

XML Message for Payment Status Report

Implementation Guidelines



Table of Contents

1	Introduction	4
1.1	Message Coverage	5
1.2	Usage of These Guidelines	6
1.3	Character Set.....	7
1.4	Message Structure	8
2	Message Items Description	10
2.1	General Payment status report.....	10
2.1.1	Overview	10
2.1.2	Structure	12
3	Detailed Explanations	19
3.1	Payment status report Group Header	19
3.1.1	Message Identification.....	20
3.1.2	Creation Date Time	20
3.1.3	Initiating Party.....	21
3.2	Original Group Information And Status	23
3.2.1	Original Message Identification	24
3.2.2	Original Message Name Identification.....	24
3.2.3	Group Status	24
3.2.4	Status Reason Information	25
3.2.5	Number of Transactions Per Status	27
3.3	Original Payment Information And Status.....	28
3.3.1	Original Payment Information Identification.....	29
3.3.2	Original Number Of Transactions	30
3.3.3	Original Control Sum	30
3.3.4	Payment Information Status	30
3.3.5	Status Reason Information	32
3.3.6	Number of Transactions.....	34
3.3.7	Transaction Information And Status.....	37
4	Payment Status Report Example Messages.....	63
4.1	Generic PAIN002 for SCT.....	63
4.2	PAIN002 Verification of Payee	63



4.3	PAIN002 Instant Payments	66
5	Annex	67
5.1	Reason Codes	67
5.2	Status Codes.....	78
5.2.1	External Payment Group Status Code.....	78
5.2.2	External Payment Transaction Status Code	79
5.3	Service Level Code	81
5.4	ISO SWIFT Payment status report.....	83
5.4.1	Overview	83
5.4.2	Structure	85



1 Introduction

This document sets out the Belgian Implementation Guidelines for the XML Payment Status Report message ISO 20022 XML - “pain.002.001.10”.

The purpose of these Implementation Guidelines is to provide guidance on the usage of the Payment Status Report Message sent to customers, residing in Belgium.

These Implementation Guidelines have been developed by Febelfin (the Belgian Financial Sector Federation).

The utmost care has been taken to make sure the information in this publication is correct. However, Febelfin by no means can be held liable for any loss or damage incurred due to any incorrect or incomplete information mentioned in this publication.

This text is only available in English.

Please contact your bank for any further information.

1.1 Message Coverage

Scope

The CustomerPaymentStatusReport message is sent by an instructed agent to the previous party in the payment chain. It is used to inform this party about the positive or negative status of an instruction (either single or file). It is also used to report on a pending instruction.

Usage

The CustomerPaymentStatusReport message is exchanged between an agent and a non-financial institution customer to provide status information on instructions previously sent. Its usage will always be governed by a bilateral agreement between the agent and the non-financial institution customer.

The CustomerPaymentStatusReport message can be used to provide information about the status (for example a rejection, an acceptance) of the initiation of a credit transfer, a direct debit, as well as on the initiation of other customer instructions.

The CustomerPaymentStatusReport 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 CustomerPaymentStatusReport message can be used in domestic and cross-border scenarios.

The CustomerPaymentStatusReport may also be sent to the receiver of the payment in a real time payment scenario, as both sides of the transactions must be informed of the status of the transaction (that is either the beneficiary is credited, or the transaction is rejected).

1.2 Usage of These Guidelines

Each item of the CustomerPaymentStatusReport message is referring to the corresponding index of the item in the XML(ISO 20022) Message Definition Report for Payment Standards – Initiation. This Report can be found on www.iso20022.org, under “Catalogue of messages”, with “pain.002.001.10” as reference.

Any gaps in the index numbering are due to the fact that some message elements of the XML message are not supported. The occurrences of a message element (mandatory/optional) can also show a difference between these guidelines and the ISO 20022 XML Message Definition.

The description of each message item contains:

Lvl	Indicates the nesting of the element in the tree hierarchy
Name	Name of the element or the tag
XML Tag	Short name that identifies an element within an XML message, that is put between brackets. e.g. <InstdAmt> for Instructed Amount
Mult	<p>Original multiplicity in the iso20022 xsd definition. When the value is changed, it is reflected in the column ‘Restr’</p> <p>It indicates whether an element is optional or mandatory, and how many times the element can be repeated. The number of occurrences is shown in square brackets</p> <p>For example:</p> <p>[0..1] shows that the element can be present 0 times or 1 time. The element is optional</p> <p>[0..n] shows that the element can be present 0 times to n times. The element is optional</p> <p>[1..1] shows that the element must only be present 1 time. The element is mandatory</p> <p>[1..n] shows that the element is mandatory and must be present 1 to n times</p> <p>An element, that is part of a block of elements, is mandatory as far as the block it is part of, is present in the message.</p>
Type / code	<p>Formatting of the element, or mandatory value.</p> <p>The element refers here to the data in between an opening and a closing tag. E.g. BE for <Ctry>BE</Ctry></p> <p>The Element may not contain only nor begin with “space”. At the end there may not be TAB character(s). At least one character has to be filled in</p> <p>Choice means that only one tag or element at the next level may be used.</p> <p>E.g. either for CategoryPurpose Code or Proprietary</p> <p>[A-Z]{2,2} is a regular expression e.g. for country like BE</p>
Restr	<p>I Ignored</p> <p>X Removed: will not be used</p> <p>FV Fixed value</p> <p>T/C Type changed. E.g. length of text</p>

Additional details	<p>Any specific rules that could impact the presence or the values of an element.</p> <p>For decimal values, the following abbreviations are used:</p> <p>td: Maximum total number of digits (including decimals)</p> <p>fd: Maximum number of fraction (decimal) digits</p>
--------------------	--

1.3 Character Set

The UTF-8 character encoding standard must be used in the XML messages.

The Latin character set, commonly used in international communication, must be used.

It contains the following characters:

a b c d e f g h i j k l m n o p q r s t u v w x y z
 A B C D E F G H I J K L M N O P Q R S T U V W X Y Z
 0 1 2 3 4 5 6 7 8 9
 / - ? : () . , ' +
 Space

In addition references , identifications and identifiers must respect the following rules:

- Content is restricted to the Latin character set as defined above
- Content must not start or end with a single forward slash '/'
- Content must not contain a double forward slash '//'.

Please contact your bank to confirm for which fields exactly these rules apply.

1.4 Message Structure

The description of the XML document models can be found in a number of schemes. A specific description language (XSD) is used in those schemes. The schemes make it possible to give a description of the tags in the document, the structure and sequence of those beacons (hierarchy of tags) as well as the codes which are allowed for some specific data, the number of possible cases, the obligatory or optional character of some of the data, etc.

The general XSD for pain.002.001.10 can be downloaded from www.iso20022.org > Catalogue of Messages > Search for pain.002.001.10.

A file containing an XML- pain.002.001.10 message has the following structure:

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.10"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
    < CstmrPmtStsRpt >
        message content...
    </ CstmrPmtStsRpt >
</Document>
```

A file will contain one single <Document> tag (envelope), which contains one single < CstmrPmtStsRpt > XML message in it.

The CustomerPaymentStatusReportV10 MessageDefinition is composed of 4 MessageBuildingBlocks:

A. GroupHeader

Set of characteristics shared by all individual transactions included in the status report message.

B. OriginalGroupInformationAndStatus

Original group information concerning the group of transactions, to which the status report message refers to.

C. OriginalPaymentInformationAndStatus

Information concerning the original payment information, to which the status report message refers.

D. SupplementaryData



Additional information that cannot be captured in the structured elements and/or any other specific block.

The SupplementaryData building block at message level must not be used to provide additional information about a transaction.

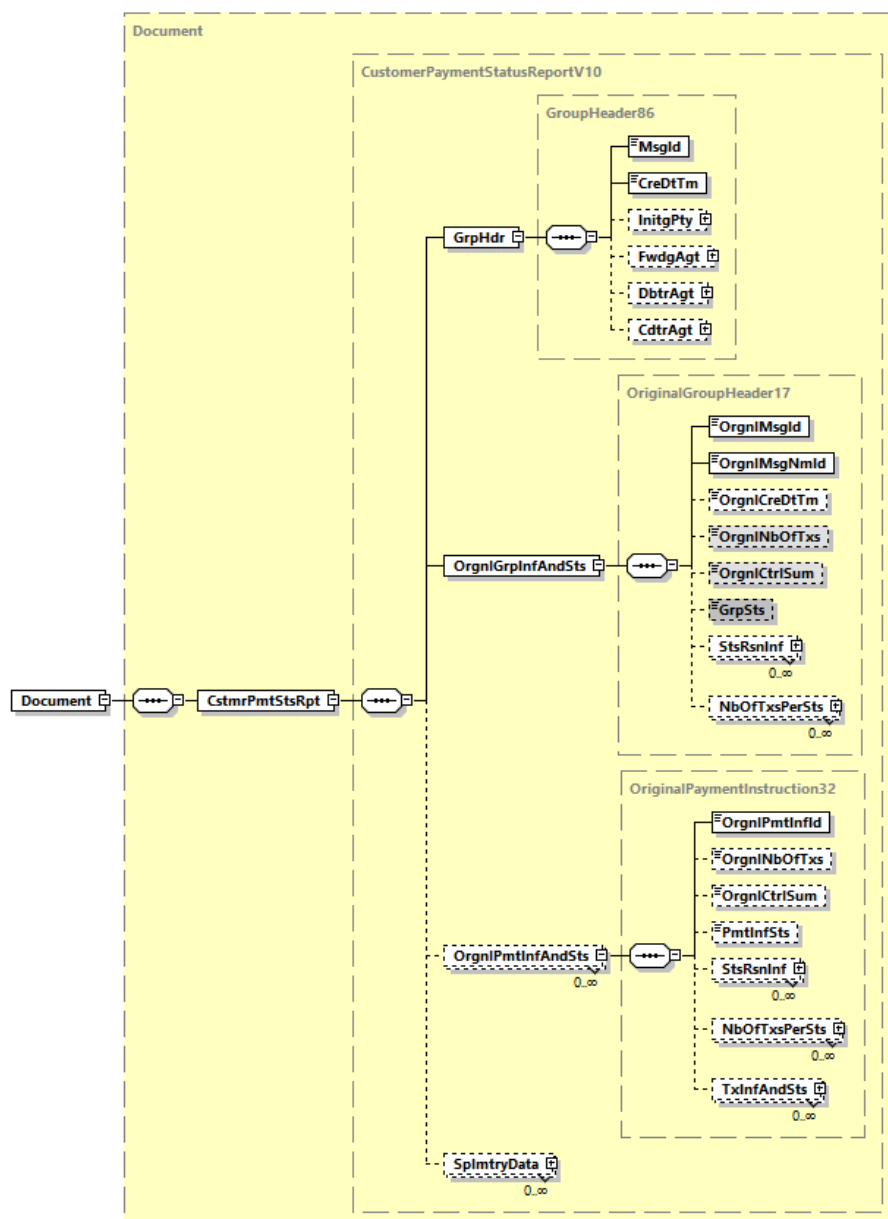
The SupplementaryData element at transaction level should be used for that purpose.

2 Message Items Description

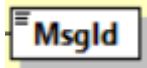
2.1 General Payment status report

2.1.1 Overview

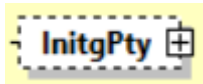
The figure below shows the structure of a Payment Status Report Message more into detail.



Legend:



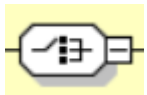
Box with full-line is a mandatory Message Element



Box with dotted line is an optional Message Element



The Child Elements must appear in the sequence mentioned



Only one of the possible Child Elements may be present (choice)



2.1.2 Structure

Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
0	Customer Credit Transfer Initiation V09 (pain.001.001.09)	<CstmrPmtStsRpt>				
1	Group Header	<GrpHdr>	[1..1]			
2	Message Identification	<MsgId>	[1..1]	text{1,35}		
2	Creation Date Time	<CreDtTm>	[1..1]	dateTime		
2	Initiating Party	<InitgPty>	[0..1]			
3	Name	<Nm>	[0..1]	text{1,140}	T/C	Name is limited to 70 characters When Name is absent, Identification is mandatory. ----- Type Changed: text{1,70}
3	Identification	<Id>	[0..1]	Choice		
4	Organisation Identification	< OrgId>	[1..1]			
5	Any BIC	<AnyBIC>	[0..1]	text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}		
5	LEI	<LEI>	[0..1]	text [A-Z0-9]{18,18}[0-9]{2,2}		
5	Other	<Othr>	[0..*]		T/C	Multiplicity changed to [0..2]
6	Identification	<Id>	[1..1]	text{1,35}		
1	Original Group Information And Status	<OrgnlGrpInfAndSts>	[1..1]			
2	Original Message Identification	<OrgnlMsgId>	[1..1]	text{1,35}		



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
2	Original Message Name Identification	<OrgnlMsgNmId>	[1..1]	text{1,35}		
2	Original Number Of Transactions	<OrgnlNbOfTxs>	[0..1]	text [0-9]{1,15}		
2	Original Control Sum	<OrgnlCtrlSum>	[0..1]	decimal td = 18 fd = 17		
2	Group Status	<GrpSts>	[0..1]	text{1,4}		
2	Status Reason Information	<StsRsnInf>	[0..*]			
3	Reason	<Rsn>	[0..1]	Choice		
4	Code	<Cd>	[1..1]	text{1,4}		
3	Additional Information	<AddtlInf>	[0..*]	text{1,105}		
2	Number Of Transactions Per Status	<NbOfTxsPerSts>	[0..*]			
3	Detailed Number Of Transactions	<DtldNbOfTxs>	[1..1]	text [0-9]{1,15}		
3	Detailed Status	<DtldSts>	[1..1]	text{1,4}		
1	Original Payment Information And Status	<OrgnlPmtInfAndSts>	[0..*]			
2	Original Payment Information Identification6	<OrgnlPmtInfId>	[1..1]	text{1,35}		
2	Original Number Of Transactions	<OrgnlNbOfTxs>	[0..1]	text [0-9]{1,15}		
2	Original Control Sum	<OrgnlCtrlSum>	[0..1]	decimal td = 18 fd = 17		
2	Payment Information Status	<PmtInfSts>	[0..1]	text{1,4}		
2	Status Reason Information	<StsRsnInf>	[0..*]			



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
3	Reason	<Rsn>	[0..1]	Choice		
4	Code	<Cd>	[1..1]	text{1,4}		
3	Additional Information	<AddtlInf>	[0..*]	text{1,105}		
2	Number Of Transactions Per Status	<NbOfTxPerSts>	[0..*]			
3	Detailed Number Of Transactions	<DtldNbOfTx>	[1..1]	text [0-9]{1,15}		
3	Detailed Status	<DtldSts>	[1..1]	text{1,4}		
3	Detailed Control Sum	<DtldCtrlSum>	[0..1]	decimal td = 18 fd = 17		
2	Transaction Information And Status	<TxInfAndSts>	[0..*]			
3	Status Identification	<StsId>	[0..1]	text{1,35}		
3	Original Instruction Identification	<OrgnlInstrId>	[0..1]	text{1,35}		
3	Original End To End Identification	<OrgnlEndToEndId>	[0..1]	text{1,35}		
3	Original UETR	<OrgnlUETR>	[0..1]	text [a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-f0-9]{3}-[a-f0-9]{12}		
3	Transaction Status	<TxSts>	[0..1]	text{1,4}		
3	Status Reason Information	<StsRsnInf>	[0..*]			
4	Originator	<Orgtr>	[0..1]			
5	Name	<Nm>	[0..1]	text{1,140}	T/C	Name is limited to 70 characters When Name is absent, Identification is mandatory. ----- Type Changed: text{1,70}



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
4	Reason	<Rsn>	[0..1]	Choice		
5	Code	<Cd>	[1..1]	text{1,4}		
4	Additional Information	<AddtlInf>	[0..*]	text{1,105}		
3	Original Transaction Reference	<OrgnlTxRef>	[0..1]			
4	Amount	<Amt>	[0..1]	Choice		
5	Instructed Amount	<InstdAmt>	[1..1]	0 <= decimal td = 18 fd = 5		
6	Xml Attribute Currency	<Ccy>		text [A-Z]{3,3}		
5	Equivalent Amount	<EqvtAmt>	[1..1]			
6	Amount	<Amt>	[1..1]	0 <= decimal td = 18 fd = 5		
7	Xml Attribute Currency	<Ccy>		text [A-Z]{3,3}		
6	Currency Of Transfer	<CcyOfTrf>	[1..1]	text [A-Z]{3,3}		
4	Requested Collection Date	<ReqdColltnDt>	[0..1]			
4	Requested Execution Date	<ReqdExctnDt>	[0..1]	Choice		
5	Date	<Dt>	[1..1]			
5	DateTime	<DtTm>	[1..1]			
4	Creditor Scheme Identification	<CdtrSchmeld>	[0..1]			
5	Identification	<Id>	[0..1]	Choice		
6	Private Identification	<PrvtId>	[1..1]			
7	Other	<Othr>	[0..*]			
8	Identification	<Id>	[1..1]	text{1,35}		



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
8	Scheme Name	<SchmeNm>	[0..1]	Choice		
9	Proprietary	<Prtry>	[1..1]	text{1,35}		
4	Payment Type Information	<PmtTpInf>	[0..1]			
5	Service Level	<Svclvl>	[0..*]	Choice		
6	Code	<Cd>	[1..1]	text{4}		
5	Local Instrument	<LclInstrm>	[0..1]	Choice		
6	Code	<Cd>		text{1,35}		
5	Sequence Type	<SeqTp>	[0..1]	text		
4	Mandate Related Information	<MndtRltdInf>	[0..1]			
5	Mandate Identification	<MndtId>	[0..1]	text{1,35}		
4	Remittance Information	<RmtInf>	[0..1]			
5	Unstructured	<Ustrd>	[0..*]	text{1,140}	T/C	[0..1]
5	Structured	<Strd>	[0..*]			
6	Creditor Reference Information	<CdtrRefInf>	[0..1]			
7	Type	<Tp>	[0..1]			
8	Code Or Proprietary	<CdOrPrtry>	[1..1]	Choice		
9	Code	<Cd>	[1..1]	text		
8	Issuer	<Issr>	[0..1]	text{1,35}		
7	Reference	<Ref>	[0..1]	Structured Number		
4	Debtor	<Dbtr>	[0..1]			
5	Party	<Pty>	[1..1]			
6	Name	<Nm>	[0..1]	text{1,140}	T/C	Type Changed: text{1,70}
4	Debtor Account	<DbtrAcct>	[0..1]			
5	Identification	<Id>	[1..1]	Choice		



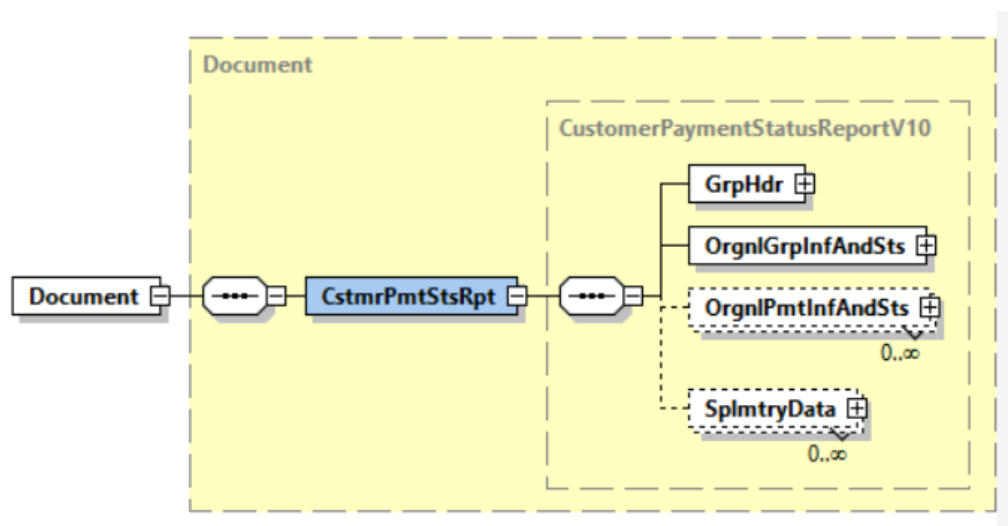
Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
6	IBAN	<IBAN>	[1..1]	text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}		
6	Other	<Othr>	[1..1]			
7	Identification	<Id>	[1..1]	text{1,34}		
5	Currency	<Ccy>	[0..1]	text [A-Z]{3,3}		
4	Debtor Agent	<DbtrAgt>	[0..1]			
5	Financial Institution Identification	<FinInstnId>	[1..1]			
6	BICFI	<BICFI>	[0..1]	text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}		
4	Creditor Agent	<CdtrAgt>	[0..1]			
5	Financial Institution Identification	<FinInstnId>	[1..1]			
6	BICFI	<BICFI>	[0..1]	text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}		
4	Creditor	<Cdtr>	[0..1]			
5	Party	<Pty>	[1..1]			



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
6	Name	<Nm>	[0..1]	text{1,140}	T/C	Type Changed: text{1,70}
4	Creditor Account	<CdtrAcct>	[0..1]			
5	Identification	<Id>	[1..1]	Choice		
6	IBAN	<IBAN>	[1..1]	text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}		
6	Other	<Othr>	[1..1]			
7	Identification	<Id>	[1..1]	text{1,34}		
1	Supplementary Data	<SplmtryData>	[0..*]		X	

3 Detailed Explanations

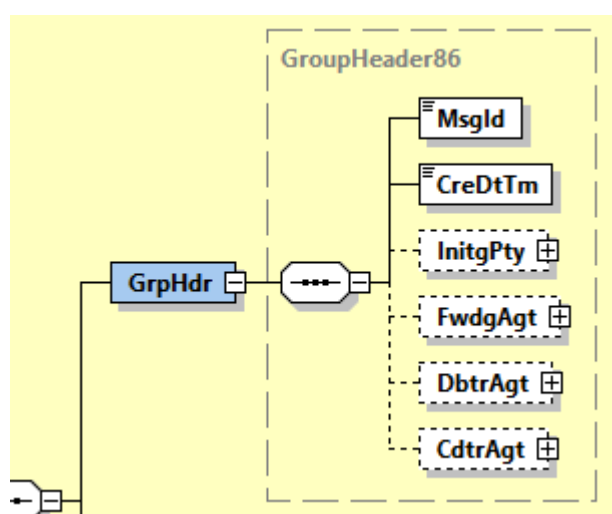
Message root



XML Tag: <CstmrPmtStsRpt>

Occurrence: [1..1]

3.1 Payment status report Group Header



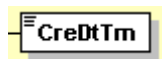
Definition:	Set of characteristics shared by all individual transactions included in the status report message.
XML Tag:	<GrpHdr>
Occurrences:	[1..1]
Format:	/
Rules:	/

3.1.1 Message Identification



Definition:	Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message.
Usage:	The instructing party has to make sure that 'MessageIdentification' is unique per instructed party for a pre-agreed period.
XML Tag:	<MsgId>
Occurrences:	[1..1] Format: Max35Text
Rules:	/

3.1.2 Creation Date Time

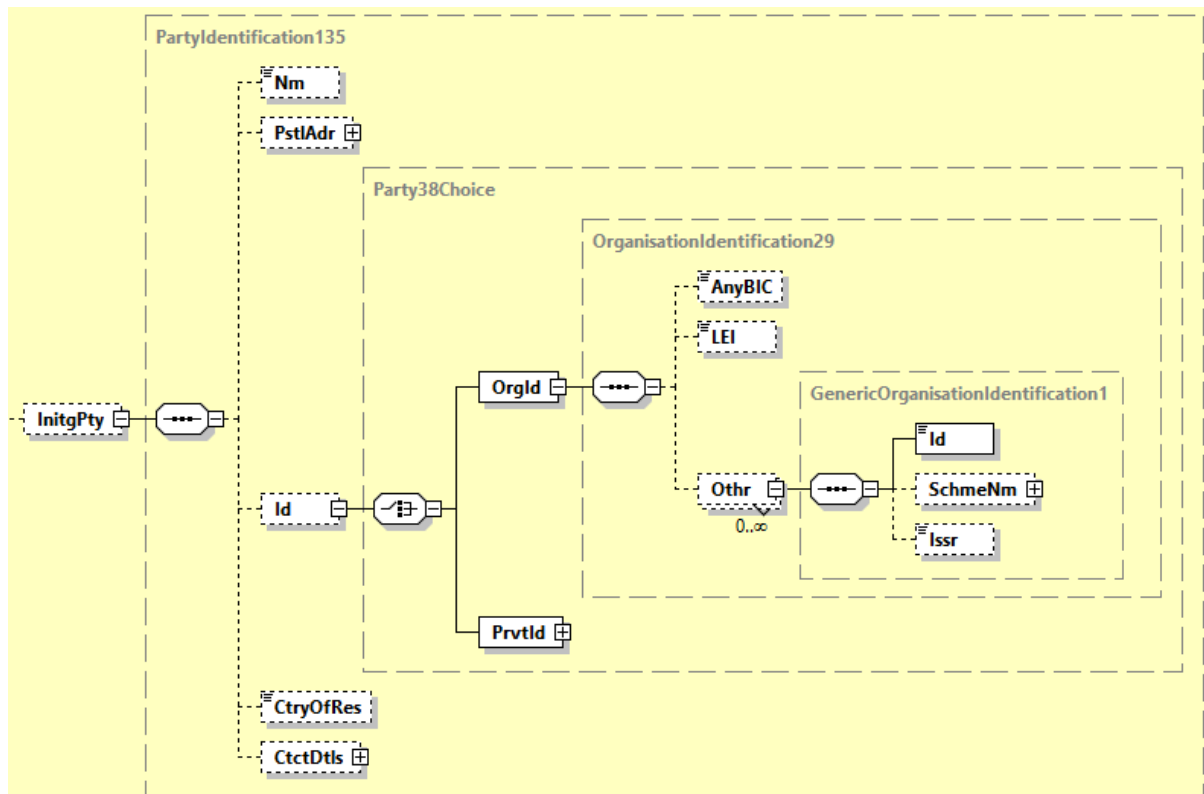


Definition:	Date and time at which the message was created.
XML Tag:	<CreDtTm>
Occurrences:	[1..1]
Format:	ISODateTime
Rules:	/

According to the ISO20022 specification, the <DtTm> tag can be populated in one of three ways:

- UTC time format (YYYY-MM-DDThh:mm:ss.sssZ)
- Local time with UTC offset format (YYYY-MM-DDThh:mm:ss.sss+/-hh:mm)
- Local time format (YYYY-MMDDThh:mm:ss.sss)

3.1.3 Initiating Party



Definition: Party that initiates the status message.

XML Tag: <InitgPty>

Occurrences: [0..1]

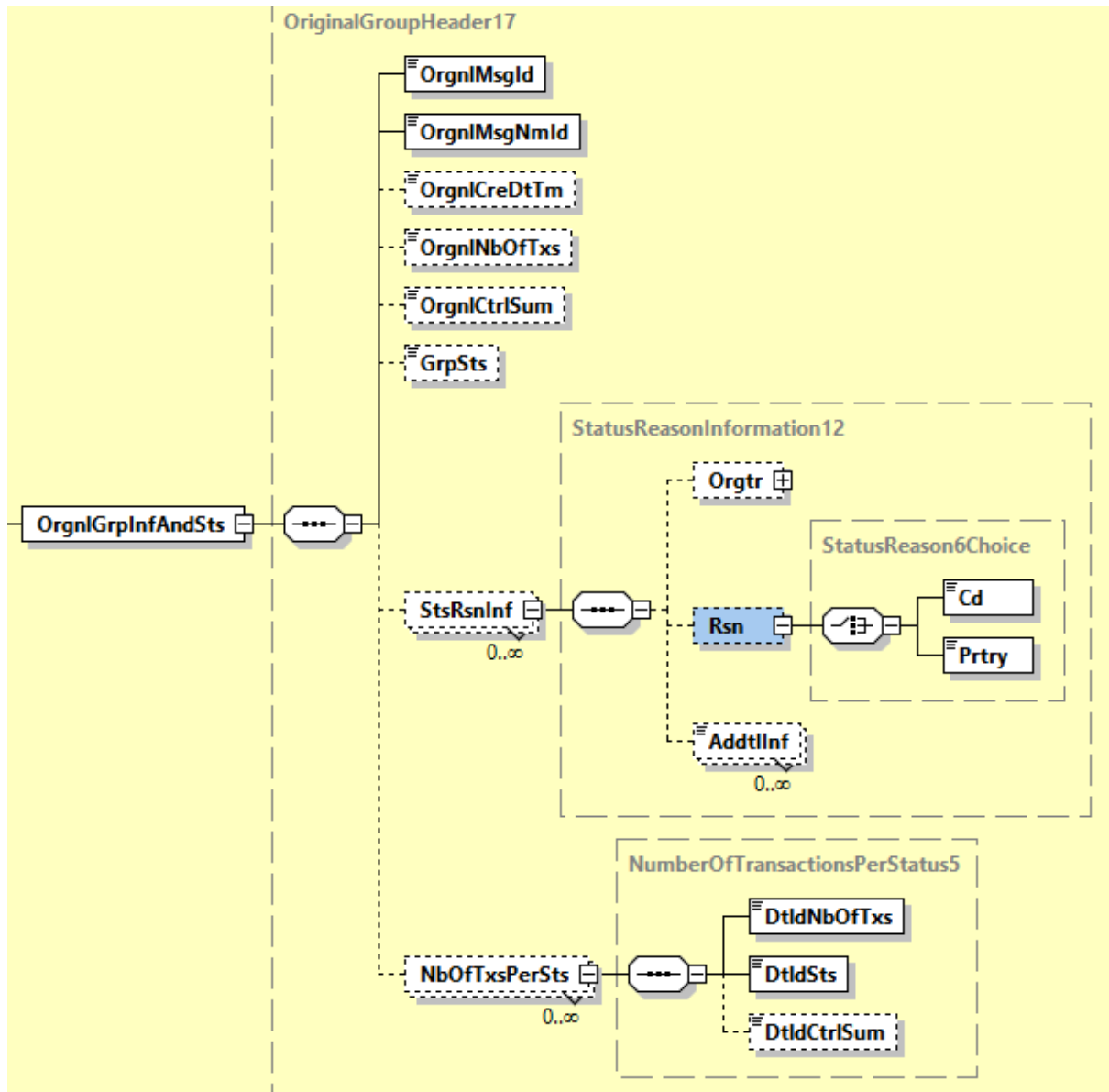
Format: The message item consist of the following elements

2	Initiating Party	<InitgPty>	[0..1]			
3	Name	<Nm>	[0..1]	text{1,140}	T/ C	Name is limited to 70 characters When Name is absent, Identification is mandatory. ----- Type Changed: text{1,70}
3	Identification	<Id>	[0..1]	Choice		
4	Organisation Identification	< OrgId>	[1..1]			
5	Any BIC	<AnyBIC>	[0..1]	text [A-Z0-9]{4,4}		

				A-Z}{2,2}{ A-Z0-9}{2,2}{ A-Z0-9}{3,3}}{ 0,1}		
5	LEI	<LEI>	[0..1]	text [A-Z0-9]{18,18} }[0-9]{2,2}		
5	Other	<Othr>	[0..*]		T/ C	Multiplicity changed to [0..2]
6	Identification	<Id>	[1..1]	text{1,3 5}		

Rules: Either Name or Identification or both can be used.
Name is limited to 70 characters.

3.2 Original Group Information And Status



Definition: Original group information concerning the group of transactions, to which the status report message refers to.

XML Tag: <OrgnlGrpInfAndSts>

Occurrences: [1..1]

Format: /

Rules: If GroupStatus is present and is different from RJCT or PDNG then StatusReasonInformation/AdditionalInformation must be absent.

3.2.1 Original Message Identification



Definition: Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message.

XML Tag: <OrgnlMsgId>

Occurrences: [1..1]

Format: Max35Text

Rules: /

3.2.2 Original Message Name Identification



Definition: Specifies the original message name identifier to which the message refers.

XML Tag: <OrgnlMsgNmId>

Occurrences: [1..1]

Format: Max35Text

Rules: /

3.2.3 Group Status



Definition: Specifies the status of a group of transactions.

XML Tag: <GrpSts>

Occurrences: [0..1]

Format: One of the following codes can be used:

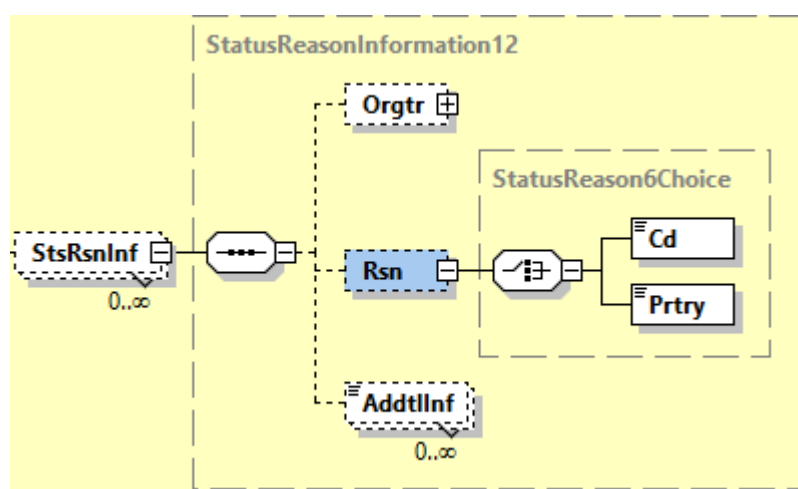
Code	Name	Definition
ACCP	AcceptedCustomerProfile	Preceding check of technical validation was successful. Customer profile check was also successful.

ACTC	AcceptedTechnicalValidation	Authentication and syntactical and semantical validation are successful.
ACWC	AcceptedWithChange	Instruction is accepted but a change will be made, such as date or 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.
RCVC	ReceivedVerificationCompleted	Verification of Payee check have been applied to received transactions stating to be complete without mismatching data.
RVCM	ReceivedVerificationCompleted With Mismatches	Verification of Payee checks have been applied to received transactions stating to be complete containing mismatching data.
RVNC	ReceivedVerificationNotCompleted	Verification of party check on transactions received is not yet completed.

This is a list of most used codes. For the complete list see Annex [External Payment Group Status Code](#)

Rules: If GroupStatus is different from RJCT or PDNG then StatusReasonInformation/AdditionalInformation must be absent.
Verification of Payee will use following Group Status Codes:
RCVC , RVCM and RVNC

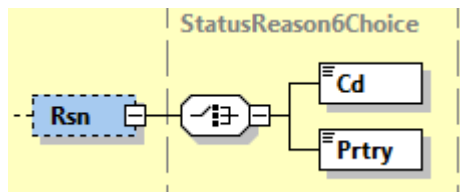
3.2.4 Status Reason Information



- Definition:** Set of elements used to provide detailed information on the status reason.
- XML Tag:** <StsRsnInf> Occurrences: [0..n] Format: /
- Rules:** 'Status Reason Information' may be present in 'Original Group Information And Status', 'Original Payment Information Status' or 'Transaction Information and Status'.
- StatusReasonRule:
If Reason/Code is equal to NARR, then AdditionalInformation must be present.

2	Status Reason Information	<StsRsnInf>	[0..*]			
3	Reason	<Rsn>	[0..1]	Choice		
4	Code	<Cd>	[1..1]	text{1,4}		
3	Additional Information	<AddtlInf>	[0..*]	text{1,105}		

3.2.4.1 Reason

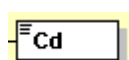


- Definition:** Specifies the reason for the status report.
- XML Tag:** <Rsn>
- Occurrences:** [0..1]
- Format:** This message contains the following element:

level	Name	XML Tag
4	Code	<Cd>

Rules: /

Code (part of Reason)



- Definition:** Reason for the status, as published in an external reason code list.

See Annex [Reason Codes](#) in this document or External Reason Code List on the ISO20022 website.

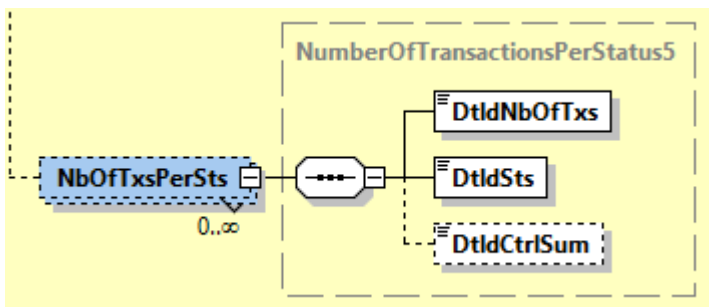
XML Tag: <Cd>
Occurrences: [1..1]
Format:
Rules: /

3.2.4.2 Additional Information



Definition: Further details on the status reason.
XML Tag: <AddtlInf>
Occurrences: [0..n]
Format: maxLength: 105
Rules: Additional information can be used for several purposes such as the reporting of repaired information.
 If Reason/Code is equal to NARR, then AdditionalInformation must be present.

3.2.5 Number of Transactions Per Status



Definition: Detailed information on the number of transactions for each identical transaction status.
XML Tag: <NbOfTxPerSts>
Occurrences: [0..n]
Format: This message item is composed of the following element(s):

2	Number Of Transactions Per Status	<NbOfTxPerSts>	[0..*]	
---	-----------------------------------	----------------	--------	--

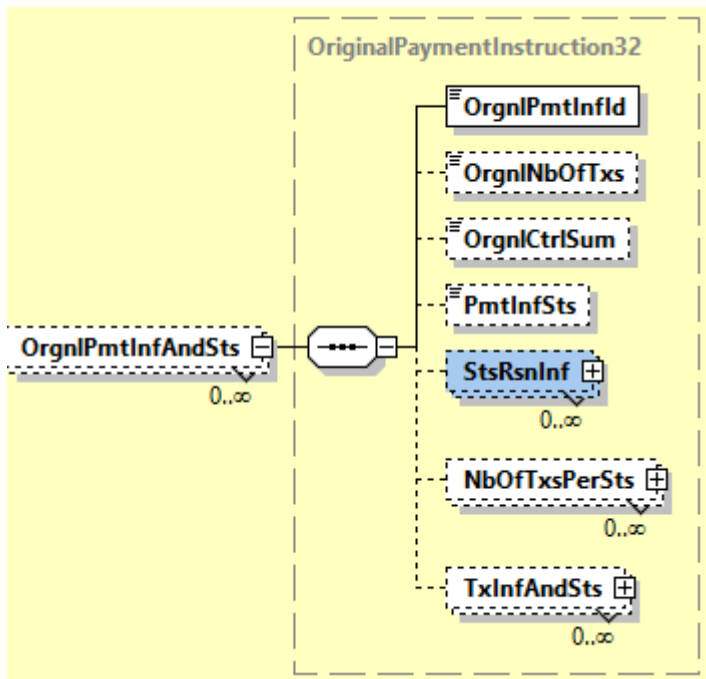
3	Detailed Number Of Transactions	<DtldNbOfTxs>	[1..1]	text [0-9]{1,15}
3	Detailed Status	<DtldSts>	[1..1]	text{1,4}

Rules: In case of Verification of Payee this will be used.
Following codes will be used :

ExternalPaymentTransactionStatus1Code	RCVC	ReceivedVerificationCompleted
ExternalPaymentTransactionStatus1Code	RVNA	ReceivedVerificationCompletedNotApplicable
ExternalPaymentTransactionStatus1Code	RVNM	ReceivedVerificationCompletedNoMatch
ExternalPaymentTransactionStatus1Code	RVMC	ReceivedVerificationCompletedMatchClosely
ExternalPaymentTransactionStatus1Code	RVNC	ReceivedVerificationNotCompleted
ExternalPaymentTransactionStatus1Code	RVCM	ReceivedVerificationCompletedWithMismatches

Remark : 09/04/2025 Still waiting for publication external code list on the ISO20022 website

3.3 Original Payment Information And Status



Definition: Information concerning the original payment information, to which the status report message refers.

XML Tag: <OrgnlPmtInfAndSts>

Occurrences: [0..n]

Format: /

Rules: PaymentInformationStatusAcceptedRule

If OriginalPaymentInformationAndStatus/PaymentInformationStatus is present and is equal to ACTC, ACCP, ACSP, ACSC or ACWC, then TransactionInformationAndStatus/TransactionStatus must be different from RJCT.

PaymentInformationStatusPartialRule

If OriginalPaymentInformationAndStatus/PaymentInformationStatus is present and is equal to PART, then TransactionInformationAndStatus/TransactionStatus can be RJCT or ACTC, ACCP, ACSP, ACSC, ACWC

PaymentInformationStatusPendingRule

If OriginalPaymentInformationAndStatus/PaymentInformationStatus is present and is equal to PDNG, then TransactionInformationAndStatus/TransactionStatus must be different from RJCT.

PaymentInformationStatusReceivedRule

If OriginalPaymentInformationAndStatus/PaymentInformationStatus is present and is equal to RCVD, then TransactionInformationAndStatus/TransactionStatus is not allowed.

PaymentInformationStatusRejectedRule

If OriginalPaymentInformationAndStatus/PaymentInformationStatus is present and is equal to RJCT, then TransactionInformationAndStatus/TransactionStatus, if present, must be equal to RJCT.

3.3.1 Original Payment Information Identification

Definition: Unique identification, as assigned by the original sending party, to unambiguously identify the original payment information group.

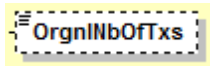
XML Tag: <OrgnlPmtInflId>

Occurrences: [1..1]

Format: Max35Text

Rules: /

3.3.2 Original Number Of Transactions



Definition: Number of individual transactions contained in the original payment information group.

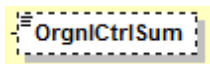
XML Tag: <OrgnlNbOfTxs>

Occurrences: [0..1]

Format: Min 1, Max 15 Digits

Rules: /

3.3.3 Original Control Sum



Definition: Total of all individual amounts included in the original payment information group, irrespective of currencies.

XML Tag: <OrgnlCtrlSum>

Occurrences: [0..1]

Format: fractionDigits: 17
totalDigits: 18

Rules: /

3.3.4 Payment Information Status



Definition: Specifies the status of the payment information group.

XML Tag: <PmtInfSts>

Occurrences: [0..1]

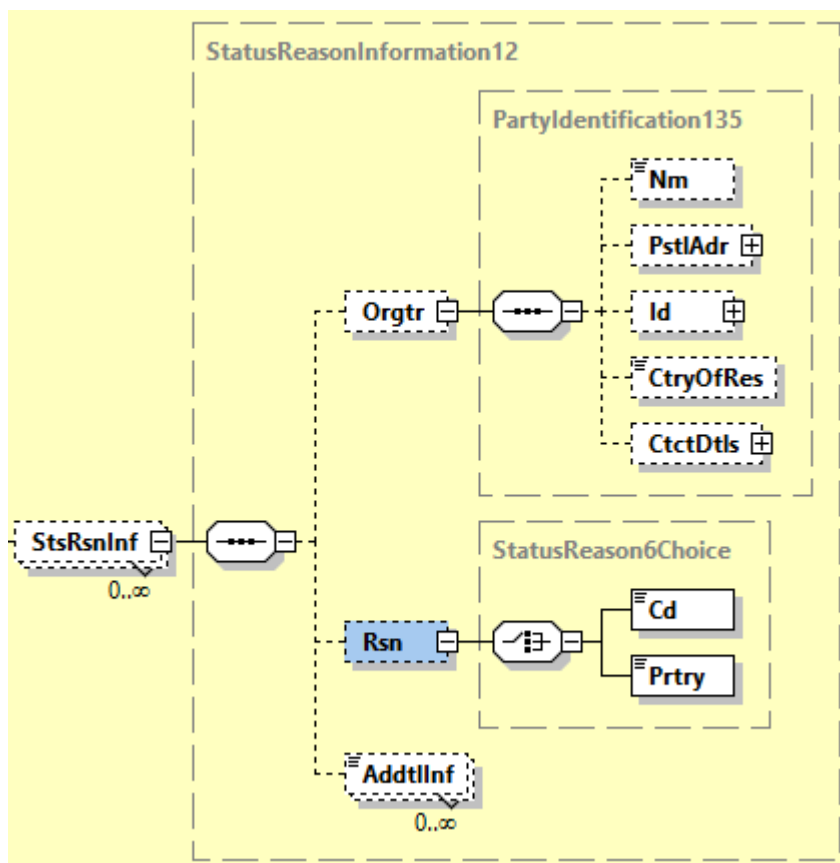
Format: When this message item is present, one of the following values must be used:

Code	Name	Definition
ACCC	AcceptedSettlementCompletedCreditorAccount	Settlement on the creditor's account has been completed.
ACCP	AcceptedCustomerProfile	Preceding check of technical validation was successful. Customer profile check was also successful.
ACTC	AcceptedTechnicalValidation	Authentication and syntactical and semantical validation are successful.
ACWC	AcceptedWithChange	Instruction is accepted but a change will be made, such as date or 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.
RCVC	ReceivedVerificationCompleted	Verification of Payee check have been applied to received transactions stating to be complete without mismatching data.
RVCM	ReceivedVerificationCompletedWithMismatches	Verification of Payee checks have been applied to received transactions stating to be complete containing mismatching data.
RVNC	ReceivedVerificationNotCompleted	Verification of party check on transactions received is not yet completed.

This is a list of most used codes. For the complete list see Annex [External Payment Group Status Code](#)

Rules: For instant payments status 'ACCC' or 'PART' can be used. Contact your bank for further information.
For Verification of Payee the codes RCVC , RVCM and RVNC will be used

3.3.5 Status Reason Information



Definition: Set of elements used to provide detailed information on the status reason.

XML Tag: <StsRsnInf>

Occurrences: [0..n]

Format: This message item is composed of the following element:

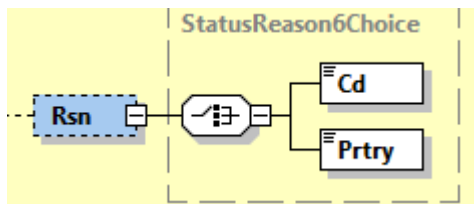
2	Status Reason Information	<StsRsnInf>	[0..*]	
3	Reason	<Rsn>	[0..1]	Choice
4	Code	<Cd>	[1..1]	text{1,4}
3	Additional Information	<AddtlInf>	[0..*]	text{1,105}

Rules: 'Status Reason Information' may be present in 'Original Group Information And Status', 'Original Payment Information Status' or 'Transaction Information and Status'.

StatusReasonRule

If Reason/Code is equal to NARR, then AdditionalInformation must be present.

3.3.5.1 Reason



Definition: Specifies the reason for the status report.

XML Tag: <Rsn>

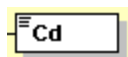
Occurrences: [0..1]

Format: This message item is composed of the following element:

3	Reason	<Rsn>	[0..1]	Choice
4	Code	<Cd>	[1..1]	text{1,4}

Rules: /

Code



Definition: Reason for the status, as published in an external reason code list.
See Annex [Reason Codes](#) or External Reason Code List on the ISO20022 website.

XML Tag: <Cd>

Occurrences: [1..1]

Format: /

Rules: /

3.3.5.2 Additional Information



Definition: Further details on the status reason.

XML Tag: <AddtInf>

Occurrences: [0..n]

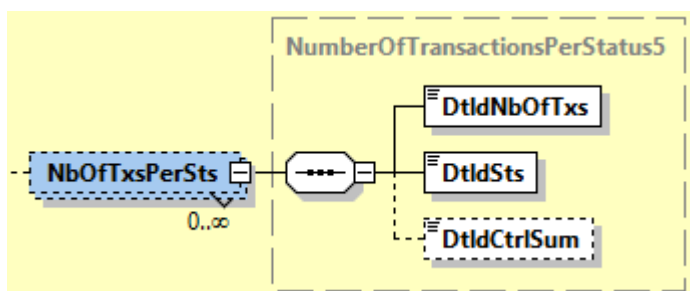
Format: maxLength: 105

Rules: Additional information can be used for several purposes such as the reporting of repaired information.

StatusReasonRule

If Reason/Code is equal to NARR, then AdditionalInformation must be present

3.3.6 Number of Transactions



Definition: Detailed information on the number of transactions for each identical transaction status.

XML Tag: <NbOfTxPerSts>

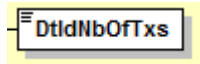
Occurrences: [0..n]

Format: This message item is composed of the following element(s):

2	Number Of Transactions Per Status	<NbOfTxPerSts>	[0..*]	
3	Detailed Number Of Transactions	<DtldNbOfTxS>	[1..1]	text [0-9]{1,15}
3	Detailed Status	<DtldSts>	[1..1]	text{1,4}
3	Detailed Control Sum	<DtldCtrlSum>	[0..1]	decimal td = 18 fd = 17

Rules: /

3.3.6.1 Detailed Number Of Transactions



Definition: Number of individual transactions contained in the message, detailed per status.
XML Tag: <DtlNbOfTxS>
Occurrences: [1..1]
Format: Max15NumericText
Rules: For verification of Payee this Tag will be used.

3.3.6.2 Detailed Status



Definition: Common transaction status for all individual transactions reported.
XML Tag: <DtlSts>
Occurrences: [1..1]
Format: One of the following values must be used:

Code	Name	Definition
ACCC	AcceptedSettlementCompleted CreditorAccount	Settlement on the creditor's account has been completed.
ACCP	AcceptedCustomerProfile	Preceding check of technical validation was successful. Customer profile check was also successful.
ACTC	AcceptedTechnicalValidation	Authentication and syntactical and semantical validation are successful.
ACWC	AcceptedWithChange	Instruction is accepted but a change will be made, such as date or 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.

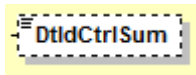
This is a list of most used codes. For the complete list see Annex [External Payment Transaction Status Code](#)

Rules: For verification of Payee the following codes will be used:

(Remark 09/04/2025 waiting for publishing external code list on the ISO website)

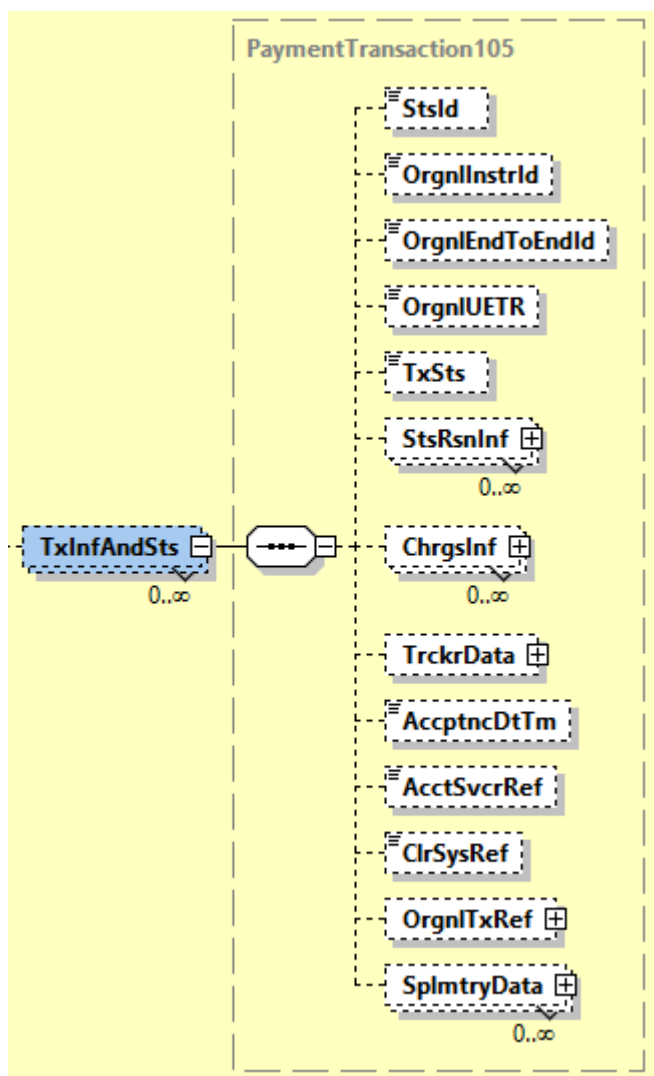
ExternalPaymentTransactionStatus1Code	RCVC	ReceivedVerificationCompleted
ExternalPaymentTransactionStatus1Code	RVNA	ReceivedVerificationCompletedNotApplicable
ExternalPaymentTransactionStatus1Code	RVNM	ReceivedVerificationCompletedNoMatch
ExternalPaymentTransactionStatus1Code	RVMC	ReceivedVerificationCompletedMatchClosely
ExternalPaymentTransactionStatus1Code	RVNC	ReceivedVerificationNotCompleted
ExternalPaymentTransactionStatus1Code	RVCM	ReceivedVerificationCompletedWithMismatches

3.3.6.3 Detailed Control Sum



Definition:	Total of all individual amounts included in the message, irrespective of currencies, detailed per status.
XML Tag:	<DtlIdCtrlSum>
Occurrences:	[0..1]
Format:	fractionDigits: 17 totalDigits: 18
Rules:	/

3.3.7 Transaction Information And Status



Definition: Set of elements used to provide information on the original transactions to which the status report message refers.

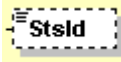
XML Tag: <TxInfAndSts>

Occurrences: [0..n]

Format: /

Rules: /

3.3.7.1 Status Identification



Definition: Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the reported status.

Usage: The instructing party is the party sending the status message and not the party that sent the original instruction that is being reported on.

XML Tag: <StsId>

Occurrences: [0..1]

Format: Max35Text

Rules: /

3.3.7.2 Original Instruction Identification



Definition: Unique identification, as assigned by the original instructing party for the original instructed party, to unambiguously identify the original instruction.

XML Tag: <OrgnlInstrId>

Occurrences: [0..1]

Format: Max35Text

Rules: /

3.3.7.3 Original End To End Identification



Definition: Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction.

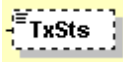
XML Tag: <OrgnlEndToEndId>

Occurrences: [0..1]

Format: Max35Text

Rules: /

3.3.7.4 Transaction Status



Definition: Specifies the status of a transaction, in a coded form.

XML Tag: <TxSts>

Occurrences: [0..1]

Format: Code

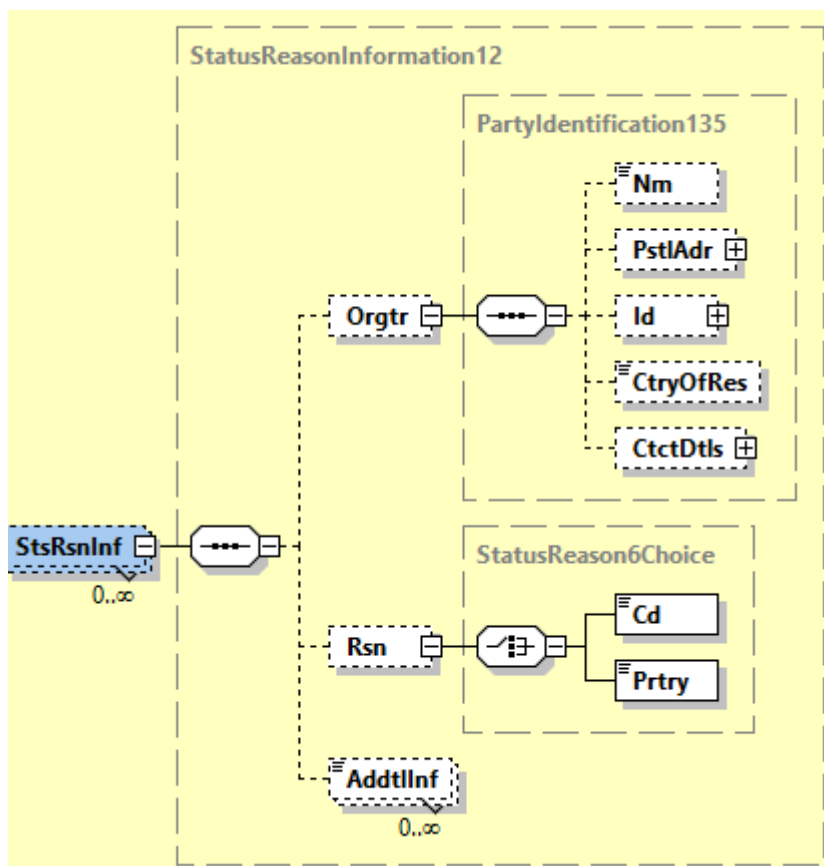
Code	Name	Definition
ACCC	AcceptedSettlementCompletedCreditorAccount	Settlement on the creditor's account has been completed.
ACCP	AcceptedCustomerProfile	Preceding check of technical validation was successful. Customer profile check was also successful.
ACTC	AcceptedTechnicalValidation	Authentication and syntactical and semantical validation are successful.
ACWC	AcceptedWithChange	Instruction is accepted but a change will be made, such as date or 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.

This is a list of most used codes. For the complete list see Annex [External Payment Transaction Status Code](#)

Rules: For verification of Payee the following codes will be used:
(Remark 09/04/2025 waiting for publishing external code list on the ISO website)

ExternalPaymentTransactionStatus1 Code	RCVC	ReceivedVerificationCompleted
ExternalPaymentTransactionStatus1 Code	RVNA	ReceivedVerificationCompletedNotApplicable
ExternalPaymentTransactionStatus1 Code	RVNM	ReceivedVerificationCompletedNoMatch
ExternalPaymentTransactionStatus1 Code	RVMC	ReceivedVerificationCompletedMatchClosely
ExternalPaymentTransactionStatus1 Code	RVNC	ReceivedVerificationNotCompleted
ExternalPaymentTransactionStatus1 Code	RVCM	ReceivedVerificationCompletedWithMismatch

3.3.7.5 Status Reason Information



Definition: Set of elements used to provide detailed information on the status reason.

XML Tag: <StsRsnInf>

Occurrences: [0..n]

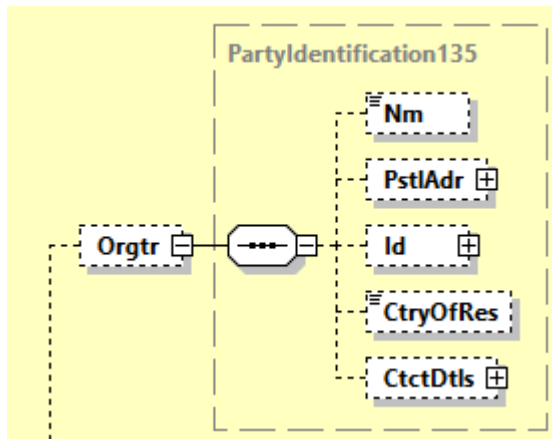
Format: This message item is composed of the following element:

3	Status Reason Information	<StsRsnInf>	[0..*]			
4	Originator	<Orgtr>	[0..1]			
5	Name	<Nm>	[0..1]	text{1,140}	T/C	Name is limited to 70 characters When Name is absent, Identification is mandatory. ----- Type Changed: text{1,70}
4	Reason	<Rsn>	[0..1]	Choice		

5	Code	<Cd>	[1..1]	text{1,4}		
4	Additional Information	<AddtlInf>	[0..*]	text{1,10 5}		

Rules: Usage Rule: 'Status Reason Information' may be present in 'Original Group Information And Status', 'Original Payment Information Status' or 'Transaction Information and Status'.StatusReasonRule.
If Reason/Code is equal to NARR, then AdditionalInformation must be present.

Lvl 4 Originator



Definition: Party that issues the status.

XML Tag: <Orgtr>

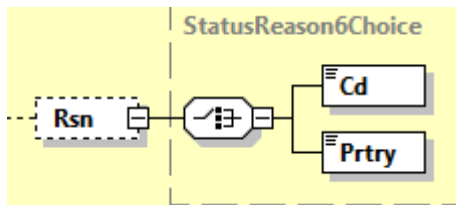
Occurences: [0..1]

Format: This message item is composed of the following element:

4	Originator	<Orgtr>	[0..1]			
5	Name	<Nm>	[0..1]	text{1,14 0}	T/ C	Name is limited to 70 characters When Name is absent, Identification is mandatory. ----- Type Changed: text{1,70}

Rules: /

Lvl 4 Reason



Definition: Specifies the reason for the status report.

XML Tag: <Rsn>

Occurrences: [0..1]

Format: This message item is composed of the following element:

4	Reason	<Rsn>	[0..1]	Choice		
5	Code	<Cd>	[1..1]	text{1,4}		

Rules: /

Lvl 5 Code



Definition: Reason for the status, as published in an external reason code list.

See Annex [Reason Codes](#) in this document or External Reason Code List on the ISO20022 website.

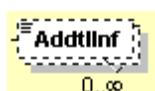
XML Tag: <Cd>

Occurrences : [1..1]

Format: /

Rules: Verification of Payee reason code AB11 / AG03 can be used when the status code is RVNA

Lvl 4 Additional Information



Definition: Further details on the status reason.

XML Tag: <AddtlInf>

Occurrences: [0..n]

Format: maxLength: 105

Rules: Additional information can be used for several purposes such as the reporting of repaired information.

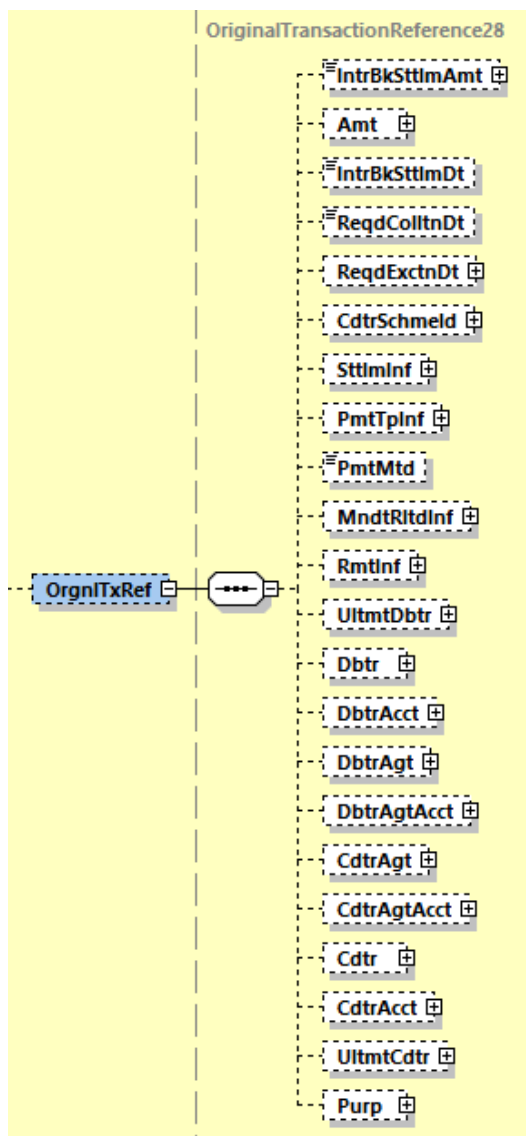
Usage: If Reason/Code is equal to NARR, then AdditionalInformation must be present.

Verification of Payee : two lines can be used

<AddtlInf> suggestion name when status is close match </AddtlInf>

<AddtlInf> indication natural person or legal entity </AddtlInf>

3.3.7.6 Original Transaction Reference



Definition: Set of key elements used to identify the original transaction that is being referred to.

XML Tag: <OrgnlTxRef>

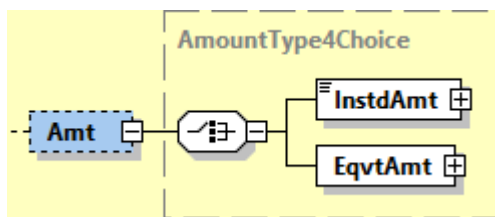
Occurrences: [0..1]

Format: This message item is composed of the following element(s):

3	Original Transaction Reference	<OrgnlTxRef>	[0..1]	
4	Amount	<Amt>	[0..1]	Choice
4	Requested Collection Date	<ReqdColltnDt>	[0..1]	
4	Requested Execution Date	<ReqdExctnDt>	[0..1]	Choice
4	Creditor Scheme Identification	<CdtrSchmeld>	[0..1]	
4	Payment Type Information	<PmtTplnf>	[0..1]	
4	Mandate Related Information	<MndtRltdInf>	[0..1]	
4	Remittance Information	<RmtInf>	[0..1]	
4	Debtor	<Dbtr>	[0..1]	
4	Debtor Account	<DbtrAcct>	[0..1]	
4	Debtor Agent	<DbtrAgt>	[0..1]	
4	Creditor Agent	<CdtrAgt>	[0..1]	
4	Creditor	<Cdtr>	[0..1]	
4	Creditor Account	<CdtrAcct>	[0..1]	

Rules: /

Lvl 4 Amount



Definition: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.

XML Tag: <Amt>

Occurrences: [0..1]

Format: This message item is composed of one of the following elements:

4	Amount	<Amt>	[0..1]	Choice
5	Instructed Amount	<InstdAmt>	[1..1]	0 <= decimal td = 18 fd = 5

6	Xml Attribute Currency	<Ccy>		text [A-Z]{3,3}
5	Equivalent Amount	<EqvtAmt>	[1..1]	
6	Amount	<Amt>	[1..1]	0 <= decimal td = 18 fd = 5
7	Xml Attribute Currency	<Ccy>		text [A-Z]{3,3}
6	Currency Of Transfer	<CcyOfTrf>	[1..1]	text [A-Z]{3,3}

Rules: /

Instructed Amount:



Definition: Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.

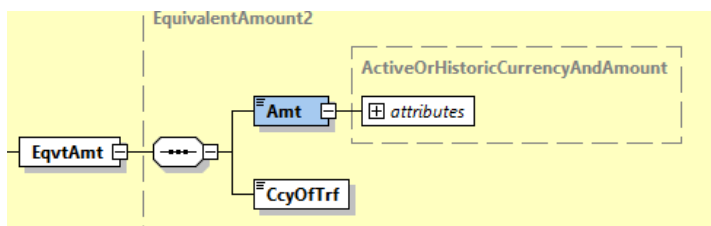
XML Tag: <InstdAmt>

Occurrences: [1..1]

Format: Maximum 11 digits for European Credit Transfers, two of which for the fractional part and excluding the decimal separator. E.g.: 999999999.99
Maximum 15 digits for other Credit Transfers, two of which for the fractional part and including the decimal separator. E.g.: 999999999999.99
Decimal separator is “.”
Currency is explicit and included into the XML-tag.

Rules: /

Equivalent Amount:



Definition: Amount of money to be moved between the debtor and creditor, expressed in the currency of the debtor's account, and the currency in which the amount is to be moved.

XML Tag: <EqvtAmt>

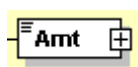
Occurrences: [1..1]

Format: This message item is composed of the following elements:

5	Equivalent Amount	<EqvtAmt>	[1..1]	
6	Amount	<Amt>	[1..1]	0 <= decimal td = 18 fd = 5
7	Xml Attribute Currency	<Ccy>		text [A-Z]{3,3}
6	Currency Of Transfer	<CcyOfTrf>	[1..1]	text [A-Z]{3,3}

Rules: /

Amount



Definition: Amount of money to be moved between debtor and creditor, before deduction of charges, expressed in the currency of the debtor's account, and to be moved in a different currency.

Usage: The first agent will convert the equivalent amount into the amount to be moved

XML Tag: <Amt>

Occurrences: [1..1]

Format: fractionDigits: 5
minInclusive: 0
totalDigits: 18

Rules: Maximum 15 digits for other Credit Transfers, two of which for the fractional part and including the decimal separator. E.g.: 999999999999.99
Decimal separator is "."
Currency is explicit and included into the XML-tag.

Currency Of Transfer



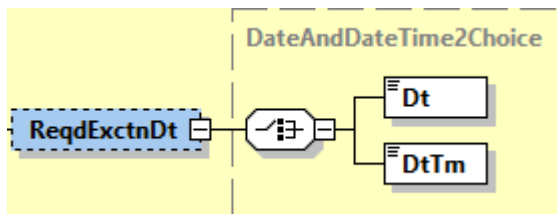
Definition:	Specifies the currency of the to be transferred amount, which is different from the currency of the debtor's account.
XML Tag:	<CcyOfTrf>
Occurrences:	[1..1]
Format:	/
Rules:	/

Lvl 4 Requested Collection Date



Definition:	Date and time at which the creditor requests that the amount of money is to be collected from the debtor.
XML Tag:	<ReqColltnDt>
Occurrences:	[0..1]
Format:	ISODate
Rules:	/

Lvl 4 Requested Execution Date

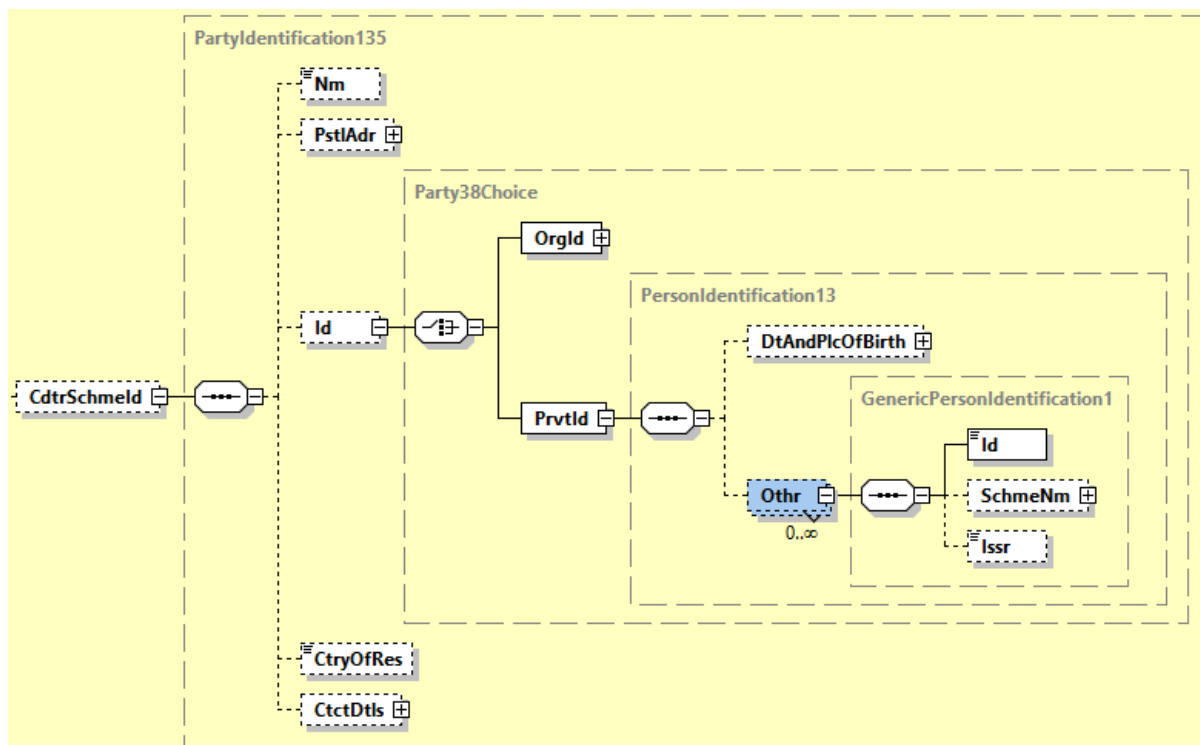


Definition:	Date at which the initiating party requests the clearing agent to process the payment.
XML Tag:	<ReqExctnDt>
Occurrences:	[0..1]
Format:	ISODate
Rules:	/

4	Requested Execution Date	<ReqExctnDt>	[0..1]	Choice
5	Date	<Dt>	[1..1]	

5	DateTime	<DtTm>	[1..1]	
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Lvl 4 Creditor Scheme Identification



Definition: Credit party that signs the mandate.

XML Tag: <CdtrSchmeld>

Occurrences: [0..1]

Format: This message item is composed of the following element(s):

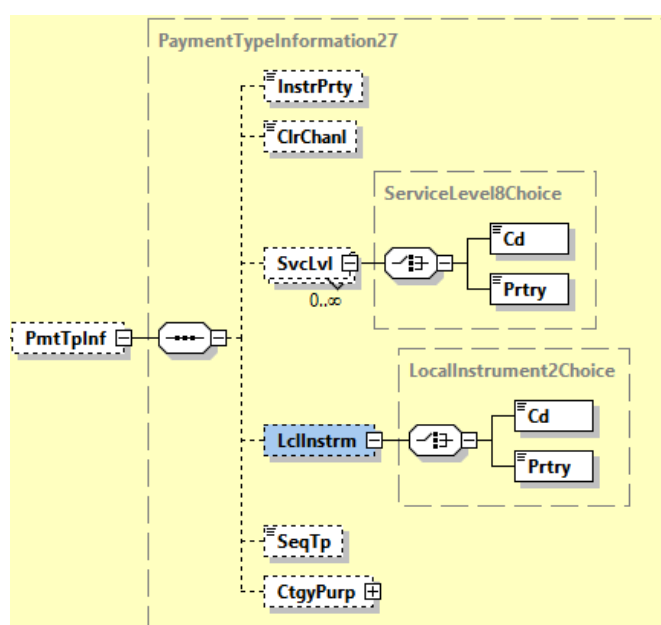
4	Creditor Scheme Identification	<CdtrSchmeld>	[0..1]	
5	Identification	<Id>	[0..1]	Choice
6	Private Identification	<PrvtId>	[1..1]	
7	Other	<Othr>	[0..*]	
8	Identification	<Id>	[1..1]	text{1,35}
8	Scheme Name	<SchmeNm>	[0..1]	Choice
9	Proprietary	<Prtry>	[1..1]	text{1,35}

- Rules:
- This data element must be present at either 'PaymentInformation' or 'DirectDebitTransaction' level. It is recommended to use it at 'Payment information' level.
 - SchemeName under 'Other' must specify 'SEPA' as 'Proprietary'.
 - Detail of Identification:
 - Positions 1 and 2 contain the ISO country code
 - Positions 3 and 4 contain the check digits
 - Positions 5 to 7 contain the Creditor Business Code. When the Creditor Business Code is not used, then the value is set to 'ZZZ'
 - Positions 8 up to 35 contain the country-specific identifier

Country specific identifier for Belgium:

- A. Either the Enterprise Number of the Creditor (if it exists)
- B. If no Enterprise Number, the bank will provide to the Creditor a specific number with the following structure:
 - i. Position 8 to 10: protocol code of creditor bank
 - ii. Position 11: "D"
 - iii. Position 12 to 20: increasing number attributed by the bank

Lvl 4 Payment Type Information



Definition: Set of elements used to further specify the type of transaction.

XML Tag: <PmtTpInf>

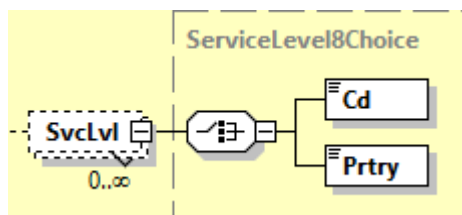
Occurrences: [0..1]

Format: This message item is composed of the following element(s):

4	Payment Type Information	<PmtTpInf>	[0..1]	
5	Service Level	<SvcLvl>	[0..*]	Choice
6	Code	<Cd>	[1..1]	text{4}
5	Local Instrument	<LclInstrm>	[0..1]	Choice
6	Code	<Cd>		text{1,35}
5	Sequence Type	<SeqTp>	[0..1]	text

Rules: Used for Instant payments

Service Level



Definition: Agreement under which or rules under which the transaction should be processed.

XML Tag: <SvcLvl>

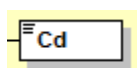
Occurrences: [0..1]

Format: This message item is composed of one of the following element(s):

5	Service Level	<SvcLvl>	[0..*]	Choice
6	Code	<Cd>	[1..1]	text{4}

Rules: /

Cd



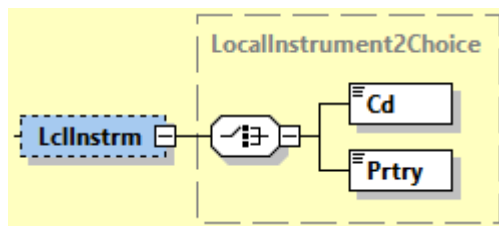
Definition: Specifies a pre-agreed service or level of service between the parties, as published in an [external service level code list](#). or

Annex : [Service Level Code](#)

XML Tag: <Cd>

Occurrences: [1..1]
Format: maxLength: 4
minLength: 1
Rules: /

Local Instrument

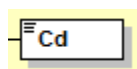


Definition: User community specific instrument.
Usage: This element is used to specify a local instrument, local clearing option and/or further qualify the service or service level.
XML Tag: <LclInstrm>
Occurrences: [0..1]
Format: This message item is composed of one of the following element(s):

5	Local Instrument	<LclInstrm>	[0..1]	Choice
6	Code	<Cd>		text{1,35}

Rules: /

Cd



Definition: Specifies the local instrument, as published in an [external local instrument code list](#).
XML Tag: <Cd>
Occurrences: [1..1]
Format: maxLength: 35
minLength: 1
Rules: For Instant payments the code will be INST

Sequence Type



Definition: Identifies the direct debit sequence, such as first, recurrent, final or one-off.

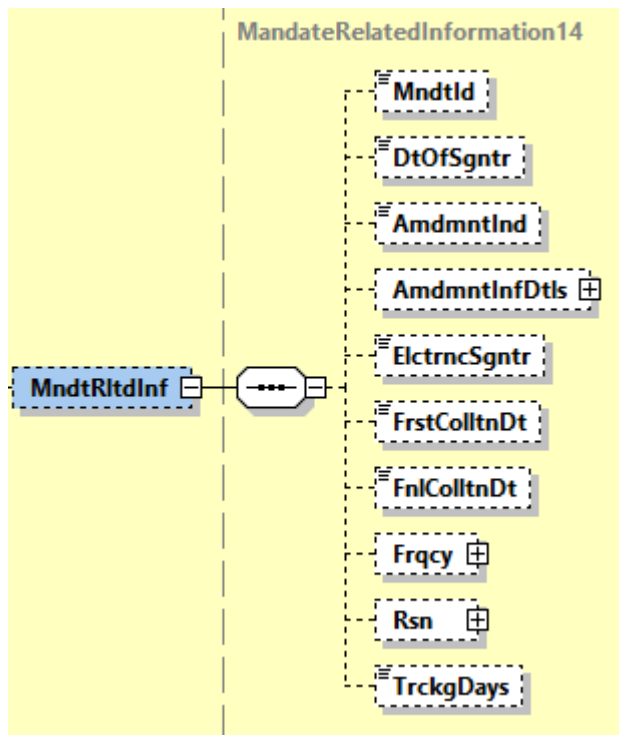
XML Tag: <SeqTp>

Occurrences: [0..1]

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

Code	Name	Definition
FNAL	Final	Final collection of a series of direct debit instructions.
FRST	First	First collection of a series of direct debit instructions.
OOFF	OneOff	Direct debit instruction where the debtor's authorisation is used to initiate one single direct debit transaction.
RCUR	Recurring	Direct debit instruction where the debtor's authorisation is used for regular direct debit transactions initiated by the creditor.

Rules: /

Lvl 4 Mandate Related Information

Definition: Set of elements used to provide further details of the mandate signed between the creditor and the debtor.

XML Tag: <MndtRltdInf>

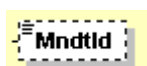
Occurrences: [0..1]

Format: This message item is composed of the following element:

4	Mandate Related Information	<MndtRltdInf>	[0..1]	
5	Mandate Identification	<MndtId>	[0..1]	text{1,35}

Rules: /

Mandate Identification



Definition: Unique identification, as assigned by the creditor, to unambiguously identify the mandate.

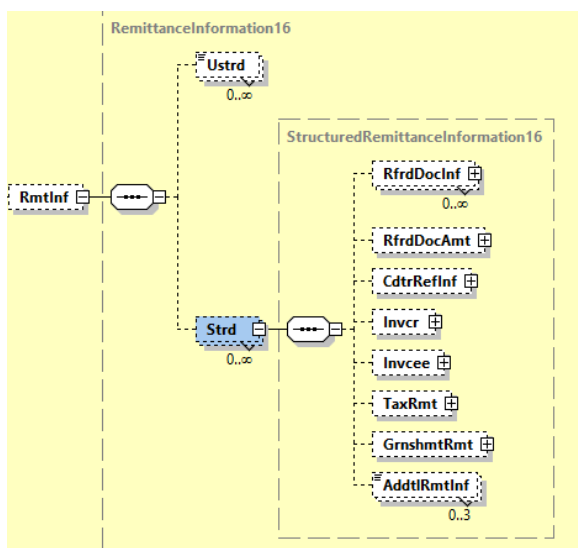
XML Tag: <MndtId>

Occurrences: [0..1]

Format: maxLength: 35, minLength: 1

Rules: /

Lvl 4 Remittance Information



Definition: Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system.

XML Tag: <RmtInf>

Occurrences: [0..1]

Format: This message item is composed of the following elements:

4	Remittance Information	<RmtInf>	[0..1]	
5	Unstructured	<Ustrd>	[0..1]	text{1,140}
5	Structured	<Strd>	[0..*]	
6	Creditor Reference Information	<CdtrRefInf>	[0..1]	
7	Type	<Tp>	[0..1]	
8	Code Or Proprietary	<CdOrPrtry>	[1..1]	Choice
9	Code	<Cd>	[1..1]	text
8	Issuer	<Issr>	[0..1]	text{1,35}
7	Reference	<Ref>	[0..1]	Structured Number

Rules: Either Structured or Unstructured can be present, but not both.

Unstructured



Definition: Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in an unstructured form.

XML Tag: <Ustrd>

Occurrences: [0..1]

Format: maxLength: 140 minLength: 1

Rules: /

Structured



Definition: Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an accounts' receivable system, in a structured form.

XML Tag: <Strd>

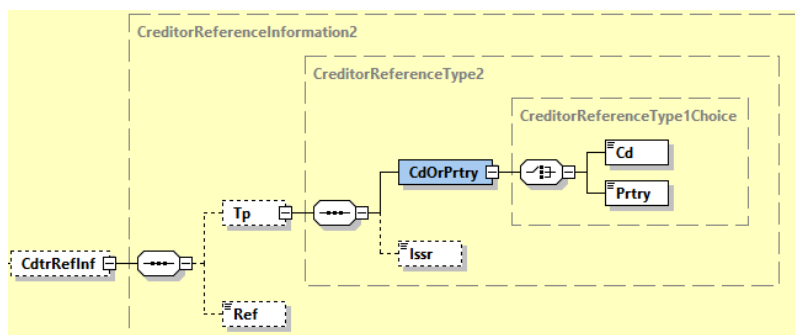
Occurrences: [0..*]

Format: This message item is composed of the following element:

5	Structured	<Strd>	[0..*]	
6	Creditor Reference Information	<CdtrRefInf>	[0..1]	
7	Type	<Tp>	[0..1]	
8	Code Or Proprietary	<CdOrPrtry>	[1..1]	Choice
9	Code	<Cd>	[1..1]	text
8	Issuer	<Issr>	[0..1]	text{1,35}
7	Reference	<Ref>	[0..1]	Structured Number

Rules: /

Creditor Reference Information



Definition: Reference information provided by the creditor to allow the identification of the underlying documents.

XML Tag: <CdtrRefInf>

Occurrences: [0..1]

Format: This message item consists of the following elements:

6	Creditor Reference Information	<CdtrRefInf>	[0..1]	
7	Type	<Tp>	[0..1]	
8	Code Or Proprietary	<CdOrPrtry>	[1..1]	Choice
9	Code	<Cd>	[1..1]	text
8	Issuer	<Issr>	[0..1]	text{1,35}
7	Reference	<Ref>	[0..1]	Structured Number

If the **Belgian Structured Communication** is used, the following value must be used as Code for Type/CodeOrProprietary:

Code	Name	Definition
SCOR	StructuredCommunication Reference	Document is a structured communication reference provided by the creditor for the purpose of identifying the transaction referred to.

The following value must be used as Issuer for Type:

BBA	The Belgian Bankers' and Stockbroking Firms' Association	The Belgian Bankers' and Stockbroking Firms' Association
------------	--	--

If the RF Creditor Reference is used, the following value must be used as Code for Type:

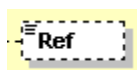
Code	Name	Definition
SCOR	StructuredCommunication Reference	Document is a structured communication reference provided by the creditor for the purpose of identifying the transaction referred to.

The following value must be used as Issuer for Type:

ISO	RF Creditor Reference	ISO Structured Creditor reference to remittance information.
------------	-----------------------	--

In all other cases Code must be SCOR and Issuer must not be used.

Reference



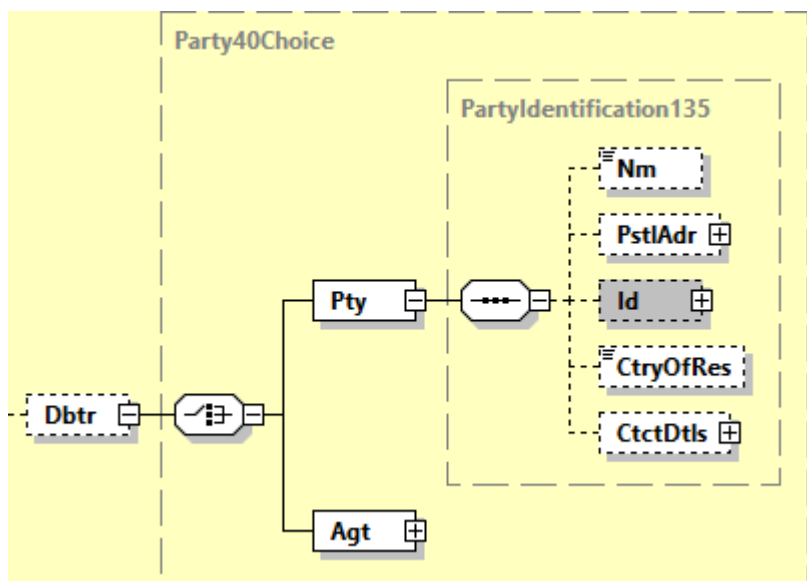
Definition: Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction.

XML Tag: <Ref>

Occurrences: [0..1] Format: Max35Text

Rules: /

Lvl 4 Debtor



Definition: Party that owes an amount of money to the (ultimate) creditor.

XML Tag: <Dbtr>

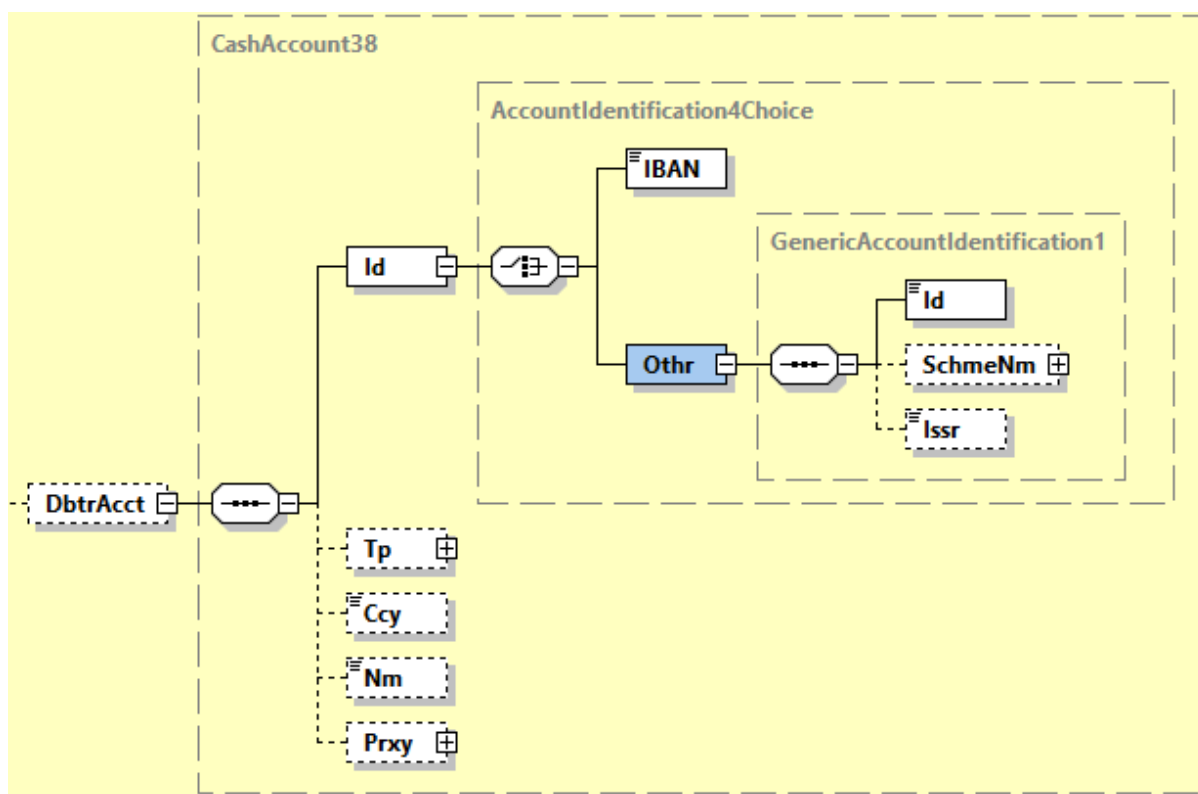
Occurrences: [0..1]

Format: This message item is composed of the following element(s):

4	Debtor	<Dbtr>	[0..1]	
5	Party	<Pty>	[1..1]	
6	Name	<Nm>	[0..1]	text{1,140}

Rules: /

Lvl 4 Debtor Account



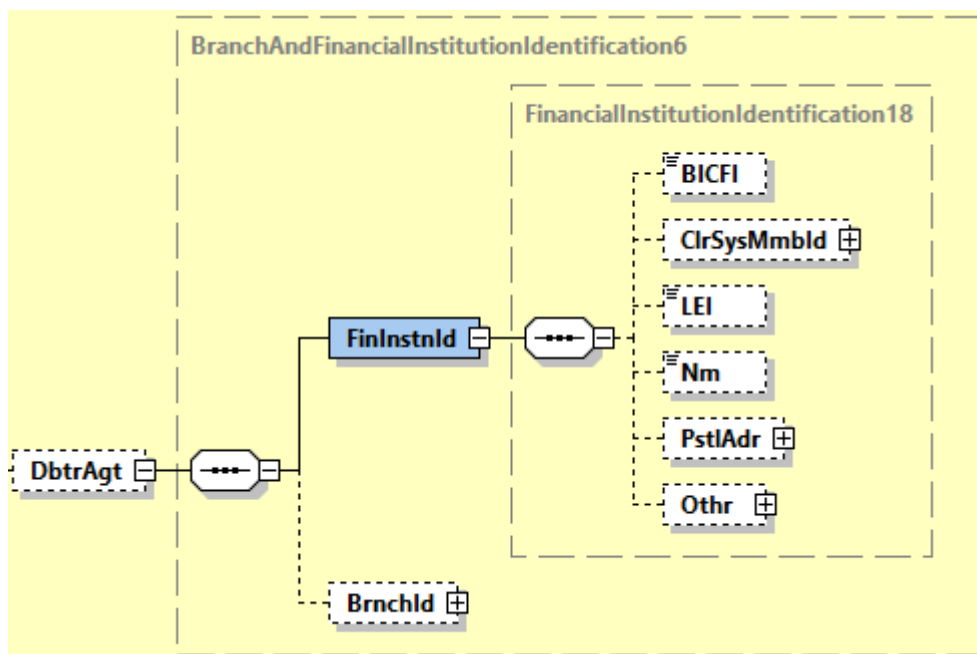
Definition: Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.

XML Tag: <DbtrAcct>

Occurrences: [0..1]

Format: This message item is composed of the following element(s):

4	Debtor Account	<DbtrAcct>	[0..1]	
5	Identification	<Id>	[1..1]	Choice
6	IBAN	<IBAN>	[1..1]	text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}
6	Other	<Othr>	[1..1]	
7	Identification	<Id>	[1..1]	text{1,34}
5	Currency	<Ccy>	[0..1]	text [A-Z]{3,3}

Lvl 4 Debtor Agent

Definition: Financial institution servicing an account for the debtor.

XML Tag: <DbtrAgt>

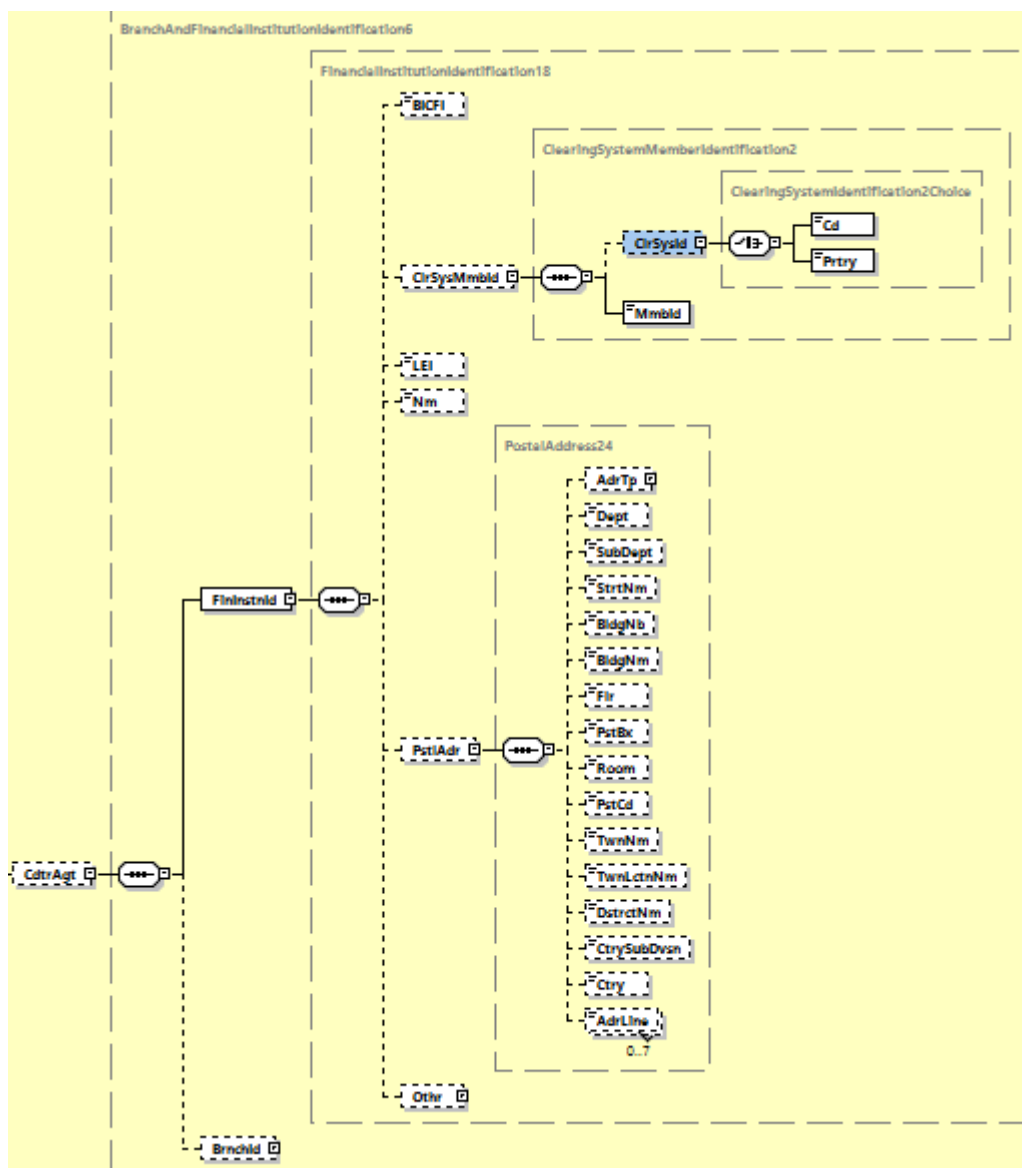
Occurrences: [0..1]

Format: This message item is composed of the following element(s):

4	Debtor Agent	<DbtrAgt>	[0..1]	
5	Financial Institution Identification	<FinInstnId>	[1..1]	
6	BICFI	<BICFI>	[0..1]	text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}

Rules: /

Lvl 4 Creditor Agent



Definition: Financial institution servicing an account for the creditor.

XML Tag: <CdtrAgt>

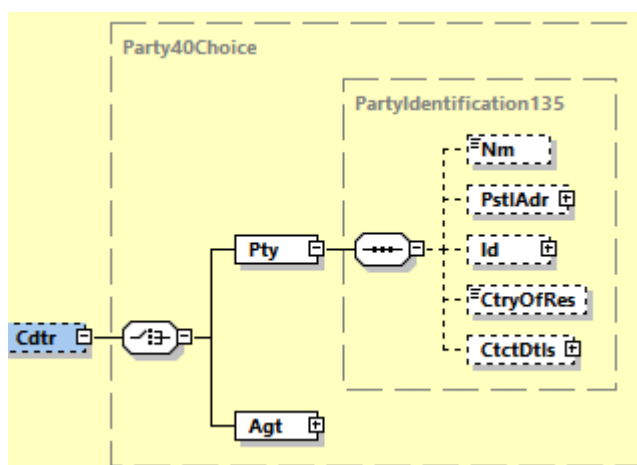
Occurrences: [0..1]

Format: This message item is composed of the following element(s):

4	Creditor Agent	<CdtrAgt>	[0..1]	
5	Financial Institution Identification	<FinInstnId>	[1..1]	

6	BICFI	<BICFI>	[0..1]	text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}
Rules: /				

Lvl 4 Creditor



Definition: Party to which an amount of money is due.

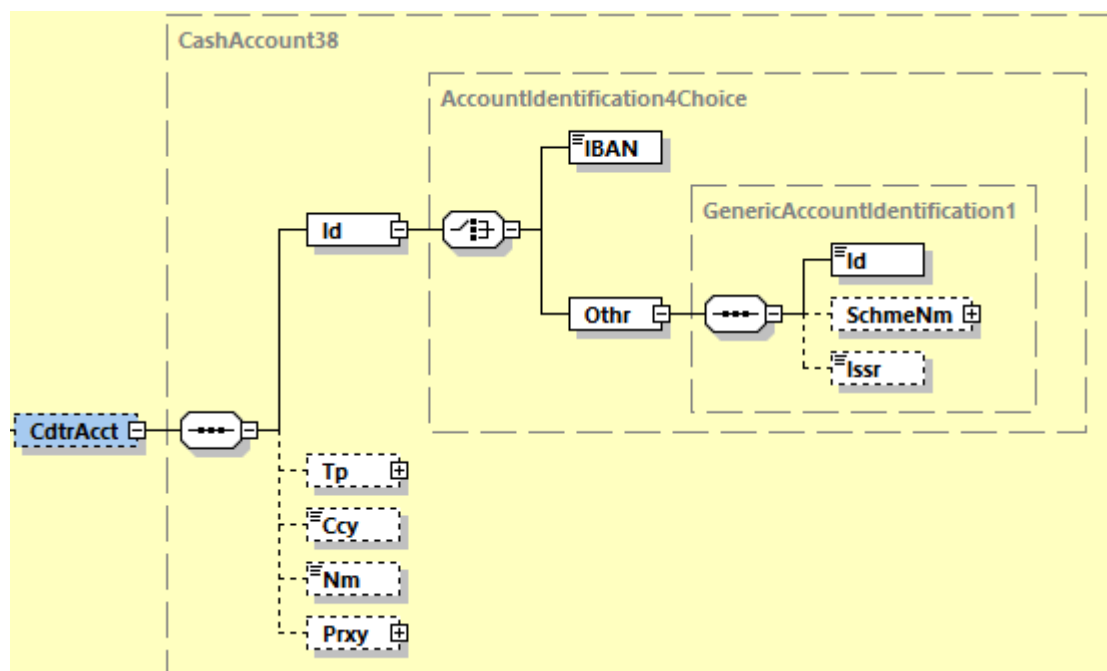
XML Tag: <Cdtr>

Occurrences: [0..1]

Format: This message item is composed of the following element(s):

4	Creditor	<Cdtr>	[0..1]	
5	Party	<Pty>	[1..1]	
6	Name	<Nm>	[0..1]	text{1,140}

Rules: /

Lvl 4 Creditor Account

Definition: Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction.

XML Tag: <CdtrAcct>

Occurrences: [0..1]

Format: This message item is composed of the following element(s):

4	Creditor Account	<CdtrAcct>	[0..1]	
5	Identification	<Id>	[1..1]	Choice
6	IBAN	<IBAN>	[1..1]	text [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}
6	Other	<Othr>	[1..1]	
7	Identification	<Id>	[1..1]	text{1,34}

Rules: /

4 Payment Status Report Example Messages

4.1 Generic PAIN002 for SCT

Please contact your bank for any further information and examples

4.2 PAIN002 Verification of Payee

Please contact your bank for any further information and examples

```
<?xml version="1.0" encoding="UTF-8"?>
<!-- VERIFICATION OF PAYEE -->
<!-- $$$$$$$$$$$$$$$$$$ -->
<!-- CASE 1 1 file 10 trx with 1 bulk 10 trx 9 OK and 1 NOK close match -->

<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.10" xmlns:xsi="http://www.w3.org/2001/XMLSchema-
instance" xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.002.001.10 pain.002.001.10.xsd">
  <CstmrPmtStsRpt>
    <GrpHdr>
      <MsgId>VOPCASE1</MsgId>
      <CreDtTm>2025-11-10T09:31:30Z</CreDtTm>
      <!-- optional -->
      <DbtrAgt>
        <FinInstnId><BICFI>GKCCBEBBXXX</BICFI></FinInstnId>
      </DbtrAgt>
    </GrpHdr>

    <OrgnlGrpInfAndSts>
      <OrgnlMsgId>FILE1</OrgnlMsgId>
      <OrgnlMsgNmId>pain.001.001.09</OrgnlMsgNmId>
      <!-- optional -->
      <OrgnlNbOfTx>10</OrgnlNbOfTx>
      <!-- optional -->
      <GrpSts>RVCM</GrpSts>
      <NbOfTxPerSts><DtldNbOfTx>9</DtldNbOfTx><DtldSts>RCVC</DtldSts></NbOfTxPerSts>

      <NbOfTxPerSts><DtldNbOfTx>1</DtldNbOfTx><DtldSts>RVCM</DtldSts></NbOfTxPerSts>
    </OrgnlGrpInfAndSts>

    <OrgnlPmtInfAndSts>
      <OrgnlPmtInfId>BULK1</OrgnlPmtInfId>
      <OrgnlNbOfTx>10</OrgnlNbOfTx>
```

```

        <NbOfTxPerSts><DtldNbOfTx>9</DtldNbOfTx><DtldSts>RCVC</DtldSts></NbOfTxPerSts>
    <NbOfTxPerSts><DtldNbOfTx>1</DtldNbOfTx><DtldSts>RVMC</DtldSts></NbOfTxPerSts>
    <TxInfAndSts>
        <OrgnlEndToEndId>FILE1BULK1TRX10</OrgnlEndToEndId>
        <TxSts>RVMC</TxSts>      <!-- Close Match -->
        <StsRsnInf>
            <AddtlInf>Correct Name</AddtlInf>
            <AddtlInf>0</AddtlInf>
        </StsRsnInf>
        <OrgnlTxRef>
            <Cdtr><Pty><Nm>Name</Nm></Pty></Cdtr>
            <CdtrAcct><Id><IBAN>BE[REDACTED]</IBAN></Id></CdtrAcct>
        </OrgnlTxRef>
    </TxInfAndSts>
</OrgnlPmtInfAndSts>
</CstmrPmtStsRpt>

```

<!-- CASE 2 1 file 20 trx with 2 bulks, bulk 1 with 8 trx 6 OK and 2 NOK 1 close match + 1 no match, bulk 2 with 12 trx 10 OK and 2 NOK noanswer -->

```

<CstmrPmtStsRpt>
    <GrpHdr>
        <MsgId>VOPCASE2</MsgId>
        <CreDtTm>2025-11-10T09:31:30Z</CreDtTm>
        <DbtrAgt>
            <FinInstnId><BICFI>GKCCBEBBXXX</BICFI></FinInstnId>
        </DbtrAgt>
    </GrpHdr>

    <OrgnlGrpInfAndSts>
        <OrgnlMsgId>FILE2</OrgnlMsgId>
        <OrgnlMsgNmId>pain.001.001.09</OrgnlMsgNmId>
        <OrgnlNbOfTx>20</OrgnlNbOfTx>
        <GrpSts>RVCM</GrpSts>
        <NbOfTxPerSts><DtldNbOfTx>16</DtldNbOfTx><DtldSts>RCVC</DtldSts></NbOfTxPerSts>
        <NbOfTxPerSts><DtldNbOfTx>1</DtldNbOfTx><DtldSts>RVMC</DtldSts></NbOfTxPerSts>
        <NbOfTxPerSts><DtldNbOfTx>1</DtldNbOfTx><DtldSts>RVNM</DtldSts></NbOfTxPerSts>
        <NbOfTxPerSts><DtldNbOfTx>2</DtldNbOfTx><DtldSts>RVNA</DtldSts></NbOfTxPerSts>
    </OrgnlGrpInfAndSts>

    <OrgnlPmtInfAndSts>
        <OrgnlPmtInfId>BULK1</OrgnlPmtInfId>
        <OrgnlNbOfTx>8</OrgnlNbOfTx>
        <NbOfTxPerSts><DtldNbOfTx>6</DtldNbOfTx><DtldSts>RCVC</DtldSts></NbOfTxPerSts>
        <NbOfTxPerSts><DtldNbOfTx>1</DtldNbOfTx><DtldSts>RVMC</DtldSts></NbOfTxPerSts>
    </OrgnlPmtInfAndSts>

```

```

<NbOfTxPerSts><DtldNbOfTx>1</DtldNbOfTx><DtldSts>RVNM</DtldSts></NbOfTxPerSts>
<TxInfAndSts>
  <OrgnlEndToEndId>FILE2BULK1TRX7</OrgnlEndToEndId>
  <TxSts>RVMC</TxSts>
  <StsRsnInf>
    <AddtlInf>Paul Peeters</AddtlInf>
    <AddtlInf>0</AddtlInf>
  </StsRsnInf>
  <OrgnlTxRef>
    <Cdtr><Pty><Nm>Paul Peters</Nm></Pty></Cdtr>
    <CdtrAcct><Id><IBAN>BE[REDACTED]</IBAN></Id></CdtrAcct>
  </OrgnlTxRef>
</TxInfAndSts>
<TxInfAndSts>
  <OrgnlEndToEndId>FILE2BULK1TRX8</OrgnlEndToEndId>
  <TxSts>RVNM</TxSts>
  <OrgnlTxRef>
    <Cdtr><Pty><Nm>Proximus</Nm></Pty></Cdtr>
    <CdtrAcct><Id><IBAN>BE[REDACTED]</IBAN></Id></CdtrAcct>
  </OrgnlTxRef>
</TxInfAndSts>
</OrgnlPmtInfAndSts>
<OrgnlPmtInfAndSts>
  <OrgnlPmtInfId>BULK2</OrgnlPmtInfId>
  <OrgnlNbOfTx>12</OrgnlNbOfTx>
  <NbOfTxPerSts><DtldNbOfTx>10</DtldNbOfTx><DtldSts>RCVC</DtldSts></NbOfTxPerSts>
  <NbOfTxPerSts><DtldNbOfTx>2</DtldNbOfTx><DtldSts>RVNA</DtldSts></NbOfTxPerSts>
  <TxInfAndSts>
    <OrgnlEndToEndId>FILE2BULK2TRX11</OrgnlEndToEndId>
    <TxSts>RVNA</TxSts>
    <StsRsnInf>
      <Rsn><Cd>AB11</Cd></Rsn>
    </StsRsnInf>
    <OrgnlTxRef>
      <Cdtr><Pty><Nm>Jan Janssens</Nm></Pty></Cdtr>
      <CdtrAcct><Id><IBAN>BE[REDACTED]</IBAN></Id></CdtrAcct>
    </OrgnlTxRef>
  </TxInfAndSts>
  <TxInfAndSts>
    <OrgnlEndToEndId>FILE2BULK2TRX12</OrgnlEndToEndId>
    <TxSts>RVNA</TxSts>
    <StsRsnInf>
      <Rsn><Cd>AG03</Cd></Rsn>
    </StsRsnInf>
    <OrgnlTxRef>

```

```

        <Cdtr><Pty><Nm>Jan Janssens</Nm></Pty></Cdtr>
        <CdtrAcct><Id><IBAN>BE[REDACTED]</IBAN></Id></CdtrAcct>
    </OrgnlTxRef>
</TxInfAndSts>

</OrgnlPmtInfAndSts>
</CstmrPmtStsRpt>

```

4.3 PAIN002 Instant Payments

Please contact your bank for any further information and examples

```
<?xml version="1.0" encoding="UTF-8"?>
```

```
<!-- EXECUTION OF BULK INSTANT PAYMENT -->
```

```
<!-- $$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$ -->
```

```
<!-- CASE 1 1 file 10 trx with 1 bulk 10 trx OK -->
```

```

<CstmrPmtStsRpt>
  <GrpHdr>
    <MsgId>EINSTCASE1</MsgId>
    <CreDtTm>2025-11-10T09:31:30Z</CreDtTm>
    <DbtrAgt>
      <FinInstnId><BICFI>GKCCBEBBXXX</BICFI></FinInstnId>
    </DbtrAgt>
  </GrpHdr>

  <OrgnlGrpInfAndSts>
    <OrgnlMsgId>FILE1</OrgnlMsgId>
    <OrgnlMsgNmId>pain.001.001.09</OrgnlMsgNmId>
    <OrgnlNbOfTx>10</OrgnlNbOfTx>
    <GrpSts>ACCP</GrpSts>
    <NbOfTxPerSts><DtldNbOfTx>10</DtldNbOfTx><DtldSts>ACCP</DtldSts></NbOfTxPerSts>
  </OrgnlGrpInfAndSts>

  <OrgnlPmtInfAndSts>
    <OrgnlPmtInfId>BULK1</OrgnlPmtInfId>
    <OrgnlNbOfTx>10</OrgnlNbOfTx>

    <NbOfTxPerSts><DtldNbOfTx>10</DtldNbOfTx><DtldSts>ACCP</DtldSts></NbOfTxPerSts>
  </OrgnlPmtInfAndSts>
</CstmrPmtStsRpt>

```

5 Annex

[iso20022 external code list](#)

5.1 Reason Codes

Code Value	Code Name	Code Definition
AB01	AbortedClearingTimeout	Clearing process aborted due to timeout.
AB02	AbortedClearingFatalError	Clearing process aborted due to a fatal error.
AB03	AbortedSettlementTimeout	Settlement aborted due to timeout.
AB04	AbortedSettlementFatalError	Settlement process aborted due to a fatal error.
AB05	TimeoutCreditorAgent	Transaction stopped due to timeout at the Creditor Agent.
AB06	TimeoutInstructedAgent	Transaction stopped due to timeout at the Instructed Agent.
AB07	OfflineAgent	Agent of message is not online. Generic usage if it cannot be determined who exactly is not online.
AB08	OfflineCreditorAgent	Creditor Agent is not online.
AB09	ErrorCreditorAgent	Transaction stopped due to error at the Creditor Agent.
AB10	ErrorInstructedAgent	Transaction stopped due to error at the Instructed Agent.
AB11	TimeoutDebtorAgent	Transaction stopped due to timeout at the Debtor Agent.
AC01	IncorrectAccountNumber	Account number is invalid or missing.
AC02	InvalidDebtorAccountNumber	Debtor account number invalid or missing
AC03	InvalidCreditorAccountNumber	Creditor account number invalid or missing
AC04	ClosedAccountNumber	Account number specified has been closed on the bank of account's books.
AC05	ClosedDebtorAccountNumber	Debtor account number closed
AC06	BlockedAccount	Account specified is blocked, prohibiting posting of transactions against it.
AC07	ClosedCreditorAccountNumber	Creditor account number closed
AC08	InvalidBranchCode	Branch code is invalid or missing
AC09	InvalidAccountCurrency	Account currency is invalid or missing
AC10	InvalidDebtorAccountCurrency	Debtor account currency is invalid or missing
AC11	InvalidCreditorAccountCurrency	Creditor account currency is invalid or missing

AC12	InvalidAccountType	Account type missing or invalid. Generic usage if cannot specify between group and payment information levels
AC13	InvalidDebtorAccountType	Debtor account type missing or invalid
AC14	InvalidCreditorAccountType	Creditor account type missing or invalid
AC15	AccountDetailsChanged	The account details for the counterparty have changed.
AC16	CardNumberInvalid	Credit or debit card number is invalid.
AG01	TransactionForbidden	Transaction forbidden on this type of account (formerly NoAgreement)
AG02	InvalidBankOperationCode	Bank Operation code specified in the message is not valid for receiver
AG03	TransactionNotSupported	Transaction type not supported/authorized on this account
AG04	InvalidAgentCountry	Agent country code is missing or invalid. Generic usage if cannot specify between group and payment information levels.
AG05	InvalidDebtorAgentCountry	Debtor agent country code is missing or invalid
AG06	InvalidCreditorAgentCountry	Creditor agent country code is missing or invalid
AG07	UnsuccessfulDirectDebit	Debtor account cannot be debited for a generic reason. Code value may be used in general purposes and as a replacement for AM04 if debtor bank does not reveal its customer's insufficient funds for privacy reasons
AG08	InvalidAccessRights	Transaction failed due to invalid or missing user or access right
AG09	PaymentNotReceived	Original payment never received.
AG10	AgentSuspended	Agent of message is suspended from the Real Time Payment system. Generic usage if it cannot be determined who exactly is suspended.
AG11	CreditorAgentSuspended	Creditor Agent of message is suspended from the Real Time Payment system.
AG12	NotAllowedBookTransfer	Payment orders made by transferring funds from one account to another at the same financial institution (bank or payment institution) are not allowed.
AG13	ForbiddenReturnPayment	Returned payments derived from previously returned transactions are not allowed.
AGNT	IncorrectAgent	Agent in the payment workflow is incorrect
AM01	ZeroAmount	Specified message amount is equal to zero
AM02	NotAllowedAmount	Specific transaction/message amount is greater than allowed maximum
AM03	NotAllowedCurrency	Specified message amount is an non processable currency outside of existing agreement
AM04	InsufficientFunds	Amount of funds available to cover specified message amount is insufficient.
AM05	Duplication	Duplication
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.
AM11	InvalidTransactionCurrency	Transaction currency is invalid or missing
AM12	InvalidAmount	Amount is invalid or missing
AM13	AmountExceedsClearingSystemLimit	Transaction amount exceeds limits set by clearing system
AM14	AmountExceedsAgreedLimit	Transaction amount exceeds limits agreed between bank and client
AM15	AmountBelowClearingSystemMinimum	Transaction amount below minimum set by clearing system
AM16	InvalidGroupControlSum	Control Sum at the Group level is invalid
AM17	InvalidPaymentInfoControlSum	Control Sum at the Payment Information level is invalid
AM18	InvalidNumberOfTransactions	Number of transactions is invalid or missing. Generic usage if cannot specify between group and payment information levels.
AM19	InvalidGroupNumberOfTransactions	Number of transactions at the Group level is invalid or missing
AM20	InvalidPaymentInfoNumberOfTransactions	Number of transactions at the Payment Information level is invalid
AM21	LimitExceeded	Transaction amount exceeds limits agreed between bank and client.
AM22	ZeroAmountNotApplied	Unable to apply zero amount to designated account. For example, where the rules of a service allow the use of zero amount payments, however the back-office system is unable to apply the funds to the account. If the rules of a service prohibit the use of zero amount payments, then code AM01 is used to report the error condition.
AM23	AmountExceedsSettlementLimit	Transaction amount exceeds settlement limit.
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 for payment, is missing/not correct.
BE08	MissingDebtorName	Debtor name is missing
BE09	InvalidCountry	Country code is missing or Invalid. Generic usage if cannot specifically identify debtor or creditor
BE10	InvalidDebtorCountry	Debtor country code is missing or invalid
BE11	InvalidCreditorCountry	Creditor country code is missing or invalid

BE12	InvalidCountryOfResidence	Country code of residence is missing or Invalid. Generic usage if cannot specifically identify debtor or creditor
BE13	InvalidDebtorCountryOfResidence	Country code of debtor's residence is missing or Invalid
BE14	InvalidCreditorCountryOfResidence	Country code of creditor's residence is missing or Invalid
BE15	InvalidIdentificationCode	Identification code missing or invalid. Generic usage if cannot specifically identify debtor or creditor.
BE16	InvalidDebtorIdentificationCode	Debtor or Ultimate Debtor identification code missing or invalid
BE17	InvalidCreditorIdentificationCode	Creditor or Ultimate Creditor identification code missing or invalid
BE18	InvalidContactDetails	Contact details missing or invalid
BE19	InvalidChargeBearerCode	Charge bearer code for transaction type is invalid
BE20	InvalidNameLength	Name length exceeds local rules for payment type.
BE21	MissingName	Name missing or invalid. Generic usage if cannot specifically identify debtor or creditor.
BE22	MissingCreditorName	Creditor name is missing
BE23	AccountProxyInvalid	Phone number or email address, or any other proxy, used as the account proxy is unknown or invalid.
CERI	CheckERI	Credit transfer is not tagged as an Extended Remittance Information (ERI) transaction but contains ERI.
CH03	RequestedExecutionDateOrRequestedCollectionDateTooFarInFuture	Value in Requested Execution Date or Requested Collection Date is too far in the future
CH04	RequestedExecutionDateOrRequestedCollectionDateTooFarInPast	Value in Requested Execution Date or Requested Collection Date is too far in the past
CH07	ElementIsNotToBeUsedAtB-andC-Level	Element is not to be used at B- and C-Level
CH09	MandateChangesNotAllowed	Mandate changes are not allowed
CH10	InformationOnMandateChangesMissing	Information on mandate changes are missing
CH11	CreditorIdentifierIncorrect	Value in Creditor Identifier is incorrect
CH12	CreditorIdentifierNotUnambiguouslyAtTransaction-Level	Creditor Identifier is ambiguous at Transaction Level
CH13	OriginalDebtorAccountIsNotToBeUsed	Original Debtor Account is not to be used
CH14	OriginalDebtorAgentIsNotToBeUsed	Original Debtor Agent is not to be used
CH15	ElementContentIncludesMoreThan140Characters	Content Remittance Information/Structured includes more than 140 characters
CH16	ElementContentFormallyIncorrect	Content is incorrect
CH17	ElementNotAdmitted	Element is not allowed
CH19	ValuesWillBeSetToNextTARGETday	Values in Interbank Settlement Date or Requested Collection Date will be set to the next TARGET day

CH20	DecimalPointsNotCompatibleWithCurrency	Number of decimal points not compatible with the currency
CH21	RequiredCompulsoryElementMissing	Mandatory element is missing
CH22	COREandB2BwithinOnemessage	SDD CORE and B2B not permitted within one message
CHQC	ChequeSettledOnCreditorAccount	Cheque has been presented in cheque clearing and settled on the creditor's account.
CNOR	CreditorBankIsNotRegistered	Creditor bank is not registered under this BIC in the CSM
CURR	IncorrectCurrency	Currency of the payment is incorrect
CUST	RequestedByCustomer	Cancellation requested by the Debtor
DNOR	DebtorBankIsNotRegistered	Debtor bank is not registered under this BIC in the CSM
DS01	ElectronicSignaturesCorrect	The electronic signature(s) is/are correct
DS02	OrderCancelled	An authorized user has cancelled the order
DS03	OrderNotCancelled	The user's attempt to cancel the order was not successful
DS04	OrderRejected	The order was rejected by the bank side (for reasons concerning content)
DS05	OrderForwardedForPostprocessing	The order was correct and could be forwarded for postprocessing
DS06	TransferOrder	The order was transferred to VEU
DS07	ProcessingOK	All actions concerning the order could be done by the EBICS bank server
DS08	DecompressionError	The decompression of the file was not successful
DS09	DecryptionError	The decryption of the file was not successful
DS0A	DataSignRequested	Data signature is required.
DS0B	UnknownDataSignFormat	Data signature for the format is not available or invalid.
DS0C	SignerCertificateRevoked	The signer certificate is revoked.
DS0D	SignerCertificateNotValid	The signer certificate is not valid (revoked or not active).
DS0E	IncorrectSignerCertificate	The signer certificate is not present.
DS0F	SignerCertificationAuthoritySignerNotValid	The authority of the signer certification sending the certificate is unknown.
DS0G	NotAllowedPayment	Signer is not allowed to sign this operation type.
DS0H	NotAllowedAccount	Signer is not allowed to sign for this account.
DS0K	NotAllowedNumberOfTransaction	The number of transaction is over the number allowed for this signer.
DS10	Signer1CertificateRevoked	The certificate is revoked for the first signer.
DS11	Signer1CertificateNotValid	The certificate is not valid (revoked or not active) for the first signer.
DS12	IncorrectSigner1Certificate	The certificate is not present for the first signer.
DS13	SignerCertificationAuthoritySigner1NotValid	The authority of signer certification sending the certificate is unknown for the first signer.
DS14	UserDoesNotExist	The user is unknown on the server
DS15	IdenticalSignatureFound	The same signature has already been sent to the bank

DS16	PublicKeyVersionIncorrect	The public key version is not correct. This code is returned when a customer sends signature files to the financial institution after conversion from an older program version (old ES format) to a new program version (new ES format) without having carried out re-initialisation with regard to a public key change.
DS17	DifferentOrderDataInSignatures	Order data and signatures don't match
DS18	RepeatOrder	File cannot be tested, the complete order has to be repeated. This code is returned in the event of a malfunction during the signature check, e.g. not enough storage space.
DS19	ElectronicSignatureRightsInsufficient	The user's rights (concerning his signature) are insufficient to execute the order
DS20	Signer2CertificateRevoked	The certificate is revoked for the second signer.
DS21	Signer2CertificateNotValid	The certificate is not valid (revoked or not active) for the second signer.
DS22	IncorrectSigner2Certificate	The certificate is not present for the second signer.
DS23	SignerCertificationAuthoritySigner2NotValid	The authority of signer certification sending the certificate is unknown for the second signer.
DS24	WaitingTimeExpired	Waiting time expired due to incomplete order
DS25	OrderFileDeleted	The order file was deleted by the bank server (for multiple reasons)
DS26	UserSignedMultipleTimes	The same user has signed multiple times
DS27	UserNotYetActivated	The user is not yet activated (technically)
DT01	InvalidDate	Invalid date (eg, wrong or missing settlement date)
DT02	InvalidCreationDate	Invalid creation date and time in Group Header (eg, historic date)
DT03	InvalidNonProcessingDate	Invalid non bank processing date (eg, weekend or local public holiday)
DT04	FutureDateNotSupported	Future date not supported
DT05	InvalidCutOffDate	Associated message, payment information block or transaction was received after agreed processing cut-off date, i.e., date in the past.
DT06	ExecutionDateChanged	Execution Date has been modified in order for transaction to be processed
DU01	DuplicateMessageID	Message Identification is not unique.
DU02	DuplicatePaymentInformationID	Payment Information Block is not unique.
DU03	DuplicateTransaction	Transaction is not unique.
DU04	DuplicateEndToEndID	End To End ID is not unique.
DU05	DuplicateInstructionID	Instruction ID is not unique.
DUPL	DuplicatePaymentOrCharge	Payment or charge is a duplicate of another payment or charge.
ED01	CorrespondentBankNotPossible	Correspondent bank not possible.
ED03	BalanceInfoRequest	Balance of payments complementary info is requested
ED05	SettlementFailed	Settlement of the transaction has failed.
ED06	SettlementSystemNotAvailable	Interbank settlement system not available.

ERIN	ERIOptionNotSupported	Extended Remittance Information (ERI) option is not supported.
FF01	InvalidFileFormat	File Format incomplete or invalid
FF02	SyntaxError	Syntax error reason is provided as narrative information in the additional reason information.
FF03	InvalidPaymentTypeInfo	Payment Type Information is missing or invalid. Generic usage if cannot specify Service Level or Local Instrument code
FF04	InvalidServiceLevelCode	Service Level code is missing or invalid
FF05	InvalidLocalInstrumentCode	Local Instrument code is missing or invalid
FF06	InvalidCategoryPurposeCode	Category Purpose code is missing or invalid
FF07	InvalidPurpose	Purpose is missing or invalid
FF08	InvalidEndToEndId	End to End Id missing or invalid
FF09	InvalidChequeNumber	Cheque number missing or invalid
FF10	BankSystemProcessingError	File or transaction cannot be processed due to technical issues at the bank side
FF11	ClearingRequestAborted	Clearing request rejected due it being subject to an abort operation.
G000	PaymentTransferredAndTracked	In an FI To FI Customer Credit Transfer: The Status Originator transferred the payment to the next Agent or to a Market Infrastructure. The payment transfer is tracked. No further updates will follow from the Status Originator. In a Financial Institution Credit Transfer with cover: The Status Originator performed the account booking and transferred the cover transaction to the next Reimbursement Agent or to a Market Infrastructure. The payment transfer is tracked. No further updates will follow from the Status Originator.
G001	PaymentTransferredAndNotTracked	In an FI To FI Customer Credit Transfer: The Status Originator transferred the payment to the next Agent or to a Market Infrastructure. The payment transfer is not tracked. No further updates will follow from the Status Originator. In a Financial Institution Credit Transfer with cover: The Status Originator performed the account booking and transferred the cover transaction to the next Reimbursement Agent or to a Market Infrastructure. The payment transfer is not tracked. No further updates will follow from the Status Originator.
G002	CreditDebitNotConfirmed	In a FIToFI Customer Credit Transfer: Credit to the creditor's account may not be confirmed same day. Update will follow from the Status Originator. In a Financial Institution Credit Transfer with cover: Debit/credit to nostro account may not be confirmed same day or Financial Institution Credit Transfer may not be transferred same day. Update will follow from the Status Originator.
G003	CreditPendingDocuments	In a FIToFI Customer Credit Transfer: Credit to creditor's account is pending receipt of required documents. The Status Originator has requested creditor to provide additional documentation. Update will follow from the Status Originator.

		In a Financial Institution Credit Transfer with cover: Status Originator has requested a previous Agent to provide additional information/correct information. Update will follow from the Status Originator.
G004	CreditPendingFunds	In a FIToFI Customer Credit Transfer: Credit to the creditor's account is pending, status Originator is waiting for funds provided via a cover. Update will follow from the Status Originator.
G005	DeliveredWithServiceLevel	Payment has been delivered to creditor agent with service level.
G006	DeliveredWithoutServiceLevel	Payment has been delivered to creditor agent without service level.
ID01	CorrespondingOriginalFileStillNotSent	Signature file was sent to the bank but the corresponding original file has not been sent yet.
MD01	NoMandate	No Mandate
MD02	MissingMandatoryInformationInMandate	Mandate related information data required by the scheme is missing.
MD05	CollectionNotDue	Creditor or creditor's agent should not have collected the direct debit
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.
NERI	NoERI	Credit transfer is tagged as an Extended Remittance Information (ERI) transaction but does not contain ERI.
RC01	BankIdentifierIncorrect	Bank identifier code specified in the message has an incorrect format (formerly IncorrectFormatForRoutingCode).
RC02	InvalidBankIdentifier	Bank identifier is invalid or missing. Generic usage if cannot specify between debit or credit account
RC03	InvalidDebtorBankIdentifier	Debtor bank identifier is invalid or missing
RC04	InvalidCreditorBankIdentifier	Creditor bank identifier is invalid or missing
RC05	InvalidBICIdentifier	BIC identifier is invalid or missing. Generic usage if cannot specify between debit or credit account.
RC06	InvalidDebtorBICIdentifier	Debtor BIC identifier is invalid or missing
RC07	InvalidCreditorBICIdentifier	Creditor BIC identifier is invalid or missing
RC08	InvalidClearingSystemMemberIdentifier	ClearingSystemMemberIdentifier is invalid or missing. Generic usage if cannot specify between debit or credit account
RC09	InvalidDebtorClearingSystemMemberIdentifier	Debtor ClearingSystemMember identifier is invalid or missing
RC10	InvalidCreditorClearingSystemMemberIdentifier	Creditor ClearingSystemMember identifier is invalid or missing
RC11	InvalidIntermediaryAgent	Intermediary Agent is invalid or missing
RC12	MissingCreditorSchemeId	Creditor Scheme Id is invalid or missing
RCN	RMessageConflict	Conflict with R-Message

RECI	ReceiverCustomerInformation	Further information regarding the intended recipient.
RF01	NotUniqueTransactionReference	Transaction reference is not unique within the message.
RR01	MissingDebtorAccountOrIdentification	Specification of the debtor's account or unique identification needed for reasons of regulatory requirements is insufficient or missing
RR02	MissingDebtorNameOrAddress	Specification of the debtor's name and/or address needed for regulatory requirements is insufficient or missing.
RR03	MissingCreditorNameOrAddress	Specification of the creditor's name and/or address needed for regulatory requirements is insufficient or missing.
RR04	RegulatoryReason	Regulatory Reason
RR05	RegulatoryInformationInvalid	Regulatory or Central Bank Reporting information missing, incomplete or invalid.
RR06	TaxInformationInvalid	Tax information missing, incomplete or invalid.
RR07	RemittanceInformationInvalid	Remittance information structure does not comply with rules for payment type.
RR08	RemittanceInformationTruncated	Remittance information truncated to comply with rules for payment type.
RR09	InvalidStructuredCreditorReference	Structured creditor reference invalid or missing.
RR10	InvalidCharacterSet	Character set supplied not valid for the country and payment type.
RR11	InvalidDebtorAgentServiceID	Invalid or missing identification of a bank proprietary service.
RR12	InvalidPartyID	Invalid or missing identification required within a particular country or payment type.
S000	ValidRequestForCancellationAcknowledged	Request for Cancellation is acknowledged following validation.
S001	UETRFlaggedForCancellation	Unique End-to-end Transaction Reference (UETR) relating to a payment has been identified as being associated with a Request for Cancellation.
S002	NetworkStopOfUETR	Unique End-to-end Transaction Reference (UETR) relating to a payment has been prevent from traveling across a messaging network.
S003	RequestForCancellationForwarded	Request for Cancellation has been forwarded to the payment processing/last payment processing agent.
S004	RequestForCancellationDeliveryAcknowledgement	Request for Cancellation has been acknowledged as delivered to payment processing/last payment processing agent.
SL01	SpecificServiceOfferedByDebtorAgent	Due to specific service offered by the Debtor Agent.
SL02	SpecificServiceOfferedByCreditorAgent	Due to specific service offered by the Creditor Agent.
SL03	ServiceofClearingSystem	Due to a specific service offered by the clearing system.
SL11	CreditorNotOnWhitelistOfDebtor	Whitelisting service offered by the Debtor Agent; Debtor has not included the Creditor on its "Whitelist" (yet). In the Whitelist the Debtor may list all allowed Creditors to debit Debtor bank account.

SL12	CreditorOnBlacklistOfDebtor	Blacklisting service offered by the Debtor Agent; Debtor included the Creditor on his "Blacklist". In the Blacklist the Debtor may list all Creditors not allowed to debit Debtor bank account.
SL13	MaximumNumberOfDirectDebitTransactionsExceeded	Due to Maximum allowed Direct Debit Transactions per period service offered by the Debtor Agent.
SL14	MaximumDirectDebitTransactionAmountExceeded	Due to Maximum allowed Direct Debit Transaction amount service offered by the Debtor Agent.
TA01	TransmissonAborted	The transmission of the file was not successful – it had to be aborted (for technical reasons)
TD01	NoDataAvailable	There is no data available (for download)
TD02	FileNonReadable	The file cannot be read (e.g. unknown format)
TD03	IncorrectFileStructure	The file format is incomplete or invalid
TK01	TokenInvalid	Token is invalid.
TK02	SenderTokenNotFound	Token used for the sender does not exist.
TK03	ReceiverTokenNotFound	Token used for the receiver does not exist.
TK09	TokenMissing	Token required for request is missing.
TKCM	TokenCounterpartyMismatch	Token found with counterparty mismatch.
TKSG	TokenSingleUse	Single Use Token already used.
TKSP	TokenSuspended	Token found with suspended status.
TKVE	TokenValueLimitExceeded	Token found with value limit rule violation.
TKXP	TokenExpired	Token expired.
TM01	InvalidCutOffTime	Associated message, payment information block, or transaction was received after agreed processing cut-off time.
TS01	TransmissionSuccessful	The (technical) transmission of the file was successful.
TS04	TransferToSignByHand	The order was transferred to pass by accompanying note signed by hand
CN01	AuthorisationCancelled	Authorisation is cancelled.
FOCR	FollowingCancellationRequest	Return following a cancellation request.
FR01	Fraud	Returned as a result of fraud.
NOAS	NoAnswerFromCustomer	No response from Beneficiary.
NOCM	NotCompliantGeneric	Customer account is not compliant with regulatory requirements, for example FICA (in South Africa) or any other regulatory requirements which render an account inactive for certain processing.
RUTA	ReturnUponUnableToApply	Return following investigation request and no remediation possible.
UPAY	UnduePayment	Payment is not justified.
AEXR	AlreadyExpiredRTP	Request-to-pay Expiry Date and Time has already passed.
ALAC	AlreadyAcceptedRTP	Request-to-pay has already been accepted by the Debtor.
ARFR	AlreadyRefusedRTP	Request-to-pay has already been refused by the Debtor.
ARJR	AlreadyRejectedRTP	Request-to-pay has already been rejected.
ATNS	AttachmentsNotSupported	Attachments to the request-to-pay are not supported.
EDTL	ExpiryDateTooLong	Expiry date time of the request-to-pay is too far in the future.

EDTR	ExpiryDateTimeReached	Expiry date time of the request-to-pay is already reached.
FRAD	FraudulentOrigin	Cancellation requested following a transaction that was originated fraudulently. The use of the FraudulentOrigin code should be governed by jurisdictions.
IEDT	IncorrectExpiryDateTime	Expiry date time of the request-to-pay is incorrect.
IRNR	InitialRTPNeverReceived	No initial request-to-pay has been received.
NOAR	NonAgreedRTP	No existing agreement for receiving request-to-pay messages.
NOPG	NoPaymentGuarantee	Requested payment guarantee (by Creditor) related to a request-to-pay cannot be provided.
NRCH	PayerOrPayerRTPSPNotReachable	Recipient side of the request-to-pay (payer or its request-to-pay service provider) is not reachable.
PINS	TypeOfPaymentInstrumentNotSupported	Type of payment requested in the request-to-pay is not supported by the payer.
REPR	RTPReceivedCanBeProcessed	Request-to-pay has been received and can be processed further.
RTNS	RTPNotSupportedForDebtor	Debtor does not support request-to-pay transactions.
SPII	RTPServiceProviderIdentifierIncorrect	Identifier of the request-to-pay service provider is incorrect.
UCRD	UnknownCreditor	Unknown Creditor.
FF12	OriginalTransactionNotEligibleForRequestedReturn	Original payment is not eligible to be returned given its current status.
FF13	RequestForCancellationNotFound	No record of request for cancellation found.
DC02	SettlementNotReceived	Rejection of a payment due to covering FI settlement not being received.
APAR	AlreadyPaidRTP	Request To Pay has already been paid by the Debtor.
AB26	InvalidBatchSettlementInstruction	Settlement Instruction does not exist.
AB12	InvalidConcurrentBatch	Duplicate Concurrent Batch Sequence number– for Settlement Instructions.
AB13	InvalidRoutingCodeUtilised	Wrong Message Routing Type for Return-of-Funds.
AB15	InvalidAccountNumberForSettlementType	Instruction may not be placed on the Continuous Processing Line settlement processor.
AB21	InvalidSettlementAgreementNumberSpecified	Agreement number not valid (beneficiary).
BDAY	NotBusinessDay	Settlement Cycle Day and Calendar day should be the same.
DS28	ReturnForTechnicalReason	Message routed to the wrong environment.
INDT	InvalidDetails	Details not valid for this field.
ISWS	InvalidSettlementWindow	Cannot schedule instruction for Night Window.
MINF	MissingInformation	Information missing for the field or cannot be empty.
NOFR	OutstandingFundingForSettlement	Continuous Processing Line on Hold Instruction.
RC13	ParticipantNotAnActiveMemberofRTGS	Originator not active any more.
RC15	ParticipantNotActiveMemberSettlementType	Settlement agreement required.

RC16	ParticipantNotActiveMemberOfSADCRGTGS	Participant blocked from SADC-RTGS.
SBRN	SettlementBatchRemovalNotification	Remove Concurrent Batch Processing Line on hold instruction.
RQNR	RequestNotRecognized	Payer did not recognize the request from Payee Participant,
SNRD	ServiceNotRendered	Services are not yet rendered by the Payee Participant (Creditor).
OSNS	OptionalServiceNotSupported	Requested optional service (for example instalment payments) is not supported.
AMSE	AttachmentMaximumSize	Size of the attachment exceeds the allowed maximum.
INAR	InvalidActivationReference	Payer's activation reference is invalid.
EDNA	ExecutionDateNotAccepted	Requested execution date of the payment is not accepted.
SL15	MaximumNumberOfCreditTransactionsExceeded	Maximum number of credit transactions allowed by the account servicer per service period exceeded.
SL16	MaximumCreditTransactionAmountExceeded	Maximum total credit amount allowed by the account servicer per service period exceeded.
SL17	DebtorNotOnWhitelistOfCreditorSide	Whitelisting service offered by payment system operator or financial institution. Debtor is not included on the Creditor side whitelist.
SL18	DebtorOnBlacklistOfCreditorSide	Blacklisting service offered by payment system operator or financial institution. Debtor included on the Creditor side blacklist.
CHRG	UnderlyingChargeBearerWasNotDebt	Related to a Charge message to convey that the charge bearer code used in the corresponding Payment message was not debt.
CHCO	UnacceptedChargeCodeType	Related to a Charge message to convey that the code in Charge Breakdown / Type / Code is not accepted by the receiving party.
IPNS	InstalmentPaymentsNotSupported	Payments in instalments are not supported.
CNNS	CreditNotesNotSupported	Credit notes are not supported.
EOL1	EndOfLife	Expiration of the payment authorisation due to no use for too long.

5.2 Status Codes

5.2.1 External Payment Group Status Code

Code Value	Code Name	Code Definition
ACCP	AcceptedCustomerProfile	Preceding check of technical validation was successful. Customer profile check was also successful.
ACCC	AcceptedSettlementCompletedCreditorAccount	Settlement on the creditor's account has been completed.
ACSC	AcceptedSettlementCompletedDebtorAccount	Settlement on the debtor's account has been completed.

		<p>Usage : this can be used by the first agent to report to the debtor that the transaction has been completed.</p> <p>Warning : this status is provided for transaction status reasons, not for financial information. It can only be used after bilateral agreement</p>
ACSP	AcceptedSettlementInProgress	All preceding checks such as technical validation and customer profile were successful and therefore the payment initiation has been accepted for execution.
ACTC	AcceptedTechnicalValidation	All preceding checks such as technical validation and customer profile were successful and therefore the payment initiation has been accepted for execution.
ACWC	AcceptedWithChange	Instruction is accepted but a change will be made, such as date or 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.
RCVC	ReceivedVerificationCompleted	Verification of Payee check have been applied to received transactions stating to be complete without mismatching data.
RVCM	ReceivedVerificationCompletedWithMismatches	Verification of Payee checks have been applied to received transactions stating to be complete containing mismatching data.
RVNC	ReceivedVerificationNotCompleted	Verification of party check on transactions received is not yet completed.

5.2.2 External Payment Transaction Status Code

Code Value	Code Name	Code Definition
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ACCP	AcceptedCustomerProfile	Preceding check of technical validation was successful. Customer profile check was also successful.
ACCC	AcceptedSettlementCompletedCreditorAccount	Settlement on the creditor's account has been completed.
ACFC	AcceptedFundsChecked	Preceding check of technical validation and customer profile was successful and an automatic funds check was positive.
ACIS	AcceptedandChequeIssued	Payment instruction to issue a cheque has been accepted, and the cheque has been issued but not yet been deposited or cleared.
ACSC	AcceptedSettlementCompletedDebtorAccount	Settlement completed. Usage : this can be used by a Market Infrastructure reporting to Infrastructure Participant or an Account Servicer to Account Owner to report that the transaction account entry 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	AcceptedSettlementInProgress	All preceding checks such as technical validation and customer profile were 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, such as date or remittance not sent.
ACWP	AcceptedWithoutPosting	Payment instruction included in the credit transfer is accepted without being posted to the creditor customer's account.
BLCK	Blocked	Payment transaction previously reported with status 'ACWP' is blocked, for example, funds will neither be posted to the Creditor's account, nor be returned to the Debtor.
CANC	Cancelled	Payment initiation has been successfully cancelled after having received a request for cancellation. Usage: code to be used in the context of APIs only.
CPUC	CashPickedUpByCreditor	Cash has been picked up by the Creditor.
PATC	PartiallyAcceptedTechnicalCorrect	Payment initiation needs multiple authentications, where some but not yet all

		have been performed. Syntactical and semantical validations are successful.
PDNG	Pending	Payment instruction is pending. Further checks and status update will be performed.
RCVD	Received	Payment instruction has been received.
RJCT	Rejected	Payment instruction has been rejected.
ACPD	AcceptedClearingProcessed	Status of transaction released from the Debtor Agent and accepted by the clearing.

Remark 09/04/2025 waiting for publishing following codes in external code list on the ISO website:

RCVC	ReceivedVerificationCompleted
RVNA	ReceivedVerificationCompletedNotApplicable
RVNM	ReceivedVerificationCompletedNoMatch
RVMC	ReceivedVerificationCompletedMatchClosely
RVNC	ReceivedVerificationNotCompleted
RVCM	ReceivedVerificationCompletedWithMismatches

5.3 Service Level Code

Code Value	Code Name	Code Definition
BKTR	BookTransaction	Payment through internal book transfer.
G001	TrackedCustomerCreditTransfer	Tracked Customer Credit Transfer.
G002	TrackedStopAndRecall	Tracked Stop and Recall
G003	TrackedOutboundCorporateTransfer	Tracked Outbound Corporate Transfer.
G004	TrackedFinancialInstitutionTransfer	Tracked Financial Institution Transfer.
NPCA	NordicPaymentsCouncilAreaTransfer	Payments must be executed following the NPC Area Payment scheme.
NUGP	NonurgentPriorityPayment	Payment must be executed as a non-urgent transaction with priority settlement.
NURG	NonurgentPayment	Payment must be executed as a non-urgent transaction, which is typically identified as an ACH or low value transaction.
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.
SVDE	DomesticChequeClearingAndSettlement	Payment execution following the cheque agreement and traveller cheque agreement of the German Banking Industry Committee (Die Deutsche Kreditwirtschaft - DK) and Deutsche Bundesbank – Scheck Verrechnung Deutschland

URGP	UrgentPayment	Payment must be executed as an urgent transaction cleared through a real-time gross settlement system, which is typically identified as a wire or high value transaction.
URNS	UrgentPaymentNetSettlement	Payment must be executed as an urgent transaction cleared through a real-time net settlement system, which is typically identified as a wire or high value transaction.
INST	InstantCreditTransferOrInstantDirectDebit	Used for payment initiation to identify that a Payment or Direct Debit initiation must be executed as an instant or real-time payment instrument.
SRTP	ServiceRequestToPay	Request to Pay (RTP) transaction refers to an RTP scheme (such as for example the SEPA Request to Pay (SRTP) scheme).
SVAT	ScheckVerarbeitungAustria	Scheck Verarbeitung Austria (Cheque Processing).
G006	TrackedCaseManagement	Specifies the service conditions applicable to a tracked exceptions and investigations case.
G007	TrackedInboundCustomerCreditTransfer	Specifies the service level for a tracked inbound customer credit transfer.
G005	TrackedInstantCustomerCreditTransfer	Tracked Instant Customer Credit Transfer.
G009	TrackedLowValueCrossBorderCustomerCreditTransfer	Specifies the service level for a tracked low-value cross-border customer credit transfer.
WFSM	WaitForSettlement	Transaction is to be treated as an advice and only applied to the account of the creditor or next agent after settlement of the cover has been confirmed.
EOLO	EuroOneLegOut	Payment is executed following a Euro One-Leg Out Scheme.
SPLI	SplitPayment	A split payment is a payment that is split into several payments of lower value, namely with the purpose to comply with maximum amount thresholds applicable to some domestic Payment Market Infrastructures or to reduce counterparty liquidity risk.

5.4 ISO SWIFT Payment status report

5.4.1 Overview

The XML subset “Swift Payment status report” provides for the implementation of the ISO 20022 SWIFT CBPR+ Payment status report message for S4C customers using FIN+ connection.

<Payload>

<AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.02">

.....

</AppHdr>

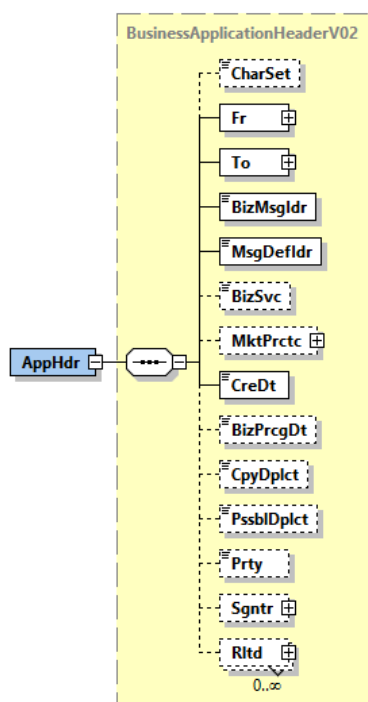
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.10">

....

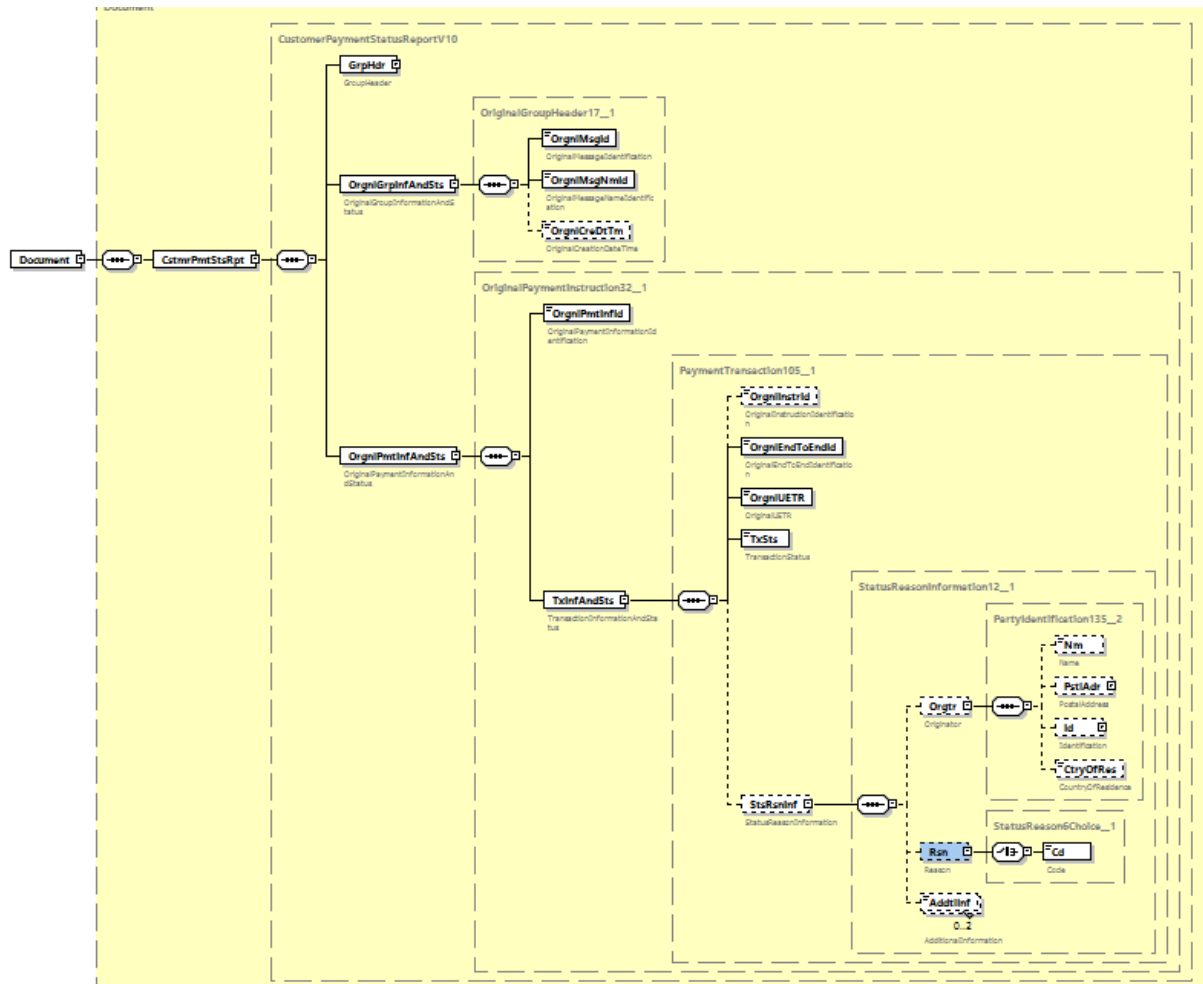
</Document>

</Payload>

Application header :



Document:





5.4.2 Structure

85

Document:

Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
0	Customer Credit Transfer Initiation V09 (pain.001.001.09)	<CstmrPmtStsRpt>				
1	Group Header	<GrpHdr>	[1..1]			
2	Message Identification	<MsgId>	[1..1]	text{1,35}		
2	Creation Date Time	<CreDtTm>	[1..1]	dateTime		
2	Initiating Party	<InitgPty>	[0..1]			
3	Identification	<Id>	[0..1]	Choice		
4	Organisation Identification	<OrgId>	[1..1]			
5	Any BIC	<AnyBIC>	[0..1]	text [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}		
5	LEI	<LEI>	[0..1]	text [A-Z0-9]{18,18}[0-9]{2,2}		
5	Other	<Othr>	[0..2]			
6	Identification	<Id>	[1..1]	text{1,35}		
1	Original Group Information And Status	<OrgnlGrpInfAndSts>	[1..1]			
2	Original Message Identification	<OrgnlMsgId>	[1..1]	text{1,35}		
2	Original Message Name Identification	<OrgnlMsgNmId>	[1..1]	text{1,35}		
1	Original Payment Information And Status	<OrgnlPmtInfAndSts>	[1..1]			Mandatory CBPR+ version



Lvl	Name	XML Tag	Mult	Type / Code	Restr	Additional details
2	Original Payment Information Identification6	<OrgnlPmtInfId>	[1..1]	text{1,35}		
2	Transaction Information And Status	<TxInfAndSts>	[1..1]			
3	Original Instruction Identification	<OrgnlInstrId>	[0..1]	text{1,35}		
3	Original End To End Identification	<OrgnlEndToEndId>	[1..1]	text{1,35}		Mandatory CBPR+ version
3	Original UETR	<OrgnlUETR>	[1..1]	text [a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-f0-9]{3}-[a-f0-9]{12}		Mandatory CBPR+ version
3	Transaction Status	<TxSts>	[1..1]	text{1,4}		Mandatory CBPR+ version
3	Status Reason Information	<StsRsnInf>	[0..*]			
4	Originator	<Orgtr>	[0..1]			
5	Name	<Nm>	[0..1]	text{1,140}	T/C	Name is limited to 70 characters When Name is absent, Identification is mandatory. ----- Type Changed: text{1,70}
4	Reason	<Rsn>	[0..1]	Choice		
5	Code	<Cd>	[1..1]	text{1,4}		
4	Additional Information	<AddtlInf>	[0..*]	text{1,105}		