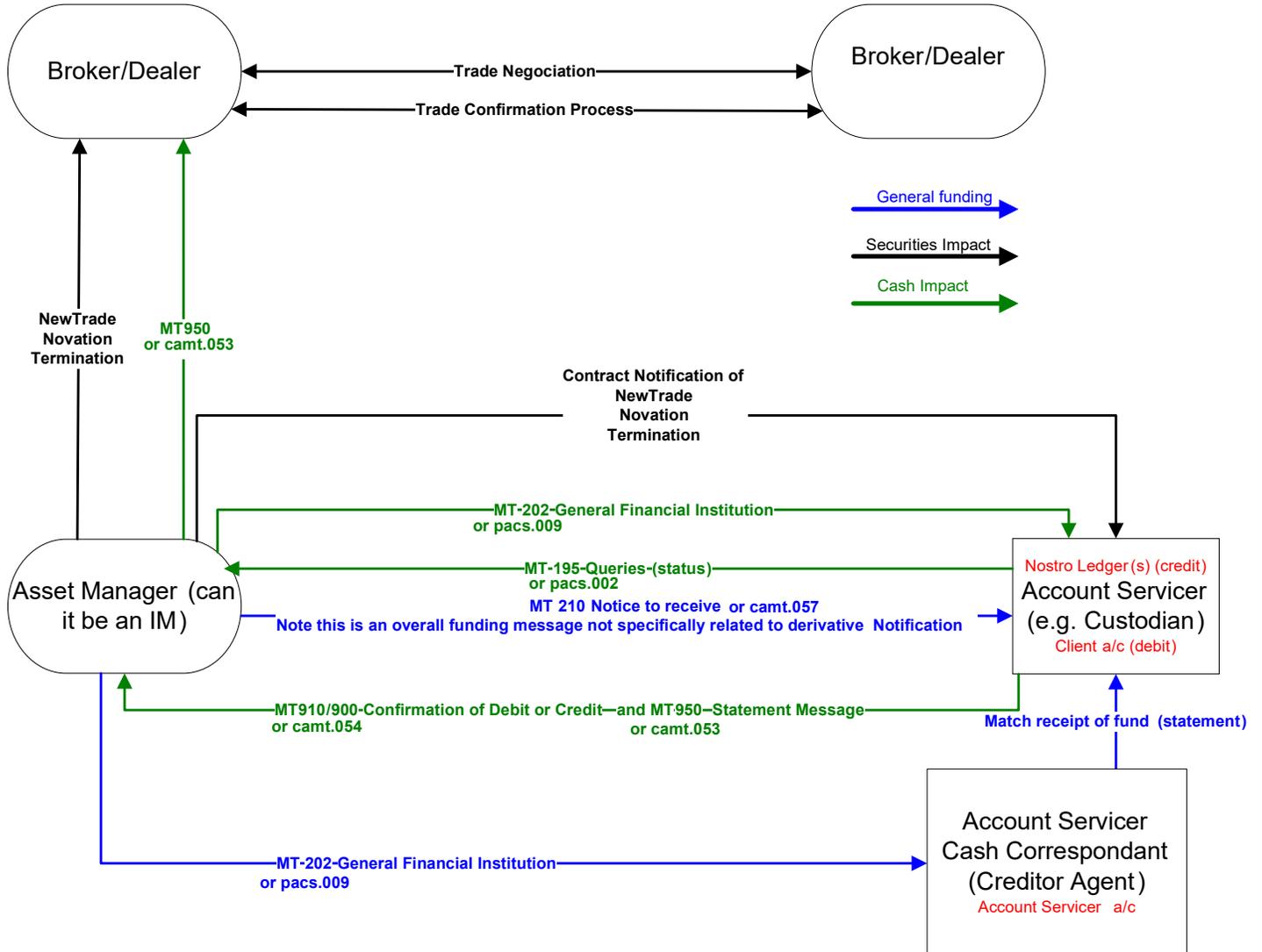
<b>Business Element</b>	<b>Codeword</b>	<b>Definition</b>
Fees	FEES	Fees related to the opening of the trade itself
Listed Derivatives Margin	MARG	Daily margin on listed derivatives – not segregated as collateral associated with an FCM agreement. Examples include listed futures and options margin payments; premiums for listed options not covered in the MT54X message
Swap Upfront Payment	SWUF	Swap related upfront payment
Swap Reset Payment	SWRS	Swap related reset payment
Swap Partial Payment	SWPP	Swap partial payment – termination/Novation
Swap Final Payment	SWFP	Swap related final payment
Credit Default Event Payment	CDEP	Credit Default Event Payment
Futures Netting	FNET	Futures Netting Payment
CCP Collateral	CCPC	Collateral that is covering the initial margin requirements for OTC trades clearing through a CCP.
CCP Margin Variation	CCPM	Margin variation on your OTC derivatives clearing through a CCP. If the Initial Margin and Variation Margins are netted then the CCPM code word shall still be utilized. The Variation Margin amounts shall be detailed on the Variation Margin Flow report. Therefore the custodians will know the amount of variation margin that was part of the netted variation margin amount.

### 3. Actors and Roles

Account Owner	Account Servicer	Cash Clearing Depository	Local Clearing Agent	Counterparty
Underlying Client Investment Manager 3 <sup>rd</sup> Party middle office outsourcer/vendor	Global Custodian Accounting Agent Prime Broker	Cash Clearing Depository	Sub-Custodian	Executing Broker

#### 4. Message Sequence Diagram

Swap related payments and CDS default event payments will follow the ‘generic’ messaging flow as documented on the attached. Futures netting flow to be documented in a later version.



## 5. Message Usage Rules

The field recommendations within the notification to receive and credit transfer transaction for linking back to the contract, conversation and version Ids of the FpML contract are highlighted within the appropriate message field recommendations template. The below table highlights how these three identifications on the FpML contract may differ and why all three are necessary to be linked to the payment.

### Examples:

	<b>Create</b>		<b>Increase (1)</b>		<b>Further Increase</b>	<b>Partial Termination</b>
	New	Correct	New	Correct	New	New
<i>Notification message</i>	Contract Created	Contract Created	Contract Increased	Contract Increased	Contract Increased	Contract Partial Termination
<i>conversationId</i>	CNV001	CNV001	CNV078	CNV078	CNV003	CNV454
<i>Primary contractId</i>	IRS001	IRS001	IRS001	IRS001	IRS001	IRS001
<i>version</i>	1	2	3	4	5	6

## 6. Message Structure and Field Requirements/Recommendations

<b>Business Element</b>	<b>Comments</b>
<b>Swaps related additional elements:</b>	
Cash Purpose Codeword	As outlined in definitions section above
Linkage field (3 different references)	Link to the Swap Contract ID, Conversation ID and Version of the FpML Contract required to determine unique Swap Contract
<b>Margin related additional elements:</b>	

Cash Purpose Codeword	As outlined in definitions section above
<b>Listed Derivatives related additional elements:</b>	
Cash Purpose Codeword	As outlined in definitions section above
Security ID of listed derivative	Link to Security ID of the security trade for listed derivative

## XII. Appendix #5 Bank Loan Payments

The bank loan appendix is related to payments associated with the initial setup and maintenance of a structured product/bank loan.

### **ISITC Cash Purpose Codewords specific to Bank Loan Payments**

*This is a subset of the ISITC Classification Code list located on the Reference Data Working Group web-page*

<b>Business Element</b>	<b>Codeword</b>	<b>Definition</b>
Principal Payment	BKPP	Cash activity related to the principal paydown specific to bank loans.
Interest Payment	BKIP	Cash activity related to interest specific to bank loans. Types of interest include accrued interest.
Delayed Draw Funding	BKDF	Certain issuers may utilize delayed draw loans, in which case, the lender is committed to fund cash within a given period of time when it is called on by the issuer. The lender receives a fee for this commitment.
Bank Loan Fund Memo	BKFM	Net cash movement instruction for loan contract final notification when sent separate from the loan contract final notification instruction. This codeword is used when the account owner will not be sending cash instructions within the loan contract final notification via FpML or ISO15022 54x.



<p>Bank Loan Fees</p>	<p>BKFE</p>	<p>Cash activity related to fees specific to bank loans. Types of fees included under this generic definition include Upfront fees, Funding fees, Utilization fees, Facility fees, Commitment fees, Letter of Credit associated fees, Amendment fees, Waiver fees, Fronting Fees, Consent fees, Agent/Assignment fees, Delayed Compensation fees, Cost of Carry fees.</p> <ol style="list-style-type: none"> <li>1. <b>Upfront</b> – A fee paid by the borrower to lenders to increase the return on their portion of the loan. The fee will vary from transaction to transaction and will frequently vary within the same transaction based on the level of commitment offered by a lender.  <b>Upfront Fee:</b> This fee is also known as Participation Fee, Arrangement Fee etc. This fee represents compensation to the members of the lending syndicate (and sometimes to institutional investors as well) in return for their commitment of capital.</li> <li>2. <b>Funding Fee:</b> Fee associated with the funding requirements for given facility.</li> <li>3. <b>Utilization Fee:</b> Calculated as a percentage of the utilized portion of the facility. This fee type is subject to banding rules – different portions of the utilization amount may be subject to different percentages. <ul style="list-style-type: none"> <li>-In transactions where the revolving credit commitments are not expected to be heavily utilized, the commitment fee or facility fee may be lower than in other comparable transactions.</li> <li>-If utilization is not high, the credit agreement may stipulate an additional fee to be payable if utilization exceeds a certain percentage, e.g., 30% of the commitments. On each day that the percentage (e.g., 30%) is exceeded, the utilization fee is payable on all utilizations of the revolving credit facility (not the portion in excess of the 30% threshold). Other characteristics include: <ul style="list-style-type: none"> <li>-Calculated at a flat rate or subject to grid pricing</li> <li>-Generally payable quarterly in arrears (or paid concurrently with payments of interest on the related loans)</li> </ul> </li> </ul> </li> <li>4. <b>Facility</b> – A fee that is paid on a facility’s entire committed amount, regardless of usage; it is often charged on revolving credits to investment grade borrowers instead of a commitment fee because these facilities typically have a competitive bid option (CBO) that allows a borrower to solicit the best bid from its syndicate group for a given borrowing. The lenders that do not lend under the CBO are still paid for their commitment.  <b>Facility Fee:</b> Calculated as a percentage of the global commitment amount of a facility.  <b>Facility Extension Fee:</b> This fee represents any fee paid by the borrower to the syndicate lenders for extending an existing facility. <ul style="list-style-type: none"> <li>-Facility fees are computed on the total amount of revolving credit commitments, both used and unused (i.e., entire</li> </ul> </li> </ol>
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		<p>committed amount). Facility fees generally do not apply to term loan facilities. In addition, a revolving credit facility would not have both commitment fees and facility fees. Other characteristics include:</p> <ul style="list-style-type: none"> <li>-Calculated at a flat rate or subject to grid pricing</li> <li>-Generally payable quarterly in arrears</li> </ul> <p><b>5. Commitment</b> – In a revolving credit agreement, the fee paid by the borrowers on the unused commitments. On term loans, this fee, which applies to the amount of a commitment that has not yet been drawn down (also referred to as a “ticking fee”).</p> <p><b>Commitment Fee:</b> Calculated as a percentage of the un-utilized portion of the facility.</p> <ul style="list-style-type: none"> <li>-Commitment fees constitute compensation for the lenders’ contractual commitment to make loans. These fees accrue at an agreed per annum rate on the daily average unused commitments of the lenders. Other characteristics include: <ul style="list-style-type: none"> <li>-Calculated at a flat rate or subject to grid pricing</li> <li>-Generally payable quarterly in arrears</li> </ul> </li> <li>-In operations, these fees may be referred to as ongoing fees, unused fees and unutilized fees</li> </ul> <p><b>6. Letter Of Credit</b> – A fee accruing at an agreed per annum rate that borrowers are obligated to pay to each revolving credit lender on its participation in the undrawn amount of each outstanding letter of credit.</p> <p><b>Letter of Credit Fee:</b> Calculated as a percentage of the outstanding Letter of Credit exposure within a facility.</p> <ul style="list-style-type: none"> <li>-Other characteristics include: <ul style="list-style-type: none"> <li>-Accrued at an agreed per annum rate (based on agreed upon benchmark rates)</li> <li>-Generally payable quarterly in arrears</li> </ul> </li> </ul> <p><b>7. Amendment</b>– An amendment fee is typically given to a lender who agrees to a change in the credit agreement where offered.</p> <p><b>Amendment Fee:</b> A fee charged to the borrower for an amendment being made to the originally agreed credit agreement. The fee is based on a rate (as stated in the agreement) applied to the current commitment level.</p> <ul style="list-style-type: none"> <li>-The letter of credit issuer (i.e., lender) may also impose administrative charges to the borrower for issuing, amending, and making payments under letters of credit. In operations these fees may also be referred to as Consent, Extension, Legal, Success or Waiver Fees.</li> </ul> <p><b>8. Waiver Fee:</b> This fee represents any fee paid by the borrower to the syndicate lenders/ agent bank for accepting /processing waiver request. Waiver request is sent by the borrower to obtain approval from the syndicate lenders for any of their requirement, which is outside the terms of the agreement.</p>
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Business Element	Codeword	Definition
		<p><b>9. Fronting Fee:</b> The letter of credit issuer also bears an additional risk that one or more of the revolving credit lenders might not fund their participations in a letter of credit if the borrower fails to reimburse. As such, borrowers also pay a fronting fee (i.e., the issuer fronts the letter of credit for the other revolving credit lenders) to compensate letter of credit issuers for this additional risk. Other characteristics include: -Accrued at an agreed per annum rate on the undrawn amount of each outstanding letter of credit -Calculated at a flat rate</p> <p><b>10. Agent Fee –</b> Often referred to as an assignment fee, a fee charged by the administrative agent and set forth in the applicable credit agreement for the costs associated with causing an assignment agreement to be effected.</p> <p><b>11. Delayed Compensation –</b> A component of pricing in the settlement of debt trades that do not close on a timely basis that is intended to put parties in the approximate economic position on the settlement date that they would have been in if they closed on a timely basis.</p> <p><b>12. Cost of Carry -</b> means, for any day, the interest that would accrue for each such day on the Purchase Price at the Average LIBO Rate <u>minus</u> interest (if any) with respect to the Debt received and accounted for by Seller as interest in accordance with generally accepted accounting principles for such day; <u>provided</u> that, if the interest received and accounted for by Seller exceeds the interest that would accrue at the Average LIBO Rate, then the amount of such excess interest shall be for the account of Buyer.</p>

## 7. Actors and Roles

Account Owner	Account Servicer	Local Clearing Agent	Counterparty
Lender(Account/Fund investing in loan) Investment Manager Bank Loan Agent	Lender's Custodian Prime Broker Fund Accountant	Loan Agent	Executing Broker

### Definitions

Lender – Fund/Account that owns the loan asset

Investment Manager – Directs investment on behalf of fund/account

Bank Loan Agent – Performs all of the administrative services required for a loan such as maintaining lender information, receiving and making

Lender's Custodian bank – account servicer who may or may not also be acting as the fund accountant payments, monitoring amendment activity and making sure that the issuer is performing as required by the credit agreement.

Prime Broker – account servicer acting in a custodian role for cash which would not be acting as a fund accountant

Fund Accountant – when acting as a separate entity from the Custodian or Prime Broker for accounting purposes

Executing broker — standard definition acting as the counterparty

## 8. Message Sequence Diagram

Bank Loan related payments will follow the 'generic' messaging flow as documented in the Appendix 1 with the below additional clarification:

### Trade instruction flow:

-Agent/IM-Lender/Counterparty – agree on closing date and payment terms

-Lender/IM – notifies custodian bank of closing payment details

-Custodian/Prime Broker – books transaction into systems and receives/pays monies as directed to counterparty

-Agent – transfers ownership of loan from one lender to another

\*\*Funding memo is still expected to be sent as there is additional information needed that can not be captured in the cash instruction

### Interest/Principal Reduction payment flow:

-Agent (loan agent) – sends notification by fax/email/FpML to lender of payment

-Lender/Investment Manager – sends notification of payment to custodian/prime broker to receive funds

-Custodian/Prime Broker – receives payment and books transaction to accounting systems

### Additional Flows:

-Bank Loan Agent acting as an account owner sending the cash instruction to the account servicer (custodian).

-IM or Middle office provider acting as the account owner sending cash instructions to the account servicer (custodian)

## 9. Message Usage Rules:

Information Classification: General

### **Trade Instruction related cash recommendations/assumptions:**

- During the closing instruction (final notification) of the loan contract, some custodians only require the net payment to of the cash movement to be instructed. This can be sent either via the Loan contract instruction (MT54x or FpML) or via a separate cash instruction (MT202/MXPACS009) with the cash purpose codeword BKFM (Bank Loan Funding Memo). It was agreed if a custodian does need the fees within the net funding amount to be broken down (for example certain vendors require this for tax reasons), this should be communicated separately via the funding memo fax. ISITC is working on a business justification to create a new ISO MX message that will allow for accounting Securities Related Payments MP breakdown information on a net payment to be communicated via ISO message. Once this new ISO message is modeled we will incorporate the market practice recommendation as a potential replacement to provide the breakdowns of fees that are included in the funding memo.
- Loans that trade as a strip, will require facility fees to be broken down. This needs to be confirmed if this would have to be included separately in the funding memo fax and be considered within the future MX cash accounting allocation breakdown instruction.
- An additional scenario was raised where potentially a bank loan buy and sell could be paired-off and one net movement would be instructed. Although this scenario is not common, it was agreed the net movement could be instructed using the same BKFM generic codeword and the multiple bank loan reference Ids should be referenced in the funding memo. This will also need to be considered in the recommendations of usage within the new ISO accounting allocation message mentioned above.
- There is currently no standard practice by account servicers to have standing settlement instructions in place when a final loan notification is instructed. So, it is expected the account owner will send either the cash instructions within the loan contract instruction or via separate MT202/PACS009 instruction using the BKFM cash purpose codeword.
- Since the initial loan contract is instructed for accounting purposes only, the par amount could potentially change between the initial notification and the final settlement notification. It will be stated in the bank loan contract MP (ISO15022 MT54x and FpML usage) that the original initial trade needs to be cancelled when a final trade is sent. This cancellation should be specifically instructed by the account owner and not assumed by the account servicer.

#### Future considerations:

- Need to look at revolving loans which are a little more complicated since there is a funded portion and an unfunded portion. Possible later phase once we create the core message for the fully funded loans.

### **10. Message Structure and Field Requirements/Recommendations**

<b>Business Element</b>	<b>Comments</b>
<b>Bank Loan related additional elements:</b>	
Cash Purpose Codeword	As outlined in definitions section above
MEI	MEI is an additional "account" number for loan participants for use amongst all loan agents and DTCC which is also helpful and would be beneficial later if we ended up ever sinking up w/ agents directly (or DTCC for that matter). To be considered during ISO20022 message review for future MarketClear Storm/ClearPar product.
Security ID (Cusip) of bank loan	Link to reference ID of the security trade
Linkage field	Link to the reference ID of the loan contract (FpML or ISO15022)