



Payments Formatting Guide for high value payments – ISO 20022

Service overview

Straight-Through Processing (STP) of payment transactions is one of the cornerstones of Payments Clearing across the world. It is a basic requirement for fast, secure, and efficient processing of your and your customers' payment instructions.

The migration of the high value payments industry to the ISO 20022 standard requires the utilization of new formatting instructions. Deutsche Bank (DB) remains committed to ensuring that your payments continue to be processed with maximum efficiency.

This ISO 20022 Payments Formatting Guide is based on CBPR+ version 8, and only contains elements which differ to CBPR+ or where Deutsche Bank provides additional explanation. Information is applicable to Deutsche Bank AG Germany, US, and UK as well as Deutsche Bank Trust Company Americas, unless specified otherwise.

pac.008.001.08 FIToFICustomerCreditTransfer

XML Message Item Name / Path	XML Tag	Occurrences	Code Field Format (Max Length)	Explanation / Deutsche Bank Requirements	Status per CBPR+
Group Header	<GrpHdr>	[1..1]	Complex Data Type	Is present once per message	M
SettlementInformation SettlementMethod	<SttlmMtd>	[1..1]	Code: INDA, INGA, COVE	<p>One of the following codes must be used:</p> <ul style="list-style-type: none"> – INDA (Instructed Agent): Settlement is done by Deutsche Bank (an account held with Deutsche Bank to be debited) – INGA (Instructing Agent): Settlement is done by the Instructing Agent – COVE (Cover Payment): Settlement is done through a Cover Payment <p>Settlement Method COVE not to be used for USD transactions sent to Deutsche Bank Trust Company Americas, and Deutsche Bank New York Branch.</p> <p>In case of improper usage of the Settlement Method element, please take note of the following procedure:</p> <p>I. Provided Settlement Method is not in line with the account relationship between the Instructing Agent and Deutsche Bank: Settlement Method is ignored and the vostro account of the Instructing Agent is debited instead to avoid delays and/or rejects.</p>	M

XML Message Item Name / Path	XML Tag	Occurrences	Code Field Format (Max Length)	Explanation / Deutsche Bank Requirements	Status per CBPR+
				<p>Example: Instructing Agent maintains the account with DB. No further accounts maintained. INGA is provided. As code INDA would be the only correct option, DB debits the Instructing Agent's account.</p> <p>II. If Settlement Method and Settlement Account provide conflicting details, precedence is given to the Settlement Account.</p>	
SettlementInformation SettlementAccount	<StlmAcct>	[0..1]	Generic Account Identification	<p>Identifies the account through which the transaction is settled.</p> <p>The account number is to be stated in StlmAcct/Id/Othr/Id if the Instructing Agent has more than one account with Deutsche Bank. However, if the default account is to be used, element is optional.</p> <p>The Currency sub-element is optional and may be used for foreign exchange payments in particular.</p>	O
SettlementInformation InstructingReimbursementAgent InstructedReimbursementAgent ThirdReimbursementAgent	<InstgRmbrsmntAgt> <InstdRmbrsmntAgt> <ThrdRmbrsmntAgt>	[0..1]	BICFI and/or ClrSysMmbld	<p>If used, BICFI and/or Clearing System Member Identification in line with the External Code List should be used for STP purposes. BICFI is the preferred option.</p> <p>For additional information please refer to the below section.</p>	O
Credit Transfer Transaction Information	<CdtTrfTxInf>	[1..1]	Complex Data Type	Is present once per message	M
PaymentTypeInformation ClearingChannel	<ClrChanl>	[0..1]	Code: RTGS	<p>Please consult your Client Manager if you intend to use code RTGS to instruct usage of an RTGS system.</p> <p>Other codes should not be used to facilitate Straight-Through-Processing.</p>	O

XML Message Item Name / Path	XML Tag	Occurrences	Code Field Format (Max Length)	Explanation / Deutsche Bank Requirements	Status per CBPR+
PaymentTypeInformation ServiceLevel	<SvcLvl>	[0..3] Max. 3 occurrences allowed	Text Restricted max 35	<p>Please use Proprietary tag - SvcLvl/Prtry - to specify DB proprietary codewords based on bilateral agreement.</p> <ul style="list-style-type: none"> - Codeword to be mentioned at the beginning of the element. - Codeword to be included with preceding and trailing slashes. - Codeword not to be followed by any text and if text is provided, this will be ignored for processing. - If more than one codeword is provided, each codeword needs to be provided in one occurrence of the element, depending on max. occurrences allowed. <p>Please consult your Client Manager for additional information.</p> <p>Code sub-element <SvcLvl/Cd>, if populated with a codeword other than a gpi relevant code, is ignored by DB for processing.</p>	0
SettlementPriority	<SttlmPrty>	[0..1]	Code	<p>If provided, this element will be ignored by DB for processing.</p> <p>Please consult your Client Manager for guidance how to prioritize a payment within DB processing.</p>	0
SettlementTimeRequest	<SttlmTmReq>	[0..1]	Code: CLS Time Till Time From Time	<p>This element must only be used if the Deutsche Bank timed payment service is bilaterally agreed. Otherwise it is ignored by DB for processing.</p> <p>For details, please contact your Deutsche Bank Client Manager.</p> <p><RjctTm> must not be used to facilitate Straight-Through-Processing and will be ignored by DB if provided.</p>	0

XML Message Item Name / Path	XML Tag	Occurrences	Code Field Format (Max Length)	Explanation / Deutsche Bank Requirements	Status per CBPR+
ChargesInformation Agent	<Agt>	[1..1] In case the Charges Information element is mandatory	BICFI and/or ClrSysMmbl	Charges Information is sometimes mandatory, see CBPR+ formal rules. If used, Agent needs to be provided. BICFI and/or Clearing System Member Identification in line with the External Code List should be used for STP purposes. BICFI is the preferred option. For additional information please refer to the below section. SHAR: Agent/ BICFI is mandatory if charges deducted, otherwise optional. CRED: Agent/ BICFI is mandatory in all cases including zero charges amount. DEBT: Agent/ BICFI is mandatory if charges are prepaid to DB. In this case, the Agent BICFI needs to be populated with the BIC code of the receiving DB-BIC, e.g., DEUTDEFFXXX. Must be same as BICFI in /AppHdr/To.	M
PreviousInstructingAgent1 PreviousInstructingAgent2 PreviousInstructingAgent3	<PrvsInstgAgt1> <PrvsInstgAgt2> <PrvsInstgAgt3>	[0..1]	BICFI and/or ClrSysMmbl	If used, BICFI and/or Clearing System Member Identification in line with the External Code List should be used for STP purposes. BICFI is the preferred option. For additional information please refer to the below section.	O
IntermediaryAgent1 IntermediaryAgent2 IntermediaryAgent3	<IntrmyAgt1> <IntrmyAgt2> <IntrmyAgt3>	[0..1]	BICFI and/or ClrSysMmbl	If used, BICFI and/or Clearing System Member Identification in line with the External Code List should be used for STP purposes. BICFI is the preferred option. For additional information please refer to the below section.	O

XML Message Item Name / Path	XML Tag	Occurrences	Code Field Format (Max Length)	Explanation / Deutsche Bank Requirements	Status per CBPR+
Debtor	<Dbtr>	[1..1]	Name and Structured Postal Address is recommended	<p>In line with the Wolfsberg Group's Payment Transparency Standards and FATF Recommendation 16, complete address information should be provided. Please also refer to PMPG's Market Practice Guideline on structured ordering and beneficiary customer data in payments.</p> <p>Effective with start of the co-existence phase in November 2022, it is highly recommended to use structured address as some MIs may reject unstructured address from 2023. Unstructured address will be removed by end of 2025 with the end of the co-existence phase between FIN and ISO 20022 for payments and reporting messages.</p> <p>Example for Name and structured Postal Address:</p> <pre><Dbtr> <Nm>XYZ Incorporated</Nm> <PstlAdr> <StrtNm>Sample Street</StrtNm> <BldgNb>10</BldgNb> <PstCd>12345</PstCd> <TwnNm>Sample Town</TwnNm> <Ctry>DE</Ctry> </PstlAdr> </Dbtr></pre>	M
DebtorAccount	<DbtrAcct>	[0..1]	IBAN or Generic Account Identification	If used, Identification is mandatory. Either IBAN or Other to be used.	O
DebtorAgent	<DbtrAgt>	[1..1]	BICFI and/or ClrSysMmbld	<p>BICFI and/or Clearing System Member Identification in line with the External Code List should be used for STP purposes. BICFI is the preferred option.</p> <p>For additional information please refer to the below section.</p>	M
CreditorAgent	<CdtrAgt>	[1..1]	BICFI and/or ClrSysMmbld	<p>Mandatory in all cases, including when the same as Instructed Agent. BICFI and/or Clearing System Member Identification in line with the External Code List should be used for STP purposes. BICFI is the preferred option.</p> <p>For additional information please refer to the below section.</p>	M

XML Message Item Name / Path	XML Tag	Occurrences	Code Field Format (Max Length)	Explanation / Deutsche Bank Requirements	Status per CBPR+
CreditorAgentAccount	<CdtrAgtAcct>	[0..1]	IBAN or Generic Account Identification	If used, Identification is mandatory. Either IBAN or Other to be used. Any other Creditor Agent Account sub-elements are optional. If CreditorAgent Account is maintained with Deutsche Bank, no additional sub-elements should be used to facilitate Straight-Through-Processing.	O
Creditor	<Cdtr>	[1..1]	Name and Postal Address is recommended	<p>Please note, as per CBPR+, an address for the creditor which at a minimum includes a town & country, is required in case of Structured Address. Exceptions only apply for payments within the same jurisdiction i.e. EEA rule allowing IBAN only. If structured postal address is used, the existence of these elements is network validated.</p> <p>Effective with start of the co-existence phase in November 2022, it is highly recommended to use structured address as some MIs may reject unstructured address from 2023. Unstructured address will be removed by end of 2025 with the end of the co-existence phase between FIN and ISO 20022 for payments and reporting messages.</p> <p>Example for Name and structured Postal Address:</p> <pre><Cdtr> <Nm>XYZ Incorporated</Nm> <PstlAdr> <StrtNm>Sample Street</StrtNm> <BldgNb>10</BldgNb> <PstCd>12345</PstCd> <TwnNm>Sample Town</TwnNm> <Ctry>DE</Ctry> </PstlAdr> </Cdtr></pre>	M
CreditorAccount	<CdtrAcct>	[0..1]	IBAN is preferred option	IBAN is the preferred option for international payments, for countries where the same has been adopted.	O
InstructionForCreditorAgent	<InstrForCdtrAgt>	[0..2] Max. 2 occurrences allowed Not allowed in pac.s.008 STP		<p>This element should not be used to facilitate Straight-Through-Processing. In order to specify DB proprietary codewords based on bilateral agreement please use Service Level Proprietary tag SvcLvl/Prtry.</p> <p>Please note that element is not allowed in the pac.s.008STP version.</p> <p>For usage of Code CHQB please consult your Deutsche Bank Client Manager.</p>	O

XML Message Item Name / Path	XML Tag	Occurrences	Code Field Format (Max Length)	Explanation / Deutsche Bank Requirements	Status per CBPR+
InstructionForNextAgent	<InstrForNxtAgt>	[0..6] Max. 6 occurrences allowed Not allowed in pac.008 STP		This element should not be used to facilitate Straight-Through-Processing. In order to specify DB proprietary codewords based on bilateral agreement please use Service Level Proprietary tag SvcLvl/Prtry. Please note that element is not allowed in the pac.008STP version.	0
Purpose	<Purp>	[0..1]		If provided it is ignored by DB and forwarded within the outbound message.	0
RegulatoryReporting	<RgltryRptg>	[0..1] Max. 10 occurrences allowed		Usage depending on local requirements of the sender or receiver country. If provided it is ignored by DB and forwarded within the outbound message.	0
RemittanceInformation	<RmtInf>	[0..10]	Restricted max 140	Structured Remittance Information requires bilateral agreements and is therefore limited in reach. Therefore, only Unstructured Remittance Information to be used until further notice. If Structured Remittance information is provided, DB ignores this element for processing and the information is forwarded to the next bank.	0
RelatedRemittanceInformation	<RltdRmtInf>	[0..10]		If Related Remittance information is provided, DB ignores this element for processing and the information is forwarded to the next bank.	0

In order to comply with the Wolfsberg Group's Payment Transparency Standards and FATF Recommendation 16 and for information on Market Practice Guidelines with regard to the use of the Creditor and Debtor element, please refer to the SWIFT Payments Market Practice Group document center under the link as provided below. The Payments Market Practice Group has published a number of useful documents relating to i) structured ordering and beneficiary customer data in payments and ii) ISO 20022 Structure of the Postal Address.

<https://www.swift.com/about-us/community/swift-advisory-groups/payments-market-practice-group/disclaimer/swift-payments-market-practice-group-document-centre>

Differences between pacs.008 CORE vs pacs.008 STP (Source: SWIFT)

Business Application Header	pacs.008	pacs.008 STP
Business service	swift.cbpr.02	swift.cbpr.stp.02
Credit Transfer Transaction Information		
Previous Instructing Agent 1	Financial Institution Identifiers:	Financial Institution Identifiers:
Previous Instructing Agent 2	– BIC	– BIC
Previous Instructing Agent 3	– Clearing System Member Id	– Clearing System Member Id
Intermediary Agent 1	– LEI*	– LEI*
Intermediary Agent 2	– Name	– Name removed
Intermediary Agent 3	– Postal Address	– Postal Address removed
Debtor Agent		
Creditor Agent		
Debtor Creditor		Additional debtor and creditor IBAN rules
Creditor Account	Account optional	Account mandatory
Instruction for Next Agent Instruction for Creditor Agent	Elements optional	Instruction for Next Agent removed Instruction for Creditor Agent removed
Purpose	ISO Code or Proprietary	ISO Code or Proprietary removed
Remittance Information	Unstructured or Structured	Unstructured only (Structured removed)

*Allowed as per CBPR+ but not supported by DB

pac.009.001.08 (CORE and COV) FinancialInstitutionCreditTransfer

XML Message Item Name / Path	XML Tag	Occurrences	Code Field Format (Max Length)	Explanation / Deutsche Bank Requirements	Status per CBPR+
Group Header	<GrpHdr>	[1..1]	Complex Data Type	Is present once per message	M
SettlementInformation SettlementMethod	<StlmMtd>	[1..1]	Code: INDA, INGA	<p>One of the following codes must be used:</p> <ul style="list-style-type: none"> – INDA (Instructed Agent): Settlement is done by Deutsche Bank (an account held with Deutsche Bank to be debited) – INGA (Instructing Agent): Settlement is done by the Instructing Agent <p>In case of improper usage of the Settlement Method element, please take note of the following procedure:</p> <p>I. Provided Settlement Method is not in line with the account relationship between the Instructing Agent and Deutsche Bank: Settlement Method is ignored and the vostro account of the Instructing Agent is debited instead to avoid delays and/or rejects.</p> <p>Example: Instructing Agent maintains the account with DB. No further accounts maintained. INGA is provided. As code INDA would be the only correct option, DB debits the Instructing Agent's account.</p> <p>II. If Settlement Method and Settlement Account provide conflicting details, precedence is given to the Settlement Account.</p>	M
SettlementInformation SettlementAccount	<StlmAcct>	[0..1]	Generic Account Identification	<p>Identifies the account through which the transaction is settled.</p> <p>The account number is to be stated in StlmAcct/Id/Othr/Id if the Instructing Agent has more than one account with Deutsche Bank. However, if the default account is to be used, element is optional.</p> <p>The Currency sub-element is optional and may be used for foreign exchange payments in particular.</p>	O

XML Message Item Name / Path	XML Tag	Occurrences	Code Field Format (Max Length)	Explanation / Deutsche Bank Requirements	Status per CBPR+
Credit Transfer Transaction Information	<CdtTrfTxInf>	[1..1]	Complex Data Type	Is present once per message	M
PaymentTypeInformation ClearingChannel	<ClrChanl>	[0..1]	Code: RTGS	Please consult your Client Manager if you intend to use code RTGS to instruct usage of an RTGS system. Other codes should not be used to facilitate Straight-Through-Processing.	O
PaymentTypeInformation ServiceLevel	<SvcLvl>	[0..3] Max. 3 occurrences allowed	Text Restricted max 35	Please use Proprietary tag - SvcLvl/Prtry - to specify DB proprietary codewords based on bilateral agreement. <ul style="list-style-type: none"> - Codeword to be mentioned at the beginning of the element. - Codeword to be included with preceding and trailing slashes. - Codeword not to be followed by any text and if text is provided, this will be ignored for processing. - If more than one codeword is provided, each codeword needs to be provided in one occurrence of the element, depending on max. occurrences allowed. Please consult your Client Manager for additional information. Code sub-element <SvcLvl/Cd>, if populated with a codeword other than a gpi relevant code, is ignored by DB for processing.	O
LocalInstrument	<LclInstrm>	[0..1]	Proprietary sub element Restricted max 35	Please consult your Client Manager if you intend to use code CLSNOW in the Proprietary tag of this element. Other content should not be used to facilitate Straight-Through-Processing.	O
SettlementPriority	<SttlmPrty>	[0..1]	Code	If provided, this element will be ignored by DB for processing. Please consult your Client Manager for guidance how to prioritise a payment within DB processing.	O
SettlementTimeRequest	<SttlmTmReq>	[0..1]	Code: CLS Time Till Time From Time	This element must only be used if the DB Timed Payment Service is bilaterally agreed. Otherwise it is ignored by DB for processing. For details, please contact your Client Manager. <RjctTm> must not be used to facilitate Straight-Through-Processing and will be ignored by DB if provided.	O

XML Message Item Name / Path	XML Tag	Occurrences	Code Field Format (Max Length)	Explanation / Deutsche Bank Requirements	Status per CBPR+
PreviousInstructingAgent1 PreviousInstructingAgent2 PreviousInstructingAgent3	<PrvsInstgAgt1> <PrvsInstgAgt2> <PrvsInstgAgt3>	[0..1]	BICFI and/or ClrSysMmbl	If used, BICFI and/or Clearing System Member Identification in line with the External Code List should be used for STP purposes. BICFI is the preferred option. For additional information please refer to the below section.	O
IntermediaryAgent1 IntermediaryAgent2 IntermediaryAgent3	<IntrmyAgt1> <IntrmyAgt1> <IntrmyAgt2>	[0..1]	BICFI and/or ClrSysMmbl	If used, BICFI and/or Clearing System Member Identification in line with the External Code List should be used for STP purposes. BICFI is the preferred option. For additional information please refer to the below section.	O
Debtor	<Dbtr>	[1..1]	BICFI and/or ClrSysMmbl	BICFI and/or Clearing System Member Identification in line with the External Code List should be used for STP purposes. BICFI is the preferred option. For additional information please refer to the below section.	M
DebtorAccount	<DbtrAcct>	[0..1]	IBAN or Generic Account Identification	Identifies the account of the Debtor at its servicing agent in the payment chain. If Debtor is same as Instructing Agent, the Settlement Account element is prioritized. If Debtor Account is used, Identification is mandatory. Then, either IBAN or Other to be used.	O
DebtorAgent	<DbtrAgt>	[0..1]	BICFI and/or ClrSysMmbl	If used, BICFI and/or Clearing System Member Identification in line with the External Code List should be used for STP purposes. BICFI is the preferred option. For additional information please refer to the below section.	O
DebtorAgentAccount	<DbtrAgtAcct>	[0..1]	IBAN or Generic Account Identification	Identifies the account of the Debtor Agent at its servicing agent in the payment chain. If Debtor Agent is the same as Instructing Agent, the Settlement Account element is prioritized. If Debtor Agent Account is used, Identification is mandatory. Then, either IBAN or Other to be used.	O
CreditorAgent	<CdtrAgt>	[0..1]	BICFI and/or ClrSysMmbl	If used, BICFI and/or Clearing System Member Identification in line with the External Code List should be used for STP purposes. BICFI is the preferred option. For additional information please refer to the below section.	O

XML Message Item Name / Path	XML Tag	Occurrences	Code Field Format (Max Length)	Explanation / Deutsche Bank Requirements	Status per CBPR+
CreditorAgentAccount	<CdtrAgtAcct>	[0..1]	IBAN or Generic Account Identification	If used, Identification is mandatory. Either IBAN or Other to be used. Any other Creditor Agent Account sub-elements are optional. If CreditorAgent Account is maintained with Deutsche Bank, no additional sub-elements should be used to facilitate Straight-Through-Processing.	O
Creditor	<Cdtr>	[1..1]	BICFI and/or ClrSysMmbl	BICFI and/or Clearing System Member Identification in line with the External Code List should be used for STP purposes. BICFI is the preferred option. For additional information please refer to the below section.	M
CreditorAccount	<CdtrAcct>	[0..1]	IBAN or Generic Account Identification	If used, Identification is mandatory. Either IBAN or Other to be used. All other Creditor Account sub-elements are optional. However, the Currency sub-element may be used for foreign exchange payments in particular.	O
InstructionForCreditorAgent	<InstrForCdtrAgt>	[0..2] Max. 2 occurrences allowed		This element should not be used to facilitate Straight-Through-Processing In order to specify DB proprietary codewords based on bilateral agreement please use Service Level Proprietary tag SvcLvl/Prtry	O
InstructionForNextAgent	<InstrForNxtAgt>	[0..6] Max. 6 occurrences allowed		This element should not be used to facilitate Straight-Through-Processing. In order to specify DB proprietary codewords based on bilateral agreement please use Service Level Proprietary tag SvcLvl/Prtry.	O
Purpose	<Purp>	[0..1]		If provided it is ignored by DB and forwarded within the outbound message.	O
RemittanceInformation	<RmtInf>	[0..10]	Restricted max 140	If Remittance information is provided, DB ignores this element for processing and the information is forwarded to the next bank.	O
pac.009.001.08 COV only:					
UnderlyingCustomerCredit Transfer	<UndrlygCstmrCdtTrf>	[1..1]		All elements in line with requirements for pac.008 as mentioned in this guide.	M

Additional information for all Agent elements (applicable to pacs.008 and pacs.009/pacs.009 COV):

Preferred option is BICFI.

If Clearing System Member Identification is used, the Clearing System ID code must be specified in accordance with the ISO External Code List, e.g.:

- DE: DEBLZ plus 8 digit German Clearing Code in Member ID
- GB: GBDSC plus 6 digit Sort Code in Member ID
- US: USPID plus 4 digit CHIPS Participant Number or USABA plus 9 digit Fedwire Routing Number in Member ID
- etc.

Sub-elements which are neither complemented by <BICFI> nor by <ClrSysMmbld> must not be used to facilitate Straight-Through-Processing.

For additional consideration, please note the following:

- As per CBPR+ if BICFI is present, then Name & Postal Address is not allowed. If received, BICFI will be prioritized over Name & Address.
- Usage of ClrSysMmbld as the sole identifier for an agent (i.e. without complimentary information such as BICFI or Agent Name) is only allowed if Debtor Agent, Creditor Agent and all agents in between are located within the same country.
- In case of conflicting information, the BICFI will take precedence over additionally provided ClrSysMmbld and/or Name/Postal Address.
- LEI should be avoided until further notice as market practice is not established yet.

A list of applicable Agent elements and their availability in pacs.008 and pacs.009/pacs.009COV is provided below.

CBPR+ restrictions for the pacs.008_STP Version needs to be considered.

ISO element	in pacs.008	in pacs.009/pacs.009COV
InstgRmbrsmntAgt	yes	not available
InstdRmbrsmntAgt	yes	not available
ThrdRmbrsmntAgt	yes	not available
ChrgsInf/Agt	yes	not available
PrvsInstgAgt1	yes	yes
PrvsInstgAgt2	yes	yes
PrvsInstgAgt3	yes	yes
IntrmyAgt1	yes	yes
IntrmyAgt2	yes	yes
IntrmyAgt3	yes	yes
DbtrAgt	yes	yes
CdtrAgt	yes	yes
Dbtr	not relevant	yes
Cdtr	not relevant	yes

For Return messages pacs.004 sent to Deutsche Bank AG Germany, US, and UK as well as Deutsche Bank Trust Company Americas, the following elements must be provided. All remaining elements are applicable as per CBPR+ guideline.

All other elements in line with the requirements for the underlying pacs.008 or pacs.009/pacs.009COV.

pacs.004.001.09 PaymentReturn

XML Message Item Name / Path	XML Tag	Occurrences	Code Field Format (Max Length)	Explanation / Deutsche Bank Requirements	Status per CBPR+
Transaction Information	<TxInf>	[1..1]	Complex Data Type	Is present once per message	M
OriginalGroupInformation OriginalMessageIdentification	<OrgnlMsgld >	[1..1]		This element must transport the Message Identification of the underlying payment, e.g., pacs.008/ pacs.009	M
OriginalInstructionIdentification	<OrgnlInstrld>	[0..1]		Although this element is optional under CBPR+ only, this element must be provided to ensure automated processing of the Return message. CBPR+ provides the recommendation, that if present in the underlying pacs.008/ pacs.009, the Instruction Identification must be transported in the pacs.004 Return message.	O
OriginalEndToEndIdentification	<OrgnlEndToEndId>	[1..1]		This element must transport the End To End Identification of the underlying payment, e.g. pacs.008/ pacs.009	M
OriginalUETR	<OrgnlUETR>	[1..1]		This element must transport the UETR of the underlying payment, e.g. pacs.008/ pacs.009	M
OriginalInterbankSettlementAmount	<OrgnlIntrBkSttlmAmt>	[0..1]		Although this element is optional under CBPR+ only, this element must be provided to ensure automated processing of the Return message. CBPR+ provides the recommendation for the returning party to populate the Original Information, if pacs.004 follows the original payment route.	O
OriginalInterbankSettlementDate	<OrgnlIntrBkSttlmDt>	[0..1]		Although this element is optional under CBPR+ only, this element must be provided to ensure automated processing of the Return message. CBPR+ provides the recommendation for the returning party to populate the Original Information, if pacs.004 follows the original payment route.	O

XML Message Item Name / Path	XML Tag	Occurrences	Code Field Format (Max Length)	Explanation / Deutsche Bank Requirements	Status per CBPR+
ReturnReasonInformation Reason Code	<Cd>	[1..1]	Code	This element must provide the Reason for the return, as published in the external reason code list on ISO20022.org. Please check for the latest version of this list under below link. https://www.iso20022.org/catalogue-messages/additional-content-messages/external-code-sets	M

Please note that it is the responsibility of the customer to ensure that all payment instructions contain complete and accurate information and data as set out in this Guide. Deutsche Bank shall not be liable for any non-execution, defective execution or delayed execution of a payment transaction where the customer provides incorrect or incomplete information and/or data.

Please be aware that although this guide is based on CBPR+, the vast majority of requirements are also applicable to payments received via clearing.

This document is for information purposes only and is designed to serve as a general overview regarding the services of Deutsche Bank AG, any of its branches and affiliates. The general description in this document relates to services offered by Corporate Bank of Deutsche Bank AG, any of its branches and affiliates to customers as of June 2022, which may be subject to change in the future. This document and the general description of the services are in their nature only illustrative, do neither explicitly nor implicitly make an offer and therefore do not contain or cannot result in any contractual or non-contractual obligation or liability of Deutsche Bank AG, any of its branches or affiliates.

Deutsche Bank is authorised and regulated by the European Central Bank and the German Federal Financial Supervisory Authority (BaFin). With respect to activities undertaken in the UK, Deutsche Bank is authorised by the Prudential Regulation Authority with deemed variation of permission. It is subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our authorisation and supervision by these authorities are available on request.

This document has been approved and/or communicated by Deutsche Bank Group. Products or services referenced in this communication are provided by Deutsche Bank AG or by its subsidiaries and/or affiliates in accordance with appropriate local legislation and regulation.

For more information <http://www.db.com>

Copyright© June 2022 Deutsche Bank AG. All rights reserved