ISO 20022
Customer-to-Bank Message Usage Guide
Customer Credit Transfer Initiation, Customer Direct Debit Initiation, and Payment Status Report
Version 3.0

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1.0 INTRODUCTION

1.1 Purpose and Use of this Guide

This guide explains how to use the ISO 20022 Customer Credit Transfer Initiation, Customer Direct Debit Initiation, Customer Payment Reversal, Payment Cancellation Request and Payment Status Report messages in the context of the business processes they address. It provides a comprehensive view of how these messages fit within a customer-to-bank business process and the activities of the involved parties. Also included are detailed explanations and examples of the use of the message components to convey specific information related to these processes and activities. This guide acts as a supplement to the Message Definition Report and the XML schemas, which are published on the ISO 20022 website (www.iso20022.org).

The guide provides information regarding the application of the included messages in any relevant general context. Additional documents, published by individual user communities, may be available that discuss the application of this standard in a more specific context. Further discussion on this topic can be found in the National and Community Specific Implementations section later in this guide.

When national or community specific documents are available:

1. This guide can be used as a global overview of the standard and its general application to all appropriate payment instruments.
2. The reader is encouraged to refer to those community specific documents as well as this guide to better understand both the general implementation of the message as well as community specific requirements

It is also hoped that this guide should serve as the general basis for the more specific community implementation guides that are developed.

This guide does contain comment boxes throughout which can be used to record comments and conventions specific to financial institutions and/or standards organization, if desired.

1.2 Intended Audience

Both business people and message developers can use this guide. It is intended for corporate end users, banks offering this message to their clients, technology firms seeking to embed support for these messaging standards into their applications, and standard organizations that wish to use the ISO 20022 'payment kernel' as part of the messages they offer.

1.3 Messages Covered in this Guide

This guide covers the Customer Credit Transfer Initiation, Customer Direct Debit Initiation, Customer Payment Reversal, Payment Cancellation Request and Payment Status Report messages, which are part of the ISO 20022 Universal financial industry message scheme, within the Payments business domain. They are sometimes referred to collectively as the 'Core Payment Kernel' in a corporate to bank context.

The end-to-end corporate payment transaction flow can be mapped into three sets of messages, as described in the following paragraphs.

The Credit Transfer Initiation and Direct Debit Initiation messages cover the messages exchanged between a buyer and its bank and a seller and its bank to collect, manage and monitor payments. The Customer Payment Reversal and Payment Cancellation Request messages, used to reverse or cancel Credit Transfers and Direct Debits, can also be seen as part of this set. Similar existing standards would

include: ANSI Accredited Standards Committee X12 (USA), BACS (UK), CLIEOP03 (Netherlands), EDIFACT, MultiCash, and Zengin (Japan).

Inter-bank Payment messages cover the messages exchanged between banks to order the movement of funds resulting from the payment initiation. Similar existing standards are CHIPS (USA), FX-YCS (Japan), FedWire, SWIFT MT103 etc.

Cash Reporting messages cater for the exchange of Advices and Statements between an account owner/corporate and an account servicer/bank. Similar existing standards are the SWIFT MT 900, 910, and 940, BAI Balance and Transaction Reporting format, ANSI x12 821 Transaction Set and EDIFACT FINSTA.

As stated above, this guide addresses the following messages:

- Customer Credit Transfer Initiation version 2 (***<pain.001.001.02.xsd>***)
- Customer Direct Debit Initiation version 1 (<***pain.008.001.01.xsd***>)
- Customer Payment Reversal version 1 (<***pain.007.001.01.xsd***>)
- Payment Cancellation Request version 1 (<***pain.006.001.01***>)
- Payment Status Report version 2 (***<pain.002.001.02.xsd>***).

A second guide, covering the Bank-to-Customer Cash Reporting messages, is also under development.

All of these ISO 20022 messages are intended to be used either "as-is" or in combination with another standard's message set. For example, the Core Payment Kernel has been embedded in a number of other standards; guidance on how to do so is contained in the Final Report of the IST Harmonization Team (see Related Documents and Guides). An example is also provided in the Appendix.

1.4 How this Guide was Created

This guide was created through the combined efforts of the CSTP (Corporate STP Bank Group) and the ISTH (International Standards Team Harmonisation) team, SWIFT, and the SWIFT CAG Work Group. A group of corporate and software vendors provided additional review of the content before the guide's release. The ISO 20022 Payments Standards Evaluation Group also provided input and approved its publication.

1.5 ISO 20022 Message Standards

ISO 20022 is part of the International Standards Organization (ISO) under Technical Committee 68 (TC68), which is the Financial Services Technical Committee of ISO. Proposals for development of candidate ISO 20022 message standards are submitted through the ISO 20022 Registration Management Group (RMG) via a Business Justification. When this Business Justification is approved, the RMG assigns the evaluation of the candidate messages to a Standards Evaluation Group (SEG).

Messages contained within this guide have been assigned to the Payments Standards Evaluation Group (Payments SEG), which is in charge of customer (corporate) to bank payments. The Payments SEG represents membership from ISO countries as well as "Liaison" organizations. Acceptance and maintenance of these messages and core schemas are subject to the approval of the Payments SEG.

Complete information on the membership of the ISO 20022 SEGs, the ISO 20022 Financial Repository, and the message maintenance and registration process can be found on www.iso20022.org.

For more information on ISO itself, please see www.iso.org.

1.6 Message Transport

ISO 20022 messages are designed to be transport protocol independent. The ISO 20022 standard does not provide any message transport conventions of its own (including header or trailer).

AS2, AS3, SWIFT, FTP, IFX, and Rosetta Net RNIF are typical examples of often used industry or community specific transport protocols and conventions. All these protocols have defined their own conventions for transportation of messages such as ISO 20022.

An application header will be necessary if the users of the messages (customer, bank, or others) want to use a general transport protocol, which does not define any industry or community specific conventions. Transport protocols, network services, and related conventions for enveloping/addressing message payload is specific to the network or transport standards in use to convey the message and are beyond the coverage of this document.

Users of the messages are free to define message transport in accordance with the standards and practice of the network or community implementing the message. For example, should SWIFT FileAct be the means of transport, FileAct compliant headers would be required.

1.7 Related Documents and Guides

The complete catalogue of ISO 20022 messages, including the Message Definition Reports and XML schemas, is available on the ISO 20022 website: www.iso20022.org. Current and historical versions of the schemas are available free of charge. Other useful documentation available from the ISO 20022 website includes:

- ISO 20022 Financial Repository - Data Dictionary.
- Introduction to ISO 20022 – Universal Financial Industry message scheme. An introductory Powerpoint on the ISO 20022 standards family.

Additional documentation related to the messages is available from the standards groups (the members of ISTH including IFX, OAGi, SWIFT, and TWIST) which partnered to develop the Core Payment Kernel. This includes:

- IFX - www.ifxforum.org (reference release 1,6 and up),
- OAGi - www.openapplications.org.
- SWIFT
  - SWIFTStandards Handbook for Payment Initiation MX – Release 2007 available through standards@swift.com.
  - SWIFTStandards MX General Information volume. Latest version can be found at www.swift.com.
  - swiftcommunity.net also contains a standards forum and information about use of ISO standards through SWIFT.
- TWIST - www.twiststandards.org
- Final Report of the IST Harmonisation Team. Can be found at www.swift.com, www.ifxforum.org, and www.twiststandards.org.

Useful discussions of XML are available from the following sources:

- An in-depth knowledge of XML can be found at http://www.w3c.org/TR/2000/REC-xml-20001006
- An in-depth knowledge of XML Schema can be found at http://www.w3c.org/TR/xmlschema-0/, http://www.w3c.org/TR/xmlschema-1/ and http://www.w3c.org/TR/xmlschema-2/
- Information on XML standards and allowed characters can be found at: http://www.w3.org/TR/REC-xml/#dt-cdsection

1.8 How to Read the Scenario Tables in the Guide

Various tables are utilized to provide a visual representation of the message content and scenario data content. The following color coding has been used in these representations:

	Identifies the message type
	Primary level in the message
	Secondary level in the message
	Component in the message
	Component or Tag that would not be used in the described scenario
or	Indicates an XOR existence of tag usage
+	Indicates a component containing multiple tags or components

2.0 BUSINESS CONTEXT & MESSAGE EXCHANGE

2.1 Business Process Overview

The Customer Credit Transfer Initiation and Customer Direct Debit Initiation messages described in this document can be used for initiating either multiple payment orders or single transfers. Examples of multiple payment orders generated together are businesses generating many commercial payments from their ERP/Accounts Payable system, paying staff expense reimbursements, or making salary payments. Other examples are public organisations that are paying private individuals or other public or commercial organisations. Examples of single payment orders include individual transactions generated from a treasury workstation.

Throughout this guide, the terms 'payment' and 'payment order' may be used to collectively refer to both Customer Credit Transfer Initiation and Customer Direct Debit Initiation messages, when the discussion does not require making a distinction between them.

Both Customer Credit Tansfer Initiation and Customer Direct Debit Initiation messages may represent payment orders which are domestic, cross-border and/or cross currency. They may instruct the bank to transfer an amount from one account to another or can result in a paper-based payment method (any kind of cheque or draft) created by the ordered bank.

Payment orders can be submitted to the bank for immediate execution or execution on a specific date, where the bank is requested to warehouse the payment order until this date. The message also supports dates for drafts, where the draft is only payable from specified dates.

The References described in this guide provide for unique identification of a payment order at each level of the message. Status messages should reference the identification at the proper level when reporting on reception (batch), cancellation, rejection or progress.

Customer Credit Transfer Initiation messages can be generated by the Debtor to its account servicing bank (further referred to as "the ordered bank"), or more complex scenario's may be implemented, involving shared service centres, payment factories, service bureaus, gateway/concentrating banks, payment-on-behalf, and payment to a Creditor who is not the final beneficiary.

The structure of the Customer Credit Transfer Initiation message allows grouping of payments with common characteristics including: payer (called a Debtor in the message), debit account, requested execution date, and payment method. The group will specify the common elements of these payments with the specifics of every individual payment repeated an unlimited number of times. A separate indicator can specify if the bank has to report on the bank statement the execution of the group as a whole or report the execution of every individual payment order.

A direct debit is a collections instrument. It is originated by a creditor to collect funds from a debtor's account. The Customer Direct Debit Initiation message described in this document can be used for initiating either multiple direct debit orders or single direct debits. Usually direct debits are issued by commercial, governmental or non profit entities in a single currency and as a batch. Examples of multiple direct debit orders generated together are businesses collecting consumer payments such as energy, telephone or insurance premiums. Single direct debits can also be issued. These can be, for example, initiated as part of an on line purchase scheme and for other purposes.

Customer Direct Debit Initiation messages are generated by the Creditor to its account servicing bank (further referred to as "the creditor bank"), or more complex scenarios may be implemented, involving shared service centres, payment factories, service bureaus or gateway/concentrating banks. Direct debit

orders can be submitted to the bank for immediate execution or execution on a specific date, where the bank is requested to warehouse the direct debit until this date.

The structure of the Customer Direct Debit Initiation message allows grouping of credits with common characteristics including: payee (called a Creditor in the message), credit account, requested execution date, and payment method. The group will specify the common elements of these direct debit instructions with the specifics of every individual debit repeated an unlimited number of times. A separate indicator can specify if the bank has to report on the bank statement the execution of the group as a whole or report the execution of every individual direct debit order.

Usually direct debits are issued in a single currency as a batch. They instruct the receiving bank to debit an individual account and often, but not always, require a debit mandate to be in place.

The Customer Direct Debit Initiation message supports delivery of original as well as changed mandate information for systems and schemes in which that is required. The mandate is the authorisation/expression of consent given by the Debtor, allowing a specified Creditor to originate Direct Debit instructions to debit a specified Debtor account in accordance with the relevant Direct Debit Scheme Rules and, if applicable, the mandate details. The Creditor invites the Debtor to submit a Mandate. The Debtor provides its banking information on the Mandate (e.g. - name and account number, financial institution, bank identifier and account number) and signs it (manually or via an electronic signature).

The mandate represents the Debtor agreement:

- to authorise the Creditor to issue Direct Debit instruction(s) to the Debtor account
- to instruct the Debtor Agent to act upon the Creditor Direct Debit instruction

The mandate is not required in every country or for every direct debit scheme.

Remittance details, in payments, for closing accounts receivable positions (or otherwise applying funds) by the beneficiary can be invoice details or any reference provided by the beneficiary. Remittance details for the debtor, in a direct debit, can also be provided to allow them to identify the source and purpose of the debit to their account. These details can be:

- Embedded as text formatted by the originator of the transaction
- Structured in relevant data elements with the inclusion of details agreed by the ordered bank
- Sent as a separate remittance advice, where the payment order or direct debit refers to the unique identification of this remittance advice. Upon receipt of the remittance advice and the bank-to-customer advice/transfer, the unique reference enables the beneficiary of a payment or recipient of the direct debit to re-associate the remittance information with the transaction.

This separate remittance advice can be generated and sent by the payer, the ordered bank, an independent service provider, or the beneficiary's bank. Parties down the chain must find all relevant data in the payment order to generate this remittance advice or receive the relevant details separately. Most often the source and purpose of the debit will be include with the instruction transmitted to the debtor's bank.

A Payment Cancellation Request message is used to request cancellation of a Customer Credit Transfer or a Customer Direct Debit.

A Customer Payment Reversal message is specific to the direct debit process and is used to reverse a Customer Direct Debit that has been previously executed and settled. The reversal can be initiated by either the creditor or the debtor.

Banks may at their discretion, and by arrangement with their customers, offer certain services which are triggered by optional data elements in the message. Customer to bank service arrangements involving such elements should be established by the two parties at the time of service implementation. These arrangements may, for example, include direct debit mandate information where a system require its transmsission each time a direct debit is initiated. Appearance of optional fields in the standard is not a guarantee that they will be supported by all parties, in all contexts.

The message capabilities have been extended by increasing the maximum size of data elements. Banks may have to restrict the capacity of certain fields, as their internal processing systems are not yet adapted to cope with extended sizes. Examples of these increased capabilities are name and address details and identifications.

The specifications of the bank will define actual limitations and indicate whether excessive data will be truncated or will be the reason for rejection of the message, the group, or the batch. These details should be exchanged by counterparties during the implementation process.

2.2 Message Choreography

2.2.1 Customer Credit Transfer Initiation

The complete end-to-end message exchange for a Customer Credit Transfer Initiation consists of the following (the numbers in parentheses are for reference to the corresponding diagrams) :

- Payment initiation through the Customer Credit Transfer Initiation (1)
- Reporting of payment transaction status through the Payment Status Report (2)
- Possible provision to the initiating party of a bank-to-customer Debit Notification (3)
- Possible delivery to the beneficiary of the payment of a bank-to-customer Credit Notification (5)
- Bank-to-customer Account Report or Statement (6)

(Optionally)

- Cancellation request through the Payment Cancellation Request message *before* settlement (C1)

-or-

- Cancellation request through the Payment Cancellation Request message *after* settlement (C2)

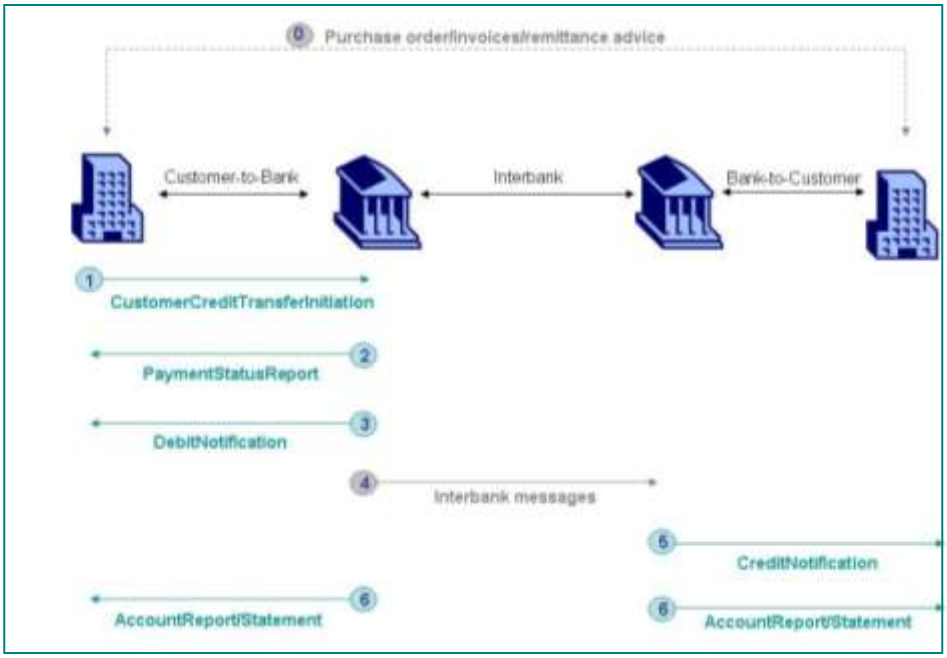
In case of cancellation *before* settlement the message exchange remains the same as above for the first three steps, followed by:

- Cancellation request through the Payment Cancellation Request message (C1)
- Reporting of payment transaction status through the Payment Status Report (4)

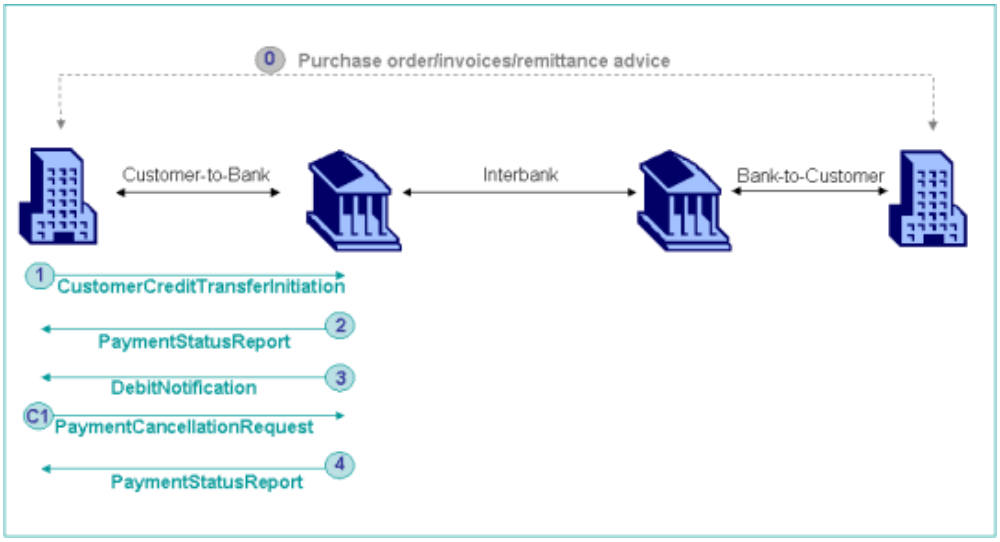
In case of cancellation after settlement the message exchange remains the same as above for the first five steps, followed by:

- Cancellation request through the Payment Cancellation Request message (C2)
- Reporting of payment transaction status through the Payment Status Report (7)
- Possible delivery to the initiating party (of the cancellation request) of a bank-to-customer Credit Notification (8)
- Possible delivery to the beneficiary of the payment of a bank-to-customer Debit Notification (10)
- Bank-to-customer Account Report or Statement (11)

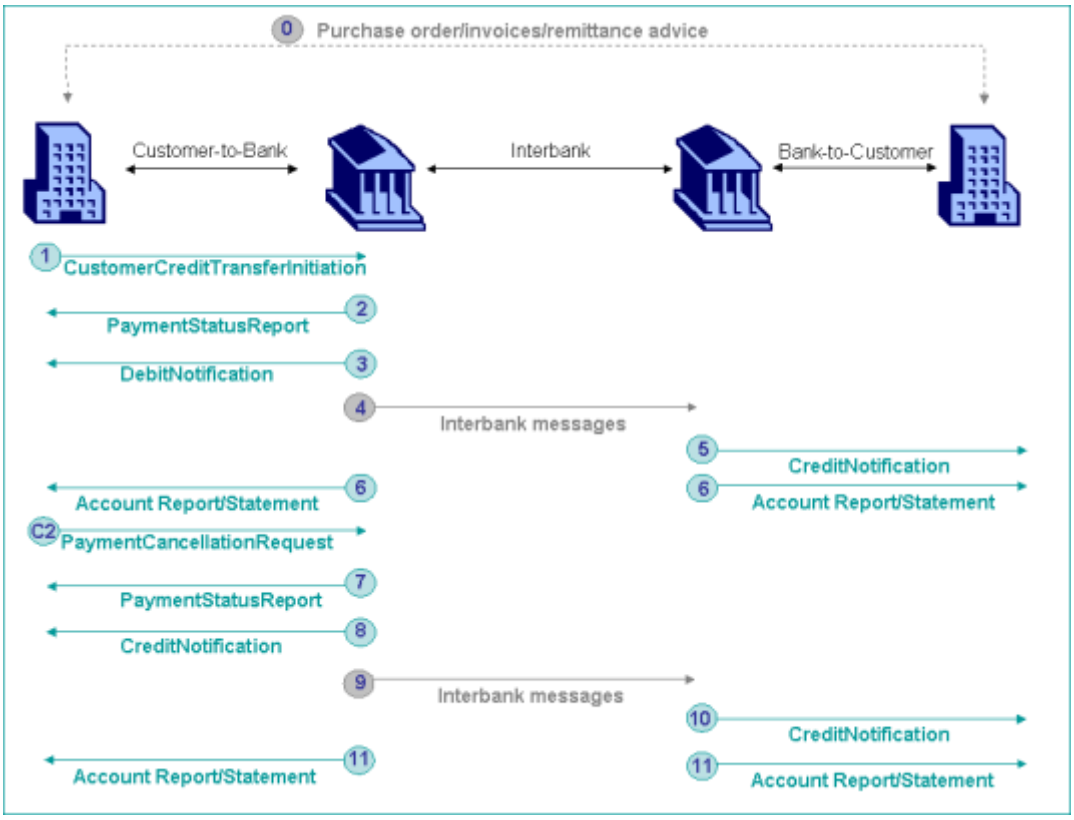
Customer Credit Transfer Initiation without Cancellation Request:



Customer Credit Transfer Initiation with Cancellation Request *before* settlement:



Customer Credit Transfer Initiation with Cancellation Request *after* settlement:



2.2.2 Customer Direct Debit Initiation

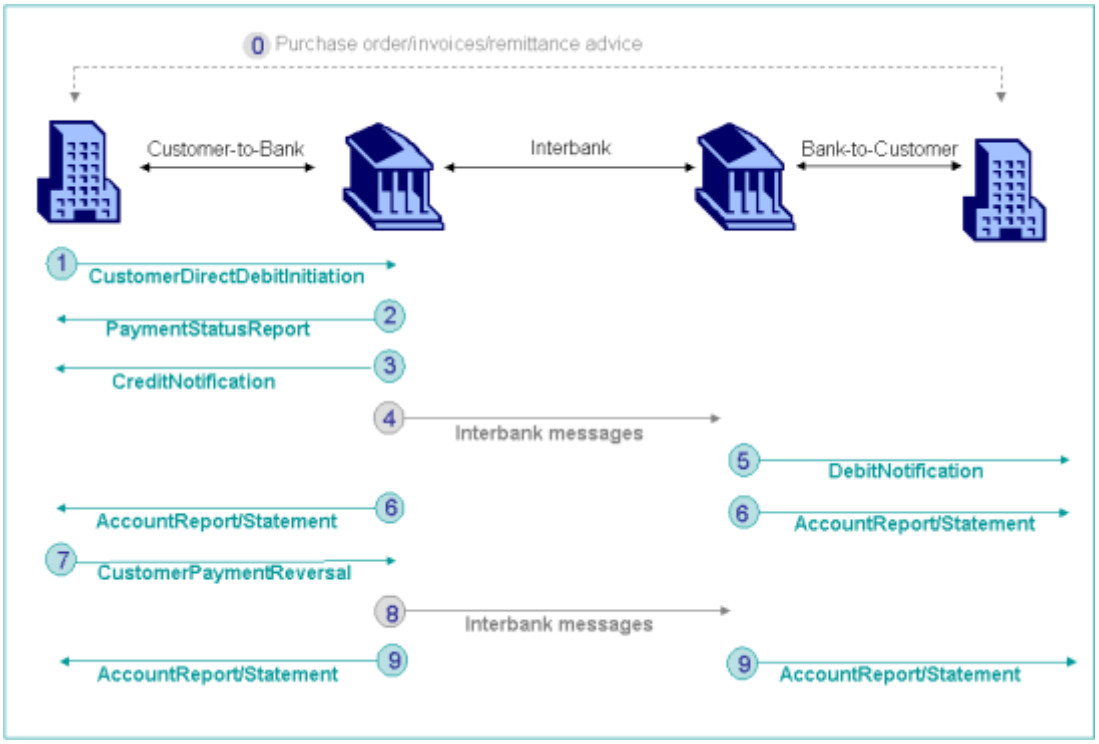
The complete end-to-end message exchange for a Customer Direct Debit Initiation consists of the following (the numbers in parentheses are for reference to the corresponding diagram):

- Direct Debit Initiation through the Customer Direct Debit Initiation message (1)
- Reporting of direct debit transaction status through the Payment Status Report message (2)
- Possible provision to the initiating party of a bank-to-customer Credit Notification (3)
- Possible delivery to the Debtor of the direct debit of a bank-to-customer Debit Notification (5)
- Bank-to-customer Account Report or Statement (6)
- Possible delivery to the Debtor of the return of the funds via a bank-to-customer Customer Payment Reversal message (7)
- Possible delivery of the Bank-to-customer Account Report or Statement (6) to reflect the reversal (6)

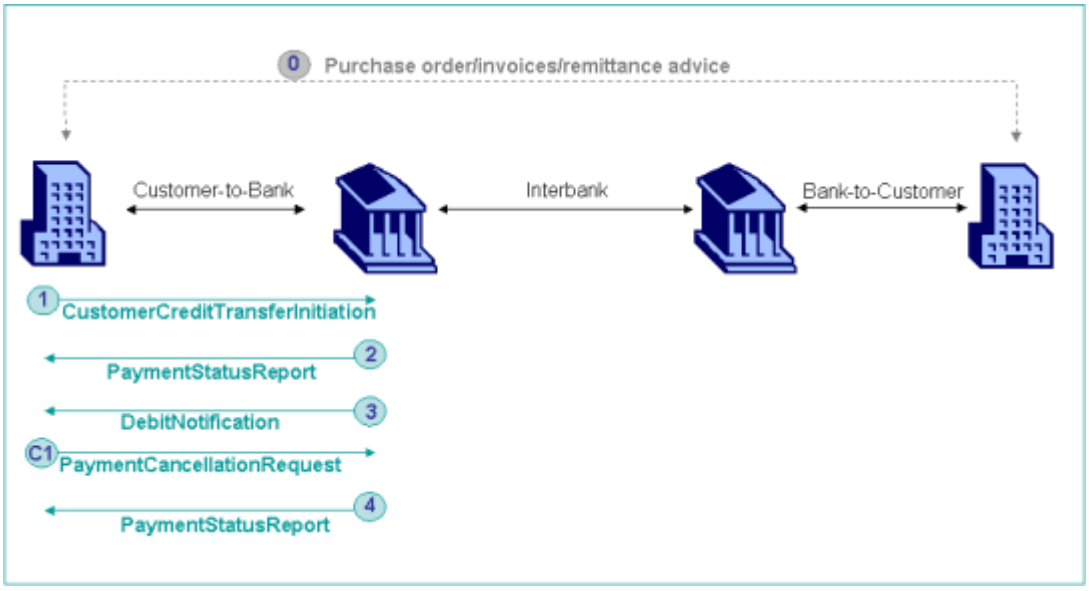
(Optionally)

- Cancellation request through the Payment Cancellation Request message *before* settlement (C1). Direct Debit cancellation may not occur *after* settlement

Customer Direct Debit Initiation without Payment Cancellation Request:



Customer Direct Debit Initiation with Payment Cancellation Request *before* settlement:



Additionally, remittance advice, i.e. information as to the business purpose of the payment, may be sent by the initiating party (i.e. buyer with credit transfer, seller with direct debit) to the beneficiary (i.e. seller with credit transfer, buyer with direct debit) in a number of ways. Multiple models for communication of remittance are supported by the standard. The particular technique chosen will be influenced by the preferences of the buyer and seller, the abilities of the banks and payment systems to convey remittance information, and other factors. Models for communication of remittance information include:

- Sent directly between the buyer and seller (conveyed separately from the payment)
- Sent with the payment using a variety of other models:
  - From each party through their financial institution to the other party
  - Through a centralized information service (i.e. delivered through central platform/website).

Note: The first agent in the chain, i.e. the Debtor Agent (credit transfer), the Creditor Agent (direct debit) could send an advice to the seller (credit transfer) or buyer (direct debit) to inform him that the payment is in progress, a so-called pre-advise scenario. However, the Customer Credit Transfer Initiation and Customer Direct Debit Initiation messages should not be used to do this. Instead, a dedicated pre-advice message should be used to accomplish this.

3.0 MESSAGE PURPOSES

3.1 Customer Credit Transfer Initiation

This is message (1) in the Customer Credit Transfer Initiation Message Choreography diagrams, and defined as schema <pain.001.001.02>.

The Customer Credit Transfer Initiation message is sent by the initiating party to the forwarding agent or Debtor agent. It is used to request movement of funds from the Debtor Account to a Creditor.

The Customer Credit Transfer Initiation message can contain one or more customer credit transfer instructions. It is used to exchange:

- One or more instances of a credit transfer initiation
- Payment transactions that result in book transfers at the Debtor agent or payments to another financial institution
- Payment transactions that result in an electronic cash transfer to the Creditor Account or in the emission of a cheque.

The message can be used in a direct or a relay (also referred to as 'indirect', 'not on us') scenario:

- In a direct scenario, the message is sent directly to the Debtor agent. The Debtor agent is the account servicer of the Debtor.
- In a relay scenario, the message is sent to a forwarding agent. The forwarding agent acts as a concentrating financial institution. It will forward the Customer Credit Transfer Initiation message to the Debtor agent.

The message can also be used by an initiating party that has authority to send the message on behalf of the Debtor. This caters, for example, for the scenario of a payments factory initiating all payments on behalf of a large corporate.

The Customer Credit Transfer Initiation message can be used in both domestic and cross-border scenarios.

The message has the following main characteristics:

- Batch or single entry indication: The Initiating Party can indicate whether all transactions present in the message should be booked as one entry or as individual entries on the Debtor's account. Refer to the Batch Booking section for further details.
- References and Remittance Information: The standard features an end-to-end id field that can be used to reference a unique identification associated to remittance information that was exchanged directly between buyer and seller. The standard also features a comprehensive set of references, which allows reconciliation between the initiating party and its bank, between banks and between Debtor and Creditor. Refer to the References section and Remittance Information section for further details.

Financial Institution Specific Comments/Implementation Conventions:

3.2 Customer Direct Debit Initiation

This is message (1) in the Direct Debit Initiation Message Choreography diagrams and defined as schema <pain.008.001.01>.

The Customer Direct Debit Initiation message is sent by the initiating party to the forwarding agent or Creditor agent. It is used to request single or bulk collection(s) of funds from on or various debtor's account(s) for a creditor.

The Customer Direct Debit Initiation message can contain one or more direct debit instructions. It is used to exchange:

- One or more instances of a direct debit initiation
- Direct debit instructions that result in book transfers at the Creditor Agent or payments to another financial institution

The Customer Direct Debit Initiation message can be used in a direct or a relay (also referred to as 'indirect', 'not on us') scenario:

- In a direct scenario, the message is sent directly to the creditor agent. The creditor agent is the account servicer of the Creditor.
- In a relay scenario, the message is sent to a forwarding agent. The forwarding agent acts as a concentrating financial institution. It will forward the Customer Direct Debit Initiation message to the creditor agent.

The message can also be used by an initiating party that has authority to send the message on behalf of the Creditor. This caters, for example, for the scenario of a payments factory initiating all direct debits on behalf of a large corporate.

The Customer Direct Debit Initiation message can be used in both domestic and cross-border scenarios.

The Customer Direct Debit Initiation may or may not contain mandate related information, i.e. extracts from a mandate, such as Mandate Identification or Date of Signature. A mandate is the authorization and expression of consent given by the Debtor to the Creditor to allow such Creditor to initiate Collections for debiting the specified Debtor's account and to allow the Debtor Bank to comply with such instructions. The Customer Direct Debit Initiation message must not be considered as a mandate in itself.

The message has the following main characteristics:

- Batch or single entry indication: The Initiating Party can indicate whether all direct debit transactions present in the message should be booked as one entry or as individual entries on the Creditor's account. Refer to the Batch Booking section for further details.
- References and Remittance Information: The standard features an end-to-end id field that can be used to reference a unique identification associated to remittance information that was exchanged directly between buyer and seller. The standard also features a comprehensive set of references, which allows reconciliation between the initiating party and its bank, between banks and between Debtor and Creditor. Refer to the References section and Remittance Information section for further details.

Financial Institution Specific Comments/Implementation Conventions:

3.3 Customer Payment Reversal

This is message (7) in the Direct Debit Initiation Message Choreography diagrams and defined as schema <pain.007.001.01>.

The Customer Payment Reversal message is sent by the initiating party to the forwarding agent or the Creditor agent. It is used to reverse a direct debit that has been previously executed and settled. The result is a credit to the debtor account.

A Customer Payment Reversal message may not be used to reverse a credit transfer.

The Customer Payment Reversal message must refer to the original Customer Direct Debit Initiation message by means of references only or by means of references and a set of elements from the original instruction (both on the transaction itself or mandate related information).

The Customer Payment Reversal message can contain a reversal on one or more direct debit instructions depending on whether the original instruction contained one or more direct debit instructions.

The Customer Payment Reversal message can be used in a direct or a relay (also referred to as 'indirect', 'not on us') scenario:

- In a direct scenario, the message is sent directly to the creditor agent. The creditor agent is the account servicer of the Creditor.
- In a relay scenario, the message is sent to a forwarding agent. The forwarding agent acts as a concentrating financial institution. It will forward the Customer Payment Reversal message to the creditor agent.

The message can also be used by an initiating party that has authority to send the message on behalf of the Creditor. This caters, for example, for the scenario of a payments factory initiating all direct debits on behalf of a large corporate.

The Customer Payment Reversal message can be used in both domestic and cross-border scenarios.

Financial Institution Specific Comments/Implementation Conventions:

3.4 Payment Cancellation Request

This is message (C2) in the Customer Credit Transfer Initiation and (C2) in the Customer Direct Debit Initiation Message Choreography diagrams and defined as schema <pain.006.001.01>.

The Payment Cancellation Request is sent by the initiating party to the forwarding agent or the originator's bank (Credit Agent or Debit Agent depending on whether the desired payment to cancel is a Credit Transfer or Direct Debit) prior to the settlement of a transaction. Transaction cancellation is dependent upon the specific capabilities of the originator bank's capabilities and cannot be accomplished once a transaction has been sent to the clearing system.

The Payment Cancellation Request message can be used to request the cancellation of single instructions or multiple instructions, from one or multiple files.

The Payment Cancellation Request message refers to the original instruction(s) by means of references only or by means of references and a set of elements from the original instruction.

The message can also be used by an initiating party that has authority to send the message on behalf of the Creditor. This caters, for example, for the scenario of a payments factory initiating all direct debits on behalf of a large corporate.

The Customer Payment Reversal message can be used in both domestic and cross-border scenarios.

Financial Institution Specific Comments/Implementation Conventions:

3.5 Payment Status Report

This is message (2) in the Message Choreography diagrams and defined as schema <pain.002.001.02>*. (Deb-Now that we have multiple diagrams the numbers don't line up so we can't cross-reference them here. Do we really need to? The titles match up, that should make it clear enough.)*
The Payment Status Report message is sent by the financial institution executing the payment back to the initiating party. It is used to inform this party about the status of one or more payment instructions.

Its usage will always be governed by a bilateral agreement between the agent and the non-financial institution customer.

The Payment Status Report message can be used to provide information about the status (i.e. rejection, acceptance) of a single Customer Credit Transfer Initiation or Customer Direct Debit Initiation message. It may also reflect the status of a transaction as related to subsequent actions or instructions, such as cancelling the payment through the use of a Payment Cancellation Request.

Status can be reported at the Group level, or to individual transactions. Certain Status Codes are only applicable at the Group level, for example 'Partially Accepted' and 'Received'. Other Status Codes apply to both the Group and the Transaction level such as 'Pending', 'Rejected', and a set of codes that indicate various degrees of Acceptance.

The Payment Status Report message refers to the original instruction(s) by means of references only or by means of references and a set of elements from the original instruction.

The Payment Status Report message can be used in domestic and cross-border scenarios.

In case of a relay (also known as 'indirect', 'not on us') scenario, the agent executing the payment may send the status information to the forwarding (i.e. concentrating) agent.

Financial Institution Specific Comments/Implementation Conventions:

3.6 Bank-To-Customer Debit/Credit Notification

These are messages (3) and (5) in the Message Choreography diagram and defined as schema <camt.054.001.01>*.*

Note: Bank-to-Customer Debit/Credit Notification messages are part of the end-to-end message exchange and as such, are included in this guide, but the detailed description and usage of these messages will be addressed in another guide.

The Bank-to-Customer Debit/Credit Notification message is sent by the account servicer to an account owner or to a party authorised by the account owner to receive the message. It can be used to inform the account owner, or authorised party, of single or multiple debit and/or credit entries reported to the account. The standard can be used either as debit advice to the initiating party or as credit advice to the beneficiary of the funds.

The Bank-to-Customer Debit/Credit Notification message can contain reports for more than one account. It provides Information for cash management and/or reconciliation. It can be used to:

- report pending and booked items
- notify one or more debit entries
- notify one or more credit entries
- notify a combination of debit and credit entries

Payment remittance information can include underlying details of transactions that have been included in the entry, such as references, identification of the creditor, the debtor and their respective accounts, amounts transferred and instructed, etc. The message provides detailed breakdown of different amounts (such as charges, interest and tax) included in the entry amount, as well as information on a currency exchange operation that may have taken place.

Financial Institution Specific Comments/Implementation Conventions:

3.7 Bank-To-Customer Statement

This is messages (6) and (9) in the Message Choreography diagram and defined as schema <camt.053.001.01>*.*

Note: Bank-to-Customer Statement message is part of the end-to-end message exchange and as such, are included in this guide, but the detailed description and usage of this message will be addressed in another guide.

The Bank-to-Customer Statement message is sent by the account servicer to an account owner or to a party authorised by the account owner to receive the message. It is used to inform the account owner, or authorised party, of the entries booked to the account, and to provide the owner with balance Information on the account at a given point in time.

The Bank-to-Customer Statement message can contain reports for more than one account. It provides Information for cash management and/or reconciliation. It contains Information on booked entries only, and can include underlying details of transactions that have been included in the entry, such as references, identification of the Creditor, the Debtor and their respective accounts, amounts transferred and instructed, etc.

The message is exchanged as defined between the account servicer and the account owner. It provides information on items that have been booked to the account (and therefore are 'binding') and also balance information. Depending on services agreed between banks and their customers, 'binding' statements can be generated and exchanged intraday.

Depending on legal requirements in local jurisdictions, 'end-of-day' statements may need to be mandatory generated and exchanged.

It is possible that the receiver of the message is not the account owner, but a party entitled through arrangement with the account owner to receive the account information (also known as recipient).

Financial Institution Specific Comments/Implementation Conventions:

3.8 Bank-To-Customer Account Report

This is message (6) in the Message Choreography diagram and defined as schema <camt.052.001.01>.

Note: The Bank-to-Customer Account Report message is part of the end-to-end message exchange and as such, is included in this guide, but the detailed description and usage of this message will be addressed in another guide.

The Bank-to-Customer Account Report message is sent by the account servicer to an account owner or to a party authorised by the account owner to receive the message. It can be used to inform the account owner, or authorised party, of the entries reported to the account, and/or to provide the owner with balance information on the account at a given point in time.

The Bank-to-Customer Account Report message can contain reports for more than one account. It provides information for cash management and/or reconciliation. It can be used to:

- report pending and booked items;
- provide balance information

It can include underlying details of transactions that have been included in the entry.

It is possible that the receiver of the message is not the account owner, but a party entitled by the account owner to receive the account information (also known as recipient).

For a statement that is required due to local legal stipulations, the Bank-to-Customer Account Statement message should be used.

4.0 MESSAGE STRUCTURE

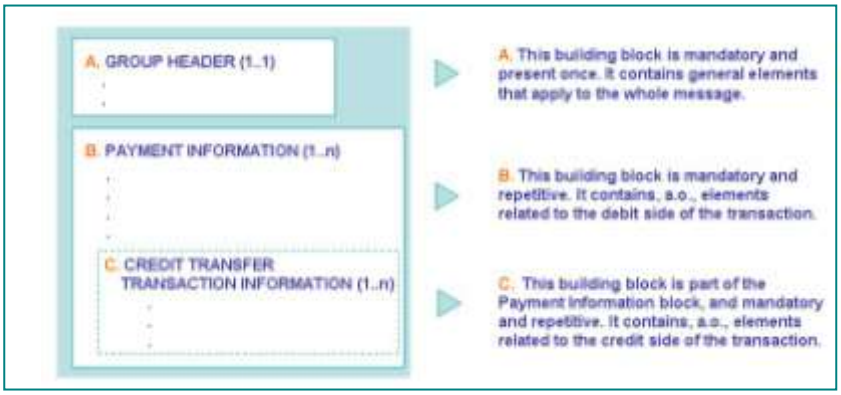
4.1 Message Structure Overview

The following points apply in general to the message structures discussed below:

1. The term 'message' is used to refer to one (schema) instance of the Customer Credit Transfer Initiation or Customer Direct Debit Initiation (i.e. the combination of building block A-Group Header + building block B-Payment Information + building block C-Credit Transfer Transaction Information or building block C-Direct Debit Transaction Information).
2. The term 'file', when used, refers to a single physical entity that is exchanged between the parties, which may contain one or more 'messages' as defined above. Some message transport mechanisms are inherently 'file-based', such as FTP and SWIFT FileAct. The Message Parties section discusses some scenarios that specifically involve 'file-based' transfer and processing.

4.2 Customer Credit Transfer Initiation

The diagram below shows the main building blocks of the Customer Credit Transfer Initiation message, which is defined as schema <pain.001.001.02>:



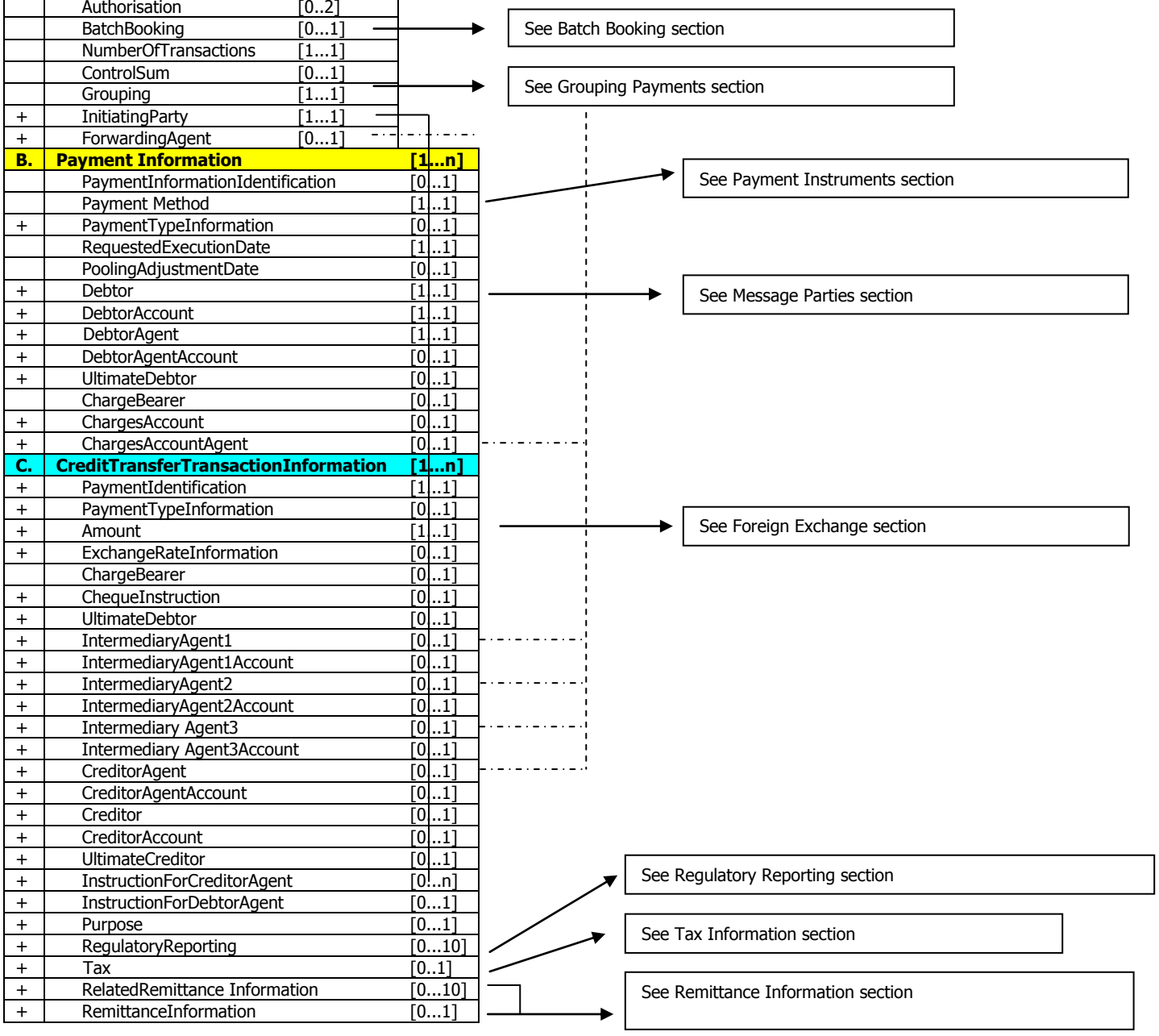
Legend:
1...1 = mandatory, present exactly once
1...n = mandatory, and repetitive. n = unlimited number
0...1 = optional
0...n = optional, and repetitive. n = unlimited number.

Notes on this message structure:

1. A single Group Header (Block A) may have multiple (1…n) Payment Information Components (Block B) within it. Each Payment Information Component may have multiple (1…n) transactions (the Credit Transfer Transaction Information component-block C) within it.
2. The term 'Payment Instruction' is used to refer to the combination of building block B-Payment Information (i.e. the debit side of a payment instruction) + building block C-Credit Transfer Transaction Information (i.e. the credit side of a payment instruction). One Customer Credit Transfer Initiation message can contain one or more Payment Instructions.

The table below contains, per building block, the first level of message items:

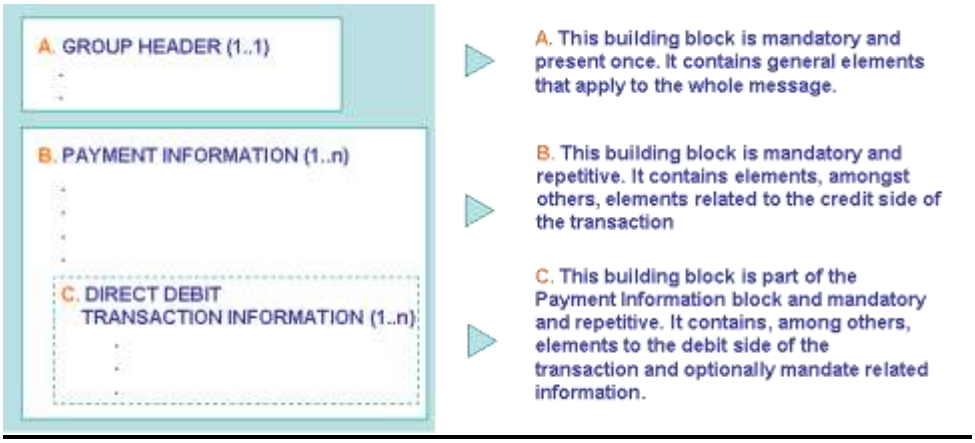
	Message item	Multiplicity
A.	**Group Header**	**[1...1]**
	MessageIdentification	[1...1]
	CreationDateTime	[1...1]
	Authorisation	[0..2]
	BatchBooking	[0...1]
	NumberOfTransactions	[1...1]
	ControlSum	[0...1]
	Grouping	[1...1]
+	InitiatingParty	[1...1]
+	ForwardingAgent	[0...1]
B.	**Payment Information**	**[1...n]**
	PaymentInformationIdentification	[0..1]
	Payment Method	[1..1]
+	PaymentTypeInformation	[0..1]
	RequestedExecutionDate	[1..1]
	PoolingAdjustmentDate	[0..1]
+	Debtor	[1..1]
+	DebtorAccount	[1..1]
+	DebtorAgent	[1..1]
+	DebtorAgentAccount	[0..1]
+	UltimateDebtor	[0..1]
	ChargeBearer	[0..1]
+	ChargesAccount	[0..1]
+	ChargesAccountAgent	[0..1]
C.	**CreditTransferTransactionInformation**	**[1...n]**
+	PaymentIdentification	[1..1]
+	PaymentTypeInformation	[0..1]
+	Amount	[1..1]
+	ExchangeRateInformation	[0..1]
	ChargeBearer	[0..1]
+	ChequeInstruction	[0..1]
+	UltimateDebtor	[0..1]
+	IntermediaryAgent1	[0..1]
+	IntermediaryAgent1Account	[0..1]
+	IntermediaryAgent2	[0..1]
+	IntermediaryAgent2Account	[0..1]
+	Intermediary Agent3	[0..1]
+	Intermediary Agent3Account	[0..1]
+	CreditorAgent	[0..1]
+	CreditorAgentAccount	[0..1]
+	Creditor	[0..1]
+	CreditorAccount	[0..1]
+	UltimateCreditor	[0..1]
+	InstructionForCreditorAgent	[0...n]
+	InstructionForDebtorAgent	[0...1]
+	Purpose	[0...1]
+	RegulatoryReporting	[0...10]
+	Tax	[0..1]
+	RelatedRemittance Information	[0...10]
+	RemittanceInformation	[0...1]



The full message structure and content is available in the Appendix of this document (and in the ISO Message Definition Report available through www.iso20022.org).

4.3 Customer Direct Debit Initiation

The diagram below shows the main building blocks of Customer Direct Debit Initiation message, which is defined as schema <pain.008.001.02>:



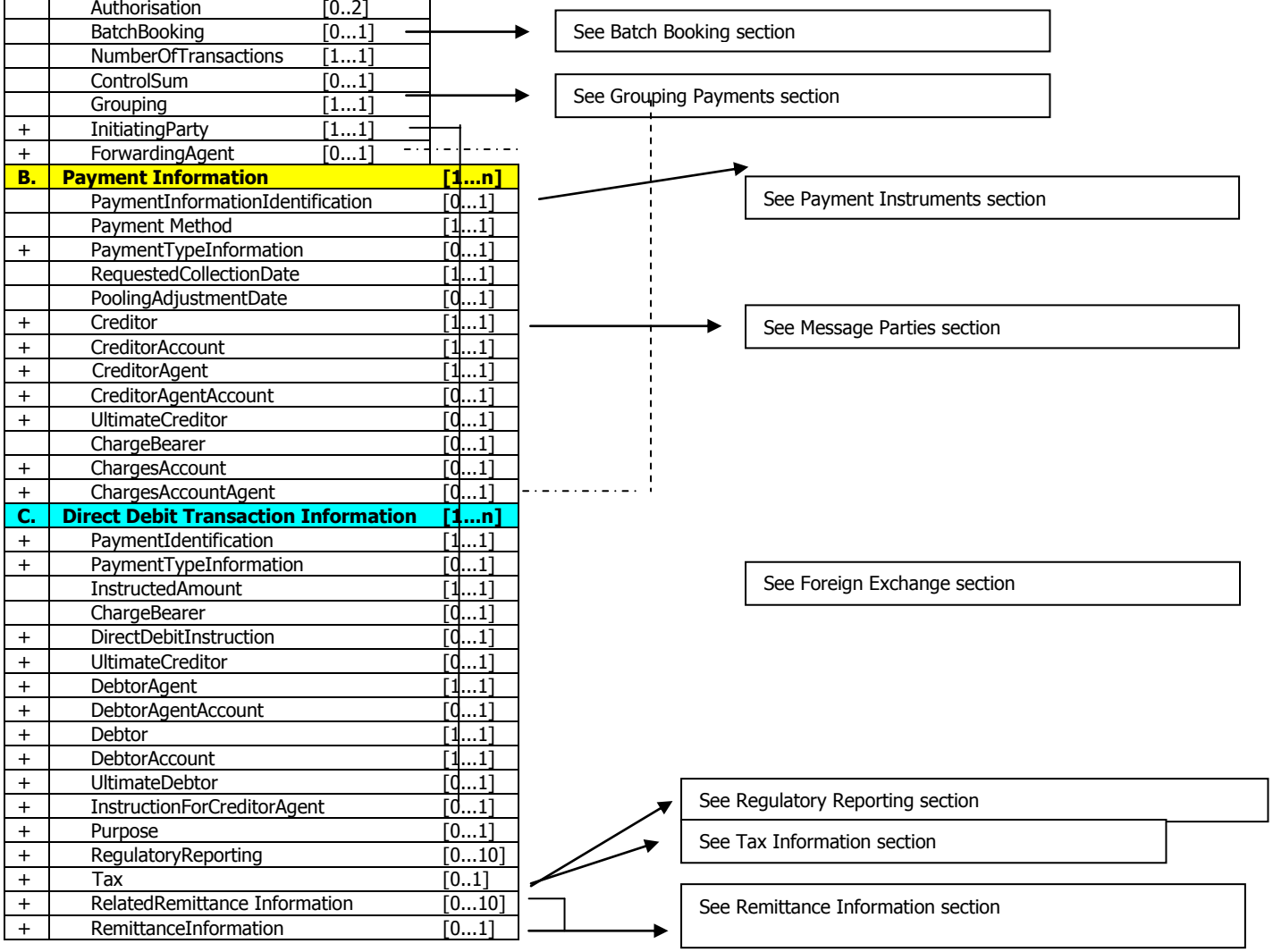
Legend:
1...1 = mandatory, present exactly once
1...n = mandatory, and repetitive. n = unlimited number
0...1 = optional
0...n = optional, and repetitive. n = unlimited number.

Notes on this message structure:

1. A single Group Header (Block A) may have multiple (1…n) Payment Information Components (Block B) within it. Each Payment Information Component may have multiple (1…n) transactions (the Direct Debit Transaction Information component-block C) within it.
2. The term 'Direct Debit Instruction' is used to refer to the combination of building block B-Payment Information (i.e. the credit side of a payment instruction) + building block C-Direct Debit Transaction Information (i.e. the debit side of a payment instruction). One Customer Direct Debit Initiation message can contain one or more Direct Debit Instructions.

The table below contains, per building block, the first level of message items:

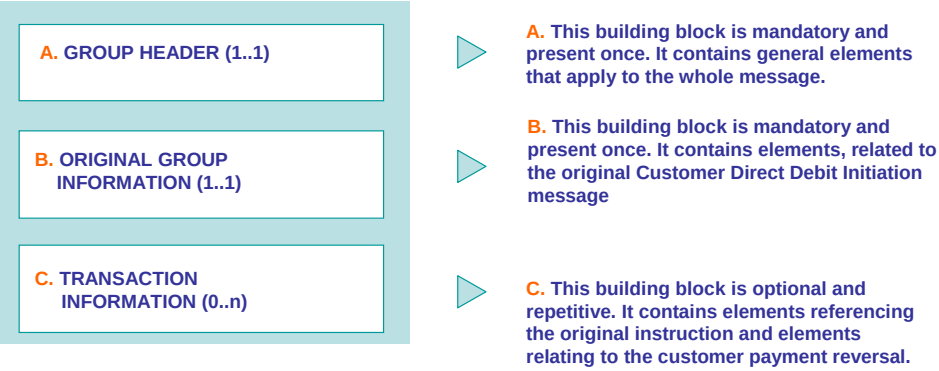
	Message item	Multiplicity
A.	**Group Header**	**[1...1]**
	MessageIdentification	[1...1]
	CreationDateTime	[1...1]
	Authorisation	[0..2]
	BatchBooking	[0...1]
	NumberOfTransactions	[1...1]
	ControlSum	[0...1]
	Grouping	[1...1]
+	InitiatingParty	[1...1]
+	ForwardingAgent	[0...1]
B.	**Payment Information**	**[1...n]**
	PaymentInformationIdentification	[0...1]
	Payment Method	[1...1]
+	PaymentTypeInformation	[0...1]
	RequestedCollectionDate	[1...1]
	PoolingAdjustmentDate	[0...1]
+	Creditor	[1...1]
+	CreditorAccount	[1...1]
+	CreditorAgent	[1...1]
+	CreditorAgentAccount	[0...1]
+	UltimateCreditor	[0...1]
	ChargeBearer	[0...1]
+	ChargesAccount	[0...1]
+	ChargesAccountAgent	[0...1]
C.	**Direct Debit Transaction Information**	**[1...n]**
+	PaymentIdentification	[1...1]
+	PaymentTypeInformation	[0...1]
	InstructedAmount	[1...1]
	ChargeBearer	[0...1]
+	DirectDebitInstruction	[0...1]
+	UltimateCreditor	[0...1]
+	DebtorAgent	[1...1]
+	DebtorAgentAccount	[0...1]
+	Debtor	[1...1]
+	DebtorAccount	[1...1]
+	UltimateDebtor	[0...1]
+	InstructionForCreditorAgent	[0...1]
+	Purpose	[0...1]
+	RegulatoryReporting	[0...10]
+	Tax	[0..1]
+	RelatedRemittance Information	[0...10]
+	RemittanceInformation	[0...1]



The full message structure and content is available in the Appendix of this document (and in the ISO Message Definition Report available through www.iso20022.org).

4.4 Customer Payment Reversal

The diagram below shows the main building blocks of the Customer Payment Reversal message, which is defined as schema <pain.007.001.02>:



Legend:
1...1 = mandatory, present exactly once
1...n = mandatory, and repetitive. n = unlimited number
0...1 = optional
0...n = optional, and repetitive. n = unlimited number.

Notes on this message structure:

1. A single Group Header (Block A) has only one (1…1) Original Group Information Component (Block B) within it and may have multiple (0…n) transactions (the Credit Transfer Transaction Information component-block C) within it.
2. The term 'Reversal Instruction' is used to refer to the combination of building block B-Original Group Information (i.e. original direct debit initiation information) + building block C-Transaction Information (i.e. references on original instruction and payment reversal itself) or a block B solely. One Customer Payment Reversal message may contain one or more Reversal Instructions.

The table below contains, per building block, the first level of message items:

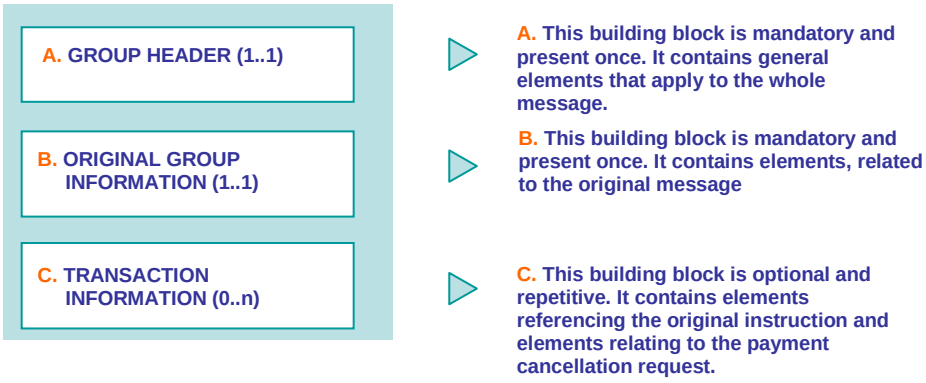
	Message item	Multiplicity
A.	**Group Header**	**[1...1]**
	MessageIdentification	[1...1]
	CreationDateTime	[1...1]
	Authorisation	[0..2]
	BatchBooking	[0...1]
	NumberOfTransactions	[1...1]
	ControlSum	[0...1]
	GroupReversal	[0...1]
+	InitiatingParty	[1...1]
+	ForwardingAgent	[0...1]
+	DebtorAgent	[0...1]
+	CreditorAgent	[0...1]
B.	**OriginalGroupInformation**	**[1...1]**
	OriginalMessageIdentification	[1...1]
	OriginalMessageNameIdentification	[1...1]
	OriginalCreationDateTime	[0...1]
+	ReversalReasonInformation	[0...n]
C.	**TransactionInformation**	**[0...n]**
	ReversalIdentification	[0...1]
	OriginalPaymentInformationIdentification	[0...1]
	OriginalEndToEndIdentification	[0...1]
	OriginalInstructedAmount	[0...1]
	ReversedInstructedAmount	[0...1]
	ChargeBearer	[0...1]
+	ReversalReasonInformation	[0...n]
+	OriginalTransactionReference	[0...1]

→ See Batch Booking section

The full message structure and content is available in the Appendix of this document (and in the ISO Message Definition Report available through www.iso20022.org).

4.5 Payment Cancellation Request

The diagram below shows the main building blocks of the Payment Cancellation Request message, which is defined as schema <pain.006.001.01>:



Legend:
1...1 = mandatory, present exactly once
1...n = mandatory, and repetitive. n = unlimited number
0...1 = optional
0...n = optional, and repetitive. n = unlimited number.

Notes on this message structure:

1. A single Group Header (Block A) has only one (1…1) Original Group Information Component (Block B) within it and may have multiple (0…n) transactions (the Transaction Information component-block C) within it.
2. The term 'Cancellation Instruction' is used to refer to the combination of building block B-Original Group Information (i.e. original direct debit initiation information) + building block C-Transaction Information (i.e. references on original instruction and payment cancellation itself) or a block B solely. One Payment Cancellation Request message may contain one or more Cancellation Instructions.

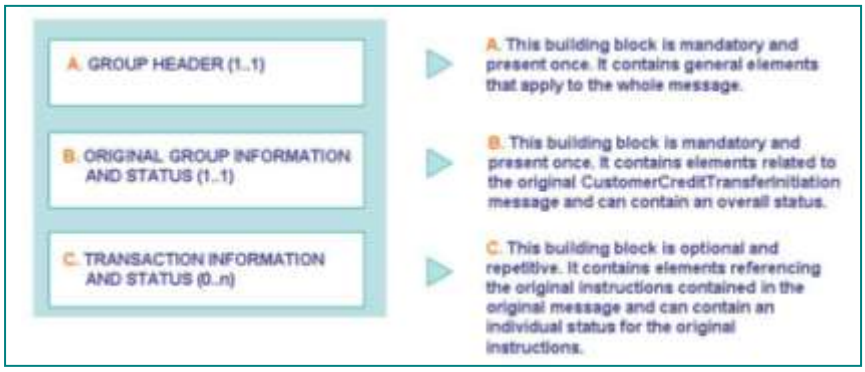
The table below contains, per building block, the first level of message items:

	Message item	Multiplicity
A.	**Group Header**	**[1…1]**
	MessageIdentification	[1…1]
	CreationDateTime	[1…1]
	NumberOfTransactions	[1…1]
	ControlSum	[0…1]
	Group Cancellation	[0…1]
+	InitiatingParty	[1…1]
+	ForwardingAgent	[0…1]
+	DebtorAgent	[0…1]
+	CreditorAgent	[0…1]
+	InstructingAgent	[0…1]
+	InstructiedAgent	[0…1]
B.	**Original Group Information**	**[1…n]**
	OriginalMessageIdentification	[1…1]
	OriginalMessageNameIdentification	[1…1]
	OriginalCreationDateTime	[0…1]
+	CancellationReasonInformation	[0…n]
C.	**TransactionInformation**	**[0…n]**
	CancellationIdentification	[0…1]
	OriginalPaymentInformationIdentification	[0…1]
	OriginalInstructionIdentification	[0…1]
	OriginalEndToEndIdentification	[0…1]
	OriginalTransactionidentification	[0…1]
	OriginalInterbankSettlementAmount	[0…1]
	OriginalInstructedAmount	[0…1]
+	InstructingAgent	[0…1]
+	InstructedAgent	[0…1]
+	CancellationReasonInformation	[0…n]
+	OriginalTransactionReference	[0…1]

The full message structure and content is available in the Appendix of this document (and in the ISO Message Definition Report available through www.iso20022.org).

4.6 Payment Status Report

The diagram below shows the main building blocks of the Payment Status Report message, which is defined as schema <pain.002.001.02>:



Legend:
1...1 = mandatory, present exactly once
1...n = mandatory, and repetitive. n = unlimited number
0...1 = optional
0...n = optional, and repetitive. n = unlimited number.

Notes on this message structure:

1. A single Group Header may have a single Original Group Information and Status Component within it. The Original Group Information and Status Component may have zero, one, or multiple (0…n) Transaction Information and Status Components within it.

The table below contains, per building block, the first level of message items:

	Message item	Multiplicity
A.	**Group Header**	**[1…1]**
	MessageIdentification	[1…1]
	CreationDateTime	[1…1]
+	InitiatingParty	[0…1]
+	ForwardingAgent	[0…1]
+	DebtorAgent	[0…1]
+	CreditorAgent	[0…1]
+	InstructingAgent	[0…1]
+	InstructedAgent	[0…1]
B.	**OriginalGroupInformationAndStatus**	**[1…1]**
{or	OriginalMessageIdentification	[1…1]
Or}	NetworkFileName	[1…1]
	OriginalMessageNameIdentification	[1…1]
	OriginalCreationDateTime	[0…1]
	FileOriginator	[0…1]
	OriginalNumberOfTransactions	[0…1]
	OriginalControlSum	[0…1]
	GroupStatus	[0…1]
+	StatusReasonInformation	[0…n]
+	NumberOfTransactionsPerStatus	[0…n]
C.	**TransactionInformationAndStatus**	**[0…n]**
	StatusIdentification	[0…1]
+	OriginalPaymentInformationIdentification	[0…1]
+	OriginalInstructionIdentification	[0…1]
+	OriginalEndToEndIdentification	[0…1]
	OriginalTransactionIdentification	[0…1]
+	TransactionStatus	[0…1]
+	StatusReasonInformation	[0…n]
+	ChargesInformation	[0…n]
+	AcceptanceDateTime	[0…1]
+	InstructingAgent	[0…1]
+	InstructedAgent	[0…1]
+	OriginalTransactionReference	[0…1]

See Payment Status Report section

The full message structure and content is available in the Appendix of this document (and in the ISO Message Definition Report available through www.iso20022.org).

5.0 MESSAGE PARTIES

5.1 Parties Involved in the Message Exchanges

Several parties can be involved in the exchange of these messages.

For the Customer Credit Transfer Initiation these parties include:

For the Customer Direct Debit Initiation these parties include:

Party	Synonyms	Description
Ultimate Debtor	*Buyer, Originator, Ordering Party* *Physical originators can be: Debtor, originating party, shared service centres and payment factories*	ISO Definition: Ultimate party that owes an amount of money to the (ultimate) Creditor. Usage: The Ultimate Debtor is the party that owes the cash to the (Ultimate) Creditor, i.e. as a result of receipt of goods or services, gifts, charity payments and is the party which orders the payment. It may be equal to the account owner whose account will be debited by the Debtor Agent to make the payment (i.e. the Debtor), but it can also be different from the Debtor. This is usually the buyer. It should only be specified in case it is different from the Debtor.
Debtor		ISO Definition: Party that owes an amount of money to the (ultimate) Creditor. Usage: Party that owns the debit account that will be used to make the customer payment. It may be equal to or different from the ultimate Debtor. The Debtor must always be present.
Initiating Party		ISO Definition: Party initiating the payment. This can either be the Debtor, or the party that initiates the payment on behalf of the Debtor. Usage: Is the party initiating the payment to the

		forwarding or Debtor agent. This can either be the Debtor or a party that initiates the payment on behalf of the Debtor/Ultimate Debtor, for example, a Shared Service Centre or Payment Factory. The Initiating Party must always be present.
Forwarding Agent	*Bank providing multibank services/ a concentrating bank*	ISO Definition: Financial institution that receives the instruction from the Initiating Party and forwards it to the next agent in the payment chain for execution. Usage: The agent that receives the payment initiation from the Initiating Party and forwards it to the Debtor Agent in the payment chain. (i.e. in a relay scenario). This can be the buyer's financial institution.
Debtor Agent	*Bank (Originating Bank, Payer's Bank)*	ISO Definition: Financial Institution servicing an account for the Debtor. Usage: Account Servicing financial institution of the Debtor that receives the payment transaction from either the Initiating Party or Forwarding Agent (in case of a relay scenario) and processes the instructions. In case the Debtor equals the buyer, this is the buyer's financial institution.
Intermediary Agent 1, 2, 3	*Intermediary or Correspondent Bank*	ISO Definition: Agent between the Debtor Agent and Creditor Agent. Usage: A financial institution or multiple financial institutions that process the transaction between the Debtor and Creditor Agents.
Creditor Agent	*Bank (Beneficiary Bank)*	ISO Definition: Financial institution servicing an account for the Creditor. Usage: Financial institution that receives the payment transaction on behalf of an account owner or other nominated party and applies the transaction to the account. The Creditor Agent is the financial institution of the Creditor. In case the Creditor equals the seller, this is the seller's financial institution.
Creditor		ISO Definition: Party to which an amount of money is due. Usage: Party that owns the credit account that will be used to receive cash from the Debtor/originating party. It may the same as or different from the Ultimate Creditor.
Ultimate Creditor	*Seller, Beneficiary Ultimate Beneficiary*	ISO Definition: Ultimate party to which an amount of money is due. Usage: Party that is the ultimate beneficiary of the cash transfer. It may be equal to or different from the Creditor. This is usually the seller.

These parties can be found as identified in the message items below:

	Message item	Multiplicity
A.	**Group Header**	**[1…1]**
	MessageIdentification	[1…1]
	CreationDateTime	[1…1]
	Authorisation	[0..2]
	BatchBooking	[0…1]
	NumberOfTransactions	[1…1]
	ControlSum	[0…1]
	Grouping	[1…1]
+	InitiatingParty	[1…1]
+	ForwardingAgent	[0…1]
B.	**Payment Information**	**[1…n]**
	PaymentInformationIdentification	[0…1]
	Payment Method	[1…1]
+	PaymentTypeInformation	[0…1]
	RequestedExecutionDate	[1…1]
	PoolingAdjustmentDate	[0…1]
+	Debtor	[1…1]
+	DebtorAccount	[1…1]
+	DebtorAgent	[1…1]
+	DebtorAgentAccount	[0…1]
+	UltimateDebtor	[0…1]
	ChargeBearer	[0…1]
+	ChargesAccount	[0…1]
+	ChargesAccountAgent	[0…1]
C.	**CreditTransferTransactionInformation**	**[1…n]**
+	PaymentIdentification	[1…1]
+	PaymentTypeInformation	[0…1]
+	Amount	[1…1]
+	ExchangeRateInformation	[0…1]
	ChargeBearer	[0…1]
+	ChequeInstruction	[0…1]
+	UltimateDebtor	[0…1]
+	IntermediaryAgent1	[0…1]
+	IntermediaryAgent1Account	[0…1]
+	IntermediaryAgent2	[0…1]
+	IntermediaryAgent2Account	[0…1]
+	Intermediary Agent3	[0…1]
+	Intermediary Agent3Account	[0…1]
+	CreditorAgent	[0…1]
+	CreditorAgentAccount	[0…1]
+	Creditor	[0…1]
+	CreditorAccount	[0…1]
+	UltimateCreditor	[0…1]
+	InstructionForCreditorAgent	[0…n]
+	InstructionForDebtorAgent	[0…1]
+	Purpose	[0…1]
+	RegulatoryReporting	[0…10]
+	Tax	[0..1]
+	RelatedRemittance Information	[0…10]
+	RemittanceInformation	[0…1]

5.2 Anti-Money Laundering Regulations and Identification of Parties

Regulations regarding anti-money laundering vary by both country and region. This implementation guide does not include detailed requirements for each jurisdiction.

It is important that you consult your own legal, financial and compliance staff as well as your bank to understand specific requirements for payment instructions. The websites below are provided for your additional information.

This section highlights the parties in the message and how they might relate to anti-money laundering related requirements. Regulations may relate to specific parties or, more generally, require clear identification of the true originator or beneficiary of a payment instruction. The message provides for clear identification of both Debtor (the debit account owner) and Creditor (the credit account owner). It also provides for identification of parties which may be different from the actual Debtor and Creditor in the payment instruction. These parties include the Ultimate Debtor and the Ultimate Creditor and can be used when the payment is actually ordered by a party other than the debit account holder or the proceeds of the instruction are intended for a party other than the credit account holder.

In general, the relevant regulations establish what level of party identification is needed and what type of identifiers are accepted.

The resources below are provided for additional information:

- The Financial Action Task Force (FATF). FATF is an inter-governmental body whose purpose is the development and promotion of national and international policies to combat money laundering and terrorist financing. The FATF is therefore a "policy-making body" created in 1989 that works to generate the necessary political will to bring about legislative and regulatory reforms in these areas. FATF agreements have been made with multiple countries and regional pacts. These currently include: Argentina, Australia, Austria, Belgium, Brazil, Canada, Denmark, European Commission, Finland, France, Germany, Greece, Gulf Co-operation Council, Hong Kong, China, Iceland, Ireland, Italy, Japan, Kingdom of the Netherlands (including The Netherlands, Netherlands Antilles and Aruba), Luxembourg, Mexico, New Zealand, Norway, Portugal, Russian Federation, Singapore, South Africa, Spain, Sweden, Switzerland, Turkey, United Kingdom and the United States. There are also several regional associate members and related FATF-type groups. More detail can be obtained on the FATF at: http://www.fatf-gafi.org/pages/0,2966,en_32250379_32235720_1_1_1_1_1,00.html.
- The European Commission. The European Commission maintains a web site that addresses financial crime, including money laundering. European legislation has been adopted to protect the financial system and other vulnerable professions and activities from being misused for money laundering and financing of terrorism purposes. At the wider international level, the Internal Market Directorate General heads the European Commission's delegation to the Financial Action Task Force on Money Laundering, the foremost world body active in this area. The web site can be found at:http://ec.europa.eu/internal_market/company/financial-crime/index_en.htm. Information is also available through the Council of Europe's action against money laundering and financing of terrorism (MONEYVAL). This evaluation and peer pressure mechanism reviews the anti-money laundering measures and measures to counter the financing of terrorism in Council of Europe member States (and Council of Europe applicants which apply to join the terms of reference) which are not members of the Financial Action Task Force (FATF). Information from MONEYVAL is available through: http://www.coe.int/T/E/Legal_affairs/Legal_co-operation/Combating_economic_crime/5_Money_laundering/Default_moneyval.asp
- Caribbean Financial Action Task Force (CFATF). http://www.cfatf.org/
- Eurasian Group (EAG). http://www.eurasiangroup.org/

- Eastern and Southern Africa Anti-Money Laundering Group (ESAAMLG). http://www.esaamlg.org/
- Intergovernmental Action Group against Money-Laundering in Africa (GIABA). http://www.giabasn.org/
- Middle East and North Africa Financial Action Task Force (MENAFATF). http://www.menafatf.org/
- Asia/Pacific Group on Money Laundering (APG). http://www.apgml.org/
- FATF on Money Laundering in South America (GAFISUD). http://www.gafisud.org/
- Offshore Group of Banking Supervisors (OGBS). http://www.ogbs.net/members.htm

5.3 Identifying Customer Parties in the Message

5.3.1 Overview of Scenarios

The message accommodates several scenarios including the use of shared service centres, payment factories, and centralized treasuries. It allows the definition of each party, unambiguously, based on the role of that party. The diagram below shows an overview of the different scenarios (note that for Direct Debit the roles of the Debtor and Creditor and the Debtor's Agent and Creditor's Agent and the Ultimate Debtor and Ultimate Creditor would be reversed):

Notes:

- ISO pain.001 refers to the Customer Credit Transfer Initiation message <pain.001.001.02>. In case of Customer Direct Debit Initiation one should replace ISO pain.001 with ISO pain.008 (Customer Direct Debit Initiation Message <pain.008.001.01>).
- In cases 2 and 3, the actor 'head-office' can be one and the same as 'payments factory' or 'shared service centre'.
- Debtor, Creditor, and Initiating Party (for Customer Credit Transfer, this could also be the Debtor, for Direct Debit, this could also be the Creditor), are mandatory elements in the message. The Ultimate Debtor and Ultimate Creditor parties are optional and may need to be identified, depending on the scenario in which they are used (i.e. if different from the respective Debtor or Creditor).

5.3.2 Customer Party Scenarios Examples

This section shows a number of possible scenarios. Various combinations are possible: Four out of the five scenarios show for instance the use of an Ultimate Creditor, but these scenarios could also exist without an Ultimate Creditor (i.e. in case the Ultimate Creditor equals the Creditor).

5.3.2.1 Simple Payment from a Debtor to a Creditor

In scenario 1, the Initiating Party and the Debtor are the same party and the Creditor and Ultimate Creditor are the same party. There is no Ultimate Debtor or Creditor.

This is the simplest scenario. The Debtor (i.e. the debit account owner) is also the Ultimate Debtor (i.e. the party that owes the amount of money to the Creditor or buyer). The Debtor is also the party initiating the payment. The Creditor is the party for whom the funds are intended. There is no Ultimate Creditor. In other words, the Debtor is the party that actually owes the funds and the owner of the credit account is the party for whom the funds are intended. For Direct Debit the roles of the Debtor and Creditor and the Debtor's Agent and Creditor's Agent would be reversed.

5.3.2.2 Payment Initiated by a Payment Factory, Shared Service Centre or other Customer Party Through It's Debit Account On Behalf of another Customer Party

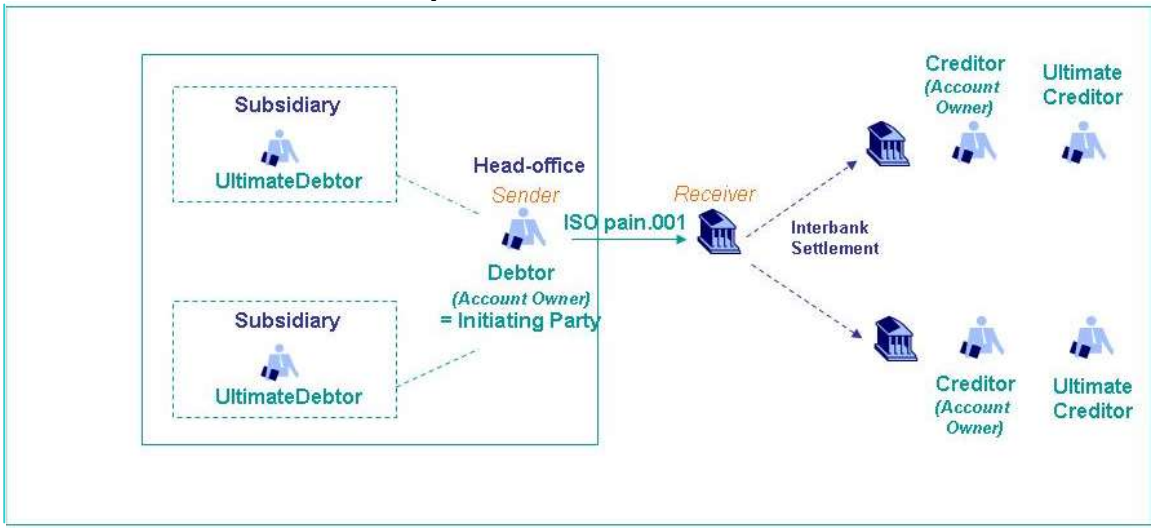
This scenario is very common in the operation of payment factories or shared treasuries and service centres. The debit account is held by the customer's payment processing group but the payment is made on behalf of another part of the customer's organization.

The proceeds of the payment instruction may be for the credit account holder or an ultimate beneficiary. The appropriate parties would be used based on the payment details. In this example, there is an ultimate beneficiary of the payment. Funds may be received centrally and then applied internally to the customer's organization to the ultimate benefiting customer party.

For Direct Debit the roles of the Debtor and Creditor and the Debtor's Agent and Creditor's Agent and the Ultimate Debtor and Ultimate Creditor would be reversed.

The Debtor/Initiating Party may also be making payments on behalf of several Ultimate Debtors (i.e. ordering payments in one message on behalf of several of its subsidiaries) as shown below:

Multiple Ultimate Debtors



For Direct Debit the roles of the Debtor and Creditor and the Debtor's Agent and Creditor's Agent and the Ultimate Debtor and Ultimate Creditor would be reversed.

5.3.2.3 Payment Initiated by a Payment Factory, Shared Service Centre or other Customer Party Using the Debit Account of the Other Customer Party-A

This scenario is also very common in the operation of payment factories or shared treasuries and service centres. The debit account is held by the customer party "responsible" for the payment but it is processed via the payment factory, shared treasuries or service centre using that account. In effect, the central party assumes responsibility for the obligation.

The proceeds of the payment instruction may be for the credit account holder or an ultimate beneficiary. The appropriate parties would be used based on the payment details. In this example, there is an

ultimate beneficiary of the payment. Funds may be received centrally and then applied internally to the customer's organization to the ultimate benefiting customer party.

In this scenario, the Initiating Party is the same as the Ultimate Debtor, but different from the Debtor. Both head office and subsidiary own accounts at the receiving bank, and head office is authorised to use the subsidiary's account for certain types of payments.

For Direct Debit the roles of the Debtor and Creditor and the Debtor's Agent and Creditor's Agent and the Ultimate Debtor and Ultimate Creditor would be reversed.

5.3.2.4 Payment Initiated by a Payment Factory, Shared Service Centre or other Customer Party Using the Debit Account of another Customer Party-B

In this scenario the debit account is held by the customer party "responsible" and they assume full responsibility for the obligation. It is similar to the scenario above except in this last regard. The payment factory, shared treasuries or service centre is processing for this Debtor and the central party assumes no responsibility for the obligation.

The proceeds of the payment instruction may be for the credit account holder or an ultimate beneficiary. The appropriate parties would be used based on the payment details. In this example, there is an ultimate beneficiary of the payment. Funds may be received centrally and then applied internally to the customer's organization to the ultimate benefiting customer party.

In this scenario, the Initiating Party is different from the Debtor. The Debtor has the same role as the Ultimate Debtor because they "own" the obligation completely. An example is a shared service centre initiating payments on behalf of a corporate party that is both the account owner and the Ultimate Debtor. In this scenario, there is no need to identify the Ultimate Debtor.

For Direct Debit the roles of the Debtor and Creditor and the Debtor's Agent and Creditor's Agent and the Ultimate Debtor and Ultimate Creditor would be reversed.

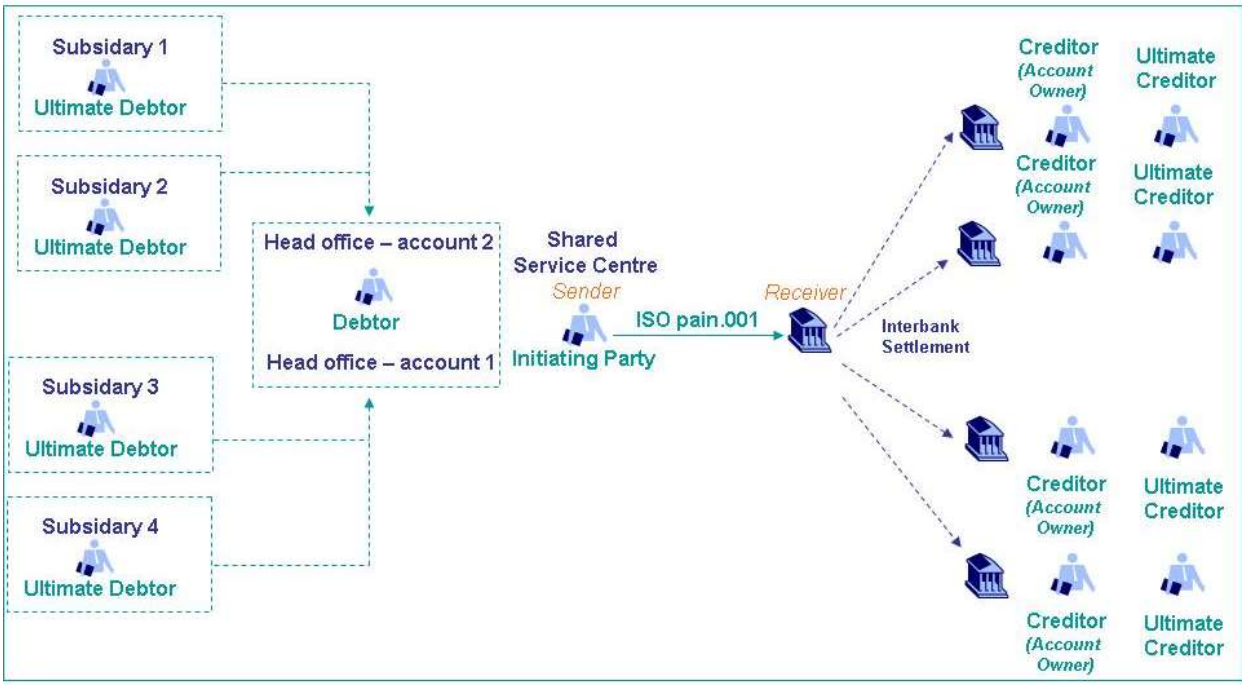
5.3.2.5 Payment Initiated by a Payment Factory, Shared Service Centre or other Customer Party Using the Debit Account of another Customer Party that is Not the Ultimate Debtor

In this scenario the debit account is held by a customer party other than the one doing the payment initiation but the debit account holder is not the ultimate obligor.

The proceeds of the payment instruction may be for the credit account holder or an ultimate beneficiary. The appropriate parties would be used based on the payment details. In this example, there is an ultimate beneficiary of the payment. Funds may be received centrally and then applied internally to the customer's organization to the ultimate benefiting customer party.

In this scenario, the Initiating Party is different from the Debtor, which in turn is different from the Ultimate Debtor. An example of this scenario would be when a shared service centre or payments factory is sending out payment instructions on behalf of all corporate branches (head office and subsidiaries). The head office owns master concentration accounts which it uses to make payments for all of its payment orders, including those payment orders to be executed on behalf of their subsidiaries.

Each party in this scenario is identified by its separate role. If the Debtor owns several accounts at the Receiver (i.e. its account servicing institution), and payments have to be made from different debtor accounts, the shared service centre can identify multiple Debtor Accounts. The same applies to the ultimate Debtor. Multiple Ultimate Debtors can be specified as shown below.



For Direct Debit the roles of the Debtor and Creditor and the Debtor's Agent and Creditor's Agent and the Ultimate Debtor and Ultimate Creditor would be reversed.

5.3.2.6 Which Elements to use in the Message

Customer Credit Transfer Initiation

Message				Scenarios				
Ind.	**Message item**	**<XML Tag>**	**Occ.**	**5.3.2.1**	**5.3.2.2**	**5.3.2.3**	**5.3.2.4**	**5.3.2.5**
	Customer Credit Transfer Initiation	**<pain.001.001.02>**	**[1…1]**					
A	**Group Header**	**<GrpHdr>**	**[1…1]**					
	Initiating Party	<InitgPty>	[1…1]	✓	✓	✓	✓	✓
B	**Payment Information**	**<PmtInformation>**	**[1…n]**					
	Debtor	<Dbtr>	[1…1]	✓	✓	✓	✓	✓
	Debtor Account	<DbtrAcct>	[1…1]	✓	✓	✓	✓	✓
	Ultimate Debtor	<UltmtDbtr>	[0…1]		✓ *	✓ *		✓ *
C	**Credit Transfer Transaction Information**	**<CdtTrfTxInf>**	**[1…n]**					
	Ultimate Debtor	<UltmtDbtr>	[0…1]		✓ *	✓ *		✓ *
	Creditor	<Cdtr>	[0…1]	✓	✓	✓	✓	✓
	Creditor Account	<CdtrAcct>	[0…1]	✓	✓	✓	✓	✓
	Ultimate Creditor	<UltmtCdtr>	[0…1]		✓	✓	✓	✓

* Note: Ultimate Debtor may either be present on Payment Information level, or on Credit Transfer Transaction Information level, but cannot be present on both levels.

Customer Direct Debit Initiation

Message				Scenarios				
Ind.	**Message item**	**<XML Tag>**	**Occ.**	**5.3.2.1**	**5.3.2.2**	**5.3.2.3**	**5.3.2.4**	**5.3.2.5**
	Customer Direct Debit Initiation	**<pain.008.001.01>**	**[1…1]**					
A	**Group Header**	**<GrpHdr>**	**[1…1]**					
	Initiating Party	<InitgPty>	[1…1]	✓	✓	✓	✓	✓
B	**Payment Information**	**<PmtInformation>**	**[1…n]**					
	Creditor	<Cdtr>	[1…1]	✓	✓	✓	✓	✓
	Creditor Account	<CdtrAcct>	[1…1]	✓	✓	✓	✓	✓
	Ultimate Creditor	<UltmtCdtr>	[0…1]		✓ *	✓ *	✓	✓ *
C	**Direct Debit Transaction Information**	**<DrctDbtTxInf>**	**[1…n]**					
	Ultimate Creditor	<UltmtCdtr>	[0…1]		✓ *	✓ *	✓	✓ *
	Debtor	<Dbtr>	[0…1]	✓	✓	✓	✓	✓
	Debtor Account	<DbtrAcct>	[0…1]	✓	✓	✓	✓	✓
	Ultimate Debtor	<UltmtDbtr>	[0…1]		✓	✓		✓

* Note: Ultimate Creditor may either be present on Payment Information level, or on Direct Debit Transaction Information level, but cannot be present on both levels.

5.4 Identifying Banks ('Agents') in the Message

5.4.1 Overview of Scenarios

The receiving bank can either be the bank that services and debits the account of the Debtor for the payment initiation ('direct scenario'), or can be a bank that offers multibank services (acts as the concentrating bank) and forwards the payment initiation message it receives to the account servicing institutions of the Debtor ('forward', 'indirect', 'relay', 'not on-us', 'off-us'). This service needs to be agreed between bank and its customer. In a "forward scenario" the first bank receiving the file or message will not debit the debtor's account but will forward the file or message to the account servicing institution at which the debtor's account is held. This can be accomplished by forwarding an entire file, a set of transactions destined to each account servicing institution in the customer's files or an individual transaction.

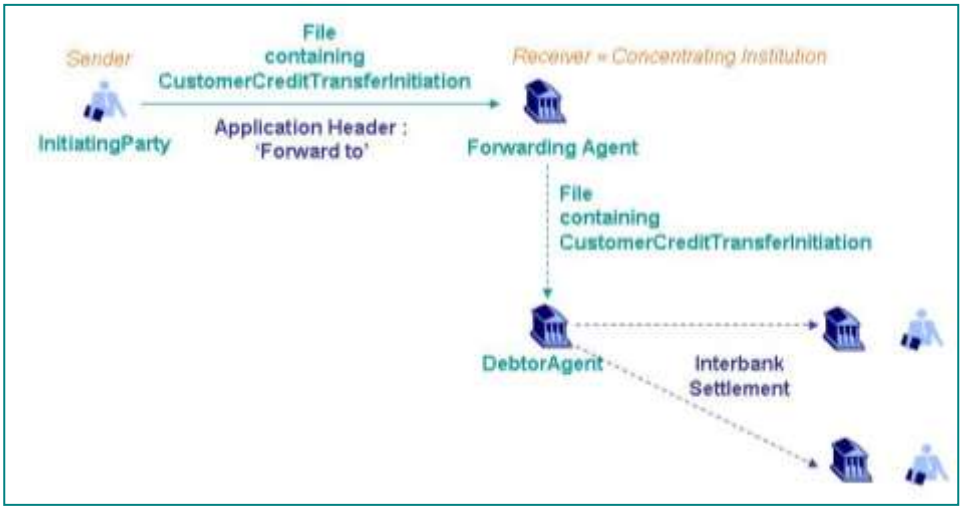
5.4.2 Direct Scenario (File/Message Sent to Debit Bank)

In a direct scenario, the file or message is sent directly by the initiating party to the bank that services the debtor account. This bank will debit the debtor's account to execute the payment transactions. The bank is identified as Debtor Agent in the message.

In this scenario, only the Debtor Agent needs to be identified.

5.4.3 'Forward' of Entire File

In this scenario, the initiating party sends a file containing one or more Customer Credit Transfer Initiation messages to a concentrating financial institution. The Forwarding Agent usually does not open the file unless either: (a) they offer syntax validation as a value added service, or (b) the Forwarding Agent is creating the ISO 20022 file from another, customer-delivered, format. The Forwarding Agent and the Debtor Agent are identified at a file level although some bank implementations may also require it within the content. All of the instructions within the file are forwarded to the same Debtor Agent. It is this second institution (i.e. the Debtor Agent) that will open the file and execute the transactions contained in the message.



In this scenario, it is not necessary to represent the Forwarding Agent within each transaction. The file does not go through interbank settlement.

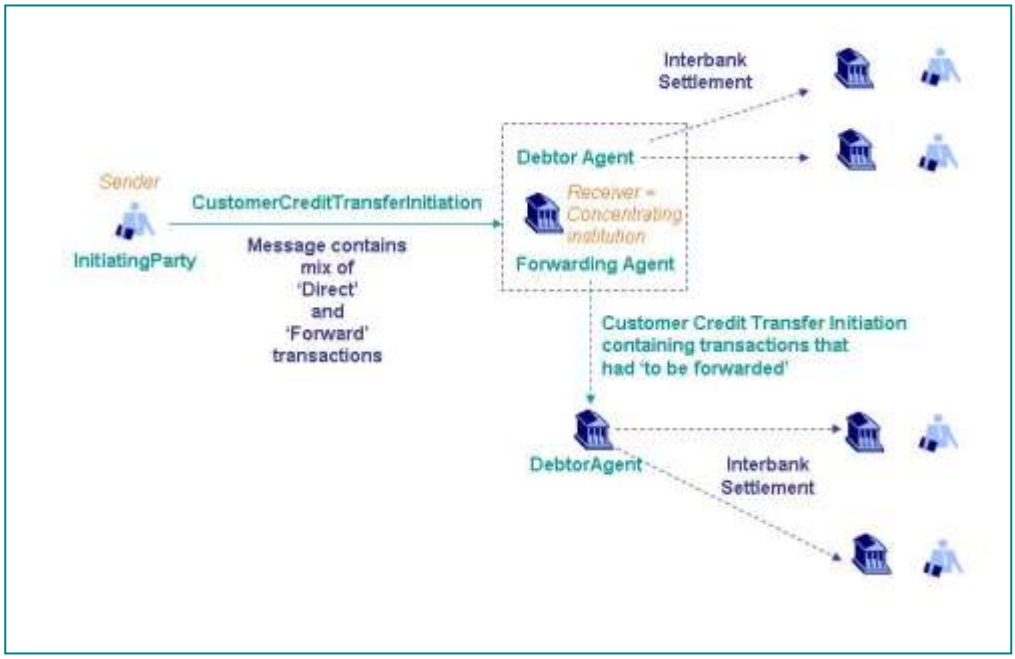
5.4.4 Mixed Files with Individual Transaction Processing

In the "mixed file" scenario, the file contains transactions for debtor accounts serviced by the first bank receiving the file and possibly also transactions for debtor accounts held at one or more other account servicing institution(s). The first bank acts as the concentrating financial institution and will open the file and process those transactions, for which it holds the debtor account (i.e. the normal case), and forward those transactions that should be routed to other account servicing institutions.

This scenario can also be employed when all of the transactions in the file are destined to other account servicing institutions. In this case, the 'forward to' element should not be present at the file level. It may, however, be used at the Group Header level and is required in the outbound transaction from the concentrating bank. Therefore, instructions are batched by either the Group Header or the Payment Information level.

These elements can either be populated by the Initiating Party or by the bank receiving the file from the Initiating Party based on the identification of the Debtor Agent. If the Debtor Agent is the same as the Concentrating Institution, the transactions will not be forwarded and will be executed by the concentrating institution itself. If the Debtor Agent is different from the concentrating institution, it knows it has to forward those transactions to the Debtor Agent identified in the message (according to services pre-agreed between bank and customer). Whether populated by the Initiating Party or by the concentrating bank, the Forwarding Agent should be populated in the outbound message to the appropriate Debtor Agent.

The diagram below shows a scenario whereby the message contains a mix of transactions to be forwarded by the receiver to another financial institution and transactions to be executed by the receiver itself (scenario 2.2) need to be forwarded), forwarding those which have a debtor account held at a different financial institution.



In order to forward the transactions to the appropriate Debtor Agent, the Forwarding Agent will have to create a 'new' message that contains the original transactions to be forwarded from the Initiating Party. The Forwarding Agent will assign its own Message ID to the message and will identify itself as Forwarding Agent in the message.

Transactions can be referred to in the second leg by using the Message ID (assigned by the forwarding agent) and the end-to-end IDs in the transactions (as well as the debtor information).

The transactions destined for other Debtor Agents are forwarded through correspondent channels.

5.4.5 Which Elements to Use in the Message

Note: For mixed scenarios the message may contain different Debtor Agents (i.e. the Forwarding Agent may need to split the message and route the transactions to the appropriate Debtor Agent).

Customer Credit Transfer Initiation

Message				Scenarios			
Ind.	**Message item**	**<XML Tag>**	**Occ.**	**5.4.2**	**5.4.3**	**5.4.4**	
	Customer Credit Transfer Initiation	**<pain.001.001.02>**	**[1…1]**				
						Direct transactions (to be executed by the concentrating bank)	Indirect transactions
A	**Group Header**	**<GrpHdr>**	**[1…1]**				
	Initiating Party	<InitgPty>	[1…1]	✓	✓	✓	✓
	Forwarding Agent	<FwdgAgnt>	[0…1]		Optional	N/A	Optional
B	**Payment Information**	**<PmtInformation>**	**[1…n]**				
	Debtor Agent	<Dbtr>	[1…1]	✓	✓	✓	✓

5.5 Initiation with Identification of Intermediaries

5.5.1 Overview of Scenarios

These scenarios support using financial institutions between the Debtor and Creditor Agents for the delivery of the payment. The message allows for the inclusion of up to three intermediary parties, which are used to clear the payment between Debtor Agent and Creditor Agent. Furthermore, an account number, owned by the Creditor Agent, and serviced by an Intermediary Agent, can be included as well.

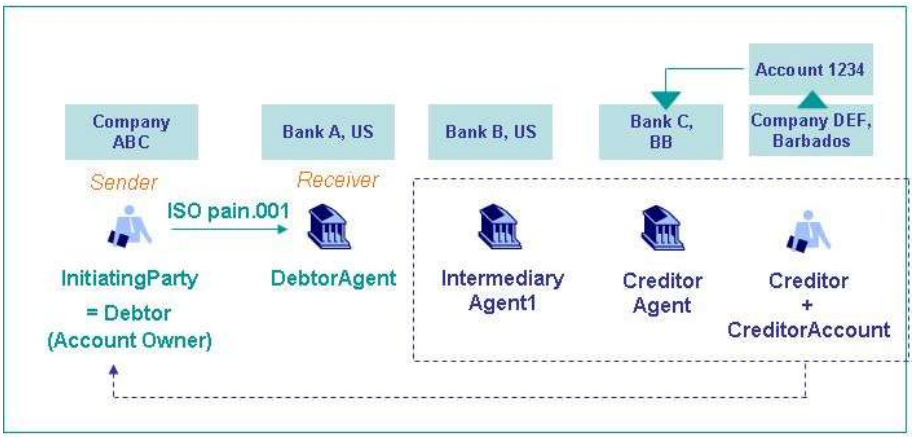
Note: The intermediary information can be included in the message by the Initiating Party, usually based on information provided by the Creditor or Ultimate Creditor. How this 'routing' information is handled by the Debtor Agent will depend on the service level/business practice agreed between the Initiating Party and its Debtor Agent.

5.5.2 Identification of 1 Intermediary Agent

In this scenario a single Intermediary Agent is specified, in the interbank chain, between the Debtor Agent and the Creditor Agent. For example, Company DEF (in Barbados) has provided Company ABC (in the US) with the following payment Information for a payment of invoices in USD:

- the Creditor and the creditor account identifier (Company DEF, Account 1234)
- the Creditor's bank (Bank C, Barbados)
- the bank where the Creditor's bank (Bank C, Barbados) wants to receive the funds (Bank B, USA)

Company ABC includes all of the information in the message it sends to its bank (Bank A, USA).

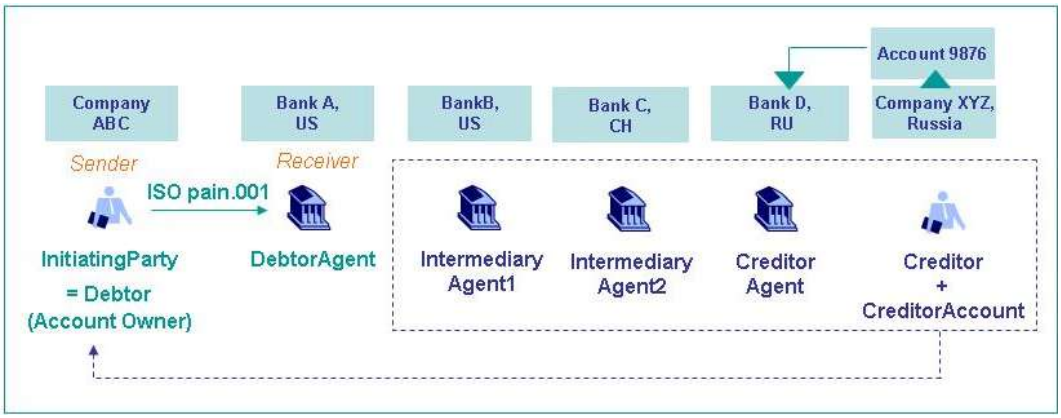


5.5.3 Identification of 2 Intermediary Agents

In this scenario, an Intermediary Agent is specified for both the Creditor's Agent and a Correspondent Bank used by that Intermediary. For example, Company XYZ (in Russia) has provided company ABC (in US) with the following payment Information for a payment of invoices in USD:

- the Creditor and the Creditor Account identifier (Company XYZ, Account 9876)
- the Creditor's bank (Bank D, Russia)
- the USD Correspondent bank of the Creditor's bank (Bank C, Switzerland)
- the USD Correspondent Bank (Bank B, USA)
  of the Creditor's bank's USD Correspondent (Bank C, Switzerland)

Company ABC includes all of the Information in the message it sends to its bank (Bank A, USA).



Rule: IntermediaryAgent2 can only be present if IntermediaryAgent1 is present.

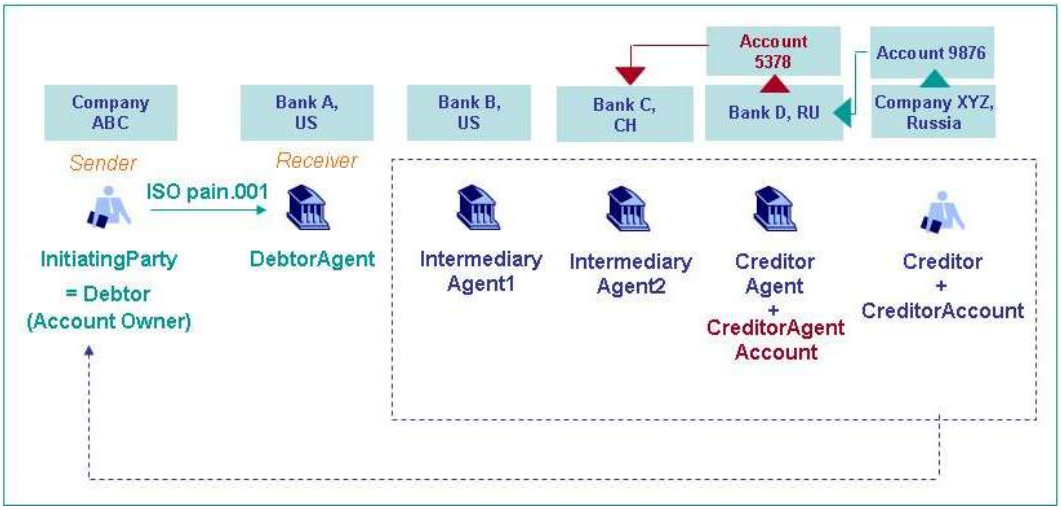
5.5.4 Identification of 2 Intermediary Agents and the Account Identification of Creditor Agent

In some cases, an account number owned by the Creditor Agent and serviced by an Iintermediary Agent may also be part of the information provided by the Creditor to the Debtor. This type of account information can be included in the Creditor Agent account information element.

For example, Company XYZ (in Russia) has provided company ABC (in US) with the following payment Information for a payment of invoices in USD:

- the Creditor and the creditor account identifier (Company XYZ, Account 9876)
- the Creditor's bank (Bank D, Russia)
- the USD correspondent bank of the Creditor's bank (Bank C, Switzerland) and the account number of the Creditor's bank at the USD correspondent bank (Account 123456, owned by Bank D, serviced by Bank C)
- the USD correspondent bank (Bank B, USA)
  of the Creditor's bank's USD correspondent (Bank C, Switzerland)

Company ABC includes all of the Information in the message it sends to its bank (Bank A, USA).



Note: the Creditor Agent account is owned by the Creditor Agent, and serviced by the preceding intermediary. In case two intermediaries are quoted, intermediary 2 is the account servicer of the Creditor Agent. In case only one intermediary is quoted, this intermediary is obviously the account servicer of the Creditor Agent.

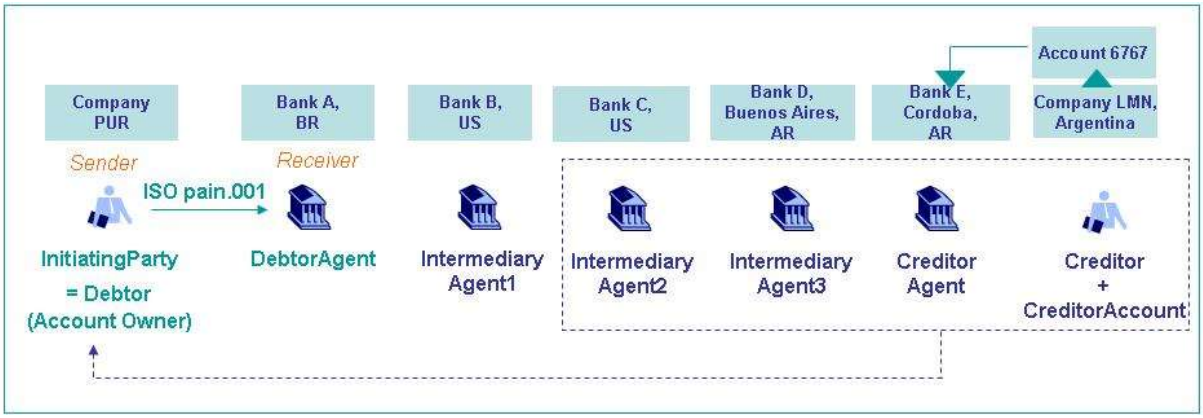
5.5.5 Identification of 3 Intermediary Agents.

Up to three intermediaries can be identified in the message. For example, Company LMN (in Argentina) has provided company PUR (in Brazil) with the following payment information for a payment of invoices in USD.

- the Creditor and the creditor account identifier (Company LMN, Account 6767)
- the Creditor's bank (Bank E, Cordoba, Argentina)
- the Creditor's bank's head office (Bank D, Buenos Aires, Argentina)
- the USD correspondent bank (Bank C, USA) of the Creditor's bank's headoffice

Company ABC includes all of the Information in the message it sends to its bank (Bank A, Brazil).It also

includes the USD correspondent (Bank B, USA) of its bank, as Bank A has provided this information to its customers and requests its customers to include this type of Information.



Rules:
IntermediaryAgent2 can only be present if IntermediaryAgent1 is present.
IntermediaryAgent3 can only be present if IntermediaryAgent2 is present.

5.5.6 Which Elements to Use in the Message

Customer Credit Transfer Initiation

Message				Scenarios			
Ind.	**Message item**	**<XML Tag>**	**Occ.**	**5.5.2**	**5.5.3**	**5.5.4**	**5.5.5**
	Customer Credit Transfer Initiation	**<pain.001.001.02>**	**[1...1]**				
A	**Group Header**	**<GrpHdr>**	**[1...1]**				
	Initiating Party	<InitgPty>	[1...1]	✓	✓	✓	✓
B	**Payment Information**	**<PmtInformation>**	**[1...n]**				
	Debtor	<Dbtr>	[1...1]	✓	✓	✓	✓
	Debtor Account	<DbtrAcct>	[1...1]	✓	✓	✓	✓
	Debtor Agent	<DbtrAgt>	[1...1]	✓	✓	✓	✓
C	**Credit Transfer Transaction Information**	**<CdtTrfTxInf>**	**[1...n]**				
	IntermediaryAgent1	<IntrmyAgt1>	[0...1]	✓	✓	✓	✓
	IntermediaryAgent2	<IntrmyAgt2>	[0...1]		✓	✓	✓
	IntermediaryAgent3	<IntrmyAgt3>	[0...1]				✓
	CreditorAgent	<CdtrAgt>	[0...1]	✓	✓	✓	✓
	CreditorAgentAccount	<CdtrAgtAcct>	[0...1]			✓	
	Creditor	<Cdtr>	[0...1]	✓	✓	✓	✓
	CreditorAccount	<CdtrAcct>	[0...1]	✓	✓	✓	✓

5.6 Initiation to a Third Party Account Held at the Beneficiary (Building Societies and Brokers)

The standard also allows for a payment initiation scenario in which the Creditor has an account at a non-bank financial services institution, like a brokerage house or U.K. building society. Distinction is made between the two types of scenarios below, as a building society is considered to be part of the interbank payment chain, whereas a broker typically is not.

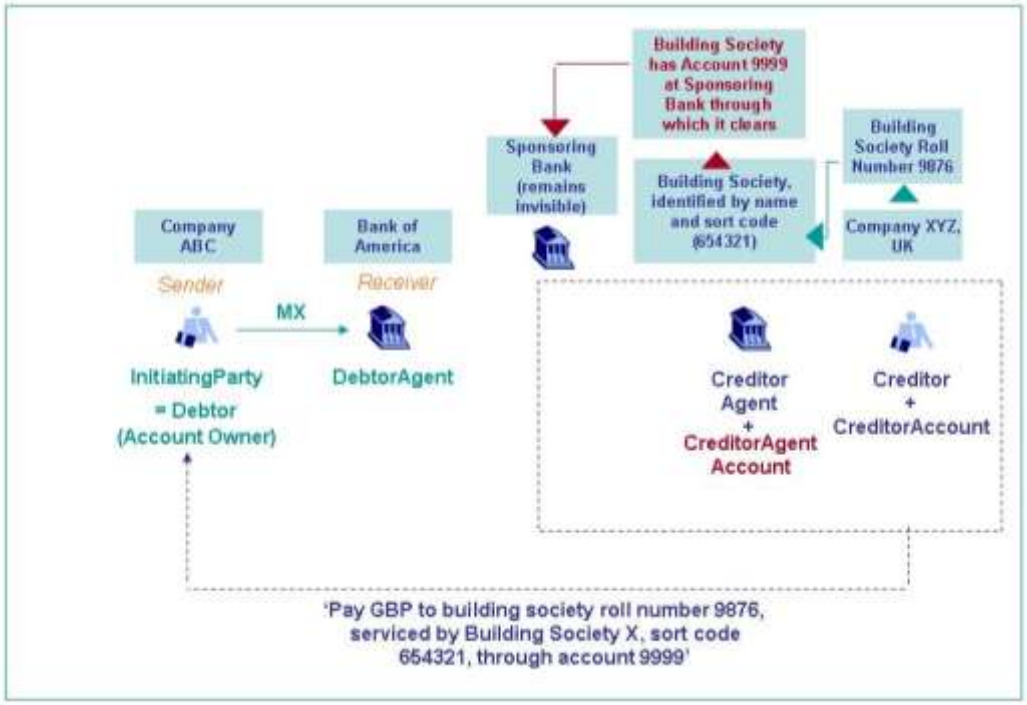
5.6.1 U.K. Building Society Scenario

5.6.1.1 Overview

U.K. Building Societies require a specific use of the Credit Transfer message. U.K. building societies are registered as financial institutions in the related U.K. legal framework. All U.K. building societies are sponsored by a bank, which is directly linked to the UK clearing system. Settlement for the building society is done through an (correspondent) account the building society owns at a 'sponsoring bank'. In general, building societies in the U.K. clear through a bank that is a member of the clearing system. In many cases, the bank providing clearing services for a specific building society is known by the clearing system. In some, however, it is not known.

5.6.1.2 Scenario and Requirements

A payment can be made to a beneficiary whose account is with the building society. This is accomplished through a credit payment to the correspondent bank providing clearing services to the building society. The account number of the beneficiary at the building society is called their "roll number". This is needed to properly credit the beneficiary, however, it cannot be reported as the credit account since technically that would be the building society's account with the correspondent bank.



In this scenario, the:

Summary of information	Can be indicated in the message in
• Beneficiary (who holds the account at the building society)	>Creditor
• Building society roll number of the creditor	> Creditor Account
• Building society name and sort code	>Creditor Agent
• Building society account number at the sponsoring bank (optional depending on building society)	> Creditor Agent Account

Note: the sponsoring bank remains invisible as its identity is not communicated by the end customers and is not needed to clear the payment.

5.6.1.3 Which Elements to use in the Message

Customer Credit Transfer Initiation

Message				Scenarios	
Ind.	**Message item**	**<XML Tag>**	**Occ.**	**Building society**	**Brokers**
	Customer Credit Transfer Initiation	**<pain.001.001.02>**	**[1...1]**		
A	**Group Header**	**<GrpHdr>**	**[1...1]**		
	Initiating Party	<InitgPty>	[1...1]	✓	
B	**Payment Information**	**<PmtInfo>**	**[1...n]**		
	Debtor	<Dbtr>	[1...1]	✓	
	Debtor Account	<DbtrAcct>	[1...1]	✓	
	Debtor Agent	<DbtrAgt>	[1...1]	✓	
C	**Credit Transfer Transaction Information**	**<CdtTrfTxInf>**	**[1...n]**		
	IntermediaryAgent1	<IntrmyAgt1>	[0...1]		
	IntermediaryAgent2	<IntrmyAgt2>	[0...1]		
	IntermediaryAgent3	<IntrmyAgt3>	[0...1]		
	CreditorAgent	<CdtrAgt>	[0...1]	***Building society name and sort code***	
	CreditorAgentAccount	<CdtrAgtAcct>	[0...1]	***If present, building society account number at the sponsoring bank***	
	Creditor	<Cdtr>	[0...1]	✓	
	CreditorAccount	<CdtrAcct>	[0...1]	***Building Society Roll Number of Creditor***	

5.6.2 Broker Scenario

A non-bank financial institution, such as a broker, often holds accounts for a specific beneficiary.
Funds are delivered to or paid from a primary financial institution (where the broker holds their account) but the account number at the broker is often also required information for them to apply the funds appropriately.

5.6.2.1 Corporate Brokerage Account Holder

As an example: Company XYZ holds a mutual fund account at Global Brokers. Their cash account is held at Bank A. Global Brokers has selected Bank B as their main collections bank. Incoming funds are received into Global Brokers' account at Bank B but Global Brokers also needs to "account" for the funds against Company XYZ's mutual fund account at Global Brokers. Company XYZ is requested to include their account number with the payment and Bank B needs to isolate this information and report it to Global Brokers.

In this scenario:

-Company XYZ is the Debtor and Initiating Party
-Bank A is the Debtor's Agent
-Global Brokers is the Creditor
-Bank B is the Creditor's Agent
-Global Brokers account with Bank B is the creditor account
-Company XYZ is the Ultimate Creditor
-Proprietary Identifier within Ultimate Creditor Identifier will be populated with Company XYZ's mutual fund account number with Global Brokers
-There are no intermediary banks in this scenario

Customer Credit Transfer Initiation

Message				Scenarios
Ind.	**Message item**	**<XML Tag>**	**Occ.**	**Broker**
	Customer Credit Transfer Initiation	**<pain.001.001.02>**	**[1…1]**	
A	**Group Header**	**<GrpHdr>**	**[1…1]**	
	Initiating Party	<InitgPty>	[1…1]	✓
B	**Payment Information**	**<PmtInformation>**	**[1…n]**	
	Debtor	<Dbtr>	[1…1]	✓
	Debtor Account	<DbtrAcct>	[1…1]	✓
	Debtor Agent	<DbtrAgt>	[1…1]	✓
C	**Credit Transfer Transaction Information**	**<CdtTrfTxInf>**	**[1…n]**	
	IntermediaryAgent1	<IntrmyAgt1>	[0…1]	
	IntermediaryAgent2	<IntrmyAgt2>	[0…1]	
	IntermediaryAgent3	<IntrmyAgt3>	[0…1]	
	CreditorAgent	<CdtrAgt>	[0…1]	✓
	CreditorAgentAccount	<CdtrAgtAcct>	[0…1]	
	Creditor	<Cdtr>	[0…1]	✓
	CreditorAccount	<CdtrAcct>	[0…1]	✓
	Ultimate Creditor			
	Name			Optional
	PostalAddress			Optional
	Identification			✓
	OrganisationIdentification			✓
	ProprietaryIdentification			✓

5.6.2.2 Individual Brokerage Account Holder

As an example: Mary holds a mutual fund account at Global Brokers. Mary's cash account is held at Bank A. Global Brokers has selected Bank B as their main collections bank. Incoming funds are received into

Global Brokers' account at Bank B but Global Brokers also needs to "account" for the funds against Mary's mutual fund account at Global Brokers. Mary is requested to include her account number with the payment and Bank B needs to isolate this information and report it to Global Brokers.

In this scenario:

-Mary is the Debtor and Initiating Party
-Bank A is the Debtor's Agent
-Global Brokers is the Creditor
-Bank B is the Creditor's Agent
-Global Brokers account with Bank B is the creditor account
-Mary is the Ultimate Creditor
-Other Identifier within Ultimate Creditor Identifier will be populated with Mary's mutual fund account number with Global Brokers
-There are no intermediary banks in this scenario

Customer Credit Transfer Initiation

Message				Scenarios
Ind.	**Message item**	**<XML Tag>**	**Occ.**	**Broker**
	Customer Credit Transfer Initiation	**<pain.001.001.02>**	**[1...1]**	
A	**Group Header**	**<GrpHdr>**	**[1...1]**	
	Initiating Party	<InitgPty>	[1...1]	✓
B	**Payment Information**	**<PmtInformation>**	**[1...n]**	
	Debtor	<Dbtr>	[1...1]	✓
	Debtor Account	<DbtrAcct>	[1...1]	✓
	Debtor Agent	<DbtrAgt>	[1...1]	✓
C	**Credit Transfer Transaction Information**	**<CdtTrfTxInf>**	**[1...n]**	
	IntermediaryAgent1	<IntrmyAgt1>	[0...1]	
	IntermediaryAgent2	<IntrmyAgt2>	[0...1]	
	IntermediaryAgent3	<IntrmyAgt3>	[0...1]	
	CreditorAgent	<CdtrAgt>	[0...1]	✓
	CreditorAgentAccount	<CdtrAgtAcct>	[0...1]	
	Creditor	<Cdtr>	[0...1]	✓
	CreditorAccount	<CdtrAcct>	[0...1]	✓
	Ultimate Creditor			
	Name			Optional
	PostalAddress			Optional
	Identification			✓
	PrivateIdentification			✓
	OtherIdentification			✓
	Issuer			

5.7 How to Identify an Agent

Agents can be identified through a range of options:

- BIC *or*
- Clearing System Member Id *or*

- Name and Address *or*
- Proprietary Identification *or*
- Combined Identification (i.e. BIC + Clearing System Member Id + Name and Address + Proprietary Identification)

Recommendation: BIC or Clearing System Member Id is the preferred options to identify an agent. There are two ways to represent Clearing System Member Id:
1) Use an ID defined by the externally published ISO 20022 code list. This list defines a Clearing System prefix followed by the actual member identification value. The code list includes a prefix of 'XXXXX' that can be used if one does not wish to specify the prefix value of one of the Clearing Systems that does exist on the list. The complete list of available Clearing System Member Ids is contained in Appendix B.
2) Where a Clearing System is not on the externally ISO 20022 published code list, then Proprietary Identification should be used.

6.0 GROUPING PAYMENTS

6.1 Overview of Grouping

The Customer Credit Transfer Initiation and Customer Direct Debit Initiation messages may contain one or more instructions. When more than one instruction is present in the message, the originator may use the grouping features to organize their message. The Grouping element defines the organization of the message and can specify one of two alternatives:

- one debit offset for credit transfers or one credit offset for direct debits. i.e. one set of data related to the 'debit' side of a credit transfer or 'credit' side of a direct debit –
    - For credit transfers: Debtor and Debtor Account, Requested Execution Date, etc. is present that covers multiple payment transactions
    - For direct debits: Creditor and Creditor Account, Requested Execution Date, etc. is present that covers multiple direct debits
- each credit transfer has its own unique debit offset, and each direct debit has its own unique credit offset

Grouping will typically be driven by the originating bank account, requested execution date and transaction method. One objective of grouping payment transactions is to reduce the amount of data to be communicated. For example, a batch of payments or direct debits may not need to repeat core information if all of the instructions in the batch have one offset account.

Note: as described in the Message Structure section, the term 'Payment Instruction' or 'Direct Debit Instruction' is used to refer to the combination of building block B-Payment Information (i.e. the debit side of a payment instruction) + building block C-Credit Transfer Transaction Information (i.e. the credit side of a payment instruction)/Direct Debit Information. One Customer Credit Transfer Initiation message can contain one or more Payment Instructions. Similarly, one Customer Direct Debit Initiation message can contain one or more Direct Debit Instructions. Debits and Credits cannot, however, be mixed.

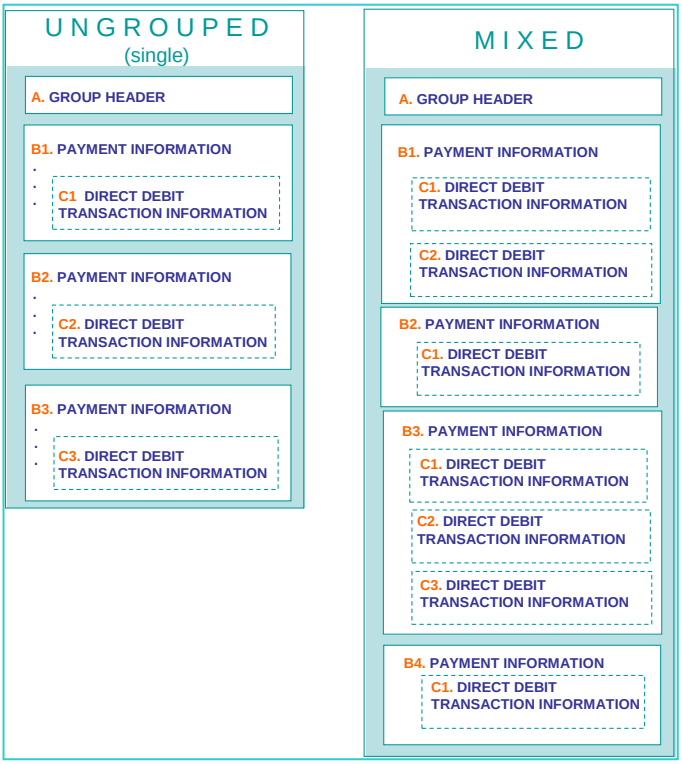
6.2 Using the Grouping Indicator & Structuring Credit Instructions

Instructions may, for example, be grouped in a payment factory, shared service centre or centralized treasury. The message allows for the inclusion of one single initiation instruction or multiple initiation instructions. The diagrams on the next page show that multiple instructions can either be affected by creating several individual batches, with each batch containing just a single instruction within a file (ungrouped single) or by creating one or more batches with each batch containing one or more instructions within a file (Mixed). The decision as to whether or not to group transactions is dependent upon how the user wishes to create the message.

The grouping mode selected is reflected through three main message components (Group Header, Payment Information, and Credit Transfer Transaction Information or Direct Debit Transaction Information) and the elements that they contain.

This diagram below shows the structure for single payments and "mixed" payments in a Customer Credit Transfer Initiation. It does not show "Grouped" as this mode can be considered a subset of the 'Mixed' mode.

This diagram shows the structure for single payments and "mixed" payments in a Customer Direct Debit Initation. It does not show "Grouped" as this mode can be considered a subset of the 'Mixed' mode.



6.2.1 Message Component 1: Group Header

The Group Header is shown as component A in the diagram. It is always required, whether or not there is a single transaction in the message or grouped transactions.

	Message item	Multiplicity
A.	**Group Header**	**[1…1]**
	MessageIdentification	[1…1]
	CreationDateTime	[1…1]
	Authorisation	[0..2]
	BatchBooking	[0…1]
	NumberOfTransactions	[1…1]
	ControlSum	[0…1]
	Grouping	[1…1]
+	InitiatingParty	[1…1]
+	ForwardingAgent	[0…1]
B.	**Payment Information**	**[1…n]**

The following elements of the Group Header are always present:

- Message Identification
- Creation Date Time
- Number Of Transactions (1 in case the message only contains 1 transaction, x in case the message contains multiple transactions)
- Grouping Indicator (see explanation below)
- Initiating Party (ie, the party sending the message)

The grouping indicator identifies whether or not transactions are grouped and, if they are, what form the grouping takes. It can contain the values 'Single' (ungrouped), 'Mixed' and 'grouped'. A "Mixed" indicator means that both single and grouped transactions are contained in the same message.

'Grouped' indicator means that the Payment Information component (component B in the diagram above) is only present once in the message, with multiple occurrences of Credit Transfer Transaction Information or Direct Debit Transaction Information (component C in the diagram above) attached to it.

Any transactions within a single group header must have the same Initiating Party and, if present, the same Forwarding Agent.

6.2.2 Message Component 2: Payment Information

Payment Information is shown as component B in the diagram above. When Ungrouped (Grouping Indicator 'SINGLE') payment instructions are produced, the Payment Information component appears paired with each occurrence of Credit Transfer/Direct Debit Transaction Information. The indication of "Number of Transactions" contains '1' if the message only contains one transaction, and contains more than one if the message contains several 'individual' ungrouped transactions.

When payment instructions are grouped together (Grouping Indicator 'MIXED' or 'GROUPED'), the mandatory elements of the Payment Information component appear once, per occurrence of the Payment Information component, followed by one or more Credit Transfer/Direct Debit Transaction Information occurrences.

The ***mandatory*** elements of the Payment Information component (component B in the diagram) are:

For both Customer Credit Transfer Initiation and Customer Direct Debit Initiation messages:

- Payment Method
- Requested Execution Date

For Customer Credit Transfer Initiation:

- Debtor
- Debtor Account
- Debtor Agent

For Customer Direct Debit Initiation:

- Creditor
- Creditor Account
- Creditor Agent

All payments within a single Payment Information level ***must*** have the same basic originator information (Debtor/Debtor Account/Debtor Agent for credit transfer and Creditor/Creditor Account/Creditor Agent for direct debit), Requested Execution/Requested Collection Date, and Payment Method. A group of payments within a single Payment Information level, for example, cannot contain different execution (for credit transfer) or collection (for direct debit) dates.

For a Customer Credit Transfer Initiation message this would appear as:

	Message item	Multiplicity
A.	**Group Header**	**[1…1]**
B.	**Payment Information**	**[1…n]**
	PaymentInformationIdentification	[0…1]
	Payment Method	[1…1]
+	PaymentTypeInformation	[0…1]
	RequestedExecutionDate	[1…1]
	PoolingAdjustmentDate	[0…1]
+	Debtor	[1…1]
+	DebtorAccount	[1…1]
+	DebtorAgent	[1…1]
+	DebtorAgentAccount	[0…1]
+	UltimateDebtor	[0…1]
	ChargeBearer	[0…1]
+	ChargesAccount	[0…1]
+	ChargesAccountAgent	[0…1]
C.	**CreditTransferTransactionInformation**	**[1…n]**

For a Customer Direct Debit Initiation message this would appear as:

	Message item	Multiplicity
A.	**Group Header**	**[1…1]**
B.	**Payment Information**	**[1…n]**
	PaymentInformationIdentification	[0…1]
	Payment Method	[1…1]
+	PaymentTypeInformation	[0…1]
	RequestedCollectionDate	[1…1]
	PoolingAdjustmentDate	[0…1]
+	Creditor	[1…1]
+	CreditorAccount	[1…1]
+	CreditorAgent	[1…1]
+	CreditorAgentAccount	[0…1]
+	UltimateCreditor	[0…1]
	ChargeBearer	[0…1]
+	ChargesAccount	[0…1]
+	ChargesAccountAgent	[0…1]
C.	**DirectDebitTransactionInformation**	**[1…n]**

Charges Account and Charges Account Agent also appear on the Payment Information level for both Credit Transfer and Direct Debit messages whilst Pooling Adjustment Date only appears in the Credit message. These elements can be used optionally, based on the specific bank implementation.

A number of additional elements are contained on both the Payment Information and Credit Transfer/Direct Debit Transaction levels and can be present ***either*** on the Payment Information level (component B in the diagram) ***or*** on individual Credit Transfer or Direct Debit Transaction Information level (component C in the diagram) i.e. they can only be used on one of the levels but ***not*** both. In other words, if you further group by Payment Type Identification (at the Payment Information level), you cannot include Payment Type Identification on the lower level (Credit Transfer/Direct Debit Transaction Information). Treatment of the Ultimate Debtor or Ultimate Creditor in a Direct Debit message is similar.

The Payment Type Information component contains several key elements: Instruction Priority, Service Level, Clearing Channel, Local instrument and Category/Purpose. Sequence Type also appears within Payment Type Information in the Direct Debit message. (See Section 8, Identifying Payment Instruments, for guidance on the meaning of these elements and how to use them.)

The Charge Bearer (but not Charges Account or Charges Account Agent) is also contained in each level should you wish to group transactions by the "bearer" of the charge.

Customer Credit Transfer Initiation			Customer Direct Debit Initiation		
	Message item	Multiplicity		Message item	Multiplicity
A.	**Group Header**	**[1…1]**	**A.**	**Group Header**	**[1…1]**
B.	**Payment Information**	**[1…n]**	**B.**	**Payment Information**	**[1…n]**
	PaymentInformationIdentification	[0…1]		PaymentInformationIdentification	[0…1]
	Payment Method	[1…1]		Payment Method	[1…1]
+	PaymentTypeInformation	[0…1]	+	PaymentTypeInformation	[0…1]
	RequestedExecutionDate	[1…1]		RequestedCollectionDate	[1…1]
	PoolingAdjustmentDate	[0…1]			
+	Debtor	[1…1]	+	Creditor	[1…1]
+	DebtorAccount	[1…1]	+	CreditorAccount	[1…1]
+	DebtorAgent	[1…1]	+	CreditorAgent	[1…1]
+	DebtorAgentAccount	[0…1]	+	CreditorAgentAccount	[0…1]
+	UltimateDebtor	[0…1]	+	Ultimate Creditor	[0…1]
	ChargeBearer	[0…1]		ChargeBearer	[0…1]
+	ChargesAccount	[0…1]	+	ChargesAccount	[0…1]
+	ChargesAccountAgent	[0…1]	+	ChargesAccountAgent	[0…1]
C.	**CreditTransferTransaction Information**	**[1…n]**	**C.**	**DirectDebitTransaction Information**	**[1…n]**
+	PaymentIdentification	[1…1]	+	PaymentIdentification	[1…1]
+	PaymentTypeInformation	[0…1]	+	PaymentTypeInformation	[0…1]
+	Amount	[1…1]	+	InstructedAmount	[1…1]
+	ExchangeRateInformation	[0…1]			
	ChargeBearer	[0…1]		ChargeBearer	[0…1]
+	ChequeInstruction	[0…1]			
			+	DirectDebitTransaction	[0…1]
+	UltimateDebtor	[0…1]	+	UltimateCreditor	[0…1]
+	IntermediaryAgent1	[0…1]	+	IntermediaryAgent1	[0…1]
+	IntermediaryAgent1Account	[0…1]	+	IntermediaryAgent1Account	[0…1]
+	IntermediaryAgent2	[0…1]	+	IntermediaryAgent2	[0…1]
+	IntermediaryAgent2Account	[0…1]	+	IntermediaryAgent2Account	[0…1]
+	Intermediary Agent3	[0…1]	+	Intermediary Agent3	[0…1]
+	Intermediary Agent3Account	[0…1]	+	Intermediary Agent3Account	[0…1]
+	CreditorAgent	[0…1]	+	DebtorAgent	[0…1]
+	CreditorAgentAccount	[0…1]	+	DebtorAgentAccount	[0…1]
+	Creditor	[0…1]	+	Debtor	[0…1]
+	CreditorAccount	[0…1]	+	DebtorAccount	[0…1]
+	UltimateCreditor	[0…1]	+	UltimateDebtor	[0…1]
+	InstructionForCreditorAgent	[0…n]	+	InstructionForCreditorAgent	[0…n]
+	InstructionForDebtorAgent	[0…1]			
+	Purpose	[0…1]	+	Purpose	[0…1]
+	RegulatoryReporting	[0…10]	+	RegulatoryReporting	[0…10]
+	Tax	[0..1]	+	Tax	[0..1]
+	RelatedRemittance Information	[0…10]	+	RelatedRemittance Information	[0…10]
+	RemittanceInformation	[0…1]	+	RemittanceInformation	[0…1]

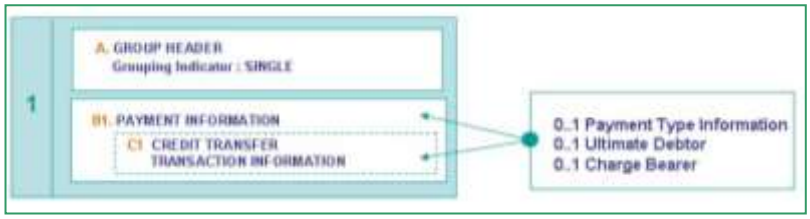
The use of these elements for further (optional) grouping should reflect a business decision between the client and its bank(s).

6.3 Grouping Scenarios

Below find a number of possible scenarios. The list is not exhaustive, as, depending on the grouping method chosen, and the usage of optional and conditional optional elements, a wide range of scenarios can be supported through the message.

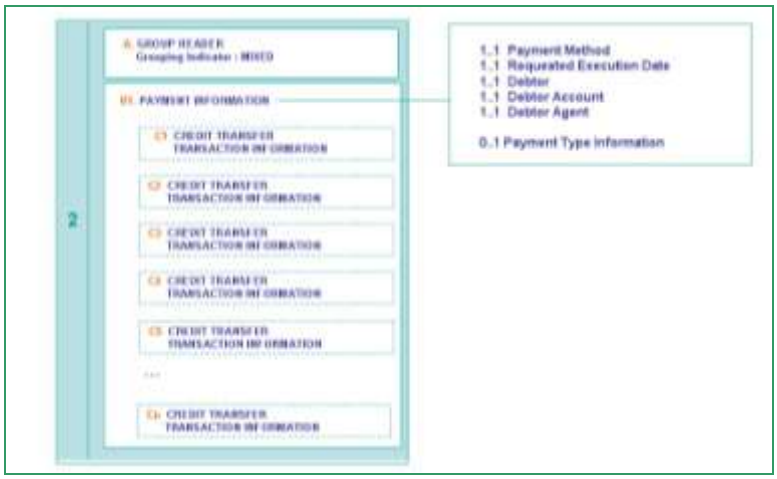
Note: Grouping in the Direct Debit Initiation message works in exactly the same as it does in the Credit Transfer Initiation message. All of the examples below are of the Credit Transfer, but apply to the Direct Debit as well.

6.3.1 Message Containing a Single Payment Instruction



The message contains only one payment instruction. The Group Header is present, and grouping is set to Ungrouped ("SINGLE"). The optional conditional message items (Payment Type Information / Charge Bearer / Ultimate Debtor) may be present on either the Payment Information or Credit Transfer Transaction Information level.

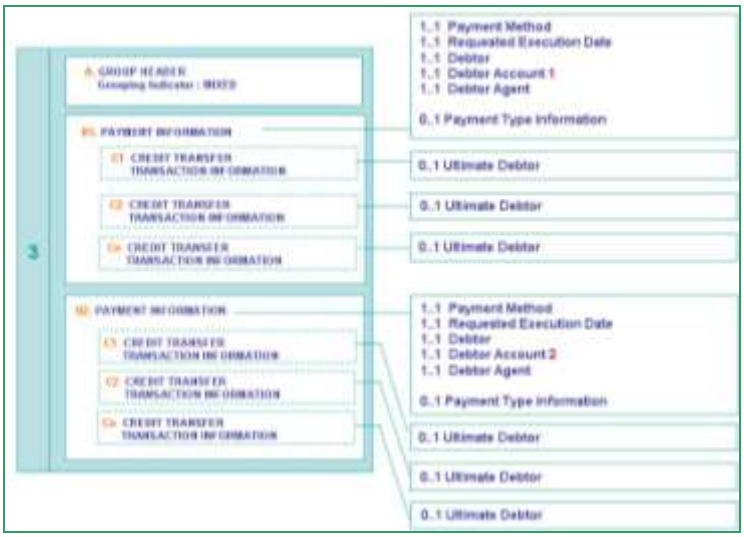
6.3.2 Message Containing Multiple Payment Instructions in a Single Group



The message contains only one occurrence of the Payment Information component.

The Group Header is present, and grouping is set "Mixed" (as the message only contains one Group, the indicator could also have been set to 'Grouped'). The Initiating Party has decided to group all payment instructions with the same Payment Method, Debtor/Debtor Account Identifier/Debtor Account Agent and Requested Execution Date. These elements are indicated on the Payment Information level.
If they Ultimate Debtor or Charge Bearer were relevant in the message, the Initiating Party could identify them on Payment Information level (i.e. provided they are the same for all of the transactions) or include them on each individual Credit Transfer Transaction level.

6.3.3 Message Contains Multiple Payment Instructions and is "Mixed"



This message contains multiple occurrences of the Payment Information component.

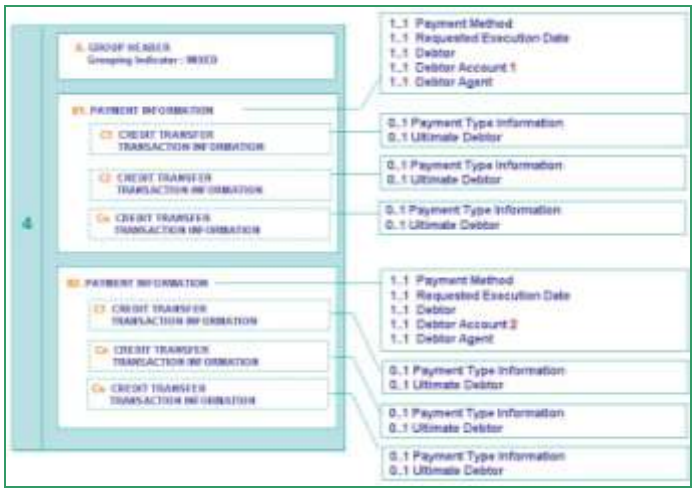
The Grouping Indicator is set to Mixed. There are several groups (i.e. several occurrences of the Payment Information component) present in the message.

The initiating party (i.e. a centralized treasury) has decided to group instructions per account that it owns at the Debtor Agent. Therefore, there is one occurrence of the Payment Information component per Debtor Account. Attached to this Payment Information component are all the transactions that have to be booked against that specific debit account.

In this scenario, the Payment Type Information is the same per debit account and can therefore be used on the Payment Information component level. It could, alternatively, be repeated on each Credit Transfer Transaction Information level.

The Charge Bearer is not identified and the Ultimate Debtors are not the same (i.e. in case the centralized treasury is sending payments on behalf of all of its treasury operations) for all the transactions attached to each Payment Information component. Therefore, these elements are identified on each of the Credit Transfer Transaction Information levels.

6.3.4 Message Contains Multiple Payment Instructions in a Mixed Message with Differing Payment Types

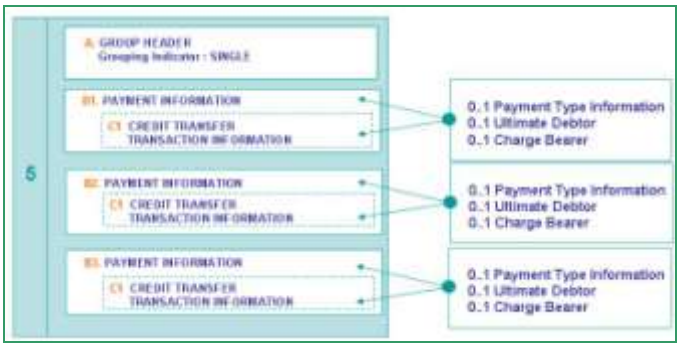


The message contains several occurrences of the Payment Information component. The initiating party has decided to group instructions per Debtor Account, as it wants to use several Debtor Accounts at the same Debtor Agent.

There is one occurrence of the Payment Information component per Debtor Account. Attached to this Payment Information component are all the transactions that have to be used for that specific debit account. The Payment Type Information and the Ultimate Debtors are not necessarily the same for all of the instructions for a debit account. These elements are identified on the Credit Transfer Transaction Information level.

As charging options have been pre-agreed, the initiating party does not include the Charge Bearer Option in the message.

6.3.5 Message Contains Multiple Payment Instructions Treated As Single Transactions



The Initiating Party has decided not to group the payment instructions. The message contains one Group Header with multiple payment instructions under it. For each instruction, there is one occurrence of Payment Information component and exactly one occurrence of Credit Transfer Transaction Information. The optional conditional message items (Payment Type Information / Charge Bearer / Ultimate Debtor) may be present on Payment Information or Credit Transfer Transaction Information level.

6.3.6 Which Elements to Use in the Message

Message				Scenarios				
Ind	**Message item**	**<XML Tag>**	**Occ.**	**6.3.1**	**6.3.2**	**6.3.3**	**6.3.4**	**6.3.5**
A	**Group Header**	**<GrpHdr>**	**[1..1]**					
	Message Identification	<MsgId>	[1..1]	✓	✓	✓	✓	✓
	Creation Date Time	<CreDtTm>	[1..1]	✓	✓	✓	✓	✓
	Number of Transactions	< NbrOfTxs>	[1..1]	1	total number of tx in message	total number of tx in message	total number of tx in message	total number of tx in message
	Grouping	<Grpg>	[1..1]	Ungrouped (Single)	Mixed	Mixed	Mixed	Ungrouped (Single)
+	Initiating Party	<InitgPty>	[1..1]	✓	✓	✓	✓	✓
B	**Payment Information**	**<PmtInformation>**	**[1..n]**	present once	present once, as only one 'group' is included	present for each of the 'groups'	present for each of the 'groups'	present per occurrence of credit transfer transaction Information component
	Payment Information Identification	<PmtInfId>	[0..1]	✓	✓	✓	✓	✓
	Payment Method	<PmtMtd>	[1..1]	✓	✓	✓	✓	✓

	Payment Type Information	<PmtTpInf>	[0..1]	Can be present on Payment Information level to identify type of payment, or on Transaction level - but not at both levels at same time.	Can be present to identify type of payment. All transactions in the group have to have same payment type if present on Payment Information level. Alternatively, can also be used on transaction level, but not on both levels at same time.	Can be present to identify type of payment. All transactions per group have same payment type. Alternatively, can also be used on transaction level, but not on both levels at same time.		Can be present on Payment Information level to identify type of payment, or on Transaction level – but not at both levels at same time.
	Instruction Priority	<InstrPrty>						
+ { or	Service Level	<SvcLvl>>	[1..1]					
Or}	Clearing Channel	<ClrChanl>	[1..1]					
+	Local Instrument	<LclInstrm>	[0..1]					
	Category Purpose	<CtgyPurp>	[0..1]					
	Requested Execution Date	<ReqdExxctnDt>	[1..1]	✓	✓	✓	✓	✓
+	Debtor	<Dbtr>	[1..1]	✓	✓	✓	✓	✓
+	Debtor Account	<DbtrAcct>	[1..1]	✓	✓	✓	✓	✓
+	Debtor Agent	<DbtrAgt>	[1..1]	✓	✓	✓	✓	✓
+	Ultimate Debtor	<UltmtDbtr>	[0..1]	Can be present on Payment Information level, or on Transaction level – but not on both levels at same time.				Can be present on Payment Information level, or on Transaction level – but not on both levels at same time.
	Charge Bearer	<ChrgBr>	[0..1]	Can be present on Payment Information level, or on Transaction level - but not on both levels at same time.				Can be present on Payment Information level, or on Transaction level – but not on both levels at same time.
+	Charges Account	<ChrgsAcct>	[0..1]	Can be present	Can be present	Can be present	Can be present	Can be present
+	Charges Account Agent	<ChrgsAcctAgt>	[0..1]	Can be present	Can be present	Can be present	Can be present	Can be present

C	**Credit Transfer Transaction Information**	**<CdtTrfTxInf>**	**[1..n]**					
	Payment Type Information	<PmtTpInf>	[0..1]	Can be present on Payment Information level to identify type of payment, or on Transaction level - but not on both levels at same time.	Can be present to identify type of payment. All transactions in the group have to have same payment type if present on Payment Information level. Alternatively, can also be used on transaction level, but not on both levels at same time	Can be present to identify type of payment. All transactions per group have same payment type. Can also be used on transaction level - but not on both levels at same time.	If required, Payment Type Information is present on Transaction level, as different payment types are included for a group of transactions (ie per occurrence of Payment Information level)	Can be present on Payment Information level to identify type of payment, or on Transaction level - but not on both levels at same time.
	Instruction Priority	<InstrPrty>						
+ { or	Service Level	<SvcLvl>>	[1..1]					
Or}	Clearing Channel	<ClrChanl>						
+	Local Instrument	<LclInstrm>	[0..1]					
	Category Purpose	<CtgyPurp>	[0..1]					
+	Ultimate Debtor	<UltmtDbtr>	[0..1]	Can be present on Payment Information level, or on Transaction level – but not on both levels at same time.		Are present on Transaction level, as they are not the same for all transactions attached to the Payment Information component.	Are present on Transaction level, as they are not the same for all transactions attached to the Payment Information component.	Can be present on Payment Information level, or on Transaction level – but not on both levels at same time.
	Charge Bearer	<ChrgBr>	[0..1]	Can be present on Payment Information level, or on Transaction level – but not on both at the same time.				Can be present on Payment Information level, or on Transaction level – but not on both at the same time.

7.0 BATCH BOOKING

7.1 Overview of Batch Booking

The Customer Credit Transfer and Direct Debit Initiation messages may contain one or more instructions. When more than one instruction is present in the message, the originator may use the batch booking features to influence how instructions are posted to the originating account.

The Batch Booking element defines how the instructions are to be posted to the account of origin. The Batch Booking element can specify one of two alternatives for each message:

- one debit entry is posted for a group of credit instructions or one credit entry is posted for a group of direct debit instructions
- one debit entry is posted for each individual credit instruction or one credit entry is posted for each individual direct debit instruction

The Batch Booking Indicator provides instruction to the Debtor's Agent, for a Credit message, or the Creditor's Agent, for a Direct Debit message, to post all of the instructions within one Group Header as a single entry. It is populated with a True or False value or can be absent. It is recommended that the Payment Information Identification element in the Payment Information component is present, regardless of whether Batch booking has been requested or not.

The customer should discuss each bank's capabilities for batch booking in advance of sending a file and the customer and bank must also agree on whether batch booking is done in response to the message content or whether the customer's profile with the bank will trigger the batch booking.

7.2 Setting the Batch Booking Indicator & References

7.2.1 Batch Booking Indicator Set to True & Batch Reference

If the batch booking indicator is set to True, it identifies that the Initiating Party requests their Agent (i.e. the account servicing institution of the Debtor for credit transfer messages or the account servicing institution of the Creditor for a direct debit message) to do a batch entry for the sum of the amounts included in all occurrences of the Credit Transfer/Direct Debit Transaction Information component

The Initiating Party can reference the batched debit by using Message ID or the Payment Information Identification, which is included in the Payment Information component, depending on agreement with its bank.

As mentioned above, the customer should discuss each bank's capabilities for batch booking in advance of sending a file and the customer and bank must also agree on whether batch booking is done in response to the message content or whether the customer's profile with the bank will trigger the batch booking.

For a Customer Credit Transfer Initiation message this would appear as:

	Message item	Multiplicity
A.	**Group Header**	**[1…1]**
	MessageIdentification	[1…1]
	CreationDateTime	[1…1]
	Authorisation	[0..2]
	BatchBooking	[0…1]
	NumberOfTransactions	[1…1]
	ControlSum	[0…1]
	Grouping	[1…1]
+	InitiatingParty	[1…1]
+	ForwardingAgent	[0…1]
B.	**Payment Information**	**[1…n]**
	PaymentInformationIdentification	[0…1]
	Payment Method	[1…1]
+	PaymentTypeInformation	[0…1]
	RequestedExecutionDate	[1…1]
	PoolingAdjustmentDate	[0…1]
+	Debtor	[1…1]
+	DebtorAccount	[1…1]
+	DebtorAgent	[1…1]
+	DebtorAgentAccount	[0…1]
+	UltimateDebtor	[0…1]
	ChargeBearer	[0…1]
+	ChargesAccount	[0…1]
+	ChargesAccountAgent	[0…1]
C.	**CreditTransferTransactionInformation**	**[1…n]**

The same usage can be applied in a Customer Direct Debit Initiation message.

7.2.2 Batch Booking Indicator Set to FALSE & Transaction Reference

If the batch booking indicator is set to False, it identifies that the Initiating Party requests their Agent (i.e. the account servicing institution of the Debtor for Credit message or the account servicing institution of the Creditor for a direct debit message) to book an individual entry for each of the instructions included in the message regardless of whether or not the instructions are grouped.

The initiating party can reference a payment by using its End–to-End Identifier. The account servicing institution may also provide the additional Payment Information Identification.

For a Credit Transfer Initiation message this would appear as:

	Message item	Multiplicity
A.	**Group Header**	**[1...1]**
	MessageIdentification	[1...1]
	CreationDateTime	[1...1]
	Authorisation	[0..2]
	BatchBooking	[0...1]
	NumberOfTransactions	[1...1]
	ControlSum	[0...1]
	Grouping	[1...1]
+	InitiatingParty	[1...1]
+	ForwardingAgent	[0...1]
B.	**Payment Information**	**[1...n]**
	PaymentInformationIdentification	[0...1]
	Payment Method	[1...1]
+	PaymentTypeInformation	[0...1]
	RequestedExecutionDate	[1...1]
	PoolingAdjustmentDate	[0...1]
+	Debtor	[1...1]
+	DebtorAccount	[1...1]
+	DebtorAgent	[1...1]
+	DebtorAgentAccount	[0...1]
+	UltimateDebtor	[0...1]
	ChargeBearer	[0...1]
+	ChargesAccount	[0...1]
+	ChargesAccountAgent	[0...1]
C.	**CreditTransferTransactionInformation**	**[1...n]**
+	PaymentIdentification	[1...1]
	InstructionIdentification	[0...1]
	EndToEndIdentification	[1...1]
+	PaymentTypeInformation	[0...1]
+	Amount	[1...1]
+	ExchangeRateInformation	[0...1]
	ChargeBearer	[0...1]
+	ChequeInstruction	[0...1]
+	UltimateDebtor	[0...1]
+	IntermediaryAgent1	[0...1]
+	IntermediaryAgent1Account	[0...1]
+	IntermediaryAgent2	[0...1]
+	IntermediaryAgent2Account	[0...1]
+	Intermediary Agent3	[0...1]
+	Intermediary Agent3Account	[0...1]
+	CreditorAgent	[0...1]
+	CreditorAgentAccount	[0...1]
+	Creditor	[0...1]
+	CreditorAccount	[0...1]
+	UltimateCreditor	[0...1]
+	InstructionForCreditorAgent	[0...n]
+	InstructionForDebtorAgent	[0...1]
+	Purpose	[0...1]
+	RegulatoryReporting	[0...10]
+	Tax	[0..1]

+	RelatedRemittance information	[0...10]
+	RemittanceInformation	[0...1]

The same usage can be applied in a Direct Debit Initiation message.

7.2.3 Batch Booking Indicator Is Omitted

If batch booking indicator is not present, the service agreed between customer and bank is assumed. Either the profile for the customer or bank processing policies will decide on the method of booking.

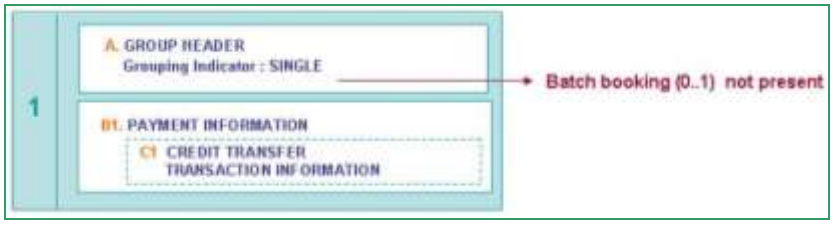
7.3 Batch Booking Scenarios

Below, please find a number of batch booking scenarios. The scenario list is not exhaustive, but does show a number of the possible scenarios related to Batch Booking.

Note: Batch booking in the Direct Debit Initiation message works in exactly the same as it does in the Credit Transfer Initiation message. All of the examples below are of the Credit Transfer, but apply to the Direct Debit as well.

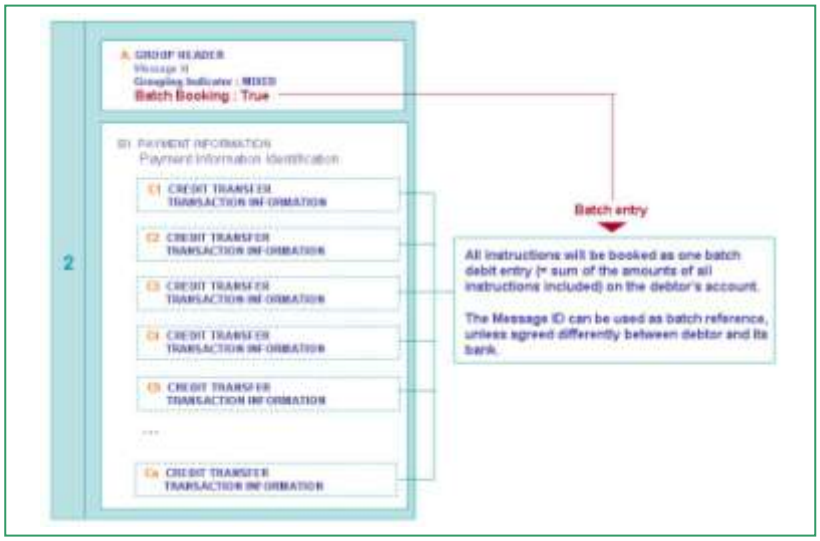
7.3.1 Message Containing a Single Payment Instruction – batch booking is not present

The message contains only one payment instruction. Grouping is set to Ungrouped (Single). Batch Booking is not present.

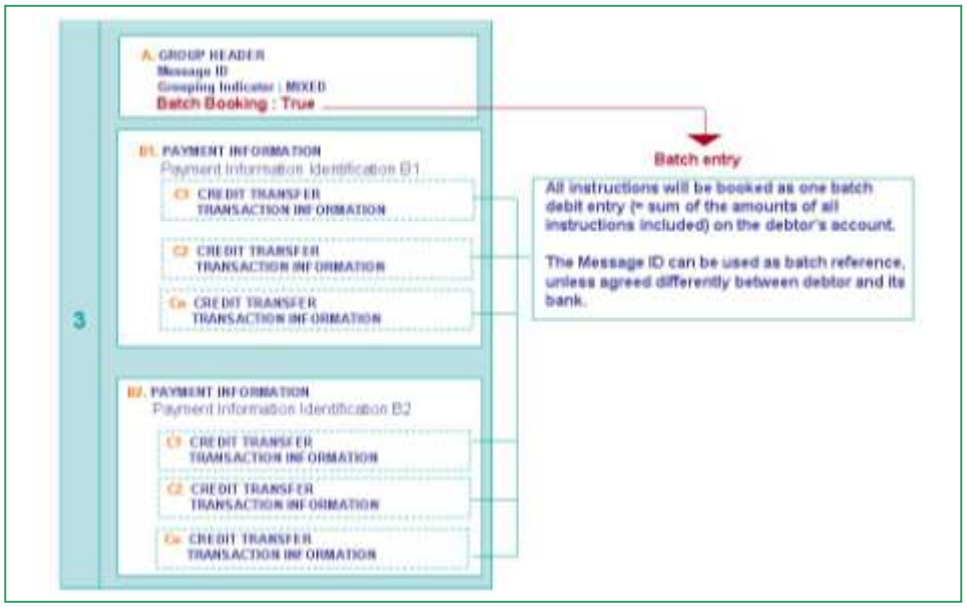


7.3.2 Message Containing Multiple Payment Instructions in a Single Group – batch booking is set to true

There is one group (i.e. one occurrence of Payment Information component) present in the message. Batch Booking is set to True.



7.3.3 Message Contains Multiple Payment Instructions and is "Mixed" – Batch Booking is set to True



The message contains multiple payment instructions and the Grouping Indicator is set to Mixed. There are several groups (i.e. several occurrences of Payment Information component) present in the message. Batch Booking is set to True.

Note: the actual batch booking may be dependent on the presence of multiple account ids, different payment types, dates and other criteria that may be applied by the bank.

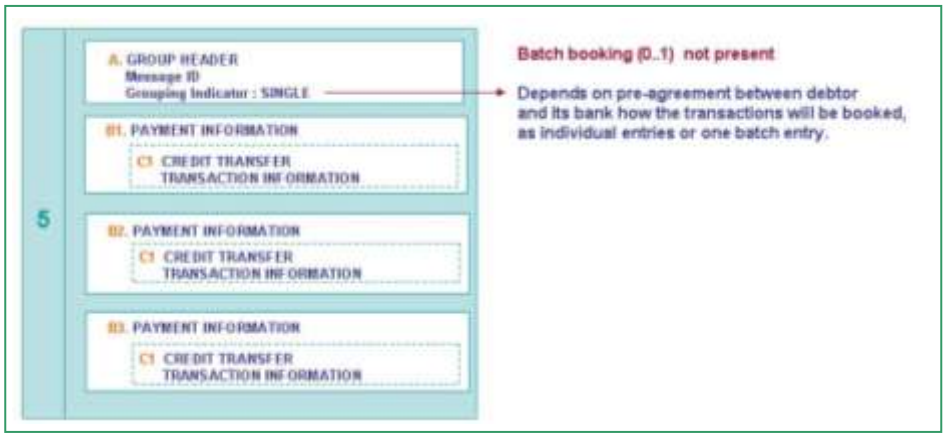
7.3.4 Message Contains Multiple Payment Instructions in a Mixed Message with Differing Payment Types – Batch Booking is set to False

The message contains multiple payment instructions and the Grouping Indicator is set to Mixed. There

are several groups (i.e. several occurrences of Payment Information component) present in the message. Different payment types have been included per group.

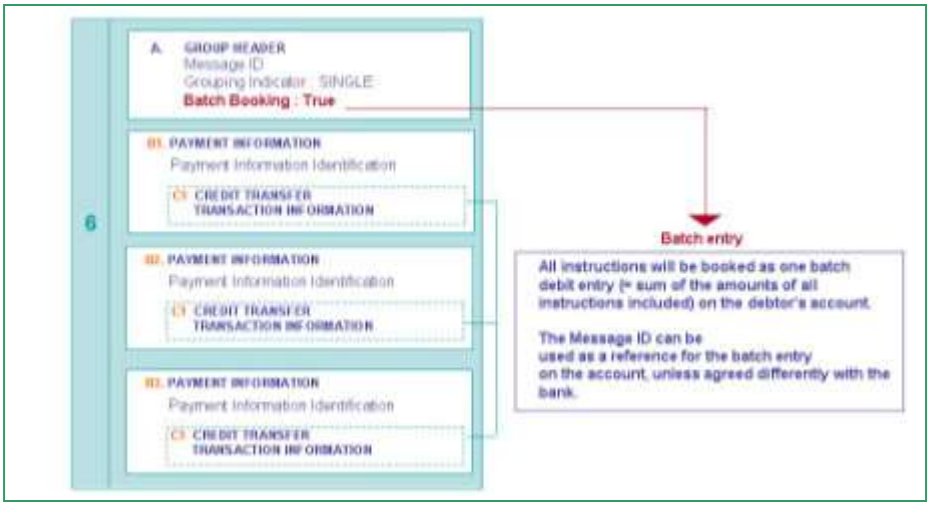
The Batch Booking Indicator is set to False. Regardless of the fact that the Initiating Party has decided to group the instructions per Debtor Account, it requests to have a single debit per instruction on each of these accounts.

7.3.5 Message Contains Multiple Payment Instructions Treated As Single Transactions with No Batch Booking Indicator



The message contains multiple payment instructions and the Grouping Indicator is set to Ungrouped (Single). There is one occurrence of the Payment Information component per occurrence of the Credit Transfer Transaction Information component. Batch Booking is not present. It has been pre-agreed between Initiating Party and the account servicing agent how these 'single' transactions will be booked (i.e. as batch or individual entries).

7.3.6 Message Contains Multiple Payment Instructions Treated As Single Transactions with Batch Booking Indicator set to True



The message contains multiple payment instructions and the Grouping Indicator is set to Ungrouped (Single). There is one occurrence of the Payment Information component present per occurrence of Credit Transfer Transaction Information component. Batch booking is present and set to True.

7.3.7 Elements Used in the Message

Ind	Message item	<XML Tag>	Occurrence	7.3.1	7.3.2	7.3.3	7.3.4	7.3.5	7.3. 6
A	**Group Header**	**<GrpHdr>**	**[1..1]**						
	Message Identification	<MsgId>	[1..1]	✓	✓	✓	✓	✓	✓
	Creation Date Time	<CreDtTm>	[1..1]	✓	✓	✓	✓	✓	✓
	Batch Booking	<BtchBookg>	[0..1]	Not present	True	True	False	Not present	True
	Number of Transactions	< NbrOfTxs>	[1..1]	1	total number of tx per message	total number of tx per message	total number of tx per message	total number of tx per message	total number of tx per message
	Grouping	<Grpg>	[1..1]	Ungrouped (Single)	Mixed	Mixed	Mixed	Ungrouped (Single)	Ungrouped (Single)
+	Initiating Party	<InitgPty>	[1..1]	✓	✓	✓	✓	✓	
B	**Payment Information**	**<PmtInformation>**	**[1..n]**	present once	present once, as only one 'group' is included	present for each of the 'groups'	present for each of the 'groups'	present per occurrence of credit transfer transaction Information component	present per occurrence of credit transfer transaction Information component
	Payment Information Identification	<PmtInfId>	[0..1]	✓	✓	✓	✓	✓	✓

8.0 PAYMENT INSTRUMENTS

8.1 Overview

Different types of payment instruments can be accommodated in the Customer Credit Transfer Initiation message, including RTGS, urgent payments, SEPA, cheques, drafts, and ACH items. Each type of payment requires the population of data in the following tags or components: Payment Method, Payment Type Information and/or Cheque Instruction. The Payment Type Information component may appear at the payment or transaction level.

Ind.	Message item	<XML Tag>	Occurrence
A	**Group Header**	**<GrpHdr>**	**[1...1]**
B	**Payment Information**	**<PmtInfo>**	**[1...n]**
	Payment Method	<PmtMtd>	[1...1]
	Payment Type Information	<PmtTpInf>	[0...1]
	Instruction priority	<InstrPrty>	[0...1]
	Service Level **or**	<SvcLvl>	[0...1]
	Code **or**	<Cd>	[1...1]
	Proprietary	<Prtry>	[1...1]
	Clearing Channel **or**	<ClrChanl>	[0...1]
	Local Instrument	<LclInstrm>	[0...1]
	Code **or**	<Cd>	[1...1]
	Proprietary	<Prtry>	[1...1]
	Category Purpose	<CtgyPurp>	[0...1]
C	**Credit Transfer Transaction Information**	**<CdtTrfTxInf>**	**[1...n]**
	Payment Type Information	<PmtTpInf>	[0...1]
	Instruction Priority	<InstrPrty>	[0...1]
	Service Level **or**	<SvcLvl>	[0...1]
	Code **or**	<Cd>	[1...1]
	Proprietary	<Prtry>	[1...1]
	Clearing Channel	<ClrChanl>	[0...1]
	Local Instrument	<LclInstrm>	[0...1]
	Code **or**	<Cd>	[1...1]
	Proprietary	<Prtry>	[1...1]
	Category Purpose	<CtgyPurp>	[0...1]

The Customer Direct Debit Initiation message accommodates ACH, wire drawdowns and SEPA transactions. Payment Method and Payment Type Information would be populated in each payment instruction. The Payment Type Information component may appear at the payment or transaction level.

Ind.	Message item	<XML Tag>	Occurrence
A	**Group Header**	**<GrpHdr>**	**[1...1]**
B	**Payment Information**	**<PmtInfo>**	**[1...n]**
	Payment Method	<PmtMtd>	[1...1]
	Payment Type Information	<PmtTpInf>	[0...1]
	Instruction priority	<InstrPrty>	[0...1]
	Service Level **or**	<SvcLvl>	[0...1]
	Code **or**	<Cd>	[1...1]
	Proprietary	<Prtry>	[1...1]
	Clearing Channel **or**	<ClrChanl>	[0...1]
	Local Instrument	<LclInstrm>	[0...1]
	Code **or**	<Cd>	[1...1]
	Proprietary	<Prtry>	[1...1]
	Sequence Type	<SeqTp>	[0...1]
	Category Purpose	<CtgyPurp>	[0...1]
C	**Direct Debit Transaction Information**	**<DrcDbtTxInf>**	**[1...n]**
	Payment Type Information	<PmtTpInf>	[0...1]
	Instruction Priority	<InstrPrty>	[0...1]
	Service Level **or**	<SvcLvl>	[0...1]
	Code **or**	<Cd>	[1...1]
	Proprietary	<Prtry>	[1...1]
	Clearing Channel	<ClrChanl>	[0...1]
	Local Instrument	<LclInstrm>	[0...1]
	Code **or**	<Cd>	[1...1]
	Proprietary	<Prtry>	[1...1]
	Sequence Type	<SeqTp>	[0...1]
	Category Purpose	<CtgyPurp>	[0...1]

8.2 Payment Method

Payment Method (Mandatory) indicates whether the initiating party wants the debtor to pay the beneficiary by an electronic transfer: either a credit transfer (TRF), direct debit (DD), a transfer advice (TRA), or a paper instruction (CHK).

The Payment Method element exists at the Payment Information Level. Only transactions of the same Payment Method type can be included under a single Payment Information component. If, for example, the customer has a combination of checks and electronic transfers (of any type), each type must be included in a different Payment Information component. Within these, the transactions can be grouped if appropriate.

The Transfer Advice Payment Method means that the beneficiary has to be paid by credit transfer, but that a debit advice should be sent back to the debtor (provided this type of service is pre-agreed between the debtor and its bank).

Cheque transactions are discussed in section 8.4.

8.3 Payment Type Information (Electronic Transactions)

Where **Payment Method** contains TRF, DD, or TRA, the **Payment Type Information Component** can be used to further define the type of credit transfer. These components are optional. The Payment Type Information component may appear at the payment or transaction level.

8.3.1 Instruction Priority

Instruction Priority (Optional) indicates the relative urgency or order of importance that the Initiating Party would like the Debtor's Agent to apply to the processing of the payment instruction. If present, it can be populated with the following values:

- High (HIGH)
- Normal (NORM)

If Payment Type Information is present and Instruction Priority is not, the transaction is assumed to have a "Normal" processing urgency.

Instruction priority defines the urgency of processing at the Debtor's Agent. It does not indicate the settlement priority, for example a wire payment versus an ACH payment.

8.3.2 Service Level or Clearing Channel Methods of Identifying Payment Instruments

An electronic payment instruction may be identified in two ways:

1. Service Level – This may be based on a service level agreement arranged between the originator and its financial institution or it could be a regionally defined service. A Local Instrument designation may be used as an additional identifier.
2. Clearing Channel – Specific clearing channel codes have been defined that the originator may use to specifically identify the channel through which the payment should be processed. A Local Instrument designation may also be used as an additional identifier.

Service Level (Optional): Indicates an agreement or rules under which the transaction should be processed. Either the pre-agreed level of service is identified by a **Code** or a textual **Proprietary** tag. One of the tags must be present if **Service Level** is used.

- **Code** (Mandatory)**:** Supports EBA Priority Service (PRPT), Same Day Value (SDVA), and Single Euro Payments Area (SEPA) code values for the Credit Transfer instruction. Direct

Debit instructions can only contain code values of Same Day Value (SDVA) and Single Euro Payments Area (SEPA).
- **Proprietary** (Mandatory): Textual identification of pre-agreed level of service between the parties.

Clearing Channel (Optional): Specifies the clearing channel to be used for the instruction. It supports Book Transfer (BOOK), Mass Payment Net System (MPNS), Real Time Gross Settlement System (RTGS), and Real Time Net Settlement System (RTNS). Examples of MPNS are ACH, BACS and Zengin. RTGS examples are domestic (in-country) wire platforms such as FedWire in the U.S, or eurodomestic systems such as TARGET. An RTNS would be the CHIPS clearing system in the U.S.

The message contains both approaches because different banks will have different requirements for specifying the desired payment instrument.

8.3.3 Using Local Instrument

The Local Instrument elements may be used regardless of the approach to identifying an electronic payment instrument (i.e. – Service Level or Clearing Channel). It can also be present when neither Service Level nor Clearing Channel is present.

Local instrument (Optional) further identifies the type of payment in specific user communities or as required by certain banks. The Local Instrument elements are where, for example, a local ACH transaction code would be populated. It could also be used by a specific bank to indicate a type of instrument within the specified Service Level.

The **Code** or **Proprietary** tags must be populated.

- **Codes** (Mandatory)**:** Should use codes provided by local authorities. Codes are published as an external ISO 20022 code list.
- **Proprietary** (Mandatory): Utilized when a local code is not defined in the external ISO 20022 code list.

8.3.4 Category Purpose

Category Purpose (Optional) can be assigned regardless of the approach (Service Level or Clearing Channel) used. It can also be present when neither Service Level nor Clearing Channel is present. The **Category Purpose** can be populated with pre-defined codes, which specify the high level purpose of the payment instruction. Examples of the codes include: Cash Management Transfer (CASH), Dividend (DIVI), Pension Payment (PENS), or Tax Payment (TAXS).

Note: In addition to this **Category Purpose** element, there also exists the **Purpose** element, which is a separate and distinct element that is used to convey additional information to the creditor regarding the purpose of the payment. This element is covered in Section 15 – Additional Instructions.

8.3.5 Sequence Type

Sequence Type (Optional) identifies the direct debit sequence, i.e., First (FRST), Recurrent (RCUR), Final (FNAL), and One-off (OOFF). Usage is only applicable in the Direct Debit transfer.

8.4 Payment Type Information (Cheque Payments)

If a cheque payment instrument is being requested, **Payment Method** would contain CHK and **Cheque Instruction** would be required rather than Payment Type Information. Any of the following tags or components may be supplied:

- **Cheque Type** (Optional): Specific code values that indicate the type of cheque to be issued by the Debtor Agent. Includes Bank Cheque (BCHQ), Certified Customer Cheque (CCCH), Customer Cheque (CCHQ), Draft (DRFT), and Electronic Draft (ELDR).
- **Cheque Number** (Optional): Indicates the cheque number
- **Cheque From** (Optional): Identifies the party that ordered the issuance of the cheque. Should be populated if different from Debtor or Ultimate Debtor and will take precedence over either Debtor or Ultimate Debtor.
- **Delivery Method** (Optional): Allows for a pre-defined **Code** or **Proprietary** content indicating how the cheque is to be delivered by the Debtor's Agent.
  - **Code** (Mandatory): Specifies how the cheque is to be delivered. Example codes include: Courier to Creditor (CRCD), Mail to Creditor (MLCD), Mail to Debtor (MLDB), or Pickup by Creditor (PUCD).
  - **Proprietary** (Mandatory): Specifies a proprietary delivery method agreed upon by Debtor and Debtor's Agent.
- **Delivery To** (Optional): Identifies to whom the Debtor's Agent should send the cheque. Should be populated if different from Creditor or Ultimate Creditor.
- **Instruction Priority** (Optional): Indicates urgency in processing of instruction by Debtor Agent. Codes include High (HIGH) and Normal (NORM).
- **Cheque Maturity Date** (Optional): Indicates date when the instrument becomes payable and the debtor's account is debited.
- **Forms Code** (Optional): Code agreed upon by initiating party and Debtor's Agent, which specifies the cheque layout, company logo, digitized signature, etc., to be used when printing the cheque. Only used with **Cheque Type** Certified Customer Cheque (CCCH) or Customer Cheque (CCHQ).
- **Memo Field** (Optional): Allows for additional information which the Debtor needs to be printed on the cheque.
- **Regional Clearing Zone** (Optional): Indicates a regional are where a cheque can be cleared. Used when a country has no nation-wide cheque clearing organization.
- **Print Location** (Optional): Specifies the print location of the cheque.

8.5 Which Elements to Use in the Message

As both the Customer Credit Transfer Initiation and the Direct Debit Initiation messages support various payment types, the data tags that are populated may be dependent upon the service level agreement that is established either between parties or by regional definition.

Notes:

1. The intent of the scenarios to demonstrate the most common usage of payment types. The Payment Type Information component may appear at the payment or transaction level for any of these scenarios.
2. If the Remittance Information component is present for US ACH payments with SEC codes of CCD or PPD, remittance addenda records may be forwarded to the Creditor of the transaction. This allows for the common business practice of requesting CCD+ or PPD+ ACH payments. The support of remittance addenda records would be based on services provided by the Debtor and Creditor Agents.

8.5.1 Service Level Approach

Scenario 1: Batch of US ACH CTX credit transfers. Clearing is requested through NACHA.
Scenario 2: Batch of US ACH credit transfers with each a combination of different SEC codes at the transaction level. Clearing is requested through NACHA.
Scenario 3: Local country high value salary or pension payment with High Instruction Priority requesting Same Day Value service.

Ind.	Message item	<XML Tag>	Occurrence	Scenario 1	Scenario 2	Scenario 3
	Customer Credit Transfer Initiation	**<pain.001.001.02>**	**[1...1]**			
A	**Group Header**	**<GrpHdr>**	**[1...1]**			
B	**Payment Information**	**<PmtInfo>**	**[1...n]**			
	Payment Method	<PmtMtd>	[1...1]	TRF	TRF	TRF
	Payment Type Information	<PmtTpInf>	[0...1]			
	Instruction priority	<InstrPrty>	[0...1]			HIGH
	Service Level **or**	<SvcLvl>	[0...1]			
	Code **or**	<Cd>	[1...1]			SDVA
	Proprietary	<Prtry>	[1...1]	NACHA		
	Clearing Channel **or**	<ClrChanl>	[0...1]			
	Local Instrument	<LclInstrm>	[0...1]			
	Code **or**	<Cd>	[1...1]	CTX		
	Proprietary	<Prtry>	[1...1]			
	Category Purpose	<CtgyPurp>	[0...1]			SALA or PENS
C	**Credit Transfer Transaction Information**	**<CdtTrfTxInf>**	**[1...n]**			
	Payment Type Information	<PmtTpInf>	[0...1]			
	Instruction Priority	<InstrPrty>	[0...1]			
	Service Level **or**	<SvcLvl>	[0...1]			
	Code **or**	<Cd>	[1...1]			
	Proprietary	<Prtry>	[1...1]		NACHA	
	Clearing Channel **or**	<ClrChanl>	[0...1]			
	Local Instrument	<LclInstrm>	[0...1]			
	Code **or**	<Cd>	[1...1]		CCD	
	Proprietary	<Prtry>	[1...1]			
	Category Purpose	<CtgyPurp>	[0...1]			
	Cheque instruction	<ChqInstr>	[0...1]			
	Cheque Type	<ChqTp>	[0...1]			
	Cheque Number	<ChqNb>	[0...1]			
	Cheque From	<ChqFr>	[0...1]			
	Name	<Nm>	[1...1]			
+	Address	<Adr>	[1...1]			
	Delivery Method	<DlvryMtd>	[0...1]			
	Code **or**	<Cd>	[1...1]			
	Proprietary	<Prtry>	[1...1]			
	Deliver To	<DlvrTo>	[0...1]			
	Name	<Nm>	[1...1]			
+	Address	<Adr>	[1...1]			
	Instruction Priority	<InstrPrty>	[0...1]			
	Cheque Maturity Date	<ChqMtrtyDt>	[0...1]			
	Forms Code	<FrmsCd>	[0...1]			

	Memo field	<MemoFld>	[0...1]			
	Regional Clearing Zone	<RgnlClrZone>	[0...1]			
	Print Location	<PrtLctn>	[0...1]			

Scenario 4: SEPA credit transfer.
Scenario 5: Book transfer with same day value

Ind.	Message item	<XML Tag>	Occurrence	Scenario 4	Scenario 5
	Customer Credit Transfer Initiation	**<pain.001.001.02>**	**[1...1]**		
A	**Group Header**	**<GrpHdr>**	**[1...1]**		
B	**Payment Information**	**<PmtInfo>**	**[1...n]**		
	Payment Method	<PmtMtd>	[1...1]	TRF	TRF
	Payment Type Information	<PmtTpInf>	[0...1]		
	Instruction priority	<InstrPrty>	[0...1]		
	Service Level **or**	<SvcLvl>	[0...1]		
	Code **or**	<Cd>	[1...1]	SEPA	SDVA
	Proprietary	<Prtry>	[1...1]		
	Clearing Channel **or**	<ClrChanl>	[0...1]		
	Local Instrument	<LclInstrm>	[0...1]		
	Code **or**	<Cd>	[1...1]		
	Proprietary	<Prtry>	[1...1]		
	Category Purpose	<CtgyPurp>	[0...1]		CASH
C	**Credit Transfer Transaction Information**	**<CdtTrfTxInf>**	**[1...n]**		
	Payment Type Information	<PmtTpInf>	[0...1]		
	Instruction Priority	<InstrPrty>	[0...1]		
	Service Level **or**	<SvcLvl>	[0...1]		
	Code **or**	<Cd>	[1...1]		
	Proprietary	<Prtry>	[1...1]		
	Clearing Channel	<ClrChanl>	[0...1]		
	Local Instrument	<LclInstrm>	[0...1]		
	Code **or**	<Cd>	[1...1]		
	Proprietary	<Prtry>	[1...1]		
	Category Purpose	<CtgyPurp>	[0...1]		
	Cheque instruction	<ChqInstr>	[0...1]		
	Cheque Type	<ChqTp>	[0...1]		
	Cheque Number	<ChqNb>	[0...1]		
	Cheque From	<ChqFr>	[0...1]		
	Name	<Nm>	[1...1]		
+	Address	<Adr>	[1...1]		
	Delivery Method	<DlvryMtd>	[0...1]		
	Code **or**	<Cd>	[1...1]		
	Proprietary	<Prtry>	[1...1]		
	Deliver To	<DlvrTo>	[0...1]		
	Name	<Nm>	[1...1]		
+	Address	<Adr>	[1...1]		
	Instruction Priority	<InstrPrty>	[0...1]		

	Cheque Maturity Date	<ChqMtrtyDt>	[0...1]		
	Forms Code	<FrmsCd>	[0...1]		
	Memo field	<MemoFld>	[0...1]		
	Regional Clearing Zone	<RgnlClrZone>	[0...1]		
	Print Location	<PrtLctn>	[0...1]		

Scenario 6: Payment with Withholding tax due in Thailand. A payment to a vendor requires the reporting of withholding tax. When <CtgyPurp> at the Payment Information level is populated with 'WHLD', the <Tax> component will contain the applicable withholding tax information. Same Day Value is being requested.

Scenario 7: Tax payment in U.S. The tax payment must be made via ACH and shown as a CCD+ with the appropriate tax data formatted as defined by the taxing agency. When <CtgyPurp> at the Payment Information level is populated with 'TAXS', the <Tax> component will contain the applicable tax information to send in the addenda record of the ACH transaction. Clearing is requested through NACHA.

Scenario 8: Child Support payment in US (Garnishment). A child support payment in the US may require garnishment of wages and a payment remitted to the appropriate governing authority. An ACH PPD+ payment is requested with the applicable reference data sent in the addenda record of the ACH transaction. Clearing is requested through NACHA.

Ind.	Message item	<XML Tag>	Occurrence	Scenario 6	Scenario 7	Scenario 8
	Customer Credit Transfer Initiation	**<pain.001.001.02>**	**[1...1]**			
A	**Group Header**	**<GrpHdr>**	**[1...1]**			
B	**Payment Information**	**<PmtInfo>**	**[1...n]**			
	Payment Method	<PmtMtd>	[1...1]	TRF	TRF	TRF
	Payment Type Information	<PmtTpInf>	[0...1]			
	Instruction priority	<InstrPrty>	[0...1]		HIGH	
	Service Level **or**	<SvcLvl>	[0...1]			
	Code **or**	<Cd>	[1...1]	SDVA		
	Proprietary	<Prtry>	[1...1]		NACHA	NACHA
	Clearing Channel **or**	<ClrChanl>	[0...1]			
	Local Instrument	<LclInstrm>	[0...1]			
	Code **or**	<Cd>	[1...1]		CCD	PPD
	Proprietary	<Prtry>	[1...1]			
	Category Purpose	<CtgyPurp>	[0...1]	WHLD	TAXS	
C	**Credit Transfer Transaction Information**	**<CdtTrfTxInf>**	**[1...n]**			
	Payment Type Information	<PmtTpInf>	[0...1]			
	Instruction Priority	<InstrPrty>	[0...1]			
	Service Level **or**	<SvcLvl>	[0...1]			
	Code **or**	<Cd>	[1...1]			
	Proprietary	<Prtry>	[1...1]			
	Clearing Channel **or**	<ClrChanl>	[0...1]			
	Local Instrument	<LclInstrm>	[0...1]			
	Code **or**	<Cd>	[1...1]			
	Proprietary	<Prtry>	[1...1]			
	Category Purpose	<CtgyPurp>	[0...1]			
	Cheque instruction	<ChqInstr>	[0...1]			
	Cheque Type	<ChqTp>	[0...1]			
	Cheque Number	<ChqNb>	[0...1]			
	Cheque From	<ChqFr>	[0...1]			
	Name	<Nm>	[1...1]			
+	Address	<Adr>	[1...1]			
	Delivery Method	<DlvryMtd>	[0...1]			
	Code **or**	<Cd>	[1...1]			
	Proprietary	<Prtry>	[1...1]			
	Deliver To	<DlvrTo>	[0...1]			
	Name	<Nm>	[1...1]			
+	Address	<Adr>	[1...1]			
	Instruction Priority	<InstrPrty>	[0...1]			
	Cheque Maturity Date	<ChqMtrtyDt>	[0...1]			
	Forms Code	<FrmsCd>	[0...1]			
	Memo field	<MemoFld>	[0...1]			
	Regional Clearing Zone	<RgnlClrZone>	[0...1]			
	Print Location	<PrtLctn>	[0...1]			

Scenario 9: SEPA Direct Debit.
Scenario 10: Batch of US ACH CCD Direct Debit transactions. Clearing is requested through NACHA.
Scenario 11: Batch of US ACH Direct Debit transactions. Different SEC Codes are applicable for each transaction. Clearing is requested through NACHA.

Ind.	Message item	<XML Tag>	Occurrence	Scenario 9	Scenario 10	Scenario 11
	Customer Direct Debit Initiation	**< Pain.008.001.01>**	**[1...1]**			
A	**Group Header**	**<GrpHdr>**	**[1...1]**			
B	**Payment Information**	**<PmtInfo>**	**[1...n]**			
	Payment Method	<PmtMtd>	[1...1]	TRF	TRF	TRF
	Payment Type Information	<PmtTpInf>	[0...1]			
	Instruction priority	<InstrPrty>	[0...1]			
	Service Level **or**	<SvcLvl>	[0...1]			
	Code **or**	<Cd>	[1...1]	SEPA		
	Proprietary	<Prtry>	[1...1]		NACHA	
	Clearing Channel **or**	<ClrChanl>	[0...1]			
	Local Instrument	<LclInstrm>	[0...1]			
	Code **or**	<Cd>	[1...1]		CCD	
	Proprietary	<Prtry>	[1...1]			
	Sequence Type	<SeqTp>	[0...1]			
	Category Purpose	<CtgyPurp>	[0...1]			
C	**Direct Debit Transaction Information**	**<DrcDbtTxInf>**	**[1...n]**			
	Payment Type Information	<PmtTpInf>	[0...1]			
	Instruction Priority	<InstrPrty>	[0...1]			
	Service Level **or**	<SvcLvl>	[0...1]			
	Code **or**	<Cd>	[1...1]			
	Proprietary	<Prtry>	[1...1]			NACHA
	Clearing Channel	<ClrChanl>	[0...1]			
	Local Instrument	<LclInstrm>	[0...1]			
	Code **or**	<Cd>	[1...1]			PPD
	Proprietary	<Prtry>	[1...1]			
	Sequence Type	<SeqTp>	[0...1]			
	Category Purpose	<CtgyPurp>	[0...1]			

Scenario 12: Fed Wire Drawdown
Scenario 13: Recurring Direct Debit with same day value

Ind.	Message item	<XML Tag>	Occurrence	Scenario 12	Scenario 13
	Customer Direct Debit Initiation	**< Pain.008.001.01>**	**[1...1]**		
A	**Group Header**	**<GrpHdr>**	**[1...1]**		
B	**Payment Information**	**<PmtInfo>**	**[1...n]**		
	Payment Method	<PmtMtd>	[1...1]	TRF	TRF
	Payment Type Information	<PmtTpInf>	[0...1]		
	Instruction priority	<InstrPrty>	[0...1]		
	Service Level **or**	<SvcLvl>	[0...1]		
	Code **or**	<Cd>	[1...1]		SDVA
	Proprietary	<Prtry>	[1...1]	FedWire	
	Clearing Channel **or**	<ClrChanl>	[0...1]		
	Local Instrument	<LclInstrm>	[0...1]		
	Code **or**	<Cd>	[1...1]		
	Proprietary	<Prtry>	[1...1]		
	Sequence Type	<SeqTp>	[0...1]		RCUR
	Category Purpose	<CtgyPurp>	[0...1]		
C	**Direct Debit Transaction Information**	**<DrcDbtTxInf>**	**[1...n]**		
	Payment Type Information	<PmtTpInf>	[0...1]		
	Instruction Priority	<InstrPrty>	[0...1]		
	Service Level **or**	<SvcLvl>	[0...1]		
	Code **or**	<Cd>	[1...1]		
	Proprietary	<Prtry>	[1...1]		
	Clearing Channel	<ClrChanl>	[0...1]		
	Local Instrument	<LclInstrm>	[0...1]		
	Code **or**	<Cd>	[1...1]		
	Proprietary	<Prtry>	[1...1]		
	Sequence Type	<SeqTp>	[0...1]		
	Category Purpose	<CtgyPurp>	[0...1]		

8.5.2 Clearing Channel Approach

Scenario 1: Batch of US ACH CTX credit transfers with Payment Type Information at the payment level
Scenario 2: Batch of US ACH credit transfers with each a combination of different SEC codes at the transaction level
Scenario 3: Local country high value salary or pension payment with High Instruction Priority

Ind.	Message item	<XML Tag>	Occurrence	Scenario 1	Scenario 2	Scenario 3
	Customer Credit Transfer Initiation	**<pain.001.001.02>**	**[1...1]**			
A	**Group Header**	**<GrpHdr>**	**[1...1]**			
B	**Payment Information**	**<PmtInfo>**	**[1...n]**			
	Payment Method	<PmtMtd>	[1...1]	TRF	TRF	TRF
	Payment Type Information	<PmtTpInf>	[0...1]			
	Instruction priority	<InstrPrty>	[0...1]			HIGH
	Service Level **or**	<SvcLvl>	[0...1]			
	Code **or**	<Cd>	[1...1]			
	Proprietary	<Prtry>	[1...1]			
	Clearing Channel **or**	<ClrChanl>	[0...1]	MPNS		RTGS
	Local Instrument	<LclInstrm>	[0...1]			
	Code **or**	<Cd>	[1...1]	CTX		
	Proprietary	<Prtry>	[1...1]			
	Category Purpose	<CtgyPurp>	[0...1]			SALA or PENS
C	**Credit Transfer Transaction Information**	**<CdtTrfTxInf>**	**[1...n]**			
	Payment Type Information	<PmtTpInf>	[0...1]			
	Instruction Priority	<InstrPrty>	[0...1]			
	Service Level **or**	<SvcLvl>	[0...1]			
	Code **or**	<Cd>	[1...1]			
	Proprietary	<Prtry>	[1...1]			
	Clearing Channel	<ClrChanl>	[0...1]		MPNS	
	Local Instrument	<LclInstrm>	[0...1]			
	Code **or**	<Cd>	[1...1]		CCD	
	Proprietary	<Prtry>	[1...1]			
	Category Purpose	<CtgyPurp>	[0...1]			
	Cheque instruction	<ChqInstr>	[0...1]			
	Cheque Type	<ChqTp>	[0...1]			
	Cheque Number	<ChqNb>	[0...1]			
	Cheque From	<ChqFr>	[0...1]			
	Name	<Nm>	[1...1]			
+	Address	<Adr>	[1...1]			
	Delivery Method	<DlvryMtd>	[0...1]			
	Code **or**	<Cd>	[1...1]			
	Proprietary	<Prtry>	[1...1]			
	Deliver To	<DlvrTo>	[0...1]			
	Name	<Nm>	[1...1]			
+	Address	<Adr>	[1...1]			
	Instruction Priority	<InstrPrty>	[0...1]			

	Cheque Maturity Date	<ChqMtrtyDt>	[0...1]			
	Forms Code	<FrmsCd>	[0...1]			
	Memo field	<MemoFld>	[0...1]			
	Regional Clearing Zone	<RgnlClrZone>	[0...1]			
	Print Location	<PrtLctn>	[0...1]			

Scenario 4: Cross border credit transfer
Scenario 5: Book transfer via Clearing Channel
Scenario 6: Local low value clearing payment without any specific clearing request. The Clearing Channel may be shown at the Payment Information or Credit Transfer Transaction Information level, but not both.
Scenario 7: Local high value clearing payment without any specific clearing request. Debit Agent and Intermediary Agent relationship may be necessary depending upon country specific requirements. The Clearing Channel may be shown at the Payment Information or Credit Transfer Transaction Information level, but not both.

Ind.	Message item	<XML Tag>	Occurrence	Scenario 4	Scenario 5	Scenario 6	Scenario 7
	Customer Credit Transfer Initiation	**< Pain.001.001.02>**	**[1...1]**				
A	**Group Header**	**<GrpHdr>**	**[1...1]**				
B	**Payment Information**	**<PmtInfo>**	**[1...n]**				
	Payment Method	<PmtMtd>	[1...1]	TRF	TRF		
	Payment Type Information	<PmtTpInf>	[0...1]				
	Instruction priority	<InstrPrty>	[0...1]	NORM			
	Service Level **or**	<SvcLvl>	[0...1]				
	Code **or**	<Cd>	[1...1]				
	Proprietary	<Prtry>	[1...1]				
	Clearing Channel **or**	<ClrChanl>	[0...1]	RTGS	BOOK	MPNS	RTGS
	Local Instrument	<LclInstrm>	[0...1]				
	Code **or**	<Cd>	[1...1]				
	Proprietary	<Prtry>	[1...1]				
	Category Purpose	<CtgyPurp>	[0...1]		CASH		
C	**Credit Transfer Transaction Information**	**<CdtTrfTxInf>**	**[1...n]**				
	Payment Type Information	<PmtTpInf>	[0...1]				
	Instruction Priority	<InstrPrty>	[0...1]				
	Service Level **or**	<SvcLvl>	[0...1]				
	Code **or**	<Cd>	[1...1]				
	Proprietary	<Prtry>	[1...1]				
	Clearing Channel	<ClrChanl>	[0...1]				
	Local Instrument	<LclInstrm>	[0...1]				
	Code **or**	<Cd>	[1...1]				
	Proprietary	<Prtry>	[1...1]				
	Category Purpose	<CtgyPurp>	[0...1]				
	Cheque instruction	<ChqInstr>	[0...1]				
	Cheque Type	<ChqTp>	[0...1]				
	Cheque Number	<ChqNb>	[0...1]				
	Cheque From	<ChqFr>	[0...1]				
	Name	<Nm>	[1...1]				

+	Address	<Adr>	[1...1]				
	Delivery Method	<DlvryMtd>	[0...1]				
	Code **or**	<Cd>	[1...1]				
	Proprietary	<Prtry>	[1...1]				
	Deliver To	<DlvrTo>	[0...1]				
	Name	<Nm>	[1...1]				
+	Address	<Adr>	[1...1]				
	Instruction Priority	<InstrPrty>	[0...1]				
	Cheque Maturity Date	<ChqMtrtyDt>	[0...1]				
	Forms Code	<FrmsCd>	[0...1]				
	Memo field	<MemoFld>	[0...1]				
	Regional Clearing Zone	<RgnlClrZone>	[0...1]				
	Print Location	<PrtLctn>	[0...1]				

Scenario 8: Payment with Withholding tax due in Thailand. A payment to a vendor requires the reporting of withholding tax. When <CtgyPurp> at the Payment Information level is populated with 'WHLD', the <Tax> component will contain the applicable withholding tax information. Same day value is requested.

Scenario 9: Tax payment in US. The tax payment must be made via ACH and shown as a CCD+ with the appropriate tax data formatted as defined by the taxing agency. When <CtgyPurp> at the Payment Information level is populated with 'TAXS', the <Tax> component will contain the applicable tax information to send in the addenda record of the ACH transaction.

Scenario 10: Child Support payment in US. A child support payment in the US may require garnishment of wages and a payment remitted to the appropriate governing authority. An ACH PPD+ payment is requested with the applicable reference data sent in the addenda record of the ACH transaction.

Ind.	Message item	<XML Tag>	Occurrence	Scenario 8	Scenario 9	Scenario 10
	Customer Credit Transfer Initiation	**<pain.001.001.02>**	**[1...1]**			
A	**Group Header**	**<GrpHdr>**	**[1...1]**			
B	**Payment Information**	**<PmtInfo>**	**[1...n]**			
	Payment Method	<PmtMtd>	[1...1]	TRF	TRF	TRF
	Payment Type Information	<PmtTpInf>	[0...1]			
	Instruction priority	<InstrPrty>	[0...1]		HIGH	
	Service Level **or**	<SvcLvl>	[0...1]			
	Code **or**	<Cd>	[1...1]			
	Proprietary	<Prtry>	[1...1]			
	Clearing Channel **or**	<ClrChanl>	[0...1]	RTGS	MPNS	MPNS
	Local Instrument	<LclInstrm>	[0...1]			
	Code **or**	<Cd>	[1...1]		CCD	PPD
	Proprietary	<Prtry>	[1...1]			
	Category Purpose	<CtgyPurp>	[0...1]	WHLD	TAXS	BECH
C	**Credit Transfer Transaction Information**	**<CdtTrfTxInf>**	**[1...n]**			
	Payment Type Information	<PmtTpInf>	[0...1]			
	Instruction Priority	<InstrPrty>	[0...1]			
	Service Level **or**	<SvcLvl>	[0...1]			
	Code **or**	<Cd>	[1...1]			
	Proprietary	<Prtry>	[1...1]			
	Clearing Channel	<ClrChanl>	[0...1]			
	Local Instrument	<LclInstrm>	[0...1]			
	Code **or**	<Cd>	[1...1]			
	Proprietary	<Prtry>	[1...1]			
	Category Purpose	<CtgyPurp>	[0...1]			
	Cheque instruction	<ChqInstr>	[0...1]			
	Cheque Type	<ChqTp>	[0...1]			
	Cheque Number	<ChqNb>	[0...1]			
	Cheque From	<ChqFr>	[0...1]			
	Name	<Nm>	[1...1]			
+	Address	<Adr>	[1...1]			
	Delivery Method	<DlvryMtd>	[0...1]			
	Code **or**	<Cd>	[1...1]			
	Proprietary	<Prtry>	[1...1]			
	Deliver To	<DlvrTo>	[0...1]			
	Name	<Nm>	[1...1]			
+	Address	<Adr>	[1...1]			
	Instruction Priority	<InstrPrty>	[0...1]			
	Cheque Maturity Date	<ChqMtrtyDt>	[0...1]			
	Forms Code	<FrmsCd>	[0...1]			
	Memo field	<MemoFld>	[0...1]			
	Regional Clearing Zone	<RgnlClrZone>	[0...1]			
	Print Location	<PrtLctn>	[0...1]			

Scenario 11: Batch of US ACH CCD Direct Debit transactions. Clearing is requested through NACHA.
Scenario 12: Batch of US ACH Direct Debit transactions. Different SEC Codes are applicable for each transaction. Clearing is requested through NACHA.
Scenario 13: Fed Wire Drawdown

Ind.	Message item	<XML Tag>	Occurrence	Scenario 11	Scenario 12	Scenario 13
	Customer Direct Debit Initiation	**< Pain.008.001.01>**	**[1...1]**			
A	**Group Header**	**<GrpHdr>**	**[1...1]**			
B	**Payment Information**	**<PmtInfo>**	**[1...n]**			
	Payment Method	<PmtMtd>	[1...1]	DD	DD	DD
	Payment Type Information	<PmtTpInf>	[0...1]			
	Instruction priority	<InstrPrty>	[0...1]			
	Service Level **or**	<SvcLvl>	[0...1]			
	Code **or**	<Cd>	[1...1]			
	Proprietary	<Prtry>	[1...1]			
	Clearing Channel **or**	<ClrChanl>	[0...1]	MPNS		RTGS
	Local Instrument	<LclInstrm>	[0...1]			
	Code **or**	<Cd>	[1...1]	CCD		
	Proprietary	<Prtry>	[1...1]			
	Sequence Type	<SeqTp>	[0...1]			
	Category Purpose	<CtgyPurp>	[0...1]			
C	**Direct Debit Transaction Information**	**<DrcDbtTxInf>**	**[1...n]**			
	Payment Type Information	<PmtTpInf>	[0...1]			
	Instruction Priority	<InstrPrty>	[0...1]			
	Service Level **or**	<SvcLvl>	[0...1]			
	Code **or**	<Cd>	[1...1]			
	Proprietary	<Prtry>	[1...1]			
	Clearing Channel	<ClrChanl>	[0...1]		MPNS	
	Local Instrument	<LclInstrm>	[0...1]			
	Code **or**	<Cd>	[1...1]		PPD	
	Proprietary	<Prtry>	[1...1]			
	Sequence Type	<SeqTp>	[0...1]			
	Category Purpose	<CtgyPurp>	[0...1]			

Scenario 14: Recurring Direct Debit with same day value
Scenario 15: Non-SEPA Direct Debit in Germany

Ind.	Message item	<XML Tag>	Occurrence	Scenario 14	Scenario 15
	Customer Direct Debit Initiation	**< Pain.008.001.01>**	**[1…1]**		
A	**Group Header**	**<GrpHdr>**	**[1…1]**		
B	**Payment Information**	**<PmtInfo>**	**[1…n]**		
	Payment Method	<PmtMtd>	[1…1]	DD	DD
	Payment Type Information	<PmtTpInf>	[0…1]		
	Instruction priority	<InstrPrty>	[0…1]	HIGH	
	Service Level **or**	<SvcLvl>	[0…1]		
	Code **or**	<Cd>	[1…1]		
	Proprietary	<Prtry>	[1…1]		
	Clearing Channel **or**	<ClrChanl>	[0…1]	RTGS	MPNS
	Local Instrument	<LclInstrm>	[0…1]		
	Code **or**	<Cd>	[1…1]		"DE04" = 004 German Abbuchungsauftrag "DE05" = 005 German Einzugsermächtigung
	Proprietary	<Prtry>	[1…1]		
	Sequence Type	<SeqTp>	[0…1]	RCUR	
	Category Purpose	<CtgyPurp>	[0…1]		
C	**Direct Debit Transaction Information**	**<DrcDbtTxInf>**	**[1…n]**		
	Payment Type Information	<PmtTpInf>	[0…1]		
	Instruction Priority	<InstrPrty>	[0…1]		
	Service Level **or**	<SvcLvl>	[0…1]		
	Code **or**	<Cd>	[1…1]		
	Proprietary	<Prtry>	[1…1]		
	Clearing Channel	<ClrChanl>	[0…1]		
	Local Instrument	<LclInstrm>	[0…1]		
	Code **or**	<Cd>	[1…1]		
	Proprietary	<Prtry>	[1…1]		
	Sequence Type	<SeqTp>	[0…1]		
	Category Purpose	<CtgyPurp>	[0…1]		

8.5.3 Cheque Instructions

Scenario 1: Corporate Cheque request for printing to be performed by Debtor Agent, requesting that the cheque be couriered to the Creditor. Cheque is to be printed at branch in Hong Kong (i.e., Branch 1234). Form A is to be used and a memo of 'We can pay you electronically' is to be printed on the cheque.
Scenario 2: An urgent bank cheque is requested with the Creditor picking up the cheque at London branch (i.e., Branch # 9988)
Scenario 3: Draft request with a maturity date. Mail the cheque to the creditor.

Ind.	Message item	<XML Tag>	Occurrence	Scenario 1	Scenario 2	Scenario 3
	Customer Credit Transfer Initiation	**<pain.001.001.02>**	**[1...1]**			
A	**Group Header**	**<GrpHdr>**	**[1...1]**			
B	**Payment Information**	**<PmtInfo>**	**[1...n]**			
	Payment Method	<PmtMtd>	[1...1]	CHK	CHK	CHK
	Payment Type Information	<PmtTpInf>	[0...1]			
	Instruction priority	<InstrPrty>	[0...1]			
	Service Level **or**	<SvcLvl>	[0...1]			
	Code **or**	<Cd>	[1...1]			
	Proprietary	<Prtry>	[1...1]			
	Clearing Channel **or**	<ClrChanl>	[0...1]			
	Local Instrument	<LclInstrm>	[0...1]			
	Code **or**	<Cd>	[1...1]			
	Proprietary	<Prtry>	[1...1]			
	Category Purpose	<CtgyPurp>	[0...1]			
C	**Credit Transfer Transaction Information**	**<CdtTrfTxInf>**	**[1...n]**			
	Payment Type Information	<PmtTpInf>	[0...1]			
	Instruction Priority	<InstrPrty>	[0...1]			
	Service Level **or**	<SvcLvl>	[0...1]			
	Code **or**	<Cd>	[1...1]			
	Proprietary	<Prtry>	[1...1]			
	Clearing Channel	<ClrChanl>	[0...1]			
	Local Instrument	<LclInstrm>	[0...1]			
	Code **or**	<Cd>	[1...1]			
	Proprietary	<Prtry>	[1...1]			
	Category Purpose	<CtgyPurp>	[0...1]			
	Cheque instruction	<ChqInstr>	[0...1]			
	Cheque Type	<ChqTp>	[0...1]	CCHQ	BCHQ	DRFT
	Cheque Number	<ChqNb>	[0...1]	123456		
	Cheque From	<ChqFr>	[0...1]			
	Name	<Nm>	[1...1]	Only if different from Debtor or Ultimate Debtor	Only if different from Debtor or Ultimate Debtor	Only if different from Debtor or Ultimate Debtor
+	Address	<Adr>	[1...1]	Only if different from Debtor or Ultimate Debtor	Only if different from Debtor or Ultimate Debtor	Only if different from Debtor or Ultimate Debtor

	Delivery Method	<DlvryMtd>	[0...1]			
	Code **or**	<Cd>	[1...1]	CRCD	PUCD	MLCD
	Proprietary	<Prtry>	[1...1]			
	Deliver To	<DlvrTo>	[0...1]			
	Name	<Nm>	[1...1]	Only if different from Creditor or Ultimate Creditor	Only if different from Creditor or Ultimate Creditor	Only if different from Creditor or Ultimate Creditor
+	Address	<Adr>	[1...1]	Only if different from Creditor or Ultimate Creditor	Only if different from Creditor or Ultimate Creditor	Only if different from Creditor or Ultimate Creditor
	Instruction Priority	<InstrPrty>	[0...1]		HIGH	
	Cheque Maturity Date	<ChqMtrtyDt>	[0...1]			Valid maturity date
	Forms Code	<FrmsCd>	[0...1]	A		
	Memo field	<MemoFld>	[0...1]	We can pay you electron-ically.		
	Regional Clearing Zone	<RgnlClrZone>	[0...1]			
	Print Location	<PrtLctn>	[0...1]	1234	9988	

Scenario 4: Customer cheque with printing outsourced to Debtor's Agent with delivery to creditor via mail at address of creditor
Scenario 5: Electronic draft with maturity date

Ind.	Message item	<XML Tag>	Occurrence	Scenario 4	Scenario 5
	Customer Credit Transfer Initiation	**< pain.001.001.02>**	**[1...1]**		
A	**Group Header**	**<GrpHdr>**	**[1...1]**		
B	**Payment Information**	**<PmtInfo>**	**[1...n]**		
	Payment Method	<PmtMtd>	[1...1]	CHK	CHK
	Payment Type Information	<PmtTpInf>	[0...1]		
	Instruction priority	<InstrPrty>	[0...1]		
	Service Level **or**	<SvcLvl>	[0...1]		
	Code **or**	<Cd>	[1...1]		
	Proprietary	<Prtry>	[1...1]		
	Clearing Channel **or**	<ClrChanl>	[0...1]		
	Local Instrument	<LclInstrm>	[0...1]		
	Code **or**	<Cd>	[1...1]		
	Proprietary	<Prtry>	[1...1]		
	Category Purpose	<CtgyPurp>	[0...1]		
C	**Credit Transfer Transaction Information**	**<CdtTrfTxInf>**	**[1...n]**		
	Payment Type Information	<PmtTpInf>	[0...1]		
	Instruction Priority	<InstrPrty>	[0...1]		
	Service Level **or**	<SvcLvl>	[0...1]		
	Code **or**	<Cd>	[1...1]		

	Proprietary	<Prtry>	[1...1]		
	Clearing Channel	<ClrChanl>	[0...1]		
	Local Instrument	<LclInstrm>	[0...1]		
	Code **or**	<Cd>	[1...1]		
	Proprietary	<Prtry>	[1...1]		
	Category Purpose	<CtgyPurp>	[0...1]		
	Cheque instruction	<ChqInstr>	[0...1]		
	Cheque Type	<ChqTp>	[0...1]	CCHQ	ELDR
	Cheque Number	<ChqNb>	[0...1]	389203	
	Cheque From	<ChqFr>	[0...1]		
	Name	<Nm>	[1...1]		
+	Address	<Adr>	[1...1]		
	Delivery Method	<DlvryMtd>	[0...1]		
	Code **or**	<Cd>	[1...1]	MLCD	
	Proprietary	<Prtry>	[1...1]		
	Deliver To	<DlvrTo>	[0...1]		
	Name	<Nm>	[1...1]		
+	Address	<Adr>	[1...1]		
	Instruction Priority	<InstrPrty>	[0...1]	NORM	
	Cheque Maturity Date	<ChqMtrtyDt>	[0...1]		2007-02-07
	Forms Code	<FrmsCd>	[0...1]		
	Memo field	<MemoFld>	[0...1]		
	Regional Clearing Zone	<RgnlClrZone>	[0...1]		
	Print Location	<PrtLctn>	[0...1]		

9.0 PAYMENT DATES

The Customer Credit Transfer Initiation message contains one mandatory date element - **Requested Execution Date**, and two optional date elements - **Pooling Adjustment Date** and **Cheque Maturity Date**.
The Customer Direct Debit Initiation message contains one mandatory date element - **Requested Collection Date**, and one optional date element – **Date of Signature** (of the Mandate).

Customer Credit Transfer Initation			Customer Direct Debit Initiation		
	Message item	Multiplicity		Message item	Multiplicity
A.	**Group Header**	**[1...1]**	**A.**	**Group Header**	**[1...1]**
B.	**Payment Information**	**[1...n]**	**B.**	**Payment Information**	**[1...n]**
	PaymentInformationIdentification	[0...1]		PaymentInformationIdentification	[0...1]
	Payment Method	[1...1]		Payment Method	[1...1]
+	PaymentTypeInformation	[0...1]	+	PaymentTypeInformation	[0...1]
	RequestedExecutionDate	[1...1]		RequestedCollectionDate	[1...1]
	PoolingAdjustmentDate	[0...1]			
+	Debtor	[1...1]	+	Creditor	[1...1]
+	DebtorAccount	[1...1]	+	CreditorAccount	[1...1]
+	DebtorAgent	[1...1]	+	CreditorAgent	[1...1]
+	DebtorAgentAccount	[0...1]	+	CreditorAgentAccount	[0...1]
+	UltimateDebtor	[0...1]	+	Ultimate Creditor	[0...1]
	ChargeBearer	[0...1]		ChargeBearer	[0...1]
+	ChargesAccount	[0...1]	+	ChargesAccount	[0...1]
+	ChargesAccountAgent	[0...1]	+	ChargesAccountAgent	[0...1]
C.	**CreditTransferInformation**	**[1...n]**	**C.**	**DirectDebitTransaction Information**	**[1...n]**
+	PaymentIdentification	[1...1]	+	PaymentIdentification	[1...1]
+	PaymentTypeInformation	[0...1]	+	PaymentTypeInformation	[0...1]
+	Amount	[1...1]	+	InstructedAmount	[1...1]
+	ExchangeRateInformation	[0...1]			
	ChargeBearer	[0...1]		ChargeBearer	[0...1]
+	ChequeInstruction	[0...1]			
	ChequeMaturityDate	[0...1]	+	DirectDebitTransaction	[0...1]
				MandateRelatedInformation	[0...1]
				DateOfSignature	[0...1]
+	UltimateDebtor	[0...1]	+	UltimateCreditor	[0...1]
+	IntermediaryAgent1	[0...1]	+	IntermediaryAgent1	[0...1]
+	IntermediaryAgent1Account	[0...1]	+	IntermediaryAgent1Account	[0...1]
+	IntermediaryAgent2	[0...1]	+	IntermediaryAgent2	[0...1]
+	IntermediaryAgent2Account	[0...1]	+	IntermediaryAgent2Account	[0...1]
+	Intermediary Agent3	[0...1]	+	Intermediary Agent3	[0...1]
+	Intermediary Agent3Account	[0...1]	+	Intermediary Agent3Account	[0...1]
+	CreditorAgent	[0...1]	+	DebtorAgent	[0...1]
+	CreditorAgentAccount	[0...1]	+	DebtorAgentAccount	[0...1]
+	Creditor	[0...1]	+	Debtor	[0...1]
+	CreditorAccount	[0...1]	+	DebtorAccount	[0...1]
+	UltimateCreditor	[0...1]	+	UltimateDebtor	[0...1]
+	InstructionForCreditorAgent	[0...n]	+	InstructionForCreditorAgent	[0...n]
+	InstructionForDebtorAgent	[0...1]			
+	Purpose	[0...1]	+	Purpose	[0...1]
+	RegulatoryReporting	[0...10]	+	RegulatoryReporting	[0...10]
+	Tax	[0..1]	+	Tax	[0..1]

+	RelatedRemittance information	[0...10]	+	RelatedRemittance Information	[0...10]
+	RemittanceInformation	[0...1]	+	RemittanceInformation	[0...1]

9.1 Requested Execution Date

The **Requested Execution Date** is defined as the date at which the initiating party requests the clearing agent to process the payment. In case of payment by cheque, it specifies the date when the cheque must be generated by the bank. This date is usually the date on which the debtor's account(s) is (are) to be debited.

Any other usage of the Requested Execution Date (i.e. related to particular payment instruments) must be pre-agreed between initiating party and its bank, and can be identified through a Service Level identification in the Payment Type component.

9.2 Pooling Adjustment Date

The **Pooling Adjustment Date** is defined as the date that is used for the correction of the value date of a cash pool movement, which has been posted with a different value date.

Pooling Adjustment Date is needed to make value date corrections in a corporate internal cash pool account. The corrections are usually back value corrections such as delayed transactions to/from subsidiaries cash pool accounts, internal loans or deposits.

These kinds of payments are usually intra group transfers. In other words, the posting does not affect the total balance of the cash pool account. A customer can correct their internal interest calculation with the cash pool transfer.

9.3 Cheque Maturity Date

The **Cheque Maturity Date** is defined as the Date when the draft becomes payable and the debtor's account is debited. It is optional and can only be used if Payment Method contains 'Cheque' and if ChequeType is present and contains DRAFT (DRFT) or Electronic Draft (ELDR).

9.4 Requested Collection Date

The **Requested Collection Date** is defined as the date at which the Creditor requests the amount of money to be collected from the Debtor.

9.5 Date of Signature (of the Mandate)

The **Date of Signature** is defined as the date on which the direct debit mandate has been signed by the debtor.

10.0 FOREIGN EXCHANGE

The Customer Credit Transfer Initiation message allows for the use of different cross currency scenarios and reference to foreign exchange contracts. The Customer Direct Debit Initiation message assumes that all instructions are denominated in the same currency and excludes these sections. For example, the Credit Initiation message allows the originator to either specify an instructed amount or 'pay the equivalent' of x amount in a different currency whereas the Customer Direct Debit Initiation message only provides for the instructed amount. The Customer Credit Transfer Initiation message can also include foreign exchange related information. These capabilities are provided through several elements in the message.

	Message item	Multiplicity
A.	**Group Header**	**[1...1]**
B.	**Payment Information**	**[1...n]**
C.	**CreditTransferInformation**	**[1...n]**
+	PaymentIdentification	[1...1]
+	PaymentTypeInformation	[0...1]
+	Amount	[1...1]
{Or	Instructed Amount	[1...1]
Or}	Equivalent Amount	[1...1]
	Amount	[1...1]
	CurrencyOfTransfer	[1...1]
+	ExchangeRateInformation	[0...1]
	ExchangeRate	[0...1]
	ChargeBearer	[0...1]
+	ChequeInstruction	[0...1]
+	UltimateDebtor	[0...1]
+	IntermediaryAgent1	[0...1]
+	IntermediaryAgent1Account	[0...1]
+	IntermediaryAgent2	[0...1]
+	IntermediaryAgent2Account	[0...1]
+	Intermediary Agent3	[0...1]
+	Intermediary Agent3Account	[0...1]
+	CreditorAgent	[0...1]
+	CreditorAgentAccount	[0...1]
+	Creditor	[0...1]
+	CreditorAccount	[0...1]
+	UltimateCreditor	[0...1]
+	InstructionForCreditorAgent	[0...n]
+	InstructionForDebtorAgent	[0...1]
+	Purpose	[0...1]
+	RegulatoryReporting	[0...10]
+	Tax	[0..1]
+	RelatedRemittance information	[0...10]
+	RemittanceInformation	[0...1]

10.1 Scenarios

The following scenarios reflect the use of amount and currency, including various foreign exchange scenarios.

10.1.1 No Foreign Exchange

The debit account currency and credit currency are the same and no foreign exchange is required. The Debtor's account is in USD and the payment is in USD. The amount instructed to be paid is USD 100.00. The exchange rate must not be used.

10.1.2 Credit Amount and Currency Known

The credit amount and credit currency of the account are known and includes foreign exchange. The Debtor's account is in USD and the payment is in GBP. The amount instructed to be paid GBP 200.00.

10.1.3 Debit Amount, Debit Currency, Credit Amount and Exchange Rate Unknown

The debit amount and currency of the debit account are known but only the currency of the credit account is known. The credit amount and the exchange rate are unknown. Foreign exchange will be required. The Debtor's account is in USD and the payment is in YEN. The equivalent amount to be posted to the Debtor's account is USD 100.00 USD. The amount of YEN to be paid is unknown.

10.1.4 Debit Amount, Debit Currency and Credit Currency Known But Credit Amount Unknown

The debit amount, currency of the debit account and the currency of the credit account are known. The exchange rate is not known.
The Debtor's account is in USD and the payment is in EUR. The equivalent amount to be posted to the Debtor's account is USD 100.00. The exchange rate is known to be .83. The amount of EUR to be paid is not explicitly stated in the message.

10.1.5 Credit Amount, Credit Currency and Exchange Rate Known But Debit Amount Unknown

The credit amount, credit currency and exchange rate are known. The Debtor's account is in USD and the payment is in EUR. The amount instructed to be paid EUR 300.00. The exchange rate is known to be .83. The amount of USD to be debited is not explicitly stated in the message.

10.1.6 Credit Amount, Credit Currency and Exchange Contract Known

The credit amount, currency of the credit account, and exchange contract/deal are known. The Debtor's account is in USD and the payment is in EUR. The amount instructed to be paid EUR 300.00. The contract reference is quoted. The amount of USD to be debited is not explicitly stated in the message. (Note: *If the exchange rate and a contract reference are included, the rate on the contract usually prevails.*)

Note: The Scenarios provided are not exhaustive. They are described and noted only to illustrate a possible business usage of the payment defined. The entire XML message content is not shown – only pertinent excerpts are used just to demonstrate the samples.

10.1.7 Which Elements to Use in the Message

A. Debtor Account: Debtor Account ID and Debtor Account currency. The Debtor Account ID contains the account number that needs to be debited. It must always be present.

If the Debtor's account ID (included in the Debtor's account component) only covers 1 currency, i.e. USD in this example, the Debtor's account currency in the Debtor's account component does not need to be used. In the majority of cases, the Debtor's account currency is implied by the account number.

If the Debtor's account number covers several currencies, i.e. USD and CAD, the optional 'account currency' element can be used to indicate the currency that should be debited by the Debtor Agent for the particular payment transfer. In these examples, if the multi-currency debtor account covered USD and CAD, the account currency element would be populated with USD.

B. Amount: is used to indicate the amount and currency that need to be paid. A choice has to be made to indicate the instructed amount or the equivalent amount. The examples below reflect the different possibilities. When the amount to be *received by the beneficiary* (the credit amount) is known, it is populated into the Instructed Amount. If the amount to be *debited from the Debtor's account* is known, it is populated into the Equivalent Amount. Both of the Amount elements include an XML Attribute for Currency. This must always be populated with the ISO 3-character alpha code that represents the currency of the Amount

C. ExchangeRate Information: can be used in case the instructed currency differs from the Debtor's account currency and both parties have agreed up front on an agreed exchange rate to be applied for the conversion. It is possible to quote the exchange rate, or the contract id, or both – as well as the rate type. If an exchange rate has been agreed between both parties, the reference to this agreement and/or the rate can be indicated in **exchange rate Information component.** This is an optional component.

Ind	Message item	<XML Tag>	Occurrence	Scenario 10.1.1	Scenario 10.1.2	Scenario 10.1.3	Scenario 10.1.4	Scenario 10.1.5	Scenario 10.1.6
A	**Group Header**	**<GrpHdr>**	**[1...1]**						
B	**Payment Information**	**<PmtInformation>**	**[1...n]**						
	Debtor Account	<DbtrAcct>	[1...1]						
+	ID	<Id>	[1...1]						
	Type	<Tp>	[0...1]						
	Code **or**	<Cd>	[1...1]						
	Proprietary	<Prtry>	[1...1]						
	Currency	<Ccy>	[0...1]	USD	USD	USD	USD	USD	USD
	Name	<Nm>	[0...1]						
C	**Credit Transfer Transaction Information**	**<CdtTrfTxInf>**	**[1...n]**						
	Amount	<Amt>	[1...1]						
	Instructed Amount **or**	<InstdAmt Ccy"XXX">	[1...1]	"USD" 100.00	"GBP" 200.00			"EUR" 300	"EUR" 300
	Equivalent Amount	<EqvtAmt>	[1...1]						
	Amount	<Amt Ccy"XXX">	[1...1]			"USD" 100	"USD" 100		
	Currency of Transfer	<CcyOfTrf>	[1...1]			YEN	EUR		
	Exchange Rate Information	<XchgRateInf>	[0...1]						
	Exchange Rate	<XchgRate>	[0...1]				0.83	0.83	
	Rate Type	<RateTp>	[0...1]						
	Contract Identification	<CtrctId>	[0...1]						12345

11.0 REFERENCES

The message has various reference capabilities. Both Customer Credit Transfer Initiation and Customer Direct Debit Initiation make use of reference numbers in a similar manner. This section provides an overview of all references included in these messages.

From an initiating party's point of view following references are available:

Reference	**Initiating Party**		**Initiating Party's Agent**			**Counterparty's Agent**		**Counterparty (Debtor in a Direct Debit, Creditor to a Credit Transfer)**
	Generates	**Includes** references in message sent to Initating Party's Agent	**Receives**	**May include** reference in related messages (eg Payment Status Report and B2C Account Reporting messages) sent back to initiating party	Processes payment ((if credit transfer instruction) **Forwards to** next party in payment chain	**Receives** Processes instruction	**Forwards to** counter-party in statement /adivce	**Receives** in statement/advice
Point-to-point references								
Message ID (1..1)	✓	⇨	✓	⇦				
Payment Info ID (0..1)	✓	⇨	✓	⇦				
Instruction ID (0..1)	✓	⇨	✓	⇦				
End-to-end payment transaction references								
End-to-End Identification (Mandatory)	✓	⇨	✓	⇦	⇨	✓	⇨	✓
Underlying transaction references								
Related Remittance Information/ Remittance Identification (Optional)	✓	⇨	✓		⇨ (dependent on service requested and agreed)	✓	⇨	✓
Remittance Information/ Referred Document Number (Optional)	Generated by creditor	⇨	✓		⇨ (dependent on interbank clearing & settlement capabilities)	✓	⇨	✓
Remittance Information/ Creditor Reference (Optional)	Generated by creditor	⇨	✓		⇨ (dependent on interbank clearing & settlement capabilities)	✓	⇨	✓

Notes:
1) ⇨ Represents from where to where in the process flow the given reference is transported.
2) If a cell is empty, this means the reference is not used by the party for that particular action.

1. 'Point-to-point' references:

- Message Identification (Mandatory)
- Payment Information Identification (Optional)
- Instruction Identification (Optional)

These references, generated by the initiating party, are relevant between the initiating party and the initiating party's bank (ie the bank that receives the payment initiation). The initiating party's bank can use these references in related messages sent back to the initiating party, such as Payment Status Report and Bank-to-Customer Account Reporting messages.

2. End-to-End payment transaction identification:

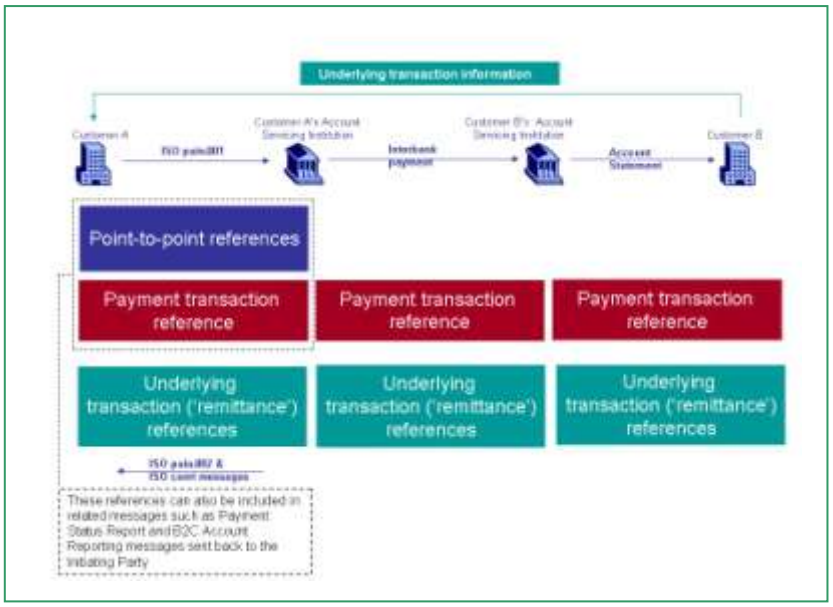
- End to End Identification (Mandatory)

This reference, generated by the initiating party, is included in all payment messages required to initiate and complete the payment. Typically the End-to-End Identification will be coordinated between originator and recipient of the message. The end to end ID can also be used by the initiating party's bank in related messages sent back to the initiating party, such as Payment Status Report and Bank-to-Customer Account Reporting messages.

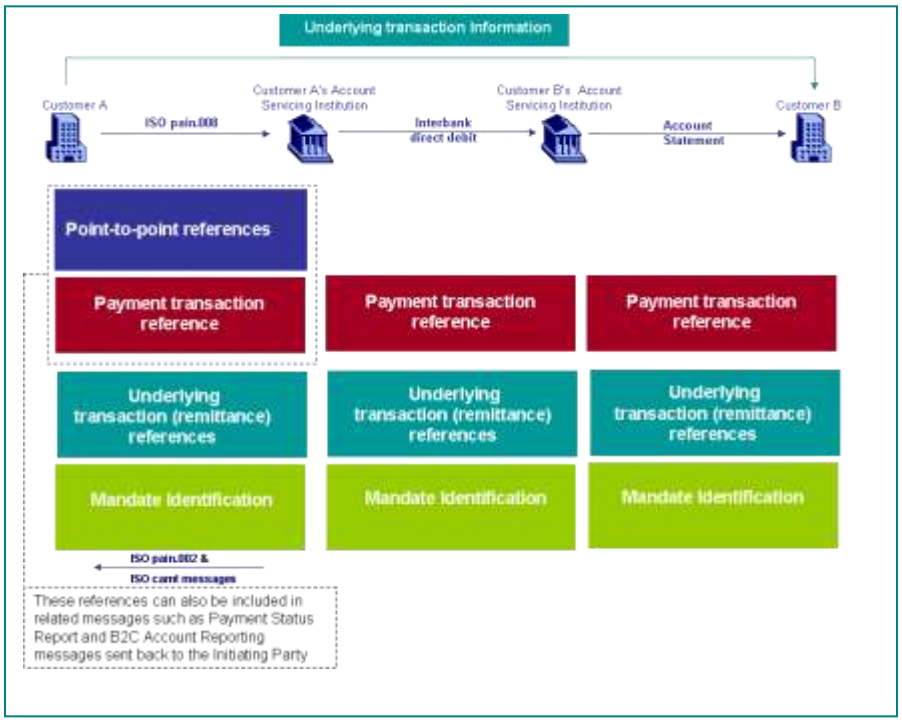
3. Underlying transaction references:

These are references related to the underlying (commercial) transaction (such as invoice numbers, etc.). They are related to 'Remittance Information' included in the payment. In the context of both credit transfer and direct debit, these references are relevant to originator and receiver, and have to be passed through the entire payment chain (where possible), in order to allow cash accounting and reconciliation of bank accounts. These references are not used by the initiating party's bank in related messages sent back to the initiating party (such as Payment Status Report or Bank-to-Customer Account Reporting messages). They have to be reported by the creditor's bank to the creditor, by the debitor's bank to the debtor.

With Customer Credit Transfer Initiation:



With Customer Direct Debit Initiation:



The following sections describe the references in detail, as they occur in the message, and provide a number of scenarios in which the usage of the references is illustrated.

11.1 References within the Message

	Credit Transfer Initiation	Multiplicity			Direct Debit Initiation	Multiplicity	
A.	**Group Header**	**[1…1]**		**A.**	**Group Header**	**[1…1]**	
	MessageIdentification	[1…1]	Identifies Message		MessageIdentification	[1…1]	Identifies Message
	CreationDateTime	[1…1]			CreationDateTime	[1…1]	
	Authorisation	[0..2]			Authorisation	[0..2]	
	BatchBooking	[0…1]			BatchBooking	[0…1]	
	NumberOfTransactions	[1…1]			NumberOfTransactions	[1…1]	
	ControlSum	[0…1]			ControlSum	[0…1]	
	Grouping	[1…1]			Grouping	[1…1]	
+	InitiatingParty	[1…1]		+	InitiatingParty	[1…1]	
+	ForwardingAgent	[0…1]		+	ForwardingAgent	[0…1]	
B.	**Payment Information**	**[1…n]**		**B.**	**Payment Information**	**[1…n]**	
	PaymentInformationIdentification	[0…1]	Reference a Batch or Transaction at the Payment Information Level		PaymentInformationIdentification	[0…1]	Reference a Batch or Transaction at the Payment Information Level
	Payment Method	[1…1]			Payment Method	[1…1]	
+	PaymentTypeInformation	[0…1]		+	PaymentTypeInformation	[0…1]	
	RequestedExecutionDate	[1…1]			RequestedCollectionDate	[1…1]	
	PoolingAdjustmentDate	[0…1]					
+	Debtor	[1…1]		+	Creditor	[1…1]	
+	DebtorAccount	[1…1]		+	CreditorAccount	[1…1]	
+	DebtorAgent	[1…1]		+	CreditorAgent	[1…1]	
+	DebtorAgentAccount	[0…1]		+	CreditorAgentAccount	[0…1]	
+	UltimateDebtor	[0…1]		+	Ultimate Creditor	[0…1]	
	ChargeBearer	[0…1]			ChargeBearer	[0…1]	
+	ChargesAccount	[0…1]		+	ChargesAccount	[0…1]	
+	ChargesAccountAgent	[0…1]		+	ChargesAccountAgent	[0…1]	
C.	**CreditTransferTransaction Information**	**[1…n]**		**C.**	**DirectDebitTransactionInformation**	**[1…n]**	
+	PaymentIdentification	[1…1]	Contains transaction level reference by the E2E ID and the Instruction ID	+	PaymentIdentification	[1…1]	Contains transaction level reference by the E2E ID and the Instruction ID
	Instruction Id	[0…1]			Instruction Id	[0…1]	
	EndtoEndId	[1…1]			EndtoEndId	[1…1]	
+	PaymentTypeInformation	[0…1]		+	PaymentTypeInformation	[0…1]	
+	Amount	[1…1]		+	InstructedAmount	[1…1]	
+	ExchangeRateInformation	[0…1]					
	ChargeBearer	[0…1]			ChargeBearer	[0…1]	

+	ChequeInstruction	[0...1]					
				+	DirectDebitTransaction	[0...1]	
					MandateRelatedInformation	[0...1]	
					MandateIdentification	[0...1]	Reference the direct debit mandate signed between debtor and the creditor prior to the initation of the direct debit
+	UltimateDebtor	[0...1]		+	UltimateCreditor	[0...1]	
+	IntermediaryAgent1	[0...1]		+	IntermediaryAgent1	[0...1]	
+	IntermediaryAgent1Account	[0...1]		+	IntermediaryAgent1Account	[0...1]	
+	IntermediaryAgent2	[0...1]		+	IntermediaryAgent2	[0...1]	
+	IntermediaryAgent2Account	[0...1]		+	IntermediaryAgent2Account	[0...1]	
+	Intermediary Agent3	[0...1]		+	Intermediary Agent3	[0...1]	
+	Intermediary Agent3Account	[0...1]		+	Intermediary Agent3Account	[0...1]	
+	CreditorAgent	[0...1]		+	DebtorAgent	[0...1]	
+	CreditorAgentAccount	[0...1]		+	DebtorAgentAccount	[0...1]	
+	Creditor	[0...1]		+	Debtor	[0...1]	
+	CreditorAccount	[0...1]		+	DebtorAccount	[0...1]	
+	UltimateCreditor	[0...1]		+	UltimateDebtor	[0...1]	
+	InstructionForCreditorAgent	[0...n]		+	InstructionForCreditorAgent	[0...n]	
+	InstructionForDebtorAgent	[0...1]					
+	Purpose	[0...1]		+	Purpose	[0...1]	
+	RegulatoryReporting	[0...10]		+	RegulatoryReporting	[0...10]	
+	Tax	[0..1]		+	Tax	[0..1]	
+	RelatedRemittance information	[0...10]	Contains the Remittance ID	+	RelatedRemittance information	[0...10]	Contains the Remittance ID
+	RemittanceInformation	[0...1]	Contains the Referred Document Number and Creditor Reference in Structured Remittance	+	RemittanceInformation	[0...1]	Contains the Referred Document Number and Creditor Reference in Structured Remittance

11.2 References Related to the Payment Instructions

References exist at three levels in the Customer Credit Transfer Initiation and Customer Direct Debit Initiation messages. The values used as reference can be the same or different as appropriate to the tracking and reconciliation scenarios employed by clients.

11.2.1 Message Level

A single Group header can contain a single payment transaction or multiple transactions grouped under the Group Header and Payment Information components of the message.

The Group Header contains the Message Identification element. The Message Identification can be used to track or reference the entire message between the initiating party and the receiver of the message, regardless of how the message contents are structured. It is assigned by the party that initiates the message. It is a point-to-point reference, i.e. it is only relevant between the initiating party and the party that receives the message. It can be included in related messages (such as Payment Status Report or Bank-to-Customer Account Reporting messages) sent back by the initiating party's agent to the initiating party.

11.2.2 The Payment Information Component

The Payment Information component of the message can contain either a single transaction or multiple transactions within it. The Payment Information Identification element is assigned by the initiating party and unambiguously references the overall content of the Payment Information component (whether a single transaction or multiple transactions). If the message contains multiple transactions within the Payment Information component, the Payment Information identification can be used as the "batch reference number." It is a point-to-point reference, i.e. it is only relevant between the initiating party and the party that receives the message. It can be included in related messages (such as Payment Status Report or Bank-to-Customer Account Reporting messages) sent back by the initiating party's agent to the initiating party.
Note : as mentioned in the Batch Booking chapter, it is recommended that the Payment Information Identification element in the Payment Information component is present, regardless of whether Batch booking has been requested or not.

11.2.3 Transaction Level

The actual transactions contained within the message are within the Credit Transfer Transaction Information/Direct Debit Transaction Information component. The Payment Identification sub-component contains two reference fields.

Instruction Identification: The optional Instruction Identification provides a reference between the instructing party and the instructed party. It is a point-to-point reference, i.e. it is only relevant between the instructing party and the party that receives the instruction. It can be included in related messages (such as Payment Status Report or Bank-to-Customer Account Reporting messages) sent back by the initiating party's agent to the initiating party.

End-to-End Identification: The mandatory End-to-End Identification is intended to provide an end-to-end identifier throughout the processing, interbank and settlement chain. It is assigned by the Initiating Party and should be carried from message to message throughout the interbank payment chain, up to the creditor. It can form the basis for an inquiry by a creditor who wants to initiate an inquiry regaring a payment transaction. It can be included in related messages (such as Payment Status Report or Bank-to-Customer Account Reporting messages) sent back by the initiating party's agent to the initiating party.

Note : communities may decide to also use it as the receivables reconciliation key – but it is NOT by rule

the same as the remittance identifiers. It is up to the initiating party to take this decision. Please see the section below on STP and reconciliation using the End-to-End ID.
Note : The End-to-End Identification is not intended for use by any of the financial institution agents in the interbank payment chain. They will use other references for tracking and investigation purposes.

11.2.4 Remittance Related References

Reference elements exist in both the Related Remittance Information and Structured Remittance levels. Care should be taken in assigning these reference numbers and their relationship to the payment instruction(s) within the message.

The intent of the Remittance Identification element with the Related Remittance Information component is to provide a link between the payment instruction and a remittance advice which is sent separately from the payment instruction. A remittance advice can be included in the message itself (where the clearing system used allows inclusion of remittance data), sent entirely separately from the payment instruction or included in the information provided to the instructing party's agent, who may then deliver the remittance information with the payment, if the involved payment systems accommodate remittance information. Or the instructing party's agent may separate the advice content from the payment instruction and send it on.

Consideration should be given to assigning the same value as the End-To-End Identification to the Remittance Identification, thus completing the link between payment and remittance.

The use of the Related Information and Remittance Information (which contains Structured Remittance) components is discussed further in Section 13.

11.3 STP and Reconciliation Using the End-to-End Identification

The End-to-End Identification is a critical element in the Customer Credit Transfer Initiation message, and can be used for similar purposes in the Customer Direct Debit Initiation message. In conjunction with the Remittance Identification it provides the foundation for systematically strengthening Straight-Through Processing (STP) and reconciliation using the ISO 20022 message set.

1) Straight-Through processing (STP) describes an environment where human intervention is no longer required at any stage in a business process. Financial institutions and companies have reaped the benefits provided by straight through processing of payments in more automated processes and lower costs. While STP guidelines for payments have enabled companies and financial institutions to route and settle payments automatically, companies have not always achieved the same level of automation of commercial processes on the receivables side within their operating system since this depends on the customer-related information sent with the payment. This customer-related information normally is related to a remittance advice that can be sent by a buyer to a seller with or separate from the payment instrument itself.
2) When remittance information is sent with the payment, through the payment systems capable of carrying large formatted remittance advice information, sellers are usually assured of receiving the financial and commercial information needed to post payments against open invoice information on their accounts receivable systems.
3) When the remittance advice is initiated separately from the payment, an identifier that uniquely cross-references the remittance advice to the payment can fail to be carried through to the payment beneficiary. This failure can be due to a number of reasons including mapping issues at the client and bank or truncation of message fields.
4) The combination of the End-to-End Identification and Remittance Identification can be used to vastly improve the probability of achieving end-to-end STP. As defined in the section above, the End-to-End Identification is the single reference that is intended to be passed throughout the chain between

origination and reporting on the beneficiary's account. This reference can be supported by assigning the same value, wherever possible, to the Remittance Identification.

5) The primary use of the Remittance Identification is to permit association of separately delivered payment and remittance messages. Contained within the Related Remittance Information component, this reference may be sent separately from the payment instruction to the receiver when value added remittance advising services are provided by the initiating party's bank. The End-to-End Identification should be delivered with the actual payment information to the receiver's bank and reported to the receiver but in most cases this is dependent upon the clearing system. This allows the possibility of the instructing party to link the actual payment, the remittance advice and the underlying open accounting entry receivable or payable.
6) Standards organizations supporting specific vertical industries, such as RosettaNet, have determined that an End-to-End Identification will be the key identifier for STP when using a credit transfer to settle a financial obligation. An End-to-End Identification of 18 alphanumeric characters is most likely to be accommodated by many clearing systems. It also helps to ensure that the Identification is unique between buyers and sellers, avoiding duplicate identifiers at the seller that can defeat the receiving party's automated posting capabilities.

The Appendix contains a section covering STP Reconciliation Guidance, which defines the mapping of the End-to-End Identification for clearing and settlement systems. It cannot be guaranteed that the End-to-End Identification will pass through all clearing systems and banks. The scenarios presented in this document assume that the reference is properly transferred between parties - a critical requirement for corporate STP. It is the responsibility of all parties to ensure that the End-to-End Identification is handled properly. The Initiating Party must provide the End-to-End Identification as it is a mandatory element in the initiation message. The Initiating Patry's Agent must map it properly. Intermediary Agents must carry the reference to the final agent in order to allow proper reconciliation. The Receiving Party's Creditor Agent must be able to report it.

It is recommended that originators and banks follow these guidelines wherever possible to achieve high levels of STP.

11.4 Scenarios

The scenarios below show a number of possible cases. The transport of these references in the interbank chain, up to the creditor, is shown for illustrative purposes. The amount of reference and remittance information that can be carried through will depend on the capabilities of the interbank clearing and settlement systems used to execute the payment. The Appendix contains the STP section, showing how the EndToEnd ID can be mapped in a large number of these systems.

Notes:
1. If a reference is optional, this is indicated by square brackets in the diagrams below.
2. The interbank messages will have their own set of point-to-point references, but the point of view illustrated below is from the initiating party.

Scenarios include:

- **Customer Credit Transfer Initiation containing one payment transaction (scenario 11.4.1)**
    - Remittance info is included within the message: payment of one invoice (scenario 11.4.1.A).
    - Remittance info is included within the message: payment of several items (scenario 11.4.1.B).
    - Remittance info is sent separately from the message, through Remittance Advice message (scenario 11.4.1.C).

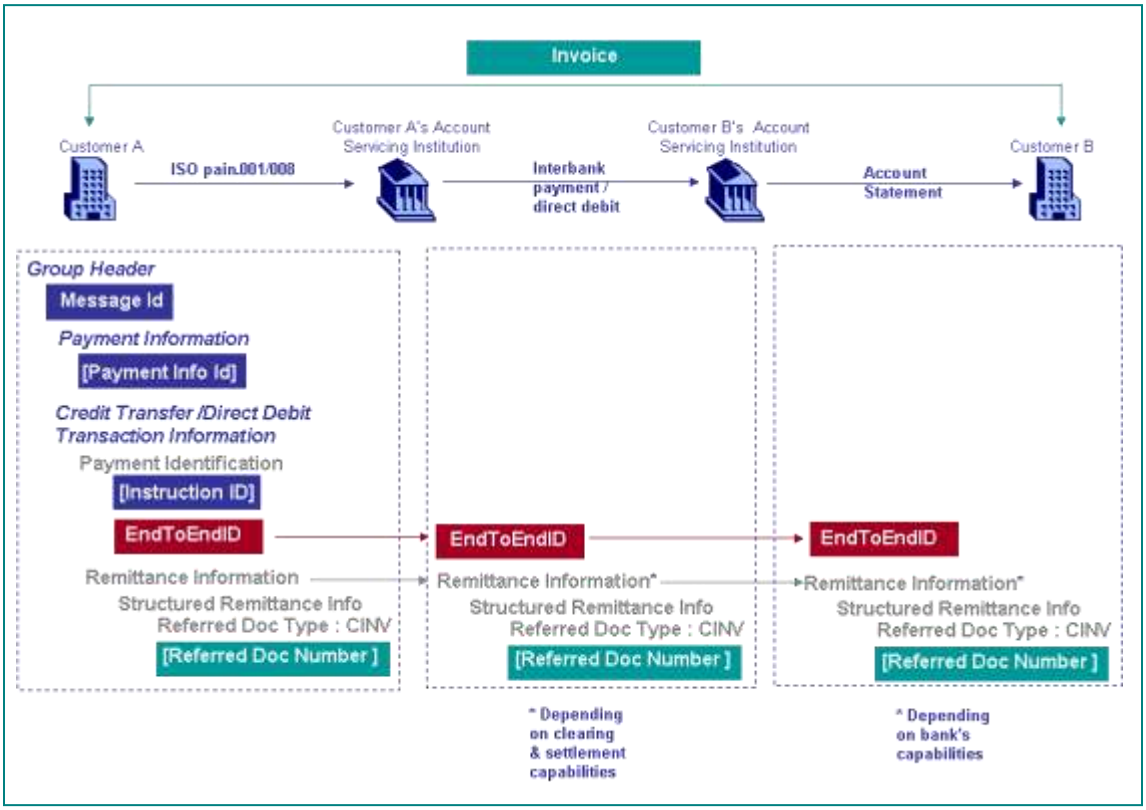
  Note: The above three scenarios can be used in any of the other illustrated cases.

- **Customer Credit Transfer Initiation containing several payment transactions.**
    - All payment transactions have common debit information. Common debit information is included in one occurrence of Payment information (scenario 11.4.2).
    - Multiple payment transactions share common debit information. Per 'batch' of common debit information, an occurrence of Payment Information will be used (scenario 11.4.3)**.**
    - Transactions are included as standalone transactions (per occurrence of Payment Info, there is an occurrence of Credit Transfer Transaction (scenario 11.4.4).

Note: The Scenarios provided are not exhaustive. They are described and noted only to illustrate a possible business usage of the payment defined. The entire XML message content is not shown – only pertinent excerpts are used just to demonstrate the samples.

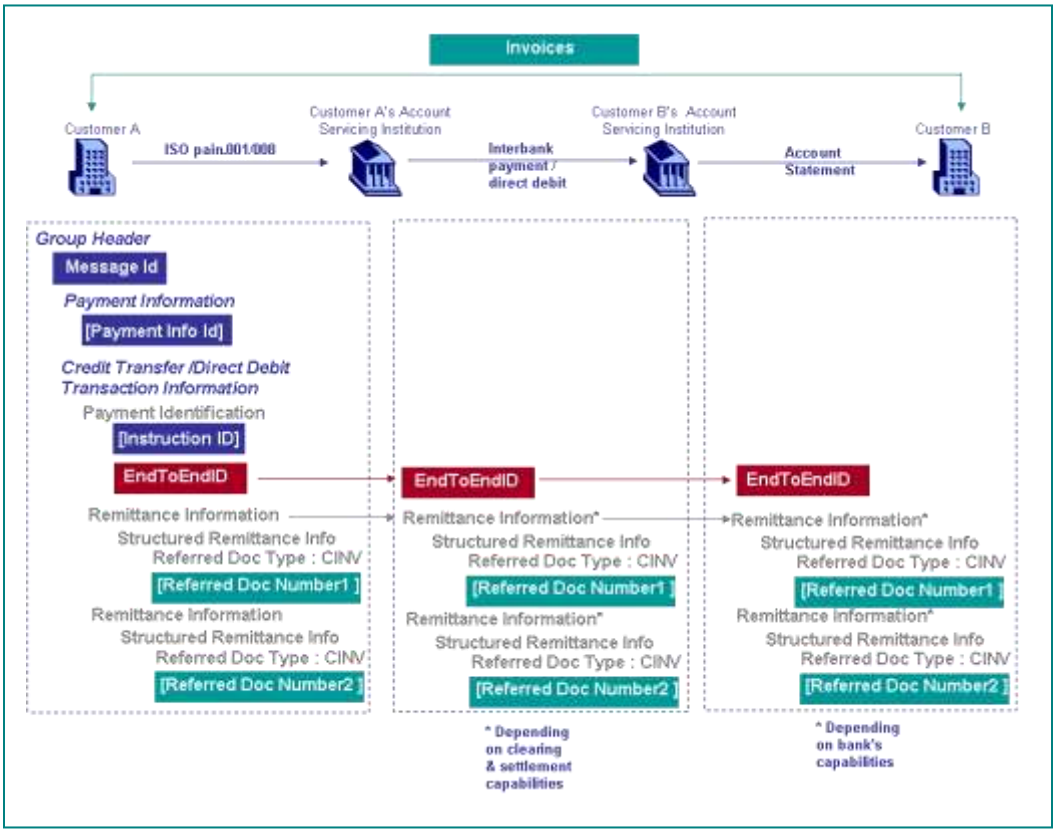
11.4.1 Customer Credit Transfer Initiation containing one payment transaction.

11.4.1.A Remittance information is included within the payment message, and is for payment of one invoice.



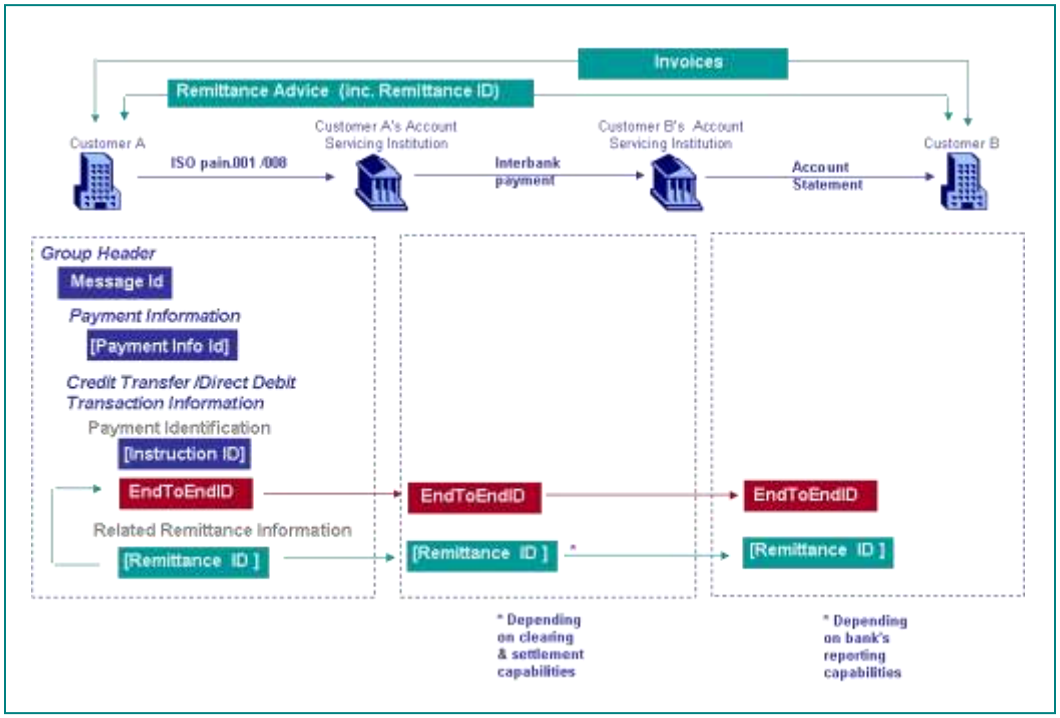
Notes:
1) The same logic as illustrated in Referred Doc Number also applies to underlying items which are identified by 'structured creditor references' : (eg in Finland, Belgium, etc). Structured creditor references are assigned by the creditor. The creditor informs the debtor of this reference, and the debtor has to include the reference in the Remittance Information component of the Credit Transfer Transaction.
2) The invoice numbers could also have been included in the Unstructured Remittance Information Component.

11.4.1.B Remittance information is included within the payment message, and is for payment of multiple invoices.



11.4.1.C Remittance Information is sent as a separate Remittance Advice

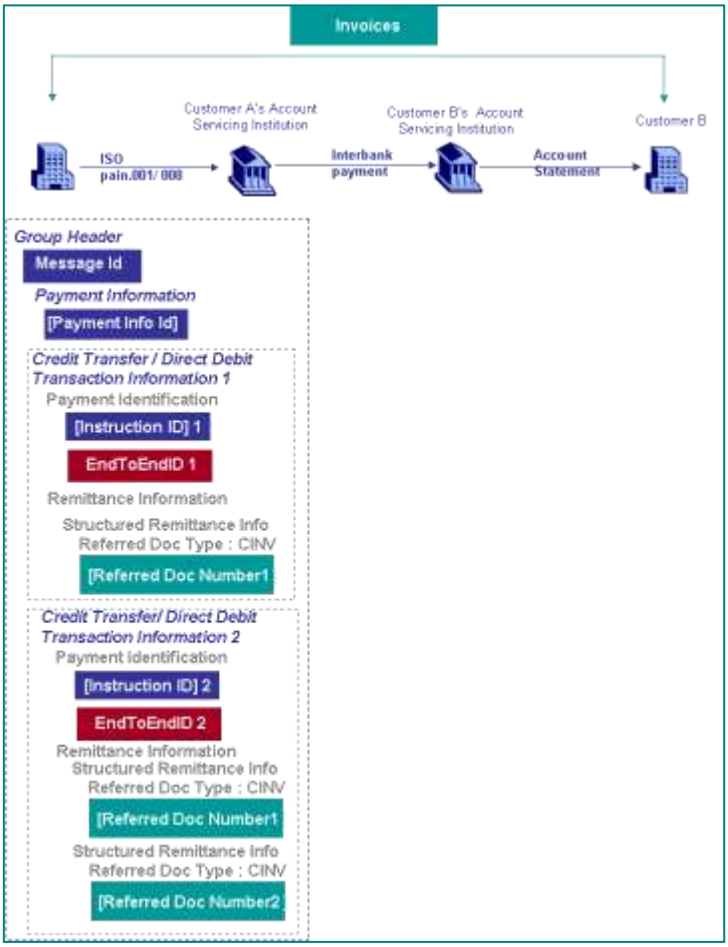
In this scenario, the remittance advice is sent by the debtor to the creditor. (The remittance information section also illustrates other possibilities).



Note: As explained in the Remittance Information section, it is recommended to ensure that the Remittance Identification (assigned to the separately sent remittance advice) and the EndToEnd Identification are the same. The Related Remittance Information component may or may not be included in the Customer Credit Transfer Initiation/Customer Direct Debit Initiation message.

11.4.2 All payment transactions have common debit information.

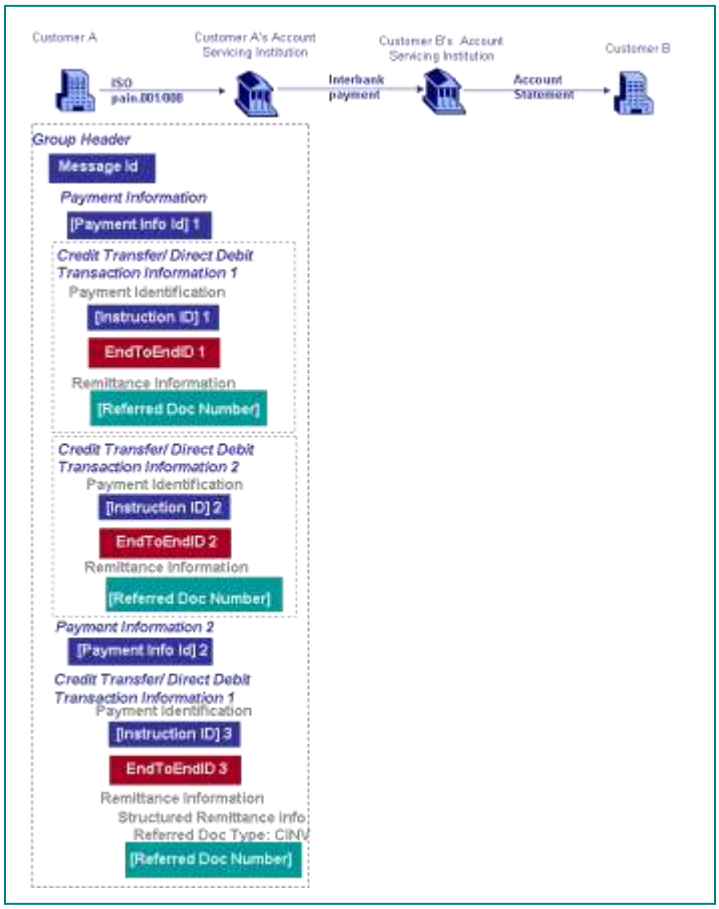
Common debit information is included in one occurrence of Payment information.



Note: The End to End Identifications and Remittance information will also be transported in the end-to-end chain, depending on bank's and payments systems' capabilities.

11.4.3 Customer Credit Transfer Initiation containing several payment transactions.

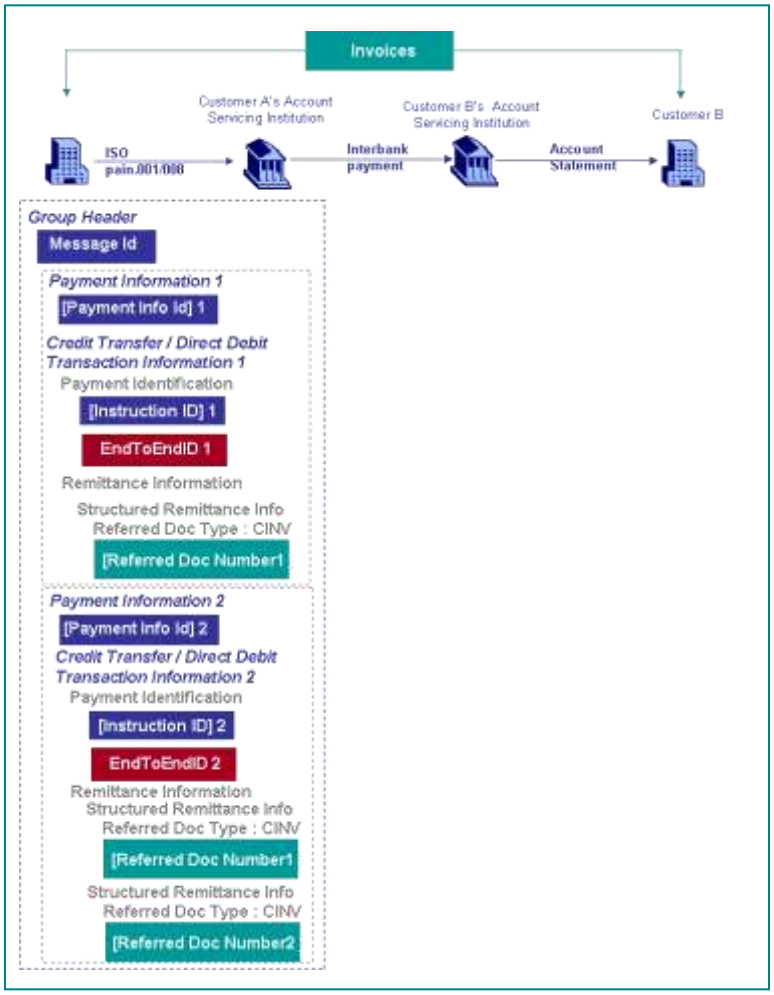
Multiple payment transactions share common debit information.
Per 'batch' of common debit information, an occurrence of Payment Information will be used.



Note: The End to End Identifications and Remittance information will also be transported in the end-to-end chain, depending on bank's and payments systems' capabilities.

11.4.4 Customer Credit Transfer Initiation containing several payment transactions.

Transactions are included as standalone transactions (per occurrence of Payment Information, there is one occurrence of Credit Transfer Transaction).



12.0 TAX INFORMATION

The message caters to three types of tax related payments:

1. Payment gives evidence that a related tax obligation has been satisfied - Information that provides evidence of satisfaction of a tax obligation that is required to be transmitted with the payment.
   Example: Payments involving Thai Withholding Tax (Scenario 1).
2. Payment settles a tax obligation - Information that accompanies an actual payment of a tax obligation (i.e. tax is the business purpose of the payment).
   Example: Settlement of US state tax obligations (using the US NACHA CCD+ payment type) (Scenarios 2 and 3; shows remittance conveyed in two different ways), and Austrian tax payments.
3. Payment is subject to tax - Information that supports a tax on the funds movement or where a portion of the payment is a tax which must be identified.
   Example: Not available.

12.1 Use of the Tax Component in the Message

The tax component should be used to address all three forms of tax information requirements as identified above. Information relating to the tax on the funds movement itself or in support of providing evidence of satisfying a tax obligation would be provided through the Tax component of the message.

The message allows several elements of information related to the tax including tax identifiers or tax numbers, tax amounts, tax dates, tax reference numbers and tax type information.

Note: As the guidelines provided are applicable to both Customer Credit Transfer Initiation and Customer Direct Debit Initiation messages, sample illustrations are only shown for Customer Credit Transfer Initiation messages. There is no difference in content for a Customer Direct Debit Initiation message.

	Message item	Multiplicity
	Customer Credit Transfer Initiation	**[1…1]**
A.	**Group Header**	**[1…1]**
B.	**Payment Information**	**[1…n]**
C.	**CreditTransferTransactionInformation**	**[1…n]**
+	PaymentIdentification	[1…1]
+	PaymentTypeInformation	[0…1]
+	Amount	[1…1]
+	ExchangeRateInformation	[0…1]
	ChargeBearer	[0…1]
+	ChequeInstruction	[0…1]
+	UltimateDebtor	[0…1]
+	IntermediaryAgent1	[0…1]
+	IntermediaryAgent1Account	[0…1]
+	IntermediaryAgent2	[0…1]
+	IntermediaryAgent2Account	[0…1]
+	Intermediary Agent3	[0…1]
+	Intermediary Agent3Account	[0…1]
+	CreditorAgent	[0…1]
+	CreditorAgentAccount	[0…1]
+	Creditor	[0…1]
+	CreditorAccount	[0…1]
+	UltimateCreditor	[0…1]
+	InstructionForCreditorAgent	[0…n]
+	InstructionForDebtorAgent	[0…1]
+	Purpose	[0…1]
+	RegulatoryReporting	[0…10]
+	Tax	[0..1]
	Creditor Tax Id	[0..1]
	Creditor Tax Type	[0..1]
	Debtor Tax Id	[0..1]
	Tax Reference Number	[0..1]
	Total Taxable Base Amount	[0..1]
	Total Tax Amount	[0..1]
	Tax Date	[0..1]
	Tax Type Information	[0..n]
	Certificate Id	[0..1]
	Tax Type	[0..1]
	Category Description	[0..1]
	Rate	[0..1]
	Taxable Base Amt	[0..1]
	Amount	[0..1]
+	RelatedRemittance information	[0…10]
+	RemittanceInformation	[0…1]

12.2 Scenarios

Scenario 1: Payment with Withholding tax due in Thailand. A payment to a vendor requires the reporting of withholding tax. When <CtgyPurp> at the Payment Information level is populated with 'WHLD', the <Tax> component will contain the applicable withholding tax information. Same Day Value is being requested.

Scenario 2: Tax payment in U.S. The tax payment must be made via ACH and shown as a CCD+ with the appropriate tax data formatted as defined by the taxing agency. When <CtgyPurp> at the Payment Information level is populated with 'TAXS', the <Tax> component will contain the applicable tax information to send in the addenda record of the ACH transaction. Clearing is requested through NACHA as a CCD instrument.

Scenario 3: Tax payment in U.S. The tax payment must be made via ACH and shown as a CCD+ with the appropriate tax data formatted as defined by the taxing agency. The tax remittance information is formatted by the Debtor and included as free-form text remittance addenda information. Clearing is requested through NACHA as a CCD instrument.

Note: The Scenarios provided are not exhaustive. They are described and noted only to illustrate a possible business usage of the payment defined. The entire XML message content is not shown – only pertinent excerpts are used just to demonstrate the samples.

12.3 Which Elements to Use in the Message

Customer Credit Transfer Initiation

Ind.	Message item	<XML Tag>	Occurrence	Scenario 1	Scenario 2	Scenario 3
	Customer Credit Transfer Initiation	**<pain.001.001.02>**	**[1..1]**			
A	**Group Header**	**<GrpHdr>**	**[1..1]**			
B	**Payment Information**	**<PmtInfo>**	**[1..n]**			
	Payment Method	<PmtMtd>	[1..1]	TRF	TRF	TRF
	Payment Type Information	<PmtTpInf>	[0..1]			
	Instruction priority	<InstrPrty>	[0..1]		HIGH	HIGH
	Service Level **or**	<SvcLvl>	[0..1]			
	Code **or**	<Cd>	[1..1]	SDVA		
	Proprietary	<Prtry>	[1..1]			
	Clearing Channel	<ClrChanl>	[0..1]		MPNS	MPNS
	Local Instrument	<LclInstrm>	[0..1]			
	Code **or**	<Cd>	[1..1]		CCD	CCD
	Proprietary	<Prtry>	[1..1]			
	Category Purpose	<CtgyPurp>	[0..1]	WHLD	TAXS	TAXS
	Debtor	<Dbtr>	[1..1]			
	Identification	<Id>	[1...1]			
	Organization Id	<OrgId>	[0...1]			
	Tax Id Number	<TaxIdNb>	[1...1]			
C	**Credit Transfer Transaction Information**	**<CdtTrfTxInf>**	**[1..n]**			
	Payment Type Information	<PmtTpInf>	[0..1]			
	Instruction Priority	<InstrPrty>	[0..1]			
	Service Level **or**	<SvcLvl>	[0..1]			
	Code **or**	<Cd>	[1..1]			
	Proprietary	<Prtry>	[1..1]			
	Clearing Channel	<ClrChanl>	[0..1]			
	Local Instrument	<LclInstrm>	[0..1]			
	Code **or**	<Cd>	[1..1]			
	Proprietary	<Prtry>	[1..1]			
	Category Purpose	<CtgyPurp>	[0..1]			
	Tax	<Tax>	[0..1]			
	Creditor Tax Id	<CdtrTaxId>	[0..1]	Bene Tax ID		
	Creditor Tax Type	<CdtrTaxTp>	[0..1]		Tax Pmt Type Code	
	Debtor Tax Id	<DbtrTaxId>	[0..1]	Payer Tax ID	Taxpayer Verification	
	Tax Reference Number	<TaxRefNb>	[0..1]	WHT Doc		

				No.		
	Total Taxable Base Amount	<TtlTaxblBaseAmt>	[0..1]	Total Taxable Amt		
	Total Tax Amount	<TtlTaxAmt>	[0..1]	Total WHT Amt		
	Tax Date	<TaxDt>	[0..1]	Tax Payment Date	Date	
	Tax Type Information	<TaxTpInf>	[0..n]			
	Certificate Id	<CertId>	[0..1]	WHT Doc No.		
	Tax Type	<TaxTp>	[0..1]			
	Category Description	<CtgyDesc>	[0..1]	Type of Tax and/or Tax Description	Tax Info ID No.	
	Rate	<Rate>	[0..1]	Tax Rate for Tax Type		
	Taxable Base Amt	<TaxblBaseAmt>	[0..1]	Taxable Amt		
	Amount	<Amt>	[0..1]	Tax Amt	Tax Amt	
	Remittance Information	<RmtInf>	[0..1]			
	Unstructured	<Ustrd>	[0..n]			Free Form Text formatted per Tax Agency instructions
	Structured	<Strd>	[0..n]			
	Referred Document Information	<RfrdDocInf>	[0..1]			
	Referred Document Type	<RfrdDocTyp>	[0..1]			
	Code **or**	<Cd>	[1..1]			
	Proprietary	<Prtry>	[1..1]			
	Issuer	<Issr>	[0..1]			
	Referred Document Number	<RfrdDocNb>	[0..1]			
	Referred Document Related Date	<RfrdDocRltdDt>	[0..1]			
	Referred Document Amt	<RfrdDocAmt>	[0..n]			
	Due Payable Amt **or**	<DuePyblAmt>	[1..1]			
	Discount Applied Amt **or**	<DscntApldAmt>	[1..1]			
	Remitted Amount **or**	<RmtdAmt>	[1..1]			
	Credit Note Amt **or**	<CdtNoteAmt>	[1..1]			
	Tax Amount	<TaxAmt>	[1..1]			
	Creditor Reference Info	<CdtrRefInf>	[0..1]			
	Creditor Ref Type	<CdtrRefTp>	[0..1]			
	Code **or**	<Cd>	[1..1]			
	Proprietary	<Prtry>	[1..1]			
	Issuer	<Issr>	[0..1]			
	Creditor Ref	<CdtrRef>	[0..1]			
+	Invoicer	<Invcr>	[0..1]			
+	Invoicee	<Invcee>	[0..1]			
	Additional Remittance Info	<AddtlRmtInf>	[0..1]			

Note: All of the Business Usage samples are not exhaustive. They are described and noted only to illustrate a possible business usage of the payment defined. The entire XML message content is not shown – only pertinent excerpts are used just to demonstrate the samples.

13.0 REGULATORY REPORTING

Reporting to Central Bank authorities may be required dependent upon the type of payment and the country within which or to which it is being made. Regulatory reporting requirements are highly varied and there is no central repository of what information is required by different regulators in different countries. The message provides the capability to report a varied set of information to meet these requirements when transmission of the information is required with the payment.

13.1 Structure of Regulatory Reporting in the Message

	Message item	Multiplicity
A.	**Group Header**	**[1...1]**
B.	**Payment Information**	**[1...n]**
C.	**CreditTransferTransactionInformation**	**[1...n]**
+	PaymentIdentification	[1...1]
+	PaymentTypeInformation	[0...1]
+	Amount	[1...1]
+	ExchangeRateInformation	[0...1]
	ChargeBearer	[0...1]
+	ChequeInstruction	[0...1]
+	UltimateDebtor	[0...1]
+	IntermediaryAgent1	[0...1]
+	IntermediaryAgent1Account	[0...1]
+	IntermediaryAgent2	[0...1]
+	IntermediaryAgent2Account	[0...1]
+	Intermediary Agent3	[0...1]
+	Intermediary Agent3Account	[0...1]
+	CreditorAgent	[0...1]
+	CreditorAgentAccount	[0...1]
+	Creditor	[0...1]
+	CreditorAccount	[0...1]
+	UltimateCreditor	[0...1]
+	InstructionForCreditorAgent	[0...n]
+	InstructionForDebtorAgent	[0...1]
+	Purpose	[0...1]
+	RegulatoryReporting	[0...10]
	Debit Credit Reporting Indicator	[0..1]
	Authority	[0..1]
	AuthorityName	[0..1]
	AuthorityCountry	[0..1]
	Regulatory Details	[0..1]
	Code	[0..1]
	Information	[0..1]
+	Tax	[0..1]
+	RelatedRemittance information	[0...10]
+	RemittanceInformation	[0...1]

In some cases reporting is required on both a debit and credit level. The message accommodates this through a debit/credit indicator. The Regulatory Reporting component is optional. If used, it can be repeated up to ten times, allowing either five occurrences of debit reporting or five occurrences of credit reporting or ten occurrences of reporting.

The underlying components of Regulatory Reporting allow for a code, provided by the regulatory authority for reporting, an amount and a free form description to be populated as required by that regulatory authority.

The name of the authority and the country of the authority can also be reported in the payment if further identifying information is required.

13.2 Scenarios

There are a variety of ways in which banks accept central bank reporting. The description of how to use the elements available for regulatory reporting in this message should help in aligning the requirements of variety of styles with the message elements.

13.3 Which Elements to Use in the Message

The regulatory reporting grouping allows the message user to enter data containing both codes, outside the standard itself, and free form text (including amounts within the text) as required by the jurisdiction for which the message user is reporting.

	Message item	Multiplicity
+	RegulatoryReporting	[0...10]
	Debit Credit Reporting Indicator	[0..1]
	Authority	[0..1]
	AuthorityName	[0..1]
	AuthorityCountry	[0..1]
	Regulatory Details	[0..1]
	Code	[0..1]
	Amount	[0..1]
	Information	[0..1]

Up to ten instances of the regulatory reporting grouping can be used. Each instance of the group can include all of the elements contained in the group. This allows you to vary the indication of debit/credit report, the authority the report is intended for and number of detail items reported. However, each instance must begin with Regulatory Reporting. In other words, each triplet of debit/credit indicator, authority information and detail item must be contained within a single regulatory reporting tag. How many of these instances are used and the manner in which they are populated has been left to the requirements of the reporting jurisdiction and bank through which the payments are being made.

	Message item	Multiplicity
+	RegulatoryReporting	[0...10]
	Debit Credit Reporting Indicator	[0..1]
	Authority	[0..1]
	AuthorityName	[0..1]
	AuthorityCountry	[0..1]
	Regulatory Details	[0..1]
	Code	[0..1]
	Amount	[0..1]
	Information	[0..1]

Each group of the optional ten instances contains an optional Debit/Credit reporting indicator as the first element in that group. Each set of information (each instance of regulatory reporting) can represent reporting related to the debit side of the transaction, the credit side of the transaction or a single report. If used, there are no rules or restrictions on how many instances should be indicated as debit reporting or credit reporting.

	Message item	Multiplicity
+	RegulatoryReporting	[0...10]
	Debit Credit Reporting Indicator	[0..1]
	Authority	[0..1]
	AuthorityName	[0..1]
	AuthorityCountry	[0..1]
	Regulatory Details	[0..1]
	Code	[0..1]
	Amount	[0..1]
	Information	[0..1]

If required, the name and/or country for which the report is required can be identified. Authority name can be used to specify the name of the agency or central bank to which reporting is due, (up to 70 characters). The country for which reporting is required can be indicated by the ISO country code.

	Message item	Multiplicity
+	RegulatoryReporting	[0...10]
	Debit Credit Reporting Indicator	[0..1]
	Authority	[0..1]
	AuthorityName	[0..1]
	AuthorityCountry	[0..1]
	Regulatory Details	[0..1]
	Code	[0..1]
	Amount	[0..1]
	Information	[0..1]

Each detail item reported can optionally contain a code, an amount and text of up to 35 characters. These are optional elements so that the message user only needs to include the type of detail required. For example, a code and an amount can be included without information, or information can be included without any code or amount.

14.0 REMITTANCE INFORMATION

For both originator and beneficiary the payment transaction is only complete when the funds are transferred and the detailed information of the transaction is processed in the Accounts Payable and Accounts Receivable system. There could be a drastic reduction in the number of queries made by the beneficiary/originator, about the details of the payment, if the originator provides these details in a proper way.

By exchanging these transaction details electronically, a high level of automation can be realized. This electronic exchange of information applies to the financial aspects of the payment transaction (where the financial institutions play the dominant role by providing an information-rich electronic bank statement), but also applies to the underlying business transaction which is being settled by the payment. For example the beneficiary of a commercial transaction may need to know details of the invoices being settled by the transaction including invoice number(s), amounts, and other details.

The following elements play an important role in the automatic reconciliation of payments:

- The identification of the debtor: in general the customer number, as issued by the beneficiary. In case of Payment Factory or Shared Service "on-behalf-of" payments, the ultimate customer (the "invoicee") must be specified.
- One or more unique references issued by the beneficiary, i.e., invoice number, purchase order number, etc..
- The unique transaction identification, to which this payment is linked.
- Remittance information, i.e. details of the business documents settled by the payment: document type, identification, issue date and amounts (invoice amount, discount, adjustments, amount paid).

The Customer Credit Transfer Initiation message allows for three methods to provide remittance:

- Structured Remittance intended to provide a basic level of remittance reporting.
- Unstructured Remittance allowing entry of remittance data in an unstructured format, which is bilaterally agreed with your bank.
- Related Remittance Information providing data on how and where to find remittance information (when sent separately from the payment).

	Message item	Multiplicity
A.	**Group Header**	**[1…1]**
B.	**Payment Information**	**[1…n]**
C.	**CreditTransferTransactionInformation**	**[1…n]**
+	PaymentIdentification	[1…1]
+	PaymentTypeInformation	[0…1]
+	Amount	[1…1]
+	ExchangeRateInformation	[0…1]
	ChargeBearer	[0…1]
+	ChequeInstruction	[0…1]
+	UltimateDebtor	[0…1]
+	IntermediaryAgent1	[0…1]
+	IntermediaryAgent1Account	[0…1]
+	IntermediaryAgent2	[0…1]
+	IntermediaryAgent2Account	[0…1]
+	Intermediary Agent3	[0…1]
+	Intermediary Agent3Account	[0…1]
+	CreditorAgent	[0…1]
+	CreditorAgentAccount	[0…1]
+	Creditor	[0…1]
+	CreditorAccount	[0…1]
+	UltimateCreditor	[0…1]
+	InstructionForCreditorAgent	[0…n]
+	InstructionForDebtorAgent	[0…1]
+	Purpose	[0…1]
+	RegulatoryReporting	[0…10]
+	Tax	[0..1]
	RelatedRemittance Information	[0…10]
	Remittance Identification	[0..1]
	Remittance Location Method	[0..1]
	Remittance Location Electronic Address	[0..1]
+	Remittance Location Postal Address	[0..1]
	RemittanceInformation	[0…1]
	Unstructured	[0..n]
	Structured	[0..n]
	Referred Document Information	[0..1]
+	Referred Document Type	[0..1]
	Referred Document Number	[0..1]
	Referred Document Related Date	[0..1]
+	Referred Document Amount	[0..n]
	Creditor Reference Information	[0..1]
+	Creditor Reference Type	[0..1]
	Creditor Reference	[0..1]
+	Invoicer	[0..1]
+	Invoicee	[0..1]
	Additional Remittance Information	[0..1]

The following elements play an important role in the automatic reconciliation of direct debits:

- The identification of the creditor: the creditor scheme identification, the Mandate Identification and possible the customer number as may be issued by the beneficiary. In case of Payment Factory or Shared Service "on-behalf-of" payments, the ultimate customer (the "invoicer") must be specified.
- One or more unique references issued by the beneficiary, i.e., invoice number, purchase order number, etc..
- The unique transaction identification, to which this direct debit is linked.
- Remittance information, i.e. details of the business documents settled by the direct debit: document type, identification, issue date and amounts (invoice amount, discount, adjustments, amount paid).

The Customer Direct Debit Initiation message allows for three methods to provide remittance:

- Structured Remittance intended to provide a basic level of remittance reporting.
- Unstructured Remittance allowing entry of remittance data in an unstructured format, which is bilaterally agreed with your bank.
- Related Remittance Information providing data on how and where to find remittance information (when sent separately from the payment).

	Message item	Multiplicity
A.	**Group Header**	**[1…1]**
B.	**Payment Information**	**[1…n]**
C.	**DirectDebitTransactionInformation**	**[1…n]**
+	PaymentIdentification	[1…1]
+	PaymentTypeInformation	[0…1]
	InstructedAmount	[1…1]
	ChargeBearer	[0…1]
+	Direct DebitTransaction	[0…1]
+	UltimateCreditor	[0…1]
+	DebtorAgent	[1…1]
+	DebtorAgentAccount	[0…1]
+	Debtor	[1…1]
+	DebtorAccount	[1…1]
+	UltimateDebtor	[0…1]
+	InstructionForCreditorAgent	[0…n]
+	Purpose	[0…1]
+	RegulatoryReporting	[0…10]
+	Tax	[0..1]
	RelatedRemittance Information	[0…10]
	Remittance Identification	[0..1]
	Remittance Location Method	[0..1]
	Remittance Location Electronic Address	[0..1]
+	Remittance Location Postal Address	[0..1]
	RemittanceInformation	[0…1]
	Unstructured	[0..n]
	Structured	[0..n]
	Referred Document Information	[0..1]
+	Referred Document Type	[0..1]
	Referred Document Number	[0..1]
	Referred Document Related Date	[0..1]
+	Referred Document Amount	[0..n]
	Creditor Reference Information	[0..1]
+	Creditor Reference Type	[0..1]
	Creditor Reference	[0..1]
+	Invoicer	[0..1]
+	Invoicee	[0..1]
	Additional Remittance Information	[0..1]

14.1 Structured Remittance within the Payment

	Message item	Multiplicity
A.	**Group Header**	**[1…1]**
B.	**Payment Information**	**[1…n]**
C.	**CreditTransferTransactionInformation**	**[1…n]**
	RelatedRemittance Information	[0…10]
	RemittanceInformation	[0…1]
	Unstructured	[0..n]
	Structured	[0..n]
	Referred Document Information	[0..1]
+	Referred Document Type	[0..1]
	Referred Document Number	[0..1]
	Referred Document Related Date	[0..1]
+	Referred Document Amount	[0..n]
	Creditor Reference Information	[0..1]
+	Creditor Reference Type	[0..1]
	Creditor Reference	[0..1]
+	Invoicer	[0..1]
+	Invoicee	[0..1]
	Additional Remittance Information	[0..1]

Detailed remittance information is provided for in the Customer Credit Transfer Initiation / Customer Direct Debit Initiation message in the event that the user either has not selected another remittance advice standard (such as the RosettaNet 3C6 remittance advice) or finds sufficient remittance capability in the message.

Structured Remittance Details in the Customer Credit Transfer Initiation / Customer Direct Debit Initiation message are used when the originator's/beneficiary's bank accepts these details in order to:

- Forward these structured details through the banking chain to the beneficiary/originator
- Extract the structured details and create a separate Remittance Advice message as an optional service (see remittance info scenarios below)

Banks may define limitations on occurrences of details for payment instruments and/or destinations. As an Invoicee/Invoicer can be specified per document, a payment order can contain documents of different ultimate Debtors/ultimate Creditors.

14.2 Unstructured Remittance within the Credit Transfer or Direct Debit

	Message item	Multiplicity
A.	**Group Header**	**[1…1]**
B.	**Payment Information**	**[1…n]**
C.	**CreditTransferTransactionInformation**	**[1…n]**
	RelatedRemittance Information	[0…10]
	RemittanceInformation	[0…1]
	Unstructured	[0..n]
	Structured	[0..n]

In case structured remittance details cannot be forwarded through the banking chain and will not be accepted by an optional Remittance Advice delivery service by the first bank, Unstructured Remittance details are to be used. The formatting of these "free text" fields is entirely the responsibility of the originator of the Credit Transfer Initiation/Direct Debit Initiation Message. The bank may define restrictions on size and number of occurrences for payment instruments and/or destinations.

In case the number of details exceeds the available space, creation of a separate Remittance Advice message is required.

14.3 Related Remittance information

The scenario where the **remittance details are embedded** in the Payment order forwarded through the banking chain and specified on the bank statement or credit/debit advice may be most convenient for the beneficiary/originator as no matching of payment and remittance advice is required. This method guarantees consistency between the payment order and its specification. In addition: the majority of payment order (estimate: > 90%) will contain such a limited number of details that the remittance details can be embedded in the payment order and forwarded through the banking chain.

Alternatively, separate communication of payment and remittance may be desired where the volume of remittance information required exceeds the capacities of the processing systems and banks involved, or where the processing system imposes restrictions on the format of the remittance information to the disadvantage of the beneficiary/originator. When remittance advice and transaction are separately communicated, the beneficiary must typically match the received transaction with the received remittance advice before receipts may be accounted for. In order to match the Remittance Advice message with the receipt of money, it is of utmost importance that the Remittance Advice and the payment instruction contains the same identifier to facilitate the match, and that the identifier be unique to that pairing of payment/direct debit and remittance advice.

	Message item	Multiplicity
A.	**Group Header**	**[1...1]**
B.	**Payment Information**	**[1...n]**
C.	**CreditTransferTransactionInformation**	**[1...n]**
	RelatedRemittance Information	[0...10]
	Remittance Identification	[0..1]
	Remittance Location Method	[0..1]
	Remittance Location Electronic Address	[0..1]
+	Remittance Location Postal Address	[0..1]
	RemittanceInformation	[0...1]
	Unstructured	[0..n]
	Structured	[0..n]

If not agreed beforehand with the beneficiary/originator, the payment instruction should also contain details of how and where the remittance advice message is delivered or where the details can be found.

Note: In case the initiating party's bank offers the service to extract the details from the Credit Transfer/ Direct Debit Initiation message and generates and delivers the Remittance Advice message, the bank must populate the related Remittance Information elements when forwarding the message into the settlement process. In that case the initiating party will have populated the structured Remittance Details, allowing the bank to extract the required Information to create the separate Remittance Advice message. The bank can send the remittance advice to the creditor agent/debtor agent or creditor/debtor, as shown in the scenarios section.

Note: As the above discussion is applicable to both Customer Credit Transfer Initiation and Customer Direct Debit Initiation messages, sample illustrations are only shown for Customer Credit Transfer Initiation message as there is no difference in content in the Remittance Information component for a Customer Direct Debit Initiation message.

14.4 Scenarios

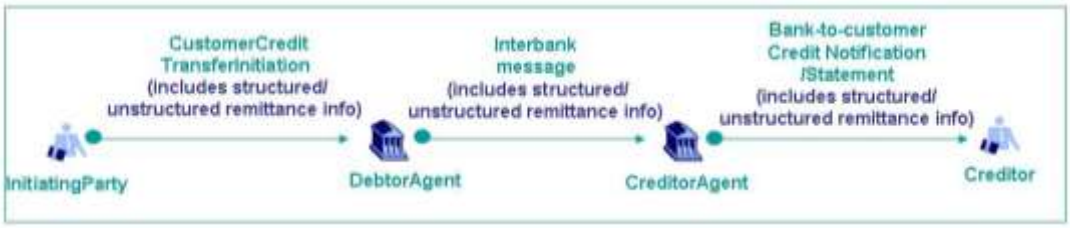
As described above, remittance information delivery can be accomplished in one of two ways:

1. By sending this information embedded in the payment instruction – forwarded through the financial institutions to the beneficiary/originator.

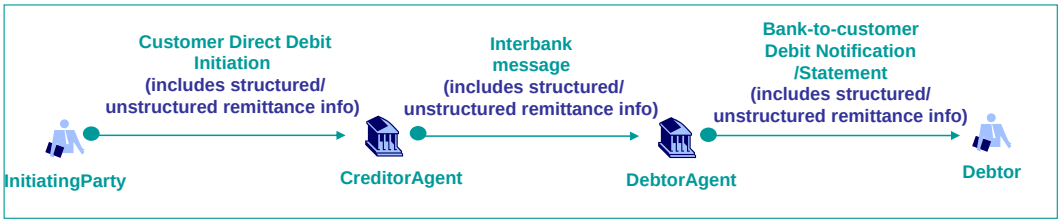
   Scenario 14.4.1

   In this scenario, the initiating party populates the structured or unstructured remittance info component (taking into account size limitations/constraints agreed on beforehand with its bank).

Customer Credit Transfer Initiation



Customer Direct Debit Initiation



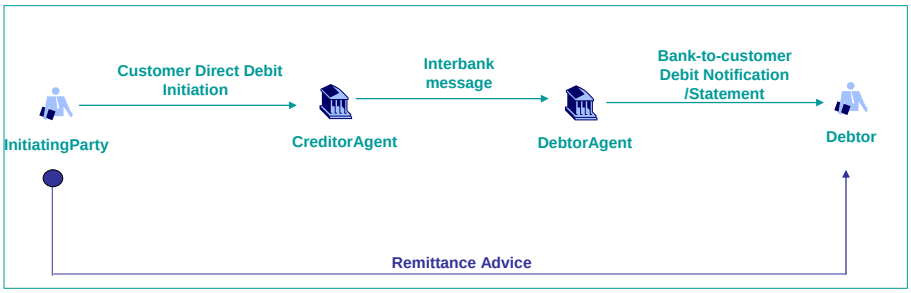
2. By separately sending remittance advices and payment messages. Several scenarios exist to generate and forward these remittance advices:

   Scenario 14.4.2

   In this scenario, separate remittance advice is generated by the initiating party and delivered by the initiating party to the creditor/debtor. The Customer Credit Transfer Initiation or Customer Direct Debit Initiation message, contains the unique reference of the Remittance Advice in the End-to-End Identifier. This reference will be passed on in the interbank chain, and provided to the creditor/debtor through credit/debit notification/statement to allow reconciliation of the incoming credit/debit with the remittance advice.

Customer Credit Transfer Initiation

Customer Direct Debit Initiation



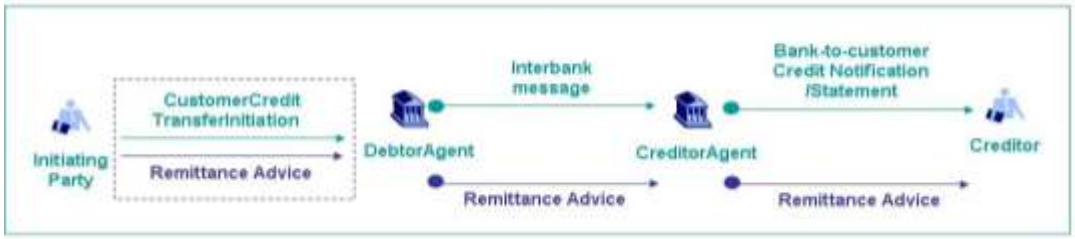
Scenario 14.4.3

In this scenario, the initiating party is sending their bank both the actual payment and the remittance advices (which are separate messages, in a format agreed between the parties) The debtor/creditor agent provides a remittance advice delivery service - it separates the remittance advice and can deliver them to the Creditor/Debtor (A) either through direct communication to the final creditor/debtor or, where the interbank settlement allows, to the Creditor Agent/Debtor Agent (B).

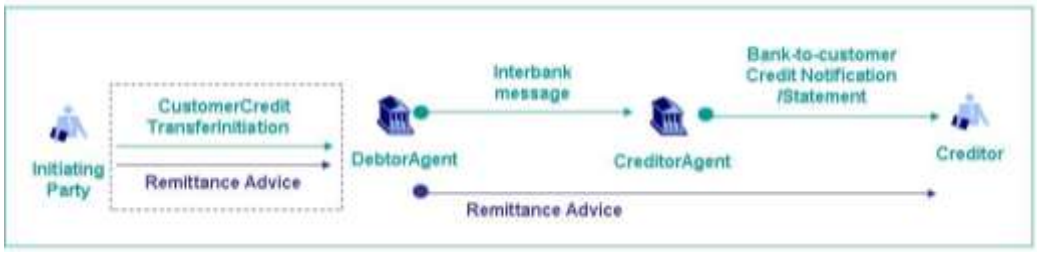
The Customer Credit Transfer Initiation or Customer Direct Debit Initiation should contain a reference to the Remittance Advice message, and - when not agreed on beforehand with the beneficiary/originator - details of how and where the Remittance Advice message is delivered or where the details can be found. This info should be passed on in the interbank payment chain and reported to the creditor/debtor.

Customer Credit Transfer Initiation

A.

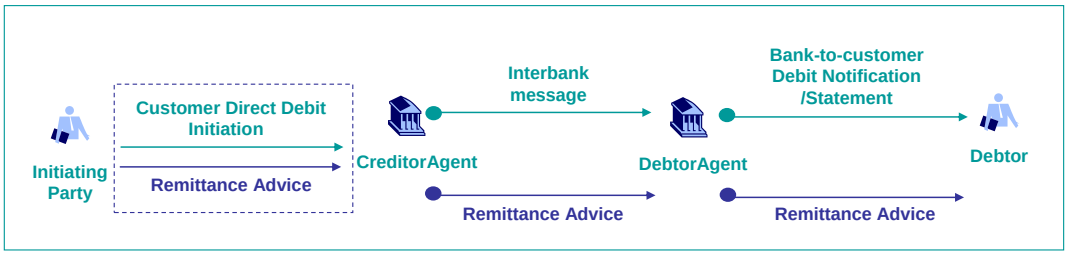


B.

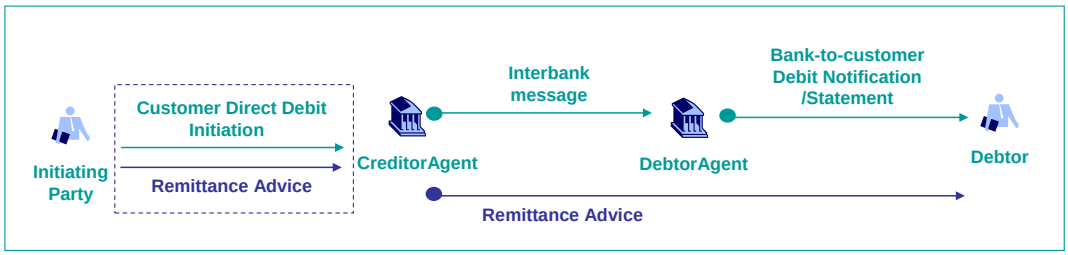


Customer Direct Debit Initiation

A.



B.

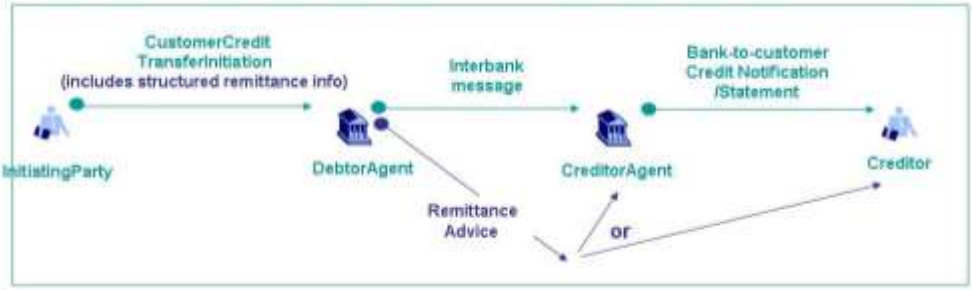


Scenario 14.4.4

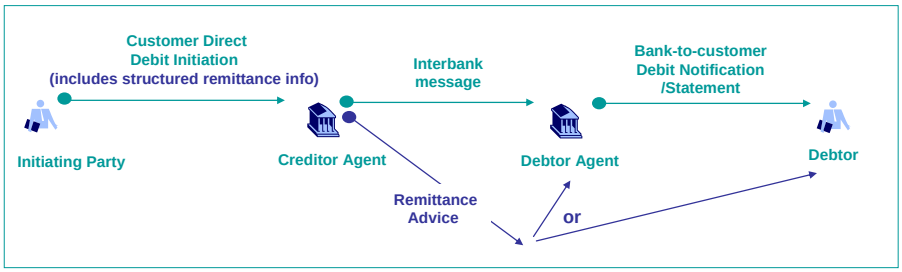
The initiating party includes the remittance information within the payment (using the structured remittance info component), but has agreed with its bank that the bank will extract the remittance info, will generate a separate remittance advice (as the info is too lengthy to channel through a payment system) and will deliver either to the creditor/debtor agent or creditor/debtor.

The bank ensures that the interbank payment message contains the identifier of the Remittance Advice and provides information (in the Related Remittance info) component on where the Remittance Advice message is delivered or where the details can be found. Depending on the service agreed, the bank will deliver/or make available the remittance advice to the creditor agent/debtor agent or creditor/debtor (as shown in scenarios A and B above).

Customer Credit Transfer Initiation



Customer Direct Debit Initiation



Note: The Scenarios provided are not exhaustive. They are described and noted only to illustrate a possible business usage of the payment defined. The entire XML message content is not shown – only pertinent excerpts are used just to demonstrate the samples.

14.5 Which Elements to use in the Message

C	Credit Transfer Transaction Information	<CdtTrfTxInf>						
				14.4.1	14.4.2	14.4.3A	14.4.3B	14.4.4
	Payment Identification	<PmtId>	[1..1]					
	End-to-end Id	<EndToEndId>	[1..1]		End-to-end ID should be equal to remittance ID	End-to-end ID should be equal to remittance ID	End-to-end ID should be equal to remittance ID	
	Related Remittance Information	<RltdRmtInf>	[0..10]					* this component will not be present in the initiation, but may be present in the interbank message
	Remittance Id	<RmtId>	[0..1]					
	Remittance Location Method	<RmtLctnMtd>	[0..1]					
	Remittance Location Electronic Address	<RmtLctnElctrncAdr>	[0..1]					
	Remittance Location Postal	<RmtLctnPstlAdr	[0..1]					

	Address	>						
	Remittance Information	<RmtInf>	[0..1]					
	Unstructured	<Ustrd>	[0..n]					
	Structured	<Strd>	[0..n]					
	Referred Document Information	<RfrdDocInf>	[0..1]					
	Referred Document Type	<RfrdDocTyp>	[0..1]					
	Referred Document Number	<RfrdDocNb>	[0..1]					
	Referred Document Related Date	<RfrdDocRltdDt>	[0..1]					
	Referred Document Amt	<RfrdDocAmt>	[0..n]					
	Creditor Reference Info	<CdtrRefInf>	[0..1]					
	Creditor Ref Type	<CdtrRefTp>	[0..1]					
	Creditor Ref	<CdtrRef>	[0..1]					
	Invoicer	<Invcr>	[0..1]					
	Invoicee	<Invcee>	[0..1]					
	Additional Remittance Info	<AddtlRmtInf>	[0..1]					

15.0 DIRECT DEBIT MANDATE INFORMATION

15.1 Overview

Specific country requirements for mandate related information for direct debit instruments can be accommodated in the direct debit message, including Italian RID commerciale, veloce, or utenze, French LCR and British Auddis. Each type of instrument requires the population of data in the following tags or components: Payment Method, Payment Type Information and Direct Debit Transaction.

All legacy direct debits are domestic transactions and local instrument codes can be assigned to a country by looking into either CreditorAgent or DebtorAgent information.

15.2 Scenarios

Scenarios that are covered in this guide include:

Scenario 1: Italian RID Commerciale, Veloce, and Utenze and Italian RIBA
Scenario 2: French LCR
Scenario 3: British Auddis
Scenario 4: Irish Auddis

Note: The Scenarios provided are not exhaustive. They are described and noted only to illustrate a possible business usage of the payment defined. The entire XML message content is not shown – only pertinent excerpts are used just to demonstrate the samples.

Scenario 1: Italian RID Commerciale, Veloce, and Utenze and Italian RIBA Customer

Ind.	Message Item	<XML Tag>	Occurrence	Italian Specific Remarks
	Customer Direct Debit Initiation	**< Pain.008.001.01>**	**[1...1]**	
A	**Group Header**	**<PmtInfo>**	**[1..n]**	
B	**Payment Information**	**<PmtInfo>**	**[1..n]**	
	PaymentInformationIdentification	<PmtInfId>	[0..1]	
	PaymentMethod	<PmtMtd>	[1..1]	DD
	PaymentTypeInformation	<PmtTpInf>	[0..1]	
	Local Instrument	<LclInstrm>	[0..1]	It has to be decided, if the CBI codes have to be given in Code or Proprietary
	Code **or**	<Cd>	[1..1]	RIDC – RID commerciale RIDV - RID veloce RIDU - RID utenze RIBA
	Proprietary	<Prtry>	[1..1]	
	Category Purpose	<CtgyPurp>	[0..1]	
	RequestedCollectionDate	<ReqdColltnDt>	[1..1]	
	Creditor	<Cdtr>	[1..1]	
	Creditor.Identification	<Id>	[1..1]	(modified) Creditor Sender ID (SIA number) OrganisationIdentification. ProprietaryIdentification.Identification 5 char an
	CreditorAccount	<CdtrAcct>	[1..1]	

	CreditorAgent	<CdtrAgt>	[1..1]	
	UltimateCreditor	<UltmtCdtr>	[0..1]	
	ChargeBearer	<ChrgBr>	[0..1]	
C	**DirectDebitTransaction Information**	**<CdtTrfTxInf>**	**[1..n]**	
	PaymentIdentification	<PmtId>	[1..1]	
	InstructionIdentification	<InstrId>	[0..1]	
	EndToEndIdentification	<EndToEnd>	[1..1]	
	Payment Type Information	<PmtTpInf>	[0..1]	
	Local Instrument	<LclInstrm>	[0..1]	It has to be decided in general where the local DD Types have to be filled in Code or Proprietary
	Code **or**	<Cd>	[1..1]	
	Proprietary	<Prtry>	[1..1]	
	Category Purpose	<CtgyPurp>	[0..1]	
	InstructedAmount	<InstdAmt>	[1..1]	
	DirectDebitTransaction	<DrctDbtTx>	[0..1]	
	MandateRelatedInformation	<MndtRltdInf>	[0..1]	
	MandateIdentification	<MndtId>	[0..1]	(modified) RID Contract Number 17 char mandate ID
	DateOfSignature	<DtOfSgntr>	[0..1]	
	AmendmentInformation Details	<AmdmntInfDtls>	[0..1]	
	OriginalMandate Identification	<OrgnlMndtId>	[0..1]	Original RID Contract Number
	OriginalCreditorScheme Identification	<OrgnlCdtrSchmeId>	[0..1]	Original Creditor Sender ID Identification. OrganisationIdentification. ProprietaryIdentification.Identification
	OriginalDebtor	<OrgnlDbtr>	[0..1]	
	Identification. PrivateIdentification	<PrvtId>	[0..1]	
	TaxIdentification Number	<TaxIdNb>	[0..1]	RID mandate VAT Number
	OtherIdentification	<OthrId>	[0..1]	
	Identification	<Id>	[0..1]	RID mandate Fiscal Code Number
	IdentificationType	<IdTp>	[0..1]	RID mandate Type "UTLT" - Utility "PRSN" - Personnel number "CUCD" - Customer Code "SPCD" - Supplier Code "CMPF" - Commercial Portfolio "OTHR" - Other
	OriginalDebtorAccount	<OrgnlDbtrAcct>	[0..1]	Original Payer Account Id
	OriginalDebtorAgent	<OrgnlDbtrAgt>	[0..1]	Original Payer Bank Id and or Branch Id
	FirstCollectionDate	<FrstColltnDt>	[0..1]	RID requires the total number of Direct Debits, which could be calculated using first and last collection date considering the frequency
	FinalCollectionDate	<FnlColltnDt>	[0..1]	
	Frequency	<Frqcy>	[0..1]	
	CeditorSchemeIdentification	<CdtrSchmeId>	[0..1]	Creditor Sender ID (SIA number) This field equals modified ID in case it is filled in the AmendmentInformation section Identification.

				OrganisationIdentification. ProprietaryIdentification.Identification
	DebtorAgent	<DbtrAgt>	[0..1]	Payer Bank ID and or Branch ID
	Debtor	<Dbtr>	[0..1]	Payer Information
	Identification	<Id>	[0..1]	RID mandate VAT Number This field equals modified ID in case it is filled in the AmendmentInformation section OrganisationIdentification.TaxIdentificationNumber RID mandate Fiscal Code Number This field equals modified ID in case it is filled in the AmendmentInformation section PrivateIdentification.OtherIdentification. Identification
	IdentificationType	<IdTp>	[0..1]	RID mandate Type "UTLT" - Utility "PRSN" - Personnel number "CUCD" - Customer Code "SPCD" - Supplier Code "CMPF" - Commercial Portfolio "OTHR" - Other
	DebtorAccount	<DbtrAcct>	[0..1]	Payer Account Id This field equals modified ID in case it is filled in the AmendmentInformation section For RIDs an authorisation Code can be used instead of Account Ids (proprietary)
	RemittanceInformation	<RmtInf>	[0..1]	
	Unstructured	<Ustrd>	[0..1]	
	Structured	<Strd>	[0..1]	

Scenario 2: French LCR

Ind.	Message Item	<XML Tag>	Occurrence	German Specific Remarks
	Customer Direct Debit Initiation	**< Pain.008.001.01>**	**[1...1]**	
A	**Group Header**	**<PmtInfo>**	**[1..n]**	
B	**Payment Information**	**<PmtInfo>**	**[1..n]**	
	PaymentInformationIdentification	<PmtInfId>	[0..1]	
	PaymentMethod	<PmtMtd>	[1..1]	DD
	PaymentTypeInformation	<PmtTpInf>	[0..1]	
	Local Instrument	<LclInstrm>	[0..1]	ADPN = French Avis de Prélèvement ADPA = French Avis de Prélèvement accéléré BOR = French BOR(Promissory Note) LCRA = French LCR acceptée LCR = French LCR non acceptée
	Code **or**	<Cd>	[1..1]	
	Proprietary	<Prtry>	[1..1]	
	Category Purpose	<CtgyPurp>	[0..1]	

	RequestedCollectionDate	<ReqdColltnDt>	[1..1]	
	Creditor	<Cdtr>	[1..1]	
	CreditorAccount	<CdtrAcct>	[1..1]	
	CreditorAgent	<CdtrAgt>	[1..1]	
C	**DirectDebitTransaction Information**	**<CdtTrfTxInf>**	**[1..n]**	
	PaymentIdentification	<PmtId>	[1..1]	
	InstructionIdentification	<InstrId>	[0..1]	
	EndToEndIdentification	<EndToEnd>	[1..1]	
	Payment Type Information	<PmtTpInf>	[0..1]	
	Local Instrument	<LclInstrm>	[0..1]	
	Code **or**	<Cd>	[1..1]	
	Proprietary	<Prtry>	[1..1]	
	Category Purpose	<CtgyPurp>	[0..1]	
	InstructedAmount	<InstdAmt>	[1..1]	
	DirectDebitTransaction	<DrctDbtTx>	[0..1]	
	MandateRelatedInformation	<MndtRltdInf>	[0..1]	
	MandateIdentification	<MndtId>	[0..1]	
	DateOfSignature	<DtOfSgntr>	[0..1]	
	AmendmentInformation Details	<AmdmntInfDtls>	[0..1]	
	OriginalMandate Identification	<OrgnlMndtId>	[0..1]	
	OriginalCreditorScheme Identification	<OrgnlCdtrSchmeId>	[0..1]	
	OriginalDebtor	<OrgnlDbtr>	[0..1]	
	Identification. PrivateIdentification	<PrvtId>	[0..1]	
	TaxIdentification Number	<TaxIdNb>	[0..1]	
	OtherIdentification	<OthrId>	[0..1]	
	Identification	<Id>	[0..1]	
	IdentificationType	<IdTp>	[0..1]	
	OriginalDebtorAccount	<OrgnlDbtrAcct>	[0..1]	
	OriginalDebtorAgent	<OrgnlDbtrAgt>	[0..1]	
	FirstCollectionDate	<FrstColltnDt>	[0..1]	
	FinalCollectionDate	<FnlColltnDt>	[0..1]	
	Frequency	<Frqcy>	[0..1]	
	CeditorSchemeIdentification	<CdtrSchmeId>	[0..1]	
	DebtorAgent	<DbtrAgt>	[0..1]	
	Debtor	<Dbtr>	[0..1]	
	DebtorAccount	<DbtrAcct>	[0..1]	
	RemittanceInformation	<RmtInf>	[0..1]	
	Unstructured	<Ustrd>	[0..1]	
	Structured	<Strd>	[0..1]	

Scenario 3: British Auddis

Ind.	Message Item	<XML Tag>	Occurrence	British Specific Remarks
	Customer Direct Debit Initiation	**< Pain.008.001.01>**	**[1...1]**	
A	**Group Header**	**<PmtInfo>**	**[1..n]**	
B	**Payment Information**	**<PmtInfo>**	**[1..n]**	
	PaymentInformationIdentification	<PmtInfId>	[0..1]	

	PaymentMethod	<PmtMtd>	[1..1]	DD
	PaymentTypeInformation	<PmtTpInf>	[0..1]	
	Local Instrument	<LclInstrm>	[0..1]	
	Code **or**	<Cd>	[1..1]	
	Proprietary	<Prtry>	[1..1]	
	Category Purpose	<CtgyPurp>	[0..1]	
	RequestedCollectionDate	<ReqdColltnDt>	[1..1]	
	Creditor	<Cdtr>	[1..1]	
	CreditorAccount	<CdtrAcct>	[1..1]	
	CreditorAgent	<CdtrAgt>	[1..1]	
C	**DirectDebitTransaction Information**	**<CdtTrfTxInf>**	**[1..n]**	
	PaymentIdentification	<PmtId>	[1..1]	
	InstructionIdentification	<InstrId>	[0..1]	
	EndToEndIdentification	<EndToEnd>	[1..1]	
	Payment Type Information	<PmtTpInf>	[0..1]	
	Local Instrument	<LclInstrm>	[0..1]	
	Code **or**	<Cd>	[1..1]	
	Proprietary	<Prtry>	[1..1]	
	Category Purpose	<CtgyPurp>	[0..1]	
	InstructedAmount	<InstdAmt>	[1..1]	
	DirectDebitTransaction	<DrctDbtTx>	[0..1]	
	MandateRelatedInformation	<MndtRltdInf>	[0..1]	
	MandateIdentification	<MndtId>	[0..1]	
	DateOfSignature	<DtOfSgntr>	[0..1]	
	AmendmentInformation Details	<AmdmntInfDtls>	[0..1]	
	OriginalMandate Identification	<OrgnlMndtId>	[0..1]	
	OriginalCreditorScheme Identification	<OrgnlCdtrSchmeId>	[0..1]	
	OriginalDebtor	<OrgnlDbtr>	[0..1]	
	Identification. PrivateIdentification	<PrvtId>	[0..1]	
	TaxIdentification Number	<TaxIdNb>	[0..1]	
	OtherIdentification	<OthrId>	[0..1]	
	Identification	<Id>	[0..1]	
	IdentificationType	<IdTp>	[0..1]	
	OriginalDebtorAccount	<OrgnlDbtrAcct>	[0..1]	
	OriginalDebtorAgent	<OrgnlDbtrAgt>	[0..1]	
	FirstCollectionDate	<FrstColltnDt>	[0..1]	
	FinalCollectionDate	<FnlColltnDt>	[0..1]	
	Frequency	<Frqcy>	[0..1]	
	CeditorSchemeIdentification	<CdtrSchmeId>	[0..1]	
	DebtorAgent	<DbtrAgt>	[0..1]	
	Debtor	<Dbtr>	[0..1]	
	DebtorAccount	<DbtrAcct>	[0..1]	
	RemittanceInformation	<RmtInf>	[0..1]	
	Unstructured	<Ustrd>	[0..1]	
	Structured	<Strd>	[0..1]	

Scenario 4: Irish Auddis

Ind.	Message Item	<XML Tag>	Occurrence	British Specific Remarks
	Customer Direct Debit Initiation	**< Pain.008.001.01>**	**[1...1]**	
A	**Group Header**	**<PmtInfo>**	**[1..n]**	
B	**Payment Information**	**<PmtInfo>**	**[1..n]**	
	PaymentInformationIdentification	<PmtInfId>	[0..1]	
	PaymentMethod	<PmtMtd>	[1..1]	DD
	PaymentTypeInformation	<PmtTpInf>	[0..1]	
	Local Instrument	<LclInstrm>	[0..1]	
	Code **or**	<Cd>	[1..1]	
	Proprietary	<Prtry>	[1..1]	
	Category Purpose	<CtgyPurp>	[0..1]	
	RequestedCollectionDate	<ReqdColltnDt>	[1..1]	
	Creditor	<Cdtr>	[1..1]	
	CreditorAccount	<CdtrAcct>	[1..1]	
	CreditorAgent	<CdtrAgt>	[1..1]	
C	**DirectDebitTransaction Information**	**<CdtTrfTxInf>**	**[1..n]**	
	PaymentIdentification	<PmtId>	[1..1]	
	InstructionIdentification	<InstrId>	[0..1]	
	EndToEndIdentification	<EndToEnd>	[1..1]	
	Payment Type Information	<PmtTpInf>	[0..1]	
	Local Instrument	<LclInstrm>	[0..1]	
	Code **or**	<Cd>	[1..1]	
	Proprietary	<Prtry>	[1..1]	
	Category Purpose	<CtgyPurp>	[0..1]	
	InstructedAmount	<InstdAmt>	[1..1]	
	DirectDebitTransaction	<DrctDbtTx>	[0..1]	
	MandateRelatedInformation	<MndtRltdInf>	[0..1]	
	MandateIdentification	<MndtId>	[0..1]	
	DateOfSignature	<DtOfSgntr>	[0..1]	
	AmendmentInformation Details	<AmdmntInfDtls>	[0..1]	
	OriginalMandate Identification	<OrgnlMndtId>	[0..1]	
	OriginalCreditorScheme Identification	<OrgnlCdtrSchmeId>	[0..1]	
	OriginalDebtor	<OrgnlDbtr>	[0..1]	
	Identification. PrivateIdentification	<PrvtId>	[0..1]	
	TaxIdentification Number	<TaxIdNb>	[0..1]	
	OtherIdentification	<OthrId>	[0..1]	
	Identification	<Id>	[0..1]	
	IdentificationType	<IdTp>	[0..1]	
	OriginalDebtorAccount	<OrgnlDbtrAcct>	[0..1]	
	OriginalDebtorAgent	<OrgnlDbtrAgt>	[0..1]	
	FirstCollectionDate	<FrstColltnDt>	[0..1]	
	FinalCollectionDate	<FnlColltnDt>	[0..1]	
	Frequency	<Frqcy>	[0..1]	
	CeditorSchemeIdentification	<CdtrSchmeId>	[0..1]	

	DebtorAgent	<DbtrAgt>	[0..1]	
	Debtor	<Dbtr>	[0..1]	
	DebtorAccount	<DbtrAcct>	[0..1]	
	RemittanceInformation	<RmtInf>	[0..1]	
	Unstructured	<Ustrd>	[0..1]	
	Structured	<Strd>	[0..1]	

16.0 ADDITIONAL INSTRUCTIONS FOR AGENTS

16.1 Charges Information

The message contains elements to identify the charge bearer, a possible charges account, and a charge account agent.

Customer Credit Transfer Initiation

	Message item	Multiplicity
A.	**Group Header**	**[1…1]**
B.	**Payment Information**	**[1…n]**
	PaymentInformationIdentification	[0…1]
	Payment Method	[1…1]
+	PaymentTypeInformation	[0…1]
	RequestedExecutionDate	[1…1]
	PoolingAdjustmentDate	[0…1]
+	Debtor	[1…1]
+	DebtorAccount	[1…1]
+	DebtorAgent	[1…1]
+	DebtorAgentAccount	[0…1]
+	UltimateDebtor	[0…1]
	ChargeBearer	[0…1]
+	ChargesAccount	[0…1]
+	ChargesAccountAgent	[0…1]
C.	**CreditTransferTransactionInformation**	**[1…n]**
+	PaymentIdentification	[1…1]
+	PaymentTypeInformation	[0…1]
+	Amount	[1…1]
+	ExchangeRateInformation	[0…1]
	ChargeBearer	[0…1]
+	ChequeInstruction	[0…1]
+	UltimateDebtor	[0…1]
+	IntermediaryAgent1	[0…1]
+	IntermediaryAgent1Account	[0…1]
+	IntermediaryAgent2	[0…1]
+	IntermediaryAgent2Account	[0…1]
+	Intermediary Agent3	[0…1]
+	Intermediary Agent3Account	[0…1]
+	CreditorAgent	[0…1]
+	CreditorAgentAccount	[0…1]
+	Creditor	[0…1]
+	CreditorAccount	[0…1]
+	UltimateCreditor	[0…1]
+	InstructionForCreditorAgent	[0…n]
+	InstructionForDebtorAgent	[0…1]
+	Purpose	[0…1]
+	RegulatoryReporting	[0…10]
+	Tax	[0..1]
+	RelatedRemittance information	[0…10]
+	RemittanceInformation	[0…1]

Customer Direct Debit Initiation

	Message item	Multiplicity
A.	**Group Header**	**[1…1]**
B.	**Payment Information**	**[1…n]**
	PaymentInformationIdentification	[0…1]
	Payment Method	[1…1]
+	PaymentTypeInformation	[0…1]
	RequestedExecutionDate	[1…1]
	PoolingAdjustmentDate	[0…1]
+	Debtor	[1…1]
+	DebtorAccount	[1…1]
+	DebtorAgent	[1…1]
+	DebtorAgentAccount	[0…1]
+	UltimateDebtor	[0…1]
	ChargeBearer	[0…1]
+	ChargesAccount	[0…1]
+	ChargesAccountAgent	[0…1]
C.	**DirectDebitTransactionInformation**	**[1…n]**
+	PaymentIdentification	[1…1]
+	PaymentTypeInformation	[0…1]
+	Amount	[1…1]
+	ExchangeRateInformation	[0…1]
	ChargeBearer	[0…1]
+	ChequeInstruction	[0…1]
+	UltimateDebtor	[0…1]
+	IntermediaryAgent1	[0…1]
+	IntermediaryAgent1Account	[0…1]
+	IntermediaryAgent2	[0…1]
+	IntermediaryAgent2Account	[0…1]
+	Intermediary Agent3	[0…1]
+	Intermediary Agent3Account	[0…1]
+	CreditorAgent	[0…1]
+	CreditorAgentAccount	[0…1]
+	Creditor	[0…1]
+	CreditorAccount	[0…1]
+	UltimateCreditor	[0…1]
+	InstructionForCreditorAgent	[0…n]
+	InstructionForDebtorAgent	[0…1]
+	Purpose	[0…1]
+	RegulatoryReporting	[0…10]
+	Tax	[0..1]
+	RelatedRemittance information	[0…10]
+	RemittanceInformation	[0…1]

The message accommodates charge information with identification of bearer, account against which the charges are assessed and the bank servicing the charges account. The bearer of the charges can be identified as the same for all payments within a batch (Payment Information level) or by individual transaction (Credit Transfer Transaction or Direct Debit Transaction level).

The **Charge Bearer** (optional) specifies which party/parties will bear the charges associated with the processing of the payment transaction. Four options are allowed:

CRED	BorneByCreditor	All transaction charges are to be borne by the creditor.
DEBT	BorneByDebtor	All transaction charges are to be borne by the debtor
SHAR	Shared	Means that transaction charges on the sender side are to be borne by the debtor, transaction charges on the receiver side are to be borne by the creditor.
SLEV	FollowingServiceLevel	Charges are to be applied following the rules agreed in the service

level and/or scheme.

The Service Level option provide a method for indicating that charges are as agreed within a specific scheme or service level with which the payment transaction is associated .

The message also allows for identification of the charges account and the bank servicing the charges account. These elements allow charges, if allowed by your bank, to be assessed against another bank or an account at a related bank with a different bank identifier.

Whilst the bearer of charges can be varied by individual payment transaction, the account (and related bank) against which the charges are assessed MUST be the same for all transaction contained within a Payment Information component.

16.2 Additional Instructions for the Debtor & Creditor Agents

The message provides for free form text entry of "additional instructions" for the Debtor bank and the Creditor bank when needed.

In a Credit Transfer message, further instructions can be provided to the Debtor and Creditor agents.

When included, the Instruction for the Creditor or Debtor Agent will need to travel with the payment and would likely be mapped to free form text or remittance advice elements in the payment instruction, as received by a local payment system. As such, it is best used when a local clearing system contains a similar element in its message format.

Customer Credit Transfer Initiation

	Message item	Multiplicity
A.	**Group Header**	**[1…1]**
B.	**Payment Information**	**[1…n]**
C.	**CreditTransferTransactionInformation**	**[1…n]**
+	PaymentIdentification	[1…1]
+	PaymentTypeInformation	[0…1]
+	Amount	[1…1]
+	ExchangeRateInformation	[0…1]
	ChargeBearer	[0…1]
+	ChequeInstruction	[0…1]
+	UltimateDebtor	[0…1]
+	IntermediaryAgent1	[0…1]
+	IntermediaryAgent1Account	[0…1]
+	IntermediaryAgent2	[0…1]
+	IntermediaryAgent2Account	[0…1]
+	Intermediary Agent3	[0…1]
+	Intermediary Agent3Account	[0…1]
+	CreditorAgent	[0…1]
+	CreditorAgentAccount	[0…1]
+	Creditor	[0…1]
+	CreditorAccount	[0…1]
+	UltimateCreditor	[0…1]
+	InstructionForCreditorAgent	[0…n]
+	InstructionForDebtorAgent	[0…1]
+	Purpose	[0…1]
+	RegulatoryReporting	[0…10]
+	Tax	[0..1]
+	RelatedRemittance information	[0…10]
+	RemittanceInformation	[0…1]

Customer Direct Debit Initiation

Note: Only instructions to the Creditor Agent may be provided.

	Message item	Multiplicity
A.	**Group Header**	**[1…1]**
B.	**Payment Information**	**[1…n]**
C.	**DirectDebitTransactionInformation**	**[1…n]**
+	PaymentIdentification	[1…1]
+	PaymentTypeInformation	[0…1]
+	Amount	[1…1]
+	ExchangeRateInformation	[0…1]
	ChargeBearer	[0…1]
+	ChequeInstruction	[0…1]
+	UltimateDebtor	[0…1]
+	IntermediaryAgent1	[0…1]
+	IntermediaryAgent1Account	[0…1]
+	IntermediaryAgent2	[0…1]
+	IntermediaryAgent2Account	[0…1]
+	Intermediary Agent3	[0…1]
+	Intermediary Agent3Account	[0…1]
+	CreditorAgent	[0…1]
+	CreditorAgentAccount	[0…1]
+	Creditor	[0…1]
+	CreditorAccount	[0…1]
+	UltimateCreditor	[0…1]
+	InstructionForCreditorAgent	[0…n]
+	InstructionForDebtorAgent	[0…1]
+	Purpose	[0…1]
+	RegulatoryReporting	[0…10]
+	Tax	[0..1]
+	RelatedRemittance information	[0…10]
+	RemittanceInformation	[0…1]

16.3 Purpose

The **Purpose** element is intended for the creditor or beneficiary of the credit transfer, or the debtor of the direct debit. When included, the Purpose will need to travel with the payment and would likely be mapped to free form text or remittance advice elements in the payment instruction as received by a local payment system. As such it is best used when a local clearing system contains a similar element in its format.

The **Purpose** can be populated with pre-defined codes, which provide information concerning the nature of the payment transaction. Codes are published as an external ISO 20022 code list.

Customer Credit Transfer Initiation

	Message item	Multiplicity
A.	**Group Header**	**[1...1]**
B.	**Payment Information**	**[1...n]**
C.	**CreditTransferTransactionInformation**	**[1...n]**
+	PaymentIdentification	[1...1]
+	PaymentTypeInformation	[0...1]
+	Amount	[1...1]
+	ExchangeRateInformation	[0...1]
	ChargeBearer	[0...1]
+	ChequeInstruction	[0...1]
+	UltimateDebtor	[0...1]
+	IntermediaryAgent1	[0...1]
+	IntermediaryAgent1Account	[0...1]
+	IntermediaryAgent2	[0...1]
+	IntermediaryAgent2Account	[0...1]
+	Intermediary Agent3	[0...1]
+	Intermediary Agent3Account	[0...1]
+	CreditorAgent	[0...1]
+	CreditorAgentAccount	[0...1]
+	Creditor	[0...1]
+	CreditorAccount	[0...1]
+	UltimateCreditor	[0...1]
+	InstructionForCreditorAgent	[0...n]
+	InstructionForDebtorAgent	[0...1]
+	Purpose	[0...1]
+	RegulatoryReporting	[0...10]
+	Tax	[0..1]
+	RelatedRemittance information	[0...10]
+	RemittanceInformation	[0...1]

Customer Direct Debit Initiation

	Message item	Multiplicity
A.	**Group Header**	**[1...1]**
B.	**Payment Information**	**[1...n]**
C.	**DirectDebitTransactionInformation**	**[1...n]**
+	PaymentIdentification	[1...1]
+	PaymentTypeInformation	[0...1]
+	Amount	[1...1]
+	ExchangeRateInformation	[0...1]
	ChargeBearer	[0...1]
+	ChequeInstruction	[0...1]
+	UltimateDebtor	[0...1]
+	IntermediaryAgent1	[0...1]
+	IntermediaryAgent1Account	[0...1]
+	IntermediaryAgent2	[0...1]
+	IntermediaryAgent2Account	[0...1]
+	Intermediary Agent3	[0...1]
+	Intermediary Agent3Account	[0...1]
+	CreditorAgent	[0...1]
+	CreditorAgentAccount	[0...1]
+	Creditor	[0...1]
+	CreditorAccount	[0...1]
+	UltimateCreditor	[0...1]
+	InstructionForCreditorAgent	[0...n]
+	InstructionForDebtorAgent	[0...1]
+	Purpose	[0...1]
+	RegulatoryReporting	[0...10]
+	Tax	[0..1]
+	RelatedRemittance information	[0...10]
+	RemittanceInformation	[0...1]

17.0 PAYMENT STATUS REPORT

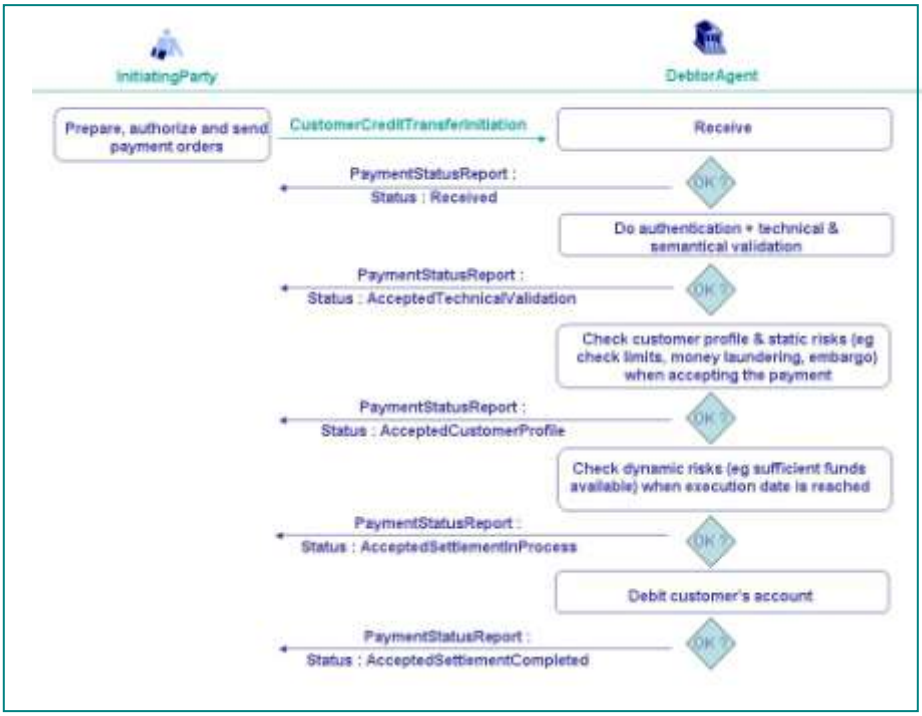
17.1 Overview

The Payment Status Report can be used to report a positive (Received/Accepted/AcceptedWithChange), a pending (Pending), a negative (Rejected) or a combination of positive+negative (Partially Accepted) status. Its usage will always be governed by a bilateral agreement between the account servicing institution and the account owner/recipient of the information.

Components and tags that reflect 'original' data content could be populated dependent on the bank services that can be provided. Only the Original Message Identification and Original Message Name Identification are tags that are mandatory.

17.2 Payment Status Values

Positive statuses: This includes the 'Received' and 'Accepted' statuses. The positive status, 'Accepted', caters for a range of acceptance statuses, each indicating a specific degree of acceptance. The diagram below shows the relationship between the various checks performed by the Debtor agent and the corresponding Acceptance status.



- **Received (RCVD):** Payment has been received by the receiving agent. This status is only available on Group level.
- **AcceptedTechnicalValidation (ACTC):** Authentication and semantical validation are successful
- **AcceptedCustomerProfile (ACCP):** Occurs when preceding check of technical validation was successful. Customer profile check was also successful. This includes the assessment of the static risks.
- **AcceptedSettlementInProcess (ACSP):** Occurs when all preceding checks such as technical validation and customer profile were successful. Dynamic risk assessment is now also successful and therefore the payment initiation has been accepted for execution.

- **AcceptedSettlementCompleted (ACSC):** The settlement on the Debtor's Account has been completed. This can be used by the Debtor Agent to report to the Debtor that the transaction has been completed. *Warning: This status is provided to assist with an operational understanding of the tranaction's state and NOT financial Information. It can only be used after bilateral agreement.*

If an error occurred during any of these checks, but the Debtor Agent undertook successful repair, the DebtorAgent can report back to the Initiating Party a status of **AcceptedWithChange (ACCW).** This status means that the instruction is accepted but a change will be made, i.e. date, corrected BIC, etc.).

The Payment Status Report also caters for an **AcceptedCancellationRequest**. This is the status to be used if a PaymentCancellationRequest had been sent to ask the DebtorAgent to consider the cancellation of a previously sent CustomerCreditTransferInitiation message. This status is out of the scope of this guide.

Negative status: The rejection of a payment message or transaction can be reported by using the **Rejected (RJCT)** transaction status code. The reason for the reject is given through a reason code (either a pre-defined code or a proprietary code) and/or additional reason Information. This status ends the life of the payment initiation. The Initiating Party will have to repair and submit a new payment initiation.

Pending status: A transaction may be held awaiting further checks. In this case, a state of **Pending (PDNG)** can be reported. Further checks and status updates will be performed. The reason for the pending status can be given through a reason code (either a pre-defined code or a proprietary code) and/or additional reason Information.

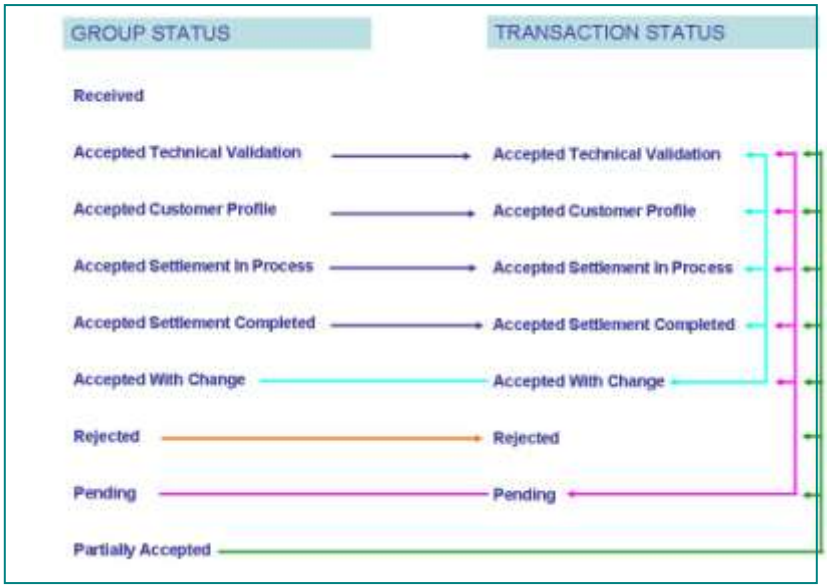
Combination of Positive/Pending/Negative statuses: When a batch of transactions (all within the same Group Header) is submitted, not all of the transactions may be assigned an accepted or rejected state. This can be reported by using **Partially Accepted (PART)**, meaning a number of transactions have been accepted, whereas another number of transactions have not yet achieved accepted status. This status is only available on the Group level.

17.3 Status Reason Information

An additional Status Reason can be used to explain the status (in case of rejected/pending/and 'accepted with change' status). This additional status reason can either be conveyed through the use of a predefined code from a code list, by using proprietary codes or through the free form text available in the 'Additional Status Reason Information' element. This element can contain up to 105 characters of information. This element can also be used to provide complementary information to the coded reason in status reason.

17.4 Allowed Status Combinations on Group and Transaction Levels

Statuses can be used on group level and/or transaction level. If statuses are present on both levels, a certain logical combination is respected.



17.5 Scenarios

The message allows a wide range of status reporting scenarios. Reporting can be on 'file' level, on message ('group') level and/or on individual transaction level. Which scenarios and which statuses are reported, should be agreed between the initiating party and its financial institution.

Note: The Scenarios provided are not exhaustive. They are described and noted only to illustrate a possible business usage of the payment defined. The entire XML message content is not shown – only pertinent excerpts are used just to demonstrate the samples.

17.5.1 'Positive' Status reporting on File Level

The Debtor agent returns a Payment Status Report to provide positive status information. The Debtor agent can report that it has:

- 'received' the file/message (GroupStatus : Received),
- or, going one step further, that technical and semantical validation of the file/message were ok and that the customer profile has been checked (i.e. the customer is entitled to send these types of files (GroupStatus : ACCP)

In order to refer to the received file/message, the DebtorAgent can use the OriginalFileName or OriginalMessage ID. The Debtor agent will not include any of the detailed transaction details in the Payment Status Report.

17.5.2 'Negative' Status Reporting on File Level

The Debtor Agent returns a Payment Status Report to provide negative status information, as the customer sent a file/message which is not compliant with the XML schema. The Debtor Agent will report that it rejects the file/message (Group Status: Reject). The Debtor Agent can provide the reject reason through a reject reason code and/or additional reason Information. In order to refer to the received file/message, the DebtorAgent can use the OriginalFileName or OriginalMessage ID.

17.5.3 'Positive' Status Reporting on Message/Transaction Level

The Debtor agent has opened the file/message, done all the technical, semantical, customer profile checks and confirms that all transactions are OK and approved for execution.
The Debtor agent can use one of three options:

- A group status: ACSP AcceptedSettlementInProcess
- An individual transaction status: ACSP AcceptedSettlementInProcess (for each transaction)
- A combination of group status (ACSP AcceptedSettlementInProcess) and individual transaction status (ACSP AcceptedSettlementInProcess) for each transaction

If the Debtor Agent had to do some repairs, and was successful in doing so, they could also report the group status as "Accepted with Change" and specify the changes at the individual transaction level.

17.5.4 'PartiallyAccepted' Status Reporting on Message Level

The Debtor Agent has opened the file/message and done a number of checks. They report that the message is partially accepted.

The Debtor agent uses:

- the group status : PART Partially accepted

In individual transaction status, the Debtor Agent can report the status per transaction. For example, a combination of:

- individual TransactionStatus : REJT Rejected
- individual TransactionStatus : PEND Pending
- individual TransactionStatus : ACSP AcceptedSettlementInProcess
- individual TransactionStatus : ACCW AcceptedWithChange

It is up to the Debtor Agent and customer to agree whether the Debtor Agent will also provide an individual transaction status for those transactions which are accepted.

17.5.5 'Negative' Status Reporting on Message Level

In this scenario, the Debtor Agent receives a group with multiple transactions. The Debtor Agent rejects the complete group as the percentage of individual faulty transactions (i.e. too many transactions containing one or more syntactical errors) has exceeded a pre-agreed threshold between Initiating Party and Debtor Agent. The threshold itself has been defined up-front between customer and his bank.

The Debtor Agent rejects the complete group by using group status REJECT. The agent can provide the reject reason through a reject reason code and/or additional reason information. The Debtor Agent could also repeat the Reject status for each underlying transaction.

17.5.6 'Negative' Status Reporting for a Number of Individual Transactions

In this scenario, the Debtor Agent receives a group with multiple transactions. The Debtor Agent rejects one of the transactions that contains an error, but accepts all other individual transactions.

The Debtor Agent sends a status message to inform the Initiating Party of the rejections referring to the original group and the individual faulty transaction and indicating the reason for the transaction's rejection.

The Debtor Agent provides Individual Transaction Status (transaction status: Reject) and does not provide a group status. It can also provide the reject reason through a reject reason code and/or additional reason information.

17.5.7 Elements to Use within the Message

Ind.	Message item	<XML Tag>	Occurrence	16.5.1	16.5.2	16.5.3	16.5.4	16.5.5	16.5.6
A	**Group Header**	**<GrpHdr>**	**[1..1]**						
+	Initiating Party	<InitgPty>	[1..1]	✓	✓	✓	✓	✓	✓
+	Debtor Agent	<DbtrAgt>	[1..1]	✓	✓	✓	✓	✓	✓
B	**Original Group Information and Status**	**<OrgnlGrpInfAndSts>**	[0..1]						
	Original Message Identification **or**	<OrgnlMsgTp>	[0..1]	Either use this one	Either use this one	✓	✓	✓	✓
	Network File Name	<NtwkFileNm>	[0..1]	Or this one	Or this one				
	Original Message Name Identification	<OrgnlMsgNmId>	[0..1]	pain.001.001.02	pain.001.001.02	pain.001.001.02	pain.001.001.02	pain.001.001.02	pain.001.001.02
	Group Status	<GrpSts>	[1..1]	RCVD or ACCP	RJCT	ACSP*	PART	RJCT**	
	Status Reason Information	<StsRsnInf>	[0..n]		Can be used to provide the reason for the reject			Can be used to provide the reason for the reject	
+	Status Originator	<StsOrgtr>	[0..1]						
	Status Reason	<StsRsn>	[0..1]						
	Code **or**	<Cd>	[0..1]						
	Proprietary	<Prtry>	[0..1]						
	Additional Status Reason Info	<AddtlStsRsnInf>	[0..n]						
C	**Transaction Information and Status**	**<TxInfAndSts>**	[0..n]						
	Status Identification	<StsId>	[0..1]			optional	optional	optional	optional
	Original Payment Information Identification	<OrgnlPmtInfId>	[0..1]			optional	optional	optional	optional
	Original Instruction Identification	<OrgnlInstrId>	[0..1]			optional	optional	optional	optional
	Original End To End Identification	<OrgnlEndToEndId>	[0..1]			recommended	recommended	recommended	recommended
	Transaction Status	<TxSts>	[0..1]			ACSP *	Can be combination of REJT/PEND/ACSP/ACCW	RJCT**	RJCT
	Status Reason Information	<StsRsnInf>	[0..n]				Can be used to provide the reason for the rejected, pending or repaired transactions	Can be used to provide the reason for the reject	Can be used to provide the reason for the reject
+	Status Originator	<StsOrgtr>	[0..1]						
	Status Reason	<StsRsn>	[0..1]						
	Code **or**	<Cd>	[0..1]						
	Proprietary	<Prtry>	[0..1]						
	Additional Status Reason Info	<AddtlStsRsnInf>	[0..n]						
	Charges Information	<ChrgsInf>	[0..n]						

***** can be used as alternative for group status ACSP when repeated for all transactions, or on top of Group Status ACSP

** can be used as alternative for group status RJCT when repeated for all transactions, or on top of Group Status RJCT

17.6 Elements Not to be Used in the Customer-to-Bank Payment Status Report

The Payment Status Report message can also be used in interbank communication, and to report on direct debits. Therefore, some elements only make sense in the framework of interbank scenarios, and others only make sense in the framework of direct debit (customer-to-bank and interbank). These elements should not be used in the framework of Payment Status reporting on the Customer Credit Transfer Initiation message.

	Message item	Multiplicity	Not to be used in Bank-to-Customer Status on CustomerCreditTransferInitiation
A.	**Group Header**	**[1...1]**	
	MessageIdentification	[1...1]	
	CreationDateTime	[1...1]	
+	InitiatingParty	[0...1]	
+	ForwardingAgent	[0...1]	
+	DebtorAgent	[0...1]	
+	CreditorAgent	[0...1]	Not to be used for CustomerCreditTransferInitiation
+	InstructingAgent	[0...1]	Not to be used in Bank-to-Customer communication
+	InstructedAgent	[0...1]	Not to be used in Bank-to-Customer communication
B.	**OriginalGroupInformationAndStatus**	**[1...1]**	
{or	OriginalMessageIdentification	[1...1]	
Or}	NetworkFileName	[1...1]	
	OriginalMessageNameIdentification	[1...1]	
	OriginalCreationDateTime	[0...1]	
	FileOriginator	[0...1]	
	OriginalNumberOfTransactions	[0...1]	
	OriginalControlSum	[0...1]	
	GroupStatus	[0...1]	
+	StatusReasonInformation	[0...n]	
+	NumberOfTransactionsPerStatus	[0...n]	
C.	**TransactionInformationAndStatus**	**[1...n]**	
	StatusIdentification	[0...1]	
+	OriginalPaymentInformationIdentification	[0...1]	
+	OriginalInstructionIdentification	[0...1]	
+	OriginalEndToEndIdentification	[0...1]	
	OriginalTransactionIdentification	[0...1]	
+	TransactionStatus	[0...1]	
+	StatusReasonInformation	[0...1]	
+	ChargesInformation	[0...n]	
+	AcceptanceDateTime	[0...1]	
+	InstructingAgent	[0...1]	Not to be used in Bank-to-Customer communication
+	InstructedAgent	[0...1]	Not to be used in Bank-to-Customer communication
+	OriginalTransactionReference	[0...1]	
	InterbankSettlementAmount	[0...1]	Not to be used in Bank-to-Customer communication
+	Amount	[0...1]	
	InterbankSettlementDate	[0...1]	Not to be used in Bank-to-Customer communication
{Or	RequestedExecutionDate	[0...1]	
Or}	RequestedCollectionDate	[0...1]	Not to be used for CustomerCreditTransferInitiation
+	CreditorSchemeIdentification	[0...1]	Not to be used for CustomerCreditTransferInitiation
+	SettlementInformation	[0...1]	Not to be used in Bank-to-Customer communication
+	PaymentTypeInformation	[0...1]	
	PaymentMethod	[0...1]	
+	MandateRelatedInformation	[0...1]	Not to be used for CustomerCreditTransferInitiation
+	RemittanceInformation	[0...1]	
+	UltimateDebtor	[0...1]	
+	Debtor	[0...1]	
+	DebtorAccount	[0...1]	
+	DebtorAgent	[0...1]	
+	DebtorAgentAccount	[0...1]	

+	CreditorAgent	[0...1]	
+	CreditorAgentAccount	[0...1]	
+	Creditor	[0...1]	
+	CreditorAccount	[0...1]	
+	UltimateCreditor	[0...1]	

18.0 NATIONAL AND COMMUNITY SPECIFIC IMPLEMENTATIONS

The message standard can be applied in a variety of communities, networks, and other contexts for payment related communications. Examples of communities and/or networks would include SWIFT, the EPC, etc. In some cases, communities of users may choose to support the full standard. In other cases, communities, for any number of reasons, may disallow use of certain optional features of the standard. Implementation of a logical subset of the standard for use by a given community is a legitimate use of the standard. The resulting use of the standard is not documented by ISO, however; any documentation on these interpretations, which the owning community may wish to make, are:

1. Not available from ISO nor
2. Approved or qualified by ISO

Individual communities may choose to document any practice or requirements related to their implementation of these standards and make that documentation available to their community of users as market practice guides or message implementation guides. These documents would generally be available by contacting the host community.

One example of community documentation is the Rulebook and Implementation Guidelines, created by the EPC (The European Payments Council) to document appropriate use of the ISO 20022 Credit Transfer (bank to bank or PACS) in the context of SEPA Credit Transfer. Definitive documentation describing community requirements and options associated with its use of ISO 20022 may be obtained through the EPC (www.europeanpaymentscouncil.eu).

A schedule of message implementation guides may be found below. This inventory is not all inclusive.

Inventory of Message Implementation Guides Related to ISO 20022 Payment Standards

No	Country/ Community	Type	Publisher Author	Date	Name	Status	Language	Domain	Geography	Sche
1	Europe	CT MIG	EPC	19-Jun-07	SEPA Credit Transfer Scheme Rulebook (EPC125_05) & Implementation Guide (EPC115_06)	Prod v2.3	Eng	B2B & C2B	SEPA	PACS PAIN
2	Belgium	CT MIG	Febelfin	14-Nov-07	XML messages for Customer Credit Transfer Initiation	Prod v1.2	Eng (&NL &FR)	C2B	Belgium	PAIN
3	Belgium	DD MIG	Febelfin	undated (Oct 07?)	XML Message for European Direct Debit Initiation	Pub Wkg Dft v0.0	Eng	C2B	Belgium	PAIN
4	Belgium	DD Reversal MIG	Febelfin	11-Oct-07	XML Message for Direct Debit Reversal (or Cancel)	Pub Wkg Dft v0.9	Eng		Belgium	PAIN
5	France	CT MIG	CFONB	30-Jul-07	CFONB - RELATIONS INTERBANCAIRES - Remises informatisées d'ordre de virement SEPA	Prod	FR	C2B	France	PAIN
6	Germany	CT MIG	ZKA	29-Oct-07	Annex 3 of the interface specification for remote data transfer between customer and financial institution according to DFÜ agreement Specification of Data Formats Chapter 2 (SEPA Payment	Prod	Eng	C2B	Germany	PAIN
7	Netherlands	CT MIG	NVB	26-Nov-07	XML message for SEPA Credit Transfer Initiation	Prod v1.0	Eng	C2B	NL	PAIN
8	Nordic	CT MIG		1-Aug-07	Nordic Implementation Guide for ISO 20022 CustomerCreditTransfer Initiation (plus Appdx)	Prod v1.0	Eng	C2B	DK, FI, NO,SE	PAIN
9	Nordic	CT MIG		29-Aug-07	Nordic Implementation Guide for ISO 20022 ISO 20022 Payment Cancellation Request	Prod v1.0	Eng	C2B	DK, FI, NO,SE	PAIN
10	Nordic	CT MIG		25-Oct-07	Nordic Implementation Guide for ISO 20022 ISO 20022 Payment Status Report	Prod v1.0	Eng	C2B	DK, FI, NO,SE	PAIN

Similarly, other communities have developed, or are planning to develop, documentation regarding various community contexts. Examples would include implementation guides developed by France, Belgium, and the Nordic region to discuss use of the standard in relation to domestic payment types, etc. These documents are helpful (and sometimes essential) for implementation of the standard in the context of specific community requirements. The requirements are those of the community, not ISO.

This guide does include examples, some of which are drawn from community specific applications of the standard, such as SEPA Credit Transfer, US ACH, and other payment systems. The reader should understand that these examples are available to illustrate how to use various optional features of the message standard. The examples provide guidance for (but do not replace or supercede) documentation specific to the requirements of the individual communities for use of these standards. Anyone planning to implement the standard for use with SEPA or other community specific applications should refer to documentation from that community.

ISO 20022
Customer-to-Bank Message Usage Guide
Appendix
Customer Credit Transfer Initiation, Customer Direct Debit Initiation, and Payment Status Report
Version 3.0

Date: 8 January 2009
(Message Versions: pain.001.001.02, pain.008.001.01, and pain.002.001.02)

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Accenture	Euroclear	Royal Bank of Canada
ACI Worldwide	Federal Reserve Bank of Minneapolis	Sampo Bank plc
ANZ Banking Group	Federal Reserve Bank of New York	Samsung (Asia)
APACS - the UK Pay. Assoc./London	Forbis	SAP
Arcelor Mittal	France Telecom	SEB Mercant Banking
Australia and New Zealand Banking Group Limited	FundTech	Shell
Banco Popular	General Electric	SIZ GmbH
Bank of America	GXS	Société Générale
Bankenes Standardiseringskontor	HSBC Holdings plc	South African Payments Strategy Association
Barclays Bank plc	Ikea	Standard Chartered Bank
BasWare	Intel	StoraEnso
BBVA	Itemfield	Stuzza
BEA	Johnson & Johnson	Sungard
BNP Paribas	JP Morgan Chase	Svenska Bankforeningen
Bottomline	LAN	SWIFT
BPSL	Lenovo (Asia)	TDI
Cargill	LogicaCMG	The Clearing House
CELCO	Merck	TIBCO
Citigroup	Microsoft Dynamic	TietoEnator
Clear2Pay	Microsoft Treasury	Total
Coles	Mizuho Corporate Bank	Trema (Wall Street Systems
Commerzbank AG	NATEXIS Banques Populaires	TWIST
Credit Suisse / Zurich	Nokia	UBS AG
Danish Bankers Association	Nordea Bank	ISO 20022 Registration Authorty
Danone	OAGi	Voca Ltd
Deutsche Bank	Opus Capita	webMethods
DnB NOR Bank	Oracle Corp	Wells Fargo Bank NA

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APPENDIX A: MESSAGE SPECIFICATIONS

The complete Message Format specifications and definitions for all of the elements can be found in the ISO 20022 Message Definition Report for Payment Initiation (www.iso200022.org). In order to facilitate reading of this usage guide, this appendix contains the following for each message that is covered:

- Message Structure for each message (see below for further explanation)
- Rules and Guidelines that apply to the presence of message elements

The following sections apply to all of the messages:

- Detailed Item Description for components that are frequently used
- Code Lists used in the messages

The Message Structure is provided as a table which lists the elements of the message in the same order as they appear in the schema. The columns in the table consist of:

- **Index:** A '+' in the Index column means that the component consists of several elements that are not shown in this format. This is used for components that are frequently repeated (such as 'party identification'). These 'reusable' components are described in detail in the Detailed Item Description section. These components are shaded in green in the Message Structure table.
- **Message Items:** A Message Item is a composing part of a message. It can be a message element (which can be compared to a traditional field of a message) or a message component (which can be compared to a block of information, consisting of different message elements). Each message item is to be completed with a 'type'. Message item descriptions can be found in the 'Message Item description' section.
- **XML Tag:** A specific name assigned to a Message Item and that will appear in the XML Schema and in XML instances that use this Message Item.
- **Occurrence:** Indication whether something is optional, mandatory and/or repetitive. Multiplicity is represented by a notation between square brackets. Examples of 'Occurrence':
  - [0..1] this element can be present 0 or 1 time, i.e. is it optional and not repeatable.
  - [1..1] this element is present exactly once.
  - [1..n] this element is always present at least once, and may be repeated any number of times.
- **Type:** A **'type'** is a generic name, covering Data Types and Message Components when they are used to define the allowed structure and/or allowed set of values of a Message Item.
  - If a type consists of a 'component', this means that the component in its own turn is composed of a next set of items. This next set of items will also be included in the message item column (except for those components that are frequently re-used, such as 'party choice'. They are described once in the separate 'Detailed Item Description' section after the message format section.)
  - A component can also be a 'choice component': this component represents a choice between different possible items. Only one possibility can be used. The items being part of a choice component are marked with 'or' in the message item column.

- If a type consists of a 'Data Type', this means that you are at the 'lowest level' of the type. The data type specifies the possible values that a Message Element can have. This can be done with a format specification (i.e. a date format such as YYY-MM-DD) or via an enumeration (i.e. a list of all possible codes).
- In the column here, you will see the 'representation' of the data type. A Data Type Representation is used to group similar Data Types, such as Codes, Dates, Text, etc.
  The 8 generic different Data type representations which can be used to complement message elements are: Identifier, Code, Text, Rate, DateTime, Amount, Quantity, and Indicator. (Note: 'Quantity is not used in the payment initiation messages.) Codes are described in the 'Code List' section.

- **Industry Business Usage:** This usage indicates an industry business process rule or usage as it applies to this message.
- **Bank Specific Usage:** As a bank utilizes this implementation guideline, it may indicate a usage rule that is specific to its payment processing rules.

A1 Customer Credit Transfer Initiation

A1.1 Message Structure

Index	Message item	<XML Tag>	Occurrence	Type	Industry Business Usage	Bank Specific Usage
A	**Group Header**	**<GrpHdr>**	**[1..1]**	**Component**		
	Message Identification	<MsgId>	[1..1]	Max35Text		
	Creation DateTime	<CreDtTm>	[1..1]	ISODateTime		
	Authorisation	<Authstn>	[0..2]	Max128Text		
	Batch Booking	<BtchBookg>	[0..1]	Indicator		
	Number of Transactions	<NbOfTxs>	[1..1]	Max15NumericText		
	Control Sum	<CtrlSum>	[0..1]	DecimalNumber		
	Grouping	<Grpg>	[1..1]	Code		
+	Initiating Party	<InitgPty>	[1..1]	Component - See (PartyIdentification8 Component)		
+	Forwarding Agent	<FwdgAgt>	[0..1]	Component - See (Branch and Financial Institution Identification3 Component)		
B	**Payment Information**	**<PmtInfo>**	**[1..n]**	**Component**		
	Payment Information Identification	<PmtInfId>	[0..1]	Max35Text		
	Payment Method	<PmtMtd>	[1..1]	Code		

	Payment Type Information	<PmtTpInf>	[0..1]	Component		
	Instruction priority	<InstrPrty>	[0..1]	Code		
	Service Level **or**	<SvcLvl>	[0..1]	Choice Component		
	Code **or**	<Cd>	[1..1]	Code		
	Proprietary	<Prtry>	[1..1]	Max35Text		
	Clearing Channel	<ClrChanl>	[0..1]	Code		
	Local Instrument	<LclInstrm>	[0..1]	Component		
	Code **or**	<Cd>	[1..1]	Code		
	Proprietary	<Prtry>	[1..1]	Max35Text		
	Category Purpose	<CtgyPurp>	[0..1]	Code		
	Requested Execution Date	<ReqdExctnDt>	[1..1]	ISODate		
	Pooling Adjustment Date	<PoolgAdjstmntDt>	[0..1]	ISODate		
+	Debtor	<Dbtr>	[1..1]	Component - See (PartyIdentification8 Component)		
	Debtor Account	<DbtrAcct>	[1..1]	Component		
+	ID	<Id>	[1..1]	Component- See (Account Identification3 Choice Component)		
	Type	<Tp>	[0..1]	Component		
	Code **or**	<Cd>	[1..1]	Code		
	Proprietary	<Prtry>	[1..1]	Max35Text		
	Currency	<Ccy>	[0..1]	Currency Code		
	Name	<Nm>	[0..1]	Max70Text		
+	Debtor Agent	<DbtrAgt>	[1..1]	Component - See (Branch and Financial Institution Identification3 Component)		
+	Debtor Agent Account	<DbtrAgtAcct>	[0..1]	Component		
+	ID	<Id>	[1..1]	Component - See (Account Identification3 Choice Component)		
	Type	<Tp>	[0..1]	Component		
	Code **or**	<Cd>	[1..1]	Code		
	Proprietary	<Prtry>	[1..1]	Max35Text		
	Currency	<Ccy>	[0..1]	Currency Code		
	Name	<Nm>	[0..1]	Max70Text		
+	Ultimate Debtor	<UltmtDbtr>	[0..1]	Component - See (PartyIdentification8 Component)		
	Charge Bearer	<ChrgBr>	[0..1]	Code		

+	Charges Account	<ChrgsAcct>	[0..1]	Component		
+	ID	<Id>	[1..1]	Component - See (Account Identification3 Choice Component)		
	Type	<Tp>	[0..1]	Component		
	Code **or**	<Cd>	[1..1]	Code		
	Proprietary	<Prtry>	[1..1]	Max35Text		
	Currency	<Ccy>	[0..1]	Currency Code		
	Name	<Nm>	[0..1]	Max70Text		
+	Charges Account Agent	<ChrgsAcctAgt>	[0..1]	Component - See (Branch and Financial Institution Identification3 Component)		
C	**Credit Transfer Transaction Information**	**<CdtTrfTxInf>**	**[1..n]**	**Component**		
	Payment Identification	<PmtId>	[1..1]	Component		
	Instruction Id	<InstrId>	[0..1]	Max35Text		
	End-to-end Id	<EndToEndId>	[1..1]	Max35Text		
	Payment Type Information	<PmtTpInf>	[0..1]	Component		
	Instruction Priority	<InstrPrty>	[0..1]	Code		
	Service Level **or**	<SvcLvl>	[0..1]	Choice Component		
	Code **or**	<Cd>	[1..1]	Code		
	Proprietary	<Prtry>	[1..1]	Max35Text		
	Clearing Channel	<ClrChanl>	[0..1]	Code		
	Local Instrument	<LclInstrm>	[0..1]	Component		
	Code **or**	<Cd>	[1..1]	Code		
	Proprietary	<Prtry>	[1..1]	Max35Text		
	Category Purpose	<CtgyPurp>	[0..1]	Code		
	Amount	<Amt>	[1..1]	Choice component		
	Instructed Amount **or**	<InstdAmt>	[1..1]	Currency and Amount		
	Equivalent Amount	<EqvtAmt>	[1..1]	Component		
	Amount	<Amt>	[1..1]	Currency and Amount		
	Currency of Transfer	<CcyOfTrf>	[1..1]	Currency Code		
	Exchange Rate Information	<XchgRateInf>	[0..1]	Component		
	Exchange Rate	<XchgRate>	[0..1]	BaseOneRate		
	Rate Type	<RateTp>	[0..1]	Code		
	Contract Identification	<CtrctId>	[0..1]	Max35Text		
	Charge Bearer	<ChrgBr>	[0..1]	Code		

	Cheque instruction	<ChqInstr>	[0..1]	Component		
	Cheque Type	<ChqTp>	[0..1]	Code		
	Cheque Number	<ChqNb>	[0..1]	Max35Text		
	Cheque From	<ChqFr>	[0..1]	Component		
	Name	<Nm>	[1..1]	Max70Text		
+	Address	<Adr>	[1..1]	Component - See (PostalAddress1 Component)		
	Delivery Method	<DlvryMtd>	[0..1]	Component		
	Code **or**	<Cd>	[1..1]	Code		
	Proprietary	<Prtry>	[1..1]	Max35Text		
	Deliver To	<DlvrTo>	[0..1]	Component		
	Name	<Nm>	[1..1]	Max70Text		
+	Address	<Adr>	[1..1]	Component - See (PostalAddress1 Component)		
	Instruction Priority	<InstrPrty>	[0..1]	Code		
	Cheque Maturity Date	<ChqMtrtyDt>	[0..1]	ISODate		
	Forms Code	<FrmsCd>	[0..1]	Max35Text		
	Memo field	<MemoFld>	[0..1]	Max35Text		
	Regional Clearing Zone	<RgnlClrZone>	[0..1]	Max35Text		
	Print Location	<PrtLctn>	[0..1]	Max35Text		
+	Ultimate Debtor	<UltmtDbtr>	[0..1]	Component - See (PartyIdentification8 Component)		
+	Intermediary Agent 1	<IntrmyAgt1>	[0..1]	Component - See (Branch and Financial Institution Identification3 Component)		
+	Intermediary Agent 1 Account	<IntrmyAgt1Acct>	[0..1]	Component		
+	ID	<Id>	[1..1]	Component - See (Account Identification3 Choice Component)		
	Type	<Tp>	[0..1]	Component		
	Code **or**	<Cd>	[1..1]	Code		
	Proprietary	<Prtry>	[1..1]	Max35Text		
	Currency	<Ccy>	[0..1]	Currency Code		
	Name	<Nm>	[0..1]	Max70Text		
+	Intermediary Agent 2	<IntrmyAgt2>	[0..1]	Component - See (Branch and Financial Institution Identification3 Component)		
+	Intermediary Agent 2 Account	<IntrmyAgt2Acct>	[0..1]	Component		

+	ID	<Id>	[1..1]	Component - See (Account Identification3 Choice Component)		
	Type	<Tp>	[0..1]	Component		
	Code **or**	<Cd>	[1..1]	Code		
	Proprietary	<Prtry>	[1..1]	Max35Text		
	Currency	<Ccy>	[0..1]	Currency Code		
	Name	<Nm>	[0..1]	Max70Text		
+	Intermediary Agent 3	<IntrmyAgt3>	[0..1]	Component - See (Branch and Financial Institution Identification3 Component)		
+	Intermediary Agent 3 Account	<IntrmyAgt3Acct>	[0..1]	Component		
+	ID	<Id>	[1..1]	Component - See (Account Identification3 Choice Component)		
	Type	<Tp>	[0..1]	Component		
	Code **or**	<Cd>	[1..1]	Code		
	Proprietary	<Prtry>	[1..1]	Max35Text		
	Currency	<Ccy>	[0..1]	Currency Code		
	Name	<Nm>	[0..1]	Max70Text		
+	Creditor Agent	<CdtrAgt>	[0..1]	Component - See (Branch and Financial Institution Identification3 Component)		
	Creditor Agent Account	<CdtrAgtAcct>	[0..1]	Component		
+	ID	<Id>	[1..1]	Component - See (Account Identification3 Choice Component)		
	Type	<Tp>	[0..1]	Component		
	Code **or**	<Cd>	[1..1]	Code		
	Proprietary	<Prtry>	[1..1]	Max35Text		
	Currency	<Ccy>	[0..1]	Currency Code		
	Name	<Nm>	[0..1]	Max70Text		
+	Creditor	<Cdtr>	[0..1]	Component - See (PartyIdentification8 Component)		
	Creditor Account	<CdtrAcct>	[0..1]	Component		
+	ID	<Id>	[1..1]	Component - See (Account Identification3 Choice Component)		
	Type	<Tp>	[0..1]	Component		
	Code **or**	<Cd>	[1..1]	Code		
	Proprietary	<Prtry>	[1..1]	Max35Text		

	Currency	<Ccy>	[0..1]	Currency Code		
	Name	<Nm>	[0..1]	Max70Text		
+	Ultimate Creditor	<UltmtCdtr>	[0..1]	Component - See (PartyIdentification8 Component)		
	Instruction for Creditor Agent	<InstrForCdtrAgt>	[0..n]	Component		
	Code	<Cd>	[0..1]	Code		
	Instruction Information	<InstrInf>	[0..1]	Max140Text		
	Instruction for Debtor Agent	<InstrForDbtrAgt>	[0..1]	Max140Text		
	Purpose	<Purp>	[0..1]	Component		
	Code **or**	<Cd>	[1..1]	Max3Text		
	Proprietary	<Prtry>	[1..1]	Max140Text		
	Regulatory Reporting	<RgltryRptg>	[0..10]	Component		
	Debit Credit Reporting Indicator	<DbtCdtRptgInd>	[0..1]	Code		
	Authority	<Authrty>	[0..1]	Component		
	Authority Name	<AuthrtyNm>	[0..1]	Max70Text		
	Authority Country	<AuthrtyCtry>	[0..1]	ISOCountryCode		
	Regulatory Details	<RgltryDtls>	[0..1]	Component		
	Code	<Cd>	[0..1]	Code		
	Amount	<Amt>	[0..1]	CurrencyAndAmount		
	Information	<Inf>	[0..1]	Max35Text		
	Tax	<Tax>	[0..1]	Component		
	Creditor Tax Id	<CdtrTaxId>	[0..1]	Max35Text		
	Creditor Tax Type	<CdtrTaxTp>	[0..1]	Max35Text		
	Debtor Tax Id	<DbtrTaxId>	[0..1]	Max35Text		
	Tax Reference Number	<TaxRefNb>	[0..1]	Max140Text		
	Total Taxable Base Amount	<TtlTaxblBaseAmt>	[0..1]	CurrencyAndAmount		
	Total Tax Amount	<TtlTaxAmt>	[0..1]	CurrencyAndAmount		
	Tax Date	<TaxDt>	[0..1]	ISODate		
	Tax Type Information	<TaxTpInf>	[0..n]	Component		
	Certificate Id	<CertId>	[0..1]	Max35Text		
	Tax Type	<TaxTp>	[0..1]	Component		
	Category Description	<CtgyDesc>	[0..1]	Max35Text		
	Rate	<Rate>	[0..1]	PercentageRate		
	Taxable Base Amt	<TaxblBaseAmt>	[0..1]	CurrencyAndAmount		

	Amount	<Amt>	[0..1]	CurrencyAndAmount		
	Related Remittance Information	<RltdRmtInf>	[0..10]	Component		
	Remittance Id	<RmtId>	[0..1]	Max35Text		
	Remittance Location Method	<RmtLctnMtd>	[0..1]	Code		
	Remittance Location Electronic Adr	<RmtLctnElctrncAdr>	[0..1]	Max256Text		
	Remittance Location Postal Address	<RmtLctnPstlAdr>	[0..1]	Component		
	Name	<Nm>	[1..1]	Max70Text		
+	Address	<Adr>	[1..1]	Component - See (PostalAddress1 Component)		
	Remittance Information	<RmtInf>	[0..1]	Choice component		
	Unstructured	<Ustrd>	[0..n]	Max140Text		
	Structured	<Strd>	[0..n]	Component		
	Referred Document Information	<RfrdDocInf>	[0..1]	Component		
	Referred Document Type	<RfrdDocTyp>	[0..1]	Component		
	Code **or**	<Cd>	[1..1]	Code		
	Proprietary	<Prtry>	[1..1]	Max35Text		
	Issuer	<Issr>	[0..1]	Max35Text		
	Referred Document Number	<RfrdDocNb>	[0..1]	Max35Text		
	Referred Document Related Date	<RfrdDocRltdDt>	[0..1]	ISODate		
	Referred Document Amt	<RfrdDocAmt>	[0..n]	Choice Component		
	Due Payable Amt **or**	<DuePyblAmt>	[1..1]	Currency And Amount		
	Discount Applied Amt **or**	<DscntApldAmt>	[1..1]	Currency And Amount		
	Remitted Amount **or**	<RmtdAmt>	[1..1]	Currency And Amount		
	Credit Note Amt **or**	<CdtNoteAmt>	[1..1]	Currency And Amount		
	Tax Amount	<TaxAmt>	[1..1]	CurrencyAndAmount		
	Creditor Reference Info	<CdtrRefInf>	[0..1]	Component		
	Creditor Ref Type	<CdtrRefTp>	[0..1]	Component		
	Code **or**	<Cd>	[1..1]	Code		
	Proprietary	<Prtry>	[1..1]	Max35Text		
	Issuer	<Issr>	[0..1]	Max35Text		
	Creditor Ref	<CdtrRef>	[0..1]	Max35Text		

+	Invoicer	<Invcr>	[0..1]	Component - See (PartyIdentification8 Component)		
+	Invoicee	<Invcee>	[0..1]	Component - See (PartyIdentification8 Component)		
	Additional Remittance Info	<AddtlRmtInf>	[0..1]	Max140Text		

A1.2 Rules & Guidelines

This section contains the rules and guidelines that have been defined within the scope of the message. They govern the relationship between 2 or more message items included in the message.

- **Rule**: is a textual rule that can be programmed on top of the validation features offered by the schema. If a rule is not respected, this may result in non-STP processing by the receiver.
- **Guideline**: is a textual guideline that could be programmed on top of the validation features offered by the schema. If a guideline is not respected, this may result in redundancy or duplication of information.

Note: Usage (part of definition) clarifies how an element should be interpreted, or in what kind of scenarios an element should be used, in addition to the definition. Usage is not illustrated in this section, but is included with the definition of the message items in the Message Definition Report, available through www.iso20022.org.

Rules

ChargeBearerRule
If ChargeBearer is present at Payment Information (B) level, then CreditTransferTransactionInformation/ChargeBearer at Credit Transfer Transaction Information (C) level is not allowed.
If ChargeBearer at Credit Transfer Transaction Information (C) level is present, then ChargeBearer at Payment Information (B) level is not allowed.
CreditTransferTransactionInformation/ChargeBearer and ChargeBearer may both be absent.

ChargesAccountAgentRule
If ChargesAccountAgent is present, it must contain a branch of the DebtorAgent. It must not contain a completely different financial institution.

ChargesAccountRule
If ChargesAccountAgent is present, then ChargesAccount must be present.

C**hequeInstructionRule**
If PaymentMethod is CHK, then ChequeInstruction at Credit Transfer Transaction Information (C) level is optional.
If PaymentMethod is different from CHK, then ChequeInstruction at Credit Transfer Transaction Information (C) level is not allowed.

Rule rationale: ChequeInstructionDetails may be present if the payment method is Cheque. It must not be present if the payment method is 'Transfer'.

ChequeMaturityDateRule
If ChequeType is present and is DRFT or ELDR, then ChequeMaturityDate is optional. If ChequeType is not present or is different from DRFT or ELDR, then ChequeMaturityDate is not allowed.
Rule rationale: ChequeMaturityDate may be present only when ChequeType is DRFT or ELDR.

CreditorAgentRule
If PaymentMethod is CHK and if CreditTransferTransactionInformation/ ChequeInstruction/DeliveryMethod is present and is equal to MLFA, CRFA, RGFA or PUFA, then CreditTransferTransactionInformation/CreditorAgent is mandatory.
If PaymentMethod is CHK and if CreditTransferTransactionInformation/ ChequeInstruction/DeliveryMethod is not present or is not equal to MLFA, CRFA, RGFA or PUFA, then CreditTransferTransactionInformation/ CreditorAgent is not allowed.

CreditorAndOrCreditorAccountRule
If PaymentMethod is CHK, then CreditTransferTransactionInformation/CreditorAccount is not allowed.
If PaymentMethod is different from CHK and if CreditTransferTransactionInformation/Creditor is not present, then CreditTransferTransactionInformation/CreditorAccount is mandatory.
If PaymentMethod is different from CHK and if CreditTransferTransactionInformation/Creditor is present, then CreditTransferTransactionInformation/CreditorAccount is optional.
If PaymentTypeInformation is present, then CreditTransferTransactionInformation/PaymentTypeInformation is not allowed.

Grouping1Rule
If GroupHeader/Grouping is present and equals GRPD, then one and only one occurrence of PaymentInformation must be present.

Grouping2Rule
If GroupHeader/Grouping is present and equals SNGL, then each occurrence of PaymentInformation must contain one and only one occurrence of PaymentInformation/CreditTransferTransactionInformation.

InstructionForCreditorAgentRule
If InstructionForCreditorAgent/Code contains CHQB, then CreditorAccount is not allowed.

IntermediaryAgent1AccountRule
If IntermediaryAgent1 is not present, then IntermediaryAgent1Account is not allowed.

IntermediaryAgent1AccountRule
If IntermediaryAgent1 is not present, then IntermediaryAgent1Account is not allowed.

IntermediaryAgent2Rule
If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present.

IntermediaryAgent3AccountRule
If IntermediaryAgent3 is not present, then IntermediaryAgent3Account is not allowed.

IntermediaryAgent3Rule
If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present.

Guidelines

ChequeFromGuideline
CreditTransferTransactionInformation/ChequeInstruction/ChequeFrom may only be present if different from CreditTransferTransactionInformation/UltimateDebtor or Debtor.

ChequeInstructionDeliverToCreditorAgentGuideline
If CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod is present and is CRFA or MLFA or PUFA or RGFA, then CreditTransferTransactionInformation/ChequeInstruction/DeliverTo may only be present if different than CreditTransferTransactionInformation/Creditor.

ChequeInstructionDeliverToCreditorGuideline
If PaymentInformation/CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod is present and is CRCD or MLCD or PUCD or RGCD, then CreditTransferTransactionInformation/ ChequeInstruction/DeliverTo may only be present if different from CreditTransferTransactionInformation/ Creditor.

ChequeInstructionDeliverToDebtorGuideline
If CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod is present and if CreditTransferTransactionInformation/ChequeInstruction/DeliveryMethod/Code is CRDB or MLDB or PUDB or RGDB, then CreditTransferTransactionInformation/ChequeInstruction/DeliverTo may only be present if different than Debtor.

UltimateDebtorGuideline
UltimateDebtor may only be present if different from Debtor.

UltimateCreditorGuideline
UltimateCreditor may only be present if different from Creditor.

A2 PaymentStatusReport

A2.1 Message Structure

Index	Message item	<XML Tag>	Occurrence	Type	Industry Business Usage	Bank Specific Usage
A	**Group Header**	**<GrpHdr>**	**[1..1]**	**Component**		
	Messages Identification	<MsgId>	[1..1]	Max35Text		
	Creation DateTime	<CreDtTm>	[1..1]	ISODateTime		
+	Initiating Party	<InitgPty>	[0..1]	Component – See (PartyIdentification8 Component Component)		
+	Forwarding Agent	<FwdgAgt>	[0..1]	Component - See (BranchandFinancialInstitution Identification3 Component)		
+	Debtor Agent	<DbtrAgt>	[0..1]	Component - See (BranchandFinancialInstitution Identification3 Component)		
+	Creditor Agent	<CdtrAgt>	[0..1]	Component - See (BranchandFinancialInstitution Identification3 Component)		
+	Instructing Agent	<InstgAgt>	[0..1]	Component - See (BranchandFinancialInstitution Identification3 Component)		
+	Instructed Agent	<InstdAgt>	[0..1]	Component - See (BranchandFinancialInstitution Identification3 Component)		
B	**Original Group Information and Status**	**<OrgnlGrpInfAndSts>**	**[1..1]**	**Component**		
	Original Message Identification **or**	<OrgnlMsgId>	[1..1]	Max35Text		
	Network File Name	<NtwkFileNm>	[1..1]	Max35Text		
	Original Message Name Identification	<OrgnlMsgNmId>	[1..1]	Max35Text		
	Original Creation Date and Time	<OrgnlCreDtTm>	[0..1]	ISODateTime		
	File Originator	<FileOrgtr>	[0..1]	Max35Text		
	Original Number of Transactions	<OrgnlNbOfTxs>	[0..1]	Max15NumericText		
	Original Control Sum	<OrgnlCtrlSum>	[0..1]	DecimalNumber		
	Group Status	<GrpSts>	[0..1]	Code		

	Status Reason Information	<StsRsnInf>	[0..n]	Component		
+	Status Originator	<StsOrgtr>	[0..1]	Component See (PartyIdentification8 Component Component)		
	Status Reason	<StsRsn>	[0..1]	Choice Component		
	Code **or**	<Cd>	[1..1]	Code		
	Proprietary	<Prtry>	[1..1]	Max35Text		
	Additional Status Reason Info	<AddtlStsRsnInf>	[0..n]	Max105Text		
	Number of Transactions Per Status	<NbOfTxsPerSts>	[0..n]	Component		
	Detailed Number of Transaction	<DtldNbOfTxs>	[1..1]	Max15NumericText		
	Detailed Status	<DtldSts>	[1..1]	Code		
	Detailed Control Sum	<CtldCtrlSum>	[0..1]	DecimalNumber		
C	**Transaction Information and Status**	**<TxInfAndSts>**	**[0..n]**	**Component**		
	Status Identification	<StsId>	[0..1]	Max35Text		
	Original Payment Information Ident	<OrgnlPmtInfId>	[0..1]	Max35Text		
	Original Instruction Identification	<OrgnlInstrId>	[0..1]	Max35Text		
	Original End To End Identification	<OrgnlEndToEndId>	[0..1]	Max35Text		
	Original Transaction Identification	<OrgnlTxId>	[0..1]	Max35Text		
	Transaction Status	<TxSts>	[0..1]	Code		
	Status Reason Information	<StsRsnInf>	[0..n]	Component		
+	Status Originator	<StsOrgtr>	[0..1]	Component See (PartyIdentification8 Component Component)		
	Status Reason	<StsRsn>	[0..1]	Choice Component		
	Code **or**	<Cd>	[1..1]	Code		
	Proprietary	<Prtry>	[1..1]	Max35Text		
	Additional Status Reason Info	<AddtlStsRsnInf>	[0..n]	Max105Text		
	Charges Information	<ChrgsInf>	[0..n]	Component		
	Charges Amount	<ChrgsAmt>	[1..1]	CurrencyandAmount		
+	Charges Party	<ChrgsPty>	[1..1]	Component - See (BranchandFinancialInstitution Identification3 Component)		
	Acceptance Date and Time	<AccptncDtTm>	[0..1]	ISODateTime		
+	Instructing Agent	<InstgAgt>	[0..1]	Component - See (BranchandFinancialInstitution Identification3 Component)		

+	Instructed Agent	<InstdAgt>	[0..1]	Component - See (BranchandFinancialInstitution Identification3 Component)		
D	**Original Transaction Reference**	<OrgnlTxRef>	[0..1]	Component		
	Interbank Settlement Amount	<IntrBkSttlmAmt>	[0..1]	CurrencyandAmount		
	Amount	<Amt>	[0..1]	Choice component		
	Instructed Amount **or**	<InstdAmt>	[1..1]	Currency and Amount		
	Equivalent Amount	<EqvtAmt>	[1..1]	Component		
	Amount	<Amt>	[1..1]	Currency and Amount		
	Currency of Transfer	<CcyOfTrf>	[1..1]	Currency Code		
	Interbank Settement Date	<IntrBkSttlmDt>	[0..1]	ISODate		
	Requested Execution Date **or**	<ReqdExctnDt>	[0..1]	ISODate		
	Requested Collection Date	<ReqdColltnDt>	[0..1]	ISODate		
+	Creditor Scheme Identification	<CdtrSchmeId>	[0..1]	Component See (PartyIdentification8 Component)		
	Settlement Information	<SttlmInf>	[0..1]	Component		
	Settlement Method	<SttlmMtd>	[1..1]	Code		
	Settlement Account	<SttlmAcct>	[0..1]	Component		
+	ID	<Id>	[1..1]	Component - See (Account Identification3 Choice Component)		
	Type	<Tp>	[0..1]	Component		
	Code **or**	<Cd>	[1..1]	Code		
	Proprietary	<Prtry>	[1..1]	Max35Text		
	Currency	<Ccy>	[0..1]	Currency Code		
	Name	<Nm>	[0..1]	Max70Text		
	Clearing System	<ClrSys>	[0..1]	Choice Component		
	Clearing System Ident **or**	<ClrSysId>	[1..1]	Code		
	Proprietary	<Prtry>	[1..1]	Max35Text		
+	Instructing Reimbursement Agent	<InstgRmbrsmntAgt>	[0..1]	Component - See (BranchandFinancialInstitution Identification3 Component)		
+	Instructing Reimbursement Agent Account	<InstgRmbrsmntAgtAcct>	[0..1]	Component		
+	ID	<Id>	[1..1]	Component - See (Account Identification3 Choice Component)		

	Type	<Tp>	[0..1]	Component		
	Code **or**	<Cd>	[1..1]	Code		
	Proprietary	<Prtry>	[1..1]	Max35Text		
	Currency	<Ccy>	[0..1]	Currency Code		
	Name	<Nm>	[0..1]	Max70Text		
+	Instructed Reimbursement Agent	<InstdRmbrsmntAgt>	[0..1]	Component - See (BranchandFinancialInstitution Identification3 Component)		
+	Instructed Reimbursement Agent Account	<InstdRmbrsmntAgtAcct>	[0..1]	Component		
+	ID	<Id>	[1..1]	Component - See (Account Identification3 Choice Component)		
	Type	<Tp>	[0..1]	Component		
	Code **or**	<Cd>	[1..1]	Code		
	Proprietary	<Prtry>	[1..1]	Max35Text		
	Currency	<Ccy>	[0..1]	Currency Code		
	Name	<Nm>	[0..1]	Max70Text		
+	Third Reimbursement Agent	<ThrdRmbrsmntAgt>	[0..1]	Component - See (BranchandFinancialInstitution Identification3 Component)		
+	Third Reimbursement Agent Account	<ThrdRmbrsmntAgtAcct>	[0..1]	Component		
+	ID	<Id>	[1..1]	Component - See (Account Identification3 Choice Component)		
	Type	<Tp>	[0..1]	Component		
	Code **or**	<Cd>	[1..1]	Code		
	Proprietary	<Prtry>	[1..1]	Max35Text		
	Currency	<Ccy>	[0..1]	Currency Code		
	Name	<Nm>	[0..1]	Max70Text		
	Payment Type Information	<PmtTpInf>	[0..1]	Component		
	Instruction priority	<InstrPrty>	[0..1]	Code		
	Service Level **or**	<SvcLvl>	[0..1]	Choice Component		
	Code **or**	<Cd>	[1..1]	Code		
	Proprietary	<Prtry>	[1..1]	Max35Text		
	Clearing Channel	<ClrChanl>	[0..1]	Code		

	Local Instrument	<LclInstrm>	[0..1]	Component		
	Code **or**	<Cd>	[1..1]	Code		
	Proprietary	<Prtry>	[1..1]	Max35Text		
	Category Purpose	<CtgyPurp>	[0..1]	Code		
	Payment Method	<PmtMtd>	[0..1]	Code		
	Mandate Releated Information	<MndtRltdInf>	[0..1]	Component		
	Mandate Identification	<MndtId>	[0..1]	Max35Text		
	Date of Signature	<DtOfSgntr>	[0..1]	ISODate		
	Amendment Indicator	<AmdmntInd>	[0..1]	Boolean		
	Amendment Information Details	<AmdmntInfDtls>	[0..1]	Component		
	Original Mandate Id	<OrgnlMndtId>	[0..1]	Max35Text		
	Original Creditor Scheme Id	<OrgnlCdtrSchmeId>	[0..1]	Component - See (PartyIdentification8 Component)		
	Original Creditor Agent	<OrgnlCdtrAgt>	[0..1]	Component - See (BranchandFinancialInstitution Identification3 Component)		
+	Original Creditor Agent Acct	<OrgnlCdtrAgtAcct>	[0..1]	Component		
+	ID	<Id>	[1..1]	Component - See (Account Identification3 Choice Component)		
	Type	<Tp>	[0..1]	Component		
	Code **or**	<Cd>	[1..1]	Code		
	Proprietary	<Prtry>	[1..1]	Max35Text		
	Currency	<Ccy>	[0..1]	Currency Code		
	Name	<Nm>	[0..1]	Max70Text		
	Original Debtor	<OrgnlDbtr>	[0..1]	Component - See (PartyIdentification8 Component)		
+	Original Debtor Account	<OrgnlDbtrAcct>	[0..1]	Component		
+	ID	<Id>	[1..1]	Component - See (Account Identification3 Choice Component)		
	Type	<Tp>	[0..1]	Component		
	Code **or**	<Cd>	[1..1]	Code		
	Proprietary	<Prtry>	[1..1]	Max35Text		
	Currency	<Ccy>	[0..1]	Currency Code		
	Name	<Nm>	[0..1]	Max70Text		

	Original Debtor Agent	<OrgnlDbtrAgt>	[0..1]	Component - See (BranchandFinancialInstitution Identification3 Component)		
+	Original Debtor Agent Acct	<OrgnlDbtrAgtAcct>	[0..1]	Component		
+	ID	<Id>	[1..1]	Component - See (Account Identification3 Choice Component)		
	Type	<Tp>	[0..1]	Component		
	Code **or**	<Cd>	[1..1]	Code		
	Proprietary	<Prtry>	[1..1]	Max35Text		
	Currency	<Ccy>	[0..1]	Currency Code		
	Name	<Nm>	[0..1]	Max70Text		
	Original Financial Collection Dt	<OrgnlFnlColltnDt>	[0..1]	ISODate		
	Original Frequency	<OrgnlFrqcy>	[0..1]	Code		
	Electronic Signature	<ElctrncSgntr>	[0..1]	Max1025Text		
	First Collection Date	<FrstColltnDt>	[0..1]	ISODate		
	Final Collection Date	<FnlColltnDt>	[0..1]	ISODate		
	Frequency	<Frqcy>	[0..1]	Code		
	Remittance Information	<RmtInf>	[0..1]	Choice component		
	Unstructured	<Ustrd>	[0..n]	Max140Text		
	Structured	<Strd>	[0..n]	Component		
	Referred Document Info	<RfrdDocInf>	[0..1]	Component		
	Referred Document Type	<RfrdDocTyp>	[0..1]	Component		
	Code **or**	<Cd>	[1..1]	Code		
	Proprietary	<Prtry>	[1..1]	Max35Text		
	Issuer	<Issr>	[0..1]	Max35Text		
	Referred Document Number	<RfrdDocNb>	[0..1]	Max35Text		
	Referred Docmnt Related Date	<RfrdDocRltdDt>	[0..1]	ISODate		
	Referred Document Amt	<RfrdDocAmt>	[0..n]	Choice Component		
	Due Payable Amt **or**	<DuePyblAmt>	[1..1]	Currency And Amount		
	Discount Applied Amt **or**	<DscntApldAmt>	[1..1]	Currency And Amount		
	Remitted Amount **or**	<RmtdAmt>	[1..1]	Currency And Amount		

	Credit Note Amt **or**	<CdtNoteAmt>	[1..1]	Currency And Amount		
	Tax Amount	<TaxAmt>	[1..1]	CurrencyAndAmount		
	Creditor Reference Info	<CdtrRefInf>	[0..1]	Component		
	Creditor Ref Type	<CdtrRefTp>	[0..1]	Component		
	Code **or**	<Cd>	[1..1]	Code		
	Proprietary	<Prtry>	[1..1]	Max35Text		
	Issuer	<Issr>	[0..1]	Max35Text		
	Creditor Ref	<CdtrRef>	[0..1]	Max35Text		
+	Invoicer	<Invcr>	[0..1]	Component - See (PartyIdentification8 Component Component)		
+	Invoicee	<Invcee>	[0..1]	Component - See (PartyIdentification8 Component Component)		
	Additional Remittance Info	<AddtlRmtInf>	[0..1]	Max140Text		
+	Ultimate Debtor	<UltmtDbtr>	[0..1]	Component - See (PartyIdentification8 Component)		
+	Debtor	<Dbtr>	[0..1]	Component - See (PartyIdentification8 Component)		
+	Debtor Account	<DbtrAcct>	[0..1]	Component		
+	ID	<Id>	[1..1]	Component - See (Account Identification3 Choice Component)		
	Type	<Tp>	[0..1]	Component		
	Code **or**	<Cd>	[1..1]	Code		
	Proprietary	<Prtry>	[1..1]	Max35Text		
	Currency	<Ccy>	[0..1]	Currency Code		
	Name	<Nm>	[0..1]	Max70Text		
	Debtor Agent	<DbtrAgt>	[0..1]	Component - See (BranchandFinancialInstitution Identification3 Component)		
+	Debtor Agent Account	<DbtrAgtAcct>	[0..1]	Component		
+	ID	<Id>	[1..1]	Component - See (Account Identification3 Choice Component)		
	Type	<Tp>	[0..1]	Component		
	Code **or**	<Cd>	[1..1]	Code		

	Proprietary	<Prtry>	[1..1]	Max35Text		
	Currency	<Ccy>	[0..1]	Currency Code		
	Name	<Nm>	[0..1]	Max70Text		
	Creditor Agent	<CdtrAgt>	[0..1]	Component - See (BranchandFinancialInstitution Identification3 Component)		
+	Creditor Agent Account	<CdtrAgtAcct>	[0..1]	Component		
+	ID	<Id>	[1..1]	Component - See (Account Identification3 Choice Component)		
	Type	<Tp>	[0..1]	Component		
	Code **or**	<Cd>	[1..1]	Code		
	Proprietary	<Prtry>	[1..1]	Max35Text		
	Currency	<Ccy>	[0..1]	Currency Code		
	Name	<Nm>	[0..1]	Max70Text		
+	Creditor	<Cdtr>	[0..1]	Component - See (PartyIdentification8 Component)		
+	Creditor Account	<CdtrAcct>	[0..1]	Component		
+	ID	<Id>	[1..1]	Component - See (Account Identification3 Choice Component)		
	Type	<Tp>	[0..1]	Component		
	Code **or**	<Cd>	[1..1]	Code		
	Proprietary	<Prtry>	[1..1]	Max35Text		
	Currency	<Ccy>	[0..1]	Currency Code		
	Name	<Nm>	[0..1]	Max70Text		
+	Ultimate Creditor	<UltmtCdtr>	[0..1]	Component - See (PartyIdentification8 Component)		

A2.2 Rules & Guidelines

This section contains the rules and guidelines that have been defined within the scope of the message. They govern the relationship between 2 or more message items included in the message.

- **Rule**: is a textual rule that can be programmed on top of the validation features offered by the schema. If a rule is not respected, this may result in non-STP processing by the receiver.
- **Guideline**: is a textual guideline that could be programmed on top of the validation features offered by the schema. If a guideline is not respected, this may result in redundancy or duplication of information.

Note: Usage (part of definition) clarifies how an element should be interpreted, or in what kind of scenarios an element should be used, in addition to the definition. Usage is not illustrated in this section, but is included with the definition of the message items in the Message Definition Report, available through www.iso20022.org.

Rules

GroupAndTransactionStatus1Rule
If OriginalGroupInformationAndStatus/GroupStatus is present and is equal to ACTC, ACCP, ACSP, ACSC, ACCR or ACWC, then TransactionInformationAndStatus/TransactionStatus must be different from RJCT.

GroupAndTransactionStatus2Rule
TransactionInformationAndStatus/TransactionStatus must be different from RJCT.

GroupAndTransactionStatus3Rule
If OriginalGroupInformationAndStatus/GroupStatus is present and is equal to RJCT, then TransactionInformationAndStatus/TransactionStatus must be different from ACTC, ACCP, ACSP, ACSC, ACCR, ACWC or PDNG.

GroupAndTransactionStatus4Rule
If OriginalGroupInformationAndStatus/GroupStatus is present and is equal to RCVD, then TransactionInformationAndStatus/TransactionStatus is not allowed.

InstructedAgentRule
GroupHeader/InstructedAgent is not allowed.

InstructingAgentRule
GroupHeader/InstructingAgent is not allowed.

StatusReasonInformationRule
StatusReasonInformation/AdditionalStatusReasonInformation may only be present when GroupStatus is present and is equal to RJCTor PDNG.

StatusReasonRule
If StatusReason/Code is equal to 'NARR', then at least one occurrence of AddititionalStatusReasonInformation must be present.

Guidelines

Guideline(s): NumberOfTransactionPerStatusGuideline
OriginalGroupInformationAndStatus/NumberOfTransactionsPerStatus should only be present if GroupStatus equals 'PART'.

A3 Detailed Item Descriptions

This section describes in detail the items preceded by '+' in the previous section. These items have been listed in alphabetical order below.

AccountIdentification3

Index	Message item	<XML Tag>	Occurrence	Type	Debtor Account Usage	Charges Account Usage	Creditor Account Usage	Intrmy1 Account Usage	Intrmy2 Account Usage	Intrmy3 Account Usage
	AccountIdentification3Choice									
	IBAN or	<IBAN>	[1..1]	IBAN Identifier	√	√	√	√	√	√
	BBAN or	<BBAN>	[1..1]	BBAN Identifier	√	√	√	√	√	√
	UPIC or	<UPIC>	[1..1]	UPIC Identifier	√	√	√	√	√	√
	Proprietary Account	<PrtryAcct>	[1..1]	Component	√	√	√	√	√	√
	Id	<Id>	[1..1]	Max35Text						

BranchAndFinancialInstitutionIdentification3

Ind.	Message item	<XML Tag>	Occurrence	Type	Forwarding Agent Usage	Debtor Agent Usage	Charges Account Agent Usage	Intrmy 1 Agent Usage	Intrmy2 Agent Usage	Intrmy3 Agent Usage	Creditor Agent Usage
	Branch and Financial Institution Identification3										
	Financial Institution Identification	<FinInstnId>	[1..1]	Choice Component (FinancialInstitution Identification5Choice)	√	√	√	√	√	√	√
	BIC or	<BIC>	[1..1]	BIC Identifier							

+	Clearing System Member Identification or	<ClrSysMmbId>	[1..1]	Choice component (ClearingSystemMemberIdentification3Choice)							
	Identification or	<Id>	[1..1]	Code							
	Proprietary	<Prtry>	[1..1]	Max35Text							
	Name and Address or	<NmAndAdr>	[1..1]	Component							
	Name	<Nm>	[1..1]	Max70 Text							
+	Postal address	<PstlAdr>	[1..1]	Component - See (PostalAddress1 Component)							
	Proprietary ID or	<PrtryId>	[1..1]	Component							
	Identification	<Id>	[1..1]	Max35Text							
	Issuer	<Issr>	[0..1]	Max35Text							
	Combined Identification or	<CmbndId>	[1..1]	Component (FinancialInstitution Identification3)							
	BIC	<BIC>	[0..1]	BIC Identifier							
	Clearing System Member Identification	<ClrSysMmbId>	[0..1]	Choice component (ClearingSystemMemberIdentification3Choice)							
	Identification or	<Id>	[1..1]	Code							
	Proprietary	<Prtry>	[1..1]	Max35Text							
	Name	<Nm>	[0..1]	Max70 Text							
+	Postal address	<PstlAdr>	[0..1]	Component - See (PostalAddress1 Component)							
	Proprietary ID	<PrtryId>	[0..1]	Component							
	Identification	<Id>	[1..1]	Max35Text							
	Issuer	<Issr>	[0..1]	Max35Text							
	Branch Identification	<BrnchId>	[0..1]	Component							
	Identification	<Id>	[0..1]	Max35Text							
	Name	<Nm>	[0..1]	Max70 Text							

+	Postal address	<PstlAdr>	[0..1]	Component - See (PostalAddress1 Component)								

PartyIdentification8

Ind.	Message item	<XML Tag>	Occurrence	Type	Initiating Party Usage	Debtor Usage	Ultimate Debtor Usage	Creditor Usage	Ultimate Creditor	Invoicer Usage	Invoicee Usage
	PartyIdentification8										
	Name	<Nm>	[0..1]	Max 70 Text	√	√	√	√	√	√	√
+	Postal address	<PstlAdr>	[0..1]	Component - See (PostalAddress1)			√ (Cheque or Draft)		√ (Cheque or Draft)		
	ID	<Id>	[1..1]	Choice Component							
	Organization Identification or	<OrgId>	[0..1]	Component	√	√	√	√	√	√	√
	BIC	<BIC>	[0..1]	BIC Identifier							
	IBEI	<IBEI>	[0..1]	IBEI Identifier							
	BEI	<BEI>	[0..1]	BEI Identifier							
	EANGLN	<EANGLN>	[0..1]	EANGLN Identifier							
	Chips Universal Identification	<USCHU>	[0..1]	Chips Universal Identifier							
	DUNS	<DUNS>	[0..1]	DUNS Identifier							
	Bank Party ID	<BkPtyId>	[0..1]	Max35Text							
	TaxIdNumber	<TaxIdNb>	[0..1]	Max35Text							
	Proprietary ID	<PrtryId>	[0..1]	Component							
	Identification	<Id>	[1..1]	Max35Text							
	Issuer	<Issr>	[0..1]	Max35Text							
	Private Identification	<PrvtId>	[1..4]	Choice Component	√	√	√	√	√		
	DriversLicenceNumber or	<DrvrsLicNb>	[1..1]	Max35Text							

	Customer Number	<CstmrNb>	[1..1]	Max35Text							
	SocialSecurityNumber or	<SclSctyNb>	[1..1]	Max35Text							
	AlienRegistrationNumber or	<AlnRegnNb>	[1..1]	Max35Text							
	PassportNumber or	<PsptNb>	[1..1]	Max35Text							
	TaxIdNumber or	<TaxIdNb>	[1..1]	Max35Text							
	IdentityCardNumber or	<IdntyCardNb>	[1..1]	Max35Text							
	EmployerIdentificationNumber or	<MplyrIdNb>	[1..1]	Max35Text							
	Date and Place of Birth or	<DtAndPlcOfBirth>	[1..1]	Component							
	Birth Date	<BirthDt>	[1..1]	ISODate							
	Province of Birth	<PrvcOfBirth>	[0..1]	Max35Text							
	City of Birth	<CityOfBirth>	[1..1]	Max35Text							
	Country of Birth	<CtryOfBirth>	[1..1]	CountryCode							
	Other Identification	<OthrID>	[1..1]	Component							
	Identification	<Id>	[1..1]	Max35Text							
	IdType	<IdTp>	[1..1]	Max35Text							
	Issuer	<Issr>	[0..1]	Max35Text							
	Country of Residence	<CtryOfRes>	[0..1]	CountryCode							

Postal Address1

This component is used in BranchAndFinancialInstitututionIdentification3 and PartyIdentification8 and consequently applies to all parties typed by these components, and is used as well in 'ChequeInstruction/ChequeFrom' and 'ChequeInstruction/DeliverTo'.

Ind.	Message item	<XML Tag>	Occurrence	Type
	PostalAddress 1			
1	Address type	<AdrTp>	[0..1]	Code
1.1	Address line	<AdrLine>	[0..5]	Max70Text
1.2	Street Name	<StrtNm>	[0..1]	Max70Text
1.3	Building Number	<BldgNb>	[0..1]	Max16Text

1.4	Postal Code	<PstCd>	[0..1]	Max16Text
1.5	TownName (city)	<TwnNm>	[0..1]	Max35Text
1.6	Country Subdivision (state/province/region or other sub-entity)	<CtrySubDvsn>	[0..1]	Max35Text
1.7	Country	<Ctry>	[1..1]	Country Code

APPENDIX B: CODE LISTS

Code lists are listed with the message element they type, or as part of the component in which they are used. These message elements/components are listed alphabetically.

AddressType <AdrTp>

Presence: [0..1]
Definition: Identifies the nature of the postal address.
Data Type: Code
*When this message item is present, one of the following **AddressType2Code** values must be used*

Code	Name	Definition
ADDR	Postal	Address is the complete postal address.
BIZZ	Business	Address is the business address.
DLVY	DeliveryTo	Address is the address to which delivery is to take place.
HOME	Residential	Address is the home address.
MLTO	MailTo	Address is the address to which mail is sent.
PBOX	POBox	Address is a postal office (PO) box.

CashAccountType <Tp>

Presence: [0..1]
Definition: Nature, or use, of the account.
Type: *This message item is composed of one of the following **CashAccountType2** element(s):*

- {Or Code <Cd> [1..1] Code
- Or} Proprietary <Prtry> [1..1] Text

Code <Cd>
Presence: [1..1]
Definition: Nature or use of the account in a coded form.
Data Type: Code
*One of the following **CashAccountType4Code** values must be used:*

Code	Name	Definition
CACC	Current	Account used to post debits and credits when no specific account has been nominated.
CASH	CashPayment	Account used for the payment of cash.
CHAR	Charges	Account used for charges if different from the account for payment.
CISH	CashIncome	Account used for payment of income if different from the current cash

		account.
COMM	Commission	Account used for commission if different from the account for payment.
LOAN	Loan	Account used for loans.
MGLD	MarginalLending	Account used for a marginal lending facility.
MOMA	MoneyMarket	Account used for money markets if different from the cash account.
NREX	NonResidentExternal	Account used for non-resident external.
ODFT	Overdraft	Account is used for overdrafts.
ONDP	OverNightDeposit	Account used for overnight deposits.
SACC	Settlement	Account used to post debit and credit entries, as a result of transactions cleared and settled through a specific clearing and settlement system.
SLRY	Salary	Account used for salary payments.
SVGS	Savings	Account used for savings.
TAXE	Tax	Account used for taxes if different from the account for payment.
TRAS	CashTrading	Account used for trading if different from the current cash account.

CategoryPurpose <CtgyPurp>

Presence: [0..1]
Definition: Specifies the high level purpose of the instruction based on a set of pre-defined categories.
Data Type: Code
*When this message item is present, one of the following **PaymentCategoryPurpose1Code** values must be used:*

Code	Name	Definition
CASH	CashManagementTransfer	Transaction is a general cash management instruction.
CORT	TradeSettlementPayment	Transaction is related to settlement of a trade, eg a foreign exchange deal or a securities transaction.
DIVI	Dividend	Transaction is the payment of dividends.
GOVT	GovernmentPayment	Transaction is a payment to or from a government department.
HEDG	Hedging	Transaction is related to the payment of a hedging operation.
INTC	IntraCompanyPayment	Transaction is an intra-company payment, ie, a payment between two companies belonging to the same group.
INTE	Interest	Transaction is the payment of interest.
LOAN	Loan	Transaction is related to the transfer of a loan to a borrower.
PENS	PensionPayment	Transaction is the payment of pension.
SALA	SalaryPayment	Transaction is the payment of salaries.
SECU	Securities	Transaction is the payment of securities.
SSBE	SocialSecurityBenefit	Transaction is a social security benefit, ie payment made by a government to support individuals.

SUPP	SupplierPayment	Transaction is related to a payment to a supplier.
TAXS	TaxPayment	Transaction is the payment of taxes.
TRAD	Trade	Transaction is related to the payment of a trade transaction
TREA	TreasuryPayment	Transaction is related to treasury operations.
VATX	ValueAddedTaxPayment	Transaction is the payment of value added tax.
WHLD	WithHolding	Transaction is the payment of withholding tax.

ChargeBearer <ChrgBr>

Presence: [0..1]
Definition: Specifies which party/parties will bear the charges associated with the processing of the payment transaction.
Data Type: Code
*When this message item is present, one of the following **ChargeBearerType1Code** values must be used:*

Code	Name	Definition
CRED	BorneByCreditor	All transaction charges are to be borne by the creditor.
DEBT	BorneByDebtor	All transaction charges are to be borne by the debtor.
SHAR	Shared	In a credit transfer context, means that transaction charges on the sender side are to be borne by the debtor, transaction charges on the receiver side are to be borne by the creditor.
SLEV	FollowingServiceLevel	Charges are to be applied following the rules agreed in the service level and/or scheme.

ChequeType <ChqTp>

Presence: [0..1]
Definition: Specifies the type of cheque to be issued by the first agent.
Data Type: Code

*When this message item is present, one of the following **ChequeType2Code** values must be used:*

Code	Name	Definition
BCHQ	BankCheque	Cheque drawn on the account of the debtor's financial institution, which is debited on the debtor's account when the cheque is issued.These cheques are printed by the debtor's financial institution and payment is guaranteed by the financial institution. Synonym is 'cashier's cheque'.
CCCH	CertifiedCustomerCheque	Cheque drawn on the account of the debtor, and debited on the debtor's account when the cheque is cashed. The financial institution prints and certifies the cheque, guaranteeing the

		payment.
CCHQ	CustomerCheque	Cheque drawn on the account of the debtor, and debited on the debtor's account when the cheque is cashed. Synonym is 'corporate cheque'.
DRFT	Draft	A guaranteed bank cheque with a future value date (do not pay before], which in commercial terms is a 'negotiatable instrument': the beneficiary can receive early payment from any bank under subtraction of a discount. The ordering customer's account is debited on value date.
ELDR	ElectronicDraft	An instrument with a future value date (do not pay before], which in commercial terms is a 'negotiatable instrument': the beneficiary can receive early payment from any bank under subtraction of a discount. The ordering customer's account is debited on value date.

ClearingChannel <ClrChanl>

Presence: [0..1]
Definition: Specifies the clearing channel to be used for the instruction.
Data Type: Code
*When this message item is present, one of the following **ClearingChannel2Code** values must be used:*

Code	Name	Definition
BOOK	BookTransfer	Payment through internal book transfer.
MPNS	MassPaymentNetSystem	Clearing channel is a mass payment net settlement system.
RTGS	RealTimeGrossSettlementSystem	Clearing channel is a real-time gross settlement system.
RTNS	RealTimeNetSettlementSystem	Clearing channel is a real-time net settlement system.

ClearingSystemMemberIdentification <ClrSysMmbId>

Presence: [1..1]
*This message item is part of choice **4.1.0** FinancialInstitutionIdentification.*
Definition: Unique and unambiguous identifier of a clearing system member, as assigned by the system or system administrator.
Type: *This message item is composed of one of the following **ClearingSystemMemberIdentification3Choice** element(s):*

- {Or Identification <Id> [1..1] Code
- Or} Proprietary <Prtry> [1..1] Text

Identification <Id>

Presence: [1..1]
Definition: Identification for a clearing system member, identified in the list of clearing system member identifications published externally.
Data Type: ExternalClearingSystemMemberCode
Format: maxLength: 35
minLength: 1
Note: the ExternalClearingSystemMemberCode list is to be published on www.iso20022.org.
The list contains the pattern to be used to identify a financial institution by its member id in a specific payment clearing and/or settlement system. For each payment system, it gives (1) the prefix to be used to identify the payment system and (2) the format of member ids in this payment system. The list does not include the clearing system member ids themselves. The external code list, together with the actual member ids, can be used to type the message element "Identification" (<Id>) in message item "ClearingSystemMemberIdentification" (<ClrSysMmbId>), part of the message component 'FinancialInstitutionIdentification' (<FinInstnId>).

The current version of this list as of the publication of this document is as follows:

ClearingSystemMemberIdentification					
			Clearing System Member Identification		
	Country	Clearing Code Long Name	Payment System Prefix	Bank Identifier ([charactertype] {length})	Example
1	Australia	Australian Bank State Branch Code (BSB)	AUBSB	[0-9]{6,6}	AUBSB123456
2	Austria	Austrian Bankleitzahl	ATBLZ	[0-9]{5,5}	ATBLZ12345
3	Canada	Canadian Payments Association Payment Routing Number	CACPA	[0-9]{9,9}	CACPA123456789
4	China	CNAPS Identifier	CNAPS	[0-9]{12,12}	CNAPS123456789012
5	Germany	German Bankleitzahl	DEBLZ	[0-9]{8,8}	DEBLZ12345678
6	Greece	Helenic Bank Identification Code	GRBIC	[0-9]{7,7}	GRHIC1234567
7	Hong Kong	Hong Kong Bank Code	HKNCC	[0-9]{3,3}	HKNCC123
8	India	Indian Financial System Code	INFSC	[a-zA-Z0-9]{11,11}	INFSC123AZ456789
9	Ireland	Irish National Clearing Code	IENCC	[0-9]{6,6}	IENCC123456
10	Italy	Italian Domestic Identification Code	ITNCC	[0-9]{10,10}	ITNCC1234567890
11	Japan	Japan Zengin Clearing Code	JPZGN	[0-9]{7,7}	JPZGN1234567
12	New Zealand	New Zealand National Clearing Code	NZNCC	[0-9]{6,6}	NZNCC123456
13	Poland	Polish National Clearing Code	PLKNR	[0-9]{8,8}	PLKNR12345678
14	Portugal	Portuguese National Clearing Code	PTNCC	[0-9]{8,8}	PTNCC12345678
15	Russia	Russian Central Bank Identification Code	RUCBC	[0-9]{9,9}	RUCBC123456789
16	Singapore	IBG Sort Code	SGIBG	[0-9]{7,7} or [0-9]{3,4}	SGIBG1234567
17	South Africa	South African National Clearing Code	ZANCC	[0-9]{6,6}	ZANCC123456
18	Spain	Spanish Domestic Interbanking Code	ESNCC	[0-9]{8,9}	ESNCC12345678

19	Switzerland	Swiss Clearing Code (BC Code)	CHBCC	[0-9]{3,5}	CHBCC12345
20	Switzerland	Swiss Clearing Code (SIC Code)	CHSIC	[0-9]{6,6}	CHSIC123456
21	Taiwan	Financial Institution Code	TWNCC	[0-9]{7,7}	TWNCC1234567
22	UK	UK Domestic Sort Code	GBDSC	[0-9]{6,6}	GBDSC123456
23	US	CHIPS Participant Identifier	USPID	[0-9]{4,4}	USPID1234
24	US	United States Routing Number (Fedwire, NACHA)	USABA	[0-9]{9,9}	USABA123456789

Note Value is used to identify Bank ID schemes unique to an individual payment system.
SWIFT BIC does not appear on this list as it is separately addressed in the standard.
The value "XXXXX" may be used by bilateral agreement to specify any of the above, where:
1 - the originator cannot produce the clearing system member identification code, but
2 - both originator and receiver understand what clearing system the payment instruction refers to.

Allowed character set for Payment System Prefix = roman alphabet.

CreditorReferenceType <CdtrRefTp>

Presence: [0..1]
Definition: Provides the type of the creditor reference.
Type: *This message item is composed of the following **CreditorReferenceType1** element(s):*

- {Or Code <Cd> [1..1] Code
- Or} Proprietary <Prtry> [1..1] Text
  Issuer <Issr> [0..1] Text

Code <Cd>
Presence: [1..1]
Definition: Coded creditor reference type.
Data Type: Code

*One of the following **DocumentType3Code** values must be used:*

Code	Name	Definition
DISP	DispatchAdvice	Document is a dispatch advice.
FXDR	ForeignExchangeDealReference	Document is a pre-agreed or pre-arranged foreign exchange transaction to which the payment transaction refers.
PUOR	PurchaseOrder	Document is a purchase order.
RADM	RemittanceAdviceMessage	Document is a remittance advice sent separately from the current transaction.
RPIN	RelatedPaymentInstruction	Document is a linked payment instruction to which the current payment instruction is related, eg, in a cover scenario.

SCOR	StructuredCommunicationReference	Document is a structured communication reference provided by the creditor to identify the referred transaction.

DebitCreditReportingIndicator <DbtCdtRptgInd>

Presence: [0..1]
Definition: Identifies whether the regulatory reporting information applies to the debit side, to the credit side or to both debit and credit sides of the transaction.
Data Type: Code
*When this message item is present, one of the following **RegulatoryReportingType1Code** values must be used:*

Code	Name	Definition
BOTH	Both	Regulatory information applies to both credit and debit sides.
CRED	Credit	Regulatory information applies to the credit side.
DEBT	Debit	Regulatory information applies to the debit side.

DetailedStatus <DtldSts>

Presence: [1..1]
Definition: Common transaction status for all individual transactions reported with the same status.
Data Type: Code

*One of the following **TransactionIndividualStatus1Code** values must be used:*

Code	Name	Definition
ACCP	AcceptedCustomerProfile	Preceding check of technical validation was successful. Customer profile check was also successful. This includes the assessment of the static risks.
ACCR	AcceptedCancellationRequest	Cancellation is accepted.
ACSC	AcceptedSettlementCompleted	Settlement on the debtor's account has been completed. Usage : this can be used by the first agent to report to the debtor that the transaction has been completed. Warning : this status is provided for transaction status reasons, not for financial information. It can only be used after bilateral agreement
ACSP	AcceptedSettlementInProcess	All preceding checks such as technical validation and customer profile were successful. Dynamic risk assessment is now also successful and therefore the payment initiation has been accepted for execution.
ACTC	AcceptedTechnicalValidation	Authentication and syntactical and semantical validation are successful.

ACWC	AcceptedWithChange	Instruction is accepted but a change will be made, i.e., date, remittance not sent.
PDNG	Pending	Payment initiation or individual transaction included in the payment initiation is pending. Further checks and status update will be performed.
RJCT	Rejected	Payment initiation or individual transaction included in the payment initiation has been rejected.

Grouping <Grpg>

Presence: [1..1]
Definition: Indicates whether common accounting information in the transaction is included once for all transactions or repeated for each single transaction.
Data Type: Code
*One of the following **Grouping1Code** values must be used:*

Code	Name	Definition
GRPD	Grouped	Indicates that there is only one occurrence of the payment information block and several occurrences of the paymenttransaction block.
MIXD	Mixed	Indicates that there are one or several occurrences of the payment information block where each of the occurrences might contain one or several occurrences of the payment transaction block.
SNGL	Single	Indicates that for each occurrences of the payment information block, exactly one occurrence of the paymenttransaction block is present.

GroupStatus <GrpSts>

Presence: [0..1]
Definition: Specifies the status of a group of transactions.
Data Type: Code
*When this message item is present, one of the following **TransactionGroupStatus1Code** values must be used:*

Code	Name	Definition
ACCP	AcceptedCustomerProfile	Preceding check of technical validation was successful. Customer profile check was also successful. This includes the assessment of the static risks.
ACCR	AcceptedCancellationRequest	Cancellation is accepted.
ACSC	AcceptedSettlementCompleted	Settlement on the debtor's account has been completed. Usage : this can be used by the first agent to report to the debtor that

		the transaction has been completed. Warning : this status is provided for transaction status reasons, not for financial information. It can only be used after bilateral agreement
ACSP	AcceptedSettlementInProcess	All preceding checks such as technical validation and customer profile were successful. Dynamic risk assessment is now also successful and therefore the payment initiation has been accepted for execution.
ACTC	AcceptedTechnicalValidation	Authentication and syntactical and semantical validation are successful.
ACWC	AcceptedWithChange	Instruction is accepted but a change will be made, i.e., date, remittance not sent.
PART	PartiallyAccepted	A number of transactions have been accepted, whereas another number of transactions have not yet achieved 'accepted' status.
PDNG	Pending	Payment initiation or individual transaction included in the payment initiation is pending. Further checks and status update will be performed.
RCVD	Received	Payment initiation has been received by the receiving agent.
RJCT	Rejected	Payment initiation or individual transaction included in the payment initiation has been rejected.

InstructionForCreditorAgent <InstrForCdtrAgt>

Presence: [0..n]
Definition: Further information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor agent.
Type: *This message item is composed of the following* ***InstructionForCreditorAgent1*** *element(s):*

- Code <Cd> [0..1] Code
- InstructionInformation <InstrInf> [0..1] Text

Code <Cd>
Presence: [0..1]
Definition: Coded information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor's agent.
Data Type: Code
When this message item is present, one of the following ***Instruction3Code*** *values must be used:*

Code	Name	Definition

CHQB	PayCreditorByCheque	(Ultimate) creditor must be paid by cheque.
HOLD	HoldCashForCreditor	Amount of money must be held for the (ultimate) creditor, who will call. Pay on identification.
PHOB	PhoneBeneficiary	Please advise/contact (ultimate) creditor/claimant by phone
TELB	Telecom	Please advise/contact (ultimate) creditor/claimant by the most efficient means of telecommunication.

InstructionPriority <InstrPrty>

Presence: [0..1]
Definition: Indicator of the urgency or order of importance that the instructing party would like the instructed party to apply to the processing of the instruction.
Data Type: Code
*When this message item is present, one of the following **Priority2Code** values must be used:*

Code	Name	Definition
HIGH	High	Priority level is high.
NORM	Normal	Priority level is normal.

LocalInstrument <LclInstrm>

Presence: [0..1]
Definition: User community specific instrument.
Usage : When available, codes provided by local authorities should be used.
Type: *This message item is composed of one of the following **LocalInstrument1Choice** element(s):*

- {Or Code <Cd> [1..1] Code
- Or} Proprietary <Prtry> [1..1] Text

Code<Cd>
Definition: Specifies the local instrument published in an external local instrument code list.
Data Type: ExternalLocalInstrumentCode
Note: the ExternalLocalInstrumentCode list is to be published on www.iso20022.org.
The list contains code values to identify local instruments used within the framework of a specific user community. The code values can be used to type the message element "Code" (<Cd>) in message item "LocalInstrument" (<LclInstrm>) part of the component "Payment Type Information" (<PmtTpInf>).

The current version of this list as of the publication of this document is as follows.

Local Instrument Code

No	Region	ISO Country Code	ISO Currency Code	Payment System	Local Instrument Code	PayInstShortName	DD/CT/ Both/Other
1	EMEA	AT	EUR	correspondent banking	CHN	truncated checks	DD
2	EMEA	AT	EUR	correspondent banking	CPP	cash per post	CT
3	EMEA	AT	EUR	correspondent banking	DDT	direct debits	DD
4	EMEA	AT	EUR	correspondent banking	GST	truncated credit transfers	CT
5	EMEA	AT	EUR	correspondent banking	RDD	returned direct debits	DD
6	EMEA	AT	EUR	correspondent banking	RTR	returned credit transfers	CT
7	EMEA	AT	EUR	correspondent banking	SCN	revoked truncated checks	other
8	EMEA	AT	EUR	correspondent banking	SDD	revoked direct debits	other
9	EMEA	AT	EUR	correspondent banking	SGT	revoked truncated credit transfers	other
10	EMEA	AT	EUR	correspondent banking	SRD	revoked returned direct debits	other
11	EMEA	AT	EUR	correspondent banking	SRT	revoked returned credit transfers	other
12	EMEA	AT	EUR	correspondent banking	STR	revoked credit transfers	other
13	EMEA	AT	All	correspondent banking	TRF	credit transfers	CT
14	EMEA	DK	All	All	IN	Cross border customer credit transfer	CT
15	EMEA	NL	EUR	CSS	0001	converted (bank) payment	CT
16	EMEA	NL	EUR	CSS	0002	standing order	CT
17	EMEA	NL	EUR	CSS	0090	mass payment beneficiary	CT
18	EMEA	NL	EUR	CSS	0091	mass payment ours	CT
19	EMEA	NL	EUR	CSS	0092	mass payment shared	CT
20	EMEA	NL	EUR	CSS	0220	standing authorisation general	DD
21	EMEA	NL	EUR	CSS	0221	one-off authorisation	DD

22	EMEA	NL	EUR	CSS	0222	standing authorisation companies	DD
23	EMEA	NL	EUR	CSS	0223	standing authorisation lotteries	DD
24	EMEA	NL	EUR	CSS	0224	one-off authorisation charities	DD
25	EMEA	NL	EUR	CSS	0225	one-off authorisation tuition fees	DD
26	EMEA	NL	EUR	CSS	0226	one-off authorisation construction industry	DD
27	EMEA	NL	EUR	CSS	0227	standing authorisation Companies without debtor revocation right	DD
28	EMEA	NL	EUR	CSS (Equens Clearing & Settlement System)	0000	business payment	CT
29	EMEA	SE	All	All	IN	Cross border customer credit transfer	CT
30	WHEM	US	USD	Fedwire	CTR	Customer transfer	CT
31	WHEM	US	USD	Fedwire	DRC	Customer or corporate drawdown	Request for debit
32	WHEM	US	USD	Fedwire	DRW	Drawdown response	other
33	WHEM	US	USD	NACHA	ARC	Accounts Receivable Check	DD
34	WHEM	US	USD	NACHA	CCD	Cash Concentration or Disbursement Corporate counterparty.	Both plus prenote.
35	WHEM	US	USD	NACHA	CTX	Corporate Trade Exchange	Both plus prenote.
36	WHEM	US	USD	NACHA	POP	Point-Of-Purchase	DD
37	WHEM	US	USD	NACHA	POS	Point-Of-Sale	DD
38	WHEM	US	USD	NACHA	PPD	Prearranged Payment or Deposit. Consumer counterparty.	Both plus prenote.
39	WHEM	US	USD	NACHA	RCK	Re-presented Check Entry	CT
40	WHEM	US	USD	NACHA	TEL	Telephone Initiated Entry	DD

41	WHEM	US	USD	NACHA	WEB	Internet Initiated Entry	DD

Footnote:
Values reflect literal values required by in-country payment systems to specify a payment type.
Allowed character set = Any characters as determined by the requirements of the local payment system which requires these codes.
Length requirement to be defined by the local clearing system

PaymentMethod <PmtMtd>

Presence: [1..1]
Definition: Specifies the means of payment that will be used to move the amount of money.
Data Type: Code

*One of the following **PaymentMethod3Code** values must be used:*

Code	Name	Definition
CHK	Cheque	Written order to a bank to pay a certain amount of money from one person to another person.
TRA	TransferAdvice	Transfer of an amount of money in the books of the account servicer. An advice should be sent back to the account owner.
TRF	CreditTransfer	Transfer of an amount of money in the books of the account.

Purpose <Purp>

Presence: [0..1]
Definition: Underlying reason for the payment transaction, eg, a charity payment, or a commercial agreement between the creditor and the debtor.
Usage: purpose is used by the end-customers, ie originating party, initiating party, debtor, creditor, final party, to provide information concerning the nature of the payment transaction. Purpose is a content element, which is not used for processing by any of the agents involved in the payment chain.
Type: *This message item is composed of one of the following **Purpose1Choice** element(s):*

- {Or Code <Cd> [1..1] Code
- Or} Proprietary <Prtry> [1..1] Text

Code <Cd>
Presence: [1..1]
Definition: Specifies the underlying reason for the payment transaction, as published in an external purpose code list.
Data Type: ExternalPurposeCode

Format: maxLength: 35
minLength: 1
Note: the ExternalPurposeCode list is to be published on www.iso20022.org.
The list contains code values to communicate information about the underlying reason for the payment transaction between end-customers, i.e. originating party, initiating party, debtor, creditor, final party. The code values can be used to type the message element "Code" (<Cd>) in message item "Purpose" (<Purp>).

The current version of this list as of the publication of this document follows.

Purpose Codes

No	Purpose Code	Classification	Name	Definition
1	ACCT	Cash Mgmt	AccountManagement	Transaction moves funds between 2 accounts of same account holder at the same bank.
2	CASH	Cash Mgmt	Cash management transfer	Transfer between two banks where both accounts are held by the same legal entity
3	COLL	Cash Mgmt	CollectionPayment	Transaction is a collection of funds initiated via a credit transfer or direct debit.
4	INTC	Cash Mgmt	IntraCompanyPayment	Transaction is an intra-company payment, ie, a payment between two companies belonging to the same group.
5	LIMA	Cash Mgmt	LiquidityManagement	Bank initiated account transfer to support zero target balance manahgement, pooling or sweeping.
6	NETT	Cash Mgmt	Netting	Transaction is related to a netting operation.
7	AGRT	Commercial	Agricultural Payment	Transaction pays for farm related and/or agricultural activities.
8	BEXP	Commercial	BusinessExpenses	Transaction is related to a payment of business expenses.
9	COMC	Commercial	CommercialPayment	Transaction is related to a payment of commercial credit or debit. (formerly CommercialCredit)
10	CPYR	Commercial	Copyright	Transaction is payment of copyright.
11	LICF	Commercial	LicenseFee	Transaction is payment of a license fee.
12	GDDS	Commercial	PurchaseSaleOfGoods	Transaction is related to purchase and sale of goods.
13	SCVE	Commercial	PurchaseSaleOfServices	Transaction is related to purchase and sale of services.
14	ROYA	Commercial	Royalties	Transaction is the payment of royalties.
15	SUBS	Commercial	Subscription	Transaction is related to a payment of information or entertainment services either in printed or electronic form.
16	SUPP	Commercial	SupplierPayment	Transaction is related to a payment to a supplier.
17	TRAD	Commercial	TradeServices	Transaction is related to a trade services operation.
18	CHAR	Consumer	CharityPayment	Transaction is a payment for charity reasons.
19	COMT	Consumer	ConsumerThirdPartyConsolidatedPayment	Transaction is a payment used by a third party who can collect funds to pay on behalf of consumers, ie credit counseling or bill payment companies.
20	CLPR	Finance	CarLoanRepayment	Transaction is a payment of car loan payment (P&I).

21	GOVI	Finance	GovernmentInsurance	Transaction is related to a payment of government insurance.
22	HLRP	Finance	HousingLoanRepayment	Transaction is related to a payment of housing loan.
23	INSU	Finance	InsurancePremium	Transaction is payment of an insurance premium.
24	INTE	Finance	Interest	Transaction is payment of interest.
25	LBRI	Finance	LaborInsurance	Transaction is a payment of labor insurance.
26	LIFI	Finance	LifeInsurance	Transaction is a payment of life insurance.
27	LOAN	Finance	Loan-General	Transaction is related to a loan deposit or syndication operation.
28	LOAR	Finance	LoanRepayment	Transaction is related to repayment of loan to lender.
29	PPTI	Finance	PropertyInsurance	Transaction is a payment of property insurance.
30	RINP	Finance	RecurringInstallmentPayment	Transaction is related to a payment of a recurring installment made at regular intervals.
31	TRFD	Finance	TrustFund	Transaction is related to a payment of a trust fund.
32	ADVA	General	Advance Payment	Transaction is an advance payment.
33	CFEE	General	CancellationFee	Transaction is related to a payment of cancellation fee.
34	COST	General	Costs	Transaction is related to payment of costs.
35	CCRD	General	Credit Card Payment	Transaction is related to a payment of credit card account.
36	DCRD	General	Debit Card Payment	
37	GOVT	General	GovernmentPayment	Transaction is a payment to or from a government department.
38	INSM	General	Installment	Transaction is related to a payment of an installment.
39	IHRP	General	InstalmentHirePurchaseAgreement	Transaction is payment for an installment/hire-purchase agreement.
40	MSVC	General	MultipleServiceTypes	Transaction is related to a payment for multiple service types.
41	NOWS	General	NotOtherwiseSpecified	Transaction is related to a payment for type of services not specified elsewhere.
42	OFEE	General	OpeningFee	Transaction is related to a payment of opening fee.
43	OTHR	General	Other	Other payment purpose.
44	PTSP	General	PaymentTerms	Transaction is related to payment terms specifications
45	PADD	General	Preauthorized debit	Debit Origination
46	RCPT	General	ReceiptPayment	Transaction is related to a payment of receipt.
47	RENT	General	Rent	Transaction is the payment of rent.
48	STDY	General	Study	Transaction is related to a payment of study/tuition costs.
49	ANNI	Investment	Annuity	Settles annuity related to credit, insurance, investments, other.n
50	CMDT	Investment	Commodities	Transaction is related to a commodities
51	DERI	Investment	Derivatives	Transaction is related to a derivatives transaction
52	DIVD	Investment	Dividend	Transaction is payment of dividends.
53	FREX	Investment	ForeignExchange	Transaction is related to a foreign exchange operation.
54	HEDG	Investment	Hedging	Transaction is related to a hedging operation.
55	PRME	Investment	PreciousMetal	Transaction is related to a precious metal operation.
56	SAVG	Investment	Savings	Trnasfer to savings/retirement account.

57	SECU	Investment	Securities	Transaction is related to a securities operation.
58	TREA	Investment	TreasuryPayment	Transaction is related to treasury operations.
59	ANTS	Medical	AnesthesiaServices	Transaction is a payment for anesthesia services.
60	CVCF	Medical	ConvalescentCareFacility	Transaction is a payment for convalescence care facility services.
61	DNTS	Medical	DentalServices	Transaction is a payment for dental services.
62	HLTI	Medical	HealthInsurance	Transaction is a payment of health insurance.
63	HLTC	Medical	HomeHealthCare	Transaction is a payment for home health care services.
64	HSPC	Medical	HospitalCare	Transaction is a payment for hospital care services.
65	ICRF	Medical	IntermediateCareFacility	Transaction is a payment for intermediate care facility services.
66	LTCF	Medical	LongTermCareFacility	Transaction is a payment for long-term care facility services.
67	DMEQ	Medical	MedicalEquipment	Transaction is a payment is for use of durable medical equipment
68	MDCS	Medical	MedicalServices	Transaction is a payment for medical care services.
69	VIEW	Medical	VisionCare	Transaction is a payment for vision care services.
70	ALMY	Salary & Benefits	AlimonyPayment	Transaction is the payment of alimony.
71	BONU	Salary & Benefits	BonusPayment.	Transaction is related to payment of a bonus.
72	BECH	Salary & Benefits	ChildBenefit	Transaction is related to a payment made to assist parent/guardian to maintain child.
73	COMM	Salary & Benefits	Commission	Transaction is payment of commission.
74	PENS	Salary & benefits	PensionPayment	Transaction is the payment of pension.
75	PRCP	Salary & Benefits	PricePayment	Transaction is related to a payment of a price.
76	SALA	Salary & benefits	SalaryPayment	Transaction is the payment of salaries.
77	SSBE	Salary & benefits	SocialSecurityBenefit	Transaction is a social security benefit, ie payment made by a government to support individuals.
78	BENE	Salary & benefits	UnemploymentDisabilityBenefit	Transaction is related to a payment to a person who is unemployed/disabled.
79	ESTX	Tax	EstateTax	Transaction is related to a payment of estate tax.
80	HSTX	Tax	HousingTax	Transaction is related to a payment of housing tax.
81	INTX	Tax	IncomeTax	Transaction is related to a payment of income tax.
82	TAXS	Tax	TaxPayment	Transaction is the payment of taxes.
83	VATX	Tax	ValueAddedTaxPayment	Transaction is the payment of value added tax.
84	AIRB	Transport	Air	Transaction settles air transport related obligations.
85	BUSB	Transport	Bus	Transaction settles air transport related obligations.
86	FERB	Transport	Ferry	Transaction is a payment for ferry related business.
87	RLWY	Transport	Railway	Transaction is a payment for railway transport related business.

88	CBTV	Utilities	CableTVBill	Transaction is related to a payment of cable TV bill.
89	ELEC	Utilities	ElectricityBill	Transaction is related to a payment of electricity bill.
90	ENRG	Utilities	Energies	Transaction is related to a utility operation.
91	GASB	Utilities	GasBill	Transaction is related to a payment of gas bill.
92	NWCH	Utilities	NetworkCharge	Transaction is related to a payment of network charges.
93	NWCM	Utilities	NetworkCommunication	Transaction is related to a payment of network communication.
94	OTLC	Utilities	OtherTelecomRelatedBill	Transaction is related to a payment of other telecom related bill.
95	PHON	Utilities	TelephoneBill	Transaction is related to a payment of telephone bill.
96	WTER	Utilities	WaterBill	Transaction is related to a payment of water bill.

Notes: Values are intended for use globally in any relevant payment context.
Allowed character set for Purpose Code = Roman alphabet.
Length of Purpose Code is always 4 characters.
The column "Classification" has been provided for convenience only. It has no function within the schema.

RateType <RateTp>

Presence: [0..1]
Definition: Specifies the type used to complete the currency exchange.
Data Type: Code
*When this message item is present, one of the following **ExchangeRateType1Code** values must be used:*

Code	Name	Definition
AGRD	Agreed	Exchange rate applied is the rate agreed between the parties.
SALE	Sale	Exchange rate applied is the market rate at the time of the sale.
SPOT	Spot	Exchange rate applied is the spot rate.

ReferredDocumentType <RfrdDocTp>

Presence: [0..1]
Definition: Provides the type of the referred document.
Type: *This message item is composed of the following **ReferredDocumentType1** element(s):*

- {Or Code <Cd> [1..1] Code
- Or} Proprietary <Prtry> [1..1] Text
  Issuer <Issr> [0..1] Text

Code <Cd>
Presence: [1..1]

Definition: Document type in a coded form.
Data Type: Code
*One of the following **DocumentType2Code** values must be used:*

Code	Name	Definition
CINV	CommercialInvoice	Document is an invoice.
CMCN	CommercialContract	Document is an agreement between the parties, stipulating the terms and conditions of the delivery of goods or services.
CNFA	CreditNoteRelatedToFinancialAdjustment	Document is a credit note for the final amount settled for a commercial transaction.
CREN	CreditNote	Document is a credit note.
DEBN	DebitNote	Document is a debit note.
DISP	DispatchAdvice	Document is a dispatch advice.
DNFA	DebitNoteRelatedToFinancialAdjustment	Document is a debit note for the final amount settled for a commercial transaction.
HIRI	HireInvoice	Document is an invoice for the hiring of human resources or renting goods or equipment.
MSIN	MeteredServiceInvoice	Document is an invoice claiming payment for the supply of metered services, eg, gas or electricity, supplied to a fixed meter.
SBIN	SelfBilledInvoice	Document is an invoice issued by the debtor.
SOAC	StatementOfAccount	Document is a statement of the transactions posted to the debtor's account at the supplier. A Statement of Account typically lists any outstanding invoices that are shown by the Seller on the Buyer's account. It could also reference any payments that have been made against the account. A reference number would be shown on this document for the Buyer to show when making payment if the Buyer wants to pay the balance of his account instead of the individual invoices. It is typically generated once a month.

RemittanceLocationMethod <RmtLctnMtd>

Presence: [0..1]
Definition: Specifies the method used to deliver the remittance advice information.
Data Type: Code
*When this message item is present, one of the following **RemittanceLocationMethod1Code** values must be used:*

Code	Name	Definition
EDIC	ElectronicDataInterchange	Remittance advice information must be sent through Electronic Data Interchange (EDI).
EMAL	EMail	Remittance advice information must be sent through e-mail.
FAXI	Fax	Remittance advice information must be faxed.
POST	Post	Remittance advice information must be sent through postal services.
URID	UniformResourceIdentifier	Remittance advice information needs to be sent to a Uniform Resource Identifier (URID). URIID is a compact stringof characters that uniquely identify an abstract or physical resource. URID's are the super-set of identifiers, such as URLs, email addresses, ftp sites, etc, and as such, provide the syntax for all of the identification schemes.

ServiceLevel <SvcLvl>

Presence: [0..1]
Definition: Agreement under which or rules under which the transaction should be processed.
Type: *This message item is composed of one of the following **ServiceLevel2Choice** element(s):*

- {Or Code <Cd> [1..1] Code
- Or} Proprietary <Prtry> [1..1] Text

Code <Cd>
Definition: Identification of a pre-agreed level of service between the parties in a coded form.
Data Type: Code

*One of the following **ServiceLevel1Code** values must be used:*

Code	Name	Definition
PRPT	EBAPriorityService	Transaction must be processed according to the EBA Priority Service.
SDVA	SameDayValue	Payment must be executed with same day value to the creditor.
SEPA	SingleEuroPaymentsArea	Payment must be executed following the Single Euro Payments Area scheme.

StatusReason <StsRsn>

Presence: [0..1]
Definition: Specifies the reason for the status report.
Type: *This message item is composed of one of the following **StatusReason1Choice** element(s):*

- {Or Code <Cd> [1..1] Code

- Or} Proprietary <Prtry> [1..1] Text

Code <Cd>
Presence: [1..1]
Definition: Reason for the status in a coded form.
Data Type: Code

*One of the following **TransactionRejectReason2Code** values must be used:*

Code	Name	Definition
AC01	IncorrectAccountNumber	Format of the account number specified is not correct.
AC04	ClosedAccountNumber	Account number specified has been closed on the Receiver's books.
AC06	BlockedAccount	Account specified is blocked, prohibiting posting of transactions against it.
AG01	TransactionForbidden	Transaction forbidden on this type of account (formerly NoAgreement).
AG02	InvalidBankOperationCode	Bank Operation code specified in the message is not validfor receiver.
AM01	ZeroAmount	Specified message amount is equal to zero.
AM02	NotAllowedAmount	Specified transaction/message amount is greater than allowed maximum.
AM03	NotAllowedCurrency	Specified message amount is in an non processable currency outside of existing agreement.
AM04	InsufficientFunds	Amount of funds available to cover specified message amount is insufficient.
AM05	Duplication	This message appears to have been duplicated.
AM06	TooLowAmount	Specified transaction amount is less than agreed minimum.
AM07	BlockedAmount	Amount specified in message has been blocked by regulatory authorities.
AM09	WrongAmount	Amount received is not the amount agreed or expected.

AM10	InvalidControlSum	Sum of instructed amounts does not equal the control sum.
BE01	InconsistentWithEndCustomer	Identification of end customer is not consistent with associated account number. (formerly CreditorConsistency)
BE04	MissingCreditorAddress	Specification of creditor's address, which is required for payment, is missing/not correct (formerly IncorrectCreditorAddress).
BE05	UnrecognisedInitiatingParty	Party who initiated the message is not recognised by the end customer.
BE06	UnknownEndCustomer	End customer specified is not known at associated Sort/National Bank Code or does no longer exist in the books.
BE07	MissingDebtorAddress	Specification of debtor's address, which is required forpayment, is missing/not correct.
DT01	InvalidDate	Invalid date (eg, wrong settlement date).
ED01	CorrespondentBankNotPossible	Correspondent bank not possible.
ED03	BalanceInfoRequested	Balance of payments complementary info is requested.
ED05	SettlementFailed	Settlement of the transaction has failed.
MD01	NoMandate	Mandate is cancelled or invalid.
MD02	MissingMandatoryInformationInMandate	Mandate related information data required by the scheme is missing.
MD03	InvalidFileFormatForOtherReasonThanGroupingIndicator	File format incomplete or invalid.
MD04	InvalidFileFormatForGroupingIndicator	File format incorrect in terms of grouping indicator.
MD06	RefundRequestByEndCustomer	Return of funds requested by end customer.
MD07	EndCustomerDeceased	End customer is deceased.
MS02	NotSpecifiedReasonCustomerGenerated	Reason has not been specified by end customer.
MS03	NotSpecifiedReasonAgentGenerated	Reason has not been specified by agent.
NARR	Narrative Reason is provided as narrative information in	

	the additional reason information.	
RC01	BankIdentifierIncorrect	Bank identifier code specified in the message has an incorrect format (formerly IncorrectFormatForRoutingCode).
RF01	NotUniqueTransactionReference	Transaction reference is not unique within the message.
TM01	CutOffTime	Associated message was received after agreed processing cut-off time.

TransactionStatus <TxSts>

Presence: [0..1]
Definition: Specifies the status of a transaction, in a coded form.
Data Type: Code
*When this message item is present, one of the following **TransactionIndividualStatus1Code** values must be used:*

Code	Name	Definition
ACCP	AcceptedCustomerProfile	Preceding check of technical validation was successful. Customer profile check was also successful. This includes the assessment of the static risks.
ACCR	AcceptedCancellationRequest	Cancellation is accepted.
ACSC	AcceptedSettlementCompleted	Settlement on the debtor's account has been completed. Usage : this can be used by the first agent to report to the debtor that the transaction has been completed. Warning : this status is provided for transaction status reasons, not for financial information. It can only be used after bilateral agreement
ACSP	AcceptedSettlementInProcess	All preceding checks such as technical validation and customer profile were successful. Dynamic risk assessment is now also successful and therefore the payment initiation has been accepted for execution.
ACTC	AcceptedTechnicalValidation	Authentication and syntactical and semantical validation are successful.
ACWC	AcceptedWithChange Instruction is accepted but a change will be made, i.e., date, remittance not sent.	

PDNG	Pending	Payment initiation or individual transaction included in the payment initiation is pending. Further checks and status update will be performed.
RJCT	Rejected	Payment initiation or individual transaction included in the payment initiation has been rejected.

APPENDIX C: MESSAGE EXAMPLES

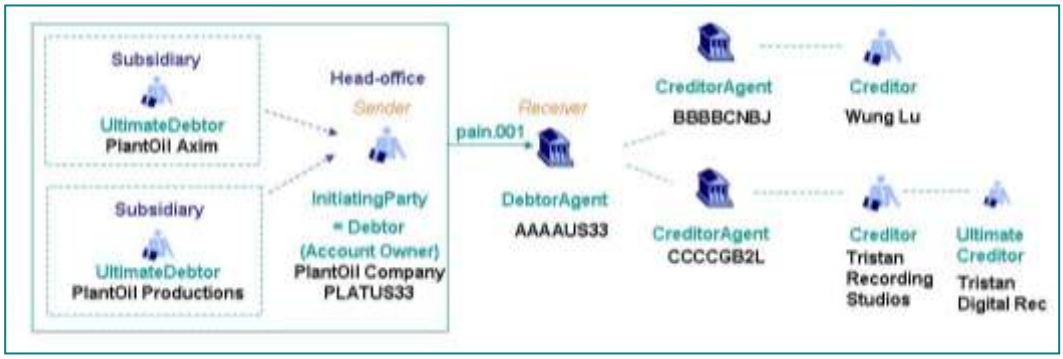
C1 Example of commercial Customer Credit Transfer Initiation + Payment Status Report

C1.1 Customer Credit Transfer Initiation

PlantOil has concentrated its treasury cash management functions in its head office, PlantOil Company (PLATUS33) in Los Angeles, California. All wire transfer transactions ordered by PlantOil's subsidiaries – such as PlantOilAxim, PlantOilProductions – are sent by PlantOil Company. PlantOil Company holds an account (1234567891) at its bank, AAAAUS33. PlantOil Company has a BEI, PLATUS33. This example illustrates the scenario where PlantOil Company is initiating two wire transfer transactions, one for each subsidiary.

The message contains two transactions:
1. On behalf of subsidiary PlantOilAxim, for $118,982.05 USD to Wung Lu ManufactURIng at BBBBCNBJ (account number 60648929889) in Bejing, China. PLATUS33 has sent a separate remittance advice (with reference RA-PL-9876-87) providing information on the invoices paid to Wung Lu.

2. On behalf of subsidiary PlantOilProductions, for $50,000.00 USD, to Tristan Recording Studios at CCCCGB2L (account 0010499) in London, for final credit to Tristan Digital Rec, GB. Payment is for invoices AUG07-345 and AUG07-346. With this supplier, PlantOil does not exchange remittance advices.



PlantOil decides to use 'Single' grouping mode for its initiation, and indicates that it does not want batch booking for the two transactions.

Message item	XML tag	Multiplicity	Content
A. GroupHeader	**<GrpHdr>**	**[1..1]**	
MessageIdentification	<MsgId>	[1..1]	PLANT/PAYM0001
CreationDateTime	<CreDtTm>	[1..1]	2007-09-28T10:07:00
BatchBooking	<BtchBookg>	[0..1]	False
NumberOfTransactions	<NbOfTxs>	[1..1]	2
ControlSum	<CtrlSum>	[0..1]	168982.05
Grouping	<Grpng>	[1..1]	SNGL
InitiatingParty	<InitgPty>	[1..1]	

Identification	<Id>	[0..1]	
OrganisationID	<OrgId>	[0..1]	
BEI	<BEI>	[0..1>	PLATUS33
B. PaymentInformation (occurrence 1)			
PaymentInformationIdentification	<PmtInf>	[0..1]	PLANT/01
PaymentMethod	<PmtMtd>	[1..1]	TRF
RequestedExecutionDate	<ReqdExctnDt>	[1..1]	2007-09-28
Debtor	<Dbtr>	[1..1]	
Identification	<Id>	[0..1]	
OrganisationID	<OrgId>	[0..1]	
BEI	<BEI>	[0..1]	PLATUS33
DebtorAccount	<DbtrAcct>	[1..1]	
Identification	<Id>	[1..1]	
ProprietaryAccount	<PrtryAcct>	[0..1]	
Identification	<Id>	[0..1	1234567891
DebtorAgent	<DbtrAgt>	[1..1]	
FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
BIC	<BIC>	[1..1]	AAAAUS33
C. CreditTransferTransactionInformation (occurrence 1)	<CdtTrfTxInf>	[1..n]	
PaymentIdentification	<PmtId>	[1..1]	
InstructionIdentification	<InstrId>	[0..1]	PLO/10000
EndToEndIdentification	<EndToEndId>	[1..1]	RA-PL-9876-87
Amount	<Amt>	[1..1]	
InstructedAmount	<InstdAmt>	[1..1]	USD 118982.05
ChargeBearer	<ChrgBr>	[0..1]	SHAR
UltimateDebtor	<UltmtDbtr>	[0..1]	
Name	<Nm>	[0..1]	PLANTOIL AXIM
CreditorAgent	<CdtrAgt>	[0..1]	
FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
BIC	<BIC>	[1..1]	BBBBCNBJ
Creditor	<Cdtr>	[0..1]	
Name	<Nm>	[0..1]	WUNG LU MANUFACTURING
PostalAddress	<PstlAdr>	[0..1]	
StreetName	<StrtNm>	[0..1]	XIAN MEN WAI AVE
BuildingNumber	<BldgNb>	[0..1]	23
TownName	<TwnNm>	[0..1]	BEJING

Country	<Ctry>	[1..1]	CN
CreditorAccount	<CdtrAcct>	[0..1]	
Identification	<Id>	[1..1]	
ProprietaryAccount	<PrtryAcct>	[0..1]	
Identification	<Id>	[0..1	60648929889
B. PaymentInformation (occurrence 2)			
PaymentInformationIdentification	<PmtInf>	[0..1]	PLANT/02
PaymentMethod	<PmtMtd>	[1..1]	TRF
RequestedExecutionDate	<ReqdExctnDt>	[1..1]	2007-09-28
Debtor	<Dbtr>	[1..1]	
Identification	<Id>	[0..1]	
OrganisationID	<OrgId>	[0..1]	
BEI	<BEI>	[0..1]	PLATUS33
DebtorAccount	<DbtrAcct>	[1..1]	
Identification	<Id>	[1..1]	
ProprietaryAccount	<PrtryAcct>	[0..1]	
Identification	<Id>	[0..1	1234567891
DebtorAgent	<DbtrAgt>	[1..1]	
FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
BIC	<BIC>	[1..1]	AAAAUS33
C. CreditTransferTransactionInformation (occurrence 2)	<CdtTrfTxInf>	[1..n]	
PaymentIdentification	<PmtId>	[1..1]	
InstructionIdentification	<InstrId>	[0..1]	PLO/10001
EndToEndIdentification	<EndToEndId>	[1..1]	PLO/10001
Amount	<Amt>	[1..1]	
InstructedAmount	<InstdAmt>	[1..1]	USD 50000.00
ChargeBearer	<ChrgBr>	[0..1]	SHAR
UltimateDebtor	<UltmtDbtr>	[0..1]	
Name	<Nm>	[0..1]	PLANTOIL PRODUCTIONS
CreditorAgent	<CdtrAgt>	[0..1]	
FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
BIC	<BIC>	[1..1]	CCCCGB2L
Creditor	<Cdtr>	[0..1]	
Name	<Nm>	[0..1]	TRISTAN RECORDING STUDIOS
PostalAddress	<PstlAdr>	[0..1]	
StreetName	<StrtNm>	[0..1]	SURREY ROAD

BuildingNumber	<BldgNb>	[0..1]	35
TownName	<TwnNm>	[0..1]	BROMLEY
Country	<Ctry>	[1..1]	GB
CreditorAccount	<CdtrAcct>	[0..1]	
Identification	<Id>	[1..1]	
ProprietaryAccount	<PrtryAcct>	[0..1]	
Identification	<Id>	[0..1	0010499
UltimateCreditor	<UltdCdtr>	[0..1]	
Name	<Nm>	[0..1]	TRISTAN DIGITAL RECORDING
RemittanceInformation	<RmtInf>	[0..1]	
Structured	<Strd>	[0..n]	
ReferredDocumentInformation	<RfrdDocInf>	[0..1]	
ReferredDocumentType	<RfrdDocTp>	[0..1]	
Code	<Cd>	[1..1]	CINV
ReferredDocumentNumber	<RfrdDocNb>	[0..1]	AUG07-345
Structured	<Strd>	[0..n]	
ReferredDocumentInformation	<RfrdDocInf>	[0..1]	
ReferredDocumentType	<RfrdDocTp>	[0..1]	
Code	<Cd>	[1..1]	CINV
ReferredDocumentNumber	<RfrdDocNb>	[0..1]	AUG07-346

XML Sample:

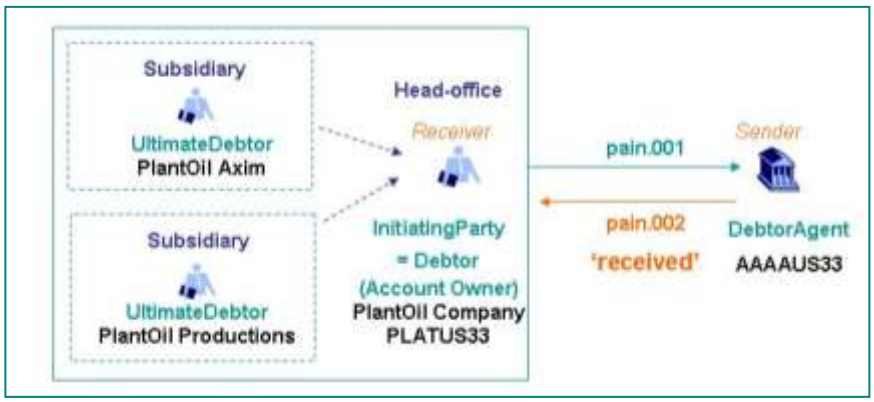
```
<?xml version = "1.0" encoding = "UTF-8"?>
<Document xmlns = "urn:iso:std:iso:20022:tech:xsd:pain.001.001.02" xmlns:xsi = "http://www.w3.org/2001/XMLSchema-instance">
	<pain.001.001.02>
		<GrpHdr>
			<MsgId>PLANT/PAYM0001</MsgId>
			<CreDtTm>2007-09-28T10:07:00</CreDtTm>
			<BtchBookg>false</BtchBookg>
			<NbOfTxs>2</NbOfTxs>
			<CtrlSum>168982.05</CtrlSum>
			<Grpg>SNGL</Grpg>
			<InitgPty>
				<Id>
					<OrgId>
						<BEI>PLATUS33</BEI>
					</OrgId>
				</Id>
			</InitgPty>
		</GrpHdr>
		<PmtInf>
			<PmtInfId>PLANT/01</PmtInfId>
			<PmtMtd>TRF</PmtMtd>
			<ReqdExctnDt>2007-09-28</ReqdExctnDt>
			<Dbtr>
				<Id>
					<OrgId>
						<BEI>PLATUS33</BEI>
					</OrgId>
```

```
                </Id>
        </Dbtr>
        <DbtrAcct>
                <Id>
                        <PrtryAcct>
                                <Id>1234567891</Id>
                        </PrtryAcct>
                </Id>
        </DbtrAcct>
        <DbtrAgt>
                <FinInstnId>
                        <BIC>AAAAUS33</BIC>
                </FinInstnId>
        </DbtrAgt>
        <CdtTrfTxInf>
                <PmtId>
                        <InstrId>PLO/10000</InstrId>
                        <EndToEndId>RA-PL-9876-87</EndToEndId>
                </PmtId>
                <Amt>
                        <InstdAmt Ccy = "USD">118982.05</InstdAmt>
                </Amt>
                <ChrgBr>SHAR</ChrgBr>
                <UltmtDbtr>
                        <Nm>PLANTOIL AXIM</Nm>
                </UltmtDbtr>
                <CdtrAgt>
                        <FinInstnId>
                                <BIC>BBBBCNBJ</BIC>
                        </FinInstnId>
                </CdtrAgt>
                <Cdtr>
                        <Nm>WUNG LU MANUFACTURING</Nm>
                        <PstlAdr>
                                <StrtNm>XIAN MEN WAI AVE</StrtNm>
                                <BldgNb>23</BldgNb>
                                <TwnNm>BEJING</TwnNm>
                                <Ctry>CN</Ctry>
                        </PstlAdr>
                </Cdtr>
                <CdtrAcct>
                        <Id>
                                <PrtryAcct>
                                        <Id>60648929889</Id>
                                </PrtryAcct>
                        </Id>
                </CdtrAcct>
        </CdtTrfTxInf>
</PmtInf>
<PmtInf>
        <PmtInfId>PLANT/02</PmtInfId>
        <PmtMtd>TRF</PmtMtd>
        <ReqdExctnDt>2007-09-28</ReqdExctnDt>
        <Dbtr>
                <Id>
                        <OrgId>
                                <BEI>PLATUS33</BEI>
                        </OrgId>
                </Id>
        </Dbtr>
        <DbtrAcct>
                <Id>
                        <PrtryAcct>
                                <Id>1234567891</Id>
                        </PrtryAcct>
                </Id>
        </DbtrAcct>
        <DbtrAgt>
```

```
                                <FinInstnId>
                                        <BIC>AAAAUS33</BIC>
                                </FinInstnId>
                        </DbtrAgt>
                        <CdtTrfTxInf>
                                <PmtId>
                                        <InstrId>PLO/10001</InstrId>
                                        <EndToEndId>PLO/10001</EndToEndId>
                                </PmtId>
                                <Amt>
                                        <InstdAmt Ccy = "EUR">50000.</InstdAmt>
                                </Amt>
                                <ChrgBr>SHAR</ChrgBr>
                                <UltmtDbtr>
                                        <Nm>PLANTOIL PRODUCTIONS</Nm>
                                </UltmtDbtr>
                                <CdtrAgt>
                                        <FinInstnId>
                                                <BIC>CCCCGB2L</BIC>
                                        </FinInstnId>
                                </CdtrAgt>
                                <Cdtr>
                                        <Nm>TRISTAN RECORDING STUDIOS</Nm>
                                        <PstlAdr>
                                                <StrtNm>SURREY ROAD</StrtNm>
                                                <BldgNb>35</BldgNb>
                                                <TwnNm>BROMLEY</TwnNm>
                                                <Ctry>GB</Ctry>
                                        </PstlAdr>
                                </Cdtr>
                                <CdtrAcct>
                                        <Id>
                                                <PrtryAcct>
                                                        <Id>0010499</Id>
                                                </PrtryAcct>
                                        </Id>
                                </CdtrAcct>
                                <UltmtCdtr>
                                        <Nm>TRISTAN DIGITAL RECORDING</Nm>
                                </UltmtCdtr>
                                <RmtInf>
                                        <Strd>
                                                <RfrdDocInf>
                                                        <RfrdDocTp>
                                                                <Cd>CINV</Cd>
                                                        </RfrdDocTp>
                                                        <RfrdDocNb>AUG07-346</RfrdDocNb>
                                                </RfrdDocInf>
                                        </Strd>
                                </RmtInf>
                        </CdtTrfTxInf>
                </PmtInf>
        </pain.001.001.02>
</Document>
```

C1.2 Payment Status Report - Acceptance of File

Bank AAAAUS33 confirms to PlantOil that it has received the CustomerCreditTransferInitiation. It has been agreed between bank and customer that no further Status message will be sent if all transactions can be executed as agreed. Other data originally sent in the CustomerCreditTransferInitiation will not be sent back to the originator.



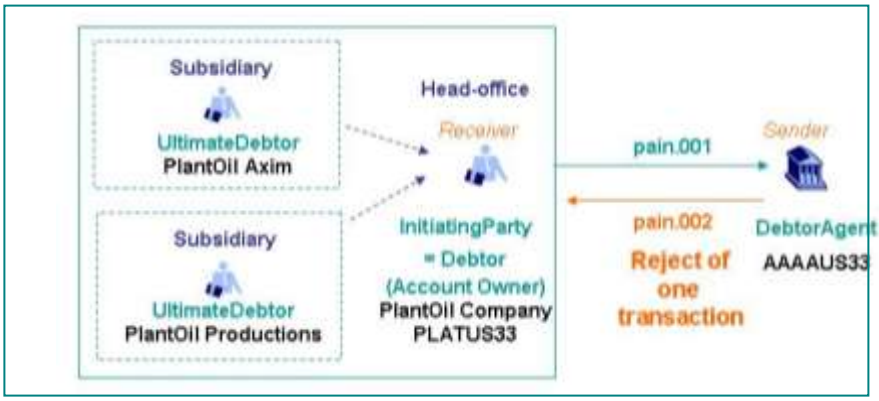
Message item	XML tag	Multiplicity	Content
A. GroupHeader	**<GrpHdr>**	**[1..1]**	
MessageIdentification	<MsgId>	[1..1]	AAAA/STAT01
CreationDateTime	<CreDtTm>	[1..1]	2007-09-28T10:15:00
InitiatingParty	<InitgPty>	[1..1]	
Identification	<Id>	[0..1]	
OrganisationID	<OrgId>	[0..1]	
BEI	<BEI>	[0..1]	PLATUS33
DebtorAgent	<DbtrAgt>	[0..1]	
FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
BIC	<BIC>	[1..1]	AAAAUS33
B. OriginalGroupInformationAndStatus	**<OrgnlGrpInfAndSts>**	[1..1]	
OriginalMessageIdentification	<OrgnlMsgId>	[0..1]	PLANT/PAYM0001
OriginalMessageNameIdentification	<OrgnlMsgNmId>	[1..1]	Pain.001.001.02
OriginalCreationDateTime	<OrgnlCreDtTm>	[0..1]	2007-09-28T10:07:00
GroupStatus	<GrpSts>	[1..1]	RCVD

XML Sample:

```
<?xml version = "1.0" encoding = "UTF-8"?>
<Document xmlns = "urn:iso:std:iso:20022:tech:xsd:pain.002.001.02" xmlns:xsi = "http://www.w3.org/2001/XMLSchema-
instance">
        <pain.002.001.02>
                <GrpHdr>
                        <MsgId>AAAA/STAT01</MsgId>
                        <CreDtTm>2007-09-28T10:15:00</CreDtTm>
                        <InitgPty>
                                <Id>
                                        <OrgId>
                                                <BEI>PLATUS33</BEI>
                                        </OrgId>
                                </Id>
                        </InitgPty>
                        <DbtrAgt>
                                <FinInstnId>
                                        <BIC>AAAAUS33</BIC>
                                </FinInstnId>
                        </DbtrAgt>
                </GrpHdr>
                <OrgnlGrpInfAndSts>
                        <OrgnlMsgId>PLANT/PAYM0001</OrgnlMsgId>
                        <OrgnlMsgNmId>Pain.001.001.02</OrgnlMsgNmId>
                        <OrgnlCreDtTm>2007-09-28T10:07:00</OrgnlCreDtTm>
                        <GrpSts>RCVD</GrpSts>
                </OrgnlGrpInfAndSts>
        </pain.002.001.02>
</Document>
```

C1.3 Payment Status Report - Rejection of Individual Transactions

Bank AAAAUS33 has performed a number of checks and has found that in the first transaction, the BIC of the creditor agent does not exist. It does not attempt repair, but automatically rejects this transaction. It has been agreed between bank and customer that in case of reject of 1 or more transactions within the message, the bank will only report the rejected transaction(s). It has been further agreed that the bank will use the references of the original transaction to refer to the original transaction.



Message item	XML tag	Multiplicity	Content
A. GroupHeader	**<GrpHdr>**	**[1..1]**	
MessageIdentification	<MsgId>	[1..1]	AAAA/STAT02
CreationDateTime	<CreDtTm>	[1..1]	2007-09-28T12:30:00
InitiatingParty	<InitgPty>	[1..1]	
Identification	<Id>	[0..1]	
OrganisationID	<OrgId>	[0..1]	
BEI	<BEI>	[0..1]	PLATUS33
DebtorAgent	<DbtrAgt>	[0..1]	
FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
BIC	<BIC>	[1..1]	AAAAUS33
B. OriginalGroupInformationAndStatus	**<OrgnlGrpInfAndSts>**	[1..1]	
OriginalMessageIdentification	<OrgnlMsgId>	[0..1]	PLANT/PAYM0001
OriginalMessageNameIdentification	<OrgnlMsgNmId>	[1..1]	Pain.001.001.02
OriginalCreationDateTime	<OrgnlCreDtTm>	[0..1]	2007-09-28T10:07:00
C. TransactionInformationAndStatus	**<TxInfAndSts>**	[0..n]	
StatusIdentification	<StsId>	[0..1]	AAAA/STS/REJ001
OriginalPaymentInformationIdentification	<OrgnlPmtInfId>	[0..1]	PLANT/01
OriginalInstructionIdentification	<OrnglInstrId>	[0..1]	PLO/10000
OriginalEndToEndIdentification	<OrgnlEndToEndId>	[0..1]	RA-PL-9876-87
TransactionStatus	<TxSts>	[0..1]	RJCT
StatusReasonInformation	<StsRsnInf>	[0..n]	
StatusReason	<StsRsn>	[0..1]	
Code	<Cd>	[1..1]	RC01
AdditionalStatusReasonInformation	<AddtlStsRsnInf>	[0..n]	INCORRECT CREDITOR AGENT BIC

XML Sample:

```
<?xml version = "1.0" encoding = "UTF-8"?>

<Document xmlns = "urn:iso:std:iso:20022:tech:xsd:pain.002.001.02" xmlns:xsi = "http://www.w3.org/2001/XMLSchema-instance">
	<pain.002.001.02>
		<GrpHdr>
			<MsgId>AAAA/STAT02</MsgId>
			<CreDtTm>2007-09-28T12:30:00</CreDtTm>
			<InitgPty>
				<Id>
					<OrgId>
						<BEI>PLATUS33</BEI>
					</OrgId>
				</Id>
			</InitgPty>
			<DbtrAgt>
				<FinInstnId>
					<BIC>AAAAUS33</BIC>
				</FinInstnId>
			</DbtrAgt>
		</GrpHdr>
		<OrgnlGrpInfAndSts>
			<OrgnlMsgId>PLANT/PAYM0001</OrgnlMsgId>
			<OrgnlMsgNmId>Pain.001.001.02</OrgnlMsgNmId>
			<OrgnlCreDtTm>2007-09-28T10:07:00</OrgnlCreDtTm>
		</OrgnlGrpInfAndSts>
		<TxInfAndSts>
			<StsId>AAAA/STS/REJ001</StsId>
			<OrgnlPmtInfId>PLANT/01</OrgnlPmtInfId>
			<OrgnlInstrId>PLO/10000</OrgnlInstrId>
			<OrgnlEndToEndId>RA-PL-9876-87</OrgnlEndToEndId>
			<TxSts>RJCT</TxSts>
			<StsRsnInf>
				<StsRsn>
					<Cd>RC01</Cd>
				</StsRsn>
				<AddtlStsRsnInf>INCORRECT CREDITOR AGENT BIC</AddtlStsRsnInf>
			</StsRsnInf>
		</TxInfAndSts>
	</pain.002.001.02>
</Document>
```

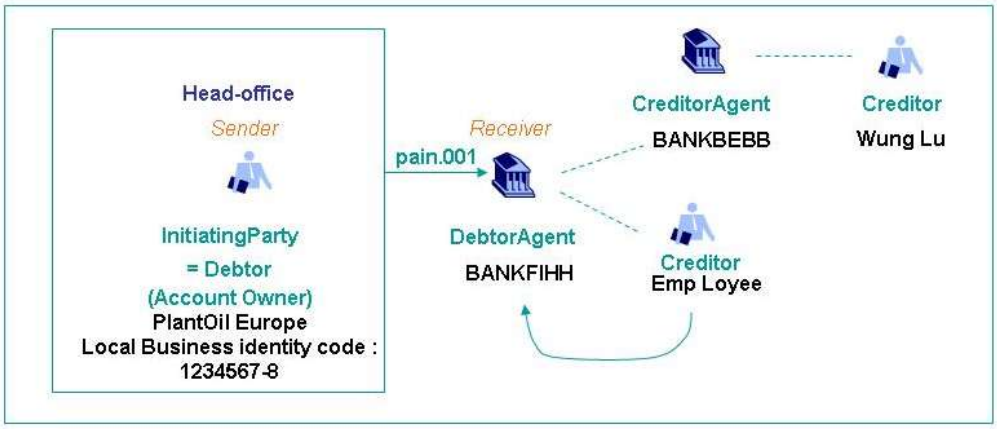
C2 Example of Salary Payment Initiation and Status Report

C2.1 Customer Credit Transfer Initiation

PlantOil Europe has concentrated its salary functions in Finland. To make the salary payments, PlantOil Europe sends a CustomerCreditTransferInitiation (pain.001.001.02) message to its bank BANKFIHH, where it holds an account (FI2112345600000785). PlantOil Europe has a local business identity code 1234567-8.

The message contains two salary transactions:
1. EUR 6234,05 to Wung Lu, Square Montgomery 7, 1000 Brussels, holding an account (IBAN BE68539007547034) with BANKBEBB. The remittance information indicates that the salary is for September 2007.

2. EUR 4123,00 to Employee, Aleksanterinkatu 8, 00100 Helsinki, holding an account (IBAN FI8529501800020057) with BANKFIHH. The remittance information indicates that the salary is for September 2007.



PlantOil decides to use 'Mixed' grouping mode for its initiation, and includes one Payment Info block (block B) that contains the debit information, and two occurrences of Credit Transfer Transaction Information (block C). PlantOil indicates that it wants batch booking for the two transactions.

Message item	XML tag	Multiplicity	Content
A. GroupHeader	**<GrpHdr>**	**[1..1]**	
MessageIdentification	<MsgId>	[1..1]	PLANT/SALA0001
CreationDateTime	<CreDtTm>	[1..1]	2007-09-28T10:07:00
BatchBooking	<BtchBookg>	[0..1]	TRUE
NumberOfTransactions	<NbOfTxs>	[1..1]	2
ControlSum	<CtrlSum>	[0..1]	10357.05
Grouping	<Grpng>	[1..1]	MIXD
InitiatingParty	<InitgPty>	[1..1]	
Name	<Nm>	[0..1]	PLANTOIL EUROPE
Identification	<Id>	[0..1]	
OrganisationID	<OrgId>	[0..1]	
Proprietary identification	<PrtryId>	[0..1]	1234567-8
B. PaymentInformation			
PaymentInformationIdentification	<PmtInf>	[0..1]	PLANT/BATCH01
PaymentMethod	<PmtMtd>	[1..1]	TRF
PaymentTypeInformation	<PmtTpInf>	[0..1]	
CategoryPurpose	<CtgyPurp>	[0..1]	SALA
RequestedExecutionDate	<ReqdExctnDt>	[1..1]	2007-09-28
Debtor	<Dbtr>	[1..1]	
Name	<Nm>	[0..1]	PLANTOIL EUROPE
Identification	<Id>	[0..1]	
OrganisationID	<OrgId>	[0..1]	
ProprietaryIdentification	<PrtryId>	[0..1]	1234567-8
DebtorAccount	<DbtrAcct>	[1..1]	

Identification	<Id>	[1..1]	
IBAN	<IBAN>	[0..1]	FI2112345600000785
DebtorAgent	<DbtrAgt>	[1..1]	
FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
BIC	<BIC>	[1..1]	BANKFIHH
C. CreditTransferTransactionInformation (occurrence 1)	<CdtTrfTxInf>	[1..n]	
PaymentIdentification	<PmtId>	[1..1]	
InstructionIdentification	<InstrId>	[0..1]	SALA00001
EndToEndIdentification	<EndToEndId>	[1..1]	SALA-0709-01
Amount	<Amt>	[1..1]	
InstructedAmount	<InstdAmt>	[1..1]	EUR6234,05
ChargeBearer	<ChrgBr>	[0..1]	SLEV
CreditorAgent	<CdtrAgt>	[0..1]	
FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
BIC	<BIC>	[1..1]	BANKBEBB
Creditor	<Cdtr>	[0..1]	
Name	<Nm>	[0..1]	WUNG LU
PostalAddress	<AdrLine>	[0..1]	
AddressLine	< AdrLine>	[0..1]	SQUARE MONTGOMERY 7
AddressLine	<BldgNb>	[0..1]	1000 BRUSSELS
Country	<Ctry>	[1..1]	BE
CreditorAccount	<CdtrAcct>	[0..1]	
Identification	<Id>	[1..1]	
IBAN	<IBAN>	[0..1]	BE68539007547034
RemittanceInformation	<RmtInf>	[0..1]	
Unstructured	<Ustrd>	[0..n]	SALARY SEPTEMBER 2007
C. CreditTransferTransactionInformation (occurrence 2)	<CdtTrfTxInf>	[1..n]	
InstructionIdentification	<InstrId>	[0..1]	SALA00002
EndToEndIdentification	<EndToEndId>	[1..1]	SALA-0709-02
Amount	<Amt>	[1..1]	
InstructedAmount	<InstdAmt>	[1..1]	EUR4123,00
ChargeBearer	<ChrgBr>	[0..1]	SLEV
CreditorAgent	<CdtrAgt>	[0..1]	
FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
BIC	<BIC>	[1..1]	BANKFIHH

Creditor	<Cdtr>	[0..1]	
Name	<Nm>	[0..1]	EMP LOYEE
PostalAddress	<AdrLine>	[0..1]	
AddressLine	< AdrLine>	[0..1]	ALEKSANTERINKATU 8
AddressLine	<BldgNb>	[0..1]	00100 HELSINKI
Country	<Ctry>	[1..1]	FI
CreditorAccount	<CdtrAcct>	[0..1]	
Identification	<Id>	[1..1]	
IBAN	<IBAN>	[0..1]	FI852950180002057
RemittanceInformation	<RmtInf>	[0..1]	
Unstructured	<Ustrd>	[0..n]	SALARY SEPTEMBER 2007

XML Sample:

```
<?xml version="1.0" encoding="UTF-8"?>
<!-- Salary payment example -->
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.02" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
	<pain.001.001.02>
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			</PmtTpInf>
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				</Id>
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</DbtrAgt>
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        </PmtId>
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                </FinInstnId>
        </CdtrAgt>
        <Cdtr>
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                        <AdrLine>1000 Brussels</AdrLine>
                        <Ctry>BE</Ctry>
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                </Id>
        </CdtrAcct>
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                </FinInstnId>
        </CdtrAgt>
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                        <AdrLine>00100 Helsinki</AdrLine>
                        <Ctry>FI</Ctry>
                </PstlAdr>
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                </Id>
        </CdtrAcct>
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        </RmtInf>
</CdtTrfTxInf>
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            </PmtInf>
        </pain.001.001.02>
</Document>
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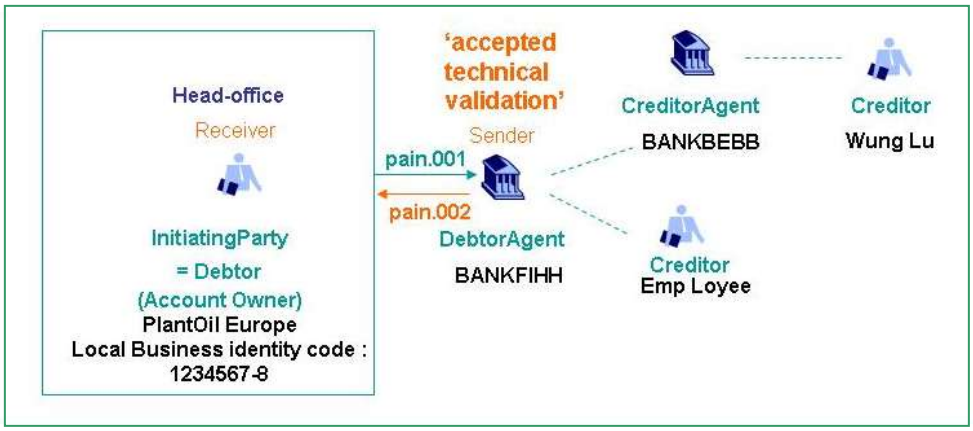
C2.2 Payment Status Report

Bank BANKFIHH confirms to PlantOil Europe that the CustomerCreditTransferInitiation they have initiated is syntactically valid and accepted by the bank. It has been agreed between bank and customer that no further Status message will be sent if all transactions can be executed as agreed.



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B. OriginalGroupInformationAndStatus	**<OrgnlGrpInfAndSts>**	[1..1]	
OriginalMessageIdentification	<OrgnlMsgId>	[0..1]	PLANT/SALA0001
OriginalMessageNameIdentification	<OrgnlMsgNmId>	[1..1]	Pain.001.001.02
OriginalCreationDateTime	<OrgnlCreDtTm>	[0..1]	2007-09-28T10:07:00
GroupStatus	<GrpSts>	[1..1]	ACTC

XML Sample:

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                </GrpHdr>
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                        <OrgnlMsgNmId>Pain.001.001.02</OrgnlMsgNmId>
                        <GrpSts>ACTC</GrpSts>
                        <StsRsnInf>
                                <AddtlStsRsnInf>TECHNICAL VALIDATION OK</AddtlStsRsnInf>
                        </StsRsnInf>
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                </OrgnlGrpInfAndSts>
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</Document>
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C3 Example of SEPA Payment and Payment Status Report

The example below illustrates the initiation of a SEPA Credit Transfer. It may depend upon the offering and services of individual banks or communities how SEPA payments in the C2B space should be initiated and which elements need to be included in the message.

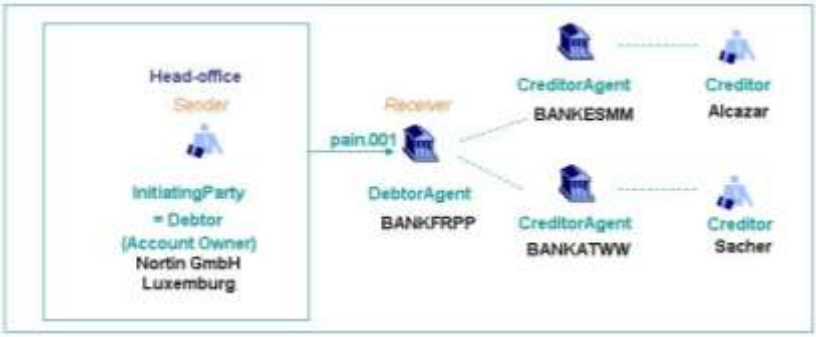
C3.1 Customer Credit Transfer Initiation

Nortin GmbH, Luxemburg, needs to pay invoices to several suppliers located in Europe. Its bank, BANKFRPP, has agreed up front with Nortin the requirements to initiate SEPA payments. Payments have to include IBAN of the creditor, and BIC of the creditor agent. If these conditions are met, BANKDEFF can guarantee that the payment will reach the beneficiaries within 3 days. Nortin GmbH sends a CustomerCreditTransferInitiation (pain.001.001.02) message to its bank BANKDEFF, where it holds an account (FR1420041010050500013M02606).

The message contains two transactions:

1. Nortin GmbH, Luxemburg, orders to pay 5000 EUR to Alcazar, Madrid, (IBAN ES0700120345030000067890) at BANKESMM, for invoices ABC12, ABC13 and ABC14.

2.Nortin GmbH, Luxemburg, orders to pay 7000 EUR to Sacher, Vienna (IBAN AT611904300234573201) at BANKATWW, for invoices SAC187 and SAC 188.



Nortin GmbH decides to use 'Mixed' mode for its initiation, and indicates that it wants batch bookings for the two transactions.

Message item	XML tag	Multiplicity	Content
A. GroupHeader	**<GrpHdr>**	**[1..1]**	
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BatchBooking	<BtchBookg>	[0..1]	TRUE

NumberOfTransactions	<NbOfTxs>	[1..1]	2
ControlSum	<CtrlSum>	[0..1]	12000.
Grouping	<Grpng>	[1..1]	MIXD
InitiatingParty	<InitgPty>	[1..1]	
Name	<Nm>	[0..1]	Nortin GmbH
B. PaymentInformation			
PaymentInformationIdentification	<PmtInf>	[0..1]	NORT/UIOP1
PaymentMethod	<PmtMtd>	[1..1]	TRF
PaymentTypeInformation	<PmtTpInf>	[0..1]	
ServiceLevel	<SvcLvl>	[0..1]	SEPA
RequestedExecutionDate	<ReqdExctnDt>	[1..1]	2008-09-28
Debtor	<Dbtr>	[1..1]	
Name	<Nm>	[0..1]	Nortin GmbH
PostalAddress	<PstlAdr>	[0..1]	
AddressLine	<AdrLine>	[0..1]	AV DE LUXEMBOURG 25
AddressLine	<AdrLine >	[0..1]	LUXEMBOURG
Country	<Ctry>	[1..1]	LU
DebtorAccount	<DbtrAcct>	[1..1]	
Identification	<Id>	[1..1]	
IBAN	<IBAN>	[0..1]	FR1420041010050500013M02606
DebtorAgent	<DbtrAgt>	[1..1]	
FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
BIC	<BIC>	[1..1]	BANKFRPP
C. CreditTransferTransactionInformation (occurrence 1)	<CdtTrfTxInf>	[1..n]	
PaymentIdentification	<PmtId>	[1..1]	
InstructionIdentification	<InstrId>	[0..1]	NORTIN/PAY1
EndToEndIdentification	<EndToEndId>	[1..1]	NORTIN/PAY1
Amount	<Amt>	[1..1]	
InstructedAmount	<InstdAmt>	[1..1]	EUR5000.
ChargeBearer	<ChrgBr>	[0..1]	SLEV
CreditorAgent	<CdtrAgt>	[0..1]	
FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
BIC	<BIC>	[1..1]	BANKESMM
Creditor	<Cdtr>	[0..1]	
Name	<Nm>	[0..1]	ALCAZAR
PostalAddress	<PstlAdr>	[0..1]	
AddressLine	< AdrLine>	[0..1]	AVDA.DIAGONAL 56

AddressLine	<AdrLine >	[0..1]	MADRID
Country	<Ctry>	[1..1]	ES
CreditorAccount	<CdtrAcct>	[0..1]	
Identification	<Id>	[1..1]	
IBAN	<IBAN>	[0..1]	ES0700120345030000067890
RemittanceInformation	<RmtInf>	[0..1]	
Unstructured	<Ustrd>	[0..n]	INVOICES ABC12//ABC13/ABC14-REF-AL-NOR009876543
C. CreditTransferTransactionInformation (occurrence 2)	<CdtTrfTxInf>	[1..n]	
InstructionIdentification	<InstrId>	[0..1]	NORTIN/PAY2
EndToEndIdentification	<EndToEndId>	[1..1]	NORTIN/PAY2
Amount	<Amt>	[1..1]	
InstructedAmount	<InstdAmt>	[1..1]	EUR7000.
ChargeBearer	<ChrgBr>	[0..1]	SLEV
CreditorAgent	<CdtrAgt>	[0..1]	
FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
BIC	<BIC>	[1..1]	BANKATWW
Creditor	<Cdtr>	[0..1]	
Name	<Nm>	[0..1]	SACHER GmbH
PostalAddress	<PstAdr>	[0..1]	
AddressLine	<AdrLine>	[0..1]	GRABEN 189
AddressLine	<AdrLine>	[0..1]	VIENNA
Country	<Ctry>	[1..1]	AT
CreditorAccount	<CdtrAcct>	[0..1]	
Identification	<Id>	[1..1]	
IBAN	<IBAN>	[0..1]	AT611904300234573201
RemittanceInformation	<RmtInf>	[0..1]	
Unstructured	<Ustrd>	[0..n]	INVOICE SAC187//SAC188

XML Sample:

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			</InitgPty>
		</GrpHdr>
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					<Cd>SEPA</Cd>
				</SvcLvl>
			</PmtTpInf>
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				<CdtrAcct>
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                            <CdtTrfTxInf>
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                                </Cdtr>
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</Document>
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C3.2 Payment Status Report

In the framework of SEPA transfers, bank BANKFRPP has agreed with its customer that it will only send a Payment Status Report message in case the bank would have to reject transactions within the message. BANKFRPP will not send the Payment Status Report message to confirm acceptance. As all transactions can be processed correctly, BANKFRPP does not need to send a Payment Status message.

C4 Example of U.S. Child Support Payment

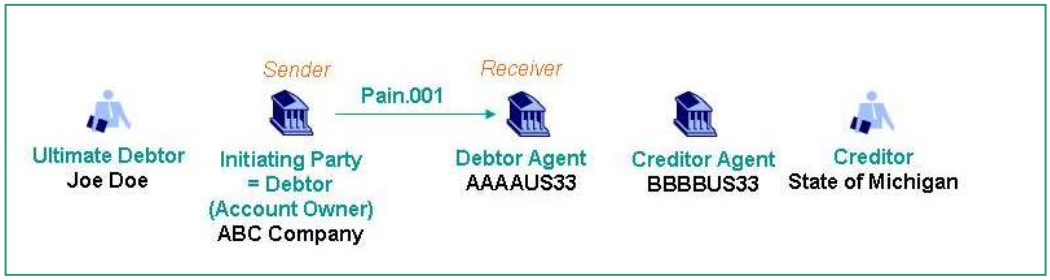
Generic issue – Beneficiary requires structured remittance information. A number of payments require use of specific information structures to satisfy the requirements of the recipient.

Specific example - One such use can be found with US ACH payments involving settlement of state and federal tax obligations (see Section 12, Tax, above). Another example involves US child support payments.

Child Support payment in US (Garnishment) – Scenario – Employers may be required to garnish employees of wages, and remitt the resulting monies to a government authority.

An ACH CCD or CTX payment must be used by the employer when conveying funds to the government authority. Applicable reference data is sent in the addenda record of the ACH transaction.

A child support withholding payment is submitted by ABC Company Inc. to the State of Michigan in the amount of $462.52. The employee name is Joe Doe, Social Security Number # 386863555, and the support payment is due on June 13, 2007. A case number of 1998-840123-DM was assigned by the court, FIPS Code 26082. Joe is still employed by ABC Company and provides medical support.



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NumberOfTransactions	<NbOfTxs>	[1..1]	1
Grouping	<Grpng>	[1..1]	MIXD
InitiatingParty	<InitgPty>	[1..1]	
Name	<Nm>	[0..1]	ABC Company
B. PaymentInformation			
PaymentInformationIdentification	<PmtInf>	[0..1]	ABC/0001
PaymentMethod	<PmtMtd>	[1..1]	TRF
PaymentTypeInformation	<PmtTpInf>	[0..1]	
ClearingChannel	<ClrChanl>	[0..1]	MPNS
LocalInstrument	<LclInstrm>	[0..1]	CTX
CategoryPurpose	<CtgyPurp>	[0..1]	BECH
RequestedExecutionDate	<ReqdExctnDt>	[1..1]	2007-06-28
Debtor	<Dbtr>	[1..1]	
Name	<Nm>	[0..1]	ABC Company
DebtorAccount	<DbtrAcct>	[1..1]	
Identification	<Id>	[1..1]	
ProprietaryAccount	<PrtryAcct>	[0..1]	
Identification	<Id>	[0..1	1234567891
DebtorAgent	<DbtrAgt>	[1..1]	
FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
BIC	<BIC>	[1..1]	AAAAUS33

UltimateDebtor	<UltdDbtr>	[0..1]	
Id	<Id>	[0..1]	
Name	<Nm>	[0..1]	JOE DOE
Id	<Id>	[0..1]	
PrivateIdentification	<PrvtId>	[0..n]	
SocialSecurityNumber	<SclSctyNb>	[0..1]	386863555
PrivateIdentification	<PrvtId>	[0..n]	
OtherId	<OthrId>	[0..1]	
Id	<Id>	[0..1]	Y
IdType	<IdTyp>	[0..1]	Employment
C. CreditTransferTransactionInformation (occurrence 1)	<CdtTrfTxInf>	[1..n]	
PaymentIdentification	<PmtId>	[1..1]	
InstructionIdentification	<InstrId>	[0..1]	ABC/10000
EndToEndIdentification	<EndToEndId>	[1..1]	CHLD100876
Amount	<Amt>	[1..1]	
InstructedAmount	<InstdAmt>	[1..1]	USD 162.52
CreditorAgent	<CdtrAgt>	[0..1]	
FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
BIC	<BIC>	[1..1]	BBBBUS33
Creditor	<Cdtr>	[0..1]	
Name	<Nm>	[0..1]	STATE OF MICHIGAN
PostalAddress	<PstlAdr>	[0..1]	
StreetName	<StrtNm>	[0..1]	LINWOOD AVE
BuildingNumber	<BldgNb>	[0..1]	23
TownName	<TwnNm>	[0..1]	DETROIT
Country	<Ctry>	[1..1]	US
CreditorAccount	<CdtrAcct>	[0..1]	
Identification	<Id>	[1..1]	
ProprietaryAccount	<PrtryAcct>	[0..1]	
Identification	<Id>	[0..1]	9878976555
RemittanceInformation	<RmtInf>	[0..1]	
Structured	<Strd>	[0..n]	
ReferredDocInformation	<RfrdDocInf>	[0..1]	
ReferredDocumentType	<RfrdDocTp>	[0..1]	
Proprietary	<Prtry>	[0..1]	CS
Issuer	<Issr>	[0..1]	X12
ReferredDocumentNumber	<RfrdDocNb>	[0..1]	1998-840123-DM

ReferredDocumentAmount	<RfrdDocAmt>	[0..1]	
ReferredDocumentRelatedDate	<RfrdDocRltdDt>	[0..1]	2007-06-13
RemittedAmount	<RmtdAmt>	[0..1]	USD 462.52
CreditorReferenceInformation	<CdtrRefInf>	[0..1]	
CreditorReference	<CdtrRef>	[0..1]	26082
AdditionalRemittanceInformation	<AddtlRmtInf>	[0..1]	Y

XML Sample:

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                                <Nm>ABC Company</Nm>
                        </InitgPty>
                </GrpHdr>
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                                <LclInstrm>
                                        <Cd>CTX</Cd>
                                </LclInstrm>
                        </PmtTpInf>
                        <ReqdExctnDt>2007-06-28</ReqdExctnDt>
                        <Dbtr>
                                <Nm>ABC Company</Nm>
                        </Dbtr>
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                                        <PrtryAcct>
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                                        </PrtryAcct>
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                                <FinInstnId>
                                        <BIC>AAAAUS33</BIC>
                                </FinInstnId>
                        </DbtrAgt>
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                                <Nm>JOE DOE</Nm>
                                <Id>
                                        <PrvtId>
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                                        </PrvtId>
                                        <PrvtId>
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                            </FinInstnId>
                        </CdtrAgt>
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                            <Nm>STATE OF MICHIGAN</Nm>
                            <PstlAdr>
                                <StrtNm>LINWOOD AVENUE</StrtNm>
                                <BldgNb>23</BldgNb>
                                <TwnNm>DETROIT</TwnNm>
                                <Ctry>US</Ctry>
                            </PstlAdr>
                        </Cdtr>
                        <Purp>BECH</Purp>
                        <RmtInf>
                            <Strd>
                                <RfrdDocInf>
                                    <RfrdDocTp>
                                        <Prtry>CS</Prtry>
                                        <Issr>X12</Issr>
                                    </RfrdDocTp>
                                    <RfrdDocNb>1998-840123-DM</RfrdDocNb>
                                </RfrdDocInf>
                                <RfrdDocRltdDt>2007-06-13</RfrdDocRltdDt>
                                <RfrdDocAmt>
                                    <RmtdAmt Ccy = "">462.52</RmtdAmt>
                                </RfrdDocAmt>
                                <CdtrRefInf>
                                    <CdtrRef>26082</CdtrRef>
                                </CdtrRefInf>
                                <AddtlRmtInf>Y</AddtlRmtInf>
                            </Strd>
                        </RmtInf>
                    </CdtTrfTxInf>
                </PmtInf>
            </pain.001.001.02>
</Document>
```

The originator may also populate the remittance information component as follows:

```
<RmtInf>
    <Ustrd>DED*CS*1998-840123-DM*20070613*46252*386863555*Y*Doe,John*26082*N\</Ustrd>
</RmtInf>
```

NOTE: For DED segment coding, recommend to source the data as follows:

```
DED01   <PmtTpInf><CtgyPurp>
DED02   <RmtInf><Strd><RfrdDocNb>
DED03   <RmtInf><Strd><RfrdDocRltdDt>
DED04   <RmtInf><Strd>< RfrdDocAmt><RmtdAmt Ccy="">
DED05   <UltmtDbtr><Id><PrvtId><SclSctyNb>
DED06   <RmtInf><Strd><AddtlRmtInf>
DED07   <UltmtDbtr><Nm>
DED08   <RmtInf><Strd><CdtrRefInf><CdtrRef>
DED09   <UltmtDbtr><Id><PrvtId><OthrId><Id>
```

C5 Example of Payment with Withholding tax due in Thailand

A Thailand Baht payment, being made by ABC Company Limited, Tax ID # 3077716273, contains the Withholding Tax (WHT) data associated with a certificate identification reference, 5092600003412345. The WHT amount is 393.71 base on a 3% percent rate for wages, applied on wages of 13,123.00. The payment is due to be made on October 20, 2005. (Other tags within the message may be populated that would be necessary for the reporting of WHT tax. Refer to local guides that are in place.) This example depicts the business need where a single Thailand withholding Certificate payment is being made with reference to multiple tax types.

XML Sample:

(partial)

```
<PmtInf>
    <PmtMtd>TRF</PmtMtd>
    <PmtTpInf>
        <SvcLvl>
            <Cd>SDVA</Cd>
        </SvcLvl>
    </PmtTpInf>
    <Dbtr>
        <Id>
            <OrgId>
                <TaxIdNb>3077716273</TaxIdNb>
            </OrgId>
        </Id>
    </Dbtr>
    <CdtTrfTxInf>
        <Amt>
            <InstdAmt Ccy="THB">9938.0000</InstdAmt>
        </Amt>
        <Tax>
            <DbtrTaxId>3077716273</DbtrTaxId>
            <TtlTaxblBaseAmt Ccy="THB">13123.00</TtlTaxblBaseAmt>
            <TtlTaxAmt Ccy="THB">393.71</TtlTaxAmt>
            <TaxDt>2005-10-20</TaxDt>
            <TaxTypInf>
                <TaxTp>
                    <CtgyDesc>Wages</CtgyDesc>
                    <Rate>3.00</Rate>
                    <Amt>393.71</Amt>
                </TaxTp>
            </TaxTypInf>
        </Tax>
    </CdtTrfTxInf>
</PmtInf>
```

C6 Example of Tax Payment in U.S.

In the state of Colorado, a Wage Withholding tax is to be paid to the Colorado Department or Revenue in the amount of $101,999.97 and a penalty of $2,000.00 for the period ending December 31, 2006. The payer has a tax EFT identification number of 3710123456. Population of the data in the Debtor and Tax components allow for presenting the required TXP addenda record in a CCD+ NACHA format: TXP*3710123456*011*061231*T*10199997*P*200000\ Below is an exert of an XML message that contains the specific data for this data:

XML Sample:

(partial)

```
<PmtInf>
    <PmtMtd>TRF</PmtMtd>
        <PmtTpInf>
```

```
                        <ClrChanl>MPNS</ClrChanl>
                        <LclInstrm>
                                <Cd>CCD</Cd>
                        </LclInstrm>
                        <CtgyPurp>TAXS</CtgyPurp>
                </PmtTpInf>
        <ReqdExctnDt/>
        <Dbtr>
                <Id>
                        <OrgId>
                                <TaxIdNb>3710123456</TaxIdNb>
                        </OrgId>
                </Id>
        </Dbtr>
        <CdtTrfTxInf>
                <Amt>
                        <InstdAmt Ccy="USD">103999.97</InstdAmt>
                </Amt>
                <Tax>
                        <CdtrTaxTp>011</CdtrTaxTp>
                        <DbtrTaxId>Sample Corp.</DbtrTaxId>
                        <TaxDt>2006-12-31</TaxDt>
                        <TaxTypInf>
                                <TaxTp>
                                        <CtgyDesc>T</CtgyDesc>
                                        <Amt>101999.97</Amt>
                                </TaxTp>
                        </TaxTypInf>
                        <TaxTypInf>
                                <TaxTp>
                                        <CtgyDesc>P</CtgyDesc>
                                        <Amt>2000.00</Amt>
                                </TaxTp>
                        </TaxTypInf>
                </Tax>
        </CdtTrfTxInf>
</PmtInf>
```

The originator may also populate this string of data as follows:

```
<RmtInf>
        <Ustrd>TXP*3710123456*011*061231*t*10199997*P*200000\</Ustrd>
</RmtInf>
```

Note: For TXP segment coding, recommend to source the data as follows:

TXP01	<Dbtr><Id><OrgId><TaxIdNb>
TXP02	<CdtTrfTxInf><Tax><CdtrTaxTp>
TXP03	<CdtTrfTxInf><Tax><TaxDt>
TXP04	<CdtTrfTxInf><Tax><TaxTypInf><TaxTp><CtgyDesc> 1st Occurrence
TXP05	<CdtTrfTxInf><Tax><TaxTypInf><TaxTp><Amt> 1st Occurrence
TXP06	<CdtTrfTxInf><Tax><TaxTypInf><TaxTp><CtgyDesc> 2nd Occurrence
TXP07	<CdtTrfTxInf><Tax><TaxTypInf><TaxTp><Amt> 2nd Occurrence
TXP08	<CdtTrfTxInf><Tax><TaxTypInf><TaxTp><CtgyDesc> 3rd Occurrence
TXP09	<CdtTrfTxInf><Tax><TaxTypInf><TaxTp><Amt> 3rd Occurrence
TXP10	<CdtTrfTxInf><Tax><DbtrTaxId>

C7 Example of Commercial Customer Direct Debit Initiation

Utilities Inc, Company in Portugal, operates a model whereby they issue Direct Debit instructions monthly to collect payments from their customers. Utilities Inc holds an account (123444888) at its bank, Portugal branch BBBBPTXX. This example illustrates the scenario where Utilities Inc is initiating a direct debit collection transaction, for EUR 1001.50 from John Smith holding an account (11111111) with AAAAPTXX. To submit, the Direct Debit instruction, the Autorizacao de Debito en Conta – ADC number is required to identify the Mandate Agreement. The Mandate agreement has been setup between John Smith's bank and Utilities Inc. prior to this instruction being initiated.

Utilities Inc decides to use 'Single' grouping mode for its initiation.

Ind.	Message Item	<XML Tag>	Occurrence	Content
	Customer Direct Debit Initiation	**< Pain.008.001.01>**	**[1...1]**	
A	**Group Header**	**<PmtInfo>**	**[1..n]**	
	MessageIdentification	<MsgId>	[1..1]	AAAA-0678/BEA-001
	CreationDateTime	<CreDtTm>	[1..1]	2007-08-01T11:00:00
	NumberOftransactions	<NbOfTxs>	[1..1]	1
	Grouping	<Grpg>	[1..1]	SNGL
	InitiatingParty	<InitgPty>	[1..1]	
	Name	<Nm>	[0..1]	Energy Factoring
B	**Payment Information**	**<PmtInfo>**	**[1..n]**	
	PaymentInformationIdentification	<PmtInfId>	[0..1]	
	PaymentMethod	<PmtMtd>	[1..1]	DD
	PaymentTypeInformation	<PmtTpInf>	[0..1]	
	Sequence Type	<SeqTp>	[0..1]	RCUR
	RequestedCollectionDate	<ReqdColltnDt>	[1..1]	2007-09-04
	Creditor	<Cdtr>	[1..1]	
	Name	<Nm>	[0..1]	Utilities Inc
	PostalAddress	<PstlAdr>	[0..1]	
	AddressLine	<AdrLine>	[0..1]	Industrial Estate Lisbon Road
	AddressLine	<AdrLine>	[0..1]	1003 Lisbon
	Country	<Ctry>	[1..1]	PT
	CreditorAccount	<CdtrAcct>	[1..1]	
	Identification	<Id>	[1..1]	
	Proprietary Account	<PrtryAcct>	[0..1]	
	Identification	<Id>	[0..1]	123444888
	CreditorAgent	<CdtrAgt>	[1..1]	
	FinancialInstitutionIdentification	<FinInstnId>	[1..1]	
	BIC	<BIC>	[1..1]	BBBBPTXX

C	DirectDebitTransaction Information	- <DrctDbtTxInf>	[1..n]	
	PaymentIdentification	<PmtId>	[1..1]	
	InstructionIdentification	<InstrId>	[0..1]	
	EndToEndIdentification	<EndToEnd>	[1..1]	AAABBCC0168
	InstructedAmount	<InstdAmt>	[1..1]	EUR 1001.50
	DirectDebitTransaction	<DrctDbtTx>	[0..1]	
	MandateRelatedInformation	<MndtRltdInf>	[0..1]	
	MandateIdentification	<MndtId>	[0..1]	mandateid123
	DebtorAgent	<DbtrAgt>	[0..1]	
	FinancialInstitutionIdentification	<FinInstnId>		
	BIC	<BIC>		AAAAPTXX
	Debtor	<Dbtr>	[0..1]	
	Name	<Nm>	[0..1]	John Smith
	PostalAddress	<PstlAdr>	[0..1]	
	AddressLine	<AdrLine>	[0..1]	100 Faro Road
	AddressLine	<AdrLine>	[0..1]	Faro
	Country	<Ctry>	[1..1]	PT
	DebtorAccount	<DbtrAcct>	[0..1]	
	Identification	<Id>	[1..1]	
	Proprietary Account	<PrtryAcct>	[0..1]	
	Identification	<Id>	[0..1]	11111111
	RemittanceInformation	<RmtInf>	[0..1]	
	Structured	<Strd>	[0..1]	
	CreditorReferenceInformation	<CdtrRefInf>		
	CreditorReferenceType	<CdtrRefTp>		
	Code	<Cd>		SCOR
	Issuer	<Issr>		Bankassociation
	CreditorReference	<CdtrRef>		010806817183

XML Sample:

```
<?xml version="1.0" encoding="UTF-8" ?>
- <Document xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.008.001.01
      pain.008.001.01sample1.xsd" xmlns="urn:iso:std:iso:20022:tech:xsd:pain.008.001.01"
      xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
   - <pain.008.001.01>
      - <GrpHdr>
            <MsgId>AAAA-0678/BEA-001</MsgId>
            <CreDtTm>2007-08-01T11:00:00</CreDtTm>
            <NbOfTxs>1</NbOfTxs>
            <Grpg>SNGL</Grpg>
          - <InitgPty>
               <Nm>Energy Factoring</Nm>
            </InitgPty>
        </GrpHdr>
      - <PmtInf>
            <PmtMtd>DD</PmtMtd>
          - <PmtTpInf>
               <SeqTp>RCUR</SeqTp>
            </PmtTpInf>
            <ReqdColltnDt>2007-09-04</ReqdColltnDt>
          - <Cdtr>
               <Nm>Utilities Inc</Nm>
             - <PstlAdr>
                  <AdrLine>Industrial Estate Lisbon Road</AdrLine>
                  <AdrLine>8003 Lisbon</AdrLine>
                  <Ctry>PT</Ctry>
```

```
            </PstlAdr>
          </Cdtr>
        - <CdtrAcct>
          - <Id>
              <PrtryAcct>123444888</PrtryAcct>
            </Id>
          </CdtrAcct>
        - <CdtrAgt>
          - <FinInstnId>
              <BIC>BBBPLXX</BIC>
            </FinInstnId>
          </CdtrAgt>
        - <DrctDbtTxInf>
          - <PmtId>
              <EndToEndId>AAABBCC0168</EndToEndId>
            </PmtId>
            <InstdAmt Ccy="EUR">10001.50</InstdAmt>
          - <DrctDbtTx>
            - <MndtRltdInf>
                <MndtId>mandateid123</MndtId>
              </MndtRltdInf>
            </DrctDbtTx>
          - <DbtrAgt>
            - <FinInstnId>
                <BIC>AAAAPTXX</BIC>
              </FinInstnId>
            </DbtrAgt>
          - <Dbtr>
              <Nm>John Smith</Nm>
            - <PstlAdr>
                <AdrLine>100 Faro Road</AdrLine>
                <AdrLine>Faro</AdrLine>
                <Ctry>PT</Ctry>
              </PstlAdr>
            </Dbtr>
          - <DbtrAcct>
            - <Id>
                <PrtryAcct>11111111</PrtryAcct>
              </Id>
            </DbtrAcct>
          - <RmtInf>
            - <Strd>
              - <CdtrRefInf>
                - <CdtrRefTp>
                    <Cd>SCOR</Cd>
                    <Issr>Bankassociation</Issr>
                  </CdtrRefTp>
                  <CdtrRef>010806817183</CdtrRef>
                </CdtrRefInf>
              </Strd>
            </RmtInf>
          </DrctDbtTxInf>
        </PmtInf>
      </pain.008.001.01>
    </Document>
```

APPENDIX D: STP RECONCILIATION GUIDANCE

7)

D1 Overview

Techniques for gaining increased Straight Through Processing (STP) must navigate the capabilities of the existing systems used to clear the actual payment. These systems reflect a vast array of possible remittance information (effectively any information "delivered" by the debtor to the creditor in a credit transfer scenario or from the creditor to the debtor in a direct debit scenario) capability. Some systems allow robust amounts of free form data to pass through them. Others allow virtually no additional information from the payment instruction itself to be delivered from the debtor to the creditor.

The Credit Initiation and Direct Debit messages specify one reference that is intended to be passed through the end-to-end payment settlement process. This element is the End-to-End Identifier. Its intent is that banks map this reference as the primary customer reference, particularly where a payment instrument clearing format allows limited space for additional information. When received by the creditor's bank, in a credit transfer scenario as an example, this bank should map this reference number to the ISO reporting element specified as reporting the End-to-End reference. The same is true for the debtor's bank in a direct debit scenario.

Three elements of a company's strategy for using reference numbers to increase STP rates are essential:

1) Initiators understand the limitations of the actual clearing formats (not customer-to-bank formats) for the payment instruments that will be initiated from their instructions.
2) Banks receiving transactions map this reference with the appropriate "qualifier" to the clearing system format. Often this will require coordination between middle office and back office capabilities. This is critical because the fields often used for this information can be used in many ways. The presence of a unique, agreed, qualifier flags the meaning of the information content.
3) Originator banks map references with the appropriate "qualifiers" to the End-to-End element in the ISO 20022 reporting formats.

It is important to understand that complete implementation of the End-to-End reference is:

1) Likely to take some time to refine through customers, banks and the back offices of each.
2) Likely to need constant review of the remittance capabilities of each clearing format. The information in this appendix is believed to be correct but is also subject to change at any point the clearing system modifies its formats.
3) Not going to be possible to use with every clearing system globally. It does appear that it would provide value with payments made in a significant number of clearing systems globally.
4) Dependent upon correct end-to-end mapping and the ability of clearing systems to provide high quality information to creditor banks.

D2 Construction of a Meaningful End-to-End Reference

Whilst the ISO Credit Initiation and Direct Debit formats specifically identify a "place" for an End-to-End reference intended as the primary element to pass through various clearing systems, the construction that identifier is the responsibility of specific implementations (country agreements, regional rules, industry specific standards).

The RosettaNet Unique Remittance Identifier (URI) is an example of an End-to-End reference in a credit transfer scenario. Its construction was agreed to as a standard to be used in XML (or other) messages and has meaning for the trading partners within that community. Its structure included the DUNS number of the debtor (payment originator) combined with a unique number generated by the debtor's ERP system. Community convention defined that this reference would be applied both as "additional,"

"customer reference" or "customer remittance" information within the payment instruction itself and be contained in remittance advices delivered outside the clearing system itself. The creditor uses this number to relate the payment received to remittance advices received, recognizing the DUNS number of the originator and connecting the unique ERP-generated reference for the payment.

The most important element of this scheme is not the construction of the content itself but rather the agreement between trading partners on its use. Of singular importance when defining the actual structure you and your trading partners will use for the End-to-End reference is that you understand the ability of the clearing systems your instructions will be executed through to pass this information completely.

However the reference populated into the End-to-End Identification element is created, this should be the most important reference to pass End-to-End even if the content is a reference generated with meaning only to the originator of the transaction.

D3 Practical Recommendations for Construction of the End-to-End Reference

Two general recommendations for the construction of End-to-End references are:

1) The reference does not exceed 18 positions. The message itself allows the End-to-End identifier to be 35 characters; this amount of reference would actually pass through very few clearing systems. In the end, the bank receiving the transaction would not receive the complete reference if at all.
2) In addition to the 18 characters devoted to the actual End-to-End reference, in addition five positions should be reserved for qualifiers. The inclusion of a qualifier within the End-to-End content sent is critical to the receiver's bank in properly identifying and mapping this reference when received.

Generally, payment clearing system formats fall into two categories in how additional, customer reference and remittance information is treated:

1) There is a specific customer reference field within the format.
2) A block of free form text is available for use, as in SWIFT messages and the U.S. FedWire standards.

Specific qualifiers have been suggested for clearing systems using formats with specific customer reference fields and/or qualifiers. Use of the standard qualifier to be used with SWIFT messages, "/ROC/", is recommended for all payment systems that do not have "specific format guidelines" relating to customer reference and ha provided an amount of free form text

D4 Clearing System Formats Allowing Less Than 23 Positions for the End-to-End Reference

Some clearing system formats will reserve a field for customer reference specifically (or through convention) but allow less than 23 characters. This inhibits the benefits of using the End-to-End Identification. General agreement is that in these cases, the codeword should be the part of the End-to-End Reference to be truncated. If the End-to-End Identification still exceeds the available space in the clearing system format than truncation should begin with the last position of the actual reference number.

D5 Clearing System Review and Recommended Qualifier Use

A current review of 73 different payment instruments in several countries provides specific guidance on the use of qualifiers with the End-to-End Identification. IT IS IMPORTANT TO NOTE THAT BOTH BANKS

AND MESSAGE INITIATORS NEED TO CONTINUALLY RE-REVIEW THIS LIST FOR CHANGES TO LOCAL CLEARING SYSTEM FORMATS.

This list is not exhaustive. Local banking association and clearing systems will need to expand this list but it is intended to provide a practical starting point.

Country	Region	PS Type	Payment system	Message Type	Ref Format Type (1)	Size (no of chars)	Prefix To Add/Usage Comments
Austria	Europe	HV	ARTIS (RTGS)		Freeform text	4*35	/ROC/
Austria	Europe	LV	BI-Lat (ACH/IBG)		Structured Orig2Ben Ref# Orig2Ben Ref	28 a/n 14*57+2*41 a/n	/ROC/
Austria	Europe				Freeform text	5*70 4*35	/ROC/
Belgium	Europe	HV	ELLIPS		Freeform text	3*32	/ROC/
Belgium	Europe	LV	CEC /UCV		Freeform text	106 3*35	/ROC/
Canada	NoAmer	LV	LVTS		Freeform text		TBD
China	Asia/Pacific	LV	Inter City (Outside Shanghai)		Freeform text	20	Use <PaymentTransactionId> - first 20 positions
China	Asia/Pacific	LV	Intra Shanghai	MT103	Freeform text	35	/ROC/
China	Asia/Pacific	HV	RTGS CNAP	MT103		30 bits (?) 60	/ROC/
China-Hong Kong	Asia/Pacific	HV	RTGS (aka CHATS)	MT103	Freeform text	4*35	/ROC/
China-Hong Kong	Asia/Pacific	LV	ACH (ECG aka Autopay)	*Please read the email	Freeform numeric	6 18 12	Place <PaymentTransactionId> in Debtor Reference number
Denmark	Europe	HV	KRONOS		Freeform text		TBD
Denmark	Europe	LV	ACH SumClearing		Freeform text	4*35 20 or 4*35	/ROC/
Europe	Europe		STEP1		Freeform text	4*35	/ROC/
Europe	Europe		STEP2		Freeform text	4*35	/ROC/

Country	Region	PS Type	Payment system	Message Type	Ref Format Type (1)	Size (no of chars)	Prefix To Add/Usage Comments
Europe	Europe		Target		Freeform text	4*35	/ROC/
Finland	Europe	HV	RTGS		Freeform text	4*35	/ROC/
Finland	Europe	LV	ACH		Freeform text	4*35	/ROC/
France	Europe	HV	RTGS (TBS)		Freeform text	4*35	/ROC/
France	Europe	LV	SIT	MT100/103	Freeform text	2*32	/ROC/
Germany	Europe	HV	RTGS Plus & AZV (replaced EAF, ELS)	MT103	Freeform text	4*35	/ROC/
Germany	Europe	LV	RPS (former DTA, a.k.a DTAS)		Freeform text	14*27 4*35 27x+113x	/ROC/
Global	Global	HV & LV	SWIFT		Structured	4*35	/ROC/
Greece	Europe	HV	RTGS		Freeform text	4*35	/ROC/
Greece	Europe	LV	ACH		Freeform text	4*35	/ROC/
Indonesia	Asia/Pacific	HV	RTGS	MT103	Freeform text	96 3*32 3*35	/ROC/
Indonesia	Asia/Pacific	LV	SKEJ	MT103	Freeform text	150 3*35 35	/ROC/
Ireland	Europe	HV	CHAPS	EDIFACT FinPay	Freeform text	4*35	/ROC/
Ireland	Europe	LV	BACS		Freeform text	18	Use <PaymentTransactionId> - first 18 positions
Italy	Europe	HV	RTGS (BI-REL)		Freeform text	50	/ROC/
Italy	Europe	LV	ACH (BI-COMP & Rele Detaglio)		Freeform text	4*35 50	/ROC/

Country	Region	PS Type	Payment system	Message Type	Ref Format Type (1)	Size (no of chars)	Prefix To Add/Usage Comments
Japan	Asia/Pacific	HV	BOJNet		Freeform text	4*35	Use <PaymentTransactionId> - first 20 positions
Japan	Asia/Pacific	HV	FX-YCS		Freeform text	4*35	/ROC/
Japan	Asia/Pacific	HV	GYK		Freeform text	140	/ROC/
Japan	Asia/Pacific	LV	Zengin		Freeform text	15 2*48 20	TBD
Korea	Asia/Pacific		BOK-Wire		Freeform text	10 4*35	TBD
Korea	Asia/Pacific		Domestic KFTC Giro		Freeform text	4*35	/ROC/
Korea	Asia/Pacific		Domestic KFTC IFT		Freeform text	4*35 20	
Korea	Asia/Pacific		KFTC? EFIN System		Freeform text	32	/ROC/
Malaysia	Asia/Pacific	HV	RENTAS IFTS (RTGS)		Freeform text	140	/ROC/
Malaysia	Asia/Pacific	LV	IBG (ACH)		Freeform text	140	/ROC/
Norway	Europe	HV	RTGS		Freeform text	5*5*an70	/ROC/
Philippines	Asia/Pacific	HV	PDDTS		Freeform text	133 144	/ROC/
Philippines	Asia/Pacific	HV	PHILPASS (RTGS)		Freeform text	140	/ROC/
Philippines	Asia/Pacific		EPCS (replaced PCD-FINTRAC, a.k.a GSRT)		Freeform text	249 250 2*35	/ROC/
Poland	Europe	HV	RTGS		Freeform text	4*35	/ROC/
Poland	Europe	LV	ACH		Freeform text	4*35	/ROC/

Country	Region	PS Type	Payment system	Message Type	Ref Format Type (1)	Size (no of chars)	Prefix To Add/Usage Comments
Portugal	Europe	HV	SPGT (RTGS)		Freeform text	4*35	/ROC/
Portugal	Europe	LV	TEI (SICOI?) (LV)	EDIFACT FinPay	Freeform text	4*35	/ROC/
Singapore	Asia/Pacific	HV	RTGS (MEPS)		Freeform text	140	/ROC/
Singapore	Asia/Pacific	LV	ACH (IBG)		Freeform text	12	Use <PaymentTransactionId> - first 12 positions
Spain	Europe	HV	RTGS (SLBE & SEPI?)		Freeform text	4*35	/ROC/
Spain	Europe	LV	SNCE		Freeform text	2*36 4*36	/ROC/
Sweden	Europe	HV	RTGS		Freeform text	3*35	/ROC/
Sweden	Europe	LV	Bankgiro		Freeform text	3*35	/ROC/
Sweden	Europe	LV	Postgiro		Freeform text	4*35	/ROC/
Switzerland	Europe	HV	RTGS		Freeform text	3*35	/ROC/
Switzerland	Europe		SIC		Freeform text	4*35 3*35	/ROC/
Taiwan	Asia/Pacific	LV	ACH		Freeform text	44 38	/ROC/
Taiwan	Asia/Pacific		FISC System		Structured	78 bits 60	/ROC/
Thailand	Asia/Pacific	HV	RTGS Bahnet		Structured	6*35 4*35 4*35	/ROC/
Thailand	Asia/Pacific	LV	ACH Media clearing		Structured	8 60 300	TBD
The Netherlands	Europe	LV	ACH (TOP?)		Freeform text	3*33	/ROC/
The Netherlands	Europe	LV	Interpay		Freeform text	3*32 4*32	/ROC/
UK	Europe	HV	CHAPS	REMIT	Freeform text	4*35	/ROC/
UK	Europe	HV	CHAPS	103/103+	Freeform text	5*70	/ROC/
UK	Europe	LV	BACS	NA	Structured	18	Use <PaymentTransactionId> - first 18 positions
United States	North America	HV	CHIPS	NA	Structured	4*35	/ROC/

United States	North America	HV	CHIPS-EDI	1030	Structured	4*35	/ROC/
United States	North America	HV	Fedwire	NACHA CCD+	Structured	4*35	/ROC/
United States	North America	LV	NACHA	NACHA CTX	Structured	80	REF*7U*
United States	North America	LV	NACHA		NA	80*9999 (advice)	REF*7U*
United States	North America	LV	NACHA	NACHA CCD	NA	none	N/A

D6 Qualifiers for Clearing Systems Not Defined

Construction of End-to-End Identification qualifiers for clearing systems or payment instruments not identified above should follow three basic rules:

1) If the payment instrument format contains a specific field for customer reference, then this is the field that should be used for the End-to-End Identification.

    a) If the field has an associated choice of qualifiers, then the community should select a qualifier that can be most-associated with the End-to-End Identification
    b) If the field is free form and contains no associated list of qualifier, then "/ROC/" should be used wherever possible.

2) If the payment instrument format contains an entirely free form, unstructured, field, then "/ROC/" should be used.
3) If less than 23 characters is available then the appropriate community would be best to create and publish a common set of rules for the use of an End-to-End Identification with that payment instrument.

APPENDIX E: EMBEDDING MESSAGE IN ANOTHER STANDARD

The payment messages are intended to represent specifically the payment domain. That domain is often complemented by other domains, such as remittance advices, which may be developed by other standards organisations or other entities.
The preferred method for linking the ISO 20022 payment standards with other related new or existing standards is through namespace, preferably through namespace 'import'. Currently, this could be done by importing the payment message into eg another standard message (such as a Remittance Advice).

The XML sample below depicts how one standards group, IFX Forum, embedded the ISO 20022 Customer Credit Transfer Initiation into their message set. Basically, they created an aggregate which contains <pain.001.001.02>, and then "wrapped" it in their own framework. The ISO 20022 message is given its own namespace. Note: where . . . is shown below this indicates that the regular content of the message should appear; this was done just to shorten the example and better highlight the key areas of interest.

```
<?xml version="1.0" encoding="UTF-8"?>
<IFX xmlns:remit="http://www.ifxforum.org/RemitDetailInfo/2004/07"
xmlns:pain001="urn:iso20022:xsd:$pain.001.001.02"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:noNamespaceSchemaLocation="...\IFX1.7_XSD\IFX170_XSD.xsd">
  <SignonRq>
       <ClientDt>0000-00-00T00:00:00.000000-00:00</ClientDt>
       <CustLangPref>String</CustLangPref>
       <ClientApp>
              <Org>String</Org>
              <Name>String</Name>
              <Version>String</Version>
       </ClientApp>
  </SignonRq>
  <PmtBatchAddRq>
       <RqUID>00000000-0000-0000-0000-000000000000</RqUID>
       <CustId>
              <SPName>String</SPName>
       </CustId>
       <PmtBatchInfo>
              <pain001:Document>
                     <pain001:pain.001.001.02>
                            <pain001:GrpHdr>
                            ...
                            </pain001:GrpHdr>
                            <pain001:PmtInf>
                            ...
                                   <pain001:CdtTrfTxInf>
                                   ...
                                   </pain001:CdtTrfTxInf>
                                   ...
                                   <pain001:CdtTrfTxInf>
                                   ...
                                   </pain001:CdtTrfTxInf>
                            </pain001:PmtInf>
                            <pain001:PmtInf>
                            ...
                                   <pain001:CdtTrfTxInf>
                                   ...
                                   </pain001:CdtTrfTxInf>
                                   <pain001:CdtTrfTxInf>
                                   ...
                                   </pain001:CdtTrfTxInf>
                            </pain001:PmtInf>
```

```
                    </pain001:pain.001.001.02>
                </pain001:Document>
            </PmtBatchInfo>
    </PmtBatchAddRq>
</IFX>
```

APPENDIX F: SUPPORT OF LOCAL LANGUAGES AND CHARACTER SETS

Payment systems may be found in every country, using many different languages and requiring different character sets (i.e. the Roman alphabet for English, Katakana for Japanese, etc. The ISO 20022 standards (including the payment standards) are capable of supporting multiple languages and character sets. Based on this support, these standards may be used to originate Zengin payments in Katakana, UK BACS payments in English, or multiple payment types domestic and cross border, each in their appropriates language.

In each case:

- UNICODE (also referred to as UTF-8, the ISO character set standard) is the basis for character expression
- Caution must be used to ensure that the involved parties using this standard (i.e. bank, client, clearing house, etc.) are capable of supporting the languages and character sets used.

ISO 20022 supports the use of virtually any character set as defined by the encoding used in the message. The ISO 20022 standard is based on UTF-8, in principle allowing use of UNICODE in any alpha-numeric field.

UNICODE is the name of the encoding standard, UTF-8 is the storage technique by which UNICODE values may be accessed. UTF-8 supports Varying-Width Multibyte Character Sets with which it stores ASCII characters using single-byte encoding. UNICODE version 2.0 can be used to represent 38.885 different characters, including technical symbols. UNICODE version 5.0 can represent an almost unlimited number of characters; up to 6 bytes can be used to store a character.

Multiple coding schemes and techniques are now available for payment communications. The parties to the communication need to follow a set of conventions when implementing the standard to ensure there is coordinated use of languages and character sets in the ISO 20022 messages.

First, some data elements MAY be specified in local language characters, other data elements may NOT be.

- Data elements which must be "processed" by computer systems must be limited to the Latin character set. Examples are amounts, codes, dates.
- Data elements intended for reading by humans, like name and address information, free texts may, however, contain local language characters.

Second, migrating to local language characters sets requires both banks and corporates to adapt their payments processing systems to:

- Accept payment orders in UTF8 format
- Store and forward this information unchanged
- When outputting information in human readable format: either support local language characters (or full UNICODE) or represent information in phonetic Latin character equivalent.

It is, however, intended that these XML messages are encoded (sender and receiver capability) using UTF-8 and can support, as a minimum, the basic character sets used with the following languages:

  - Arabic
  - Bulgarian
  - Danish

- Dutch
- English
- Faeroese
- Finnish
- French
- German
- Hebrew
- Hungarian
- Icelandic
- Irish
- Italian
- Japanese
- Kazakhstan
- Korean
- Norwegian
- Portuguese
- Russian
- S-Chinese
- Spanish
- Swedish
- T-Chinese
- Thai
- Turkish
- Ukrainian

The actual languages and character sets supported (or extensions upon the above list) can be greater than or narrower than the list above and the message fields for which local language is supported may vary between organizations based on agreement between the parties exchanging the messages. This should be identified prior to implementation.

Finally, note that use of a small number of characters within the message content is restricted as these characters are required by the message syntax. The appendix to this document Disallowed Characters in XML Content discusses this subject.

APPENDIX G: DISALLOWED CHARACTERS IN XML CONTENT

Characters that are used in XML syntax definition cannot be used within the data content itself. Use of these characters will cause a validation error even when opening the file in Internet Explorer. A full explanation of XML standards, including disallowed characters, can be found at: http://www.w3.org/TR/REC-xml/#dt-cdsection. It is provided here for convenience.

The W3C consortium states the following:

- The ampersand character (&) and the left angle bracket (<) MUST NOT appear in their literal form, except when used as markup delimiters, or within a comment, a processing instruction, or a CDATA section.

- If these characters are needed elsewhere, they MUST be escaped using either numeric character references or the strings "&" and "<" respectively. The right angle bracket (>) may be represented using the string ">", and MUST, for compatibility, be escaped using either ">" or a character reference when it appears in the string "]]>" in content, when that string is not marking the end of a CDATA section.

There are 2 ways to handle these characters:

Utilise the ASCII representation. The characters can be reconstructed post-XML parsing on the receiving end by the parser.

Place the characters within CDATA XML constructs. CDATA constructs act like escape text, and avoid the characters within from being recognized as XML syntax-related.

W3C states the following about CDATA constructs:

- CDATA sections may occur anywhere character data may occur; they are used to identify escape blocks of text containing characters which would otherwise be recognized as markup. CDATA sections begin with the string "<![CDATA[" and end with the string "]]>":]

- Within a CDATA section, only the CDEnd string is recognized as markup, so that left angle brackets and ampersands may occur in their literal form; they need not (and cannot) be escaped using "<" and "&". CDATA sections cannot nest.

The 5 characters and their ASCII representations are as follows:

Illegal XML Character	ASCII Representation
& (ampersand)	&amp;
< (left brace)	&lt;
> (right brace)	&gt;
" (double quotation)	&quot;
' (single quotation)	&apos;