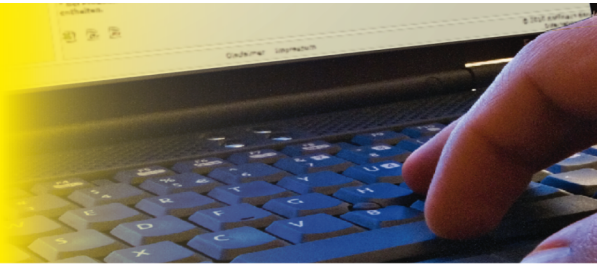


STP Quality Rules

Pacs.008



STP Quality Rules for pacs.008

Formatting rules for Straight Through Processing (“STP-criteria”) of pacs.008 to be sent to Raiffeisen Bank International AG (RZBAATWW)

Status	Field Name	Pacs.008.001	Equivalent to field of MT103
O	CdtTrfTxInf/PmtTplnf/SvcLvl/Cd	This field must not be used	23E
O	CdtTrfTxInf/PmtTplnf/CtgyPurp/Cd	This field must not be used	23E
M	CdtTrfTxInf/DbtrAgt/FinInstnId/BICFI	Valid BIC-Code *	52A
O	GrpHdr/SttlmInf/InstgRmbrsmntAgt/FinInstnId/BICFI	Valid BIC-Code	53A
O	GrpHdr/SttlmInf/InstgRmbrsmntAgt/FinInstnId/BICFI	Valid BIC-Code	54A
O	GrpHdr/SttlmInf/ThrdRmbrsmntAgt/	This field must not be used	55A
O	CdtTrfTxInf/IntrmyAgt1/FinInstnId/BICFI	Valid BIC-Code *	56A
O	CdtTrfTxInf/CdtrAgt/FinInstnId/BICFI	Valid BIC-Code *	57A
M	CdtTrfTxInf/CdtrAcct/Id/IBAN resp. CdtTrfTxInf/CdtrAcct/Id/Othr/Id	Valid IBAN if mandatory for this country, otherwise Beneficiary Customer's account Number *	59
M	CdtTrfTxInf/ChrgBr	SHAR/CRED/DEBT	71A
O	CdtTrfTxInf/InstrForCdtrAgt/InstrInf	This field must not be used *	72
O	CdtTrfTxInf/InstrForNxtAgt/InstrInf	This field must not be used *	72
O	CdtTrfTxInf/RgltryRptg/Dtls/Inf	This field must not be used	77B

M = Mandatory

O = Optional

The remaining fields of a SWIFT pacs.008 not listed above are to be formatted according to the SWIFT ISO 20022 formatting guidelines.

* pls see error codes on the next page

For any further information please contact your RBI account manager or Cash Management Department:
cm.fi.sales@rbinternational.com

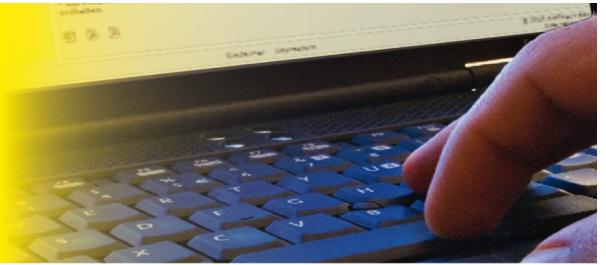
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**Raiffeisen Bank
International**

STP Quality Rules

Pacs.008



* Error Codes according to RBI STP Quality Analysis Rules

Error Code	Description
Ordering Institution	CdtTrfTxInf/DbtrAgt/FinInstnId/BICFI not available and CdtTrfTxInf/CdtrAgt/FinInstnId/BICFI is unequal RZBAATWW or blank
Intermediary Institution	CdtTrfTxInf/IntrmyAgt1/FinInstnId/BICFI is neither a valid BIC nor FinInstnId/ClrSysMmbld/ClrSysId/Cd = „ATBLZ“ and FinInstnId/ClrSysMmbld/Mmbld with a proper formatted valid identifier for Austria
Account With Institution(A)	Intermediary Institution not filled accordingly (see above) and CdtTrfTxInf/CdtrAgt/FinInstnId/BICFI neither a valid BIC nor CdtTrfTxInf/CdtrAgt/FinInstnId/ClrSysMmbld/ClrSysId = “ATBLZ” and CdtTrfTxInf/CdtrAgt/FinInstnId/ClrSysMmbld/Mmbld are filled with a proper formatted valid identifier for Austria (e.g.: AT12345)
Account With Institution(B)	Intermediary Institution is correct, but CdtTrfTxInf/CdtrAgt/FinInstnId/BICFI neither a valid BIC nor CdtTrfTxInf/CdtrAgt/FinInstnId/ClrSysMmbld/ClrSysId and CdtTrfTxInf/CdtrAgt/FinInstnId/ClrSysMmbld/Mmbld are filled with a proper formatted valid identifier (e.g.: BL12345678, FW123456, AT12345)
Beneficiary Customer (A)	CdtTrfTxInf/CdtrAcct/Id/IBAN incorrect or CdtTrfTxInf/CdtrAcct/Id/Othr/Id no valid RBI account number
Beneficiary Customer (B)	CdtTrfTxInf/CdtrAcct/Id/IBAN incorrect or CdtTrfTxInf/CdtrAcct/Id/Othr/Id no valid account number
Sender to Receiver Information	InstructionForNextAgent or InstructionForCreditorAgent are filled; only use if bilaterally agreed in accordance with RBI for special purposes

For any further information please contact your RBI account manager or Cash Management Department:
cm.fi.sales@rbinternational.com

Visit as well our Web Site www.rbinternational.com/cm/en



**Raiffeisen Bank
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