XML message for Payment Initiation
Implementation Guideline

Version 1.3

Version 1.3 Changes – Updated 20160901

Customer Credit Transfer:

- Message element name is changed to Customer Credit Transfer Initiation in message root block.
- SEPA format rule “The fractional part has a maximum of two digits” is added to message element Control Sum (index 1.7, 2.5).
- New message element Proprietary is added to Organisation Identification and Private Identification under message element Scheme Name and thus the mult. of message element Code under the Scheme Name is changed to {{{Or (index 1.8; 2.19; 2.23; 2.70; 2.79; 2.81).
- The following changes are made to index 2.21 Debtor Agent:
    - SEPA usage rule “Only BIC is allowed” and specification “AT-06 BIC code of the Originator Bank” are deleted;
    - SEPA usage rule “Either BIC or 'Other/Identification' must be used” is added to message element Financial Institution Identification;
    - Mandatory message element BIC is changed to optional: mult. changed to [0..1];
    - Specification “AT-06 BIC code of the Originator Bank. The BIC is optional for national transactions except if Member States use the waiver as per Article 16(6) of EU Regulation 260/2012. The BIC is mandatory for EU/EEA cross-border transactions until 31 January 2016 and it will continue to be mandatory for non-EU /non-EEA cross-border SEPA transactions” is added to message element BIC;
    - Message elements Other and Identification are added with SEPA usage rule “Only ‘NOTPROVIDED’ is allowed”.
- SEPA usage rule “If the BIC is not indicated 'Creditor Agent' structure is not to be used” is added to index 2.77 Creditor Agent.
- The following changes are made to index 2.79 Creditor:
    - Estonian usage rule “In case of a RUB payments to Russia” for message element Other of Organisation Identification is deleted;
    - Estonian specification of message element Proprietary under Scheme Name of Organisation Identification is changed to “Scheme names INN and KPP should be entered here (RUB payments)”;
    - Estonian usage rule “For RUB payments to Russia ‘Other’ is allowed two occurrences and should be used for entering INN and KPP codes” is added to message element Private Identification;
    - Estonian specification “For RUB payments to Russia, INN and KPP codes should be entered here” is added to message element Identification of Private Identification;
    - Estonian specification “Scheme names INN and KPP should be entered here (RUB payments)” is added to message element Proprietary under Scheme Name of Private Identification.
- Estonian usage rule 1 for index 2.89 Regulatory Reporting is replaced with the following “As of 01.02.2014 regulatory reporting is not required to submit with payment instructions by Estonian Central Bank”.
- SEPA format rule for index 2.99 Unstructured and 2.100 Structured under Remittance Information is updated: “Format” is replaced with “Usage”.

Customer Payment Status Report:

- Message root block is added with message element Customer Payment Status Report and headlines of Group Header and Original Group Information and Status are adjusted accordingly.
- New message element Originator is added under Status Reason Information with specification “Identification of the Type of Party that initiated the reject. Limited to BIC to identify the bank or CSM originating the status or ‘Name’ to indicate a CSM when it has no BIC. ‘Name’ is limited to 70 characters in length. The Party that issues the status” (index 2.8; 3.6; 3.21).
- Message element Reason of Status Reason Information is changed to mandatory: mult. changed to [1..1] (index 2.9; 3.7; 3.22).
- New message element Proprietary is added to Organisation Identification and Private Identification under message element Scheme Name and thus mult. of message element Code under the Scheme Name is changed to {{{Or (index 3.121; 3.127).
- Index 3.99 of message element Structured is aligned with ISO 20022 standard and changed to 3.90.

Character set:

- The character set has been updated with additional information according SEPA rules:
  References, identifications and identifiers must respect the following: Content is restricted to the Latin character set as defined above. Content must not start or end with a '/'.Content must not contain '//'s.

Examples:

- The comment for creditor's bank of payment 1 is changed to "optional to indicate in case of transactions within EU/EEA".
- Examples of payment status reports which contain rejected payments are updated with new mandatory tag Orgtr and its value EEUHEE2X.
- The first block of RgltryRptg and its sub-tags of payment 2 are deleted.

Version 1.2 Changes – Updated 20130916

New column "XML Tag" added to the Customer Credit Transfer and Payment Status Report tables

Version 1.1 Changes – Updated 20130423

Customer Credit Transfer:

- The wording of the message elements Service Level and Local Instrument was specified;
- Message elements Intermediary Agent 2 and Intermediary Agent 2 Account were deleted;
- The wording of message elements under the Organisation Id (index 2.79) was specified and message element Proprietary under Organisation Id Scheme Name was added;
- Usage Rule to message element Remittance Information was added for situation where unstructured and structured remittance information are used simultaneously;
- Link to EACT standard was added for unstructured remittance information under message element Unstructured Remittance Information.

Payment Status Report:

- Message elements of Remittance Information were added;
- In the example of Payment Status Report, where payment 2 is rejected with reason duplication, the file level based validation has been replaced with transaction level based validation.

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1. Introduction

The purpose of this document is to provide guidance on the use of XML Customer Credit Transfer Initiation message ISO20022 XML – pain.001.001.03 sent to Estonian banks, and cover SEPA payments as well as other payments. This document is based on the SEPA Credit Transfer Scheme Customer-to-Bank Implementation Guidelines Version 8.0, published by European Payments Council and it has been complemented with message elements that may be necessary to fill in order to initiate other payments. If the originator of the message has stated message elements that are not represented in this document, it will be viewed as data overpopulation and will be ignored.

SEPA payments cover non-urgent payments in euro inside EU and EEA, where the debtor's and creditor's accounts are identified by IBAN and their banks are identified by BIC or IBAN, and the debtor and the creditor pay their own charges.

Other payments cover payments in other currency than euro and payments outside EU and EEA.

This document also describes the structure of Customer Payment Status Report message – pain.002.001.03, sent by the Estonian banks to their customers to provide status information on payment instructions previously sent.

This document should be read together with the ISO 20022 XML message standards, as the ISO rules on the usage of the elements have not been repeated in this document and should be taken into account where applicable.

The content of this document will be updated in case of need and in order to comply with implementation guidelines for customer to bank messages based on SEPA Credit Transfer Rulebook.

These Implementation Guidelines have been developed by the Estonian banks together with the Estonian Banking Association and Estonian Central Bank.

2. Message content of the Customer Credit Transfer

The message consists of two mandatory building blocks: Group Header and Payment Information.
Group Header: This block is presented only once and it contains elements such as Message Identification, Creation Date and Time and Initiating Party.
Payment Information: This block is repetitive and it contains elements related to the debit side of the transaction, such as Debtor, Debtor Account, Payment Type Information and Requested Execution Date and also one or several **Credit Transfer Transaction Information** parts which contain elements related to the credit side of the transaction, such as Creditor, Creditor Agent and Remittance Information.

The message is described in the following table. Below is the explanation of each column of the table.

"Index" column – number refers to the corresponding description in the ISO 20022 XML Message Definition Report. This report can be found at www.iso20022.org under "Catalogue of ISO 20022 messages" with "pain.001.001.03" as reference.
"Mult" column – indicates whether an element is mandatory or optional and how many repetitions are allowed for the element.
For example:

- [1..1] – shows that element is mandatory and can be presented only once
- [1..n] – shows that element is mandatory and can be presented 1 to unlimited number of times
- [0..1] – shows that element is optional and can be presented only once
- [0..n] – shows that element is optional and can be presented 0 to unlimited number of times
- {Or…Or} – indicates that only one of several elements may be presented

"Message Element" column – element name used in ISO 20022 XML Message Definition Report.
"XML Tag" column – short name identifying an element within an XML message, which is put between brackets, e.g. <Amt>.
"SEPA Core Requirements with Usage Rules" column – message elements shaded in yellow means that these elements can be used for executing SEPA core payments. If there are differences in using a message element specified in the ISO 20022 XML standard in SEPA payments, they are pointed out as Usage Rules.
"Estonian Requirements for payment initiation XML messages" column – includes SEPA payments as well as other

payments. There is a short description of elements and if in Estonian Requirements for payment initiation XML messages there are differences in using the message elements specified in the ISO 20022 XML standard or in SEPA Core Requirements or the same Usage Rule applies as in SEPA Core Requirements, they are pointed out as Usage Rules.

Message Root

Index	Mult.	Message Element	XML Tag	SEPA Core Requirements with Usage Rules	Estonian Requirements for payment initiation XML messages
	[1..1]	Customer Credit Transfer Initiation	<CstmrCdtTrfInitn>		

Group Header

Index	Mult.	Message Element	<XML Tag>	SEPA Core Requirements with Usage Rules	Estonian Requirements for payment initiation XML messages
1.0	[1..1]	+ Group Header	<GrpHdr>		Set of characteristics shared by all payments included in the message.
1.1	[1..1]	++ Message Identification	<MsgId>		Unique identification of the message assigned by the initiating party. Should be unique per instructed party for a pre-agreed period.
1.2	[1..1]	++ Creation Date Time	<CreDtTm>		Date and time at which the message was created by the initiating party.
1.6	[1..1]	++ Number Of Transaction	<NbOfTxs>		Number of payments contained in Credit Transfer Transaction Information part.
1.7	[0..1]	++ Control Sum	<CtrlSum>	Format Rule: The fractional part has a maximum of two digits.	Total of all individual amounts included in the message, irrespective of currencies.
1.8	[1..1]	++ Initiating Party	<InitgPty>		Party initiating the payment. This can be either the debtor or a party initiating the payment on behalf of the debtor.
1.8	[0..1]	+++ Name	<Nm>	Usage Rule: 'Name' is limited to 70 characters in length.	Name of the initiating party. Usage Rule: Same rule as in SEPA Core Requirements applies.
1.8	[0..1]	+++ Identification	<Id>		Identification of the initiating party.
1.8	{Or	++++ Organisation Identification	<OrgId>	Usage Rule: Either 'BIC or BEI' or one occurrence of 'Other' is allowed.	Identification of an organisation. Usage Rule: Same rule as in SEPA Core Requirements applies.
1.8	{{Or	+++++ BIC or BEI	<BICOrBEI>		
1.8	Or}}	+++++ Other	<Othr>		
1.8	[1..1]	++++++ Identification	<Id>		
1.8	[0..1]	++++++ Scheme Name	<SchmeNm>		
1.8	{{{Or	+++++++ Code	<Cd>		For organisation identification scheme code see http://www.iso20022.org/external_code_list.page External Code Lists spreadsheet
1.8	Or}}}	+++++++ Proprietary	<Prtry>		
1.8	Or}	++++ Private Identification	<PrvtId>	Usage Rule: Either 'Date And Place Of Birth' or one occurrence of 'Other' is allowed.	Identification of a private person. Usage Rule: Same rule as in SEPA Core Requirements applies.
1.8	{{Or	+++++ Date And Place	<DtAndPlcOfBirth>		

		Of Birth			
1.8	[1..1]	++++++ Birth Date	<BirthDt>		
1.8	[1..1]	++++++ City Of Birth	<CityOfBirth>		
1.8	[1..1]	++++++ Country Of Birth	<CtryOfBirth>		
1.8	Or}}	+++++ Other	<Othr>		
1.8	[1..1]	++++++Identification	<Id>		
1.8	[0..1]	++++++ Scheme Name	<SchmeNm>		
1.8	{{{Or	+++++++ Code	<Cd>		For private identification scheme code see http://www.iso20022.org/external_code_list.page External Code Lists spreadsheet
1.8	Or}}}	+++++++ Proprietary	<Prtry>		

Payment Information

Index	Mult.	Message Element		SEPA Core Requirements with Usage Rules	Estonian Requirements for payment initiation XML messages
2.0	[1..n]	+ Payment Information	<PmtInf>		Set of characteristics, that applies to the debit side of the payment transactions.
2.1	[1..1]	++ Payment Information Identification	<PmtInfId>		Reference assigned by the initiating party in order to indentify the payment information block within the message. For example number of consolidated payment.
2.2	[1..1]	++ Payment Method	<PmtMtd>	Usage Rule: Only 'TRF' is allowed.	Specifies the means of payment that will be used to move the amount of money. Usage Rule: Same rule as in SEPA Core Requirements applies.
2.3	[0..1]	++ Batch Booking	<BtchBookg>	Usage Rule: If present and contains 'true', batch booking is requested. If present and contains 'false', booking per transaction is requested. Usage Rule: If element is not present, pre-agreed customer-to-bank conditions apply.	Usage Rule: Same rule as in SEPA Core Requirements applies. Use of this field should be agreed upon your bank.
2.4	[0..1]	++ Number of Transactions	<NbOfTxs>		Number of payments contained in the payment information block.
2.5	[0..1]	++ Control Sum	<CtrlSum>	Format Rule: The fractional part has a maximum of two digits.	Total of all individual amounts included in the group, irrespective of currencies.
2.6	[0..1]	++ Payment Type Information	<PmtTpInf>	Usage Rule: If used, it is recommended to be used only at 'Payment Information' level and	Set of elements used to specify the type of payment. Usage Rule: Same rule as in SEPA Core Requirements applies.

				not at Credit Transfer Transaction Information' level. Usage Rule: When Instruction Priority is to be used, 'Payment Type Information' must be present at 'Payment Information' level.	
2.7	[0..1]	+++ Instruction Priority	<InstrPrty>	Usage Rule: If present, pre-agreed customer-to-bank conditions apply.	Specifies the payment processing priority based on an agreement between the initiating party and the debtor's bank. If there is no agreement with the bank, the bank shall have the right to ignore the instruction priority.
2.8	[0..1]	+++ Service Level	<SvcLvl>	Usage Rule: Usage is recommended.	Agreement of rules according to which the payment must be processed. Pre-agreed customer-to-bank conditions apply
2.9	[1..1]	++++ Code	<Cd>	(AT-40 Identification code of the Scheme) Usage Rule: Only 'SEPA' is allowed.	Usage Rule: Only following codes are allowed: SEPA – payment must be executed as a SEPA payment; URGP – payment must be executed as an urgent payment; SDVA – payment must be executed with same day value to the creditor; NURG – payment must be executed as non-urgent payment.
2.11	[0..1]	+++ Local Instrument	<LclInstrm>		Specifies the type of payment. Pre-agreed customer-to-bank conditions apply
2.12	{Or	++++ Code	<Cd>		
2.13	Or}	++++ Proprietary	<Prtry>		NORM – normal payment, HIGH – urgent payment, EXPR – extra urgent payment. Depending on the type and currency of payment the bank value date is either the day after the next, the next or the same business day in accordance with the terms and conditions of a bank.
2.14	[0..1]	+++ Category Purpose	<CtgyPurp>	(AT-45 Category Purpose of the Credit Transfer) Usage Rule: Depending on the agreement between the Originator and the Originator Bank, 'Category Purpose' may be forwarded to the Beneficiary Bank.	Specifies the purpose of the payment based on an agreement between the initiating party and the debtor's bank.
2.15	[1..1]	++++ Code	<Cd>		For code of category purpose see http://www.iso20022.org/external_code_list.page External Code Lists spreadsheet
2.17	[1..1]	++ Requested Execution Date	<ReqdExctnDt>		Date on which the debtor's account is to be debited.
2.19	[1..1]	++ Debtor	<Dbtr>		The party from whose account the amount of payment is to be debited.

2.19	[1..1]	+++ Name	<Nm>	Mandatory. (AT-02 Name of the Originator). Usage Rule: 'Name' is limited to 70 characters in length.	Debtor's name. Usage Rule: Same rule as in SEPA Core Requirements applies.
2.19	[0..1]	+++ Postal Address	<PstlAdr>	(AT-03 Address of the Originator)	Debtor's address
2.19	[0..1]	++++ Country	<Ctry>		For ISO Country code see http://www.iso.org/iso/country_codes/iso_3166_code_lists/country_names_and_code_elements.htm
2.19	[0..2]	++++ Address Line	<AdrLine>	Usage Rule: Only two occurrences are allowed.	
2.19	[0..1]	+++ Identification	<Id>	(AT-10 Originator Identification Code)	Debtor's identification.
2.19	{Or	++++ Organisation Identification	<OrgId>	Usage Rule: Either 'BIC or BEI' or one occurrence of 'Other' is allowed	Identification of an organisation. Usage Rule: Same rule as in SEPA Core Requirements applies.
2.19	{{Or	+++++ BIC or BEI	<BICOrBEI>		
2.19	Or}}	+++++ Other	<Othr>		
2.19	[1..1]	++++++ Identification	<Id>		
2.19	[0..1]	++++++ Scheme Name	<SchmeNm>		
2.19	{{{Or	+++++++ Code	<Cd>		For organisation identification scheme code see http://www.iso20022.org/external_code_list.page External Code Lists spreadsheet
2.19	Or}}}	+++++++ Proprietary	<Prtry>		
2.19	Or}	++++ Private Identification	<PrvtId>	Usage Rule: Either 'Date And Place Of Birth' or one occurrence of 'Other' is allowed.	Identification of a private person. Usage Rule: Same rule as in SEPA Core Requirements applies.
2.19	{{Or	+++++ Date And Place Of Birth	<DtAndPlcOfBirth>		
2.19	[1..1]	++++++ Birth Date	<BirthDt>		
2.19	[1..1]	++++++ City Of Birth	>CityOfBirth>		
2.19	[1..1]	++++++ Country Of Birth	<CtryOfBirth>		
2.19	Or}}	+++++ Other	<Othr>		
2.19	[1..1]	++++++ Identification	<Id>		
2.19	[0..1]	++++++ Scheme Name	<SchmeNm>		
2.19	{{{Or	+++++++ Code	<Cd>		For private identification scheme code see http://www.iso20022.org/External_Code_Lists_and_DSS.page External Code Lists spreadsheet
2.19	Or}}}	+++++++ Proprietary	<Prtry>		
2.20	[1..1]	++ Debtor Account	<DbtrAcct>	(AT-01 Account Number of the Originator)	Account number, from which the amount of payment is to be debited.
2.20	[1..1]	+++ Identification	<Id>	Usage Rule: Only IBAN is	Usage Rule: Same rule as in SEPA Core Requirements

				allowed.	applies
2.20	[1..1]	++++ IBAN	<IBAN>		Debtor's IBAN.
2.20	[0..1]	+++ Currency	<Ccy>		Currency of the debtor's account. Usage rule: To be used only if one account covers several currencies, e.g. in case of a multicurrency account.
2.21	[1..1]	++ Debtor Agent	<DbtrAgt>		Debtor's bank. Usage Rule: Same rule as in SEPA Core Requirements applies.
2.21	[1..1]	+++ Financial Institution Identification	<FinInstnId>	Usage Rule: Either BIC or 'Other/Identification' must be used.	
2.21	[0..1]	++++ BIC	<BIC>	(AT-06 BIC code of the Originator Bank) The BIC is optional for national transactions except if Member States use the waiver as per Article 16(6) of EU Regulation 260/2012. The BIC is mandatory for EU/EEA cross-border transactions until 31 January 2016 and it will continue to be mandatory for non-EU /non-EEA cross-border SEPA transactions.	Debtor's bank BIC.
2.21	[0..1]	++++ Other	<Othr>		
2.21	[1..1]	+++++ Identification	<Id>	Usage Rule: Only 'NOTPROVIDED' is allowed.	
2.23	[0..1]	++ Ultimate Debtor	<UltmtDbtr>		Ultimate party that owes an amount of money to the (ultimate) creditor. Usage Rule: Only to be used for SEPA payments and only if different from debtor.
2.23	[0..1]	+++ Name	<Nm>	(AT-08 Name of the Originator Reference Party) Usage Rule: 'Name' is limited to 70 characters in length.	Ultimate debtor's name. Usage Rule: Same rule as in SEPA Core Requirements applies.
2.23	[0..1]	+++ Identification	<Id>	(AT-09 Identification code of the Originator Reference Party)	Ultimate debtor's identification
2.23	{Or	++++ Organisation Identification	<OrgId>	Usage Rule: Either 'BIC or BEI' or one occurrence of 'Other' is allowed.	Identification of an organisation. Usage Rule: Same rule as in SEPA Core Requirements applies
2.23	{{Or	+++++ BIC or BEI	<BICOrBEI>		
2.23	Or}}	+++++ Other	<Othr>		

2.23	[1..1]	++++++ Identification	<Id>		
2.23	[0..1]	++++++ Scheme Name	<SchmeNm>		
2.23	{{{Or	+++++++ Code	<Cd>		For organisation identification scheme code see http://www.iso20022.org/external_code_list.page External Code Lists spreadsheet
2.23	Or}}}	+++++++ Proprietary	<Prtry>		
2.23	Or}	++++ Private Identification	<PrvtId>	Usage Rule: Either 'Date And Place Of Birth' or one occurrence of 'Other' is allowed.	Identification of a private person. Usage Rule: Same rule as in SEPA Core Requirements applies.
2.23	{{Or	+++++ Date And Place Of Birth	<DtAndPlcOfBirth>		
2.23	[1..1]	++++++ Birth Date	<BirthDt>		
2.23	[1..1]	++++++ City Of Birth	>CityOfBirth>		
2.23	[1..1]	++++++ Country Of Birth	<CtryOfBirth>		
2.23	Or}}	+++++ Other	<Othr>		
2.23	[1..1]	++++++ Identification	<Id>		
2.23	[0..1]	++++++ Scheme Name	<SchmeNm>		
2.23	{{{Or	+++++++ Code	<Cd>		For private identification scheme code see http://www.iso20022.org/external_code_list.page External Code Lists spreadsheet
2.23	Or}}}	+++++++ Proprietary	<Prtry>		
2.24	[0..1]	++ Charges Bearer	<ChrgBr>	Usage Rule: Only 'SLEV' is allowed. Usage Rule: It is recommended that this element should be specified at 'Payment Information' level.	Specifies which party/parties will bear the charges linked to the processing of the payment. Usage Rule: For SEPA payment code "SLEV" should be used. For other payments one of the following codes should be used: CRED, DEBT and SHAR. For usage of code CRED, please contact your bank. If this tag is missing, it will be considered as SHAR or SLEV, depending on the payment instruction data.
2.25	[0..1]	++ Charges Account	<ChrgsAcct>		Account from which charges are to be debited. Use of this field should be agreed upon your bank.
2.25	[1..1]	+++ Identification	<Id>		Only IBAN is allowed.
2.25	[1..1]	++++ IBAN	<IBAN>		IBAN.
2.25	[0..1]	+++ Currency	<Ccy>		Currency of charges' account. Usage Rule: To be used only if one account number covers several currencies, e.g. in case of a multicurrency account.
2.27	[1..n]	++ Credit Transfer Transaction Information	<CdtTrfTxInf>		Set of elements providing information on the payment(s) included in the message.
2.28	[1..1]	+++ Payment Identification	<PmtId>		Set of elements used to reference a payment instruction.

2.29	[0..1]	++++ Instruction Identification	<InstrId>		Unique reference assigned by the initiating party for a debtor's bank to identify the payment. It is not forwarded to the creditor's bank.
2.30	[1..1]	++++ End To End Identification	<EndToEndId>	(AT-41 Originator's Reference to the Credit Transfer)	Unique reference assigned by the instructing party to payment. It is forwarded to the creditor's bank only in case of a SEPA payment.
2.31	[0..1]	+++ Payment Type Information	<PmtTpInf>	Usage Rule: If used, it is recommended to be used at 'Payment Information' level and not at 'Credit Transfer Transaction Information' level.	Set of elements used to specify the type of payment. Should be used exclusively at the payment or transaction level. Usage Rule: Rule: Same rule as in SEPA Core Requirements applies.
2.33	[0..1]	++++ Service Level	<SvcLvl>	Usage Rule: Usage is recommended.	Agreement of rules according to which the payment must be processed. Pre-agreed customer-to-bank conditions apply
2.34	[1..1]	+++++ Code	<Cd>	(AT-40 Identification code of the Scheme) Usage Rule: Only 'SEPA' is allowed.	Usage Rule: Only the following codes are allowed: SEPA – payment must be executed as a SEPA payment; URGP – payment must be executed as an urgent payment; SDVA – payment must be executed with same day value to the creditor; NURG – payment must be executed as non-urgent payment.
2.36	[0..1]	++++ Local Instrument	<LclInstrm>		Specifies the type of payment. Pre-agreed customer-to-bank conditions apply .
2.37	{Or	+++++ Code	<Cd>		
2.38	Or}	+++++ Proprietary	<Prtry>		NORM – normal payment, HIGH – urgent payment, EXPR – extra urgent payment. Depending on the type and currency of payment the bank value date is either the day after the next, the next or the same business day in accordance with the terms and conditions of a bank.
2.39	[0..1]	++++ Category Purpose	<CtgyPurp>	(AT-45 Category purpose of the Credit Transfer) Usage Rule: Depending on the agreement between the Originator and the Originator Bank, 'Category Purpose' may be forwarded to the Beneficiary Bank.	Specifies the purpose of the payment based on an agreement between the initiating party and debtor's bank.
2.40	[1..1]	+++++ Code	<Cd>		For Code of category purpose see http://www.iso20022.org/external_code_list.page External Code Lists spreadsheet

2.42	[1..1]	+++ Amount	<Amt>		Amount of money to be moved between the debtor and the creditor.
2.43	{Or	++++ Instructed Amount	<InstdAmt>	(AT-04 Amount of the Credit Transfer in Euro) Usage Rule: Only 'EUR' is allowed. Usage Rule: Amount must be 0.01 or more and 999999999.99 or less. Format Rule: The fractional part has a maximum of two digits.	Payment amount and the currency ordered by the initiating party. All currencies accepted by the bank for payment services are allowed.
2.44	Or}	++++ Equivalent Amount	<EqvtAmt>		Payment amount labelled in the currency of the debtor's account and to be converted into a different currency. Use of this field should be agreed upon your bank.
2.45	[1..1]	+++++Amount	<Amt>		Payment amount in the currency of the debtor's account.
2.46	[1..1]	+++++Currency Of Transfer	<CcyOfTrf>		Currency in which the payment amount should be sent to the creditor. All currencies accepted by the bank for payment services are allowed.
2.51	[0..1]	+++ Charge Bearer	<ChrgBr>	Usage Rule: Only 'SLEV' is allowed. Usage Rule: It is recommended that this element be specified at 'Payment Information' level.	Specifies which party/parties will bear the charges linked to the processing of the payment. Should be used exclusively at the payment or transaction level. Usage Rule: For SEPA payment code "SLEV" should be used. For other payments one of the following codes should be used: CRED, DEBT and SHAR. For usage of code CRED, please contact your bank. If this field is empty, it will be considered as SHAR or SLEV, depending on the payment instruction data.
2.70	[0..1]	+++ Ultimate Debtor	<UltmtDbtr>		Ultimate party that owes an amount of money to the (ultimate) creditor. Usage Rule: To be used only for SEPA payments and only if different from debtor.
2.70	[0..1]	++++ Name	<Nm>	(AT-08 Name of the Originator Reference Party) Usage Rule: 'Name' is limited to 70 characters in length.	Ultimate debtor's name. Usage Rule: Same rule as in SEPA Core Requirements applies.
2.70	[0..1]	++++ Identification	<Id>	(AT-09 Identification Code of the Originator Reference Party)	Ultimate debtor's identification.
2.70	{Or	+++++ Organisation Identification	<OrgId>	Usage Rule: Either 'BIC or BEI' or one occurrence of 'Other' is allowed.	Identification of an organisation. Usage Rule: Same rule as in SEPA Core Requirements applies.
2.70	{{Or	++++++ BIC or BEI	<BICOrBEI>		
2.70	Or}}	++++++ Other	<Othr>		

2.70	[1..1]	+++++++ Identification	<Id>		
2.70	[0..1]	+++++++ Scheme Name	<SchmeNm>		
2.70	{{{Or	++++++++ Code	<Cd>		For organisation identification scheme code see http://www.iso20022.org/external_code_list.page External Code Lists spreadsheet
2.70	Or}}}	++++++++ Proprietary	<Prtry>		
2.70	Or}	+++++ Private Identification	<PrvtId>	Usage Rule: Either 'Date And Place Of Birth' or one occurrence of 'Other' is allowed.	Identification of a private person. Usage Rule: Same rule as in SEPA Core Requirements applies.
2.70	{{Or	++++++ Date And Place Of Birth	<DtAndPlcOfBirth>		
2.70	[1..1]	+++++++ Birth Date	<BirthDt>		
2.70	[1..1]	+++++++ City Of Birth	<CityOfBirth>		
2.70	[1..1]	+++++++ Country Of Birth	<CtryOfBirth>		
2.70	Or}}	++++++ Other	<Othr>		
2.70	[1..1]	+++++++Identification	<Id>		
2.70	[0..1]	+++++++ Scheme Name	<SchmeNm>		
2.70	{{{Or	++++++++ Code	<Cd>		For private identification scheme code see http://www.iso20022.org/external_code_list.page External Code Lists spreadsheet
2.70	Or}}}	++++++++ Proprietary	<Prtry>		
2.71	[0..1]	+++ Intermediary Agent 1	<IntrmyAgt1>		Information about creditor's bank's correspondent bank. Usage rule: Should be used only for other payments in case needed.
2.71	[1..1]	++++ Financial Institution Identification	<FinInstnId>		Identification of creditor's bank's correspondent bank.
2.71	[0..1]	+++++ BIC	<BIC>		BIC of creditor's bank's correspondent bank.
2.71	[0..1]	+++++ Clearing System Member Identification	ClrSysMmbId>		Information used to identify a member in a clearing system. For example Fedwire, Sort Code etc.
2.71	[0..1]	++++++ Clearing System Identification	<ClrSysId>		
2.71	[1..1]	+++++++ Code	<Cd>		For clearing system identification code see http://www.iso20022.org/external_code_list.page External Code Lists spreadsheet.
2.71	[1..1]	++++++ Member Identification	<MmbId>		Identification of a creditor's bank's correspondent bank in a clearing system.
2.71	[0..1]	+++++ Name	<Nm>		Usage Rule: Name is limited to 70 characters in length. Should be used when BIC or clearing system member identification is not known to the initiating party.

2.71	[0..1]	+++++ Postal Address	<PstlAdr>		Usage Rule: Should be used when BIC or clearing system member identification is not known to the initiating party.
2.71	[0..1]	++++++ Country	<Ctry>		For ISO Country code of creditor's bank's correspondent bank see http://www.iso.org/iso/country_codes/iso_3166_code_lists/country_names_and_code_elements.htm .
2.71	[0..2]	++++++ Address Line	<AdrLine>		
2.72	[0..1]	+++ Intermediary Agent 1 Account	<IntrmyAgt1Acct>		Account of creditor's bank's correspondent bank at its correspondent bank. Usage Rule: Should be used only for other payments in case needed.
2.72	[1..1]	++++ Identification	<Id>		Identification of creditor's bank's correspondent bank account.
2.72	{Or	+++++ IBAN	<IBAN		IBAN
2.72	Or}	+++++ Other	<Othr>		
2.72	[1..1]	++++++ Identification	<Id>		BBAN
2.77	[0..1]	+++ Creditor Agent	<CdtrAgt>	(AT-23 BIC of the Beneficiary Bank) Usage Rule: Only BIC is allowed. If the BIC is not indicated 'Creditor Agent' structure is not to be used.	Creditor's bank information. Please specify from your bank when this information is required in order to initiate a payment.
2.77	[1..1]	++++ Financial Institution Identification	<FinInstnId>		Identification of creditor's bank.
2.77	[0..1]	+++++ BIC	<BIC>		Creditor's bank BIC.
2.77	[0..1]	+++++ Clearing System Member Identification	<ClrSysMmbId>		Information used to identify a member in a clearing system. For example Fedwire, Sort Code etc.
2.77	[0..1]	++++++ Clearing System Identification	<ClrSysId>		Identification of a clearing system.
2.77	[1..1]	+++++++ Code	<Cd>		For clearing system code see http://www.iso20022.org/external_code_list.page External Code Lists spreadsheet. In case of a RUB payments to Russia, code RUCBC should be used.
2.77	[1..1]	++++++ Member Identification	<MmbId>		Creditor's bank identification in a clearing system. In case of RUB payments to Russia, BIK code should be entered here.
2.77	[0..1]	+++++ Name	<Nm>		Creditor's bank name. Usage Rule: Name is limited to 70 characters in length. Should be used when BIC or clearing system member identification is not known to initiating party.
2.77	[0..1]	+++++ Postal Address	<PstlAdr>		Creditor's bank address.

					Usage Rule: Should be used when BIC or clearing system member identification is not known to instructing party
2.77	[0..1]	++++++ Country	<Ctry>		For creditor's bank ISO country code see http://www.iso.org/iso/country_codes/iso_3166_code_lists/country_names_and_code_elements.htm
2.77	[0..2]	++++++ Address Line	<AdrLine>		Address of creditor's bank.
2.78	[0..1]	+++ Creditor Agent Account	<CdtrAgtAcct>		Creditor's bank account at its correspondent bank. Usage Rule: Should be used only for other payments in case needed.
2.78	[1..1]	++++ Identification	<Id>		Identification of creditor's bank account
2.78	{Or	+++++IBAN	<IBAN>		IBAN
2.78	Or}	+++++Other	<Othr>		
2.78	[1..1]	++++++ Identification	<Id>		BBAN. In case of a RUB payments to Russia, creditor bank's correspondent account with the Russian Central Bank should be entered here.
2.79	[1..1]	+++ Creditor	<Cdtr>	Mandatory	Creditor's information.
2.79	[1..1]	++++ Name	<Nm>	Mandatory. (AT-21 Name of the Beneficiary) Usage Rule: 'Name' is limited to 70 characters in length.	Creditor's name. Usage Rule: Same rule as in SEPA Core Requirements applies.
2.79	[0..1]	++++ Postal Address	PstlAdr>	(AT-22 Address of the Beneficiary)	Creditor's address
2.79	[0..1]	+++++ Country	<Ctry>		For creditor's ISO country code see http://www.iso.org/iso/country_codes/iso_3166_code_lists/country_names_and_code_elements.htm Please contact your bank - filling out this field may be mandatory in some banks.
2.79	[0..2]	+++++ Address Line	<AdrLine>	Usage Rule: Only two occurrences are allowed.	Usage Rule: Same rule as in SEPA Core Requirements applies.
2.79	[0..1]	++++ Identification	<Id>	(AT-24 Beneficiary Identification Code)	Creditor's identification.
2.79	{Or	+++++ Organisation Identification	<OrgId>	Usage Rule: Either 'BIC or BEI' or one occurrence of 'Other' is allowed	Identification of an organisation. Usage Rule: For SEPA payments, the same rule as in SEPA Core Requirements applies. For RUB payments to Russia 'Other' is allowed two occurrences and should be used for entering INN and KPP codes.
2.79	{{Or	++++++ BIC Or BEI	<BICOrBEI>		
2.79	Or}}	++++++ Other	<Othr>		
2.79	[1..1]	+++++++ Identification	<Id>		For RUB payments to Russia, INN and KPP codes should be entered here.
2.79	[0..1]	+++++++ Scheme	<SchmeNm>		

		Name			
2.79	{{{Or	++++++++ Code	<Cd>		For organisation identification scheme code see http://www.iso20022.org/external_code_list.page External Code Lists spreadsheet.
2.79	Or}}}	++++++++ Proprietary	<Prtry>		Scheme names INN and KPP should be entered here (RUB payments).
2.79	Or}	+++++ Private Identification	<PrvtId>	Usage Rule: Either 'Date And Place Of Birth' or one occurrence of 'Other' is allowed.	Identification of a private person. Usage Rule: Same rule as SEPA Core Requirements applies. For RUB payments to Russia 'Other' is allowed two occurrences and should be used for entering INN and KPP codes.
2.79	{{Or	++++++ Date And Place Of Birth	<DtAndPlcOfBirth>		
2.79	[1..1]	+++++++ Birth Date	<BirthDt>		
2.79	[1..1]	+++++++ City Of Birth	<CityOfBirth>		
2.79	[1..1]	+++++++ Country Of Birth	<CtryOfBirth>		
2.79	Or}}	++++++ Other	<Othr>		
2.79	[1..1]	+++++++ Identification	<Id>		For RUB payments to Russia, INN and KPP codes should be entered here.
2.79	[0..1]	+++++++ Scheme Name	<SchmeNm>		
2.79	{{{Or	++++++++ Code	<Cd>		
2.79	Or}}}	++++++++ Proprietary	<Prtry>		Scheme names INN and KPP should be entered here (RUB payments).
2.80	[1..1]	+++ Creditor Account	<CdtrAcct>	Mandatory (AT-20 Account number of the Beneficiary) Usage Rule: Only IBAN is allowed.	Creditor's account. Usage Rule: For SEPA payments the same rule as SEPA Core Requirements applies.
2.80	[1..1]	++++ Identification	<Id>		
2.80	{Or	+++++ IBAN	<IBAN>		IBAN
2.80	Or}	+++++ Other	<Othr>		
2.80	[1..1]	++++++ Identification	<Id>		BBAN
2.81	[0..1]	+++ Ultimate Creditor	<UltmtCdtr>		Party which is the ultimate beneficiary of the payment. Usage Rule: Should be used for SEPA payments and only if different from creditor.
2.81	[0..1]	++++ Name	<Nm>	(AT-28 Name of the Beneficiary Reference Party) Usage Rule: 'Name' is limited to 70 characters in length.	Ultimate creditor's name. Usage Rule: Same rule as in SEPA Core Requirements applies.

2.81	[0..1]	++++ Identification	<Id>	(AT-29 Identification Code of the Beneficiary Reference Party)	Ultimate creditor's identification.
2.81	{Or	+++++ Organisation Identification	<OrgId>	Usage Rule: Either 'BIC or BEI' or one occurrence of 'Other' is allowed.	Identification of an organisation. Usage Rule: Same rule as in SEPA Core Requirements applies.
2.81	{{Or	++++++ BIC or BEI	<BICOrBEI>		
2.81	Or}}	++++++ Other	<Othr>		
2.81	[1..1]	+++++++ Identification	<Id>		
2.81	[0..1]	+++++++ Scheme Name	<SchmeNm>		
2.81	{{{Or	++++++++ Code	<Cd>		For organisation identification scheme code see http://www.iso20022.org/external_code_list.page External Code Lists spreadsheet.
2.81	Or}}}	++++++++ Proprietary	<Prtry>		
2.81	Or}	+++++ Private Identification	<PrvtId>	Usage Rule: Either 'Date And Place Of Birth' or one occurrence of 'Other' is allowed.	Organisation of a private person. Usage Rule: Same rule as in SEPA Core Requirements applies.
2.81	{{Or	++++++ Date And Place Of Birth	<DtAndPlcOfBirth>		
2.81	[1..1]	+++++++ Birth Date	<BirthDt>		
2.81	[1..1]	+++++++ City Of Birth	<CityOfBirth>		
2.81	[1..1]	+++++++ Country Of Birth	<CtryOfBirth>		
2.81	Or}}	++++++ Other	<Othr>		
2.81	[1..1]	+++++++ Identification	<Id>		
2.81	[0..1]	+++++++ Scheme Name	<SchmeNm>		
2.81	{{{Or	++++++++ Code	<Cd>		For private identification scheme code see http://www.iso20022.org/external_code_list.page External Code Lists spreadsheet.
2.81	Or}}}	++++++++ Proprietary	<Prtry>		
2.86	[0..1]	+++ Purpose	<Purp>	(AT-44 Purpose of the Credit Transfer)	Reason for the payment. Usage Rule: Should be used only for SEPA payments.
2.87	[1..1]	++++ Code	<Cd>		For list of possible codes see http://www.iso20022.org/external_code_list.page External Code Lists spreadsheet.
2.89	[0..10]	+++ Regulatory Reporting	<RgltryRptg>		Information about declaration of payments. Usage Rules: 1. As of 01.02.2014 regulatory reporting is not required to submit with payment instructions by Estonian Central Bank. 2. Information needed by Russian Central Bank -when RUB payment to Russia, VO code and in some cases KBK code

					should be filled.
2.89	[0..1]	++++ Authority	<Authrty>		Entity that requires regulatory reporting information.
2.89	[0..1]	+++++Country	<Ctry>		Country ISO code of the entity that requires the information of the balance of payments. See http://www.iso.org/iso/country_codes/iso_3166_code_lists/country_names_and_code_elements.htm ,
2.89	[0..n]	++++ Details	<Dtls>		Details of regulatory reporting information.
2.89	[0..1]	+++++ Type	<Tp>		Should be used in case of payments to Russia. Characters VO (code of currency transaction) and KBK (number of the budget of the Russian Federation) should be entered here.
2.89	[0..1]	+++++ Country	<Ctry>		Creditor's residence country ISO code. See http://www.iso.org/iso/country_codes/iso_3166_code_lists/country_names_and_code_elements.htm
2.89	[0..1]	+++++ Code	<Cd>		Code of the balance of payment. For appropriate code see http://www.eestipank.ee/en/transaction-codes-used-case-payments-originated-clients-credit-institutions
2.89	[0..1]	+++++ Information	<Inf>		Specification of balance of payment code 900. In case of a RUB payments to Russia, codes of VO and KBK should be entered here.
2.98	[0..1]	+++ Remittance Information	<RmtInf>	(AT-05 Remittance Information) Usage Rule: Either 'Structured' or 'Unstructured' may be present.	Payment details. Generally can be structured or unstructured information but banks have possibilities to set different rules according their own additional services. Please contact your bank regarding remittance information. Usage Rule: When the client fills both, the structured and unstructured information tags, but the bank cannot forward both tags, then creditor reference under the structured information will be lifted to the unstructured information tag in accordance with EACT standard for unstructured remittance information formatting rules. If the remittance information as a result will be longer than 140 characters, then the bank will deliver only 140 characters of the remittance information. For example /RFB/XXXXXX/TXT/ZZZZZZ, where RFB stands for the code of creditor reference, XXXXXX stands for the creditor reference, TXT stands for the code of unstructured information and ZZZZZZ stands for the unstructured information.
2.99	[0..1]	++++ Unstructured	<Ustrd>	Usage Rule: 'Unstructured' may carry structured remittance information, as agreed between the Originator and the Beneficiary. Usage Rule: Only one occurrence	Unstructured payment details. More information about EACT standard for unstructured remittance information can be found in the following page: http://www.eact.eu/main.php?page=SEPA

				of ‘Unstructured’ is allowed.	
2.100	[0..1]	++++ Structured	<Strd>	Format Rule: ‘Structured’ can be used, provided the tags and the data within the ‘Structured’ element do not exceed 140 characters in length. Usage Rule: Only one occurrence of ‘Structured’ is allowed.	Structured payment details. Used for entering reference number required by beneficiary.
2.120	[0..1]	+++++ Creditor Reference Information	<CdtrRefInf>	Usage Rule: When present, the Debtor Bank is not obliged to validate the reference information. Usage Rule: When used both 'Creditor Reference Type' and 'Creditor Reference' must be present.	
2.121	[0..1]	++++++ Type	<Tp>		
2.122	[1..1]	+++++++ Code or Proprietary	<CdOrPrtry>		
2.123	[1..1]	++++++++ Code	<Cd>	Usage Rule: Only ‘SCOR’ is allowed.	Usage Rule: Same rule as in SEPA Core Requirements applies
2.125	[0..1]	+++++++ Issuer	<Issr>		
2.126	[0..1]	++++++ Reference	<Ref>	Usage Rule: If a Creditor Reference contains a check digit, the receiving bank is not required to validate this. Usage Rule: If the receiving bank validates the check digit and if this validation fails, the bank may continue its processing and send the transaction to the next party in the chain. Usage Rule: RF Creditor Reference may be used (ISO 11649).	Reference number to beneficiary. When reference number is filled in SEPA payment to Estonia, the correctness of reference number is checked against Estonian reference number standard. For information about Estonian reference number standard see http://www.pangaliit.ee/en/settlements-and-standards/reference-number-of-the-invoice

3. Message content of the Customer Payment Status Report

After receiving a payment, bank returns a “Payment Status Report” to initiating party.

Payment Status report consists of three building blocks.
Group Header: This building block is mandatory and presented once. It contains elements such as Message Identification and Creation Date And Time provided by the bank.
Original Group Information and Status: This building block is mandatory and presented once. It contains elements such as Original Message Identification, Original Message Name Identification, Group Status.
Original Payment Information And Status: This building block is optional and repetitive. It contains elements referencing the original instruction (for example Original End To End Identification) and can contain an individual status for the original instructions and it may also transport a set of elements from the original instruction.

The message is described in the following table. Below is the explanation of each column of the table.

“Index” column – number refers to the corresponding description in the ISO 20022 XML Message Definition Report. This report can be found at www.iso20022.org under “Catalogue of ISO 20022 messages” with “pain.002.001.03” as reference.
“Mult” column – indicates whether an element is mandatory or optional and how many repetitions are allowed for the element.
For example:

- [1..1] – shows that element is mandatory and can be presented only once
- [1..n] – shows that element is mandatory and can be presented 1 to unlimited number of times
- [0..1] – shows that element is optional and can be presented only once
- [0..n] – shows that element is optional and can be presented 0 to unlimited number of times
- {Or…Or} – indicates that only one of several elements may be presented

“Message Element” column – element name used in ISO 20022 XML Message Definition Report.
“XML Tag” column – short name identifying an element within an XML message, which is put between brackets, e.g. <Amt>.
“Implementation Guide” – description of the field.

Message Root

Index	Mult.	Message Element	XML Tag	Implementation Guide
	[1..1]	Customer Payment Status Report	<CstmrPmtStsRpt>	

Group Header

Index	Mult.	Message Element	XML Tag	Implementation Guide
1.0	[1..1]	+ Group Header	<GrpHdr>	
1.1	[1..1]	++ Message Identification	<MsgId>	Unique identification of the message assigned by the initiating party. Should be unique per instructed party for a pre-agreed period.
1.2	[1..1]	++ Creation Date Time	<CreDtTm>	Date and time at which the message was created by the initiating party.
1.3	[1..1]	++ Initiating Party	<InitgPty>	Party that initiates the status message
1.3	[1..1]	+++ Identification	<Id>	

1.3	[1..1]	++++ Organisation Identification	<OrgId>	
1.3	[1..1]	+++++ BIC or BEI	<BICOrBEI>	Initiating party's BIC

Original Group Information and Status

Index	Mult.	Message Element	<XML Tag>	Estonian Requirements for payment initiation XML messages
2.0	[1..1]	+ Original Group Information And Status	<OrgnlGrpInfAndSts>	Original group information concerning the group of transactions, to which the status report message refers to
2.1	[1..1]	++ Original Message Identification	<OrgnlMsgId>	Unique identification of the message assigned by the original initiating party, to unambiguously identify the original message
2.2	[1..1]	++ Original Message Name Identification	<OrgnlMsgNmId>	Specifies the original message name identifier to which the message refers, e.g. pacs.003.001.01
2.3	[0..1]	++ Original Creation Date Time	<OrgnlCreDtTm>	Date and time at which the original message was created
2.4	[0..1]	++ Original Number Of Transaction	<OrgnlNbOfTxs>	Number of payments contained in the original message
2.6	[0..1]	++ Group Status	<GrpSts>	Specifies the status of a group of transactions. Please consult your bank which level acknowledgment is supported and what status codes are used[1]. Usage Rule: If Group Status is present and different form RJCT or PDNG then Status Reason Information/Additional Information must be absent.
2.7	[0..n]	++ Status Reason Information	<StsRsnInf>	Set of elements used to provide detailed information on the status reason
2.8	[1..1]	+++Originator	<Orgtr>	Identification of the Type of Party that initiated the reject. Limited to BIC to identify the bank or CSM originating the status or 'Name' to indicate a CSM when it has no BIC. 'Name' is limited to 70 characters in length. Party that issues the status.
2.9	[1..1]	+++ Reason	<Rsn>	Specifies the reason for the status report
2.10	[1..1]	++++ Code	<Cd>	For status reason code see http://www.iso20022.org/External_Code_Lists_and_DSS.page External Code Lists spreadsheet
2.12	[0..n]	+++ Additional Information	<AddtInf>	Further details on the status reason. Usage Rule: If reason code is equal to NARR, then Additional Information must be present.

Original Payment Information and Status

Index	Mult.	Message Element	<XML Tag>	Implementation Guide
3.0	[0..n]	+ Original Payment Information And Status	<OrgnlPmtInfAndSts>	Information concerning the original payment information, to which the status report message refers.
3.1	[1..1]	++ Original Payment Information Identification	<OrgnlPmtInfId>	Unique identification, as assigned by the original initiating party in order to identify the original payment information block within the message
3.2	[0..1]	++ Original Number of Transactions	<OrgnlNbOfTxs>	Number of payments contained in the original payment information block
3.3	[0..1]	++ Original Control Sum	<OrgnlCtrlSum>	Total of all individual amounts included in the original payment information block irrespective of currencies
3.4	[0..1]	++ Payment Information Status	<PmtInfSts>	Specifies the status of the payment information block. Please consult your bank which level acknowledgment is supported and what status codes are used[1].

3.5	[0..n]	++ Status Reason Information	<StsRsnInf>	Set of elements used to provide detailed information on the status reason
3.6	[1..1]	+++Originator	<Orgtr>	Identification of the Type of Party that initiated the reject. Limited to BIC to identify the bank or CSM originating the status or 'Name' to indicate a CSM when it has no BIC. 'Name' is limited to 70 characters in length. Party that issues the status.
3.7	[1..1]	+++ Reason	<Rsn>	Specifies the reason for the status report
3.8	[1..1]	++++Code	<Cd>	For status reason code see http://www.iso20022.org/External_Code_Lists_and_DSS.page External Code Lists spreadsheet
3.10	[0..n]	+++ Additional Information	>AddtInf>	Further details on the status reason. Usage Rule: If reason code is equal to NARR, then Additional Information must be present.
3.15	[0..n]	++ Transaction Information And Status	<TxInfAndSts>	Set of elements used to provide information on the original transactions to which the status report message refers
3.16	[0..1]	+++ Status Identification	<StsId>	Unique identification assigned by the bank to unambiguously identify the reported status
3.17	[0..1]	+++ Original Instruction Identification	<OrgnlInstrId>	Unique reference assigned by the original initiating party for the original instructed party to identify the original payment
3.18	[0..1]	+++ Original End to End Identification	<OrgnlEndToEndId>	Unique reference assigned by the original instructing party to payment
3.19	[0..1]	+++ Transaction Status	<TxSts>	Specifies the status of transaction, in a coded form, e.g. ACCP, RJCT, PDNG. Please consult your bank which level acknowledgment is supported and what status codes are used[1].
3.20	[0..n]	+++ Status Reason Information	<StsRsnInf>	Set of elements used to provide detailed information on the status reason
3.21	[1..1]	+++Originator	<Orgtr>	Identification of the Type of Party that initiated the reject. Limited to BIC to identify the bank or CSM originating the status or 'Name' to indicate a CSM when it has no BIC. 'Name' is limited to 70 characters in length. Party that issues the status.
3.22	[1..1]	++++ Reason	<Rsn>	Specifies the reason for the status report
3.23	[1..1]	+++++ Code	<Cd>	For status reason code see http://www.iso20022.org/External_Code_Lists_and_DSS.page External Code Lists spreadsheet
3.25	[0..n]	++++ Additional Information	<AddtInf>	Further details on the status reason. Usage Rule: If reason code is equal to NARR, then Additional Information must be present.
3.30	[0..1]	+++ Account Servicer Reference	<AcctSvcrRef>	Unique reference, as assigned by the debtor's bank, to unambiguously identify the instruction
3.32	[0..1]	+++ Original Transaction Reference	<OrgnlTxRef>	Set of key elements used to identify the original transaction that is being referred to
3.34	[0..1]	++++ Amount	<Amt>	Amount of money to be moved between the debtor and the creditor
3.35	{Or	+++++ Instructed Amount	<InstdAmt>	Payment amount and the currency ordered by the initiating party
3.36	Or}	+++++ Equivalent Amount	<EqvtAmt>	Payment amount labelled in the currency of the debtor's account and to be converted into a different currency
3.37	[1..1]	++++++ Amount	<Amt>	Payment amount in the currency of the debtor's account

3.38	[1..1]	++++++ Currency Of Transfer	<CcyOfTrf>	Currency in which the payment amount should be sent to the creditor
3.41	[0..1]	++++ Requested Execution Date	<ReqdExctnDt>	Date on which the debtor's account is to be debited
3.88	[0..1]	++++ Remittance Information	<RmtInf>	Payment details
3.89	[0..1]	+++++ Unstructured	<Ustrd>	Unstructured payment details
3.90	[0..1]	+++++ Structured	<Strd>	Structured payment details
3.110	[0..1]	++++++ Creditor Reference Information	<CdtrRefInf>	
3.111	[0..1]	+++++++ Type	<Tp>	
3.112	[1..1]	++++++++ Code or Proprietary	<CdOrPrtry>	
3.113	[1..1]	+++++++++ Code	<Cd>	
3.115	[0..1]	++++++++ Issuer	<Issr>	
3.116	[0..1]	+++++++Reference	<Ref>	Reference number to beneficiary
3.121	[0..1]	++++ Debtor	<Dbtr>	The party from whose account the amount of payment is to be debited
3.121	[0..1]	+++++ Name	<Nm>	Debtor's name.
3.121	[0..1]	+++++ Postal Address	<PstlAdr>	Debtor's address
3.121	[0..1]	++++++ Country	<Ctry>	
3.121	[0..2]	++++++ Address Line	<AdrLine>	
3.121	[0..1]	+++++ Identification	<Id>	Debtor's identification.
3.121	{Or	++++++ Organisation Identification	<OrgId>	Identification of an organisation.
3.121	{{Or	+++++++ BIC or BEI	<BICOrBEI>	
3.121	Or}}	+++++++ Other	<Othr>	
3.121	[1..1]	++++++++ Identification	<Id>	
3.121	[0..1]	++++++++ Scheme Name	<SchmeNm>	
3.121	{{{Or	+++++++++ Code	<Cd>	Organisation identification scheme code
3.121	Or}}}	+++++++++ Proprietary	<Prtry>	
3.121	Or}	++++++ Private Identification	<PrvtId>	Identification of a private person
3.121	{{Or	+++++++ Date And Place Of Birth	<DtAndPlcOfBirth>	
3.121	[1..1]	++++++++ Birth Date	<BirthDt>	
3.121	[1..1]	++++++++ City Of Birth	<CityOfBirth>	
3.121	[1..1]	++++++++ Country Of Birth	<CtryOfBirth>	
3.121	Or}}	+++++++ Other	<Othr>	

3.121	[1..1]	++++++++ Identification	<Id>	
3.121	[0..1]	++++++++ Scheme Name	<SchmeNm>	
3.121	{{{Or	+++++++++ Code	<Cd>	Private identification scheme code
3.121	Or}}}	+++++++++ Proprietary	<Prtry>	
3.122	[0..1]	++++ Debtor Account	>DbtrAcct>	Account number, from which the amount of payment is to be debited
3.122	[1..1]	+++++ Identification	<Id>	
3.122	[1..1]	++++++ IBAN	<IBAN>	Debtor’s IBAN
3.122	[0..1]	+++++ Currency	<Ccy>	Currency of the debtor’s account
3.123	[0..1]	++++ Debtor Agent	<DbtrAgt>	Debtor’s bank information
3.123	[1..1]	+++++ Financial Institution Identification	<FinInstnId>	
3.123	[1..1]	++++++ BIC	<BIC>	Debtor’s bank BIC
3.125	[0..1]	++++ Creditor Agent	<CdtrAgt>	Creditor’s bank information
3.125	[1..1]	+++++ Financial Institution Identification	<FinInstnId>	Identification of creditor’s bank
3.125	[0..1]	++++++ BIC	<BIC>	Creditor’s bank BIC
3.125	[0..1]	++++++ Clearing System Member Identification	<ClrSysMmbId>	Information used to identify a member in a clearing system.
3.125	[0..1]	+++++++ Clearing System Identification	<ClrSysId>	
3.125	[1..1]	++++++++ Code	<Cd>	Clearing system identification code
3.125	[1..1]	+++++++ Member Identification	<MmbId>	Creditor’s bank identification in a clearing system.
3.125	[0..1]	++++++ Name	<Nm>	Creditor’s bank name
3.125	[0..1]	++++++ Postal Address	<PstlAdr>	Creditor’s bank address
3.125	[0..1]	+++++++ Country	<Ctry>	
3.125	[0..2]	+++++++ Address Line	<AdrLine>	
3.127	[0..1]	++++ Creditor	<Cdtr>	Creditor’s information
3.127	[0..1]	+++++ Name	<Nm>	Creditor’s name
3.127	[0..1]	+++++ Postal Address	<PstlAddr>	Creditor’s address
3.127	[0..1]	++++++ Country	<Ctry>	
3.127	[0..2]	++++++ Address Line	<AdrLine>	

3.127	[0..1]	+++++ Identification	<Id>	Creditor's identification
3.127	{Or	++++++ Organisation Identification	<OrgId>	Identification of an organisation
3.127	{{Or	+++++++ BIC Or BEI	<BICOrBEI>	
3.127	Or}}	+++++++ Other	<Othr>	
3.127	[1..1]	++++++++ Identification	<Id>	
3.127	[0..1]	++++++++ Scheme Name	<SchmeNm>	
3.127	{{{Or	+++++++++ Code	<Cd>	
3.127	Or}}}	+++++++++ Proprietary	<Prtry>	
3.127	Or}	++++++ Private Identification	<PrvtId>	Identification of a private person
3.127	{{Or	+++++++ Date And Place Of Birth	<DtAndPlcOfBirth>	
3.127	[1..1]	++++++++ Birth Date	<BirthDt>	
3.127	[1..1]	++++++++ City Of Birth	<CityOfBirth>	
3.127	[1..1]	++++++++ Country Of Birth	<CtryOfBirth>	
3.127	Or}}	+++++++ Other	<Othr>	
3.127	[1..1]	++++++++ Identification	<Id>	
3.127	[0..1]	++++++++ Scheme Name	<SchmeNm>	
3.127	{{{Or	+++++++++ Code	<Cd>	
3.127	Or}}}	+++++++++ Proprietary	<Prtry>	
3.128	[0..1]	++++ Creditor Account	<CdtrAcct>	Creditor's account
3.128	[1..1]	+++++ Identification	<Id>	
3.128	{Or	++++++ IBAN	<IBAN>	IBAN
3.128	Or}	++++++ Other	<Othr>	
3.128	[1..1]	+++++++ Identification	<Id>	BBAN

[1] Depending on bank, you may receive only one payment status report message or several messages. Where bank supports a file level based acknowledgement or consolidated acknowledgement that reports on the file, payment and underlying transactions depending on the level of processing that has been completed, only one payment status report will be issued. Where bank supports a transaction level acknowledgement you may receive more than one payment status report depending on the banks ability to generate a status update based on the various stages of internal processing. In case of partially accepted file, bank may report transaction status for every transaction or only for rejected transaction.

4. Character set

The UTF8 character encoding standard must be used. However, only the Latin character set commonly used in international communication, is generally supported. 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, characters Ä, Õ, Õ, Ü, Ž, Š and ä, õ, ö, ü, ž, š are allowed, however when a payment is transmitted to another bank, these characters may be replaced with A, O, O, U, Z, S and a, o, o, u, z, s, respectively.

References, identifications and identifiers must respect the following:

- Content is restricted to the Latin character set as defined above
- Content must not start or end with a ‘/’
- Content must not contain ‘//’s

5. Examples

Payment 1:
Requested execution date: 25.11.2011
Debtor’s name (initiating party and debtor is the same person): name AS XML
Debtor’s address: Metsa2 Tallinn, Estonia
Debtor’s account: EE481012345678901234
Debtor’s bank: EEUHEE2X
Service level Code: SEPA
Batch Booking: True
CreditTransferTransaction Information:

1) End-to-end ID: 123
Amount and Currency: 1000 EUR
Creditor’s name: AS ISO
Creditor’s address: Leevikese 5 Tallinn, Estonia
Creditor’s account: EE212200123456789102
Creditor’s bank: EEUHEE2X (optional to indicate in case of transactions within EU/EEA)
Structured remittance information: 88069400003.
2) End-to-end ID: 124
Amount and Currency: 850 EUR
Creditor’s name: Tuisk Taavi
Creditor’s address: Kullerkupu 7 Tallinn, Estonia
Creditor’s account: EE051010012345678901
Creditor’s bank: HABAEE2X (optional to indicate in case of transactions within EU/EEA)
Unstructured remittance information: PALK.
3) End-to-end ID: 125
Amount and Currency: 650 EUR
Creditor’s name: PEKKONEN JUHANI
Creditor’s address: TUUSULANTAIVAL 1 HELSINKI, Finland
Creditor’s account: FI3733012345678910
Creditor’s bank: ESSEFIHH (optional to indicate in case of transactions within EU/EEA)
Unstructured remittance information: PALKKA.


```xml
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03
pain.001.001.03.xsd">
	<CstmrCdtTrfInitn>
		<GrpHdr>
		  <MsgId>87fbf20111125/1</MsgId>
		  <CreDtTm>2011-11-25T11:16:58.696</CreDtTm>
		  <NbOfTxs>3</NbOfTxs>
		  <CtrlSum>2500</CtrlSum>
		  <InitgPty>
			<Nm>AS XML</Nm>
		  </InitgPty>
		</GrpHdr>
		<PmtInf>
		  <PmtInfId>PMTID001</PmtInfId>
		  <PmtMtd>TRF</PmtMtd>
		  <BtchBookg>true</BtchBookg>
		  <NbOfTxs>3</NbOfTxs>
		  <PmtTpInf>
			<SvcLvl>
```

```
                <Cd>SEPA</Cd>
            </SvcLvl>
        </PmtTpInf>
        <ReqdExctnDt>2011-11-25</ReqdExctnDt>
        <Dbtr>
            <Nm>AS XML</Nm>
            <PstlAdr>
                <Ctry>EE</Ctry>
                <AdrLine>Metsa 2, Tallinn</AdrLine>
            </PstlAdr>
        </Dbtr>
        <DbtrAcct>
            <Id>
                <IBAN>EE481012345678901234</IBAN>
            </Id>
            <Ccy>EUR</Ccy>
        </DbtrAcct>
        <DbtrAgt>
            <FinInstnId>
                <BIC>EEUHEE2X</BIC>
            </FinInstnId>
        </DbtrAgt>
        <ChrgBr>SLEV</ChrgBr>
        <CdtTrfTxInf>
            <PmtId>
                <EndToEndId>123</EndToEndId>
            </PmtId>
            <Amt>
                <InstdAmt Ccy="EUR">1000</InstdAmt>
            </Amt>
            <Cdtr>
                <Nm>AS ISO</Nm>
                <PstlAdr>
                    <Ctry>EE</Ctry>
                    <AdrLine>Leevikese 5,Tallinn</AdrLine>
                </PstlAdr>
            </Cdtr>
            <CdtrAcct>
                <Id>
                    <IBAN>EE212200223456789102</IBAN>
                </Id>
            </CdtrAcct>
            <RmtInf>
```

```
                <Strd>
                    <CdtrRefInf>
                        <Tp>
                            <CdOrPrtry>
                                <Cd>SCOR</Cd>
                            </CdOrPrtry>
                        </Tp>
                        <Ref>88069400003</Ref>
                    </CdtrRefInf>
                </Strd>
            </RmtInf>
        </CdtTrfTxInf>
        <CdtTrfTxInf>
            <PmtId>
                <EndToEndId>124</EndToEndId>
            </PmtId>
            <Amt>
                <InstdAmt Ccy="EUR">850</InstdAmt>
            </Amt>
            <Cdtr>
                <Nm>TUISK TAAVI</Nm>
                <PstlAdr>
                    <Ctry>EE</Ctry>
                    <AdrLine>Kullerkupu 7,Tallinn</AdrLine>
                </PstlAdr>
            </Cdtr>
            <CdtrAcct>
                <Id>
                    <IBAN>EE051010012345678901</IBAN>
                </Id>
            </CdtrAcct>
            <RmtInf>
                <Ustrd>PALK</Ustrd>
            </RmtInf>
        </CdtTrfTxInf>
        <CdtTrfTxInf>
            <PmtId>
                <EndToEndId>125</EndToEndId>
            </PmtId>
            <Amt>
                <InstdAmt Ccy="EUR">650</InstdAmt>
            </Amt>
            <CdtrAgt>
```

```
                                        <FinInstnId>
                                                <BIC>ESSEFIHH</BIC>
                                        </FinInstnId>
                                </CdtrAgt>
                                <Cdtr>
                                        <Nm>PEKKONEN JUHANI</Nm>
                                        <PstlAdr>
                                                <Ctry>FI</Ctry>
                                                <AdrLine>TUUSULANTAIVAL 1, HELSINKI</AdrLine>
                                        </PstlAdr>
                                </Cdtr>
                                <CdtrAcct>
                                        <Id>
                                                <IBAN>FI3733012345678910</IBAN>
                                        </Id>
                                </CdtrAcct>
                                <RmtInf>
                                        <Ustrd>PALKKA</Ustrd>
                                </RmtInf>
                        </CdtTrfTxInf>
                </PmtInf>
        </CstmrCdtTrfInitn>
</Document>
```


Example of Payment Status Report, where all transactions in payment 1 are accepted (file level based validation) :


```
<?xml version="1.0" encoding="UTF-8"?>
<Document>
        <CstmrPmtStsRpt>
                <GrpHdr>
                  <MsgId>A342A39F361AC29811E22738126B496E</MsgId>
                  <CreDtTm>2011-11-25T13:00:55+02:00</CreDtTm>
                  <InitgPty>
                        <Id>
                                <OrgId>
                                        <BICOrBEI>EEUHEE2X</BICOrBEI>
                                </OrgId>
                        </Id>
                  </InitgPry>
                </GrpHdr>
                <OrgnlGrpInfAndSts>
                  <OrgnlMsgId>87fbf20111125/1</OrgnlMsgId>
                  <OrgnlMsgNmId>pain.001.001.03</OrgnlMsgNmId>
```

```
                                                <OrgnlCreDtTm>2011-11-25T11:16:58.696</OrgnlCreDtTm>
                                                <GrpSts>ACCP</GrpSts>
                                              </OrgnlGrpInfAndSts
        </CstmrPmtStsRpt>
</Document>
```


Example of Payment Status Report, where all transactions in payment 1 are rejected with reason insufficient funds (file level based validation):


```
<?xml version="1.0" encoding="UTF-8"?>
<Document>
        <CstmrPmtStsRpt>
                                              <GrpHdr>
                                                <MsgId>A342A39F361AC29811E22738126B496E</MsgId>
                                                <CreDtTm>2011-11-25T13:00:55+02:00</CreDtTm>
                                                <InitgPtyt>
                                                        <Id>
                                                                <OrgId>
                                                                        <BICOrBEI>EEUHEE2X</BICOrBEI>
                                                                </OrgId>
                                                        </Id>
                                                </InitgPty>
                                              </GrpHdr>
                                              <OrgnlGrpInfAndSts>
                                                <OrgnlMsgId>87fbf20111125/1</OrgnlMsgId>
                                                <OrgnlMsgNmId>pain.001.001.03</OrgnlMsgNmId>
                                                <OrgnlCreDtTm>2011-11-25T11:16:58.696</OrgnlCreDtTm>
                                                <GrpSts>RJCT</GrpSts>
                                                <StsRsnInf>
                                                        <Orgtr>EEUHEE2X</Orgtr>
                                                        <Rsn>
                                                                <Cd>AM04</Cd>
                                                        </Rsn>
                                                </StsRsnInf>
                                              </OrgnlGrpInfAndSts
        </CstmrPmtStsRpt>
</Document>
```


Example of Payment Status Report, where two transactions in the payment 1 are rejected and one transaction is accepted (consolidated status report message):


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

```
<GrpHdr>
  <MsgId>A342A39F361AC29811E22738126B496E</MsgId>
  <CreDtTm>2011-11-25T13:00:55+02:00</CreDtTm>
  <InitgPty>
        <Id>
              <OrgId>
                    <BICOrBEI>EEUHEE2X</BICOrBEI>
              </OrgId>
        </Id>
  </InitgPty>
</GrpHdr>
<OrgnlGrpInfAndSts>
  <OrgnlMsgId>87fbf20111125/1</OrgnlMsgId>
  <OrgnlMsgNmId>pain.001.001.03</OrgnlMsgNmId>
  <OrgnlCreDtTm>2011-11-25T11:16:58.696</OrgnlCreDtTm>
  <GrpSts>PART</GrpSts>
</OrgnlGrpInfAndSts
<OrgnlPmtInfAndSts>
  <OrgnlPmtInfId>PMTID001</OrgnlPmtInfId>
  <OrgnlNbOfTxs>3</OrgnlNbOfTxs>
  <PmtInfSts>PART</PmtInfSts>
  <TxInfAndSts>
        <OrgnlEndToEndId>123</OrgnlEndToEndId>
        <TxSts>RJCT</TxSts>
        <StsRsnInf>
              <Orgtr>EEUHEE2X</Orgtr>
              <Rsn>
                    <Cd>AC03</Cd>
              </Rsn>
        </StsRsnInf>
  </TxInfAndSts>
  <TxInfAndSts>
        <OrgnlEndToEndId>124</OrgnlEndToEndId>
        <TxSts>ACCP</TxSts>
  </TxInfAndSts>
  <TxInfAndSts>
        <OrgnlEndToEndId>125</OrgnlEndToEndId>
        <TxSts>RJCT</TxSts>
        <StsRsnInf>
              <Orgtr>EEUHEE2X</Orgtr>
              <Rsn>
                    <Cd>AM04</Cd>
              </Rsn>
```

```
                                                        </StsRsnInf>
                                                    </TxInfAndSts>
                                                  </OrgnlPmtInfAndSts>
        </CstmrPmtStsRpt>
</Document>
```


Payment 2 (Rouble payment to Russia).
Requested execution date: 25.11.2011
Debtor’s name (initiating party and debtor is the same person): AS XML
Debtor’s address: Metsa2 Tallinn, Estonia
Debtor`s account: EE481012345678901234
Amount and Currency: 3 000 000 RUB
Charges Bearer: DEBT
Debtor’s bank: EEUHEE2X
End-to-end ID: 126
Service level Code: SDVA
Creditor’s information: name AS MEDVED; organisation identification: INN7804216912, KPP780201001; creditor’s country Russia
Creditor’s account: 40702812345678978901
Creditor’s bank information: BIK 044030755; name OAO BANK ALEKSANDROVSKIi; correspondent account with the Russian Central Bank 30101810000000000755; clearing system code RUCBC
Remittance information (unstructured): Scet 12345
Regulatory information to Bank of Estonia: creditor’s residence country Russia, code of the balance of payment 205
Regulatory information to Russian Federation Central Bank: VO code 13010, KBK 31810805000110111110.


```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03
pain.001.001.03.xsd">
        <CstmrCdtTrfInitn>
                                                    <GrpHdr>
                                                      <MsgId> MSGID/20111125/2</MsgId>
                                                      <CreDtTm>2011-11-25T11:40:58</CreDtTm>
                                                      <NbOfTxs>1</NbOfTxs>
                                                      <InitgPty>
                                                              <Nm>AS XML</Nm>
                                                      </InitgPty>
                                                    </GrpHdr>
                                                    <PmtInf>
                                                      <PmtInfId>PMNTID002</PmtInfId>
                                                      <PmtMtd>TRF</PmtMtd>
                                                      <BtchBookg>false</BtchBookg>
                                                      <NbOfTxs>1</NbOfTxs>
```

```
<PmtTpInf>
        <SvcLvl>
                <Cd>SDVA</Cd>
        </SvcLvl>
</PmtTpInf>
<ReqdExctnDt>2011-11-25</ReqdExctnDt>
<Dbtr>
        <Nm>AS XML</Nm>
        <PstlAdr>
                <Ctry>EE</Ctry>
                <AdrLine>Metsa 2, Tallinn</AdrLine>
        </PstlAdr>
</Dbtr>
<DbtrAcct>
        <Id>
                <IBAN>EE481012345678901234</IBAN>
        </Id>
        <Ccy>EUR</Ccy>
</DbtrAcct>
<DbtrAgt>
        <FinInstnId>
                <BIC>EEUHEE2X</BIC>
        </FinInstnId>
</DbtrAgt>
<ChrgBr>DEBT</ChrgBr>
<CdtTrfTxInf>
        <PmtId>
                <EndToEndId>126</EndToEndId>
        </PmtId>
        <Amt>
                <InstdAmt Ccy="RUB“>3000000</InstdAmt>
        </Amt>
        <CdtrAgt>
                <FinInstnId>
                        <ClrSysMmbId>
                                <ClrSysId>
                                        <Cd>RUCBC</Cd>
                                </ClrSysId>
                                <MmbId>044030755</MmbId>
                        </ClrSysMmbId>
                        <Nm>OAO BANK ALEKSANDROVSKIi</Nm>
                        <PstlAdr>
                                <Ctry>RU</Ctry>
```

```
                    </PstlAdr>
          </FinInstnId>
</CdtrAgt>
<CdtrAgtAcct>
          <Id>
                    <Othr>
                              <Id>30101810000000000755</Id>
                    </Othr>
          </Id>
</CdtrAgtAcct>
<Cdtr>
          <Nm>OAO MEDVED</Nm>
          <PstlAdr>
                    <Ctry>RU</Ctry>
          </PstlAdr>
          <Id>
                    <OrgId>
                              <Othr>
                                        <Id>INN7804216912</Id>
                                        <SchmeNm>
                                                  <Prtry>INN</Prtry>
                                        </SchmeNm>
                              </Othr>
                              <Othr>
                                        <Id>KPP780201001</Id>
                                        <SchmeNm>
                                                  <Prtry>KPP</Prtry>
                                        </SchmeNm>
                              </Othr>
                    </OrgId>
          </Id>
</Cdtr>
<CdtrAcct>
          <Id>
                    <Othr>
                              <Id>40702812345678978901</Id>
                    </Othr>
          </Id>
</CdtrAcct>
<RgltryRptg>
          <Authrty>
                    <Ctry>RU</Ctry>
          </Authrty>
```

```
                                                        <Dtls>
                                                                <Tp>VO</Tp>
                                                                <Inf>13010</Inf>
                                                        </Dtls>
                                                        <Dtls>
                                                                <Tp>KBK</Tp>
                                                                <Inf>31810805000110111110</Inf>
                                                        </Dtls>
                                                </RgltryRptg>
                                                <RmtInf>
                                                        <Ustrd>SCET 12345</Ustrd>
                                                </RmtInf>
                                        </CdtTrfTxInf>
                                        </PmtInf>
        </CstmrCdtTrfInitn>
</Document>
```


Example of Payment Status Report, where payment 2 is accepted (file level based validation):


```
<?xml version="1.0" encoding="UTF-8"?>
<Document>
        <CstmrPmtStsRpt>
                <GrpHdr>
                        <MsgId>A342A39F361AC29811E227F8AA73E412</MsgId>
                        <CreDtTm>2012-11-06T11:59:33+02:00</CreDtTm>
                        <InitgPty>
                                <Id>
                                        <OrgId>
                                                <BICOrBEI>EEUHEE2X</BICOrBEI>
                                        </OrgId>
                                </Id>
                        </InitgPty>
                </GrpHdr>
                <OrgnlGrpInfAndSts>
                        <OrgnlMsgId>MSGID/20111125/2</OrgnlMsgId>
                        <OrgnlMsgNmId>pain.001.001.03</OrgnlMsgNmId>
                        <OrgnlCreDtTm>2011-11-25T11:40:58</OrgnlCreDtTm>
                        <GrpSts>ACCP</GrpSts>
                </OrgnlGrpInfAndSts>
        </CstmrPmtStsRpt>
</Document>
```

Example of Payment Status Report where payment 2 is rejected with reason duplication (transaction level based validation):


```xml
<?xml version="1.0" encoding="UTF-8"?>
<Document>
	<CstmrPmtStsRpt>
		<GrpHdr>
			<MsgId>A342A39F361AC29811E227F8AA73E412</MsgId>
			<CreDtTm>2012-11-06T11:59:33+02:00</CreDtTm>
			<InitgPty>
				<Id>
					<OrgId>
						<BICOrBEI>EEUHEE2X</BICOrBEI>
					</OrgId>
				</Id>
			</InitgPty>
		</GrpHdr>
		<OrgnlGrpInfAndSts>
			<OrgnlMsgId> MSGID/20111125/2</OrgnlMsgId>
			<OrgnlMsgNmId>pain.001.001.03</OrgnlMsgNmId>
			<OrgnlCreDtTm>2011-11-25T11:40:58</OrgnlCreDtTm>
		</OrgnlGrpInfAndSts>
		<OrgnlPmtInfAndSts>
			<OrgnlPmtInfId> PMNTID002</OrgnlPmtInfId>
			<TxInfAndSts>
				<OrgnlEndToEndId>126</OrgnlEndToEndId>
				<TxSts>RJCT</TxSts>
				<StsRsnInf>
					<Orgtr>EEUHEE2X</Orgtr>
					<Rsn>
						<Cd>AM05</Cd>
					</Rsn>
				</StsRsnInf>
				<OrgnlTxRef>
					<Amt>
						<InstdAmt Ccy="RUB“>3000000</InstdAmt>
					</Amt>
					<ReqdExctnDt>2011-11-25</ReqdExctnDt>
					<DbtrAcct>
						<Id>
							<IBAN>EE481012345678901234</IBAN>
						</Id>
						<Ccy>EUR</Ccy>
```

```
                    </DbtrAcct>
                    <Cdtr>
                        <Nm>OAO MEDVED</Nm>
                    </Cdtr>
                    <CdtrAcct>
                        <Id>
                            <Othr>
                                <Id>40702812345678978901</Id>
                            </Othr>
                        </Id>
                    </CdtrAcct>
                </OrgnlTxRef>
            </TxInfAndSts>
        </OrgnlPmtInfAndSts>
    </CstmrPmtStsRpt>
</Document>
```