

7.3. Overview of the possible status in reports

| Status | Description | | |
|--------|----------------------------|---|---|
| ACCP | Accepted Customer Profile) | Error-free orders (pain.001) are confirmed with Status Accepted (ACCP). | Syntax and semantic check was successful over all A-, B- and C-Levels (including customer profile [e.g. authorization check at the account stage]). |
| PART | Partially Accepted | Orders with individual defective transactions are shown with status Partially Accepted (PART) as the order is correct in parts. The defective transactions from the order are shown as "rejected" (RJCT). | One or more B-Levels were not correct (at least 1 correct) or one or more C-Levels in a B-Level were not correct (at least 1 correct). |
| RJCT | Rejected | Invalid pain.001 messages and defective orders are notified as "rejected" (RJCT). | In "Group Status": the whole message is rejected. A-Level is not correct, or all B- or C-Levels are not correct. If "PmtInf": all transactions at the corresponding B-Level are rejected. |
| ACWC | Accepted with Change | Transactions which can be accepted by UBS but require a change for correct processing. | The whole message is accepted. Corresponds to current interpretation of " Warnings " and "Corrections", e.g. value date correction, chained clearing numbers. |

7.3. Warnings (ACWC)

| Affected level | Error cases (examples) |
|-----------------------|---|
| B-Level (Payment) | <ul style="list-style-type: none"> Execution date is after the cut-off time |
| C-Level (Transaction) | <ul style="list-style-type: none"> Regrouping of B-Level where over 9,999 C-Levels (transactions) in one B-Level SEPA amount limit exceeded |

7.4. Rejects (RJCT)

| Affected level | Error cases (examples) |
|-------------------------------|---|
| Complete file | <ul style="list-style-type: none"> Error in scheme used Message is not in conformance with the current version of XSD scheme XML file (pain.001) cannot be validated using a valid XSD scheme Rejection of entire message if there is a scheme violation within the message, regardless of level and frequency (e.g. obligatory element not used) |
| A-Level (Group Header) | <ul style="list-style-type: none"> Totaling (A-Level) the number of transactions and/or amount is wrong The same message ID and initiating party have already been submitted in the past 90 days |
| B-Level (Payment Information) | <ul style="list-style-type: none"> Field content is formally incorrect (e.g. debtor agent not UBS Switzerland AG) Element not allowed or submitted without content |
| C-Level (Transaction) | <ul style="list-style-type: none"> Field content is formally incorrect (e.g. wrong creditor agent BIC) Element not allowed or submitted without content |

7.5. Order corrections

A correction of the rejected messages, orders and transactions (RJCT) is not possible; a new pain.001 with the corrected messages and transactions must always be submitted.

8. Limitation on forwarding information

Due to the different formats in interbank payment traffic (e.g. for payments in foreign currencies) and account statements not to ISO 20022 standard (e.g. MT940, paper), it is not possible to ensure that all data content can be

forwarded in full to recipients (truncation). The following data elements in particular are affected:

| Element | XML Tag | Use in non-ISO formats |
|---|---|--|
| End-to-End Identification | <EndToEndId> | Forwarding not possible, client is recommended to show ID in unstructured use purpose, if necessary (remittance information, unstructured) |
| Ultimate Debtor | <UltmtDbtr> | Forwarding not possible |
| Creditor Name and Postal Address <ul style="list-style-type: none"> Country Address Lines | <Cdtr> <Nm></Nm> <PstlAdr> <TwnNm></TwnNm> <Ctry></Ctry> </PstlAdr> </Cdtr> | Forwarding of max. 140 characters possible (name and address are mapped to the 4 x 35 unstructured address field) |
| Ultimate Creditor | <UltmtCdtr> | Forwarding not possible |
| Purpose Code | <Purp> | Forwarding not possible |
| Remittance Information, structured | <RmtInf> | Structured information in remittance information mapped to 4x35 characters of unstructured remittance information |

9. Glossary

| Term | Description / Definition |
|---------------------|--|
| AOS | Additional Optional Services |
| BIC | Business Identifier Code |
| camt | Cash management messages |
| CGI | Common Global Implementation |
| CNY | Chinese Renminbi/Yuan |
| DME | Data medium exchange |
| EBICS | Electronic Banking Internet Communication Standard |
| EPC | European Payment Council |
| ERP | Enterprise Resource Planning |
| ESR | Orange payment slip with reference number |
| FI | Financial Institutions |
| FileAct | See SWIFT Net (FileAct) |
| GBIC | German Banking Industry Committee |
| GUI | Grafical User Interface |
| IBAN | International Bank Account Number |
| IIB | Institute identification (new name for BC – bank clearing) |
| IPI | International Payment Instruction - uniform European payment receipt |
| ISO | International Organization for Standardization |
| ISO 20022 | Standardization in finance, such as payment transactions and account reporting |
| IT | Information Technology |
| LSV | Direct debits |
| pacs | Payments Clearing and Settlement messages |
| pain | Payments Initiation messages |
| QR-Code | Quick Response Code |
| QR-bill | Invoice with integrated or attached payment section plus receipt |
| RDT | Remote data transmission |
| RUB | Russian ruble |
| Schema | An XML scheme describes the elements and structure of an XML file |
| SCT | SEPA Credit Transfer |
| SDD | SEPA Direct Debit |
| SEPA | Single European Payment Area |
| SIX | Swiss Infrastructure and Exchange |
| SPS | Swiss Payment Standards |
| SWIFT Net (FileAct) | SWIFT FileAct used for KeyPort customers |
| XML | Extensible Markup Language (XML) is a language for presenting hierarchically structured data as text files |
| XSD | XML Scheme Definition = describes elements and structure of an XML file |
| ZE | Creditor |
| ZD | Debtor |

10. References

Title

| | |
|---|---|
| UBS Implementation Guide for Credit Transfer message pain.001 | The Implementation Guide for pain.001 establishes the technical aspects of using the Credit Transfer Message pain.001 with UBS. |
| | UBS Implementation Guide pain.001 |
| UBS Implementation Guide for Status Report pain.002 | This document contains technical specifications and instructions for technical implementation of the Payment Status Report pain.002 in conformance with the Swiss Recommendations (and accordingly with ISO 20022 standard) |
| | UBS Implementation Guide pain.002 |
| Swiss Business Rules Version 2.8 | The Business Rules describe the requirements for business representatives of users, financial institutions and software manufacturers from the point of view of the process. The following topics are covered: <ul style="list-style-type: none">• Definition and description of individual business cases with the relevant actors and messages used (payment types, report variants)• Presentation of message structures as overview, with further details of individual structural elements• Description of the most important validation rules and error treatments |
| | Swiss Business Rules |
| Swiss Implementation Guidelines for pain.001 Version 1.9 | The Implementation Guidelines are instructions for technical implementation of the standard and provide help in generating the individual message types. They describe the XML structures and validation rules in detail for national and cross-border payment transactions, including the Payment Status Report pain.002 |
| Swiss Implementation Guidelines for pain.002 Version 1.1.1 | Swiss Implementation Guidelines for pain.001 |
| | Swiss Implementation Guidelines for pain.002 |

11. Structure and elements of a pain.001

11.1. Structure of pain.001

A pain.001 is structured as follows:

| | |
|---|---|
| A Level (Group Header) | The message structure breaks down as follows Level A Message level "Group Header" |
| B-Level (Payment Information) | Level B Debtor side, "Payment Information", information on debtor |
| C-Level (Credit Transfer Transaction Information) | Level C Creditor side, "Credit Transfer Transaction Information", information on creditor |

11.2. The most important elements of the A-Level – "Group Header"

11.2.1. Definition

Message level

| Element | Description |
|------------------------|---|
| Message Identification | Reference between sender and receiver of the message for the unambiguous identification of the message (file) |
| Creation Date Time | Date and time of creation of payment transaction message |
| Number Of Transactions | Total amount of all individual transactions in the entire message |
| Control Sum | Number of individual transactions in the message |
| Initiating Party | Information on the party ordering the payment, i.e. debtor, or a party acting on behalf of the debtor |

11.3. The most important elements of a B-Level – “Payment Information”

11.3.1. Definition

Debtor side, or information on debtor

| Element | Description |
|------------------------------------|--|
| Payment Information Identification | Reference for unambiguous identification of collector |
| Payment Method | Payment instrument, e.g. credit transfer |
| Batch Booking | Indicator showing if this is a collective booking (true) or single booking (false) |
| Number Of Transactions | Number of individual transactions within the collector |
| Control Sum | Total of all individual transaction amounts within the Payment Information Block |
| Payment Type Information | Transaction type, e.g. priority of payment, service level (agreement on how transaction is to be processed, e.g. SEPA); type of payment (category purpose), local instrument (e.g. ESR payment) Can generally be used at B-Level and at C-Level, but not at both levels simultaneously |
| Requested Execution Date | Desired execution date |
| Debtor (UBS master Data) | Client for payment |
| Debtor Account | IBAN |
| Debtor Agent | Client's financial institution |
| Ultimate Debtor | Debtor, if different from account holder |
| Charge Bearer | Indication on billing charges for the payment order |

11.4. The most important elements of a C-Level – “Credit Transfer Transaction Information”

11.4.1. Definition

Creditor side, information on creditor

| Element | Description |
|--------------------------------|---|
| Payment Identification | Referencing of this transaction InstructionIdentification: unique transaction reference of debtor to their credit institution End-to-end Identification: unique reference of creditor. This reference is forwarded un-changed through the entire chain to the creditor. |
| Payment Type Information | Transaction type, e.g. priority of payment, service level (agreement on how transaction is to be processed, e.g. SEPA); type of payment (category purpose), local instrument (e.g. ESR payment) |
| Amount | Amount of credit transfer |
| Exchange Rate Information | Optional field |
| Charge Bearer | Indication on billing charges for the payment order |
| Check Instruction | Optional field for payments by Bank check |
| Ultimate Debtor | Debtor, if different from account holder |
| Intermediary Agent | Correspondent bank of receiving bank |
| Creditor Agent | Creditor’s bank |
| Creditor | Beneficiary |
| Ultimate Creditor | Creditor who is not the account holder |
| Instruction For Creditor Agent | Instructions to receiving bank |
| Instruction For Debtor Agent | Instructions to debtor bank |
| Purpose | Type of payment |
| Remittance Information | Reason for payment |

This publication is intended for information only and is not intended as a recommendation, an offer or a solicitation of an offer. It is not to be regarded as legal or tax advice. Before making a decision, you should obtain relevant professional advice. Please note that UBS reserves the right to alter its services, products or prices at any time without prior notice. Certain products and services are subject to legal restrictions and cannot be offered worldwide on an unrestricted basis. Reproduction in whole or part is prohibited without prior permission from UBS.
© UBS 2019. The key symbol and UBS are among the registered and unregistered trademarks of UBS. All rights reserved.

UBS Switzerland AG
P.O. Box
8098 Zurich

ubs.com

