

**IT interface**

**for**

***Credit Claim Status Reports***

**to the**

**Oesterreichische Nationalbank**

**and**

***Notification***

**of Counterparties**

**by the Oesterreichische Nationalbank**

# 1 General Information

- From January 1, 2007, counterparties may use either the “CONNECT:Direct” or “Internet Mail / SRM<sup>1</sup>” systems to report to the OeNB’s IT system RISK ASSESSMENT credit claims assigned to the OeNB.
- Status reports must be updated whenever any changes in credit claims occur.
- Status reports are effective until they are superseded by new status reports; as soon as credit claims become due, they are of course automatically derecognized, i.e. removed from the RISK ASSESSMENT system.
- Once a counterparty has selected one of the transfer channels – CONNECT:Direct or Internet Mail / SRM – to submit status reports, it must send all status reports to the OeNB through this channel.

If counterparties use a different channel – e.g. because the selected channel is not available – they are obligated to inform the OeNB in advance.

On the following occasions, counterparties receive notifications through the same channel through which they submit status reports:

- A) After the report has been formally checked.
- B) At the latest on the value date of the credit claim; the notification lets the counterparty know whether the credit claim has been accepted or rejected.
- C) After the credit claim has been derecognized, i.e. removed from the RISK ASSESSMENT system, regardless of who initiated the removal.

Notifications under 1A and 1B are only made after submission of status reports by counterparties; notifications under 1C may be made independently of status reports.

If all credit claims assigned to the OeNB are to be derecognized, a zero status report with the following structure must be made:

- Header (like for a normal status report)
- List with number = 1 and amount = 0
- Credit claim record with nominal amount = 0
- Trailer (like for a normal status report)

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<sup>1</sup> SRM stands for Secure Report Mail.

## **2 Reports to the OeNB / Notifications by the OeNB**

All types of reports to the OeNB and notifications by the OeNB are described below. Please note that in the FILENAME, counterparties not headquartered in Austria must replace the <institution sort code> by the <OeNB ID number>.

### **2a Reports to the OeNB via “CONNECT:Direct”**

- Filename: R<institution sort code>-A-<value date>-<number>.DSM  
e.g.: for Bank Austria: R12000-A-20070103-0001.DSM
- ASCII text file
- No more than one file per report
- Record length is fixed at 256 bytes

Reports to the test system must be submitted with the extension “TSM” and not “DSM.”

### **2b Reports to the OeNB via “Internet Mail / SRM”**

- Address: SRM@OENB.AT
- Filename: R<institution sort code>-<value date>.DSM.PGP  
e.g.: for Bank Austria: R12000-20070103.DSM.PGP
- ASCII text file
- Record length is fixed at 256 bytes
- No more than one file per report

Reports to the test system must be submitted with the extension “TSM,” not “DSM.”

2c Notification via “CONNECT:Direct”

Notifications are sent on the occasions listed under items 1A through 1C.

- ASCII text file
- Record length is fixed at 256 bytes
- No more than one file per report
- Filename: for notifications of formal checks (item 1A)  
R<institution sort code>-A-<value date>-<number>.DSF  
e.g.: for Bank Austria: R12000-A-20070103-0001.DSF  
  
for notifications of substantive checks (item 1B)  
R<institution sort code>-A-<value date>-<number>.DSZ  
e.g.: for Bank Austria: R12000-A-20070103-0001.DSZ  
  
for notifications of removals of credit claims from the RISK ASSESSMENT  
system (item 1C)  
R<institution sort code>-A-<value date>-<number>.DSA  
e.g.: for Bank Austria: R12000-A-20070103-0001.DSA

Notifications by the OeNB test system are sent with extensions “TSF,” “TSZ” or “TSA.”

2d Notification via “Internet Mail / SRM”

The procedure is analogous to that in item 2C.

### 3 File Description

- Numeric fields must be filled with leading zeros.
- Numeric fields without entries must be filled with zeros.
- Numeric fields may contain numbers only – no decimal points or the like.
- Amounts must be reported in EUR / CENT – up to and including the second decimal place.
- Example: EUR 123,456.78 is reported as “000000012345678.”

#### 4 Messages Sent to the OeNB

##### HEADER

- Record code A1 'V'
- Text A15 'BANKFORDERUNGEN'<sup>2</sup>
- Counterparty A15 MFI code of the counterparty
- Reference A30 Freely usable by counterparty, is returned unchanged for notifications under items 1A and 1B
- Filler A180

##### LIST

- Record code A1 'L'
- Value date N8 of the list and the relevant credit claims (YYYYMMDD)
- Number of credit claims N5
- Amount of credit claims N15
- Currency A3 in which the amounts in the list are reported (EUR)
- Filler A224

<sup>2</sup> BANKFORDERUNGEN means credit claims.

CREDIT CLAIM RECORD
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• Record code	A1	'S'
• Internal credit claim identification number	A20	Account number or other internal identification number used by the counterparty
• Loan ID	A15	automatically calculated by the OeNB; must be used in all future status reports
• Country legislation	A2	country under whose law the loan agreement was drawn up
• Nominal amount	N15	
• Currency	A3	,EUR'
• Maturity date	N8	of the credit claim, format YYYYMMDD
• OeNB ID number	N9	ID number of the third-party debtor
• Company Register no.	A12	company register number of the third-party debtor
• Name of the third party	A40	name of the third-party debtor
• Country of the third party	A2	country of the third-party debtor
• Debtor category	A1	U (enterprise), O (public sector), S (other)
• OeNB ID number	N9	ID no. of a guarantor
• Company Register no.	A12	company register number of the guarantor
• Name of the guarantor	A40	name of the guarantor
• Country of the guarantor	A2	country of the guarantor
• Type of interest	A1	F(ixed rate) or V(ariable rate)
• Rating code	A12	rating code
• Rating class	A10	rating class or probability of default of the debtor

- Other

A42



## TRAILER

- Record code A1 'E'
- Number of records N5 including header and trailer
- Other A250

### Order of records:

- 1 header
- 1 list
- 1-n credit claim records
- 1 trailer

## 5a Notification File on the Formal Check

### HEADER

- Record code A1 'V'
- Text A15 'BANKFORDERUNGEN'
- Counterparty A15 MFI code of the counterparty
- Text A20 'RUECKMELDUNG-FORMAL'<sup>3</sup>
- Reference A30 Freely usable by counterparty, is taken from the status report
- Filler A156
- Error code N4 see table in annex 1

### LIST

- Record code A1 'L'
- Value date N8 of the list and the relevant credit claims (YYYYMMDD)
- Number of credit claims N5
- Amount of credit claims N15
- Currency A3 in which the amounts in the list are reported (EUR)
- Filler A220
- Error code N4 see table in annex 1

<sup>3</sup> RUECKMELDUNG-FORMAL means formal notification.

## CREDIT CLAIM RECORD

No credit claim record is returned during the formal check, because all credit claims are subjected to a substantive check..

## TRAILER

- |                     |      |                              |
|---------------------|------|------------------------------|
| • Record code       | A1   | 'E'                          |
| • Number of records | N5   | including header and trailer |
| • Other             | A246 |                              |
| • Error code        | N4   | Formal check error code      |

Order of records:

- header
- list
- trailer

## 5b Notification File for the Substantive Check

### HEADER

- Record code A1 'V'
- Text A15 'BANKFORDERUNGEN'
- Counterparty A15 MFI code of the counterparty
- Text A24 'RUECKMELDUNG-ZENSUR'
- Reference A30 Freely usable by counterparty,  
is taken from the status report
- Filler A152
- Error code N4 see table in annex 1

CREDIT CLAIM RECORD		
• Record code	A1	'S'
• Internal credit claim identification number	A20	Account number or other internal identification number used by the counterparty
• Loan ID	A15	automatically calculated by the OeNB;
• Country legislation	A2	country under whose law the loan agreement was drawn up
• Nominal amount	N15	
• Currency	A3	,EUR'
• Maturity date	N8	of the credit claim, format YYYYMMTT
• OeNB ID number	N9	ID number of the third-party debtor
• Company Register no.	A12	company register number of the third-party debtor
• Name of the third party	A40	name of the third-party debtor
• Country of the third party	A2	country of the third-party debtor
• Debtor category	A1	U (enterprise), O (public sector), S (other)
• OeNB ID number	N9	ID no. of a guarantor
• Company Register no.	A12	company register number of the guarantor
• Name of the guarantor	A40	Name of the guarantor
• Country of the guarantor	A2	country of the guarantor
• Type of interest	A1	F(ixed rate) or V(ariable rate)
• Rating code	A12	rating code
• Rating class	A10	rating class or probability of default of the debtor
• Other	A37	

- Outcome of the substantive check A1 ,Y' = credit claim accepted; ,N' = credit claim rejected
- Error code N4 see table in annex 1

## TRAILER

- Record code A1 'E'
- Number of records N5 including header and trailer
- Other A246
- Error code N4 Substantive check error code

### Order of records:

- 1 header
- 1-n credit claims
- 1 trailer

## 5c Notification File on the Removal of Credit Claims

### HEADER

- Record code A1 'V'
- Text A15 'BANKFORDERUNGEN'
- Counterparty A15 MFI code of the counterparty
- Text A24 'RUECKMELDUNG-AUSBUCHEN'<sup>4</sup>
- Reference A30 empty, cannot be matched with a reference
- Filler A152
- Error code N4 see table in annex 1

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<sup>4</sup> RUECKMELDUNG-AUSBUCHEN means notification of the removal.



C R E D I T   C L A I M   R E C O R D
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• Record code	A1	'S'
• Internal credit claim identification number	A20	Account number or other internal identification number used by the counterparty
• Loan ID	A15	automatically calculated by the OeNB;
• Country legislation	A2	country under whose law the loan agreement was drawn up
• Nominal amount	N15	
• Currency	A3	,EUR'
• Maturity date	N8	of the security, format YYYYMMTT
• OeNB ID number	N9	ID number of the third-party debtor
• Company Register no.	A12	company register number of the third-party debtor
• Name of the third party	A40	name of the third-party debtor
• Country of the third party	A2	country of the third-party debtor
• Debtor category	A1	U (enterprise), O (public sector), S (other)
• OeNB ID number	N9	ID no. of a guarantor
• Company Register no.	A12	company register number of the guarantor
• Name of the guarantor	A40	Name of the guarantor
• Country of the guarantor	A2	country of the guarantor
• Type of interest	A1	F(ixed rate) or V(ariable rate)
• Rating code	A12	rating code
• Rating class	A10	rating class or probability of default of the debtor
• Other	A37	

- Removal code N4

see table - Annex 1

## TRAILER

- Record code A1 'E'
- Number of records N5 including header and trailer
- Other A246
- Error code N4 Removal error code

### Order of records:

- 1 header
- 1-n credit claim records
- 1 trailer

## Additional Entry Descriptions for the Reporting Interface

H E A D E R		
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- |                    |     |                                                                                                    |
|--------------------|-----|----------------------------------------------------------------------------------------------------|
| • Record code      | A1  | 'V'                                                                                                |
| • Text             | A15 | 'BANKFORDERUNGEN'                                                                                  |
| • Counterparty A15 |     | MFI code of the counterparty                                                                       |
| • Reference        | A10 | Freely usable by counterparty,<br>is returned unchanged for notifications<br>under items 1A and 1B |

L I S T		
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- |                           |     |                                                                     |
|---------------------------|-----|---------------------------------------------------------------------|
| • Record code             | A1  | 'L'                                                                 |
| • Value date              | N8  | Value date of the list and the relevant<br>credit claims (YYYYMMDD) |
| • Number of credit claims | N5  |                                                                     |
| • Amount of credit claims | N15 |                                                                     |
| • Currency                | A3  | in which the amounts in the list are<br>reported (EUR)              |

CREDIT CLAIM RECORD
---------------------

• Record code	A1	'S'
• Internal credit claim identification number	A20	Account number or other internal identification number used by the counterparty
• Loan ID	A15	nonambiguous ID number for a credit claim which is automatically calculated by the OeNB upon first submission; must be included with every subsequent status report
• Country legislation	A2	country under whose law the loan agreement was drawn up
• Nominal amount	N1	nominal amount outstanding
• Currency	A3	,EUR'
• Maturity date	N8	of the security, format YYYYMMTT
• OeNB ID number	N9	ID number of the third-party debtor
• Company Register no.	A12	company register number of the third-party debtor entries of public sector debt must start with a left-aligned ,000000'
• NAME	A50	name of the third-party debtor must always be provided if no company register number exists
• Country of the third party	A2	country of the third-party debtor (must be ,AT')
• Debtor category	A1	U (enterprise), O (public sector), S (other). On principle, the debtor category refers to the third-party debtor, unless a guarantor is given; then the debtor category refers to the guarantor
• OeNB ID number	N9	ID no. of a guarantor
• Company Register no.	A12	company register number of the guarantor

- NAME A50 name of the guarantor must always be provided if no company register number exists
- Country of the third party A2 country of the guarantor



## ***Interface Description***

### ***Error Output of the Formal Check***

#### **- no error found:**

Sort:	A	1 x header	error = 0
	B	1 x list	error = 0
	D	1 x trailer	error = 0

writing of the notification file, data are transferred for substantive check

#### **- errors in the header:**

Sort:	A	1 x header	error code
	D	1 x trailer	error = 0

writing of the notification file; no further processing!

#### **- no header found:**

Sort:	A	1 x header	error code ( 2001 )
	D	1 x trailer	error = 0

writing of the notification file; no further processing!

#### **- no list found:**

Sort:	A	1 x header	error = 0
	D	1 x trailer	error code ( 3001 )

writing of the notification file; no further processing!

#### **- no credit claim record found:**

Sort:	A	1 x header	error = 0
	B	1-n securities records	error = 0 or applicable error code
	B	1 x list error	error code ( 5001 )
	D	1 x trailer	error = 0 or applicable error code

writing of the notification file; no further processing!

#### **- no trailer found:**

Sort:	A	1 x header	error = 0
	B	1-n lists	error = 0 or applicable error code
	D	1 x trailer	error code ( 6001 )

writing of the notification file; no further processing!

#### **- additional data after the trailer**

Sort:	A	1 x header	error = 0
	B	1-n lists	error = 0 or applicable error code
	D	1 x trailer	error = 0
	B	1 x list error	error code ( 6004 )

writing of the notification file; no further processing!

#### **- amounts differ in list <-> credit claims record**

Sort:	A	1 x header	error = 0
	B	1-n lists	error = 0 or applicable error code
	B	1 x list error	error code ( 4001 ) and/or



B 1 x list error error code ( 4002 )  
D 1 x trailer error = 0  
writing of the notification file; no further processing!

**- unknown record code or several lists**

Sort: A 1 x header error = 0  
B 1-n lists error = 0 or applicable error code  
B 1 x header error code ( 1001 )  
D 1 x trailer error = 0  
writing of the notification file; no further processing!

**- workfile has already been entered (double submission)**

Sort: A 1 x header error = 2009  
D 1 x trailer error = 0  
writing of the notification file; no further processing!

**- several headers**

- see item “no list found”

**- several trailers**

- see item “additional data after the trailer”

**- all credit claims were found to be erroneous**

NO formal notification is sent, as the formal check of credit claims is made during the substantive check