

Usage Guideline

AZ- FIToFICustomerCreditTransferV08_pacs.00 8.001.08

Azerbaijan IPS

This document describes a usage guideline restricting the base message pacs.008.001.08. You can also consult this [information online](#).

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Table of Content	2
Message Functionality	3
About this document	4
Usage Guideline	5
Rule Definitions	15
Legal Notices	16

Message Functionality

Collection Description

Azerbaijan IPS ([link](#))

Message format description for Azerbaijan IPS project.

Usage Guideline Description

AZ-FIToFICustomerCreditTransferV08_pacs.008.001.08 ([link](#))

Scope

The FinancialInstitutionToFinancialInstitutionCustomerCreditTransfer message is sent by the debtor agent to the creditor agent via IPS service. It is used to transfer single real-time transfer with Credit instrument and move funds from a debtor agent account to a creditor agent account. Afterwards, it is responsibility of Creditor agent and Debtor agent (participants, Commercial Banks) to deliver funds to end customers.

Usage

The FIToFICustomerCreditTransfer message is exchanged between participants and can contain multiple customer credit transfers in IPS service.

Outline

The AZ-FIToFICustomerCreditTransferV08_pacs.008.001.08 message is composed of 2 building blocks

a - Group Header

Set of characteristics shared by all individual transactions included in the message.

b - Credit Transfer Transaction Information

Set of elements providing information specific to the individual credit transfer(s).

About this document

Legend

Abbreviation	Term	Description
X	Excluded	An optional field or element must not be populated.
I	Ignored	A field or element could be populated but is ignored by the receiver.
[x..y]	Multiplicity	A field or element multiplicity has changed.
FV	Fixed Value	A field or element must contain a given value.
T/C	Type / Code Change	A user-defined datatype replaces an existing simple datatype.
A	Element Added	A field or element has been added.

Header	Description
Index	Element reference
LvL	Element nesting in tree hierarchy
Name	Element name
XML Tag	Element XML tag
Mult	Element multiplicity
Type / Code	Element formatting
Rest	Restriction type
Additional details	Other restriction specifics

Type/Code Notation	Describes the Element	Examples
text{m,M}	minimum (m) and maximum (M) length	text{1,35}
text{L}	maximum (L) length, minimum length is 0	test{10}
m <= decimal <= M	minimum (m) and maximum (M) values	0.01 <= decimal <= 9999.99
fd = F, td = T	maximum fractional (F) and total (T) number of digits	fd = 2, td = 11
<<regular expression>>	regular expression pattern	[A-Z]{6,6}([A-Z0-9]{3,3}){0,1}

Index	Level	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
	0	FI To FI Customer Credit Transfer V08 (pacs.008.001.08)	<FIToFICstmrCdtTrf>				
	1	Group Header	<GrpHdr>	[1..1]			
	2	Message Identification	<MsgId>	[1..1]	text{1,35}	T/C	Rules: R1 ----- Type Changed: text{1,35} [0-9a-zA-Z/\-?:\(\)\.,'\+]{1,35}
	2	Creation Date Time	<CreDtTm>	[1..1]	dateTime		
	2	Number Of Transactions	<NbOfTxs>	[1..1]	text [0-9]{1,15}		
	2	Total Interbank Settlement Amount	<TtlIntrBkSttlmAmt>	[0..1]	0 <= decimal td = 18 fd = 5		Comment: Used in case of multiple payment instructions (batch payment and gpp complex payment).
	3	Xml Attribute Currency	<Ccy>		text [A-Z]{3,3}		
	2	Interbank Settlement Date	<IntrBkSttlmDt>	[0..1]	date		Comment: Used in case of multiple payment instructions (batch payment and GPP complex payment) instead of Credit Transfer Transaction Information/Interbank Settlement Date
	2	Settlement Information	<SttlmInf>	[1..1]			
	3	Settlement Method	<SttlmMtd>	[1..1]	text	FV	FixedValue: CLRG
	4	Clearing System			CLRG		
	2	Payment Type Information	<PmtTpInf>	[0..1]		[1..1]	
	3	Clearing Channel	<ClrChanl>	[0..1]	text	[1..1]	
	4	Real Time Net Settlement System			RTNS		
	3	Local Instrument	<LclInstrm>	[0..1]	Choice	[1..1]	Comment: Used to specify Bank operation code, i.e. CSCT - Customer Credit Transfer
	4	Proprietary	<Prtry>	[1..1]	text{1,35}		
	1	Credit Transfer Transaction Information	<CdtTrfTxInf>	[1..*]			Comment: Only one instruction is allowed in IPS service Single Credit transfer. Complex GPP (batch) payments supported from First project phase. General Credit Batch payments are scheduled for Second project phase.

Index	Level	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
	2	Payment Identification	<PmtId>	[1..1]			
	3	Instruction Identification	<InstrId>	[0..1]	text{1,35}	T/C	Rules: R2 ----- Type Changed: text{1,35} [0-9a-zA-Z/\-!\?:\(\)\.,\'+]{1,35}
	3	End To End Identification	<EndToEndId>	[1..1]	text{1,35}	T/C	Rules: R3 ----- Comment: To be filled with "NOTPROVIDED" value if there is no related payment reference of which to specify ----- Type Changed: text{1,35} [0-9a-zA-Z/\-!\?:\(\)\.,\'+]{1,35}
	3	Transaction Identification	<TxId>	[0..1]	text{1,35}	[1..1] T/C	Comment: Unique transaction identification. Must be also unique within batch. ----- Type Changed: text{1,35} [0-9a-zA-Z/\-!\?:\(\)\.,\'+]{1,35}
	3	UETR	<UETR>	[0..1]	text [a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-f0-9]{3}-[a-f0-9]{12}		
	2	Interbank Settlement Amount	<IntrBkSttlmAmt>	[1..1]	0 <= decimal td = 18 fd = 5		
	3	Xml Attribute Currency	<Ccy>		text [A-Z]{3,3}		
	2	Interbank Settlement Date	<IntrBkSttlmDt>	[0..1]	date		Comment: Used in case of single payment instruction.
	2	Instructed Amount	<InstdAmt>	[0..1]	0 <= decimal td = 18 fd = 5		
	3	Xml Attribute Currency	<Ccy>		text [A-Z]{3,3}		
	2	Charge Bearer	<ChrgBr>	[1..1]	text		

Index	Level	Name	XML Tag	Mult	Type / Code	Rest	Additional details
	3	Following Service Level			SLEV		
	2	Charges Information	<ChrgsInf>	[0..*]			Comment: Used in compound payments to provide information about tax payments.
	3	Amount	<Amt>	[1..1]	0 <= decimal td = 18 fd = 5		
	4	Xml Attribute Currency	<Ccy>		text [A-Z]{3,3}		
	3	Agent	<Agt>	[1..1]			
	4	Financial Institution Identification	<FinInstnId>	[1..1]			
	5	BICFI	<BICFI>	[0..1]	text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}		
	5	Clearing System Member Identification	<ClrSysMmbld>	[0..1]			
	6	Member Identification	<Mmbld>	[1..1]	text{1,35}	T/C	Type Changed: text{1,35} [0-9a-zA-Z/\-!\?:\(\)\.,'\+]{1,35}
	2	Instructing Agent	<InstgAgt>	[0..1]		[1..1]	Comment: Sender of the message FinancialInstitutionIdentification/BICFI is used for Swift option 'A' (participant BIC is registered in SWIFT) FinancialInstitutionIdentification/ClrSysMmbld/Mmbld is used for Swift option 'D' (participant BIC is not registered in SWIFT, To be used for Pseudo-BIC indication)
	3	Financial Institution Identification	<FinInstnId>	[1..1]			
	4	BICFI	<BICFI>	[0..1]	text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}		
	4	Clearing System Member Identification	<ClrSysMmbld>	[0..1]			
	5	Member Identification	<Mmbld>	[1..1]	text{1,35}		

Index	Level	Name	XML Tag	Mult	Type / Code	Restr	Additional details
	2	Instructed Agent	<InstdAgt>	[0..1]		[1..1]	<p>Comment: Receiver of the message</p> <p>FinancialInstitutionIdentification/BICFI is used for Swift option 'A' (participant BIC is registered in SWIFT)</p> <p>FinancialInstitutionIdentification/ClrSysMmbld/Mmbld is used for Swift option 'D' (participant BIC is not registered in SWIFT, To be used for Pseudo-BIC indication)</p>
	3	Financial Institution Identification	<FinInstnId>	[1..1]			
	4	BICFI	<BICFI>	[0..1]	text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}		
	4	Clearing System Member Identification	<ClrSysMmbld>	[0..1]			
	5	Member Identification	<Mmbld>	[1..1]	text{1,35}		
	2	Debtor	<Dbtr>	[1..1]			
	3	Name	<Nm>	[0..1]	text{1,140}	[1..1]	Comment:
	3	Identification	<Id>	[0..1]	Choice		
	4	Organisation Identification	<OrgId>	[1..1]			
	5	Other	<Othr>	[0..*]		[1..*]	
	6	Identification	<Id>	[1..1]	text{1,35}		
	6	Scheme Name	<SchmeNm>	[0..1]	Choice	[1..1]	
	7	Proprietary	<Prtry>	[1..1]	text{1,35}		
	4	Private Identification	<PrvtId>	[1..1]			
	5	Other	<Othr>	[0..*]		[1..*]	
	6	Identification	<Id>	[1..1]	text{1,35}		
	6	Scheme Name	<SchmeNm>	[0..1]	Choice	[1..1]	
	7	Proprietary	<Prtry>	[1..1]	text{1,35}		
	2	Debtor Account	<DbtrAcct>	[0..1]		[1..1]	
	3	Identification	<Id>	[1..1]	Choice		
	4	IBAN	<IBAN>	[1..1]	text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}		
	4	Other	<Othr>	[1..1]			

Index	Lvl	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
	5	Identification	<Id>	[1..1]	text{1,34}	T/C	Type Changed: text{1,34} ([0-9a-zA-Z\-\?:\(\)\.,\'+]([0-9a-zA-Z\-\?:\(\)\.,\'+]*([0-9a-zA-Z\-\?:\(\)\.,\'+])?*))
	2	Debtor Agent	<DbtrAgt>	[1..1]			Comment: FinancialInstitutionIdentification/BICFI is used for Swift option 'A' (participant BIC is registered in SWIFT) FinancialInstitutionIdentification/ClrSysMmbld/Mmbld is used for Swift option 'D' (participant BIC is not registered in SWIFT, To be used for Pseudo-BIC indication)
	3	Financial Institution Identification	<FinInstnId>	[1..1]			
	4	BICFI	<BICFI>	[0..1]	text [A-Z0-9]{4,4}[A- Z]{2,2}[A-Z0- 9]{2,2}([A-Z0- 9]{3,3}){0,1}		
	4	Clearing System Member Identification	<ClrSysMmbld>	[0..1]			Comment: Field to be used for Pseudo-BIC codes (not registered in SWIFT directory)
	5	Member Identification	<Mmbld>	[1..1]	text{1,35}		
	4	Other	<Othr>	[0..1]		[1..1]	
	5	Identification	<Id>	[1..1]	text{1,35}		
	5	Scheme Name	<SchmeNm>	[0..1]	Choice		
	6	Proprietary	<Prtry>	[1..1]	text{1,35}		
	2	Debtor Agent Account	<DbtrAgtAcct>	[0..1]		[1..1]	
	3	Identification	<Id>	[1..1]	Choice		Comment: Subcorrespondent account
	4	IBAN	<IBAN>	[1..1]	text [A-Z]{2,2}[0- 9]{2,2}[a-zA-Z0- 9]{1,30}		
	4	Other	<Othr>	[1..1]			

Index	Level	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
	5	Identification	<Id>	[1..1]	text{1,34}	T/C	Comment: Account of the debtor agent (Ordering Institution) can be presented in this field ----- Type Changed: text{1,34} ([0-9a-zA-Z\-\:\(\)\.,'+]([0-9a-zA-Z\-\:\(\)\.,'+]*)/([0-9a-zA-Z\-\:\(\)\.,'+])?)*
	3	Proxy	<Prxy>	[0..1]		[1..1]	
	4	Type	<Tp>	[0..1]	Choice		
	5	Proprietary	<Prtry>	[1..1]	text{1,35}		Comment: BIC/pseudo-BIC of Settlement agent for Indirect participants
	4	Identification	<Id>	[1..1]	text{1,2048}		Comment: Correspondent account for Direct participants Internal account code for Indirect participants
	2	Creditor Agent	<CdtrAgt>	[1..1]			Comment: FinancialInstitutionIdentification/BICFI is used for Swift option 'A' (participant BIC is registered in SWIFT) FinancialInstitutionIdentification/ClrSysMmbld/Mmbld is used for Swift option 'D' (participant BIC is not registered in SWIFT, To be used for Pseudo-BIC indication)
	3	Financial Institution Identification	<FinInstnId>	[1..1]			
	4	BICFI	<BICFI>	[0..1]	text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}		
	4	Clearing System Member Identification	<ClrSysMmbld>	[0..1]			Comment: Field to be used for Pseudo-BIC codes (not registered in SWIFT directory)
	5	Member Identification	<Mmbld>	[1..1]	text{1,35}		
	4	Other	<Othr>	[0..1]		[1..1]	
	5	Identification	<Id>	[1..1]	text{1,35}		
	5	Scheme Name	<SchmeNm>	[0..1]	Choice		
	6	Proprietary	<Prtry>	[1..1]	text{1,35}		
	2	Creditor Agent Account	<CdtrAgtAcct>	[0..1]		[1..1]	Comment: Note, if Creditor agent has more than one account per currency, so Creditor Agent Account code is mandatory.

Index	Level	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
	3	Identification	<Id>	[1..1]	Choice		Comment: Subcorrespondent account
	4	IBAN	<IBAN>	[1..1]	text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}		
	4	Other	<Othr>	[1..1]			
	5	Identification	<Id>	[1..1]	text{1,34}	T/C	Comment: Account of the Creditor agent can be presented in this field. Note, If Creditor agent has more than one account per currency, so Creditor Agent Account code is mandatory. ----- Type Changed: text{1,34} ([0-9a-zA-Z\-\?:\(\)\.,\'+]([0-9a-zA-Z\-\?:\(\)\.,\'+]*([0-9a-zA-Z\-\?:\(\)\.,\'+])?*))
	3	Proxy	<Prxy>	[0..1]		[1..1]	
	4	Type	<Tp>	[0..1]	Choice		
	5	Proprietary	<Prtry>	[1..1]	text{1,35}		Comment: BIC/pseudo-BIC of Settlement agent for Indirect participants
	4	Identification	<Id>	[1..1]	text{1,2048}		Comment: Correspondent account for Direct participants Internal account code for Indirect participants
	2	Creditor	<Cdtr>	[1..1]			
	3	Name	<Nm>	[0..1]	text{1,140}	[1..1]	
	3	Identification	<Id>	[0..1]	Choice		
	4	Organisation Identification	<OrgId>	[1..1]			
	5	Other	<Othr>	[0..*]		[1..*]	
	6	Identification	<Id>	[1..1]	text{1,35}		
	6	Scheme Name	<SchmeNm>	[0..1]	Choice	[1..1]	
	7	Proprietary	<Prtry>	[1..1]	text{1,35}		Comment: MCC - Merchant category code CLCD - Client code
	4	Private Identification	<PrvtId>	[1..1]			
	5	Other	<Othr>	[0..*]		[1..*]	
	6	Identification	<Id>	[1..1]	text{1,35}		

Index	Level	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
	6	Scheme Name	<SchmeNm>	[0..1]	Choice	[1..1]	Comment: CLCD - Client code
	7	Proprietary	<Prtry>	[1..1]	text{1,35}		
2		Creditor Account	<CdtrAcct>	[0..1]		[1..1]	
3		Identification	<Id>	[1..1]	Choice		
4		IBAN	<IBAN>	[1..1]	text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}		
4		Other	<Othr>	[1..1]			
5		Identification	<Id>	[1..1]	text{1,34}	T/C	Type Changed: text{1,34} ([0-9a-zA-Z\-\?\:\(\)\.\, '+]([0-9a-zA-Z\-\?\:\(\)\.\, '+])*([0-9a-zA-Z\-\?\:\(\)\.\, '+])?)*
2		Ultimate Creditor	<UltmtCdtr>	[0..1]			Comment: Present when payment is done to client code/number in creditor organization
3		Name	<Nm>	[0..1]	text{1,140}		
3		Identification	<Id>	[0..1]	Choice	[1..1]	
4		Organisation Identification	<OrgId>	[1..1]			
5		Other	<Othr>	[0..*]		[1..*]	
6		Identification	<Id>	[1..1]	text{1,35}		
6		Scheme Name	<SchmeNm>	[0..1]	Choice	[1..1]	
7		Proprietary	<Prtry>	[1..1]	text{1,35}		Comment: CLCD - Client code
4		Private Identification	<PrvtId>	[1..1]			
5		Other	<Othr>	[0..*]		[1..*]	
6		Identification	<Id>	[1..1]	text{1,35}		
6		Scheme Name	<SchmeNm>	[0..1]	Choice	[1..1]	
7		Proprietary	<Prtry>	[1..1]	text{1,35}		Comment: CLCD - Client code
2		Instruction For Next Agent	<InstrForNxtAgt>	[0..*]		[0..6]	
3		Instruction Information	<InstrInf>	[0..1]	text{1,140}	[1..1]	
2		Purpose	<Purp>	[0..1]	Choice	[1..1]	Comment: Transaction type code as per dictionary of registered codes in central system. Sample: 001 - regular transaction

Index	Level	Name	XML Tag	Mult	Type / Code	Rest r	Additional details
	3	Proprietary	<Prtry>	[1..1]	text{1,35}		
	2	Regulatory Reporting	<RgltryRptg>	[0..1 0]		[0..1]	
	3	Details	<Dtls>	[0..*]		[1..1]	
	4	Information	<Inf>	[0..*]	text{1,35}	[1..6]	
	2	Tax	<Tax>	[0..1]			
	3	Creditor	<Cdtr>	[0..1]			
	4	Tax Identification	<TaxId>	[0..1]	text{1,35}	[1..1]	
	3	Debtor	<Dbtr>	[0..1]			
	4	Tax Identification	<TaxId>	[0..1]	text{1,35}	[1..1]	
	3	Reference Number	<RefNb>	[0..1]	text{1,140}		
	2	Remittance Information	<RmtInf>	[0..1]			
	3	Unstructured	<Ustrd>	[0..*]	text{1,140}	[0..4]	
	3	Structured	<Strd>	[0..*]		[0..1]	
	4	Referred Document Information	<RfrdDocInf>	[0..*]			
	5	Type	<Tp>	[0..1]		[1..1]	
	6	Code Or Proprietary	<CdOrPrtry>	[1..1]	Choice		
	7	Proprietary	<Prtry>	[1..1]	text{1,35}		<p>Comment: Please refer to "Structured Info Codes" of "External code sets" document.</p> <p>Sample values: PAIN - to specify reference to pain.001 if payment is based on it MCID - Merchant Id TRID - Terminal Id OBCD - Object Code CRID - Cash register identification number ILID - IPSID for legal entity INVN - Invoice number LPNB - Loyalty number of client CLCN - Customer number of client (student enrollment number, etc) BLCD - Code of budget level (for Treasury payments) BCCD - Code of budget classification</p>
	6	Issuer	<Issr>	[0..1]	text{1,35}		<p>Comment: BIC or pseudo-BIC of pain.001 sender</p>

Index	Level	Name	XML Tag	Mult	Type / Code	Restr	Additional details
	5	Number	<Nb>	[0..1]	text{1,35}	[1..1]	Comment: Value of corresponding data i.e. Merchant Id number, Terminal Id number, etc (depending on Type value).
	4	Referred Document Amount	<RfrdDocAmt>	[0..1]			
	5	Adjustment Amount And Reason	<AdjstmntAmtAndRsn>	[0..*]			
	6	Amount	<Amt>	[1..1]	0 <= decimal td = 18 fd = 5		
	7	Xml Attribute Currency	<Ccy>		text [A-Z]{3,3}		
	6	Reason	<Rsn>	[0..1]	text{1,4}		Comment: Expected types: TIPS - specified amount refers to tips SCFE - surcharge fee
	6	Additional Information	<AddtlInf>	[0..1]	text{1,140}		
	4	Invoicer	<Invcr>	[0..1]			
	5	Postal Address	<PstlAdr>	[0..1]			
	6	Address Line	<AdrLine>	[0..7]	text{1,70}	[0..1]	Comment: Country code and city code (where purchase is made) i.e. AZ004
	5	Identification	<Id>	[0..1]	Choice		
	6	Organisation Identification	<OrgId>	[1..1]			
	7	Any BIC	<AnyBIC>	[0..1]	text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}		
	7	Other	<Othr>	[0..*]		[0..1]	
	8	Identification	<Id>	[1..1]	text{1,35}		

Rule Definitions

Index	Name	Definition
R1	Rule "Message Identification Guideline"	If no unique MessageIdentification can be generated, then the element is recommended to be populated with a copy of TransactionIdentification.
R2	Rule "Instruction Identification Guideline"	If no unique InstructionIdentification can be generated, then the element is recommended to be populated with a copy of TransactionIdentification.
R3	Rule "End To End Identification Rule"	If no End To End Identification is provided by the Debtor, then the element must be populated with "NOTPROVIDED".

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