



COMMERZBANK

Remote data transfer

Bank/customer communications

The EBICS order types to be used for data transfer using the new formats are set out below.

EBICS order types will be replaced by BTF parameters from EBICS 3.0 onwards: please contact your software provider for detailed information.

Account information

Provision Account information	Previous format	New format	Description	Previous EBICS order type	New EBICS order type
Account statement	MT940	camt.053.001.08	End-of-day statement	STA	C53
Transaction overview	MT942	camt.052.001.08	Intraday transactions and balances	VMK VML	C52

Payment transactions

Even though all credit transfers will be submitted to the Bank in the pain.001.001.09 format, differentiation will be made by payment method (i.e. SEPA payment, express transfer, foreign currency order or payment order to a non-European country). Firstly, note the different field assignments (referred to as “tags” in XML format); in addition, different order types are used to submit payments to the Bank via EBICS.

The most extensive change is seen in international payments. The last national data format still in use in Germany (DTAZV) will be replaced. The basic data required to execute an international payment order will remain unchanged. However, the new format offers a variety of additional options that have yet to take root in practical use.

Payment methods Credit transfers	Previous format	New format	Description	Previous EBICS order type	New EBICS order type
SEPA Credit Transfer	pain.001.001.03	pain.001.001.09	EUR bulk payment within SEPA Restrictions are expected in non-euro countries.	CCT	CCT <i>CRZ status</i>
EUR express transfer	pain.001.001.03	pain.001.001.09	Same-day EUR express transfer within the euro area	CCU	CCU <i>CRZ status</i>
International transfer	Exchange of payments data	pain.001.001.09	Payments in any currency to any country, including foreign currency payments within Germany	AZV	AXZ <i>AXS status</i>
Instant payment	pain.001.001.03	pain.001.001.09	EUR instant payment within the euro area Delays are possible when submitting as bulk payment. Not all banks are currently offering instant payments.	CIP	CIP <i>CIZ status</i>

Direct debits are only subject to minor changes, including an adjustment to the current format version.

Payment methods Direct debits	Previous format	New format	Description	Previous EBICS order type	New EBICS order type
Direct debit core	pain.008.001.02	pain.008.001.08	EUR direct debit within SEPA Payers can object to the withdrawal of funds from their account within 8 weeks of debiting. Restrictions are expected in non-euro countries.	CDD	CDD <i>CDZ status</i>
Direct debit B2B	pain.008.001.02	pain.008.001.08	EUR direct debit within SEPA No objection by the payer is possible. Payers cannot be private individuals. Restrictions are expected in non-euro countries.	CDB	CDB <i>CDZ status</i>

Payment Status Reports (pain.002)

Whilst payment processing is currently recorded via a text log that is retrieved via the order type PTK in EBICS, feedback on the Payment Status Report (pain.002.001.10) will be provided in a structured and machine-readable format going forward. If you are already processing logs in pain format, please note the change from version pain.002.001.03 to pain.002.001.10. The Payment Status Report provides information on the processing status of a payment file.

In a first step, technical transmission is recorded (syntax check of the submitted format and account authorisation check).

An error will occur during the syntax check if content does not comply with the technical format descriptions (e.g., one of the data records in a file contains a 10-character BIC although BICs must consist of 8 or 11 characters). The entire file will be rejected at this point.

The log will be provided for the EBICS communications channel either way (when errors have occurred or when there are no errors) and can be retrieved via the HAC order type. SWIFT FileAct customers can be offered logs either (i) when errors have occurred as well as when there are no errors, or (ii) only when errors have occurred.

Possible status codes:

- **ACCP** (accepted)
Both syntax and account authorisation checks have been successfully completed.
- **PART** (partially accepted)
The syntax check was successful, the account authorisation check was partially successful (only possible in the event of payments via accounts from different payers).
- **RJCT** (rejected)
The entire file is rejected.

If the status code is ACCP or PART, the second step is a review of the contents in the Bank's processing system. Separate pain.002 files are available for the different payment methods. The related order types for retrieval of the logs are highlighted in italics in the "New EBICS order type" column above.

Depending on the administration, pain.002 logs can be offered either (i) only when errors have occurred, or (ii) when errors have occurred as well as when there are no errors, via the EBICS and SWIFT FileAct communications channels.

Cases that show no errors will be recorded right up to collector level. The customer obtains information on the <PmtInfSts> of the submitted payment file.

Error cases may be broken down right up to the affected transaction. Customers obtain information on the <GrpSts> (group level, not yet available), the <PmtInfSts> (order level) and the <TxSts> (transaction level) of their submitted payment file.

Please refer to page 4 *Basic information* for details on the "levels" of a payment file.

Possible status codes:

- **ACSP** (accepted – settlement in process)
The order can be executed (at group and collector level).
- **PART** (partially accepted)
The order can be partially executed (at group and collector level). At least one (but not all) transaction(s) is/are rejected.
- **ACWC** (accepted with change)
The order can be executed once adjustments have been made. Currently only possible for international payments or for date adjustments due to non-compliance with the lead time for direct debits.
- **RJCT** (rejected)
Rejection

At file level, the allocation of pain.002 to the submitted payment file occurs via the message ID, at collector level via the payment information ID, and at transaction level via the instruction ID. Banks can – but are not obliged to – include further information in pain.002 files, such as the payer's account, total amount, and execution date.

In the event of rejection (RJCT), please pay attention to the level at which the rejection occurred. If only one individual item was rejected, re-submission of the entire payment file would lead to double payments and is not permissible.

What's next

In future, invoicing information and the unique end-to-end transaction reference (UETR) are scheduled to be redelivered in the pain.002 file. This would allow, for example, tracking of the payment right up to crediting the payee's account via the UETR, and opens up the possibility of further status codes.