

Straight Through Processing Rules CNY payments

valid from Jan 01, 2023

1. STP (Straight Through Processing)

- no any special requirements for book payments
- no any special requirements except for “transaction code” for payments in favor of ICBC Group.

| MT103 | | | | |
|--------------------------|----------|-------------------------|--|---|
| Tag | Status | Option | Line | CIPS |
| 50 ⁽¹⁾ | M | A | | SWIFT BIC |
| | | K | | /account ⁽²⁾ |
| | | | 1 | name |
| | | | 2-4 | continue name_ADD.address ⁽³⁾ |
| | F | 1-4 | as per SWIFT rules | |
| 52 ⁽¹⁾ | O | A | | SWIFT BIC |
| | | D | | /account ⁽²⁾ |
| | | | 1 | name |
| | | 2-4 | continue name_ADD.address ⁽³⁾ | |
| 53 | O | B | | /account ⁽⁴⁾ |
| 56 | O | A | | SWIFT BIC of CIPS Participant ⁽⁵⁾ SWIFT BIC of HK CNY CHATS Direct Participant ⁽⁵⁾ |
| 57 ⁽¹⁾ | O | A | | /account ^(optional) |
| | | | | SWIFT BIC (with 56A) SWIFT BIC of CIPS Participant (without 56A) ⁽⁵⁾ SWIFT BIC of HK CNY CHATS Direct Participant (without 56A) ⁽⁵⁾ |
| | | D ⁽⁶⁾ | | /account ^(optional) |
| | | | 1 | name |
| | | 2-4 | continue name_ADD.address | |
| 59 ⁽¹⁾ | M | - | | /account ⁽²⁾ |
| | | | 1 | name |
| | | | 2-4 | continue name_ADD.address ⁽³⁾ |
| | F | 1-4 | as per SWIFT rules | |
| 70 ⁽⁷⁾ | M | | | as per SWIFT rules |
| 71 | M | | | as per SWIFT rules |
| 72 | M | | 1 | /transaction code/ |
| | | | 2-6 | as per SWIFT rules |

- (1) - Field 50/52/57/59 – maximum length for name - 140 symbols, address - unlimited, account - 34 symbols.
- (2) - Account number of both ordering and beneficiary customer (50/59) cannot be blank or zero(0).
- (3) - Address should start from "ADD." According to PBOC legislation, it is obligatory to specify full name and address for both ordering and beneficiary customer (50/59). Name: Corporate customers should use their registered name; while for individual customers, the full name should be consistent with his/her name printed on a valid ID document. The address should contain the following information: unit number, street, city, province, country and zip code. The address cannot be a PO Box number. Corporate customers should provide the address of their operation location and/(or) permanent premise. Individual customers who have no residential address can provide the address as printed on valid ID document.
- (4) - Should be used if mutual accounts of Vostro / Nostro or if several correspondent accounts in CNY with us. If not specified - we'll debit your default Vostro acc.
- (5) - It is not necessary to specify intermediary bank (Direct participant) for CIPS Indirect Participant, unless your customer has clear instruction to specify the exact willing CIPS direct participant.
- All branches and sub-branches of CIPS Direct Participant in Mainland China are considered as Indirect Participants by default.
- We will ignore CNAPS code.
- (6) - Can be used only with 56A

- (7) - The purpose of payment should be specified in detail (for example, "consumer goods", "child toys"...). It's not enough just indicate a number of contract/invoice.

| MT202 | | | | |
|----------------------------|----------|-------------------------|--|---|
| Tag | Status | Option | Line | CIPS |
| 52 ⁽¹⁾ | O | A | | SWIFT BIC |
| | | D | | /account ^(optional) |
| | | | 1 | name |
| | | | 2-4 | continue name_ADD.address ⁽²⁾ |
| 53 | O | B | | /account ⁽³⁾ |
| (56) ⁽¹⁾ | O | A | | SWIFT BIC of CIPS Participant ⁽⁴⁾ SWIFT BIC of HK CNY CHATS Direct Participant ⁽⁴⁾ |
| 57 ⁽¹⁾ | O | A | | /account ^(optional) |
| | | | | SWIFT BIC (with 56A) SWIFT BIC of CIPS Participant (without 56A) ⁽⁴⁾ SWIFT BIC of HK CNY CHATS Direct Participant (without 56A) ⁽⁴⁾ |
| | | D ⁽⁵⁾ | | /account ^(optional) |
| | | | 1 | name |
| | | 2-4 | continue name_ADD.address ⁽²⁾ | |
| 58 ⁽¹⁾ | M | A | | /account ^(optional) |
| | | | | SWIFT BIC (with 56A/57 or 57A) SWIFT BIC of CIPS Participant (without 56 and 57) ⁽⁴⁾ SWIFT BIC of HK CNY CHATS Direct Participant (without 56 and 57) ⁽⁴⁾ |
| | | D ⁽⁶⁾ | | /account ^(optional) |
| | | | 1 | name |
| | | 2-4 | continue name_ADD.address ⁽²⁾ | |
| 72 ⁽⁷⁾ | M | | 1 | / transaction code / |
| | | | 2-6 | as per SWIFT rules |

- (1) - field 52/57/58 – maximum length with option “D” for name - 140 symbols, address - unlimited, account - 34 symbols.
- (2) - At least Country and Town. Address should start from "ADD."
- (3) - Should be used if mutual accounts of Vostro / Nostro or if several correspondent accounts in CNY with us. If not specified - we'll debit your default Vostro acc.
- (4) - It is not necessary to specify intermediary bank (Direct participant) for Indirect Participant, unless your customer has clear instruction to specify the exact willing direct participant.
- All branches and sub-branches of CIPS Direct Participant in Mainland China are considered as Indirect Participants by default.
- We will ignore CNAPS code.
- (5) - Can be used only with 56A
- (6) - Can be used only with 56A/57 or 57A
- (7) - The purpose of payment should be specified in detail (for example, “FX deal”, “transfer of own funds”, ...)

2. Transaction code

The Transaction code (analogue of Russian code for payment from/in favor of nonresident) has to be specified in the first line of the field 72.

It's not necessary in case of book payment.

| Transaction codes | | | |
|---|------------------|--------------------------------|-------------|
| Purpose of payment | MT103/202 | Type | :72: |
| Payment for goods This Section also includes transactions of individual entrepreneurs. | MT103 | Payment | /GOD/ |
| | | Partial refund | /PRGOD/ |
| | | Full refund | /RGOD/ |
| | MT202 | Payment | /GOD/ |
| | | Partial refund | /PRGOD/ |
| | | Full refund | /RGOD/ |
| Payment for service This Section also includes transactions of individual entrepreneurs. | MT103 | Payment | /STR/ |
| | | Partial refund | /PRSTR/ |
| | | Full refund | /RSTR/ |
| | MT202 | Payment | /STR/ |
| | | Partial refund | /PRSTR/ |
| | | Full refund | /RSTR/ |
| Capital operations (only securities) | MT202 | Payment | /CTF/ |
| Capital operations | MT103 | Payment | /CTF/ |
| | | Partial refund | /PRCTF/ |
| | | Full refund | /RCTF/ |
| | MT202 | Payment | /CTF/ |
| | | Partial refund | /PRCTF/ |
| | | Full refund | /RCTF/ |
| Other transactions Transfer of the income (investment income), compensations, taxes, penalties, the membership fees, etc... | MT103 | Payment | /OCA/ |
| | MT202 | | /OCA/ |
| By order/in favor of Person | MT103 | Payment | /RMT/ |
| | | Partial refund | /PRRMT/ |
| | | Full refund | /RRMT/ |
| Bank to Bank payments (only deals or own funds transfer) | MT202 | Payment in favor of other bank | /DFT/ |
| | | Own funds transfer | /SFT/ |
| Charity | MT103 | Payment | /CDN/ |
| Full refund. Can be used for all categories. | | | /FRTN/ |

3. Contacts

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