

Appendix – Association of the ISO pacs.008 Payment Instruction to the BTRS Reporting Fields

This provides payment lifecycle mapping from Payment to Reporting. It will aid you in extracting core information from the RTP that is standard in reporting and reconciliation processes. Each financial institution and treasury workstation provider is encouraged to follow these best practices, but it is understood that adhering to existing conventions provides consistency which users also value – so, there may be some variation.

ISO pacs.008 Msg #	Field Name	Field Description	RTP Status	Length	BTRS Field Name	Comments
1.2	CreDtTm	Creation Date Time	M	19	Created	<p><u>ISO Definition:</u> Date and time at which the message was created. The date is required to be set to Eastern Time (ET). Format - YYYY-MM-DDThh:mm:ss</p> <p><u>Best Practice:</u> Report the Created Date/Time, but banks may instead choose to include: ACK/Confirmation -OR- Memo-posted. (Note: The current day and prior day Date/Time may also vary based on information available to the bank)</p>
2.2	InstrId	Instruction Identification	M	35	Debtor Bank Ref	<p><u>ISO Definition:</u> Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the instruction. Format = YYYYMMDDbbbbbbbbbbXAAAAAnnnnnnnnnn</p> <p>Will help identify the transaction when researching with associated bank. If a bank needs to limit space on the BAI2/BTRS, then okay to report only the last 11 digits. Bank-to-Bank communication may only need to report the last 11 digits, but full string reported.</p>
2.3	EndToEndId	End To End Identification	M	35	Debtor Client Ref	<p><u>ISO Definition:</u> Unique identification, as assigned by the initiating party, to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain.</p> <p>Will contain information from the sending client, often important for reconciliation. Might be blank, recommendation from TCH is to insert "NOREF".</p> <p><u>Best Practice:</u> Include as the Customer Reference (Entered by originating client)</p> <ul style="list-style-type: none"> - On Record 16 - display up to 'rightmost' 16 significant characters in Customer Reference field - -On Record 88 - display the entire field
2.4	TxId	Transaction Identification	M	35	Debtor Trans ID	<p><u>ISO Definition:</u> Unique identification, as assigned by the first instructing agent, to unambiguously identify the transaction that is passed on, unchanged, throughout the entire interbank chain.</p> <p><u>Best Practice:</u> Do not include in Record 88 if the value is the same as Instruction Identification (field 2.2)</p>
2.462	Nm	Name	M	140	Debtor Name	<u>Best Practice:</u> If the BAI2/BTRS recipient is the Debtor, okay if a bank does not report all/certain Debtor fields.
2.508	Id	Identification	M	17	Debtor Acct	<u>Best Practice:</u> If this is 'your' bank, not required to report
2.525	Mmbld	Member Identification	M	9	Debtor Bank ID	<u>Best Practice:</u> If this is 'your' bank, not required to report
not on pacs.008		Member Name			Debtor Bank	<p><u>Note:</u> Some banks include the bank name, so this field provides that option to report the name associated to the ABA from Mmbld (2.525) using the bank's own Bank Table</p> <p><u>Best Practice:</u> If this is 'your' bank, not required to report it</p>
2.463	PstlAdr	Postal Address			Debtor Address	<p>Debtor Address - concatenate the fields up to all 5 fields</p> <p><u>Best Practice:</u> If this is 'your' bank, not required to report</p>
2.467	StrtNm	Street Name	O	70		
2.468	BldgNb	Building Number	O	16		
2.470	TwnNm	Town Name	O	35		
2.469	PstCd	Post Code	O	16		
2.472	Ctry	Country	O	2		

2.627	Nm	Name	M	140		<u>Best Practice:</u> If the BAI2/BTRS recipient is the Creditor, okay if a bank does not report all/certain Creditor fields.
2.673	Id	Identification	M	17	Creditor Acct	<u>Best Practice:</u> If this is 'your' bank, not required to report
2.579	Mmblid	Member Identification	M	9	Creditor Bank ID	<u>Best Practice:</u> If this is 'your' bank, not required to report
not on pacs.008		Member Name			Creditor Bank	<u>Note:</u> Some banks include the bank name, so this field provides that option to report the name associated to the ABA from Mmblid (2.579) using the bank's own Bank Table <u>Best Practice:</u> If this is 'your' bank, not required to report it
2.628	PstlAdr	Postal Address			Creditor Address	
2.632	StrtNm	Street Name	O	70		
2.633	BldgNb	Building Number	O	16		
2.635	TwnNm	Town Name	O	35		
2.634	PstCd	Post Code	O	16		
2.637	Ctry	Country	O	2		
2.799	Rmtid	Remittance Identification	C	35	Remit ID	<u>ISO Definition:</u> Unique identification, as assigned by the initiating party, to unambiguously identify the remittance information sent separately from the payment instruction, such as a remittance advice. <u>NOTE:</u> Remittance is Optional and may conform to a bank's policy on ACH Addenda and/or Wire ERI
2.801	Mtd	Method	C/M	4	Remit Method	<u>ISO Definition:</u> Method used to deliver the remittance advice information. Value informs whether the Electronic Address is EMAIL or URID (Uniform Resource Identifier) e.g., URLs, email addresses, and ftp sites.
2.802	ElctrncAdr	Electronic Address	C/M	2048	Remit Address	<u>ISO Definition:</u> Electronic address to which an agent is to send the remittance information.
2.817	Ustrd	Unstructured	O	140	Remit Ustrd	<u>ISO Definition:</u> Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in an unstructured form.
2.825	Nb	Number	C/M	35	Remit Nb	<u>ISO Definition:</u> Unique and unambiguous identification of the referred document. This is the Instrid (2.2) of the original payment
2.826	RltdDt	Related Date	C/M	10	Remit Related Date	<u>ISO Definition:</u> Date associated with the referred document. This is the date of the original payment.