



COMMERZBANK

Protocol service for EBICS banking communication

Description of the protocol service for EBICS banking communication with Commerzbank AG Germany.

General disclaimer

Every transaction on the EBICS banking system is provided in a log file based on the customer's ID. Access to these files is in most cases unlocked for authorized users, however, this feature can also be restricted upon customer request. Prompt retrieval and evaluation of these log files is highly recommended in order to detect and correct possible transmission or processing errors at an early stage.

Characteristics

The log information is made available as a text file via the EBICS PTK order type or via HAC as ISO pain.002.001.03. Parallel provision is possible.

The EBICS protocols document all authorized user access at the Commerzbank AG EBICS banking system level and detail the following information:

- Timestamp
- Transmission direction
- Order type, for payment transaction submissions with order number
- Name of the participant
- Result of access
- In the case of payment transaction submissions, the result of the signature check and file content

Example of a PTK file for retrieval of account statements – camt 053:

```
07.03.24 06:45:12      File retrieved from bank
      Hostname: CBKEBIX1
      Order: Collect account statements C53
      Participants: AB123456 MUSTERMA Barbara Mustermann
      Result: Transmission in order [01]
              Encrypted data transmission [04]
              Compressed data transmission [05]
```

Example of a PTK file for sending a SEPA transfer payment:

1. Logging of file submission on the banking system

```
07.03.24 14:00:29   Transfer file to bank
                   Hostname: CBKEBIX1
                   Mission: Submission of credit transfers CCT EH2F
                   Participants: AB123456 MUSTERMA Barbara Mustermann
                   Result: Transmission in order [01]
                        Encrypted data transmission [04]
                        Compressed data transmission [05]
```

2. Result of signature verification

```
07.03.24 14:00:29   Signature verification [21]
                   Hostname: CBKEBIX1
                   Mission: Submission of credit transfers CCT EH2F
                   Participants: AB123456 MUSTERMA Barbara Mustermann
                   Participants: AB123456 TESTREB Rebekka Test
                   Result: Signature(s) in order [24]
                   File name: 2024000000447
```

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C R E D I T S

File ID: 1004688330
Date/Time: 07.03.2024/10:37:

Collector's reference: 1004688431
Bank code: COBADEFXXX
Account number: DE68450040000123456700
Client data: Maschinen GmbH
Number of payment rates: 23
Total amounts (EUR): 48,243.41
Execution date: 07.03.2024

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3. In addition to these protocols, which simply show EBICS access, Commerzbank AG also provides the results of the bank-specific control of the payment transaction as a PTK file about 20 minutes after a positive signature check:

```
07.03.24 14:36:37   ADDITIONAL INFORMATION
                   Further processing HOST
                   Hostname: COMBAFFM
                   Mission: Submission of credit transfers CCT EH2F
                   This is not confirmation of a possibly necessary disposition
                   through your account-holding office and/or execution
                   of the order.

AN 900/20 (900/20)   DTA CLERK                               CREATION DATE 14.33/07.03.24
OF DATA CENTRE FRANKFURT 1656 RETENTION PERIOD 1 YEAR
FROM PROGRAM U7W04
CHECK PROTOCOL FOR SEPA FILES FROM EBP *U6P80 08/09/09 LV026/LI=02_*****PA-PRUE
***** PAGE      1 ***
CUSTOMER NAME BLZ ACCOUNT REFERENCE NUMBER TYPE ORIGINAL. WAE
FIRST. DATE NO. ITEM NUMBER. BACK EXEC. DATE AMOUNT
REMARKS
-----
Maschinen GmbH   500 400 00   0123456700  1002001111  GK           EUR
07.03.2024                23                07.03.2024      48,243.41
-----
TOTAL CREDITS EUR 23 48,243.41
TOTAL DIRECT DEBITS EUR 0 0.00
-----
C H E C K   S U M S
Total READ IN                1 LOGICAL FILES           EUR      23      48,243.41
TOTAL REJECTED                0 LOGICAL FILES           EUR       0       0.00
TOTAL RECORDED                1 LOGICAL FILES           EUR      23      48,243.41
```

Common electronic banking systems use these protocol returns to indicate the processing status. It is possible that only the 1st and 2nd protocols are used for this. A final security control for the processing of the submitted payment files is provided by the extended protocol of the banking audit, in particular, the information according to "TOTAL REJECTED". Possible errors are shown on the individual item.

Differences between PTK and HAC protocols

In terms of content, both protocols are identical, but the XML structure enables further fully-automatic processing, which, for example, can only trigger manual activity on negative protocol events.

The test result from Commerzbank's own bank-technical audit is also output in plain text in the HAC in the tag </AddtInf>. This assignment no longer applies to the delivery of payment-related pain.002 deliveries.

Scope of feedback in PTK or HAC format



Below is a list of the Reason Codes in the HAC protocols:

REASON CODES	HAC	EBICS logs
Reason Code	description ISO-Codelist	Ext. description
AM05	Duplication	The hash value of the transferred order data is already known on the bank server (order data with the same hash value has already been transferred)
AM21	LimitExceeded	The maximum amount agreed between the customer and the bank has been exceeded
DS01	ElectronicSignaturesCorrect	Electronic signature(s) correct
DS02	OrderCancelled	An authorized participant has canceled the order
DS03	OrderNotCancelled	The participant's attempt to cancel the order, was not successful
DS04	OrderRejected	The order was rejected by the bank (for technical reasons)
DS05	OrderForwardedForPostprocessing	The order was correct and could be passed on for further processing
DS06	TransferOrder	The order was forwarded to the DES
DS07	ProcessingOK	All actions concerning the order could be carried out by the bank computer
DS08	DecompressionError	Decompression was unsuccessful
DS09	DecryptionError	Decryption was not successful
DS10	Signer1CertificateRevoked	The first signer's certificate has been revoked
DS11	Signer1CertificateNotValid	The certificate of the first signer is not valid (revoked or not activated)
DS12	IncorrectSigner1Certificate	There is no certificate for the first signer
DS13	SignerCertificationAuthoritySigner1NotValid	The CA of the first signer's certificate is unknown/invalid
DS14	UserDoesNotExist	The participant is unknown on the bank computer

DS15	IdenticalSignatureFound	An identical signature has already been sent to the bank
DS16	PublicKeyVersionIncorrect	Incorrect public key version. This code is returned if a customer sends signature files to the credit institution after switching from an older program version (old EU format) to a new program version (new EU format) without having previously reinitialized or changed the public key.
DS17	DifferentOrderDataInSignatures	Order data does not match the signature(s)
DS18	RepeatOrder	File cannot be checked, the entire job must be repeated. This code is issued if an operational malfunction occurs during the signature check, e.g. insufficient memory
DS19	ElectronicSignatureRightsInsufficient	The authorizations of the participant (regarding his signature) are insufficient for the execution of the order
DS20	Signer2CertificateRevoked	The second signer's certificate has been revoked
DS21	Signer2CertificateNotValid	The second signer's certificate is not valid (revoked or not activated)
DS22	IncorrectSigner2Certificate	There is no certificate for the second signer
DS23	SignerCertificationAuthoritySigner2NotValid	The CA of the second signer's certificate is unknown/invalid
DS24	WaitingTimeExpired	The waiting time for an incomplete job expired
DS25	OrderFileDeleted	The job file has been deleted by the bank (various reasons possible)
DS26	UserSignedMultipleTimes	The same participant has signed several times
DS27	UserNotYetActivated	The subscriber is not yet activated (technical)
DS0A	DataSignRequested	Signature data is required In EBICS, this means that the EU(s) have not yet been sent to the bank computer or that the number of signatures is insufficient.
DS0B	UnknownDataSignFormat	The signature is not available or invalid for the format In EBICS, this means That the EU(s) are not correct
DS0C	SignerCertificateRevoked	The signer's certificate has been revoked. In EBICS, this also means that the participant is locked
DS0D	SignerCertificateNotValid	The signer's certificate is invalid (revoked or not activated). In EBICS, this means that the public key has not yet been activated or the certificate is invalid
DS0E	IncorrectSignerCertificate	The signer's certificate does not exist. In EBICS, this means that the public key does not exist or there is no certificate
DS0F	SignerCertificationAuthoritySignerNotValid	CA (Certificate Authority) is unknown
DS0G	NotAllowedPayment	Signatory is not authorized to sign this process. In EBICS, this means that the participant has no authorization rights (for this)
DS0H	NotAllowedAccount	The signer does not have permission for this account
ID01	CorrespondingOriginal-FileStillNotSent	Signature file has been transferred to the bank, but its original file has not yet been transferred
TA01	TransmissonAborted	The transfer of the file was unsuccessful - it had to be canceled (technical reasons)
TD01	NoDataAvailable	There is no data available for collection
TD02	FileNonReadable	The file cannot be read (e.g. unknown format)
TD03	IncorrectFileStructure	The file format is incomplete or incorrect
TS01	TransmissionSuccessful	The transfer of the file was successful
TS04	TransferToSignByHand	The order has been forwarded for release using an accompanying note

Feedback of banking controls as XML pain.002

The banking technical controls of the submitted payment files are carried out on payment transaction systems downstream from the bank's EBICS system. In addition to the PTK/HAC output described above, the results are also simply available as XML pain.002.

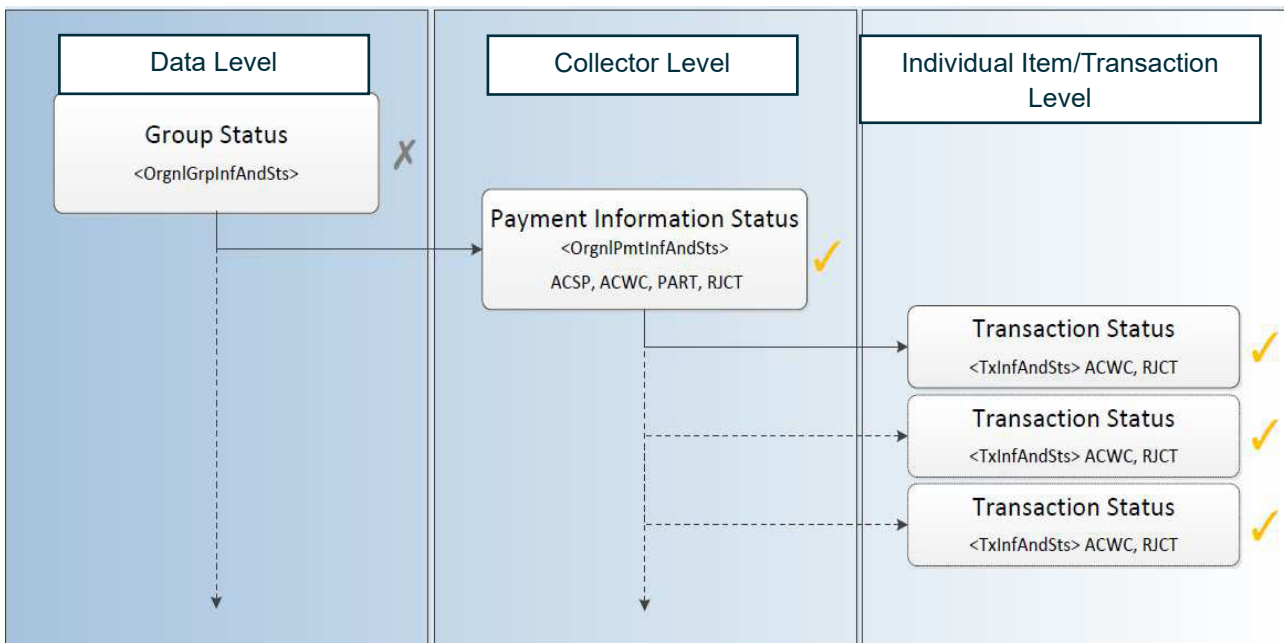
Each payment order type is assigned its own pain.002, which can be called up via its own EBICS order type.

Payment order type	EBICS order type	pain.002
EBICS Transfer protocols	pain.002 EBICS order type HAC	pain 002.001.03
SEPA SCT Submission	pain.002 EBICS order type CRZ	pain 002.001.10
SEPA SCT Submission	pain.002 EBICS order type CDZ	pain 002.001.10
SEPA SCT Submission	pain.002 EBICS order type CRZ	pain 002.001.03 / pain 002.001.10*
SEPA Inst Pay. CIP Submission	pain.002 EBICS order type CIZ	pain 002.001.03 / pain 002.001.10*
AZV Submission (AXZ)	pain.002 EBICS order type AXS	pain 002.001.10
ISO Payment transactions (XIC)	pain.002 EBICS order type XIP	pain 002.001.03

* For submission with pain 001.001.03 feedback pain 002.001.03 / for submission with pain 001.001.09 feedback pain 002.001.10

Presentation of the banking audit for SEPA DK payments (order types CCT, CDD, CDB, etc.)

The following status codes are used for SCT/SDD/SCC SEPA payment transactions at the respective levels:



At the order/collector level, the following status codes are used:

- ACSP (Accepted – Settlement in process) Order is executable
- PART (Partially accepted): Partial execution of the order, rejection of one or more transactions, but not all transactions
- ACWC (Accepted with changes) Order can be executed with adjustments, only with date adjustment due to non-compliance with the lead time deadline for direct debits
- RJCT (Rejected) Rejection of the complete order

At the transaction level, the following status codes are used (only if order = PART or ACWC):

- ACWC (Accepted with changes) Currently not used in practice
- RJCT (Rejected) Rejection of the transaction

Only rejected transactions are logged in pain.002. There are no positive reports at the transaction level.

This results in the following combinations:

Explanation	Group status	PmtInf status	Tx status
Order is executable	./.	ACSP	./.
Order is executable with qualified notes	./.	ACWC	ACWC
Rejection of one or more transaction(s) and Execution of transaction(s) with qualified notes	./.	PART	RJCT ACWC
Rejection of one or more transaction(s) and Execution of transaction(s)	./.	PART	RJCT ./.
Rejection of the order of all transactions	./.	RJCT	./.
Rejection of a message/delivery	./.	RJCT (depending on error level)	RJCT (depending on error level)

In addition to the status code, the following reason codes from the external "ExternalStatus-Reason1Code" code list are output, which can be used for the RJCT status code.

SEPA transfer (pain.001)

Reason code	Meaning gem. ISO code list	Meaning (German)
RR02	Missing debtor name or address	Fehlender Name / Adresse des Zahlungspflichtigen
AC01	Incorrect account number	IBAN / BIC falsch
RC01	Bank identifier incorrect	Bankidentifikationscode falsch
RR03	Missing creditor name or address	Fehlender Name / Adresse des Zahlungsempfängers
MS03	Not specified reason (Agent generated)	Nicht angegebener Grund (Sonstiges)

SEPA direct debit submission (pain.008)

Reason code	Meaning gem. ISO code list	Meaning (German)
RR03	Missing creditor name or address	Fehlender Name / Adresse des Zahlungsempfängers
AC01	Incorrect account number	IBAN / BIC falsch
RC01	Bank identifier incorrect	Bankidentifikationscode falsch
RR02	Missing debtor name or address	Fehlender Name/ Adresse des Zahlungspflichtigen
DNOR	Debtor bank is not registered	Bank des Zahlers nicht registriert
MD02	Missing mandatory information in mandate	Fehlerhafte oder unvollständige Mandatsinformationen
MS03	Not specified reason (Agent generated)	Nicht angegebener Grund (Sonstiges)

In addition, the following notes are mapped into ISO codes:

Requested collection date is incorrect (SDD)

= ISO: DT06 (+ Assignment of additional information with the following texts:)

Line 1: The customer's due date of the direct debit has been increased. Line 2: ReqdColltnDt ALT: YYYY-MM-DD

Line 3: ReqdColltnDt NEW: YYYY-MM-DD

BIC partner bank is invalid (SCT)

= ISO: NARR (+ Assignment of additional information with the text "BIC NOT SEPA REACHABLE")

In the pain.002 feedback, all payment details from the submitted individual order are output for each RJCT.