



Payments file to issue credit transfers and cheques in Euro

DISCLAIMER

VERSION 14 OF PROCEDURE 34 IS DRAWN UP IN THE SPANISH LANGUAGE. THIS TRANSLATION OF THE SPANISH ORIGINAL TEXT HAS BEEN DONE FOR INFORMATIONAL PURPOSES ONLY. IN CASE OF ANY DISCREPANCY OR DISPUTE, THE SPANISH TEXT SHALL PREVAIL.

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INTRODUCTION

The procedure laid out in this document has been prepared by the Spanish credit institutions through their respective associations, i.e. the Spanish Banking Association (***Asociación Española de Banca*** or "AEB"), the Spanish Confederation of Savings Banks (***Confederación Española de Cajas de Ahorros*** or "CECA") and the National Union of Credit Cooperatives (***Unión Nacional de Cooperativas de Crédito*** or "UNACC").

It is therefore a standard procedure common to all credit institutions providing the service which is described in this document.

This version 14 of Procedure 34 allows customers to order with ease SEPA Credit Transfers, credit transfers in Euro to countries outside the SEPA area, and to request the issuance of banker's drafts and payroll cheques in Euro for Spanish domestic payments.

To use this Procedure, prior agreement will be required between the ordering customer (*the Originator*) and the credit institution providing the service (*the Originator Bank*).

This version shall replace all earlier versions of Procedure 34 (versions 01, 11 and 12 SEPA). It is compliant with the **SEPA Credit Transfer Scheme Rulebook** (version 3.2) issued by the European Payments Council (EPC) and the **Directive 2007/64/EC** of 23 November 2007, on payment services in the internal market, as applicable to credit transfers.

This version 14 shall take effect as from **1st November, 2009**.

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I. SINGLE EURO PAYMENTS AREA (S.E.P.A.)

SEPA is the acronym of **Single Euro Payments Area**.

It is an initiative to set up a truly integrated area for European payments in Euro, where those payments will be subject to a uniform set of standards, terms and conditions intended to ensure that it is as easy and secure to make a payment within SEPA as it is within one national environment.

Its objective is to set up pan-European, uniform payment instruments, infrastructure and standards and to remove disparities between national and cross-border payments in Euro within the SEPA by elimination of border effects.

After the introduction of the Euro, SEPA is a further step to create a single European market and to achieve the economic and monetary integration of the EU.

The creation of the SEPA will allow customers (consumers, businesses and public sector organizations) to fully benefit from of a common market in the EU Member States¹ together with Iceland, Liechtenstein, Norway and Switzerland.

One of the uniform payment instruments created is the **SEPA Credit Transfer (SCT)**. This payment instrument is regulated by the European Payments Council (EPC) in the SCT Scheme Rulebook. A SEPA Scheme is a set of rules, practices and standards to achieve interoperability for the provision and operation of a SEPA payment instrument agreed at interbank level.

A SEPA Credit Transfer is a core and basic payment instrument for the execution of non-urgent credit transfers in euro between customer payment accounts located in SEPA. SEPA Credit Transfers will be automated, based on the use of open standards and the best practices of straight through processing ("STP") without manual intervention.

II. DEFINITION AND CHARACTERISTICS OF THE SERVICE

The service described in this document consists of channelling electronic files containing the following transactions:

- payment orders to issue banker's drafts and payroll cheques for Spanish domestic payments.
- payment orders to issue credit transfers in Euro, sent by companies, public sector organizations and other customers, to transfer funds into the accounts of the respective Beneficiaries.

The service will channel requests to issue of the following types of credit transfers:

¹ Pursuant to article 299 of the Treaty of Rome, the following territories form part of the EU: Martinique, Guadeloupe, French Guiana, the Réunion Islands, Gibraltar, the Azores, Madeira and the Aland Islands.

- SEPA Credit Transfers (domestic and cross-border credit transfers in the SEPA area)
- Other cross-border credit transfers (outside the SEPA area) in Euro.

The Originator must provide the bank account to be debited (from where he is entitled to make payments) and the bank account to be credited (open in the name of the Beneficiary). In the case of SEPA Credit Transfers, the standard format uses the “**International Bank Account Number**” (IBAN) and the Swift code of the Beneficiary Bank, the “**Bank Identification Code**” (BIC). The IBAN is further explained in Annex 1.

Under no circumstances may the Originator make any calculation to complete the IBAN, which must always be obtained in full from the Beneficiary. The instructions contained in **Annex 1** are to be used exclusively to implement verification procedures.

It is essential that the IBAN be provided to comply with the SEPA Credit Transfer Scheme rules:

“The Beneficiary Bank shall be obliged to receive the SEPA Credit Transfer from the Originator Bank and credit the account of the Beneficiary identified by the IBAN in the Credit Transfer Instruction as the unique identifier.”

Temporarily, Credit Institutions may provide the following agreed, additional optional service in the case of transactions between accounts opened in a Credit Institution registered in Spain:

- Accept credit transfer orders from an Originator where the correct Spanish BBAN (called in Spanish the CCC, Customer Account Code) is provided instead of the IBAN of the account of the Beneficiary.
- Accept credit transfer orders from an Originator where the BIC code of the Beneficiary Bank is not provided. The Originator Bank shall include the BIC code based on the CCC or the IBAN of the account of the Beneficiary, as an additional service to its customer.

1. CHARACTERISTICS

1.1. SEPA CREDIT TRANSFER ORDERS

The characteristics of the SEPA Credit Transfer orders and its execution by the Originator Bank shall be as follows:

- These are credit transfers between customer payment accounts. Both the Originator and the Beneficiary must hold a payment account in a Credit Institution which has adhered to the SEPA Credit Transfer Scheme. Where the credit transfer order cannot be processed pursuant to the SEPA Credit Transfer Scheme rules due to any justified reason, the Originator Bank shall

seek the most appropriate alternative procedure to process the credit transfer, or shall eventually reject the credit transfer order.

- The transactions shall be denominated in Euro, with destination to a Credit Institution located in the SEPA area (the EU Member States plus Iceland, Liechtenstein, Norway and Switzerland).
- The maximum execution time of these credit transfers shall be compliant with the applicable legal provisions governing credit transfers.

In accordance with current legislation, a SEPA Credit Transfer shall be payable into the account of the Beneficiary within a maximum time of two banking business days as from the date of issue² of the credit transfer order by the Originator Bank. This execution time may be modified in the future to comply with the applicable legal provisions as amended from time to time.

A different Procedure shall be used in the case of Originators who wish to order urgent credit transfers, this Procedure 34 version 14 does not apply.

- The pieces of data provided by the Originator to be forwarded to the Beneficiary shall be transmitted by all parties in full and unchanged across the payment chain until the credit transfer reaches the Beneficiary.
- Regarding the charges applicable to the transaction, the Beneficiary pays the charges levied by the Beneficiary Bank and the Originator pays the charges levied by the Originator Bank. The Originator Bank shall transfer the full amount of the credit transfer ordered by the Originator.

1.2. OTHER CREDIT TRANSFER ORDERS

- The Originator may also request its Credit Institution to order other cross-border credit transfers in Euro with destination to a Credit Institution located outside the SEPA area.
- The pieces of data provided by the Originator to be forwarded to the Beneficiary shall, wherever possible, be transmitted in full until the credit transfer reaches the Beneficiary. Due to possible technical limitations inherent to interbank message data formats, the Originator Bank may not be able to send to the Beneficiary Bank the full information provided by the Originator.

1.3 ISSUANCE OF CHEQUES

- The Originator may also order to its Credit Institution the issuance of banker's drafts and payroll cheques, exclusively for domestic payments in Spain.

² The term "date of issue" has the same meaning as "time of receipt" used in Directive 2007/64/CE on payment services in the internal market.

- Cheques for payments in respect of payroll or pension benefits may not be ordered for an amount exceeding EUR 15.000 (Fifteen thousand Euro).

2. OPERATIONAL INSTRUCTIONS

To ensure that the Credit Institution receiving the payments file identifies correctly the version of Procedure 34 used by the Originator, it shall be mandatory to include an identification reference (*Version of Procedure*) consisting of five numerical characters (see **Annex 3**) in the Originator and the Beneficiary header.

All files containing credit transfers orders and/or orders to issue cheques must be sent to the Originator Bank at least three business days before the date of issue.

The date requested for the issuance of credit transfers and cheques must be a business day, otherwise the date of issue will be the following business day.

Originators shall provide the Originator Bank with a file compliant with the characteristics detailed in **Annexes 2 and 3** of this document.

The Originator Bank that receives the payments file from its customer will debit the Originator account and inform timely its customer about this entry.

Transactions involving Non-residents in Spain:

The Originator shall provide the Originator Bank with the relevant payment declaration pursuant to Royal Decree 1816/91 and its implementing rules, and shall fill in the 4th additional optional register (in the SEPA Credit Transfers block), the 2nd additional optional register (in the Other Credit Transfers block) and the 2nd additional optional register (in the Cheques block), as applicable, for those transactions where all the following conditions are met:

- The Originator is a resident in Spain.

The transaction is a cross-border credit transfer or, in case of Spanish domestic credit transfers, where the Beneficiary is a non-resident in Spain.

- In the case of the issuance of cheques, only where the Beneficiary is a non-resident in Spain.
- The transaction amount exceeds the limit for Balance of Payments reporting obligations, as this limit may be set from time to time.

Due to the fact that these transactions require that the pieces of data provided in the payment declaration be verified or completed prior to the execution of the payment order, the Originator Bank may carry out its own verification procedures prior to the execution of the payment orders.

III. ANNEXES

ANNEX 1.- DESCRIPTION AND VERIFICATION OF IBAN CODE

IBAN

The **International Bank Account Number** (IBAN) is an international standard for identifying bank accounts across national borders, which enables the automated processing of cross-border credit transfers.

The IBAN can be applied without changing the codes or formats used for domestic accounts. This is done by creating a standardized prefix, after which the domestic bank account number can be placed unchanged.

Structure

The IBAN consists of up to 34 contiguous alphanumerical characters containing the following elements:

- a) ISO 3166-1 alpha-2 Country code: 2 alphabetical positions.
- b) Check digits: 2 digits validating the complete IBAN.
- c) The domestic bank account number, called the BBAN (Basic Bank Account Number): Up to 30 alphanumerical characters from 0 to 9 and from A to Z (capitals only) without spaces. Each country has defined the length of its BBAN.

Validation

To validate whether an IBAN code is correct, the following steps should be performed:

Step 1

Move the 4 initial characters of the IBAN (country code and check digits) to the end of the string.

Step 2

Replace the letters in the string with numbers using the following conversion table:

A = 10	G = 16	M = 22	S = 28	Y = 34
B = 11	H = 17	N = 23	T = 29	Z = 35
C = 12	I = 18	O = 24	U = 30	
D = 13	J = 19	P = 25	V = 31	
E = 14	K = 20	Q = 26	W = 32	
F = 15	L = 21	R = 27	X = 33	

Step 3

Divide the number obtained in the preceding step by 97. If the IBAN is correct, the remainder of this division will be 1.

Example: Verify whether IBAN BE62 5100 0754 7061 is correct. Carry out the steps indicated above.

Step 1: Move the four initial characters of the IBAN to the end of the string. The following result is obtained:

510007547061BE62

Step 2: Replace the letters with numbers using the conversion table above. The result is:

510007547061111462

Step 3: Divide the number obtained in the preceding step by 97.

The remainder of this division is 1, therefore the proposed IBAN is correct.

NOTE: Where the number obtained in Step 2 above is too long to use whole numbers in the validation software (a whole number of 32 bits or 64 bits represents a number with 9 to 18 digits), the validation operation should be split by calculating consecutively remainders of whole numbers with a maximum length of 9 or 18 digits. The use of whole numbers (integer) rather than decimal numbers is recommended to ease validation of the full IBAN in consecutive steps.

The division referred to in Step 3 above for a string limited to 9 digits would be performed as follows:

1. Divide the first 9 digits of the string by 97.

510007547 : 97 The remainder of this division is 74.

2. Place the remainder in front of the remaining digits of the string, take the next 9 digit number and divide it by 97.

740611114 : 97 The remainder of this division is 12.

3. Repeat the preceding step until all the digits in the initial string have been included.

1262 : 97 The remainder of this division is 1.

ANNEX 2.- ORGANIZATION OF THE FILE

1. ORGANIZATION OF THE FILE

The payment orders for credit transfers and the issuance of cheques shall be sorted respectively in the following three blocks:

- **“SEPA Credit Transfers” Block:** all credit transfers, either Spanish domestic or cross-border, with destination to SEPA area countries, which fulfill the SEPA SCT Scheme requirements.
- **“Other Credit Transfers” Block:** other cross-border credit transfers in Euro with destination to countries outside the SEPA area.
- **“Cheques” Block:** only for Spanish domestic banker’s drafts and payroll cheques.

The file will be organized as follows:

ORIGINATOR HEADER

1. SEPA CREDIT TRANSFERS HEADER

Beneficiary 1 register

...

...

Beneficiary n register

SEPA CREDIT TRANSFERS REGISTER WITH TOTAL AMOUNTS

2. OTHER CREDIT TRANSFERS HEADER

Beneficiary 1 register

...

...

Beneficiary n register

OTHER CREDIT TRANSFERS REGISTER WITH TOTAL AMOUNTS

3. CHEQUES HEADER

Beneficiary 1 register

...

...

Beneficiary n register

CHEQUES REGISTER WITH TOTAL AMOUNTS

REGISTER WITH TOTAL AMOUNTS FOR THE FILE

2. STRUCTURE OF THE FILE

NAME OF REGISTER	CODE OF REGISTER	CODE OF OPERATION	DATA NUMBER	REMARKS
Originator Header				
Single register	01	ORD ¹	001	Mandatory
SEPA CREDIT TRANSFERS Registers				
Header				
Single register	02	SCT ²	-	Mandatory
Beneficiary Registers				
Type 1	03	SCT	002	Mandatory
Type 2	03	SCT	003	Optional
Type 3	03	SCT	004	Optional
Type 4	03	SCT	005	Optional
Register with total amounts				
Single register	04	SCT	-	Mandatory
OTHER CREDIT TRANSFERS Registers				
Header				
Single register	02	OTR ³	-	Mandatory
Beneficiary Registers				
Type 1	03	OTR	006	Mandatory
Type 2	03	OTR	007	Optional
Register with total amounts				
Single register	04	OTR	-	Mandatory
CHEQUES Registers				
Header				
Single register	02	CHQ ⁴	-	Mandatory
Beneficiary Registers				
Type 1	03	CHQ	008	Mandatory
Type 2	03	CHQ	009	Optional
Register with total amounts				
Single register	04	CHQ	-	Mandatory
Register with total amounts for the file				
Single register	99	ORD	-	Mandatory

¹ ORD = Payments orders for Credit Transfers and Issuance of Cheques

² SCT = SEPA Credit Transfers

³ OTR = Other Credit Transfers

⁴ CHQ = Banker's Drafts / Payroll Cheques

Each block contains three types of registers, in addition to the initial Originator header and the final Register with total amounts for the file:

- a) **Header:** single obligatory register.
- b) **Beneficiary Registers:** Each Beneficiary of a SEPA Credit Transfer must be included in one obligatory register. The SEPA Credit Transfers block may also contain three additional optional registers.

Each Beneficiary of a non-SEPA Credit Transfer or a Cheque must be included in one obligatory register. The Other Credit Transfers block and the Cheques block may also contain one additional optional register.

- c) **Register with total amounts for the file:** it is a single obligatory register containing the total amounts for the file.

All fields in the registers are unbundled.

The fields defined as “Free” must be left with blank spaces.

The fields may be mandatory (M) or optional (O).

Numerical fields are aligned to the right and completed with zeros to the left where necessary.

Alphanumerical fields are aligned to the left and completed with blank spaces to the right where necessary.

Within each block, the file must be classified in ascending order as follows:

- Code of register (Field 1)
- Originator Identification (Field 5)
- Data number (Field 4)

The length of each register in the file is 600 characters.

The same file may contain payment orders for credit transfers and the issuance of cheques.

3. CHARACTERISTICS OF AND METHODS FOR FILE EXCHANGES

The characteristics of and methods for file exchanges shall be previously agreed between the Originator and the Originator Bank. This may include the following:

- a) Magnetic devices

Where a magnetic device is sent by the Originator, the following devices may be used:

- Diskette
- CD-ROM
- ZIP units
- USB memories (pen drives) or similar devices

Where magnetic devices are used, they shall be sent together with information on the kind of device, the date on which the file is sent and the relevant identification details of the Originator and the Originator Bank (the receiver of the payments file).

For each payments file, it will also be sent a letter stating the total amount of the payment orders and the date on which the payments are to be issued. This date will be the same as the one included in field 8 of the Originator header, "Requested execution date".

b) Interconnection

Where the file is sent and received by interconnection, the Originator (sender) shall contact in advance the Originator Bank to agree the communications protocol to be used.

ANNEX 3.- DESIGN AND DESCRIPTION OF REGISTERS

1. ORIGINATOR HEADER

1.1. DESIGN

FIELD	NAME	M/O	TYPE	LENGTH	POSITION
1	Code of register	M	Numerical	2	01-02
2	Code of operation	M	Alphanumeric	3	03-05
3	Version of Procedure	M	Numerical	5	06-10
4	Data Number	M	Numerical	3	11-13
5	Originator Identification: NIF	M	Alphanumeric	9	14-22
6	Originator Identification: Suffix	M	Alphanumeric	3	23-25
7	Date on which the file is sent	M	Numerical	8	26-33
8	Requested Execution Date (AT-07)*	M	Numerical	8	34-41
9	Originator Account Identifier	M	Alphanumeric	1	42-42
10	Originator Account Number (AT-01)	M	Alphanumeric	34	43-76
11	Batch Booking	M	Numerical	1	77-77
12	The name of the Originator (AT-02)	M	Alphanumeric	70	78-147
13	The address of the Originator (AT-03)	O	Alphanumeric	50	148-197
14	The address of the Originator (AT-03)	O	Alphanumeric	50	198-247
15	The address of the Originator (AT-03)	O	Alphanumeric	40	248-287
16	The country of the address of the Originator (AT-03)	O	Alphanumeric	2	288-289
17	Free	M	Alphanumeric	311	290-600

(*) The attribute codes (AT-01, AT-02, etc.) given in parentheses are included for information purposes and refer exclusively to the naming conventions used in the SEPA Credit Transfer Scheme rules (the SCT Rulebook) to define the attributes or information fields that may be provided by the Originator to the Originator Bank in a SEPA Credit Transfer.

1.2. DESCRIPTION OF FIELDS

Field 1: Code of register = 01

Field 2: Code of operation = "ORD" – Orders for Credit Transfers and Cheques

Field 3: Version of Procedure used = 34145 Numerical identification code defined as follows:

- The two initial positions identify the Procedure = 34
- The next two positions identify the version of the Procedure = 14
- The last position identifies the check digit calculated on the basis of module 7 = 5

2. SEPA CREDIT TRANSFERS BLOCK REGISTERS

2.1. DESIGN AND DESCRIPTION

SEPA CREDIT TRANSFERS HEADER

FIELD	NAME	M/O	TYPE	LENGTH	POSITION
1	Code of Register	M	Numerical	2	01-02
2	Code of Operation	M	Alphanumeric	3	03-05
3	Version of Procedure	M	Numerical	5	06-10
4	Originator Identification: NIF	M	Alphanumeric	9	11-19
5	Originator Identification: Suffix	M	Alphanumeric	3	20-22
6	Free	M	Numerical	578	23-600

DESCRIPTION OF FIELDS

SEPA CREDIT TRANSFERS HEADER

Field 1: Code of Register = 02

Field 2: Code of Operation = "SCT" – SEPA Credit Transfers

Field 3: Version of Procedure used = 34145 The content of this field is the same as in the Originator header .

Field 4: Originator Identification – NIF: This piece of data is the (Spanish) Tax Identification Number of the Originator. In case of a non-resident in Spain, this is the NIE of the Originator.

Field 5: Originator Identification – Suffix: A piece of data used where the Originator wishes to identify different files containing different types of payment.

The Originator identification contained in field 4 (NIF) and in field 5 (Suffix) will not be sent to the Beneficiary.

Field 6: Free

2.2. DESIGN AND DESCRIPTION

SEPA CREDIT TRANSFER BENEFICIARY REGISTERS

1ST OBLIGATORY INDIVIDUAL REGISTER

FIELD	NAME	M/O	TYPE	LENGTH	POSITION
1	Code of Register	M	Numerical	2	01-02
2	Code of Operation	M	Alphanumeric	3	03-05
3	Version of Procedure	M	Numerical	5	06-10
4	Data Number	M	Numerical	3	11-13
5	The Originator's Reference (AT-41)	O	Alphanumeric	35	14-48
6	Identifier of the account number of the Beneficiary	M	Alphanumeric	1	49-49
7	The account number of the Beneficiary (AT-20)	M	Alphanumeric	34	50-83
8	Amount of the Credit Transfer (AT-04)	M	Numerical	11	84-94
9	Charge Bearer Code	M	Numerical	1	95-95
10	BIC Code of the Beneficiary Bank (AT-23)	M	Alphanumeric	11	96-106
11	The name of the Beneficiary (AT-21)	M	Alphanumeric	70	107-176
12	The address of the Beneficiary (AT-22)	O	Alphanumeric	50	177-226
13	The address of the Beneficiary (AT-22)	O	Alphanumeric	50	227-276
14	The address of the Beneficiary (AT-22)	O	Alphanumeric	40	277-316
15	The country of the address of the Beneficiary (AT-22)	O	Alphanumeric	2	317-318
16	The Remittance Information sent by the Originator to the Beneficiary (AT-05)	O	Alphanumeric	140	319-458
17	The Beneficiary's Reference	O	Alphanumeric	35	459-493
18	The category purpose of the credit transfer (AT-45)	O*	Alphanumeric	4	494-497
19	The purpose of the credit transfer (AT-44)	O	Alphanumeric	4	498-501
20	Free	M	Alphanumeric	99	502-600

*See the usage rule for Spanish domestic credit transfers in the description of field 18.

DESCRIPTION OF FIELDS

1ST OBLIGATORY INDIVIDUAL REGISTER

For each Beneficiary of a credit transfer there must be one 1st obligatory individual register.

The fields shall contain the following information:

- Field 1: Code of register = 03
- Field 2: Code of operation = "SCT" – SEPA Credit Transfers
- Field 3: Version of Procedure used = 34145 The content of this field is the same as in the Originator header.
- Field 4: Data number = 002
- Field 5: The Originator's reference (AT-41 SEPA RB) = Reference assigned by the Originator to the credit transfer.
- Field 6: Identifier of the account number of the Beneficiary: A = IBAN
B = BBAN (Spanish CCC)
- Field 7: The account number of the Beneficiary (AT-20 SEPA RB): For Spanish accounts, either the IBAN or the CCC may be used. For non-Spanish accounts, the IBAN of the account of the Beneficiary must be used.
- Field 8: Amount of the credit transfer (AT-04 SEPA RB): in Euro with a maximum of eleven digits, including two decimal places without comma.
- Field 9: Charge Bearer code: 3 = Shared (SHA)
- Field 10: BIC Code of the Beneficiary Bank (AT-23 SEPA RB): it refers to the "Bank Identification Code" (BIC) or SWIFT code of the Beneficiary Bank. The Originator Bank may include this piece of information if it is not provided by the Originator.
- Field 11: The name of the Beneficiary (AT-21 SEPA RB)
- Field 12: The address of the Beneficiary (AT-22 SEPA RB): street type, street name, number and floor where the Beneficiary lives.
- Field 13: The address of the Beneficiary (AT-22 SEPA RB): post code and name of the town/city where the Beneficiary lives.
- Field 14: The address of the Beneficiary (AT-22 SEPA RB): name of the province where the Beneficiary lives.
- Field 15: The country of the address of the Beneficiary (AT-22 SEPA RB): ISO code for the country⁴ where the Beneficiary lives. This field is mandatory if any of the previous address of the Beneficiary fields are completed. The ISO 3166 code for Spain is ES.
- Field 16: The remittance information sent by the Originator to the Beneficiary (AT-05 SEPA RB): additional information on the credit transfer to complete the data provided to the Beneficiary.
- Free text field.
- Field 17: The Beneficiary's reference: Reference assigned by the Beneficiary to the credit transfer, that is included by the Originator at the Beneficiary's request.

⁴ The list of country codes (ISO 3166-1-alpha-2) can be downloaded free of charge from the following ISO website:
http://www.iso.org/iso/country_codes/iso_3166_code_lists/english_country_names_and_code_elements.htm

Field 18: The category purpose of the credit transfer (AT-45 SEPA RB): a 4-letter code that states, in general terms, which is the objective of the credit transfer, according to a list of 18 codes included in the ISO 20022 UNIFI rules (Annex 4 Table 1).

This code allows the Originator Bank or the Beneficiary Bank to offer a specific processing of the transaction as agreed with the customer. Where the Originator provides this code, the Originator Bank shall send it to the Beneficiary Bank.

Usage rule in Spanish domestic transfers: where the credit transfer is to be considered a payroll or pension benefit payment, the code "SALA" (for a payroll payment) or "PENS" (for a pension benefit payment) must be included in this field.

Field 19: The purpose of the credit transfer (AT-44 SEPA RB): a 4-letter code that states the reason why the credit transfer is made according to a list of 96 external codes included in the ISO 20022 UNIFI rules (Annex 4 Table 2).

Where the Originator provides this code, the Originator Bank shall send it to the Beneficiary Bank. The Beneficiary Bank and the Beneficiary may agree that the Beneficiary Bank passes this information onto the Beneficiary if it is provided by the Originator.

Field 20: Free

2.3. DESIGN AND DESCRIPTION

SEPA CREDIT TRANSFER BENEFICIARY REGISTERS

2ND ADDITIONAL OPTIONAL REGISTER (The Originator identification code and the identification code of the Originator Reference Party)

FIELD	NAME	M/O	TYPE	LENGTH	POSITION
1	Code of register	M	Numerical	2	01-02
2	Code of operation	M	Alphanumerical	3	03-05
3	Version of Procedure	M	Numerical	5	06-10
4	Data Number	M	Numerical	3	11-13
5	The Originator's Reference (AT-41)	O	Alphanumerical	35	14-48
6	Type of Originator Identification Code	O	Numerical	1	49-49
7	Originator Identification Code (AT-10) – Organisation Identification	O	Alphanumerical	36	50-85
8	Originator Identification Code (AT-10) - Organisation Identification - Issuer	O	Alphanumerical	35	86-120
9	Originator Identification Code (AT-10) – Private Identification	O	Alphanumerical	36	121-156
10	Originator Identification Code (AT-10) – Private Identification - Issuer	O	Alphanumerical	35	157-191
11	Name of the Originator Reference Party (AT-08)	O	Alphanumerical	70	192-261
12	Type of the Originator Reference Party Identification Code	O	Numerical	1	262-262
13	The Originator Reference Party Identification Code (AT-09) – Organisation Identification	O	Alphanumerical	36	263-298
14	The Originator Reference Party Identification Code (AT-09) Organisation Identification – Issuer	O	Alphanumerical	35	299-333
15	The Originator Reference Party Identification Code (AT-09) – Private Identification	O	Alphanumerical	36	334-369
16	The Originator Reference Party Identification Code (AT-09) - Private Identification - Issuer	O	Alphanumerical	35	370-404
17	Free	M	Alphanumerical	196	405-600

DESCRIPTION OF FIELDS

2ND ADDITIONAL OPTIONAL REGISTER (The Originator identification code and the identification code of the Originator Reference Party)

This is an optional register where the Originator identification code and the identification code of the Originator Reference Party may be provided. Where these pieces of data are provided by the Originator, they will be passed unchanged through the payment chain on to the Beneficiary.

The Beneficiary Bank may discard the data received for the name of the Originator Reference Party (AT-08) and the identification code of the Originator Reference Party (AT-09) and not pass this information on to any Beneficiary using an interface that does not comply with the requirements of the XML UNIFI ISO 20022 standard.

The fields shall contain the following information:

- Field 1: Code of register code = 03
- Field 2: Code of operation = "SCT" – SEPA Credit Transfers
- Field 3: Version of Procedure used = 34145 The content of this field is the same as in the Originator header.
- Field 4: Data number = 003
- Field 5: The Originator's reference (AT-41 SEPA RB) = Reference assigned by the Originator to the credit transfer.
- Field 6: Type of Originator Identification Code = 1 – Organisation
2 - Private

The Originator may be identified either as an organisation (= legal entity), value 1, or as an individual (= natural person), value 2. These options are mutually exclusive.

Where the Originator is an organisation, only fields 7 and 8 may be filled in.

Where the Originator is an individual, only fields 9 and 10 may be filled in.

- Field 7: Originator Identification Code (AT-10 SEPA RB) – Organisation Identification = One-letter code for the type of data used to identify the Originator as an organisation, followed by the identifier (35 characters). The code must be chosen from one of the possibilities listed in Annex 5 Table 1.
- Field 8: Originator Identification Code (AT-10 SEPA RB) – Organisation Identification - Issuer = Optional field to indicate the issuer of the identifier, which can only be used where the Organisation Identification code selected in field 7 is "I" – Proprietary Identifier.
- Field 9: Originator Identification Code (AT-10 SEPA RB) – Private Identification = One-letter code for the type of data used to identify the Originator as an individual, followed by the identifier (35 characters). The code must be chosen from one of the possibilities listed in Annex 5 Table 2.
- Field 10: Originator Identification Code (AT-10 SEPA RB) – Private Identification - Issuer = Optional field to indicate the issuer of the identifier used in field 9 to identify the Originator as an individual.
- Field 11: Name of the Originator Reference Party (AT-08 SEPA RB) – Name of the person or company on whose behalf the credit transfer is made. This refers to the name of the Originator Reference Party. When the transaction is carried out on behalf of another person or firm, the name of that person or company shall be included in this field.
- Field 12: Type of the Originator Reference Party Identification Code = 1 – Organisation
2 - Private

The Originator Reference Party may be identified either as an organisation (= legal entity), value 1, or as an individual (= natural person), value 2. These options are mutually exclusive.

Where the Originator Reference Party is an organisation, only fields 13 and 14 may be filled in.

Where the Originator Reference Party is an individual, only fields 15 and 16 may be filled in.

- Field 13: The Originator Reference Party Identification Code (AT-09 SEPA RB) – Organisation Identification = One-letter code for the type of data used to identify the Originator Reference Party as an organisation, followed by the identifier (35 characters). The code must be chosen from one of the possibilities listed in Annex 5 Table 1.
- Field 14: The Originator Reference Party Identification Code (AT-09 SEPA RB) – Organisation Identification - Issuer = Optional field to indicate the issuer of the identifier, which can only be used where the Organisation Identification code selected in field 13 is "I" – Proprietary Identifier.
- Field 15: The Originator Reference Party Identification Code (AT-09 SEPA RB) – Private Identification = One-letter code for the type of data used to identify the Originator Reference Party as an individual, followed by the identifier (35 characters). The code must be chosen from one of the possibilities listed in Annex 5 Table 2.
- Field 16: The Originator Reference Party Identification Code (AT-09 SEPA RB) - Private Identification – Issuer = Optional field to indicate the issuer of the identifier used in field 15 to identify the Originator Reference Party as an individual.
- Field 17: Free

2.4. DESIGN AND DESCRIPTION

SEPA CREDIT TRANSFER BENEFICIARY REGISTERS

3RD ADDITIONAL OPTIONAL REGISTER (The Beneficiary identification code and the identification code of the Beneficiary Reference Party)

FIELD	NAME	M/O	TYPE	LENGTH	POSITION
1	Code of register	M	Numerical	2	01-02
2	Code of operation	M	Alphanumerical	3	03-05
3	Version of Procedure	M	Numerical	5	06-10
4	Data Number	M	Numerical	3	11-13
5	The Originator's Reference (AT-41)	O	Alphanumerical	35	14-48
6	Type of Beneficiary Identification Code	O	Numerical	1	49-49
7	Beneficiary Identification Code (AT-24) – Organisation Identification	O	Alphanumerical	36	50-85
8	Beneficiary Identification Code (AT-24) - Organisation Identification - Issuer	O	Alphanumerical	35	86-120
9	Beneficiary Identification Code (AT-24) – Private Identification	O	Alphanumerical	36	121-156
10	Beneficiary Identification Code (AT-24) – Private Identification - Issuer	O	Alphanumerical	35	157-191
11	Name of the Beneficiary Reference Party (AT-28)	O	Alphanumerical	70	192-261
12	Type of the Beneficiary Reference Party Identification Code	O	Numerical	1	262-262
13	The Beneficiary Reference Party Identification Code (AT-29) – Organisation Identification	O	Alphanumerical	36	263-298
14	The Beneficiary Reference Party Identification Code (AT-29) Organisation Identification – Issuer	O	Alphanumerical	35	299-333
15	The Beneficiary Reference Party Identification Code (AT-29) – Private Identification	O	Alphanumerical	36	334-369
16	The Beneficiary Reference Party Identification Code (AT-29) - Private Identification - Issuer	O	Alphanumerical	35	370-404
17	Free	M	Alphanumerical	196	405-600

DESCRIPTION OF FIELDS

3RD ADDITIONAL OPTIONAL REGISTER (The Beneficiary identification code and the identification code of the Beneficiary Reference Party)

This is an optional register where the Beneficiary identification code and the identification code of the Beneficiary Reference Party may be provided. Where these pieces of data are provided by the Originator, they will be passed unchanged through the payment chain on to the Beneficiary.

The Beneficiary Bank may discard the data received for the name of the Beneficiary Reference Party (AT-28) and the identification code of the Beneficiary Reference Party (AT-29) and not pass this information on to any Beneficiary using an interface that does not comply with the requirements of the XML UNIFI ISO 20022 standard.

The fields shall contain the following information:

- Field 1: Code of register code = 03
- Field 2: Code of operation = "SCT" – SEPA Credit Transfers
- Field 3: Version of Procedure used = 34145 The content of this field is the same as in the Originator header.
- Field 4: Data number = 004
- Field 5: The Originator's reference (AT-41 SEPA RB) = Reference assigned by the Originator to the credit transfer.
- Field 6: Type of Beneficiary Identification Code = 1 – Organisation
2 - Private

The Beneficiary may be identified either as an organisation (= legal entity), value 1, or as an individual (= natural person), value 2. These options are mutually exclusive.

Where the Beneficiary is an organisation, only fields 7 and 8 may be filled in.

Where the Beneficiary is an individual, only fields 9 and 10 may be filled in.

- Field 7: Beneficiary Identification Code (AT-24 SEPA RB) – Organisation Identification = One-letter code for the type of data used to identify the Beneficiary as an organisation, followed by the identifier (35 characters). The code must be chosen from one of the possibilities listed in Annex 5 Table 1.
- Field 8: Beneficiary Identification Code (AT-24 SEPA RB) – Organisation Identification - Issuer = Optional field to indicate the issuer of the identifier, which can only be used where the Organisation Identification code selected in field 7 is "I" – Proprietary Identifier.
- Field 9: Beneficiary Identification Code (AT-24 SEPA RB) – Private Identification = One-letter code for the type of data used to identify the Beneficiary as an individual, followed by the identifier (35 characters). The code must be chosen from one of the possibilities listed in Annex 5 Table 2.
- Field 10: Beneficiary Identification Code (AT-24 SEPA RB) – Private Identification - Issuer = Optional field to indicate the issuer of the identifier used in field 9 to identify the Beneficiary as an individual.
- Field 11: Name of the Beneficiary Reference Party (AT-28 SEPA RB) – Name of the person or company on whose behalf the Beneficiary receives the credit transfer. This refers to the name of the Beneficiary Reference Party. When the transaction is received on behalf of another person or company, the name of that person or company shall be included in this field.
- Field 12: Type of the Beneficiary Reference Party Identification Code = 1 – Organisation
2 - Private

The Beneficiary Reference Party may be identified either as an organisation (= legal entity), value 1, or as an individual (= natural person), value 2. These options are mutually exclusive.

Where the Beneficiary Reference Party is an organisation, only fields 13 and 14 may be filled in.

Where the Beneficiary Reference Party is an individual, only fields 15 and 16 may be filled in.

- Field 13: The Beneficiary Reference Party Identification Code (AT-29 SEPA RB) – Organisation Identification = One-letter code for the type of data used to identify the Beneficiary Reference Party as an organisation, followed by the identifier (35 characters). The code must be chosen from one of the possibilities listed in Annex 5 Table 1.
- Field 14: The Beneficiary Reference Party Identification Code (AT-29 SEPA RB) – Organisation Identification - Issuer = Optional field to indicate the issuer of the identifier, which can only be used where the Organisation Identification code selected in field 13 is "I" – Proprietary Identifier.
- Field 15: The Beneficiary Reference Party Identification Code (AT-29 SEPA RB) – Private Identification = One-letter code for the type of data used to identify the Beneficiary Reference Party as an individual, followed by the identifier (35 characters). The code must be chosen from one of the possibilities listed in Annex 5 Table 2.
- Field 16: The Beneficiary Reference Party Identification Code (AT-29 SEPA RB) - Private Identification – Issuer = Optional field to indicate the issuer of the identifier used in field 15 to identify the Beneficiary Reference Party as an individual.
- Field 17: Free

2.5. DESIGN AND DESCRIPTION

SEPA CREDIT TRANSFER BENEFICIARY REGISTERS

4TH ADDITIONAL OPTIONAL REGISTER (Balance of Payments Reporting Information)

FIELD	NAME	M/O	TYPE	LENGTH	POSITION
1	Code of register	M	Numerical	2	01-02
2	Code of operation	M	Alphanumerical	3	03-05
3	Version of Procedure	M	Numerical	5	06-10
4	Data Number	M	Numerical	3	11-13
5	The Originator's Reference (AT-41)	O	Alphanumerical	35	14-48
6	Type of Payment	O	Numerical	2	49-50
7	Statistical Code	O	Numerical	6	51-56
8	Country of the Beneficiary	O	Alphanumerical	2	57-58
9	Issuer's NIF	O	Alphanumerical	9	59-67
10	Financial Operation Number	O	Alphanumerical	8	68-75
11	ISIN code	O	Alphanumerical	12	76-87
12	Free	M	Alphanumerical	513	88-600

DESCRIPTION OF FIELDS

4TH ADDITIONAL OPTIONAL REGISTER (Balance of Payments Reporting Information)

This additional optional register for credit transfers allows the inclusion of the information required by the Spanish applicable regulations on Balance of Payments Reporting obligations.

It is therefore obligatory for credit institutions registered in Spain to provide this information on credit transfers where all of the following conditions are met:

- The Originator is a resident in Spain.
- The transactions concerned are cross-border credit transfers or, in case of Spanish domestic credit transfers, the Beneficiary is a non-resident in Spain.
- The transaction amount exceeds the limit for Balance of Payments reporting obligations, as this limit may be set from time to time.

The fields shall contain the following information:

Field 1: Code of register = 03

Field 2: Code of operation = "SCT" – SEPA Credit Transfers

Field 3: Version of Procedure used = 34145 The content of this field is the same as in the Originator header.

Field 4: Data number = 005

- Field 5: The Originator's reference (AT-41 SEPA RB) = Reference assigned by the Originator to the credit transfer.
- Field 6: Type of payment: 01 – Goods (Merchandise)
02 - Other
- Field 7: Statistical code for the reason of the payment, tariff heading or invisible transaction code.
- Field 8: Country of the Beneficiary: ISO code for the country⁵ where the Beneficiary of the credit transfer lives. This piece of data will always be different to the ISO code of Spain. Where the Beneficiary is a resident in Spain and the account of the Beneficiary is located in a country other than Spain, this piece of data should be the ISO code of the country where the account is open, as the Spanish Balance of Payments Reporting obligations also apply to this case.
- Field 9: Issuer's NIF: Tax Identification Number of the issuer of securities and debentures.
- Field 10: Financial Operation Number: Number issued by the Spanish Tax Authorities to identify the financial operation (in Spanish NOF).
- Field 11: ISIN Code: The International Securities Identification Number (ISIN) that uniquely identifies the security.
- Field 12: Free

⁵ The list of country codes (ISO 3166-1-alpha-2) can be downloaded free of charge from the following ISO website:
http://www.iso.org/iso/country_codes/iso_3166_code_lists/english_country_names_and_code_elements.htm

2.6. DESIGN AND DESCRIPTION

SEPA CREDIT TRANSFERS REGISTER WITH TOTAL AMOUNTS

REGISTER WITH TOTAL AMOUNTS

FIELD	NAME	M/O	TYPE	LENGTH	POSITION
1	Code of register	M	Numerical	2	01-02
2	Code of operation	M	Alphanumerical	3	03-05
3	Total Amounts	M	Numerical	17	06-22
4	Registers with Data Number 002	M	Numerical	8	23-30
5	Total Number of Registers	M	Numerical	10	31-40
6	Free	M	Alphanumerical	560	41-600

DESCRIPTION OF FIELDS

REGISTER WITH TOTAL AMOUNTS

Field 1: Code of register = 04

Field 2: Code of operation = "SCT" – SEPA Credit Transfers

Field 3: Total Amounts = sum of all Euro-denominated amounts in the "SEPA Credit Transfers" block, with a maximum of seventeen positions including two decimal places without comma (summation of the amounts in every field 8 of registers with data number 002).

Field 4: Registers with Data Number 002: This piece of data states the number of obligatory individual Beneficiary registers (data number = 002) contained in the "SEPA Credit Transfers" block.

Field 5: Total number of registers: This piece of data states the total number of registers included in the "SEPA Credit Transfers" block, including the header and the register with total amounts.

Field 6: Free

3. OTHER CREDIT TRANSFERS BLOCK REGISTERS

3.1. DESIGN AND DESCRIPTION

OTHER CREDIT TRANSFERS HEADER

FIELD	NAME	M/O	TYPE	LENGTH	POSITION
1	Code of register	M	Numerical	2	01-02
2	Code of operation	M	AlphaNumerical	3	03-05
3	Version of Procedure	M	Numerical	5	06-10
4	Originator Identification: NIF	M	AlphaNumerical	9	11-19
5	Originator Identification: Suffix	M	AlphaNumerical	3	20-22
6	Free	M	Numerical	578	23-600

DESCRIPTION OF FIELDS

OTHER CREDIT TRANSFERS HEADER

Field 1: Code of register = 02

Field 2: Code of operation = "OTR" – Other Credit Transfers

Field 3: Version of Procedure used = 34145 The content of this field is the same as in the Originator header.

Field 4: Originator Identification – NIF: This piece of data is the (Spanish) Tax Identification Number of the Originator. In case of a non-resident in Spain, this is the NIE of the Originator.

Field 5: Originator Identification – Suffix: A piece of data used where the Originator wishes to identify different files containing different types of payment.

The Originator identification contained in field 4 (NIF) and in field 5 (Suffix) will not be sent to the Beneficiary.

Field 6: Free

3.2. DESIGN AND DESCRIPTION

OTHER CREDIT TRANSFERS BENEFICIARY REGISTERS

1st OBLIGATORY INDIVIDUAL REGISTER

FIELD	NAME	M/O	TYPE	LENGTH	POSITION
1	Code of register	M	Numerical	2	01-02
2	Code of operation	M	AlphaNumerical	3	03-05
3	Version of Procedure	M	Numerical	5	06-10
4	Data Number	M	Numerical	3	11-13
5	The name of the Originator Reference Party	O	AlphaNumerical	35	14-48
6	Identifier of the account number of the Beneficiary	M	AlphaNumerical	1	49-49
7	The account number of the Beneficiary	M	AlphaNumerical	34	50-83
8	Amount of the credit transfer	M	Numerical	11	84-94
9	Charge Bearer Code	M	Numerical	1	95-95
10	BIC Code of the Beneficiary Bank	M	AlphaNumerical	11	96-106
11	The name of the Beneficiary	M	AlphaNumerical	35	107-141
12	The address and country of the Beneficiary	O	AlphaNumerical	105	142-246
13	The Remittance Information sent by the Originator to the Beneficiary	O	AlphaNumerical	72	247-318
14	The Beneficiary's reference	O	AlphaNumerical	13	319-331
15	The category purpose of the credit transfer	O	Numerical	1	332-332
16	Free	M	AlphaNumerical	268	333-600

DESCRIPTION OF FIELDS

1st OBLIGATORY INDIVIDUAL REGISTER

For each Beneficiary of a credit transfer there must be one 1st obligatory individual register.

The fields shall contain the following information:

Field 1: Code of register = 03

Field 2: Code of operation = "OTR" – Other Credit Transfers

Field 3: Version of Procedure used = 34145. The content of this field is the same as in the Originator Header.

Field 4: Data Number = 006

- Field 5: The name of the Originator Reference Party: Name of the person or company by whose order the credit transfer is made. This refers to the name of the Originator Reference Party. When the transaction is carried out on behalf of another person or company, the name of that person or company shall be included in this field.
- Field 6: Identifier of the account number of the Beneficiary: A = IBAN
B = Other
- Field 7: The account number of the Beneficiary: The account number may be either the IBAN or other account number identifier.
- Field 8: Amount of the credit transfer: in Euro, with a maximum of eleven digits including two decimal places without comma.
- Field 9: Charge Bearer code: 1 = Borne by the Originator (OUR)
2 = Borne by the Beneficiary (BEN)
3 = Shared (SHA)
- The charge bearer code in this file shall not determine the settlement of the transaction, that will be done according to the terms and conditions agreed between the Originator and the Originator Bank.
- Field 10: BIC code of the Beneficiary Bank: it refers to the "Bank Identification Code" (BIC) or SWIFT code of the Beneficiary Bank. The Originator Bank may include this piece of information if it is not provided by the Originator.
- Field 11: The name of the Beneficiary.
- Field 12: The address and country of the Beneficiary: address and country where the Beneficiary lives.
- Field 13: The remittance information sent by the Originator to the Beneficiary: additional information on the credit transfer to complete the data provided to the Beneficiary.
- Free text field.
- Field 14: The Beneficiary's reference: Reference assigned by the Beneficiary to the credit transfer, that is included by the Originator at the Beneficiary's request
- Field 15: The category purpose of the credit transfer: 1 = Payroll payment
2 = Retirement pension
3 = Other reasons
- Field 16: Free

3.3. DESIGN AND DESCRIPTION

OTHER CREDIT TRANSFERS BENEFICIARY REGISTERS

2ND ADDITIONAL OPTIONAL REGISTER (Balance of Payments reporting Information)

FIELD	NAME	M/O	TYPE	LENGTH	POSITION
1	Code of register	M	Numerical	2	01-02
2	Code of operation	M	Alphanumerical	3	03-05
3	Version of Procedure	M	Numerical	5	06-10
4	Data Number	M	Numerical	3	11-13
5	Type of Payment	O	Numerical	2	14-15
6	Statistical Code	O	Numerical	6	16-21
7	Country of the Beneficiary	O	Alphanumerical	2	22-23
8	Issuer's NIF	O	Alphanumerical	9	24-32
9	Financial Operation Number	O	Alphanumerical	8	33-40
10	ISIN Code	O	Alphanumerical	12	41-52
11	Free	M	Alphanumerical	548	53-600

DESCRIPTION OF FIELDS

2ND ADDITIONAL OPTIONAL REGISTER (Balance of Payments Reporting Information)

This additional optional register for credit transfers allows the inclusion of the information required by the Spanish applicable regulations on Balance of Payments Reporting obligations.

It is therefore obligatory for credit institutions registered in Spain to provide this information on credit transfers where all of the following conditions are met:

- The Originator is a resident in Spain.
- The transactions concerned are cross-border credit transfers.
- The transaction amount exceeds the limit for Balance of Payments reporting obligations, as this limit may be set from time to time.

The fields shall contain the following information:

Field 1: Code of register = 03

Field 2: Code of operation = "OTR" – Other Credit Transfers

Field 3: Versión of Procedure used = 34145. The content of this field is the same as in the Originator header.

Field 4: Data Number = 007

Field 5: Type of payment: 01 – Goods (Merchandise)
02 - Other

- Field 6: Statistical code for the reason of the payment, tariff heading or invisible transaction code.
- Field 7: Country of the Beneficiary: ISO code for the country where the Beneficiary of the credit transfer lives. This piece of data will always be different to the ISO code of Spain. Where the Beneficiary is a resident in Spain and the account of the Beneficiary is located in a country other than Spain, this piece of data should be the ISO code of the country where the account is open, as the Spanish Balance of Payments Reporting obligations also apply to this case.
- Field 8: Issuer's NIF: Tax Identification Number of the issuer of securities and debentures.
- Field 9: Financial Operation Number: Number issued by the Spanish Tax Authorities to identify the financial operation (in Spanish NOF).
- Field 10: ISIN Code: The International Securities Identification Number (ISIN) that uniquely identifies the security
- Field 11: Free

3.4. DESIGN AND DESCRIPTION

OTHER CREDIT TRANSFERS REGISTER WITH TOTAL AMOUNTS

REGISTER WITH TOTAL AMOUNTS

FIELD	NAME	M/O	TYPE	LENGTH	POSITION
1	Code of register	M	Numerical	2	01-02
2	Code of operation	M	Alphanumerical	3	03-05
3	Total Amounts	M	Numerical	17	06-22
4	Registers with Data Number 006	M	Numerical	8	23-30
5	Total Number of Registers	M	Numerical	10	31-40
6	Free	M	Alphanumerical	560	41-600

DESCRIPTION OF FIELDS

REGISTER WITH TOTAL AMOUNTS

Field 1: Code of register = 04

Field 2: Code of operation = "OTR" – Other Credit Transfers

Field 3: Total Amounts = sum of all Euro-denominated amounts in the "Other Credit Transfers" block, with a maximum of seventeen positions including two decimal places without comma (summation of the amounts in every field 8 of registers with data number 006).

Field 4: Registers with Data Number 006: This piece of data states the number of obligatory individual Beneficiary registers (data number = 006) contained in the "Other Credit Transfers" block.

Field 5: Total number of registers: This piece of data states the total number of registers included in the "Other Credit Transfers" block, including the header and the register with total amounts.

Field 6: Free

4. CHEQUES BLOCK REGISTERS

4.1. DESIGN AND DESCRIPTION

CHEQUES HEADER

FIELD	NAME	M/O	TYPE	LENGTH	POSITION
1	Code of register	M	Numerical	2	01-02
2	Code of operation	M	Alphanumerical	3	03-05
3	Version of Procedure	M	Numerical	5	06-10
4	Originator Identification: NIF	M	Alphanumerical	9	11-19
5	Originator Identification: Suffix	M	Alphanumerical	3	20-22
6	Free	M	Numerical	578	23-600

DESCRIPTION OF FIELDS

CHEQUES HEADER

Field 1: Code of register = 02

Field 2: Code of operation = "CHQ" – Banker's Drafts / Payroll Cheque

Field 3: Version of Procedure used = 34145 The content of this field is the same as in the Originator header.

Field 4: Originator Identification - NIF: This piece of data is the (Spanish) Tax Identification Number of the Originator. In case of a non-resident in Spain, this is the NIE of the Originator.

Field 5: Originator Identification – Suffix: A piece of data used where the Originator wishes to identify different files containing different types of payment.

The Originator identification contained in field 4 (NIF) and in field 5 (Suffix) will not be sent to the Beneficiary.

Field 6: Free

4.2. DESIGN AND DESCRIPTION

CHEQUES BENEFICIARY REGISTERS

1ST OBLIGATORY INDIVIDUAL REGISTER

FIELD	NAME	M/O	TYPE	LENGTH	POSITION
1	Code of register	M	Numerical	2	01-02
2	Code of operation	M	Alphanumerical	3	03-05
3	Version of Procedure	M	Numerical	5	06-10
4	Data Number	M	Numerical	3	11-13
5	The Originator's Reference	M	Alphanumerical	35	14-48
6	The name of the Originator Reference Party	O	Alphanumerical	70	49-118
7	Amount of the cheque	M	Numerical	11	119-129
8	The name of the Beneficiary	M	Alphanumerical	70	130-199
9	The address of the Beneficiary	O	Alphanumerical	50	200-249
10	The address of the Beneficiary	O	Alphanumerical	50	250-299
11	The address of the Beneficiary	O	Alphanumerical	40	300-339
12	The country of the address of the Beneficiary	O	Alphanumerical	2	340-341
13	The category purpose/Reason for issuance of the cheque	M	Numerical	1	342-342
14	Free	M	Alphanumerical	258	343-600

DESCRIPTION OF FIELDS

1ST OBLIGATORY INDIVIDUAL REGISTER

For each Beneficiary of a cheque there must be one 1st obligatory individual register.

The fields shall contain the following information:

Field 1: Code of register = 03

Field 2: Code of operation = "CHQ" - Banker's Drafts / Payroll Cheque

Field 3: Version of Procedure = 34145. The content of this field is the same as in the Originator header.

Field 4: Data number = 008

Field 5: The Originator's reference = Reference assigned by the Originator, different for each Beneficiary. For each Beneficiary, this reference may be the same in all payroll, pension benefits or recurrent payments. This reference may be the (Spanish) NIF, the Social Security number, etc.

- Field 6: The name of the Originator Reference Party: Name of the person or company by whose order the cheque is issued. This refers to the name of the Originator Reference Party. When the transaction is carried out on behalf of another person or company, the name of that person or company shall be included in this field.
- Field 7: Amount of the cheque: in Euro, with a maximum of eleven digits including two decimal places without comma.
- Field 8: The name of the Beneficiary.
- Field 9: The address of the Beneficiary: street type, street name, number and floor where the Beneficiary lives.
- Field 10: The address of the Beneficiary: post code and name of the town/city where the Beneficiary lives.
- Field 11: The address of the Beneficiary: name of the province where the Beneficiary lives.
- Field 12: The country of the address of the Beneficiary: ISO code for the country⁶ where the Beneficiary lives. The ISO 3166 code for Spain is ES.
- Field 13: The category purpose/Reason for issuance of the cheque: 1 = Payroll payment
 2 = Pension Benefit payment
 3 = Other reasons
- Field 14: Free

⁶ The list of country codes (ISO 3166-1-alpha-2) can be downloaded free of charge from the following ISO website:
http://www.iso.org/iso/country_codes/iso_3166_code_lists/english_country_names_and_code_elements.htm

4.3. DESIGN AND DESCRIPTION

CHEQUES BENEFICIARY REGISTERS

2ND ADDITIONAL OPTIONAL REGISTER (Balance of Payments Reporting Information)

FIELD	NAME	M/O	TYPE	LENGTH	POSITION
1	Code of register	M	Numerical	2	01-02
2	Code of operation	M	AlphaNumerical	3	03-05
3	Version of Procedure	M	Numerical	5	06-10
4	Data Number	M	Numerical	3	11-13
5	The Originator's Reference	M	AlphaNumerical	35	14-48
6	Reason of the external transaction	M	AlphaNumerical	140	49-188
7	Type of Payment	O	Numerical	2	189-190
8	Statistical Code	O	Numerical	6	191-196
9	Country of the Beneficiary	O	AlphaNumerical	2	197-198
10	Issuer's NIF	O	AlphaNumerical	9	199-207
11	Financial Operation Number	O	AlphaNumerical	8	208-215
12	ISIN Code	O	AlphaNumerical	12	216-227
13	Free	M	AlphaNumerical	373	228-600

DESCRIPTION OF FIELDS

2ND ADDITIONAL OPTIONAL REGISTER (Balance of Payments Reporting Information)

This additional optional register for cheques allows the inclusion of the information required by the Spanish applicable regulations on Balance of Payments Reporting obligations.

It is therefore obligatory for credit institutions registered in Spain to provide this information on cheques where all of the following conditions are met:

- The Originator is a resident in Spain.
- The Beneficiary is a non-resident in Spain.
- The transaction amount exceeds the limit for Balance of Payments reporting obligations, as this limit may be set from time to time.

The fields shall contain the following information:

Field 1: Code of register = 03

Field 2: Code of operation = "CHQ" - Banker's Drafts / Payroll Cheque

Field 3: Version of Procedure = 34145. The content of this field is the same as in the Originator header.

Field 4: Data number = 009

- Field 5: The Originator's reference = Reference assigned by the Originator, different for each Beneficiary. For each Beneficiary, this reference may be the same in all payroll, pension benefits or recurrent payments. This reference may be the (Spanish) NIF, the Social Security number, etc.
- Field 6: Reason of the external transaction = Free text for the Originator to state the reason for the external payment.
- Field 7: Type of payment: 01 – Goods (Merchandise)
02 - Other
- Field 8: Statistical code for the reason of the payment, tariff heading or invisible transaction code.
- Field 9: Country of the Beneficiary: ISO code for the country where the Beneficiary of the cheque lives. This piece of data will always be different to the ISO code of Spain.
- Field 10: Issuer's NIF: Tax Identification Number of the issuer of securities and debentures.
- Field 11: Financial Operation Number: Number issued by the Spanish Tax Authorities to identify the financial operation (in Spanish NOF).
- Field 12: ISIN Code: The International Securities Identification Number (ISIN) that uniquely identifies the security
- Field 13: Free

4.4. DESIGN AND DESCRIPTION

CHEQUES REGISTER WITH TOTAL AMOUNTS

REGISTER WITH TOTAL AMOUNTS

FIELD	NAME	M/O	TYPE	LENGTH	POSITION
1	Code of register	M	Numerical	2	01-02
2	Code of operation	M	Alphanumeric	3	03-05
3	Total Amounts	M	Numerical	17	06-22
4	Registers with Data Number 008	M	Numerical	8	23-30
5	Total Number of Registers	M	Numerical	10	31-40
6	Free	M	Alphanumeric	560	41-600

DESCRIPTION OF FIELDS

REGISTER WITH TOTAL AMOUNTS

Field 1: Code of register = 04

Field 2: Code of operation = "CHQ" – Banker's Draft / Payroll Cheque

Field 3: Total Amounts = sum of all Euro-denominated amounts in the "Cheques" block, with a maximum of seventeen positions including two decimal places without comma (summation of the amounts in every field 7 of registers with data number 008).

Field 4: Registers with Data Number 008: This piece of data states the number of obligatory individual Beneficiary registers (data number = 008) contained in the "Cheques" block.

Field 5: Total number of registers: This piece of data states the total number of registers included in the "Cheques" block, including the header and the register with total amounts.

Field 6: Free

5. REGISTER WITH TOTAL AMOUNTS FOR THE FILE

5.1. DESIGN

REGISTER WITH TOTAL AMOUNTS FOR THE FILE

FIELD	NAME	M/O	TYPE	LENGTH	POSITION
1	Code of register	M	Numerical	2	01-02
2	Code of operation	M	Alphanumerical	3	03-05
3	Total Amounts for the file	M	Numerical	17	06-22
4	Registers with Data Numbers 002, 006 and 008	M	Numerical	8	23-30
5	Total Number of Registers	M	Numerical	10	31-40
6	Free	M	Alphanumerical	560	41-600

5.2. DESCRIPTION OF FIELDS

REGISTER WITH TOTAL AMOUNTS FOR THE FILE

Field 1: Code of register = 99

Field 2: Code of operation = "ORD" – Payments orders for Credit Transfers and Cheques

Field 3: Total amounts for the file = summation of the amounts in every field 3 of the "Registers with Total Amounts" in the file (with code of register = 04), with a maximum of seventeen positions including two decimal places without comma.

Field 4: Registers with Data Numbers 002, 006 and 008: This piece of data states the number of obligatory individual Beneficiary registers (data numbers = 002, 006 and 008) contained in the file.

Field 5: Total number of registers: This piece of data states the total number of registers included in the file, including the header and the register with total amounts.

Field 6: Free

ANNEX 4 – CATEGORY PURPOSE CODES AND PURPOSE CODES OF THE CREDIT TRANSFER

1.- Category Purpose Codes (AT – 45)

CODE	NAME AND DEFINITION
CASH	Cash management transfer. The transaction is a general cash management instruction.
CORT	Payment in settlement of transactions. The transaction is carried out to settle an operation. For example, purchase and sale of foreign currencies or securities transactions.
DIVI	Dividends. The transaction is a dividend payment.
GOVT	Payment to the public authorities. The transaction consists of a payment to or from a government department.
HEDG	Hedge. The transaction is related with the payment of a hedging operation.
INTC	Intra-company payment. The transaction is an intra-company payment. For example, a payment between two companies forming part of the same group.
INTE	Interest. The transaction is an interest payment.
LOAN	Loans. The transaction is related with the disbursement of a loan to a borrower.
PENS	Pension payment. The transaction is a pension payment.
SALA	Payroll. The transaction is a payroll payment.
SECU	Securities. The transaction is a securities payment.
SSBE	Payment of Social Security benefit. The transaction is a Social Security benefit. For example, Social Security maintenance payment.
SUPP	Payment to suppliers. The transaction is related with a payment to a supplier.
TAXS	Tax payment. The transaction is related with the payment of taxes.
TRAD	Trade. The transaction is related with the payment of a commercial transaction.
TREA	Treasury payment. The transaction is related with treasury operations.
VATX	VAT. The transaction is a VAT payment.
WHLD	Withholdings. The transaction is related with the payment of (tax) withholdings.

2 – Purpose codes (AT- 44)

No	Purpose Code	Classification	Name	Definition
1	ACCT	Cash Mgmt	AccountManagement	Transaction moves funds between 2 accounts of same account holder at the same bank.
2	CASH	Cash Mgmt	Cash management transfer	Transfer between two banks where both accounts are held by the same legal entity
3	COLL	Cash Mgmt	CollectionPayment	Transaction is a collection of funds initiated via a credit transfer or direct debit.
4	INTC	Cash Mgmt	IntraCompanyPayment	Transaction is an intra-company payment, ie, a payment between two companies belonging to the same group.
5	LIMA	Cash Mgmt	LiquidityManagement	Bank initiated account transfer to support zero target balance management, pooling or sweeping.
6	NETT	Cash Mgmt	Netting	Transaction is related to a netting operation.
7	AGRT	Commercial	Agricultural Payment	Transaction pays for farm related and/or agricultural activities.
8	BEXP	Commercial	BusinessExpenses	Transaction is related to a payment of business expenses.
9	COMC	Commercial	CommercialPayment	Transaction is related to a payment of commercial credit or debit. (formerly CommercialCredit)
10	CPYR	Commercial	Copyright	Transaction is payment of copyright.
11	LICF	Commercial	LicenseFee	Transaction is payment of a license fee.
12	GDDS	Commercial	PurchaseSaleOfGoods	Transaction is related to purchase and sale of goods.
13	SCVE	Commercial	PurchaseSaleOfServices	Transaction is related to purchase and sale of services.
14	ROYA	Commercial	Royalties	Transaction is the payment of royalties.
15	SUBS	Commercial	Subscription	Transaction is related to a payment of information or entertainment services either in printed or electronic form.
16	SUPP	Commercial	SupplierPayment	Transaction is related to a payment to a supplier.
17	TRAD	Commercial	TradeServices	Transaction is related to a trade services operation.
18	CHAR	Consumer	CharityPayment	Transaction is a payment for charity reasons.
19	COMT	Consumer	ConsumerThirdPartyConsolidatedPayment	Transaction is a payment used by a third party who can collect funds to pay on behalf of consumers, ie credit counseling or bill payment companies.
20	CLPR	Finance	CarLoanRepayment	Transaction is a payment of car loan payment (P&I).
21	GOVI	Finance	GovernmentInsurance	Transaction is related to a payment of government insurance.
22	HLRP	Finance	HousingLoanRepayment	Transaction is related to a payment of housing loan.
23	INSU	Finance	InsurancePremium	Transaction is payment of an insurance premium.
24	INTE	Finance	Interest	Transaction is payment of interest.
25	LBRI	Finance	LaborInsurance	Transaction is a payment of labor insurance.
26	LIFI	Finance	LifeInsurance	Transaction is a payment of life insurance.
27	LOAN	Finance	Loan-General	Transaction is related to a loan deposit or syndication operation.
28	LOAR	Finance	LoanRepayment	Transaction is related to repayment of loan to lender.
29	PPTI	Finance	PropertyInsurance	Transaction is a payment of property insurance.
30	RINP	Finance	RecurringInstallmentPayment	Transaction is related to a payment of a recurring installment made at regular intervals.
31	TRFD	Finance	TrustFund	Transaction is related to a payment of a trust fund.
32	ADVA	General	Advance Payment	Transaction is an advance payment.
33	CFEE	General	CancellationFee	Transaction is related to a payment of cancellation fee.
34	COST	General	Costs	Transaction is related to payment of costs.
35	CCRD	General	Credit Card Payment	Transaction is related to a payment of credit card account.
36	DCRD	General	Debit Card Payment	
37	GOVT	General	GovernmentPayment	Transaction is a payment to or from a government department.
38	INSM	General	Installment	Transaction is related to a payment of an installment.
39	IHRP	General	InstalmentHirePurchaseAgreement	Transaction is payment for an installment/hire-purchase agreement.
40	MSVC	General	MultipleServiceTypes	Transaction is related to a payment for multiple service types.
41	NOWS	General	NotOtherwiseSpecified	Transaction is related to a payment for type of services not specified elsewhere.
42	OFEE	General	OpeningFee	Transaction is related to a payment of opening fee.
43	OTHR	General	Other	Other payment purpose.
44	PTSP	General	PaymentTerms	Transaction is related to payment terms specifications
45	PADD	General	Preauthorized debit	Debit Origination
46	RCPT	General	ReceiptPayment	Transaction is related to a payment of receipt.

No	Purpose Code	Classification	Name	Definition
47	RENT	General	Rent	Transaction is the payment of rent.
48	STDY	General	Study	Transaction is related to a payment of study/tuition costs.
49	ANNI	Investment	Annuity	Settles annuity related to credit, insurance, investments, other
50	CMDT	Investment	Commodities	Transaction is related to a commodities
51	DERI	Investment	Derivatives	Transaction is related to a derivatives transaction
52	DIVD	Investment	Dividend	Transaction is payment of dividends.
53	FREX	Investment	ForeignExchange	Transaction is related to a foreign exchange operation.
54	HEDG	Investment	Hedging	Transaction is related to a hedging operation.
55	PRME	Investment	PreciousMetal	Transaction is related to a precious metal operation.
56	SAVG	Investment	Savings	Transfer to savings/retirement account.
57	SECU	Investment	Securities	Transaction is related to a securities operation.
58	TREA	Investment	TreasuryPayment	Transaction is related to treasury operations.
59	ANTS	Medical	AnesthesiaServices	Transaction is a payment for anesthesia services.
60	CVCF	Medical	ConvalescentCareFacility	Transaction is a payment for convalescence care facility services.
61	DNTS	Medical	DentalServices	Transaction is a payment for dental services.
62	HLTI	Medical	HealthInsurance	Transaction is a payment of health insurance.
63	HLTC	Medical	HomeHealthCare	Transaction is a payment for home health care services.
64	HSPC	Medical	HospitalCare	Transaction is a payment for hospital care services.
65	ICRF	Medical	IntermediateCareFacility	Transaction is a payment for intermediate care facility services.
66	LTCF	Medical	LongTermCareFacility	Transaction is a payment for long-term care facility services.
67	DMEQ	Medical	MedicalEquipment	Transaction is a payment is for use of durable medical equipment
68	MDCS	Medical	MedicalServices	Transaction is a payment for medical care services.
69	VIEW	Medical	VisionCare	Transaction is a payment for vision care services.
70	ALMY	Salary & Benefits	AlimonyPayment	Transaction is the payment of alimony.
71	BONU	Salary & Benefits	BonusPayment.	Transaction is related to payment of a bonus.
72	BECH	Salary & Benefits	ChildBenefit	Transaction is related to a payment made to assist parent/guardian to maintain child.
73	COMM	Salary & Benefits	Commission	Transaction is payment of commission.
74	PENS	Salary & benefits	PensionPayment	Transaction is the payment of pension.
75	PRCP	Salary & Benefits	PricePayment	Transaction is related to a payment of a price.
76	SALA	Salary & benefits	SalaryPayment	Transaction is the payment of salaries.
77	SSBE	Salary & benefits	SocialSecurityBenefit	Transaction is a social security benefit, ie payment made by a government to support individuals.
78	BENE	Salary & benefits	UnemploymentDisabilityBenefit	Transaction is related to a payment to a person who is unemployed/disabled.
79	ESTX	Tax	EstateTax	Transaction is related to a payment of estate tax.
80	HSTX	Tax	HousingTax	Transaction is related to a payment of housing tax.
81	INTX	Tax	IncomeTax	Transaction is related to a payment of income tax.
82	TAXS	Tax	TaxPayment	Transaction is the payment of taxes.
83	VATX	Tax	ValueAddedTaxPayment	Transaction is the payment of value added tax.
84	AIRB	Transport	Air	Transaction settles air transport related obligations.
85	BUSB	Transport	Bus	Transaction settles air transport related obligations.
86	FERB	Transport	Ferry	Transaction is a payment for ferry related business.
87	RLWY	Transport	Railway	Transaction is a payment for railway transport related business.
88	CBTV	Utilities	CableTVBill	Transaction is related to a payment of cable TV bill.
89	ELEC	Utilities	ElectricityBill	Transaction is related to a payment of electricity bill.
90	ENRG	Utilities	Energies	Transaction is related to a utility operation.
91	GASB	Utilities	GasBill	Transaction is related to a payment of gas bill.
92	NWCH	Utilities	NetworkCharge	Transaction is related to a payment of network charges.
93	NWCM	Utilities	NetworkCommunication	Transaction is related to a payment of network communication.
94	OTLC	Utilities	OtherTelecomRelatedBill	Transaction is related to a payment of other telecom related bill.
95	PHON	Utilities	TelephoneBill	Transaction is related to a payment of telephone bill.
96	WTER	Utilities	WaterBill	Transaction is related to a payment of water bill.
Notes		<p>Values are intended for use globally in any relevant payment context. Allowed character set for Purpose Code = Roman alphabet. Length of Purpose Code is always 4 characters. The column "Classification" has been provided for convenience only. It has no function within the schema.</p>		

ANNEX 5 – IDENTIFICATION CODES FOR ORIGINATORS AND BENEFICIARIES

TABLE 1 – ORGANISATION (LEGAL ENTITY) IDENTIFICATION CODES

- **A** followed by 35 positions = BIC code
- **B** followed by 35 positions = IBEI code
- **C** followed by 35 positions = BEI code
- **D** followed by 35 positions = EANGLN code
- **E** followed by 35 positions = Chips Universal Identification code
- **F** followed by 35 positions = DUNS code
- **G** followed by 35 positions = Bank Party Identification code
- **H** followed by 35 positions = Tax Identification Number code
- **I** followed by 35 positions = Proprietary identifier

TABLE 2 – INDIVIDUAL (NATURAL PERSON) IDENTIFICATION CODES

- **A** followed by 35 positions = Drivers Licence Number code
- **B** followed by 35 positions = Customer Number code
- **C** followed by 35 positions = Social Security Number code
- **D** followed by 35 positions = Alien Registration Number code
- **B** followed by 35 positions = Passport Number code
- **F** followed by 35 positions = Tax Identification Number code
- **G** followed by 35 positions = Identity Card Number code
- **H** followed by 35 positions = Employer Identification Number code
- **I** = Not applicable
- **J** followed by 35 positions = Other identification code