

## Guidelines to present CCC in MT message fields

### Background

Chinese Commercial Code (CCC) or telegraphic code starts from 0000 to 9999. If number is below 1000, the code must be filled with leading zero. It means each CCC code occupies 5 spaces; including the blank character. Any four digits followed with a space character will be converted.

This guideline is applicable for institutions to convert MT message to CNAPS formatted message for CNY clearing and from CNAPS message to MT.

### Conditions that will not translate the CCC:

1. A string of number which is not equal to 4
2. When quote a 4 digits number, it is recommended it is embedded in “(“ and “)” or “ ‘ ” because the length of that string of characters is not equal to 4
3. After the string ‘TEL’ or ‘TEL:’, the following two groups of 4 digits number
4. After the CCC codes ‘7193 6114’ (电话/電話), the following two groups of 4 digits number because they are the Chinese characters for telephone number
5. 4 digits before CCC code ‘1358’ (室) or ‘2869’ (楼/樓) their translation in Chinese are room and floor respectively
6. 4 digits after ‘BOX’
7. 4 digits before and after ‘FLOOR’
8. After the number 852, the succeeding two groups of 4 digits number because 852 is the telephone country code for Hong Kong
9. CCC code is not allowed to span over 2 lines

Note: The CCC translation rules are applied on any narrative MT fields. The focus for this market guidelines is for field 59 (Beneficiary Customer) in MT 103 and field 58D (Beneficiary Institution) in MT 202. Market players have to follow the rules set by regulator that both beneficiary account number and customer name/institution name must be matched before the execution of payment transfer.

Examples that CCC will not be translated to Chinese:

1. A string of number not equal to 4

e.g. :59:50123 0224 1016

P.S. the translated result in traditional Chinese is ‘50123 伍零壹二’ and simplified is ‘50123 伍零壹二’

2. CCC quoted with bracket

e.g. :59:(0123) 2435 3883

P.S. 2435 and 3883 will be translated to '(0123)斗環' in traditional Chinese and '(0123)斗环' in simplified Chinese

3. When a symbol exist between two CCC

e.g. :59:0123-5188 0221

P.S. the translated result in traditional Chinese is '0123-5188 倉' and simplified is '0123-5188 仓'

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## Guidelines to present address information in conjunction with CCC

### Background

Peoples Bank of China (PBOC) implemented the rule that valid payment transaction must match the beneficiary name and account number. This practice is different from most of countries that account number is the main piece of information to match. Beneficiary name is used as supporting information to ensure the transaction is valid.

Beneficiary address information checking in payments transaction is therefore an assurance practice in China. Separation between beneficiary name and address in the name and address narrative field in MT 103 and MT 202 is important.

Besides, messages in CNAPS system have separate fields for beneficiary customer and customer address, banks in China and offshore CNY clearing banks have to remap the MT and separate beneficiary name and address to CNAPS message for payments clearing at PBOC.

This practice is used for payment messages sent to China or via offshore CNY clearing centres.

### Recommendation

Use 'ADD.' to separate two set of CCC code present in the beneficiary field.

Note: The CCC translation rules are applied on any narrative MT fields. The focus for this market guidelines is for field 59 (Beneficiary Customer) in MT 103 and field 58D (Beneficiary Institution) in MT 202. Market players have to follow the rules set by regulator that both beneficiary account number and customer name/institution name must be matched before the execution of payment transfer.

Examples to separate name and address information in field 59:

Field format of 59 (no letter) – Beneficiary Customer with two sub-fields

[/34] optional account (sub-field 1)

4\*35x Name and address (sub-field 2)

In sub-field 2, after to present the CCC code of the beneficiary name, then put 'ADD.' with a space. The CCC codes of the address are then immediately to follow.

1. 3 characters name followed by address on the same line

:59:/123-123<CR>

0124 0001 0014 ADD. 0554 0079 0022<CR>

0589 3189

Translated content in traditional Chinese – refer to CCC table

Name: 伍一丙

Address: 北京中南海

2. 8 characters name followed by address

:59:/123-124<CR>

1947 2450 6030 5012 2139 5646 6233<CR>

3127 ADD. 0554 0079 0022 0589 3189

Translated content in traditional Chinese – refer to CCC table

Name: 愛新覺羅拉薩護法

Address: 北京中南海

### Miscellaneous practice

Financial Action Task Force (FATF) had implemented practice to against money laundering, the transaction ordering party is one of the key pieces of information to provide in payment transaction. Field 50F, ordering customer, is quite often required to provide Chinese information for both inward and outward messages in China.

Since 50F already developed structured code for name (line begins with '1/') and address (line begins with '2/') in narrative text field, we will follow the standard in user handbook, instead of using 'ADD.' to separate the name and address information.

Examples to separate name and address information in field 50F:

Field format of 50F – Ordering Customer with two sub-fields

35x Party Identifier (sub-field 1)  
4\*35x Name and Address (sub-field 2)

In option F, the following line formats must be used (SWIFTNet verifies the format):

	Line 1 (subfield Party Identifier)	/34x	(Account)
	Lines 2-5 (subfield Name and Address)	1!n/33x	(Number)(Details)
Or	Line 1 (subfield Party Identifier)	4!a/2!a/27x	(Code)(Country Code)(Identifier)
	Lines 2-5 (subfield Name and Address)	1!n/33x	(Number)(Details)

- 1 Name of the Ordering Customer
  - The number followed by a slash, '/' must be followed by the name of the ordering customer where it is recommended that the surname precedes given name(s).
- 2 Address Line
  - The number followed by a slash, '/' must be followed by an Address Line (Address Line can be used to provide for example, street name and number, or building name).
- 3 Country and Town
  - The number followed by a slash, '/' must be followed by the ISO country code, a slash '/' and Town (Town can be complemented by postal code (for example zip), country subdivision (for example state, province, or county).

[\(More specifications can be found in category 1 user handbook\)](#)

Example in sub-field 2, to present the name and address of the ordering customer

:50F:/NIDN/A1231247<CR> (National Identity Number)

1/1947 2450 6030 5012 2139 5646<CR>

1/ 6233 3127<CR>

2/ 0554 0079 0022 0589 3189

3/CN/0022 0948

Translated content in traditional Chinese – refer to CCC table

Name: 愛新覺羅拉薩護法

Address: 北京中南海中國

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