

ISO 20022 Payment Guide

Messages:

Pain.001.001.03

Pain.002.001.03

27 December 2010





Payment Systems

Table of Contents

1. Background	1
1.1. SEPA and ISO 20022	1
1.2. Usage of ISO 20022 in Finland.....	1
2. The structure and content of the Payment Message.....	2
2.1. Parties of the Transaction.....	2
2.2. Payment Message structure	4
2.2.1. Group Header – part A.....	4
2.2.2. Payment Information – part B	4
2.2.3. Credit Transfer Transaction Information – part C	4
2.2.4. Remittance Information.....	5
2.2.5. Message structure	5
2.2.6. Debit booking alternatives.....	5
2.3. Message content	6
2.3.1. Message root.....	6
2.3.2. Group Header.....	7
2.3.3. Payment Information.....	7
2.3.4. Credit Transfer Transaction Information.....	12
3. Agreed Additional Functionalities	18
3.1. Reference number	18
3.2. Character set	18
4. Additional Optional Services (AOS)	19
4.1. Payment Date (AOS1)	19
4.2. Combining invoices (AOS2).....	19
4.3. Ultimate Debtor.....	19
4.4. Ultimate Creditor.....	19
4.5. Salaries and pensions as SEPA transfers	19
5. Examples.....	20
5.1. Reference number in paying invoice.....	20
5.2. SEPA bank transfer with message – XML message example	21
5.3. SEPA bank transfer with a reference – XML message example	23
6. Structure of the Payment Status Report.....	27
6.1. Content of the Payment Status Report	27
6.1.1. Validation of message structure.....	28
6.1.2. Content validation	28
6.1.3. Message root.....	29
6.1.4. Group Header	29
6.1.5. Original Group Information and Status.....	29
6.1.6. Transaction information and status	31
6.2. Example of a Payment Status Report.....	33
6.2.1. Message structure approved.....	33
6.2.2. Message structure rejected.....	33
6.2.3. Message content approved.....	34
6.2.4. Payments partially accepted in message for further processing.....	34
6.2.5. A single transaction is rejected	34
6.2.6. Rejection reason codes	35
7. The consistency between the current national standards and ISO 20022	37
7.1. Invoice payment services	37



Payment Systems

7.2. Repetitive recurrent payments.....	37
7.3. Urgent payments to Finland.....	38
7.4. Electronic Currency payments.....	38
8. SEPA Glossary.....	41
9. Business Requirements for Attributes, AT-codes from ECP Rulebook.....	45



27 December 2010

Payment Systems

ISO 20022 payments

1. Background

The purpose of this Guide is to describe the usage of the ISO 20022 Payment Initiation – message (Customer-to-Bank) in SEPA credit transfer. This description is based on the current accepted SEPA Credit Transfer Implementation Guideline version 4.0. In addition to the SEPA credit transfer requirements, banks may also agree on more extensive use of data elements or additional services with Additional Optional Services (AOS). The additional details will only be forwarded between banks who have agreed on the use of AOSs.

This guide may be updated and therefore changes are possible.

1.1. SEPA and ISO 20022

European banks, the European Central Bank and the European Commission are creating an integrated payments area, known as the Single European Payments Area (SEPA). The objective is for consumers, companies and organisations to be able to pay and receive payments in euros with the same conditions, rights and obligations regardless of whether the payment is domestic or a cross-border one. The objective is to create uniform procedures and a level of standards for basic payment services. In addition to basic services, banks may offer their customers various additional services if they wish to do so.

European banks as well as Pan-European payment transactions clearing and settlement solutions have committed to implement ISO 20022 standard. ISO 20022 standard will gradually be adopted for connections between the customer and the bank.

The versions of SEPA Credit Transfer Rulebook as well as Implementation Guidelines can be found on the website of EPC (European Payments Council) at www.europeanpaymentscouncil.eu. The national SEPA migration plan of Finland can be found on the website of the Federations of Finnish Financial Services at www.fkl.fi. The migration plans of the other countries can be found on website www.sepa.eu.

1.2. Usage of ISO 20022 in Finland

The purpose of this description is to introduce the data content of ISO 20022 payment initiation from the SEPA Credit Transfer point of view. Message definition is about the message sent by Customer to Bank (C2B), in which the data elements required by SEPA are present. The name of the ISO-standard message is "CustomerCreditTransferInitiationV03" and the XML scheme identifier is "pain.001.001.03".

The complete ISO 20022 message definition as well as ISO 20022 Message Usage Guide can be found on the website of ISO at www.iso20022.org. The Payments External Code List, which provides the standard values for payment message code elements, can be found on the same website at http://www.iso20022.org/Payments_External_Code_Lists.page.

The Originating Bank may use also other clearing and settlement channels than SEPA channel to transmit the payment. The Originating Bank may, based on the information of the transaction to conclude which channel to use. Also the SEPA readiness of the Beneficiary bank will impact the decision.



27 December 2010

Payment Systems

Currently, all details in pain-payments cannot be reported in the existing national statement or incoming reference payment standard.

2. The structure and content of the Payment Message

2.1. Parties of the Transaction

The ISO concepts of different parties are described in the table below.

Party ISO 20022	Synonym	Description
Debtor	<i>Originator</i> <i>Ordering Party Buyer</i>	The Party whose account is debited with the payment.
Ultimate Debtor	<i>Originator Reference Party</i>	The Party that originally ordered goods or services and to whom the seller has sent the invoice. Ultimate Debtor is used when the receiver of the invoice is different than the payer.
Initiating Party		The Party on the initiative of which the payment data is established. This might be the payer itself, an agent, or the company service centre.
Creditor	<i>Beneficiary</i> <i>Seller</i>	The Party whose account is credited with the payment.
Ultimate Creditor	<i>Ultimate Beneficiary</i> <i>Beneficiary Reference Party</i>	Party which is the ultimate beneficiary of the payment. For example the payment is credited to an account of a financing company, but the ultimate beneficiary is the customer of the financing company.
Debtor agent	<i>Bank (Originating Bank</i> <i>Originator's Bank</i> <i>Payer's Bank)</i>	Party is the Bank of the Payer.
Creditor agent	<i>Bank (Beneficiary's Bank</i> <i>Seller's Bank)</i>	Party is the Bank of the Beneficiary

Some examples of various situations and the parties related are shown in the picture below.

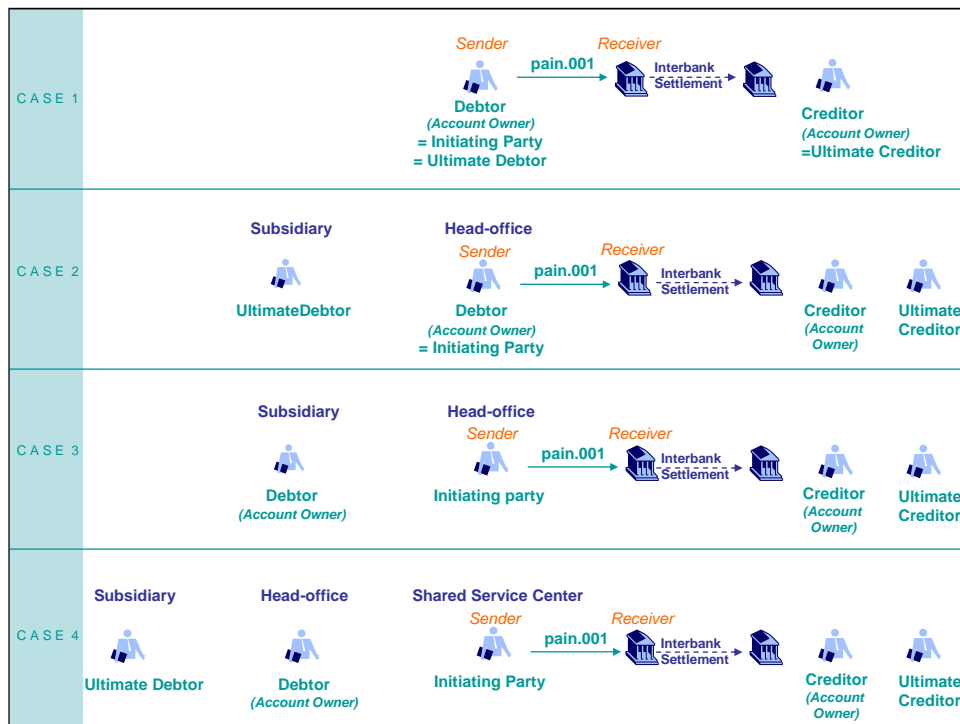
Scenario 1: In this scenario, the debtor (i.e. the account owner) is the one initiating the payment.



27 December 2010

Payment Systems

- Scenario 2: In this scenario, the **Head-office** (i.e. account owner) is the one initiating the payment on behalf of its Subsidiary, i.e. the originator. The Beneficiary of the payment is different from the Ultimate Beneficiary of the payment. For example the payment is credited to an account of a financing company, but the ultimate beneficiary is the customer of the financing company.
- Scenario 3: The **Head-office** is the one initiating the payment on behalf of its Subsidiary. The payment is debited from the Subsidiary's account. The Beneficiary of the payment is different from the Ultimate Beneficiary of the payment.
- Scenario 4: In this scenario the Shared Service Centre initiates the payment from the account of **Head-office** (Debtor) on behalf of the Subsidiary (Originator). The Beneficiary of the payment is different from the Ultimate Beneficiary of the payment.



Source: SWIFT

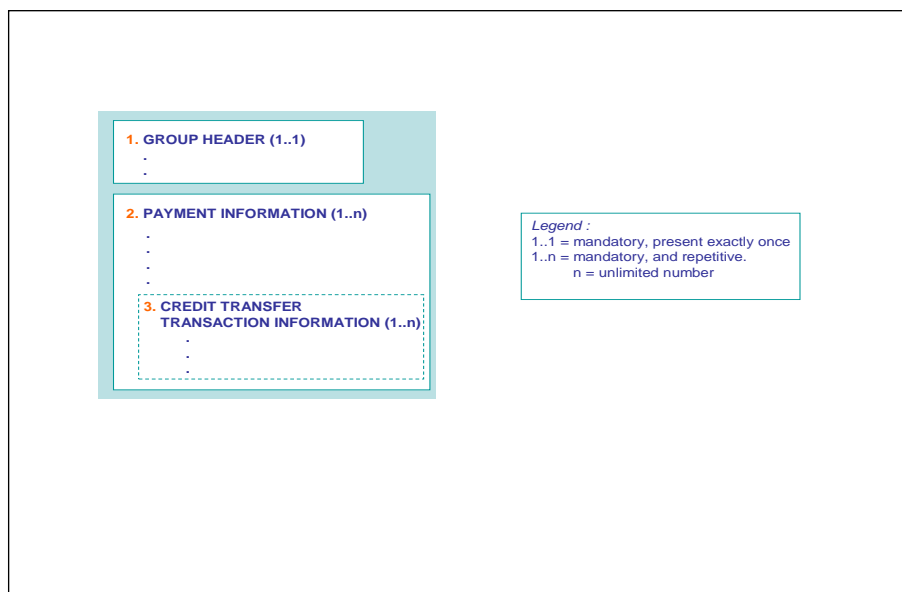


27 December 2010

Payment Systems

2.2. Payment Message structure

Payment initiation message is composed of three parts: Group Header, Payment Information and Credit Transfer Transaction Information.



Source: SWIFT

2.2.1. Group Header – part A

Group Header is presented only once. It contains common identifying elements to the entire message such as MessageIdentification, CreationDateAndTime, and Grouping indicator.

2.2.2. Payment Information – part B

Payment Information can be repetitive. It contains information related to the debit side of the transaction. This information can include for example Debtor, Debtor Account, Payment Type Information and Requested Execution Date. Payment Information part of the message needs to be repeated if for example the Requested Execution Date and/or Debtor Account changes.

2.2.3. Credit Transfer Transaction Information – part C

Credit Transfer Transaction Information is part of the Payment Information part, and is mandatory and can be repetitive. **It contains information related to the credit side of the transaction**, such as Creditor, Creditor Agent and RemittanceInformation.



27 December 2010

Payment Systems

2.2.4. Remittance Information

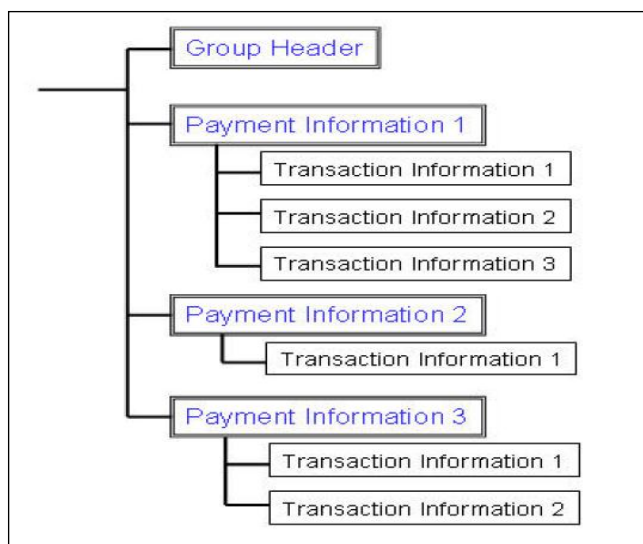
The optional Remittance Information can be repetitive when used to provide additional structured remittance information to support the bundling of invoices and credit notes to one payment.

This is defined in AOS2 that supports the use of multiple structured remittance information in the RemittanceInformation part.

Check the support for additional optional services with the bank.

2.2.5. Message structure

The message may contain several Payment Information parts to which one or several Credit Transfer Transaction Information parts are included.



2.2.6. Debit booking alternatives

GroupHeader contains the element BatchBooking, which instructs the debit bookings. The different alternatives for using BatchBooking are described in ISO message usage guidelines. The use of BatchBooking is bank specific. The recommended value is “true”.



27 December 2010

Payment Systems

2.3. Message content

SEPA Credit Transfer message content is described in the following table. Below are explanations to the table columns.

Index	Mult	Message Element	Implementation guide

”Index” column

- Index used in ISO 20022 XML Message Definition Report (www.iso20022.org)

”Mult” column

- Mandatoriness and occurrences of element
- (1..1) = mandatory, only one occurrence
- (1..n) = mandatory and repetitive
- (0..1) = optional, only one occurrence
- (0..n) = optional and repetitive
- {Or ... Or} indicates a Choice of elements.

”Message Element” column

- Name of element
- Definitions can be found in Message Definition Report available on the website www.iso20022.org

”Implementation guide” column

- Element description
- Yellow colour marks available element according to SEPA rulebook
- “AOS” means the element is Additional Optional Services agreed by banks (SEPA Credit Transfer Rulebook and Implementation Guidelines)
- “SEPA CT: At-xx” if the element is in use in SEPA Credit Transfer Rulebook and Implementation Guidelines.

2.3.1. Message root

Index	Mult	Message Element	Implementation guide
	[1..1]	+Message root	<CstmrCdtTrfInitn>



27 December 2010

Payment Systems

2.3.2. Group Header

GroupHeader contains the ID information of the payment message.

Index	Mult	Message Element	Implementation guide
1.0	[1..1]	+ Group Header	
1.1	[1..1]	++ Message Identification	Unique identification of the message assigned by the Initiating Party.
1.2	[1..1]	++ Creation Date Time	Date and time at which a (group of) payment instruction(s) was created by the instructing Party. Provided by the Instructor.
1.6	[1..1]	++ Number Of Transactions	Credit Transfer Transaction Information (part C) number of payments.
1.7	[0..1]	++ Control Sum	
1.8	[1..1]	++ Initiating Party	The Party on the initiative of which the payment data is established. This might be the payer itself, an agent, or the company service centre.
9.1.0	[0..1]	+++ Name	
9.1.1	[0..1]	+++ Postal Address	
9.1.12	[0..1]	+++ Identification	
9.1.13	{Or [1..1]	++++Organisation Identification	Identification of a corporation. If mandatory at this level depends on bank and therefore should be verified with the bank If a payer service code provided by the bank is used, then SchemeName/Code should have the value "BANK".
9.1.14	[0..1]	+++++BICOrBEI	
9.1.15	[0..n]	+++++Other	
9.1.16	[1..1]	++++++Identification	
9.1.17	[0..1]	++++++SchemeName	
9.1.18	{Or [1..1]	+++++++Code	
9.1.19	Or} [1..1]	+++++++Proprietary	
9.1.20	[0..1]	+++++++Issuer	
9.1.21	Or} [1..1]	++++ Private Identification	Identification of a private person

2.3.3. Payment Information

PaymentInformation contains elements related to the debit side of the transaction. The information is common to all the credit transfers (part C) attached to this PaymentInformation.

Index	Mult	Message Element	Implementation guide
-------	------	-----------------	----------------------



27 December 2010

Payment Systems

2.0	[1..n]	+ Payment Information	
2.1	[1..1]	++ Payment Information Identification	<p>Unique identification of the PaymentInformation part assigned by the Initiating Party. The information is returned to the Payer's account statement. On an Electronic account statement, the information is given in the "originator information additional information type 06" field.</p> <p>On Camt.053 XML - account statement the identifier (and other unique identifiers used by the payer) is returned in same or corresponding XML element as pain.001 payment data.</p>
2.2	[1..1]	++ Payment Method	<p>PaymentMethod indicates the payment method</p> <ul style="list-style-type: none"> - "TRF": only credit transfers are allowed
2.3	[0..1]	++ Batch Booking	The payer can state their wish for the payments to be debited individually (false) or in a batch (true).
2.4	[0..1]	++ Number of Transactions	Bank-specific
2.5	[0..1]	++ Control Sum	
2.6	[0..1]	++ Payment Type Information	<p>Defines the payment type. The PaymentTypeInfo element is usually used at this level and not at the individual Transaction level.</p> <p>For International and bank specific payments it may be necessary to determine the payment type also on Credit Transfer Transaction Information level (C)</p>
2.7	[0..1]	+++ Instruction Priority	
2.8	[0..1]	+++ Service Level	<p>Used with SEPA Credit Transfers and code "SEPA" can be used.</p> <p>A SEPA payment can be defined based on other payment information depending on the bank, but it is recommended to use value "SEPA" in the ServiceLevel element.</p>
2.9	{Or	++++ Code	Only "SEPA" is allowed (AT-40 Identification code of the Scheme)
2.10	Or}	++++ Proprietary	
2.11	[0..1]	+++ Local Instrument	
2.12	{Or	++++ Code	
2.13	Or}	++++ Proprietary	



27 December 2010

Payment Systems

2.14	[0..1]	+++ Category Purpose	(AT-45 Category purpose of the Credit Transfer)
2.15	{Or	++++ Code	"SALA" code, see Section 4.5. The CategoryPurpose element can also be used according to the ISO 20022 external code list for other bank specific purposes e.g. with value "TREA". <i>ISO Definition:</i> Specifies the high level purpose of the instruction based on a set of pre-defined categories. (AT-45 Category purpose of the Credit Transfer)
2.16	Or }	++++ Proprietary	
2.17	[1..1]	++ Requested Execution Date	Debit date given by the customer. Used for the same purpose also in "SALA" SEPA payments where the payment date is used different from the old salary TS-service (see Section 4.5)
2.19	[1..1]	++ Debtor	The Party whose account is debited with the payment. The name of the payer is mandatory for SEPA payments but several banks still use the payer name found in their agreement system.
2.19/ 9.1.0	[0..1]	+++ Name	Name of the payer (AT-02 Name of the Originator)
2.19/ 9.1.1	[0..1]	+++ Postal Address	Address of the payer (AT-03 Address of the Originator)
9.1.2	[0..1]	++++ AddressType	
9.1.3	[0..1]	++++ Department	
9.1.4	[0..1]	++++ SubDepartment	
9.1.5	[0..1]	++++ StreetName	
9.1.6	[0..1]	++++ BuildingNumber	
9.1.7	[0..1]	++++ PostCode	
9.1.8	[0..1]	++++ TownName	
9.1.9	[0..1]	++++ CountrySubDivision	
9.1.10	[0..1]	++++ Country	Country code of the payer
9.1.11	[0..7]	++++ AddressLine	Maximum of two address lines can be used for payers address.
9.1.12	[0..1]	+++ Identification	(AT-10 Originator Identification Code)



27 December 2010

Payment Systems

9.1.13	{Or [1..1]}	++++ Organisation Identification	<p>Identification of a corporation</p> <p>According to the service description of the Electronic account statement, only one of the below mentioned identifications is forwarded to the statement.</p> <p>The same applies for camt.053 account statement</p>
9.1.14	[0..1]	+++++ BICOrBEI	
9.1.15	[0..n]	+++++Other	<p>Organisation identification, check its mandatoriness from the bank in question.</p> <p>If a payer service code provided by the bank is used, then SchemeName/Code should have the value "BANK". This code is not forwarded to the recipient.</p> <p>If the payer wants to give the recipient some other information, such as business identification number (Y-tunnus), it is done by repeating the structure Other.</p> <p>Check the formatting of the service code from your bank.</p>
9.1.16	[1..1]	++++++Identification	<p>Business ID 12345678 service code 123456789</p> <p>Check the formatting of the business identification number from your bank (AT-10 Originator Identification Code)</p>
9.1.17	[0..1]	++++++SchemeName	
9.1.18	{Or	+++++++Code	"BANK"
9.1.19	Or}	+++++++Proprietary	
9.1.20	[0..1]	+++++++Issuer	<p>When using a company identification number, has the value "YTJ"</p> <p>Refers to the Joint business information system of the National Board of Patents and Registration and the Tax Administration (www.ytj.fi), where it can be checked.</p>
9.1.21	Or}	++++ Private Identification	<p>Identification of a private person</p> <p>Date and place of Birth or one other type of identification information (Other).</p>
9.1.22		+++++DateAndPlaceOfB irth	
9.1.27		+++++Other	



27 December 2010

Payment Systems

9.1.28		+++++Identification	ppkkvv-123X
9.1.29		+++++SchemeName	
9.1.30	{Or	+++++Code	"SOSE"
9.1.31	Or}	+++++Proprietary	
2.20	[1..1]	++ Debtor Account	Payment debit account (AT-01 Account Number of the Originator)
1.1.0	[1..1]	+++ Identification	
1.1.1	{Or	++++ IBAN	Only IBAN is allowed.
1.1.2	Or}	++++ Other	
1.1.11	[0..1]	+++ Currency	
2.21	[1..1]	++ Debtor Agent	Payer's bank. BIC or BEI code mandatory. (AT-06 BIC code of the Originator Bank)
2.23	[0..1]	++ Ultimate Debtor	The Party that originally ordered goods or services and to whom the seller has sent the invoice. Ultimate Debtor can be used when the acceptor of the invoice is different than the payer. When a common debit account is used by several original payers in field PaymentInformation, the UltimateDebtor information can also be provided on CreditTranserTransactionInformation level.
9.1.0	[0..1]	+++ Name	Name of the Originator Reference Party. (AT-08 Name of the Originator Reference Party)
9.1.12	[0..1]	+++ Identification	BIC or BEI or one other (AT-09 Identification code of the Originator Reference Party)
9.1.13	{Or [1..1]	++++ OrganisationIdentificatio n	
9.1.14	[0..1]	+++++ BICOrBEI	
9.1.15	[0..1]	+++++ Other	
9.1.16	[1..1]	+++++ Identification	
9.1.17	[0..1]	+++++ SchemeName	
9.1.18	{Or	+++++ Code	
9.1.19	Or}	+++++ Proprietary	
9.1.20	[0..1]	+++++ Issuer	
9.1.21	Or}	++++ Private Identification	Identification of a private person. Date and place of Birth or one other type of identification information (Other).
9.1.22		+++++ DateAndPlaceOfBirth	



27 December 2010

Payment Systems

9.1.27		+++++ Other	
9.1.28		++++++ Identification	ppkkvv-123X
9.1.29		++++++ SchemeName	
9.1.30	{Or	+++++++ Code	"SOSE"
9.1.31	Or}	+++++++ Proprietary	
2.24	[0..1]	++ Charge Bearer	<p>Specifies which Party/Parties will bear the charges associated with the processing of the payment transaction.</p> <p>Recommended use is on PaymentInformation-level, but for some payment types (e.g. currency payments) it is possible to provide the information also on CreditTransferTransactionInformation-level so that recipient-specific treatment can be offered.</p> <p>On SEPA payment "SLEV" = Service level</p>

2.3.4. Credit Transfer Transaction Information

Credit Transfer Transaction Information contains elements related to the transaction.

Index	Mult	Message Element	Implementation guide
2.27	[1..n]	++ Credit Transfer Transaction Information	
2.28	[1..1]	+++ Payment Identification	
2.29	[0..1]	++++ Instruction Identification	<p>Payer's unique transaction identification, which is used between the payer and payer's bank. The identification is returned to the payer only. In the additional information field 06 of the event T11 in an Electronic account statement.</p> <p>On Camt.053 XML - account statement the identifier (and other unique identifiers used by the payer) is returned in same or corresponding XML element as pain.001 payment data.</p>
2.30	[1..1]	++++ End to End Identification	<p>Unique identification assigned by the payer to identify the transaction. This identification will be returned to the payer and passed on to the beneficiary.</p> <p>(AT-41 Originator's Reference to the Credit Transfer)</p>
2.31	[0..1]	+++ Payment Type Information	
2.32	[0..1]	++++ Instruction Priority	



27 December 2010

Payment Systems

2.33	[0..1]	++++ Service Level	
2.34	{Or	+++++ Code	(AT-40 Identification code of the Scheme)
2.35	Or}	+++++ Proprietary	
2.36	[0..1]	++++ Local Instrument	
2.37	{Or	+++++ Code	
2.38	Or}	+++++ Proprietary	
2.39	[0..1]	++++ Category Purpose	(AT-45 Category purpose of the Credit Transfer)
2.42	[1..1]	+++ Amount	
2.43	{Or	++++ Instructed Amount	Transaction currency and amount (AT-04 Amount of the Credit Transfer in Euro)
	Or}	++++ Equivalent Amount	
2.51	[0..1]	+++ Charge Bearer	See B9. If information is given in the Payment Information block part B, it will be ignored in part C for SEPA payments. For other payments types the information given in part C is necessary to differentiate charging in same payment batch.
2.70	[0..1]	+++ Ultimate Debtor	See B8. If needed the information can be given additionally on payment level, if there are payments belonging to several original payers within same payment batch.
9.1.0	[0..1]	++++ Name	(AT-08 Name of the Originator Reference Party)
9.1.12	[0..1]	++++ Identification	(AT-09 Identification Code of the Originator Reference Party)
9.1.14	[0..1]	+++++ BICOrBEI	
9.1.15	[0..1]	+++++ Other	
9.1.16	[1..1]	+++++ Identification	
9.1.17	[0..1]	+++++ SchemeName	
9.1.18	{Or	+++++ Code	
9.1.19	Or}	+++++ Proprietary	
9.1.20	[0..1]	+++++ Issuer	
9.1.13	{Or	+++++ Organisation Identification	
9.1.21	Or}	+++++ Private Identification	
9.1.22		+++++ DateAndPlaceOfBirth	
9.1.27		+++++ Other	
9.1.28		+++++ Identification	ddmmyy-123X
9.1.29		+++++ SchemeName	



27 December 2010

Payment Systems

9.1.30	{Or	+++++++ Code	"SOSE"
9.1.31	Or}	+++++++ Proprietary	
2.77	[0..1]	+++ Creditor Agent	Beneficiary's account holding bank. BIC code is preferred for SEPA payments. For currency payments, the beneficiary bank is presented in the most efficient way, for example, with the clearing system code (AT-23 BIC of the Beneficiary Bank)
2.79	[0..1]	+++ Creditor	The Party whose account is credited with the payment. Mandatory in SEPA CT
9.1.0	[0..1]	++++ Name	Name of the beneficiary. Mandatory. (AT-21 Name of the Beneficiary)
9.1.1	[0..1]	++++ Postal Address	Address of the beneficiary (AT-22 Address of the Beneficiary).
9.1.10	[0..1]	+++++ Country	Country code of the beneficiary
9.1.11	[0..7]	+++++ AddressLine	Only two address lines can be used
9.1.12	[0..1]	++++ Identification	Identification code of the beneficiary (AT-24 Beneficiary Identification Code)
9.1.13	{Or [1..1]	+++++ OrganisationIdentification	Identification of a corporation
9.1.21	Or} [1..1]	+++++ PrivateIdentification	Identification of a private person
9.1.22	[0..1]	+++++ DateAndPlaceOf Birth	For SALA- category purpose payments it is recommended to use the official personal identification number. The use of the official personal identification number helps the payer maintaining account numbers and in case of any settlement situations.
9.1.27	[0..n]	+++++ Other	
9.1.28	[1..1]	+++++++ Identification	ddmmyy-123X
9.1.29	[0..1]	+++++++ SchemeName	
9.1.30	{Or	+++++++ Code	"SOSE"
9.1.31	Or}	+++++++ Proprietary	



27 December 2010

Payment Systems

2.80	[0..1]	+++ Creditor Account	Beneficiary's account. IBAN is mandatory for SEPA payments. For other payment types also BBAN or other types of beneficiary account identification is possible. (AT-20 Account number of the Beneficiary)
2.81	[0..1]	+++ Ultimate Creditor	Party which is the ultimate beneficiary of the payment. For example, the payment can be credited to an account of a financing company, with the ultimate beneficiary being the customer of the financing company.
9.1.0	[0..1]	++++ Name	(AT-28 Name of the Beneficiary Reference Party)
9.1.12	[0..1]	++++Identification	(AT-29 Identification Code of the Beneficiary Reference Party).
9.1.13	{Or	+++++ OrganisationIdentification	Identification of an organisation
9.1.21	Or}	+++++ PrivateIdentification	Identification of a private person. For SALA- category purpose payments it is recommended to use the official personal identification number. The use of the official personal identification number helps the payer maintaining account numbers and in case of any settlement situations.
9.1.27	[0..n]	+++++++ Other	
9.1.28	[1..1]	+++++++ Identification	ddmmyy-123X
9.1.29	[0..1]	+++++++ SchemeName	
9.1.30	{Or [1..1]	+++++++ Code	"SOSE"
2.86	[0..1]	+++ Purpose	The PurposeCode value or a similar explanation is not added to the payer's Electronic account statement. This value can be shown on both the payers and the beneficiary's on the Camt.053 account statement. (AT-44 Purpose of the Credit Transfer)



27 December 2010

Payment Systems

2.87	{Or	++++ Code	<p>When Category Purpose SALA code is used the following example codes can be used in combination:</p> <p>STDY (Study) BECH (ChildBenefit) PENS (PensionPayment) BENE (UnemploymentDisabilityBenefit) SSBE (SocialSecurityBenefit) AGRT (Agricultural Payment) SALA (Salary) TAXS (TaxPayment)</p>
2.98	[0..1]	+++ Remittance Information	<p>Payment details. SEPA Credit Transfer may contain either free text as unstructured remittance information or structured remittance information, but not both at the same time, except for AOS2.</p> <p>In currency payments, unstructured information can be used as long as the initiating bank doesn't change a structured message to an unstructured one.</p> <p>(AT-05 Remittance Information)</p>
2.99	[0..n]	++++ Unstructured	<p>Free text, one occurrence (max 140 characters).</p> <p>Payment reason (according to current recurrent payment standard) can be given in this element.</p> <p>Bundling invoices and credit notes, see AOS2</p>
2.100	[0..n]	++++ Structured	<p>Structured message, one entry (max 140 characters XML tags and data included).</p> <p>Alternatives for structured remittance information, see examples:</p> <p>- Reference number (note: facility to use ISO 11649, International standard of Reference information by end of year 2010)</p> <p>Bundling invoices and credit notes, see AOS2</p>
2.120	[0..1]	+++++ CreditorReference Information	
2.121	[0..1]	++++++ Type	



27 December 2010

Payment Systems

2.122	[1..1]	+++++++ CodeOr Proprietary	
2.123	{Or	+++++++ Code	Only "SCOR" is allowed
2.124	Or}	+++++++ Proprietary	
2.125	[0..1]	+++++++ Issuer	Issuer is not used for domestic references. The international reference (ISO 11649) have value "ISO"
2.126	[0..1]	+++++ Reference	International or RF
2.129	[0..3]	+++++ AdditionalRemittance Information	



27 December 2010

Payment Systems

3. Agreed Additional Functionalities

3.1. Reference number

The domestic reference number in paying invoice is presented in structured message; please see [Section 5](#) (Examples).

3.2. Character set

Banks intend to keep the current character set. In Finland, the Scandinavian characters are transmitted between the Banks operating in Finland. The Basic Latin characters are transmitted to other SEPA countries.

Byte Order Mark (BOM) presentation format is not allowed.

Certain special characters are replaced according to the XML standard. The entities are as follows:

Sign	Entity	SEPA Rulebook
&	&	
<	<	
>	>	
"	"	
'	'	Allowed to other SEPA countries

The character set and reference at the beginning of the message (e.g. <?xml version="1.0" encoding="UTF-8"?> must correspond to each other.

Special characters, including Scandinavian letters (Å å Ä ä Ö ö), should not be included in identifying elements (MessageId, PaymentInformationId, InstructionId and EndToEndId).



27 December 2010

Payment Systems

4. Additional Optional Services (AOS)

To make the SEPA transition easier, banks operating in Finland provide Additional Optional Services (AOS) in addition to the basic services related to SEPA bank transfer. For a list of the banks supplying said AOS services, and more detailed descriptions on the services, please visit the website of the Federation of Finnish Financial Services at www.fkl.fi.

4.1. Payment Date (AOS1)

Banks operating in Finland have agreed that the Payment Date is transmitted to the Beneficiary Bank. The Payment Date is used for calculating the penalty interest, for example.

4.2. Combining invoices (AOS2)

The current AOS2 guidelines can be found on the FFI website at www.fkl.fi, under financial industry and payment systems.

4.3. Ultimate Debtor

It will be possible to name the original recipient of the invoice, Ultimate Debtor, in cases where it is different from the Payer. Ultimate Debtor Name and ID are extracted from the information.

4.4. Ultimate Creditor

The Beneficiary, such as the Finance Company, may be different from the Ultimate Beneficiary. The Payer enters the final beneficiary in the Ultimate Creditor field. Ultimate Creditor Name and ID are extracted from the information.

For Ultimate parties, the names are forwarded to the Electronic account statement T11/11 additional SEPA details. Other information can be forwarded in T11/00 details.

In Camt.053 XML account statement the information has its own XML elements, which correspond to the payment pain.001 XML data.

4.5. Salaries and pensions as SEPA transfers

It will be possible to pay salaries and pensions as SEPA credit transfer. These recurring payments are recognized by the Category Purpose code "SALA". The code tells the payer's bank that this is a salary/pension payment order. For SEPA transactions with the SALA code only a combined debit is made on the payer's account statement.



27 December 2010

Payment Systems

5. Examples

5.1. Reference number in paying invoice

The reference number from the invoice shall be included in the **RemittanceInformation** component (C10) in CreditTransferTransactionInformation (part C). Other details of the payment message are left out from this example.

XML example of an international reference

The example includes only the data in RemittanceInformation component.

Structure of an XML message.

Ref	Message information	Content	Example of the RemittanceInformation component of an XML message
C	RemittanceInformation	Viite "RF33 2348 236"	<pre> <RmtInf> <Strd> <CdtrRefInf> <Tp> <CdOrPrtry> <Cd>SCOR</Cd> </CdOrPrtry> <Issr>ISO</Issr> </Tp> <Ref>RF332348236</Ref> </CdtrRefInf> </Strd> </RmtInf> </pre>

Example of Reference Number in XML message

Ref	Message information	Content	Example of the RemittanceInformation component of an XML message
C	RemittanceInformation	Viite "23 48236"	<pre> <RmtInf> <Strd> <CdtrRefInf> <Tp> <CdOrPrtry> <Cd>SCOR</Cd> </CdOrPrtry> </Tp> <Ref>2348236</Ref> </CdtrRefInf> </Strd> </RmtInf> </pre>



27 December 2010

Payment Systems

5.2. SEPA bank transfer with message – XML message example

	XML message
XML-header	<pre><?xml version="1.0" encoding="UTF-8"?> <Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd"> <CstmrCdtTrfInitt></pre>
Start of message	<pre> <GrpHdr></pre>
Part A: GroupHeader	<pre> <MsgId>MSGID000001</MsgId> <CreDtTm>2010-11-14T10:30:00</CreDtTm> <NbOfTx>1</NbOfTx> <InitgPty> <Nm>Group Finance</Nm> <PstlAdr> <Ctry>FI</Ctry> <AdrLine>Aleksanterinkatu 123</AdrLine> <AdrLine>FI-00100 Helsinki</AdrLine> </PstlAdr> <Id> <OrgId> <Othr> <Id>1234567890</Id> </Othr> </OrgId> </Id> </InitgPty> </GrpHdr></pre>
Part B: Payment Information - debiting information	<pre> <!-- ***** Payment with a message ***** --> <PmtInf> <PmtInfId>20101114-12345678912</PmtInfId> <PmtMtd>TRF</PmtMtd> <PmtTpInf> <SvcLvl> <Cd>SEPA</Cd> </SvcLvl> </PmtTpInf></pre>



27 December 2010

Payment Systems

	XML message
	<pre><ReqdExctnDt>2010-11-14</ReqdExctnDt> <Dbtr> <Nm>Debtor Company Plc</Nm> <PstlAdr> <Ctry>FI</Ctry> <AdrLine>Mannerheimintie 123</AdrLine> <AdrLine>FI-00100 Helsinki</AdrLine> </PstlAdr> <Id> <OrgId> <Othr> <Id>0987654321</Id> <SchmeNm> <Cd>BANK</Cd> </SchmeNm> </Othr> </OrgId> </Id> </Dbtr> <DbtrAcct> <Id> <IBAN>FI8529501800020574</IBAN> </Id> </DbtrAcct> <DbtrAgt> <FinInstnId> <BIC>BANKFIHH</BIC> </FinInstnId> </DbtrAgt> <ChrgBr>SLEV</ChrgBr> <CdtTrfTxInf> <PmtId> <InstrId>InstrId000001</InstrId> <EndToEndId>EndToEndId000001</EndToEndId> </PmtId> <PmtTpInf> <SvcLvl> <Cd>SEPA</Cd> </SvcLvl> </PmtTpInf> <Amt> <InstdAmt Ccy="EUR">1000.01</InstdAmt> </Amt> <ChrgBr>SLEV</ChrgBr> <CdtrAgt> <FinInstnId> <BIC>DEUTATWW</BIC></pre>
Part C: Credit Transfer Transaction Information - crediting information	



27 December 2010

Payment Systems

	XML message
Payment details	<pre> </FinInstnId> </CdtrAgt> <Cdtr> <Nm>Creditor Company</Nm> <PstlAdr> <Ctry>AT</Ctry> <AdrLine>Hohenstaufengasse 123</AdrLine> <AdrLine>AT-1010 Wien</AdrLine> </PstlAdr> <Id> <OrgId> <Othr> <Id>0987654321</Id> <SchmeNm> <Cd>BANK</Cd> </SchmeNm> </Othr> </OrgId> </Id> </Cdtr> <CdtrAcct> <Id> <IBAN>AT123456789012345678</IBAN> </Id> </CdtrAcct> <RmtInf> <Ustrd>Invoices 123 and 321</Ustrd> </RmtInf> </CdtTrfTxInf> </PmtInf> </CstmrCdtTrfInittn> </Document> </pre>

5.3. SEPA bank transfer with a reference – XML message example

	XML message
XML header	<pre> <?xml version="1.0" encoding="UTF-8"?> <Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03.xsd"> <CstmrCdtTrfInittn> </pre>
Start of message	<pre> <GrpHdr> <MsgId>MSGID000002</MsgId> <CreDtTm>2010-11-14T10:30:00</CreDtTm> <NbOfTx>1</NbOfTx> <InitgPty> <Nm>Group Finance</Nm> </pre>
Part A: GroupHeader	



27 December 2010

Payment Systems

	XML message
	<pre><PstlAdr> <Ctry>FI</Ctry> <AdrLine>Aleksanterinkatu 123</AdrLine> <AdrLine>FI-00100 Helsinki</AdrLine> </PstlAdr> <Id> <OrgId> <Othr> <Id>1234567890</Id> <SchmeNm> <Cd>BANK</Cd> </SchmeNm> </Othr> </OrgId> </Id> </InitgPty> </GrpHdr> <!--</pre>
	<pre>***** Payment with a reference *****</pre>
Part B: Payment Information - debiting information	<pre>--> <PmtInf> <PmtInfId>20101114-12345678901</PmtInfId> <PmtMtd>TRF</PmtMtd> <PmtTplInf> <SvcLvl> <Cd>SEPA</Cd> </SvcLvl> </PmtTplInf> <ReqdExctnDt>2010-11-14</ReqdExctnDt> <Dbtr> <Nm>Debtor Company Plc</Nm> <PstlAdr> <Ctry>FI</Ctry> <AdrLine>Mannerheimintie 123</AdrLine> <AdrLine>FI-00100 Helsinki</AdrLine> </PstlAdr> <Id> <OrgId> <Othr> <Id>0987654321</Id> <SchmeNm> <Cd>BANK</Cd> </SchmeNm> </Othr></pre>



27 December 2010

Payment Systems

	XML message
Part C: Credit Transfer Transaction Information - crediting information	<pre></OrgId> </Id> </Dbtr> <DbtrAcct> <Id> <IBAN>FI8529501800020574</IBAN> </Id> </DbtrAcct> <DbtrAgt> <FinInstnId> <BIC>BANKFIHH</BIC> </FinInstnId> </DbtrAgt> <CdtTrfTxInf> <PmtId> <InstrId>InstrId000002</InstrId> <EndToEndId>EndToEndId000002</EndToEndId> </PmtId> <Amt> <InstdAmt Ccy="EUR">2000.02</InstdAmt> </Amt> <ChrgBr>SLEV</ChrgBr> <UltmtDbtr> <Nm>Original Deptor Plc</Nm> <PstlAdr> <Ctry>FI</Ctry> <AdrLine>Aleksanterinkatu 123</AdrLine> <AdrLine>FI-00100 Helsinki</AdrLine> </PstlAdr> </UltmtDbtr> <CdtrAgt> <FinInstnId> <BIC>BANKFIHH</BIC> </FinInstnId> </CdtrAgt> <Cdtr> <Nm>Creditor Company</Nm> <PstlAdr> <Ctry>FI</Ctry> <AdrLine>Mannerheimintie 123</AdrLine> <AdrLine>00100 Helsinki</AdrLine> </PstlAdr> </Cdtr> <CdtrAcct> <Id> <IBAN>FI6329501800020582</IBAN> </Id></pre>
Payment details	



27 December 2010

Payment Systems

	XML message
	<pre></CdtrAcct> <RmtInf> <Strd> <CdtrRefInf> <Tp> <CdOrPrtry> <Cd>SCOR</Cd> </CdOrPrtry> <Issr>ISO</Issr> </Tp> <Ref>RF332348236</Ref> </CdtrRefInf> </Strd> </RmtInf> </CdtTrfTxInf> </PmtInf> </CstmrCdtTrfInItn> </Document></pre>



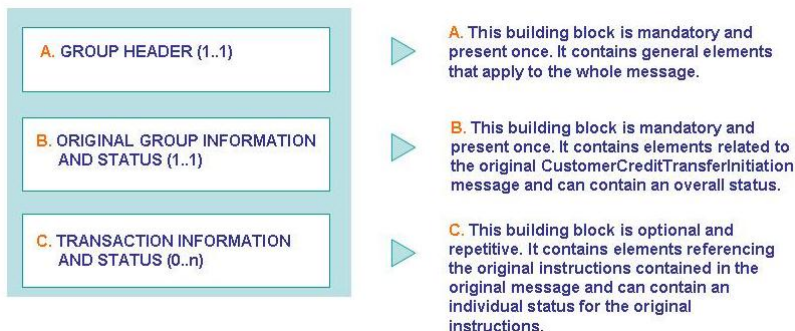
27 December 2010

Payment Systems

6. Structure of the Payment Status Report

The bank returns a "Payment Status Report" after receiving a payment message.

The "Payment Status report" schema name is, depending of the version, <pain.002.001.02> or <pain.002.001.03>.



Source: SWIFT

1...1 = mandatory, only one occurrence
 0...n = optional and repetitive

A. Group Header

- Message identification details provided by the bank for the Payment Status Report

B. Original Group Information and Status

- The original payment message identification details and status

C. Transaction information and status

- The original transaction identification details and status

6.1. Content of the Payment Status Report

Pain.002.001.02 Payment Status Report standard is used to structure the return messages. The differences between banks can be found in each bank's own service description.

This guide describes the structure of the Payment Status Report. The Payment Status Report message is created both for structure validation and content validation. Both the structure and the content validation can be bank specific.

Return message type	A: Structure, schema-validation: pain.002.001.03 return	B: Content verification: pain.002.001.03 return
---------------------	---	---



27 December 2010

Payment Systems

Approval code	GroupStatus: ACTC	GroupStatus = ACCP (accepted) GroupStatus = PART (partly accepted)
Reject code	GroupStatus: RJCT (all rejected)	GroupStatus = RJCT (all rejected) 3.6 TransactionStatus-field RJCT Status Reason-code 3.10 field e.g. AC01.
Identification	Identification by OriginalMessageID (OrgnlMsgId)	Identification by OriginalMessageID:n (OrgnlMsgId) Payments identified by OriginalEndToEndID (OrgnlEndToEndId) and/or with (OriginalInstructionId)

6.1.1. Validation of message structure

The bank validates the received payment message structure and creates a return message on Group-level.

- The payment message is completely received and approved technically
 - Return message Group Status is ACTC
 - Return message returns the value of the original MessageIdentification.
- The payment message is rejected
 - Return message Group Status is RJCT
 - Return message returns the value of the original MessageIdentification

6.1.2. Content validation

The content of the payment message when received or initiated is validated and a return message is created on Group Level or on Credit Transfer Transaction level.

- The whole payment batch is approved for initiation
 - Return message Group Status is ACCP
 - Return message returns the value of the original MessageIdentification
- Part of the payment orders are accepted
 - Return message Group Status is PART
 - Return message returns the value of the original MessageIdentification
- All payment orders are rejected
 - Return message Group Status is RJCT
 - Return message gets the value of the original MessageIdentification
 - Additionally a rejection reason can be given as a code or/and a description. See Rejection reason codes
- A single transaction has been rejected
 - Return message Transaction Status RJCT
 - Return message returns the value of the original MessageIdentification, the value of the original PaymentInformationId (if applicable) and original payment EndToEndIdentification and InstructionIdentification (if applicable)



27 December 2010

Payment Systems

- Additionally a rejection reason is returned as a code or/and a description. See Rejection reason codes

6.1.3. Message root

Index	Mult	Message Element	Implementation guide
	[1..1]	+Message root	<CstmrPmtStsRpt>

6.1.4. Group Header

Index	Mult	Message Element	Implementation guide
1.0	[1..1]	+ Group Header	
1.1	[1..1]	++ Message Identification	Unique identifier which identifies the Payment Status Report. This ID is created by the bank.
1.2	[1..1]	++ Creation Date Time	Date and time at which the report was created
1.3	[0..1]	++ Initiating Party	Party that initiates the report.
1.4	[0..1]	++ Forwarding Agent	Financial institution that receives the instruction from the initiating party and forwards it to the next agent in the payment chain.
1.5	[0..1]	++ Debtor Agent	Financial institution servicing an account for the debtor. (AT-06 BIC code of the Originator Bank)
1.6	[0..1]	++ Creditor Agent	Financial institution servicing an account for the creditor.

6.1.5. Original Group Information and Status

Index	Mult	Message Element	Implementation guide
2.0	[1..1]	+ Original Group Information And Status	Original group information concerning the group of transactions, to which the status report message refers to.
2.1	[1..1]	++ Original Message Identification	Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message.
2.2	[1..1]	++ Original Message Name Identification	Specifies the original message name identifier to which the message refers., eg, pacs.003.001.01 or MT103
2.3	[0..1]	++ Original Creation Date Time	Date and time at which the original message was created.
2.4	[0..1]	++ Original Number of Transactions	Number of individual transactions contained in the original message.
2.5	[0..1]	++ Original Control Sum	



27 December 2010

Payment Systems

2.6	[0..1]	++ Group Status	Specifies the status of a group of transactions. (R1 Type of R Message)
2.7	[0..n]	++ Status Reason Information	et of elements used to provide detailed information on the status reason.
2.8	[0..1]	+++ Originator	Party that issues the status. (R2 Identification of the Type of Party that initiated the reject)
2.9	[0..1]	+++ Reason	Specifies the reason for the status report. (R3 Reason Code for Non-Acceptance)
2.10	{Or [1..1]	++++ Code	Reason for the status, as published in an external reason code list.
2.11	Or} [1..1]	++++ Proprietary	
2.12	[0..n]	+++ Additional Information	
2.13	[0..n]	++ Number of Transactions Per Status	



27 December 2010

Payment Systems

6.1.6.Transaction information and status

Index	Mult	Message Element	Implementation guide
3.0	[0..n]	+ Original Payment Information And Status	Information concerning the original payment information, to which the status report message refers.
3.1	[1..1]	++ Original Payment Information Identification	Unique identification, as assigned by the original sending party, to unambiguously identify the original payment information group.
3.2	[0..1]	++ Original Number of Transactions	Number of individual transactions contained in the original payment information group.
3.3	[0..1]	++ Original Control Sum	Total of all individual amounts included in the original payment information group, irrespective of currencies.
3.4	[0..1]	++ Payment Information Status	Specifies the status of the payment information group. (R1 Type of R-message)
3.5	[0..n]	++ Status Reason Information	Set of elements used to provide detailed information on the status reason.
3.6	[0..1]	+++ Originator	Party that issues the status. (R2 Identification of the Type of Party that initiated the reject)
3.7	[0..1]	+++ Reason	Specifies the reason for the status report. (R3 Reason Code for Non-Acceptance)
3.8	{Or	++++ Code	Reason for the status, as published in an external reason code list.
3.9	Or}	++++ Proprietary	Reason for the status, in a proprietary form.
3.10	[0..n]	+++ Additional Information	Further details on the status reason.
3.11	[0..n]	++ Number of Transactions Per Status	Detailed information on the number of transactions for each identical transaction status.
3.15	[0..n]	++ Transaction Information and Status	Set of elements used to provide information on the original transactions to which the status report message.
3.16	[0..1]	+++ Status Identification	Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the reported status. (R5 Specific reference of the bank that initiated the reject)
3.17	[0..1]	+++ Original Instruction Identification	Unique identification, as assigned by the original instructing party for the original instructed party, to unambiguously identify the original instruction.



27 December 2010

Payment Systems

3.18	[0..1]	+++ Original End-to-End Identification	Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction. (AT-41 Originator's reference of the credit transfer transaction)
3.19	[0..1]	+++ Transaction Status	Specifies the status of a transaction, in a coded form. (R1 Type of R-message)
3.20	[0..n]	+++ Status Reason Information	Set of elements used to provide detailed information on the status reason.
3.21	[0..1]	++++ Originator	Party that issues the status. (R2 Identification of the Type of Party that initiated the reject)
3.22	[0..1]	++++ Reason	Specifies the reason for the status report. (R3 Reason Code for Non-Acceptance)
3.23	{Or [1..1]	+++++ Code	Reason for the status, as published in an external reason code list.
3.24	Or} [1..1]	+++++ Proprietary	Reason for the status, in a proprietary form.
3.25	[0..n]	++++ Additional Information	
3.26	[0..n]	+++ Charges Information	
3.29	[0..1]	+++ Acceptance Date Time	
3.30	[0..1]	+++ Account Servicer Reference	
3.31	[0..1]	+++ Clearing System Reference	
3.32	[0..1]	+++ Original Transaction Reference	
3.34	[0..1]	++++ Amount	(AT-04 Amount of the credit transfer in Euro)
3.41	[0..1]	++++ Requested Execution Date	(AT-07 Requested execution date of the instruction)
3.55	[0..1]	++++ Payment Type Information	(AT-40 Identification code of the Scheme) (AT-45 Category purpose of the Credit Transfer)
3.68	[0..1]	++++ Payment Method	
3.88	[0..1]	++++ Remittance Information	(AT-05 Remittance information)
3.120	[0..1]	++++ Ultimate Debtor	(AT-08 Name of the Originator Reference Party) (AT-09 Identification code of the Originator Reference Party)
3.121	[0..1]	++++ Debtor	(AT-02 Name of the Originator) (AT-03 Address of the Originator) (AT-10 Originator identification code)
3.122	[0..1]	++++ Debtor Account	(AT-01 IBAN of the Originator)



27 December 2010

Payment Systems

3.123	[0..1]	++++ Debtor Agent	
3.124	[0..1]	++++ Debtor Agent Account	
3.125	[0..1]	++++ Creditor Agent	(AT-23 BIC code of the Beneficiary Bank)
3.126	[0..1]	++++ Creditor Agent Account	
3.127	[0..1]	++++ Creditor	(AT-21 Name of the Beneficiary) (AT-22 Address of the Beneficiary) (AT-24 Beneficiary identification code)
3.128	[0..1]	++++ Creditor Account	(AT-20 IBAN of the Beneficiary)
3.129	[0..1]	++++ Ultimate Creditor	(AT-28 Name of the Beneficiary Reference Party) (AT-29 Identification code of the Beneficiary Reference Party)

6.2. Example of a Payment Status Report

6.2.1. Message structure approved

```
<?xml version="1.0" encoding="UTF-8"?>
<Document>
  <CstmrPmtStsRpt>
    <GrpHdr>
      <MsgId>STAT2009012816331310</MsgId>
      <CreDtTm>2009-01-28T16:33:13</CreDtTm>
    </GrpHdr>
    <OrgnlGrplnfAndSts>
      <OrgnlMsgId>MSGID000009</OrgnlMsgId>
      <OrgnlMsgNmId>pain.001</OrgnlMsgNmId>
      <GrpSts>ACTC</GrpSts>
    </OrgnlGrplnfAndSts>
  </CstmrPmtStsRpt>
</Document>
```

6.2.2. Message structure rejected

```
<?xml version="1.0" encoding="UTF-8"?>
<Document>
  <CstmrPmtStsRpt>
    <GrpHdr>
      <MsgId>STAT2009012816331311</MsgId>
      <CreDtTm>2009-01-28T16:33:14</CreDtTm>
    </GrpHdr>
    <OrgnlGrplnfAndSts>
      <OrgnlMsgId>MSGID000010</OrgnlMsgId>
      <OrgnlMsgNmId>pain.001</OrgnlMsgNmId>
      <GrpSts>RJCT</GrpSts>
    </OrgnlGrplnfAndSts>
  </CstmrPmtStsRpt>
</Document>
```



27 December 2010

Payment Systems

6.2.3. Message content approved

```
<?xml version="1.0" encoding="UTF-8"?>
<Document>
  <CstmrPmtStsRpt>
    <GrpHdr>
      <MsgId>STAT2009012816331312</MsgId>
      <CreDtTm>2009-01-28T16:33:15</CreDtTm>
    </GrpHdr>
    <OrgnlGrplnfAndSts>
      <OrgnlMsgId>MSGID000011</OrgnlMsgId>
      <OrgnlMsgNmId>pain.001</OrgnlMsgNmId>
      <GrpSts>ACCP</GrpSts>
    </OrgnlGrplnfAndSts>
  </CstmrPmtStsRpt>
</Document>
```

6.2.4. Payments partially accepted in message for further processing

```
<?xml version="1.0" encoding="UTF-8"?>
<Document>
  <CstmrPmtStsRpt>
    <GrpHdr>
      <MsgId>STAT2009012816331311</MsgId>
      <CreDtTm>2009-01-28T16:33:14</CreDtTm>
    </GrpHdr>
    <OrgnlGrplnfAndSts>
      <OrgnlMsgId>MSGID000010</OrgnlMsgId>
      <OrgnlMsgNmId>pain.001</OrgnlMsgNmId>
      <GrpSts>PART</GrpSts>
    </OrgnlGrplnfAndSts>
  </CstmrPmtStsRpt>
</Document>
```

6.2.5. A single transaction is rejected

```
<?xml version="1.0" encoding="UTF-8"?>
<Document>
  <CstmrPmtStsRpt>
    <GrpHdr>
      <MsgId>CPS20090821112017512</MsgId>
      <CreDtTm>2009-08-21T11:11:17.513+01:00</CreDtTm>
    </GrpHdr>
    <OrgnlGrplnfAndSts>
      <OrgnlMsgId>MSGID000012</OrgnlMsgId>
      <OrgnlMsgNmId>pain.001</OrgnlMsgNmId>
    </OrgnlGrplnfAndSts>
    <OrgnlPmtlnfAndSts>
      <OrgnlPmtlnfId>20101114-12345678901</OrgnlPmtlnfId>
    </OrgnlPmtlnfAndSts>
    <TxlnfAndSts>
      <OrgnlEndToEndId>EndToEndId000001</OrgnlEndToEndId>
      <TxSts>RJCT</TxSts>
      <StsRsnInf>
```



27 December 2010

Payment Systems

```
<Rsn>
  <Cd>AC01</Cd>
< /Rsn>
  <AddtlInf>Format of the account number specified is not
  correct</AddtlInf>
</StsRsnInf>
</TxInfAndSts>
</OrgnlPmtInfAndSts>
</CstmrPmtStsRpt>
</Document>
```

6.2.6.Rejection reason codes

ISO20022 defines the following rejection reason codes. The usage of the codes is bank specific.

- AC01 Format of the account number specified is not correct
- AC04 Account number specified has been closed on the Receiver's books
- AC06 Account specified is blocked, prohibiting posting of transactions against it
- AG01 Transaction forbidden on this type of account
- AG02 Bank Operation code specified in the message is not valid for receiver
- AM01 Specified message amount is equal to zero
- AM02 Specified transaction/message amount is greater than allowed maximum
- AM03 Specified message amount is in a non processable currency outside of existing agreement
- AM04 Amount of funds available to cover specified message amount is insufficient
- AM05 This message appears to have been duplicated
- AM06 Specified transaction amount is less than agreed minimum
- AM07 Amount specified in message has been blocked by regulatory authorities
- AM09 Amount received is not the amount agreed or expected
- AM10 Sum of instructed amounts does not equal the control sum
- BE01 Identification of end customer is not consistent with associated account number
- BE04 Specification of creditor's address, which is required for payment, is missing/not correct
- BE05 Party who initiated the message is not recognized by the end customer
- BE06 End customer specified is not known at associated Sort/National Bank Code or does no longer exist in the books
- BE07 Specification of debtor's address, which is required for payment, is missing/not correct
- DT01 Invalid date (e.g., wrong settlement date)
- ED01 Correspondent bank not possible
- ED03 Balance of payments complementary info is requested
- ED05 Settlement of the transaction has failed
- MD01 Mandate is cancelled or invalid
- MD02 Mandate related information data required by the scheme is missing
- MD03 File format incomplete or invalid
- MD04 File format incorrect in terms of grouping indicator
- MD06 Return of funds requested by end customer
- MD07 End customer is deceased
- MS02 Reason has not been specified by end customer
- MS03 Reason has not been specified by agent
- NARR Reason is provided as narrative information in the additional reason information



27 December 2010

Payment Systems

- RC01 Bank identifier code specified in the message has an incorrect format
- RF01 Transaction reference is not unique within the message
- TM01 Associated message was received after agreed processing cut-off time



27 December 2010

Payment Systems

7. The consistency between the current national standards and ISO 20022

Check the consistency as well as recommendations from each Bank

7.1. Invoice payment services

Current LMP payments are suitable for SEPA Credit Transfer in case they fulfil other SEPA Credit Transfer criteria. The criteria for SEPA Credit Transfer are described in Part 2 of the Guide. Not all fields of the LMP standard can be transmitted in SEPA Credit Transfer.

Payment Information part corresponds mainly to the batch record of LMP. In case Account number of the Payer and/or Due Date changes, a new Payment Information part has to be generated.

The specifying batch record (Erän yksilöintitieto) in LMP corresponds to Payment Information Identification in the Payment Information part.

The corresponding data to Business Identification Number (Y-tunnus) is in the Business element Identification in ISO 20022 Proprietary Identification. Any other Payer identification provided by the Bank is in OrgId/Othr/Id element and its attributes in SchemeNm/Code or SchemeNm/Prtry fields (for example Cd = BANK).

The maximum length of payment itemisation data transmitted as structured or unstructured in ISO 20022 is 140 characters. Of the Remittance Information of LMP only the Reference and Tax Reference can be given in the ISO 20022 structured remittance information. Free format, unstructured text can be given to maximum 140 characters. Customer number, Invoice number as well as Date of invoice are given in unstructured remittance information. Details are transmitted to the Beneficiary as given. If needed, defining text may be given, such as CUST NR (ASNO), INV NR (LASNO).

7.2. Repetitive recurrent payments

Current recurring payments will in future be SEPA Credit Transfers. There is no separate Recurring Payments standard in the future. The criteria for SEPA Credit Transfer are described in the part 2 of the Guide. Salaries and Pensions of Recurring Payments will be recognized by Code "SALA" in ISO 20022 Category Purpose element. It is recommended that Salaries and Pensions are sent to Bank as a separate Payment Information batch. The Purpose/Code field is used for stating the purpose of SALA-coded payments. Example: <Purp><Cd>PENS</Cd> (or BENE, SALA, etc).

Payment Date of the Salaries and Pensions is the date when those should be on the account of the Beneficiary. There is no definition of Payment Date in the SEPA Credit Transfer. In the Payment Information part, the Date of Debit in element Requested Execution Date should be used instead of Payment Date. This Date of Debit should be one Banking Day prior to Payment Date. Note! If Salary Date is not a Banking Day, then Salary should be credited to the Beneficiary on the previous Banking Day and therefore in those instances the Date of Debit should be two Banking Days prior to the Salary Date.

The Personal Identification Code of the Beneficiary in Recurring Payments (Saajan henkilötunnus) corresponds to the Creditor Private Identification element in the ISO 20022.

If Salary is paid to the Execution Office (Ulosottovirasto) the Ultimate Creditor element corresponds to the name of the Recipient of the Salary.

Payment Purpose in SEPA Credit Transfer corresponds to the Remittance information and



27 December 2010

Payment Systems

is transmitted to the Beneficiary in unstructured Remittance Information element.

The Originator (Toimeksiantaja) information in current Recurring Payments message corresponds to the Payment Information Identification element.

7.3. Urgent payments to Finland

In national urgent payments to Finland, the Servicelevel / Code “URGP” is used. Check its usage with your bank.

7.4. Electronic Currency payments

Check with your bank what currency payment services are available. Contact your bank for more detailed instructions.

Electronic currency payments have characteristics that differ from the SEPA payments like for example currency handling, various payment products, information about beneficiary bank, payment instructions, charge bearer and free format account number.

The payment record definition in current LUM2 material is not included in ISO20022. This information is returned to only to the payer in a VLU2 message. Therefore, in foreign payments a single Ustrd message should be used instead of Strd structure. The Ustrd message delivers possible payment information also to the recipient.

In the table below is an example of how the information of an electronic currency payment can be given in XML data.

Normal payment	Default payment method
Urgent payment	2.9 SvcLvl/Cd = “URGP”
Payment within the group	2.15 Cd or 2.37 Cd = “INTC”
Capital payment/Treasury payment (Same day value)	2.9 Cd or 2.34 = “SDVA”
Cheque, mailed to the recipient	2.2 PmtMtd = “CHK” 2.59 Cd = “MLDB”
Cheque mailed to the recipient	2.2 PmtMtd = “CHK” 2.47 <ChqInstr><DlvryMtd><Cd> = “MLDB”
Currency exchange deal number	2.50 CtrctId = FX deal number
Payment in Ben. currency	2.45 Amt = charges to debit the account of the currency 2.46 CcyOfTrf = currency of payment, different than the debit account currency (e.g. €1000 from a EUR-account to recipient in USD when the payer's bank will exchange to the dollar amount)



27 December 2010

Payment Systems

<p>Clearing code, name and address of the beneficiary bank if BIC-address does not exist</p>	<p>2.77 <CdtrAgt><FinInstnId><CmbndId><ClrSysMmbld><Id> clearing-koodi <CdtrAgt><FinInstnId><CmbndId><Nm> name <CdtrAgt><FinInstnId><CmbndId><PstlAdr><AdrLine> address <CdtrAgt><FinInstnId><CmbndId><PstlAdr><AdrLine> address <CdtrAgt><FinInstnId><CmbndId><PstlAdr><AdrLine><Ctry> country code</p> <pre> <CdtrAgt> <FinInstnId> <ClrSysMmbld> <ClrSysId> <Cd>USABA</Cd> </ClrSysId> <Mmbld>026009593</Mmbld> </ClrSysMmbld> <Nm>BANK OF AMERICA</Nm> <PstlAdr> <Ctry>US</Ctry> <AdrLine>Bankstreet 15</AdrLine> <AdrLine>New York</AdrLine> </PstlAdr> </FinInstnId> </CdtrAgt> </pre>
<p>Name and address of the beneficiary bank if BIC-address or clearing code do not exist</p>	<p>2.77 <CdtrAgt><FinInstnId><Nm> name <CdtrAgt><FinInstnId><PstlAdr><Ctry> country code <CdtrAgt><FinInstnId><PstlAdr><AdrLine> address <CdtrAgt><FinInstnId><PstlAdr><AdrLine> address</p> <pre> <CdtrAgt> <FinInstnId> <Nm>BANK OF AMERICA</Nm> <PstlAdr> <Ctry>US</Ctry> <AdrLine>Bankstreet 15</AdrLine> <AdrLine>New York</AdrLine> </PstlAdr> </FinInstnId> </CdtrAgt> </pre>
<p>Payment instructions to the payers bank (for credit transfers, not checks)</p>	<p>2.85 InstrForDbtrAgt</p>
<p>Charge Bearer</p>	<p>2.51 = "DEBT" (Payer bearing all the charge) "CRED" (Beneficiary pays all costs) "SHAR" (Payer and Beneficiary pay their own charges) "SLEV" (Payer and Beneficiary pay their own charges – used in SEPA-payments) "" (empty will be interpreted as SHAR)</p>



27 December 2010

Payment Systems

Beneficiary account number (if IBAN-account number doesn't exist)	2.80 = <CdtrAcct><Id><Othr><Id> account number
---	--



27 December 2010

Payment Systems

8. SEPA Glossary

AT name	Rulebook Definition	Finnish definition	Finnish term	Swedish definition	Swedish term
The IBAN of the account of the Originator	The account number (only the IBAN) of the Originator to be debited for the Credit Transfer Instruction.	Maksussa käytettävä / Maksutoimeksiannon / Maksajan veloitustili IBAN-muodossa	Maksun veloitustili	Betalarens/betalnings uppdragets debiteringskonto i IBAN-format	Betalningens debiteringskonto
The name of the Originator	The information should reflect the name of the account holder being debited	Maksajan nimi	Maksajan nimi	Betalarens namn	Betalarens namn
The address of the Originator	The information should reflect the address of the account holder being debited	Maksajan osoite	Maksajan osoite	Betalarens adress	Betalarens adress
The amount of the credit transfer in euro		Maksun rahamäärä euromääräisenä	Määrä	Betalningens belopp i euro	Belopp
The Remittance Information sent by the Originator to the Beneficiary in the Credit Transfer Instruction	A maximum of 140 characters for unstructured Remittance Information OR structured Remittance Information of a maximum of 140 characters according to detailed rules to be defined	Laskun yksilöintitiedot. Viitenumero tai vapaa viesti.	Viitenumero / Viesti	Betalningens detaljuppgift. Referens eller fritt meddelande.	Referensnummer/meddelande



27 December 2010

Payment Systems

AT name	Rulebook Definition	Finnish definition	Finnish term	Swedish definition	Swedish term
The Requested Execution Date of the instruction	This date corresponds with the debit date requested by the Originator. If the requested date is not a Banking Business Day, the Originator Bank must execute the payment order on the first following Banking Business Day of the Originator Bank, at the latest.	Maksajan antama veloituksen eräpäivä. (Jos annettu eräpäivä ei ole pankkipäivä, velotus suoritetaan viimeistään seuraavana pankkipäivänä)	Eräpäivä	Debiteringens förfallodag given av betalaren (om angiven förfallodag ej är bankdag, debiteras betalningen senast följande bankdag)	Förfallodag
The Originator identification code	A code supplied by the Originator and delivered unaltered to the Beneficiary	Maksajan antama maksajan yksilöintitieto, välitetään saajalle muuttumattomana.	Maksajan tunniste	Betalarens ID-uppgifter, angivet at betalaren. Förmedlas oförändrat till mottagare.	Betalarens identifikation
The IBAN of the account of the Beneficiary	The International Bank Account Number, an expanded version of the Basic Bank Account Number (BBAN) used internationally to uniquely identify the account of a Customer at a financial institution.	Saajan tilinumero IBAN-muodossa	Saajan IBAN-tilinumero	Mottagarens kontonummer i IBAN-format	Mottagarens IBAN-kontonummer
The name of the Beneficiary	The name of the Beneficiary as supplied by the Originator.	Maksajan antama saajan nimi	Saajan nimi	Mottagarens namn angiven av betalaren	Mottagarens namn
The address of the Beneficiary	The address of the Beneficiary as supplied	Maksajan antama saajan osoite	Saajan osoite	Mottagarens adress angiven av betalaren	Mottagarens adress



27 December 2010

Payment Systems

AT name	Rulebook Definition	Finnish definition	Finnish term	Swedish definition	Swedish term
	by the Originator...				
The BIC code of the Beneficiary Bank	An 8 or 11 character ISO code assigned by SWIFT and used to identify a financial institution in financial transactions. (ISO 9362)	Saajan tilipankin SWIFT-tunniste (BIC).	Saajan tilipankki (BIC-koodi)	Mottagarens banks SWIFT-kod (BIC)	Mottagarens bank (BIC-kod)
The Beneficiary identification code	A code supplied by the Originator	Maksajan antama saajan yksilöintitieto	Saajan tunniste	Mottagarens identifikation, given av betalaren	Mottagarens identifikation
The Originator's reference of the Credit Transfer Transaction	This reference identifies for a given Originator each credit transfer transaction presented to the Originator Bank, in a unique way. This number will be transmitted in the entire process of the handling of the credit transfer transactions from acceptance until the finality of the transaction. It must be returned in any exception handling process-step by any party involved. The Originator cannot request for any other referencing information to be returned to him, in	Maksajan antama tapahtuman yksilöintitieto, välitetään sekä maksajalle että saajalle muuttumattomana.	Maksutapahtuman tunniste	Transaktionens identifikation given av betalaren, förmedlas oförändrad både till betalare och mottagare	Transaktionens identifikation



27 December 2010

Payment Systems

AT name	Rulebook Definition	Finnish definition	Finnish term	Swedish definition	Swedish term
	order to identify a credit transfer. The Originator must define the internal structure of this reference; it can only be expected to be meaningful to the Originator.				
AOS agreed on					
Originator Reference Party		Osapuoli, joka alunperin on ostanut tavaraa tai palvelua ja jolle myyjä on toimittanut laskun. Originator Reference Party'a käytetään, kun laskun saaja on eri osapuoli, kuin maksaja.	Alkuperäinen laskun saaja	Part som ursprungligen köpt vara eller service och dit försäljaren levererat räkningen. Originator Reference Party används, då räkningens mottagare är annan part än betalaren	Ursprunglig fakturamottagare
Beneficiary Reference Party		Osapuoli, joka on maksun lopullinen saaja.	Lopullinen saaja	Part, som är betalningens slutliga mottagare	Slutlig mottagare



27 December 2010

Payment Systems

9. Business Requirements for Attributes, AT-codes from ECP Rulebook

This table defines the business requirements for the attributes used by the EPC Rulebook and Scheme.

Code	Explanation	Element number
AT-01	The IBAN of the Originator	
AT-02	The name of the Originator	
AT-03	The address of the Originator	
AT-04	The amount of the credit transfer in euro	
AT-05	The Remittance Information sent by the Originator to the Beneficiary in the Credit Transfer Instruction	
AT-06	The BIC code of the Originator Bank	
AT-07	The Requested Execution Date of the instruction	
AT-10	The Originator identification code	
AT-20	The IBAN of the account of the Beneficiary	
AT-21	The name of the Beneficiary	
AT-22	The address of the Beneficiary	
AT-23	The BIC code of the Beneficiary Bank	
AT-24	The Beneficiary identification code	
AT-28	The name of the Beneficiary Reference Party	
AT-29	The identification code of the Beneficiary Reference Party	
AT-40	The identification code of the Scheme	
AT-41	The Originator's reference of the Credit Transfer Transaction	
AT-44	The purpose of the credit transfer	
AT-45	The category purpose of the credit transfer	
Reject or Return credit transfer messages codes		
R1	The type of "R" message	
R2	The Identification of the type of party initiating the "R" message	
R3	The reason code for non-acceptance of the credit transfer	
R4	The Settlement Date for the Return	
R5	The specific reference of the bank initiating the Reject/Return	