



EUROPEAN COMMITTEE FOR BANKING STANDARDS

COUNTRY SPECIFIC REQUIREMENTS AND SPECIFICATIONS FOR THE INTERNATIONAL PAYMENT INSTRUCTION (IPI)

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1. INTRODUCTION

The International Payment Instruction (IPI) is based on payment schemes in use in a number of European countries where the beneficiary pre-prepares credit transfers. These have been successful in improving the efficiency of the relationship between the paying customer and his / her bank.. In the light of the growth of cross border trade and the consequent growth in payment volumes, the IPI standard has been developed to facilitate cross border credit transfers. As well as improving customer / bank relationships for international payments, the IPI promotes the use of the IBAN.

As a single method for cross border invoice settlements, the IPI brings benefits to all parties. For the beneficiary customer it provides the following:

- **prompt payment** is facilitated because all relevant data is present for a fully automated end to end electronic payment leading to fewer rejections and delays,
- **simpler processes** should result from the fact that a single payment standard can be used, and
- **easy reconciliation** should result from the return of a beneficiary generated details of payment.

For the ordering customer it provides:

- **convenience and simplicity** as a result of the pre-personalised form, and
- **reduced effort and cost** in making payments.

There should also be benefits for the banks involved i.e.

- **automated capture** of information is possible through the use of a standardised layout and data elements leading to lower costs,
- **facilitates straight-through-processing** of financial transactions related to cross-border trade through enhanced quality of information (e.g. via the use of IBAN's as beneficiary account numbers), and
- **a single method for cross-border invoice settlements.**

Whilst designed for ECBS countries, the IPI can be acquired elsewhere, although the benefits may be different.

These Standard Implementation Guidelines (SIG) are complementary to the ECBS documents IPI standard, EBS 206, and National Specifications for the International Payment Instruction, TR 202. The latter document has an entry per country and describes national requirements for IPI issuing and acquiring.

2 SCOPE

The SIG provides guidance for national committees and banks with regard to the co-ordinated introduction of the IPI. The SIG describes the distribution of the forms (issuing) and the use of the form for initiating credit transfers (acquiring).

The issuing side of the IPI covers the beneficiary side in terms of:

- support of printing companies,
- support of service bureaux, and
- support of issuers.

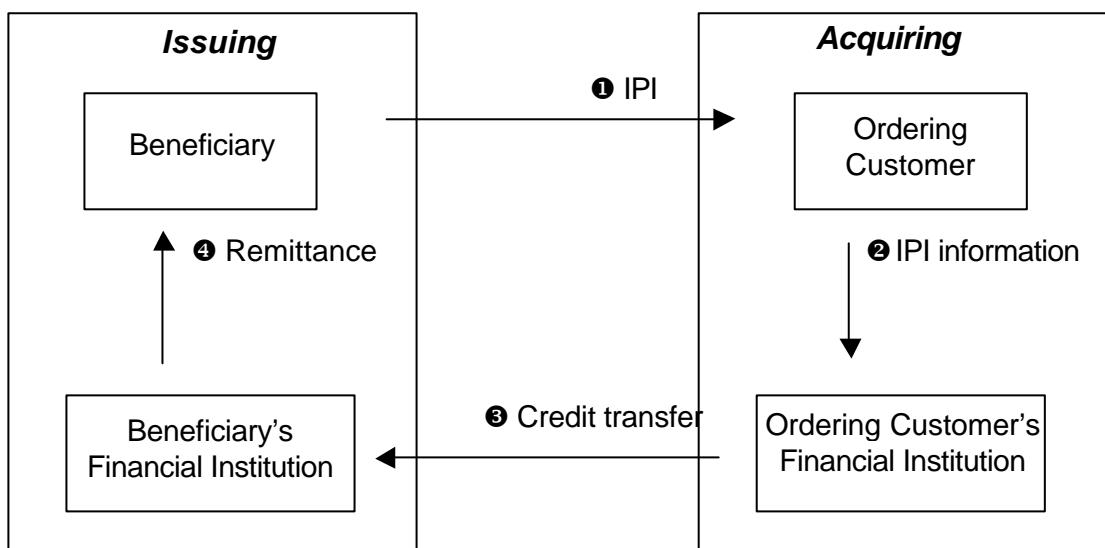
The acquiring side covers the completion and the use of the form for credit transfer instructions on the ordering customer side, including the way data elements may be mapped on to SWIFT message formats.

3 DEFINITIONS

Acquiring	It is the process by which ordering customers make payments to beneficiaries using the IPI.
Issuing	It is the process by which beneficiaries prepare and send out IPIs to ordering customers for payment

Note: also see definitions in the standard.

4 SCHEME OVERVIEW



The above diagram describes the logical information flows, which are numbered according to their sequence.

5 INTERNATIONAL CO-ORDINATION

It is recognised that most implementation issues will be addressed at the national or bank level. However, communication to relevant international bodies will be undertaken by the ECBS secretariat.

6 NATIONAL PREPARATIONS

For the IPI to be an efficient method of payment, preparations need to be made both on the issuing and acquiring side.

Institutions acquiring IPI's will be affected as soon as customers in other countries start to issue IPI's.

On the issuing side, it will also be important that the forms are produced exactly as defined in the IPI standard EBS206 and in TR202, to avoid capture difficulties on the acquiring side. For example, scanning equipment requires the precise positioning of information on the form. Experience of similar national forms has shown the value of careful co-ordinated control by banks of the printing and issuing processes.

It is therefore recommended that a national plan is considered. As well as deciding what issues need to be included in the plan, banks also need to decide what should be done at the national level and what at the bank level bearing in mind that many customers are multi-banked. The various points that might be considered for inclusion in such a plan are described below.

Associations should also supply the necessary information to the ECBS secretariat for inclusion in TR202. This document will include all national issuing and acquiring information, national contact points, data element translations [the maximum lengths for data element descriptions are specified in Annex E].

6.1 ISSUING

6.1.1 Timetable

A national plan may be affected by various factors e.g.

- the duration of national and bank level preparations,
- demand from customers to use the IPI, and
- national plans to issue IBAN's (it should also be noted that the national IPI timetable may in turn affect the national IBAN timetable).

6.1.2 Standards and guidelines

Although the ECBS standard provides a precise technical specification for the IPI, some aspects have been specified in a generic way, such that, national associations may wish to supplement the international standards with additional, national standards. The following areas may be considered:

1. EBS 206 specifies paper and ink standards in a generic way. National standards based on similar domestic banking forms may be developed.
2. The scope of the EBS206 is limited to the IPI itself. It does not specify how it may be combined with other pieces of documentation. However, the IPI will normally be combined with an invoice and / or a detachable counterfoil for retention by the ordering customer. National guidelines may be devised to cover these areas. Examples of different IPI forms, which are integrated with another document, are shown in Annex D.
3. The production of a national guide for potential issuers of IPI's in addition to this document may be required (see section 8).

6.1.3 Infrastructures

In some countries, there are national certification bodies responsible for ensuring that only companies that meet specific standards are permitted to print banking forms. Companies wishing to issue such forms may only use one of the certified printing companies. In other countries, such matters are left to individual banks to control. National associations may

consider whether such a national certification procedure is required for the IPI. Even if a formal national certification process is not established, it is recommended that national guidelines be agreed that specify the quality checks that banks should undertake before permitting their customers to issue IPI's. Such checks would normally involve the beneficiary producing "test" IPI's for the bank to check for compliance with the standard.

The ECBS Secretariat can provide details of organisations that can supply master IPI information and tools (e.g. print films and printing software). This information is designed to assist printing companies to produce IPI's to the precise EBS 206 dimensions quickly and easily.

Contact points should be set up for foreign banks to obtain information on such topics as national IPI certification procedures. Arrangements for dealing with poor quality IPI's, which do not comply with the standards, will also need to be established. All such contact points and arrangements should be published in TR202.

Associations may also wish to consider establishing support arrangements for potential issuers of the IPI e.g. contact points for queries and information.

6.1.4 Communication

In addition to international and bank level communications, associations may consider developing a national communications and promotions programme with relevant organisations e.g.

- trade associations, chambers of commerce, professional bodies e.g. accountants,
- software companies whose accounting systems may be required to print the IPI, and
- the paper and printing companies who may be involved in IPI production.

Any material that is produced may of course also be used in the banks own communications to individual customers. Communications may be a mixture of promotional and explanatory material, which may include the following:

- the purpose and benefits of the IPI,
- details of the relevant international standards for producing the IPI,
- details of any relevant national standards,
- lists of potential suppliers of forms and software,
- guidance notes for beneficiaries of IPI's (see section 8),
- information about specific national procedures and infrastructures that may be established e.g. certification of printing companies, monitoring and approval of IPI designs, contact details for "help" arrangements, and
- timetable for the introduction of the IPI from an issuing perceptive.

6.2 ACQUIRING

6.2.1 Timetable

Banks will be free to decide when they wish to be able to accept IPI's for payment. However bank plans may be affected by the timetables in other countries for issuing IPI's.

6.2.2 Standards and guidelines

Standards and guidelines may be developed to cover the following areas:

1. In some countries, "debit" information must be provided on a separate form; customers should not therefore complete the boxes on the IPI itself. There may therefore be a need to specify supplementary forms and rules for customers to use when presenting the IPI for payment at a bank.
2. National policy on whether IPI's will be accepted with hand-written changes to the pre-printed information provided by the beneficiary. For example, should banks accept a form where the ordering customer has changed the amount or charging option?
3. A national limit on the maximum amount that can be paid using the paper IPI. This does not mean that the form cannot be used to initiate payments above this limit, however ordering customers may be required to follow other procedures [e.g. complete a bank specific form] which may lead to payments taking longer to complete.
4. Although the IPI has been designed for production by the beneficiary as a means of facilitating cross border payments, associations may want to consider developing national standards for using the form in other ways e.g.
 - as a domestic payment instrument¹.
5. Whether there should be a national standard for the way in which the signature date should be written e.g. ddmm/yyyy.
6. Once the IPI is printed by the beneficiary and despatched to the debtor, the possibility of fraud exists as a result of the data elements being modified. The debtor, being unable to check whether the data printed by the beneficiary has been changed en route, will forward the IPI information to his bank in good faith. Because of these risks, some countries will not consider the IPI to be a payment order, but as structured payment information, which must be delivered to the banks via their proprietary, secured channels [forms or software applications]. Such regulations are specified in TR202. Therefore it should be recognised that if the debtor's bank accepts the IPI form as a payment order, the debtor and / or the debtor's bank are responsible for the accuracy of the payment.
7. Translations of the IPI data elements descriptions may be required, along with national regulations about whether a translation is mandatory.
8. A specific print option may be preferred to facilitate data capture e.g. imaging.

Any national agreements on the above points should be provided to the ECBS secretariat for inclusion in TR202.

¹ It should be noted that international form codes will be numeric in the range 01-99, alphanumeric form codes outside this range are reserved for domestic purposes.

6.2.3 Infrastructures

Particularly in those countries that plan to scan the IPI, associations may wish to establish a national quality monitoring and reporting process to collate and report on difficulties encountered in processing IPI's from specific beneficiaries or countries. Problems would be passed to the national contact point in the issuing country as detailed in TR202.

Associations may also consider establishing a national contact point for information and help.

6.2.4 Communications

In addition to their member banks, associations may wish to consider generic communications to customers. Any such communication or leaflet might be distributed by banks and would be in addition to their own bank specific information. It might cover the following:

- the purpose and benefits of the IPI,
- an explanation of the forms and its contents e.g. the charging options,
- how to use the IPI to make payments, and
- additional translations in countries where there are several languages in use.

7 BANKS

Bank preparations will be within the framework of any national plan and will cover issuing and acquiring. Some of the activities already described may be undertaken at bank level.

7.1 ISSUING

7.1.1 Timetable

The time at which individual banks choose to offer and promote the IPI to their business customers will be largely determined by competitive pressures and national plans, if any.

7.1.2 Systems and procedures

The principle activity for banks will be the need to set up processes to allow their customers to start using the IPI. This process may cover the following areas:

1. The preparation of agreements to be signed by the customer committing them to follow the standards.
2. The provision of the necessary information to beneficiaries i.e. the Bank's BIC and the issue of IBAN's.
3. Ensuring that Beneficiaries have gone through the guidance notes and checklists for using the IPI (see section 8).
4. The set up of a process for checking and approving IPI designs to ensure that they meet all relevant national and international standards. This will probably involve checking specimen forms for colour, size, positioning of information on the form, print quality, and where used, the readability of specimen forms on scanning equipment, etc.

7.1.3 Communications

Banks will want to communicate and train their staff. In addition to any national promotion and information programme, banks will also want to communicate details of the IPI to their customers. This communication may cover the points described in section 6.1.4, depending on the national approach. It may additionally cover the bank specific timetable and procedures necessary to become an IPI issuer. It will be particularly important to emphasise that companies cannot start issuing IPI's without banking authorisation and that potential issuers should have read and understood the approved guidance material (see section 8).

7.2 ACQUIRING

7.2.1 Timetable

Banks will prepare to accept IPI's from their customers for payment within the framework of national plans and standards.

7.2.2 Systems and procedures

7.2.2.1 VALIDATION PROCEDURES

Banks will need to prepare their payment capture systems to process the IPI. This may include:

- data entry systems,
- automated capture systems e.g. ICR scanning, and bar codes scanning,
- ATMs, and
- any electronic banking products provided to customers.

It is strongly recommended that such payment capture systems incorporate the validation procedures as defined in Annex B.

In addition to deciding how to handle errors that may be detected when checking IPI's, it is recommended that banks record any persistent problems (automated or otherwise) they may experience in the capture of IPI's from any particular source. The way in which such problems are escalated will depend on national agreement, although ultimately problems would be reported to the national contact point in the issuing country as specified in TR202.

7.2.2.2 SCANNER CONSIDERATIONS

Most of the data elements will be pre-printed by the beneficiary (as defined in Annex C of EBS 206) and should be capable of being read by any scanning equipment. However, the standard permits the boxes for the data elements that will be supplied by the ordering customer to be printed in three different ways. Some scanning equipment will be able to read all three standards automatically, other equipment will only be able to handle some of the options, in which case, the hand written data may have to be keyed in. It should be noted that the form code defines the standard that has been used to print the boxes i.e.

Form code	Printing standard used
00, 01	In "blind colour"
02, 03	In black ink

7.2.2.3 MAPPING THE IPI ON TO S.W.I.F.T. MESSAGES

In most instances, the payment will be made by sending a SWIFT message to the beneficiary's bank. For convenience, Annex C contains a mapping of the IPI data elements on to various, commonly used, SWIFT message formats. It is important that all data elements that are completed on the form are included in the SWIFT message.

It should be noted that the ordering customer's account details and the reporting information will not normally be included in the payment message. Care should be taken to ensure that the characters “ - ” and “ : ”, which are significant to SWIFT, do not appear as the first or last positions of any data elements as this will lead to unpredictable results.

The way in which returned payments are handled is outside the scope of this document.

7.2.3 Communications

In addition to internal staff training, it is recommended that banks should consider a communications programme with their customers because they could start to receive the forms at any time after the IPI's introduction. Such a programme may explain from what date the form may be used. It may also cover any bank specific procedures in addition to the points covered in section 6.2.4, which may have been covered in any national communication. It may be appropriate to have different communications for business and personal customers.

8 ISSUING CUSTOMERS

Customers will be guided by their banks about the business issues associated with the choice of the IPI as a method of collecting funds. Banks will also advise their customers about the procedures they will need to follow in order to obtain approval to use the IPI. This section describes some of the technical considerations that potential issuers should consider in the design of their IPI systems and procedures.

8.1 CHOICE OF PRINTING METHOD

Although there is a single standard for the IPI, there are three options for the way in which it can be printed, which are described in section 7 of the standard and there are also two permitted form heights. The choice will affect whether the form can be entirely printed in house by the beneficiary or partly by a printing company and partly by the beneficiary. It will also determine what methods can be employed to capture data from the form in the country of the ordering customer.

The choice for beneficiaries will be influenced by the following factors:

- whether there are national acquiring standards for the option that must be used,
- the IPI capture strategies (e.g. manual keying or scanning) that will be used in the countries to which the IPI will be mainly sent,
- whether the beneficiary wishes to print text translations,
- cost,
- technical capability of the beneficiary e.g. type of printing equipment.

It should be noted that beneficiaries cannot use line printers to produce the IPI because the lines are not printed 1/6 inch apart. They must use another type of printer, probably a laser printer.

8.2 IMPLEMENTING THE IPI

In implementing the IPI, beneficiaries must comply with the standard. Annex A contains a checklist to help beneficiaries confirm that they have met all requirements. However, beneficiaries should also take account of the following considerations when considering the design of their IPI's:

1. The IPI will normally be a detachable part of another document e.g. a payment counterfoil or an invoice should be considered. In such cases, the rules regarding perforations etc specified in EBS 206 section 5.3 should be followed. An example is shown in Annex D.
2. It should be noted that in some acquiring countries the IPI may only be used up to a certain maximum value. This does not mean that the form cannot be used to initiate payments above this limit, however ordering customers may be required to follow other procedures [e.g. complete a bank specific form], which may lead to payments taking longer to complete. Any such requirements will in TR202.
3. It is recommended that data elements should be printed using OCR-B font as it gives better scanning results than Courier New.
4. It is recommended that amount and currency are pre-printed by the beneficiary.

Beneficiaries should also consider the following points about the data to be printed.

5. The IPI includes information about how the bank charges for making the payment will be collected. Beneficiaries should discuss the charging option they want to use with their bank and ensure that their customers understand and accept the basis on which charges will be levied. While it is recommended that the charging option is printed by the beneficiary, there is an option for the field to be blank to allow the ordering customer to complete it.
6. Data element labels are always printed in English. TR202 specifies translations for these data elements for each ordering customer country. TR202 also specifies what translation is mandatory.
7. Ordering Customer's Name and Address may be supplied in one of two ways. The contents of data elements will come from the beneficiary's database. However, beneficiaries will need to consider carefully how to convert the multi-line postal addresses they probably hold into the two lines required for the IPI. Alternatively the information may be supplied by the ordering customer if his name and address is unknown by the beneficiary, in which case boxes for customer completion will be required.

The beneficiary's bank will provide the Beneficiary's Account Number and Beneficiary's Bank information. The formats of these data elements must respect EBS206 specifications.

8. It is recommended that the details of payment be printed in the structured format because the embedded check digits will improve the accuracy of the capture process and hence reduce reconciliation problems for the beneficiary.
9. Text must be printed using the character set specified in Annex A of EBS206, which consists of upper case alpha characters, numerical and a number of special characters. However, care should be taken with the use of the special characters “ - “ and “: “ which are significant to SWIFT. They must not appear in the first or last position of any data element.

10. The printing of the ordering customer account by the beneficiary is not recommended as it prevents the ordering customer from selecting the bank account to be debited. Nevertheless, it is permitted where there is agreement between the ordering customer and the beneficiary.
11. The ordering customer account number is limited to 27 characters, although it may be an IBAN, which is maximum length 34 characters.
12. Issuers can choose whether to print the IPI forms in house or use a printing company to produce blank forms to which they subsequently add the data elements etc. It is recommended that where a printing company is used, the issuer should always print the registration marks rather than the printing company. This will improve the scanning efficiency because the data elements are accurately synchronised with the registration marks. It is recognised that this is only possible where the issuer plans to use a laser printer.

8.3 COMMUNICATION BETWEEN BENEFICIARY AND CUSTOMER

Before starting to use the IPI, beneficiaries may wish to inform their customers that they are planning to use the IPI for future payments, possibly providing an example of an IPI. Any such communication should explain the benefits, explain in a general way how the IPI will work and then refer customers to their banks for further information. It may also cover the arrangements for paying charges.

ANNEX A: BENEFICIARY CHECKLISTS

The checklists below are designed to help beneficiaries ensure that they have fully complied with the IPI standards.

A.1 STANDARDS AND REGULATIONS:

Item to be checked	Comments / Results
1. The most recent versions of all international standards specified as normative references in EBS206	
2. The most recent versions of TR202	

A.2 FORM

Item to be checked	Comments / Results
1. Correct grade of paper	
2. Cut sheet size correct ¹	
3. Form does not have any holes, perforations, folding marks etc.	
4. Inks used correct according to the print method used e.g. laser printer inks and toners correct	

¹ It's recommended to use the "IPI-Check Model set", Order-No.: 113 340 050, produced to scale by Deutscher Sparkassen Verlag GmbH, D 70547 Stuttgart, Germany, Fax: +49 711 – 782 1639

A.3 PRINT DATA ¹

Item to be checked	Comments / Results
1. All text, marks and boxes in correct position on form in accordance with the print option chosen	
2. All headings and explanatory text must be: <ul style="list-style-type: none"> • present, • in non Italicised, non proportional character sets, • correct point size, and • relevant headings emboldened 	
3. All mandatory data elements must be: <ul style="list-style-type: none"> • present, • must not exceed the relevant maximum length, • printed in non Italicised non proportional OCR-B or Courier New font, • point i.e. 12 characters per inch, and • printed in the middle of the relevant read zone 	
4. Any lines must be continuous and not constructed from a series of dashes, for example not constructed as: -----	
5. No other information should be printed on the front or back of the form e.g. no logos, no instructions, etc.	
6. Alphanumeric data elements should only contain permitted characters i.e. upper case alpha (A- Z), numerical (0 - 9) and the special characters /-?:().,'+{} . Numeric data elements should only contain numerical, apart from the amount, which must contain a comma.	
7. The form code must be correct according to <ul style="list-style-type: none"> • the printing option selected, and • whether the Details of Payment are structured. 	
8. All data elements to be left justified. It should be noted that the amount is always fixed length, empty print positions being printed as asterisks.	

¹ It's recommended to use the "IPI-Check Model set", Order-No.: 113 340 050, produced to scale by Deutscher Sparkassen Verlag GmbH, D 70547 Stuttgart, Germany, Fax: +49 711 – 782 1639

A.4 TEST CHECKLIST

	Item to be checked	Comments / Results
1.	Specimen print of the new IPI version was submitted to the issuer's relevant financial institution before printing and complies with all relevant standards, regulations and checklists	
2.	All data elements to be correctly positioned in their respective read areas.	

ANNEX B: MINIMUM VALIDATION PROCEDURES

Data to be checked		Validation procedure
1.	Mandatory data elements	Data elements defined as mandatory in Annex C of EBS206 must be present.
2.	Permitted characters	Annex A of EBS206 specifies the permitted character set. Any national characters must be modified e.g. Å becomes A, Ü becomes UE, etc.
3.	Ordering customer account number	Checked according to national and bank specific rules, possibly involving a crosscheck against the customer's name, address and signature.
4.	Beneficiary's IBAN	Depending on the format: The check digit of the IBAN should be checked as specified in EBS 204, the length should be as specified in TR201 for the country identifiable from the IBAN.
5.	Details of payment	If the form code is a 00 or 02 this denotes that the data is in structured form. If so it should be 20 alphanumeric digits, the first two of which are check digits, which should be checked as specified in Annex B of EBS206.

ANNEX C: MAPPING THE IPI ONTO SWIFT MESSAGES

ECBS		SWIFT 100		SWIFT 101		SWIFT 102(+)		SWIFT 103(+)	
Data Element	type	Data element	type	Data element	type	Data element	type	Data element	type
Currency & Amount	3!a 8d	32A ²	3!a 15d	32B	3!a 15d	32B	3!a 15d	32A ³	3!a 15d
Ordering Customer:									
- Account Number	27x							50K ⁴	/34x
- Name	35x	50	35x	50H	35x	50	35x	50K	35x
- Address	2*35x	50	3*35x	50H	3*35x	50	3*35x	50K	3*35x
Beneficiary Customer:									
- IBAN	28x	59	/34x	59	/34x	59	/34x	59	/34x
- Name	35x	59	4*35x	59	4*35x	59	4*35x	59	4*35x
BIC:									
- SWIFT-Address	4!a2!a2!c[3!a]	57A	4!a2!a2!c[3!a]	57A	4!a2!a2!c[3!a]	57A	4!a2!a2!c[3!a]	57A	4!a2!a2!c[3!a]
Remittance Information	20!d or 35x	70	4*35x	70	4*35x	70	4*35x	70	4*35x
Charges Option	1!d	71A	3!a	71A	3!a	71A	3!a	71A	3!a
Reporting Code ⁵	4d	72	6*35x ⁶	77B	3*35x	77B	3*35x	77B	3*35x
Form ⁷	2!d								
Signature(S)									

² Currency and amount is a part of field 32A

³ If ordered and settled amount are different then field 33B is ordered amount and field 32A is settled amount

⁴ If present then mentioned

⁵ Only mentioned in the S.W.I.F.T. message when the reporting codes are harmonised

⁶ Structure: /8a/25an

⁷ Not important for making a payment

ANNEX D: EXAMPLES OF IPI

D.1.1 IPI example: Standard IPI (without currency and amount box)

Ordering Customer / Kontoinhaber/Einzahler		International Payment Instruction		
Account number Kto.-Nr./ BLZ od. IBAN	<input type="text"/>			Amount to be paid Zu zahlender Betrag
Name / Name	HERR / FRAU KUNDE	Currency / Währung	Amount Betrag	EUR
Address / Adresse	BAHNSTRASSE 4			** 3421 , 00
	D - 80036 MUENCHEN			
		Charges to be paid by Entgelt zu Lasten	0	0 = ordering customer / Kontoinhaber/Einzahler 1 = beneficiary / Begünstigter 2 = shared / both / Entgeltteilung
Beneficiary / Begünstigter		Signature(s) / Unterschrift(en)		
IBAN	<input type="text"/>			
Name / Name	SOCIETE LUMIERE SA, Paris			
BIC	AGRIFRPP882			
Details of payment Verwendungszweck	5200 0005 6781 2348 9012			
		Date of signature(s) Datum (TTMMJJJJ)	<input type="text"/>	Reporting Meldencode <input type="text"/>
Please refer to your bank for instructions. Ausfüllhinweise erhalten Sie bei Ihrer Bank. Über 12.500,- Euro Zt verwenden.				

D.1.2 IPI example: Standard IPI (with currency and amount box)

The Currency and the Amount are not pre printed. It will be completed by Ordering Customer.

Ordering Customer / Kontoinhaber/Einzahler		International Payment Instruction	
Account number Kto-Nr./BLZ od. IBAN	0 1 2 3 4 5 6 7 8 9		
Name / Name			
Address / Adresse	HERR/FRAU KUNDE BAHNSTRASSE 4 D - 80036 MUENCHEN	Currency / Währung	Amount to be paid Zu zahlender Betrag
IBAN	FR76 1820 6000 1030 5696 6400 117	EUR	3 4 2 1 , 0 0
Name / Name	SOCIETE LUMIERE SA, Paris		
BIC	AGRIFRPP882		
Details of payment Verwendungszweck	5200 0005 6781 2348 9012		
			
Date of signature(s) Datum (TTMMJJJJ)	2 7 0 7 2 0 0 2		Reporting Meldecode
Please refer to your bank for instructions. Ausführlinweise erhalten Sie bei Ihrer Bank. Über 12.500,- Euro Zt verwenden.			Form Form 02

D.1.3 IPI example: Debit blank IPI (without currency and amount box)

Ordering Customer / Kontoinhaber/Einzahler		International Payment Instruction		
Account number Kto.-Nr./BLZ od. IBAN	0 1 2 3 4 5 6 7 8 9		Amount to be paid Zu zahlender Betrag	
Name / Name Address / Adresse	HERR / FRAU KUNDE BAHNSTRASSE 4 D - 80036 MUENCHEN		Currency / Währung EUR	**3421,00
Beneficiary / Begünstigter			Charges to be paid by Entgelt zu Lasten	0 = ordering customer / Kontoinhaber/Einzahler 1 = beneficiary / Begünstigter 2 = shared/both / Entgeltteilung
IBAN	FR76 1820 6000 1030 5696 6400 117		Signature(s) / Unterschrift(en) No company stamps / Bitte nicht stempeln	
Name / Name	SOCIETE LUMIERE SA, PARIS		Herr Kunde	
BIC	AGRIFRPP882		Date of signature(s) Datum (TTMMJJJJ)	27.07.2002
Details of payment Verwendungszweck	5200 0005 6781 2348 9012		Reporting Meldecode	1,2,3,4
 <small>Please refer to your bank for instructions. Ausführliche Anweisungen erhalten Sie bei Ihrer Bank. Über 12.500,- Euro Z1 verwenden.</small>				

D.1.4 IPI example: Debit blank IPI (with currency and amount box)

Ordering Customers Name, Address, the Currency and the Amount are not pre printed. It will be completed by Ordering Customer.

Ordering Customer / Kontoinhaber/Einzahler		International Payment Instruction		
Account number Kto.-Nr./BLZ od. IBAN	0 1 2 3 4 5 6 7 8 9		Amount to be paid Zu zahlender Betrag	
Name / Name Address / Adresse	HERR / FRAU KUNDE BAHNSTRASSE 4 D - 80036 MUENCHEN		Currency / Währung EUR	3 4 2 1 , 0 0
Beneficiary / Begünstigter			Charges to be paid by Entgelt zu Lasten	0 = ordering customer / Kontoinhaber/Einzahler 1 = beneficiary / Begünstigter 2 = shared/both / Entgeltteilung
IBAN	FR76 1820 6000 1030 5696 6400 117		Signature(s) / Unterschrift(en) No company stamps / Bitte nicht stempeln	Herr Kunde
Name / Name	SOCIETE LUMIERE SA, PARIS		Date of signature(s) Datum (TTMMJJJJ)	27.07.2002
BIC	AGRIFRPP882		Reporting Meldecode	1,2,3,4
Details of payment Verwendungszweck	5200 0005 6781 2348 9012		Form Form	02
 <small>Please refer to your bank for instructions. Ausführliche Anweisungen erhalten Sie bei Ihrer Bank. Über 12.500,- Euro Z1 verwenden.</small>				

ANNEX E: MAXIMUM LENGTHS FOR DATA ELEMENT DESCRIPTIONS

Data element name	Maximum number of characters in the translation
Ordering customer	20
Account number	20
Name	20
Address	20
Beneficiary	20
IBAN	20
Name	20
BIC	20
Details of payment	20
Amount to be paid	20
Currency	10
Amount	10
Charges to be paid by: 0 = ordering customer	25 30
1 = beneficiary	30
2 = shared	30
Reporting	20
Signature(s)	20
No company stamps	20
Date of signature(s)	25
Please refer to your bank for instructions	50