

Financial Institutions Payment Services MX STP guide

ING Bank N.V., The Netherlands

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Introduction

The present technical manual is part of the ING Service Specifications, as defined in the Services Agreement for Financial Institutions. This is applicable to transactions processed by ING Bank N.V., the Netherlands, hereafter referred to as 'ING'. The following subjects are covered:

- The formatting requirements for your payment instructions

ING is currently servicing payments and cash management facilities to its financial institution customers via processing units located both in Belgium and in the Netherlands. Due to locally grown business practices as well as national legal and reporting requirements, the payment processing slightly differs per location.

This manual describes all the technical requirements for services rendered by ING in the Netherlands.

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1. Instructions by SWIFT pacs.008 (FI To FI Customer Credit Transfers)

M/O	XML tag	Name	STP Requirements
	FIToFICstmrCdtTrf/GrpHdr	Group Header	
O	/InstgRmbrsmntAgt	Instructing Reimbursement Agent	If used, only the code allocated to a financial institution BICFI will be considered STP
O	/InstdRmbrsmntAgt	Instructed Reimbursement Agent	If used, only the code allocated to a financial institution BICFI will be considered STP
O	/ThrdRmbrsmntAgt	Third Reimbursement Agent	If used, only the code allocated to a financial institution BICFI will be considered STP
	FIToFICstmrCdtTrf/CdtTrfTxInf	Credit Transfer Transaction Information	
O	/PmtTplnf/ClrChanl	Clearing Channel	If field is used, only "RTGS" value should be considered STP. Other options will trigger non-STP fee.
O	/PrvsInstgAgt1/2/3	Previous Instructing Agent 1/2/3	If used, only the code allocated to a financial institution BICFI will be considered STP
O	/IntrmyAgt1/2/3	Intermediary Agent 1/2/3	If used, only the code allocated to a financial institution BICFI will be considered STP
M	/DbtrAgt	Debtor Agent	If used, only the code allocated to a financial institution BICFI will be considered STP
M	/CdtrAgt	Creditor Agent	If used, only the code allocated to a financial institution BICFI will be considered STP.
O	/CdtrAcct	Creditor Account	If used and creditor's country is IBAN-mandatory one, only the IBAN identification type creditor account will be considered STP
O	/InstdAgt	Instructed Agent	If used, only the code allocated to a financial institution BICFI will be considered STP
O	/InstrForCdtrAgt/Cd	Instruction For Creditor Agent code	If used, only CBPR+ pacs.008 SWIFT codes are allowed for STP
O	/InstrForCdtrAgt/InstrInf	Instruction For Creditor Agent/ Instr Inf	If used, only codes in Appendix 1.3.1 are considered STP
O	/InstrForNxtAgt/ InstrInf	Instruction For Next Agent/ InstrInf	If used, only codes in Appendix 1.3.1 are considered STP
O	/PmtTplnf/SvcLvl/Cd	Service Level code	If used, only a pre-agreed service or level of service between the parties, as published in an external service level code list will be considered STP *
O	/PmtTplnf/SvcLvl/Prtry	Service Level proprietary	NON STP fee will be triggered
O	/PmtTplnf/CtgyPurp/Cd	Category purpose code	If used, as published in an external category purpose code list ISO standard code will be considered as STP option. *
O	/PmtTplnf/CtgyPurp/Prtry	Category purpose proprietary	NON STP fee will be triggered
O	/PmtTplnf/LclInstrm/Cd	Local Instrument code	If used, as published in an external local instrument code will be considered STP *
O	/PmtTplnf/LclInstrm/Prtry	Local Instrument proprietary	Non STP fee will be triggered

2. Instructions by SWIFT pacs.009 (CORE/ADV/COV) (FI Credit Transfer)

M/O	XML tag	Name	STP Requirements (contains ING STP rules without covering any SWIFT level requirements)
	FICdtTrf/GrpHdr	Group Header	
M	/SttlmInf/SttlmMtd	Settlement Method	INGA and INDA values will be considered STP for pacs.009COR and pacs.009COV. COVE value will be considered STP for pacs.009ADV. Other combinations will be considered non-STP. CLRG value may only be used by Market Infrastructure.
O	/InstgRmbrsmntAgt/FinInstnId/BICFI	Instructing Reimbursement Agent	If used, only the code allocated to a financial institution BICFI will be considered as STP option.
O	/InstdRmbrsmntAgt/FinInstnId/BICFI	Instructed Reimbursement Agent	If used, only the code allocated to a financial institution BICFI will be considered as STP option.
	FICdtTrf/CdtTrfTxInf	Credit Transfer Transaction Information	
O	/PmtTpInf/ClrChanl	Clearing Channel	If field is used, only "RTGS" value should be considered as STP option. Other options should trigger non-STP fee.
O	/PrvsInstgAgt1	Previous Instructing Agent 1/2/3	If used, only the code allocated to a financial institution BICFI will be considered STP
O	/IntrmyAgt1	Intermediary Agent 1/2/3	If used, only the code allocated to a financial institution BICFI will be considered STP
M	/DbtrAgt	Debtor Agent	If used, only the code allocated to a financial institution BICFI will be considered STP
M	/CdtrAgt	Creditor Agent	If used, only the code allocated to a financial institution BICFI will be considered STP
O	/CdtrAcct	Creditor Account	If used and creditor's country is IBAN-mandatory one, only the IBAN identification type for the creditor account will be considered STP
O	/InstdAgt	Instructed Agent	If used, only the code allocated to a financial institution BICFI will be considered STP
M	/Cdtr	Creditor	If used, only the code allocated to a financial institution BICFI will be considered STP
O	/InstrForCdtrAgt/Cd	Instruction For Creditor Agent	If used, only CBPR+ pacs.008 SWIFT codes are allowed
O	/InstrForCdtrAgt/InstrInf	Instruction For Creditor Agent/InstrInf	If used, only codes in Appendix 1.3.2 are considered STP
O	/InstrForNxtAgt/ InstrInf	Instruction For Next Agent/InstrInf	If used, only codes in Appendix 1.3.2 are considered STP
O	/PmtTpInf/SvcLvl/Cd	Service Level code	If used, only a pre-agreed service or level of service between the parties, as published in an external service level code list will be considered STP *
O	/PmtTpInf/SvcLvl/Prtry	Service Level proprietary	Non- STP fee will be triggered
O	/PmtTpInf/CtgyPurp/Cd	Category purpose code	If used, as published in an external category purpose code list*
O	/PmtTpInf/CtgyPurp/Prtry	Category purpose proprietary	Non - STP fee will be triggered
O	/PmtTpInf/LclInstrm/Cd	Local Instrument code	If used, as published in an external local instrument code will be considered STP
O	/PmtTpInf/LclInstrm/Prtry	Local Instrument proprietary	Non- STP fee will be triggered

* ISOExternal code sets can be downloaded from www.iso20022.org

Disclaimer

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