STP - format requirements of pacs.008.001.08

M - Mandatory, O - optional

XML Message Item Name / Path	XML Tag	Code/Sub Element Field Format (Max Length)	Explanation	Status per CBPR+
Group Header	**<GrpHdr>**	**Complex Data Type**	**Is present once per message**	**M**
SettlementInformation SettlementMethod	**<SttlmMtd>**	**Code: INDA, INGA, COVE, CLRG**	**One of the following codes must be used: – INDA (Instructed Agent): Settlement is done by CrediaBank – INGA (Instructing Agent): Settlement is done by the Instructing Agent – COVE (Cover Payment): Settlement is done through a cover Payment and Reimbursement Agent should be provided in the message.**	**M**
SettlementInformationSettlementAccount	<SttlmAcct>	Generic Account Identification	The account number is to be stated in SttlmAcct/ Id/Othr/Id or SttlmAcct/ Id/IBAN if the Instructing Agent has more than one account.	O
SettlementInformation InstructingReimbursementAgent InstructedReimbursementAgent ThirdReimbursementAgent	<InstgRmbrsmntAgt> <InstdRmbrsmntAgt> <ThrdRmbrsmntAgt>	BICFI	If used, BICFI should be used for STP purposes.	O
Credit Transfer Transaction Information	**<CdtTrfTxInf>**	**Complex Data Type**	**Is present once per message**	**M**
PaymentTypeInformationClearingChannel	<ClrChanl>	Code: RTGS	If CLRG is quoted in <SttlmMtd> then RTGS is mandatory.	O
PaymentTypeInformation ServiceLevel	<SvcLvl> <SvcLvl><Cd>	Text Max 4	Codeword to be mentioned at the beginning of the element.	O
PaymentTypeInformationCategoryPurpose	<CtgyPurp>	Max 4		O
SettlementPriority	<SttlmPrty>	Code	If HIGH is provided, the payment will be prioritised for processing	O
SettlementTimeRequest	<SttlmTmReq>	CLS Time From Time Reject Time	If provided, this element will be ignored for processing.	O

ChargesInformationAgent	**<Agt>**	**BICFI**	**Charges Information is sometimes mandatory, see CBPR+ formal rules. If used, Agent needs to be provided. If not provided by BIC it might trigger a non-STP fee. – SHAR: Agent/ BICFI is mandatory if charges deducted, otherwise optional. – CRED: Agent/ BICFI is mandatory in all cases including zero charges amount. – DEBT: Agent/ BICFI is mandatory if charges are prepaid to CrediaBank.**	**M**
PreviousInstructingAgent1 PreviousInstructingAgent2 PreviousInstructingAgent3	<PrvsInstgAgt1> <PrvsInstgAgt2> <PrvsInstgAgt3>	BICFI	If used, BICFI should be used for STP purposes. Other options or unnecessary information might trigger a non-STP fee.	O
IntermediaryAgent1 IntermediaryAgent2 IntermediaryAgent3	<IntrmyAgt1> <IntrmyAgt2> <IntrmyAgt3>	BICFI	If used, BICFI should be used for STP purposes. Other options or unnecessary information might trigger a non-STP fee.	O
IntermediaryAgentAccount	<IntrmyAgt1Acct>	BICFI	If used, a Valid IBAN is required for STP purposes.	O
Debtor	**<Dbtr>**	**Name and Structured Postal Address**	**To ensure adherence to Anti Money Laundering and Counter Terrorism Financing (AML/CTF) regulations, the following details must be accurately provided. Identification Information: The Debtor's complete identification details, which include: Full name and physical address (street address, postal code, town, and country code). Alternatively, when required official personal document numbers, customer identification numbers, or details of date and place of birth may be provided. In accordance with the Wolfsberg Group's Payment Transparency Standards and the FATF Recommendation 16, comprehensive address information is mandatory. <Dbtr> <Nm>ABC Incorporated</Nm> <PstlAdr> <StrtNm>Sample treet</StrtNm> <BldgNb>12</BldgNb> <PstCd>12345</PstCd> <TwnNm>Sample Town</TwnNm>**	**M**

			<Ctry>DK</Ctry> </PstlAdr> </Dbtr>	
DebtorAccount	<DbtrAcct>	IBAN or Generic Account Identification	If used, Identification is mandatory. Either IBAN or other (BBAN) to be used.	O
DebtorAgent	**<DbtrAgt>**	**BICFI**	**If used, BICFI should be used for STP purposes.**	**M**
DebtorAgentAccount	<DbtrAgtAcct>	IBAN or Generic Account Identification	If used, Identification is mandatory. Either IBAN or other (BBAN) to be used.	O
CreditorAgent	**<CdtrAgt>**	**BICFI**	**If used, BICFI should be used for STP purposes.**	**M**
CreditorAgentAccount	<CdtrAgtAcct>	IBAN or Generic Account Identification	If used, Identification is mandatory. Either IBAN or other (BBAN) to be used.	O
Creditor	**<Cdtr>**	**Name and Structured Postal Address**	**To ensure adherence to Anti Money Laundering and Counter Terrorism Financing (AML/CTF) regulations, the following details must be accurately provided. Identification Information: The Debtor's complete identification details, which include: Full name and physical address (street address, postal code, town, and country code). Alternatively, when required official personal document numbers, customer identification numbers, or details of date and place of birth may be provided. In accordance with the Wolfsberg Group's Payment Transparency Standards and the FATF Recommendation 16, comprehensive address information is mandatory.**	**M**
CreditorAccount	**<CdtrAcct>**	**IBAN or Generic Account Identification**	**If used, Identification is mandatory. Either IBAN or other (BBAN) to be used. Incorrect or missing account might trigger a non-STP fee.**	**M**
InstructionForCreditorAgent	<InstrForCdtrAgt>	Max. 2 occurrences allowed	This element should not be used to facilitate Straight-Through Processing. Please note that element is not allowed in the pacs.008STP version	O
InstructionForNextAgent	<InstrForNxtAgt>	Max. 6 occurrences allowed	This element should not be used to facilitate Straight-Through Processing. Please note that element is not allowed in the pacs.008STP version.	O

Purpose	<Purp>		If provided it will be ignored and forwarded within the outbound message	O
RegulatoryReporting	<RgltryRptg>		Usage depending on local requirements of the sender or receiver country. If provided it will be ignored and forwarded within the outbound message	O
RemittanceInformation	<RmtInf>	Restricted max 140	Structured Remittance Information requires bilateral agreements. Therefore only Unstructured Remittance Information should be used until further notice. If remittance information is provided, It will be ignored and the information will be forwarded to the next bank.	O
RelatedRemittanceInformation	<RltdRmtInf>		If Related Remittance information is provided, It will be ignored and the information will be forwarded to the next bank.	O