

BANSTA D.96A Banking status message
Recommendation of Swiss Financial Institutions
for the use of the UN/EDIFACT-Message
as a Message acknowledgment and/or status information

Version 1.3 from 12.04.2002

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1 INTRODUCTION

This document is to be used together with the „Generic Implementation Information, Recommendation of Swiss Financial Institutions for the use of the UN/EDIFACT-Messages“.

This document is based on

Titel	Version	Remarks	Source
Generic Implementation Information, Recommendation of Swiss Financial Institutions for the use of the UN/EDIFACT-Messages including Swiss Interbank Clearing- and Swiss Postfinance UN/EDIFACT Code lists.	Version 1.1		http://www.sic.ch
BANSTA D.96A Banking status message, Recommendation of D6 Working Group Finance for the use of the UN/EDIFACT Message	Version 1.2		
UNITED NATIONS TRADE DATA INTERCHANGE DIRECTORY (UNTDID)	D.96A	Definition BANSTA	http://www.unece.org/trade/untdid
UNITED NATIONS TRADE DATA INTERCHANGE DIRECTORY (UNTDID)	Latest available code list	UNCL (code list) only	http://www.unece.org/trade/untdid
ISO 9735 Electronic data interchange for administration, commerce and transport (EDIFACT) – Application level syntax rules	Syntax version number: 3		http://www.iso.ch/cate/cat.html
ISO 646 Information processing – ISO 7-bit coded character set for information interchange			http://www.iso.ch/cate/cat.html
D6 Referencing Rules and Recommendations	Version 1.1	D6_RefRules_1v01.pdf	http://www.edifact-wg.org
Recommended Practice For Message Flow And Security For EDIFACT Payments (D6)	Version 2.03	D6_RecPract_2v03.pdf	http://www.edifact-wg.org

1.1 Introduction

This specification provides the definition of the Banking status message (BANSTA) to be used in Electronic Data Interchange (EDI) between trading partners involved in administration, commerce and transport.

1.2 Functional Definition

A BANSTA message is sent by a financial institution to its customer and/or vice versa and among financial institutions. It is used for all kind of enquiries, answers and status information at application level. This message may be applied for both national and international transactions. It is based on universal practice and is not dependent on the type of business or industry.

1.3 Principles

A BANSTA message must always refer to a specific previously-sent message.

A BANSTA message may cover the response given to any previously-sent message, such as a commercial or payment instruction, a request for information, etc. This message provides a means to report on errors and inconsistencies found in the original message at application level.

It is not intended to report on syntactical errors or to provide a non-repudiation response.

This message may provide status information about execution on original multi-instruction messages such as the Multiple Payment Order message (PAYMUL) or a multiple Direct Debit (DIRDEB) message in a positive and/or negative way.

This message does not apply to responses given to payment instructions, when another message type is necessary. This message could be used for any response to a previously-sent message when such response is needed and/or requested.

1.4 Data Segment Clarification

The following semantic principles apply to the message and are intended to facilitate the understanding and implementation of the message:

The Banking Status message is structured in three levels: A, B and C.

- Level A Segment Groups 1, 2, 3 and 9 contains general data related to the whole message.
- Level B Segment Groups 4 and 5 refers to the previously-sent message and, if necessary, identifies a single transaction within a multiple message.
- Level C Segment Groups 6 to 8 provides the reason and details for the status of message/transaction.

The structure of the message is designed to allow several B and C levels, each level B being followed by at least one or several C levels.

Where a choice of code or text is given only the code element should be used wherever possible.

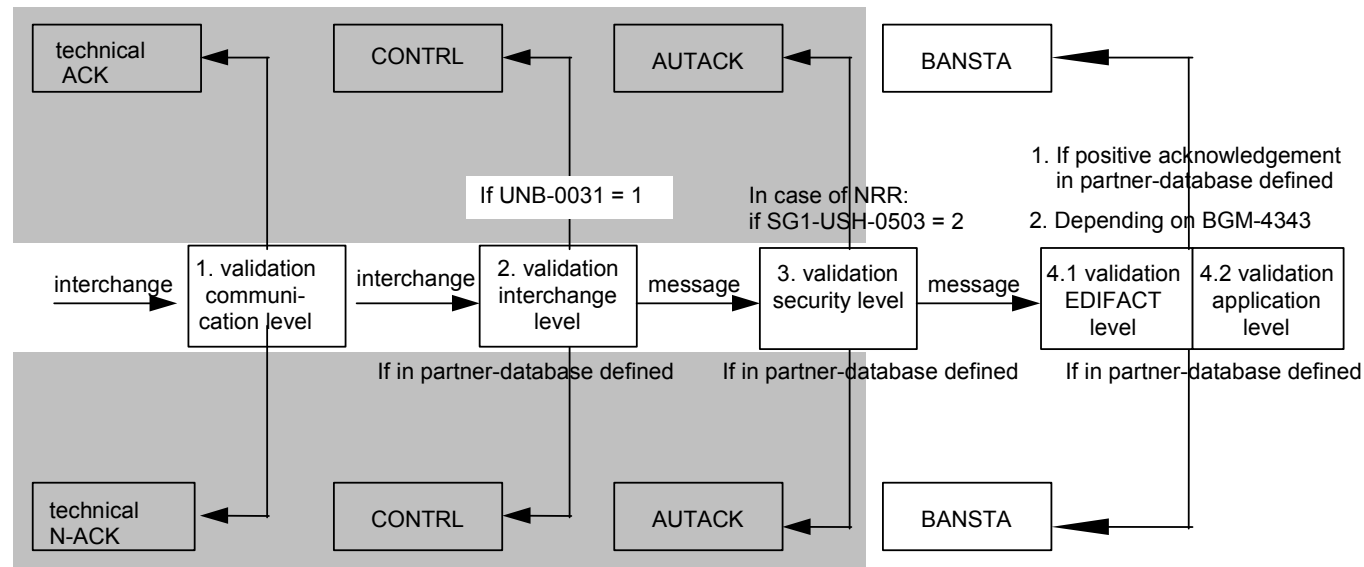
1.4.1 Swiss recommendation for the BANSTA as a Message acknowledgement

- This definition pertains only to the BANSTA used as a message acknowledgment or to indicate the status of a message and not to the BANSTA used as a 'query' or 'inquire' or as a response to any request.
- The BANSTA has to be considered as a message acknowledgement sent from a financial institution to its customers and vice versa. In addition it could be used as a message acknowledgement sent from one financial institution to another. BANSTA also can be used to indicate the status of a single message on application level.
- The BANSTA used as a message confirmation always acknowledges a message and not an interchange.
- The BANSTA used as a status indicator always concerns a message and not an interchange.
- It is not planned to group BANSTA messages together based on the incoming interchange or on any other logic.
- The BANSTA is triggered by validation on application level. The message may include either a positive or a negative result. A negative result means that further processing of the received message by the application is impossible. If the sender of the message is able to receive BANSTA messages a negative confirmation will automatically be sent. A BANSTA as a positive confirmation message will only be sent back to the sender if it is explicitly requested. This can be triggered by master data or via the data element BGM-4343 in the message to be confirmed.
- BANSTA as a confirmation of a single message is used in the following way: If the incoming message is a single message (e.g. PAYORD) the BANSTA includes a single B-level, with the reference number of the received message and a single C-level containing the error information. In case of a multiple message (e.g. PAYMUL) the BANSTA may have several B-levels related to different B- and C-levels of the received message. All B-levels of the BANSTA are related to a single incoming message (e.g. PAYMUL). The different C-levels of the BANSTA contain information pertaining to the error.
- If a BANSTA B-level is confirming a received B-level (e.g. of a PAYMUL or DIRDEB), the BANSTA B-level carries the identification of the received A-level (BGM-1004) and B-level (SG4-RFF-1154) in SG5-RFF. If a BANSTA B-level is confirming a received C-level (e.g. of a PAYMUL or DIRDEB), the BANSTA B-level carries the identification of the received A-level (BGM-1004), the received B-level (SG4-RFF-1154) and the received C-level (SG11-RFF-1154 in SG5-RFF).
- BANSTA as a confirmation message normally may provide a confirmation or rejection of a received message to the message sender. It is also possible to send a confirmation with the status "Warning". Warning means that the receiver was able to process the message but there was an inconsistency (e.g. an element was filled which should not be used). The use of warnings is foreseen to detect and eliminate application errors. Thus warning messages should be an exception and should not increase the data volume.

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- In special cases it is allowed to acknowledge an incoming message with more than one BANSTA i.e. a NOK-BANSTA can be followed by a OK-BANSTA or vice versa (e.g. NOK-BANSTA indicating a validation failure because of invalid basic data; OK-BANSTA is sent after correction and successful data processing). The latest received BANSTA (NOK or OK) indicates the actual status of confirmation. This special way of using BANSTA messages has to be bilaterally agreed.
- A BANSTA acknowledgment message is not to be acknowledge by another BANSTA.

positive acknowledgment



negative acknowledgment

2 MESSAGE LAYOUT

2.1 Message Structure

Banking status Level A (first part).

UNH	M	1	MESSAGE HEADER
BGM	M	1	Beginning of message
DTM	M	1	Date/time/period
BUS	C	1	Business function
SG1	C	2	RFF-DTM
RFF	M	1	Reference
DTM	C	1	Date/time/period
SG2	C	5	FII-CTA-COM
FII	M	1	Financial institution information
CTA	C	1	Contact information
COM	C	5	Communication contact
SG3	C	3	NAD-CTA-COM
NAD	M	1	Name and address
CTA	C	1	Contact information
COM	C	5	Communication contact

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Banking status Level B.

—	SG4	M	99	LIN-SG5-SG6
—	LIN	M	1	Line item
—	SG5	C	5	RFF-DTM
—	RFF	M	1	Reference
—	DTM	C	1	Date/time/period

Banking status Level C.

—	SG6	C	99	SEQ-GIS-DTM-MOA-CUX-PCD-FTX-DOC-SG7-SG8
—	SEQ	M	1	Sequence details
—	GIS	M	1	General indicator
—	DTM	C	2	Date/time/period
—	MOA	C	1	Monetary amount
—	CUX	C	1	Currencies
—	PCD	C	1	Percentage details
—	FTX	C	1	Free text
—	DOC	C	5	Document/message details
—	SG7	C	1	FII-CTA-COM
—	FII	M	1	Financial institution information
—	CTA	C	1	Contact information
—	COM	C	5	Communication contact
—	SG8	C	1	NAD-CTA-COM
—	NAD	M	1	Name and address
—	CTA	C	1	Contact information
—	COM	C	5	Communication contact

Banking status Level A (second part).

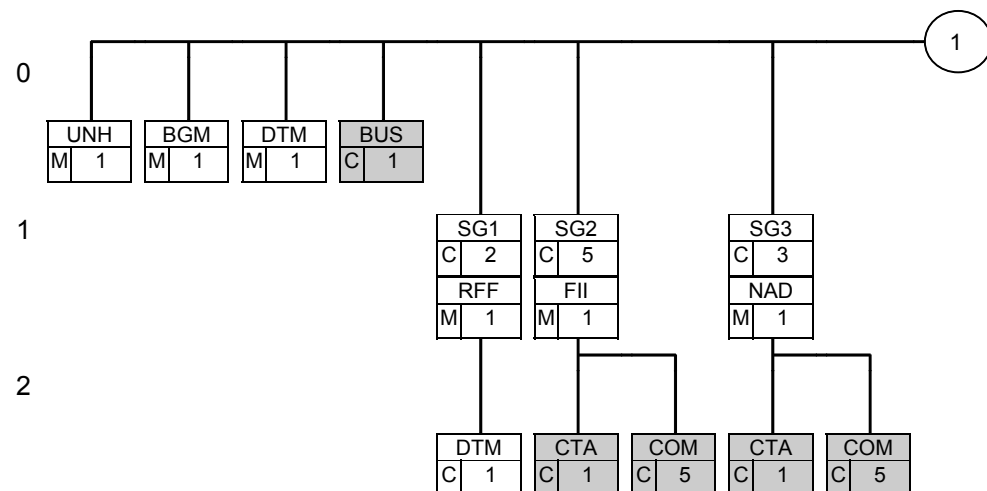
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	CNT	C	5	Control total
┌	SG9	C	5	AUT-DTM
	AUT	M	1	Authentication result
	DTM	C	1	Date/time/period
	UNT	M	1	MESSAGE TRAILER

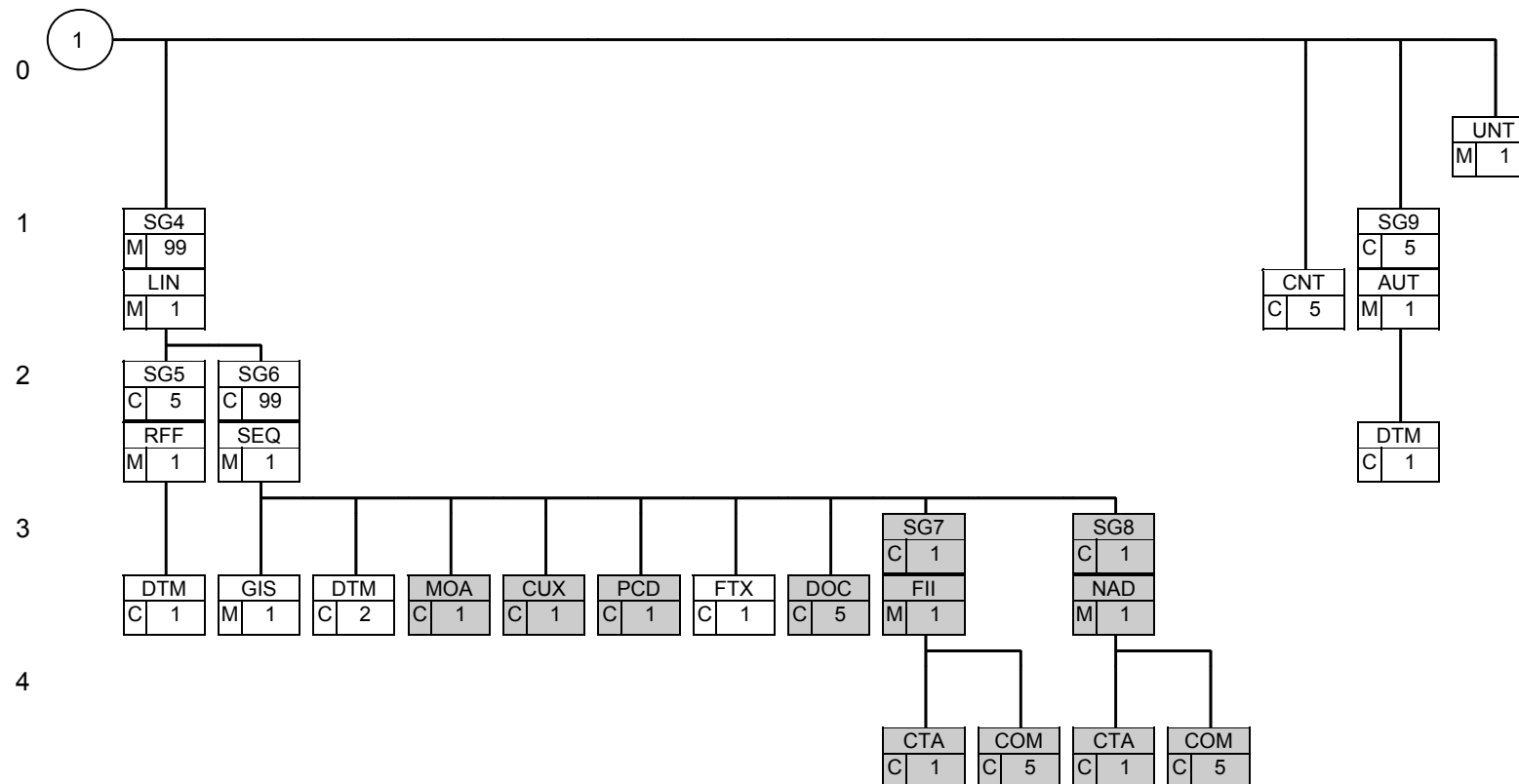
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2.2 Branching Diagram

The use of the marked segments is not recommended, these segments are **not** described in the chapter „Segment Layout“.



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3 SEGMENT LAYOUT

3.1 Introduction

This section describes each segment of the UN/EDIFACT message BANSTA. The segments are presented in the sequence in which they appear in the message.

- The segment or segment group tag is followed by the (M)andatory / (C)onditional indicator, the maximum number of occurrences and the segment description.
- The left side of the following table contains information from the original UN/EDIFACT Directory (data element number, description, M/C and format).
- In the center are the recommendations of Swiss Financial Institutions and (type,"*" and remarks).
- It is planned, to add further comments from the different Swiss Financial institutions in the column „Comment“ of the table.

For all simple and composite data elements with a (C)onditional state in the column “M/C”, one of the following sub states is compulsory in the column “Type”:

R	REQUIRED	Indicates that the entity is required and must be sent
D	DEPENDENT	Indicates, that the entity must be sent in certain conditions, as defined by the relevant explanatory note
O	OPTIONAL	Indicates that the entity is optional and may be sent at the discretion of the user
N	NOT USED	Indicates that the entity is not used and should be omitted. Any data placed in an element marked with “N” will be ignored.

If a composite is flagged as „N“, all data elements within that composite will have blank status indicators in the column “Type”.

The column „*“ indicates:

- Whether the code values are restricted to the values given in the list („*“).
- Whether one specific code out of either an open or restricted code list is required („R“).
- Whether the code values must occur in certain conditions, as defined by the relevant explanatory note.

(blank)	Open code list	The use of code values which are not preceded by an asterisk (*) are not restricted (<i>open</i>). The available codes are listed in the code list of the corresponding UN/EDIFACT directory.
*	Restricted code list	Code values preceded by an asterisk (*) are the only codes available for use in the given context (<i>restricted choice</i>).
R	Required code out of open list	Codes preceded by an „R“ are required and must occur in one repetition of the corresponding segment if it is used.
*R	Required code out of restricted list	Codes preceded by an „R“ are required and must occur in one repetition of the corresponding segment if it is used.

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3.2 Segments Level A (first part)

UNH		MESSAGE HEADER				Segment No.	1	Segment Level	A
M	1	UN/EDIFACT Directory				M	1	CH-MIG	
<p>A service segment starting and uniquely identifying a message. The message type code for the Banking status message is BANSTA. Note: Banking status messages conforming to this document must contain the following data in segment UNH, composite S009: Data element 0065 BANSTA 0052 D 0054 96A 0051 UN</p>									
Number	Description	M/C	Format	Type	*	Description	Comment		
0062	MESSAGE REFERENCE NUMBER	M	an..14	M		Identification of a message by a unique reference. The message reference must be allocated in ascending sequence within an interchange (e.g. the first message sent is 1, the second 2, etc.), but it need not be consecutive.			
S009	MESSAGE IDENTIFIER	M		M					
0065	Message type identifier	M	an..6	M	*R	"BANSTA" (Banking status message)			
0052	Message type version number	M	an..3	M	*R	"D" (Directory)			
0054	Message type release number	M	an..3	M	*R	"96A" (Version 96A)			
0051	Controlling agency	M	an..2	M	*R	"UN" (UN/ECE/TRADE/WP.4, United Nations Standard Messages (UNSM))			
0057	Association assigned code	C	an..6	O					
0068	COMMON ACCESS REFERENCE	C	an..35	N					
S010	STATUS OF THE TRANSFER	C		N					

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Number	Description	M/C	Format	Type	*	Description	Comment
0070	Sequence message transfer number	M	n..2				
0073	First/last sequence message transfer indication	C	a1				
<u>Segment Notes:</u>							

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BGM		BEGINNING OF MESSAGE					Segment No.	2	Segment Level	A
M	1	UN/EDIFACT Directory			M	1	CH-MIG			Comment
A segment by means of which the sender must uniquely identify the BANSTA message using its type and number and its function (e.g. response, enquiry, status etc.).										
Number	Description	M/C	Format	Type	*	Description	Comment			
C002	DOCUMENT/MESSAGE NAME	C		R	*	"313" (Application error message) Used for rejections "294" (Application acknowledgement and error report) Used for accepted transactions with warnings "312" (Acknowledgement message) Only used for positive acknowledgements with no further explanations and for successful cancellation via a FINCAN. "XZ8" (Banking status (EEG4 code))				
1001	Document/message name, coded	C	an..3	R	*					
1131	Code list qualifier	C	an..3	N	*					
3055	Code list responsible agency, coded	C	an..3	N	*					
1000	Document/message name	C	an..35	N	*					
1004	DOCUMENT/MESSAGE NUMBER	C	an..35	R		Identification of the message by a unique transaction reference assigned by the sender.				
1225	MESSAGE FUNCTION, CODED	C	an..3	R	*	"9" (Original) "7" (Duplicate) If code "7" is used, segment group 1 is mandatory.				
4343	RESPONSE TYPE, CODED	C	an..3	N						
Segment Notes:										
Running applications which today use the code "XZ8" (Banking status) with SG6-GIS-7365 = "1" (Message content accepted) for message acknowledgements and "2" (Message content rejected with comment) for rejections. New application are to use the codes BGM-1001 = "313" for rejections, "294" for acknowledgments with warnings or "312" for acknowledgements , as defined by D6 EWG sub-working group Finance.										

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DTM		DATE/TIME/PERIOD				Segment No.	3	Segment Level	A
M	1	UN/EDIFACT Directory				M	1	CH-MIG	
A segment specifying the date and, if required, the time the message is created.					Comment				
Number	Description	M/C	Format	Type	*	Description	Comment		
C507	DATE/TIME/PERIOD	M		M					
2005	Date/time/period qualifier	M	an..3	M	*R	"137" (Document/message date/time)			
2380	Date/time/period	C	an..35	R					
2379	Date/time/period format qualifier	C	an..3	R	*	"102" (CCYYMMDD)			
					*	"203" (CCYYMMDDHHMM)			
Segment Notes:									

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SG1		RFF-DTM				SegGr.Level A	
C	2	UN/EDIFACT Directory		D	1	CH-MIG	Comment
A group of segments identifying a previously-sent message, and/or customer to customer reference and related dates.				This segment group (SG1-RFF-DTM) is mandatory when the duplicate code is set in the BGM segment.			
RFF		REFERENCE				Segment No. 5 Segment Level A	
M	1	UN/EDIFACT Directory		M	1	CH-MIG	Comment
A segment specifying the reference of the previously-sent message.							
Number	Description	M/C	Format	Type	*	Description	Comment
C506	REFERENCE	M		M			
1153	Reference qualifier	M	an..3	M	*R	"ACW" (Reference number to previous message)	
1154	Reference number	C	an..35	R		Reference Number of the original BANSTA message (BGM-1004).	
1156	Line number	C	an..6	N			
4000	Reference version number	C	an..35	N			
Segment Notes:							

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SG1		RFF-DTM					SegGr.Level A	
C	2	UN/EDIFACT Directory			D	1	CH-MIG	Comment
DTM		DATE/TIME/PERIOD					Segment No. 6	Segment Level A
C	1	UN/EDIFACT Directory			O	1	CH-MIG	Comment
A segment identifying the creation date of the referenced message.								
Number	Description	M/C	Format	Type	*	Description	Comment	
C507	DATE/TIME/PERIOD	M		M				
2005	Date/time/period qualifier	M	an..3	M	*R	"171" (Reference date/time)		
2380	Date/time/period	C	an..35	R				
2379	Date/time/period format qualifier	C	an..3	R	*	"102" (CCYYMMDD)		
					*	"203" (CCYYMMDDHHMM)		
Segment Notes:								

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SG2		FII-CTA-COM				SegGr.Level A	
C	5	UN/EDIFACT Directory		O	2	CH-MIG	Comment
A group of segments identifying the financial institutions involved in the Banking Status message, routing functions and contacts.				This segment group is used for routing purposes only.			
FII		FINANCIAL INSTITUTION INFORMATION				Segment No. 7 Segment Level A	
M	1	UN/EDIFACT Directory		M	1	CH-MIG	Comment
A segment identifying the financial institution(s) associated with the transaction, in coded or uncoded form and their function.							
Number	Description	M/C	Format	Type	*	Description	Comment
3035	PARTY QUALIFIER	M	an..3	M	*	"MS" (Document/message issuer/sender)	
					*	"MR" (Message recipient)	
					*	"AS" (Account servicing Financial Institution)	
C078	ACCOUNT IDENTIFICATION	C		N			
3194	Account holder number	C	an..35				
3192	Account holder name	C	an..35				
3192	Account holder name	C	an..35				
6345	Currency, coded	C	an..3				
C088	INSTITUTION IDENTIFICATION	C		R			
3433	Institution name identification	C	an..11	D		International identification of the financial institution in coded form: ISO-BIC	
1131	Code list qualifier	C	an..3	D	*R	"25" (Bank identification)	
3055	Code list responsible agency, coded	C	an..3	D	*R	"5" (ISO (International Organization for Standardization))	
3434	Institution branch number	C	an..17	D		National identification of the financial institution in coded form: BC-No. ("001996" Swiss Post as a financial institution included)	

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Number	Description	M/C	Format	Type	*	Description
1131	Code list qualifier	C	an..3	D	*R	"157" (Clearing code)
3055	Code list responsible agency, coded	C	an..3	D	*R	"121" (CH, Telekurs AG)
3432	Institution name	C	an..70	N		
3436	Institution branch place	C	an..70	N		
3207	COUNTRY, CODED	C	an..3	O		

Segment Notes:

Composite C088 (Institution identification):

The financial institution can be identified in one of the two following ways:

1. With the international identification using ISO-BIC in the element 3433 (qualified in the following elements 1131 and 3055) (preferred)
2. With the national identification using BC-No. in the element 3434 (qualified in the following elements 1131 and 3055).

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SG3		NAD-CTA-COM				SegGr.Level A	
C	3	UN/EDIFACT Directory		O	2	CH-MIG	Comment
A group of segments identifying the name(s) and adress(es) of non-financial parties involved in the transaction, their function and their contacts.				This segment group is used for routing purposes only.			
NAD		NAME AND ADDRESS				Segment No. 10 Segment Level A	
M	1	UN/EDIFACT Directory		M	1	CH-MIG	Comment
A segment identifying the names and addresses of the non-financial parties associated with the Banking Status message, in coded or uncoded form, and their function.							
Number	Description	M/C	Format	Type	*	Description	Comment
3035	PARTY QUALIFIER	M	an..3	M	*	"MS" (Document/message issuer/sender)	
					*	"MR" (Message recipient)	
					*	"HQ" (Account owner)	
C082	PARTY IDENTIFICATION DETAILS	C		D			
3039	Party id. identification	M	an..35	M			
1131	Code list qualifier	C	an..3	R	*	If using ISO or EAN identification: "160" (Party identification)	
					*	If using Telekurs identification: "100" (Enhanced party identification)	
					*	If bilaterally agreed: "ZZZ" (Mutually defined)	
3055	Code list responsible agency, coded	C	an..3	R	*	"5" (ISO (International Organization for Standardization))	
					*	"9" (EAN (International Article Numbering association))	
					*	"121" (CH, Telekurs AG)	
					*	"ZZZ" (Mutually defined)	
C058	NAME AND ADDRESS	C		N			
3124	Name and address line	M	an..35				

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Number	Description	M/C	Format	Type	*	Description	Comment
3124	Name and address line	C	an..35				
3124	Name and address line	C	an..35				
3124	Name and address line	C	an..35				
3124	Name and address line	C	an..35				
C080	PARTY NAME	C		D			
3036	Party name	M	an..35	M			
3036	Party name	C	an..35	O			
3036	Party name	C	an..35	O			
3036	Party name	C	an..35	N			
3036	Party name	C	an..35	N			
3045	Party name format, coded	C	an..3	N			
C059	STREET	C		D			
3042	Street and number/p.o. box	M	an..35	M			
3042	Street and number/p.o. box	C	an..35	O			
3042	Street and number/p.o. box	C	an..35	O			
3042	Street and number/p.o. box	C	an..35	N			
3164	CITY NAME	C	an..35	D			
3229	COUNTRY SUB-ENTITY IDENTIFICATION	C	an..9	D			
3251	POSTCODE IDENTIFICATION	C	an..9	D			
3207	COUNTRY, CODED	C	an..3	D			

Segment Notes:

This segment can be used in two ways:

1. C080/C059/3164/3229/3251/3207 (Structured name and address), preferred
2. C082 only (Party identification)

The use of party identification (variant 2) with a structured name/address (variant 1) will be accepted.

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3.3 Segments Level B

SG4		LIN-SG5-SG6				SegGr.Level B	
M	99	UN/EDIFACT Directory		M	99	CH-MIG	Comment
A group of segments identifying a message or transaction and the status of the referred message/transaction, as well as any reasons clarifying the status.				One single BANSTA can refer to several messages, transaction batches (B-levels) or single transaction (C-levels) and the status of the referenced objects, as well as any reasons clarifying the status.			
LIN		LINE ITEM				Segment No. 13 Segment Level B	
M	1	UN/EDIFACT Directory		M	1	CH-MIG	Comment
A segment identifying the beginning of the details related to The previously-sent message by a sequential line number.							
Number	Description	M/C	Format	Type	*	Description	Comment
1082	LINE ITEM NUMBER	C	n..6	R		Application generated number for each B-Level. Numbers must be allocated in ascending sequence order within the message without gaps (i.e. the first line is 1, the second line 2, etc.).	
1229	ACTION REQUEST/ NOTIFICATION, CODED	C	an..3	N			
C212	ITEM NUMBER IDENTIFICATION	C		N			
7140	Item number	C	an..35				
7143	Item number type, coded	C	an..3				
C829	SUB-LINE INFORMATION	C		N			
5495	Sub-line indicator, coded	C	an..3				
1082	Line item number	C	n..6				
1222	CONFIGURATION LEVEL	C	n..2	N			
7083	CONFIGURATION, CODED	C	an..3	N			
Segment Notes:							

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SG4		LIN-SG5-SG6				SegGr.Level B	
M	99	UN/EDIFACT Directory		M	99	CH-MIG	Comment
A group of segments identifying a message or transaction and the status of the referred message/transaction, as well as any reasons clarifying the status.							
SG5		RFF-DTM				SegGr.Level B	
C	5	UN/EDIFACT Directory		R	3	CH-MIG	Comment
A group of segments specifying reference number(s), date/or time needed in order to identify a referenced message or transaction.							
RFF		REFERENCE				Segment No. 14 Segment Level B	
M	1	UN/EDIFACT Directory		M	1	CH-MIG	Comment
A segment providing references of the message/transaction to be referred to.							
Number	Description	M/C	Format	Type	*	Description	Comment
C506	REFERENCE	M		M			

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1153	Reference qualifier	M	an..3	M	<p>Referencing to a multiple message level A: Element 1154 contains BGM-1004 of the message to be referred to. If BGM-1001 = "294", "312", or "313"</p> <p>* "AGO" (Sender's reference to the original message)</p> <p>If BGM-1001 = "XZ8"</p> <p>* "XC3" (Message reference number)</p> <p>Referencing to a PAYMUL level B: Element 1154 contains SG4-RFF-1154 of the PAYMUL to be referred to.</p> <p>* "AEK" (Payment order number)</p> <p>Referencing to a DIRDEB level B: Element 1154 contains SG4-RFF-1154 of the DIRDEB to be referred to. If BGM-1001 = "294", "312", or "313"</p> <p>* "AKJ" (Direct Debit reference)</p> <p>If BGM-1001 = "XZ8"</p> <p>* "AEK" (Payment order number)</p> <p>Referencing to a PAYMUL or DIRDEB level C: Element 1154 contains SG11-RFF-1154 of the message to be referred to.</p> <p>* "CR" (Customer reference number)</p> <p>Referencing to a single message (PAYORD/PAYEXT): Element 1154 contains BGM-1004 of the message to be referred to.</p> <p>* "AEK" (Payment order number)</p>
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Number	Description	M/C	Format	Type	*	Description	Comment
1154	Reference number	C	an..35	R			
1156	Line number	C	an..6	N			
4000	Reference version number	C	an..35	N			

Segment Notes:

If a B-level is rejected because of errors in a related C-level, SG5-RFF-1154 will contain the identification of the received A-level (BGM-1004) and the rejected B-level (SG4-RFF-1154) reference. The C-level reference (SG11-RFF-1154 or SG11-SEQ-1050) where the error occurs can be placed in the BANSTA C-level SG6-FTX in an additional text line C108-4440.

Element C506-1153 (Reference qualifier):

When using BANSTA as an acknowledgment message from a customer to its financial institution to acknowledge a received message, the following qualifier in C506-1153 will be used:

- to reference an A-level: "AGO" If BGM-1001 = "294", "312", or "313", otherwise "XC3"
- to reference a B-level: "ACK" to acknowledge a DEBMUL/CREMUL, "ADP" to acknowledge a FINSTA (the B-level RFF of the received message will be sent back unchanged)
- to reference a C-level: "AIK" (the C-level RFF of the received message will be sent back unchanged)

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SG4		LIN-SG5-SG6				SegGr.Level B	
M	99	UN/EDIFACT Directory		M	99	CH-MIG	Comment
SG5		RFF-DTM				SegGr.Level B	
C	5	UN/EDIFACT Directory		R	3	CH-MIG	Comment
DTM		DATE/TIME/PERIOD				Segment No. 15	Segment Level B
C	1	UN/EDIFACT Directory		D	1	CH-MIG	Comment
A segment identifying the date/time of the referred message or transaction.							
Number	Description	M/C	Format	Type	*	Description	Comment
C507	DATE/TIME/PERIOD	M		M			
2005	Date/time/period qualifier	M	an..3	M	*R	"171" (Reference date/time)	
2380	Date/time/period	C	an..35	R			
2379	Date/time/period format qualifier	C	an..3	R	*	"102" (CCYYMMDD)	
					*	"203" (CCYYMMDDHHMM)	
Segment Notes:							
This segment occurs if the related RFF-segment is referring to a message / A-level, it does not occur, if it is referring to a B- or C-level.							

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3.4 Segments Level C

SG4		LIN-SG5-SG6				SegGr.Level B	
M	99	UN/EDIFACT Directory		M	99	CH-MIG	Comment
A group of segments identifying a message or transaction and the status of the referred message/transaction, as well as any reasons clarifying the status.							
SG6		SEQ-GIS-DTM-MOA-CUX-PCD-FTX-DOC-SG7-SG8				SegGr.Level B	
C	99	UN/EDIFACT Directory		R	99	CH-MIG	Comment
A group of segments identifying the status, and any reasons clarifying this status, of the referred message/transaction.				If there are more than 98 errors to be reported, the 99th repetition of the segment group 6 will contain the following text in the first data element 4440 of the FTX segment: FTX+AAO+++THERE ARE MORE ERRORS: PLEASE CONTACT OUR HELPDESK'			
SEQ		SEQUENCE DETAILS				Segment No. 16 Segment Level C	
M	1	UN/EDIFACT Directory		M	1	CH-MIG	Comment
A segment identifying the beginning of the specification of the status and related details about the message/transaction by a sequential number.							
Number	Description	M/C	Format	Type	*	Description	Comment
1245	STATUS INDICATOR, CODED	C	an..3	N			
C286 1050	SEQUENCE INFORMATION Sequence number	C M	an..6	R M		Number for each C-level. Numbers must be allocated in ascending sequence order within the B-level without gaps (i.e. the first line is 1, the second 2, etc.).	
1159	Sequence number source, coded	C	an..3	N			
1131	Code list qualifier	C	an..3	N			
3055	Code list responsible agency, coded	C	an..3	N			
Segment Notes:							

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SG4		LIN-SG5-SG6				SegGr.Level B	
M	99	UN/EDIFACT Directory		M	99	CH-MIG	Comment
SG6		SEQ-GIS-DTM-MOA-CUX-PCD-FTX-DOC-SG7-SG8				SegGr.Level B	
C	99	UN/EDIFACT Directory		R	99	CH-MIG	Comment
GIS		GENERAL INDICATOR				Segment No. 17 Segment Level C	
M	1	UN/EDIFACT Directory		M	1	CH-MIG	Comment
A segment specifying the processing status of a referenced message/transaction in a coded form. It is used in conjunction with one or more of the following segments or groups clarifying the detailed reply or status/information.							
Number	Description	M/C	Format	Type	*	Description	Comment
C529	PROCESSING INDICATOR	M		M			
7365	Processing indicator, coded	M	an..3	M		If BGM-1001 = "294", "312", or "313" see segment notes. If BGM-1001 = "XZ8": If the content referred in the RFF segment is accepted: * "1" (Message content accepted) If the content referred in the RFF segment is not accepted: * "2" (Message content rejected with comment)	
1131	Code list qualifier	C	an..3	D		If no UN-codelist is used: any application specific code list (as bilaterally agreed)	
3055	Code list responsible agency, coded	C	an..3	D		If application specific code list is used	
7187	Process type identification	C	an..17	N			

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Segment Notes:

Codes in Element C529-7365 when using BGM-1001 = “294”, “312”, or “313” (as defined in D6 EWG sub-working group Finance):

The following codes should be used only when code 312 is used in DE 1001 in BGM:

- 1 = Message content accepted
- 129 = Cancellation executed

The following codes should be used only when code 294 is used in DE 1001 in BGM:

- 101 = Transaction received and redirected to another bank and/or account
- 102 = Potential duplicate of a previous payment
- 103 = Cancellation pending

The following codes should be used when either code 294 or code 313 is used in DE 1001 in BGM:

- 46 = Payee’s account number unknown
- 47 = Payor’s account number unknown
- 48 = Correspondent bank not possible
- 49 = Execution date not possible
- 50 = Value date not possible
- 52 = Invalid decimal number
- 61 = Transaction reason non reportable
- 64 = Balance of payments complementary information is requested
- 72 = Beneficiary’s financial information incorrect
- 73 = Charge(s) details not correct
- 74 = Date(s) not correct
- 75 = Currency details incorrect
- 76 = Monetary amount incorrect
- 80 = Unjustified charges at beneficiary’s side
- 82 = Beneficiary’s account closed
- 98 = Individual transaction over credit limit
- 99 = Cumulative transactions exceed credit limit
- 100 = Transaction exceeds default credit limit
- 106 = Invalid account number

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108 = Transaction out of time limits
109 = Invalid and/or incomplete name and address
111 = No communication number specified
112 = Bank branch number and/or details invalid
121 = Beneficiary's account frozen by legal authorities
123 = Account holder specified by ordering customer is deceased

The following codes should be used only when code 313 is used in DE 1001 in BGM:

2 = Message content rejected with comment. In this case, the comment must follow.
12 = Sender not allowed the message type
13 = Message type not supported
51 = Currency code not possible
84 = Transaction rejected due to insufficient funds
85 = Party identification not known
86 = Beneficiary unknown
87 = Beneficiary's bank unknown
104 = Cancellation instruction too late to carry out
107 = Transaction duplicates previous transaction
110 = No name and address specified
114 = Date of cheque invalid
115 = Totals for transaction do not match details
117 = Method of payment invalid
119 = Ordering customer's message control value invalid
125 = Unauthorized message version

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SG4	LIN-SG5-SG6						SegGr.Level B
M	99	UN/EDIFACT Directory		M	99	CH-MIG	Comment
SG6	SEQ-GIS-DTM-MOA-CUX-PCD-FTX-DOC-SG7-SG8						SegGr.Level B
C	99	UN/EDIFACT Directory		R	99	CH-MIG	Comment
DTM	DATE/TIME/PERIOD						Segment No. 18 Segment Level C
C	2	UN/EDIFACT Directory		O	2	CH-MIG	Comment
A segment identifying dates and/or times related to information in the GIS-segment.							
Number	Description	M/C	Format	Type	*	Description	Comment
C507	DATE/TIME/PERIOD	M		M			
2005	Date/time/period qualifier	M	an..3	M	*R	"310" (Received date/time)	
2380	Date/time/period	C	an..35	R			
2379	Date/time/period format qualifier	C	an..3	R	*	"102" (CCYYMMDD)	
					*	"203" (CCYYMMDDHHMM)	
Segment Notes:							

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SG4		LIN-SG5-SG6				SegGr.Level B	
M	99	UN/EDIFACT Directory		M	99	CH-MIG	Comment
SG6		SEQ-GIS-DTM-MOA-CUX-PCD-FTX-DOC-SG7-SG8				SegGr.Level B	
C	99	UN/EDIFACT Directory		R	99	CH-MIG	Comment
FTX		FREE TEXT				Segment No. 22 Segment Level C	
C	1	UN/EDIFACT Directory		D	1	CH-MIG	Comment
A segment specifying free form data associated with the related information in the GIS segment.							
Number	Description	M/C	Format	Type	*	Description	Comment
4451	TEXT SUBJECT QUALIFIER	M	an..3	M	*	If BGM-1001 = "294" or "313" "ACD" (Reason for a request or response) If BGM-1001 = "XZ8": "AAO" (Error description (see text))	
4453	TEXT FUNCTION, CODED	C	an..3	N			
C107	TEXT REFERENCE	C		N			
4441	Free text, coded	M	an..3				
C108	TEXT LITERAL	C		R		Error location and description	
4440	Free text	M	an..70	M			
4440	Free text	C	an..70	O			
4440	Free text	C	an..70	O			
4440	Free text	C	an..70	O			
4440	Free text	C	an..70	O			
3453	LANGUAGE, CODED	C	an..3	N			

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Segment Notes:

This segment occurs when GIS-7365 = "2" (Message content rejected with comment).

If there are more than 98 errors to be reported, the 99th repetition of the segment group 6 will contain the following text in the first data element 4440 of the FTX segment:
FTX+AAO+++THERE ARE MORE ERRORS: PLEASE CONTACT OUR HELPDESK'

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3.5 Segments Level A (second part)

CNT		CONTROL TOTAL					Segment No.	86	Segment Level	A	
C	5	UN/EDIFACT Directory					O	2	CH-MIG		Comment
A segment identifying the kind of control-checks for the payment orders contained in the PAYMUL and identifying the totals according to the coded form.											
Number	Description	M/C	Format	Type	*	Description	Comment				
C270	CONTROL	M		M							
6069	Control qualifier	M	an..3	M	*R *	"2" Number of line items in message (LIN segments) "39" Total number of individual transactions (= total number of occurrences of SEQ segments) The usage of code 2 is recommended.					
6066	Control value	M	n..18	M							
6411	Measure unit qualifier	C	an..3	N							
Segment Notes:											

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SG9		AUT-DTM				SegGr.Level A	
C	5	UN/EDIFACT Directory		D	1	CH-MIG	Comment
A group of segments specifying details of any authentication (validation) procedures applied to the BANSTA message.				The segment group 9 (AUT and DTM) is not used when digital signature is used. In case of digital signature the security header and trailer segments are used.			
AUT		AUTHENTICATION RESULT				Segment No. 31 Segment Level A	
M	1	UN/EDIFACT Directory		M	1	CH-MIG	Comment
A segment specifying the details of any authentication (validation) procedures applied to the BANSTA message.							
Number	Description	M/C	Format	Type	*	Description	Comment
9280	VALIDATION RESULT	M	an..35	M			
9282	VALIDATION KEY IDENTIFICATION	C	an..35	R			
Segment Notes:							

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SG9		AUT-DTM					SegGr.Level A	
C	5	UN/EDIFACT Directory			D	1	CH-MIG	Comment
DTM		DATE/TIME/PERIOD					Segment No. 32 Segment Level A	
C	1	UN/EDIFACT Directory			R	1	CH-MIG	Comment
A segment identifying the validation date/time.								
Number	Description	M/C	Format	Type	*	Description	Comment	
C507	DATE/TIME/PERIOD	M		M				
2005	Date/time/period qualifier	M	an..3	M	*R	"218" (Authentication/validation date/time)		
2380	Date/time/period	C	an..35	R				
2379	Date/time/period format qualifier	C	an..3	R	*	"101" (YYMMDD)		
					*	"102" (CCYYMMDD) = preferred version		
					*	"203" (CCYYMMDDHHMM)		
Segment Notes:								

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UNT		MESSAGE TRAILER				Segment No. 33	Segment Level A	
M	1	UN/EDIFACT Directory		M	1	CH-MIG		Comment
A service segment ending a message, giving the total number of segments in the message and the control reference number of the message.								
Number	Description	M/C	Format	Type	*	Description	Comment	
0074	NUMBER OF SEGMENTS IN A MESSAGE	M	n..6	M		The total number of segments in the message		
0062	MESSAGE REFERENCE NUMBER	M	an..14	M		Same reference as quoted in UNH 0062		
Segment Notes:								

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4 EXAMPLES

The following examples show only the recommended features of a BANSTA-Message, not its entire possibilities.

The following BANSTA messages are sent from a Financial Institution as a message acknowledgment and status information of a received PAYMUL message (See also example PAYMUL message in document “PAYMUL D.96A Multiple payment order message Recommendation of Swiss Financial Institutions for the use of the UN/EDIFACT Message”).

4.1 Example BANSTA with BGM-1001 = “313”, “294”, or “312”

4.1.1 Example BANSTA with BGM-1001 = “313” (Application error message, used for rejections)

Seg. No.	UN/EDIFACT-String	Comment
1.	UNB+UNOA:2+ BANKCHZZXXX:55+ABCD-ZAHLER:ZZ+960301:0900+1'	
2.	UNH+12345+BANSTA:D:96A:UN'	BANSTA Message no. 12345
3.	BGM+313+4711+9'	Application error message, rejection.
4.	DTM+137:19960301:102'	Date of this message: 01.03.1996
5.	LIN+1'	Start of first B-Level
6.	RFF+AGO:PM0001-0000-0000'	Reference number of the corresponding PAYMUL message (BGM-1004).
7.	DTM+171:199603010800:203'	Date/time of the referred PAYMUL message.
8.	RFF+AEK:PM0001-0004-0000'	Reference number of the rejected B-Level of the corresponding PAYMUL message (SG4-RFF-1154).
9.	SEQ++1'	
10.	GIS+2'	Message content rejected with comment (for the B-Level defined in SG5-RFF: PM0001-0004-000).
11.	DTM+310:199603010805:203'	Received Date/time.
12.	FTX+ACD+++SG4.4-SG5.1-MOA CURRENCY CODE NOT POSSIBLE'	Additional error description.
13.	CNT+2:1'	This message contains one B-Level.
14.	AUT+84F03D8C+1C6AFD19531473D5'	MAC and encrypted authentication key

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Seg. No.	UN/EDIFACT-String	Comment
15.	DTM+218:19960301:102'	Validation date
16.	UNT+15+12345'	Message no. 12345 with 15 segments
17.	UNZ+1+1'	Interchange trailer

4.1.2 Example BANSTA with BGM-1001 = “294” (Application acknowledgement and error report, used for positive acknowledgement with warnings)

Seg. No.	UN/EDIFACT-String	Comment
1.	UNB+UNOA:2+ BANKCHZZXXX:55+ABCD-ZAHLER:ZZ+960301:0900+2'	
2.	UNH+12346+BANSTA:D:96A:UN'	BANSTA Message no. 12346
3.	BGM+294+4711+9'	Application acknowledgement and error report message (positive acknowledgement with warnings)
4.	DTM+137:19960301:102'	Date of this message: 01.03.1996
5.	LIN+1'	Start of first B-Level
6.	RFF+AGO:PM0001-0000-0000'	Reference number of the corresponding PAYMUL message (BGM-1004).
7.	DTM+171:199603010800:203'	Date/time of the referred PAYMUL message.
8.	RFF+AEK:PM0001-0001-0000'	Reference number of the referred B-Level of the corresponding PAYMUL message (SG4-RFF-1154).
9.	SEQ++1'	
10.	GIS+49'	Execution date not possible (for the B-Level defined in SG5-RFF: PM0001-0001-000).
11.	DTM+310:199603010805:203'	Received Date/time.
12.	CNT+2:1'	This message contains one B-Level.
13.	AUT+84F03D8C+1C6AFD19531473D5'	MAC and encrypted authentication key
14.	DTM+218:19960301:102'	Validation date
15.	UNT+14+12346'	Message no. 12346 with 14 segments

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Seg. No.	UN/EDIFACT-String	Comment
16.	UNZ+1+2'	Interchange trailer

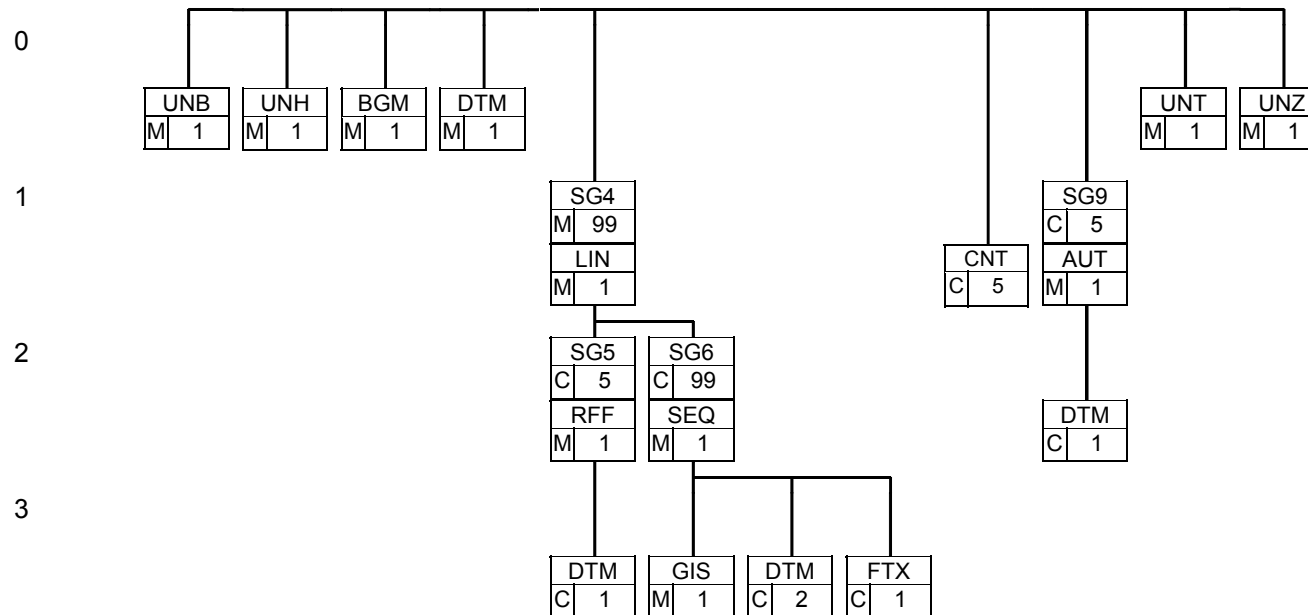
4.1.3 Example BANSTA with BGM-1001 = “312” (Application acknowledgement message, used for positive acknowledgement)

Seg. No.	UN/EDIFACT-String	Comment
1.	UNB+UNOA:2+ BANKCHZZXXX:55+ABCD-ZAHLER:ZZ+960301:0900+3'	
2.	UNH+12347+BANSTA:D:96A:UN'	BANSTA Message no. 12347
3.	BGM+312+4711+9'	Application acknowledgement message (positive acknowledgement)
4.	DTM+137:19960301:102'	Date of this message: 01.03.1996
5.	LIN+1'	Start of first B-Level
6.	RFF+AGO:PM0001-0000-0000'	Reference number of the corresponding PAYMUL message (BGM-1004).
7.	DTM+171:199603010800:203'	Date/time of the referred PAYMUL message.
8.	SEQ++1'	
9.	GIS+1'	Message content accepted.
10.	DTM+310:199603010805:203'	Received Date/time.
11.	CNT+2:1'	This message contains one B-Level.
12.	AUT+84F03D8C+1C6AFD19531473D5'	MAC and encrypted authentication key
13.	DTM+218:19960301:102'	Validation date
14.	UNT+13+12347'	Message no. 12347 with 13 segments
15.	UNZ+1+3'	Interchange trailer

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4.2 Example BANSTA with BGM-1001 = “XZ8” (Banking Status)

In this example the following segments are used:



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Seg. No.	UN/EDIFACT-String	Comment
1.	UNB+UNOA:2+ BANKCHZZXXX:55+ABCD-ZAHLER:ZZ+990217:1800+5'	
2.	UNH+12348+BANSTA:D:96A:UN'	Message no. 12348
3.	BGM+XZ8+4711+9'	Transaction reference no. 4711
4.	DTM+137:19990217:102'	Date of message: 17.02.1999
5.	LIN+1'	Start of first B-Level
6.	RFF+XC3:PM0001-0000-0000'	Reference to a multiple message level A (PAYMUL BGM-1004, message reference number)
7.	DTM+137:19960301:102'	Date/time of the referred message
8.	RFF+AEK:PM0001-0002-0000'	Reference to a multiple message level B (PAYMUL SG4-RFF-1154, payment order number)
9.	RFF+CR:PM0001-0002-0001'	Reference to a multiple message level C (PAYMUL SG11-RFF-1154, customer reference)
10.	SEQ++1'	Start of first C-Level.
11.	GIS+2'	Message content rejected with comment
12.	DTM+310:199902171353:203'	Date/time related to information in the GIS-segment
13.	FTX+AAO+++SG12.1-FII.1-3035'	Error in data element "party qualifier" (SG12 FII-3035)
14.	CNT+2:1'	Message contains one B-Level.
15.	AUT+84F03D8C+1C6AFD19531473D5'	MAC and encrypted authentication key
16.	DTM+218:19990217:102'	Validation date
17.	UNT+16+12348'	Message no. 12348 with 16 segments
18.	UNZ+1+5'	Interchange trailer

5 HISTORY OF CHANGES

5.1 History of changes

This BANSTA MIG, version 1.3 from 12.04.2002 contains the following changes, as compared to the previous version:

- Chapter 5 History of changes New section.