# MUFG Exchange - File Import specification Wire Transfer – ISO20022 (XML) format

**USER GUIDE**

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# TABLE OF CONTENTS

# FILE IMPORT - INTRODUCTION

MUFG Exchange Payments Center supports file import of transactions, templates and beneficiaries. Multiple formats are supported for virtually all payment types. Supported formats include:
• CSV
• ISO20022
• NACHA
• SWIFT MT101

This document covers ISO20022 (XML, pain.001) file format for transactions. Specifications are provided here for: Wire Transfer – Domestic and International.

# OVERVIEW

MUFG Exchange Payment Center supports file import of multiple transaction types in a variety of formats. The most configurable format is "CSV". Additional formats are purpose built for the transactions they cover, including SWIFT MT101 (for international wires) and NACHA (for US ACH). The ISO 20022 payment message standards (schema) are increasingly important as a financial services industry messaging standard in the US and globally. The ISO 20022 (XML) schema covers Domestic Wire Transfers (including book or on us transfers) and International Wire Transfers (including USD, foreign currency and foreign exchange wires).

Some definitions:

• ISO-The International Standards Organization, a global standards body with many countries and standards bodies as members. Members include USA, Japan, Germany, France, Singapore, and many others. ISO owns and publishes a variety of financial service standards including BIC, IBAN, and ISO20022.

• ISO20022 message standards are increasingly important throughout the payments industry with many payment systems, financial applications, and corporations using, supporting, or planning to use these message formats. The standard supports multiple payment messages for different purposes. Payment Center file import supports the ISO20022 schema, pain.001 (corporate to bank Payment Initiation).

File import operation overview: The MUFG Exchange file import function can be accessed from the Payments and Templates List Views. Once the function is accessed, the File Import Screen appears. The user selects:
1. The file format specification e.g. "Wire-Domestic XML".
2. The import method: Test or production,
3. The file to be imported, and
4. The user can then initiate the import function.

After the user initiates import, a message appears with the job ID indicating that the import job has been queued. The user can then go to the File Import History screen to see the progress of the job and to view the results of the import. The import may require some seconds depending on the size of the import file. The screen should be refreshed using the circular arrow icon at the top right of the list view. The summary results of the file import will now appear. Using the View option, the user can drill down to see the results of the import.

During the initial testing, first errors occur at the file level. Once corrected, errors may appear at the transaction level. The import file will need to be revised (at the source system) to address the error conditions. One or more corrective passes will ultimately give you successful file import results.

File import setup: Setup functions are available to specify each import format.

- The file to be imported must conform to the requirements of the system regarding character set and data elements.
- Payment Center uses two standard ISO20022 import maps (Domestic Wire and International Wire), identified as XML in the list of import specifications.
- During development of the import file, files may be imported in test mode to validate alignment of the import file with the import map before converting to production.

## MUFG EXCHANGE – FILE IMPORT AND PAYMENT AUTOMATION

### Supported formats for transaction import

| Supported formats for transaction import | | |
|---|---|---|
| **Option** | **Format Name / Payment Type** | **File Types** |
| File import | Wire – Domestic | ISO20022 (XML) pain.001, CSV, Fixed Width |
| | Wire – International | ISO20022 (XML) pain.001. CSV, Fixed Width, SWIFT MT101 |
| | Wires and Account Transfer in single file (Multi-type) CSV: | CSV, Fixed Width |
| | ACH - All supported transaction types (SEC codes) | NACHA, CSV, Fixed Width<br>NACHA Pass-through |
| | Account Transfer | ISO20022 (XML) pain.001. CSV, Fixed Width |
| Payment Automation | Wire – Domestic | ISO20022 (XML) pain.001, CSV, Fixed Width |
| | Wire – International | ISO20022 (XML) pain.001. CSV, Fixed Width, SWIFT MT101 |
| | Wires, ACH, Account Transfer in a single file (credit transfer) | ISO20022 (XML) pain.001, (credit transfer), CSV, Fixed Width. |
| | ACH - All supported ACH transaction types (SEC codes) | NACHA, ISO20022 (XML) pain.001, (credit transfer), pain.008 (direct debit), CSV, Fixed Width |
| | Account Transfer | ISO20022 (XML) pain.001. CSV, Fixed Width |

## ISO 20022 FILE IMPORT FORMAT OVERVIEW

MUFG Exchange supports ISO20022 file import in predefined formats for each transaction type. Predefined formats provide a simple means to import payments and templates. The file to be imported must comply with the standard formats for the transaction types to be imported.

Import files must comply with:
- The import file data structures as specified in MUFG Exchange's Import Map function and illustrated later in this document.
- The mandatory field requirements of the payment type.
- The allowed values in a field e.g. the ISO 2 character country codes where country is required.
- A unique field for each data element (no concatenated fields).
- The character set requirements of the format and payment type.

# IMPORT MAPS – SETUP AND OPERATION

Use of the import function requires access to several of the system's list views. In addition to the payment and templates list views, the File Import History widget should be added to the Payments Center. Click on the drop-down menu at the top right-hand corner of the Payments Center screen to list the available widgets and click on File Import History to add this widget (list view) to the current page. File Import History provides summary and detailed results of a transaction or template file load.

The sequence of events for file import operations:

**Setup**
- From the payments or template list view, select (+) File Import and the standard ISO20022 import format option.
- Your import file should be compliant with the ISO20022 file format and include the requirements of each payment type.

**Test**
- The user can test files using the test option in file import.
- Run File Import from the Payment list views.
- Refer to File Import History. The File Import History widget can provide results of file imports including file and transaction level success or failure. Be sure to refresh the screen for all test results. Full validation of the file may take a few seconds to a minute based on file size. Both the list view and the reporting and file extract options may be useful in identifying any error conditions.
- Correct the file. Recreate the test file once errors are corrected.
- Rerun File Import in test. File import statuses include:
  - File Rejected
  - Transaction Accepted
  - Transaction Needs Repair
  - Transaction Rejected
- Repeat the above cycle until no errors are generated from test file import. Note that the system will produce the first error found and halt processing. All errors will be identified in turn, requiring multiple test cycles to successfully validate the file.

**Production**
- Once testing is successful, the import map is ready for production. Moving to production is as simple as removing the test checkbox prior to file import.
- If there is an issue with file import in production the File Import History function can provide details on status and error conditions.

# ISO20022 IMPORT

ISO 20022 (XML, pain.001) import supports the following payment types.

**Wire Transfer**
• Domestic Wire
• International Wire

Some overall considerations:
• The character set used must reflect the character setup for the transaction types involved.
• All data elements mandatory to the pain.001 schema must be present and populated.
• All data elements required by MUFG must be populated.
• Optional fields, if not populated, need not appear in the payment message.
• Examples of unused fields:
  – At the file level: Transaction amount (validated if present)
  – At the transaction level:
  - Beneficiary bank and intermediary bank address fields including city and country which are available to the system, sourced from an internal table.
  - Debtor name (the account holder) and address. Both are on file in association with the account number. Debtor name if provided must equal the account name.
• Where present, structured address fields must be used. For example, for wire beneficiary address: "TwnName" (for city) and "Ctry" (for country) must be used.

**Character Set**
Supported characters include the following:
a b c d e f g h i j k l m n o p q r s t u v w x y z
A B C D E F G H I J K L M N O P Q R S T U V W X Y Z
0 1 2 3 4 5 6 7 8 9
/ - ? : ( ) . , ' +

XML reserved characters which should **not appear** in transactions:

| Name | Character | Unicode code point (decimal) Standard | Description |
|------|-----------|----------------------------------------|-------------|
| quote " | U+0022 (34) | XML 1.0 | double quotation mark |
| amp & | U+0026 (38) | XML 1.0 | ampersand |
| apos ' | U+0027 (39) | XML 1.0 | apostrophe (apostrophe-quote) |
| lt < | U+003C (60) | XML 1.0 | less-than sign |
| gt > | U+003E (62) | XML 1.0 | greater-than sign |

# WIRE SPECIFICATION

This section describes the available XML import formats. The list includes all fields supported (mandatory or optional per MUFG requirements) to specify a domestic wire transfer, or international wire transfer.

# GROUP HEADER - SUPPORTED DATA ELEMENTS

| | | | Group Header - pain.001 data elements | | | |
|---|---|---|---|---|---|---|
| No | Field Type | Payment UI Field Name | ISO20022 Data Element | Reqd Option | Max Size | Description |
| 1 | Grp Hdr | Message Identification | CstmrCdtTrfInitn\GrpHdr\MsgId | M | | Schema mandatory . Suggested content: Unique File/Message ID |
| 2 | | Creation Date Time | CstmrCdtTrfInitn\GrpHdr\CreDtTm | M | | ISO Date format validation e.g.: yyyy-mm-dd. |
| 3 | | Number Of Transactions | CstmrCdtTrfInitn\GrpHdr\NbOfTxs CstmrCdtTrfInitn\PmtInf\NbOfTxs | M | | Schema mandatory tag validation. The number of individual transactions contained in the message. The number of individual transactions contained in the payment information group. |
| 4 | | Control Sum | CstmrCdtTrfInitn\GrpHdr\CtrlSum CstmrCdtTrfInitn\PmtInf\CtrlSum | O | | Schema optional tag validation. Amount validated if present.  A hash total of all individual amounts included in the group, irrespective of currencies.  CtrlSum may be based on one of the following:  `<PmtInf><CdtTrfTxInf><PmtTpInf><Amt><InstdAmt>` Or `<PmtInf><CdtTrfTxInf><PmtTpInf><Amt><EqvtAmt><Amt>` |
| 5 | | Initiating Party | CstmrCdtTrfInitn\GrpHdr\InitgPty | M | | Schema mandatory tag validation. A value must be included. Company Name or ID suggested. |

# DOMESTIC WIRE - SUPPORTED PAYMENT DATA ELEMENTS

| | Field | Mandatory Optional | Corresponding ISO Tag Reference | Notes |
|---|---|---|---|---|
| 1 | Payment Type | M | CstmrCdtTrfInitn/PmtInf/PmtTpInf /LclInstrm/Prtry | Set to "Fedwire" |
| 2 | Transaction/Value Date | M | CstmrCdtTrfInitn/PmtInf/ReqdExctnDt | Format: yyyy-mm-dd |
| 3 | Payment Amount | M | CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf /Amt/InstdAmt | Amount plus 3 alpha character ISO currency code. CCY = "USD". E.g.: <InstdAmt Ccy="USD">3.00</InstdAmt> |
| 4 | Customer Reference | O | CstmrCdtTrfInitn\PmtInf\CdtTrfTxInf\ PmtId\EndToEndId | Up to 16 a/n characters. To be sent with Payment. |
| 5 | Debit Account | M | CstmrCdtTrfInitn/PmtInf/DbtrAcct/Id /Othr/Id | Your 10 character account number with MUFG. |
| 6 | Originator Name Initiating Party/Debtor Name | O | CstmrCdtTrfInitn/PmtInf/Dbtr/Nm | Note that Debtor name is not required but must match the debit account name on file if present. Debtor Name and Address are based on the information on file with MUFG. |
| 7 | Beneficiary Name | M | CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf /Cdtr/Nm | Up to 140 characters. |
| 8 | Beneficiary Account Type | M | CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf /CdtrAcct/Tp/Prtry/ | Set to "Other" |
| 9 | Beneficiary Account Number | M | CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf /CdtrAcct/Id/Othr/Id | 34 characters maximum. |
| 10 | Beneficiary Address Line 1 | O | CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf /Cdtr/PstlAdr/AdrLine | 35 character maximum. Full beneficiary address information is optional but preferred. |
| 11 | Beneficiary Address Line 2 | O | CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf /Cdtr/PstlAdr/AdrLine | 35 character maximum. Full beneficiary address information is optional but preferred |
| 12 | Beneficiary City | O | CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf /Cdtr/PstlAdr/TwnNm | 35 character maximum. Full beneficiary address information is optional but preferred |
| 13 | Beneficiary State | O | CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf /Cdtr/PstlAdr/CtrySubDvsn | 2 character code for one of the 50 US states. Full beneficiary address information is optional but preferred |
| 14 | Beneficiary Postal Code | O | CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf /Cdtr/PstlAdr/CtrySubDvsn | 15 character maximum. |
| 15 | Beneficiary Country | | CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf /Cdtr/PstlAdr/Ctry | 2 character ISO country code "US". |
| 16 | Beneficiary Bank ID Type | M | CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf /CdtrAgt/FinInstnId/ClrSysMmbId/ ClrSysId/Cd | Set to "FW" |
| 17 | Beneficiary Bank Code - Other | O | CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf /CdtrAgt/FinInstnId/ClrSysMmbId/ MmbId | Use 9 digit ABA RTNs to identify US Fedwire beneficiary banks. |
| 18 | Charges | Do not populate | CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf /ChrgBr | Defaults to US marketing practice: "SHA". |
| 19 | Payment Details Line 1 | O | CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf /RmtInf/Unstrd | "/Code word/" plus text. Maximum of 35 characters. |
| 20 | Payment Details Line 2 | O | CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf /RmtInf/Unstrd | Maximum of 35 characters |
| 21 | Payment Details Line 3 | O | CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf /RmtInf/Unstrd | Maximum of 35 characters |
| 22 | Payment Details Line 4 | O | CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf /RmtInf/Unstrd | Maximum of 35 characters |
| 23 | Bank to Bank Instructions Line 1 | O | CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf /InstrForCdtrAgt/InstrInf | "/Code word/" plus text. Maximum of 35 characters. |
| 24 | Bank to Bank Instructions Line 2 | O | CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf /InstrForCdtrAgt/InstrInf | Maximum of 33 characters |
| 25 | Bank to Bank Instructions Line 3 | O | CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf /InstrForCdtrAgt/InstrInf | Maximum of 33 characters |
| 26 | Bank to Bank Instructions Line 4 | O | CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf /InstrForCdtrAgt/InstrInf | Maximum of 33 characters |

## INTERNATIONAL WIRE - SUPPORTED PAYMENT DATA ELEMENTS

| | Fields | Mandatory | Corresponding ISO Tag Reference | Notes |
|---|---|---|---|---|
| 1 | Payment Type | M | CstmrCdtTrfInitn/PmtInf/PmtTpInf/LclInstrm/Prtry | INTL |
| 2 | Value Date | M | CstmrCdtTrfInitn/PmtInf/ReqdExctnDt | Format: yyyy-mm-dd |
| 3 | Payment Amount | O | CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/Amt/InstdAmt | Amount plus 3 alpha character ISO currency code. CCY = "USD", "JPY", "EUR", etc. <br> <InstdAmtCcy="USD">3.00</InstdAmt> |
| 4 | Customer Reference | O | CstmrCdtTrfInitn\PmtInf\CdtTrfTxInf\ Pm tId\EndToEndId | Up to 16 a/n characters |
| 5 | Debit Account | O | CstmrCdtTrfInitn/PmtInf/DbtrAcct/Id/Othr/Id | 10 character MUFG account number |
| 6 | Originator Name | O | CstmrCdtTrfInitn/PmtInf/Dbtr/Nm | Debtor name is not required but must match the debit account name on file if present.  Debtor Name and Address are based on the information on file with MUFG. |
| 7 | Debit Amount | O | CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf /Amt/InstdAmt | |
| 8 | FX Rate | O | CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/XchgRateInf/XchgRate <br><br> CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/XchgRateInf/RateTp | Use when an FX contract has been pre-arranged. |
| 9 | FX Contract ID | O | CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/XchgRateInf/CtrctId | Use when an FX contract has been pre-arranged. |
| 10 | Beneficiary Name | M | CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/Cdtr/Nm | Up to 140 characters. |
| 11 | Beneficiary Account Type | M | CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/CdtrAcct/Tp/Prtry/ | "Other" or "IBAN" for beneficiary bank countries requiring account number in IBAN format. |
| 12 | Beneficiary Account Number - Other | M | CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/CdtrAcct/Id/Othr/Id | Beneficiary account number must be included in Proprietary format option. |
| 13 | Beneficiary Account Number - IBAN | M | CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/CdtrAcct/Id/IBAN | IBAN must be included |
| 14 | Beneficiary Address Line 1 | O | CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/Cdtr/PstlAdr/AdrLine | 35 character maximum. |
| 15 | Beneficiary Address Line 2 | O | CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/Cdtr/PstlAdr/AdrLine | 35 character maximum. |
| 16 | Beneficiary City | O | CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/Cdtr/PstlAdr/TwnNm | 35 character maximum. |
| 17 | Beneficiary Country | | CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/Cdtr/PstrAdr/Ctry | 2 character ISO country code. E.g. "JP" for Japan, ""UK" for United Kingdom |
| 18 | Beneficiary postal code | O | CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/ Cdtr/PstlAdr/pstcd | 15 characters maximum. |
| 19 | Beneficiary Bank Name | O | CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/CdtrAgt/FinInstnId/Nm |  35 characters maximum. |

| 20 | Beneficiary Bank ID Type | M | CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/CdtrAgt/FinInstnId/Nm | "SW" where SWIFT BIC is used |
|---|---|---|---|---|
| 21 | Beneficiary Bank BIC Code | | CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/CdtrAgt/FinInstnId/BIC | SWIFT BIC should be 11 characters. When using an 8 character BIC, add "XXX" E.g CHASUS33 becomes CHASUS33XXX |
| 22 | Charges | M | CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/ChrgBr | Use "SHA", "BEN", or "OUR". |
| 23 | Payment Details Line 1 | O | CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf /RmtInf/Unstrd | "/Code word/" plus text. Maximum of 35 characters. Include Purpose of Payment Code and description where required. |
| 24 | Payment Details Line 2 | O | CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/RmtInf/Unstrd | Maximum of 35 characters |
| 25 | Payment Details Line 3 | O | CstmrCdtTrfInitn/PmtInf/CdtTrfTxInf/RmtInf/Unstrd | Maximum of 35 characters |

## Domestic Wire Sample Pain Schema 001

```xml
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09">
  <CstmrCdtTrfInitn>
    <GrpHdr>
      <MsgId>WEBSERIES-0000020938</MsgId>
      <CreDtTm>2025-01-02T18:27:57.817Z</CreDtTm>
      <Authstn>
        <Cd>ILEV</Cd>
      </Authstn>
      <Authstn>
        <Prtry>WEBSERIES</Prtry>
      </Authstn>
      <NbOfTxs>1</NbOfTxs>
      <CtrlSum>200.00</CtrlSum>
      <InitgPty>
        <Nm>344303</Nm>
        <PstlAdr/>
        <Id>
          <OrgId>
            <Othr>
              <Id>344303</Id>
              <Issr>WEBSERIESUG</Issr>
            </Othr>
            <Othr>
              <Id>MUFG</Id>
              <Issr>CUSTMKTSEGCODE</Issr>
            </Othr>
          </OrgId>
        </Id>
        <CtctDtls/>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInfId>0000020938</PmtInfId>
      <PmtMtd>TRF</PmtMtd>
      <NbOfTxs>1</NbOfTxs>
      <CtrlSum>200.00</CtrlSum>
      <PmtTpInf>
        <InstrPrty>NORM</InstrPrty>
        <LclInstrm>
          <Prtry>INTL</Prtry>
        </LclInstrm>
      </PmtTpInf>
```

```xml
▼<ReqdExctnDt>
   <Dt>2025-01-02Z</Dt>
 </ReqdExctnDt>
▼<Dbtr>
   <Nm>0210009314</Nm>
 ▼<PstlAdr>
     <Ctry>US</Ctry>
   </PstlAdr>
 </Dbtr>
▼<DbtrAcct>
 ▼<Id>
   ▼<Othr>
       <Id>0210009314</Id>
     </Othr>
   </Id>
 ▼<Tp>
     <Prtry>CURR</Prtry>
   </Tp>
   <Ccy>USD</Ccy>
   <Nm>0210009314</Nm>
 </DbtrAcct>
▼<DbtrAgt>
 ▼<FinInstnId>
     <BICFI>BOTKUS33XXX</BICFI>
   ▼<ClrSysMmbId>
     ▼<ClrSysId>
         <Cd>USABA</Cd>
       </ClrSysId>
       <MmbId>026009632</MmbId>
     </ClrSysMmbId>
     <Nm>MUFG Bank NY Branch</Nm>
   ▼<PstlAdr>
       <AdrLine>US</AdrLine>
     </PstlAdr>
   </FinInstnId>
 </DbtrAgt>
▼<CdtTrfTxInf>
 ▼<PmtId>
     <InstrId>0000020938</InstrId>
     <EndToEndId>0000020938</EndToEndId>
   </PmtId>
 ▼<Amt>
     <InstdAmt Ccy="USD">200.00</InstdAmt>
   </Amt>
   <ChrgBr>SHAR</ChrgBr>
 ▼<CdtrAgt>
```

```xml
        </CdtrAgt>
      ▼<Cdtr>
         <Nm>Michael E</Nm>
        ▼<PstlAdr>
           <TwnNm>Tokyo</TwnNm>
           <Ctry>JP</Ctry>
           <AdrLine>100 Main Street</AdrLine>
         </PstlAdr>
       </Cdtr>
      ▼<CdtrAcct>
        ▼<Id>
          ▼<Othr>
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           </Othr>
         </Id>
        ▼<Tp>
           <Prtry>OTHR - Other</Prtry>
         </Tp>
         <Ccy>USD</Ccy>
       </CdtrAcct>
       <RmtInf/>
     </CdtTrfTxInf>
   </PmtInf>
 </CstmrCdtTrfInitn>
</Document>
```

# INTERNATIONAL WIRE SAMPLE SCHEMA PAIN.001

```xml
▼<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09">
  ▼<CstmrCdtTrfInitn>
    ▼<GrpHdr>
        <MsgId>WEBSERIES-0000020911</MsgId>
        <CreDtTm>2025-01-02T12:20:12.539Z</CreDtTm>
      ▼<Authstn>
          <Cd>ILEV</Cd>
        </Authstn>
      ▼<Authstn>
          <Prtry>WEBSERIES</Prtry>
        </Authstn>
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          ▼<OrgId>
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              </Othr>
            ▼<Othr>
                <Id>MUFG</Id>
                <Issr>CUSTMKTSEGCODE</Issr>
              </Othr>
            </OrgId>
          </Id>
          <CtctDtls/>
        </InitgPty>
      </GrpHdr>
    ▼<PmtInf>
        <PmtInfId>0000020911</PmtInfId>
        <PmtMtd>TRF</PmtMtd>
        <NbOfTxs>1</NbOfTxs>
        <CtrlSum>2.89</CtrlSum>
      ▼<PmtTpInf>
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        ▼<LclInstrm>
            <Prtry>INTL</Prtry>
          </LclInstrm>
        </PmtTpInf>
      ▼<ReqdExctnDt>
```

```xml
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  </ReqdExctnDt>
▼<Dbtr>
    <Nm>0210009314</Nm>
  ▼<PstlAdr>
      <Ctry>US</Ctry>
    </PstlAdr>
  </Dbtr>
▼<DbtrAcct>
  ▼<Id>
    ▼<Othr>
        <Id>0210009314</Id>
      </Othr>
    </Id>
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    </Tp>
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  ▼<FinInstnId>
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    ▼<ClrSysMmbId>
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        </ClrSysId>
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      </PstlAdr>
    </FinInstnId>
  </DbtrAgt>
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▼<CdtTrfTxInf>
  ▼<PmtId>
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      <EndToEndId>VL22AR2TC010201</EndToEndId>
    </PmtId>
  ▼<Amt>
      <InstdAmt Ccy="USD">2.89</InstdAmt>
    </Amt>
    <ChrgBr>DEBT</ChrgBr>
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