2006

Cross border payments

Data exchange
between customer and bank

(DTAZV)

valid from 1 January 2006

Status 31 October 2005

Contents

<u>Introduction</u>

The conditions for the paperless processing of payments (remittances and cheque payments) which have been placed with financial institutions in Germany in connection with foreign trade are laid down in this handbook; both the data media and character sets that can be used as well as the structure of the files to be delivered are described.

In particular, the handbook contains the conditions under which payments can be executed as "EU standard payments" or as "EUE payments".

- An "EU standard payment" is a cross-border payment in accordance with Article 2 (a) (i) of Regulation (EC) No 2560/2001 of the European Parliament and of the Council of the European Union on cross-border payments in euro which is in euro up to an amount of EUR 50,000 and in which, in accordance with Article 5 (2), the IBAN of the beneficiary and the BIC of the beneficiary's credit institution are to be mentioned.
- An "EUE payment" is a same-day express transfer in euro.

The conditions laid down in this handbook on data exchange between customer and bank are effective from 1 January 2006.

Changes made to the handbook for 2005:

➢ The limit for the amount for EU standard payments has been raised from EUR 12,500 to EUR 50,000.
➢ The reporting procedure for EU standard payments has been changed (see Appendix 3, section B)

All changes made to the first version of the handbook for 2006 (status 29 April 2005) are editorial.

Terms and conditions for paperless payments arising from foreign trade

1.   General procedure

1.1   To simplify the processing of cross border payments, the account-keeping financial institution accepts files with payments arising from foreign trade (remittances and cheque payments) on data media. The electronic data transmission has to follow special agreements.

1.2   The files must conform with the details of the attached Annexes regarding the record and file structure as well as the specifications.

The instructions given in Appendix 1 of Annex 1 apply to the use of codes to identify the type of payment, and the instructions given in Appendix 2 of Annex 1 apply to the use of instruction codes.

The customer may submit only one logical file per data medium; deviation from this is possible only if there is prior approval of the financial institution.
The financial institution can demand separate files with uniform execution date for EU standard payments. EUE payments must be submitted in separate files.

1.3   The customer gives the order with the consignment slip signed by him as per Appendix 2 to execute the payments present on the data medium. The data medium is to be labelled as per Appendix 3.

The data medium has to be delivered promptly before the first execution date mentioned in the consignment slip. Details are to be coordinated with the financial institution.

1.4   The customer is obligated to duly check every data medium before delivery, to ensure that it complies with the specifications in Annex 1 using suitable checks. The customer is obligated to keep a copy of the contents of all data media for at least 30 calendar days after the delivery, in a retraceable manner, such that any specifically marked duplicate data media required by the financial institution may be delivered at short notice.

The fixing of a date for delivering data media at the financial institution does not include the acceptance of an execution date.

1.5   A data medium can only be revoked if the financial institution has not yet started its processing.

Single payments (remittances and cheque payments) present on the data medium can be revoked (cancelled) after processing of a data medium only outside the data medium exchange procedure.

The financial institution can accept a withdrawal only if it reaches the financial institution in good time, with the result that its consideration is possible within the scope of the proper working process. The customer has to inform the financial institution of the individual details of the original order in the data fields Q5, Q8, T4b, T8, T9b, T10a, b, T12, T14a, b, T15 und T23.

In order to facilitate the processing of the withdrawal by the financial institution, the customer should also mention the content of the data fields Z3 and Z4 of the logical file concerned and the cassette number (VOL number) or diskette number of the data medium.

Corrections are possible only by revoking and issuing a new order.

2.   File handling by the financial institution

2.1   If errors are identified by the financial institution while performing checks of the data media, it will pinpoint the incorrect data records and their entire contents and notify the customer immediately. The financial institution is authorised to exclude incorrect data records from further processing if the proper execution of the order cannot be ensured.

2.2   If the financial institution discovers that it cannot process an accepted data medium in full or in part because of its quality or the quality of the data stored on it, or because of discrepancies between the data medium and the consignment slip, it will not execute the data but will inform the customer immediately.

2.3   Once the processing has been completed, the financial institution returns the received data medium to the customer.

3.   Reporting obligations in accordance with the Foreign Trade and Payments Regulation and retention period

3.1   The customer is responsible for submitting all statistical data required in connection with payments arising from foreign trade pursuant to section 59 ff of the Foreign Trade and Payments Regulation (Außenwirtschaftverordnung). Regardless of 1.4, these data are to be kept for three years in a form that can be chosen by the customer. The data stored must be convertible into a readable form if necessary.

3.2   The customer can commission the financial institution to forward these data to the Deutsche Bundesbank by giving appropriate details in the data records *(see Appendix 3, parts A and B).*

4.   Final provisions

4.1   The Annexes and Appendixes mentioned in these conditions are part of the contract made with the customer.

4.2   The General Business Conditions of the financial institution also apply.

Annex 1 to the terms and conditions for paperless payments arising from foreign trade

Structure and specifications of data media

1. Magnetic tape cassette

The magnetic tape cassettes used in the paperless exchange of data must comply with the technical characteristics of DIN ISO 9661.

(1) Marking records. Beginning of tape: VOL1 (6 digits), HDR1, HDR2 (optional), tape mark
                      End of tape: Tape mark
                                 EOV1 or EOF1, EOV2 or EOF2 (optional)
                                   tape mark,
                                   tape mark (optional)

                       For the physical identification of tapes and files, system marking records are to be used which correspond in their structure to the conventions of, for example, IBM systems 370/30xx/43xx, Siemens systems 75xx/77xx or similar systems.

(2) File name. DTAZV (in HDR1 field 3). The file name must always be present at the beginning of field 3 of HDR1. Additional information may be entered behind the file name DTAZV. This additional information must be separated from the file name DTAZV by a full stop (X'4B'). A cassette may contain only one logical file with payment data.

(3) Character
    density. 38,000 bpi (EBCDI code) in 18-channel recording
                 or 76,000 bpi (EBCDI code) in 36-channel recording.

(4) Character set. From the character set in the EBCDI code, you can use all capital letters, the numbers 0-9 and the following special characters:

- space	" "	X'40'
- full stop	"."	X'4B'
- comma	","	X'6B'
- ampersand	"&"	X'50'[1]
- hyphen	"-"	X'60'
- slash	"/"	X'61'
- plus sign	"+"	X'4E'
- asterisk	"*"	X'5C'[1]
- dollar sign	"$"	X'5B'[1]
- percent sign	"%"	X'6C'[1]

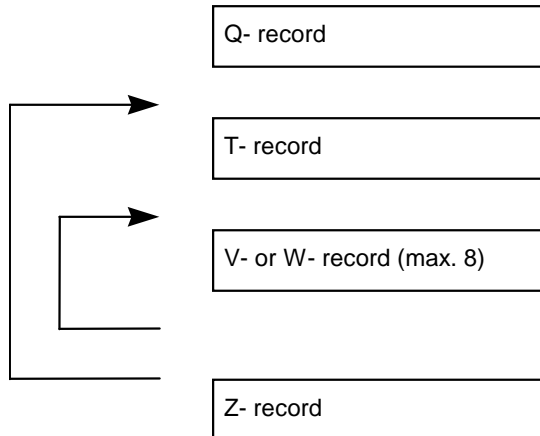(in the case of German, write Ä, Ö, Ü as AE, OE, UE respectively and ß as SS).

The financial institutions are not liable for any errors on printout arising from any characters deviating from the above.

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[1] Not permitted at present.

(5) File structure.   The records present in the file belong to the following types:

- Q   data header with 256 bytes
- T   single payment order with 768 bytes
- V   reporting data record for merchanting with 256 bytes
- W   reporting data record for services, transfers and financial transactions with 256 bytes
- Z   data trailer with 256 bytes

The data records Q and Z appear only once whereas the remaining data records may occur any number of times. Their sequence is determined by their logical context and is depicted in the following diagram:

```
                        ┌─────────────────────────────┐
                        │  Q- record                  │
                        └─────────────────────────────┘

        ┌──────────►     ┌─────────────────────────────┐
        │               │  T- record                  │
        │               └─────────────────────────────┘
        │
        │   ┌──────►     ┌─────────────────────────────┐
        │   │           │  V- or W- record (max. 8)   │
        │   └───────────└─────────────────────────────┘
        │
        └───────────────┐┌─────────────────────────────┐
                        └│  Z- record                  │
                         └─────────────────────────────┘
```

(6) Magnetic tape cassette structure: in accordance with the standards for variable record lengths.

(7) File control block.   Record format: variable blocked (VB)
                                Record length: 768 bytes including record length field
                                Block length: max. 32,000 bytes including block length field

Any deviation of structure or specification must be agreed upon separately.

Wherever there are violations which lead to a program abort, especially if a record length or a data format is wrong, the financial institution is entitled to return the entire magnetic tape unprocessed.

2. 3½-inch disks

The 3½-inch disks used for paperless data exchange must comply in terms of file organisation with the standards of MS-DOS [1] operating systems from Version 3.0. Subdirectories are not permitted.

The recording must be in double-character density. Disks can be written on one or both sides. Only disks labelled "DD" (double density) or "HD" (high density) by the manufacturer and which allow writing on both sides (DS) are allowed. The following specifications also apply:

(1) Recording.
- 80 tracks (48 tpi)
- 9 sectors per track (for double density/"DD")
- 18 sectors per track (for high density/"HD")
- 512 bytes per sector

(2) File name.   **DTAZV**
(File name extension not filled). A disk may contain only one logical file with payment order data.

(3) Character code.[2]   The following characters are permissible:
- numbers 0-9 (X'30' - X'39')
- capital letters A-Z (X'41' - X'5A')
- special characters
  - space   " "   X'20'
  - full stop   "."   X'2E'
  - comma   ","   X'2C'
  - ampersand   "&"   X'26' [3]
  - hyphen   "-"   X'2D'
  - slash   "/"   X'2F'
  - plus sign   "+"   X'2B'
  - asterisk   "*"   X'2A' [3]
  - dollar sign   "$"   X'24' [3]
  - per cent sign   "%"   X'25' [3]

(in the case of German, write Ä, Ö, Ü as AE, OE, UE respectively and ß as SS).

The financial institution is not liable for any errors on printout arising from any characters deviating from the above.

(4) File structure.   The logical file is to be structured as follows:

- Q data header with 256 bytes
- T single payment order with 768 bytes
- V reporting data record for merchanting with 256 bytes
- W reporting data record for service, financial and other transactions with 256 bytes
- Z data trailer with 256 bytes

The data records Q and Z appear only once whereas the remaining data records may occur any number of times. Their sequence is determined by their logical context and is depicted in the following diagram:

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[1] MS-DOS is a registered trademark of Microsoft Corp.
[2] Codes in accordance with DIN 66003 (June 1974 edition). Code table 2. German reference version
[3] Not permitted at present.

```
        ┌───────────►   ┌─────────────────────────────────┐
        │               │  Q- record                      │
        │               └─────────────────────────────────┘
        │
        │               ┌─────────────────────────────────┐
        │   ┌───────►   │  T- record                      │
        │   │           └─────────────────────────────────┘
        │   │
        │   │   ┌───►   ┌─────────────────────────────────┐
        │   │   │       │  V- or W- record (max. 8)       │
        │   │   │       └─────────────────────────────────┘
        │   │   └───────┘
        │   │
        │   │           ┌─────────────────────────────────┐
        │   └───────────┤  Z- record                      │
        │               └─────────────────────────────────┘
        │
        └───────────────┘
```
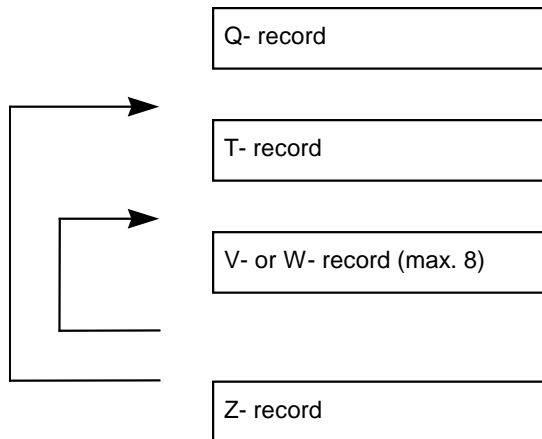
Multi-disk files (= one file on several disks) are not permitted.

Any deviation of structure or specification must be agreed upon separately.

Wherever there are violations which lead to a program abort, especially if a record length or a data format is wrong, the financial institution is entitled to return the entire magnetic disk unprocessed.

Structure of data records

<table>
<tr><td colspan="7">File structure and description</td></tr>
<tr><td colspan="7">Data record Q (file header)</td></tr>
<tr><td colspan="7">The record contains customer-related information which applies to the entire file. There is only one header in each file.</td></tr>
<tr>
<td>Field</td>
<td>Length in bytes</td>
<td>First place in record</td>
<td>Type of field [1]</td>
<td>Data format [2]</td>
<td>Contents</td>
<td>Description</td>
</tr>
<tr>
<td>1</td>
<td>4</td>
<td>1</td>
<td>M</td>
<td>binary/ num</td>
<td>Length of record</td>
<td>Length of record in accordance with standards for variable record length (binary for tapes, numerical for disks).</td>
</tr>
<tr>
<td>2</td>
<td>1</td>
<td>5</td>
<td>M</td>
<td>alpha</td>
<td>Type of record</td>
<td>Constant "Q"</td>
</tr>
<tr>
<td>3</td>
<td>8</td>
<td>6</td>
<td>M</td>
<td>num</td>
<td>German bank code (BLZ)</td>
<td>Financial institution receiving the file</td>
</tr>
<tr>
<td>4</td>
<td>10</td>
<td>14</td>
<td>M</td>
<td>num</td>
<td>Customer number</td>
<td>Order number agreed with the financial institution receiving the file (where necessary: account number)</td>
</tr>
<tr>
<td>5</td>
<td>4×35</td>
<td>24</td>
<td>M</td>
<td>alpha</td>
<td>Name and address of principal</td>
<td>Lines 1 and 2 : Name
Line 3   : Street/PO Box
Line 4   : City / town</td>
</tr>
<tr>
<td>6</td>
<td>6</td>
<td>164</td>
<td>M</td>
<td>num</td>
<td>Date of generation</td>
<td>Format: YYMMDD</td>
</tr>
<tr>
<td>7</td>
<td>2</td>
<td>170</td>
<td>M</td>
<td>num</td>
<td>Serial number</td>
<td>Daily serial number</td>
</tr>
<tr>
<td>8</td>
<td>6</td>
<td>172</td>
<td>M</td>
<td>num</td>
<td>(First) execution date of file</td>
<td>Format: YYMMDD;
Same or up to maximum of 5 calendar days after the date of field Q6.</td>
</tr>
<tr>
<td>9</td>
<td>1</td>
<td>178</td>
<td>M</td>
<td>alpha</td>
<td>To be sent to reporting authorities</td>
<td>Should the institution receiving the file send the report data of the following payment orders to the Deutsche Bundesbank? (see explanations in Appendix 3)
'J'   Yes
'N'   No</td>
</tr>
<tr>
<td>10</td>
<td>2</td>
<td>179</td>
<td>O/M</td>
<td>num</td>
<td>Federal state number</td>
<td>Absolutely required if reporting data of payment orders are to be sent to Deutsche Bundesbank ('J' in field Q9).</td>
</tr>
<tr>
<td>11</td>
<td>8</td>
<td>181</td>
<td>O/M</td>
<td>num</td>
<td>Principal's company number / bank code</td>
<td>See description of field Q10</td>
</tr>
<tr>
<td>12</td>
<td>68</td>
<td>189</td>
<td>N</td>
<td>alpha</td>
<td></td>
<td>Reserve</td>
</tr>
<tr>
<td></td><td></td><td></td><td></td><td></td><td></td><td></td>
</tr>
<tr><td colspan="7">1 O = optional field; M = mandatory field; O/M = mandatory field in the case of certain criteria, N= field which must remain empty
256
2 alpha = alpha-numeric data (left aligned, empty spaces: blanks); num =numeric data (right aligned, empty spaces: zeros).</td></tr>
</table>

File structure and description

Data record T (single data record)

This single data record contains information about the transfer order to be effected.

Field	Length in bytes	First place in record	Data format [2]	Contents	Description	Field type [1] general payments [3]	EU standard payments [4]		EUE payments [5]	
							Field type[1]	Special entry specifications	Field type[1]	Special entry specifications
1	4	1	binary / num	Length of record	Length of record in accordance with standards for variable record length (binary for tapes, numerical for disks)	M	**M**		**M**	
2	1	5	alpha	Type of record	Constant "T"	M	**M**		**M**	
3	8	6	num	German bank code *(BLZ)*	Bank code of the bank section maintaining the account, to which order amount is to be debited (field T4b)	M	**M**		**M**	
4a	3	14	alpha	ISO currency code	For account to which order amount is to be debited	M	**M**	**Only "EUR" permissible**	**M**	**Only "EUR" permissible**
4b	10	17	num	Account number	Account to be debited with order amount	M	**M**		**M**	
5	6	27	num	Execution date of individual payment if deviating from field Q8	Format: YYMMDD; immediately or by the date specified in field Q8 but no later than 15 calendar days after the date in field Q6; if the date is absent in T5, the date in Q8 is assumed to be the execution date	O	**O**		**O**	
6	8	33	num	German bank code *(BLZ)*	Bank code of bank section maintaining the account to be debited with fees and expenses. (completed only if this account is different from order amount account)	O/M	**N**		**O/M**	

1 O = optional field; M = mandatory field; O/M = mandatory field in the case of certain criteria, N= field which must remain empty.
2 alpha = alpha-numeric data (left aligned, empty spaces: blanks) ; num =numeric data (right aligned, empty spaces: zeros).

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[3] All payments except EU standard payments and EUE payments.

[4] An "**EU standard payment**" is a cross-border payment in accordance with Article 2 (a) (i) of Regulation (EC) No 2560/2001 of the European Parliament and of the Council of the European Union on cross-border
 payments in euro, which is in euro up to an amount of EUR 50,000 and in which, in accordance with Article 5 (2), the IBAN of the beneficiary and the BIC of the beneficiary's credit institution are to be mentioned.
[5] Same day urgent payment in euro. Please note the financial-institution's individual cut-off-times for EUE-payments.

File structure and description

Data record T (single data record)

This single data record contains information about the transfer order to be effected.

Field	Length in bytes	First place in record	Data format [2]	Contents	Description	Field type [1] general payments	EU standard payments		EUE payments	
							Field type[1]	Special entry specifications	Field type[1]	Special entry specifications
7a	3	41	alpha	ISO currency code	Currency code of the account to be debited with fees and expenses (completed only if this account is different from order amount account)	O/M	N		O/M	**Only "EUR" permissible**
7b	10	44	num	Account number	Account number of the account to be debited with fees and expenses (completed only if this account is different from order amount account)	O/M	N		O/M	
8	11	54	alpha	Bank Identifier Code (BIC) of financial institution of beneficiary or other ID, eg Chips ID	If the payment is made to a German financial institution, alternatively, also the German bank code of the beneficiary financial institution, in which case three slashes should precede the bank code (not to be completed for cheque drawings, ie for payment type codes 20-23 and 30-33 in field T22)	O/M	M	**Bank Identifier Code (BIC) is mandatory. Institution must be resident in one of the countries as per Appendix 4.**	M	**Bank Identifier Code (BIC) is mandatory**
9a	3	65	alpha	Country code of bene-ficiary's bank	Two-letter ISO-alpha country code as per country index for the balance of payments statistics; left aligned; third place blank (mandatory field if field T8 is not completed; not to be completed for cheque drawings, ie for payment type codes 20-23 and 30–33 in field T22)	O/M	N		N	

1 O = optional field; M = mandatory field; O/M = mandatory field in the case of certain criteria, N= field must remain empty.
2 alpha = alpha-numeric data (left aligned, empty spaces: blanks) ; num =numeric data (right aligned, empty spaces: zeros).

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This single data record contains information about the transfer order to be effected.

Field	Length in bytes	First place in record	Data format [2]	Contents	Description	Field type [1] general payments	EU standard payments		EUE payments	
							Field type[1]	Special entry specifications	Field type[1]	Special entry specifications
9b	4X35	68	alpha	Address of bene-ficiary's bank	Mandatory field if field T8 does not contain BIC address or – for payments to a German credit institution – it does not contain the German bank code; if address is not known, enter "UNBEKANNT" Lines 1 and 2: Name Line 3: Street Line 4: City (not to be completed for cheque drawings, i.e. for payment type codes 20-23 and 30-33 in field T22)	O/M	**N**		**N**	
10a	3	208	alpha	Country code for country of beneficiary or cheque recipient	Two-letter ISO-alpha country code as per country index for the balance of payments statistics; left aligned, third place blank	M	**M**		**M**	
10b	4X35	211	alpha	Beneficiary/cheque recipient	For payment orders: beneficiary For cheque drawings: cheque recipient Lines 1 and 2: Name Line 3: Street Line 4: City / country	M	**M**	**Mentioning the cheque recipient is not possible**	**M**	**Mentioning the cheque recipient is not possible**
11	2X35	351	alpha	Order mark	Completed only for cheque drawings (ie for the payment type codes 20-23 and 30-33 in field T22) and if different from content of lines 1 and 2 in field T10b	O/M	**N**		**N**	
12	35	421	alpha	Account number or IBAN of beneficiary	IBAN or account number of the beneficiary, left aligned, beginning with slash. (Not to be completed for cheque drawings, ie for payment type codes 20-23 and 30-33 in field T22)	O/M	**M**	**Only IBAN permitted;** Left aligned, beginning with slash	**M**	**Only IBAN permitted;** Left aligned, beginning with slash
13	3	456	alpha	Order currency	ISO code of currency payable	M	**M**	**Only "EUR" permissible**	**M**	**Only "EUR" permissible**

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File structure and description

Data record T (single data record)

This single data record contains information about the transfer order to be effected.

Field	Length in bytes	First place in record	Data format [2]	Contents	Description	Field type [1] general payments	EU standard payments		EUE payments	
							Field type[1]	Special entry specifications	Field type[1]	Special entry specifications
14a	14	459	num	Amount (digits before decimal point)	Right aligned	M	**M**	**Only amounts up to max. EUR 50,000 permissible**	**M**	
14b	3	473	num	Amount (digits after decimal point)	Left aligned	M	**M**		**M**	
15	4X35	476	alpha	Details of payment		O	**O**		**O**	
16	2	616	num	Instruction code 1 (as per Appendix 2)	Not to be completed for check drawings, (ie for payment type codes 20-23 and 30-33 in field T22)	O	**N**		**O**	**Only instruction codes '10', '11' and '12' from Appendix 2 permissible**
17	2	618	num	Instruction code 2 (as per Appendix 2)	Not to be completed for check drawings, (ie for payment type codes 20-23 and 30-33 in field T22)	O	**N**		**O**	**Only instruction codes '10', '11' and '12' from Appendix 2 permissible**
18	2	620	num	Instruction code 3 (as per Appendix 2)	Not to be completed for check drawings, (ie for payment type codes 20-23 and 30-33 in field T22)	O	**N**		**O**	**Only instruction codes '10', '11' and '12' from Appendix 2 permissible**
19	2	622	num	Instruction code 4 (as per Appendixes 2 and 2a)	Enter '91' in the case of "euro-equivalent payments" *(see Appendix 2a)* For cheque drawings (ie for payment type codes 20-23 and 30-33 in field T22), only '91' possible	O/M	**N**		**O**	**Only instruction codes '10', '11' and '12' from Appendix 2 permissible**
20	25	624	alpha	Additional information on instruction code	For example, telex, telephone number, cable address. (Not to be completed for cheque drawings, ie for payment type codes 20-23 and 30-33 in field T22)	O	**N**		**O**	**Only permissible for instruction code '10' from Appendix 2**

1 O = optional field; M = mandatory field; O/M = mandatory field in the case of certain criteria, N= field must remain empty.
2 alpha = alpha-numeric data (left aligned, empty spaces: blanks) ; num =numeric data (right aligned, empty spaces: zeros).

File structure and description

Data record T (single data record)

This single data record contains information about the transfer order to be effected.

Field	Length in bytes	First place in record	Data format [2]	Contents	Description	Field type [1] general payments	EU standard payments		EUE payments	
							Field type [1]	Special entry specifications	Field type [1]	Special entry specifications
21	2	649	num	Fee rule	00 = fees debited to principal third-party fees and expenses debited to beneficiary 01 = all fees and expenses debited to beneficiary 02 = all fees and expenses debited to principal (For cheque drawings, ie for payment type codes 20-23 and 30-33 in field T22, only '00' is possible)	O/M	**M**	**Only '00' permitted**	**O/M**	
22	2	651	num	Code for type of payment	As per Appendix 1 Payments which do not contain either '11' or '13' as payment type code are considered general payments.	M	**M**	**Only payment type code '13' from Appendix 1 permissible**	**M**	**Only payment type code '11' from Appendix 1 permissible**
23	27	653	alpha	Variable text only for principal's settlement purposes	Can be completed at principal's discretion (eg reference number). This is not forwarded; use T15 for data to be forwarded. No more than 16 bytes are transmitted to the electronic account statement. (only after consultation with the bank)	O	**O**		**O**	
24	35	680	alpha	Name and telephone number and name of deputy, if any	Person to contact at principal's company if paying bank/reporting authority has questions relating to payment order. Then, if principal is not the party liable for payment: 'INVF', followed directly (without space) by: the federal state number (2 digits) and the company code or German bank code (8 digits) of party liable for payment	O/M	**O**	**Contact person at principal's company for any queries from commissioned bank**	**O/M**	

1 O = optional field; M = mandatory field; O/M = mandatory field in the case of certain criteria, N= field must remain empty.
2 alpha = alpha-numeric data (left aligned, empty spaces: blanks) ; num =numeric data (right aligned, empty spaces: zeros).

File structure and description

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Field	Length in bytes	First place in record	Data format [2]	Contents	Description	Field type [1] general payments	EU standard payments		EUE payments	
							Field type[1]	Special entry specifications	Field type[1]	Special entry specifications
25	1	715	num	Reporting code	Only completed if the payment order data to be reported to the Deutsche Bundesbank are to be limited to statistical data; (these are the data records V, W and Q (excluding field Q4) and the fields 3, 5, 8, 9a, 9b, 10a, 10b, 13, 14a, 14b, 15, 16, 17, 18, 19 and 24 - 27 of data record T). In this case, enter: '1'	O	**N**		**O**	
26	51	716	alpha		Reserve	N	**N**		**N**	
27	2	767	num	Extension identifier	00 = No further report parts 01 - 08 = Number of report parts, 256 bytes each	M	**N**		**M**	
	768									

1 O = optional field; M = mandatory field; O/M = mandatory field in the case of certain criteria, N= field must remain empty.
2 alpha = alpha-numeric data (left aligned, empty spaces: blanks) ; num =numeric data (right aligned, empty spaces: zeros).

File structure and description

Data record V (reporting data record for merchanting)

Field	Length in bytes	First place in record	Type of field [1]	Data format [2]	Contents	Description
1	4	1	M	binary/ num	Length of record	Length of record in accordance with standards for variable record length (binary for tapes, num for disks)
2	1	5	M	alpha	Type of record	Constant "V"
3	27	6	M	alpha	Designation of merchanting goods purchased	
4a	2	33	M	num	Chapter number of goods index for purchased merchanting goods	As per classification of goods for the German foreign trade statistics
4b	7	35	M	num	"0000000"	Constant "0000000"
5	7	42	M	alpha	Country of purchase merchanting	Brief description as per country index for the balance of payments statistics
6	3	49	M	alpha	Country code for country of purchase merchanting	Two-letter ISO alpha country code as per country index for the balance of payments statistics; left aligned; third digit is a space
7	12	52	M	num	Purchase price merchanting (no decimal places)	To be given in order currency (see field T13); for euro equivalent payments give the value in euro and enter '91' in field T19.
8	1	64	M	alpha	Sale of merchanting goods to non-residents (direct merchanting)	Yes (= J) / No (= N)
9	1	65	M	alpha	Code for sale of merchanting goods to residents (indirect merchanting)	Yes (= J) / No (= N)
10	1	66	N	alpha		Reserve
11	1	67	M	alpha	Code: merchanting goods not sold in storage in foreign country	Yes (= J) / No (= N)

[1] O = optional field; M = mandatory field; O/M = mandatory field in the case of certain criteria, N= field must remain empty.
[2] alpha = alpha-numeric data (left aligned, empty spaces: blanks); num =numeric data (right aligned, empty spaces: zeros).

File structure and description

Data record V (reporting data record for merchanting)

Field	Length in bytes	First place in record	Type of field [1]	Data format [2]	Contents	Description
12	27	68	O/M	alpha	Designation of merchanting goods sold	To be completed only for direct merchanting (J in field V8) and if not identical with field V3
13a	2	95	O/M	num	Chapter number of goods index for merchanting goods sold	As per classification of goods for the German foreign trade statistics; to be completed only for direct merchanting (J in field V8) and if field V13a is not identical with field V4a
13b	7	97	M	num	"0000000"	Constant "0000000"
14	4	104	O/M	alpha	Due date for sales proceeds of merchanting sales	Only for direct merchanting (J in field V8); format: YYMM
15	7	108	O/M	alpha	Purchasing country merchanting	Short name as per country index for balance of payments statistics; to be completed only for direct merchanting (J in field V8)
16	3	115	O/M	alpha	Country code of purchasing country	Two-letter ISO alpha country code as per country index for the balance of payments statistics; left aligned; third digit is a space; to be completed only if direct merchanting (J in field V8)
17	12	118	O/M	num	Selling price merchanting (no decimal places)	To be completed only if direct merchanting (J in field V8), to be given in order currency (see field T13); for euro equivalent payments give the value in euro and enter '91' in field T19
18	40	130	O/M	alpha	Additional information merchanting	Name and domicile of subsequent buyer in the case of indirect merchanting (J in field V9)
19	87	170	N	alpha		Reserve

1 O = optional field; M = mandatory field; O/M = mandatory field in the case of certain criteria, N= field must remain empty.
2 alpha = alpha-numeric data (left aligned, empty spaces: blanks); num =numeric data (right aligned, empty spaces: zeros).

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File structure and description

Data record W (reporting data record for services, transfers and financial transactions)

Field	Length in bytes	First place in record	Type of field [1]	Data format [2]	Contents	Description
1	4	1	M	binary/ num	Length of record	Length of record in accordance with standards for variable record length (binary for tapes, num for disks)
2	1	5	M	alpha	Type of record	Constant "W"
3	1	6	M	num	Type of transaction	Services, transfers = '2' Financial transactions and capital yield = '4'
4	3	7	M	num	Code number	As per coding list (Annex LV to the Foreign Trade and Payments Regulation)
5	7	10	M	alpha	Country	Short name as per country index for the balance of payments statistics (see Appendix 3, part E)
6	3	17	M	alpha	Country code	Two-letter ISO alpha country code as per country index for the balance of payments statistics; (Appendix 3, part E); left aligned; third digit is a space
7	7	20	O/M	alpha	Investment country/ financial transactions	Short name as per country index for the balance of payments statistics [3]
8	3	27	O/M	alpha	Country code/ investment country	Two-letter ISO alpha country code as per country index for the balance of payments statistics [3]; left aligned; third digit is a space
9	12	30	M	num	Amount for services, transfers and financial transactions (no decimal places)	To be given in order currency (see field T13); for euro equivalent payments give the value in euro and enter '91' in field T19.
10	140	42	M	alpha	Details of underlying transaction	Important features of underlying transaction
11	75	182	N	alpha		Reserve

1 O = optional field; M = mandatory field; O/M = mandatory field in the case of certain criteria, N= field must remain empty.
2 alpha = alpha-numeric data (left aligned, empty spaces: blanks); num =numeric data (right aligned, empty spaces: zeros).

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[3] Can be left blank if fields 5 and 6 are completed as per Appendix 3, part E

File structure and description

Data record Z (trailer)

The trailer serves the purpose of reconciliation. There is only one trailer per logical file.

Field	Length in bytes	First place in record	Type of field [1]	Data format [2]	Contents	Description
1	4	1	M	binary/ num	Length of record	Length of record in accordance with standards for variable record length (binary for tapes, num for disks)
2	1	5	M	alpha	Type of record	Constant "Z"
3	15	6	M	num	Sum total of all amounts (no decimal places)	Sum of all amounts in field T14a (all currencies)
4	15	21	M	num	Number of T data records	
5	221	36	N	alpha		Reserve

1 O = optional field; M = mandatory field; O/M = mandatory field in the case of certain criteria, N= field must remain empty.
2 alpha = alpha-numeric data (left aligned, empty spaces: blanks); num =numeric data (right aligned, empty spaces: zeros).

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Appendix 1. Codes for identifying type of payment

Agreed between parties	00 = Standard transmission (eg letter, standard SWIFT) 10 = Telex payment or urgent SWIFT 11 = Urgent payment in euro on same day (EUE payment)[1] 13 = EU standard payment, ie cross-border payment under Article 2 a) i) of Regulation (EC)No 2560/2001 of the European Parliament and of the Council of the European Union on cross-border payments in euro, which are in euro up to an amount of EUR 50,000 and in which, pursuant to Article 5 (2), the IBAN of the beneficiary and the BIC of the bank of the beneficiary are mentioned. 15 = Cross-border transfer, in accordance with a bilateral agreement with the bank 20 = Cheque drawing, any form of dispatch 21 = Cheque drawing, sent by registered mail 22 = Cheque drawing, sent by special delivery 23 = Cheque drawing, sent by registered /express mail 30 = Cheque drawing to principal, any form of dispatch 31 = Cheque drawing to principal, sent by registered mail 32 = Cheque drawing to principal, sent by special delivery 33 = Cheque drawing to principal, sent by registered /express mail		
Reserved for intercompany purposes	34 35 36 37 38 39 40 41	42 43 44 45 46 47 48 49	initially empty
Internal	50 51 52 53 54 55 56 57 58 59 60 61	62 63 64 65 66 67 68 69 70 to 99	

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[1] Please note the special cut-off times for EUE payments.

Appendix 2. Instruction codes for payments

Value			
Key DTAZV	Key SWIFT MT103	Unencrypted text	Cannot be combined with the following instruction codes
02	CHQB	Pay beneficiary customer only by cheque. The optional account number line in field 59 (MT103) must not be used	04, 11, 12
04	HOLD	Beneficiary customer/claimant will call; pay upon identification.	02, 11, 12
06	PHON	Please advise account with institution by phone.	07
07	TELE	Please advise account with institution by the most efficient means of telecommunication.	06
09	PHOB	Please advise/contact beneficiary/claimant by phone.	10
10	TELB	Please advise/contact beneficiary/claimant by the most efficient means of telecommunication	09
11	CORT	Payment is made in settlement of a trade, eg, foreign exchange deal, securities transaction.	02, 04
12	INTC	The payment is an intra-company payment, ie, a payment between two companies belonging to the same group.	02, 04
91		Euro equivalent payment: (usage permitted only in field T 19, see Appendix 2a)	

Appendix 2a. Instruction codes for "Euro equivalent payments"

(not allowed for EU standard payments and same-day urgent payments in euro (EUE payments), i.e. for payment type code '13' or '11' in field T22)

The instruction "Euro equivalent payment" may be given only in field T19.

    T19 = 91 = euro equivalent payment

The amount given in fields T14a and T14b is the euro amount which is converted into the currency indicated in field T13 and paid in this currency to the beneficiary or cheque recipient.

A euro equivalent payment can be made only to the debit of an euro account.

Appendix 3. The Bundesbank's explanations for paperless payment orders arising from foreign trade

Pursuant to section 59 et seq of the Foreign Trade and Payments Regulation (*Außenwirtschaftsverordnung - AWV*) , statistical data on payment orders arising from foreign trade must be reported. The Bundesbank needs these data for compiling the German balance of payments, and the furnishing of information is required by law. The data are subject to secrecy requirements and will not be passed on to any other parties.

Legal basis: Foreign Trade and Payments Act (*Außenwirtschaftsgesetz - AWG*), Foreign Trade and Payments Regulation (*Außenwirtschaftsverordnung - AWV*), Federal Statistics Act (*Bundesstatistikgesetz - BStatG*).

A Reporting requirement, reporting exemptions and retention period

1   Items to be reported are payments from residents via resident financial institutions
   - to non-residents with a foreign account
   - to non-residents with a German account; (form Z4 relating to the Foreign Trade and Payments Regulation may also be used)
   - for the account of non-residents to residents ; (form Z4 relating to the Foreign Trade and Payments Regulation may also be used)
   - to their own accounts or to other residents' accounts abroad provided the agreed term of the deposit is more than 12 months.

2   Items not to be reported are
   - payments up to €**12,500** or the equivalent in a foreign currency;
   - payments which include only goods imports;
   - payments or repayments of loans and deposits with an agreed maturity of up to 12 months: interest income from these transactions has to be reported;
   - payments between non-residents accepted and passed on by residents.

3   The reports[1] have to be retained for three years in any form. The retained data must be transferable to a readable form if necessary.

B Filing the report (field 9 of the data record Q)

As a general rule, data records W are to be filled out for payments made for services, transfers and financial transactions, irrespective of whether they are effected by data medium exchange or data tele-transmission, and submitted along with the payment order (data records Q and T) to the bank where the payment order was placed. Payments for merchanting are to be collected in the course of a month and reported using form Z4 or the respective data formats. They may also be reported individually using data record V in this data media exchange or data tele-transmission.

Other forms of reporting:

Situation	AWV form
EU standard payments of more than EUR 12,500 [2]	**Z4 (required)**
Securities transactions	Z10 (required)
Merchanting	Z4 (preferably)
Authorised exemptions	Z4 (as agreed)
Settlements of balances arising from clearing accounts and from netting arrangements	Z4 (reporting of gross payments required)
Payments in connection with maritime shipping companies	Z8 (required)
Payments to German accounts of non-residents	Z4 (optional)
Payments for the account of non-residents to residents	Z4 (optional)

Enter "J" in field 9 of data record Q if the file contains at least one data record for reporting (V or W).

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[1] This is the content of data records V, W, and Q (without field Q4) and the fields 3, 5, 8, 9a, 9b, 10a, 10b, 13, 14a, 14b, 15, 16, 17, 18, 19 and 24 - 27 of data record T.

[2] If the financial institution is prepared to accept the reporting part for EU standard payments up to EUR 50,000 and to forward it to the Deutsche Bundesbank, this is possible after an authorised exemption (section 64 AWV in connection with section 58c AWV).

C Data on party liable for payment (field 24 of data record T)

If the principal indicated in data record Q gives payment orders in favour of third parties (eg subsidiaries), the code '"INVF", the federal state code and the company code or German bank code (BLZ) of the party liable for payment must be indicated in field 24, data record T.

D Reporting currency (field 18, data record T)

Since 1 July 2003 the amounts in the reporting data records V and W have been indicated in the order currency mentioned in field T13. For euro equivalent payments, the amounts are to be given in euro in the report data records.

The options for the currency in the reporting data records and their codes are listed in the following table.

Payment type	Reporting currency	Special entry in T19
Euro equivalent value payment	Euro	'91'
Other payment	Order currency T13	

E Notes on individual items

Merchanting (data record V) see B.

With the purchase price, the receipt or the probable receipt of payment should be displayed simultaneously.

Payments for services, transfers, financial transactions and 'other transactions in goods' (data record W)

Goods and services for which the payment is being made are to be described **informatively** and **in detail** in field 10 of data record W.

Code (field 4, data record W)

The code has to be selected from the coding list of the AWV (Annex LV to AWV) or the Bundesbank's extended coding list. Notes on the codes can be found on the Bundesbank's website at (www.bundesbank.de -> Reporting system -> External sector statistics -> Code lists -> *Spezielles Verzeichnis ausgewählter Kennzahlen für die Statistik des Zahlungsverkehrs mit fremden Wirtschaftsgebieten für ausgehende Zahlungen im DTAZV)* (Special directory of selected codes for statistics relating to payment transactions with foreign economic territories for outgoing payments in DTAZV, in German only).
If you cannot find the appropriate code (type of service), please indicate the collective code 900 and describe the underlying service in field 10 of the data record W in as much detail as possible.

Country (fields 5 and 6, data record W)

As a rule, the following information is to be entered:
The **country** in which the **creditor** of the **payment** is resident.

In exceptional cases, the following country is to be mentioned.
These exceptional cases comprise:
- **loan disbursements** and purchase of **foreign claims**:   country of debtor;
- **direct investments abroad**:   country in which the investment enterprise is located;
- **real estate abroad**:   country in which the real estate is located;
- payments for **construction sites abroad**:   country in which the construction site is located
- **unrequited transfers** (gifts):   country of beneficiary.

Where necessary, the abbreviation of the name of the international organisation is to be written instead of the country.

F   Payments for import of goods

Payments which comprise only the import of goods **need not be reported**.
If payments except for goods imports, however, concern **purposes which are subject to compulsory reporting**, section B is applicable. It is to be noted that **incidental services related to transactions in goods**, such as price reductions on exports – code 600 – are still subject to the **reporting requirements**.

G Telephone/extension (field 24 of the data record T)

Your telephone number will enable the Bundesbank to clarify any questions that may arise at short notice.

H Information, information material and forms

Information and material can be found on the Bundesbank's website at www.bundesbank.de -> Reporting system -> External sector statistics -> Reports Z1, Z4, Z 10. In addition, information and material can be obtained free of charge from the Bundesbank; please call the following number.
☎+49 800 1234 111 (freephone)

Appendix 4. Countries for which EU standard payments are permitted [1]

Country	ISO country code	Country	ISO country code
Austria	AT	Iceland	IS
Belgium	BE	Italy	IT
Cyprus	CY	Liechtenstein	LI
Czech Republic	CZ	Lithuania	LT
Denmark	DK	Luxembourg	LU
Estonia	EE	Latvia	LV
Spain including Canary Islands	ES	Martinique	MQ
Finland	FI	Malta	MT
France	FR	Netherlands	NL
United Kingdom of Great Britain and Northern Ireland	GB	Norway	NO
French Guyana	GF	Poland	PL
Gibraltar	GI	Portugal including the Azores and Madeira	PT
Guadeloupe	GP	Reunion	RE
Greece	GR	Sweden	SE
Hungary	HU	Slovenia	SI
Ireland	IE	Slovak Republic	SK

The fifth and sixth places of the BIC of the beneficiary's bank contains one of the above ISO country codes. The country code within the BIC can differ from the country code within the IBAN.

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[1] The list of countries is subject to further extension.

Annex 2 to the terms and conditions for paperless payments arising in foreign trade

Contents of the slip accompanying the data medium:

1 Magnetic tape cassette

The slip accompanying the magnetic tape cassette must give at least the following information.

- magnetic tape consignment slip

- paperless data medium exchange
  DTAZV. xxxxxxxxxxx (11 places for additional information)

- AWV report by bank ☐
  AWV report is enclosed ☐

- collective order for cross border payments

- cassette numbers (VOL-SER)

- date of generation

- first execution date

- character density bpi

- number of headers

- number of T data records
  (checksum in field Z4)

- sum of all currency amounts in data record T
  (checksum in field Z3)

- order currency[1] / total amount[2] / account number[3] / account currency[4] / execution date[5]/ currency payable[6]

- Name and address of principal

- Place, date

- Company, signature

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[1]To be indicated in ISO code; for euro equivalent value payments (field T19 = 91) - see Appendix 2a - the order currency EUR must be indicated.

[2] Total order amount in one currency to be debited to the adjacent account of the principal (without decimal places).

[3] Account to which the order amount is to be debited.

[4] To be indicated in ISO code.

[5] Required only if various execution dates are indicated in one file.

[6] Only for euro equivalent value payments.

Contents of the slip accompanying the data medium:

2 Disks

The slip accompanying the disk must give at least the following information.

- disk consignment slip

- paperless data medium exchange
  DTAZV

- AWV report by bank   ☐
  AWV report is enclosed   ☐

- collective order for cross border payments

- Disk number

- date of generation

- first execution date

- number of T data records
  (checksum in field Z4)

– sum of all currency amounts in data record T
  (checksum in field Z3)

– order currency[1] / total amount[2] / account number[3] / account currency[4]/ execution date[5]/ currency payable[6]

– Name and address of principal

– Place, date

– Company, signature

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[1] To be indicated in ISO code; for euro equivalent value payments (field T19 = 91) - see Appendix 2a - the order currency EUR
   must be indicated.
[2] Total order amount in one currency to be debited to the adjacent account of the principal (without decimal places).
[3] Account to which the order amount is to be debited.
[4] To be indicated in ISO code.
[5] Required only if various execution dates indicated in one file.
[6] Only for euro equivalent value payments.

Annex 3 to the terms and conditions for paperless payments arising from foreign trade

Labelling the data media

Adhesive labels giving the following information are to be attached to the data medium:

- Name and IBAN or German bank code (BLZ)/account number of the sender of the data medium

- Data medium number (VOL number)

- File name: DTAZV