



# OP C2B services

Pain version 03

## Payment transfer products

OP reserves the right to changes

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Version	Key Changes	Changed section
November 2012	added money orders	1.3 C2B money orders
July 2013	updated payment removal	1, 1.5, and 6
September 2013	C2B SEPA instant payment among SEPA payment data, specified the currencies of foreign currency cheques and SWIFT cheques	3.2, 3.6, 3.7
September 2013	paying in the Baltic countries	1.4
December 2013	Changes to the SEPA End Date setting taken into consideration	
March 2015	Removed foreign currency cheque from the payment methods of cross-border payments.  Minor updates to the document.	Removed the previous section 3.6
June 2018	Document updated	
November 2018	Changes to cancellation request	
August 2020	Updates due to adoption of SEPA Instant Credit Transfer and general revisions	
January 2022	Document updated	
April 2022	Document updated	1.5, 2.7, 3.3.
November 2022	International payments and code words. The software customer uses, must support new codes. Cancellation request and international payments	3.5 – 3.9 1.8 and 5
June 2023	Document updated	2.11

## 1

### General information

With the C2B (Customer-to-Bank) payment initiation message, it is possible to use one payment standard for all company bank transfers. C2B messages can be used for invoice payments, recurring payments, money orders, international payments and SEPA Instant Credit Transfers. C2B payment initiation messages are sent to the Web Services channel. The customer retrieves the bank's responses to C2B messages from the channel to which the payment initiation message was sent. In the Web Services channel, the customer verifies the integrity of the payload retrieved from the bank by verifying the digital signature.

The C2B message is an international ISO 20022 message in XML format. The schema for the payload sent to the bank is pain.001.001.03.xsd, and the schema for the bank's response that the customer retrieves from the bank is pain.002.001.03.xsd.

Using a C2B payment initiation message specified in this description, a company operating in Finland can also send payments where the debit account is an account in Estonia, Latvia or Lithuania.

The C2B cancellation request message is an international ISO 20022 message in XML format. The schema for the cancellation request sent to the bank is camt.055.001.01. The schema for the bank's response that the customer retrieves from the bank is camt.029.001.03.

Finance Finland has published a guide for banks that operate in Finland. It covers the message structure and content of the message used to initiate SEPA credit transfers. In addition to this general guide, the instructions provided by OP apply.

The automated cancellation request message must be implemented in compliance with the guidelines issued by OP for the C2B cancellation request.

Author OP	Mailing address P.O. Box 909 00013 OP	Street address Gebhardinaukio 1 HELSINKI	Telephone 010252010	Internet op.fi
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The message descriptions are subject to change. For up-to-date descriptions, please refer to:

- Website of Finance Finland [www.finanssiala.fi](http://www.finanssiala.fi)
  - The OP website [www.op.fi](http://www.op.fi)
- Message types conforming to the ISO 20022 standard

For the schemas and documentation, please refer to the ISO website at [www.iso20022.org](http://www.iso20022.org). Additional information is also available on Finance Finland web site, at [www.finanssiala.fi/](http://www.finanssiala.fi/).

## Material types in the Web Services (WS)

Name	Message types conforming to the ISO 20022 standard Schema	Value of FileType field in WS channel
<b>Customer-sent materials</b>		
Credit transfer (incl. C2B SEPA Instant Credit Transfers with SEPA payload content.)	CustomerCreditTransferInitiationV03 pain.001.001.03.xsd	pain.001.001.03
Recurring payments (Salaries and Pensions)	CustomerCreditTransferInitiationV03 pain.001.001.03.xsd	pain.001.001.03
Money orders	CustomerCreditTransferInitiationV03 pain.001.001.03.xsd	pain.001.001.03
Cross-border payments	CustomerCreditTransferInitiationV03 pain.001.001.03.xsd	pain.001.001.03
Individual real-time SEPA Instant Credit Transfers	CustomerCreditTransferInitiationV03 pain.001.001.03.xsd	pain.001.001.03 TP4 PS01 pain.001.001.03 SCTInst
C2B cancellation request	CustomerPaymentCancellationRequestV01 camt.055.001.01.xsd	camt.055.001.01
<b>Customer-retrieved materials</b>		
Report on technical validation	PaymentStatusReportV03 pain.002.001.03	pain.002.001.03
Report on payload content validation	PaymentStatusReportV03 pain.002.001.03	pain.002.001.03
Report on payment (rejected)	PaymentStatusReportV03 pain.002.001.03	pain.002.001.03
Report on refund (rejected SEPA Instant Credit Transfers)	PaymentStatusReportV03 pain.002.001.03	pain.002.001.03
Report on processed payments	BankToCustomerDebitCreditNotificationV03 camt.054.001.02 MP	camt.054.001.02
Notification for processed cancellation request	ResolutionOfInvestigationV03 camt.029.001.03	camt.029.001.03

## 1.1 C2B payment

For SEPA credit transfers, the account number is given in the international IBAN format.

A reference number provided according to the Finnish reference number standard and given as remittance information in a C2B payment message is passed on to the beneficiary in Finland as a reference for the creditor. The reference number is passed on as-is to other

countries, but the manner of passing the data on to the beneficiary depends on the beneficiary's bank.

For C2B payments to Finland, the payment date – that is, information on the account debit date – is transferred to the creditor.

Additional information can be provided in the C2B payload, to facilitate the matching and posting of payments or to identify the debtor, for example. However, it is not possible to guarantee that all information provided will be transferred to the beneficiary, as this depends on the beneficiary's bank.

C2B payment messages can contain one written message (max. 140 characters), in either unstructured or structured format. In a structured message (Strd), the 140-character limit also includes XML tags and data. In an unstructured message (Ustrd), the 140 characters include only the content of the element, without XML tags. Finnish reference numbers are provided in a structured message.

Instead of the 140-character message, it is possible to transfer a maximum of 999 remittance information entries, with a maximum of 280 characters each, to SEPA\* banks that operate in Finland or for payments within the OP in Finland. Invoice details cannot be transmitted in SEPA Instant Credit Transfers.

\*

Aktia (HELSFIHH)  
Savings banks (ITELFIHH)  
POP banks (POPFI22)  
Danske Bank (DABAFIHH, DABAFIHX)

DnB NOR (DNBAFIHX)  
Handelsbanken (HANDFIHH)  
Nordea (NDEAFIHH)  
OP (OKOYFIHH)  
SEB (ESSEFIHX)  
S-Bank (SBANFIHH)  
Swedbank (SWEDFIHH)  
Tapiola Bank (TAPIFI22)  
Ålandsbanken (AABAFI22).

Payments are debited from the customer's account on the requested execution date. It is the debtor's responsibility to make sure that the account to be debited has sufficient funds available to cover the specified message amount on the requested execution date. If the amount of funds is insufficient, the entire batch is rejected during the last run of the requested execution date.

If the due date on the payload sent for processing is the banking day preceding the date it was received, it will be processed, but the due date will be changed to the date of processing. If the date on the payload sent for processing is a banking day before the preceding banking day, the payment amount will be rejected.

The C2B payment service agreement signed by the customer and the bank will specify whether the payments sent in the C2B payload are paid as individual transactions or

Author OP	Mailing address P.O. Box 909 00013 OP	Street address Gebhardinaukio 1 HELSINKI	Telephone 010252010	Internet op.fi
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whether the payments in each individual <PmtfInfx> block are bundled into one debit from the debtor's account. In the case of recurring payments, all payments will be bundled into one payment.

## 1.2 Recurring C2B payments

The C2B payload can be used to initiate SEPA salary, pension, benefit, and other recurring payments in Finland.

The batch is recognised as a recurring payment through the use of the code SALA in the Category Purpose element of the C2B payment message.

The C2B payment message is used to indicate the requested execution date, that is, the debiting date from the creditor's account, for recurring payments. The funds are credited to the beneficiary's account on the morning of the following banking day, regardless of the domestic bank at which the beneficiary's account is held.

There is no pan-European or global salary payment service agreed between banks. When salaries are paid outside Finland, the payments are either regular SEPA payments (if the requirements for a SEPA payment are otherwise fulfilled), SEPA Instant Credit Transfers or traditional foreign payments. We cannot unilaterally guarantee that they are processed all the way to the payee's bank as salary payments as stipulated by Finnish salary payment regulations.

## 1.3 C2B SEPA Instant Credit Transfers

OP strives to transmit ordinary current value date SEPA payments compatible with SEPA Instant Credit Transfer and sent as C2B payloads via the SEPA Instant Credit Transfer system in accordance with the processing schedules for SEPA payments (excl. recurring payments and payments with invoice itemisations). If the customer wishes to pay certain payments specifically as SEPA Instant Credit Transfers and receive the relevant reports, SEPA Instant Credit Transfers are payable by two methods in the Web Services channel.

- a) In data format together with SEPA payload content. Standard SEPA payload content may include either SEPA Instant Credit Transfers with the code INST, individual SEPA Instant Credit Transfers, old-style instant payments with the code URGP, or individual URGP instant payments. The size limit for instant payment batches is 1,000 instant payments per batch. Instant payments are identified by the Local Instrument INST or Proprietary Service Level URGP code issued at the batch or transaction level. Instant payments sent among SEPA payload content are processed at OP according to the SEPA payment processing schedules and promptly transferred to the payee's bank. C2B SEPA Instant Credit Transfers in data format can be sent with a value date that is the current date or a future date. The cut-off time for reception on the current day is at 18.00 on the same banking day. If the payee's bank cannot receive SEPA Instant Credit Transfers and the bank is a part of the POPS interbank express transfers and cheques system, OP will direct payments marked with the code URGP automatically to the POPS system if the payment is received before 15.30 on a normal banking day.

Author OP	Mailing address P.O. Box 909 00013 OP	Street address Gebhardinaukio 1 HELSINKI	Telephone 010252010	Internet op.fi
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- b) In real time as individual SEPA Instant Credit Transfers. These SEPA Instant Credit Transfers sent as separate urgent payload content types (pain.001.001.02 TP4 PS01 and pain.001.001.03 TP4 PS01) are processed immediately with no delays, and the sender will receive an immediate online response message of the transfers (not in the case of retrieved payload). Individual SEPA Instant Credit Transfers do not involve due date processing and may be sent 24/7/365. If the payee's bank cannot receive SEPA Instant Credit Transfers, but bank is a part of the POPS interbank express transfers, OP will direct payments automatically to the POPS system.

Both of the abovementioned types of SEPA Instant Credit Transfers may be paid to banks and payment service providers in Finland and elsewhere in the SEPA, provided that they have adopted the SEPA Instant Credit Transfer service. If a bank operating in Finland cannot receive SEPA Instant Credit Transfers and the bank is part of the POPS interbank express transfers and cheques system, payments marked with the code URGP and sent together with SEPA payload content on normal banking days before 15.30 are transferred to the bank operating in Finland via the POPS system. If a payment to a bank operating in Finland cannot be executed as a SEPA Instant Credit Transfer due to any other reason and the payment passes validations in the POPS system, the payment (payload with the code URGP) is transferred to the POPS interbank express transfers and cheques system, provided that the payment is received on a normal banking day before 15.00. Individual real-time SEPA Instant Credit Transfers are always transferred as SEPA Instant Credit Transfers and will be rejected if the payee's bank cannot process SEPA Instant Credit Transfers. In this event, the customer can, where possible, pay the instant payment to another bank operating in Finland in data format in accordance with alternative a), as a POPS urgent payment via OP eServices or at a bank branch.

## 1.4 C2B money orders

A money order is a payment sent in a C2B payload, containing the payee's name, postal address, town/city and postcode instead of the payee's account number. It can also include the Personal Identity Number or a Business ID if you wish to specify the payee in more detail. In payment orders, the following standard value is given as the account number: FI5059999999999991.

The bank will debit the payment from the payer's account on the due date and notify the payee that he/she or a person authorised by him/her can redeem the payment at an OP member bank branch. If the payee is a member of OP, he/she can send a deposit order to the bank. The payer can agree a deadline for the redemption; the deadline can be 14, 21, 28 or 45 calendar days. If the last redemption date is not a banking day, the redemption can still be made on the next banking day.

When the redemption deadline is longer than 14 days, the payer can agree with the bank that the payee is sent a notification in addition to the arrival notification if the payment has not been redeemed within 14 calendar days of the due date of the money order. Payments not redeemed within the redemption period specified by the payer are returned to the payer on the banking day following the end of the redemption period according to the payer's choice:

- as Individual transactions on the bank statement
- as a reference service (the money order must have a reference as its identification details)

Author OP	Mailing address P.O. Box 909 00013 OP	Street address Gebhardinaukio 1 HELSINKI	Telephone 010252010	Internet op.fi
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The money orders must arrive at OP noon on the payment date. The money orders are automatically transferred to further processing at noon on the payment date, after which the payee is mailed a notification of an arrived money order. Once the payee has received the notification, he/she can redeem the money order.

Payers cannot cancel money order transactions after they have become due and debited from their account. The payer must agree directly with the payee on any cancellations. The payee can notify an OP bank that he/she will not redeem the money order, or merely leave the money order unredeemed. Cancelled money orders are returned to the payer on the banking day following the cancellation.

The implementation of the service is agreed with a MONEY ORDER SERVICE agreement between the customer and the OP bank.

## 1.5 C2B payments from accounts in Estonia, Latvia and Lithuania

A company that operates in Finland and has a debit account in Estonia, Latvia or Lithuania can send C2B payment data conforming to this description to OP's Web Services channel. Estonian, Latvian and Lithuanian debit accounts are entered in the international IBAN format for C2B payments.

The features of the SEPA recurring payment service are available in Estonia, Latvia and Lithuania. Cheques are not available in the Baltic countries.

SEPA Instant Credit Transfers are available when paying with OP accounts in the Baltic countries.

When a customer wishes to send local payments in the Baltics with the help of the WS channel in Finland, the customer must complete the payments in accordance with descriptions for the Baltics and as an international payment so that the debit account is an account in the Baltics.

## 1.6 C2B payload checks by the bank

The bank performs several checks to validate the C2B payload.

A C2B payload sent via the Web Services channel is validated immediately against the schema, and the customer also receives the report in C2B format right away.

The contents of a C2B payment payload, such as account numbers, agent, payment identifier, requested execution date, and amount, are validated during further processing. This validation creates a new C2B report, which notifies the debtor of the acceptance or rejection of the batch/transactions.

The debtor's message ID (MsgId) must be unique for a minimum of three months, to prevent the same payload being sent more than once. If MsgId, the monetary amounts and quantities of the payments belonging to the batch, and the payment identifier of the batch are the same as in a payload sent successfully during the last three months, the payload will be rejected as a duplicate. The duplicate check will not be performed on a C2B payment batch that has been sent previously but rejected. If you wish to resend a payload and do not wish it to be rejected due to the duplicate check, the MsgId or the monetary amount and/or quantity data of the batch must be modified.

Author OP	Mailing address P.O. Box 909 00013 OP	Street address Gebhardinaukio 1 HELSINKI	Telephone 010252010	Internet op.fi
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## 1.7 Responses to C2B payment messages

### Response and payment identification

The bank's responses to payments initiated by a C2B payment message contain references to the original payment payload and in some cases also to individual payments in it. If the batches or transactions contain errors, status reports are created after each payload has been processed.

The original C2B payment initiation message (pain.001.001.03) for which the C2B payment status report (pain.002.001.03) is generated is identified in the <OrgnlGrpInfAndSts><OrgnlMsgId> element. This element contains the original <GrpHdr><MsgId> provided by the customer in the C2B payload.

- In the case of individual C2B payments, the report created for an individual payment contains the ID of the original payment given by the customer in <InstrId>.
- An individual batch is identified in the report using the 'OrgnlPmtInfId' element.
- In addition to the ID, the report contains status information and, in the event of errors, a standard C2B error code and possibly a more detailed description of the rejection.

The Bank-to-Customer Debit/Credit Notification (camt.054.001.02) message has the following levels: Group Header (GrpHdr) and Notification (Ntfctn). The elements of the Group Header block contain common message information for the message, and the elements of the Notification block contain common status report information for the message. The Notification level is further divided into two: the Entry (Ntry) part contains common information for all transactions processed, and the Transaction Details (TxDtls) part contains all the information for each individual transaction.

The original C2B payment initiation message (pain.001.001.03) for which the Bank-to-Customer Debit/Credit Notification (camt.054.001.02) message is generated is identified in the <Ntry><NtryDtls><Btch><PmtInfId> element. This element contains the original <PmtInf><PmtInfId> data provided by the customer in the C2B payload. Identification is also possible by means of the information in the <Ntry><NtryDtls><TxDtls><Refs><InstrId> element and the <Ntry><NtryDtls><TxDtls><Refs><EndToEndId> element.

The payment identification data provided by the customer in the cancellation message is cleared against the identification data of the original payment initiation message. Only cancellation requests that can be matched with the original payment initiation message proceed to cancellation processing.

The IDs of cancellation request messages must be identical to the respective IDs of the original payment initiation messages.

The cancellation of a payment batch is identified using the 'PaymentInformationIdentification' and payment identifier of the original payment initiation message.

In addition to the InstructionIdentification and EndToEndIdentification in the original payment initiation message, the cancellation of an individual payment is identified by at least one of the following: requested execution date, debtor account, beneficiary account and/or payment amount.

Author OP	Mailing address P.O. Box 909 00013 OP	Street address Gebhardinaukio 1 HELSINKI	Telephone 010252010	Internet op.fi
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After the cancellation request is processed, the system generates a report for all accepted batches and transactions, as well as for any batch or transaction that cannot be matched, to the customer who submitted the payload.

## 1.8 C2B cancellation request

C2B cancellation request messages can be sent to the co-operative bank 24/7, and C2B cancellation requests are processed on banking days between 8am and 4pm.

The bank performs a number of different checks to validate the C2B cancellation request. C2B cancellation requests sent to the Web Services channel are schema validated immediately by technical means. If the payload validation results in an error, the customer is given the notification '12 schema validation failed' during the session. The technical implementation of the error message given during the session is described in the service description of the Web Services channel. You can get a more detailed description of the reason for the rejection by calling the Corporate and Credit Transfer Services, tel. +358 100 05151. If the payload passes the validation of the Web Services channel, the cancellation request is transferred to processing by the bank systems, and the customer receives a report in the camt.029 format.

The contents of a C2B cancellation request payload, such as account numbers, agent, payment identifier, requested execution date, and amount, are validated during further processing.

If there are several debit batches included in a payload, it is only possible to cancel a whole debit batch and individual refunds cannot be cancelled. If there is only one debit batch included in a payload, it is possible to cancel individual refunds.

SEPA payments can be debited either as batch debiting, which means that a single debit includes all SEPA payments included in a payload, or individually, which means that a single debit includes one SEPA payment. Therefore, an individual SEPA payment cannot be cancelled, if the payload contains both SEPA payments and international payments and if batch debiting has been set for SEPA payments.

International payments cannot be cancelled by the cancellation request.

## 2 Sending and retrieval of messages

### 2.1 Stages in the process

#### C2B payment payload

- A customer sends a C2B payload in ISO 20022 message format with contents according to OP's customer instructions.
- The bank identifies the sender and checks that the sender is authorised to send a payload.
- In Finland, the bank returns response messages into the Web Services channel on three levels
  - Channel-level response: Validation of message structure (schema validation). In the batch transfer service, the response is created approximately 30 minutes after the payment initiation message is sent; in the Web Services channel, it is created immediately during the session and sent in a response message. A response is always created.

Author	Mailing address	Street address	Telephone	Internet
OP	P.O. Box 909 00013 OP	Gebhardinaukio 1 HELSINKI	010252010	op.fi

- A response concerning the customer profile check: The bank validates the format of the bank account details and control digit, the validity of bank accounts for OP accounts, and the validity of the required agreements. Payments marked as SEPA Instant Credit Transfers with the code INST are rejected if the payee's bank has not adopted the service. This message is created within about 30 minutes after receipt of the payment message. A response is always created.
  - Response for a payment: Response in 'pain' format for SEPA and foreign payments in a single batch that have been paid, and for payments waiting for processing or sufficient funds. This message is created within about 30 minutes after the processing of the payload. The response is a summary of the batch paid thus far and the payments waiting for processing or sufficient funds. The last response of the day at 9.20 p.m. includes the rest of the payments that could be processed during the day and payments that lacked sufficient funds. The customer's C2B payment service agreement specifies whether a message is to be created for processed payments. Reports are always automatically created for payments rejected due to insufficient available funds or for another reason.
  - Response for a rejected SEPA Instant Credit Transfer: a response in Pain format on rejected payments marked with the code INST or URGP and transferred to the SEPA Instant Credit Transfer system. The response is delivered in intervals of thirty minutes from the Pain response of the payment's debiting. Rejected SEPA Instant Credit Transfers are credited to the customer's account.
  - The responses in 'camt' format is created four times a day (at noon, 3 p.m., 6 p.m. and 9.30 p.m.) for those payments in the batch that have been successfully paid by that time. The customer's C2B payment service agreement specifies whether a message is to be created for successful payments. However, 'camt' messages are never created for batches that contain recurring payments with the code SALA.
  - The customer may specify in the C2B payment service agreement that C2B payments will be itemised on the customer's account statement.
- The customer must retrieve these messages immediately after they are created.
  - The parameter for message retrieval is in the format 'mmdd.99999', where 99999 is the ID of the message from the bank.

### Cancellation request

- A customer sends a C2B cancellation request (camt.055.001.01) in ISO 20022 message format via the Web Services channel with contents according to OP's service description.
- The bank identifies the sender and checks that the sender is authorised to send a payload.
- In Finland, the bank returns response messages into the Web Services channel as follows:
  - Channel-level schema validation response: Validation of message structure (schema validation). Immediately via the Web Services channel. The response is given during the session. Responses in 'pain' or 'camt' formats that need to be retrieved are not generated. The technical implementation of giving an error message during the session is described in the service description of the Web Services channel.
  - Cancellation response for reception (technical validation) and processing (processing of the cancellation request):
  - Technical validation: Check the agreements and the correctness of the information on the cancellation request message. If the agreements or the information contents have shortcomings or errors, a response is generated for the customer. The response only includes the

Author	Mailing address	Street address	Telephone	Internet
OP	P.O. Box 909 00013 OP	Gebhardinaukio 1 HELSINKI	010252010	op.fi

- invalid transactions. Otherwise, the cancellation request message will continue to the final cancellation request processing.
- Processing of the cancellation request: During the processing, the actual cancellation of batches and payments takes place in accordance with the original request. A response is generated for the customer, including both the approved and rejected batches and transactions.
  - The customer must retrieve these messages immediately after they have been created. All other responses are retrievable with the exception of the schema validation response that is given to the customer during the session.

## 2.2 Structure of the payload file sent by the customer

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

Only one Group Header (block A) is allowed in each payment message. It contains the common identifying elements of the message, such as MessageIdentification and CreationDateAndTime.

A payment message may contain several Payment Information (block B) parts. This portion contains the debit information for the transaction, such as the debtor, debtor's account, and requested execution date. The Payment Information part of the message is repeated if, for example, the requested execution date and/or the debtor's account changes.

Credit Transfer Transaction Information (block C) is part of Payment Information and can be repeated. It contains the credit elements for the transaction, including the creditor, creditor's account, and instructed amount.

The C2B payload must use UTF-8 encoding. The payload must be presented in row format and can be without indentation.

The file size limit for payloads sent to OP is 100 MB. An individual C2B payload file can contain a maximum of 100,000 payments. If a file contains more payments, it must be split.

## 2.3 Schedules for payload sent by customer to bank

Payloads sent to Osuuspankki will be processed further according to the following daily schedule:

### SEPA payments (C2B)

at 2.30 a.m., then 7.00 a.m. → every 30 minutes → 6.00 p.m.

Payloads received after 6.00 p.m. will be processed on the next banking day. Payloads can be sent to await payment for max. 364 calendar days prior to the due date.

### SEPA recurring payments (C2B)

at 2.30 a.m., then 7.00 a.m. → every 30 minutes → 6.00 p.m.

A payload that is received after 6.00 p.m. will be processed on the next banking day. The due date of a SALA batch must be a banking day. If it is not, the batch will be rejected.

### C2B SEPA Instant Credit Transfers with SEPA payload content

Author OP	Mailing address P.O. Box 909 00013 OP	Street address Gebhardinaukio 1 HELSINKI	Telephone 010252010	Internet op.fi
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at 2.30, followed by 7.00 → every 30 minutes → 18.00

Payments with the code INST can be sent to await payment up to 364 calendar days prior to the due date.

C2B instant payments (POPS interbank express transfers and cheques urgent payments) with SEPA payload content

at 8.00, followed by every 30 minutes → 15.30, if the payee's bank is not part of the SEPA Instant Credit Transfer system. C2B instant payments with the current date as the value date and received after cut-off are rejected.

If the payee's bank is also part of the SEPA Instant Credit Transfer system and the payment is rejected, payments with the code URGP received by 15.00 are transferred to the payee's bank via the POPS interbank express transfers and cheques system.

Outgoing international payments (C2B)

at 2.30 a.m., then 7.00 a.m. → every 30 minutes → 5.00 p.m.

Payments received prior to 5.00 p.m. on the execution date are processed during the same banking day. Payments received before noon on New Year's Day and Maundy Thursday will be processed on the same banking day.

Individual real-time SEPA Instant Credit Transfers

24/7/365

No requested execution date is allowed.

Outgoing payments (C2B) from Estonian, Latvian and Lithuanian accounts

Payments received prior to 2.30 p.m. on the execution date are processed on the same banking day.

Outgoing international payments (C2B) from Estonian, Latvian and Lithuanian accounts

Payments received prior to 3.00 p.m. on the execution date are processed on the same banking day.

## 2.4 Structure of responses retrieved by the customer

The bank's responses to payments initiated by a C2B payment message use the schema 'pain.002.001.03' or 'camt.054.001.02'. The customer retrieves the messages from the batch transfer service or the Web Services channel.

The 'pain' status report on payments initiated by a C2B payment message contains references to the original payload and in some cases also to individual payments. If the batches or transactions contain errors, status reports are created after each payload has been processed.

The 'camt' notification message for payments initiated by a C2B payment message contains details of the credit transfer transactions in the batch, such as debtor's name and account number, the creditor's name and account number, the amount payable, the payment date, the transaction identifier, and (for international payments) exchange rate information.

Author OP	Mailing address P.O. Box 909 00013 OP	Street address Gebhardinaukio 1 HELSINKI	Telephone 010252010	Internet op.fi
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## 2.5 Response creation and schedules

Status reports (pain.002.001.03) are created for C2B payment messages as the bank processes the payments, as follows:

- 1) Report on technical validation – in the Web Services channel, immediately after the payload is received.
- 2) Report on content validation – within 30 minutes of sending, during processing times.
- 3) Payment status report ('pain') – Upon rejection of a payment in debit processing, upon rejection of a payment marked as SEPA Instant Credit Transfer in credit processing, and at the end of the day for payments with insufficient funds. Creation of 'pain' messages for successful payments is specified separately in the service agreement.

The 'camt' notifications are created at noon, 3 pm, 6 pm and 9.30 pm for those payments in the batch that have been made successfully by those times. However, 'camt' messages are not created for batches for which the batch-level (PmntInf) payment category code (CtgyPurp) is SALA. Creation of 'camt' messages for successful payments is specified separately in the service agreement.

## 2.6 Checking of available funds and payment

It is the debtor's responsibility to make sure that the account to be debited has sufficient funds available to cover the specified message amount on the requested execution date.

If the amount of funds is insufficient, the entire batch is rejected during the last run of the requested execution date. If the customer and bank have agreed on individual payments in the C2B agreement, payments are made in the order in which they appear in the payment instruction until insufficient funds remain, and the rest of the payments are rejected.

A retrievable report on payments with insufficient funds is generated for the customer already during the day. Additionally, at 9.20 p.m. at the end of the day, a report is generated for payments with insufficient funds during the day.

Bank service charges are charged monthly by the fifth banking day of the month following the invoicing month.

## 2.7 Clearing codes

ISO clearing codes are maintained in the External Clearing System Identification Code List, which is available on the Web site of the International Organization for Standardization for ISO20022. OP's SEPA and cross border payment processing and countries bank details guideline is available on the Web site: [Payment processing and countries bank details](#).

## 2.8 Charge bearer codes

A charge bearer code can be given at CdtTrfTxInf level for each transaction in the ++ChrgBr element. If a transaction-specific charge bearer code is not given, the PmntInf-level +ChrgBr code is used for the batch.

For SEPA credit transfers, the code is SLEV. For SEPA credit transfers, the code values SHAR and TYHJÄ (empty) are changed to SLEV.

Author OP	Mailing address P.O. Box 909 00013 OP	Street address Gebhardinaukio 1 HELSINKI	Telephone 010252010	Internet op.fi
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The codes allowed for international payments are SHAR, DEBT, and CRED. For foreign currency and SWIFT cheques, the charge bearer code must be SHAR.

For international payments, the code values SLEV and TYHJÄ (empty) are changed to SHAR.

Note that the charge bearer code SHAR is mandatory for international payments that fall under the Finnish Payment Services Act when:

- The creditor's bank is located in an EU or EEA country, and
  - The payment currency is the euro or the currency of some other member state
  -
- The program used by the bank automatically changes the charge bearer codes DEBT and CRED to SHAR for payments that fall under the Finnish Payment Services Act.

## 2.9 Requirements for adopting the service

To be able to send a C2B payload to the bank, the customer must sign a C2B service agreement with Osuuspankki. The agreement specifies items such as the customer's payment identifier, the accounts used, reporting preferences, and the payload sender. The C2B cancellation request procedure is included in the C2B service agreement and does not require a separate agreement.

In addition, the party sending a payload to the bank must sign an agreement on the use of the Web Services channel.

Before a payment payload is sent to the bank, the structural validity of the payload must be checked against the schema and the messages must be tested.

With regard to accounts in Estonia, Latvia and Lithuania, the customer must add the account numbers of its accounts in the Baltic countries into the account register of its system.

## 2.10 The testing environment

The testing environment is described in separate instructions.

## 2.11 Help desk and sorting

Corporate and payment transfer services

Phone +358 100 05151 (local network charges).  
The service is available from 8am to 4pm on weekdays.  
The service will instruct you how to proceed.

E-mail [yrityspuhelinpalvelu@op.fi](mailto:yrityspuhelinpalvelu@op.fi)

# 3 C2B payment initiation message and example descriptions

The first column, 'Index', refers to the element number according to the ISO 20022 standard. Please see the following document: UNIFI (ISO20022) Message Definition Report, Payments Standards – Initiation, Edition September 2006, approved by UNIFI Payments SEG on 6 June 2006 ([Payments\\_Standards-Initiation.pdf](#)).

Author OP	Mailing address P.O. Box 909 00013 OP	Street address Gebhardinaukio 1 HELSINKI	Telephone 010252010	Internet op.fi
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The second column, 'Number', contains the number of element occurrences according to the schema.

- 0..1 - the element is optional, and there can be only one occurrence;
- 1..1 - the element is mandatory, and there must be only one occurrence;
- 0..2 - the element is optional, and there can be a maximum of two occurrences;
- 0..n - the element is optional, and there can be several occurrences;
- 1..n - the element is mandatory, and there can be several occurrences.

The third column, 'Mandatory (= X),' contains an 'X' if the bank requires the field.

The fourth column, 'Element', contains the element name according to the schema. The plus (+) symbols in front of a name indicate how deep the element is in the XML structure.

The fifth column, 'Example content', contains an example of field content.

The sixth column, 'Description', contains a brief description of the element's designed use and provides additional instructions, if any.

The messages have the following structures:

- Group Header – this level contains the common information for the message.
- Payment Information – there can be more than one. This level is created for credit transfer transactions per requested execution date and debit account. A separate Payment Information level is created for credit transfers that use the 'SALA' code and have the same requested execution date and debit account. If the customer has agreed with the bank on the use of the SDVA code, a separate batch is created for these transactions.
- Transaction Information – there can be more than one. This level contains the information on an individual credit transfer transaction.

### 3.1 Group Header

The 'Mandatory' column contains an 'X' if OP requires an element that is marked as optional in the schema.

Index	Qty	Mandatory (=X)	Element	Example content	Description
	1..1		CstmrCdtTrfInItN		Message type
1.0	1..1		GrpHdr		<b>Each message must contain at least one block of this kind that contains common information for the message</b>
1.1	1..1		+MsgId	20180102-0000001	Message ID given by debtor, which must be unique for a minimum of three months – the bank checks the ID to identify duplicates (If 'MsgId' data is identical, changing the 'Number' or 'Sum' will enable the payload to pass the double check.)
1.2	1..1		+CreDtTm	2018-01-02T09:00:01+02:00	Timestamp of the message's creation by the debtor, mandatory
1.6	1..1		+NbOfTxS	6	The number of individual transactions, or CdtTrfTxInf transactions, included in the message by the debtor, mandatory; Bank will not check the information given.
1.7	0..1		+CtrlSum	20000.00	Not mandatory. Arithmetic sum of the amounts (InstAmt tai EqvtAmt) of CdtTrfTxInf transactions contained in the message; foreign



					currencies have no effect on the sum. Bank will not check the information given.
1.8	1..1		+InitgPty		
1.8...	0..1		++Nm	Firma Oy	Name of message creator
1.8...	0..1		++PstlAdr		Postal address of message creator
1.8...	0..1		+++Ctry	FI	Mandatory if AdrLine is given: Country code under ISO 3166, according to Alpha-2.
1.8...	0..2		+++AdrLine	Teollisuuskatu 1	Street address
				00550 Helsinki	Postal address

## 3.2 SEPA payment

(incl. instructions for sending instant credit transfers (one or more) among the rest of the SEPA payload)

Index	Qty	Mandatory* (=X)	Element	SEPA credit transfer example content	Description
2.0	1..n		PmtInf		<b>Each message must contain at least one block of this kind that contains common information for the transfers and the debit information</b>
2.1	1..1		+PmtInflId	20180102-123456-01	Mandatory identifier assigned by debtor to identify a payment batch, passed on to the messages for the debtor and account statement. Not passed on to the creditor
2.2	1..1		+PmtMtd	TRF	Mandatory – the values allowed are TRF, CHK, and TRA  The only code allowed for SEPA credit transfers is TRF.  The CHK value gives instruction to process the credit transfer as a cheque. Cheque information is primarily checked from element 2.53. If element 2.53 is empty and this element has the value CHK, the value BCHQ is conveyed to element 2.53 on the transaction level.
2.3	0..1		BtchBookg		<b>Not in use.</b> For instant payments market with the code URGP, a separate debiting bundle is always created (OP cooperative banks in their own bundle and other financial institutions in a separate shared bundle). The debiting methods of other payments (in bundles or individually) are agreed in the service agreement.
2.6	0..1		+PmtTplInf		Not mandatory
2.7	0..1		++InstrPrty	NORM	Urgency of payment – the codes allowed are:  NORM – processed by the debtor's bank as a normal payment order this is the only urgency code allowed for SEPA credit transfers

					HIGH – not allowed for SEPA credit transfers  The information is primarily retrieved from element 2.32. If it is empty, the information contained in this element (if any) is used for the transaction.
2.8	0..1		++SvcLvl		The Service Level code is primarily given in this field, in which case all payments in the batch are interpreted according to the given code.
2.9	1..1		+++Cd	SEPA	The values allowed are SEPA, SDVA, PRPT, and URGP.  The only value allowed for SEPA credit transfers and SEPA Instant Credit Transfers is SEPA.  By including it here, payments in the batch are processed primarily as SEPA Instant Credit Transfers and secondarily as POPS urgent payments. You can pay an individual payment as an instant payment by entering the URGP code in the crediting information in element 2.34 or the code INST in the Local instrument element 2.36.
2.11	0..1	+++LclInstrm			
2.12	1..1	++++Cd	INST  PERI		All payments in the batch are processed as SEPA Instant Credit Transfers.  Given in the ERI invoice itemisation.
2.14	0..1		++CtgyPurp		
2.15	1..1		+++Cd		Purpose of payment code, not mandatory.  The SALA code is used to identify recurring SEPA credit transfers; Also see 2.86 (Purpose).  Payment batches that use the code SALA will be debited from the account on the requested execution date and are credited to the creditor on the banking day following the requested execution date.  NB: SALA-coded instant payments are debited and credited on the same day.
2.17	1..1		+ReqdExctnDt	2018-05-10	The mandatory requested execution date can be a maximum of 364 days in the future (also applies to instant payments).  NB: The requested execution date for a SALA batch and an instant payment must be a banking day. If it is not, the batch will be rejected.
2.19	1..1		+Dbtr		Mandatory debtor information

2.19...	0..1		++Nm	Firma Oy	The bank passes on the debtor's name used in the C2B agreement  This information is passed on to another financial institution on an urgent payment.
2.19...	0..1		++PstlAdr		
2.19...	0..1		+++Ctry		The country code is mandatory for the debtor's address if an address is given
2.19...	0..5		+++AdrLine		The bank passes on the debtor's address used in the bank's system.
2.19...	0..1	X	++Id		Debtor ID
2.19...	1..1		+++Orgld		
2.19...	0..1		++++BICorBEI		In SEPA payments, also the BIC or BEI code provided in addition to the payment identifier.
2.19...	0..2		++++Othr		
2.19...	1..1		+++++Id	12345678900	The customer provides the payment identifier, which the bank uses to link the payload to a C2B service agreement – i.e., checks which customer's payload this is.  Payment identifier (9-11 char.), mandatory datum, not passed on to the creditor.  In SEPA payments, one Compay ID can be provided in addition to the payment identifier by repeating the 'Othr' structure. This identifier is passed on to the creditor.
2.19...	0..1		+++++SchmeNm		
2.19...	1..1 {Or		+++++Cd	BANK	The 'BANK' value indicates that a payment identifier is provided in the 'Id' field.
2.19...	1..1 Or}		+++++Prtry		This indicates the type of a further company ID that may be provided in addition to the payment identifier in SEPA payments, such as a "Business ID".
2.20	1..1		+DbtrAcct		Mandatory
2.20...	1..1		++Id		
2.20...	1..1 {Or		+++IBAN	FI2550001520322972	For SEPA credit transfers, the account number is <b>always</b> given in IBAN format  The debit account in OP must always be in the IBAN format. Also when the debit account is an account at OP Bank Estonia, Latvia or Lithuania.
2.20...	1..1 Or}		+++Othr		
2.20...	1..1		++++Id		A debit account with a bank other than the OP can be presented as BBAN (letters and numbers) or in proprietary format (letters, numbers and punctuation marks).  For SEPA credit transfers, it is not possible to give an account number in the BBAN or proprietary format.
2.20...	0..1		++Ccy	EUR	Currency of the debit account
2.21	1..1		+DbtrAgt		Debtor's bank information, mandatory

2.21...	1..1		++ FinInstnId		
2.21...	0..1		+++BIC	OKOYFIHH	In SEPA credit transfers, BIC is not mandatory but recommended.
2.23	0..1		+UltmtDbtr		Original debtor.
2.23...	0..1		++Nm		The name of the original debtor is passed on by a SWIFT MT103 message to the message field (field 70), preceded by 'B/O' ('By order of')
2.23...	0..1		++Id		
2.23...	1..1 {Or		+++OrgId		
2.23...	0..1		++++BICorBEI		BIC or BEI code of the original debtor
2.23...	0..1		++++Othr		
2.23...	1..1		+++++Id		Company ID of the original debtor
2.23...	1..1 Or}		+++PrvtId		
2.23...	0..1		++++Othr		
2.23...	1..1		+++++Id		Personal ID of the original debtor
2.24	0..1		+ChrgBr	SLEV	<p>The charge bearer code – can be given for each individual transaction. If there is no transaction-specific charge bearer code, it is checked from this field.</p> <p>In SEPA payments, the charge bearer code must be SLEV. Code values SHAR and TYHJÄ (empty) are changed to SLEV.</p> <p>The codes allowed for international payments are SHAR, DEBT, and CRED. Code values SLEV and TYHJÄ (empty) are changed to SHAR.</p>
2.27	1..n		+CdtTrfTxInf	Credit transfer transaction information	<b>At least one block of this kind is required</b>
2.28	1..1		++PmtId		Mandatory payment identification
2.29	0..1		+++InstrId		Identification assigned to the payment by the debtor, passed on to the messages for the debtor and account statement (customer's own information) – not passed on to the creditor
2.30	1..1		+++EndToEndId	9834454645554699	<p>Mandatory end-to-end reference, or unique identification, assigned by the debtor to identify the transaction – always passed on to the creditor but passed on to the debtor only for individual payments.</p> <p>In the absence of this information, the bank will indicate NOTPROVIDED.</p> <p>EndToEndId is passed on by a SWIFT MT103 message to the message field (field 70), line 1, preceded by '/ROC/' ('Ordering Customer Reference').</p> <p>Not forwarded to the creditor in POPS urgent payments.</p>
2.31	0..1		++PmtPlnInf		Payment type information for the bank
2.32	0..1		+++InstrPrty		Urgency of payment – the codes allowed are:

					<p>NORM – processed by the debtor's bank as a normal payment order this is the only urgency code allowed for SEPA credit transfers</p> <p>HIGH – not allowed for SEPA credit transfers</p> <p>The information is primarily retrieved from this element. If this element has no value, the value in element 2.7 (if any) is used for the transaction.</p>
2.33	0..1		+++SvcLvl		Service level. Information is primarily entered at PmtInf level, or element 2.9.
2.34	1..1		++++Cd	URGP	<p>The only code allowed for instant payments is URG.</p> <p>You can pay an individual payment as an instant payment by entering the code here. The payment is processed primarily as an SEPA Instant Credit Transfer and secondarily as POPS urgent payment. Another option is to enter the code in INST Local Instrument element 2.37.</p> <p>If you wish to pay all payments in the batch as instant payments, enter the URG code in element 2.9. or the code INST in element 2.12.</p>
2.36	0..1	+++LclInstrm			
2.37	1..1	++++Cd	INST		The payment is processed only as an SEPA Instant Credit Transfer. Another option is to enter the code URG in Service Level element 2.34. In this case, the payment may be routed as a POPS urgent payment if SEPA Instant Credit Transfer cannot be used.
2.39	0..1		+++CtgyPurp		
2.42	1..1		++Amt		As mandatory information, the amount payable
2.43	1..1		+++InstdAmt	150.00	Instructed amount payable. The specified amount must be between 0,01 € and 999.999.999,99 €.
2.43...	1..1		+++InstdAmt attribute 'Ccy'	EUR	Currency of the amount instructed
2.47	0..1		++XchgRateInf		Exchange rate information
2.50	0..1		+++CtrctId		Currency exchange deal number – i.e., rate reference, which is used only in international payments
2.51	0..1		++ChrgBr		<p>The charge bearer code is determined primarily at transaction level</p> <p>In SEPA payments, the charge bearer code must be SLEV. Code values SHAR and TYHJÄ (empty) are changed to SLEV.</p> <p>The codes allowed for international payments are SHAR, DEBT, and CRED. Code values</p>

					SLEV and TYHJÄ (empty) are changed to SHAR.
2.52	0..1		++ChqInstr		
2.53	0..1		+++ChqTp		For foreign-currency cheques, a field with the value BCHQ  The values CCCH, CCHQ, DRFT, and ELDR are changed to BCHQ.  The CHK value in element 2.2 instructs that the credit transfer be processed as a cheque. Cheque information is primarily checked from element 2.53. If this element is empty and element 2.2 contains the value CHK, the value used for this element is BCHQ.
2.58	0..1		+++DlvryMtd		Cheque delivery method
2.60	1..1		++++Prtry		For a SWIFT cheque, a field with the mandatory value SWIFT
2.70	0..1		++UltmtDbtr		Original debtor. This data can also be provided at 'PaymentInformation' level in field 2.23.  If both fields 2.23 and 2.70 contain data, the data in field 2.70 is observed.
2.70...	0..1		+++Nm		The name of the original debtor is passed on by a SWIFT MT103 message to the message field (field 70), preceded by 'B/O' ('By order of')
2.70...	0..1		+++Id		
2.70...	1..1 {Or		++++Orgld		
2.70...	0..1		+++++BICOrBEI		BIC or BEI code of the original debtor
2.70...	0..1		+++++Othr		
2.70...	1..1		+++++Id		Company ID of the original debtor
2.70...	1..1 Or}		++++Prvtld		
2.70...	0..1		+++++Othr		
2.70...	1..1		+++++Id		Personal ID of the original debtor
2.77	0..1		++CdtrAgt		
2.77...	1..1		+++FinInstnld		
2.77...	0..1		++++BIC	GENODEFF	The BIC code of the creditor's bank is not mandatory information for SEPA credit transfers. If it has been specified, it will only be used as complementary information in exceptional situations.
2.77...	0..1		++++ClrSysMmbld		Clearing code
2.77...	1..1		+++++Mmbld		The clearing code of the creditor's bank can be given for international payment if the BIC is not known;  The clearing code must be given according to the ISO standard  The name and address of the creditor's bank are mandatory in connection with a clearing code.

2.77...	0..1		++++Nm		In international payments, the name of the creditor's bank is mandatory if a BIC code is not given and/or the payment is not identified as a cheque
2.77...	0..1		++++PstlAdr		
2.77...	0..1		+++++Ctry		The country code is mandatory for the debtor's address if an address is given
2.77...	0..5		+++++AdrLine		In international payments, the address of the creditor's bank is mandatory if a BIC code is not given and/or the payment is not identified as a cheque
2.79	0..1	X	++Cdtr		Creditor's name and address
2.79...	0..1	X	+++Nm	Warenhaus Köln	Creditor's name is mandatory. Maximum length of the creditor's name on money orders and SEPA-payments is 70 characters.
2.79...	0..1		+++PstlAdr		Creditor's postal address
2.79...	0..1		++++StrtNm		Street address is mandatory and used <b>only</b> in payment orders Maximum length 70 characters.
2.79...	0..1		++++PstCd		Postal code is mandatory and used <b>only</b> in payment orders Maximum length 16 characters.
2.79...	0..1		++++TwnNm		Town name is mandatory and used <b>only</b> in payment orders Maximum length 35 characters.
2.79...	0..1		++++Ctry	DE	Creditor's country code is mandatory if the creditor's address is given
2.79...	0..4		++++AdrLine	Kirchenstrasse 3	Not mandatory but recommended for SEPA payments and recurring payments. Max 2 address lines. In international payments, the creditor's address is mandatory.
			++++AdrLine	DE-26458 Köln	
2.79...	0..1		+++Id		Creditor ID  In payment orders, it is recommended to give either the creditor's Business ID or Social Security Number (TaxIdNb or ScISctyNb).
2.79...	1..1 {Or		++++OrgId		
2.79...	0..1		+++++BICorBEI		BIC or BEI
2.79...	0..1		+++++Othr		
2.79...	1..1		+++++Id		Creditor company ID
2.79...	0..1		+++++SchmeNm		
2.79...	1..1 {{Or		++++++Cd		For SEPA payments, the allowed company IDs are: BANK, CUST, DUNS, EMPL, GS1G and TXID.
2.79...	1..1 Or}}		++++++Prtry		Any other company ID values are provided in this element.
2.79...	1..1 Or}		++++PrvtId		
2.79...	0..1		+++++Othr		

2.79...	1..1		+++++Id		In SEPA salary payments (payment coded as SALA), it is recommendable to use the creditor's social security number (SciSctyNb).
2.79...	0..1		+++++SchmeNm		
2.79...	1..1 {Or		+++++Cd		For SEPA payments, the allowed personal IDs are: ARNU, CCPT, CUST, DRLC, EMPL, NIDN, SOSE ja TXID.
2.79...	1..1 Or}		+++++Prtry		Any other personal ID values are provided in this element.
2.80	0..1		++CdtrAcct		In international payments, the account number can also be in the BBAN or proprietary format.  Creditor's account is not given for foreign-currency cheques and SWIFT cheques.  If the payment is not a foreign-currency cheque or a SWIFT cheque, an account number is mandatory and the payment is rejected if it is missing.
2.80...	1..1		+++Id		
2.80...	1..1		++++IBAN	DE89370400440532013000	For SEPA credit transfers and instant payments, the creditor's account number is always given in the IBAN format. In payment orders, the following standard value is given as the account number: FI5059999999999991.  IBAN format is not mandatory for international payments.
2.80...	1..1		++++Othr		
2.80...	1..1		+++++Id		In international payments, the account number can also be provided in a format other than IBAN.
2.81	0..1		++UltmtCdtr		Ultimate creditor. Passed on for SEPA credit transfers
2.81...	0..1		+++Nm		Name of ultimate creditor
2.81...	0..1		+++Id		ID for ultimate creditor
2.81...	1..1 {Or		++++OrgId		Company ID for ultimate creditor
2.81...	1..1 Or}		++++PrvtId		Personal ID for ultimate creditor
2.82	0..2		++Instr-ForCdtrAgt		Instructions for the creditor agent / creditor bank are passed on for international payments <ul style="list-style-type: none"><li>The first two instructions are observed.</li></ul>
2.83	0..1		+++Cd		Payment instruction code according to the UNIFI standard Codes currently in use: <ul style="list-style-type: none"><li>[PHOB] – creditor collects from the bank Paid once the creditor is identified</li></ul> [CHQB] – payment to creditor by cheque



2.84	0..1		+++InstrInf		Further instructions for the foreign bank, max. 140 characters
2.85	0..1		++InstrForD- btrAgt		Instructions for the debtor's bank  The only instruction code currently in use for SEPA credit transfers: [EIOHJ] – no instruction
2.86	0..1		++Purp		Purpose of payment
2.87	1..1		+++Cd		Additional information on the purpose of the SEPA credit transfer from the debtor to the creditor  This is entered as a code.  <b>STDY</b> (Study) <b>BECH</b> (ChildBenefit) <b>PENS</b> (PensionPayment) <b>BENE</b> (UnemploymentDisabilityBenefit) <b>SSBE</b> (SocialSecurityBenefit) <b>AGRT</b> (Agricultural Payment) <b>SALA</b> (Salary) <b>TAXS</b> (TaxPayment)  If the Category Purpose field (Index 2.15) contains the code SALA and this field contains one of the codes listed, the text matching the code will be passed on to the OP creditor's account information. Other Purpose codes are passed on as given.  NB: If the Category Purpose field (index 2.15) does not contain the code SALA, the code provided is passed on as given.
2.98	0..1		++RmtInf		Message or reference for the creditor  The message can contain a Remittance Information block, which may contain a Ustrd element and, at maximum, 999 Strd elements.  If both are given, the Strd elements are passed on to another bank in Finland and the Ustrd element for cross-border payments.  In such a case,  1st occurrence must be data in Ustrd format: <ul style="list-style-type: none"> <li>max. 140 characters</li> <li>option of supplying invoice details using code words</li> </ul> 2nd-999th occurrence can be long Strd blocks: <ul style="list-style-type: none"> <li>max. 280 characters each</li> <li>structured invoice details</li> <li>if tax-message payment, only one Strd block allowed</li> </ul>

					<p>NB: XML tags are included in the length of the Strd element but only the content in the length of the Ustrd element.</p> <p>The bank will not check these details but ensures that long Strd data will be passed on to only those banks that accept long Strd data. Ustrd data will be sent to other banks.</p> <p>Further instructions on the provision of invoice details can be found in UNIFI Guide prepared by the Finance Finland; visit <a href="http://www.finanssiala.fi">www.finanssiala.fi</a></p> <p>Invoice itemisations cannot be transmitted with SEPA Instant Credit Transfers.</p> <p>In invoice itemisations both Strd and Ustrd elements cannot be given.</p>
2.99	0..1		+++Ustrd		<p>Unstructured message to the creditor.</p> <p>In international payments, the purpose of the payment (max. 140 characters) is given in this field. Max. 1 occurrence.</p> <p>The information is conveyed to the message field (field 70) by a SWIFT MT 103 message. It should also be noted that EndToEndId (2.30) is placed at the beginning of the message field. If provided in the payload, Ref (2.126) and UltmtDbtr/Nm (2.23 or 2.70) are also used. This information decreases the number of characters available for the open-ended message.</p>
2.100	0..n		+++Strd		Structured message to the payee; see 2.98.
2.101	0..1		++++RfrdDocInf		
2.102	0..1		++++Tp		Invoice type
2.103	1..1		+++++CdOrPrtry		
2.104	1..1		++++++Cd		<p>Used only if the amount has not been given. Used only in invoice itemisations.</p> <p>CREN = credit note CINV or other code = invoice</p> <p>Otherwise, the code (CREN or CINV) is determined by the total bucket (2.112 or 2.119) in which the amount of the invoice or credit note has been entered.</p>
2.107	0..1		+++++Nb		Invoice number, not passed on for international payments
2.108	0..1		+++++RltdDt		Date of invoice, not in use for the time being
2.109	0..1		++++RfrdDocAmt		Amount and currency of the invoice or credit note
2.112	0..1		+++++CdtNo-tAmt		Credit note amount

			++++CdtNo- teAmt 'Ccy'		Currency of credit note
2.119	0..1		++++RmtdAmt		Invoice amount  If the invoice type is CINV or some other code (excl. CREN), this element is to be used.  In international payments, the invoice amount is placed in the 'camt' message to the debtor. This datum is not passed on to the creditor or the debtor's account statement.
			++++RmtdAmt 'Ccy'		Currency of invoice
2.120	0..1		++++CdtrRefInf		Creditor reference information – i.e., invoice or credit note reference
2.121	0..1		++++Tp		
2.122	1..1		++++CdOrPrtr y		
2.123	1..1		++++Cd	SCOR	If field 2.126 contains a domestic or RF reference, the value SCOR is given in this field.
2.125	0..1		++++Issr		Indicator of which standards-based reference number is in use. Not used in ERI invoice itemisations.
2.126	0..1		++++Ref	RF0212345614	Reference, for example a Finnish reference number.  The processing of the reference as a reference cannot be guaranteed in domestic POPS urgent payments.  The information is conveyed to the message field (field 70) by a SWIFT MT 103 message.
2.129	0..1		++++AddtlRm- tInf		Max. 140 characters of unstructured information  Not passed on for international payments.

### 3.3 Recurring SEPA credit transfers are sent in a separate batch

(used in Finland, Estonia, Latvia and Lithuania)

2.0	1..n		PmtInf	Example content for recurring SEPA credit transfer	Each message must contain at least one block of this kind that contains common information for the transfers and the debit information
2.1	1..1		+PmtInflId	20180102-123456-01	Mandatory identifier assigned by debtor to identify a payment batch, passed on to the messages for the debtor and account statement. Not passed on to the creditor
2.2	1..1		+PmtMtd	TRF	The only code allowed for SEPA credit transfers is TRF.
2.6	0..1		+PmtTplInf		Not mandatory
2.7	0..1		++InstrPrty	NORM	The only code allowed for SEPA credit transfers is NORM.

2.8	0..1		++SvcLvl		
2.9	1..1		+++Cd	SEPA	The only value allowed for SEPA credit transfers is SEPA.
2.14	0..1		++CtgyPurp		
2.15	1..1		+++Cd	SALA	The code SALA must be used to identify recurrent SEPA credit transfers; See also 2.86 (Purpose).  Payment batches that use the code SALA will be debited from the account on the requested execution date and are credited to the creditor on the banking day following the requested execution date.
2.17	1..1		+ReqdExctnDt	2018-05-10	The requested execution date – mandatory – may be, at max., 364 days in the future  NB: The SALA requested execution date must be a banking day. If it is not, the batch will be rejected.
2.19	1..1		+Dbtr		
2.19...	0..1		++Nm	Firma Oy	The bank passes on the debtor's name used in the C2B agreement
2.19...	0..1		++PstlAdr		
2.19...	0..1		+++Ctry		The country code is mandatory for the debtor's address if an address is given
2.19...	0..5		+++AdrLine		The bank passes on the debtor's address used in the bank's system.
2.19...	0..1	X	++Id		Debtor ID
2.19...	1..1		+++OrgId		
2.19...	0..1		++++BICOrBEI		In SEPA payments, also the BIC or BEI code provided in addition to the payment identifier.
2.19...	0..2		++++Othr		
2.19...	1..1		+++++Id	12345678900	The customer provides the payment identifier, which the bank uses to link the payload to a C2B service agreement – i.e., checks which customer's payload this is.  Payment identifier (9-11 char.), mandatory datum, not passed on to the creditor.  In SEPA payments, one Compay ID can be provided in addition to the payment identifier by repeating the 'Othr' structure. This identifier is passed on to the creditor.
2.19...	0..1		+++++SchmeNm		
2.19...	1..1 {Or		+++++Cd	BANK	The 'BANK' value indicates that a payment identifier is provided in the 'Id' field.
2.19...	1..1 Or}		+++++Prtry		This indicates another type of company ID that may be provided in addition to the payment identifier in SEPA payments, such as a "Business ID".
2.20	1..1		+DbtrAcct		
2.20...	1..1		++Id		
2.20...	1..1		+++IBAN	FI2550001520322972	For SEPA credit transfers, the account number is always given in IBAN format

2.20...	0..1		++Ccy	EUR	Currency of the debit account
2.21	1..1		+DbtrAgt		Information of debtor's bank
2.21...	1..1		++ FinInstnld		
2.21...	0..1		+++BIC	OKOYFIHH	In SEPA credit transfers, BIC is not mandatory but recommended.
2.23	0..1		+UltmtDbtr		Not mandatory, original debtor. When specified in this field, information is transferred to the bank statement of both the debtor and the creditor.
2.23...	0..1		++Nm		Name of original debtor
2.23...	0..1		++ld		
2.23...	1..1 {Or		+++Orgld		
2.23...	0..1		++++BICOrBEI		BIC or BEI code of the original debtor
2.23...	0..1		++++Othr		
2.23...	1..1		+++++ld		Company ID of the original debtor
2.23...	1..1 Or}		+++Prvtld		
2.23...	0..1		++++Othr		
2.23...	1..1		+++++ld		Personal ID of the original debtor
2.24	0..1		+ChrgBr	SLEV	The charge bearer code – can be given for each individual transaction. If there is no transaction-specific charge bearer code, it is checked from this field.  For SEPA credit transfers, the code values SHAR and TYHJÄ (empty) are changed to SLEV.
2.27	1..n		+CdtTrfTxInf	Credit transfer transaction information	At least one block of this kind is required
2.28	1..1		++Pmtld		Mandatory payment identification
2.29	0..1		+++Instrld		Identification assigned to the payment by the debtor, passed on to the messages for the debtor and account statement (customer's own information) – not passed on to the creditor
2.30	1..1		+++EndToEndld	9834454645554699	Mandatory end-to-end reference, or unique identification, assigned by the debtor to identify the transaction – always passed on to the creditor but passed on to the debtor only for individual payments.  In the absence of this information, the bank will indicate NOTPROVIDED.
2.42	1..1		++Amt		As mandatory information, the amount payable
2.43	1..1		+++InstdAmt	2000.00	Instructed amount payable. The specified amount must be between 0,01 € and 999.999.999,99 €.
2.43...	1..1		+++InstdAmt attribute 'Ccy'	EUR	Currency of the amount instructed
2.51	0..1		++ChrgBr		The charge bearer code is determined primarily at transaction level

					For SEPA payments, the allowed values are SLEV, SHAR and empty. SHAR and empty are changed to SLEV.
2.70	0..1		++UltmtDbtr		Original debtor. This data can also be provided at 'PaymentInformation' level in field 2.23.  If both fields 2.23 and 2.70 contain data, the data in field 2.70 is observed.
2.70...	0..1		+++Nm		Name of original debtor
2.70...	0..1		+++Id		
2.70...	1..1 {Or		++++OrgId		
2.70...	0..1		++++BICOrBEI		BIC or BEI code of the original debtor
2.70...	0..1		++++Othr		
2.70...	1..1		+++++Id		Company ID of the original debtor
2.70...	1..1 Or}		++++PrvtId		
2.70...	0..1		++++Othr		
2.70...	1..1		+++++Id		Personal ID of the original debtor
2.77	[0..1]		++CdtrAgt		
2.77...	1..1		+++FinInstnId		
2.77...	0..1		++++BIC	OKOYFIHH	The BIC code of the creditor's bank is mandatory for SEPA credit transfers
2.79	0..1	X	++Cdtr		Creditor's name and address
2.79...	0..1	X	+++Nm	Pekka Palkansaaja	Creditor's name is mandatory
2.79...	0..1		+++PstlAdr		Creditor's postal address
2.79...	0..1		++++Ctry	FI	Creditor's country code is mandatory if the creditor's address is given
2.79...	0..4		++++AdrLine	Kotikatu 1	Not mandatory but recommended for SEPA payments and recurring payments. Max 2 address lines.
				00100 Helsinki	
2.79...	0..1		+++Id		Creditor ID
2.79...	1..1		++++PrvtId		
2.79...	0..1		++++Othr		
2.79...	1..1		+++++Id	010160-777H	In SEPA salary payments (payment coded as SALA), it is recommendable to use the creditor's social security number (SciSctyNb).
2.79...	0..1		+++++SchmeNm		
2.79...	1..1		+++++Cd	SOSE	The code indicates that the value provided in the 'Id' element is a social security number.
2.80	0..1		++CdtrAcct		
2.80...	1..1		+++Id		
2.80...	1..1		++++IBAN	FI5158410220025201	For SEPA credit transfers, the creditor's account number is always given in the IBAN format
2.81	0..1		++UltmtCdtr		'Ultimate creditor' is passed on for SEPA credit transfers
2.81...	0..1		+++Nm		Name of ultimate creditor
2.81...	0..1		+++Id		
2.81...	1..1 {Or		++++OrgId		Company ID for ultimate creditor
2.81...	1..1		++++PrvtId		Personal ID for ultimate creditor

	Or}				
2.85	0..1		++InstrForD- btrAgt		Instructions for the debtor's bank  The only instruction code currently in use for SEPA credit transfers: [EIOHJ] – no instruction
2.86	0..1		++Purp		Purpose of payment
2.87	1..1		+++Cd	SALA	Additional information on the purpose of the SEPA credit transfer from the debtor to the creditor  This is entered as a code.  <b>STDY</b> (Study) <b>BECH</b> (ChildBenefit) <b>PENS</b> (PensionPayment) <b>BENE</b> (UnemploymentDisabilityBenefit) <b>SSBE</b> (SocialSecurityBenefit) <b>AGRT</b> (Agricultural Payment) <b>SALA</b> (Salary) <b>TAXS</b> (TaxPayment)  If the Category Purpose field (Index 2.15) contains the code SALA and this field contains one of the codes listed, the text matching the code will be passed on to the OP creditor's account information. Other Purpose codes are passed on as given.  NB: If the Category Purpose field (index 2.15) does not contain the code SALA, the code provided is passed on as given.
2.98	0..1		++RmtInf		Message or reference for the creditor
2.99	0..1		+++Ustrd		Unstructured message to the creditor.
2.100	0..n		+++Strd		Structured message to the payee; see 2.98.
2.101	0..1		++++RfrdDocInf		
2.102	0..1		+++++Tp		Invoice type
2.103	1..1		+++++CdOrPrtr y		
2.104	1..1		+++++Cd		Used only if the amount has not been given. Used only in ERI invoice itemisations.  CREN = credit note CINV or other code = invoice  Otherwise, the code (CREN or CINV) is determined by the total bucket (2.112 or 2.119) in which the amount of the invoice or credit note has been entered.
2.107	0..1		+++++Nb		'Invoice number' is not passed on for international payments
2.108	0..1		+++++RltdDt		Date of invoice, not in use for the time being
2.109	0..1		++++RfrdDocAm t		Amount and currency of the invoice or credit note
2.112	0..1		+++++Cdt- NoteAmt		Credit note amount

			++++Cdt- NoteAmt 'Ccy'		Currency of credit note
2.119	0..1		++++RmtdAmt		Invoice amount  If the invoice type is CINV or some other code (excl. CREN), this element is to be used.
			++++RmtdAmt 'Ccy'		Currency of invoice
2.120	0..1		++++CdtrRefInf		Creditor reference information – i.e., invoice or credit note reference
2.121	0..1		++++Tp		
2.122	1..1		++++CdOrPrtr y		
2.123	1..1		++++Cd		If field 2.126 contains a domestic or RF reference, the value SCOR is given in this field.
2.125	0..1		++++Issr		Indicator of which standards-based reference number is in use
2.126	0..1		++++Ref		Creditor reference – e.g., Finnish reference number

### 3.4 Real-time C2B SEPA instant payment

The real-time C2B SEPA instant payment initiation message is an international ISO 20022 message in XML format. The schema for the payload sent to the bank is pain.001.001.03.xsd, and the schema for the payload generated for bank's immediate response is pain.002.001.03.xsd.

The real-time C2B SEPA instant payment uses the 'uploadFile' operation:

- a request file is uploaded to the Web Services channel in the 'ApplicationRequest.content' element.
  - The 'ApplicationRequest.fileType' is 'pain.001.001.02 TP4 PS01'.
- Notwithstanding the 'ResponseCode' value of the application request response, the response provided in the 'ApplicationResponse.content' element must be checked. If the value in the 'GrpSts' and 'TxtSts' elements is 'ACSC', the debit and credit transactions associated with the payment are successful.

Index	Qty	Mandatory* (=X)	Element	Example content	Description
1.0	1..1		GrpHdr		<b>Each message must contain at least one block of this kind that contains common information for the message</b>
1.1	1..1		+MsgId	20180901-0000001	Message ID given by debtor, which must be unique for a minimum of three months – the bank checks the ID to identify duplicates
1.2	1..1		+CreDtTm	2018-09-20T07:32:34.834+03:00	Timestamp of the message's creation by the debtor, mandatory
1.6	1..1		+NbOfTx	1	The number of individual transactions, or CdtTrfTxInf transactions, included in the message by the debtor, mandatory; Bank will not check the information given.
1.7	0..1		+CtrlSum	150	Not mandatory. Arithmetic sum of the amounts (InstdAmt tai EqvtAmt) of CdtTrfTxInf transactions contained in the message; foreign currencies have no



					effect on the sum. Bank will not check the information given.
1.8	1..1		+InitgPty		
1.8...	0..1		++Nm	Firma Oy	Name of message creator
1.8...	0..1		++PstlAdr		Postal address of message creator
1.8...	0..1		+++Ctry	FI	Mandatory if AdrLine is given: Country code under ISO 3166, according to Alpha-2.
1.8...	0..2		+++AdrLine	Teollisuuskatu 1 00550 Helsinki	Street address Postal address
2.0	1..n		PmtInf		<b>Each message must contain at least one block of this kind that contains common information for the transfers and the debit information</b>
2.1	1..1		+PmtInfl	20180920-123456-01	Mandatory identifier assigned by debtor to identify a payment batch, passed on to the messages for the debtor and account statement. Not passed on to the creditor
2.2	1..1		+PmtMtd	TRF	The only code allowed for instant payments is TRF.
2.6	0..1		+PmtTplnf		Not mandatory
2.7	0..1		++InstrPrty		Urgency of payment – the codes allowed are: NORM – processed by the debtor's bank as a normal payment order this is the only urgency code allowed for SEPA credit transfers HIGH – processed by the debtor's bank as an urgent payment order; does not require that the creditor's bank process the transfer as an urgent payment order HIGH is not allowed for SEPA credit transfers
2.8	0..1		++SvcLvl		Service Level.
2.9	1..1 {Or		+++Cd	URGP	In instant payments, the permitted value for this element is URG. FK_ISO20022_Payments_guide.pdf. Another option for instant payments is to enter the code INST in Local Instrument element 2.12. Regardless of the code used, the payment is processed only as an SEPA Instant Credit Transfer.
2.11	0..1		++LclInstrm		
2.12	1..1		+++Cd	INST	The payment is processed as an SEPA Instant Credit Transfer. Another option is to enter the code URG in Service Level element 2.9.
2.14	0..1		++CtgyPurp		
2.15	1..1		+++Cd		Purpose of payment code, not mandatory.
2.17	1..1		+ReqdExc-tnDt	2011-09-20	For instant payments, the current banking day is the mandatory requested execution date. If such date is not the current date, service rejects the message
2.19	1..1		+Dbtr		<b>Mandatory debtor information</b>
2.19...	0..1		++Nm	Firma Oy	The bank passes on the debtor's name used in the C2B agreement
2.15...	0..1		++PstlAdr		
2.19...	0..1		+++Ctry	FI	The country code is mandatory for the debtor's address if an address is given
2.19...	0..5		+++AdrLine	Teollisuuskatu 1 00550 Helsinki	The bank passes on the debtor's address used in the bank's system.
2.19...	0..1	X	++Id		Debtor ID
2.19...	1..1		+++OrgId		

2.19...	0..1		++++BICOr-BEI		In urgent payments, also the BIC or BEI code provided in addition to the payment identifier.
2.19...	0..2		++++Othr		
2.19...	1..1		+++++Id	12345678900	The customer provides the payment identifier, which the bank uses to link the payload to a C2B service agreement – i.e., checks which customer's payload this is. Payment identifier (9-11 char.), mandatory datum, not passed on to the creditor.
2.19	0..1		+++++SchmeNm		
2.19...	1..1 {Or		+++++Cd	BANK	The 'BANK' value indicates that a payment identifier is provided in the 'Id' field.
2.19...	1..1 {Or		+++++Prtry		This indicates another type of company ID that may be provided in addition to the payment identifier, such as a "Business ID".
2.20	1..1		+DbtrAcct		Mandatory
2.20..	1..1		++Id		
2.20...	1..1 {Or		+++IBAN	FI2550001520322972	The debit account in OP must always be in the IBAN format.
2.20...	1..1 {Or}		+++Othr		
2.20...	1..1		++++Id		A debit account with a bank other than the OP can be presented as BBAN (letters and numbers) or in proprietary format (letters, numbers and punctuation marks). For urgent payments, it is not possible to give an account number in the BBAN or proprietary format.
2.20...	0..1		++Ccy	EUR	Currency of the debit account
2.21	1..1		+DbtrAgt		Debtor's bank information, mandatory
2.21...	1..1		++ Finlnstnld		
2.21...	0..1		+++BIC	OKOYFIHH	BIC code for debtor's bank
2.23	0..1		+UltmtDbtr		Original debtor. This data can also be conveyed at level C in field 2.70. If both fields 2.23 and 2.70 contain data, the data in field 2.70 is observed.
2.23...	0..1		++Nm		Name of original debtor
2.23...	0..1		++Id		
2.23...	1..1 {Or		+++Orgld		
2.23...	0..1		++++BICOr-BEI		BIC or BEI code of the original debtor
2.23...	0..1		++++Othr		
2.23...	1..1		+++++Id		Company ID of the original debtor
2.23...	1..1 {Or}		+++Prvtld		
2.23...	0..1		++++Othr		
2.23...	1..1		+++++Id		Personal ID of the original debtor
2.24	0..1		+ChrgBr	SLEV	The charge bearer code – can be given for each individual transaction. If there is no transaction-specific charge bearer code, it is checked from this field. In urgent payments, the charge bearer code must be

					SLEV. Code values SHAR and TYHJÄ (empty) are changed to SLEV.
2.27	1..n		+CdtTrfTxInf	Credit transfer transaction information	The message must contain at least one of these blocks (in urgent payments, only one block per payment/message allowed)
2.28	1..1		++PmtId		Mandatory payment identification
2.29	0..1		+++InstrId		Identification assigned to the payment by the debtor, passed on to the messages for the debtor and account statement (customer's own information) – not passed on to the creditor
2.30	1..1		+++EndToEndId	983445464554699	Mandatory end-to-end reference, or unique identification, assigned by the debtor to identify the transaction – always passed on to the creditor but passed on to the debtor only for individual payments In the absence of this information, the bank will indicate NOTPROVIDED.
2.31	0..1		++PmtTpInf		Payment type information for the bank
2.32	0..1		++InstrPrty		Urgency of payment – the codes allowed are: NORM – processed by the debtor's bank as a normal payment order this is the only urgency code allowed for SEPA credit transfers HIGH – processed by the debtor's bank as an urgent payment order; does not require that the creditor's bank process the transfer as an urgent payment order The information is primarily retrieved from this element. If this element has no value, the value in element 2.7 (if any) is used for the transaction.
2.33	0..1		+++SvcLvl		Service Level.
2.34	1..1 (Or		+++Cd	URGP	The payment is processed as an SEPA Instant Credit Transfer. Another option is to enter the code INST in Local Instrument element 2.37. Regardless of the code used, the payment is processed only as an SEPA Instant Credit Transfer.
2.36	0..1		+++LclInstrm		
2.37	1..1		++++Cd	INST	The payment is processed as an SEPA Instant Credit Transfer. Another option is to enter the Proprietary code URG in Service Level element 2.34.
2.42	1..1		++Amt		As mandatory information, the amount payable
2.43	1..1		+++InstAmt	10000	Amount payable
2.43...	1..1		+++InstAmt attribute 'Ccy'	EUR	Currency of the amount instructed
2.51	0..1		++ChrgBr	SLEV	The charge bearer code is determined primarily at transaction level. In instant payments, the charge bearer code must be SLEV.
2.70	0..1		++UltmtDbtr		Original debtor. This data can also be conveyed at the 'Payment Information' hierarchy level in field 2.23. If both fields 2.23 and 2.70 contain data, the data in field 2.70 is observed.
2.70...	0..1		+++Nm		Name of original debtor
2.70...	0..1		+++Id		

2.70...	1..1		++++Orgld		
2.70...	0..1		+++++BICOr BEI		BIC or BEI code of the original debtor
2.70...	0..1		+++++Othr		
2.70...	1..1		+++++Id		Company ID of the original debtor
2.70...	1..1 {Or		++++PrvtId		
2.70...	0..1		+++++Othr		
2.70...	1..1		+++++Id		Personal ID of the original debtor
2.77	0..1		++CdtrAgt		
2.77...	1..1	X	+++FinInst- nId		
2.77...	0..1		++++BIC	NDEAFIHH	The BIC code of the creditor's bank.
2.79	0..1	X	++Cdtr		Creditor's name and address
2.79...	0..1	X	+++Nm	Company Ltd	Creditor's name is mandatory
2.79...	0..1		+++PstlAdr		Creditor's postal address
2.79...	0..1		++++Ctry	FI	Creditor's country code is mandatory if the creditor's address is given
2.79...	0..4		++++AdrLine	Mannerheimintie 1	In urgent payments, address datum is not mandatory but recommended. Max. two (2) address lines.
			++++AdrLine	FI-00100 Helsinki	
2.79...	0..1		+++Id		Creditor ID
2.79...	1..1 {Or		++++Orgld		
2.79...	0..1		+++++BICOr BEI		BIC or BEI
2.79...	0..1		+++++Othr		
2.79...	1..1		+++++Id		Creditor company ID
2.79...	0..1		+++++Sch meNm		
2.79...	1..1 {Or		+++++Cd		For SEPA payments, the allowed company IDs are: BANK, CUST, DUNS, EMPL, GS1G and TXID.
2.79...	1..1 Or}}		+++++Prtr y		Any other company ID values are provided in this element.
2.79...	1..1 Or}		++++PrvtId		
2.79...	0..1		+++++Othr		
2.79...	1..1		+++++Id		
2.79...	0..1		+++++Sch meNm		
2.79...	1..1 {Or		+++++Cd		For SEPA payments, the allowed personal IDs are: ARNU, CCPT, CUST, DRLC, EMPL, NIDN, SOSE ja TXID.
2.79...	1..1 Or}		+++++Prtr y		Any other personal ID values are provided in this element.
2.80	0..1	X	++CdtrAcct		Account number is mandatory for instant payments.
2.80...	1..1		+++Id		
2.80...	1..1		++++IBAN	FI2112345600000785	For instant payment, the creditor's account number is always given in the IBAN format
2.80...	1..1		++++Othr		
2.80...	1..1		++++Id		In international payments, the account number can also be provided in a format other than IBAN.
2.81	0..1		++UltmtCdtr		Ultimate creditor. This information is included in urgent payments.
2.81...	0..1		+++Nm		Name of ultimate creditor

2.81...	0..1		+++Id		ID for ultimate creditor
2.81...	1..1		++++Orgld		Company ID for ultimate creditor
2.81...	1..1	{Or	++++Prvtld		Personal ID for ultimate creditor
2.81...	Or}				
2.98	0..1		++RmtInf		Message or reference for the creditor
2.99	0..1		+++Ustrd		Unstructured message to creditor.
2.100	0..n		+++Strd		Structured message to the payee; see 2.98.
2.120	0..1		++++CdtrRe- flnf		Creditor reference information – i.e., invoice or credit note reference
2.121	0..1		+++++Tp		
2.122	1..1		+++++CdOr Prtry		
2.123	1..1		+++++Cd	SCOR	If field 2.126 contains a domestic or RF reference, the value SCOR is given in this field.
2.125	0..1		+++++Issr		Indicator of which standards-based reference number is in use
2.126	0..1		+++++Ref	RF0212345614	Creditor reference – e.g., Finnish reference number

### 3.5 International payment – payment order

Please note. The software the customer uses, must support new codes enabled for international payments in 3.5-3.9.

2.0	1..n		PmtInf		Each message must contain at least one block of this kind that contains common information for the transfers and the debit information
2.1	1..1		+PmtInfd	20180102-123456-01	Mandatory identifier assigned by debtor to identify a payment batch, passed on to the messages for the debtor and account statement. Not passed on to the creditor
2.2	1..1		+PmtMtd	TRF	The only code allowed for payment orders is TRF.
2.6	0..1		+PmtTplnf		
2.7	0..1		++InstrPrt	NORM          HIGH	Not mandatory.  Urgency of payment – the permitted codes are:  NORM – processed by the payer's bank as a normal payment instruction.  HIGH – processed by the payer's bank as an urgent international payment order. Does not require that the payee's bank process the transfer as an urgent payment order.  The information is primarily retrieved from element 2.32. If it is empty, the information contained in this element (if any) is used for the transaction.
2.8	0..1		++SvcLvl		SvcLvl-Cd and CtgypPurp-Cd information can be given per transaction in the CdtTrfTxlnf level.

2.9	1..1		+++Cd	NURG	
2.14	0..1		++CtgyPurp		
2.15	1..1		+++Cd	SUPP	
2.17	1..1		+ReqdExctnDt	2018-05-10	The requested execution date – mandatory – may be, at max., 364 days in the future
2.19	1..1		+Dbtr		
2.19...	0..1		++Nm	Firma Oy	The bank passes on the debtor's name used in the C2B agreement
2.19...	0..1		++PstlAdr		
2.19...	0..1		+++Ctry		The country code is mandatory for the debtor's address if an address is given
2.19...	0..5		+++AdrLine		The bank passes on the debtor's address used in the bank's system.
2.19...	0..1	X	++Id		Debtor ID
2.19...	1..1		+++Orgld		
2.19...	0..1		++++Othr		
2.19...	1..1		+++++Id	12345678900	The customer provides the payment identifier, which the bank uses to link the payload to a C2B service agreement – i.e., checks which customer's payload this is.  Payment identifier (9-11 char.), mandatory datum, not passed on to the creditor.
2.19...	0..1		+++++SchmeNm		
2.19...	1..1		+++++Cd	BANK	The 'BANK' value indicates that a payment identifier is provided in the 'Id' field.
2.20	1..1		+DbtrAcct		Mandatory
2.20...	1..1		++Id		
2.20...	1..1 {Or		+++IBAN	FI2550001520322972	The debit account in OP must always be in the IBAN format. Also when the debit account is an account at OP Bank Estonia, Latvia or Lithuania.
2.20...	1..1 Or}		+++Othr		
2.20...	1..1		++++Id		A debit account with a bank other than OP can be presented as BBAN (letters and numbers) or in proprietary format (letters, numbers and punctuation marks).
2.20...	0..1		++Ccy		Currency of the debit account
2.21	1..1		+DbtrAgt		Information of debtor's bank
2.21...	1..1		++FinInstnld		
2.21...	0..1		+++BIC	OKOYFIHH	BIC code for debtor's bank
2.23	0..1		+UltmtDbtr		Original debtor
2.23...	0..1		++Nm		The name of the original debtor is passed on by a SWIFT MT103 message to the message field (field 70), preceded by 'B/O' ('By order of')
2.24	0..1		+ChrgBr		The charge bearer code – can be given for each individual transaction. If there is no transaction-specific charge bearer code, it is checked from this field.  The codes allowed are SHAR, DEBT, and CRED.

					For international payments, the code values SLEV and TYHJA (empty) are changed to SHAR.
2.27	1..n		+CdtTrfTxInf	Credit transfer transaction information	At least one block of this kind is required
2.28	1..1		++PmtId		Mandatory payment identification
2.29	0..1		+++InstrId		Identification assigned to the payment by the debtor, passed on to the messages for the debtor and account statement (customer's own information) – not passed on to the creditor
2.30	1..1		+++EndToEndId	9834454645554699	Mandatory end-to-end reference, or unique identification, assigned by the debtor to identify the transaction – always passed on to the creditor but passed on to the debtor only for individual payments  When payment is debited from a foreign account, the debtor's reference is given in this element.  In the absence of this information, the bank will indicate NOTPROVIDED.  EndToEndId is passed on by a SWIFT MT103 message to the message field (field 70), line 1, preceded by 'ROC/' ('Ordering Customer Reference').
2.31	0..1		++PmtTpInf		Payment type information for the bank
2.32	0..1		+++InstrPrty	NORM	Not mandatory.  The only code allowed for payment orders is NORM.  The information is primarily retrieved from this element. If this element has no value, the value in element 2.7 (if any) is used for the transaction.
2.42	1..1		++Amt		Amount instructed
2.43	1..1 {Or		+++InstdAmt	250.90	Amount payable
2.43...	1..1		+++InstdAmt at-tribute 'Ccy'	USD	Currency of the amount instructed
2.44	1..1 Or}		+++EqvtAmt		Information on the amount of the counter-value payment
2.45	1..1		+++Amt	2500.00	Amount payable in the currency of the debit account (EUR)
2.45..	1..1		+++InstdAmt at-tribute 'Ccy'	EUR	Currency of debit transaction, always EUR.
2.46	1..1		++++CcyOfTrf		Currency of payment transaction, other than the currency of debit account
2.47	0..1		++XchgRateInf		Exchange rate information
2.50	0..1		+++CtrctId		Currency exchange deal number – i.e., rate reference, which is used only in international payments

2.51	0..1		++ChrgBr	SHAR	The charge bearer code is determined primarily at transaction level  The codes allowed are SHAR, DEBT, and CRED.  For international payments, the code values SLEV and TYHJÄ (empty) are changed to SHAR.
2.70	0..1		++UltmtDbtr		Original debtor. This data can also be provided at 'PaymentInformation' level in field 2.23.  If both fields 2.23 and 2.70 contain data, the data in field 2.70 is observed.
2.70...	0..1		+++Nm		The name of the original debtor is passed on by a SWIFT MT103 message to the message field (field 70), preceded by 'B/O' ('By order of')
2.77	0..1		++CdtrAgt		
2.77...	1..1		+++FinInstnId		
2.77...	0..1		++++BIC	IRVTUS3N	BIC code for creditor's bank
2.77...	0..1		++++ClrSysMmblId		Clearing code
2.77...	1..1		+++++MmblId		The clearing code of the creditor's bank can be given for international payment if the BIC is not known;  The clearing code must be given according to the ISO standard  The name and address of the creditor's bank are mandatory in connection with a clearing code.
2.77...	0..1		++++Nm		In international payments, the name of the creditor's bank is mandatory if a BIC code is not given and/or the payment is not identified as a cheque
2.77...	0..1		++++PstlAdr		
2.77...	0..1		+++++Ctry		The country code of creditor's bank is mandatory if an address is given
2.77...	0..5		+++++AdrLine		In international payments, the address of the creditor's bank is mandatory if a BIC code is not given and/or the payment is not identified as a cheque
2.79	0..1	X	++Cdtr		Creditor's name and address
2.79...	0..1	X	+++Nm	Ewing Oil	Creditor's name is mandatory
2.79...	0..1		+++PstlAdr		Creditor's postal address
2.79...	0..1		++++Ctry	US	Creditor's country code is mandatory if the creditor's address is given
2.79...	0..4		++++AdrLine	5th Avenue	In international payments, the creditor's address is mandatory.
				Dallas	
				TEXAS 1234	
				USA	
2.80	0..1		++CdtrAcct		Account number is mandatory for payment orders.
2.80...	1..1		+++Id		



2.80...	1..1		++++IBAN		In international payments, the account number can also be provided as IBAN.
2.80...	1..1		++++Othr		
2.80...	1..1		++++Id	9876543210	In international payments, the account number can also be provided in a format other than IBAN.
2.82	0..2		++In- strForCdtrAgt		Instructions for the creditor agent / creditor bank are passed on for international payments  The first two instructions are observed.
2.83	0..1		+++Cd		Payment instruction code according to the UNIFI standard Codes currently in use: <ul style="list-style-type: none"> <li>[PHOB] – creditor collects from the bank Paid once the creditor is identified</li> <li>[CHQB] – payment to creditor by cheque</li> </ul>
2.84	0..1		+++InstrInf		Further instructions for the foreign bank, max. 140 characters
2.85	0..1		++InstrForD- btrAgt		Instructions for the debtor's bank  Only used for special payment methods requiring a separate agreement.
2.98	0..1		++RmtInf		Message or reference for the creditor
2.99	0..1		+++Ustrd	Invoice 5656	Unstructured message to the creditor  In international payments, the purpose of the payment (max. 140 characters) is given in this field. Max. 1 occurrence.  The information is conveyed to the message field (field 70) by a SWIFT MT 103 message. It should be noted also that EndToEndId (2.30) is placed at the beginning of the message field. If provided in the payload, Ref (2.126) and UltmtDbtr/Nm (2.23 and 2.70) are also used. This information decreases the number of characters available for the open-ended message.
2.100	0..n		+++Strd		Structured message to the payee; see 2.98.
2.101	0..1		++++RfrdDocInf		
2.102	0..1		+++++Tp		Invoice type
2.120	0..1		++++CdtrRefInf		Creditor reference information – i.e., invoice or credit note reference
2.121	0..1		+++++Tp		
2.122	1..1		+++++CdOrPrtr y		
2.123	1..1		+++++Cd		If field 2.126 contains a domestic or RF reference, the value SCOR is given in this field.
2.125	0..1		+++++Issr		Indicator of which standards-based reference number is in use
2.126	0..1		+++++Ref		Creditor reference – e.g., Finnish reference number

					The information is conveyed to the message field (field 70) by a SWIFT MT 103 message.
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### 3.6 International payment – SWIFT cheque

2.2	1..1		+PmtMtd	CHK	CHK = Swift cheque
2.27	1..n		+CdtTrfTxInf	Credit transfer transaction information	At least one block of this kind is required
2.28	1..1		++PmtId		Mandatory payment identification
2.29	0..1		+++InstrId		Identification assigned to the payment by the debtor, passed on to the messages for the debtor and account statement (customer's own information) – not passed on to the creditor
2.30	1..1		+++EndToEndId	9834454645554699	Mandatory end-to-end reference, or unique identification, assigned by the debtor to identify the transaction – always passed on to the creditor but passed on to the debtor only for individual payments  In the absence of this information, the bank will indicate NOTPROVIDED.  EndToEndId is passed on by a SWIFT MT103 message to the message field (field 70), line 1, preceded by '/ROC/' ('Ordering Customer Reference').
2.31	0..1		++PmtTplnf		Payment type information for the bank
2.32	0..1		+++InstrPrty	NORM	Not mandatory.  The only code allowed for SWIFT cheques is NORM.  The information is primarily retrieved from this element. If this element has no value, the value in element 2.7 (if any) is used for the transaction.
2.42	1..1		++Amt		Amount instructed
2.43	1..1		+++InstdAmt	150.00	Amount payable
2.43...	1..1		+++InstdAmt attribute 'Ccy'	USD	Payment currency, the possible currencies on SWIFT cheques are: <b>EUR, USD and GBP</b> .
2.47	0..1		++XchgRateInf		Exchange rate information
2.50	0..1		+++CtrctId		Currency exchange deal number – i.e., rate reference, which is used only in international payments
2.51	0..1		++ChrgBr	SHAR	The charge bearer code is determined primarily at transaction level  For international payments, the code values SLEV and TYHJA (empty) are changed to SHAR.

2.52	0..1		++ChqInstr		
2.53	0..1		+++ChqTp		<p>For foreign-currency cheques, a field with the value BCHQ</p> <p>The values CCCH, CCHQ, DRFT, and ELDR are changed to BCHQ.</p> <p>The CHK value in element 2.2 instructs that the credit transfer be processed as a cheque. Cheque information is primarily checked from element 2.53. If this element is empty and element 2.2 contains the value CHK, the value used for this element is BCHQ.</p>
2.58	0..1		+++DlvryMtd		Cheque delivery method
2.60	1..1		++++Prtry	SWIFT	For a SWIFT cheque, a field with the mandatory value SWIFT
2.70	0..1		++UltmtDbtr		<p>Original debtor. This data can also be provided at 'PaymentInformation' level in field 2.23.</p> <p>If both fields 2.23 and 2.70 contain data, the data in field 2.70 is observed.</p>
2.70...	0..1		+++Nm		The name of the original debtor is passed on by a SWIFT MT103 message to the message field (field 70), preceded by 'B/O' ('By order of')
2.79	0..1	X	++Cdtr		Creditor's name and address
2.79...	0..1	X	+++Nm	Hotel Ahmed	Creditor's name is mandatory
2.79...	0..1		+++PstlAdr		Creditor's postal address
2.79...	0..1		++++Ctry	TR	Creditor's country code is mandatory if the creditor's address is given
2.79...	0..4		++++AdrLine	Ata 7	In international payments, the creditor's address is mandatory. 70 characters in total on the first two address line are observed.
				Istanbul	
				TURKEY	
2.82	0..2		++Instr-ForCdtrAgt		<p>Instructions for the creditor agent / creditor bank are passed on for international payments</p> <p>The first two instructions are observed.</p>
2.83	0..1		+++Cd		<p>Payment instruction code according to the UNIFI standard</p> <p>Codes currently in use:</p> <ul style="list-style-type: none"> <li>[PHOB] – creditor collects from the bank Paid once the creditor is identified</li> <li>[CHQB] – payment to creditor by cheque</li> </ul>
2.84	0..1		+++InstrInf		Further instructions for the foreign bank, max. 140 characters
2.85	0..1		++InstrForDbtrAgt		<p>Instructions for the debtor's bank</p> <p>Not in use for SWIFT cheques.</p>
2.98	0..1		++RmtInf		Message or reference for the creditor
2.99	0..1		+++Ustrd	Reservation 7878799	Unstructured message to the creditor.

					<p>In international payments, the purpose of the payment (max. 140 characters) is given in this field. Max. 1 occurrence.</p> <p>The information is conveyed to the message field (field 70) by a SWIFT MT 103 message. It should be noted also that EndToEndId (2.30) is placed at the beginning of the message field. If provided in the payload, Ref (2.126) and UltmtDbtr/Nm (2.23 and 2.70) are also used. This information decreases the number of characters available for the open-ended message.</p>
2.100	0..n		+++Strd		Structured message to the payee; see 2.98.
2.101	0..1		++++RfrdDocInf		
2.102	0..1		+++++Tp		Invoice type
2.103	1..1		+++++CdOrPrt ry		
2.104	1..1		++++++Cd		<p>Used only if the amount has not been given</p> <p>CREN = credit note CINV or other code = invoice</p> <p>Otherwise, the code (CREN or CINV) is determined by the total bucket (2.112 or 2.119) in which the amount of the invoice or credit note has been entered.</p>
2.109	0..1		++++RfrdDocAm t		Amount and currency of the invoice or credit note
2.112	0..1		+++++CdtNo- teAmt		Credit note amount
			+++++CdtNo- teAmt 'Ccy'		Currency of credit note
2.119	0..1		+++++RmtdAmt		<p>Invoice amount</p> <p>If the invoice type is CINV or some other code (excl. CREN), this element is to be used.</p> <p>In international payments, the invoice amount is placed in the 'camt' message to the debtor. This datum is not passed on to the creditor or the debtor's account statement.</p>
			+++++RmtdAmt 'Ccy'		Currency of invoice
2.120	0..1		++++CdtrRefInf		Creditor reference information – i.e., invoice or credit note reference
2.121	0..1		+++++Tp		
2.122	1..1		+++++CdOrPrt ry		
2.123	1..1		++++++Cd		If field 2.126 contains a domestic or RF reference, the value SCOR is given in this field.
2.125	0..1		+++++Issr		Indicator of which standards-based reference number is in use
2.126	0..1		+++++Ref		Creditor reference – e.g., Finnish reference number

					The information is conveyed to the message field (field 70) by a SWIFT MT 103 message.
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### 3.7 International payment – urgent payment order

2.5	0..1		++SvcLvl		SvcLvl-Cd and Ctgypurp-Cd information can be given per transaction in the CdtTrfTxlnf-level.
2.9	1..1		+++Cd	URGP	urgent payment order
2.27	1..n		+CdtTrfTxlnf	Credit transfer transaction information	<b>At least one block of this kind is required</b>
2.28	1..1		++PmtId		Mandatory payment identification
2.29	0..1		+++InstrId		Identification assigned to the payment by the debtor, passed on to the messages for the debtor and account statement (customer's own information) – not passed on to the creditor
2.30	1..1		+++EndToEndId	9834454645554699	Mandatory end-to-end reference, or unique identification, assigned by the debtor to identify the transaction – always passed on to the creditor but passed on to the debtor only for individual payments  In the absence of this information, the bank will indicate NOTPROVIDED.  EndToEndId is passed on by a SWIFT MT103 message to the message field (field 70), line 1, preceded by '/ROC/' ('Ordering Customer Reference').
2.31	0..1		++PmtTplnf		Payment type information for the bank
2.32	0..1		+++InstrPrty	HIGH	Not mandatory.  The only code allowed for urgent international payment orders is HIGH. HIGH – processed by the debtor's bank as an urgent payment order; does not require that the creditor's bank process the transfer as an urgent payment order  The information is primarily retrieved from this element. If this element has no value, the value in element 2.7 (if any) at 'Payment Information' level is used for the transaction.
2.42	1..1		++Amt		As mandatory information, the amount payable
2.43	1..1 {Or		+++InstdAmt	290.10	Amount payable
2.43...	1..1		+++InstdAmt attribute 'Ccy'	INR	Currency of the amount instructed
2.44	1..1 Or}		+++EqvtAmt		Information on the amount of the counter-value payment
2.45	1..1		+++Amt	2500.00	Amount payable in the currency of the debit account

2.45..	1..1		++++EqvtAmt attribuutti 'Ccy'	EUR	Currency of amount payable
2.46	1..1		++++CcyOfTrf		Currency of payment transaction, other than the currency of debit account
2.47	0..1		++XchgRateInf		Exchange rate information
2.50	0..1		+++CtrctId		Currency exchange deal number – i.e., rate reference, which is used only in international payments
2.51	0..1		++ChrgBr	SHAR	The charge bearer code is determined primarily at transaction level  The codes allowed are SHAR, DEBT, and CRED.  For international payments, the code values SLEV and TYHJÄ (empty) are changed to SHAR.
2.70	0..1		++UltmtDbtr		Original debtor. This data can also be provided at 'PaymentInformation' level in field 2.23.  If both fields 2.23 and 2.70 contain data, the data in field 2.70 is observed.
2.70...	0..1		+++Nm		The name of the original debtor is passed on by a SWIFT MT103 message to the message field (field 70), preceded by 'B/O' ('By order of')
2.77	0..1		++CdtrAgt		
2.77...	1..1		+++FinInstnId		
2.77...	0..1		++++BIC	SBININBB104	BIC code for creditor's bank
2.77...	0..1		++++ClrSysMmbld		Clearing code
2.77...	1..1		+++++Mmbld		The clearing code of the creditor's bank can be given for international payment if the BIC is not known;  The clearing code must be given according to the ISO standard  The name and address of the creditor's bank are mandatory in connection with a clearing code.
2.77...	0..1		++++Nm		In international payments, the name of the creditor's bank is mandatory if a BIC code is not given and/or the payment is not identified as a cheque
2.77...	0..1		++++PstlAdr		
2.77...	0..1		+++++Ctry		The country code of creditor's bank is mandatory if an address is given
2.77...	0..5		+++++AdrLine		In international payments, the address of the creditor's bank is mandatory if a BIC code is not given and/or the payment is not identified as a cheque
2.79	0..1	X	++Cdtr		Creditor's name and address
2.79...	0..1	X	+++Nm	Indi As	Creditor's name is mandatory
2.79...	0..1		+++PstlAdr		Creditor's postal address
2.79...	0..1		++++Ctry	IN	Creditor's country code is mandatory if the creditor's address is given

2.79...	0..4		++++AdrLine	Indian Street 3	In international payments, the creditor's address is mandatory. 70 characters in total on the first two address line are observed.
				Indiala	
				Kalkuta	
				INDIA	
2.80	0..1		++CdtrAcct		Account number is mandatory for urgent payment orders.
2.80...	1..1		+++Id		
2.80...	1..1		++++IBAN		In international payments, the account number can also be provided as IBAN.
2.80...	1..1		++++Othr		
2.80...	1..1		+++++Id	C-310312345	In international payments, the account number can also be provided in a format other than IBAN.
2.82	0..2		++Instr-ForCdtrAgt		Instructions for the creditor agent / creditor bank are passed on for international payments  The first two instructions are observed.
2.83	0..1		+++Cd		Payment instruction code according to the UNIFI standard Codes currently in use: <ul style="list-style-type: none"> <li>[PHOB] – creditor collects from the bank Paid once the creditor is identified</li> <li>[CHQB] – payment to creditor by cheque</li> </ul>
2.84	0..1		+++InstrInf		Further instructions for the foreign bank, max. 140 characters
2.85	0..1		++InstrForDbtrAgt		Instructions for the debtor's bank  Only used for special payment methods requiring a separate agreement.
2.98	0..1		++RmtInf		Message or reference for the creditor
2.99	0..1		+++Ustrd	Payment number 6785 carpets	Unstructured message to the creditor.  In international payments, the purpose of the payment (max. 140 characters) is given in this field. Max. 1 occurrence.  The information is conveyed to the message field (field 70) by a SWIFT MT 103 message. It should be noted also that EndToEndId (2.30) is placed at the beginning of the message field. If provided in the payload, Ref (2.126) and UltmtDbtr/Nm (2.23 and 2.70) are also used. This information decreases the number of characters available for the open-ended message.
2.100	0..n		+++Strd		Structured message to the payee; see 2.98.
2.101	0..1		++++RfrdDocInf		
2.102	0..1		+++++Tp		Invoice type
2.103	1..1		+++++CdOrPrtry		

2.104	1..1		+++++Cd		Used only if the amount has not been given  CREN = credit note CINV or other code = invoice  Otherwise, the code (CREN or CINV) is determined by the total bucket (2.112 or 2.119) in which the amount of the invoice or credit note has been entered.
2.109	0..1		++++RfrdDocAmt		Amount and currency of the invoice or credit note
2.112	0..1		++++CdtNo-teAmt		Credit note amount
			++++CdtNo-teAmt 'Ccy'		Currency of credit note
2.119	0..1		++++RmtdAmt		Invoice amount  If the invoice type is CINV or some other code (excl. CREN), this element is to be used.  In international payments, the invoice amount is placed in the 'camt' message to the debtor. This datum is not passed on to the creditor or the debtor's account statement.
			++++RmtdAmt 'Ccy'		Currency of invoice
2.120	0..1		++++CdtrRefInf		Creditor reference information – i.e., invoice or credit note reference
2.121	0..1		++++Tp		
2.122	1..1		++++CdOrPrtry		
2.123	1..1		+++++Cd		If field 2.126 contains a domestic or RF reference, the value SCOR is given in this field.
2.125	0..1		+++++Issr		Indicator of which standards-based reference number is in use
2.126	0..1		+++++Ref		Creditor reference – e.g., Finnish reference number  The information is conveyed to the message field (field 70) by a SWIFT MT 103 message.

### 3.8 Zero value date payment

Zero value date payments are transferred from the sender to the recipient's covering bank with the value for the same day.

The zero value date payment data is indicated by a C2B message at the PmtInf level, where the value of the element SvcLvl/Cd must be SDVA.

Index	Qty	Mandatory * (=X)	Element	Example content of zero value date payment	Description
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2.0	1..n		PmtInf		Each message must contain at least one block of this type, containing common information for the payments and the debit information.
2.1	1..1		+PmtInflId	20120102-123456-01	Mandatory reference assigned by the payer to identify payment batch, passed on to the messages for the payer and account statement. Not passed on to the creditor.
2.2	1..1		+PmtMtd	TRF	The only code allowed for zero value date payment is TRF.
2.6	0..1		+PmtTpInf		Not mandatory.
2.7	0..1		++InstrPrty		Not mandatory.  The only code allowed for zero value date payment is HIGH.  The information is primarily checked from element 2.32. If it is empty, the information contained in this element (if any) is used for the transaction.
2.8	0..1		++SvcLvl		
2.9	1..1		+++Cd	SDVA	The only code required and allowed for zero value date payment is SDVA.
2.12	0..1		++CtgyPurp		
	1..1		+++Cd	SUPP	SUPP
2.17	1..1		+ReqdExctnDt	2012-05-10	The due date is the date when the payment data must be processed by OP.  A requested execution date may be up to 364 days in the future.
2.19	1..1		+Dbtr		Mandatory payer information
2.19...	0..1		++Nm	Firma Oy	The bank passes on the payer's name used in the C2B agreement.
2.19...	0..1		++PstlAdr		
2.19...	0..1		+++Ctry		The country code is mandatory for the payer's address if an address is given.
2.19...	0..5		+++AdrLine		The bank passes on the payer's address used in the C2B agreement.
2.19...	0..1	X	++Id		Debtor ID
2.19...	1..1		+++OrgId		
2.19...	0..2		++++Othr		
2.19...	1..1		+++++Id	12345678900	The customer provides the payment identifier, which the bank uses to link the payload to a service agreement – i.e., checks to which customer the payload belongs.  Payment identifier, 9–11 characters, is mandatory and it is not passed on to the creditor.
2.19...	0..1		+++++SchmeNm		
2.19...	1..1		+++++Cd	BANK	The 'BANK' value indicates that a payment identifier is provided in the 'Id' field.
2.20	1..1		+DbtrAcct		Mandatory

2.20...	1..1		++Id		
2.20...	1..1		+++IBAN	FI2550001520322 972	In zero value date payment the debit account in OP must always be in IBAN format.
2.20...	0..1		++Ccy		Currency of the debit account
2.21	1..1		+DbtrAgt		Payer's bank information, mandatory
2.21...	1..1		++ FinInstnId		
2.21...	0..1		+++BIC	OKOYFIHH	BIC code for debtor's bank
2.24	0..1		+ChrgBr	SHAR	The codes permitted are SHAR, CRED and DEBT. Code values SLEV and TYHJÄ (empty) are changed to SHAR.  The charge bearer code can be given for each individual transaction in element 2.51. If there is no transaction-specific charge bearer code, it is checked from this field.
2.27	1..n		+CdtTrfTxInf	Credit transfer transaction information	At least one block of this kind is required
2.28	1..1		++PmtId		Mandatory payment identification.
2.29	0..1		+++InstrId		Identification assigned to the payment by the payer, passed on to the messages for the payer and bank statement (customer's own information) – not passed on to the creditor.
2.30	1..1		+++EndToEndId	98344546455546 99	Mandatory end-to-end reference, or unique identification assigned by the debtor to identify the transaction – always passed on to the creditor but passed on to the debtor only for individual payments  In the absence of this information, the bank will indicate NOTPROVIDED.  EndToEndId is passed on by a SWIFT MT103 message to the message field (field 70), line 1, preceded by 'ROC/' ('Ordering Customer Reference').
2.31	0..1		++PmtTpInf		Payment type information for the bank
2.32	0..1		+++InstrPrty	HIGH	No need to give anymore.  The code HIGH can be given for zero value date payments.
2.42	1..1		++Amt		As mandatory information, the amount payable.
2.43	1..1		+++InstdAmt	250.90	Instructed amount payable.
2.43...	1..1		+++InstdAmt attribuutti 'Ccy'	USD	Currency of the amount instructed.
2.47	0..1		++XchgRateInf		Exchange rate information
2.50	0..1		+++CtctId		Currency trade deal number – i.e., exchange rate reference, which is used only in international payments.

2.51	0..1		++ChrgBr		The charge bearer code is primarily checked from this element. If this element is empty, the value in element 2.24 is used for the transaction. The codes permitted for zero value date payments are SHAR, DEBT and CRED. Code values SLEV and TYHJÄ (empty) are changed to SHAR.
2.77	0..1		++CdtrAgt		Instructions for the creditor's bank
2.77...	1..1		+++FinInstnld		
2.77...	0..1		++++BIC	IRVTUS3N	BIC code for creditor's bank
2.77...	0..1		++++ClrSysMmbld		Clearingcode
2.77...	1..1		+++++Mmbld		The clearing code of the creditor's bank can be given, if the BIC is not known.  The clearing code must be given according to the ISO standard.  The name and address of the creditor's bank are mandatory in connection with a clearing code.
2.77...	0..1		++++Nm		The name of the creditor's bank is mandatory if a BIC code is not provided.
2.77...	0..1		++++PstlAdr		
2.77...	0..1		+++++Ctry		The country code of the creditor's bank is mandatory if the PstlAdr element is used.
2.77...	0..5		+++++AdrLine		The address of the creditor's bank is mandatory if the BIC code is not provided.
2.79	0..1	X	++Cdtr		Creditor's name and address
2.79...	0..1	X	+++Nm	Ewing Oil	Creditor's name is mandatory
2.79...	0..1		+++PstlAdr		Creditor's postal address
2.79...	0..1		++++Ctry	US	Creditor's country code is mandatory if creditor's address is provided.
2.79...	0..4		++++AdrLine	5th Avenue	Max 2 address lines. In international payments, the creditor's address is mandatory.
				Dallas TEXAS	
2.80	0..1		++CdtrAcct		The account number can be in the IBAN-, BBAN- or Proprietary format.
2.80...	1..1		+++Id		
2.80...	1..1		++++IBAN		The account number is given in IBAN format.
2.80...	1..1		++++Othr		
2.80...	1..1		+++++Id	9876543210	The account number can be provided in a format other than IBAN.
2.82	0..2		++Instr-ForCdtrAgt		Instructions for the creditor's bank – passed on for international payments.  The first two instructions are observed.
2.83	0..1		+++Cd		Payment instruction code according to the UNIFI standard  Codes currently in use:

					[PHOB] – creditor collects from the bank Paid once the creditor is identified [CHQB] – payment to creditor by cheque
2.84	0..1		+++InstrInf		Further instructions for the foreign bank, max. 140 characters
2.85	0..1		++InstrForD- btrAgt	SAME DAY VALUE 14.04.12	No need to give anymore.  Instructions for the payer's bank  For zero value date payments the value date information can be given in the for- mat: SAME DAY VALUE dd.mm.yy
	0..1		++RmtInf		Message or reference for the creditor
2.99	0..1		+++Ustrd	Invoice 5656	Unstructured message to the payee.  The purpose of the payment (max. 140 characters) is given in this field.  The information is conveyed to the mes- sage field (field 70) by a SWIFT MT 103 message. Note also that EndToEndId (2.30) is placed at the beginning of the message field. If provided in the payload, Ref (2.126) is also used. This information decreases the number of characters avail- able for the open-ended message.
2.100	0..n		+++Strd		Structured message to the payee.
2.101	0..1		++++RfrdDocI nf		
2.102	0..1		+++++Tp		Invoice type
2.103	1..1		++++++CdOrP rtry		
2.104	1..1		++++++Cd		Used only if the amount has not been given.  CREN = credit note CINV or other code = invoice  Otherwise, the code (CREN, CINV) is de- termined by in which totals bucket (2.112 or 2.119) the sum of the invoice or credit note has been entered.
2.109	0..1		++++RfrdDoc Amt		Amount and currency of the invoice or credit note
2.112	0..1		+++++CdtNo- teAmt		Credit note amount
			+++++CdtNo- teAmt 'Ccy'		Credit note currency
2.119	0..1		+++++RmtDA mt		Invoice amount  If the invoice type is CINV or some other code (excl. CREN), this element must be used. The invoice amount is placed in the 'camt' message to the payer. <b>This information is</b>

					<b>not passed on to the creditor or the debtor's account statement.</b>
			++++RmtAmt 'Ccy'		Invoice currency
2.120	0..1		++++CdtrRefInf		Invoice or credit note reference
2.126	0..1		++++Ref		Reference  The reference is conveyed to the message field (field 70) by a SWIFT MT103message.

### 3.9 Cash pool internal transaction

Information about a fund transfer within the group is indicated by a C2B message at the PmtInf level in an element CtgPurp-Cd using the code INTC.

Index	Qty	Mandatory* (=X)	Element	Example content of Cash pool internal transaction	Description
2.0	1..n		PmtInf		<b>Each message must contain at least one block of this type, containing common information for the payments and the debit information.</b>
2.1	1..1		+PmtInfId	20120102-123456-01	Mandatory reference assigned by the payer to identify payment batch, passed on to the messages for the payer and account statement. Not passed on to the creditor.
2.2	1..1		+PmtMtd	TRF	The code allowed for Cash pool internal transactions is TRF.
2.6	0..1		+PmtTplnf		Not mandatory
2.7	0..1		++InstrPrt		Not mandatory.  The only code allowed for Cash pool internal transactions is HIGH.  The information is primarily checked from element 2.32. If it is empty, the information contained in this element (if any) is used for the transaction
2.8	0..1		++SvcLvl		SvcLvl-Cd and CtgPurp-Cd information can be given per transaction in the CdtTrfTxInf level.
2.9	1..1		+++Cd	SDVA	The codes allowed for cash pool internal transactions are SDVA and URG.
2.12	0..1		++CtgPurp		
	1..1		+++Cd	INTC	The codes allowed for cash pool internal transactions are INTC and CORT.
2.17	1..1		+ReqdExctnDt	2012-05-10	The requested execution date can be set up to 365 calendar days in the future.
2.19	1..1		+Dbtr		Mandatory payer information
2.19...	0..1		++Nm	Firma Oy	The bank passes on the payer's name used in the C2B agreement.

2.19...	0..1		++PstIAdr		
2.19...	0..1		+++Ctry		The country code is mandatory for the payer's address if an address is given
2.19...	0..5		+++AdrLine		The bank passes on the payer's address used in the C2B agreement.
2.19...	0..1	X	++Id		Debtor ID
2.19...	1..1		+++OrgId		
2.19...	0..2		++++Othr		
2.19...	1..1		+++++Id	12345678900	The customer provides the payment identifier, which the bank uses to link the payload to a service agreement – i.e., checks to which customer the payload belongs.  Payment identifier (9-11 characters) is mandatory and is not passed on to the creditor.
2.19...	0..1		+++++SchmeNm		
2.19...	1..1		+++++Cd	BANK	The 'BANK' value indicates that a payment identifier is provided in the 'Id' field.
2.20	1..1		+DbtrAcct		Mandatory
2.20...	1..1		++Id		
2.20...	1..1		+++IBAN	FI2550001520322972	In cash pool internal transactions the debit account must always be in OP group and in IBAN format.
2.20...	0..1		++Ccy		Currency of the debit account
2.21	1..1		+DbtrAgt		Payer's bank information, mandatory
2.21...	1..1		++ FinInstnId		
2.21...	0..1		+++BIC	OKOYFIHH	BIC code for debtor's bank
2.24	0..1		+ChrgBr	SHAR	The codes permitted are SHAR, CRED and DEBT. Code values SLEV and TYHJÄ (empty) are changed to SHAR.  The charge bearer code can be given for each individual transaction in element 2.51. If there is no transactionspecific charge bearer code, it is checked from this field.
2.27	1..n		+CdtTrfTxInf	Credit transfer transaction information	At least one block of this kind is required
2.28	1..1		++PmtId		Mandatory payment identification
2.29	0..1		+++InstId		Identification assigned to the payment by the payer, passed on to the messages for the payer and bank statement (customer's own information) – not passed on to the creditor.
2.30	1..1		+++EndToEndId	9834454645554699	Mandatory end-to-end reference is unique identification assigned by the debtor to identify the transaction – always passed on to the creditor but passed on to the debtor only for individual payments  In the absence of this information, the bank will indicate NOTPROVIDED.

					EndToEndId is passed on by a SWIFT MT103 message to the message field (field 70), line 1, preceded by 'ROC/' ('Ordering Customer Reference').
2.31	0..1		++PmtTplnf		Payment type information for the bank
2.32	0..1		+++InstrPrty	HIGH	Not mandatory.  The code HIGH can be given for Cash pool internal transactions.
2.42	1..1		++Amt		As mandatory information, the amount payable.
2.43	1..1		+++InstdAmt	250.90	Instructed amount payable.
2.43...	1..1		+++InstdAmt attribuutti 'Ccy'	SEK	Currency of the amount
2.47	0..1		++XchgRa-telnf		Exchange rate information
2.50	0..1		+++CtrctId		Currency trade deal number – i.e., exchange rate reference, which is used only in international payments.
2.51	0..1		++ChrgBr		The charge bearer code is primarily checked from this element. If this element is empty, the value in element 2.24 is used for the transaction.  The codes allowed for cash pool internal transactions are SHAR, CRED and DEBT. Code values SLEV and TYHJÄ (empty) are changed to SHAR.
2.77	0..1		++CdtrAgt		Instructions for the creditor's bank
2.77...	1..1		+++FinInstnId		
2.77...	0..1		++++BIC	HANDSESS	BIC code for creditor's bank
2.77...	0..1		++++ClrSysMmbld		Clearing code
2.77...	1..1		++++Mmbld		The clearing code of the creditor's bank can be given if the BIC is not known. The clearing code must be given according to the ISO standard.  The name and address of the creditor's bank are mandatory in connection with a clearing code.
2.77...	0..1		++++Nm		The name of the creditor's bank is mandatory if a BIC code is not given.
2.77...	0..1		++++PstlAdr		
2.77...	0..1		++++Ctry		The country code of the creditor's bank is mandatory if the PstlAdr element is used.
2.77...	0..5		++++AdrLine		The address of the creditor's bank is mandatory if a BIC code is not given.
2.79	0..1	X	++Cdtr		Creditor's name and address
2.79...	0..1	X	+++Nm	Firma Consulting Ab	Creditor's name is mandatory
2.79...	0..1		+++PstlAdr		Creditor's postal address
2.79...	0..1		++++Ctry	SE	Creditor's country code is mandatory if the creditor's address is provided. Does not apply to money orders.

2.79...	0..4		++++AdrLine	Strandvägen 14	Max 2 address lines. The creditor's address is mandatory.
				Stockholm	
2.80	0..1		++CdtrAcct		The account number can be in the IBAN-, BBAN- or Proprietary-format.
2.80...	1..1		+++Id		
2.80...	1..1		++++IBAN	SE355000000005 4910000003	The account number in IBAN format.
2.80...	1..1		++++Othr		
2.80...	1..1		++++Id		The account number in a format other than IBAN.
2.82	0..2		++Instr- ForCdtrAgt		Instructions for the creditor's bank – passed on for international payments. The first two instructions are observed.
2.83	0..1		+++Cd		Payment instruction code according to the UNIFI standard  Codes currently in use:  [PHOB] – creditor collects from the bank. Paid once the creditor is identified [CHQB] – payment to creditor by cheque
2.84	0..1		+++InstrInf		Further instructions for the foreign bank, max. 140 characters
2.85	0..1		++InstrForD- btrAgt	/INTC/SAME DAY VALUE 14.04.12	No need to give anymore.  Instructions for the payer's bank  For cash pool internal zero value date transactions the value date information can be given in the format: /INTC/SAME DAY VALUE dd.mm.yy
2.98	0..1		++RmtInf		Message or reference for the creditor
2.99	0..1		+++Ustrd	Invoice 5656	Unstructured message to the payee.  The purpose of the payment (max. 140 characters) is given in this field.  The information is conveyed to the message field (field 70) by a SWIFT MT 103 message. Note also that EndToEndId (2.30) is placed at the beginning of the message field. If provided in the payload, Ref (2.126) is also used in this field. This information decreases the number of characters available for the open-ended message
2.100	0..n		+++Strd		Structured message to the payee.
2.101	0..1		++++RfrdDocl nf		
2.102	0..1		+++++Tp		Invoice type
2.103	1..1		++++++CdOrP rtry		
2.104	1..1		+++++++Cd		Used only if the amount has not been given.  CREN = credit note CINV or other code = invoice



					Otherwise, the code (CREN, CINV) is determined by in which totals bucket (2.112 or 2.119) the sum of the invoice or credit note has been entered.
2.109	0..1		++++RfrdDoc Amt		Amount and currency of the invoice or credit note
2.112	0..1		+++++CdtNo- teAmt		Credit note amount
			+++++CdtNo- teAmt 'Ccy'		Credit note currency
2.119	0..1		+++++RmtDA mt		Invoice amount If the invoice type is CINV or some other code (excl. CREN), this element must be used. The invoice amount is placed in the 'camt' message to the payer. <b>This information is not passed on to the creditor or the debtor's account statement.</b>
			+++++RmtDA mt 'Ccy'		Invoice currency
2.120	0..1		++++CdtrRe- flnf		Invoice or credit note reference
2.126	0..1		+++++Ref		Reference  The reference is conveyed to the message field (field 70) by a SWIFT MT103message.

### 3.10 International payment – international payment instruction

Index	Qty	Mandatory* (=X)	Element	Example content of international payment instruction	Description
2.0	1..n		PmtInf		Each message must contain at least one block of this kind that contains common information for the transfers and the debit information
2.1	1..1		+PmtInflid	20180102-123456-01	Mandatory identifier assigned by debtor to identify a payment batch, passed on to the messages for the debtor and account statement. Not passed on to the creditor
2.2	1..1		+PmtMtd	TRF	TRF or TRA allowed.
2.6	0..1		+PmtTpInf		Not mandatory
2.7	0..1		++InstrPrty	NORM	Urgency of payment – the codes allowed are:  NORM – processed by the debtor's bank as a normal payment order  HIGH – processed by the debtor's bank as an urgent payment order; does not require that the creditor's bank process the transfer as an urgent payment order  The information is primarily retrieved from element 2.32. If it is empty, the information contained in this element (if any) is used for the transaction.

2.17	1..1		+ReqdExctnDt	2018-05-10	The requested execution date – mandatory – may be, at max., 364 days in the future
2.19	1..1		+Dbtr		Mandatory debtor information
2.19...	0..1		++Nm	Firma Co	The bank passes on the debtor's name used in the C2B agreement
2.19...	0..1		++PstlAdr		
2.19...	0..1		+++Ctry		The country code is mandatory for the debtor's address if an address is given
2.19...	0..5		+++AdrLine		The bank passes on the debtor's address used in the bank's system.
2.19...	0..1	X	++Id		Debtor ID
2.19...	1..1		+++OrgId		
2.19...	0..2		++++Othr		
2.19...	1..1		++++Id	12345678900	The customer provides the payment identifier, which the bank uses to link the payload to a C2B service agreement – i.e., checks which customer's payload this is.  Payment identifier (9-11 char.), mandatory datum, not passed on to the creditor.
2.19...	0..1		++++SchmeNm		
2.19...	1..1 {Or		++++Cd	BANK	The 'BANK' value indicates that a payment identifier is provided in the 'Id' field.
2.20	1..1		+DbtrAcct		Mandatory
2.20...	1..1		++Id		
2.20...	1..1 {Or		+++IBAN	AT611904300234573201	The debit account can be entered as IBAN.
2.20...	1..1 Or}		+++Othr		
2.20...	1..1		++++Id		The debit account can also be provided as BBAN (numbers and letters) or in a proprietary format (letters, numbers and punctuation marks).
2.20...	0..1		++Ccy	EUR	Currency of the debit account
2.21	1..1		+DbtrAgt		Debtor's bank information, mandatory
2.21...	1..1		++ FinInstnId		
2.21...	0..1		+++BIC	BKAUATWW	BIC
2.24	0..1		+ChrgBr	SHAR	The charge bearer code – can be given for each individual transaction if there is no transaction-specific charge bearer code, it is checked from this field  The codes allowed are SHAR, DEBT, and CRED.  Code values SLEV and TYHJÄ (empty) are changed to SHAR.
2.27	1..n		+CdtTrfTxInf	Credit transfer transaction information	At least one block of this kind is required
2.28	1..1		++PmtId		Mandatory payment identification
2.30	1..1		+++EndToEndId	9834454645554699	The reference of the IPI is conveyed in this element
2.31	0..1		++PmtTpInf		Payment type information for the bank
2.32	0..1		+++InstrPrty	NORM	NORM or HIGH allowed.  The information is primarily retrieved from this element. If this element has no value, the value in element 2.7 (if any) is used for the transaction.
2.42	1..1		++Amt		Amount instructed
2.43	1..1		+++InstAmt	45000.00	Amount payable

2.43...	1..1		+++InstdAmt attribute 'Ccy'	EUR	Currency of the amount instructed
2.47	0..1		++XchgRateInf		Exchange rate information
2.50	0..1		+++CtctId		Currency exchange deal number – i.e., rate reference, which is used only in international payments
2.51	0..1		++ChrgBr	SHAR	The charge bearer code is determined primarily at transaction level  The codes allowed are SHAR, DEBT, and CRED.  Code values SLEV and TYHJÄ (empty) are changed to SHAR.
2.77	0..1		++CdtrAgt		
2.77...	1..1		+++FinInstnId		
2.77...	0..1		++++BIC	OKOYFIHH	BIC code for creditor's bank
2.77...	0..1		++++ClrSysMmbld		Clearing code
2.77...	1..1		+++++Mmbld		The clearing code of the creditor's bank can be given if the BIC is not known;  The clearing code must be given according to the ISO standard  The name and address of the creditor's bank are mandatory in connection with a clearing code.
2.77...	0..1		++++Nm		The name of the creditor's bank is mandatory if a BIC code is not provided.
2.77...	0..1		++++PstlAdr		
2.77...	0..1		+++++Ctry		The country code of creditor's bank is mandatory if an address is given
2.77...	0..5		+++++AdrLine		The name of the creditor's bank is mandatory if a BIC code is not provided
2.79	0..1	X	++Cdtr		Creditor's name and address
2.79...	0..1	X	+++Nm	Firma Oy	Creditor's name is mandatory
2.79...	0..1		+++PstlAdr		Creditor's postal address
2.79...	0..1		++++Ctry	FI	Creditor's country code is mandatory
2.79...	0..4		++++AdrLine	Teollisuuskatu 1	Creditor's address is mandatory.
				00550 Helsinki	
				FINLAND	
2.80	0..1		++CdtrAcct		Account number is mandatory.
2.80...	1..1		+++Id		
2.80...	1..1		++++IBAN	FI2550001520322972	Account number can be entered as IBAN.
2.80...	1..1		++++Othr		
2.80...	1..1		+++++Id		The account number can also be provided in a format other than IBAN.
2.85	0..1		++InstrForDbtrAgt		Instructions for the debtor's bank. Code can be SDVA, URGF, INTC or CORT. This information is passed to the creditor's agent in the message MT101 in the field 23E.
2.98	0..1		++RmtInf		Message or reference for the creditor
2.99	0..1		+++Ustrd	Invoice 5656	Unstructured message to the creditor
2.100	0..n		+++Strd		Reference for the creditor.
2.120	0..1		++++CdtrRefInf		
2.126	0..1		+++++Ref		Reference

## 4 Bank C2B response and message description

### 4.1 Report on technical validation

- The structure of the C2B payment message is accepted (technical validation):
  - Message 'GroupStatus' is ACTC.
- A payment message is rejected:
  - Message 'GroupStatus' is RJCT.

### 4.2 Report on payload content validation

- All transactions in the payment message are accepted:
  - Message Group Status is ACCP.
  - Message 'PaymentInformationStatus' for each batch is ACCP.
- Some batches are rejected and some accepted:
  - Message 'GroupStatus' is PART.
  - Message 'PaymentInformationStatus' for each accepted batch is ACCP.
  - Message 'PaymentInformationStatus' for each rejected batch is RJCT.
- All batches in the message are rejected:
  - Message 'GroupStatus' is RJCT.
  - Message 'PaymentInformationStatus' for each batch is RJCT.
- Some payments in a batch are rejected:
  - Message 'GroupStatus' is PART.
  - Message 'PaymentInformationStatus' for each rejected batch is PART.
  - Message 'TransactionStatus' for the rejected credit transfer transaction is RJCT.

### 4.3 Payment status report ('pain')

A 'pain' status report is always created for transactions that were rejected or had insufficient funds. When entering into the agreement, the customer selects whether the response will also report successfully paid batches.

- The (debiting) batch of the payment initiation message remains with the payments with insufficient funds:
  - The Group Status of the response message is PDNG, and the Transaction Status of each/the (debiting) batch / payment with insufficient funds is PDNG.
  - Once funds arrive to the account so that all payments can be debited, a response in which Group Status is ACSP and Transaction Status is ACSP is created.
  - At 9.20 p.m. at the end of the day on the due date/processing date, a response in which Group Status and Transaction Status are RJCT is formed of the payments that ultimately failed due to insufficient funds.
- All transactions in the payment message are accepted:
  - The Group Status of the response message and the Transaction Status of each batch is ACSP.
  - Instructed Amount is the total amount of the successful batch. '

- insufficient funds:
  - The Group Status of the response message is PART.
  - The Transaction Status of each fully accepted batch is ACSP.
  - Other information of the accepted transactions is not reported in the response message.
  - The information of individually accepted payments are not reported in the response message.
  - The Transaction Status of each rejected batch/payment is RJCT.
  - The Transaction Status of each batch for which there were insufficient funds is PDNG.
- All batches in the payment initiation message are rejected:
  - The Group Status of the response message and the Transaction Status of each batch is RJCT.
- If the payload includes payments/batches with a due date in the future, the Group Status of the current day's response is PART; this also applies if the payload contains only accepted payments/batches with a Transaction Status ACSP. If, at the end of the current day, all payments/batches in the payload have been rejected, the Group Status is RJCT.
  - There was no time for processing all payments in the batch on the same day. This can happen, when a batch contains SEPA credit transfers and international payments and the batch arrives at the bank after the international payment cut-off time at 5 p.m. The international payments are then given the next day's date as the due date, and they will be processed in the same way as the processing of batches with several due dates described above.

Index	Qty	Element	Description
	1..1	CstmrPmtStsRpt	Message root
1.0	1..1	GrpHdr	
1.1	1..1	+MsgId	Unique ID assigned by the bank to the response payload
1.2	1..1	+CreDtTm	Creation date and time of response message
2.0	1..1	OrgnlGrpInfAndSts	
2.1	1..1	+OrgnlMsgId	Identification from the original pain.001.001.03 message (MsgId)
2.2	1..1	+OrgnlMsgNmId	Type of original message (pain.001.001.03)
		+OrgnlCreDtTm	Timestamp from the original message's CreDtTm
		+OrgnlNbOfTxs	Number of transactions in the original message
2.6	0..1	+GrpSts	Payload status code ACSP – all batches in the payload have been processed successfully ACCP – payload is accepted for processing ACTC – technical validation has succeeded RJCT – all batches in the payload are rejected PART – some batches in the payload have been processed successfully and some rejected, some transactions in at least one batch will be processed later, or the payload contains batches that specify different requested execution dates
2.7	0..1	+StsRsnInf	More detailed description of status data
2.9	0..1	++Rsn	
2.10	1..1	+++Cd	Rejection reason code
2.12	0..1	++AddtlInf	Error description (optional), to provide additional information for the above code
3.0	0..n	OrgnlPmtInfAndSts	
3.1	1..1	+OrgnlPmntInfId	Unique batch identifier given by the customer; from the payload field
3.2	0..1	+OrgnlNbOfTxs	Number of transactions in the batch
3.3	0..1	+OrgnlCtrlSum	Control sum of the transactions in the batch
3.4	0..1	+PmtInfSts	Batch status code ACSP – batch has been processed successfully ACCP – batch is accepted for processing

			RJCT - batch rejected PART - some transactions in the batch have been processed successfully and some rejected, some transactions are awaiting processing or some transactions are not accepted for processing.
3.5	0..1	+StsRsnInf	
3.7	0..1	++Rsn	
3.8	1..1	+++Cd	Rejection reason code
3.10	0..1	++AddtlInf	Error description (optional), to provide additional information for the above code
3.11	0..n	+NbOfTxPerSts	
3.12	1..1	++DtldNbOfTx	Status code-specific number of transactions
3.13	1..1	++DtldSts	Status code
3.14	0..1	++DtldCtrlSum	Status code-specific control sum of transactions
3.15	0..n	+TxInfAndSts	Status of individual payments
3.17	0..1	++OrgnlInstrId	Unique payment identifier given by the customer; from the 'InstrId' field of the pain.001.001.03 message
3.18	0..1	++OrgnlEndToEndId	From the 'EndToEndId' field of the pain.001.001.03 message
3.19	0..1	++TxSts	Transaction status code RJCT - transaction rejected PDNG - transaction awaiting processing
3.20	0..1	++StsRsnInf	
3.22	0..1	+++Rsn	
3.23	1..1	++++Cd	Rejection reason code
3.25	0..1	+++AddtlInf	Error description (optional), to provide additional information for the above code
3.32	0..1	++OrgnlTxRef	
3.34	0..1	+++Amt	
3.35	1..1	++++InstAmt	Transaction amount
3.41	0..1	+++ReqdExctnDt	Requested execution date
		+++UltmtDbtr	Original debtor
		++++Nm	Name
		+++Dbtr	Debtor
		++++Nm	Name
3.122	0..1	+++DbtrAcct	Debtor's account
3.122...	1..1	++++Id	
3.122...	1..1	++++IBAN	Account number in IBAN format
3.122...	1..1	++++Othr	Account number in other than IBAN format
		+++Cdtr	Creditor
		++++Nm	Name
3.128	0..1	+++CdtrAcct	Creditor's account
3.128...	1..1	++++Id	
3.128...	1..1	++++IBAN	Account number in IBAN format
3.128...	1..1	++++Othr	Account number in other than IBAN format
		+++UltmtCdtr	Ultimate creditor
		++++Nm	Name

### Rejection codes

AB05	Clearing process aborted due to timeout at the Beneficiary PSP (Creditor Agent).	Maksu hylkääntyi sallitun käsittelyajan ylittyessä saajapankissa. Voit yrittää myöhemmin uudestaan.
AB09	Transaction failed due to error at the creditor agent. Please try again later.	Maksu hylkääntyi vastaanottajapankin virheen vuoksi. Voit yrittää myöhemmin uudestaan.
AC01	Incorrect account number	Incorrect account number
AC01	Incorrect payee's account	Incorrect payee's account
AC01	Payee's account missing	Payee's account missing
AC01	Incorrect payer's account	Incorrect payer's account

AC04	Account closed	Account closed
AC04	Payee's account closed. Please contact the beneficiary.	Payee's account closed. Please contact the beneficiary.
AC05	Account closed or inactive.	Tili suljettu tai ei käytössä.
AC06	Account deactivated	Account deactivated
AG01	Account not found in the agreement	Account not found in the agreement
AG01	Transaction forbidden on this type of account	Transaction forbidden on this type of account.
AG01	Account not found in the agreement	Account not found in the agreement
AM03	Incorrect currency	Incorrect currency
AM03	Non-processable currency	Invalid currency code
AM04	Insufficient funds on the account	Insufficient funds on the account
AM05	Double data	Duplicate data
AM05	Duplicate payment	Duplicate payment
AM09	Incorrect amount	Incorrect amount
AM18	Invalid Number Of Transactions	Invalid number of transactions (used for urgent payments)
AM23	Transaction amount exceeds settlement limit.	Maksun summa ylittää sallitun rajan.
BE04	Payee's address missing	Payee's address missing
BE06	Payee's name missing	Payee's name missing
CNOR	Beneficiary bank not reachable by SCT INST	Maksunsaajan pankki ei vastaanota SEPA pikasiirtoja
DS04	The order was rejected.	The order was rejected by the bank side (for reasons concerning content).
DT01	Incorrect due date	Incorrect due date
ED01	Incorrect payee bank's BIC	Incorrect payee bank's BIC
FF01	Technical problem. Please contact customer support.	Tekninen virhe. Voit yrittää myöhemmin uudestaan. Jos ongelma jatkuu, ota yhteys asiakaspalveluun.
MS03	Reason not specified. Please contact the beneficiary about how to settle the transaction.	Tunnistamaton virhe. Ota yhteys maksun saajaan.
NARR	Debtor Id missing	Payment identifier missing
NARR	Incorrect service level	Incorrect service level (not in use for international payments)
NARR	Incorrect category purpose	Incorrect category purpose (not in use for international payments)
NARR	Incorrect charge bearer	Incorrect charge bearer code (not in use for international payments)
NARR	Sender not permitted	Sender not permitted
NARR	Incorrect urgency level	Incorrect urgency level (not in use for international payments)
NARR	Incorrect payer's bank	Incorrect payer's bank
NARR	Incorrect payment method	Incorrect payment method (not in use for international payments)
NARR	Debit account not possible at the moment	Debit account not possible at the moment
NARR	Payer's account may not be a foreign bank's account	Payer's account may not be a foreign bank's account
NARR	Incorrect delivery method	Incorrect delivery method
NARR	Incorrect payee bank's clearing code	Incorrect payee bank's clearing code
NARR	Payee bank's address missing	Payee bank's address missing
NARR	Payee bank's name and/or address missing	Payee bank's name and/or address missing
NARR	Incorrect payee bank's country code	Incorrect payee bank's country code
NARR	Incorrect payee's country code	Incorrect payee's country code
NARR	Incorrect account type for periodic payment	Incorrect account type for a periodic payment (not in use for international payments)
NARR	Incorrect reference	Incorrect reference

NARR	Money order service agreement missing	Money order service agreement missing (not in use for international payments)
NARR	Too many elements of supplementary information	Too many elements of supplementary information
NARR	Too much supplementary information	Supplementary information too long
NARR	Payment removed at customer's request	Payment removed at customer's request
NARR	Payer has several agreements	Payer has several agreements
NARR	Payment to payee failed	Payment to payee failed
NARR	Account not found	Account not found
NARR	Payee's account not found	Payee's account not found
NARR	Error in IBAN-BIC checking	Error in IBAN-BIC checking
NARR	No account number permitted on cheque	No account number permitted on cheque
NARR	Incorrect payee bank's information	Incorrect payee bank's information
NARR	Incomplete payee's name or address	Incomplete payee's name or address
NARR	Incorrect payee information	Incorrect payee information
NARR	Double payment	Duplicate payment
NARR	Incomplete message information	Incomplete message information
NARR	Incorrect payment instrument	Incorrect payment instrument
NARR	Reference number mandatory	Reference number mandatory
NARR	Payment to chosen country not permitted	Payment to chosen country not permitted
NARR	Wrong length of payee account number	Wrong length of payee account number
NARR	Wrong BIC for payment order/urgent payment order	Wrong BIC for payment order/urgent payment order
NARR	IBAN/BIC combination not allowed	IBAN/BIC combination not allowed
NARR	Payment awaiting processing	Payment awaiting processing
NARR	AOS2 invoice specifications not allowed for SEPA Instant Credit Transfers	AOS2-laskuerittelyt eivät sallittuja SEPA pikasiirroilla
RC01	Bank Identifier Code (BIC) is incorrect.	Virheellinen BIC.
RR01	Missing debtor account or identification	Maksajan tili puuttuu.
RR02	Debtor's name or address is missing.	Maksajan nimi tai osoite puuttuu.
RR03	Creditor's name or address is missing.	Saajan nimi tai osoite puuttuu.
TM01	Invalid Cut Off Time	Cut-off time passed (used for urgent payments)

#### 4.4 Report on processed payments ('camt')

When entering into the agreement, the customer selects whether 'camt' notifications will be created for successfully processed international payments, successfully processed SEPA credit transfers, successfully processed SEPA credit transfers, and international payments, or not at all.

Index	Element name	Element	Qty	Example content	Description
1.0	GroupHeader	<GrpHdr>	[1..1]		Each message contains one GrpHdr element that contains the common information for the message
1.1	+MessageIdentification	<MsgId>	[1..1]	457587587	Unique ID given by the bank to response data
1.2	+CreationDate-Time	<CreDtTm>	[1..1]	2018-02-11T18:12:02+03:00	Message creation timestamp
1.3	+MessageRecipient	<MsgRcpt>	[0..1]		
1.3...	++Identification	<Id>	[0..1]		
1.3...	+++OrganisationIdentification	<OrgId>	[1..1]		



1.3...	++++Other	<Othr>	[0..n]		
1.3...	+++++Identifi- cation	<Id>	[1..1]	1245678900	Receiver ID
1.3...	+++++Sche- maName	<SchmeNm>	[0..1]		
1.3...	+++++Code	<Cd>	[1..1]	BANK	
2.0	<b>Notification</b>	<Ntfctn>	[1..n]		<b>Common information for the notification</b>
2.1	+Identification	<Id>	[1..1]	4575875871	Notification identifier
2.4	+CreationDate- Time	<CreDtTm>	[1..1]	2018-02- 11T18:00:02+03:00	Creation time of notification by the bank
2.10	+Account	<Acct>	[1..1]		
2.10...	++Id	<Id>	[1..1]		
2.10...	+++IBAN	<IBAN>	[1..1]	FI25500015203229 72	Debtor's account in IBAN format
2.10...	+++Other	<Othr>	[1..1]		
2.10...	+++++Identification	<Id>	[1..1]		Debtor's account in other than IBAN format
1.2.11	++Currency	<Ccy>	[0..1]	EUR	Currency of the debtor's account
2.10...	+Servicer	<Svcr>	[0..1]		
2.10...	++FinancialInsti- tutionIdentifi- cation	<FinInstnId>	[1..1]		
2.10...	+++BIC	<BIC>	[0..1]	OKOYFIHH	Bank issuing the message
2.56	<b>+Entry</b>	<Ntry>	[0..n] 1..1		<b>Common information for processed transac- tions</b>  <b>In practice, there is always only one Entry level.</b>
2.58	++Amount	<Amt>	[1..1]	250	Amount for processed transactions
2.58...		<CCy>	[1..1]	XXX	Currency for processed transactions  Because the amount may be composed of trans- actions in different currencies, the currency code value used is XXX.
2.59	++CreditDebitIn- dicator	<CdtDbtInd>	[1..1]	DBIT	Indicator that this is a debit transaction
2.61	++Status	<Sts>	[1..1]	BOOK	The status of transactions in a notification is al- ways BOOK
2.62	++BookingDate	<BookgDt>	[0..1]		
2.62...	+++Date	<Dt>	[1..1]	2018-11-02	Payment date
2.64	++AccountServi- cerReference	<AcctSvcrRef>	[0..1]		Transaction identifier for a bundled SEPA credit transfer transaction
2.71	++BankTransacti- onCode	<BkTxCd>	[1..1]		
2.77	+++Proprietary	<Prtry>	[0..1]		
2.78	++++Code	<Cd>	[1..1]	Debiting	Standard text
2.115	++Entry Details	<NtryDtls>	[0..n] 1..1		<b>In practice, there is always only one Entry De- tails level</b>
2.116	+++Batch	<Btch>	[0..1]		
2.118	++++PaymentIn- formationIdentifi- cation	<PmtInflId>	[0..1]	20180101- 123456-01	The PmtInflId data from the 'pain.001' message
2.119	++++Numbe- rOfTransactions	<NbOfTx>	[0..1]		Total number of transactions in the original pay- ment batch
2.122	<b>+++Transaction- Details</b>	<TxDtls>	[0..n]		<b>Details of an individual processed transaction</b>
2.123	++++References	<Refs>	[0..1]		

2.124	+++++MessageIdentification	<MsgId>	[0..1]		Contents of MsgId data in Pain.001 message
2.125	+++++Account-ServiceReference	<AcctSvcrRef>	[0..1]		Archive ID
2.127	+++++InstructionIdentification	<InstrId>	[0..1]		Contents of InstrId data in Pain.001 message
2.128	+++++EndToEndIdentification	<EndToEndId>	[0..1]	9834454645554699	Contents of EndToEndId data in Pain.001 message
2.136	++++AmountDetails	<AmtDtls>	[0..1]		Amount details for the transaction
2.136...	+++++InstructedAmount	<InstdAmt>	[0..1]		
2.136...	+++++Amount	<Amt>	[0..1]	USD 1328,80	Amount payable in the currency specified by the customer, Ccy the same as SourceCurrency
2.136...	+++++CurrencyExchange	<CcyXchg>	[0..1]		Exchange rate information
2.136..	+++++SourceCurrency	<SrcCcy>	[1..1]	USD	Currency of the amount instructed
2.136...	+++++TargetCurrency	<TrgtCcy>	[0..1]	EUR	Always EUR
2.136...	+++++UnitCurrency	<UnitCcy>	[0..1]	EUR	Always EUR
2.136...	+++++ExchangeRate	<XchgRate>	[1..1]	1.328800	Exchange rate
2.136...	+++++ContractIdentification	<CtrctId>	[0..1]		Foreign exchange trading reference
2.136..	+++++TransactionAmount	<TxAmt>	[0..1]		
2.136..	+++++Amount	<Amt> Attribute Ccy	[1..1]	EUR 1000,00	Amount to be debited in the customer's account currency, Ccy the same as TargetCurrency
2.136..	+++++CurrencyExchange	<CcyXchg>	[0..1]		Exchange rate information
2.136..	+++++SourceCurrency	<SrcCcy>	[1..1]	EUR	Always EUR
2.136..	+++++TargetCurrency	<TrgtCcy>	[0..1]	EUR	Currency of the debit account
2.136..	+++++UnitCurrency	<UnitCcy>	[0..1]	EUR	Currency of the debit account
2.136..	+++++ExchangeRate	<XchgRate>	[1..1]	1.000000	Exchange rate
2.136..	+++++ContractIdentification	<CtrctId>	[0..1]		Foreign exchange trading reference
2.136...	+++++CounterValueAmount	<CntrValAmt>	[0..1]		
2.136...	+++++Amount	<Amt> Attribute Ccy	[1..1]	EUR 1328.80	Counter value always in EUR
2.136..	+++++CurrencyExchange	<CcyXchg>	[0..1]		Exchange rate information
2.136..	+++++SourceCurrency	<SrcCcy>	[1..1]	EUR	Always EUR
2.136..	+++++TargetCurrency	<TrgtCcy>	[0..1]	EUR	Always EUR
2.136..	+++++UnitCurrency	<UnitCcy>	[0..1]	EUR	Always EUR

2.136..	+++++ExchangeRate	<XchgRate>	[1..1]	1.000000	Exchange rate constant 1.000000
2.136..	+++++QuotationDate	<QtnDt>	[0..1]	2018-02-11T14:12:02+03:00	Time of currency conversion
2.152	++++Charges	<Chrgs>	[0..n]		
2.154	++++Amount	<Amt>	[1..1]	0.00	Always 0.00
2.160	++++Bearer	 	[0..1]	SHAR	Charge bearer code
2.179	++++RelatedParties	<RltdPties>	[0..1]		Payment parties
2.181	++++Debtor	<Dbtr>	[0..1]		
2.181...	+++++Name	<Nm>	[0..1]	Firma Oy	Name of the Debtor
2.181...	+++++Identification	<Id>	[0..1]		Debtor's identification data
2.181...	+++++OrganisationIdentification	<OrgId>	[1..1]		
2.181...	+++++Other	<Othr>	[0..n]		
2.181...	+++++Identification	<Id>	[1..1]	12345678900	Debtor ID
2.183	++++UltimateDebtor	<UltmtDbtr>	[0..1]		
2.183...	+++++Name	<Nm>	[0..1]		Name of original debtor
2.184	++++Creditor	<Cdtr>	[0..1]		
2.184...	+++++Name	<Nm>	[0..1]	Ewing Oil	Creditor's name
2.184...	+++++PostalAddress	<PstlAdr>	[0..1]		
2.184...	+++++Country	<Ctry>	[0..1]	US	Country code of creditor's bank
2.184...	+++++Address-Line	<AdrLine>	[0..7]	5th Avenue	Creditor's address
2.184...	+++++Address-Line	<AdrLine>		Dallas	
2.184...	+++++Address-Line	<AdrLine>		TEXAS 1234	
2.184...	+++++Address-Line	<AdrLine>		USA	
2.184...	+++++Identification	<Id>	[0..1]		Creditor's identification data
2.184...	+++++Organisation Identification	<OrgId>	[1..1]		
2.184...	+++++BIC or BEI	<BICorBEI>	[0..1]		BIC or BEI
2.184...	+++++Other	<Othr>	[0..n]		
2.184...	+++++Identification	<Id>	[1..1]		Corporate customer's ID
2.184...	+++++PrivateIdentification	<PrvtId>	[1..1]		
2.184...	+++++Other	<Othr>	[0..n]		
2.184...	+++++Identification		[1..1]		Private customer's ID
2.185	++++CreditorAccount	<CdtrAcct>	[0..1]		

2.185...	+++++Identification	<Id>	[1..1]		
2.185...	+++++IBAN	<IBAN>	[1..1]		Creditor's account in IBAN format
2.185...	+++++Other	<Othr>	[1..1]		
2.185...	+++++Identification	<Id>	[1..1]	9876543210	Creditor's non-IBAN account
2.186	+++++UltimateCreditor	<UltmtCdtr>	[0..1]		
2.186...	+++++Name	<Nm>	[0..1]		Name of ultimate creditor (not used in international payments)
2.191	++++RelatedAgents	<RltdAgts>	[0..1]		
2.193	+++++CreditorAgent	<CdtrAgt>	[0..1]		Creditor's bank details
2.193...	+++++FinancialInstitutionIdentification	<FinInstnId>	[1..1]		
2.193...	+++++BIC	<BIC>	[0..1]	IRVTUS3N	BIC code for creditor's bank
2.193...	+++++ClearingSystemMemberIdentification	<ClrSysMmbld>	[0..1]		
2.193...	+++++MemberIdentification	<Mmbld>	[1..1]		Clearing code for creditor's bank
2.193...	+++++Name	<Nm>	[0..1]		Name of creditor's bank
2.193...	+++++PostalAddress	<PstlAdr>	[0..1]		
2.193...	+++++AddressLine	<AdrLine>	[0..7]		Address of creditor's bank
2.204	++++Purpose	<Purp>	[0..1]		Purpose of payment
2.205	++++Code	<Cd>	[1..1]		Additional information on the purpose of the credit transfer from the debtor to the creditor
2.214	++++RemittanceInformation	<RmtInf>	[0..1]		
2.215	+++++Unstructured	<Ustrd>	[0..n]	Invoice 5656	Unstructured message to the creditor
2.216	+++++Structured	<Strd>	[0..n] 0..9		Structured message to the creditor  In practice, there may not be more than nine structured messages.
2.217	+++++Referred-DocumentInformation	<RfrdDocInf>	[0..n]		Credit note information
2.218	+++++Type	<Tp>	[0..1]		
2.219	+++++CodeOrProprietary	<CdOrPrtry>	[1..1]		
2.219...	+++++Code	<Cd>	[1..1]		RfrdDocInf/RfrdDocTp/Cd information in the Pain.001 message that can be either CREN or CINV
2.225	+++++Referred-DocumentAmount	<RfrdDocAmt>	[0..1]		
2.228	+++++CreditNoteAmount	<CdtNoteAmt>	[0..1]		CdtNoteAmt information content in Pain.001 message
2.235	+++++RemittedAmount	<RmtdAmt>	[0..1]		RmtdAmt information content in Pain.001 message

2.236	+++++Creditor-ReferenceInfor-mation	<CdtrRefInf>	[0..1]		
2.237	+++++Type	<Tp>	[0..1]		
	+++++Co-deOrProprietary	<CdOrPrtry>	[1..1]		
2.239	+++++Code	<Cd>	[1..1]		The 'Cd' information from the 'pain.001' message
2.242	+++++Refe-rence	<Ref>	[0..1]		CdtrRef information content in Pain.001 message
2.245	+++++Addi-tionalRemittan-ceInformation	<AddtlRn-tInf>	[0..1]		AddtlRmtInf information content in Pain.001 message
2.246	+++RelatedDa-tes	<RltdDts>	[0..1]		
2.247	+++++Acceptan-ceDateTime	<AcceptncDtTm>	[0..1]	2018-11-02	Transaction-specific payment date This is the same as on batch level in 2.62.
2.250	+++++Inter-bankSettlement-Date	<IntrBkSttlm-Dt>	[0..1]		International settlement date

#### 4.5 Response message to a real-time C2B SEPA instant payment initiation message and the reasons of rejection

Index	Qty	Element	Example content	Description
	1..1	CstmrPmtStsRpt		Message root
1.0	1..1	GrpHdr		
1.1	1..1	+MsgId	1316771523490	Unique ID assigned by the bank to the response payload
1.2	1..1	+CreDtTm	2018-09-23T12:52:03.490+03:00	Creation date and time of response message
2.0	1..1	OrgnlGrpInfAndSts		
2.1	1..1	+OrgnlMsgId	20180901-00000001	Identification from the original pain.001.001.03 message (MsgId)
2.2	1..1	+OrgnlMsgNmId	pain.001.001.03	Type of original message (pain.001.001.03)
2.6	0..1	+GrpSts	ACSC	Payload status code ACSC – payload performed successfully RJCT – payload rejected PDNG – payload status 'Pending'
2.7	0..1	+StsRsnInf		More detailed description of status data
2.8	0..1	++Orgtr		
2.8	1..1	+++Id		
2.8	1..1	++++OrgId		
2.8	1..1	+++++Othr		
2.8	1..1	+++++Id		WSC username Used only if technical validation fails.
2.9	0..1	++Rsn		
2.10	1..1	+++Cd		Rejection reason code
2.12	0..1	++AddtlInf		Error description (optional), to provide additional information for the above code
3.0	0..n	Org-nlPmtInfAndSts		
3.1	1..1	+OrgnlPmntInfId	20180920-123456-01	Unique batch identifier given by the customer from the payload field
3.2	0..1	+OrgnlNbOfTx	1	Number of transactions in the batch For urgent payments, 1 in all cases

3.3	0..1	+OrgnlCtrlSum	10000.00	Control sum of the transactions in the batch
3.4	0..1	+PmtInfSts	ACSC	Batch status code ACSC – batch has been processed successfully RJCT – batch rejected PDNG – batch status 'Pending'
3.5	0..1	+StsRsnInf		
3.7	0..1	++Rsn		
3.8	1..1	+++Cd		Rejection reason code For urgent payments, batch-level rejection reason code in use if error detected in batch-level or contract information validation check.
3.10	0..1	++AddtlInf		Error description (optional), to provide additional information for the above code
3.11	0..n	+NbOfTxPerSts		
3.12	1..1	++DtldNbOfTx	1	Status code-specific number of transactions; for urgent payments, 1 in all cases.
3.13	1..1	++DtldSts	ACSP	Status code
3.14	0..1	++DtldCtrlSum	10000.00	Status code-specific control sum of transactions; for urgent payments, the same as the amount of the individual transaction.
3.15	0..n	+TxInfAndSts		Status of individual payments
3.17	0..1	++OrgnlInstrId		Unique payment identifier given by the customer; from the 'InstrId' field of the pain.001.001.03 message
3.18	0..1	++OrgnlEndToEndId	9834454645554699	From the 'EndToEndId' field of the pain.001.001.03 message
3.19	0..1	++TxSts	ACSC	Transaction status code ACSC – payment transaction executed successfully RJCT – transaction rejected PDNG – transaction status 'Pending'
3.20	0..1	++StsRsnInf		
3.22	0..1	+++Rsn		
3.23	1..1	++++Cd		Reason code for the 'Rejected' or 'Pending' status.
3.25	0..1	+++AddtlInf		Error description (optional), to provide additional information for the above code
3.30	0..1	++AcctSvrRef	593728B70003	Transaction identifier, assigned only to successful transactions
3.32	0..1	++OrgnlTxRef		
3.34	0..1	+++Amt		
3.35	1..1	++++InstAmt	10000.00	Transaction amount
3.41	0..1	+++ReqdExctnDt	2018-09-19	Requested execution date
3.122	0..1	+++DbtrAcct		Debtor's account
3.122..	1..1	++++Id		
3.122..	1..1	+++++IBAN	FI2550001520322972	Account number in IBAN format
3.128	0..1	+++CdtrAcct		Creditor's account
3.128..	1..1	++++Id		
3.128..	1..1	+++++IBAN	FI2112345600000785	Account number in IBAN format

## Reason of rejection codes due to real-time urgent C2B instant payment

AB05	Clearing process aborted due to timeout at the Beneficiary PSP (Creditor Agent).
AB09	Transaction failed due to error at the creditor agent. Please try again later.
AC01	Incorrect account number.

AC04	Beneficiary account closed. Please contact the beneficiary.
AC05	Account closed or inactive.
AG01	Transaction forbidden on this type of account.
AM04	Insufficient funds on the account.
AM05	Duplicate payment.
AM23	Transaction amount exceeds settlement limit.
BE04	Creditor's address is missing.
CNOR	Beneficiary bank not reachable by SCT INST
DS04	The order was rejected by the bank side (for reasons concerning content).
DT01	Invalid due date.
FF01	Technical problem. Please contact customer support.
MS03	Reason not specified. Please contact the beneficiary about how to settle the transaction.
RC01	Bank Identifier Code (BIC) is incorrect.
RR01	Missing debtor account or identification
RR02	Debtor's name or address is missing.
RR03	Creditor's name or address is missing.

## 5 C2B cancellation request

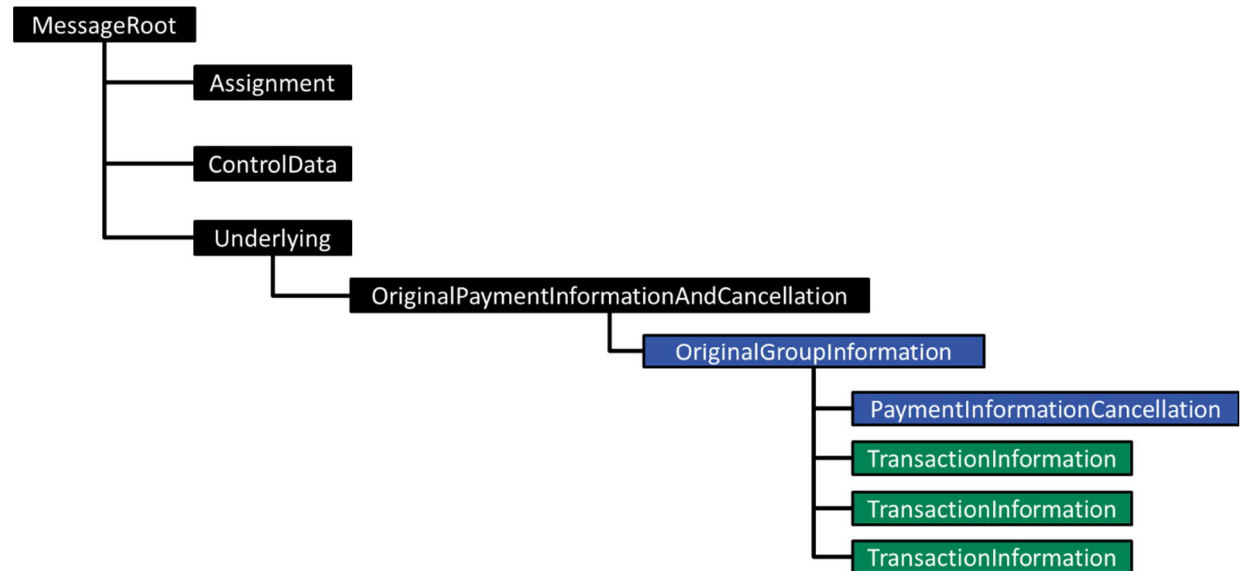
With the C2B cancellation request message (camt.055.001.01), it is possible to cancel payment batches consisting of C2B SEPA payments or individual C2B SEPA payments pending for the requested execution date. Cancellation requests concerning the entire payload are not possible; the entire payload can be cancelled by cancelling the batches included in the payload. A C2B cancellation request initiated by the customer is processed using the Web Services channel. A service fee according to the service price list in force applies to the cancellation.

The C2B cancellation request message is an international ISO 20022 message in XML format. The schema for the cancellation request sent to the bank is camt.055.001.01. The sent payload is validated against the schema by technical means. If the payload validation returns an error, the customer is given the following responses:

- If the Web Services channel schema validation finds an error, the customer is given the '12 schema validation failed' error message during the session. You can get a more detailed description of the reason for the rejection by calling the Corporate and Credit Transfer Services, tel. +358 100 05151) or by validating the payload using, for example, the validation service provided by XMLdata.com.
- If mandatory information is missing from a received cancellation request, the customer will receive a single 'camt.029' response with no batch or payment level.
- If the entire batch or all individual payments are rejected, the customer will receive a single 'camt.029' response.
- If the entire batch or all individual payments are approved, the customer will receive a single 'camt.029' response.
- If some of the batches or individual payments are rejected and approved, the customer will receive a single 'camt.029' response containing both the rejected and approved payment batches or payments.
- A bank employee can also manually cancel transactions pending for the requested execution date.

## Structure of the cancellation request message

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- common parts of message presented in black; to be provided in all cases
- elements associated with the payment (<OrgnlPmtInfAndCxl>) presented in blue; to be provided in all cases
- elements associated with the individual payment <TxInf>; to be provided only for the cancellation of individual payments

Index	Element name	Element	Qty	Example content	Description
1.0	Assignment	<Assgnmt>	[1..1]		Each message has one Assgnmt block that contains the common information for the message
1.1	+Identification	<Id>	[1..1]	45758758743544	Unique ID given by customer to the cancellation request message
1.2	+Assigner	<Assgnmt>	[1..1]	Company Ltd	Information of the sender of the cancellation request message
1.3	++Party	<Pty>	[1..1]		
1.5.1.	+++Name	<Nm>	[0..1]		Name of debtor company
1.5.1.	+++Identification	<Id>	[1..1]		
1.5.1.	++++OrganisationIdentification	<Orgld>	[1..1]		
1.5.1.	+++++Other	<Othr>	[0..n]		
1.5.1. 16	++++++Identification	<Id>	[1..1]		Payment identifier; mandatory datum to be provided in element 4.26 for each batch, or in here, if the cancellation request pertains to an individual initiation message under the payment identifier.
1.5.1. 17	++++++SchemeName	<SchmeNm>	[0..1]		
1.5.1. 18	++++++Code	<Cd>	[1..1]		Value: BANK
1.5	+Assignee	<Assgne>	[1..1]		
1.7	++Agent	<Agt>	[1..1]		

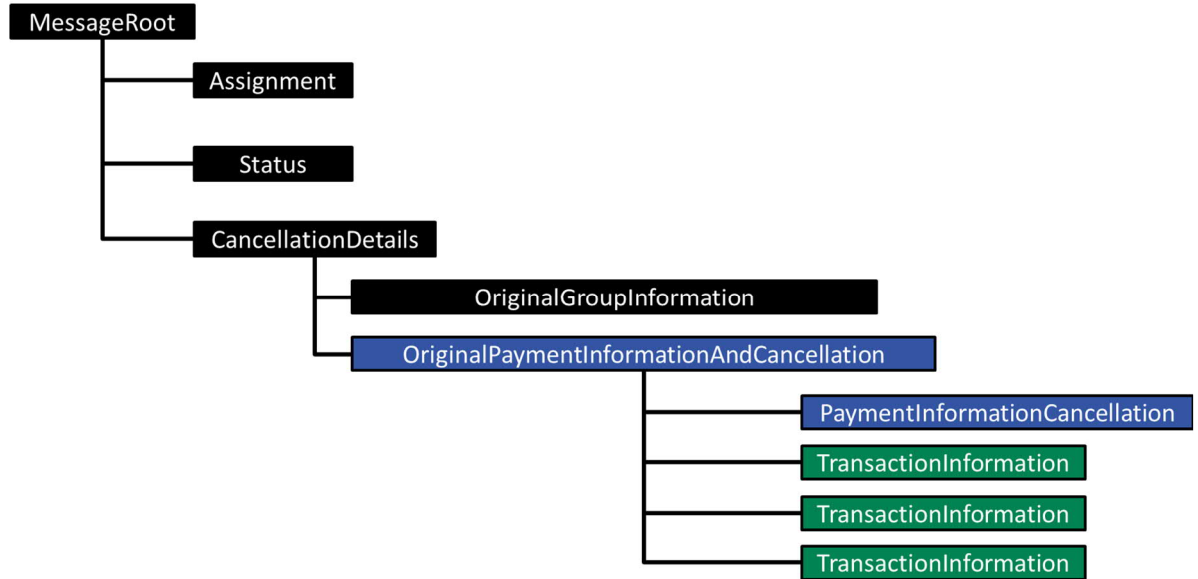


1.2.1.0	+++FinancialInstitutionIdentification	<FinInstnId>	[1..1]		
1.2.1.1	++++BIC		[0..1]	OKOYFIHH	Receiver of cancellation request; standard value: OKOYFIHH
1.8	+CreationDateTime	<CreDtTm>	[1..1]	2017-12-17T09:30:47Z	Timestamp for message creation time
3.0	ControlData	<CtrlData>	[0..1]		Control data for the cancellation message. If provided, the number must correspond to the number of transactions cancelled by the message and the amount must correspond to the total amount of the transactions to be cancelled
3.1	+NumberOfTransactions	<NbOfTxs>	[1..1]		Number of transactions to be cancelled
3.2	+ControlSum	<CtrlSum>	[0..1]		Total amount of transactions to be cancelled
4.0	Underlying	<Undrlyg>	[1..n]		Information of the transaction underlying the cancellation; one item per message
4.1	+OriginalGroupInformationAndCancellation	<OrgnlGrpInfAndCxl>	[0..1]		Elements 4.9 - 4.13 relate to the identification of the original message
4.2	++GroupCancellationIdentification	<GrpCxlId>	[0..1]		Identifier assigned by sender to the cancellation request
4.9	++OriginalMessageIdentification	<OrgnlMsgId>	[1..1]		Identifier assigned by sender to the original message
4.10	++OriginalMessageNameIdentification	<OrgnlMsgNmId>	[1..1]	pain.001.01.02	Type and version of the original message sent by customer
4.11	++OriginalCreationDateTime	<OrgnlCreDtTm>	[0..1]	2017-12-17T09:30:47Z	Creation time and date of the original message sent by customer
4.12	++NumberOfTransactions	<NbOfTxs>	[0..1]	2	Number of transactions in the original message
4.13	++ControlSum	<CtrlSum>	[0..1]	1234.00	Total amount of transactions in the original message
4.14	++GroupCancellation	<GrpCxl>	[0..1]	False	The cancellation request message is processed by default as if the cancellation of one or multiple individual payments or batches were requested, irrespective of whether the 'Group Cancellation' element is included in the message.  The information of at least one batch must be provided (4.2.1).
4.21	+OriginalPaymentInformationAndCancellation	<OrgnlPmtInfAndCxl>	[0..n]		Information of the original batch the cancellation of which is requested.
4.22	++PaymentCancellationIdentification	<PmtCxlId>	[0..1]		Identifier of the batch cancellation request
4.23	++Case	<Case>	[0..1]		Data group must be provided, if no payment identifier is given in element 1.3. Information is primarily checked from this element.

4.24	+++Identification	<Id>	[1..1]		
4.25	+++Creator	<Cretr>	[1..1]		Information of the creator of the cancellation request
4.26	++++Party	<Pty>	[1..1]		
5.1.12	+++++Identification	<Id>	[1..1]		
5.1.13	+++++OrganisationIdentifi- cation	<Orgld>	[1..1]		
5.1.15	++++++Other	<Othr>	[0..n]		
5.1.16	+++++++Identification	<Id>	[1..1]	12345678900	The elements associated with the payment identifier must be provided here, if the message contains cancellation requests related to multiple payment identifiers.  The payment identifier can be given message-specifically in element 1.3.
5.1.17	+++++++SchemeName		[0..1]		
5.1.18	+++++++Code		[1..1]		Value: BANK
4.29	++OriginalPaymentInformati- onIdentification	<Org- nPmtInfld>	[1..1]		The identifier of the original batch sent by customer is mandatory datum to be provided in the cancellation request message in all cases.
4.34	++NumberOfTransactions	<NbOfTxs>	[0..1]	2	<b>Mandatory.</b> This number must correspond to the number of transactions to be cancelled from the batch.
4.35	++ControlSum	<CtrlSum>	[0..1]	1234.00	<b>Mandatory.</b> This amount must correspond to the total amount of transactions to be cancelled from the batch.
4.36	++PaymentInformationCan- cellation	<PmtInfCxl>	[0..1]	True  False	Cancellation request pertains to the entire batch; information of individual transactions (4.43) not permitted.  Cancellation request pertains to one or multiple individual transactions: information of the individual transactions (4.43) mandatory.
At least one piece of the identifying information on the original payment is mandatory when cancelling an individual payment. One of the following elements must appear: 4.51, 4.52, or 6.1.495					
4.43	++TransactionInformation	<TxInf>	[0..n]		Information related to the cancellation of an individual payment.
4.44	+++CancellationIdentification	<CxlId>	[0..1]		Identifier for the cancellation of an individual transaction.
4.51	+++OriginalInstructionIdentifi- cation	<OrgnInstrId>	[0..1]		Identifier assigned by sender to the original payment.
4.52	+++OriginalEndToEndIdentifi- cation	<Org- nEndToEn- dId>	[0..1]		Identifier passed on to creditor in the original payment.
4.53	+++OriginalInstructedAmount	<Org- nInstrAmt>	[0..1]	1234.00	Amount of the original payment
4.53	+++OriginalInstructedAmount	<Org- nInstrAmt>	[0..1]	EUR	Currency code of the original payment

		attribuutti Ccy			
4.54	+++OriginalRequestedExecutionDate	<Org-nlReqdExc-tnDt>	[0..1]		Requested execution date of the original payment
4.62	++OriginalTransactionReference	<OrgnlTxRef>	[0..1]		Reference information of creditor, debtor, accounts, etc. of the payment to be cancelled.
6.1. 467	+++RemittanceInformation	<RmtInf>	[0..1]		Remittance information of the original payment; only one (1) structured element permitted. Structured invoice details rejected upon receipt, not entered to processing.
6.1. 469	++++Structured	<Strd>	[0..1]		
6.1. 489	+++++CreditorReferenceInformation	<CdtrRefInf>	[0..1]		
6.1. 490	+++++Type	<Tp>	[0..1]		
6.1. 491	+++++CodeOrProprietary	<CdOrPrtry>	[1..1]		
6.1. 473	+++++Code	<Cd>	[1..1]		Value: SCOR
6.1. 495	+++++Reference	<Ref>			Reference of the original payment transaction.
6.1. 626	+++Debtor	<Dbtr>	[0..1]		Debtor
6.1. 627	++++Name	<Nm>	[0..1]		
6.1. 669	+++DebtorAccount	<DbtrAcct>	[0..1]		
6.1. 670	++++Identification	<Id>	[1..1]		
6.1. 671	+++++IBAN	<IBAN>	[1..1]		Debtor's account number in IBAN format
6.1. 791	+++Creditor	<Cdtr>	[0..1]		Creditor
6.1. 792	++++Name	<Nm>	[0..1]		Creditor's name
6.1. 834	+++CreditorAccount	<CdtrAcct>	[0..1]		
6.1. 835	++++Identification	<Id>	[1..1]		
6.1. 836	+++++IBAN	<IBAN>	[1..1]		Creditor's account number in IBAN format

## 6 Response to C2B cancellation request



### C2B cancellation request (camt.029.001.03)

- common parts of message presented in black; to be provided in all cases
- elements associated with the payment <OrgnIPmtInfAndSts> presented in blue; to be provided in all cases
- elements associated with the individual payment <TxInfAndSts>; to be provided only for the cancellation of individual payments

Index	Element name	Element	Qty	Example content	Description
1.0	Assignment	<Assgnmt>	[1..1]		Each message has one Assgnmt block that contains the common information for the message
1.1	+Identification	<Id>	[1..1]	45758758743544	Identifier assigned by bank to response message.
1.2	+Assigner	<Assgnmt>	[1..1]		
1.4	++Agent	<Agt>	[1..1]		
2.1.0	+++FinancialInstitutionIdentification	<FinInstnId>	[1..1]		
2.1.1	++++BIC	<BIC>	[0..1]	OKOYFIHH	Sender of response message; OKOYFIHH in all cases.
1.5	+Assignee	<Assgne>	[1..1]		
1.6	++Party	<Pty>	[1..1]		
5.1.0	+++Name	<Nm>	[0..1]	Company Ltd	Information of the receiver of response message (= sender of the cancellation request message)
5.1.12	+++Identification	<Id>	[0..1]		
5.1.13	++++OrganisationIdentification	<OrgId>	[1..1]		
5.1.15	+++++Other	<Othr>	[0..n]		
5.1.16	++++++Identification	<Id>	[1..1]		Payment identifier; from element 1.3 in the cancellation request message.

5.1.17	+++++SchemeName	<SchmeNm>	[0..1]		
5.1.18	+++++Code	<Cd>	[1..1]		Value BANK, if payment identifier is returned in this element.
1.8	+CreationDateTime	<CreDtTm>	[1..1]	2017-12-17T09:30:47Z	Message creation timestamp
3.0	Status	<Sts>	[1..1]		Processing information for the cancellation message
3.9	+AssignmentCancellationConfirmation	<Assgnment-CxlConf>	[1..1]	True	Constant value: True
4.0	CancellationDetails	<CxlDtls>	[0..n]		In practice, only one instance of this element is generated.
4.1	+OriginalGroupInformationAndStatus	<OrgnlGrpInfAndSts>	[0..1]		
4.2	++OriginalGroupCancellationIdentification	<Org-nlGrpCxlId>	[0..1]		Identifier of the original cancellation request message from element 4.2.
4.9	++OriginalMessageIdentification	<OrgnlMsgId>	[1..1]		Identifier of the original payment initiation message from element 4.9.
4.10	++OriginalMessageNameIdentification	<Org-nlMsgNmId>	[1..1]	pain.001.001.02	Type and version of the original payment initiation message from element 4.10 in the cancellation request message.
4.11	++OriginalCreationDateTime	<OrgnlCreDtTm>	[0..1]	2017-12-17T09:30:47Z	Creation time of the original payment initiation message from element 4.11 in the cancellation request message.
4.12	++OriginalNumberOfTransactions	<OrgnlNbOfTxes>	[0..1]	2	Number of transactions in the original payment initiation message from element 4.12 in the cancellation request message.
4.13	++OriginalControlSum	<OrgnlCtrlSum>	[0..1]	1234.00	Amount of transactions in the original payment initiation message from element 4.13 in the cancellation request message.
4.14	++GroupCancellationStatus	<GrpCxlSts>	[0..1]		Status options for the cancellation message: <b>ACCR</b> processed successfully <b>PACR</b> processed partially successfully <b>RJCR</b> rejected, not processed
4.15	++CancellationStatusReasonInformation	<CxlStsRsnInf>	[0..n]		Element included in response message, if the status of cancellation request message is RJCR.
4.17	+++Reason	<Rsn>	[0..1]		
4.19	++++Proprietary	<Prtry>	[1..1]		Rejection reason code
4.20	+++AdditionalInformation	<AddtlInf>	[0..n]		Additional information provided by bank in the response
4.25	+OriginalPaymentInformationAndStatus	<Org-nlPmtInfAndSts>	[0..n]		Processing information of the cancellation request for the original payment batch; to be returned in all cases
4.26	++OriginalPaymentInformationCancellationIdentification	<Org-nlPmtInfCxlId>	[0..1]		Identifier of the cancellation request for the original payment batch

					(element 4.22 in the cancellation request message)
4.27	++ResolvedCase	<RslvdCase>	[0..1]		Information of the original cancellation request message from elements 4.23 – 4.27
4.28	+++Identification	<Id>	[1..1]		
4.29	+++Creator	<Cretr>	[1..1]		Information of the creator of the original cancellation request
4.30	++++Party	<Pty>	[1..1]		
5.1.2	+++++Identification	<Id>	[0..1]		
5.1.13	++++++OrganisationIdentification	<OrgId>	[1..1]		
5.1.15	+++++++Other	<Othr>	[0..n]		
5.1.16	+++++++Identification	<Id>	[1..1]	12345678900	Payment identifier; from element 4.26 in the original cancellation request message
5.1.17	+++++++SchemeName	<SchmeNm>	[0..1]		
5.1.18	+++++++Code	<Cd>	[1..1]		Value BANK, if payment identifier is returned in this element.
4.33	++OriginalPaymentInformationIdentification	<Org-nlPmtInfId>	[1..1]		The identifier of the original batch is returned to customer in the format used in the cancellation request message received in element 4.29
4.38	++OriginalNumberOfTransactions	<OrgnlNbOfTx>	[0..1]	1	Number received in element 4.34 of the original cancellation request message.
4.39	++OriginalControlSum	<OrgnlCtrlSum>	[0..1]	1200.00	Amount received in element 4.35 of the original cancellation request message.
4.40	++PaymentInformationCancellationStatus	<PmtInfCxlSts>	[0..1]		Status of cancellation request for a batch; values: <b>ACCR</b> processed successfully <b>RJCR</b> rejected  NB: This element is empty where individual transactions are cancelled.
4.41	++CancellationStatusReasonInformation	<CxlStsRsnInf>	[0..n]		Reason information for the rejection of a batch if status RJCR
4.43	+++Reason	<Rsn>	[0..1]		
4.45	++++Proprietary	<Prtry>	[1..1]		Rejection reason code
4.46	+++AdditionalInformation	<AddtlInf>	[0..n]		Additional information on rejection reason
4.51	++TransactionInformationAndStatus	<TxInfAndSts>	[0..n]		Information concerning the cancellation of individual payment transactions
4.52	+++CancellationStatusIdentification	<CxlStsId>	[0..1]		Identifier for the cancellation of individual transaction from element 4.44 in the cancellation request message
4.59	+++OriginalInstructionIdentification	<OrgnlInstrId>	[0..1]		Identifier of the original payment initiation message from element 4.51.
4.60	+++OriginalEndToEndIdentification	<Org-nlEndToEndId>	[0..1]		Identifier of the original payment initiation message from element

					4.52 in the cancellation request message.
4.61	+++TransactionCancellationStatus	<TxClSts>	[0..1]		Status of cancellation request for individual transaction; values: <b>ACCR</b> processed successfully <b>RJCR</b> rejected
4.62	+++CancellationStatusReasonInformation	<ClStsRsnInf>	[0..n]		Reason information for the rejection of individual transaction if status RJCR
4.64	++++Reason	<Rsn>	[0..1]		
4.65	+++++Proprietary	<Prtry>	[1..1]		Rejection reason code
4.67	++++AdditionalInformation	<AddtlInf>	[0..n]		Additional information on rejection reason
4.68	+++OriginalInstructedAmount	<Org-nlInstrAmt>	[0..1]	1234.00	Amount of the original payment from element 4.53 in the cancellation request message.
4.68	+++OriginalInstructedAmount	<Org-nlInstrAmt> attribuutti Ccy	[0..1]	EUR	Currency code of the original payment from element 4.53 of the cancellation request message
4.69	+++OriginalRequestedExecutionDate	<Org-nlReqdExc-tnDt>	[0..1]		Requested execution date of the original payment from element 4.54 in the cancellation request message.
4.71	+++OriginalTransactionReference	<OrgnlTxRef>	[0..1]		Reference information on the payment transaction cancelled, accounts, etc., from element 4.62 in the cancellation request message
6.1. 467	+++RemittanceInformation	<RmtInf>	[0..1]		Remittance information of the original payment
6.1. 469	++++Structured	<Strd>	[0..1]		
6.1. 489	+++++CreditorReferenceInformation	<CdtrRefInf>	[0..1]		
6.1. 490	+++++Type	<Tp>	[0..1]		
6.1. 491	+++++CodeOrProprietary	<CdOrPrtry>	[1..1]		
6.1. 473	+++++Code	<Cd>	[1..1]		Value: SCOR
6.1. 495	+++++Reference	<Ref>			Reference of the original payment transaction.
6.1. 626	+++Debtor	<Dbtr>	[0..1]		Debtor
6.1. 627	++++Name	<Nm>	[0..1]		
6.1. 669	+++DebtorAccount	<DbtrAcct>	[0..1]		
6.1. 670	++++Identification	<Id>	[1..1]		
6.1. 671	+++++IBAN	<IBAN>	[1..1]		Debtor's account number in IBAN format
6.1. 791	+++Creditor	<Cdtr>	[0..1]		Creditor
6.1. 792	++++Name	<Nm>	[0..1]		Creditor's name
6.1. 834	+++CreditorAccount	<CdtrAcct>	[0..1]		
6.1. 835	++++Identification	<Id>	[1..1]		
6.1. 836	+++++IBAN	<IBAN>	[1..1]		Creditor's account number in IBAN format

- Cancellation request rejected in schema validation
  - The '12 schema validation failed' message is given immediately during the session.

- Cancellation request rejected in technical validation
  - The 'GroupCancellationStatus' value in the response message is 'RJCT'
  - No batch or transaction level information is given.
- Cancellation request accepted:
  - The 'GroupCancellationStatus' value in the response message is 'ACCR'.
  - 'PaymentInformationCancellationStatus' for each accepted batch cancellation request is ACCR.
  - 'TransactionCancellationStatus' for each accepted transaction cancellation request is ACCR.
- Cancellation request partially accepted:
  - The 'GroupCancellationStatus' value in the response message is PACR.
  - 'PaymentInformationCancellationStatus' for each accepted batch cancellation request is ACCR or RJCT.
  - 'TransactionCancellationStatus' for each accepted transaction cancellation request is ACCR or RJCT.
- Cancellation request is rejected:
  - The 'GroupCancellationStatus' value in the response message is RJCR.
  - 'PaymentInformationCancellationStatus' for each rejected batch cancellation request is RJCR.
  - 'TransactionCancellationStatus' for each rejected transaction cancellation request is RJCR.

### Rejection codes

Message	Description
Account not found in the agreement	Account not found in the agreement
Debit account not possible at the moment	Debit account not possible at the moment
Debtor Id missing	Debtor Id missing
Double data	Double data
Incomplete message information	Incomplete message information
Incomplete transaction identification information	Incomplete transaction identification information
Incorrect account	Incorrect account
Incorrect category purpose	Incorrect category purpose
Incorrect charge bearer	Incorrect charge bearer code value
Incorrect currency	Incorrect currency
Incorrect due date	Incorrect due date
Incorrect payer's bank	Incorrect payer's bank
Incorrect payment method	Incorrect payment method
Incorrect service level	Incorrect service level
Missing agreement	Missing agreement
Not allowed sender	Sender not allowed



Message	Description
Payer's account may not be a foreign bank's account	Payer's account may not be a foreign bank's account
Payment already cancelled	Payment already cancelled
Payment already processed	Payment already processed
Payment cancellation not allowed	Payment cancellation not allowed
Payment cancelled at customer's request	Payment cancelled at customer's request
Payment to be cancelled not found	Payment to be cancelled not found
Transaction already cancelled	Transaction already cancelled
Transaction already processed	Transaction already processed
Transaction cancellation not allowed	Transaction cancellation not allowed
Transaction to be cancelled not found	Transaction to be cancelled not found