SLOVENSKI STANDARD

SIST ISO 9778:1995

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Bančništvo - Obrazci za potrditev kreditnih/depozitnih pogodb

Banking -- Forms for confirming loan/deposit contracts

Opérations bancaires -- Formulaires de confirmation des contrats de prêt ou de dépôt

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INTERNATIONAL STANDARD

ISO
9778

Banking — Forms for confirming loan/deposit contracts

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ISO 9778:1994(E)

Foreword

ISO (the International Organization for Standardization) is a worldwide federation of national standards bodies (ISO member bodies). The work of preparing International Standards is normally carried out through ISO technical committees. Each member body interested in a subject for which a technical committee has been established has the right to be represented on that committee. International organizations, governmental and non-governmental, in liaison with ISO, also take part in the work. ISO collaborates closely with the International Electrotechnical Commission (IEC) on all matters of electrotechnical standardization.

Draft International Standards adopted by the technical committees are circulated to the member bodies for voting. Publication as an International Standard requires approval by at least 75 % of the member bodies casting a vote.

International Standard ISO 9778 was prepared by Technical Committee ISO/TC 68, *Banking and related financial services*, Subcommittee SC 5, *Information interchange*.

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Introduction

Standardization of the size, format and terminology of forms for confirming loan/deposit contracts and of the data elements used therein will greatly facilitate the verification of the details confirmed by one dealing party to another and thereby assist in the early identification of any discrepancies.

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Banking — Forms for confirming loan/deposit contracts

1 Scope

This International Standard specifies the data elements and the size and layout of the form to be used as a mail confirmation of a loan/deposit contract made between banks. There are two types of contract for which this form may be used — "fixed" loan/deposit contracts and "call/notice" loan/deposit contracts. The form may be used to correct, cancel, complete or confirm an amendment to or the rollover of a previously issued contract. Additionally, it may be used as a confirmation at maturity. The data elements are, as far as possible and with the exception of certain field lengths, compatible with the S.W.I.F.T. specification concerning for loan deposit confirmations. The S.W.I.F.T. standard employs four separate message types and several sequences within each message type whereas for the purposes of this International Standard, it is considered that one form should cover all functions.

2 Normative references

The following standards contain provisions which, through reference in this text, constitute provisions of this International Standard. At the time of publication, the editions indicated were valid. All standards are subject to revision, and parties to agreements based on this International Standard are encouraged to investigate the possibility of applying the most recent editions of the standards indicated below. Members of IEC and ISO maintain registers of currently valid International Standards.

ISO 216:1975, *Writing paper and certain classes of printed matter — Trimmed sizes — A and B series.*

ISO 3535:1977, *Forms design sheet and layout chart.*

ISO 4217:1990, *Codes for the representation of currencies and funds.*

ISO 8439:1990, *Forms design — Basic layout.*

ISO 8601:1988, *Data elements and interchange formats — Information interchange — Representation of dates and times.*

3 Definitions

For the purposes of this International Standard, the following definitions apply.

3.1 sending bank: The bank sending a mail confirmation of a loan/deposit contract.

3.2 receiving bank: The bank that is to receive a mail confirmation of a loan/deposit contract.

3.3 common reference: Details to assist mutual identification of a loan/deposit contract. It may include a reference, the content and structure of which is as agreed between the dealing banks.

3.4 correspondent bank: A bank which has agreed to act on behalf of another bank.

4 Form

4.1 Size

The size of the form shall be 2/3 A4 in accordance with ISO 216. The image area shall be 183 mm × 187 mm in accordance with ISO 8439. Provision shall be made outside the form edge for left-hand and right-hand sprocket hole margins in accordance with ISO 3535 for use of continuous stationery with high-speed impact printers. The image area can also be accommodated on the corresponding North American form size.

1

4.2 Layout

The layout of the form shall be as shown in figure 1. Field 7 shall be enclosed in heavier lines or otherwise highlighted.

Field 7 and fields 8, 9, 10 and 11 may be interchanged to suit national postal requirements for window envelopes.

Figure 2 includes the corresponding S.W.I.F.T. reference numbers which may be printed in the positions indicated if desired.

Examples of completed forms are given in figures 3 to 10.

5 Print

The printed text of the field titles shall be as shown in figure 1. The information relating to fields 1 and 2 shall always be preprinted. The titles of the remaining fields may be preprinted but need not be. All field ti-

tles that are not preprinted shall be printed at the time the form is completed (e.g. by high-speed impact printer) whether or not they are required.

The lines delineating the fields need not be printed but it is essential that the field titles are in the correct positions.

Those field titles or parts of titles that are shown in bold type or large print in figure 1 shall be suitably highlighted.

6 Languages

The preprinted text shall be given in English or French and additionally may be given in the native language of the originator or any other desired language(s).

7 Data elements

The directory given in table 1 defines the fields for the various data elements.

Table 1 — Directory of fields for data elements in forms confirming loan/deposit contracts

Field reference[1]	Field status[2]	Name[3]	Description[4]	Representation[5]
1	M	Document name	Name describing the function of the document.	CONFIRMATION OF LOAN/DEPOSIT preprinted in large capitals.
2	M	Sending bank name and address	Identifies by name and address the bank sending the document in sufficient detail to provide positive identification.	5 * 35x Logotype may be included.
3	M	Direction of deposit	This field is used to indicate the direction of the deposit from the sender's point of view. Enter one of the following: "YOUR DEPOSIT WITH US" "OUR DEPOSIT WITH YOU"	35x The words "DEPOSIT WITH" may be preprinted, and the words "YOUR" and "US" or "OUR" and "YOU" added as appropriate.
4	M	Date of issue	The date the document was issued.	10x If written numerically, the date shall be written as specified in ISO 8601.
5	M	Type of contract	Identification of the type of contract. Identification of the type of contract. Enter "FIXED" for fixed maturity loan/deposit contracts (maturity date must be entered in field 14) or "CALL/NOTICE" for call/notice contracts. ("AT CALL" or period of notice expressed in number of days must be entered in field 17.)	15x

ISO 9778:1994(E)

Field reference[1]	Field status[2]	Name[3]	Description[4]	Representation[5]
6	M	Message function (S.W.I.F.T., field 22)	To identify the function of the message using a codeword. For example, one of the following codewords may be used: NEW ROLLOVER AMEND MATURITY CLOSING CORRECT COMPLETE CANCEL For further details, see clause 8.	10a
7	M	Receiving bank name and address	Identifies by name and address the bank that is to receive the document in sufficient detail to provide positive identification.	6 * 35x
8	M	Date contract agreed (S.W.I.F.T., field 30)	Date contract agreed between the dealers.	20x If written numerically, the date shall be written as specified in ISO 8601.
9	M	Sending bank transaction reference (S.W.I.F.T., field 20)	Reference assigned by the sending bank which uniquely identifies the transaction.	20x
10	M	Related reference (S.W.I.F.T., field 21)	Where identification of a previous contract is necessary, enter sending bank transaction reference of the previous contract. If unknown enter "NONREF". For a new contract, enter "NEW".	20x
11	C[6]	Common reference (S.W.I.F.T., field 22)	Details to assist mutual identification of the transaction.	1 * 20x and 1 * 35x
12	M	Value date (S.W.I.F.T., field 32)	The value date or start date of deposit.	10x If written numerically, the date shall be written as specified in ISO 8601.
13	M	Contract amount (S.W.I.F.T., field 32)	Value in units of currency of the agreement which is confirmed by this message. In respect of call/notice contracts the amount will represent the NEW BALANCE of the CALL Account.	3a 22d Currency code to be written in accordance with ISO 4217.
14	C[7]	Maturity date (S.W.I.F.T., field 34)	The maturity date agreed for a fixed deposit.	10x If written numerically, the date shall be written as specified in ISO 8601.
15	C[7]	Amount of interest (S.W.I.F.T., field 34)	Value in units of currency of the interest payable over full life of fixed deposit.	3a 22d Currency code to be written in accordance with ISO 4217.
16A	M	Interest rate (S.W.I.F.T., field 37)	The rate of interest agreed for the deposit.	15x The interest rate shall be written as a decimal, with the decimal separator preceded by at least one integer.

Field reference[1]	Field status[2]	Name[3]	Description[4]	Representation[5]
16B	C[8]	Basis of calculation (S.W.I.F.T., field 37)	The basis of the interest calculation may be indicated by entering the number of days of month/year as appropriate *mm-mm* *yyy/y* 30 360 28-31 365/6	20x
16C	C[8]	Payment periods (S.W.I.F.T., field 37)	Where the contract includes periodic payments, this field should be completed as appropriate e.g. 10th monthly or Jan./July.	15x
17	C[9]	Period of notice (S.W.I.F.T., field 38)	Period of notice required to terminate deposit. Enter "AT CALL" or period of notice as follows: *n* days followed by the word "NOTICE", e.g. 7 days NOTICE.	20x
18	C[10]	Transfer amount on value date (S.W.I.F.T., field 32 or 33)	Value in units of currency which is due to be transferred on the value date. Indicate "WE" or "YOU" pay, as appropriate and enter currency code and amount.	3a 22d Currency code to be written in accordance with ISO 4217.
19	C[10]	Correspondent bank name and address (S.W.I.F.T., field 53)	Identifies by name and address the bank through which payment will be made in sufficient detail to provide positive identification.	5 * 35x
20	C[10]	[Account for][11] Payment to (S.W.I.F.T., field 57)	Identifies the bank and, where necessary, the account where the amount specified in field 18 is to be paid.	5 * 35x
21	C[12]	Transfer amount at maturity (S.W.I.F.T., field 32)	Value in units of currency which is due to be transferred at maturity. Indicate "WE" or "YOU" pay, as appropriate and enter currency code and amount.	3a 22d Currency code to be written in accordance with ISO 4217.
22	C[12]	Correspondent bank name and address (S.W.I.F.T., field 53)	Identifies by name and address the bank through which payment will be made in sufficient detail to provide positive identification. If information is unknown enter "UNKNOWN".	5 * 35x
23	C[12]	[Account for][11] Payment to (S.W.I.F.T., field 57)	Identifies the bank and, where necessary, the account where the amount specified in field 21 is to be paid. If information is unknown, enter "UNKNOWN".	5 * 35x

4

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Field reference[1]	Field status[2]	Name[3]	Description[4]	Representation[5]
24	C[13]	Additional instructions/information (S.W.I.F.T., field 72)	Supplementary instructions/information for which no structural location has been provided elsewhere. For example: a) details of principal and interest rolled-over; b) any unusual interest conditions; c) the previous balance of a call notice deposit which is increased or decreased.	5 * 35x
25	C[12][14]	Interest settlement (S.W.I.F.T., fields 34 and 57)	Special interest disbursement instructions. Enter amount and name of bank and account where interest is to be paid as appropriate.	5 * 35x
26	M	Contract arranged by (S.W.I.F.T., field 72)	Indicates how the contract was arranged. Enter name of broker where necessary, or means of communication, e.g. telex, telephone, etc.	2 * 35x
27	M	Signature	Sending bank's authorised signature.	Where a sending bank has issued a directive stating that their confirmations are valid without signature, the following wording should be preprinted in this field: "This confirmation requires no signature".

5