## *Appendix 1*
## *Importing payment documents from files, format \*\*M3.*

Domestic payment

| Field code | Record contents | Type | Max. width | Required | Value |
|---|---|---|---|---|---|
| 0 | Record category | A | 4 | Y | **M3 |
| 1 | Payment document no. | A | 8 | Y | |
| 2 | Sum | N | 12 | Y | In smallest unit of currency |
| 3 | Currency | A | 3 | Y | ISO 4217 |
| 4 | Explanatory notes | A | 210 | N | |
| 5 | Reference number | N | 20 | N | According to Bank Assoc. standards |
| 6 | Payer's acct. no. | A | 20 | Y | IBAN or according to Bank Assoc. standards |
| 7 | Beneficiary's acct. no. | A | 20 | Y | IBAN or according to Bank Assoc. standards |
| 8 | Beneficiary's name | A | 70 | Y | |
| 11 | Beneficiary's bank's name | A | 34 | N | |
| 12 | Date | A | 8 | N | YYYYMMDD |
| 17 | Type of payment | A | 1 | N | T\|K |
| 22 | Acct. to be debited for surcharge | A | 20 | N | (field 6) |
| 23 | Reference for internal use | N | 20 | N | |
| 24 | Approval reference | A | 16 | N | |
| 25 | Approval | A | 1 | N | J\|E |
| 26 | Tax reference number | A | 40 | N | |

## *Importing payment documents from files, format \*\*M4.*

International payment

| Field code | Record contents | Type | Max. width | Required | Value |
|---|---|---|---|---|---|
| 0 | Category | A | 4 | Y | **M4 |
| 1 | Payment document no. | A | 8 | Y | |
| 2 | Sum | N | 15 | Y | In smallest units of currency |
| 3 | Currency | A | 3 | Y | ISO 4217 |
| 4 | Explanatory notes | A | 140 | Y | |
| 6 | Payer's acct. no. | A | 20 | Y | IBAN or according to Bank Assoc. standards |
| 7 | Beneficiary's acct. no. | A | 34 | Y | |
| 8 | Beneficiary's name | A | 35 | Y | |
| 9 | Beneficiary's address | A | 105 | N | |
| 10 | Beneficiary's bank's BIC code | A | 12 | N | |
| 11 | Beneficiary's bank's name | A | 140 | J | |
| 12 | Date | A | 8 | N | YYYYMMDD |
| 13 | Beneficiary's correspondent bank's name | A | 140 | N | |
| 14 | Beneficiary's bank's acct. no. at correspondent bank | A | 34 | N | |
| 15 | Correspondent bank's BIC code | A | 12 | N | |
| 16 | Additional info | A | 210 | N | |
| 17 | Type of payment | A | 1 | N | T\|K\|X(T) |
| 18 | Surcharge payable by | A | 1 | N | M\|K(K) |
| 19 | Relationship to beneficiary | A | 1 | N | M\|E\|T(M) |
| 20 | Beneficiary's country code | A | 3 | Y | |
| 21 | Balance code | A | 4 | N | |
| 22 | Acct. to be debited for surcharge | A | 20 | N | (field 6) |
| 23 | Internal-use reference no. | N | 20 | N | |
| 24 | Approval reference | A | 16 | N | |
| 25 | Approval | A | 1 | N | J\|E |
| 26 | Tax reference no. | A | 40 | N | |

## *Importing payment documents from files, format\*\*M5.*

Bulk (consolidated) payments

| Field code | Record contents | Type | Max. width | Required | Value |
|---|---|---|---|---|---|
| 0 | Category | A | 4 | Y | **M5 |
| 1 | Payment document no. | A | 8 | Y | |
| 2 | Sum | N | 12 | Y | In smallest units |
| 3 | Currency | A | 3 | Y | ISO 4217 |
| 4 | Explanatory notes | A | 210 | N | |
| 5 | Reference number | N | 20 | N | According to Bank Assoc. standards |
| 6 | Payer's acct. no. | A | 20 | Y | IBAN or according to Bank Assoc. standards |
| 12 | Date | A | 8 | N | YYYYMMDD |
| 23 | Internal reference number | N | 20 | N | |
| 26 | Tax reference number | A | 40 | N | |
| 27 | Name verification | A | 1 | N | J\|E |
| 28 | Recipient list | A | 82 | Y | acct no; beneficiary's name; sum |

NOTE: One imported file can contain multiple bulk transfers. A document should contain an explanatory note from the payer (field no. 4) or reference number (field no. 5).

Notes:
1. All rows are in the format:
   :XX :YYY :ZZZZ
   where XX is the field code, YYY is the contents (optional) and ZZZZ is the value of the field.
2. The order of the fields is not important.
3. Every record's first fields should have a 0 code, defining the type of document (domestic, international, or bulk)
4. The pipe symbol "|" separates possible values
5. Information shown in brackets is the default setting of the field.
6. Field 1 - The last five digits will be used for transfers.
7. Field 4 -The first 70 characters will be used for transfers; all 210 will be preserved when a new format is adopted.
8. Fields 4,5 - Domestic (and bulk) transfers require a reference number of explanatory note.
9. Field 10 - **B**ank **I**dentification **C**ode (S.W.I.F.T., ABA, BLZ, Sort Code, etc)
10. Field 17 - **T** - Normal, **K** - Expedited, **X** – Express
11. Field 18 - **M** - Payer, **K** – Split
12. Field 19 - **M** - Other, **E** - Parent Co., **T** - Subsidiary, **K** - Other Corporate
13. Field 25, 27 - **J** - Yes, **E** – No
14. Field 28 - row of lists, where 

    | | | |
    |---|---|---|
    | ACCT. NO. | A | 20 |
    | NAME OF BENEFICIARY | A | 50 |
    | SUM | N | 12 |

15. If you need to import a bulk transfer using the **M3 format, the first entry in the import file must be the total amount. In this record, indicate the intermediate account used for directly paying recipients. Or let both payer's and beneficiary's account be the same. Other entries should be done as usual. Before hitting the Import button, check the box marked Payroll file.

## *Description of the encoding of transmission ofbalance statements*

Balance statements are sent as multiple-row ASCII files. Each row terminates in a LF (newline) or CR/LF line pair. NUL (00) ends useful information on a row.

The format is based on simple text. Data is organized into records. Each record has a set number of fields; each field is on its own line (row). For every balance statement, a separate record in the file is sent. Transactional records are sent after the balance record that leads off the account file. All records have a uniform header (balance report records #6; transactional records #7). Each record has a set number of fields. The number of fields appears in the record header.

Balance record format:

| Row | Contents | Format | Value |
|-----|----------|--------|-------|
| 1 | Category | Text | #6 |
| 2 | # of fields | Whole number | 10 |
| 3 | Acct. No. | Whole number | |
| 4 | Currency of Acct. (ISO std.) | Text [3] | |
| 5 | Date of statement | ddmmyyyy | |
| 6 | Beginning of balance period | ddmmyyyy | |
| 7 | End of balance period | ddmmyyyy | |
| 8 | Starting balance in smallest units | Integer | |
| 9 | Date of last transaction | ddmmyyyy | |
| 10 | Debit | Whole number | |
| 11 | Credit | Whole number | |
| 12 | Final balance in smallest units | Integer | |

Format for transactional records:

| Row | Contents | Format | Value |
|-----|----------|--------|-------|
| 1 | Category | Text | #7 |
| 2 | # of fields in record | Whole number | 14 |
| 3 | Transaction ID | Text | |
| 4 | Date of transaction | ddmmyyyy | |
| 5 | Document no. | Text [...8] | |
| 6 | Reference no, | Text | |
| 7 | Sum of transaction in smallest units | integer | |
| 8 | Name of other party involved | Text | |
| 9 | Account no. of other party | Text[3...16] | |
| 10 | Info/Notes | Text [...255] | |
| 11 | Empty | | |
| 12 | Empty | | |
| 13 | Bank code of other party | Text | |
| 14 | ID of other party (ID no./ business. reg. no.) | Text | |
| 15 | Payment date | ddmmyyyy | |
| 16 | Empty | | |