Payment transactions

Formats are being adapted for all payment methods, with the most extensive change seen in international payments. The last national data format still in use in Germany (DTAZV) will be replaced. The basic data required to execute an international payment order will remain unchanged. However, the new format offers a variety of additional options that have yet to take root in practical use. The format version will change for SEPA payments.

Credit transfers

Even though all credit transfers will be submitted to the Bank in the pain.001.001.09 format, differentiation will be made by payment method (i.e. SEPA payment, express transfer, foreign currency order or payment order to a non-European country). Please take note of the new use and assignment of the fields (referred to as "tags" in XML format). Another change refers to the updated order types used to submit payments to the Bank via EBICS.

Payment methods Credit transfers	Previous format	New format	Description	Previous EBICS order type	New EBICS order type
SEPA Credit Transfer	pain.001.001.03	pain.001.001.09	EUR bulk payment within SEPA Restrictions are expected in non-euro countries.	CCT	CCT
EUR express transfer	pain.001.001.03	pain.001.001.09	Same-day EUR express transfer within the euro area	CCU	CCU
International transfer	DTAZV	pain.001.001.09	Payments in any currency to any country, including foreign currency payments within Germany	AZV	AXZ
Instant payment	pain.001.001.03	pain.001.001.09	EUR instant payment within the euro area up to a maximum of EUR 100,000 Delays are possible when submitting as bulk payment. Not all banks are currently offering instant payments.	CIP	CIP

Direct debits

Direct debits are only subject to minor changes, including an adjustment to the current format version.

Payment methods Direct debits	Previous format	New format	Description	Previous EBICS order type	New EBICS order type
Direct debit core	pain.008.001.02	pain.008.001.08	EUR direct debit within SEPA Payers can object to the withdrawal of funds from their account within 8 weeks of debiting. Restrictions are expected in non-euro countries.	CDD	CDD
Direct debit B2B	pain.008.001.02	pain.008.001.08	EUR direct debit within SEPA Payers cannot object to the withdrawal. Payers cannot be private individuals. Restrictions are expected in non-euro countries.	CDB	CDB

Changes

One of the most important changes for all payment methods resulting from the transition to the pain.001.001.09 version is the use of structured address fields. Up until now, the address was recorded in several address lines without following a specific structure; the new format contains separate fields, e.g. for the street name, house number, postcode and city. Please refer to section [LINK]7 *Basic information* if you are interested in more details. If you execute only EUR payments within the European Union, you do not need to add any address information in your payment orders.

Instead, you will be able to specify the account currency irrespective of the payment currency when executing international payments.

Fee instruction for international payments
Payer and payee will share the transaction charges (standard) (previously SHA, now SHAR).
All transaction charges will be borne by the payer (previously OUR, now DEBT).
All transaction charges will be borne by the payee (permissible only to a limited extent) (previously BEN, now CRED).

Instruction codes
The data hitherto recorded as instruction code, for example to indicate an intercompany payment, is now recorded in the Category Purpose field. The list of permissible codes has been significantly expanded.
Intercompany payments (previously instruction code 12, now INTC)
Cover payments (previously instruction code 11, now CORT)
The codes for salary payments used under SEPA (e.g. SALA) can now also be used for international payments.

The Service Level field can be used to mark the payment as urgent (URGP) or non-urgent (NURG).

The unique end-to-end transaction reference (UETR) can be generated by the customer and submitted with the order, in which case the customer would be aware of the UETR before payment instructions are

submitted to the Bank. However, it should be noted that the UETR must be created using automatic generation, as required by SWIFT specifications. A partially customer-specific assignment ("I'll just add the invoice number...") is not allowed and will be rejected.

Fields not supported by Commerzbank:
Some of the objects included in the standard developed by the German Banking Industry Committee are marked as "Subject to prior approval" in the description (cf. also the *Format descriptions* section below). Commerzbank currently does not support the following elements; their use will lead to the entire file being rejected.
- <CdtrAgtAcct> Specifies the (internal) account at the recipient bank
- <XchgRateInf> Specifies the exchange rate
- <IntrmyAgt2> Specifies the second bank within routing

In addition, the IBAN must be used to refer to the payer's account.
Finally, Commerzbank does not support payment orders by cheque. These orders will also be rejected.

Transition efforts

The magnitude of transition efforts will depend on which payment methods customers use and how they generate payments.

Manual creation of individual payments in Global Payment Plus (GPP)
Commerzbank is gradually adjusting Global Payment Plus to the new payment formats. You will be notified of current changes in the portal.

Manual creation of individual payments in an electronic banking software
Consult your software provider for any necessary updates.

Payments initiated by a service provider, e.g. a tax consultant or payroll office
Check with your service provider to make sure that their systems are updated in time.

Payment files created by software (accounting, ERP system, salary)
Contact the software provider. Are updates required? Can the software generate the new formats?
Is the master data available in the required quality, e.g. for adoption of the structured address fields, or are adjustments necessary?

In addition, consult with your banks to check if additional authorisations need to be reported. Is reporting effected automatically?

Affected areas

Company departments
- Finance
- Accounts Receivable/Accounts Payable
- Treasury
- Controlling
- Human Resources
- IT

IT systems
- Electronic banking software
- Treasury management systems
- ERP systems
- Financial accounting
- HR systems

Vendors
- HR service providers
- Tax consultants
- Service data centres
- Payment service providers
- Software manufacturers
- IT service providers

Format descriptions

Please refer to the pages of the German Banking Industry Committee in Appendix 3 to the RDT Agreement for a specification of data formats:
[Specification of Data Formats (Appendix 3 to the RDT Agreement) − EBICS](#)

Testing

We would be happy to assist you with regard to testing payment files in the new formats. Please reach out to your Commerzbank contacts with any questions you may have.