

Rulesets active for these pipes

- General
- Crossborder general
- Equivalent payment

Equivalent payment -ruleset is always active in normal & urgent crossborder payments, but they are triggered only when EqvtAmt element is used.

Rules for **crossborder payment**:

1. PmtMtd has to be "TRF".
2. CdtrAgt, one of the following must be given:
 - ? BIC
 - ? Clearing code, name and postal address
 - ? only name and postal address
3. CdtrAcct is mandatory

Rules for **Crossborder Urgent** are same as for Crossborder, with addition of one rule

1. InstrPrtry has to be HIGH on either PmtInf or Tx lvl.

EqvtPmt can be used on both of the payments types. In these payments the following rules are active:

1. EqvtAmt/Amt has to be in EUR.
2. DbtrAgt/FinInstnId/BIC has to be given and it's value must be "OKOYFIHH"
3. DbtrAcct/Id/IBAN has to be given and it has to be OP's euro account.
4. CcyOfTrf has to be other than EUR.
5. Equivalent payment cannot be cheque.
6. Equivalent payment and BOFA payment used in same transaction.