



Payment initiation using
ISO20022 messages
Message implementation guide
China

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Payment system overview

China offers the following payment types

| Payment system | Currency support |
|--|---|
| Book Transfer | CNY AUD/CAD/CHF/EUR/GBP/HKD/JPY/NZD/SGD/USD |
| Domestic Payment (i.e. ACH via China National Advanced Payments System- CNAPS) | CNY Debit and Credit in the same currency |
| Real Time Gross Settlement (RTGS) Also, via CNAPS | CNY |
| Cross Border Funds Transfer (CBFT) | Multiple currencies include: CNY/AUD/CAD/CHF/EUR/GBP/HKD/JPY/NZD/SGD/USD |
| Payroll via CNAPS | CNY |
| Payment Remittance Email (Optional) | Beneficiary advice available Debit and Credit advice available for ANZ client. |



Country payment system attributes

Maximum Number of Batches per physical file or message is 500 batches.

For domestic payment via CNAPS, the following two nodes are mandatory for Straight Through Processing (STP):

<FinInstnId><ClrSysMmbld><ClrSysId><Cd>CNAPS</Cd> and

<FinInstnId><ClrSysMmbld><Mmbld>

Please refer to [Appendix A](#) for the list of CNAPS code as of 20th May 2019.

Note: Please check with incountry Implementation Manager on the latest list of 'Blacklisted Characters'.

In addition, the following three fields are identical, which represent the Creditor Agent's Bank and branch name in Chinese characters. These will be used to locate beneficiary bank information if validation of the above-mentioned information failed.

<CdtrAgt><FinInstnId><Nm>

<CdtrAgt><FinInstnId><PstlAdr><AdrLine>

<CdtrAgt><BrnchId><Nm>

Please also note to avoid using blacklisted characters (i.e. & <>,CR) in the beneficiary address field.

It is China regulatory requirement for customer to provide supporting documents for CBFT. Client requires this payment service using ISO message can adopt either one of the following options:

For hybrid H2H client who requires approval of payment instruction via portal, i.e. access bank portal to retrieve submitted payment instruction, select applicable 'Purpose Code' and upload supporting document to ANZ China to complete the payment initiation process.

For STP H2H client who doesn't require approval of instruction via portal, i.e. STP-Straight Through Processing, send required documentation via email/fax/post to ANZ China. (Note: Please expects delay in receiving payment status report, i.e. Pain002v3, as transaction are processed by Operations manually after reviewing supporting document from client.)



Using ISO20022 message

ANZ prefers the use of ISO20022 messages that meet the CGI standards. For Payment and Account Management, it includes the following message types:

pain.001.001.03 Customer Credit Transfer Initiation V03

pain.002.001.03 Customer Payment Status Report V03

camt.053.001.02 Bank To Customer Statement V02

Refer to the separately published ISO20022 Message Implementation Guides applicable to the relevant message for the full message schema, which should be used in conjunction with this document.

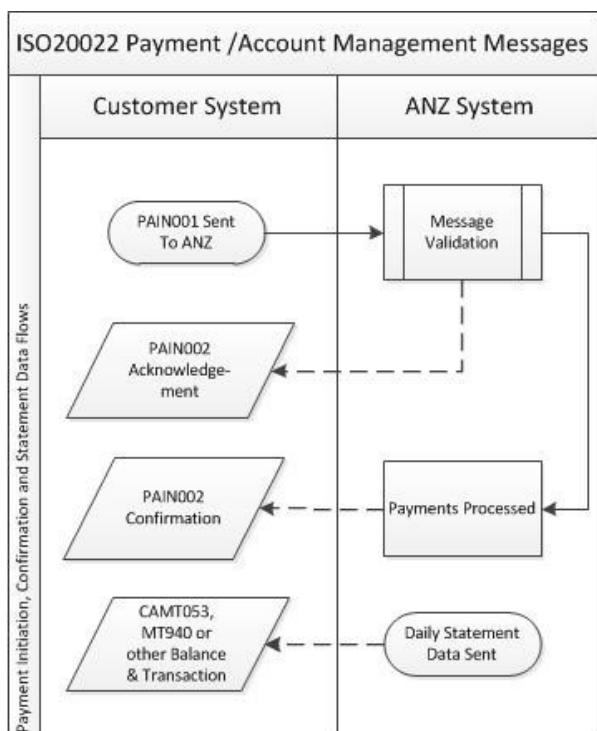
The section below details the expected data patterns and describes the data required to fulfil a payment initiation which will trigger the resulting acknowledgement and confirmation data files.

Typical customer payment integration data flow/pattern

The following data patterns are readily supported by ANZ. Where a deviation is required, please discuss your requirements with your ANZ Implementation Manager or ANZ Client Systems Integration Solution Consultant.

An XML message may contain multiple payment types and payments according to the ISO20022 PAIN001 rules. For customers initiating payments from accounts domiciled in multiple countries, either a single XML message can be used or separate files/messages can be used for each country. Customers should discuss your preference during implementation.

The typical payment initiation and resulting reply file data patterns are illustrated on the following page.



Reply files are optional however at a minimum, rejected payments should be issued by PDF report either by the same incoming transfer method or email.

'EndToEndIdentification' <EndtoEndID> can be used as the key reference field for tracking result of payment initiation across reply files and daily transaction statement data.

Balance and Transaction Reporting can be delivered in customer preferred formats such as CAMT053, MT940 or SAP Multicash.



Data Required for ACH or RTGS Payments in China

In addition to mandatory fields specified in the PAIN001 Message Implementation Guide (Refer separate ANZ document), the following tags are the minimum fields and values required to be populated to fulfil an CNAPS Domestic payment plus optional fields applicable to CNAPS Payroll payment in batch booking.

| Field Name | Pain.001 xml | Details |
|---|-------------------------------------|---|
| Payment Method | <PmtInf><PmtMtd> | Static Value = "TRF" |
| Batch Booking (optional) | <PmtInf><BtchBookg> | Static Value = "true" is required for Payroll via CNAPS as patch payments in China |
| Instruction Priority (Optional) | <PmtInf><PmtTpInf><InstrPrty> | NORM' = ACH, i.e. non-urgent payment. 'HIGH' = RTGS, i.e. urgent payment. If this node is NOT present, system apply threshold amount CNY50,000.- to determine. Equal to or below threshold amount =ACH Above threshold amount = RTGS |
| Category Purpose (Optional) | <PmtInf><PmtTpInf><CtgyPurp><Cd> | Static value of "SALA" is required for Payroll in China |
| Requested Execution Date | <ReqdExctnDt> | Value should be in the form of YYYY-MM-DD Date payment is to be processed. |
| Debtor Name Or Ultimate Debtor Name | <Dbtr><Nm> or <UltmtDbtr><Nm> | Value should be Debit Account Name as maintained |
| Debtor Account Number | <DbtrAcct><Id><Othr><Id> | Specifies funding account for batch from which debit will happen. Note: Bank account structure is NNNNNNCCCSSSSS where 'NNNNNN' is customer ID; 'CCC' is currency code and 'SSSSS' is 'A/C type'. For example: |



| Field Name | Pain.001 xml | Details |
|---|--|---|
| | | 123456CNY00001. |
| Debtor Bank's SWIFT BIC | <DbtrAgt><FinInstnId><BIC> | SWIFT BIC Code in 11 characters ANZ China Shanghai: ANZBCNSHXXX |
| Individual Payment Reference | <CdtTrfTxInf><PmtId> <EndToEndId> | Value should be up to 166 characters (space and special characters are not allowed). This value appears in the bank statement for individual debit amounts per payment. |
| Payment Amount | <CdtTrfTxInf><Amt><InstdAmt> | Amount of payment in currency of funding account. Where present must include xml attribute Ccy with 3 character ISO code. E.g. <InstdAmt Ccy="CNY">10000 |
| Creditor Bank's Clearing Bank Branch Code | <CdtrAgt><FinInstnId><ClrSys Mmbld><Mmbld> | CNAPS code in 12 digits |
| Creditor Bank Name | <CdtrAgt><FinInstnId><Nm> | Bank and Branch name in Chinese Characters |
| Creditor Bank Address | <CdtrAgt><FinInstnId><PstlAdr><AdrLine> | Bank and Branch name in Chinese Characters |
| Creditor Bank Branch Name | <CdtrAgt><BrbchId><Nm> | Bank and Branch name in Chinese Characters |
| Creditor Name | <Cdtr><Nm> | Name of Creditor/Beneficiary Account This value appears on bank statement's entry narration of Debtor account. |
| Creditor Postal Address | <CdtTrfTxInf><Cdtr><PstlAdr> | TownName and Country Mandatory if Postal Address is provided. |
| TownName | <Cdtr><PstlAdr><TwnNm> | Town Name truncated to 35 characters. |
| Country | <Cdtr><PstlAdr><Ctry> | Two Character ISO Country Code |
| Addressline | <Cdtr><PstlAdr><AdrLine> | Optional, recommend populating supported structured address tags instead If present, do not repeat structured address tag information. For details of valid Postal address options, please refer to Appendix E |



| Field Name | Pain.001 xml | Details |
|----------------------------------|---|---|
| Creditor Email Address(Optional) | <Cdtr><CtctDtls><EmailAdr> | Where present, ANZ will issue a Payee Advice. Multiple email addresses may be included separated by comma and no space. Up to 255 characters. |
| Creditor Account Number | <CdtrAcct><Id><Other><Id> | Specify the beneficiary account number |
| Remittance Information | <RmtInf><Ustrd> | Mandatory to populate payment purpose in Simplified Chinese to meet regulatory requirement. |
| | Or | All <RmtInf> fields will be returned in Pain.002.001.03. |
| | <RmtInf><RfrdDocInf><Tp><Cd OrPrtry><Cd> AND <RmtInf><RfrdDocInf><Tp><Issr> OR | Where present the following fields will be included and can be used for remittance information, i.e. Credit Details, concatenated up to 140 chars: |
| | <RmtInf><RfrdDocInf><Nb> | Unstructured (In CNAPS payment, contents of this node also in Simplified Chinese characters) Referred Document (In CNAPS payment contents of this node also in Simplified Chinese reference document type. |
| | | Referred Document Number |
| | | This piece of information to be include in payment instruction to Beneficiary bank. Unsupported special characters, if present, will be rejected by the downstream systems. |
| | | ~ # % ' ^ " ; { } [] \ > < and <CR> |



Sample ACH/CNAPS pain.001 message

The below example depicts a local ACH/CNAPS Payment for China including China National Advanced Payments System (i.e. CNAPS) Code plus the optional xml tag (in blue) for Payroll batch payment.

```
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03">
  <CstmrCdtTrfInitn>
    <GrpHdr>
      <MsgId>1052982532</MsgId>
      <CreDtTm>2016-01-08T01:28:59</CreDtTm>
      <NbOfTxs>2</NbOfTxs>
      <CtrlSum>7000.00</CtrlSum>
      <InitgPty>
        <Nm>ABC GROUP LIMITED</Nm>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInflId>12345678</PmtInflId>
      <PmtMtd>TRF</PmtMtd>
      <BtchBookg>true</BtchBookg>
      <NbOfTxs>2</NbOfTxs>
      <CtrlSum>7000.00</CtrlSum>
      <PmtTpInf>
        <InstrPrty>NORM</InstrPrty>
        <CtgyPurp>
          <Cd>SALA</Cd>
        </CtgyPurp>
      </PmtTpInf>
      <ReqdExctnDt>2016-01-08</ReqdExctnDt>
      <Dbtr>
        <Nm>ABC GROUP LIMITED</Nm>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <Othr>
            <Id>123456CNY00001</Id>
          </Othr>
        </Id>
      </DbtrAcct>
      <DbtrAgt>
        <FinInstnId>
          <BIC>ANZBCNSHXXX</BIC>
        </FinInstnId>
      </DbtrAgt>
      <CdtTrfTxInf>
        <PmtId>
          <EndToEndId>1601180001</EndToEndId>
        </PmtId>
        <Amt>
          <InstdAmt Ccy="CNY">4000.00</InstdAmt>
        </Amt>
        <ChrgBr>DEBT</ChrgBr>
        <CdtrAgt>
          <FinInstnId>
```



```
<ClrSysMmbld>
  <ClrSysId>
    <Cd>CNAPS</Cd>
  </ClrSysId>
  <Mmbld>103305054769</Mmbld>
</ClrSysMmbld>

<Nm>中国农业银行苏州新区支行营业部</Nm>
<PstlAdr>
  <Ctry>CN</Ctry>
  <AdrLine>中国农业银行苏州新区支行营业部</AdrLine>
</PstlAdr>
</FinInstnId>
<BrnchId>
  <Nm>中国农业银行苏州新区支行营业部</Nm>
</BrnchId>
</CdtrAgt>
<Cdtr>
  <Nm>香港公司 1</Nm>
  <PstlAdr>
    <TwnNm>Melbourne</TwnNm>
    <CtrySubDvsn>Melbourne</CtrySubDvsn>
    <Ctry>AU</Ctry>
    <AdrLine>TD</AdrLine>
  </PstlAdr>
  <CtctDtls>
    <EmailAdr>abcde@abc.com</EmailAdr>
  </CtctDtls>
</Cdtr>
<CdtrAcct>
  <Id>
    <Othr>
      <Id>6212261102012279587</Id>
    </Othr>
  </Id>
</CdtrAcct>
<RmtInf>
  <Ustrd>同名划转</Ustrd>
</RmtInf>
</CdtTrfTxInf>
<CdtTrfTxInf>
  <RmtInf>
    <Ustrd>Your Ref 1235</Ustrd>
  </RmtInf>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInitn>
</Document>
```



Data required for Cross Border Funds Transfer (CBFT)

Data set required for Cross Border Funds Transfer (CBFT) is similar to domestic payment (CNAPS). In CBFT, Beneficiary address especially Beneficiary city and Beneficiary country are mandatory to meet Economics Trade Sanction (ETS) requirement.

In China, Cross Border Funds Transfer request required additional information/declaration, i.e. BOP, in order to meet regulatory requirement. The following tags are the additional fields and values required to be populated to fulfil BOP reporting requirement.

| Field Name | Pain.001 xml | Details |
|---|---|---|
| Bearer of Bank Charges | <ChrgBr> OR <CdtTrfTxInf><ChrgBr> (After Payment Amount Node | “DEBT” means BorneByDebtor “CRED” means BorneByCreditor “SHAR” means Shared |
| Creditor Bank Identifier (BIC) | <CdtrAgt><FinInstnId><BIC> | Value should be 11-character BIC |
| Creditor Address (TownName and Country are Mandatory) | Cdtr><PstlAdr><TwnNm> | Town Name truncated to 35 Characters |
| | <Cdtr><PstlAdr><Ctry> | Two Character ISO Country Code From Nov2025, ISO hybrid address structure option support max 2 optional |
| | <Cdtr><PstlAdr><AdrLine> | <AdrLine> nodes and each node accept max 70 characters. If present, do not repeat structured address tag information in <AdrLine>. For details of valid Postal address options and applicable payment types, please refer to Appendix E. |
| Purpose Code | <CdtTrfTxInf><Purp><Cd> | Please see code list in Appendix B |
| Regulatory Reporting / Type | <CdtTrfTxInf><RgltryRptg><Dtls><Tp> | RegulatoryReporting/Details/Information nodes are required to be populated in pair. They can be repeated in multiple times to cover the required BOP Codes This node populates the BOP item’s name as listed below: UnitCode PaymentNature BOPTranCode1 |



| Field Name | Pain.001 xml | Details |
|---|--|---|
| | | BOPTranDesc1 |
| | | BOPTranCode2 |
| | | BOPTranDesc2 |
| | | BOPAmount1 |
| | | BOPAmount2 |
| | | TaxFreeGoods |
| | | PaymentCategory |
| | | ContractNumber |
| | | SafeBatchRegNum |
| | | BOPRepType |
| Regulatory Reporting Details/Information | <CdtTrfTxInf><RgltryRptg> <Dtls><Inf> | This node populates the related BOP item's value (See Appendix C for code value, if applicable.) Other applicable items' code value see Appendix D. |



Sample CBFT (in CNY) pain.001 message

```
<CstmrCdtTrfInItN>
  <GrpHdr>
    <MsgId>Pain.001.001.003</MsgId>
    <CreDtTm>2018-11-23T17:03:31</CreDtTm>
    <NbOfTxs>1</NbOfTxs>
    <CtrlSum>750.1</CtrlSum>
    <InitgPty>
      <Nm>ABC GROUP LIMITED</Nm>
    </InitgPty>
  </GrpHdr>
  <PmtInf>
    <PmtInfId>BATCHREFERENCE</PmtInfId>
    <PmtMtd>TRF</PmtMtd>
    <BtchBookg>>false</BtchBookg>
    <NbOfTxs>1</NbOfTxs>
    <CtrlSum>750.1</CtrlSum>
    <PmtTplnf>
      <InstrPrty>NORM</InstrPrty>
    </PmtTplnf>
    <ReqdExctnDt>2018-11-26</ReqdExctnDt>
    <Dbtr>
      <Nm>xxxxxx ssssss</Nm>
    </Dbtr>
    <DbtrAcct>
      <Id>
        <Othr>
          <Id>NRA123456CNY00001</Id>
        </Othr>
      </Id>
      <Ccy>CNY</Ccy>
    </DbtrAcct>
    <DbtrAgt>
      <FinInstnId>
        <BIC>ANZBCNSHXXX</BIC>
      </FinInstnId>
    </DbtrAgt>
    <CdtTrfTxInf>
      <PmtId>
        <EndToEndId>CUSTREF</EndToEndId>
      </PmtId>
      <Amt>
        <InstdAmt Ccy="CNY">750.10</InstdAmt>
      </Amt>
      <ChrgBr>DEBT</ChrgBr>
      <CdtrAgt>
        <FinInstnId>
          <BIC>ANZBAU3MXXX</BIC>
        </FinInstnId>
      </CdtrAgt>
      <Cdtr>
        <Nm>AXXXXXXX YYYYYYYY XXXXXXES PTY L</Nm>
        <PstlAdr>
          <TwnNm>Melbourne</TwnNm>
```



```
<CtrSubDvsn>Melbourne</CtrSubDvsn>
<Ctr>AU</Ctr>
<AdrLine>TD</AdrLine>
</PstlAdr>
<CtctDtls>
  <EmailAdr>xxxx.xxxg2@xxx.com</EmailAdr>
</CtctDtls>
</Cdtr>
<CdtrAcct>
  <Id>
    <Othr>
      <Id>456456CNY00001</Id>
    </Othr>
  </Id>
</CdtrAcct>
<Purp>
  <Cd>2125</Cd>
</Purp>
<RgltryRptg>
  <Dtls>
    <Tp>UnitCode</Tp>
    <Inf>00000000</Inf>
  </Dtls>
  <Dtls>
    <Tp>PaymentNature</Tp>
    <Inf>006</Inf>
  </Dtls>
  <Dtls>
    <Tp>BOPTranCode1</Tp>
    <Inf>822030</Inf>
  </Dtls>
  <Dtls>
    <Tp>BOPAmount1</Tp>
    <Inf>750.10</Inf>
  </Dtls>
  <Dtls>
    <Tp>TaxFreeGoods</Tp>
    <Inf>021</Inf>
  </Dtls>
  <Dtls>
    <Tp>PaymentCategory</Tp>
    <Inf>053</Inf>
  </Dtls>
  <Dtls>
    <Tp>ContractNumber</Tp>
    <Inf>N/A</Inf>
  </Dtls>
  <Dtls>
    <Tp>InvoiceNumber</Tp>
    <Inf>N/A</Inf>
  </Dtls>
  <Dtls>
    <Tp>SafeBatchRegNum</Tp>
    <Inf>N/A</Inf>
  </Dtls>
```



```

    <DtIs>
      <Tp>BOPRepType</Tp>
      <Inf>070</Inf>
    </DtIs>
  </RgltryRptg>
  <RmtInf>
    <Ustrd>Test</Ustrd>
  </RmtInf>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInitt>
</Document>

```

Sample CBFT (in USD) pain.001 message

```

<CstmrCdtTrfInitt>
  <GrpHdr>
    <MsgId>Pain.001.001.003</MsgId>
    <CreDtTm>2019-07-23T17:03:31</CreDtTm>
    <NbOfTx>1</NbOfTx>
    <CtrlSum>750.1</CtrlSum>
    <InitgPty>
      <Nm>ABC GROUP LIMITED</Nm>
    </InitgPty>
  </GrpHdr>
  <PmtInf>
    <PmtInfId>BATCHREFERENCE</PmtInfId>
    <PmtMtd>TRF</PmtMtd>
    <BtchBookg>false</BtchBookg>
    <NbOfTx>1</NbOfTx>
    <CtrlSum>750.1</CtrlSum>
    <PmtTpInf>
      <InstrPrty>NORM</InstrPrty>
    </PmtTpInf>
    <ReqdExctnDt>2019-08-14</ReqdExctnDt>
    <Dbtr>
      <Nm>xxxxxx ssssss</Nm>
    </Dbtr>
    <DbtrAcct>
      <Id>
        <Othr>
          <Id>369025USD00001</Id>
        </Othr>
      </Id>
      <Ccy>USD</Ccy>
    </DbtrAcct>
    <DbtrAgt>
      <FinInstnId>
        <BIC>ANZBCNSHXXX</BIC>
      </FinInstnId>
    </DbtrAgt>
    <CdtTrfTxInf>
      <PmtId>

```



```

    <EndToEndId>CUSTOMERREFERENCE</EndToEndId>
  </PmtId>
  <Amt>
    <InstdAmt Ccy="USD">750.10</InstdAmt>
  </Amt>
  <ChrgBr>DEBT</ChrgBr>
  <CdtrAgt>
    <FinInstnId>
      <BIC>KOEXKRSEXXX</BIC>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>XX CHEMICAL CORPORATION</Nm>
    <PstlAdr>
      <TwnNm>Seoul</TwnNm>
      <CtrySubDvsn>Seoul</CtrySubDvsn>
      <Ctry>KR</Ctry>
      <AdrLine>18 Queen Street</AdrLine>
    </PstlAdr>
    <CtctDtls>
      <EmailAdr>Tom@xxchemicalcorp.com</EmailAdr>
    </CtctDtls>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <Othr>
        <Id>1122334455</Id>
      </Othr>
    </Id>
  </CdtrAcct>
  <Purp>
    <Cd>2112</Cd>
  </Purp>
  <RgltryRptg>
    <Dtls>
      <Tp>UnitCode</Tp>
      <Inf>744922200</Inf>
    </Dtls>
    <Dtls>
      <Tp>PaymentNature</Tp>
      <Inf>006</Inf>
    </Dtls>
    <Dtls>
      <Tp>BOPTranCode1</Tp>
      <Inf>121010</Inf>
    </Dtls>
    <Dtls>
      <Tp>BOPAmount1</Tp>
      <Inf>750.10</Inf>
    </Dtls>
    <Dtls>
      <Tp>TaxFreeGoods</Tp>
      <Inf>021</Inf>
    </Dtls>
    <Dtls>

```



```
<Tp>PaymentCategory</Tp>
<Inf>051</Inf>
</DtIs>
<DtIs>
  <Tp>ContractNumber</Tp>
  <Inf>N/A</Inf>
</DtIs>
<DtIs>
  <Tp>InvoiceNumber</Tp>
  <Inf>EXD000CC20</Inf>
</DtIs>
<DtIs>
  <Tp>SafeBatchRegNum</Tp>
  <Inf>N/A</Inf>
</DtIs>
<DtIs>
  <Tp>BOPRepType</Tp>
  <Inf>070</Inf>
</DtIs>
</RgltryRptg>
<RmtInf>
  <Ustrd>Trading Goods</Ustrd>
</RmtInf>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInIt>
</Document>
```



Appendix A

China national advanced payment system (CNAPS) bank table

CNAPS codes are used for Local Payments transfers in CNY where a CNAPS is mandatory within the PAIN001 XML tag

<CdtrAgt><FinInstnId><ClrSysMmbld><Mmbld>.

This branch identifier is in 12-digit CNAPS bank code.

(Note: Please contact China Implementation Manager to obtain the latest list.)



Appendix B

China CBFT purpose code

| Purpose Codes Table | | | |
|---------------------|----------------|--------------|--|
| Country | Payment Method | Purpose Code | Description |
| CN | BEPS | 2102 | 普通汇兑 Common exchange |
| CN | BEPS | 2103 | 网银支付 Online bank payment |
| CN | DHVPS | 2102 | 普通汇兑 Common exchange |
| CN | DHVPS | 2103 | 网银支付 Online bank payment |
| CN | CBHVPS | 2112 | 货物贸易结算 Goods trade settlement |
| CN | CBHVPS | 2113 | 货物贸易结算退款 Goods trade settlement refund |
| CN | CBHVPS | 2114 | 服务贸易结算 Service trade settlement |
| CN | CBHVPS | 2115 | 服务贸易结算退款 Service trade settlement refund |
| CN | CBHVPS | 2116 | 资本项下跨境支付 X-border pmt under capital acc |
| CN | CBHVPS | 2117 | 资本项下跨境支付退款 X-border pmt refund capital |
| CN | CBHVPS | 2125 | 其他经常项目支出 Other current acc transactions |



Appendix C

China BOP Codes

BOP Codes Table

| BOP Transaction Code (交易编码) | BOP Transaction Description (交易编码描述) |
|-----------------------------|--------------------------------------|
|-----------------------------|--------------------------------------|

| | |
|--------|------------------------|
| 121010 | 一般贸易 |
| 121020 | 进料加工贸易 |
| 121030 | 海关特殊监管区域及保税监管场所进出境物流货物 |
| 121040 | 非货币黄金进出口 |
| 121050 | 金融性租赁贸易 |
| 121060 | 提供国家间、国际组织无偿援助和赠送的物资 |
| 121070 | 国内机构或个人提供无偿援助和赠送的物资 |
| 121080 | 边境小额贸易 |
| 121100 | 外商投资企业作为投资进口设备、物品的支出 |
| 121110 | 加工贸易进口设备 |
| 121990 | 其他纳入海关统计的货物贸易 |
| 122010 | 离岸转手买卖 |
| 122020 | 未纳入海关统计的非货币黄金 |
| 122030 | 未纳入海关统计的网络购物 |
| 122990 | 其他未纳入海关统计的货物贸易 |
| 221000 | 出料加工工缴费支出 |
| 222011 | 涉及我国出口的海洋货运服务 |
| 222012 | 涉及我国进口的海洋货运服务 |
| 222013 | 不涉及我国进出口的海洋货运服务 |
| 222014 | 海运客运 |
| 222019 | 其他海运服务 |
| 222021 | 涉及我国出口的空运货运服务 |
| 222022 | 涉及我国进口的空运货运服务 |



| | |
|--------|---------------------|
| 222023 | 不涉及我国进出口的空中货运服务 |
| 222024 | 空运客运 |
| 222029 | 其他空运服务 |
| 222031 | 涉及我国出口的其他运输方式货运服务 |
| 222032 | 涉及我国进口的其他运输方式货运服务 |
| 222033 | 不涉及我国进出口的其他运输方式货运服务 |
| 222034 | 其他运输方式客运 |
| 222039 | 其他运输方式的其他服务 |
| 222040 | 邮政及寄递服务 |
| 223010 | 公务及商务旅行 |
| 223021 | 就医及健康相关旅行 |
| 223022 | 留学及教育相关旅行（一年以上） |
| 223023 | 留学及教育相关旅行（一年及一年以下） |
| 223029 | 其他私人旅行 |
| 224010 | 境外建设 |
| 224020 | 境内建设 |
| 225010 | 寿险 |
| 225021 | 为我国出口提供的保险 |
| 225022 | 为我国进口提供的保险 |
| 225029 | 其他非寿险 |
| 225030 | 再保险 |
| 225040 | 标准化担保服务 |
| 225050 | 保险辅助服务 |
| 226000 | 金融服务 |
| 227010 | 电信服务 |
| 227020 | 计算机服务 |
| 227030 | 信息服务 |
| 228010 | 研发成果转让费及委托研发 |
| 228021 | 法律服务 |
| 228022 | 会计服务 |



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| 228023 | 管理咨询和公共关系服务 |
| 228024 | 广告服务 |
| 228025 | 展会服务 |
| 228026 | 市场调查、民意测验服务 |
| 228031 | 建筑、工程技术服务 |
| 228032 | 废物处理和防止污染服务 |
| 228033 | 农业和采矿服务 |
| 228039 | 其他技术服务 |
| 228040 | 经营性租赁服务 |
| 228050 | 货物或服务交易佣金及相关服务 |
| 228060 | 办事处、代表处等办公经费 |
| 228990 | 上述未提及的其他商业服务 |
| 229010 | 视听和相关服务 |
| 229020 | 教育服务 |
| 229030 | 医疗服务 |
| 229990 | 其他文化和娱乐服务 |
| 230000 | 别处未涵盖的维护和维修服务 |
| 231010 | 特许和商标使用费 |
| 231020 | 研发成果使用费 |
| 231030 | 复制或分销计算机软件许可费 |
| 231040 | 复制或分销视听及相关产品许可费 |
| 231990 | 其他知识产权使用费 |
| 232000 | 别处未涵盖的政府货物和服务 |
| 321000 | 职工报酬（工资、薪金和福利） |
| 322011 | 向境外母公司支付的股息、红利或利润 |
| 322012 | 向境外子公司等支付的股息、红利（持有本机构 10%以下股份） |
| 322013 | 向境外联属公司支付的股息、红利（持股 10%以下的关联机构） |
| 322014 | 向境内建筑物的非居民所有者支付的租金 |
| 322021 | 向境外母公司支付的利息 |



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| 322022 | 向境外子公司等支付的利息（持有本机构 10%以下股权） |
| 322023 | 向境外联属公司支付的利息（持股 10%以下的关联机构） |
| 322031 | 股票投资的股息、红利 |
| 322032 | 投资基金份额的股息、红利 |
| 322033 | 短期债券利息 |
| 322034 | 中长期债券利息 |
| 322041 | 存贷款利息 |
| 322042 | 向保单持有者支付的红利和利息 |
| 322043 | 向准公司（持股 10%以下）和国际组织份额持有者（因份额投资）支付的红利、收益 |
| 322049 | 其他的其他投资收益 |
| 323010 | 使用自然资源的租金 |
| 323020 | 产品和生产的税收及补贴 |
| 421010 | 个人间捐赠及无偿援助 |
| 421020 | 政府、国际组织间捐赠及无偿援助（与固定资产无关） |
| 421990 | 其他捐赠及无偿援助（与固定资产无关） |
| 422000 | 非寿险保险赔偿 |
| 423010 | 社保缴款 |
| 423020 | 社保返还的福利 |
| 424000 | 其他二次收入（经常转移） |
| 521010 | 债务减免 |
| 521020 | 与固定资产有关的捐赠及无偿援助 |
| 521030 | 移民转移 |
| 521990 | 其他资本转移 |
| 522000 | 品牌、商标、契约和许可所有权等非生产非金融资产转让 |
| 621011 | 新设境外子公司资本金汇出 |
| 621012 | 筹备资金汇出 |
| 621013 | 对境外子公司增资 |
| 621014 | 购买转让的境外企业股权 |



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| 621015 | 境外子公司撤回对境内母公司的股权投资（逆向股权投资的撤回） |
| 621016 | 非法人投资款汇出 |
| 621021 | 对境外子公司的贷款及其他往来 |
| 621022 | 偿还境外子公司的贷款及其他往来（逆向投资的撤回） |
| 621030 | 购买境外不动产的支出 |
| 621040 | 收益再投资支出 |
| 621050 | 用境内股权交换境外股权 |
| 621060 | 实物投资 |
| 621070 | 无形资产投资 |
| 622011 | 因外商投资企业清算、终止等撤资 |
| 622012 | 筹备资金撤出 |
| 622013 | 外商投资企业减资 |
| 622014 | 购买转让的外商投资企业股权 |
| 622015 | 外商投资企业对境外母公司的股权投资（逆向股权投资） |
| 622016 | 非法人投资款撤出 |
| 622021 | 偿还境外母公司的贷款及其他往来 |
| 622022 | 对境外母公司的贷款及其他往来（逆向贷款投资） |
| 622030 | 从非居民购买境内不动产支出 |
| 622050 | 用境外股权交换境内股权 |
| 622060 | 实物投资 |
| 622070 | 无形资产投资 |
| 623011 | 对境外附属企业的股权投资 |
| 623012 | 境外附属企业撤回对境内的股权投资 |
| 623021 | 向境外附属企业提供贷款及其他债权 |
| 623022 | 偿还境外附属企业贷款及其他债务 |
| 721010 | 投资境外机构境外发行的股票或股权 |
| 721020 | 投资境内机构在境外发行的股票或股权 |
| 721030 | 境内公司回购境外发行的股票或股权 |
| 721040 | 非居民卖出境内股票或股权 |



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| 721050 | 非居民发行境内股票或股权 |
| 722010 | 申购境外投资基金 |
| 722020 | 清算境外投资基金 |
| 722030 | 非居民赎回境内投资基金 |
| 722040 | 非居民境内募集投资基金 |
| 723011 | 买入境外短期债券 |
| 723012 | 偿付境外短期债券 |
| 723013 | 非居民卖出境内短期债券 |
| 723014 | 非居民发行境内短期债券 |
| 723021 | 买入境外中长期债券 |
| 723022 | 偿付境外中长期债券 |
| 723023 | 非居民卖出境内中长期债券 |
| 723024 | 非居民发行境内中长期债券 |
| 724000 | 因金融衍生工具交易引起的支出 |
| 821010 | 资产-人寿保险和年金权益 |
| 821020 | 向境外提供贷款 |
| 821030 | 存放境外存款 |
| 821041 | 出口延期应收款 |
| 821042 | 进口预付货款 |
| 821990 | 其他债权 |
| 822010 | 负债-人寿保险和年金权益 |
| 822020 | 偿还境外贷款 |
| 822030 | 境外存入款项调出 |
| 822041 | 进口延期应付款 |
| 822042 | 出口预收货款 |
| 822050 | 实物外债 |
| 822990 | 偿还其他债务 |
| 921010 | 偿还出口押汇 |
| 921020 | 偿还进口押汇 |



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| 921030 | 代理进出口支出 |
| 922090 | 其他 |
| 923010 | 代外国投资者划出投资款 |
| 923020 | 境内投资者投资款划出 |
| 923090 | 其他境内投资支出 |
| 924010 | 偿还国内银行及其他金融机构外汇贷款本金 |
| 924020 | 偿还委托贷款本金 |
| 924030 | 划出委托贷款 |
| 924090 | 偿还其他贷款 |
| 925010 | 个人直系亲属账户资金转出 |
| 925020 | 个人经营性资金转出 |
| 929010 | 同名账户资金转出 |
| 929030 | 提取外币现钞 |
| 929040 | 划出保证金 |
| 929050 | 总分公司之间划转的外汇支出 |
| 929060 | 企业集团公司与境内其他成员企业之间经常项目外汇资金集中管理项下支出 |
| 929070 | 结汇待支付账户（视同外汇账户管理）资金划出 |
| 929080 | 因跨境电子商务引起支付机构境内外汇支出 |
| 929090 | 其他 |
| 999998 | 无实际资金收付的轧差结算 |
| 999999 | 有实际资金收付的集中或轧差结算 |



Appendix D

Other Code Value

| Element name | Available value options (Remarks) |
|--------------------------------|---|
| Payment Nature | <p>Provide either code or description as per list of values, based on your declaration document. For Non-Resident customers, system will default it to "006" -其他.</p> <p>Possible value:</p> <ul style="list-style-type: none">• `001` - 保税区• `002` - 出口加工区• `003` - 钻石交易所• `004` - 其他特殊经济区域• `005` - 深加工结转• `006` - 其他 |
| Tax Free Goods | <p>Provide appropriate code:</p> <ul style="list-style-type: none">• `020` - 是• `021` - 否 <p>Either code can be used if the 6 digit 'BOP Transaction Code 1' begins with "1". If the 6 digit 'BOP Transaction Code 1' does not begin with "1", only "021" - 否 is applicable. "021" - 否 will default for non-resident customers.</p> |
| Payment Category | <p>Provide appropriate code:</p> <ul style="list-style-type: none">• Use `050` - 预付货款 Advance Payment or `051` - 货到付款 Payment Against Delivery, if BOP Transaction Code1 starts with "1"• Use `052` - 退款 Refund, for refunds• Use `053` - 其他 Others, if BOP Transaction Code 1 does not start with "1" <p>"053" - 其他 Others, will default for non-resident customers.</p> |
| Safe Batch/Registration Number | <p>Provide the 20 digit Safe Batch/Registration Number or N/A if not applicable. This is mandatory for resident-customers if the BOP Transaction Code 1 starts with "6", "7", "8", or "9".</p> |



Appendix E

Int'l and Domestic urgent (High Value) payments postal address options

Option 1: Hybrid

A combination of structured ISO20022 Town and Country address elements plus up to 2 lines of 70 characters of unstructured “AdrLine” are allowed

Data in the TownName and Country tags are mandatory

Town Name and Country data must not be repeated in the AdrLine

Example:

```
1      </CdtrAgt>
2      <Cdtr>
3          <Nm>Payee</Nm>
4          <PstlAdr>
5              <TwnNm>Wanchai</TwnNm>
6              <Ctry>HK</Ctry>
7          <AdrLine>Town Name and Country data must not be repeated in the AddressLine</AdrLine>
8          </PstlAdr>
9      </Cdtr>
```

Option 2: Structured

Address data may be included in the 12 optional ISO20022 tags, plus the mandatory Town and Country tags.

Address data is not to be repeated in different tags.

The “AdrLine” tag is not to be used.

Example:

```
1      </CdtrAgt>
2      <Cdtr>
3          <Nm>Payee</Nm>
4          <PstlAdr>
5              <StrtNm>RUE BREDERODE 16</StrtNm>
6              <PstCd>1000</PstCd>
7              <TwnNm>Brussels</TwnNm>
8              <Ctry>BE</Ctry>
9          </PstlAdr>
10         </Cdtr>
11         <CdtrAcct>
```



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