

# Guidelines on how to use CCC table codes in SWIFT MTs

[Subject]

**CCC Maintenance Group**

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**Confidentiality: Public**

## 1 Background and introduction

The growing necessity to quote Chinese characters in SWIFT standards, along with a lack of guidelines to accommodate the increase in off-shore CNY trading, led to the following two important initiatives, which are closely linked:

1. Update off-shore CNY guidelines – Existing off-shore CNY (Chinese Yuan) guidelines are being updated due to new requirements imposed by the new Chinese RTGS system (CNAPS2) and to cater for the needs of an increasing number of CNY market players.
2. Build a standardized “e-CCC” table – The SWIFT community established a *CCC Maintenance Group*, which focused on standardizing the already existing CCC (Chinese Commercial Code) table so that it can be used in SWIFT MT messages.

In support of latter initiative, this document offers a number of guidelines on how to represent CCC table codes in SWIFT Message Types (MTs). This has been accomplished by building one e-CCC table with a 4-digit number corresponding to each code, whilst expanding it to include the most frequently used Chinese characters. Some guidelines include examples for further illustration.

## 2 Guidelines on how to represent CCC in MT message fields

This section applies to institutions that need to convert MT to CNAPS message formats for Chinese Yuan (CNY) clearing.

1. The CCC translation rules apply to any narrative MT field. For the purpose of these guidelines, CCC codes must be indicated in field 59 (Beneficiary Customer) of the MT 103 (Customer Transfer) and in field 58D (Beneficiary Institution) of the MT 202 (General Financial Institution Transfer). Market players have to follow regulation set by PBOC that both beneficiary account number and customer name/institution name must be matched before execution of payment transfers.
2. CCC – aka telegraphic code – is represented by a four-digit number ranging from 0000 to 9999. This means that numbers below 1000 must be filled with leading zeroes. To trigger the conversion, each CCC code must be followed by a space (blank) character, thereby occupying 5 characters, including the space character. Any four digits followed by a space character will be converted.
3. To be able to represent various telephone number formats in combination with CCC and to prevent unintended conversion, it is recommended to separate country code, location/area code and telephone numbers by a hyphen character.

The following are all valid examples of how to represent telephone numbers:

Beijing landline: 86-10-12345678  
Mobile number in China: 86-136-12345678  
Taipei: 886-2-12345678  
Singapore: 65-12345678  
Hong Kong: 852-12345678

4. Conditions that will not translate the CCC
  - a. Numbers consisting of more than four digits
  - b. When having to quote a four-digit number in message formats, it is recommended to put it between brackets, i.e., “(“ and “)” or between quotes, i.e., “ “ “ to trigger unintended conversion
  - c. A single CCC code is not allowed to span over 2 lines
5. Strings that will not be translated to Chinese
  - a. A string of numbers not equal to four digits  
Example: :59:50123 0224 1016  
Translated content in traditional Chinese (refer to CCC table): ‘50123兩堂’

- Translated content in simplified Chinese (refer to CCC table): ‘50123俩堂’
- b. CCC quoted within brackets  
Example: :59:(0123) 2435 3883  
Translated content in traditional Chinese (refer to CCC table): ‘(0123)斗環’  
Translated content in simplified Chinese (refer to CCC table): ‘(0123) 斗环’
- c. When a character other than a space is present between two CCC  
Example: :59:0123-5188 0221  
Translated content in traditional Chinese (refer to CCC table): ‘0123-5188 倉’ and  
Translated content in simplified Chinese (refer to CCC table): ‘0123-5188 仓’

### 3 Guidelines on how to represent address information in combination with CCC

This section applies to payment messages sent to China or via offshore CNY clearing centres.

The People’s Bank of China (PBOC) requires that valid payment transactions must have a matching beneficiary name and account number. The beneficiary’s name is used as supporting information to ensure that the transaction is valid.

Beneficiary address information checking is a further means to check the validity of payments transactions in China. Separation between beneficiary name and address in the name and address narrative field in MT 103 and MT 202 is important.

In addition, CNAPS system message formats 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.

1. The CCC translation rules apply to any narrative MT field. For the purpose of these guidelines, CCC codes must be indicated in field 59 (Beneficiary Customer) of the MT 103 (Customer Transfer) and in field 58D (Beneficiary Institution) of the MT 202 (General Financial Institution Transfer). Market players have to follow regulation set by PBOC that both beneficiary account number and customer name/institution name must be matched before execution of payment transfers.
2. Use ‘ADD.’ to separate two set of CCC code present in the beneficiary field.  
Field format of 59 (Beneficiary Customer) with two sub-fields  
[/<sup>3</sup>4] optional account (sub-field 1)  
4\*35x Name and address (sub-field 2)  
In sub-field 2, after indicating the CCC code of the beneficiary name, put ‘ADD.’ followed by a space character. Immediately after that, the CCC codes of the address can be specified.
3. Combining a three character Chinese beneficiary name, followed by the address on the same line and the address continuation on the following line  
Example: :59:/123-123<CR>  
1728 0001 0059 ADD.0554 0079 1579<CR>  
6007 1004 0575 1630 4395 1129 5894  
Translated content in traditional Chinese (refer to CCC table):  
Name: 張一二  
Address: 北京市西城區幸福大街
4. Combining an six character Chinese beneficiary name, which spans over more than one line, followed by address  
Example: :59:/123-124<CR>  
0674 1778 0006 1351 0005 0934 ADD.<CR>  
0554 0079 1579 6007 1004 0575 1630<CR>  
4395 1129 5894  
Translated content in traditional Chinese (refer to CCC table):

Name: 司徒上官三四  
Address: 北京市西城區幸福大街

## 4 Miscellaneous guidelines

Following the Financial Action Task Force's (FATF) anti-money laundering practices, the transaction ordering party is one of the key pieces of information to provide in payment transactions. Field 50F (Ordering Customer) is often required to provide information about the Chinese ordering customer for both incoming and outgoing messages in China.

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

Usage of field 50F (Ordering Customer) with two sub-fields (format is validated by the SWIFT network)

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

The following line formats must be used:

|  |             |                                  |
|--|-------------|----------------------------------|
| 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)                |

Field usage guidelines:

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 information may be found in SWIFT's Category 1 [User Handbook](#).

Example of how to represent the Chinese name and address of the ordering customer in sub-field 2 of field 50F (Ordering Customer), using CCC codes:

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:50F:/NIDN/A1231247<CR> (National Identity Number)
1/0674 1778 0006 1351 0005 0934<CR>
2/0554 0079 1579 6007 1004 0575<CR>
2/1630 4395 1129 5894<CR>
3/CN/0022 0948
Translated content in traditional Chinese (refer to CCC table)
Name: 司徒上官三四
Address: 北京市西城區幸福大街中國
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